

KHALEEJI COMMERCIAL BANK B.S.C.

Liquidity Disclosures – NSFR

31 JUNE 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	153,732	-	-	10,336	164,068
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:					
5	Stable deposits	-	66,515	9,347	1,576	73,645
6	Less stable deposits	-	190,143	51,413	4,667	222,067
7	Wholesale funding:					
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	582,455	107,692	44,236	187,971
10	Other liabilities:					
11	NSFR Shari'a-compliant hedging contract liabilities		-	-	-	
12	All other liabilities not included in the above categories	-	25,913	-	-	-
13	Total ASF	153,732	865,026	168,451	60,816	647,751
Required Stable Funding (RSF):						
14	Total NSFR high-quality liquid assets (HQLA)	381,832	-	-	-	19,854
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	-	85,183	-	-	12,777
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:	-	86,409	40,394	284,559	300,436
20	With a risk weight of less than or equal to 35% as per the CBB Capital Adequacy Ratio guidelines	-	-	-	24,205	15,733
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	-	-	-	81,737	53,129
23	Securities/sukuk that are not in default and do not qualify as HQLA, including exchange-traded equities	111,137	32,715	-	64,876	182,639
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	69,276	-	-	-	69,276
30	OBS items	62,362	-	-	-	3,118
31	Total RSF	624,607	204,307	40,394	431,172	641,229
32	NSFR (%)					101.02%