

BASEL III DISCLOSURE REPORT

FOR THE PERIOD ENDED
June 30, 2025



AHLI BANK SAOG

1. BASEL III CAPITAL DISCLOSURE

The below capital disclosures are prepared in accordance with the requirements of the CBO Circular BM 1114 ‘Regulatory Capital and Composition of Capital Disclosure Requirements under Basel III’ issued on 17 November 2013.

1.1 THE 3 STEP APPROACH TO RECONCILIATION

Below disclosures are prepared using three step reconciliation approach as defined in the CP2-Guidelines on composition of capital disclosure requirements issued along with the CBO Circular BM 1114. In step 1, the accounting consolidation is identical to regulatory consolidation therefore the capital reconciliation is started from step 2 onwards.

Step 2: Expansion of Balance Sheet under Regulatory Scope of Consolidation

| Table 2a | | |
|---|---|--|
| (RO'000) | Balance sheet as in published financial statements | Under regulatory scope of consolidation |
| | As at 30 June 2025 | As at 30 June 2025 |
| Assets | | |
| Cash and balances with Central Bank of Oman | 218,772 | 218,772 |
| Certificates of deposit | - | - |
| Due from banks | 81,826 | 81,826 |
| Loans and advances | 3,161,706 | 3,161,706 |
| Investments in securities | 364,144 | 364,144 |
| Loans and advances to banks | - | - |
| Property and equipment | 51,005 | 51,005 |
| Deferred tax assets | - | - |
| Other assets | 34,010 | 34,010 |
| Total assets | 3,911,463 | 3,911,463 |
| Liabilities | | |
| Due to banks | 225,231 | 225,231 |
| Customer deposits | 3,020,375 | 3,020,375 |
| Borrowings | - | - |
| Deferred tax liabilities | 1,428 | 1,428 |
| Other liabilities | 101,632 | 101,632 |
| Subordinated bonds | - | - |
| Total liabilities | 3,348,666 | 3,348,666 |
| Shareholders' Equity | | |
| Paid-up share capital | 244,966 | 244,966 |
| Share premium | - | - |
| Legal reserve | 48,024 | 48,024 |
| Retained earnings | 47,214 | 47,214 |
| Special reserve | 298 | 298 |
| Impairment reserve | 32,071 | 32,071 |
| Cumulative changes in fair value of investments | (660) | (660) |
| Subordinated loan reserve | - | - |
| Total shareholders' equity | 371,913 | 371,913 |
| | | |
| Tier 1 Perpetual subordinated bonds | 190,884 | 190,884 |
| Total equity | 562,797 | 562,797 |
| Total liability and shareholders' funds | 3,911,463 | 3,911,463 |

Step 2: Expansion of Balance Sheet under Regulatory Scope of Consolidation (Continued)
June 30, 2025
Table 2b – Expansion of Balance Sheet Under Regulatory Scope of Consolidation (RO '000)

| For the period ended 30 June 2025 | Year ended June 2025 | Under Regulatory scope of consolidation | Reference |
|---|----------------------|---|-----------|
| Assets | | | |
| Cash and balances with CBO | 218,772 | 218,772 | |
| Balance with banks and money at call & short notice | 81,826 | 81,826 | |
| Balance with banks and money at call & short notice, of which | - | 81,842 | |
| - Stage 1 / 2 impairment allowance, of which | - | (33) | |
| - amount eligible for T2 | - | 16 | |
| Investments, of which: | 364,144 | 364,144 | |
| Fair Value Through Other Comprehensive income (FVOCI) | - | 123,434 | |
| Fair Value Through Profit & Loss (FVTPL) | - | 240,710 | |
| - Stage 1 / 2 impairment allowance, of which | - | - | |
| - amount eligible for T2 | - | - | |
| Loans and advances – Net, of which: | 3,161,706 | 3,161,706 | |
| - Loans and advances to domestic banks | - | - | |
| - Loans and advances to non-resident banks | - | - | |
| - Loans and advances to domestic customers | - | 2,356,039 | |
| - Loans and advances to non-resident for operations abroad | - | 54,372 | |
| - Loans and advances to SMEs | - | 147,591 | |
| - Financing from Islamic banking window | - | 715,329 | |
| - Expected credit loss allowance, of which | - | (111,625) | |
| - Stage 3 Impairment allowance and Reserve interest & profit | - | (76,467) | |
| - Stage 1 / 2 impairment allowance, of which | - | (35,158) | |
| - amount eligible for T2 | - | 3,553 | h |
| - amount ineligible for T2 | - | 31,605 | |
| Fixed assets | 51,005 | 51,005 | |
| - Intangibles (CET1 adjustment) | - | (8,285) | e |
| - Other fixed Asset | - | (42,720) | |
| Other assets | 34,010 | 34,010 | |
| Other assets, of which | - | 34,067 | |
| - Stage 1 / 2 impairment allowance, of which | - | (57) | |
| - amount eligible for T2 | - | 2 | |
| - amount ineligible for T2 | - | 55 | |
| Total Assets | 3,911,463 | 3,911,463 | |
| Capital & Liabilities | | | |
| Paid-up Capital, of which: | 244,966 | 244,966 | |
| - Amount eligible for CET1 | 244,966 | 244,966 | a |
| Reserves & Surplus; of which | 317,831 | 317,831 | |
| - Amount eligible for CET1 (Legal reserve) | - | 48,024 | c |
| - Amount eligible for CET1 (Subordinated debt reserve) | - | - | d |
| - Amount eligible for CET1 (Retained earnings) | - | 40,462 | b |
| - Current year unaudited profit not eligible for CET1 | - | 22,361 | |
| - Adjustments to retained earnings (not eligible for CET1) | - | (15,609) | |
| - Amount ineligible for CET1 (Special Reserve) | - | 298 | |
| - Amount eligible for AT1 (Tier 1 perpetual bonds) | - | 190,884 | f |
| - Amount ineligible for T2 (Impairment reserve) | - | 32,071 | |
| - Amount eligible for T2 (Investments Fair value gains) | - | 1,373 | i |
| - AFS investments fair value loss (CET1 adjustment) | - | (4,823) | e |
| - AFS investments fair value gain unutilized | - | 2,789 | |
| Total Capital | 562,797 | 562,797 | |
| Deposits from banks | 225,231 | 225,231 | |
| Customer deposits, of which | 3,020,375 | 3,020,375 | |
| - Deposits for customers | - | 2,203,657 | |
| - Deposits of Islamic Banking window | - | 816,718 | |
| Borrowings, of which: | - | - | |
| - From banks | - | - | |
| Borrowings in form of bonds, Debentures & sukuks, of which | - | - | |
| - Amount eligible for T2 | - | - | g |
| - Amount ineligible for T2 | - | - | |
| Other liabilities & provisions | 103,060 | 103,060 | |
| Other liabilities & provisions , of which | - | 104,416 | |
| - Stage 3 provision | - | (171) | |
| - Stage 1 / 2 provision, of which | - | (1,185) | |
| - amount eligible for T2 | - | 202 | |
| - amount ineligible for T2 | - | 983 | |
| TOTAL | 3,911,463 | 3,911,463 | |

Step 3: Step Reconciliation of Regulatory Capital:

| Common Equity Tier 1 capital: instruments and reserves (RO' 000) | | | |
|---|---|---|---|
| | | Component of regulatory capital reported by Bank | Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation from step 2 |
| For the period ended 30 June 2025 | | | |
| 1 | Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus | 244,966 | a |
| 2 | Retained earnings | 40,462 | b |
| 3 | Accumulated other comprehensive income (and other reserves) | 48,024 | c+d |
| 4 | Common Equity Tier 1 capital before regulatory adjustments | 333,452 | |
| 5 | Prudential valuation adjustments | (13,108) | e |
| 6 | Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) | - | |
| 7 | Total regulatory adjustments to Common equity Tier 1 | (13,108) | |
| 8 | Common Equity Tier 1 capital (CET1) | 320,344 | |
| Additional Tier 1 capital: instruments | | | |
| 9 | Additional Tier 1 capital (AT1) | 190,884 | f |
| | Tier 1 capital (T1 = CET1 + AT1) | 511,228 | |
| Tier 2 capital: instruments and provisions | | | |
| 9 | Directly issued qualifying Tier 2 instruments plus related stock surplus | - | g |
| 10 | Provisions | 3,772 | h |
| 11 | Fair value reserve of AFS investments | 1,373 | i |
| | Tier 2 capital before regulatory adjustments | 5,146 | |
| | Tier 2 capital: regulatory adjustments | - | |
| | Tier 2 capital (T2) | 5,146 | |
| Total capital (TC = T1 + T2) | | 516,374 | |

1.2 MAIN FEATURES OF REGULATORY CAPITAL

Table below discloses the key features of all the regulatory capital issued by the Bank;

| 1 | Ahli Bank SAOG | Common Equity Share Capital | Perpetual subordinated bonds (additional Tier 1) | Perpetual subordinated bonds (additional Tier 1) | Mandatory Convertible Bonds (additional Tier 1) | Perpetual subordinated bonds (additional Tier 1) | Mandatory Convertible Bonds (additional Tier 1) |
|----------------------------|---|--|--|--|--|--|--|
| 2 | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) | NA | NA | NA | NA | NA | NA |
| 3 | Governing law(s) of the instrument Regulatory treatment | The laws of Oman in the form of Royal Decrees, Ministerial Decisions and CMA and CBO Regulations | The laws of Oman in the form of Royal Decrees, Ministerial Decisions and CMA and CBO Regulations | The laws of Oman in the form of Royal Decrees, Ministerial Decisions and CMA and CBO Regulations | The laws of Oman in the form of Royal Decrees, Ministerial Decisions and CMA and CBO Regulations | The laws of Oman in the form of Royal Decrees, Ministerial Decisions and CMA and CBO Regulations | The laws of Oman in the form of Royal Decrees, Ministerial Decisions and CMA and CBO Regulations |
| 4 | Transitional Basel III rules | Common Equity Tier 1 | Additional Tier I | Additional Tier I | Additional Tier I | Additional Tier I | Additional Tier I |
| 30 | Post-transitional Basel III rules | Common Equity Tier 1 | Eligible | Eligible | Eligible | Eligible | Eligible |
| 6 | Eligible at solo/group/group & solo | Solo | Solo | Solo | Solo | Solo | Solo |
| 7 | Instrument type (types to be specified by each jurisdiction) | Common Equity Share Capital | Rights issue of Perpetual subordinated bonds | Rights issue of Perpetual subordinated bonds | Mandatory Convertible bonds | Rights issue of Perpetual subordinated bonds | Mandatory Convertible bonds |
| 8 | Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) | RO 244.966 million | RO 75 million | RO 54 million | RO 10.366 million | RO 40 million | RO 11.518 million |
| 9 | Par value of instrument | RO 244.966 million | RO 75 million | RO 54 million | RO 10.366 million | RO 40 million | RO 11.518 million |
| 10 | Accounting classification | Shareholders' Equity | Equity | Equity | Equity | Equity | Equity |
| 11 | Original date of issuance | Bank started operations in 1997 | 11-Aug-22 | 25-Dec-23 | 29-Apr-24 | 27-Jun-24 | 30-Apr-25 |
| 12 | Perpetual or dated | Perpetual | Perpetual | Perpetual | Convertible into equity shares after 2 years | Perpetual | Convertible into equity shares after 2 years |
| 13 | Original maturity date | No maturity | No maturity | No maturity | Convertible into equity shares after 2 years | No maturity | Convertible into equity shares after 2 years |
| 14 | Issuer call subject to prior supervisory approval | No | Yes | Yes | No | Yes | No |
| 15 | Optional call date, contingent call dates and redemption amount | NA | The Bank May, at the end of five years and every interest payment date thereafter, redeem all but not some, of the bonds at nominal value, subject to prior approval from CBO. | The Bank May, at the end of five years and every interest payment date thereafter, redeem all but not some, of the bonds at nominal value, subject to prior approval from CBO. | NA | The Bank May, at the end of five years and every interest payment date thereafter, redeem all but not some, of the bonds at nominal value, subject to prior approval from CBO. | NA |
| 16 | Subsequent call dates, if applicable | NA | NA | NA | NA | NA | NA |
| Coupons / dividends | | | | | | | |
| 17 | Fixed or floating dividend/coupon | Floating | Fixed | Fixed | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | NA | 7.50% | 7.50% | 6.00% | 7.25% | 6.00% |
| 19 | Existence of a dividend stopper | NA | NA | NA | NA | NA | NA |
| 20 | Fully discretionary, partially discretionary or mandatory | Fully discretionary | Fully discretionary | Fully discretionary | Mandatorily convertible | Fully discretionary | Mandatorily convertible |
| 21 | Existence of step up or other incentive to redeem | No | NA | NA | No | NA | No |
| 22 | Noncumulative or cumulative | Noncumulative | Noncumulative | Noncumulative | Noncumulative | Noncumulative | Noncumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible | Convertible | Non-convertible | Convertible |
| 24 | If convertible, conversion trigger (s) | NA | NA | NA | second anniversary of the issue date | NA | second anniversary of the issue date |
| 25 | If convertible, fully or partially | NA | NA | NA | Fully | NA | Fully |
| 26 | If convertible, conversion rate | NA | NA | NA | Every 100 bonds will be converted to 69 shares | NA | Every 100 bonds will be converted to 77 shares |
| 27 | If convertible, mandatory or optional conversion | NA | NA | NA | Mandatorily convertible | NA | Mandatorily convertible |
| 28 | If convertible, specify instrument type convertible into | NA | NA | NA | Banks equity shares | NA | Banks equity shares |
| 29 | If convertible, specify issuer of instrument it converts into | NA | NA | NA | Banks equity shares | NA | Banks equity shares |
| 30 | Write-down feature | Yes | Yes | Yes | Yes | Yes | Yes |
| 31 | If write-down, write-down trigger(s) | Statutory approach | Statutory approach | Statutory approach | Statutory approach | Statutory approach | Statutory approach |
| 32 | If write-down, full or partial | Write down fully | Full or partial | Full or partial | Full or partial | Full or partial | Full or partial |
| 33 | If write-down, permanent or temporary | Permanent | Permanent | Permanent | Permanent | Permanent | Permanent |
| 34 | If temporary write-down, description of write-up mechanism | NA | NA | NA | NA | NA | NA |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | NA | Subordinate to deposit holders, general creditors, holders of Tier 2 subordinated debt/bonds/sukuk of the bank | Subordinate to deposit holders, general creditors, holders of Tier 2 subordinated debt/bonds/sukuk of the bank | Subordinate to deposit holders, general creditors, holders of Tier 2 subordinated debt/bonds/sukuk of the bank | Subordinate to deposit holders, general creditors, holders of Tier 2 subordinated debt/bonds/sukuk of the bank | Subordinate to deposit holders, general creditors, holders of Tier 2 subordinated debt/bonds/sukuk of the bank |
| 36 | Non-compliant transitioned features | No | No | No | No | No | No |
| 37 | If yes, specify non-compliant features | NA | NA | NA | NA | NA | NA |

1.3 BASEL III COMMON DISCLOSURE TEMPLATE

For the period ended 30 June 2025

| Basel III common disclosure template | | |
|---|---|-----------------|
| Common Equity Tier 1 capital: instruments and reserves | | RO'000 |
| 1 | Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus/premium | 244,966 |
| 2 | Retained earnings | 40,462 |
| 3 | Accumulated other comprehensive income (and other reserves) | 48,024 |
| 4 | <i>Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)</i> | - |
| 5 | Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1) | - |
| 6 | Common Equity Tier 1 capital before regulatory adjustments | 333,452 |
| Common Equity Tier 1 capital: regulatory adjustments | | |
| 7 | Prudential valuation adjustments | (4,823) |
| 8 | Goodwill (net of related tax liability) | - |
| 9 | Other intangibles other than mortgage-servicing rights (net of related tax liability) | (8,285) |
| 10 | Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) | - |
| 11 | Cash-flow hedge reserve | - |
| 12 | Shortfall of provisions to expected losses | - |
| 13 | Securitisation gain on sale (as set out in paragraph 562 of Basel II framework) | - |
| 15 | Defined-benefit pension fund net assets | - |
| 16 | Investments in own shares (if not already netted off paid-in capital on reported balance sheet) | - |
| 17 | Reciprocal cross-holdings in common equity | - |
| 18 | Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) | - |
| 19 | Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold) | - |
| 21 | Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability) | - |
| 22 | Amount exceeding the 15% threshold | - |
| 23 | of which: significant investments in the common stock of financials | - |
| 24 | of which: mortgage servicing rights | - |
| 25 | of which: deferred tax assets arising from temporary differences | - |
| 26 | National specific regulatory adjustments | - |
| 26a | Shortfall in equity capital of majority owned financial entities , which have not been consolidated with the banks | - |
| 26b | Investments in equity capital of unconsolidated non-financial entities.....etc. | - |
| | REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE BASEL III TREATMENT | - |
| | OF WHICH: INSERT NAME OF ADJUSTMENT | - |
| | OF WHICH: INSERT NAME OF ADJUSTMENT | - |
| 27 | Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions | - |
| 28 | Total regulatory adjustments to Common equity Tier 1 | (13,108) |
| 29 | Common Equity Tier 1 capital (CET1) | 320,344 |

1.3 BASEL III COMMON DISCLOSURE TEMPLATE

For the period ended 30 June 2025

| Basel III common disclosure template | | |
|--|--|----------------|
| Additional Tier 1 capital: instruments | | RO'000 |
| 30 | Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32) | 190,884 |
| 31 | of which: classified as equity under applicable accounting standards | 190,884 |
| 32 | of which: classified as liabilities under applicable accounting standards | - |
| 33 | <i>Directly issued capital instruments subject to phase out from Additional Tier 1</i> | - |
| 34 | Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) | - |
| 35 | <i>of which: instruments issued by subsidiaries subject to phase out</i> | - |
| 36 | Additional Tier 1 capital before regulatory adjustments | 190,884 |
| Additional Tier 1 capital before regulatory adjustments | | |
| 37 | Investments in own Additional Tier 1 instruments | - |
| 38 | Reciprocal cross-holdings in Additional Tier 1 instruments | - |
| 39 | Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold) | - |
| 40 | Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) | - |
| 41 | National specific regulatory adjustments | - |
| | REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT | - |
| | OF WHICH: [INSERT NAME OF ADJUSTMENT] | - |
| | OF WHICH: | - |
| 42 | Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions | - |
| 43 | Total regulatory adjustments to Additional Tier 1 capital | - |
| 44 | Additional Tier 1 capital (AT1) | 190,884 |
| 45 | Tier 1 capital (T1 = CET1 + AT1) | 511,228 |
| Tier 2 capital: instruments and provisions | | |
| 46 | Directly issued qualifying Tier 2 instruments plus related stock surplus | - |
| | OF WHICH: ... | - |
| 47 | <i>Directly issued capital instruments subject to phase out from Tier 2</i> | - |
| 48 | 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) | - |
| 49 | <i>of which: instruments issued by subsidiaries subject to phase out</i> | - |
| 50 | Provisions | 5,146 |
| 51 | Tier 2 capital before regulatory adjustments | 5,146 |
| Tier 2 capital: regulatory adjustments | | |
| 52 | Investments in own Tier 2 instruments | - |
| 53 | Reciprocal cross-holdings in Tier 2 instruments | - |
| 54 | Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold) | - |

1.3 BASEL III COMMON DISCLOSURE TEMPLATE

For the period ended 30 June 2025

| Basel III common disclosure template | | |
|---|--|------------------|
| 55 | Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) | - |
| 56 | National specific regulatory adjustments | - |
| | REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT | - |
| | OF WHICH: [INSERT NAME OF ADJUSTMENT] | - |
| | OF WHICH: ... | - |
| 57 | Total regulatory adjustments to Tier 2 capital | - |
| 58 | Tier 2 capital (T2) | 5,146 |
| 59 | Total capital (TC = T1 + T2) | 516,374 |
| 60 Total risk weighted assets | | |
| 60a | <i>Of which: Credit risk weighted assets</i> | 2,938,619 |
| 60b | <i>Of which: Market risk weighted assets</i> | 194,010 |
| 60c | <i>Of which: Operational risk weighted assets</i> | 185,130 |
| Capital Ratios and buffers | | |
| 61 | Common Equity Tier 1 (as a percentage of risk weighted assets) | 9.66% |
| 62 | Tier 1 (as a percentage of risk weighted assets) | 15.41% |
| 63 | Total capital (as a percentage of risk weighted assets) | 15.56% |
| 64 | Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets) | 9.500% |
| 65 | <i>of which: capital conservation buffer requirement</i> | 2.500% |
| 66 | <i>of which: bank specific countercyclical buffer requirement</i> | - |
| 67 | <i>of which: G-SIB buffer requirement</i> | - |
| 68 | Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted) | 2.66% |
| National Minima (if difference from Basel 3) | | |
| 69 | National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) | 9.500% |
| 70 | National Tier 1 minimum ratio (if different from Basel 3 minimum) | 11.500% |
| 71 | National total capital minimum ratio (if different from Basel 3 minimum) | 13.500% |
| Amounts below the thresholds for deduction (before risk weighting) | | |
| 72 | Non-significant investments in the capital of other financials | 43,258 |
| 73 | Significant investments in the common stock of financials | - |
| 74 | Mortgage servicing rights (net of related tax liability) | - |
| 75 | Deferred tax assets arising from temporary differences (net of related tax liability) | - |
| 76 | Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) | 3,772 |
| 77 | Cap on inclusion of provisions in Tier 2 under standardised approach | 36,733 |
| 78 | Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) | - |
| 79 | Cap for inclusion of provisions in Tier 2 under internal ratings-based approach | - |

1.3 BASEL III COMMON DISCLOSURE TEMPLATE

For the period ended 30 June 2025

| Basel III common disclosure template | | |
|--|---|---|
| Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) | | |
| 80 | Current cap on CET1 instruments subject to phase out arrangements | - |
| 81 | Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) | - |
| 82 | Current cap on AT1 instruments subject to phase out arrangements | - |
| 83 | Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) | - |
| 84 | Current cap on T2 instruments subject to phase out arrangements | - |
| 85 | Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) | - |

The financial statements and other related disclosures are also available on the ahlibank’s website, to view it on the website refer the link: <https://ahlibank.om/en-us/investorrelations/Pages/default.aspx>

Basel III capital disclosures are prepared in accordance with CBO Circular BM 1114 ‘Regulatory Capital and Composition of Capital Disclosure Requirements under Basel III’ issued on 17 November 2013.

LIQUIDITY COVERAGE RATIO (LCR)

Common Disclosure Template

(RO '000)

| | Total Unweighted Value (average) | Total Weighted Value (average) |
|--|-------------------------------------|-----------------------------------|
| High Quality Liquid Assets | | |
| 1 Total High Quality Liquid Assets (HQLA) | 401,144 | 401,144 |
| Cash Outflows | | |
| 2 Retail deposits and deposits from small business customers, | 1,319,413 | 79,088 |
| 3 Stable deposits | 31,172 | 935 |
| 4 Less stable deposits | 1,288,240 | 78,153 |
| 5 Unsecured wholesale funding, of which: | 986,696 | 510,505 |
| 6 Operational deposits (all counterparties) and deposits in networks of cooperative banks | 6,517 | 1,629 |
| 7 Non-operational deposits (all counterparties) | 742,927 | 271,623 |
| 8 Unsecured debt | 237,252 | 237,252 |
| 9 Secured wholesale funding | - | - |
| 10 Additional requirements, of which | | |
| 11 Outflows related to derivative exposures and other collateral requirements | 50,263 | 50,263 |
| 12 Outflows related to loss of funding on debt products | | |
| 13 Credit and liquidity facilities | 49,872 | 4,987 |
| 14 Other contractual funding obligations | | |
| 15 Other contingent funding obligations | 38,107 | 1,905 |
| 16 TOTAL CASH OUTFLOWS | 2,444,351 | 646,748 |
| Cash Inflows | | |
| 17 Secured lending (e.g. reverse repos) | | |
| 18 Inflows from fully performing exposures | 427,583 | 296,613 |
| 19 Other cash inflows | 161,547 | 50,263 |
| 20 TOTAL CASH INFLOWS | 589,130 | 346,876 |
| 21 TOTAL HQLA | | 401,144 |
| 22 TOTAL NET CASH OUTFLOWS | | 299,872 |
| 23 LIQUIDITY COVERAGE RATIO (%) | | 133.77% |

Basel III-Net Stable Funding Ratio - Consolidated

Report for the Month of:

Jun-25

AHLI BANK OMAN

(RO '000)

| Available stable funding | Associated factor | Unweighted amount | Weighted amount |
|---|-------------------|-------------------|------------------|
| Tier 1 capital | 100% | 511,228 | 511,228 |
| Tier 2 capital (excluding Tier 2 instruments with residual maturity of less than one year) | 100% | 5,146 | 5,146 |
| Other capital instruments with effective residual maturity of one year or more | 100% | - | - |
| Other liabilities with effective residual maturities of one year or more | 100% | 308,235 | 308,235 |
| Stable non-maturity (demand) deposits and term deposits with residual maturity of less than one year provided by retail and small business customers | 95% | 177,674 | 168,790 |
| Less stable non-maturity deposits and term deposits with residual maturity of less than one year provided by retail and small business customers | 90% | 1,140,720 | 1,026,648 |
| Funding with residual maturity of less than one year provided by non-financial corporate customers, Funding with residual maturity of less than one year from sovereigns, PSEs, and multilateral and national development banks | 50% | 1,308,424 | 654,212 |
| Operational deposits | 50% | 6,463 | 3,231 |
| Other funding with residual maturity between six months and less than one year not included in the above categories, including funding provided by central banks and financial institutions | 50% | 70,653 | 35,326 |
| All other liabilities and equity not included in the above categories, including liabilities without a stated maturity (with a specific treatment for deferred tax liabilities and minority interests) | 0% | 382,501 | - |
| NSFR derivative liabilities net of NSFR derivative assets if NSFR derivative liabilities are greater than NSFR derivative assets, | 0% | 595 | - |
| "Trade date" payables arising from purchases of financial instruments, foreign currencies & commodities | 0% | - | - |
| Total Available Stable Funding | | | 2,712,816 |

| Required stable funding | | | |
|--|------|-----------|---------------------|
| Coins, banknotes and reserves with CBO | 0% | 132,518 | - |
| All claims on central banks with residual maturities of less than six months | 0% | 86,247 | - |
| "Trade date" receivables arising from sales of financial instruments, foreign currencies and commodities | 0% | - | - |
| Unencumbered Level 1 assets, excluding coins, banknotes and reserves with CBO | 5% | 243,519 | 12,176 |
| Unencumbered loans to financial institutions with residual maturities of less than six months, where the loan is secured against Level 1 assets as defined in LCR framework, para 5.5 and where the bank has the ability to freely rehypothecate the received collateral for the life of the loan | 10% | - | - |
| All other unencumbered loans to financial institutions with residual maturities of less than six months not included in the above categories | 15% | 225,853 | 33,878 |
| Unencumbered Level 2A assets | 15% | - | - |
| Unencumbered Level 2B assets | 50% | - | - |
| HQLA encumbered for a period of six months or more and less than one year | 50% | - | - |
| Loans to financial institutions and central banks with residual maturities between six months and less than one year | 50% | 12,448 | 6,224 |
| Deposits held at other financial institutions for operational purposes | 50% | 18,821 | 9,410 |
| All other assets 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 | 50% | 597,878 | 298,939 |
| Unencumbered residential mortgages with a residual maturity of one year or more and with a risk weight of less than or equal to 35% under the Standardised Approach | 65% | 279,848 | 181,901 |
| Other unencumbered loans not included in the above categories, excluding loans to financial institutions, with a residual maturity of one year or more and with a risk weight of less than or equal to 35% under the Standardised Approach | 65% | - | - |
| Cash, securities or other assets posted as initial margin for derivative contracts and cash or other assets provided to contribute to the default fund of a CCP | 85% | - | - |
| 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. | 85% | 1,893,886 | 1,609,803 |
| Unencumbered securities that are not in default and do not qualify as HQLA with a remaining maturity of one year or more and exchange-traded equities | 85% | 120,624 | 102,531 |
| Physical traded commodities, including gold | 85% | - | - |
| All assets that are encumbered for a period of one year or more | 100% | - | - |
| NSFR derivative assets net of NSFR derivative liabilities if NSFR derivative assets are greater than NSFR derivative liabilities | 100% | - | - |
| 20% of derivative liabilities (as per para 18 above) | 100% | 119 | 119 |
| 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. | 100% | 219,813 | 219,813 |
| Sub total (A) | | | 2,474,793.98 |

| Off balance sheet exposures | | | |
|--|----|---------|-----------|
| Irrevocable and conditionally revocable credit and liquidity facilities to any client | 5% | 121,161 | 6,058 |
| Other contingent funding obligations, including products and instruments such as guarantees, letters of credit, Unconditionally revocable credit and liquidity facilities | 5% | 200,525 | 10,026 |
| Non contractual obligations such as potential requests for debt repurchases of the bank's own debt or that of related conduits, securities investment vehicles and other such financing facilities, structured products where customers anticipate ready marketability, managed funds that are marketed with the objective of maintaining a stable value | 5% | - | - |
| Sub total (B) | | | 16,084 |
| Total Required Stable Funding (A+B) | | | 2,490,878 |
| NSFR (%) | | | 108.91% |