

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

**Liquidity Disclosures – NSFR**

**31 DECEMBER 2020**

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	153,561	-	-	8,980	162,541
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:					
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	174,719	70,275	44,572	265,067
7	Wholesale funding:					
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	497,624	42,200	20,870	205,322
10	Other liabilities:					
11	NSFR Shari'a-compliant hedging contract liabilities		-	-	-	
12	All other liabilities not included in the above categories	-	12,133	-	-	-
13	<b>Total ASF</b>					<b>632,930</b>
<b>Required table Funding (RSF):</b>						
14	<b>Total NSFR high-quality liquid assets (HQLA)</b>					<b>15,341</b>
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	-	51,001	-	-	7,650
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:	-	67,044	32,874	318,236	320,459
20	With a risk weight of less than or equal to 35% as per the CBB Capital Adequacy Ratio guidelines	-	-	-	8,326	5,412
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	139,751	32,205	-	5,501	160,530
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	99,149	-	-	-	99,149
30	OBS items		41,570	-	-	2,078
31	<b>Total RSF</b>		<b>191,819</b>	<b>32,874</b>	<b>332,063</b>	<b>610,619</b>
32	<b>NSFR (%)</b>					<b>103.65%</b>