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 Securities Market. 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 30th Sep 2026.
The disclosure for Liquidity Coverage Ratio for Bank Dhofar consolidated (i.e. conventional entity + Islamic Window entity) as at 30th Sep 2026 is as follows:

	Bank Dhofar Consolidated **LCR Disclosure for the Quarter ending: Sep 2026**	Total Unweighted Value (average) OMR '000	Total Weighted Value (average) OMR '000
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)		817,052.77
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	919,907.25	62,793.85
3	Stable deposits	417,098.15	12,512.94
4	Less stable deposits	502,809.10	50,280.91
5	Unsecured wholesale funding, of which:	1,924,015.08	829,753.93
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		
7	Non-operational deposits (all counterparties)	1,924,015.08	829,753.93
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which	598,771.13	49,316.95
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	598,771.13	49,316.95
14	Other contractual funding obligations	84,560.98	84,560.98
15	Other contingent funding obligations	1,014,058.50	50,702.92
16	**TOTAL CASH OUTFLOWS**		1,077,128.63
Cash Inflows			
17	Secured lending (e.g. reverse repos)		
18	Inflows from fully performing exposures	585,198.13	316,801.03
19	Other cash inflows	54,056.84	54,056.84
20	**TOTAL CASH INFLOWS**	639,254.97	370,857.87
			Total Adjusted Value
21	**TOTAL HQLA**		817,052.77
22	**TOTAL NET CASH OUTFLOWS**		706,270.76
23	**LIQUIDITY COVERAGE RATIO (%)**		115.69

LCR is computed on a monthly basis and the same for Bank Dhofar (consolidated entity) was at 113.54% as at Jul 2026, 121.28% as at Aug 2026 and 112.24% as at Sep 2026. The above disclosed values for high quality liquid assets, cash outflows and cash inflows are the monthly arithmetic average of the values for the three months of the quarter ended 30.09.2026.