

KHALEEJI BANK B.S.C.

Liquidity Disclosures

30 June 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	129,920	-	-	5,247	135,167
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:					
5	Stable deposits	-	64,368	17,878	238	78,372
6	Less stable deposits	-	224,439	136,426	3,213	327,991
7	Wholesale funding:					
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	919,755	67,288	48,567	270,271
10	Other liabilities:					
11	NSFR Shari'a-compliant hedging contract liabilities		-	-	-	
12	All other liabilities not included in the above categories	-	18,932	-	-	3,753
	Total ASF	129,920	1,227,493	221,592	57,264	815,554
Required Stable Funding (RSF):						
14	Total NSFR high-quality liquid assets (HQLA)	520,814	-	-	-	24,340
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	-	105,806	-	-	15,871
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:	-	52,697	106,429	513,585	484,608
20	With a risk weight of less than or equal to 35% as per the CBB Capital Adequacy Ratio guidelines	-	-	-	157,510	102,382
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	-	-	-	98,235	63,853
23	Securities/sukuk that are not in default and do not qualify as HQLA, including exchange-traded equities	29,536	13,621	11,727	34,236	86,648
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	122,482	-	-	-	122,482
30	OBS items	106,518	-	-	-	5,326
31	Total RSF	779,350	172,125	118,157	646,056	803,129
32	NSFR (%)					101.55%

LCR:

		BD 000's	
		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
1	Total HQLA		417,986
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits	17,709	531
4	Less stable deposits	60,937	6,094
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	303,990	245,226
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	47,421	4,710
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	34,478	1,724
16	Total Cash Outflows		258,285
Cash inflows			
17	Secured lending (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	91,844	83,414
19	Other cash inflows	-	-
20	Total Cash Inflows		83,414
			Total adjusted value
21	Total HQLA		417,986
22	Total net cash outflows		174,871
23	Liquidity Coverage Ratio (%)		239.03%

Leverage Ratio:

SR No	Particular	Amount BD '000
1	Total Self-Financed Assets	984,126
2	Total URIA Financed Assets	654,213
3	Off Balance Sheet items - with Relevant Credit Conversion Factors	47,792
4	Total exposures for the calculation of the leverage ratio {1 + (2 * 30%) + 3}	1,228,182
5	Total Tier 1 Capital	129,920
6	Leverage Ratio	10.58%