

KHALEEJI BANK B.S.C.

Liquidity Disclosures

31 December 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	134,068	-	-	6,497	140,565
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:					
5	Stable deposits	-	42,563	3,264	234	43,770
6	Less stable deposits	-	324,053	140,120	8,340	426,095
7	Wholesale funding:					
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	950,752	48,980	37,693	255,852
10	Other liabilities:					
11	NSFR Shari'a-compliant hedging contract liabilities		-	-	-	
12	All other liabilities not included in the above categories	-	27,586	-	766	766
	Total ASF	134,068	1,344,954	192,364	53,530	867,048
Required Stable Funding (RSF):						
14	Total NSFR high-quality liquid assets (HQLA)	588,854	-	-	-	26,247
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	-	113,036	-	-	16,955
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:	-	72,419	74,585	461,437	465,723
20	With a risk weight of less than or equal to 35% as per the CBB Capital Adequacy Ratio guidelines	-	-	-	117,866	76,613
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	-	-	-	72,806	47,324
23	Securities/sukuk that are not in default and do not qualify as HQLA, including exchange-traded equities	44,181	18,135	-	58,522	102,992
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	103,305	-	-	-	103,305
30	OBS items	106,421	-	-	-	5,321
31	Total RSF	842,761	203,761	74,585	710,631	844,480
32	NSFR (%)					102.67%

LCR:

		BD 000's	
		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
1	Total HQLA		375,639
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits	18,986	570
4	Less stable deposits	60,563	6,056
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	217,775	160,610
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	40,051	3,971
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	36,235	1,812
16	Total Cash Outflows		173,019
Cash inflows			
17	Secured lending (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	117,542	110,258
19	Other cash inflows	-	-
20	Total Cash Inflows		110,258
			Total adjusted value
21	Total HQLA		375,639
22	Total net cash outflows		62,810
23	Liquidity Coverage Ratio (%)		598.06%

Leverage Ratio:

SR No	Particular	Amount BD '000
1	Total Self-Financed Assets	1,029,062
2	Total URIA Financed Assets	695,851
3	Off Balance Sheet items - with Relevant Credit Conversion Factors	46,512
4	Total exposures for the calculation of the leverage ratio {1 + (2 * 30%) + 3}	1,284,330
5	Total Tier 1 Capital	134,068
6	Leverage Ratio	10.44%