


# Leverage and Liquidity Disclosures

## 30 September 2026

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

**As at 30 September 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").

The main objective of the 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 September 2026, the Group's LCR was well above the regulatory requirement and stood at 584% (31 December 2025: 1053%). The Group's simple average of daily LCR computed on working days of the quarter was 666% (30 June 2026: 745%).

**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 187% as at 30 September 2026 (31 December 2025: 200%). The main drivers for robust Available Stable Funding ("ASF") is its sizeable capital base, which contributes about 39% (31 December 2025: 49%) of total ASF and the remaining 61% (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 56% (31 December 2025: 45%) of total RSF. HQLA (that comprised mainly of Bahrain government securities and other highly rated debt issuances) accounted for about 9% (31 December 2025: 12%) of the total RSF, while non-HQLA securities accounted for 20% (31 December 2025: 26%) of the total RSF.

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

**Report date: 30 September 2026**
**Currency: US$'000**

| | Total unweighted value (average) | Total weighted value (average) |
|---|---|---|
| **High-quality liquid assets** | | |
| 1. Total HQLA | | 759,247 |
| **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) | 598,321 | 454,715 |
| 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 | 209,667 | 10,483 |
| **16. Total Cash Outflows** | | **465,198** |
| **Cash inflows** | | |
| 17. Secured lending (eg reverse repos) | - | - |
| 18. Inflows from fully performing exposures | | |
| 19. Other cash inflows | 455,845 | 455,433 |
| **20. Total Cash Inflows** | **455,845** | **455,433** |
| | | **Total adjusted value** |
| **21. Total HQLA** | | **759,247** |
| **22. Total net cash outflows** | | **113,948** |
| **23. Liquidity Coverage Ratio (%)** | | **666%** |

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

**NSFR Common Disclosure Template - Consolidated**

**Report date:** **30 September 2026**

**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:** | **373,342** | **-** | **-** | **-** | **373,342** |
| 2 | Regulatory Capital | 373,342 | - | - | - | 373,342 |
| 3 | Other Capital Instruments | - | - | - | | |
| **4** | **Retail deposits and deposits from small business customers:** | **-** | **-** | **-** | **-** | **-** |
| 5 | Stable Deposits: | - | - | - | - | - |
| 6 | Less stable deposits: | - | - | - | - | - |
| **7** | **Wholesale funding:** | **-** | **842,168** | **60,189** | **444,169** | **588,375** |
| 8 | Operational deposits | - | - | - | - | - |
| 9 | Other wholesale funding | - | 842,168 | 60,189 | 444,169 | 588,375 |
| **10** | **Other liabilities:** | **-** | **9,535** | **1,553** | **1,579** | **1,579** |
| 11 | NSFR derivative liabilities | | | - | - | |
| 12 | All other liabilities not included in the above categories | | 9,535 | 1,553 | 1,579 | 1,579 |
| **13** | **Total ASF** | | | | | **963,296** |
| **Required Stable Funding (RSF)** | | | | | | |
| **14** | **Total NSFR high-quality liquid assets (HQLA)** | | | | | **45,858** |
| **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 | - | 553,536 | 64,777 | 136,250 | 251,669 |
| 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: | - | 4 | - | 39,609 | 33,670 |
| 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 | - | 26,166 | 14,878 | 94,891 | 101,179 |
| **24** | **Other assets:** | **67,533** | **-** | **-** | **-** | **67,482** |
| 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 | 67,533 | - | - | - | 67,482 |
| **30** | **Off balance sheet items** | 281,538 | - | - | - | 14,077 |
| **31** | **Total RSF** | | | | | **513,935** |
| **32** | **NSFR (%)** | | | | | **187%** |

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

**Consolidated Leverage Ratio**

**Report date: 30 September 2026**

**Currency: US$'000**

| | |
|---|---|
| Total Exposure - On-Balance Sheet (All unweighted) | 1,730,363 |
| Total Off Balance Sheet items - with relevent Credit Conversion | 56,308 |
| **Total Exposure (On & Off Balance Sheet)** | **1,786,671** |
| **Tier One Capital** | **370,574** |
| **Leverage Ratio** | **20.74%** |

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