

KHALEEJI BANK B.S.C.

Liquidity Disclosures

31 March 2026

NSFR

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	109,998	-	-	5,209	115,206
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:					
5	Stable deposits	-	46,374	7,643	1,824	53,141
6	Less stable deposits	-	301,374	140,084	32,660	429,972
7	Wholesale funding:					
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	964,473	71,202	15,720	230,077
10	Other liabilities:					
11	NSFR Shari'a-compliant hedging contract liabilities		-	-	-	
12	All other liabilities not included in the above categories	-	21,370	-	668	668
13	Total ASF	109,998	1,333,591	218,929	56,081	829,065
Requi						
14	Total NSFR high-quality liquid assets (HQLA)	659,351	-	-	-	28,232
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	-	-	-	-	-
18	Performing financing to financial institutions secured by non-	-	48,164	-	-	7,225
19	Performing financing to non- financial corporate clients,	-	75,709	45,068	549,044	503,548
20	With a risk weight of less than or equal to 35% as per the CBB	-	-	-	117,640	76,466
21	Performing residential mortgages, of which:	-	-	-	-	-
22	With a risk weight of less than or equal to 35% under the CBB	-	-	-	109,353	71,079
23	Securities/sukuk that are not in default and do not qualify as	44,176	32,811	-	58,505	110,310
24	Other assets:					
25	Physical traded commodities, including gold		-	-	-	-
26	Assets posted as initial margin for Shari'a-compliant hedging					
27	NSFR Shari'a-compliant hedging assets		-	-	-	-
28	NSFR Shari'a-compliant hedging contract liabilities before		-	-	-	-
29	All other assets not included in the above categories	95,972	-	-	-	95,972
30	OBS items	118,010	-	-	-	5,901
31	Total RSF	917,510	156,684	45,068	716,902	822,267
32	NSFR (%)					100.83%

LCR

		Total unweighted value (average)	Total unweighted value (average)
High-quality liquid assets			
1	Total HQLA		382,764
Cash outflows			
2	Retail		
3	Stable deposits	18,467	554
4	Less stable deposits	47,132	4,713
5	Unsecur		
6	Operational deposits (all counterparties) and deposits in	-	-
7	Non-operational deposits (all counterparties)	215,914	164,716
8	Unsecured sukuk	-	-
9	Secured wholesale funding		-
10	Addition		
11	Outflows related to Shari'a-compliant hedging instruments	-	-
12	Outflows related to loss of funding on financing products	-	-
13	Credit and liquidity facilities	56,532	5,606
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	36,329	1,816
16	Total Cash Outflows		177,405
Cash inflows			
17	Secured lending (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	123,070	112,578
19	Other cash inflows	-	-
20	Total Cash Inflows		112,578
			Total adjusted value
21	Total HQLA		382,764
22	Total net cash outflows		65,695
23	Liquidity Coverage Ratio (%)		582.64%

Leverage Ratio:

SR No	Particular	Amount BD '000	
1	Total Self Financed Assets	955,976	
2	Total URIA Financed Assets	762,619	
3	Off Balance Sheet items - with relevent Credit Conversion Factors	47,484	
4	Total exposures for the calculation of the leverage ratio	1,232,246	
5	Total Tier 1 Capital	109,998	
6	Leverage Ratio	8.93%	