

NSFR disclosures

Quarter ended 30-Sep-18

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:	314,051	-	-	-	314,051
2 <i>Regulatory capital</i>	314,051	-	-	-	314,051
3 <i>Other capital instruments</i>	-	-	-	-	-
4 Retail deposits and deposits from small business customers	12,042	2,215	3,006	614,016	591,184
5 <i>Stable deposits</i>	-	-	-	443,507	421,332
6 <i>Less stable deposits</i>	12,042	2,215	3,006	170,508	169,852
7 Wholesale funding:	39,546	170,916	121,430	8,600	171,896
8 <i>Operational deposits</i>	-	33,217	4,376	-	18,797
9 <i>Other wholesale funding</i>	39,546	137,699	117,054	8,600	153,099
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>	5,144	6,400	-	308,972	308,972
14 Total ASF					1,386,103
RSF Item					
15 Total NSFR high-quality liquid assets (HQLA)					
16 Deposits held at other financial institutions for operational purposes					
17 Performing loans and securities:	2,600	428,078	81,520	83,844	322,566
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	2,600	416,114	65,247	-	241,981
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	-	11,322	15,637	54,898	61,770
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:	-	642	636	28,946	18,815
23 -With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	642	636	28,946	18,815
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:	244,797	42,135		1,601	95,441
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	244,797	42,135	8,293	1,601	95,441
32 Off-balance sheet items		8,033	4,906	-	37,058
33 TOTAL RSF					455,064
34 NET STABLE FUNDING RATIO (%)					305