OMAN ARAB BANK SAOG

31 DECEMBER 2020

NSFR Consolidated

		Unw eig				
	ASF Item	(RO '000)				
		No	< 6	6 months	≥ 1yr	Weighted
		maturity	months	to < 1yr		value
1	Capital:	424,707	-	-	-	424,70
2	Regulatory capital	424,707	-	-	-	424,70
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers	-	-	-	784,776	715,97
	business customers:					
5	Stable deposits				193,554	183,87
6	Less stable deposits				591,222	532,10
7	Wholesale funding:	715,597	182,681	82,206	-	766,27
8	Operational deposits	-	8,223			4,11
9	Other wholesale funding	715,597	174,458	82,206		762,16
10	assets					
11	Other liabilities:					
12						
13	included in above categories				501,318	501,31
14	Total ASF					2,408,27
	RSF Item					
	Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions					
16	for operational purposes					20,04
17	Performing loans and securities:	426,743	471,742	74,131	1,199,952	1,019,95
18	secured by Level 1 HQLA					
19	Performing loans to financial institutions secured by non- Level 1 HQLA and unsecured performing loans to financial institutions	426,743	471,742	74,131	-	
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of w hich				1,199,952	1,019,95
21	-With a risk w eight 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				492,612	320,19
24	exchange-traded equities					
25	Assets with matching interdependent liabilities					
26		230,964	38,867		-	698,48
27	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	230,964	38,867	1,572		698,48
32	Off-balance sheet items					23,85
33	TOTAL RSF					2,082,53
	NET STABLE FUNDING RATIO (%)					1:

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NSFR Parent Company:

3 Other 4 Retail dep business business business 5 Stable 6 Less 3 7 Wholesale 8 Opera 9 Other 10 Liabilities assets 11 Other liabilities assets 12 Other liabilities assets 12 Other liabilities asset 12 Other liabilities asset 12 Other liabilities asset 12 Other liabilities 13 Other liabilities 14 Other liabilities 15 Other liabilities 1		Unw eighted value by residual maturity (RO '000)				
2 Regul 3 Other 4 Retail dep business 5 Stable 6 Less 7 Wholesale 8 Opera 9 Other 10 Liabilities assets 11 Other liabilities 13 All oth includ 14 Total ASI 15 Total NSF 16 Deposits It for operat 17 Performing secured b unsecured b unsecured b unsecured b 19 unsecured b 19 unsecured b 19 unsecured b 20 Clients, load customers central ba 21 35% unde approach 22. Perform which: 23 Securiti 24 do not exchance 25 Asset v liabilities 26 Other A 27 Phys includ 28 28 28 29 NSF	ASF Item	(RO '000) No <6 6 months ≥ 1yr				\\/c:
2 Regul 3 Other 4 Retail dep business 5 Stable 6 Less 7 Wholesale 8 Opera 9 Other 10 Liabilities assets 11 Other liabilities 13 All oth includ 14 Total ASI 15 Total NSF 16 Deposits It for operat 17 Performing secured b unsecured b unsecured b unsecured b 19 unsecured b 19 unsecured b 19 unsecured b 20 Clients, load customers central ba 21 35% unde approach 22. Perform which: 23 Securiti 24 do not exchance 25 Asset v liabilities 26 Other A 27 Phys includ 28 28 28 29 NSF		maturity	months	to < 1yr	≥ 1y1	Weighted value
2 Regul 3 Other 4 Retail dep business 5 Stable 6 Less 7 Wholesale 8 Opera 9 Other 10 Liabilities assets 11 Other liabilities 13 All oth includ 14 Total ASI 15 Total NSF 16 Deposits It for operat 17 Performing secured b unsecured b unsecured b unsecured b 19 unsecured b 19 unsecured b 19 unsecured b 20 Clients, load customers central ba 21 35% unde approach 22. Perform which: 23 Securiti 24 do not exchance 25 Asset v liabilities 26 Other A 27 Phys includ 28 28 28 29 NSF	•	321,508	-	-	_	321,50
3 Other 4 Retail dep business business business 5 Stable 6 Less 3 7 Wholesale 8 Operation of the performing secured business assets 11 Other liabilities assets assets assets as	egulatory capital	321,508	_	_	_	321,50
4 Retail dep business business business 5 Stable 6 Less 3 7 Wholesale 8 Operat 9 Other 10 Liabilities assets 11 Other liabilities assets 12 Other liabilities asset 12 Other liabilities asset 12 Other liabilities	her capital instruments	321,300	-	_	_	321,30
business business business business 5 Stable 6 Less s 7 Wholesale 8 Opera 9 Other 10 Liabilities assets 11 Other liabil 12 NSFR 13 All other liabil 14 Total ASI 15 Total NSFI 16 Deposits It for operate 17 Performing secured bunsecured bunsec	deposits and deposits from small	-	-	_	_	
5 Stable 6 Less 3 7 Wholesale 8 Opera 9 Other 10 Liabilities 3 assets 11 Other liabil 12 NSFR 13 All off includ 14 Total ASI 15 Total NSFI 16 Deposits 16 for operat 17 Performing secured 15 unsecured 15 unsecured 15 unsecured 15 unsecured 15 unsecured 15 unsecured 15 asset 15 as with the secured 1	ss customers:	-	-	-	546,236	501,29
6 Less 3 7 Wholesale 8 Opera 9 Other 10 Liabilities 1 assets 11 Other liabi 12 NSFR 13 All off includ 14 Total ASI 15 Total NSFI 16 Deposits 1 for operat 17 Performing secured be unsecured be unsecured institutions Performing secured be unsecured by under unsecured be unsecured by unsecured be unsecured by unsecured be unsecured by unsecured	able deposits				193,554	183,87
7 Wholesale 8 Opera 9 Other 10 Liabilities is assets 11 Other liabilities is assets 12 NSFR 13 All off include 14 Total ASI 15 Total NSFI 16 Deposits is for operate in performing secured is unsecured in secured in the performing customers central bath in the performing secured in the performing customers central bath in the performing customers central bath in the performing secured in the performing customers central bath in the performing customers in the performing secured in the performi	ss stable deposits				352,682	317,41
8 Operat 9 Other 10 Liabilities assets 11 Other liabilities assets 11 Other liabilities assets 11 Other liabilities assets 11 Other liabilities assets 12 NSFR 13 All off include 14 Total ASI 15 Total NSFI 16 Deposits Infor operat 17 Performing secured by a performing assecured	·	370,337	179,381	82,206	-	591,99
9 Other 10 Liabilities assets 11 Other liabilities assets 11 Other liabilities assets 11 Other liabilities assets 11 Other liabilities assets 12 NSFR 13 All other liabilities assets assets 14 Total ASI 15 Total NSFI 16 Deposits It for operate assecured by the performing secured by the performing secured by the performing assecured by th	perational deposits	-	4,923	,		2,46
Liabilities assets 11 Other liabilities assets 11 Other liabilities assets 12 NSFR All off include 14 Total ASI 15 Total NSFI 16 Deposits It for operate 17 Performing secured by the performing	her wholesale funding	370,337	174,458	82,206		589,53
assets 11 Other liabil 12 NSFR All off includ 14 Total ASI 15 Total NSFI 16 Deposits Incompose for operate in the performing secured by the performing clients, load customers central bath of the performing secured by the performing clients, load customers central bath of the performing clients, load customers central bath of the performing customers central bath of the performing secured by the performing customers approach 22 Performing customers approach 23 Securiti do not exchange Assets with the performing customers approach 24 Other Assets with the performing customers approach 25 Institute of the performing customers approach 26 Other Assets with the performing customers approach 27 Physical Control of the performing customers approach 28 Securiti do not exchange approach 29 NSF	es with matching interdependent	210,000	,	52,255		
12 NSFR 13 All off include 14 Total ASI 15 Total NSFI 16 Deposits in for operate 17 Performing secured in unsecured institutions 20 Customers central ba 21 35% under approach 22. Perform which: 23 Securiti do not exchance 25 Assets valiabilities 26 Other A Assets valiabilities 27 Physinches 28 derii CCP 29 NSF						
13 All off include 14 Total ASI 15 Total NSFI 16 Deposits in for operate for operate secured in the secured institutions 20 Customers central ba 21 35% under approach 22. Perform which: 23 Securiti do not exchance assets valiabilitie other assets valiabilitie assets valiabilities assets v	liabilities:					
13 include 14 Total ASI 15 Total NSFI 16 Deposits It for operat 17 Performing secured by unsecured by unsecur	SFR derivative liabilities					
15 Total NSFi 16 Deposits Infor operat 17 Performing 18 Performing 19 secured by 19 unsecured by 19 unsecure	other liabilities and equity not cluded in above categories				363,869	363,86
16 Deposits Information for operate of the performing secured by the performing secured by the performing secured by the performing secured by the performing clients, load customers central bath of the performing secured by the performing clients, load customers central bath of the performing secured by the performing clients, load customers central bath of the performing secured by the performing central bath of the performing secured by the performing se	ASF					1,778,66
16 Deposits Information for operate of the performing secured by the performing secured by the performing secured by the performing secured by the performing clients, load customers central bath of the performing secured by the performing clients, load customers central bath of the performing secured by the performing clients, load customers central bath of the performing secured by the performing central bath of the performing secured by the performing se	RSF Item					
for operation fo	ISFR high-quality liquid assets (HQLA)					
Performing secured by Performing secured by Performing secured by unsecured by unse	its held at other financial institutions erational purposes					19,04
secured by Performing secured by unsecured b	ming loans and securities:	326,158	471,742	74,131	830,995	706,3
secured bunsecured bunsecured institutions Performing clients, load customers central bath 21 approach 22. Perform which: Wittl equustant startisk Securitities do not exchange Assets will institution in the security of	ming loans to financial institutions ed by Level 1 HQLA					
clients, loa customers central ba -With a ris 35% unde approach 22. Perform which: 23 Securiti do not exchance 24 Assets valiabilities 26 Other A 27 Physincle Asset 28 deri cont CCP 29 NSF	ming loans to financial institutions ad by non- Level 1 HQLA and ured performing loans to financial ions	326,158	471,742	74,131	-	
21 35% under approach 22. Perform which: 23 equ Star risk 24 Securiti do not exchance 25 Assets valiabilities 26 Other A 27 Physical Assets 28 deri contact CCP 29 NSF	ming loans to non-financial corporate loans to retail and small business ners, and loans to sovereigns, I banks and PSEs, of which				830,995	706,34
22. which: With equ Star risk Securiti do not exchance 25 Assets v liabilitie 26 Other A 27 Physincle Asset 28 deri cont	a risk w eight of less than or equal to nder the Basel II Standardised ach for credit risk					
23 equ Star risk Securiti 24 do not exchance 25 Assets v liabilities 26 Other A 27 Phys inclu Asse 28 deri con CCP 29 NSF	orming residential mortgages, of th:					
24 Securiti do not exchance 25 Assets v liabilitie 26 Other A 27 Phys inclu Asset 28 deri con CCP 29 NSF	Vith a risk weight of less than or equal to 35% under the Basel II itandardised Approach for credit isk				252,439	164,08
25 Assets v liabilitie 26 Other A 27 Phys inclu Asset 28 deri cont CCP 29 NSF	rities that are not in default and ot qualify as HQLA, including ange-traded equities					
27 Physinclus Asset deri cont CCP	ts with matching interdependent					
28 deri con CCP	er Assets:	171,782	38,867		-	566,7
28 deri con CCP 29 NSF	Physical traded commodities, ncluding gold					
29 NSF	Assets posted as initial margin for lerivative contracts and ontributions to default funds of ICPs					
NSF	NSFR derivative assets					
30 ded	NSFR derivative liabilities before leduction of variation margin oosted					
31 All c	All other assets not included in the above categories	171,782	38,867	1,572		566,7
	alance sheet items					20,34
33 TOTAL RS	RSF					1,476,59