

KHALEEJI COMMERCIAL BANK B.S.C.

Liquidity Disclosures – NSFR

30 September 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	155,935	-	-	10,336	166,271
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:					
5	Stable deposits	-	62,969	5,478	7,264	72,289
6	Less stable deposits	-	193,527	22,943	33,256	228,079
7	Wholesale funding:					
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	593,927	51,745	143,893	272,870
10	Other liabilities:					
11	NSFR Shari'a-compliant hedging contract liabilities		-	-	-	
12	All other liabilities not included in the above categories	-	26,459	-	-	-
13	Total ASF	155,935	876,882	80,167	194,748	739,509
Required Stable Funding (RSF):						
14	Total NSFR high-quality liquid assets (HQLA)	433,764	-	-	-	20,559
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	-	57,371	-	-	8,606
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:	-	91,932	29,655	307,473	316,600
20	With a risk weight of less than or equal to 35% as per the CBB Capital Adequacy Ratio guidelines	-	-	-	27,728	18,023
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	109,650	32,689	-	80,729	194,615
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	72,297	-	-	-	72,297
30	OBS items	58,109	-	-	-	2,905
31	Total RSF	673,819	181,992	29,655	469,940	668,711
32	NSFR (%)					110.59%