

KHALEEJI COMMERCIAL BANK B.S.C.

Liquidity Disclosures – NSFR

31 MARCH 2022

No.	Item	Unweighted Values (i.e. before applying relevant factors)				Total weighted value
		No specified maturity	Less than 6 months	More than 6 months and less than one year	Over one year	
Available Stable Funding (ASF):						
1	Capital:					
2	Regulatory Capital	157,196	-	-	9,278	166,473
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:					
5	Stable deposits	-	64,922	11,880	1,420	74,382
6	Less stable deposits	-	175,620	72,797	3,839	227,414
7	Wholesale funding:					
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	550,243	160,946	1,644	185,247
10	Other liabilities:					
11	NSFR Shari'a-compliant hedging contract liabilities		-	-	-	
12	All other liabilities not included in the above categories	-	28,505	-	-	-
13	Total ASF	157,196	819,290	245,623	16,182	653,516
Required Stable Funding (RSF):						
14	Total NSFR high-quality liquid assets (HQLA)	389,091	-	-	-	21,133
15	Deposits held at other financial institutions for operational purposes					
16	Performing financing and sukuk/securities:					
17	Performing financing to financial institutions secured by Level 1 HQLA	-	-	-	-	-
18	Performing financing to financial institutions secured by non-level 1 HQLA and unsecured performing financing to financial institutions	-	85,843	-	-	12,876
19	Performing financing to non-financial corporate clients, financing to retail and small business customers, and financing to sovereigns, central banks and PSEs, of which:	-	90,621	40,643	276,111	297,673
20	With a risk weight of less than or equal to 35% as per the CBB Capital Adequacy Ratio guidelines	-	-	-	13,267	8,624
21	Performing residential mortgages, of which:	-	-	-	-	-
22	With a risk weight of less than or equal to 35% under the CBB Capital Adequacy Ratio Guidelines	-	-	-	71,482	46,463
23	Securities/sukuk that are not in default and do not qualify as HQLA, including exchange-traded equities	111,958	35,372	-	64,715	184,652
24	Other assets:	-	-	-	-	-
25	Physical traded commodities, including gold					
26	Assets posted as initial margin for Shari'a-compliant hedging contracts and contributions to default funds of CCPs		-	-	-	-
27	NSFR Shari'a-compliant hedging assets		-	-	-	-
28	NSFR Shari'a-compliant hedging contract liabilities before deduction of variation margin posted		-	-	-	-
29	All other assets not included in the above categories	62,966	-	-	-	62,966
30	OBS items	61,603	-	-	-	3,080
31	Total RSF	625,618	211,836	40,643	412,307	628,843
32	NSFR (%)					103.92%