

## NSFR disclosures

Quarter ended: 30-Sep-24

(RO '000)

Bank: Oman Arab Bank

Consolidated

| ASF Item |  | Unweighted value by residual maturity |            |                   |           | Weighted value   |
|----------|--|---------------------------------------|------------|-------------------|-----------|------------------|
|          |  | No maturity                           | < 6 months | 6 months to < 1yr | ≥ 1yr     |                  |
| 1        | Capital:   | 514,244                               | -          | -                 | -         | 514,244          |
| 2        | Regulatory capital   | 514,244                               | -          | -                 | -         | 514,244          |
| 3        | Other capital instruments  | -                                     | -          | -                 | -         | -                |
| 4        | Retail deposits and deposits from small business customers   | 886,138                               | 117,948    | 98,950            | 80,152    | 1,081,949        |
|          | business customers:  |                                       |            |                   |           |                  |
| 5        | Stable deposits  | 274,490                               | 5,477      | 4,658             | -         | 265,227          |
| 6        | Less stable deposits   | 611,648                               | 112,471    | 94,292            | 80,152    | 816,722          |
| 7        | Wholesale funding:   | 1,033,258                             | 461,029    | 324,142           | 221,232   | 1,130,446        |
| 8        | Operational deposits   | 389,336                               | -          | -                 | -         | 194,668          |
| 9        | Other wholesale funding  | 643,922                               | 461,029    | 324,142           | 221,232   | 935,778          |
| 10       | Liabilities with matching interdependent assets  |                                       |            |                   |           |                  |
| 11       | Other liabilities:   |                                       |            |                   | 74,883    |                  |
| 12       | NSFR derivative liabilities  |                                       |            |                   |           |                  |
| 13       | All other liabilities and equity not included in above categories  | -                                     | -          | -                 | 582,245   | 343,034          |
| 14       | <b>Total ASF</b>   |                                       |            |                   |           | <b>3,069,673</b> |
|          | <b>RSF Item</b>  |                                       |            |                   |           |                  |
| 15       | Total NSFR high-quality liquid assets (HQLA)   |                                       |            |                   |           | -                |
| 16       | Deposits held at other financial institutions for operational purposes   | 92,652                                | -          | -                 | -         | 12,726           |
| 17       | Performing loans and securities:   | 131,402                               | 485,658    | 244,025           | 2,676,091 | 2,443,001        |
| 18       | Performing loans to financial institutions secured by Level 1 HQLA   | -                                     | -          | -                 | 54,386    | 2,719            |
| 19       | Performing loans to financial institutions secured by non- Level 1 HQLA and unsecured performing loans to financial institutions                             | -                                     | 70,298     | 8,004             | -         | 14,547           |
| 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 | 131,402                               | 415,360    | 236,021           | 1,798,409 | 1,890,593        |
| 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:  | -                                     | -          | -                 | 354,607   | 230,494          |
| 23       | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk   | -                                     | -          | -                 | 823,296   | 535,142          |
| 24       | Securities that are not in default and do not qualify as HQLA, including exchange-traded equities  | -                                     | -          | -                 | 468,689   | 304,648          |
| 25       | Assets with matching interdependent liabilities  |                                       |            |                   |           |                  |
| 26       | Other Assets:  | 397,943                               | -          | 129,146           | -         | 293,295          |
| 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  | 397,943                               | -          | 129,146           | -         | 293,295          |
| 32       | Off-balance sheet items  |                                       | 0          | 0                 | 181,722   | 21,387           |
| 33       | <b>TOTAL RSF</b>   |                                       |            |                   |           | <b>2,770,409</b> |
| 34       | <b>NET STABLE FUNDING RATIO (%)</b>  |                                       |            |                   |           | <b>111</b>       |

Parent Company

| ASF Item |  | Unweighted value by residual maturity |            |                    |           | Weighted value   |
|----------|--|---------------------------------------|------------|--------------------|-----------|------------------|
|          |  | No maturity                           | < 6 months | 6 months to < 1 yr | ≥ 1 yr    |                  |
| 1        | Capital:   | 499,861                               | -          | -                  | -         | 499,861          |
| 2        | Regulatory capital   | 499,861                               | -          | -                  | -         | 499,861          |
| 3        | Other capital instruments  | -                                     | -          | -                  | -         | -                |
| 4        | Retail deposits and deposits from small business customers   | 595,398                               | 87,047     | 65,195             | -         | 681,940          |
|          | business customers:  | -                                     | -          | -                  | -         | -                |
| 5        | Stable deposits  | 274,490                               | 5,477      | 4,658              | -         | 265,227          |
| 6        | Less stable deposits   | 320,909                               | 81,570     | 60,537             | -         | 416,714          |
| 7        | Wholesale funding:   | 627,770                               | 422,825    | 285,188            | -         | 667,892          |
| 8        | Operational deposits   | 387,126                               | -          | -                  | -         | 193,563          |
| 9        | Other wholesale funding  | 240,643                               | 422,825    | 285,188            | -         | 474,328          |
| 10       | Liabilities with matching interdependent assets  | -                                     | -          | -                  | -         | -                |
| 11       | Other liabilities:   | -                                     | -          | -                  | -         | -                |
| 12       | NSFR derivative liabilities  | -                                     | -          | -                  | -         | -                |
| 13       | All other liabilities and equity not included in above categories  | -                                     | -          | -                  | 507,362   | 343,034          |
| 14       | <b>Total ASF</b>   |                                       |            |                    |           | <b>2,192,727</b> |
| RSF Item |  |                                       |            |                    |           |                  |
| 15       | Total NSFR high-quality liquid assets (HQLA)   |                                       |            |                    |           | -                |
| 16       | Deposits held at other financial institutions for operational purposes   | 25,452                                | -          | -                  | -         | 12,726           |
| 17       | Performing loans and securities:   | 127,315                               | 433,848    | 106,977            | 1,748,485 | 1,701,940        |
| 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                             | -                                     | 70,298     | 8,004              | -         | 14,547           |
| 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 | 127,315                               | 363,550    | 98,973             | 1,279,796 | 1,382,746        |
| 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:  | -                                     | -          | -                  | -         | -                |
| 23       | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk   | -                                     | -          | -                  | 468,689   | 304,648          |
| 24       | Securities that are not in default and do not qualify as HQLA, including exchange-traded equities  | -                                     | -          | -                  | 468,689   | 304,648          |
| 25       | Assets with matching interdependent liabilities  | -                                     | -          | -                  | -         | -                |
| 26       | Other Assets:  | 530,402                               | -          | -                  | -         | 296,608          |
| 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  | 530,402                               | -          | -                  | -         | 296,608          |
| 32       | Off-balance sheet items  |                                       |            |                    |           | 12,301           |
| 33       | <b>TOTAL RSF</b>   |                                       |            |                    |           | <b>2,023,575</b> |
| 34       | <b>NET STABLE FUNDING RATIO (%)</b>  |                                       |            |                    |           | <b>108</b>       |