Liquidity Coverage Ratio (LCR) Report

Liquidity Coverage Ratio (LCR) Report			
			US \$'000 Amount with
	Factor	Total Amount	Factor Applied
Stock of HQLA			Дрріїси
A. Level 1 assets:			
Coins and banknotes	100%	1,462	1,462
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	100%		
MDBs			-
Debt securities/Sukuk issued in local currency by sovereign or the country's central bank, where the liquidity risk arises or the banks	100%		
home country – given a non-0 percent Risk-weight (RW); 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 —	100%		
given a non-0 percent RW	10070		_
Total level 1 Assets			1,462
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			1,462
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	40%		
GCC PIFs where PIF is a controller of the bank.			-
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 baked by level 1 or 2A	25%		
assets			-
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:	5 0/		-
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% 40%		-
Other financial institutions (including securities firms and insurance firms) (from amount not used) - Credit Other financial institutions (including securities firms and insurance firms) (from amount not used) - Liquidity	100%		-
Other Infalicial institutions (including securities firms and institutions) (from amount not used) - Enquirity Other legal entities (from amount not used)	100%		-
Other Contingent Funding Obligations:	100 /0		-
			_
Guarantees LCs revocable credit and liquidity facilities, non-contractual commitments	5%		
Guarantees, LCs, revocable credit and liquidity facilities, non-contractual commitments Customer short positions that are covered by other customers' collateral	5% 50%		_
Customer short positions that are covered by other customers' collateral	50%		-
		151	- - 151

Licensee Name: Citi Islamic Investment Bank E.C.

Period ended: 31 December 2020

Liquidity Coverage Ratio (LCR) Report

			US \$'000
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:			
Financial institutions and central banks	100%	5,541	5,541
2. Non-financial institutions	50%	18	9
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			113
Net cash outflow = total cash outflow - total cash inflow or lowest value (75 percent of total cash outflow)			38
Liquidity coverage ratio – HQLA / Net cash outflow			38739

Leverage Ratio USD' 000

Items	Amount
Tier 1 Capital	14,580
Total Exposure	15,051
Leverage Ratio	97%
Minimum Leverage Ratio required by CBB	3%

(b) Additional test agrated (c) Test 2 capital (d) Capital instruments not included above with an effective residual naturity of non-year or more 2 Stable Deposits: 3 Issas table deposits: 4 Secured and unsecured funding: 5 Shaft according and the stable deposits with th		Net Stable Funds Ratio (NSFR) Solo and Consolidated				USD 1000	
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14.580 14.581 14.581 14.582 1	Available	Stable Funding (ASF)					
Additional lier's capitals	1	Capital					
Commonstratements not included above with an effective residual maturity of one year or more administrative of the year of	(a)	Common equity tier 1	14,580				14,580
Commonstratements not included above with an effective residual maturity of one year or more administrative of the year of	(b)						-
[c] Capital instruments not included above with an effective residual analysis of non-year or more and a control of the position of the positi	(c)	·				5	5
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