

Kuwait Finance House B.S.C.(c)
Liquidity Disclosures - Basel III
31 March 2026

LCR Common Disclosure Template

		USD '000	
		Total Unweighted value	Total weighted value
High-quality liquid assets			
1	Total HQLA		5,206,714
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits	542,717	16,282
4	Less Stable deposits	2,386,086	223,161
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in network of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	3,585,266	1,434,106
8	Unsecured debt	1,427,504	1,427,504
9	Secured wholesale funding		122,557
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	333,130	333,130
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	392,497	56,218
14	Other contractual funding obligations	67	67
15	Other contingent funding obligations	4,877,866	243,893
16	Total cash outflows (3+4+6+7+8+9+11+12+13+14+15)		3,856,918
Cash Inflows			
17	Secured lending (eg. Reverse repos)	-	-
18	Inflows from fully performing exposures	2,447,623	1,993,416
19	Other cash inflows	99	99
20	Total Cash inflows (17+18+19)		1,993,515
		Total Adjusted Value	
21	Total HQLA		5,206,714
22	Total net cash outflows		1,863,403
23	Liquidity Coverage Ratio (%)		296%

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 Q1 2026. Daily average of LCR in Q4 2025 was 286%.

2. The consolidated LCR position as on 31 March 2026 is 181.10% compared to 381.35% on 31 December 2025.