

NSFR disclosures Bank:
Oman Arab Bank
Consolidated

Quarter ended: 30-Sep-23

(RO '000)

ASF Item		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
1	Capital:	496,732	-	-	-	496,732
2	Regulatory capital	496,732	-	-	-	496,732
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers	208,514	38,082	28,638	760,440	955,437
	business customers:					
5	Stable deposits	-	-	-	270,852	257,309
6	Less stable deposits	208,514	38,082	28,638	489,589	698,128
7	Wholesale funding:	917,075	362,337	362,381	154,739	975,636
8	Operational deposits	313,844	-	-	-	156,922
9	Other wholesale funding	603,231	362,337	362,381	154,739	818,714
10	Liabilities with matching interdependent assets					
11	Other liabilities:				106,275	
12	NSFR derivative liabilities					
13	All other liabilities and equity not included in above categories	-	-	-	574,193	379,960
14	Total ASF					2,807,764
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					-
16	Deposits held at other financial institutions for operational purposes	76,245	-	-	-	5,337
17	Performing loans and securities:	170,922	400,275	258,409	2,542,802	2,325,503
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	61,932	3,097
19	Performing loans to financial institutions secured by non- Level 1 HQLA and unsecured performing loans to financial institutions	-	51,248	4,542	-	9,958
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	170,922	349,027	253,867	1,617,558	1,751,296
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:	-	-	-	792,312	515,003

23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	792,312	515,003
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:	108,371	10,378	118,556	-	273,506
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	108,371	10,378	118,556	-	273,506
32	Off-balance sheet items		0	0	152,018	21,951
33	TOTAL RSF					2,626,298
34	NET STABLE FUNDING RATIO (%)					107

NSFR disclosures

Bank: Oman Arab

Quarter ended: 30-Sep-23

Parent Company

(RO '000)

ASF Item		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
1	Capital:	493,398	-	-	-	493,398
2	Regulatory capital	493,398	-	-	-	493,398
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers	-	-	-	662,573	609,858
	business customers:					
5	Stable deposits				270,852	257,309
6	Less stable deposits				391,721	352,549
7	Wholesale funding:	669,369	254,115	242,534	-	583,009
8	Operational deposits	310,320				155,160
9	Other wholesale funding	359,049	254,115	242,534		427,849
10	Liabilities with matching interdependent assets					
11	Other liabilities:					
12	NSFR derivative liabilities					
13	All other liabilities and equity not included in above categories				574,193	379,960
14	Total ASF					2,066,225
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					-
16	Deposits held at other financial institutions for operational purposes					5,337
17	Performing loans and securities:	168,930	370,170	122,309	1,680,575	1,649,688
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		51,248	4,542	-	9,958
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	168,930	318,922	117,767	1,222,731	1,342,131
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:				457,844	297,598

23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk					457,844	297,598
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:	214,663	7,687			-	269,034
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	214,663	7,687	2,271			269,034
32	Off-balance sheet items						14,350
33	TOTAL RSF						1,938,409
34	NET STABLE FUNDING RATIO (%)						107