

NSFR disclosures
(Amounts in RO '000)

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

Consolidated		Unweighted value by residual maturity				
ASF Item		No	< 6	6 months	≥ 1yr	Weighted
		maturity	months	to < 1yr		value
1	Capital:	739,409	-	-	-	739,409
2	Regulatory capital	739,409	-	-	-	739,409
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers business customers:	932,395	149,362	128,508	156,817	1,245,913
5	Stable deposits	281,815	6,721	5,621	102,771	367,941
6	Less stable deposits	650,580	142,640	122,887	54,046	877,971
7	Wholesale funding:	1,220,761	413,005	203,801	158,310	1,077,094
8	Operational deposits	494,844	-	-	-	247,422
9	Other wholesale funding	725,917	413,005	203,801	158,310	829,672
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	-	-	-	662,656	465,918
12	NSFR derivative liabilities	-	-	-	-	-
13	All other liabilities and equity not included in above categories	-	-	-	662,656	465,918
14	Total ASF					3,528,334
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					
16	Deposits held at other financial institutions for operational purposes	95,972	7,050	-	-	3,525
17	Performing loans and securities:	130,343	445,950	224,409	3,018,412	2,657,788
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	96,361	4,818
19	Performing loans to financial institutions secured by non- Level 1 HQLA and unsecured performing loans to financial institutions	-	98,921	6,046	-	17,861
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	130,343	347,029	218,364	2,061,912	2,076,018
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:	-	-	-	860,139	559,090
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	860,139	559,090
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:	530,654	-	139,133	-	425,350
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	530,654	-	139,133	-	425,350
32	Off-balance sheet items					26,001
33	TOTAL RSF					3,112,664
34	NET STABLE FUNDING RATIO (%)					113

NSFR disclosures
(Amounts in RO '000)

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

Parent Company		Unweighted value by residual maturity				
ASF Item		No	< 6	6 months	≥ 1yr	Weighted
		maturity	months	to < 1yr		value
1	Capital:	579,488	-	-	-	579,488
2	Regulatory capital	579,488	-	-	-	579,488
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers business customers:	643,035	84,799	67,184	108,481	823,854
5	Stable deposits	281,815	6,721	5,621	102,771	367,941
6	Less stable deposits	361,219	78,077	61,563	5,710	455,912
7	Wholesale funding:	741,148	339,115	128,724	-	604,494
8	Operational deposits	493,108				246,554
9	Other wholesale funding	248,040	339,115	128,724		357,940
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	-	-	572,626	465,918
12	NSFR derivative liabilities					
13	All other liabilities and equity not included in above categories				572,626	465,918
14	Total ASF					2,473,754
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					
16	Deposits held at other financial institutions for operational purposes		7,050			3,525
17	Performing loans and securities:	127,514	416,594	97,403	1,916,132	1,822,383
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		98,921	6,046	-	17,861
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	127,514	317,673	91,357	1,453,819	1,504,018
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:				462,313	300,503
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				462,313	300,503
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:	530,654	-	-	-	286,217
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	530,654	-	-		286,217
32	Off-balance sheet items					15,252
33	TOTAL RSF					2,127,376
34	NET STABLE FUNDING RATIO (%)					116