

KHALEEJI COMMERCIAL BANK B.S.C.

Liquidity Disclosures – NSFR

31 DECEMBER 2021

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	158,107	-	-	9,627	167,734
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:					
5	Stable deposits	-	68,722	9,797	1,037	75,630
6	Less stable deposits	-	187,257	55,678	3,440	222,082
7	Wholesale funding:					
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	580,012	52,547	25,589	179,209
10	Other liabilities:					
11	NSFR Shari'a-compliant hedging contract liabilities		-	-	-	
12	All other liabilities not included in the above categories	-	25,844	-	-	-
13	Total ASF	158,107	861,836	118,022	39,694	644,655
Required Stable Funding (RSF):						
14	Total NSFR high-quality liquid assets (HQLA)	360,333	-	-	-	17,733
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	-	76,971	-	-	11,546
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:	-	101,368	28,532	260,943	284,882
20	With a risk weight of less than or equal to 35% as per the CBB Capital Adequacy Ratio guidelines	-	-	-	9,345	6,074
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	-	-	-	68,238	44,355
23	Securities/sukuk that are not in default and do not qualify as HQLA, including exchange-traded equities	115,189	35,386	-	2,262	134,805
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	116,431	-	-	-	116,431
30	OBS items	51,024	-	-	-	2,551
31	Total RSF	642,977	213,725	28,532	331,443	612,303
32	NSFR (%)					105.28%