



**BASEL 3
LIQUIDITY COVERAGE RATIO**

For the Three Months Ended 30th September 2019

GFH Financial Group BSC
Regulatory Liquidity Disclosures

In August 2018, the Central Bank of Bahrain (CBB) issued its regulations on Liquidity Risk Management (LM). The regulations require Bahraini bank licensees to meet a minimum Liquidity Coverage Ratio (LCR) of 100% on a daily basis. The objective of the LCR is to improve resilience of banks' short-term liquidity risk profile by ensuring that they have sufficient level of high-quality liquid assets (HQLAs) to honor net cash outflows and survive a significant stress scenario lasting for a period of up to 30 days.

(USD'000)

		Total unweighted value (average)	Total weighted value (average)
High Quality Liquid Assets			
1	Total HQLA		134,993
Cash outflows			
2	Retail Deposits and deposits from small business customers, of which:		
3	Stable Deposits	135,883	4,076
4	Less Stable Deposits	372,434	37,243
5	Unsecured wholesale funding, of which		
6	Operational Deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non- Operational Deposits (all counterparties)	542,243	284,055
8	unsecured sukuk	-	-
9	secured wholesale funding		-
10	additional requirements of which;		
11	outflows related to shariaa compliant hedging instruments exposures and other collateral requirements	-	-
12	outflows related to loss of funding on financing products	-	-
13	credit and liquidity facilities	160,111	14,793
14	other contractual funding obligations	-	-
15	other contingent funding obligations	107,553	5,378
16	Total Cash outflows		345,546
Cash inflows			
17	secured lending (e.g. reverse repos)	-	-
18	inflows from fully performing exposures	390,855	383,636
19	other cash inflows	-	-
20	total cash inflows	390,855	259,159
			Total Adjusted Value
21	Total HQLA		134,993
22	Total Net Cash outflow		86,386
23	Liquidity Coverage Ratio (%)		162%