Leverage and Liquidity Disclosures

30 June 2026

Alubaf Arab International Bank B.S.C (c)
As at 30 June 2026

Liquidity Coverage Ratio

The Group is subject to the Basel III liquidity ratios requirement, as stipulated by the regulator Central Bank of Bahrain, whereby the Bank is required to maintain a minimum of 100% Liquidity Coverage ratio (LCR) and Net Stable Funding ratio (NSFR).

The main objective of the Liquidity Coverage Ratio (LCR) is to promote the short-term resilience of the liquidity risk profile of banks by ensuring that they have sufficient level of high-quality liquid assets (HQLA) to survive a significant stress scenario lasting for a period of up to 30 days.

At 30 June 2026, the Group's LCR was well above the regulatory requirement and stood at 545% (31 December 2025: 1053%). The Group's simple average of daily LCR computed on working days of the quarter was745% (31 March 2026: 933%).

Net Stable Funding Ratio

The Group is subject to the Basel III liquidity ratios requirement, as stipulated by the regulator Central Bank of Bahrain, whereby the Bank is required to maintain a minimum of 100% Net Stable Funding ratio (NSFR).

The objective of the NSFR is to promote the resilience of the banking system by improving the funding profile of banks by ensuring they have a sufficient level of stable funding from stable sources and long term borrowing in relation to their assets and commitments, in order to reduce the risks of disruptions which might impact the bank’s liquidity position.

The Groups NSFR was well above the regulatory requirement and stood at 170% as at 30 June 2026 (31 December 2025: 200%). The main drivers for robust Available Stable Funding ("ASF") is its sizeable capital base, which contributes about 48% (31 December 2025: 49%) of total ASF and the remaining 52% (31 December 2025: 51%) of ASF constituted funding from deposits from financial institutions and non-financial corporate customers. Required Stable Funding ("RSF"), primarily comprised of short term deposit placements with Banks and other performing loans, which constituted about 49% (31 December 2025: 45%) of total RSF. HQLA (that comprised mainly of Bahrain government securities and other highly rated debt issuances) accounted for about 10% (31 December 2025: 12%) of the total RSF, while non-HQLA securities accounted for 24% (31 December 2025: 26%) of the total RSF.

Alubaf Arab International Bank B.S.C. (c)
Liquidity Quarterly ratio (LCR)

Report date: 30 June 2026
Currency: US$'000

	Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets		
1. Total HQLA		807,241
Cash outflows		
2. Retail deposits and deposits from small business customers, of which:		
3. Stable deposits	-	-
4. Less stable deposits	-	-
5. Unsecured wholesale funding, of which:		
6. Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7. Non-operational deposits (all counterparties)	587,139	459,112
8. Unsecured debt	-	-
9. Secured wholesale funding		-
10. Additional requirements, of which:		
11. Outflows related to derivative exposures and other collateral requirements		
12. Outflows related to loss of funding on debt products	-	-
13. Credit and liquidity facilities	-	-
14. Other contractual funding obligations	-	-
15. Other contingent funding obligations	222,154	11,108
16. Total Cash Outflows		**470,220**
Cash inflows		
17. Secured lending (eg reverse repos)	-	-
18. Inflows from fully performing exposures		
19. Other cash inflows	583,183	582,578
20. Total Cash Inflows	**583,183**	**582,578**
		Total adjusted value
21. Total HQLA		**807,241**
22. Total net cash outflows		**108,354**
23. Liquidity Coverage Ratio (%)		**745%**

Alubaf Arab International Bank B.S.C. (c)

NSFR Common Disclosure Template

Report date: **30-Jun-26**

Currency: USD'000

Sr.	Item	Unweighted Values (before applying factors)				Total Weighted Value
		No Specified maturity	Less than 6 months	More than 6 months and less than one year	Over one year	
Available Stable Funding (ASF)						
1	**Capital:**	**372,214**	**-**	**-**	**-**	**372,214**
2	Regulatory Capital	372,214	-	-	-	372,214
3	Other Capital Instruments	-	-	-		
4	**Retail deposits and deposits from small business customers:**	**-**	**-**	**-**	**-**	**-**
5	Stable Deposits:	-	-	-	-	-
6	Less stable deposits:	-	-	-	-	-
7	**Wholesale funding:**	**-**	**1,385,953**	**164,874**	**-**	**406,574**
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	1,385,953	164,874	-	406,574
10	**Other liabilities:**	**-**	**15,434**	**251**	**-**	**-**
11	NSFR derivative liabilities			-	-	
12	All other liabilities not included in the above categories		15,434	251		-
13	**Total ASF**					**778,788**
Required Stable Funding (RSF)						
14	**Total NSFR high-quality liquid assets (HQLA)**					**46,460**
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	-	-	-	-	-
18	Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions	-	777,175	58,684	44,544	190,462
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:	-	1	-	42,862	36,433
20	With a risk weight of less than or equal to 35% as per the CBB Capital Adequacy Ratio guidelines	-	-	-	-	-
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	-	4,704	29,010	109,136	109,623
24	**Other assets:**	**65,690**	**-**	**-**	**-**	**65,644**
25	Physical traded commodities, including gold	-				-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	-	-
27	NSFR derivative assets		-	-	-	-
28	NSFR derivative liabilities before deduction of variation margin posted			-	-	-
29	All other assets not included in the above categories	65,690	-	-	-	65,644
30	**Off balance sheet items**	199,273	-	-	-	9,964
31	**Total RSF**					**458,585**
32	**NSFR (%)**					**170%**

Alubaf Arab International Bank B.S.C. (c)

Leverage Ratio

Report date: 30 June 2026
Currency: US$'000

Total Exposure - On-Balance Sheet (All unweighted)	1,937,388
Total Off Balance Sheet items - with relevent Credit Conversion	39,855
Total Exposure (On & Off Balance Sheet)	**1,977,243**
Tier One Capital	**369,794**
Leverage Ratio	**18.70%**

Formula: Tier One Capital / Total Exposure (On & Off Balance Sheet)