

KHALEEJI BANK B.S.C.

Liquidity Disclosures

30 June 2023

NSFR:

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	158,109	-	-	10,122	168,231
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:					
5	Stable deposits	-	52,809	14,228	7,669	71,354
6	Less stable deposits	-	127,425	102,877	44,690	251,962
7	Wholesale funding:					
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	696,319	151,911	97,614	287,486
10	Other liabilities:					
11	NSFR Shari'a-compliant hedging contract liabilities		-	-	-	
12	All other liabilities not included in the above categories	-	20,872	-	-	-
13	Total ASF	158,109	897,425	269,016	160,095	779,033
Required Stable Funding (RSF):						
14	Total NSFR high-quality liquid assets (HQLA)	496,659	-	-	-	24,619
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	-	115,698	-	-	17,355
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:	-	70,969	34,380	316,110	316,009
20	With a risk weight of less than or equal to 35% as per the CBB Capital Adequacy Ratio guidelines	-	-	-	26,799	17,419
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	-	-	-	106,436	69,183
23	Securities/sukuk that are not in default and do not qualify as HQLA, including exchange-traded equities	116,616	26,117	-	102,786	222,134
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 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	80,251	-	-	-	80,251
30	OBS items	64,543	-	-	-	3,227
31	Total RSF	758,069	212,783	34,380	525,332	732,778
32	NSFR (%)					106.31%

LCR:

		BD 000's	
		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
1	Total HQLA		326,225
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits	17,276	518
4	Less stable deposits	63,388	6,339
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	250,750	197,176
8	Unsecured sukuk	-	-
9	Secured wholesale funding		-
10	Additional requirements, of which:		
11	Outflows related to Shari'a-compliant hedging instruments exposures and other collateral requirements	-	-
12	Outflows related to loss of funding on financing products	-	-
13	Credit and liquidity facilities	43,089	4,128
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	14,977	749
16	Total Cash Outflows		208,910
Cash inflows			
17	Secured lending (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	113,651	110,217
19	Other cash inflows	-	-
20	Total Cash Inflows		110,217
			Total adjusted value
21	Total HQLA		326,225
22	Total net cash outflows		103,419
23	Liquidity Coverage Ratio (%)		315.44%

Leverage Ratio:

SR No	Particular	Amount BD '000
1	Total Self Financed Assets	987,746
2	Total URIA Financed Assets	488,496
3	Off Balance Sheet items - with relevent Credit Conversion Factors	20,002
4	Total exposures for the calculation of the leverage ratio {1 + (2 * 30%) + 3}	1,154,297
5	Total Tier 1 Capital	158,109
6	Leverage Ratio	13.70%