

KHALEEJI BANK B.S.C.

Liquidity Disclosures

31 March 2024

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	124,756	-	-	8,758	133,514
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:					
5	Stable deposits	-	60,956	13,957	1,198	72,366
6	Less stable deposits	-	203,383	103,336	8,236	284,283
7	Wholesale funding:					
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	576,587	177,393	144,565	338,069
10	Other liabilities:					
11	NSFR Shari'a-compliant hedging contract liabilities		-	-	-	
12	All other liabilities not included in the above categories	-	21,691	-	-	-
	Total ASF	124,756	862,617	294,685	162,757	828,232
Required Stable Funding (RSF):						
14	Total NSFR high-quality liquid assets (HQLA)	429,871	-	-	-	21,814
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	-	74,493	-	-	11,174
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:	-	72,657	46,532	375,174	372,672
20	With a risk weight of less than or equal to 35% as per the CBB Capital Adequacy Ratio guidelines	-	-	-	29,100	18,915
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	-	-	-	106,153	68,999
23	Securities/sukuk that are not in default and do not qualify as HQLA, including exchange-traded equities	96,373	42,245	-	89,563	198,030
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	97,013	-	-	-	97,013
30	OBS items	40,784	-	-	-	2,039
31	Total RSF	664,040	189,394	46,532	570,890	771,742
32	NSFR (%)					107.32%

LCR:

		BD 000's	
		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
1	Total HQLA		359,738
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits	18,963	569
4	Less stable deposits	63,193	6,319
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	269,606	212,824
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	37,884	3,755
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	9,266	463
16	Total Cash Outflows		223,930
Cash inflows			
17	Secured lending (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	174,245	167,274
19	Other cash inflows	-	-
20	Total Cash Inflows		167,274
			Total adjusted value
21	Total HQLA		359,738
22	Total net cash outflows		56,655
23	Liquidity Coverage Ratio (%)		634.96%

Leverage Ratio:

SR No	Particular	Amount BD '000
1	Total Self-Financed Assets	960,833
2	Total URIA Financed Assets	478,052
3	Off Balance Sheet items - with Relevant Credit Conversion Factors	10,555
4	Total exposures for the calculation of the leverage ratio $\{1 + (2 * 30\%) + 3\}$	1,114,803
5	Total Tier 1 Capital	124,808
6	Leverage Ratio	11.20%