

**KHALEEJI COMMERCIAL BANK B.S.C.**

**Liquidity Disclosures – LCR**

**31 DECEMBER 2020**

BD 000's

|                                   |   | Total unweighted<br>value (average) | Total weighted<br>value (average) |
|-----------------------------------|---|-------------------------------------|-----------------------------------|
| <b>High-quality liquid assets</b> |   |                                     |                                   |
| 1                                 | Total HQLA  |                                     | 188,713                           |
| <b>Cash outflows</b>              |   |                                     |                                   |
| 2                                 | <b>Retail deposits and deposits from small business customers, of which:</b>                          |                                     |                                   |
| 3                                 | Stable deposits   | 17,687                              | 531                               |
| 4                                 | Less stable deposits  | 74,413                              | 7,441                             |
| 5                                 | <b>Unsecured wholesale funding, of which:</b>   |                                     |                                   |
| 6                                 | Operational deposits (all counterparties) and deposits in networks of cooperative banks               | -                                   | -                                 |
| 7                                 | Non-operational deposits (all counterparties)   | 238,391                             | 128,281                           |
| 8                                 | Unsecured sukuk   | -                                   | -                                 |
| 9                                 | Secured wholesale funding   |                                     | -                                 |
| 10                                | <b>Additional requirements, of which:</b>   |                                     |                                   |
| 11                                | Outflows related to Shari'a-compliant hedging instruments exposures and other collateral requirements | -                                   | -                                 |
| 12                                | Outflows related to loss of funding on financing products   | -                                   | -                                 |
| 13                                | Credit and liquidity facilities   | 41,214                              | 3,676                             |
| 14                                | Other contractual funding obligations   | -                                   | -                                 |
| 15                                | Other contingent funding obligations  | 10,095                              | 505                               |
| 16                                | Total Cash Outflows   |                                     | 140,434                           |
| <b>Cash inflows</b>               |   |                                     |                                   |
| 17                                | Secured lending (e.g. reverse repos)  | -                                   | -                                 |
| 18                                | Inflows from fully performing exposures   | 85,769                              | 79,340                            |
| 19                                | Other cash inflows  | -                                   | -                                 |
| 20                                | Total Cash Inflows  |                                     | 79,340                            |
|                                   |   |                                     | <b>Total adjusted value</b>       |
| 21                                | <b>Total HQLA</b>   |                                     | 188,713                           |
| 22                                | <b>Total net cash outflows</b>  |                                     | 61,191                            |
| 23                                | <b>Liquidity Coverage Ratio (%)</b>   |                                     | <b>363%</b>                       |