Table No. (6) Liquidity Coverage Ratio Standard Disclosure For the Period Ending on 30/09/2025

"value in KWD 000"

Non-operational deposits (other unsecured commitments)	value			•	
Description applying factors (average)* applying factors (average)**	C		Value before	Value after	
High-Quality Liquid Assets 1 Total HQLA (before adjustments) 148,430	Sr	Description	applying factors	applying factors	
Total HQLA (before adjustments)	•		(average)*	(average)**	
Cash Outflows 2 Retail deposits and small business 7,806 5 3 Stable deposits 0 0 4 Less stable deposits 7,806 5 5 Unsecured wholesale funding, excluding deposits from small business customers: 134,688 128,837 6 Operational deposits (other unsecured commitments) 103 26 7 Non-operational deposits (other unsecured commitments) 134,585 128,811 8 Secured Funding 0 0 9 Other cash outflows, including: 170 17 10 Resulting from Derivatives 0 0 Resulting from Derivatives 0 0 0 Resulting from Derivatives 0 0 0 11 commercial paper (assuming that re-funding is not possible) 17 17 12 Binding credit and liquidity facilities 170 17 13 Other contractual funding obligations 222,036 11,102 14 Other contractual funding obligations 0<	High-Quality Liquid Assets				
2 Retail deposits and small business 7,806 5 3 Stable deposit 0 0 4 Less stable deposits 7,806 5 5 Unsecured wholesale funding, excluding deposits from small business customers: 134,688 128,837 6 Operational deposits 103 26 7 Non-operational deposits (other unsecured commitments) 134,585 128,811 8 Secured Funding 0 0 9 Other cash outflows, including: 170 17 10 Resulting from Derivatives 0 0 Resulting from assets-backed securities and commercial paper (assuming that re-funding is not possible) 0 0 12 Binding credit and liquidity facilities 170 17 13 Other contractual funding obligations 222,036 11,102 14 Other contractual funding obligations 0 0 15 Total Cash Outflows 139,961 Cash Inflows 0 0 17 Inflows from fully performing exposures	1	Total HQLA (before adjustments)		148,430	
3 Stable deposit 0 0 0 0	Cash Outflows				
4 Less stable deposits 7,806 5 5 Unsecured wholesale funding, excluding deposits from small business customers: 134,688 128,837 6 Operational deposits 103 26 7 Non-operational deposits (other unsecured commitments) 134,585 128,811 8 Secured Funding 0 0 9 Other cash outflows, including: 170 17 10 Resulting from Derivatives 0 0 0 Resulting from assets-backed securities and commercial paper (assuming that re-funding is not possible) 0 0 12 Binding credit and liquidity facilities 170 17 13 Other contringent funding obligations 222,036 11,102 14 Other contractual funding obligations 0 0 15 Total Cash Outflows 139,961 139,961 Cash Inflows 0 0 0 16 Secured lending transactions 0 0 0 17 Inflows from fully performing exposures 46,501 46	2	Retail deposits and small business	7,806	5	
Unsecured wholesale funding, excluding deposits from small business customers:	3	Stable deposit	0	0	
5 deposits from small business customers: 6 Operational deposits 103 26 7 Non-operational deposits (other unsecured commitments) 134,585 128,811 8 Secured Funding 0 9 Other cash outflows, including: 170 17 10 Resulting from Derivatives 0 0 Resulting from assets-backed securities and commercial paper (assuming that re-funding is not possible) 0 0 12 Binding credit and liquidity facilities 170 17 13 Other contingent funding obligations 222,036 11,102 14 Other contractual funding obligations 0 0 15 Total Cash Outflows 139,961 Cash Inflows 0 0 16 Secured lending transactions 0 0 17 Inflows from fully performing exposures 46,501 46,501 18 Other cash inflows 0 0 19 Total Cash Inflows 46,501 46,501 Liquidity Coverage Ratio (LCR) </td <td>4</td> <td>Less stable deposits</td> <td>7,806</td> <td>5</td>	4	Less stable deposits	7,806	5	
deposits from small business customers: 103	5	Unsecured wholesale funding, excluding	134,688	128,837	
Non-operational deposits (other unsecured commitments))	deposits from small business customers:			
7 commitments) 0 8 Secured Funding 0 9 Other cash outflows, including: 170 17 10 Resulting from Derivatives 0 0 Resulting from assets-backed securities and commercial paper (assuming that re-funding is not possible) 0 0 12 Binding credit and liquidity facilities 170 17 13 Other contingent funding obligations 222,036 11,102 14 Other contractual funding obligations 0 0 15 Total Cash Outflows 139,961 Cash Inflows 0 0 16 Secured lending transactions 0 0 17 Inflows from fully performing exposures 46,501 46,501 18 Other cash inflows 0 0 19 Total Cash Inflows 46,501 46,501 Liquidity Coverage Ratio (LCR) Adjusted Value 20 Total HQLA (after adjustments) 146,751	6	Operational deposits	103	26	
Secured Funding	7	Non-operational deposits (other unsecured	134,585	128,811	
9 Other cash outflows, including: 170 17 10 Resulting from Derivatives 0 0 0 Resulting from assets-backed securities and 0 0 0 11 commercial paper (assuming that re-funding is not possible) 12 Binding credit and liquidity facilities 170 17 13 Other contingent funding obligations 222,036 11,102 14 Other contractual funding obligations 0 0 0 15 Total Cash Outflows 139,961 Cash Inflows 16 Secured lending transactions 0 0 0 17 Inflows from fully performing exposures 46,501 46,501 18 Other cash inflows 0 0 0 19 Total Cash Inflows 46,501 46,501 Liquidity Coverage Ratio (LCR) Adjusted Value 20 Total HQLA (after adjustments) 146,751	L′	commitments)			
Resulting from Derivatives	8	Secured Funding		0	
Resulting from assets-backed securities and commercial paper (assuming that re-funding is not possible) 12 Binding credit and liquidity facilities 170 13 Other contingent funding obligations 222,036 11,102 14 Other contractual funding obligations 0 0 15 Total Cash Outflows 139,961 Cash Inflows 16 Secured lending transactions 0 0 0 17 Inflows from fully performing exposures 46,501 46,501 18 Other cash inflows 0 0 19 Total Cash Inflows 46,501 Liquidity Coverage Ratio (LCR) Adjusted Value 20 Total HQLA (after adjustments)	9	Other cash outflows, including:	170	17	
11 commercial paper (assuming that re-funding is not possible) 12 Binding credit and liquidity facilities 170 13 Other contingent funding obligations 222,036 11,102 14 Other contractual funding obligations 0 0 15 Total Cash Outflows 139,961 Cash Inflows 16 Secured lending transactions 0 0 0 17 Inflows from fully performing exposures 46,501 46,501 18 Other cash inflows 0 0 19 Total Cash Inflows 46,501 Liquidity Coverage Ratio (LCR) Adjusted Value 20 Total HQLA (after adjustments)	10	Resulting from Derivatives	0	0	
is not possible) 12 Binding credit and liquidity facilities 170 17 13 Other contingent funding obligations 222,036 11,102 14 Other contractual funding obligations 0 0 15 Total Cash Outflows 139,961 Cash Inflows 16 Secured lending transactions 0 0 17 Inflows from fully performing exposures 46,501 46,501 18 Other cash inflows 0 0 19 Total Cash Inflows 46,501 46,501 Liquidity Coverage Ratio (LCR) Adjusted Value 20 Total HQLA (after adjustments) 146,751		Resulting from assets-backed securities and	0	0	
12 Binding credit and liquidity facilities 170 17 13 Other contingent funding obligations 222,036 11,102 14 Other contractual funding obligations 0 0 15 Total Cash Outflows 139,961 Cash Inflows 16 Secured lending transactions 0 0 17 Inflows from fully performing exposures 46,501 46,501 18 Other cash inflows 0 0 19 Total Cash Inflows 46,501 46,501 Liquidity Coverage Ratio (LCR) Adjusted Value 20 Total HQLA (after adjustments) 146,751	11	commercial paper (assuming that re-funding			
13 Other contingent funding obligations 222,036 11,102 14 Other contractual funding obligations 0 0 15 Total Cash Outflows 139,961 Cash Inflows 16 Secured lending transactions 0 0 0 17 Inflows from fully performing exposures 46,501 46,501 18 Other cash inflows 0 0 19 Total Cash Inflows 46,501 Liquidity Coverage Ratio (LCR) Adjusted Value 20 Total HQLA (after adjustments)		is not possible)			
14Other contractual funding obligations0015Total Cash Outflows139,961Cash Inflows16Secured lending transactions0017Inflows from fully performing exposures46,50146,50118Other cash inflows0019Total Cash Inflows46,50146,501Liquidity Coverage Ratio (LCR)Adjusted Value20Total HQLA (after adjustments)146,751	12	Binding credit and liquidity facilities	170	17	
15 Total Cash Outflows 139,961 Cash Inflows 16 Secured lending transactions 0 0 17 Inflows from fully performing exposures 46,501 46,501 18 Other cash inflows 0 0 19 Total Cash Inflows 46,501 46,501 Liquidity Coverage Ratio (LCR) Adjusted Value 20 Total HQLA (after adjustments) 146,751	13	Other contingent funding obligations	222,036	11,102	
Cash Inflows 16 Secured lending transactions 0 0 17 Inflows from fully performing exposures 46,501 46,501 18 Other cash inflows 0 0 19 Total Cash Inflows 46,501 46,501 Liquidity Coverage Ratio (LCR) Adjusted Value 20 Total HQLA (after adjustments) 146,751	14	Other contractual funding obligations	0	0	
16 Secured lending transactions 0 0 17 Inflows from fully performing exposures 46,501 46,501 18 Other cash inflows 0 0 19 Total Cash Inflows 46,501 46,501 Liquidity Coverage Ratio (LCR) Adjusted Value 20 Total HQLA (after adjustments) 146,751	15	Total Cash Outflows		139,961	
17Inflows from fully performing exposures46,50146,50118Other cash inflows0019Total Cash Inflows46,50146,501Liquidity Coverage Ratio (LCR)Adjusted Value20Total HQLA (after adjustments)146,751	Cas	h Inflows			
18 Other cash inflows 0 0 19 Total Cash Inflows 46,501 46,501 Liquidity Coverage Ratio (LCR) Adjusted Value 20 Total HQLA (after adjustments) 146,751	16	Secured lending transactions	0	0	
19Total Cash Inflows46,50146,501Liquidity Coverage Ratio (LCR)Adjusted Value20Total HQLA (after adjustments)146,751	17	Inflows from fully performing exposures	46,501	46,501	
Liquidity Coverage Ratio (LCR) Adjusted Value Total HQLA (after adjustments) 146,751	18	Other cash inflows	0	0	
20 Total HQLA (after adjustments) 146,751	19	Total Cash Inflows	46,501	46,501	
		Liquidity Coverage Ratio (LCR)		Adjusted Value	
21 Net Cash Outflows 93 460	20	Total HQLA (after adjustments)		146,751	
21 1101 Cash Gathons	21	Net Cash Outflows		93,460	
22 LCR (%) 157%	22	LCR (%)		157%	

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