NSFR disclosures | **Bank Name** | **Oman Arab Bank**

(Amounts in RO '000) | **Period end** | **30-Jun-25**

Consolidated

		Unweighted value by residual maturity				
ASF Item						
		No maturity	**< 6 months**	**6 months to < 1yr**	**≥ 1yr**	**Weighted value**
1	Capital:	543,171	-	-	-	543,171
2	*Regulatory capital*	543,171	-	-	-	543,171
3	*Other capital instruments*	-	-	-	-	-
4	Retail deposits and deposits from small business customers business customers:	934,896	133,254	129,853	53,617	1,136,859
5	*Stable deposits*	281,969	4,881	6,383	9,623	278,572
6	*Less stable deposits*	652,928	128,372	123,469	43,994	858,287
7	Wholesale funding:	1,078,685	520,586	219,305	146,152	1,055,439
8	*Operational deposits*	429,484	-	-	-	214,742
9	*Other wholesale funding*	649,201	520,586	219,305	146,152	840,697
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	-	-	-	675,854	380,297
12	*NSFR derivative liabilities*	-	-	-	-	-
13	*All other liabilities and equity not included in above categories*	-	-	-	675,854	380,297
14	**Total ASF**					3,115,765
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					
16	Deposits held at other financial institutions for operational purposes	78,956	13,079	-	-	6,539
17	Performing loans and securities:	128,729	379,960	304,816	2,885,285	2,567,312
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	97,006	4,850
19	Performing loans to financial institutions secured by non- Level 1 HQLA and unsecured performing loans to financial institutions	-	60,415	6,046	-	12,085
20	Performing loans to non-financial corporate clients,loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which	128,729	319,545	298,771	1,951,508	2,006,475
21	-With a risk weight of less than or equal to 35% under the Basel II Standardised approach for credit risk	-	-	-	71,000	46,150
22	Performing residential mortgages, of which:	-	-	-	836,771	543,901
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	836,771	543,901
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-	-
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other Assets:	347,014	-	131,304	-	271,963
27	Physical traded commodities, including gold	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	-	-
29	NSFR derivative assets	-	-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	-
31	All other assets not included in the above categories	347,014	-	131,304	-	271,963
32	Off-balance sheet items					24,172
33	**TOTAL RSF**					2,869,987
34	**NET STABLE FUNDING RATIO (%)**					**109**

NSFR disclosures | **Bank Name** | **Oman Arab Bank**

(Amounts in RO '000) | **Period end** | **30-Jun-25**

Parent Company

		Unweighted value by residual maturity				
ASF Item						
		No maturity	**< 6 months**	**6 months to < 1yr**	**≥ 1yr**	**Weighted value**
1	Capital:	523,986	-	-	-	523,986
2	*Regulatory capital*	523,986	-	-	-	523,986
3	*Other capital instruments*	-	-	-	-	-
4	Retail deposits and deposits from small business customers business customers:	643,687	78,114	73,262	9,623	730,219
5	*Stable deposits*	281,969	4,881	6,383	9,623	278,572
6	*Less stable deposits*	361,718	73,233	66,878	-	451,647
7	Wholesale funding:	667,910	420,544	114,977	-	601,716
8	*Operational deposits*	425,935				212,967
9	*Other wholesale funding*	241,976	420,544	114,977		388,748
10	Liabilities with matching interdependent assets	-	-	-	-	
11	Other liabilities:	-	-	-	572,626	380,297
12	*NSFR derivative liabilities*	-	-	-	-	-
13	*All other liabilities and equity not included in above categories*	-	-	-	572,626	380,297
14	**Total ASF**					2,236,217
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					
16	Deposits held at other financial institutions for operational purposes		13,079			6,539
17	Performing loans and securities:	126,202	346,737	159,416	1,827,419	1,756,092
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
19	Performing loans to financial institutions secured by non- Level 1 HQLA and unsecured performing loans to financial institutions	-	60,415	6,046	-	12,085
20	Performing loans to non-financial corporate clients,loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which	126,202	286,322	153,370	1,366,189	1,444,207
21	-With a risk weight of less than or equal to 35% under the Basel II Standardised approach for credit risk	-	-	-	-	-
22	Performing residential mortgages, of which:	-	-	-	461,231	299,800
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	461,231	299,800
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-	-
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other Assets:	487,390	-	-	-	281,036
27	Physical traded commodities, including gold	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	-	-
29	NSFR derivative assets	-	-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	-
31	All other assets not included in the above categories	487,390	-	-		281,036
32	Off-balance sheet items	-	-	-	-	14,113
33	**TOTAL RSF**					2,057,780
34	**NET STABLE FUNDING RATIO (%)**					**109**