

NSFR disclosures Bank:
Oman Arab Bank
Consolidated

Quarter ended: 31-Dec-22

(RO '000)

ASF Item		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
1	Capital:	502,218	-	-	-	502,218
2	Regulatory capital	502,218	-	-	-	502,218
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers	208,585	29,347	20,712	770,586	945,621
	business customers:					
5	Stable deposits	-	-	-	181,439	172,367
6	Less stable deposits	208,585	29,347	20,712	589,147	773,254
7	Wholesale funding:	581,986	494,220	295,513	120,840	806,700
8	Operational deposits	3,430	342,194	-	-	172,812
9	Other wholesale funding	578,556	152,025	295,513	120,840	633,887
10	Liabilities with matching interdependent assets					
11	Other liabilities:				94,804	
12	NSFR derivative liabilities					
13	All other liabilities and equity not included in above categories	-	-	-	593,884	483,264
14	Total ASF					2,737,803
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					-
16	Deposits held at other financial institutions for operational purposes	68,879	-	-	-	5,654
17	Performing loans and securities:	25,266	385,089	260,895	2,442,541	2,174,101
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	61,921	3,096
19	Performing loans to financial institutions secured by non- Level 1 HQLA and unsecured performing loans to financial institutions	-	60,517	11,877	-	15,016
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	25,266	324,572	249,017	1,555,675	1,619,774
21	-With a risk weight of less than or equal to 35% under the Basel II Standardised approach for credit risk	-	-	-	65,000	42,250
22	Performing residential mortgages, of which:	-	-	-	759,945	493,964

23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	759,945	493,964
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:	121,754	9,078	123,669	-	265,700
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	121,754	9,078	123,669	-	265,700
32	Off-balance sheet items		0	0	159,683	21,704
33	TOTAL RSF					2,467,160
34	NET STABLE FUNDING RATIO (%)					111

NSFR disclosures Bank:
Oman Arab Bank
Parent Company

Quarter ended: 31-Dec-22

(RO '000)

ASF Item		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
1	Capital:	499,769	-	-	-	499,769
2	Regulatory capital	499,769	-	-	-	499,769
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers	-	-	-	668,166	610,422
	business customers:					
5	Stable deposits				181,439	172,367
6	Less stable deposits				486,727	438,055
7	Wholesale funding:	226,174	460,787	262,081	-	474,521
8	Operational deposits	-	342,194			171,097
9	Other wholesale funding	226,174	118,593	262,081		303,424
10	Liabilities with matching interdependent assets					
11	Other liabilities:					
12	NSFR derivative liabilities					
13	All other liabilities and equity not included in above categories				593,884	483,264
14	Total ASF					2,067,976
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					-
16	Deposits held at other financial institutions for operational purposes					5,654
17	Performing loans and securities:	22,752	379,439	129,644	1,658,151	1,564,000
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		60,517	11,877	-	15,016
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	22,752	318,922	117,767	1,207,323	1,255,945
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:				450,828	293,038

23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				450,828	293,038
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:	228,898	9,078	5,939	-	255,114
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	228,898	9,078	5,939		255,114
32	Off-balance sheet items					13,720
33	TOTAL RSF					1,838,489
34	NET STABLE FUNDING RATIO (%)					112