

LCR Common Disclosure Template
(Amounts in RO '000)

Consolidated

Bank Name
Period end
Oman Arab Bank
30-Sep-25

	Total Unweighted Value (average)*	Total Weighted Value (average)**
High Quality Liquid Assets		
1 Total High Quality Liquid Assets (HQLA)		572,385
Cash Outflows		
2 Retail deposits and deposits from small business customers, of which:	1,121,926	77,950
3 Stable deposits	282,707	9,421
4 Less stable deposits	839,219	68,529
5 Unsecured wholesale funding, of which:	1,172,750	401,734
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks	492,908	123,227
7 Non-operational deposits (all counterparties)	677,655	276,320
8 Unsecured debt	2,186	2,186
9 Secured wholesale funding		
10 Additional requirements, of which	169,722	15,808
11 Outflows related to derivative exposures and other collateral requirements	-	-
12 Outflows related to loss of funding on debt products	-	-
13 Credit and liquidity facilities	169,722	15,808
14 Other contractual funding obligations	-	-
15 Other contingent funding obligations	311,014	15,551
16 TOTAL CASH OUTFLOWS		511,043
Cash Inflows		
17 Secured lending (e.g. reverse repos)	-	-
18 Inflows from fully performing exposures	173,165	94,668
19 Other cash inflows	95,758	92,174
20 TOTAL CASH INFLOWS	268,923	186,842
		Total Adjusted Value***
21 TOTAL HQLA		572,385
22 TOTAL NET CASH OUTFLOWS		324,201
23 LIQUIDITY COVERAGE RATIO (%)		177

LCR Common Disclosure Template
(Amounts in RO '000)

Parent Company	Bank Name	Oman Arab Bank
	Period end	30-Sep-25
	Total Unweighted Value (average)*	Total Weighted Value (average)**
High Quality Liquid Assets		
1 Total High Quality Liquid Assets (HQLA)		385,158
Cash Outflows		
2 Retail deposits and deposits from small business customers, of which:	670,100	48,160
3 Stable deposits	282,707	9,421
4 Less stable deposits	387,393	38,739
5 Unsecured wholesale funding, of which:	832,321	264,916
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks	491,196	122,799
7 Non-operational deposits (all counterparties)	341,125	142,117
8 Unsecured debt		
9 Secured wholesale funding		
10 Additional requirements, of which	111,523	11,152
11 Outflows related to derivative exposures and other collateral requirements		
12 Outflows related to loss of funding on debt products		
13 Credit and liquidity facilities	111,523	11,152
14 Other contractual funding obligations	-	-
15 Other contingent funding obligations	161,304	8,065
16 TOTAL CASH OUTFLOWS		332,294
Cash Inflows		
17 Secured lending (e.g. reverse repos)		
18 Inflows from fully performing exposures	118,797	59,399
19 Other cash inflows	92,929	92,174
20 TOTAL CASH INFLOWS	211,726	151,573
		Total Adjusted Value***
21 TOTAL HQLA		385,158
22 TOTAL NET CASH OUTFLOWS		180,721
23 LIQUIDITY COVERAGE RATIO (%)		213