Table No. (6) Liquidity Coverage Ratio Standard Disclosure

For the Period Ending on 31/12/2020

“value in KWD 000”

Sr.	Description	Value before applying factors (average)*	Value after applying factors (average)**
High-Quality Liquid Assets			
1	Total HQLA (before adjustments)		60,985
Cash Outflows			
2	Retail deposits and small business	128	16
3	Stable deposit	0	0
4	Less stable deposits	128	16
5	Unsecured wholesale funding, excluding deposits from small business customers:	66,294	59,689
6	Operational deposits	0	0
7	Non-operational deposits (other unsecured commitments)	66,294	59,689
8	Secured Funding		0
9	Other cash outflows, including:	15,262	1,526
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	15,262	1,526
13	Other contingent funding obligations	54,031	2,702
14	Other contractual funding obligations	0	0
15	Total Cash Outflows		63,933
Cash Inflows			
16	Secured lending transactions	0	0
17	Inflows from fully performing exposures	10,913	9,933
18	Other cash inflows	0	0
19	Total Cash Inflows	10,913	9,933
	Liquidity Coverage Ratio (LCR))		**Adjusted Value**
20	Total HQLA (after adjustments)		58,968
21	Net Cash Outflows		54,000
22	LCR (%)		109%

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