

LCR Common Disclosure Template
(Amounts in RO '000)

Consolidated

Bank Name OAB
Period end 31 March 2024

	Total Unweighted Value (average)*	Total Weighted Value (average)**
High Quality Liquid Assets		
1 Total High Quality Liquid Assets (HQLA)		427,271
Cash Outflows		
2 Retail deposits and deposits from small business customers, of which:	1,006,832	66,039
3 Stable deposits	280,886	9,337
4 Less stable deposits	725,946	56,702
5 Unsecured wholesale funding, of which:	865,672	327,739
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks	338,020	84,505
7 Non-operational deposits (all counterparties)	507,758	223,339
8 Unsecured debt	19,895	19,895
9 Secured wholesale funding		
10 Additional requirements, of which	37,516	3,345
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	37,516	3,345
14 Other contractual funding obligations	-	-
15 Other contingent funding obligations	-	20,559
16 TOTAL CASH OUTFLOWS		417,682
Cash Inflows		
17 Secured lending (e.g. reverse repos)	-	-
18 Inflows from fully performing exposures	195,217	119,688
19 Other cash inflows	216,868	70,203
20 TOTAL CASH INFLOWS	412,085	189,891
		Total Adjusted Value
21 TOTAL HQLA		427,271
22 TOTAL NET CASH OUTFLOWS		227,791
23 LIQUIDITY COVERAGE RATIO (%)		188

LCR Common Disclosure Template
(Amounts in RO '000)

Bank Name OAB
Period end 31 March 2024

Parent Company

	Total Unweighted Value (average)*	Total Weighted Value (average)**
High Quality Liquid Assets		
1 Total High Quality Liquid Assets (HQLA)		317,880.5
Cash Outflows		
2 Retail deposits and deposits from small business customers, of which:	603,192.0	41,567.6
3 Stable deposits	280,886.2	9,337.0
4 Less stable deposits	322,305.8	32,230.6
5 Unsecured wholesale funding, of which:	658,990.6	234,045.4
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks	334,842.5	83,710.6
7 Non-operational deposits (all counterparties)	324,148.1	150,334.7
8 Unsecured debt		
9 Secured wholesale funding		
10 Additional requirements, of which	15,080.1	1,508.0
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	15,080.1	1,508.0
14 Other contractual funding obligations		
15 Other contingent funding obligations	268,061.4	13,403.1
16 TOTAL CASH OUTFLOWS		290,524.0
Cash Inflows		
17 Secured lending (e.g. reverse repos)		
18 Inflows from fully performing exposures	122,025.2	61,012.6
19 Other cash inflows	213,509.7	70,202.7
20 TOTAL CASH INFLOWS	335,534.8	131,215.2
		Total Adjusted Value***
21 TOTAL HQLA		317,880.5
22 TOTAL NET CASH OUTFLOWS		159,308.8
23 LIQUIDITY COVERAGE RATIO (%)		199.5