

LCR Common Disclosure Template
(Amounts in RO '000)

Consolidated

High Quality Liquid Assets

1 Total High Quality Liquid Assets (HQLA)

Cash Outflows

- 2 Retail deposits and deposits from small business customers, of which:
- 3 Stable deposits
- 4 Less stable deposits
- 5 Unsecured wholesale funding, of which:
 - 6 Operational deposits (all counterparties) and deposits in networks of cooperative banks
 - 7 Non-operational deposits (all counterparties)
 - 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
- 16 **TOTAL CASH OUTFLOWS**

Bank Name

Period end

Oman Arab Bank

31-Dec-25

Total Unweighted Value (average)*	Total Weighted Value (average)**
	561,676
1,156,761	75,886
380,509	14,254
776,252	61,632
1,165,158	416,637
383,096	95,774
779,980	318,781
2,082	2,082
142,009	13,067
-	-
-	-
142,009	13,067
-	-
328,710	16,435
	522,025
	Total Adjusted Value***
	561,676
	354,564
	158

Cash Inflows

- 17 Secured lending (e.g. reverse repos)
- 18 Inflows from fully performing exposures
- 19 Other cash inflows
- 20 **TOTAL CASH INFLOWS**
- 21 **TOTAL HQLA**
- 22 **TOTAL NET CASH OUTFLOWS**
- 23 **LIQUIDITY COVERAGE RATIO (%)**

Parent company

	Bank Name Period end	Oman Arab Bank 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