

NSFR disclosures  
(Amounts in RO '000)

Bank Name Oman Arab Bank  
Period end 31-Dec-24

Consolidated

		Unweighted value by residual maturity				
ASF Item		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	Weighted value
1 Capital:		555,772	-	-	-	555,772
2 Regulatory capital		555,772	-	-	-	555,772
3 Other capital instruments		-	-	-	-	-
4 Retail deposits and deposits from small business customers business customers:		865,330	97,535	131,366	70,615	1,060,533
5 Stable deposits		273,947	6,382	4,715	-	261,651
6 Less stable deposits		591,383	91,152	126,651	70,615	798,882
7 Wholesale funding:		1,065,734	383,104	456,356	148,656	1,101,253
8 Operational deposits		422,306	-	-	-	211,153
9 Other wholesale funding		643,428	383,104	456,356	148,656	890,100
10 Liabilities with matching interdependent assets						
11 Other liabilities:						
12 NSFR derivative liabilities						
13 All other liabilities and equity not included in above categories					473,860	338,072
14 Total ASF						3,055,631
RSF Item						
15 Total NSFR high-quality liquid assets (HQLA)						
16 Deposits held at other financial institutions for operational purposes		85,982				11,689
17 Performing loans and securities:		127,312	476,742	251,813	2,740,662	2,467,374
18 Performing loans to financial institutions secured by Level 1 HQLA		-	-	-	88,435	4,422
19 Performing loans to financial institutions secured by non- Level 1 HQLA and unsecured performing loans to financial institutions		-	80,503	7,629	-	15,890
20 Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which		127,312	396,239	244,184	1,827,132	1,910,750
21 -With a risk weight of less than or equal to 35% under the Basel II Standardised approach for credit risk		-	-	-	71,000	46,150
22 Performing residential mortgages, of which:		-	-	-	358,271	232,876
23 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		-	-	-	825,095	536,312
24 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities		-	-	-	466,824	303,436
25 Assets with matching interdependent liabilities						
26 Other Assets:		410,199	-	138,789	-	273,799
27 Physical traded commodities, including gold						
28 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs						
29 NSFR derivative assets						
30 NSFR derivative liabilities before deduction of variation margin posted						
31 All other assets not included in the above categories		410,199	-	138,789	-	273,799
32 Off-balance sheet items					187,974	21,500
33 TOTAL RSF						2,774,362
34 NET STABLE FUNDING RATIO (%)						110

NSFR disclosures  
(Amounts in RO '000)

Bank Name Oman Arab Bank  
Period end 31-Dec-24

Parent company

		Unweighted value by residual maturity				
ASF Item		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	Weighted value
1 Capital:		531,183	-	-	-	531,183
2 Regulatory capital		531,183				531,183
3 Other capital instruments						
4 Retail deposits and deposits from small business customers business customers:		589,081	69,085	75,215	-	665,154
5 Stable deposits		273,947	6,382	4,715		261,651
6 Less stable deposits		315,134	62,703	70,500		403,503
7 Wholesale funding:		652,992	331,962	404,715	-	694,834
8 Operational deposits		419,450				209,725
9 Other wholesale funding		233,542	331,962	404,715		485,109
10 Liabilities with matching interdependent assets						
11 Other liabilities:						
12 NSFR derivative liabilities						
13 All other liabilities and equity not included in above categories					473,860	338,072
14 Total ASF						2,229,243
RSF Item						
15 Total NSFR high-quality liquid assets (HQLA)						
16 Deposits held at other financial institutions for operational purposes		23,377				11,689
17 Performing loans and securities:		124,034	442,516	109,107	1,756,296	1,709,139
18 Performing loans to financial institutions secured by Level 1 HQLA						
19 Performing loans to financial institutions secured by non- Level 1 HQLA and unsecured performing loans to financial institutions			80,503	7,629	-	15,890
20 Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which		124,034	362,013	101,478	1,289,471	1,389,813
21 -With a risk weight of less than or equal to 35% under the Basel II Standardised approach for credit risk						
22 Performing residential mortgages, of which:						
23 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk					466,824	303,436
24 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities					466,824	303,436
25 Assets with matching interdependent liabilities						
26 Other Assets:		545,294	-	-	-	270,105
27 Physical traded commodities, including gold						
28 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs						
29 NSFR derivative assets						
30 NSFR derivative liabilities before deduction of variation margin posted						
31 All other assets not included in the above categories		545,294				270,105
32 Off-balance sheet items						12,101
33 TOTAL RSF						2,003,033
34 NET STABLE FUNDING RATIO (%)						111