

KHALEEJI COMMERCIAL BANK B.S.C.

Liquidity Disclosures – NSFR

31 MARCH 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	155,393	-	-	9,207	164,600
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:					
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	178,448	114,426	16,838	280,424
7	Wholesale funding:					
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	489,875	110,014	35,522	198,131
10	Other liabilities:					
11	NSFR Shari'a-compliant hedging contract liabilities		-	-	-	
12	All other liabilities not included in the above categories	-	9,632	-	-	-
13	Total ASF	155,393	677,955	224,440	61,567	643,155
Required Stable Funding (RSF)						
14	Total NSFR high-quality liquid assets (HQLA)	308,141	-	-	-	15,719
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	-	111,711	-	-	16,757
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:	-	58,440	35,935	316,493	316,207
20	With a risk weight of less than or equal to 35% as per the CBB Capital Adequacy Ratio guidelines	-	-	-	13,559	8,813
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	131,660	32,180	-	5,512	152,435
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	92,614	-	-	-	92,614
30	OBS items		56,725	-	-	2,836
31	Total RSF	532,414	259,056	35,935	335,564	605,381
32	NSFR (%)					106.24%