

## GIB Consolidated Liquidity Coverage Ratio (LCR)

Three months ended 30th June 2025

In August 2018 the Central Bank of Bahrain (CBB) issued regulations on Liquidity Risk Management through its Liquidity Risk Management Module. The regulations require Bahraini bank licensees to meet a minimum Liquidity Coverage Ratio (LCR) of 100 per cent on a daily basis. The LCR has been designed to promote short term resilience of a bank's liquidity risk profile and aims to ensure that a bank has an adequate stock of high-quality, unencumbered liquid assets to meet its liquidity needs for a 30-calendar day stressed liquidity period.

The below table provides Gulf International Bank's disclosure of its consolidated LCR for the three months ended 30th June 2025 and the previous three month period in the manner prescribed by the CBB. The consolidated average LCR of 142 per cent for the three months ended 30th June 2025 is mainly derived from US\$8.5 billion of High Quality Liquid Assets (HQLA). The HQLA mainly comprise overnight balances with central banks in the jurisdictions in which the Group operates, and investments in debt securities of investment grade issuers.

US\$ millions		3 months ended 30.06.25		3 months ended 31.03.25	
		Total unweighted value (average)	Total weighted value (average)	Total unweighted value (average)	Total weighted value (average)
<b>High-Quality Liquid Assets (HQLA)</b>					
1	Total high quality liquid assets (HQLA)		8,469		7,682
<b>Cash Outflows</b>					
2	Retail deposits and deposits from small business customers, of which:	493	49	468	47
3	Stable deposits	-	-	-	-
4	Less stable deposits	493	49	468	47
5	Unsecured wholesale funding, of which:	19,426	7,869	19,156	7,744
6	Operational deposits (all counterparties)	-	-	-	-
7	Non operational deposits (all counterparties)	19,426	7,869	19,156	7,744
8	Unsecured debt	-	-	-	-
9	Secured wholesale funding	366	32	310	51
10	Additional requirements, of which:	2,358	382	2,519	418
11	Outflows related to derivative exposures and other collateral requirements	161	161	184	184
12	Outflows related to loss of funding on debt products	-	-	-	-
13	Credit and liquidity facilities	2,197	221	2,335	234
14	Other contractual funding obligations	508	508	502	502
15	Other contingent funding obligations	9,026	451	9,447	472
16	<b>Total Cash Outflows</b>		<b>9,292</b>		<b>9,234</b>
<b>Cash Inflows</b>					
17	Secured lending (e.g. reverse repos)	149	156	61	41
18	Inflows from fully performing exposures	3,317	2,906	4,110	3,687
19	Other cash inflows	261	261	218	218
20	<b>Total Cash Inflows</b>	<b>3,727</b>	<b>3,266</b>	<b>4,389</b>	<b>3,946</b>
		Total adjusted value		Total adjusted value	
21	<b>Total HQLA</b>		<b>8,469</b>		<b>7,682</b>
22	<b>Total Net Cash Outflows</b>		<b>6,026</b>		<b>5,288</b>
23	<b>Liquidity Coverage Ratio (%)</b>		<b>142%</b>		<b>147%</b>

Note: In accordance with Central Bank of Bahrain guidelines, the LCR presented above is a simple average of the daily LCRs for the period

**GIB Consolidated Net Stable Funding Ratio (NSFR)**
**30th June 2025**

In August 2018 the Central Bank of Bahrain (CBB) issued regulations on Liquidity Risk Management through its Liquidity Risk Management Module. The regulations require Bahraini bank licensees to meet a minimum Net Stable Funding Ratio (NSFR) of 100 per cent on an ongoing basis from 31st December 2019. The NSFR rules are designed to ensure that a bank's liability profile provides it adequate stable funds to fund its assets.

The below table provides Gulf International Bank's disclosure of its consolidated NSFR as at 30th June 2025 in the manner prescribed by the CBB. The consolidated NSFR of 139 per cent at 30th June 2025 (31st March 2025: 139 per cent) demonstrates that the Group has adequate Available Stable Funds (ASF) relative to its Required Stable Funds (RSF). The Group's ASF comprises the Group's capital base, senior term financing, retail deposits and wholesale customer deposits. The ASF attributable to the Group's capital base and liabilities maturing beyond one year comprised 40 per cent (31st March 2025: 40 per cent) of the Group's total ASF. 65 per cent (31st March 2025: 66 per cent) of the Group's RSF is attributable to loans provided to non-financial clients. The Group's HQLA, which mainly comprise investment grade debt securities and overnight placements with Central Banks, require minimal RSF on a weighted basis.

*All figures in US\$ millions*

No.	Item	Unweighted Values (i.e. before applying relevant factors)				30th June 2025	
		No specified maturity	Maturing in less than 6 months	Maturing in more than 6 months and less than one year	Maturing over one year	Total unweighted value	Total weighted value
<b>Available Stable Funding (ASF):</b>							
1	Capital:						
2	Regulatory Capital	3,343	0	0	0	3,343	3,343
3	Other Capital Instruments	286	0	0	400	686	686
4	Retail deposits and deposits from small business customers:						
5	Stable deposits						
6	Less stable deposits	125	1,124	49	25	1,323	1,193
7	Wholesale funding:						
8	Operational deposits						
9	Other wholesale funding	20,483	16,232	1,400	4,646	42,760	16,317
10	Other liabilities:						
11	NSFR derivative liabilities						
12	All other liabilities not included in the above categories						
13	<b>Total ASF</b>						<b>21,538</b>
<b>Required Stable Funding (RSF):</b>							
14	Total NSFR high-quality liquid assets (HQLA)						1,600
15	Deposits held at other financial institutions for operational purposes						
16	Performing loans and securities:						
17	Performing loans to financial institutions secured by Level 1 HQLA		76	15			15
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	1,318	4,772	781	582	7,454	1,887
19	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:		7,442	2,066	4,838	14,346	8,866
20	- With a risk weight of less than or equal to 35% as per the CBB Capital Adequacy Ratio guidelines				1,796	1,796	1,167
21	Performing residential mortgages, of which:						
22	- With a risk weight of less than or equal to 35% under the CBB Capital Adequacy Ratio Guidelines						
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	359	15	49	417	840	797
24	Other assets:						
25	Physical traded commodities, including gold						
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		127			127	108
27	NSFR derivative assets		179			179	179
28	NSFR derivative liabilities before deduction of variation margin posted		58			58	58
29	All other assets not included in the above categories	297	0	0	0	297	297
30	OBS items		3,844	1,599	5,756	11,199	560
31	<b>Total RSF</b>						<b>15,533</b>
32	<b>NSFR (%)</b>						<b>139%</b>