

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

**Liquidity Disclosures – NSFR**

**31 DECEMBER 2019**

## NSFR Common Disclosure Template

No.	Item	Unweighted Values (i.e. before applying relevant factors)				Total weighted value in BHD 000's
		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	85,485				85,485
3	Other Capital Instruments				5,726	5,726
4	Retail deposits and deposits from small business customers:					
5	Stable deposits					
6	Less stable deposits		180,134	35,516	44,586	238,671
7	Wholesale funding:					
8	Operational deposits					
9	Other wholesale funding		426,166	103,161	43,169	255,921
10	Other liabilities:					
11	NSFR Shari'a-compliant hedging contract liabilities					
12	All other liabilities not included in the above categories		17,951			
13	<b>Total ASF</b>					<b>585,803</b>
<b>Required Stable Funding (RSF):</b>						
14	Total NSFR high-quality liquid assets (HQLA)					
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		108,108			16,216
19	Performing financing to non- financial corporate clients, financing to retail and small business customers, and financing to sovereigns, central banks and PSEs,		55,408	20,527	327,786	316,586
20	With a risk weight of less than or equal to 35% as per the CBB Capital Adequacy Ratio guidelines					
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	48,514			195,062	77,134
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					
27	NSFR Shari'a-compliant hedging assets					
28	NSFR Shari'a-compliant hedging contract liabilities before deduction of variation					
29	All other assets not included in the above categories	111,623	15,300	1,650	59,353	126,151
30	OBS items		40,001	5,203	35,508	4,036
31	<b>Total RSF</b>					<b>540,123</b>
32	<b>NSFR (%)</b>					<b>108.5%</b>