

# Basel III Disclosures

## National Bank of Oman (NBO)

31 March 2026

## Basel-III Disclosures

Table 1 - Basel III common disclosure template as of 31 March 2026:

Common Disclosure Template as at 31 March 2026	₹ '000s	Reference to the regulatory scope of consolidation from Table 2B
<b>Common Equity Tier 1 capital: instruments and reserves</b>		
Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	197,060	F
Retained earnings	312,684	H
Accumulated other comprehensive income (and other reserves)	54,198	G
<i>Public sector capital injections grandfathered until 1 January 2018</i>	-	
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>563,942</b>	
<b>Common Equity Tier 1 capital: regulatory adjustments</b>		
Prudential valuation adjustments	(4,723)	I
Deferred tax assets arising from temporary differences (net of related tax liability)		
<b>Total regulatory adjustments to Common equity Tier 1</b>	<b>(4,723)</b>	
<b>Common Equity Tier 1 capital (CET1)</b>	<b>559,219</b>	
<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>282,787</b>	
<b>Total regulatory adjustments to Additional Tier 1 capital</b>	<b>-</b>	
<b>Additional Tier 1 capital (AT1)</b>	<b>282,787</b>	
<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>842,006</b>	
<b>Tier 2 capital: instruments and provisions</b>		
Directly issued qualifying Tier 2 instruments plus related stock surplus		
<i>Directly issued capital instruments subject to phase out from Tier 2</i>	-	
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)	-	
<i>of which: instruments issued by subsidiaries subject to phase out</i>	-	
Provisions	12,177	(A+B+C+D+E)
<b>Tier 2 capital before regulatory adjustments</b>	<b>12,177</b>	
<b>Tier 2 capital: regulatory adjustments</b>		
of which: cumulative fair value gains or losses on financial assets measured at fair value through other comprehensive income	13,065	
<b>Total regulatory adjustments to Tier 2 capital</b>	<b>13,065</b>	
<b>Tier 2 capital (T2)</b>	<b>25,242</b>	
<b>Total capital (TC = T1 + T2)</b>	<b>867,248</b>	
<b>Risk Weighted Assets</b>		
<b>Total risk weighted assets</b>	<b>4,945,289</b>	
<i>Of which: Credit risk weighted assets</i>	4,546,810	
<i>Of which: Market risk weighted assets</i>	110,550	
<i>Of which: Operational risk weighted assets</i>	287,929	
<b>Capital Ratios</b>		
Common Equity Tier 1 (as a percentage of risk weighted assets)	11.3	
Tier 1 (as a percentage of risk weighted assets)	17.0	
Total capital (as a percentage of risk weighted assets)	17.5	
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)	9.50	
<i>of which: capital conservation buffer requirement</i>	<b>2.50</b>	
<i>of which: bank specific countercyclical buffer requirement</i>	-	
<i>of which: D-SIB/G-SIB buffer requirement</i>	-	
Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	1.8	
<b>NATIONAL MINIMA (IF DIFFERENT FROM BASEL III)</b>		
National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	7.00	
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	
<b>Applicable caps on the inclusion of provisions in Tier 2</b>		
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	12,177	

Basel-III Disclosures

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

Table 2a	31-Mar-2026
<b>Assets</b>	<b>₹'000s</b>
Cash and balances with Central Banks	338,930
Due from Banks and other money market placements (net)	376,473
Loans, advances and Islamic financing assets (net)	4,286,762
Investment securities	692,550
Other assets	60,848
Property and equipment	143,747
<b>Total assets</b>	<b>5,899,310</b>
<b>Liabilities</b>	
Due to banks and other money market deposits	435,601
Customers' deposits	4,265,852
Other liabilities	147,219
Taxation	29,627
<b>Total liabilities</b>	<b>4,878,299</b>
<b>Shareholders' Equity</b>	
Share capital	162,595
Share premium	34,465
Legal reserve	54,198
Other non-distributable reserves	39,316
Retained earnings	332,150
Tier 1 perpetual bond	398,287
<b>Total shareholders' equity</b>	<b>1,021,011</b>
<b>Total liability and shareholders' funds</b>	<b>5,899,310</b>

## Basel-III Disclosures

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

Table 2b	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	As at 31-Mar-26	As at 31-Mar-26	
	₹'000s	₹'000s	
<b>Assets</b>			
Cash and balances with Central Bank of Oman	338,930	338,930	
Certificates of deposit	-	-	
Balance with banks and money at call and short notice	324,318	324,318	
Investments in securities	693,668	693,668	
(Less): Stage 1 ECL allowance eligible for Tier 2	1,118	1,118	A
<b>Net - Investments in securities</b>	<b>692,550</b>	<b>692,550</b>	
<b>Loans and advances, of which:</b>			
Gross - loans to banks	52,418	52,418	
(Less): Stage 1 ECL allowance eligible for Tier 2	263	263	B
<b>Net - Loans to banks</b>	<b>52,155</b>	<b>52,155</b>	
Gross - Loans to Customers	4,470,201	4,470,201	
(Less): Stage 1 ECL allowance eligible for Tier 2	10,068	10,068	C
(Less): Stage 2 and Stage 3 ECL allowance (Non-Qualifying for Tier 2)	173,371	173,371	
<b>Net - Loans to customers</b>	<b>4,286,762</b>	<b>4,286,762</b>	
<b>Fixed assets</b>	<b>60,848</b>	<b>60,848</b>	
<b>Other assets of which:</b>			
Acceptances	90,557	90,557	
(Less): Stage 1 ECL allowance eligible for Tier 2	18	18	D
(Less): Stage 2 ECL allowance (Non-Qualifying for Tier 2)	37	37	
<b>Net - Acceptances</b>	<b>90,502</b>	<b>90,502</b>	
Positive value of Derivatives	10,141	10,141	
Others	43,104	43,104	
<b>Total Assets</b>	<b>5,899,310</b>	<b>5,899,310</b>	
<b>Capital &amp; Liabilities</b>			
<b>Paid-up Capital, of which:</b>			
Amount eligible for CET1	197,060	197,060	F
Amount eligible for AT1	-	-	
Legal reserve	54,198	54,198	G
General reserve	-	-	
Retained earnings	332,150	312,684	H
Profit for the period (Not eligible for CET1)	-	19,466	
<b>Other non-distributable reserves, of which:</b>	<b>39,316</b>		
<b>CET1 adjustment:</b>			
- Cumulative loss on Fair Value	-	(4,723)	I
<b>Amount eligible for Tier 2:</b>			
- Cumulative gains on fair value - (Positive MTM after applying 55% haircut)	-	13,065	J
<b>Amount not eligible as regulatory capital:</b>			
- Cumulative gains on fair value - (Positive MTM Non-Qualifying for Tier 2)	-	16,152	
- Impairment reserve (Non-Qualifying for Tier 2)	-	14,822	
Tier 1 perpetual bond	398,287	282,787	
Tier 1 perpetual bond (Non-Qualifying for Tier 1)	-	115,500	
<b>Total Capital</b>	<b>1,021,011</b>	<b>1,021,011</b>	
<b>Deposits Of which:</b>			
- Deposits from banks	435,601	435,601	
- Customer deposits	3,891,868	3,891,868	
- Deposits of Islamic Banking window	373,984	373,984	
<b>Euro medium term notes</b>	<b>-</b>	<b>-</b>	
<b>Other deposits (Sub-debt)</b>	<b>-</b>	<b>-</b>	
<b>Other liabilities, of which:</b>			
Stage 1 ECL allowance eligible for Tier 2 (Contingent Liabilities)	-	713	E
<b>TOTAL</b>	<b>5,899,310</b>	<b>5,899,310</b>	

## 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  $\text{O.R.}$  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)	-	XS2485968569	XS2905559816	XS3215636435
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	-	$\text{O.R.}$ 51.63 million	$\text{O.R.}$ 57.90 million	$\text{O.R.}$ 173.25 million
9	Par value of instrument	-	$\text{O.R.}$ 51.63 million	$\text{O.R.}$ 57.90 million	$\text{O.R.}$ 173.25 million
10	Accounting classification	-	Equity	Equity	Equity
11	Original date of issuance	-	29-Nov-2022	23-Oct-2024	19-Nov-2025
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	-	29-Nov-2027	23-Oct-2029	19-Nov-2030
16	Subsequent call dates, if applicable	-	Every five years	Every five years	Every five years
<b>Coupons / dividends</b>					
17	Fixed or floating dividend/coupon	-	Fixed	Fixed	Fixed
18	Coupon rate and any related index	-	6.750%	6.750%	6.625%
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

## Basel-III Disclosures

### 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

Summary comparison of accounting assets vs leverage ratio exposure measure		
<i>(Please refer to paragraph 52 of Basel III leverage ratio framework and disclosure requirements of BCBS issued in January 2014)</i>		
	Item	31-Mar-2026
1	Total consolidated assets as per published financial statements	5,899,310
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for 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	19,934
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)	463,541
7	Other adjustments	-
8	<b>Leverage ratio exposure</b>	<b>6,382,785</b>
Leverage ratio common disclosure template		
<i>(Please refer to paragraph 53 of Basel III leverage ratio framework and disclosure requirements of BCBS issued in January 2014)</i>		
	Item	31-Mar-2026
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	5,899,310
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	-
3	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)</b>	<b>5,899,310</b>
DERIVATIVE EXPOSURES		
4	Replacement cost associated with <i>all</i> derivatives transactions (i.e., net of eligible cash variation margin)	19,934
5	Add-on amounts for PFE associated with <i>all</i> 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	<b>Total derivative exposures (sum of lines 4 to 10)</b>	<b>19,934</b>
SECURITIES FINANCING TRANSACTION EXPOSURES		
12	Gross SFT <i>assets</i> (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	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	<b>-</b>
OTHER OFF-BALANCE SHEET EXPOSURES		
17	Off-balance sheet exposure at gross notional amount	502,275
18	(Adjustments for conversion to credit equivalent amounts)	(38,734)
19	<b>Off-balance sheet items (sum of lines 17 and 18)</b>	<b>463,541</b>
CAPITAL AND TOTAL EXPOSURES		
20	<b>Tier 1 capital - (A)</b>	<b>842,006</b>
21	<b>Total exposures (sum of lines 3, 11, 16 and 19) - (B)</b>	<b>6,382,785</b>
Leverage Ratio		
22	<b>Basel III leverage ratio (%) = (A) / (B)</b>	<b>13.2</b>

**Liquidity Coverage Ratio (LCR)**

	Total Unweighted Value (average) 31-Mar-2025	Total Weighted Value (average) 31-Mar-2025
	₹'000	₹'000
<b>HIGH QUALITY LIQUID ASSETS</b>		
<b>TOTAL HIGH QUALITY LIQUID ASSETS (HQLA) (A)</b>	<b>736,911</b>	<b>736,911</b>
<b>Cash outflows</b>		
Stable deposits	394,791	11,844
Less stable deposits	392,978	39,298
<b>Retail deposits and deposits from small business customers</b>	<b>787,769</b>	<b>51,142</b>
Unsecured wholesale funding, of which: Operational deposits (all counterparties) and deposits in networks of cooperative banks	<b>1,688,981</b>	<b>683,067</b>
<b>Additional requirements, of which:</b>		
Credit and liquidity facilities	74,697	7,470
Other contractual funding obligations	30,074	1,504
Other contingent funding obligations	706,554	215,408
<b>TOTAL CASH OUTFLOWS (B)</b>	<b>3,288,075</b>	<b>958,591</b>
<b>CASH INFLOWS</b>		
Inflows from fully performing exposures	364,706	288,634
Other cash inflows	201,644	201,644
<b>TOTAL CASH INFLOWS (C)</b>	<b>566,350</b>	<b>490,278</b>
<b>TOTAL HIGH QUALITY LIQUID ASSETS (A)</b>		<b>736,911</b>
<b>TOTAL NET CASH OUTFLOWS (D) = (B) – (C)</b>		<b>468,312</b>
<b>LIQUIDITY COVERAGE RATIO (%) = (A) / (D)</b>		<b>157.35</b>

**Net Stable Funding Ratio (NSFR)**

Item	Unweight value 31-Mar-2026	Weighted value 31-Mar-2026
<b>AVAILABLE STABLE FUNDING</b>	<b>₹'000</b>	<b>₹'000</b>
<b>Regulatory capital</b>	<b>867,248</b>	<b>867,248</b>
Liabilities with effective residual maturities of one year or more	2,022,127	2,022,127
<b>Retail and small business customers</b>		
- Stable Deposits	579,825	550,834
- Less Stable Deposits	178,921	161,029
<b>Wholesale Funding</b>		
- Operational and short-term funding	1,836,788	918,394
- Other wholesale funding	492,349	53,812
<b>TOTAL AVAILABLE STABLE FUNDING</b>	<b>5,977,258</b>	<b>4,573,444</b>
<b>REQUIRED STABLE FUNDING</b>		
<b>High quality liquid assets</b>		
- Coins, banknotes and reserves with CBO	338,430	-
- Other Level 1 assets	463,699	23,185
Funding to financial institutions with residual maturities of less than six months not included in the above categories	344,716	51,707
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	1,002,385	351,861
Unencumbered residential mortgages that would qualify for the 35% or lower risk weight under Basel II standardised approach for credit risk	254,687	165,546
Other unencumbered performing loans with risk weights greater than 35% under the Standardised Approach and residual maturities of one year or more, excluding loans to financial institutions.	3,558,740	3,024,929
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.	25,875	25,875
<b>OFF BALANCE SHEET EXPOSRES</b>		
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	502,275	25,114
<b>TOTAL REQUIRED STABLE FUNDING</b>	<b>6,490,807</b>	<b>3,668,217</b>
<b>NSFR (MIN BASEL III REQUIREMENT - 100%) (%)</b>		<b>124.68%</b>