KHALEEJI BANK B.S.C.

Liquidity Disclosures

30 June 2026

NSFR

The CBB's Net Stable Funding Ratio (NSFR) regulations became effective on 31 December 2019. The primary objective of the NSFR is to strengthen banks' liquidity resilience over a longer-term horizon by promoting a stable funding profile relative to their assets and off-balance sheet activities. The NSFR is designed to reduce banks' reliance on short-term wholesale funding and encourage a more sustainable funding structure. It also promotes a comprehensive assessment of funding risks across both on-balance sheet and off-balance sheet exposures, thereby reducing the likelihood that disruptions to a bank's regular funding sources could materially weaken its liquidity position, increase the risk of failure, or contribute to broader systemic stress. Under the CBB NSFR regulations, banks are required to maintain an NSFR of at least 100% on an ongoing basis. However, pursuant to CBB Circular EDS/NA/01/2026 dated 14 April 2026, the minimum NSFR requirement was temporarily reduced to 80% for a period of six months as part of the Liquidity Support Program launched by the CBB.

The below table provides information on Khaleeji's Consolidated NSFR as at 30th June 2026:

No.	Item	Unweighted Values (i.e. before applying relevant factors)				
		No specified maturity	Less than 6 months	More than 6 months and less than one year	Over one year	Total weighted value
Available Stable Funding (ASF):						
1	Capital:					
2	Regulatory Capital	120,026	-	-	6,541	126,567
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:					
5	Stable deposits	-	50,832	14,534	96	62,193
6	Less stable deposits	-	315,129	152,818	6,702	427,854
7	Wholesale funding:					
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	1,050,586	46,298	3,118	258,187
10	Other liabilities:					
11	NSFR Shari'a-compliant hedging contract liabilities		-	-	-	
12	All other liabilities not included in the above categories	-	20,300	-	570	570
13	Total ASF	120,026	1,436,848	213,649	17,026	**875,371**
Requi						
14	Total NSFR high-quality liquid assets (HQLA)	675,769	-	-	-	30,810
15	Deposits held at other financial institutions for operational purposes					
16	Performing financing and sukuk/securities:					
17	Performing financing to financial institutions secured by Level 1	-	-	-	-	-
18	Performing financing to financial institutions secured by non-	-	55,975	-	37,970	46,366
19	Performing financing to non- financial corporate clients,	-	123,373	37,295	528,069	500,816
20	With a risk weight of less than or equal to 35% as per the CBB	-	-	-	141,883	92,224
21	Performing residential mortgages, of which:	-	-	-	-	-
22	With a risk weight of less than or equal to 35% under the CBB	-	-	-	110,203	71,632
23	Securities/sukuk that are not in default and do not qualify as	43,935	16,851	-	58,505	102,090
24	Other assets:	-	-	-	-	-
25	Physical traded commodities, including gold		-	-	-	-
26	Assets posted as initial margin for Shari'a-compliant hedging					-
27	NSFR Shari'a-compliant hedging assets		-	-	-	-
28	NSFR Shari'a-compliant hedging contract liabilities before		-	-	-	-
29	All other assets not included in the above categories	98,720	-	-	-	98,720
30	OBS items	105,347	-	-	-	5,267
31	Total RSF	923,772	196,200	37,295	734,747	**855,702**
32	NSFR (%)					**102.30%**

LCR

In August 2018, the Central Bank of Bahrain (CBB) issued its Liquidity Risk Management (LM) regulations, which, among other requirements, mandated banks to implement the Liquidity Coverage Ratio (LCR) by the end of June 2019. The primary objective of the LCR is to strengthen banks' short-term liquidity resilience by ensuring that they maintain a sufficient stock of High-Quality Liquid Assets (HQLA) to meet net cash outflows and withstand a significant liquidity stress scenario over a period of up to 30 days. Under the CBB LM regulations, banks are required to maintain a minimum LCR of 100% on a daily basis. However, pursuant to CBB Circular EDS/NA/01/2026 dated 14 April 2026, the minimum LCR requirement was temporarily reduced to 80% for a period of six months as part of the Liquidity Support Program launched by the CBB.

The Bank's average LCR for the period remained above the regulatory minimum requirement . As the LCR is measured daily, it is subject to fluctuations arising from the timing of cash flows and normal business and funding activities. The ratio was below the regulatory minimum requirement on a limited number of days during the reporting period.

The below table provides information on Khaleeji's Consolidated LCR for the quarter ended 30th June 2026:

		Total unweighted value (average)	Total unweighted value (average)
High-quality liquid assets			
1	Total HQLA		490,065
Cash outflows			
2	**Retail**		
3	Stable deposits	17,856	536
4	Less stable deposits	28,835	2,883
5	**Unsecur**		
6	Operational deposits (all counterparties) and deposits in	-	-
7	Non-operational deposits (all counterparties)	357,911	310,199
8	Unsecured sukuk	-	-
9	**Secured wholesale funding**		-
10	**Addition**		
11	Outflows related to Shari'a-compliant hedging instruments	-	-
12	Outflows related to loss of funding on financing products	-	-
13	Credit and liquidity facilities	57,071	5,647
14	**Other contractual funding obligations**	-	-
15	**Other contingent funding obligations**	36,964	1,848
16	Total Cash Outflows		321,113
Cash inflows			
17	Secured lending (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	117,066	97,385
19	Other cash inflows	-	-
20	Total Cash Inflows		97,385
			Total adjusted value
21	**Total HQLA**		490,065
22	**Total net cash outflows**		224,771
23	**Liquidity Coverage Ratio (%)**		**218.03%**

Leverage Ratio:

SR No	Particular	Amount BD '000	
1	Total Self Financed Assets	1,050,982	
2	Total URIA Financed Assets	736,567	
3	Off Balance Sheet items - with relevant Credit Conversion Factors	46,763	
4	Total exposures for the calculation of the leverage ratio	1,318,715	
5	Total Tier 1 Capital	118,530	
6	**Leverage Ratio**	8.99%	