

Liquidity Coverage Ratio

		US \$'000	
	Factor	Total Amount	Amount with Factor Applied
<b>Stock of HQLA</b>			
<b>A. Level 1 assets:</b>			
Coins and banknotes	100%	1,685.77421	1,685.77421
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%		-
<b>Total level 1 Assets</b>			<b>1,685.77421</b>
<b>B. Level 2 assets (maximum of 40 percent Of HQLA)</b>			
<b>1) Level 2A assets</b>	<b>Fine</b>		
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%		-
<b>2) Level 2B assets (maximum of 15 percent of HQLA)</b>	<b>Fine</b>		
Debt securities/Sukuk (including commercial paper) issued by qualified non-financial institutions	50%		-
Qualified common equity shares	50%		-
<b>Total level 2 Assets (1+2)</b>			<b>-</b>
<b>Total value of stock of HQLA</b>			<b>1,685.77421</b>
<b>Cash Outflows</b>			
<b>A1. Retail Mudaraba, Wakala and Reverse Murabaha Deposits</b>			
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>B. Unsecured Wholesale Mudaraba, Wakala and Reverse Murabaha Funding</b>			
<b>1) Small business customer deposits:</b>			
Less stable deposits	10%		-
Term deposits with remaining maturity over 30 days	0%		-
<b>2) Operational deposits generated by clearing, custody, and cash management:</b>			
	25%		-
<b>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.</b>			
	40%		-
<b>4) Deposits from Financial Institutions and other legal entity corporations.</b>			
	100%		-
<b>C. Secured Funding</b>			
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%		-
<b>D. Other Cash Outflow</b>			
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%	194.4646200	194.4646200
<b>Total Cash Outflow</b>			<b>194.4646200</b>

Licensee Name: Citi Islamic Investment Bank E.C.  
Period ended: 30 September 2024

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Cash Inflows				
<b>A. Secured lending transactions backed by the following asset category</b>				
Level 1 assets	0%			-
Level 2A assets	15%			-
Level 2B assets	50%			-
Margin lending backed by all other collateral	50%			-
Other collateral	100%			-
<b>B. Committed facilities – credit and liquidity facilities given to banks</b>	0%			-
<b>C. Other inflows by</b>				
Retail and small business customer	50%			-
Non-retail customers:				
1. Financial institutions and central banks	100%	5,833.48306		5,833.48306
2. Non-financial institutions	50%	55		27
Operational deposits held at other financial institutions	0%			-
<b>D. Other net Shari'a-compliant hedging contract cash inflows; and</b>	100%			-
<b>E. Other contractual cash inflows</b>	100%	-		-
<b>Total Cash Inflows</b>				<b>145.8484650</b>
<b>Net cash outflow = total cash outflow – total cash inflow or lowest value (75 percent of total cash outflow)</b>				<b>48.6161550</b>
<b>Liquidity coverage ratio – HQLA / Net cash outflow</b>				<b>3468%</b>

Leverage Ratio

USD'000

Items	Amount
Tier 1 Capital	15,405
Total Exposure	15,604
<b>Leverage Ratio</b>	<b>99%</b>
Minimum Leverage Ratio required by CBB	3%

Net stable funding ratio

US \$'000

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	15,405	-	-	10	15,415
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:					
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	-	-	-	-
7	Wholesale funding:					
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	-	-	-	-
10	Other liabilities:					
11	NSFR Shari'a-compliant hedging contract liabilities	-	-	-	-	-
12	All other liabilities not included in the above categories	-	199	-	-	-
13	Total ASF	15,405	199	-	10	15,415
Required Stable Funding (RSF):						
14	Total NSFR high-quality liquid assets (HQLA)	1,686	-	-	-	-
15	Deposits held at other financial institutions for operational purposes	-	13,098	-	-	1,965
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	-	-	-	-	-
19	Performing financing to non- financial corporate clients, financing to retail and small business customers, and	-	-	-	-	-
20	With a risk weight of less than or equal to 35% as per the CBB Capital Adequacy Ratio guidelines	-	-	-	-	-
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	-	-	-	-	-
23	Securities/sukuk that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-	-
24	Other assets:					
25	Physical traded commodities, including gold	-	-	-	-	-
26	Assets posted as initial margin for Shari'a-compliant hedging contracts contracts and	-	-	-	-	-
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	831	-	-	-	831
30	OBS items	-	-	-	-	-
31	Total RSF	2,517	13,098	-	-	2,796
32	NSFR (%)					551%