

KHALEEJI BANK B.S.C.

Liquidity Disclosures

31 March 2025

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	127,663	-	-	5,939	133,602
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:					
5	Stable deposits	-	63,794	17,510	315	77,554
6	Less stable deposits	-	223,998	124,119	10,152	323,458
7	Wholesale funding:					
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	712,888	91,558	61,856	244,179
10	Other liabilities:					
11	NSFR Shari'a-compliant hedging contract liabilities		-	-	-	
12	All other liabilities not included in the above categories	-	23,177	-	-	-
	Total ASF	127,663	1,023,857	233,187	78,263	778,793
Required Stable Funding (RSF):						
14	Total NSFR high-quality liquid assets (HQLA)	414,865	-	-	-	18,870
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	-	71,517	-	-	10,728
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:	-	82,902	49,275	484,349	442,615
20	With a risk weight of less than or equal to 35% as per the CBB Capital Adequacy Ratio guidelines	-	-	-	175,849	114,302
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	-	-	-	101,575	66,024
23	Securities/sukuk that are not in default and do not qualify as HQLA, including exchange-traded equities	29,255	4,659	33,642	71,444	109,819
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	117,645	-	-	-	117,645
30	OBS items	98,241	-	-	-	4,912
31	Total RSF	660,006	159,077	82,917	657,368	770,613
32	NSFR (%)					101.06%

LCR:

		BD 000's	
		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
1	Total HQLA		318,414
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits	21,161	635
4	Less stable deposits	66,608	6,661
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	235,680	151,275
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	39,514	3,878
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	34,355	1,718
16	Total Cash Outflows		164,167
Cash inflows			
17	Secured lending (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	77,324	70,500
19	Other cash inflows	-	-
20	Total Cash Inflows		70,500
			Total adjusted value
21	Total HQLA		318,414
22	Total net cash outflows		93,667
23	Liquidity Coverage Ratio (%)		339.94%

Leverage Ratio:

SR No	Particular	Amount BD '000
1	Total Self-Financed Assets	842,264
2	Total URIA Financed Assets	618,144
3	Off Balance Sheet items - with Relevant Credit Conversion Factors	44,100
4	Total exposures for the calculation of the leverage ratio {1 + (2 * 30%) + 3}	1,071,808
5	Total Tier 1 Capital	127,663
6	Leverage Ratio	11.91%