

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

**Liquidity Disclosures**

**30 September 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	
<b>Available Stable Funding (ASF):</b>						
1	<b>Capital:</b>					
2	Regulatory Capital	129,283	-	-	6,581	135,864
3	Other Capital Instruments	-	-	-	-	-
4	<b>Retail deposits and deposits from small business customers:</b>					
5	Stable deposits	-	60,784	15,859	944	73,755
6	Less stable deposits	-	266,481	86,657	6,053	323,877
7	<b>Wholesale funding:</b>					
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	749,183	104,473	120,130	330,378
10	<b>Other liabilities:</b>					
11	NSFR Shari'a-compliant hedging contract liabilities		-	-	-	
12	All other liabilities not included in the above categories	-	19,573	-	-	-
	<b>Total ASF</b>	<b>129,283</b>	<b>1,096,021</b>	<b>206,989</b>	<b>133,708</b>	<b>863,875</b>
<b>Required Stable Funding (RSF):</b>						
14	Total NSFR high-quality liquid assets (HQLA)	439,111	-	-	-	21,305
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	-	191,824	-	-	28,774
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:	-	41,429	79,010	425,277	415,211
20	With a risk weight of less than or equal to 35% as per the CBB Capital Adequacy Ratio guidelines	-	-	-	32,473	21,107
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	-	-	-	108,302	70,396
23	Securities/sukuk that are not in default and do not qualify as HQLA, including exchange-traded equities	84,980	23,735	-	120,880	201,335
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	43,710	-	-	-	43,710
30	OBS items	37,200	-	-	-	1,860
31	<b>Total RSF</b>	<b>605,000</b>	<b>256,989</b>	<b>79,010</b>	<b>654,459</b>	<b>782,591</b>
32	<b>NSFR (%)</b>					<b>110.39%</b>

**LCR:**

		BD 000's	
		Total unweighted value (average)	Total weighted value (average)
<b>High-quality liquid assets</b>			
1	Total HQLA		345,444
<b>Cash outflows</b>			
2	<b>Retail deposits and deposits from small business customers, of which:</b>		
3	Stable deposits	16,377	491
4	Less stable deposits	60,895	6,090
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	292,823	234,989
8	Unsecured sukuk	-	-
9	<b>Secured wholesale funding</b>		-
10	<b>Additional requirements, of which:</b>		
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	37,892	3,642
14	<b>Other contractual funding obligations</b>	-	-
15	<b>Other contingent funding obligations</b>	6,571	329
16	Total Cash Outflows		245,541
<b>Cash inflows</b>			
17	Secured lending (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	150,849	145,703
19	Other cash inflows	-	-
20	Total Cash Inflows		145,703
			<b>Total adjusted value</b>
21	<b>Total HQLA</b>		<b>345,444</b>
22	<b>Total net cash outflows</b>		<b>99,838</b>
23	<b>Liquidity Coverage Ratio (%)</b>		<b>346.00%</b>

## Leverage Ratio:

SR No	Particular	Amount BD '000
1	Total Self-Financed Assets	1,051,163
2	Total URIA Financed Assets	510,576
3	Off Balance Sheet items - with Relevant Credit Conversion Factors	9,726
4	<b>Total exposures for the calculation of the leverage ratio {1 + (2 * 30%) + 3}</b>	<b>1,214,062</b>
5	<b>Total Tier 1 Capital</b>	<b>129,283</b>
6	<b>Leverage Ratio</b>	<b>10.65%</b>