

Kuwait Finance House B.S.C.(c)
Liquidity Disclosures - Basel III
30 June 2025

LCR Common Disclosure Template

| | | USD '000 | |
|----------------------------|--|------------------------|----------------------|
| | | Total Unweighted value | Total weighted value |
| High-quality liquid assets | | | |
| 1 | Total HQLA | | 4,775,810 |
| Cash Outflows | | | |
| 2 | Retail deposits and deposits from small business customers, of which: | | |
| 3 | Stable deposits | 532,363 | 15,971 |
| 4 | Less Stable deposits | 2,375,287 | 230,461 |
| 5 | Unsecured wholesale funding, of which: | | |
| 6 | Operational deposits (all counterparties) and deposits in network of cooperative banks | 43,466 | 10,866 |
| 7 | Non-operational deposits (all counterparties) | 3,276,205 | 1,310,482 |
| 8 | Unsecured debt | 1,198,611 | 1,198,611 |
| 9 | Secured wholesale funding | | 108,947 |
| 10 | Additional requirements, of which: | | |
| 11 | Outflows related to derivative exposures and other collateral requirements | 336,991 | 336,991 |
| 12 | Outflows related to loss of funding on debt products | - | - |
| 13 | Credit and liquidity facilities | 249,748 | 41,837 |
| 14 | Other contractual funding obligations | 864 | 864 |
| 15 | Other contingent funding obligations | 3,894,559 | 194,727 |
| 16 | Total cash outflows (3+4+6+7+8+9+11+12+13+14+15) | | 3,449,757 |
| Cash Inflows | | | |
| 17 | Secured lending (eg. Reverse repos) | 169,201 | - |
| 18 | Inflows from fully performing exposures | 2,190,148 | 1,741,376 |
| 19 | Other cash inflows | - | - |
| 20 | Total Cash inflows (17+18+19) | | 1,741,376 |
| | | | Total Adjusted Value |
| 21 | Total HQLA | | 4,775,810 |
| 22 | Total net cash outflows | | 1,708,383 |
| 23 | Liquidity Coverage Ratio (%) | | 286% |

1. As per CBB Liquidity Module, the LCR of 286% reported above in line 23 is the simple average of daily LCR computed on working days of Q2 2025. Daily average of LCR in Q1 2025 was 293%.

2. The consolidated LCR position as on 30 June 2025 is 485.44% compared to 339.21% on 31 March 2025.