NSFR disclosures | **Bank Name** **Oman Arab Bank**
(Amounts in RO '000) | **Period end** **31-Mar-25**
Consolidated

		Unweighted value by residual maturity				
ASF Item						
		No maturity	**< 6 months**	**6 months to < 1yr**	**≥ 1yr**	**Weighted value**
1	Capital:	543,396	-	-	-	543,396
2	*Regulatory capital*	543,396	-	-	-	543,396
3	*Other capital instruments*	-	-	-	-	-
4	Retail deposits and deposits from small business customers business customers:	910,879	99,463	136,197	83,853	1,119,314
5	*Stable deposits*					
6	*Less stable deposits*	279,353	5,413	5,676	19,124	284,946
7	Wholesale funding:	1,085,384	383,460	443,557	133,103	1,089,304
8	*Operational deposits*	423,610	-	-	-	211,805
9	*Other wholesale funding*	661,774	383,460	443,557	133,103	877,499
10	Liabilities with matching interdependent assets					
11	Other liabilities:					
12	*NSFR derivative liabilities*				-	
13	*All other liabilities and equity not included in above categories*	-	-	-	527,472	362,079
14	**Total ASF**					3,114,092
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					
16	Deposits held at other financial institutions for operational purposes	39,032	29,460	-	-	14,730
17	Performing loans and securities:	102,758	529,580	235,126	2,853,906	2,550,858
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	89,963	4,498
19	Performing loans to financial institutions secured by non- Level 1 HQLA and unsecured performing loans to financial institutions	-	135,345	6,983	-	23,793
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	102,758	394,235	228,143	1,968,978	2,005,839
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:	-	-	-	794,965	516,727
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	794,965	516,727
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:	407,866	-	140,052	-	298,934
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	407,866	-	140,052	-	298,934
32	Off-balance sheet items		-	-	202,571	21,070
33	**TOTAL RSF**					2,885,592
34	**NET STABLE FUNDING RATIO (%)**					**108**

NSFR disclosures | **Bank Name** | **Oman Arab Bank**
(Amounts in RO '000) | **Period end** | **31-Mar-25**
Parent company

		Unweighted value by residual maturity				
ASF Item						
		No maturity	**< 6 months**	**6 months to < 1yr**	**≥ 1yr**	**Weighted value**
1	Capital:	521,406	-	-	-	521,406
2	*Regulatory capital*	521,406	-	-	-	521,406
3	*Other capital instruments*	-	-	-	-	-
4	Retail deposits and deposits from small business customers business customers:	612,960	65,879	70,707	27,618	705,785
5	*Stable deposits*	279,353	5,413	5,676	19,124	284,946
6	*Less stable deposits*	333,608	60,466	65,031	8,494	420,839
7	Wholesale funding:	682,289	308,766	364,863	-	677,959
8	*Operational deposits*	421,504	-	-	-	210,752
9	*Other wholesale funding*	260,785	308,766	364,863	-	467,207
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:					
12	*NSFR derivative liabilities*					
13	*All other liabilities and equity not included in above categories*				527,472	362,079
14	**Total ASF**					2,267,229
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					
16	Deposits held at other financial institutions for operational purposes	-	29,460			14,730
17	Performing loans and securities:	87,331	483,409	99,983	1,836,945	1,757,088
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		135,345	6,983	-	23,793
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	87,331	348,064	93,000	1,375,416	1,433,301
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:				461,529	299,994
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				461,529	299,994
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:	545,353	-	-	-	296,369
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	545,353	-	-		296,369
32	Off-balance sheet items					10,941
33	**TOTAL RSF**					2,079,128
34	**NET STABLE FUNDING RATIO (%)**					**109**