

LCR Common Disclosure Template
(Amounts in RO '000)

Consolidated	Bank Name	Oman Arab Bank
	Period end	31-Dec-25
	Total Unweighted Value (average)*	Total Weighted Value (average)**
High Quality Liquid Assets		
1 Total High Quality Liquid Assets (HQLA)		561,676
Cash Outflows		
2 Retail deposits and deposits from small business customers, of which:	1,156,761	75,886
3 Stable deposits	380,509	14,254
4 Less stable deposits	776,252	61,632
5 Unsecured wholesale funding, of which:	1,165,158	416,637
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks	383,096	95,774
7 Non-operational deposits (all counterparties)	779,980	318,781
8 Unsecured debt	2,082	2,082
9 Secured wholesale funding		
10 Additional requirements, of which	142,009	13,067
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	142,009	13,067
14 Other contractual funding obligations	-	-
15 Other contingent funding obligations	328,710	16,435
16 TOTAL CASH OUTFLOWS		522,025
Cash Inflows		
17 Secured lending (e.g. reverse repos)	-	-
18 Inflows from fully performing exposures	162,471	90,476
19 Other cash inflows	81,393	76,985
20 TOTAL CASH INFLOWS	243,864	167,461
		Total Adjusted Value***
21 TOTAL HQLA		561,676
22 TOTAL NET CASH OUTFLOWS		354,564
23 LIQUIDITY COVERAGE RATIO (%)		158

LCR Common Disclosure Template
(Amounts in RO '000)

Parent company	Bank Name	Oman Arab Bank
	Period end	31-Dec-25
	Total Unweighted Value (average)*	Total Weighted Value (average)**
High Quality Liquid Assets		
1 Total High Quality Liquid Assets (HQLA)		377,861
Cash Outflows		
2 Retail deposits and deposits from small business customers, of which:	679,913	48,918
3 Stable deposits	286,054	9,532
4 Less stable deposits	393,859	39,386
5 Unsecured wholesale funding, of which:	823,430	279,697
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks	379,654	94,914
7 Non-operational deposits (all counterparties)	443,776	184,783
8 Unsecured debt		
9 Secured wholesale funding		
10 Additional requirements, of which	83,976	8,398
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	83,976	8,398
14 Other contractual funding obligations	-	-
15 Other contingent funding obligations	170,229	8,511
16 TOTAL CASH OUTFLOWS		345,524
Cash Inflows		
17 Secured lending (e.g. reverse repos)		
18 Inflows from fully performing exposures	99,543	49,772
19 Other cash inflows	77,736	76,986
20 TOTAL CASH INFLOWS	177,279	126,758
		Total Adjusted Value***
21 TOTAL HQLA		377,861
22 TOTAL NET CASH OUTFLOWS		218,766
23 LIQUIDITY COVERAGE RATIO (%)		173