NSFR disclosures | **Bank Name** **Oman Arab Bank**

(Amounts in RO '000) | **Period end** **31-Mar-26**

Consolidated

		Unweighted value by residual maturity				
ASF Item						
		No maturity	**< 6 months**	**6 months to < 1yr**	**≥ 1yr**	**Weighted value**
1	Capital:	608,298	-	-	-	608,298
2	*Regulatory capital*	608,298	-	-	-	608,298
3	*Other capital instruments*	-	-	-	-	-
4	Retail deposits and deposits from small business customers business customers:	1,018,427	140,130	164,447	37,434	1,241,879
5	*Stable deposits*	434,085	14,720	18,453	9,622	443,895
6	*Less stable deposits*	584,342	125,410	145,994	27,812	797,984
7	Wholesale funding:	1,113,771	467,324	392,049	162,592	1,149,165
8	*Operational deposits*	409,405	-	-	-	204,702
9	*Other wholesale funding*	704,366	467,324	392,049	162,592	944,462
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	-	-	-	488,195	407,090
12	*NSFR derivative liabilities*	-	-	-	-	-
13	*All other liabilities and equity not included in above categories*	-	-	-	488,195	407,090
14	**Total ASF**					3,406,432
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					
16	Deposits held at other financial institutions for operational purposes	29,591	7,825	-	-	3,913
17	Performing loans and securities:	169,730	521,780	225,325	2,967,987	2,716,401
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	95,966	4,798
19	Performing loans to financial institutions secured by non- Level 1 HQLA and unsecured performing loans to financial institutions	-	120,651	5,066	-	20,631
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	169,730	401,130	220,259	2,037,070	2,148,254
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:	-	-	-	834,951	542,718
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	834,951	542,718
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:	508,926	-	141,034	-	342,017
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	508,926	-	141,034	-	342,017
32	Off-balance sheet items					22,844
33	**TOTAL RSF**					3,085,174
34	**NET STABLE FUNDING RATIO (%)**					**110**

NSFR disclosures — **Bank Name:** Oman Arab Bank

(Amounts in RO '000) — **Period end:** 31-Mar-26

Parent Company

		Unweighted value by residual maturity				
ASF Item						
		No maturity	**< 6 months**	**6 months to < 1yr**	**≥ 1yr**	**Weighted value**
1	Capital:	584,670	-	-	-	584,670
2	*Regulatory capital*	584,670	-	-	-	584,670
3	*Other capital instruments*	-	-	-	-	-
4	Retail deposits and deposits from small business customers business customers:	689,483	72,672	85,540	9,622	778,298
5	*Stable deposits*	292,027	5,867	9,556	9,622	292,078
6	*Less stable deposits*	397,456	66,805	75,983	-	486,220
7	Wholesale funding:	772,201	323,610	243,686	-	669,748
8	*Operational deposits*	405,838				202,919
9	*Other wholesale funding*	366,362	323,610	243,686		466,829
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	-	-	407,090	407,090
12	*NSFR derivative liabilities*					
13	*All other liabilities and equity not included in above categories*				407,090	407,090
14	**Total ASF**					2,439,806
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					
16	Deposits held at other financial institutions for operational purposes		7,825			3,913
17	Performing loans and securities:	166,100	450,453	96,758	1,885,252	1,822,882
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		120,651	5,066	-	20,631
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	166,100	329,802	91,693	1,415,204	1,496,720
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:				470,048	305,531
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				470,048	305,531
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:	656,585	-	-	-	348,641
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	656,585	-	-		348,641
32	Off-balance sheet items					10,894
33	**TOTAL RSF**					2,186,330
34	**NET STABLE FUNDING RATIO (%)**					**112**