OMAN ARAB BANK SAOG Quarter ended: 30-Sep-22

NSFR disclosures Consolidated

(RO '000)

		Unweighted value by residual maturity				
	ASF Item				_	
		No	< 6	6 months	≥ 1yr	Weighted
		maturity	months	to < 1yr		value
1	Capital:	495,853		-	-	495,853
2	Regulatory capital	495,853		-	-	495,853
3	Other capital instruments	_	_	_	_	
3	·	-		-	-	
4	Retail deposits and deposits from small business customers	-	-	-	939,191	854,257
	business customers:					
5	Stable deposits				179,716	170,730
6	Less stable deposits				759,475	683,527
7	Wholesale funding:	507,917	459,156	143,755	174,379	645,479
8		-	374,915	1, 11	,	187,457
9		507,917	84,241	143,755	174,379	458,021
	,	,			,	,-
	Liabilities with matching interdependent assets					
11						
12						
13	All other liabilities and equity not included in above categories				782,630	782,630
14	Total ASF					2,778,219
	RSF Item				_	
15	Total NSFR high-quality liquid assets (HQLA)					
4.0	Deposits held at other financial institutions for				00.404	40.000
16	operational purposes				26,401	13,200
17	5	16,107	405,573	228,106	833,733	1,283,570
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	10,000			-	5,000
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	6,107	405,573	228,106	833,733	1,278,570
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				806,785	524,410
24	Securities that are not in default and do not qualify as HQLA, including exchange- traded equities					
25	Assets with matching interdependent liabilities					
26	Other Assets:	1,050,396	6,587	117,599	-	538,520
27	Physical traded commodities, including gold					
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs					
29						
30	NSFR derivative liabilities before deduction of variation margin posted					
31	All other assets not included in the above categories	1,050,396	6,587	117,599	-	538,520
32	Off-balance sheet items				368,173	18,409
33						2,378,109
	NET STABLE FUNDING RATIO (%)					117
	(/0)					

(RO '000)

Capital:		(RO '000) Unweighted value by residual maturity					
Cightal:		ASF Item					
Capital:			No	< 6	6 months	≥ 1yr	Weighted
2 Regulatory capital 489,149 -			maturity	months	to < 1yr		value
3 Other capital instruments	1	Capital:	499,149	-	-	-	499,149
Retail deposits and deposits from small business customers: 1	2	Regulatory capital	499,149	-	-	-	499,149
Desirates outstoners	3	Other capital instruments	-	1	-	-	-
Stable deposits	4		-		-	681,199	622,065
Commission Com		business customers:					
TWholesale funding: 384,703 431,842 126,485 . 473,915	5	Stable deposits				179,716	170,730
Social Content (Seposition	6	Less stable deposits				501,483	451,335
Social Content (Seposition	7	Wholesale funding:	384,703	431,642	126,485	-	473,915
10 Liabilities with matching interdependent assets 11 Other liabilities: 12	8	Operational deposits	-	363,921			181,960
11 Other liabilities	9	Other wholesale funding	384,703	67,721	126,485		291,954
12	10	Liabilities with matching interdependent assets					
12	11	Other liabilities					
All other liabilities and equity not included in above categories 8 Fl tem 15 Total NSFR high-quality liquid assets (HQLA) 16 operational purposes 17 Performing loans at of financial institutions for operational purposes 18 Performing loans at of financial institutions secured by Level 1 HQLA and unsecured performing loans to financial institutions secured by Level 1 HQLA and unsecured performing loans to financial institutions 19 secured by non-Level 1 HQLA and unsecured performing loans to financial institutions 19 secured by non-Level 1 HQLA and unsecured performing loans to financial institutions 20 customers, and loans to sovereigns, central banks and PSEs, of which With a risk weight of less than or equal to 35% 21 under the Basel II Standardised approach for credit risk 22. Performing residential mortgages, of which: With a risk weight of less than or equal to 35% 22 under the Basel II Standardised approach for credit risk 25 Securities that are not in default and do not qualify as HQLA including exchange-traded equities 26 Other Assets: 27 Assets with matching interdependent liabilities 28 Other Assets: 29 Physical traded commodities, including gold Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs 29 NSFR derivative assets NSFR derivative assets NSFR derivative assets NSFR derivative iabilities before deduction of variation margin posted 30 (Off-balance sheet items) 31 TOTAL RSF 1,813,581							
Total ASF RSF Item 15 Total NSFR high-quality liquid assets (HQLA) 16 Deposits held at other financial institutions for operational purposes 17 Performing loans to manifest institutions secured by Level 1 HQLA and unsecured securiors. 18 Performing loans to financial institutions 19 Secured by Level 1 HQLA and unsecured performing loans to financial institutions 20 Clients Loans to rehal and small business customers, and loans to sovereigns, central banks and PSEs, of which 21 With a risk weight of less than or equal to 35% 22 Inder the Basel II Standardised Approach for credit risk 22 Enforming residential mortgages, of which: 23 Securities that are not in default and do 24 not qualify as HQLA including exchange-traded equities 25 Assets with matching interdependent liabilities 26 Other Assets: 27 Physical traded commodities, including gold 28 Assets by Securities that are not in default and do 29 Cother Assets: 29 Deposition of variation interdependent liabilities 20 Cother Assets: 21 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs 29 NSFR derivative assets NSFR derivative assets not included in the above categories 30 Distance sheet items 31 TOTAL RSF 1,813,81	12				1	ı	
Total ASF Rem 15 Total NSFR high-quality liquid assets (HQLA) 16 Deposits held at other financial institutions for operational purposes 17 Parforming loans and securities: 3,546 402,276 103,390 1,139,376 999,447 18 Performing loans to financial institutions accured by Level 1 HQLA and unsecured performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to ton-financial institutions secured by non-Level 1 HQLA and unsecured performing loans to ton-financial institutions 19 Performing loans to non-financial corporate clients, loans to retail and small business such as a secured by non-Level 1 HQLA and unsecured performing loans to financial institutions 20 Customers, and loans to sovereigns, central banks and PSEs, of which: 1,139,376 968,470 2,140 AVIII a risk weight of less than or equal to 35% curver me Basel II Standardised approach for credit risk. 2,2 Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised approach for credit risk. Securities that are not in default and do equal to 35% under the Basel II Standardised Approach for credit risk. Securities that are not in default and do equal to 35% under the Basel II Standardised Approach for credit risk. Assets with matching interdependent liabilities. 25 Assets with matching interdependent liabilities. 26 Other Assets: 214,920 6,587 - 493,078 27 Physical traded commodities, including gold Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs 29 NSR derivative assets NSR derivative assets NSR derivative assets NSR derivative assets All other assets not included in the above categories 30 deduction of variation margin posted 31 All other assets not included in the above categories 32 Off-balance sheet items 33 TOTAL RSF	13					500,099	500,099
RSF Item 15 Total NSFR high-quality liquid assets (HOLA) 16 Deposits held at other financial institutions for operational purposes 17 Performing loans to financial institutions secured by Level 1 HOLA and unsecured secured by Level 1 HOLA and unsecured performing loans to financial institutions 19 secured by non- Level 1 HOLA and unsecured performing loans to financial institutions 19 secured by non- Level 1 HOLA and unsecured performing loans to financial institutions 20 clients Joans to retail and small business customers, and loans to sovereigns, central canks and PGEs, of which With a risk weight of less than or equal to 35% to deep the more sequent or sequent or equal to 35% under the Basel II Standardised approach for credit risk Securities that are not in default and do and to deep the sequent or deep th	14	· ·					2,095,228
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Deposits held at other financial institutions for operational purposes 17 Performing loans and securities: 3,546 402,276 103,390 1,139,376 999,447 18 Performing loans to financial institutions secured by Level 1 HOLA and unsecured performing loans to financial institutions 19 secured by non-Level 1 HOLA and unsecured performing loans to non-linancial institutions 19 secured by non-Level 1 HOLA and unsecured performing loans to non-linancial institutions 19 Performing loans to non-linancial corporate clients, loans to retail and small business 20 customers, and loans to sovereigns, central banks and PSEs, of which 11,139,376 968,470 21 under the Basel II Standardised approach for credit risk 22 Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised approach for credit risk Securities that are not in default and do not qualify as HQLA, including exchange-trade equities 25 Assets with matching interdependent liabilities 26 Other Assets: 214,920 6,587 - 493,078 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs NSFR derivative liabilities before deduction of variation margin posted 31 All other assets not included in the above categories 32 Off-balance sheet items 33 TOTAL RSF 1,813,581	15	Total NSEP high-quality liquid assets (HOLA)					
17 Performing loans and securities: 18 Performing loans to financial institutions secured by Level 1 HOLA Performing loans to financial institutions 19 secured by non-Level 1 HOLA and unsecured performing loans to financial institutions 19 secured by non-Level 1 HOLA and unsecured performing loans to financial institutions Performing loans to non-financial corporate countries to retail and small business customers, and loans to sovereigns, central banks and PSEs, of Which - With a risk weight of less than or equal to 35% countries and countries and source of the seal II Standardised approach for credit risk 22 Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Securities that are not in default and do not qualify as HQLA, including exchange-trade equities 25 Assets with matching interdependent liabilities 26 Other Assets: 27 Physical traded commodities, including gold Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs 29 NSFR derivative liabilities before deduction of variation margin posted 31 All other assets not included in the above categories 32 Off-balance sheet items 33 TOTAL RSF 1,813,581	10						
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Performing loans to financial institutions 19 secured by non-Level 1 HOLA and unsecured performing loans to financial institutions 20 clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	17	Performing loans and securities:	3,546	402,276	103,390	1,139,376	999,447
Performing loans to financial institutions secured by non- Level 1 HQLA and unsecured performing loans to financial institutions Performing loans to infanacial institutions Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which - With a risk weight of less than or equal to 35% 21 under the Basel II Standardised approach for credit risk - Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk - Securities that are not in default and do not qualify as HQLA, including exchange-traded equities - Assets with matching interdependent liabilities - Other Assets: - Physical traded commodities, including gold - Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs - NSFR derivative assets - NSFR derivative assets - NSFR derivative ilabilities before deduction of variation margin posted - All other assets not included in the above categories - All other assets items - All other asset items - All other sheet items - All other sheet it	18						
performing loans to financial institutions Performing loans to non-financial corporate clients, loans to retail and small business oustomers, and loans to sovereigns, central banks and PSEs, of which -With a risk weight of less than or equal to 35% 21 under the Basel II Standardised approach for credit risk 22. Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised approach for credit risk Scurrities that are not in default and do not qualify as HQLA, including exchange-traded equities 25. Assets with matching interdependent liabilities 26. Other Assets: 27. Physical traded commodities, including gold Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs 28. NSFR derivative liabilities before deduction of variation margin posted 31. All other assets not included in the above categories 32. Off-balance sheet items 3.546 402,276 103,390 - 5,000 1,139,390 - 5,000 1,139,390 - 1,000 1,139,376 968,470							
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21 under the Base II Standardised approach for credit risk 22 Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Securities that are not in default and do not qualify as HQLA, including exchange-traded equities Assets with matching interdependent liabilities 26 Other Assets: Physical traded commodities, including gold Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs NSFR derivative assets NSFR derivative assets NSFR derivative iiabilities before deduction of variation margin posted All other assets not included in the above categories 14,920 6,587 0 493,078 214,920 6,587 0 493,078 25 14,920 6,587 0 493,078	20	clients,loans to retail and small business customers, and loans to sovereigns, central				1,139,376	968,470
which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Securities that are not in default and do not qualify as HQLA, including exchange-traded equities Assets with matching interdependent liabilities Other Assets: 214,920 6,587 - 493,078 Physical traded commodities, including gold Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs NSFR derivative assets NSFR derivative liabilities before deduction of variation margin posted All other assets not included in the above categories 32 Off-balance sheet items 14,639 33 TOTAL RSF	21	under the Basel II Standardised approach for credit risk					
With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Securities that are not in default and do not qualify as HQLA, including exchange-traded equities Assets with matching interdependent liabilities Other Assets: Physical traded commodities, including gold Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs NSFR derivative liabilities before deduction of variation margin posted All other assets not included in the above categories All other assets not included in the above categories Off-balance sheet items 1,811,581	22.						
24 not qualify as HQLA, including exchange- traded equities 25 Assets with matching interdependent liabilities 26 Other Assets: 214,920 6,587 - 493,078 27 Physical traded commodities, including gold Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs 29 NSFR derivative liabilities before deduction of variation margin posted 30 All other assets not included in the above categories 31 All other assets not included in the above categories 32 Off-balance sheet items 33 TOTAL RSF 1,811,581	23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit				449,998	292,499
liabilities 26 Other Assets: 214,920 6,587 - 493,078 27 Physical traded commodities, including gold Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs 29 NSFR derivative liabilities before deduction of variation margin posted 30 All other assets not included in the above categories 31 All other assets not included in the above categories 32 Off-balance sheet items 14,639 1,811,581	24	not qualify as HQLA, including exchange-					25,977
27 Physical traded commodities, including gold Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs 29 NSFR derivative liabilities before deduction of variation margin posted 31 All other assets not included in the above categories 32 Off-balance sheet items 1,811,581	25						
27 Physical traded commodities, including gold Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs 29 NSFR derivative liabilities before deduction of variation margin posted 31 All other assets not included in the above categories 32 Off-balance sheet items 1,811,581	26	Other Assets:	214,920	6,587		-	493,078
derivative contracts and contributions to default funds of CCPs 29 NSFR derivative assets NSFR derivative liabilities before deduction of variation margin posted 31 All other assets not included in the above categories 32 Off-balance sheet items 33 TOTAL RSF derivative contracts and contributed funds of CCPs 29 NSFR derivative assets 14,920 6,587 0 493,078	27	-					
NSFR derivative liabilities before deduction of variation margin posted 31 All other assets not included in the above categories 32 Off-balance sheet items 33 TOTAL RSF NSFR derivative liabilities before deduction of variation margin posted 214,920 6,587 0 493,078 1,639	28	derivative contracts and contributions to default funds of					
30 deduction of variation margin posted 31 All other assets not included in the above categories 214,920 6,587 0 493,078 32 Off-balance sheet items 14,639 33 TOTAL RSF 1,811,581	29						
31 above categories 214,920 6,587 0 493,078 32 Off-balance sheet items 14,639 33 TOTAL RSF 1,811,581	30	deduction of variation margin					
33 TOTAL RSF 1,811,581	31		214,920	6,587	0		493,078
	32	Off-balance sheet items					14,639
34 NET STABLE FUNDING RATIO (%)	33	TOTAL RSF					1,811,581
	34	NET STABLE FUNDING RATIO (%)					116