GIB Consolidated Liquidity Coverage Ratio (LCR)

Three months ended 30th June 2026

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.However, as per CBB circular EDS/NA/01/2026 dated 14 April 2026, the limit was reduced to 80% for a period of 6 months as part of the Liquidity Support Program launched by CBB. 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 2026 and the previous three month period in the manner prescribed by the CBB. The consolidated average LCR of 141 per cent for the three months ended 30th June 2026 is mainly derived from US$7.7 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.

		3 months ended 30.06.26		3 months ended 31.03.26	
	US$ millions	**Total unweighted value (average)**	**Total weighted value (average)**	**Total unweighted value (average)**	**Total weighted value (average)**
High-Quality Liquid Assets (HQLA)					
1	Total high quality liquid assets (HQLA)		7,743		7,665
Cash Outflows					
2	**Retail deposits and deposits from small business customers, of which:**	**396**	**40**	**468**	**47**
3	Stable deposits	-	-	-	-
4	Less stable deposits	396	40	468	47
5	**Unsecured wholesale funding, of which:**	**19,555**	**7,892**	**19,156**	**7,744**
6	Operational deposits (all counterparties)	-	-	-	-
7	Non operational deposits (all counterparties)	19,555	7,892	19,156	7,744
8	Unsecured debt	-	-	-	-
9	**Secured wholesale funding**	**745**	**77**	**310**	**51**
10	**Additional requirements, of which:**	**1,572**	**198**	**2,519**	**418**
11	Outflows related to derivative exposures and other collateral requirements	45	45	184	184
12	Outflows related to loss of funding on debt products	-	-	-	-
13	Credit and liquidity facilities	1,527	153	2,335	234
14	**Other contractual funding obligations**	**330**	**330**	**502**	**502**
15	**Other contingent funding obligations**	**9,437**	**472**	**9,447**	**472**
16	**Total Cash Outflows**		**9,008**		**9,234**
Cash Inflows					
17	Secured lending (e.g. reverse repos)	96	-	61	41
18	Inflows from fully performing exposures	3,627	3,138	4,110	3,687
19	Other cash inflows	273	273	218	218
20	**Total Cash Inflows**	**3,992**	**3,410**	**4,389**	**3,946**
			Total adjusted value		**Total adjusted value**
21	**Total HQLA**		**7,743**		**7,665**
22	**Total Net Cash Outflows**		**5,610**		**5,288**
23	**Liquidity Coverage Ratio (%)**		**141%**		**147%**

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 2026

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. However, as per CBB circular EDS/NA/01/2026 dated 14 April 2026, the limit was reduced to 80% for a period of 6 months as part of the Liquidity Support Program launched by CBB. The NSFR rules are designed to ensure that a bank's liability profile provides it adequate stable funds to funds its assets.

The below table provides Gulf International Bank's disclosure of its consolidated NSFR as at 30th June 2026 in the manner prescribed by the CBB. The consolidated NSFR of 138 per cent at 30th June 2026 (31st March 2026: 134 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 45 per cent (31st March 2026: 41 per cent) of the Group's total ASF. 64 per cent (31st March 2026: 58 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

		30th June 2026					
		Unweighted Values (i.e. before applying relevant factors)					
No.	**Item**	**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**
Available Stable Funding (ASF):							
1	Capital:						
2	Regulatory Capital	3,727	0	0	284	4,011	4,011
3	Other Capital Instruments	38	0	0	615	653	653
4	Retail deposits and deposits from small business customers:						
5	Stable deposits						
6	Less stable deposits	224	1,136	24	0	1,384	1,246
7	Wholesale funding:						
8	Operational deposits						
9	Other wholesale funding	14,229	18,131	1,280	5,003	38,643	15,523
10	Other liabilities:						
11	NSFR derivative liabilities						
12	All other liabilities not included in the above categories	0					0
13	**Total ASF**						**21,433**
Required Stable Funding (RSF):							
14	Total NSFR high-quality liquid assets (HQLA)						1,931
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	0	478	42	0	520	69
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	725	4,188	371	549	5,832	1,471
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:	0	7,398	1,234	4,983	13,615	8,552
20	- With a risk weight of less than or equal to 35% as per the CBB Capital Adequacy Ratio guidelines	0	0	0	2,165	2,165	1,407
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	115	941	107	338	1,501	967
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		81			81	69
27	NSFR derivative assets		222			222	222
28	NSFR derivative liabilities before deduction of variation margin posted		52			52	52
29	All other assets not included in the above categories	300				300	300
30	OBS items		3,472	1,524	5,710	10,706	535
31	**Total RSF**						**15,574**
32	**NSFR (%)**						**138%**