



EDBS/KH/C/13/2021  
25<sup>th</sup> March 2021

**Chief Executive Officer**  
All Retail Banks  
Manama  
Kingdom of Bahrain

Dear Sir,

**Consultation: Proposed Amendments to Liquidity Risk Management Module  
(Module LM)**

As part of CBB's objective to further enhance its regulatory framework, CBB is proposing to introduce a new Chapter within Module LM of CBB Rulebook including requirements in respect of 'Loans to Deposit Ratio' for conventional retail bank licensees (Volume 1) and 'Financing to URIA and Current Account Ratio' for Islamic retail bank licensees (Volume 2).

CBB requires all licensees, to whom this circular is addressed, to provide their comments, including 'nil comments' on the proposed requirements.

The proposed requirements in Module LM will be available on the CBB website ([www.cbb.gov.bh](http://www.cbb.gov.bh)) under the "open consultations" section.

Responses must be sent electronically, in an editable format, to [consultation@cbb.gov.bh](mailto:consultation@cbb.gov.bh) by 22<sup>nd</sup> April 2021.

Yours faithfully,

  
**Khalid Hamad Al-Hamad**

cc: Bahrain Association of Banks  
External Auditor