

LCR Common Disclosure Template
(Amounts in RO '000)

Consolidated

	Bank Name	Oman Arab Bank
	Period end	31-Dec-24
	Total Unweighted Value (average)*	Total Weighted Value (average)**
High Quality Liquid Assets		
1 Total High Quality Liquid Assets (HQLA)		517,261
Cash Outflows		
2 Retail deposits and deposits from small business customers, of which:	1,058,177	72,606
3 Stable deposits	278,635	9,278
4 Less stable deposits	779,542	63,328
5 Unsecured wholesale funding, of which:	1,067,319	424,678
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks	363,888	90,972
7 Non-operational deposits (all counterparties)	677,550	307,825
8 Unsecured debt	25,881	25,881
9 Secured wholesale funding	-	-
10 Additional requirements, of which	45,755	4,027
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	45,755	4,027
14 Other contractual funding obligations	-	-
15 Other contingent funding obligations	364,038	18,202
16 TOTAL CASH OUTFLOWS		519,513
Cash Inflows		
17 Secured lending (e.g. reverse repos)	-	-
18 Inflows from fully performing exposures	220,770	134,380
19 Other cash inflows	234,019	88,054
20 TOTAL CASH INFLOWS	454,789	222,434
		Total Adjusted Value
21 TOTAL HQLA		517,261
22 TOTAL NET CASH OUTFLOWS		297,079
23 LIQUIDITY COVERAGE RATIO (%)		174

LCR Common Disclosure Template
(Amounts in RO '000)

Parent company

	Bank Name	Oman Arab Bank
	Period end	31-Dec-24
	Total Unweighted Value (average)*	Total Weighted Value (average)**
High Quality Liquid Assets		
1 Total High Quality Liquid Assets (HQLA)		387,001
Cash Outflows		
2 Retail deposits and deposits from small business customers, of which:	622,400	43,655
3 Stable deposits	278,635	9,278
4 Less stable deposits	343,765	34,377
5 Unsecured wholesale funding, of which:	753,055	284,324
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks	360,819	90,205
7 Non-operational deposits (all counterparties)	392,236	194,119
8 Unsecured debt	-	-
9 Secured wholesale funding	-	-
10 Additional requirements, of which	-	-
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	-	-
14 Other contractual funding obligations	-	-
15 Other contingent funding obligations	227,525	11,376
16 TOTAL CASH OUTFLOWS		339,355
Cash Inflows		
17 Secured lending (e.g. reverse repos)	-	-
18 Inflows from fully performing exposures	132,714	66,357
19 Other cash inflows	230,624	87,355
20 TOTAL CASH INFLOWS	363,338	153,712
		Total Adjusted Value
21 TOTAL HQLA		387,001
22 TOTAL NET CASH OUTFLOWS		185,643
23 LIQUIDITY COVERAGE RATIO (%)		208