

Ithmaar Bank B.S.C (c)
Liquidity Disclosures – Basel III
31 March 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 31 Mar 2026

Pillar 3 LCR Common Disclosure Template			
For the Quarter ended 31/03/2026			
<i>In Local Currency</i>		Total Unweighted Value (average)	Total Weighted Value (average)
HIGH-QUALITY LIQUID ASSETS			
1	Total HQLA		803,129,473
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits	471,522	14,146
4	Less stable deposits	908,734,657	87,673,747
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	42,154,814	10,538,704
7	Non-operational deposits (all counterparties)	983,604,497	635,854,644
8	Unsecured debt	-	-
9	Secured wholesale funding		-
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	109,822	109,822
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	229,942,330	19,434,671
14	Other contractual funding obligations	62,658,334	62,658,334
15	Other contingent funding obligations	851,115,397	42,555,770
16	TOTAL CASH OUTFLOWS		858,839,836
CASH INFLOWS			
17	Secured lending (eg reverse repos)	1,420,217	-
18	Inflows from fully performing exposures	266,871,829	140,730,475
19	Other cash inflows	-	-
20	TOTAL CASH INFLOWS	268,292,045	140,730,475
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		803,129,473
22	TOTAL NET CASH OUTFLOWS		718,109,361
23	LIQUIDITY COVERAGE RATIO (%)		112%

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 31 Mar 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:	135,966	-	-	9,230	145,196
2	Regulatory Capital	135,966				135,966
3	Other Capital Instruments				9,230	9,230
4	Retail deposits and deposits from small business customers:	-	858,702	36,206	4,238	812,860
5	Stable deposits	-	63,317	784	33	60,929
6	Less stable deposits	-	795,385	35,422	4,205	751,931
7	Wholesale funding:	-	428,601	835,294	288,446	946,191
8	Operational deposits			-		34,634
9	Other wholesale funding		428,601	835,294	288,446	911,557
10	Other liabilities:	-	270,787	-	12,191	12,191
11	NSFR Shari'a-compliant hedging contract liabilities		2,106			
12	All other liabilities not included in the above categories		268,680		12,191	12,191
13	Total ASF					1,916,438
Required Stable Funding (RSF):						
14	Total NSFR high-quality liquid assets (HQLA)					42,085
15	Deposits held at other financial institutions for operational purposes			-		-
16	Performing loans and securities:		653,390	107,484	800,828	1,002,356
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		25,251	6,779	8,282	15,459
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:		628,139	100,706	534,651	818,875
20	- With a risk weight of less than or equal to 35% as per the CBB Capital Adequacy Ratio guidelines				222,351	144,528
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				34,429	22,379
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities				1,115	1,115
24	Other assets:	-	302,180	-	-	302,180
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		374			374
28	NSFR Shari'a-compliant hedging contract liabilities before deduction of variation margin posted		421			421
29	All other assets not included in the above categories		301,385		-	301,385
30	OBS items		1,039,606			51,980
31	Total RSF					1,398,602
32	NSFR (%)					137%

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	145,196
	On Balance Sheet Assets	
2	SF	1,594,968
3	URIA	1,306,524
4	Off Balance (with conversion CCFs)	603,706
5	Total Assets (2+3*(0.3)+4)	2,590,632
6	Leverage Ratio (1/5)	5.60%