

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

**Liquidity Disclosures – NSFR**

**30 JUNE 2021**

BD 000's

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	
<b>Available Stable Funding (ASF):</b>						
1	Capital:					
2	Regulatory Capital	156,306	-	-	9,172	165,478
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:					
5	Stable deposits	-	63,694	12,865	2,502	75,232
6	Less stable deposits	-	153,844	74,687	10,742	216,420
7	Wholesale funding:					
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	412,229	117,598	28,535	176,892
10	Other liabilities:					
11	NSFR Shari'a-compliant hedging contract liabilities		-	-	-	
12	All other liabilities not included in the above categories	-	8,396	-	-	-
13	<b>Total ASF</b>	<b>156,306</b>	<b>638,162</b>	<b>205,150</b>	<b>50,951</b>	<b>634,022</b>
<b>Required Stable Funding (RSF)</b>						
14	Total NSFR high-quality liquid assets (HQLA)	293,675	-	-	-	16,793
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	-	55,626	-	-	8,344
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:	-	69,206	33,215	316,135	319,925
20	With a risk weight of less than or equal to 35% as per the CBB Capital Adequacy Ratio guidelines	-	-	-	13,163	8,556
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	-	-	-	-	-
23	Securities/sukuk that are not in default and do not qualify as HQLA, including exchange-traded equities	131,408	32,154	-	5,523	152,179
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	89,683	-	-	-	89,683
30	OBS items	47,571	-	-	-	2,379
31	<b>Total RSF</b>	<b>562,336</b>	<b>156,987</b>	<b>33,215</b>	<b>334,821</b>	<b>597,858</b>
32	<b>NSFR (%)</b>					<b>106.05%</b>