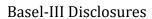


# **Basel III Disclosures**

# **National Bank of Oman (NBO)**

30 June 2025





# Table 1 - Basel III common disclosure template as of 30 June 2025:

	AMOUNTS (RO'000)	Ref. to Table 2b
COMMON EQUITY TIER 1 CAPITAL: INSTRUMENTS AND RESERVES	(135 555)	
Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	197,060	С
Retained earnings	255,676	D
Accumulated other comprehensive income (and other reserves)	54,198	Е
Public sector capital injections grandfathered until 1 January 2018	-	
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
Common Equity Tier 1 capital before regulatory adjustments	506,934	F
Common Equity Tier 1 capital: regulatory adjustments		
Deferred tax assets arising from temporary differences (net of related tax liability)	-	
Gains and losses due to changes in own credit risk on fair valued liabilities.	(13,659)	G
Total regulatory adjustments to Common Equity Tier 1	(13,659)	
Common Equity Tier 1 capital	493,275	
Additional Tier 1 capital: Instruments		
Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	225,037	Н
of which: classified as equity under applicable accounting standards	225,037	
of which: classified as liabilities under applicable accounting standards	-	
Additional Tier 1 capital before regulatory adjustments	225,037	
Additional Tier 1 capital: Regulatory Adjustments		
Total regulatory adjustments to Additional Tier 1 capital	-	
Additional Tier 1 capital (AT1)	225,037	
Tier 1 capital (T1 = CET1 + AT1)	718,312	
TIER 2 CAPITAL: INSTRUMENTS AND PROVISIONS		•
Directly issued qualifying Tier 2 instruments plus related stock surplus	8,666	
Directly issued capital instruments subject to phase out from Tier 2	_	
Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third		
parties (amount allowed in group Tier 2)	-	
of which: instruments issued by subsidiaries subject to phase out	-	
Provisions	12,103	A+B
TIER 2 CAPITAL BEFORE REGULATORY ADJUSTMENTS	20,769	
TIER 2 CAPITAL: REGULATORY ADJUSTMENTS		
Total regulatory adjustments to Tier 2 capital	-	
Tier 2 capital	20,769	
Total capital	739,081	
Risk Weighted Assets		
Total risk weighted assets	4,458,642	
Of which: Credit risk weighted assets	4,020,610	
Of which: Market risk weighted assets	165,888	
Of which: Operational risk weighted assets	272,144	
CAPITAL RATIOS		
Common Equity Tier 1 (as a percentage of risk weighted assets)	11.1	
Tier 1 (as a percentage of risk weighted assets)	16.1	
Total capital (as a percentage of risk weighted assets)	16.6	
Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical		
buffer requirements plus G-SIB/D-SIB buffer requirement expressed as a percentage of risk weighted assets)		
of which: capital conservation buffer requirement	-	
of which: bank specific countercyclical buffer requirement	-	
of which: D-SIB/G-SIB buffer requirement	-	
Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets	1.6	
NATIONAL MINIMA (IF DIFFERENT FROM BASEL III)		
National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	9.50	
National Tier 1 minimum ratio (if different from Basel 3 minimum)	11.50	
National total capital minimum ratio (if different from Basel 3 minimum)	13.50	

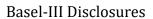




Table 2a - Balance sheet as in published financial statements.

Table 2a	30-Jun-2025				
Assets	RO'000s				
Cash and balances with Central Banks	284,914				
Due from Banks and other money market placements (net)	366,777				
Loans, advances and Islamic financing assets (net)	4,067,604				
Investment securities	593,660				
Other assets	59,888				
Property and equipment	127,213				
Total assets	5,500,056				
Liabilities	·				
Due to banks and other money market deposits	329,978				
Customers' deposits	4,204,843				
Other liabilities	162,501				
Taxation	17,298				
Total liabilities	4,714,620				
Shareholders' Equity					
Share capital	162,595				
Share premium	34,465				
Legal reserve	54,198				
Other non-distributable reserves	19,441				
Retained earnings	289,700				
Tier 1 perpetual bond	225,037				
Total shareholders' equity	785,436				
Total liability and shareholders' funds	5,500,056				

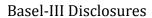




Table 2b – Reconciliation between expanded line items as per published financial statements and regulatory scope of consolidation with reference to Table 1.

Table 2b	30-Jun-2025	Reference
Assets	RO'000s	
Cash and balances with Central Bank of Oman	284,914	
Certificates of deposit	-	
Balance with banks and money at call and short notice	328,970	
Investments in securities	593,660	
Loans and advances of which:	<u> </u>	
Loans to Banks - Gross	38,057	
General Provisions considered for Tier 2	(250)	Α
Net Loans to banks	37,807	
Loans to Customers - Gross	4,240,158	
Specific Provisions	(160,701)	
General Provisions considered for Tier 2	(11,853)	В
Net Loans to customers	4,067,604	
Fixed assets	59,888	
Other assets of which:	127,213	
Deferred tax assets	-	
Amount considered for CET1	-	
Total Assets	5,500,056	
Capital & Liabilities		
Paid-up Capital	197,060	
Of which:		
Amount eligible for CET1	197,060	С
Amount eligible for AT1	-	
Reverses and Surplus	289,700	
Of which: Amount eligible for CET1		
Retained earnings carried forward	255,676	D
Amount not eligible for CET1	34,024	
Legal reserve	54,198	E
General reserve	-	
Subordinated debt reserve	-	
Total Amount eligible for CET1	506,934	F
Tier 1 perpetual bond	225,037	Н
Cumulative changes in fair value of investments	(13,659)	
Amount eligible for Tier 1	13,659	G
Revaluation reserve	19,441	
Total Capital	785,436	
Deposits Of which:		
Deposits from banks	329,978	
Customer deposits	3,876,302	
Deposits of Islamic Banking window	328,541	
Euro medium term notes	-	
Other deposits (Sub-debt)	-	
Other liabilities & provisions of which:	179,799	
Total Liabilities and Capital	5,500,056	

## **Basel-III Disclosures**



## Disclosure template for main features of all regulatory capital instruments

#### **Common Equity:**

Common equity comprises of 1,625,946,449 equity shares of RO 0.100 each fully paid up, issued and governed under the laws of Sultanate of Oman.

## Table 3 – All other regulatory capital instruments:

1	Issuer	-	National Bank of Oman	National Bank of Oman	National Bank of Oman
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	-	XS2320458172	XS2485968569	XS2905559816
3	Governing law(s) of the instrument	-	English	English	English
4	Transitional Basel III rules	-	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	-	Eligible	Eligible	Eligible
6	Eligible at solo/group/group & solo	-	Solo	Solo	Solo
7	Instrument type	-	Additional Tier 1	Additional Tier 1	Additional Tier 1
8	Amount recognised in regulatory capital	-	RO 115.5 million	RO 51.63 million	RO 57.90 million
9	Par value of instrument	-	RO 115.5 million	RO 51.63 million	RO 57.90 million
10	Accounting classification	-	Equity	Equity	Equity
11	Original date of issuance	-	01-Apr-21	29-Nov-2022	23-Oct-2024
12	Perpetual or dated	-	Perpetual	Perpetual	Perpetual
13	Original maturity date	-	Not applicable	Not applicable	Not applicable
14	Issuer call subject to prior supervisory approval	-	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	-	01-Apr-2026	29-Nov-2027	23-Oct-2029
16	Subsequent call dates, if applicable	-	Every five years	Every five years	Every five years
Cou	pons / dividends				
17	Fixed or floating dividend/coupon	-	Fixed	Fixed	Fixed
18	Coupon rate and any related index	-	8.000%	6.750%	6.750%
19	Existence of a dividend stopper	-	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	-	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	-	No	No	No
22	Noncumulative or cumulative	-	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	-	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	-	Not applicable	Not applicable	Not applicable
25	If convertible, fully or partially	-	Not applicable	Not applicable	Not applicable
26	If convertible, conversion rate	-	Not applicable	Not applicable	Not applicable
27	If convertible, mandatory or optional conversion	-	Not applicable	Not applicable	Not applicable
28	If convertible, specify instrument type convertible into	-	Not applicable	Not applicable	Not applicable
29	If convertible, specify issuer of instrument it converts into	-	Not applicable	Not applicable	Not applicable
30	Write-down feature	-	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	-	Non viability event	Non viability event	Non viability event
32	If write-down, full or partial	-	Full (See note)	Full (See note)	Full (See note)
33	If write-down, permanent or temporary	-	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	-	Not applicable	Not applicable	Not applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	-	Subordinated to Senior Liabilities and Tier 2 - Subordinated debts	Subordinated to Senior Liabilities and Tier 2 - Subordinated debts	Subordinated to Senior Liabilities and Tier 2 - Subordinated debts
36	Non-compliant transitioned features	-	No	No	No
37	If yes, specify non-compliant features	-	Not applicable	Not applicable	Not applicable



#### **Leverage Ratio**

The leverage ratio deals with the risk of buildup of excessive on and off-balance sheet exposures. Minimum Leverage Ratio standard will be made applicable to all the Banks effective from the year 2019.

## Basel III leverage ratio framework and disclosure requirements

Su	mmary comparison of accounting assets vs leverage ratio exposure measure	
(P	ease refer to paragraph 52 of Basel III leverage ratio framework and disclosure requirements of BCBS issued in Jo	nuary 2014)
	Item	30-Jun-2025
1	Total consolidated assets as per published financial statements	5,500,056
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for	
2	accounting purposes but outside the scope of regulatory consolidation	_
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting	_
	framework but excluded from the leverage ratio exposure measure	
4	Adjustments for derivative financial instruments	17,609
5	Adjustment for securities financing transactions (i.e., repos and similar secured lending)	-
6	Adjustment for off-balance sheet items (i.e., conversion to credit equivalent amounts of off-balance sheet exposures)	304,933
7	Other adjustments	-
8	Leverage ratio exposure	5,822,598
	erage ratio common disclosure template	
(P	ease refer to paragraph 53 of Basel III leverage ratio framework and disclosure requirements of BCBS issued in Jo	
	Item	30-Jun-2025
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	5,500,056
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	-
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	5,500,056
	DERIVATIVE EXPOSURES	
4	Replacement cost associated with all derivatives transactions (i.e., net of eligible cash variation margin)	17,609
5	Add-on amounts for PFE associated with all derivatives transactions	-
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-
8	(Exempted CCP leg of client-cleared trade exposures)	-
9	Adjusted effective notional amount of written credit derivatives	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-
11	Total derivative exposures (sum of lines 4 to 10)	17,609
	SECURITIES FINANCING TRANSACTION EXPOSURES	
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	-
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-
14	CCR exposure for SFT assets	-
15	Agent transaction exposures	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	-
	OTHER OFF-BALANCE SHEET EXPOSURES	
17	Off-balance sheet exposure at gross notional amount	440,090
18	(Adjustments for conversion to credit equivalent amounts)	(135,157)
19	Off-balance sheet items (sum of lines 17 and 18)	304,933
	CAPITAL AND TOTAL EXPOSURES	
20	Tier 1 capital - (A)	718,312
21	Total exposures (sum of lines 3, 11, 16 and 19) - (B)	5,822,598
	Leverage Ratio	5,522,550
22	Basel III leverage ratio (%) = (A) / (B)	12.3

# Basel-III Disclosures



# Liquidity Coverage Ratio (LCR)

	Total Unweighted	Total Weighted
	Value (average)	Value (average)
	30-Jun-2025	30-Jun-2025
	RO'000	RO'000
HIGH QUALITY LIQUID ASSETS		
TOTAL HIGH QUALITY LIQUID ASSETS (HQLA) (A)	693,567	693,567
Cash outflows		
Stable deposits	394,850	11,845
Less stable deposits	332,968	33,297
Retail deposits and deposits from small business customers	727,818	45,142
Unsecured wholesale funding, of which: Operational deposits (all counterparties) and deposits in networks of cooperative banks	1,698,508	660,569
Additional requirements, of which:		
Credit and liquidity facilities	23,083	2,308
Other contractual funding obligations	18,771	939
Other contingent funding obligations	605,952	196,853
TOTAL CASH OUTFLOWS (B)	3,074,132	905,811
CASH INFLOWS		
Inflows from fully performing exposures	316,033	246,678
Other cash inflows	228,778	228,778
TOTAL CASH INFLOWS (C)	544,811	475,456
TOTAL HIGH QUALITY LIQUID ASSETS (A)		693,567
TOTAL NET CASH OUTFLOWS (D) = (B) – (C)		430,355
LIQUIDITY COVERAGE RATIO (%) = (A) / (D)		161.16

# Basel-III Disclosures



## Net Stable Funding Ratio (NSFR)

Item	Unweight value 30-Jun-2025	Weighted value 30-Jun-2025
AVAILABLE STABLE FUNDING	RO'000	RO'000
Regulatory capital	739,081	739,081
Liabilities with effective residual maturities of one year or more	2,544,779	2,544,779
Retail and small business customers		
- Stable Deposits	287,781	273,392
- Less Stable Deposits	154,073	138,666
Wholesale Funding		
- Operational and short-term funding	1,595,539	797,770
- Other wholesale funding	454,017	57,513
TOTAL AVAILABLE STABLE FUNDING	5,775,270	4,551,201
REQUIRED STABLE FUNDING		
High quality liquid assets		
- Coins, banknotes and reserves with CBO	284,414	0
- Other Level 1 assets	414,391	20,720
Funding to financial institutions with residual maturities of less than six months not included in the above categories	332,662	49,899
Funding not included in the above categories with residual maturity of less than one year, including loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns and PSEs	1,046,358	399,587
Unencumbered residential mortgages that would qualify for the 35% or lower risk weight under Basel II standardised approach for credit risk	456,804	296,922
All other assets not included in the above categories, including non-performing loans, loans to financial institutions with a residual maturity of one year or more, non-exchange-traded equities, fixed assets, items deducted from regulatory capital, retained interest, insurance assets, subsidiary interests and defaulted securities.	3,226,350	3,226,350
OFF BALANCE SHEET EXPOSRES		
Irrevocable and conditionally revocable credit and liquidity facilities to any client		
Other contingent funding obligations, including products and instruments such as guarantees, letters of credit, unconditionally revocable credit and liquidity facilities	440,089	22,004
TOTAL REQUIRED STABLE FUNDING	6,201,068	4,015,482
NSFR (MIN BASEL III REQUIREMENT - 100%) (%)		113.34