

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

**Liquidity Disclosures – NSFR**

**31 March 2023**

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	159,291	-	-	10,055	169,346
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:					
5	Stable deposits	-	54,878	12,548	7,677	71,732
6	Less stable deposits	-	122,523	97,120	47,557	245,236
7	Wholesale funding:					
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	637,173	198,718	99,649	280,955
10	Other liabilities:					
11	NSFR Shari'a-compliant hedging contract liabilities		-	-	-	
12	All other liabilities not included in the above categories	-	24,360	-	-	-
13	Total ASF	159,291	838,935	308,386	164,939	767,269
<b>Required Stable Funding (RSF):</b>						
14	Total NSFR high-quality liquid assets (HQLA)	494,723	-	-	-	24,098
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	-	129,445	-	-	19,417
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:	-	68,849	35,481	318,534	317,799
20	With a risk weight of less than or equal to 35% as per the CBB Capital Adequacy Ratio guidelines	-	-	-	25,598	16,639
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	-	-	-	87,769	57,050
23	Securities/sukuk that are not in default and do not qualify as HQLA, including exchange-traded equities	111,913	23,993	-	99,096	213,253
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	81,754	-	-	-	81,754
30	OBS items	49,738	-	-	-	2,487
31	Total RSF	738,128	222,287	35,481	505,398	715,859
32	NSFR (%)					107.18%