

LCR Common Disclosure Template
(Amounts in RO '000)

Consolidated	Bank Name	Oman Arab Bank
	Period end	31-Mar-25
	Total Unweighted Value (average)*	Total Weighted Value (average)**
High Quality Liquid Assets		
1 Total High Quality Liquid Assets (HQLA)		504,403
Cash Outflows		
2 Retail deposits and deposits from small business customers, of which:	1,086,188	74,683
3 Stable deposits	283,439	9,430
4 Less stable deposits	802,749	65,254
5 Unsecured wholesale funding, of which:	1,075,833	411,378
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks	427,542	106,886
7 Non-operational deposits (all counterparties)	613,717	269,918
8 Unsecured debt	34,574	34,574
9 Secured wholesale funding		-
10 Additional requirements, of which	52,468	4,514
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	52,468	4,514
14 Other contractual funding obligations	-	-
15 Other contingent funding obligations	353,721	17,686
16 TOTAL CASH OUTFLOWS		508,262
Cash Inflows		
17 Secured lending (e.g. reverse repos)	-	-
18 Inflows from fully performing exposures	176,637	107,183
19 Other cash inflows	243,016	136,323
20 TOTAL CASH INFLOWS	419,653	243,507
		Total Adjusted Value
21 TOTAL HQLA		504,403
22 TOTAL NET CASH OUTFLOWS		264,755
23 LIQUIDITY COVERAGE RATIO (%)		191

LCR Common Disclosure Template
(Amounts in RO '000)

Parent company	Bank Name	Oman Arab Bank
	Period end	31-Mar-25
	Total Unweighted Value (average)*	Total Weighted Value (average)**
High Quality Liquid Assets		
1 Total High Quality Liquid Assets (HQLA)		347,738
Cash Outflows		
2 Retail deposits and deposits from small business customers, of which:	640,204	45,106
3 Stable deposits	283,439	9,430
4 Less stable deposits	356,765	35,677
5 Unsecured wholesale funding, of which:	748,869	260,759
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks	423,852	105,963
7 Non-operational deposits (all counterparties)	325,017	154,796
8 Unsecured debt	-	-
9 Secured wholesale funding		-
10 Additional requirements, of which	-	-
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	-	-
14 Other contractual funding obligations	-	-
15 Other contingent funding obligations	216,613	10,831
16 TOTAL CASH OUTFLOWS		316,696
Cash Inflows		
17 Secured lending (e.g. reverse repos)	-	-
18 Inflows from fully performing exposures	107,378	53,689
19 Other cash inflows	230,426	134,657
20 TOTAL CASH INFLOWS	337,805	188,346
		Total Adjusted Value
21 TOTAL HQLA		347,738
22 TOTAL NET CASH OUTFLOWS		128350.3883
23 LIQUIDITY COVERAGE RATIO (%)		271