



مصرف الطاقة الأول  
FirstEnergyBank

# **FIRST ENERGY BANK B.S.C. (c)**

## **REGULATORY LIQUIDITY DISCLOSURES**

**30 SEPTEMBER 2020**

## 1.1 LIQUIDITY COVERAGE RATIO (LCR) COMMON DISCLOSURE TEMPLATE

		Total unweighted value (average)	Total weighted value (average)
<b>High-quality liquid assets</b>			
1	Total HQLA		18,186
<b>Cash outflows</b>			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits	-	-
4	Less stable deposits	-	-
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	1,963	1,963
8	Unsecured sukuk	-	-
9	<b>Secured wholesale funding</b>	-	-
10	Additional requirements, of which:		
11	Outflows related to Shari'a-compliant hedging instruments exposures and other collateral requirements	-	-
12	Outflows related to loss of funding on financing products		
13	Credit and liquidity facilities	1,602	1,602
14	<b>Other contractual funding obligations</b>	1,600	1,600
15	<b>Other contingent funding obligations</b>		
16	Total Cash Outflows		5,165
<b>Cash inflows</b>			
17	Secured lending (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	83,769	83,769
19	Other cash inflows	1,218	1,218
20	Total Cash Inflows		3,874
			<b>Total adjusted value</b>
21	<b>Total HQLA</b>		<b>18,186</b>
22	<b>Total net cash outflows</b>		<b>1,291</b>
23	<b>LCR (%)</b>		<b>1408%</b>

## 1.2 NET STABLE FUNDING RATIO (NSFR) COMMON DISCLOSURE TEMPLATE

No.	Item	Unweighted Values (i.e. before relevant applying factors)				Total weighted value
		No specified maturity	Less than 6 months	More than 6 months and less than one year	Over one year	
<b>Available Stable Funding (ASF):</b>						
1	Capital:					
2	<i>Regulatory capital</i>	429,825	-	-	-	429,825
3	<i>Other capital instruments</i>	-	-	-	-	-
4	Retail deposits and deposits from small business customers:					
5	<i>Stable deposits</i>	-	-	-	-	-
6	<i>Less stable deposits</i>	-	-	-	-	-
7	Wholesale funding:					
8	<i>Operational deposits</i>	-	1,966	-	-	983
9	<i>Other wholesale funding</i>	-	92,646	46,888	130	23,574
10	Other liabilities:					
11	<i>NSFR Shari'a-compliant hedging contract liabilities</i>	-	-	-	-	-
12	All other liabilities not included in the above categories	-	19,564	-	-	-
13	<b>Total ASF</b>	<b>429,825</b>	<b>114,176</b>	<b>46,888</b>	<b>130</b>	<b>454,382</b>
<b>Required Stable Funding (RSF):</b>						
14	Total NSFR high-quality liquid assets (HQLA)	47,556	-	-	-	2,377
15	Deposits held at other financial institutions for operational purposes	-	83,703	-	-	12,555
16	Performing financing and sukuk / securities:					
17	Performing financing to financial institutions secured by Level 1 HQLA	-	-	-	-	-
18	<i>Performing financing to financial institutions secured by non-level 1 HQLA and unsecured performing financing to financial institutions</i>	-	-	-	-	-
19	<i>Performing financing to non-financial corporate clients, financing to retail and small business customers, and financing to sovereigns, central banks, PSEs of which:</i>	-	9,053	39,332	9,510	32,276
20	<i>- With a risk weight of less than or equal to 35% as per the CBB Capital Adequacy Ratio guidelines</i>	-	-	-	-	-
21	<i>Performing residential mortgages, of which:</i>	-	-	-	-	-
22	<i>- With a risk weight of less than or equal to 35% under the CBB Capital Adequacy Ratio Guidelines</i>	-	-	-	-	-
23	<i>Securities / sukuk that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	-	-	5,827	144,806	125,999
24	Other assets:					
25	<i>Physical traded commodities, including gold</i>	-	-	-	-	-
26	<i>Assets posted as initial margin for Shari'a-compliant hedging contracts and contributions to default funds of CCPs</i>	-	-	-	-	-
27	<i>NSFR Shari'a-compliant hedging assets</i>	-	-	-	-	-
28	<i>NSFR Shari'a-compliant hedging contract liabilities before deduction of variation margin posted</i>	-	-	-	-	-
29	<i>All other assets not included in the above categories</i>	251,232	-	-	-	251,232
30	OBS items	6,405	-	-	-	320
31	<b>Total RSF</b>	<b>305,193</b>	<b>92,756</b>	<b>45,159</b>	<b>154,316</b>	<b>424,759</b>
32	<b>NSFR (%)</b>					<b>107.0%</b>