

**Table No. (6) Liquidity Coverage Ratio Standard Disclosure  
For the Period Ending on 31/12/2018**

"value in KWD 000"

Sr.	Description	Value before applying factors (average)*	Value after applying factors (average)**
<b>High-Quality Liquid Assets</b>			
1	Total HQLA (before adjustments)		36,681
<b>Cash Outflows</b>			
2	Retail deposits and small business	6,350	1,586
3	Stable deposit	0	0
4	Less stable deposits	6,350	1,586
5	Unsecured wholesale funding, excluding deposits from small business customers:	22,349	19,576
6	Operational deposits	0	0
7	Non-operational deposits (other unsecured commitments)	22,349	19,576
8	Secured Funding		0
9	Other cash outflows, including:	0	0
10	Resulting from Derivatives	0	0
11	Resulting from assets-backed securities and commercial paper (assuming that re-funding is not possible)	0	0
12	Binding credit and liquidity facilities	0	0
13	Other contingent funding obligations	68,013	3,401
14	Other contractual funding obligations	0	0
15	Total Cash Outflows		24,563
<b>Cash Inflows</b>			
16	Secured lending transactions	0	0
17	Inflows from fully performing exposures	9,486	9,486
18	Other cash inflows	0	0
19	Total Cash Inflows	9,486	9,486
<b>Liquidity Coverage Ratio (LCR)</b>			<b>Adjusted Value</b>
20	Total HQLA (after adjustments)		36,681
21	Net Cash Outflows		15,622
22	LCR (%)		235%