

KHALEEJI BANK B.S.C.

Liquidity Disclosures

31 December 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	131,214	-	-	6,581	137,795
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:					
5	Stable deposits	-	24,870	11,124	327	34,521
6	Less stable deposits	-	311,967	101,958	8,252	380,785
7	Wholesale funding:					
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	763,459	75,000	51,019	284,346
10	Other liabilities:					
11	NSFR Shari'a-compliant hedging contract liabilities		-	-	-	
12	All other liabilities not included in the above categories	-	22,161	-	-	-
	Total ASF	131,214	1,122,456	188,082	66,180	837,447
Required Stable Funding (RSF):						
14	Total NSFR high-quality liquid assets (HQLA)	409,422	-	-	-	19,612
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	-	135,212	-	-	20,282
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:	-	86,424	36,861	452,870	433,794
20	With a risk weight of less than or equal to 35% as per the CBB Capital Adequacy Ratio guidelines	-	-	-	63,940	41,561
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	29,241	23,735	-	111,012	136,169
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	110,986	-	-	-	110,986
30	OBS items	75,828	-	-	-	3,791
31	Total RSF	625,476	245,372	36,861	672,183	795,030
32	NSFR (%)					105.34%

LCR:

		BD 000's	
		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
1	Total HQLA		350,019
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits	16,848	505
4	Less stable deposits	54,606	5,461
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	249,184	182,479
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	32,563	3,231
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	24,951	1,248
16	Total Cash Outflows		192,924
Cash inflows			
17	Secured lending (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	100,875	96,412
19	Other cash inflows	-	-
20	Total Cash Inflows		96,412
			Total adjusted value
21	Total HQLA		350,019
22	Total net cash outflows		96,512
23	Liquidity Coverage Ratio (%)		362.67%

Leverage Ratio:

SR No	Particular	Amount BD '000
1	Total Self-Financed Assets	983,106
2	Total URIA Financed Assets	519,169
3	Off Balance Sheet items - with Relevant Credit Conversion Factors	42,281
4	Total exposures for the calculation of the leverage ratio {1 + (2 * 30%) + 3}	1,181,137
5	Total Tier 1 Capital	131,214
6	Leverage Ratio	11.11%