ESTERAD

Esterad Bank B.S.C (c)

Liquidity Coverage Ratio Report

30 June 2026

Liquidity Coverage Ratio Report for the period ended 30 June 2026

	Factor	Total Amount	Amount with Factor Applied
Stock of HQLA			
A. Level 1 assets:			
Coins and banknotes	100%	0	0
Qualified balances with the CBB	100%		0
Debt securities/Sukuk issued by the CBB or the Government of Bahrain	100%		0
Debt securities/Sukuk issued governments of GCC member states and their central banks;	100%		0
Debt securities/Sukuk that can be monetised and issued or guaranteed by sovereigns, central banks, PSEs, IMF, BIS, ECB, EC, or MDBs	100%		0
Debt securities/Sukuk issued in local currency by sovereign or the country's central bank, where the liquidity risk arises or the banks home country – given a non-0 percent Risk-weight (RW);	100%		0
Debt securities/Sukuk issued in foreign currency by sovereign or central bank that does not exceed the value of the net cash outflow in the foreign currency caused by a stress scenario based on the bank's operations in the country where the liquidity risk arises from – given a non-0 percent RW	100%		0
Total level 1 Assets			**0**
B. Level 2 assets (maximum of 40 percent Of HQLA)			
1) Level 2A assets			
Debt securities/Sukuk that can be issued and liquidated or guaranteed by sovereigns, central banks, PSEs, and qualified MDBs	85%		0
Debt securities/Sukuk qualified for liquidation (including commercial paper)	85%		0
Qualified covered bonds	85%		0
2) Level 2B assets (maximum of 15 percent of HQLA)			**0**
Debt securities/Sukuk (including commercial paper) issued by qualified non-financial institutions	50%		0
Qualified common equity shares	50%	0	0
Total level 2 Assets (1+2)			**0**
Total value of stock of HQLA			**0**
Cash Outflows			
A1. Retail Mudaraba, Wakala and Reverse Murabaha Deposits			
Demand deposits and term deposits (maturity within 30 days)			
Stable deposits; and	3%		0
Less stable – retail deposits	10%		0
Retail and Small Business Customers demand and fixed deposits (for overseas branches and subsidiaries)*	-		
B. Unsecured Wholesale Mudaraba, Wakala and Reverse Murabaha Funding			
1) Small business customer deposits:			
Less stable deposits	10%		0
Term deposits with remaining maturity over 30 days	0%		0
			0
2) Operational deposits generated by clearing, custody, and cash management:	25%		0
			0
3) Deposits from non-financial institutions, sovereign, central banks, multilateral development banks, PSEs, and Bahrain's Social Insurance Organization and GCC PIFs where PIF is a controller of the bank.	40%		0
			0
4) Deposits from Financial Institutions and other legal entity corporations.	100%		0

Liquidity Coverage Ratio Report for the period ended 30 June 2026

	Factor	Total Amount	Amount with Factor Applied
Cash Outflows (continued)			
C. Secured Funding			
Backed by level 1 assets or with central banks			
Backed by level 2A assets	15%		0
Secured funding transactions with domestic sovereign, PSE's or multilateral development banks	25%		0
that are not baked by level 1 or 2A assets	50%		0
Backed by other level 2B assets	100%		0
All others	100%		0
D. Other Cash Outflow			
Net Shari'a-compliant hedging contract cash outflow	**100%**		
Asset-backed securities, covered sukuks, and other structured financing instruments	100%		0
Asset-backed commercial sukuk, securities investment vehicles, and other similar financing tool	100%		0
Committed: credit and liquidity facilities given by bank to:			0
Retail and small business customers, including credit cards (from amount not used)	5%		0
Non-financial corporates, sovereigns and central banks, PSEs and multilateral development banks (from amount not used) - Credit	10%		0
Non-financial corporates, sovereigns and central banks, PSEs and multilateral development banks (from amount not used) - Liquidity	30%		0
Banks subject to prudential supervision (from amount not used)	40%		0
Other financial institutions (including securities firms and insurance firms) (from amount not used) - Credit	40%		0
Other financial institutions (including securities firms and insurance firms) (from amount not used) - Liquidity	100%		0
Other legal entities (from amount not used)	100%		0
Other Contingent Funding Obligations:			0
Guarantees, LCs, revocable credit and liquidity facilities, non-contractual commitments	5%	52,092	2,605
Customer short positions that are covered by other customers' collateral	50%		0
Increased liquidity needs related to the potential for valuations changes on posted collateral	20%		0
Other contractual cash outflows	100%	1,585	1,585
Total Cash Outflow			**4,190**
Cash Inflows			
A. Secured lending transactions backed by the following asset category			
Level 1 assets	0%		0
Level 2A assets	15%		0
Level 2B assets	50%		0
Margin lending backed by all other collateral	50%		0
Other collateral	100%		0
B. Committed facilities – credit and liquidity facilities given to banks	**0%**		**0**
C. Other inflows by			
Retail and small business customer	50%		0
Non-retail customers:			
1. Financial institutions and central banks	100%	1,649	1,649
2. Non-financial institutions	50%		0
Operational deposits held at other financial institutions	0%		0
D. Other net Shari'a-compliant hedging contract cash inflows; and	100%		0
E. Other contractual cash inflows	100%		0
Total Cash Inflows			**1,649**
Net cash outflow = total cash outflow – total cash inflow or lowest value (75 percent of total cash outflow)			**2,541**
Liquidity coverage ratio – HQLA / Net cash outflow			**0**