

KHALEEJI BANK B.S.C.

Liquidity Disclosures

30 September 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	158,192	-	-	8,546	166,738
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:					
5	Stable deposits	-	57,811	14,698	2,202	71,086
6	Less stable deposits	-	183,017	66,063	20,634	244,806
7	Wholesale funding:					
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	759,917	48,047	130,239	289,309
10	Other liabilities:					
11	NSFR Shari'a-compliant hedging contract liabilities	-	-	-	-	-
12	All other liabilities not included in the above categories	-	22,056	-	-	-
13	Total ASF	158,192	1,022,801	128,807	161,621	771,940
Required Stable Funding (RSF):						
14	Total NSFR high-quality liquid assets (HQLA)	479,715	-	-	-	23,440
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	-	125,554	-	-	18,833
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:	-	79,247	27,429	317,467	317,179
20	With a risk weight of less than or equal to 35% as per the CBB Capital Adequacy Ratio guidelines	-	-	-	30,031	19,520
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	-	-	-	80,436	52,283
23	Securities/sukuk that are not in default and do not qualify as HQLA, including exchange-traded equities	115,967	30,072	-	103,540	223,971
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	94,457	-	-	-	94,457
30	OBS items	63,218	-	-	-	3,161
31	Total RSF	753,356	234,873	27,429	501,443	733,324
32	NSFR (%)					105.27%

LCR:

		BD 000's	
		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
1	Total HQLA		248,619
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits	16,051	482
4	Less stable deposits	57,266	5,727
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	264,875	211,712
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	45,485	4,389
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	15,118	756
16	Total Cash Outflows		223,066
Cash inflows			
17	Secured lending (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	141,428	137,636
19	Other cash inflows	-	-
20	Total Cash Inflows		137,636
			Total adjusted value
21	Total HQLA		248,619
22	Total net cash outflows		97,084
23	Liquidity Coverage Ratio (%)		256.09%

Leverage Ratio:

SR No	Particular	Amount BD '000
1	Total Self-Financed Assets	923,129
2	Total URIA Financed Assets	540,673
3	Off Balance Sheet items - with Relevant Credit Conversion Factors	20,267
4	Total exposures for the calculation of the leverage ratio $\{1 + (2 * 30\%) + 3\}$	1,105,598
5	Total Tier 1 Capital	158,192
6	Leverage Ratio	14.31%