

## GIB Consolidated Liquidity Coverage Ratio (LCR)

Three months ended 30th September 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 September 2025 and the previous three month period in the manner prescribed by the CBB. The consolidated average LCR of 149 per cent for the three months ended 30th September 2025 is mainly derived from US\$7.9 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 30.09.25		3 months ended 30.06.25	
		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)		7,855		8,469
<b>Cash Outflows</b>					
2	Retail deposits and deposits from small business customers, of which:	553	55	493	49
3	Stable deposits	-	-	-	-
4	Less stable deposits	553	55	493	49
5	Unsecured wholesale funding, of which:	17,785	7,246	19,426	7,869
6	Operational deposits (all counterparties)	-	-	-	-
7	Non operational deposits (all counterparties)	17,785	7,246	19,426	7,869
8	Unsecured debt	-	-	-	-
9	Secured wholesale funding	470	53	366	32
10	Additional requirements, of which:	2,222	445	2,358	382
11	Outflows related to derivative exposures and other collateral requirements	247	247	161	161
12	Outflows related to loss of funding on debt products	-	-	-	-
13	Credit and liquidity facilities	1,976	198	2,197	221
14	Other contractual funding obligations	461	461	508	508
15	Other contingent funding obligations	8,859	443	9,026	451
16	<b>Total Cash Outflows</b>		<b>8,704</b>		<b>9,292</b>
<b>Cash Inflows</b>					
17	Secured lending (e.g. reverse repos)	188	370	149	156
18	Inflows from fully performing exposures	3,221	2,911	3,317	2,906
19	Other cash inflows	296	296	261	261
20	<b>Total Cash Inflows</b>	<b>3,706</b>	<b>3,344</b>	<b>3,727</b>	<b>3,266</b>
		Total adjusted value		Total adjusted value	
21	<b>Total HQLA</b>		<b>7,855</b>		<b>8,469</b>
22	<b>Total Net Cash Outflows</b>		<b>5,360</b>		<b>6,026</b>
23	<b>Liquidity Coverage Ratio (%)</b>		<b>149%</b>		<b>142%</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 September 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 funds its assets.

The below table provides Gulf International Bank's disclosure of its consolidated NSFR as at 30th September 2025 in the manner prescribed by the CBB. The consolidated NSFR of 141 per cent at 30th September 2025 (30th June 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 42 per cent (30th June 2025: 40 per cent) of the Group's total ASF. 63 per cent (30th June 2025: 65 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 September 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	3,363	0	0	0	3,363	3,363
3	Other Capital Instruments	337	0	0	400	737	737
4	Retail deposits and deposits from small business customers:						
5	Stable deposits						
6	Less stable deposits	164	1,076	29	0	1,269	1,142
7	Wholesale funding:						
8	Operational deposits						
9	Other wholesale funding	11,901	18,525	1,838	5,125	37,389	16,834
10	Other liabilities:						
11	NSFR derivative liabilities						
12	All other liabilities not included in the above categories						
13	<b>Total ASF</b>						<b>22,076</b>
<b>Required Stable Funding (RSF):</b>							
14	Total NSFR high-quality liquid assets (HQLA)						1,817
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		106	15		121	18
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	1,315	4,226	948	439	6,928	1,744
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:		7,339	1,489	4,907	13,736	8,586
20	- With a risk weight of less than or equal to 35% as per the CBB Capital Adequacy Ratio guidelines				1,866	1,866	1,213
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	333	617	591	403	1,944	1,330
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		71			71	60
27	NSFR derivative assets		0			0	0
28	NSFR derivative liabilities before deduction of variation margin posted		56			56	56
29	All other assets not included in the above categories	263	0			263	263
30	OBS items		3,911			3,911	537
31	<b>Total RSF</b>						<b>15,623</b>
32	<b>NSFR (%)</b>						<b>141%</b>