

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%	500	500
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			500
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			500
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 sukuk, 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%	141	141
Total Cash Outflow			141

Licensee Name: Citi Islamic Investment Bank E.C.

Period ended September 2019

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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%	4,479
2. Non-financial institutions	50%	4
Operational deposits held at other financial institutions	0%	-

D. Other net Shari'a-compliant hedging contract cash inflows; and	100%	-
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E. Other contractual cash inflows	100%	-
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Total Cash Inflows		106
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Net cash outflow = total cash outflow – total cash inflow or lowest value (75 percent of total cash)		35
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Liquidity coverage ratio – HQLA / Net cash outflow		1420%
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Leverage Ratio Report

US \$'000

Item	Amount
Tire 1 Capital	14,120
Total Exposure	14,351
Leverage Ratio	98%
Minimum Leverage Ratio required by CBB	3%