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

Kuwait Finance House B.S.C.(c)

Liquidity Disclosures - Basel III (Consolidated)

30-June-2026

LCR Common Disclosure Template

USD '000

		Total Unweighted value	Total weighted value
High-quality liquid assets			
1	Total HQLA		4,879,231
Cash Outflows			
2	**Retail deposits and deposits from small business customers, of which:**		
3	Stable deposits	541,017	16,231
4	Less Stable deposits	2,628,164	249,886
5	**Unsecured wholesale funding, of which:**		
6	Operational deposits (all counterparties) and deposits in network of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	4,039,048	1,615,619
8	Unsecured debt	1,703,040	1,703,040
9	**Secured wholesale funding**		89,801
10	**Additional requirements, of which:**		
11	Outflows related to derivative exposures and other collateral requirements	336,299	336,299
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	286,336	45,791
14	**Other contractual funding obligations**	6,984	6,984
15	**Other contingent funding obligations**	4,608,977	230,448
16	**Total cash outflows (3+4+6+7+8+9+11+12+13+14+15)**		**4,294,099**
Cash Inflows			
17	Secured lending (eg. Reverse repos)	553	-
18	Inflows from fully performing exposures	2,506,200	2,090,743
19	Other cash inflows	69	69
20	**Total Cash inflows (17+18+19)**		**2,090,812**

			Total Adjusted Value
21	**Total HQLA**		4,879,231
22	**Total net cash outflows**		2,203,288
23	**Liquidity Coverage Ratio (%)**		**235%**

1. As per CBB Liquidity Module, the LCR of 235% reported above in line 23 is the simple average of daily LCR computed on working days of Q2 2026. Daily average of LCR in Q1 2026 was 296%.

2. The consolidated LCR position as on 30 June 2026 is 173.24% compared to 181.10% on 31 March 2026.