Ithmaar Bank B.S.C (c)
Liquidity Disclosures – Basel III
30 September 2026

Liquidity Coverage Ratio

One of the key requirements of the revised CBB guidelines includes the computation and disclosure of the Liquidity Coverage Ratio (LCR). LCR has been developed to promote short-term resilience of a bank's liquidity risk profile. The LCR requirements aim to ensure that a bank has an adequate stock of unencumbered high-quality liquidity assets (HQLA) that consist of assets that can be converted into cash immediately to meet its liquidity needs for a 30-calendar day stressed liquidity period. The table below describes the average 90 day LCR of Ithmaar Bank on a consolidated basis as of 30 September 2026

Pillar 3 LCR Common Disclosure Template			
For the Quarter ended 30 September 2026			
In Local Currency (BD 000)		**Total Unweighted Value (average)**	**Total Weighted Value (average)**
HIGH-QUALITY LIQUID ASSETS			
1	Total HQLA		824,549
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits	455	14
4	Less stable deposits	989,201	98,920
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	51,006	12,752
7	Non-operational deposits (all counterparties)	1,020,310	697,585
8	Unsecured debt	-	-
9	Secured wholesale funding		-
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	(129)	(129)
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	187,349	14,952
14	Other contractual funding obligations	50,677	50,677
15	Other contingent funding obligations	973,771	48,689
16	**TOTAL CASH OUTFLOWS**		923,458
CASH INFLOWS			
17	Secured lending (eg reverse repos)	7,389	-
18	Inflows from fully performing exposures	303,236	172,122
19	Other cash inflows	-	-
20	**Securities that are not in default and do not qualify as HQLA, including exchange-traded equities**	310,625	172,122
			TOTAL ADJUSTED VALUE
21	**TOTAL HQLA**		824,549
22	**TOTAL NET CASH OUTFLOWS**		751,336
23	**LIQUIDITY COVERAGE RATIO (%)**		110%

Net Stable Funding Ratio (NSFR)

One of the key requirements of the revised CBB guidelines includes the computation and disclosure of the Net Stable Funding Ratio (NSFR). The NSFR requires banks to maintain a stable funding profile in relation to assets and off-balance sheet activities. The following table details the NSFR of Ithmaar Bank B.S.C (c) as of 30 September 2026 on a consolidated basis.

BD 000

No.	Item	Unweighted Values (i.e. before applying relevant 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:**	**144,383**	**-**	**-**	**10,089**	**154,472**
2	Regulatory Capital	144,383				144,383
3	Other Capital Instruments				10,089	10,089
4	**Retail deposits and deposits from small business customers:**	**-**	**129,864**	**31,402**	**839,510**	**985,032**
5	Stable deposits	-	6,846	799	64,710	71,973
6	Less stable deposits	-	123,018	30,603	774,800	913,059
7	**Wholesale funding:**	**-**	**405,789**	**908,837**	**314,111**	**1,011,257**
8	Operational deposits			-		43,088
9	Other wholesale funding		405,789	908,837	314,111	968,169
10	**Other liabilities:**	**-**	**218,581**	**-**	**6,195**	**6,195**
11	NSFR Shari'a-compliant hedging contract liabilities		789			
12	All other liabilities not included in the above categories		217,792		6,195	6,195
13	**Total ASF**					2,156,956
Required Stable Funding (RSF):						
14	Total NSFR high-quality liquid assets (HQLA)					41,796
15	Deposits held at other financial institutions for operational purposes			-		-
16	**Performing loans and securities:**		**469,333**	**85,670**	**893,817**	**976,198**
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		19,094	5,444	7,955	13,541
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:		450,238	80,226	606,103	780,420
20	- With a risk weight of less than or equal to 35% as per the CBB Capital Adequacy Ratio guidelines				259,433	168,632
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				19,199	12,479
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities				1,126	1,126
24	**Other assets:**	**-**	**337,065**	**-**	**-**	**337,065**
25	Physical traded commodities, including gold					
26	Assets posted as initial margin for Shari'a-compliant hedging contracts contracts and contributions to default funds of CCPs					
27	NSFR Shari'a-compliant hedging assets		458			458
28	NSFR Shari'a-compliant hedging contract liabilities before deduction of variation margin posted		158			158
29	All other assets not included in the above categories		336,449		-	336,449
30	OBS items		1,173,532			58,677
31	**Total RSF**					1,413,736
32	**NSFR (%)**					153%

Leverage Ratio

The Central Bank of Bahrain issued regulations on the financial leverage ratio as part of the CA: Capital Adequacy Module Chapter 10, which was implemented as of 30 September 2019.
The leverage ratio calculation includes all on balance sheet exposures, all off balance sheet exposures after applying the applicable adjustments as per the CBB guidelines:
CBB requires banks to hold a minimum leverage ratio of at least 3%.

SNO	Description	BD 000
1	**Tier 1 Capital**	154,472
	On Balance Sheet Assets	
2	SF	1,657,521
3	URIA	1,393,698
4	**Off Balance (with conversion CCFs)**	642,883
5	**Total Assets (2+3*(0.3)+4)**	**2,718,514**
6	**Leverage Ratio (1/5)**	**5.68%**