

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

**Liquidity Disclosures**

**30 September 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	
<b>Available Stable Funding (ASF):</b>						
1	<b>Capital:</b>					
2	Regulatory Capital	132,795	-	-	6,312	139,107
3	Other Capital Instruments	-	-	-	-	-
4	<b>Retail deposits and deposits from small business customers:</b>					
5	Stable deposits	-	67,043	17,929	200	80,924
6	Less stable deposits	-	290,240	122,538	507	372,006
7	<b>Wholesale funding:</b>					
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	826,464	79,095	14,723	230,345
10	<b>Other liabilities:</b>					
11	NSFR Shari'a-compliant hedging contract liabilities		-	-	-	
12	All other liabilities not included in the above categories	-	22,617	-	920	920
	<b>Total ASF</b>	<b>132,795</b>	<b>1,206,364</b>	<b>219,562</b>	<b>22,662</b>	<b>823,302</b>
<b>Required Stable Funding (RSF):</b>						
14	Total NSFR high-quality liquid assets (HQLA)	535,530	-	-	-	24,748
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	-	60,302	-	-	9,045
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:	-	57,327	80,944	528,515	500,988
20	With a risk weight of less than or equal to 35% as per the CBB Capital Adequacy Ratio guidelines	-	-	-	86,924	56,501
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	-	-	-	100,729	65,474
23	Securities/sukuk that are not in default and do not qualify as HQLA, including exchange-traded equities	30,903	13,611	20,805	39,446	81,640
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	112,405	-	-	-	112,405
30	OBS items	96,925	-	-	-	4,846
31	<b>Total RSF</b>	<b>775,763</b>	<b>131,240</b>	<b>101,749</b>	<b>668,690</b>	<b>799,146</b>
32	<b>NSFR (%)</b>					<b>103.02%</b>

**LCR:**

		BD 000's	
		Total unweighted value (average)	Total weighted value (average)
<b>High-quality liquid assets</b>			
1	Total HQLA		441,044
<b>Cash outflows</b>			
2	<b>Retail deposits and deposits from small business customers, of which:</b>		
3	Stable deposits	19,986	600
4	Less stable deposits	62,692	6,269
5	<b>Unsecured wholesale funding, of which:</b>		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	215,992	162,149
8	Unsecured sukuk	-	-
9	Secured wholesale funding		-
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	43,484	4,317
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	36,398	1,820
16	<b>Total Cash Outflows</b>		<b>175,155</b>
<b>Cash inflows</b>			
17	Secured lending (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	82,431	74,134
19	Other cash inflows	-	-
20	<b>Total Cash Inflows</b>		<b>74,134</b>
			<b>Total adjusted value</b>
21	<b>Total HQLA</b>		441,044
22	<b>Total net cash outflows</b>		101,021
23	<b>Liquidity Coverage Ratio (%)</b>		<b>436.59%</b>

## Leverage Ratio:

SR No	Particular	Amount BD '000
1	Total Self-Financed Assets	896,102
2	Total URIA Financed Assets	684,442
3	Off Balance Sheet items - with Relevant Credit Conversion Factors	46,788
4	<b>Total exposures for the calculation of the leverage ratio {1 + (2 * 30%) + 3}</b>	<b>1,148,223</b>
5	<b>Total Tier 1 Capital</b>	<b>132,795</b>
6	<b>Leverage Ratio</b>	<b>11.57%</b>