**Liquidity Coverage Ratio:**

Bank has adopted Basel III liquidity standards and is reporting the liquidity coverage ratio (LCR) to the Central Bank of Oman (CBO) with effect from March 2013. The LCR is defined as the proportion of high quality liquid assets to total net cash outflows over the next 30 days. The high quality liquid assets include cash; reserves held with CBO; investment in CBO Certificate of Deposits, CBO Treasury Bills, Government Development Bonds; Sovereign Treasury Bills; and investment in equity listed on Muscat Stock Exchange. LCR is a measure of adequacy of liquid assets that will enable the Bank to survive an acute stress scenario lasting for 30 days. As per CBO guidelines, the LCR is to be maintained at a minimum of 100% from 01.01.2019. In compliance with the CBO guidelines, the Bank is meeting the regulatory limit of LCR as at 31st December 2025.

The disclosure for Liquidity Coverage Ratio for Bank Dhofar consolidated (i.e. conventional entity + Islamic Window entity) as at 31st December 2025 is as follows:

| **Bank Dhofar Consolidated Entity**<br>**LCR Disclosure for Four quarters ended December 2025** | **Total Unweighted Value (average)**<br>**OMR '000** | **Total Weighted Value (average)**<br>**OMR '000** |
|---|---|---|
| **High Quality Liquid Assets** | | |
| 1 Total High Quality Liquid Assets (HQLA) | | 685,103.69 |
| Cash Outflows | | |
| 2 Retail deposits and deposits from small business customers, of which: | 454,478.81 | 40,815.80 |
| 3 Stable deposits | 66,172.56 | 1,985.18 |
| 4 Less stable deposits | 388,306.25 | 38,830.62 |
| 5 Unsecured wholesale funding, of which: | 1,435,624.21 | 607,273.67 |
| 6 Operational deposits (all counterparties) and deposits in networks of | | |
| 7 Non-operational deposits (all counterparties) | 1,435,624.21 | 607,273.67 |
| 8 Unsecured debt | | |
| 9 Secured wholesale funding | | |
| 10 Additional requirements, of which | 351,013.41 | 31,454.88 |
| 11 Outflows related to derivative exposures and other collateral | | |
| 12 Outflows related to loss of funding on debt products | | |
| 13 Credit and liquidity facilities | 351,013.41 | 31,454.88 |
| 14 Other contractual funding obligations | 76,379.89 | 76,379.89 |
| 15 Other contingent funding obligations | 767,880.44 | 38,394.02 |
| 16 **TOTAL CASH OUTFLOWS** | | 794,318.27 |
| **Cash Inflows** | | |
| 17 Secured lending (e.g. reverse repos) | | |
| 18 Inflows from fully performing exposures | 570,540.57 | 267,709.86 |
| 19 Other cash inflows | 48,626.21 | 48,626.21 |
| 20 **TOTAL CASH INFLOWS** | 619,166.77 | 316,336.06 |
| | | Total Adjusted Value |
| 21 **TOTAL HQLA** | | 685,103.69 |
| 22 **TOTAL NET CASH OUTFLOWS** | | 477,982.21 |
| 23 **LIQUIDITY COVERAGE RATIO (%)** | | 143.33 |

The above disclosed values for high quality liquid assets, cash outflows and cash inflows are the arithmetic average of the values for the last four quarters. LCR is computed on a monthly basis and year end position for LCR is 157.12% as at 31.12.2025 (157.54% as at 31.12.2024). The Bank is in compliance of the regulatory limit of LCR as at 31st December 2025, with LCR of 143.33% calculated on weighted average value for the year (2024: 147.83%).

The Bank provides Shari'a compliant services and products through a window under the name of "Dhofar Islamic (DI)". LCR for Dhofar Islamic is separately computed and the average position as at 31st December 2025 is given below:

| **Dhofar Islamic Banking Services (DI)**<br>**LCR Disclosure for the year end December 2025** | **Total Unweighted Value (average) OMR '000** | **Total Weighted Value (average) OMR '000** |
|---|---|---|
| **High Quality Liquid Assets** | | |
| 1 Total High Quality Liquid Assets (HQLA) | | 132,355.51 |
| Cash Outflows | | |
| 2 Retail deposits and deposits from small business customers, of which | 126,037.30 | 12,295.79 |
| 3 Stable deposits | 4,399.12 | 131.97 |
| 4 Less stable deposits | 121,638.18 | 12,163.82 |
| 5 Unsecured wholesale funding, of which: | 333,938.82 | 140,911.46 |
| 6 Operational deposits (all counterparties) and deposits in networks of | | |
| 7 Non-operational deposits (all counterparties) | 333,938.82 | 140,911.46 |
| 8 Unsecured debt | | |
| 9 Secured wholesale funding | | |
| 10 Additional requirements, of which | 45,265.17 | 3,970.26 |
| 11 Outflows related to derivative exposures and other collateral | | |
| 12 Outflows related to loss of funding on debt products | | |
| 13 Credit and liquidity facilities | 45,265.17 | 3,970.26 |
| 14 Other contractual funding obligations | 15,130.48 | 15,130.48 |
| 15 Other contingent funding obligations | 68,394.44 | 3,419.72 |
| 16 **TOTAL CASH OUTFLOWS** | | 175,727.72 |
| **Cash Inflows** | | |
| 17 Secured lending (e.g. reverse repos) | | |
| 18 Inflows from fully performing exposures | 177,549.72 | 72,901.00 |
| 19 Other cash inflows | 12,911.40 | 12,911.40 |
| 20 **TOTAL CASH INFLOWS** | 190,461.12 | 85,812.40 |
| | | Total Adjusted Value |
| 21 **TOTAL HQLA** | | 132,355.51 |
| 22 **TOTAL NET CASH OUTFLOWS** | | 89,915.32 |
| 23 **LIQUIDITY COVERAGE RATIO (%)** | | 147.20 |

The above disclosed values for high quality liquid assets, cash outflows and cash inflows are the arithmetic average of the values for the last four quarters.

LCR is computed on a monthly basis and year end position for LCR is 164.48% as at 31.12.2025 (137.59% as at 31.12.2024). The Bank is in compliance of the regulatory limit of LCR as at 31st December 2025, with LCR of 147.20% calculated on weighted average value for the year (2024: 199.57%).