

Consolidated

	Bank Name	OAB
	Period end	31/12/2023
	Total Unweighted Value (average)*	Total Weighted Value (average)**
<b>High Quality Liquid Assets</b>		
1 Total High Quality Liquid Assets (HQLA)		406,401
<b>Cash Outflows</b>		
2 Retail deposits and deposits from small business customers, of which:	986,302	63,804
3 Stable deposits	274,410	9,139
4 Less stable deposits	711,892	54,665
5 Unsecured wholesale funding, of which:	748,239	276,481
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks	311,238	77,809
7 Non-operational deposits (all counterparties)	433,035	194,706
8 Unsecured debt	3,966	3,966
9 Secured wholesale funding		-
10 Additional requirements, of which	32,136	2,826
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	32,136	2,826
14 Other contractual funding obligations	-	-
15 Other contingent funding obligations	-	21,482
16 <b>TOTAL CASH OUTFLOWS</b>		364,594
<b>Cash Inflows</b>		
17 Secured lending (e.g. reverse repos)	-	-
18 Inflows from fully performing exposures	208,544	124,776
19 Other cash inflows	212,588	66,695
20 <b>TOTAL CASH INFLOWS</b>	421,132	191,471
		Total Adjusted Value
21 <b>TOTAL HQLA</b>		406,401
22 <b>TOTAL NET CASH OUTFLOWS</b>		173,123
23 <b>LIQUIDITY COVERAGE RATIO (%)</b>		235

LCR Common Disclosure Template  
(Amounts in RO '000)

Parent Company

Bank Name OAB  
Period end 31/12/2023

	Total Unweighted Value (average)*	Total Weighted Value (average)**
<b>High Quality Liquid Assets</b>		
1 Total High Quality Liquid Assets (HQLA)		298,536
<b>Cash Outflows</b>		
2 Retail deposits and deposits from small business customers, of which:	589,449	40,643
3 Stable deposits	274,410	9,139
4 Less stable deposits	315,039	31,504
5 Unsecured wholesale funding, of which:	564,382	201,513
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks	307,453	76,863
7 Non-operational deposits (all counterparties)	256,929	124,650
8 Unsecured debt		
9 Secured wholesale funding		
10 Additional requirements, of which	11,658	1,166
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	11,658	1,166
14 Other contractual funding obligations		
15 Other contingent funding obligations	294,839	14,742
16 <b>TOTAL CASH OUTFLOWS</b>		258,064
<b>Cash Inflows</b>		
17 Secured lending (e.g. reverse repos)		
18 Inflows from fully performing exposures	136,334	68,167
19 Other cash inflows	210,040	66,695
20 <b>TOTAL CASH INFLOWS</b>	346,374	134,862
		Total Adjusted Value***
21 <b>TOTAL HQLA</b>		298,536
22 <b>TOTAL NET CASH OUTFLOWS</b>		123,202
23 <b>LIQUIDITY COVERAGE RATIO (%)</b>		242.3