ESTERAD

Esterad Bank B.S.C (c)

NSFR / LCR

Net stable funding Ratio

NSFR as a percentage is calculated as "Available stable funding" divided by "Required stable funding". The Consolidated NSFR calculated as per the requirements of the CBB rulebook, is as follows:

Net stable funding Ratio (NSFR) as at 30 June 2026	30-Jun-26	31-Dec-25
Available Stable Funding:		
Regulatory capital	(28,941)	(26,612)
Stable deposits	-	-
Secured and unsecured funding:	-	-
Other liabilities	5,799	6,390
Total Available Stable Funding (A)	**(23,142)**	**(20,222)**
Required Stable Funding:		
High-Quality Liquid Assets (HQLA)	-	-
Performing financing contracts	247	362
Investment in Subsidiaries	4,139	4,205
Securities (other than HQLA)	1,396	1,870
Other assets	4,365	3,038
Off-balance sheet items	522	511
Total Required Stable Funding (B)	**10,669**	**9,986**
NSFR (%) (A/B)	**-216.9%**	**-202.5%**

Liquidity Coverage Ratio

LCR is computed as a ratio of Stock of High-Quality Liquid Assets (HQLA) over the Net cash outflows over the next 30 calendar days.

Liquidity Coverage Ratio (LCR) as at 30 June 2026	30-Jun-26	31-Dec-25
Stock of HQLA	-	-
Net cashflows	2,540	772
LCR %	**0.0%**	**0.0%**