Table No. (6) Liquidity Coverage Ratio Standard Disclosure
For the Period Ending on 30/9/2020

"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)		60,951
Cash Outflows			
2	Retail deposits and small business	90	13
3	Stable deposit	0	0
4	Less stable deposits	90	13
5	Unsecured wholesale funding, excluding deposits from small business customers:	74,539	70,518
6	Operational deposits	0	0
7	Non-operational deposits (other unsecured commitments)	74,539	70,518
8	Secured Funding		0
9	Other cash outflows, including:	6,607	661
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	6,607	661
13	Other contingent funding obligations	58,053	2,903
14	Other contractual funding obligations	0	0
15	Total Cash Outflows		68,292
Cash Inflows			
16	Secured lending transactions	0	0
17	Inflows from fully performing exposures	11,249	11,249
18	Other cash inflows	0	0
19	Total Cash Inflows	11,249	11,249
	Liquidity Coverage Ratio (LCR))		**Adjusted Value**
20	Total HQLA (after adjustments)		58,831
21	Net Cash Outflows		57,043
22	LCR (%)		103%

Prepared by: Omar Al Alasfoor

Reviewed by: Xu Chengbo