

KHALEEJI COMMERCIAL BANK B.S.C.

Liquidity Disclosures – NSFR

30 SEPTEMBER 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	
Available Stable Funding (ASF):						
1	Capital:					
2	Regulatory Capital	158,920	-	-	9,319	168,239
3	Other Capital Instruments	-	-	-	-	-
Retail deposits and deposits from small business customers:						
5	Stable deposits	-	70,920	7,085	1,822	75,927
6	Less stable deposits	-	192,346	39,883	8,628	217,633
Wholesale funding:						
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	480,227	50,720	28,641	170,079
Other liabilities:						
11	NSFR Shari'a-compliant hedging contract liabilities		-	-	-	
12	All other liabilities not included in the above categories	-	9,590	-	-	-
13	Total ASF	158,920	753,083	97,688	48,410	631,878
Required Stable Funding (RSF)						
14	Total NSFR high-quality liquid assets (HQLA)	285,813	-	-	-	16,192
15	Deposits held at other financial institutions for operational purposes					
Performing financing and sukuk/securities:						
Performing financing to financial institutions secured by Level 1 HQLA						
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	-	62,683	-	-	9,402
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:	-	86,391	23,045	324,822	330,817
20	With a risk weight of less than or equal to 35% as per the CBB Capital Adequacy Ratio guidelines	-	-	-	5,267	3,424
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	131,794	32,129	-	5,534	152,562
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	89,390	-	-	-	89,390
30	OBS items	54,778	-	-	-	2,739
31	Total RSF	561,775	181,203	23,045	335,623	604,526
32	NSFR (%)					104.52%