

GIB Consolidated Liquidity Coverage Ratio (LCR)
Three months ended 31st December 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 31st December 2025 and the previous three month period in the manner prescribed by the CBB. The consolidated average LCR of 162 per cent for the three months ended 31st December 2025 is mainly derived from US\$7.2 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 31.12.25		3 months ended 30.09.25	
		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)		7,205		7,855
Cash Outflows					
2	Retail deposits and deposits from small business customers, of which:	419	42	553	55
3	Stable deposits	-	-	-	-
4	Less stable deposits	419	42	553	55
5	Unsecured wholesale funding, of which:	18,077	7,370	17,785	7,246
6	Operational deposits (all counterparties)	-	-	-	-
7	Non operational deposits (all counterparties)	18,077	7,370	17,785	7,246
8	Unsecured debt	-	-	-	-
9	Secured wholesale funding	600	53	470	53
10	Additional requirements, of which:	1,801	302	2,222	445
11	Outflows related to derivative exposures and other collateral requirements	133	133	247	247
12	Outflows related to loss of funding on debt products	-	-	-	-
13	Credit and liquidity facilities	1,668	169	1,976	198
14	Other contractual funding obligations	407	407	461	461
15	Other contingent funding obligations	8,444	422	8,859	443
16	Total Cash Outflows		8,595		8,704
Cash Inflows					
17	Secured lending (e.g. reverse repos)	195	124	188	370
18	Inflows from fully performing exposures	3,883	3,444	3,221	2,911
19	Other cash inflows	533	533	296	296
20	Total Cash Inflows	4,610	4,101	3,706	3,344
		Total adjusted value		Total adjusted value	
21	Total HQLA		7,205		7,855
22	Total Net Cash Outflows		4,554		5,360
23	Liquidity Coverage Ratio (%)		162%		149%

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)
31st December 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 31st December 2025 in the manner prescribed by the CBB. The consolidated NSFR of 137 per cent at 31st December 2025 (30th September 2025: 141 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 41 per cent (30th September 2025: 42 per cent) of the Group's total ASF. 62 per cent (30th September 2025: 63 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)				31st December 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
Available Stable Funding (ASF):							
1	Capital:						
2	Regulatory Capital	3,707	0	0	295	4,002	4,002
3	Other Capital Instruments	30	0	0	605	635	635
4	Retail deposits and deposits from small business customers:						
5	Stable deposits						
6	Less stable deposits	214	988	57	0	1,259	1,133
7	Wholesale funding:						
8	Operational deposits						
9	Other wholesale funding	18,576	17,324	3,908	4,804	44,612	16,993
10	Other liabilities:						
11	NSFR derivative liabilities						
12	All other liabilities not included in the above categories	13,717					0
13	Total ASF						22,763
Required Stable Funding (RSF):							
14	Total NSFR high-quality liquid assets (HQLA)						1,806
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	254	0	0	254	25
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	1,432	2,594	1,653	568	6,246	1,998
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	7,780	1,537	5,228	14,545	9,102
20	- With a risk weight of less than or equal to 35% as per the CBB Capital Adequacy Ratio guidelines	0	0	0	1,788	1,788	1,162
21	Performing residential mortgages, of which:						
22	- With a risk weight of less than or equal to 35% under the CBB Capital Adequacy Ratio						
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	341	624	433	442	1,840	1,296
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		80			80	68
27	NSFR derivative assets		257			257	257
28	NSFR derivative liabilities before deduction of variation margin posted		60			60	60
29	All other assets not included in the above categories	294				294	294
30	OBS items		3,326	2,042	5,004	10,371	519
31	Total RSF						16,587
32	NSFR (%)						137%