

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

LCR Common Disclosure Template

		USD '000	
		Total Unweighted value	Total weighted value
High-quality liquid assets			
1	Total HQLA		4,976,456
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits	528,695	15,861
4	Less Stable deposits	2,582,395	295,534
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in network of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	2,979,523	1,191,809
8	Unsecured debt	1,423,442	1,423,442
9	Secured wholesale funding		119,033
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	333,794	333,794
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	336,184	52,766
14	Other contractual funding obligations	69	69
15	Other contingent funding obligations	4,319,736	215,986
16	Total cash outflows (3+4+6+7+8+9+11+12+13+14+15)		3,648,294
Cash Inflows			
17	Secured lending (eg. Reverse repos)	4,234	-
18	Inflows from fully performing exposures	2,624,451	2,104,844
19	Other cash inflows	113	113
20	Total Cash inflows (17+18+19)		2,104,957
		Total Adjusted Value	
21	Total HQLA		4,976,456
22	Total net cash outflows		1,543,338
23	Liquidity Coverage Ratio (%)		331%

1. As per CBB Liquidity Module, the LCR of 331% reported above in line 23 is the simple average of daily LCR computed on working days of Q4 2025. Daily average of LCR in Q3 2025 was 340%.

2. The consolidated LCR position as on 31 December 2025 is 381.35% compared to 389.49% on 30 September 2025.