



Bank Name

Bahrain Development Bank Group

Period ended (DD/MM/YYYY)

30/09/2019

Date Return Submitted (DD/MM/YYYY)



# Central Bank of Bahrain

## Appendix BR-23 Liquidity Coverage Ratio (LCR) Report

This report must be submitted on a monthly basis  
("Consolidated" and "Solo" within 14 calendar days and 7  
calendar days following the month end; respectively)

**2019**

## Liquidity Coverage Ratio (LCR) Report

Licensee Name: Bahrain Development Bank Group

Period ended (DD/MM/YY): 30/09/2019

BD '000/ US \$'000

	Factor	Total Amount	Amount with Factor Applied
<b>Stock of HQLA</b>			
<b>A. Level 1 assets:</b>			
Coins and banknotes	100%	258	258
Qualified balances with the CBB	100%	1904	1904
Debt securities/Sukuk issued by the CBB or the Government of Bahrain	100%	41134	41134
Debt securities/Sukuk issued governments of GCC member states and their central banks;	100%		0
Debt securities/Sukuk that can be monetised and issued or guaranteed by sovereigns, central banks, PSEs, IMF, BIS, ECB, EC, or MDBs	100%		0
Debt securities/Sukuk issued in local currency by sovereign or the country's central bank, where the liquidity risk arises or the banks home country – given a non-0 percent Risk-weight (RW);	100%		0
Debt securities/Sukuk issued in foreign currency by sovereign or central bank that does not exceed the value of the net cash outflow in the foreign currency caused by a stress scenario based on the bank's operations in the country where the liquidity risk arises from – given a non-0 percent RW	100%		0
<b>Total level 1 Assets</b>			<b>43296</b>
<b>B. Level 2 assets (maximum of 40 percent Of HQLA)</b>			
<b>1) Level 2A assets</b>			
	Fine		
Debt securities/Sukuk that can be issued and liquidated or guaranteed by sovereigns, central banks, PSEs, and qualified MDBs	85%		0
Debt securities/Sukuk qualified for liquidation (including commercial paper)	85%		0
Qualified covered bonds	85%		0
<b>2) Level 2B assets (maximum of 15 percent of HQLA)</b>			
	Fine		
Debt securities/Sukuk (including commercial paper) issued by qualified non-financial institutions	50%		0
Qualified common equity shares	50%		0
<b>Total level 2 Assets (1+2)</b>			<b>0</b>
<b>Total value of stock of HQLA</b>			
<b>43296</b>			
<b>Cash Outflows</b>			
<b>A1. Retail Deposits</b>			
Demand deposits and term deposits (maturity within 30 days)			
Stable deposits; and	3%		0
Less stable – retail deposits*	10%	2171	217.1
Retail and Small Business Customers demand and fixed deposits (for overseas branches and subsidiaries)*	-		
<b>B. Unsecured Wholesale Funding</b>			
<b>1) Small business customer deposits:</b>			
Less stable deposits	10%		0
<b>2) Operational deposits generated by clearing, custody, and cash management:</b>			
	25%		0
<b>3) Deposits from non-financial institutions, sovereign, central banks, multilateral development banks, PSEs, and Bahrain's Social Insurance Organization and GCC PIFs where PIF is a controller of the bank.</b>			
	40%		0
<b>4) Deposits from Financial Institutions and other legal entity corporations.</b>			
	100%	17410	17410

<b>C. Secured Funding</b>			
Backed by level 1 assets or with central banks	0%		0
Backed by level 2A assets	15%		0
Secured funding transactions with domestic sovereign, PSE's or multilateral development banks that are not backed by level 1 or 2A assets	25%		0
Backed by other level 2B assets	50%		0
All others	100%		0
<b>D. Other Cash Outflow</b>			
Net derivative cash outflow	100%		0
Asset-backed securities, covered bonds, and other structured financing instruments	100%		0
Asset-backed commercial paper, securities paper, securities investment vehicles, and other similar financing tool	100%		0
<i>Committed: credit and liquidity facilities given by bank to:</i>			
Retail and small business customers, including credit cards (from amount not used)	5%		0
Non-financial corporates, sovereigns and central banks, PSEs and multilateral development banks (from amount not used) - Credit	10%		0
Non-financial corporates, sovereigns and central banks, PSEs and multilateral development banks (from amount not used) - Liquidity	30%		0
Banks subject to prudential supervision (from amount not used)	40%		0
Other financial institutions (including securities firms and insurance firms) (from amount not used) - Credit	40%		0
Other financial institutions (including securities firms and insurance firms) (from amount not used) - Liquidity	100%		0
Other legal entities (from amount not used)	100%		0
<i>Other Contingent Funding Obligations:</i>			
Guarantees, LCs, revocable credit and liquidity facilities, non-contractual commitments	5%	1245	62.25
Customer short positions that are covered by other customers' collateral	50%		0
Increased liquidity needs related to the potential for valuations changes on posted collateral	20%		0
Other contractual cash outflows	100%	3805	3805
<b>Total Cash Outflow</b>			<b>21494.35</b>
<b>Cash Inflows</b>			
<b>A. Secured lending transactions backed by the following asset category</b>			
Level 1 assets	0%		0
Level 2A assets	15%		0
Level 2B assets	50%		0
Margin lending backed by all other collateral	50%		0
Other collateral	100%		0
<b>B. Committed facilities – credit and liquidity facilities given to banks</b>			
	0%		0
<b>C. Other inflows by</b>			
Retail and small business customer	50%	2464	1232
Non-retail customers:			
1. Financial institutions and central banks	100%	2950	2950
2. Non-financial institutions	50%		0
Operational deposits held at other financial institutions	0%		0
<b>D. Other net derivative cash inflows</b>			
	100%		0
<b>E. Other contractual cash inflows</b>			
	100%		0
<b>Total Cash Inflows</b>			<b>4182</b>
<b>Net cash outflow = total cash outflow – total cash inflow or lowest value (75 percent of total cash outflow)</b>			<b>17312.35</b>
<b>Liquidity coverage ratio (LCR) – HQLA / Net cash outflow (%)</b>			<b>2.500873654</b>

\* The run-off figures for retail/small business deposits (overseas branches and subsidiaries) will be based on host jurisdictions factors in which the bank operates.