NSFR disclosures | **Bank Name** **Oman Arab Bank**
Consolidated | **Period end** **31-Dec-25**

		Unweighted value by residual maturity				
ASF Item						
		No maturity	**< 6 months**	**6 months to < 1yr**	**≥ 1yr**	**Weighted value**
1	Capital:	605,054	-	-	-	605,054
2	*Regulatory capital*	605,054	-	-	-	605,054
3	*Other capital instruments*	-	-	-	-	-
4	Retail deposits and deposits from small business customers business c	961,396	151,135	161,195	41,103	1,200,952
5	*Stable deposits*	425,982	18,602	17,790	9,622	439,256
6	*Less stable deposits*	535,414	132,532	143,405	31,481	761,696
7	Wholesale funding:	1,010,550	485,428	353,153	155,441	1,080,006
8	*Operational deposits*	345,849	-	-	-	172,924
9	*Other wholesale funding*	664,701	485,428	353,153	155,441	907,082
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	-	-	-	554,743	466,263
12	*NSFR derivative liabilities*	-	-	-	-	-
13	*All other liabilities and equity not included in above categories*	-	-	-	554,743	466,263
14	**Total ASF**					3,352,276
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					
16	Deposits held at other financial institutions for operational purposes	46,879	24,019	-	-	12,010
17	Performing loans and securities:	123,081	401,863	239,710	3,038,932	2,669,554
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	96,228	4,811
19	Performing loans to financial institutions secured by non- Level 1 HQL	-	66,820	5,766	-	12,906
20	Performing loans to non-financial corporate clients,loans to retail an	123,081	335,043	233,944	2,104,472	2,106,985
21	-With a risk weight of less than or equal to 35% under the Basel II Sta	-	-	-	71,000	46,150
22	Performing residential mortgages, of which:	-	-	-	838,233	544,852
23	With a risk weight of less than or equal to 35% under the Basel II Stan	-	-	-	838,233	544,852
24	Securities that are not in default and do not qualify as HQLA, includi	-	-	-	-	-
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other Assets:	477,052	-	135,986	-	322,991
27	Physical traded commodities, including gold	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributi	-	-	-	-	-
29	NSFR derivative assets	-	-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin poste	-	-	-	-	-
31	All other assets not included in the above categories	477,052	-	135,986	-	322,991
32	Off-balance sheet items					22,844
33	**TOTAL RSF**					3,027,398
34	**NET STABLE FUNDING RATIO (%)**					**111**

NSFR disclosures
Parent company

Oman Arab Bank
31-Dec-25

		Unweighted value by residual maturity				
ASF Item						
		No maturity	**< 6 months**	**6 months to < 1yr**	**≥ 1yr**	**Weighted value**
1	Capital:	580,286	-	-	-	580,286
2	*Regulatory capital*	580,286	-	-	-	580,286
3	*Other capital instruments*	-	-	-	-	-
4	Retail deposits and deposits from small business customers business customers:	663,759	85,899	67,891	9,622	750,728
5	*Stable deposits*	285,746	6,912	6,049	9,622	283,771
6	*Less stable deposits*	378,013	78,987	61,842	-	466,957
7	Wholesale funding:	722,307	322,048	189,373	-	616,864
8	*Operational deposits*	340,609				170,305
9	*Other wholesale funding*	381,698	322,048	189,373		446,559
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	-	-	466,263	466,263
12	*NSFR derivative liabilities*					
13	*All other liabilities and equity not included in above categories*				466,263	466,263
14	**Total ASF**					2,414,141
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					
16	Deposits held at other financial institutions for operational purposes		24,019			12,010
17	Performing loans and securities:	119,431	362,862	106,818	1,913,312	1,804,211
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		66,820	5,766	-	12,906
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	119,431	296,042	101,052	1,446,950	1,488,170
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:				466,362	303,135
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				466,362	303,135
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:	623,036	-	-	-	332,989
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	623,036	-	-		332,989
32	Off-balance sheet items					11,865
33	**TOTAL RSF**					2,161,075
34	**NET STABLE FUNDING RATIO (%)**					**112**