

Licensee Name: Citi Islamic Investment Bank E.C.

Period ended: September 2020

Liquidity Coverage Ratio (LCR) Report

US \$'000

	Factor	Total Amount	Amount with Factor Applied
Stock of HQLA			
A. Level 1 assets:			
Coins and banknotes	100%	1,098	1,098
Qualified balances with the CBB	100%		-
Debt securities/Sukuk issued by the CBB or the Government of Bahrain	100%		-
Debt securities/Sukuk issued governments of GCC member states and their central banks;	100%		-
Debt securities/Sukuk that can be monetised and issued or guaranteed by sovereigns, central banks, PSEs, IMF, BIS, ECB, EC, or MDBs	100%		-
Debt securities/Sukuk issued in local currency by sovereign or the country's central bank, where the liquidity risk arises or the banks home country – given a non-0 percent Risk-weight (RW);	100%		-
Debt securities/Sukuk issued in foreign currency by sovereign or central bank that does not exceed the value of the net cash outflow in the foreign currency caused by a stress scenario based on the bank's operations in the country where the liquidity risk arises from – given a non-0 percent RW	100%		-
Total level 1 Assets			1,098
B. Level 2 assets (maximum of 40 percent Of HQLA)			
1) Level 2A assets	Fine		
Debt securities/Sukuk that can be issued and liquidated or guaranteed by sovereigns, central banks, PSEs, and qualified MDBs	85%		-
Debt securities/Sukuk qualified for liquidation (including commercial paper)	85%		-
Qualified covered bonds	85%		-
2) Level 2B assets (maximum of 15 percent of HQLA)	Fine		
Debt securities/Sukuk (including commercial paper) issued by qualified non-financial institutions	50%		-
Qualified common equity shares	50%		-
Total level 2 Assets (1+2)			-
Total value of stock of HQLA			1,098
Cash Outflows			
A1. Retail Mudaraba, Wakala and Reverse Murabaha Deposits			
Demand deposits and term deposits (maturity within 30 days)			
Stable deposits; and	3%		-
Less stable – retail deposits	10%		-
Retail and Small Business Customers demand and fixed deposits (for overseas branches and subsidiaries)*	-		-
B. Unsecured Wholesale Mudaraba, Wakala and Reverse Murabaha Funding			
1) Small business customer deposits:			
Less stable deposits	10%		-
Term deposits with remaining maturity over 30 days	0%		-
2) Operational deposits generated by clearing, custody, and cash management:	25%		-
3) Deposits from non-financial institutions, sovereign, central banks, multilateral development banks, PSEs, and Bahrain's Social Insurance Organization and GCC PIFs where PIF is a controller of the bank.	40%		-
4) Deposits from Financial Institutions and other legal entity corporations.	100%		-
C. Secured Funding			
Backed by level 1 assets or with central banks	0%		-
Backed by level 2A assets	15%		-
Secured funding transactions with domestic sovereign, PSE's or multilateral development banks that are not backed by level 1 or 2A assets	25%		-
Backed by other level 2B assets	50%		-
All others	100%		-
D. Other Cash Outflow			
Net Shari'a-compliant hedging contract cash outflow	100%		-
Asset-backed securities, covered sukuks, and other structured financing instruments	100%		-
Asset-backed commercial sukuk, securities investment vehicles, and other similar financing tool	100%		-
Committed: credit and liquidity facilities given by bank to:			-
Retail and small business customers, including credit cards (from amount not used)	5%		-
Non-financial corporates, sovereigns and central banks, PSEs and multilateral development banks (from amount not used) - Credit	10%		-
Non-financial corporates, sovereigns and central banks, PSEs and multilateral development banks (from amount not used) - Liquidity	30%		-
Banks subject to prudential supervision (from amount not used)	40%		-
Other financial institutions (including securities firms and insurance firms) (from amount not used) - Credit	40%		-
Other financial institutions (including securities firms and insurance firms) (from amount not used) - Liquidity	100%		-
Other legal entities (from amount not used)	100%		-
Other Contingent Funding Obligations:			-
Guarantees, LCs, revocable credit and liquidity facilities, non-contractual commitments	5%		-
Customer short positions that are covered by other customers' collateral	50%		-
Increased liquidity needs related to the potential for valuations changes on posted collateral	20%		-
Other contractual cash outflows	100%	178	178
Total Cash Outflow			178

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	Factor	Total Amount	Amount with Factor Applied
Cash Inflows			
A. Secured lending transactions backed by the following asset category			
Level 1 assets	0%		-
Level 2A assets	15%		-
Level 2B assets	50%		-
Margin lending backed by all other collateral	50%		-
Other collateral	100%		-
B. Committed facilities – credit and liquidity facilities given to banks	0%		-
C. Other inflows by			
Retail and small business customer	50%		-
Non-retail customers:			
1. Financial institutions and central banks	100%	5,555	5,555
2. Non-financial institutions	50%	23	12
Operational deposits held at other financial institutions	0%		-
D. Other net Shari'a-compliant hedging contract cash inflows; and	100%		-
E. Other contractual cash inflows	100%	-	-
Total Cash Inflows			134
Net cash outflow = total cash outflow – total cash inflow or lowest value (75 percent of total cash outflow)			45
Liquidity coverage ratio – HQLA / Net cash outflow			2465%

Leverage Ratio Report

	US \$'000
Item	Amount
Tier 1 Capital	14,249
Total Exposure	14,677
Leverage Ratio	97%
Minimum Leverage Ratio required by CBB	3%

		Unweighted Values (before applying factors)				USD 600
Sr.	Item	No Specified maturity	Less than 6 months	More than 6 months and less than one year	Over one year	Total Weighted Value
Available Stable Funding (ASF)						
1	Capital					
(a)	Common equity tier 1	14,250				14,250
(b)	Additional tier 1 capital	7				7
(c)	Tier 2 Capital					-
(d)	Capital Instruments not included above with an effective residual maturity of one year or more					-
2	Stable Deposits:					
3	Less stable deposits:					-
4	Secured and unsecured funding:					
(d)	Other deposits and funding from:					
5	Shari'a compliant hedging instruments*					-
6	Other liabilities (not included in the categories above):					
(a)	Other liabilities and equity not included in the above categories		425	4		-
7	"Trade date" payables arising from purchases of financial instruments, foreign currencies and commodities***					-
8	Total ASF (sum of items 1 to 7)					14,257
Required Stable Funding (RSF)						
9	Coins and banknotes	1,098				-
10	All central bank reserves (including required reserves and excess reserves)					-
11	All claims on central banks					-
12	"Trade date" receivables arising from sales of financial instruments, foreign currencies and commodities***					-
13	Unencumbered Level 1 HQLA					
14	Unencumbered (or encumbered for a period of less than 6 months) Level 2A HQLA					
15	Unencumbered (or encumbered for a period of less than 6 months) Level 2B HQLA					
16	Unencumbered financing to and deposits with financial institutions where the financing is secured against Level 1 HQLA					-
17	Unencumbered Non-HQLA securities that are not in default and exchange-traded equities in cases where the issuer is not in default					-
18	Encumbered assets:					
19	Financing:					
(a)	Unencumbered financing to and deposits with financial institutions		13,009			1,951
20	Deposits held at other financial institutions for operational purposes					-
21	Cash, Sukuk or other assets posted as initial margin for Shari'a compliant hedging contracts and cash or other assets provided to contribute to the default fund of a CCP					-
22	Physical traded commodities, including gold					-
23	Shari'a Compliant Hedging Assets**					-
24	20% of Shari'a Compliant Hedging liabilities (i.e. negative replacement cost amounts) before deducting variation margin posted					-
25	Sukuk and other Shari'a-compliant securities issued or guaranteed by banks and financial institutions					-
26	Unlisted investments not included in the above categories					
27	Listed investments not included in the above categories					-
28	Non-performing financings					-
29	All other assets including fixed assets, items deducted from regulatory capital, insurance assets and defaulted securities.	583				583
30	Total RSF (Sum of items 9 to 35)					2,535
31	NSFR(8/36)					562%