NSFR disclosures **Bank Name** **OAB**
Oman Arab Bank **Period end** **31/12/2023**
Consolidated

		Unweighted value by residual maturity				
ASF Item						
		No maturity	**< 6 months**	**6 months to < 1yr**	**≥ 1yr**	**Weighted value**
1	Capital:	518,497	-	-	-	518,497
2	*Regulatory capital*	518,497	-	-	-	518,497
3	*Other capital instruments*	-	-	-	-	-
4	Retail deposits and deposits from small business customers business customers:	226,441	44,079	34,749	798,125	1,016,466
5	*Stable deposits*	-	-	-	268,051	254,649
6	*Less stable deposits*	226,441	44,079	34,749	530,074	761,817
7	Wholesale funding:	949,205	323,576	311,995	212,202	1,004,590
8	*Operational deposits*	303,508	-	-	-	151,754
9	*Other wholesale funding*	645,697	323,576	311,995	212,202	852,836
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	-	-	-	578,503	441,133
12	*NSFR derivative liabilities*					
13	*All other liabilities and equity not included in above categories*				578,503	441,133
14	**Total ASF**					2,980,686
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					
16	Deposits held at other financial institutions for operational purposes					12,675
17	Performing loans and securities:	108,280	484,450	249,094	2,493,219	2,315,406
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	66,432	3,322
19	Performing loans to financial institutions secured by non- Level 1 HQLA and unsecured performing loans to financial institutions	-	146,178	5,667	-	24,760
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	108,280	338,272	243,427	1,627,725	1,721,784
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:	-	-	-	799,062	519,390
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	799,062	519,390
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:	106,078	21,927	121,492	-	271,066
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	106,078	21,927	121,492	-	271,066
32	Off-balance sheet items				155,481	24,271
33	**TOTAL RSF**					2,623,417
34	**NET STABLE FUNDING RATIO (%)**					114

NSFR disclosures
(Amounts in RO '000)
Parent company

Bank Name OAB
Period end 31/12/2023

		Unweighted value by residual maturity				
ASF Item						
		No maturity	**< 6 months**	**6 months to < 1yr**	**≥ 1yr**	**Weighted value**
1	Capital:	505,545	-	-	-	505,545
2	*Regulatory capital*	505,545				505,545
3	*Other capital instruments*					
4	Retail deposits and deposits from small business customers business customers:	-	-	-	698,029	641,629
5	*Stable deposits*				268,051	254,649
6	*Less stable deposits*				429,978	386,980
7	Wholesale funding:	688,063	254,115	242,534	-	592,356
8	*Operational deposits*	299,020				149,510
9	*Other wholesale funding*	389,043	254,115	242,534		442,846
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	-	-	578,503	441,133
12	*NSFR derivative liabilities*					
13	*All other liabilities and equity not included in above categories*				578,503	441,133
14	**Total ASF**					2,180,663
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					
16	Deposits held at other financial institutions for operational purposes					12,675
17	Performing loans and securities:	105,461	465,100	123,434	1,690,742	1,640,977
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		146,178	5,667		24,760
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	105,461	318,922	117,767	1,230,797	1,317,253
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:				459,945	298,964
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				459,945	298,964
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:	213,222	21,927	2,833	-	259,551
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	213,222	21,927	2,833		259,551
32	Off-balance sheet items					16,497
33	**TOTAL RSF**					1,929,700
34	**NET STABLE FUNDING RATIO (%)**					113