

KHALEEJI BANK B.S.C.

Liquidity Disclosures

31 December 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	155,230	-	-	8,546	163,776
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:					
5	Stable deposits	-	60,115	13,753	1,420	71,594
6	Less stable deposits	-	194,817	64,094	14,904	247,924
7	Wholesale funding:					
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	779,406	104,785	89,997	274,826
10	Other liabilities:					
11	NSFR Shari'a-compliant hedging contract liabilities		-	-	-	
12	All other liabilities not included in the above categories	-	23,956	-	-	-
	Total ASF	155,230	1,058,293	182,632	114,867	758,121
Required Stable Funding (RSF):						
14	Total NSFR high-quality liquid assets (HQLA)	468,412	-	-	-	21,884
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	-	158,759	-	-	23,814
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:	-	88,517	28,980	299,779	307,226
20	With a risk weight of less than or equal to 35% as per the CBB Capital Adequacy Ratio guidelines	-	-	-	31,671	20,586
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	-	-	-	105,946	68,865
23	Securities/sukuk that are not in default and do not qualify as HQLA, including exchange-traded equities	115,256	41,752	-	84,889	213,193
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	101,383	-	-	-	101,383
30	OBS items	59,798	-	-	-	2,990
31	Total RSF	744,849	289,028	28,980	490,615	739,355
32	NSFR (%)					102.54%

LCR:

		BD 000's	
		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
1	Total HQLA		106,012
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits	14,534	436
4	Less stable deposits	57,205	5,720
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	249,765	182,563
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	48,413	4,755
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	14,907	745
16	Total Cash Outflows		194,219
Cash inflows			
17	Secured lending (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	135,820	129,218
19	Other cash inflows	-	-
20	Total Cash Inflows		129,218
			Total adjusted value
21	Total HQLA		106,012
22	Total net cash outflows		65,002
23	Liquidity Coverage Ratio (%)		163.09%

Leverage Ratio:

SR No	Particular	Amount BD '000
1	Total Self-Financed Assets	967,821
2	Total URIA Financed Assets	535,662
3	Off Balance Sheet items - with Relevant Credit Conversion Factors	19,628
4	Total exposures for the calculation of the leverage ratio $\{1 + (2 * 30\%) + 3\}$	1,128,520
5	Total Tier 1 Capital	155,230
6	Leverage Ratio	13.52%