

NSFR disclosures

Quarter ended 31-Mar-20

Bank: Oman Arab Bank - Consolidated

(RO '000)

ASF Item	Unweighted value by residual maturity				Weighted value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
1 Capital:	364,324	-	-	-	364,324
2 <i>Regulatory capital</i>	364,324	-	-	-	364,324
3 <i>Other capital instruments</i>	-	-	-	-	-
4 Retail deposits and deposits from small business customers	13,360	7,996	4,390	719,504	720,433
5 <i>Stable deposits</i>	-	-	-	516,781	490,942
6 <i>Less stable deposits</i>	13,360	7,996	4,390	202,722	229,491
7 Wholesale funding:	157,864	282,607	121,133	20,395	433,481
8 <i>Operational deposits</i>	0	35,619	1,967	-	18,793
9 <i>Other wholesale funding</i>	157,864	246,988	119,165	20,395	414,688
10 Liabilities with matching interdependent assets					
11 Other liabilities:					
12 <i>NSFR derivative liabilities</i>					
13 <i>All other liabilities and equity not included in above categories</i>	5,560	30,605	-	322,029	322,029
14 Total ASF					1,840,267
RSF Item					
15 Total NSFR high-quality liquid assets (HQLA)					
16 Deposits held at other financial institutions for operational purposes					15,809
17 Performing loans and securities:	45,321	452,313	91,728	83,511	80,954
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	45,321	440,147	88,244	-	-
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	-	12,166	3,484	83,511	80,954
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	-	743	737	1,233,722	801,920
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:	6,518	43,705		4,145	595,779
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	6,518	43,705	4,583	4,145	595,779
32 Off-balance sheet items		91,266	5,716	5,756	39,936
33 TOTAL RSF					1,534,399
34 NET STABLE FUNDING RATIO (%)					120