

OMAN ARAB BANK SAOG
Quarter ended: 30-Sep-22
NSFR disclosures
Consolidated

(RO '000)

ASF Item	Unweighted value by residual maturity				Weighted value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
1 Capital:	495,853	-	-	-	495,853
2 <i>Regulatory capital</i>	495,853	-	-	-	495,853
3 <i>Other capital instruments</i>	-	-	-	-	-
4 Retail deposits and deposits from small business customers:	-	-	-	939,191	854,257
5 <i>Stable deposits</i>				179,716	170,730
6 <i>Less stable deposits</i>				759,475	683,527
7 Wholesale funding:	507,917	459,156	143,755	174,379	645,479
8 <i>Operational deposits</i>	-	374,915			187,457
9 <i>Other wholesale funding</i>	507,917	84,241	143,755	174,379	458,021
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>				782,630	782,630
14 Total ASF					2,778,219
RSF Item					
15 Total NSFR high-quality liquid assets (HQLA)					-
16 Deposits held at other financial institutions for operational purposes				26,401	13,200
17 Performing loans and securities:	16,107	405,573	228,106	833,733	1,283,570
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	10,000			-	5,000
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	6,107	405,573	228,106	833,733	1,278,570
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:					
23 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				806,785	524,410
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:	1,050,396	6,587	117,599	-	538,520
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	1,050,396	6,587	117,599	-	538,520
32 Off-balance sheet items				368,173	18,409
33 TOTAL RSF					2,378,109
34 NET STABLE FUNDING RATIO (%)					117

OMAN ARAB BANK SAOG
Quarter ended: 30-Sep-22
NSFR disclosures
Parent Company

(RO '000)

ASF Item		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
1	Capital:	499,149	-	-	-	499,149
2	Regulatory capital	499,149	-	-	-	499,149
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers	-	-	-	681,199	622,065
	business customers:					
5	Stable deposits				179,716	170,730
6	Less stable deposits				501,483	451,335
7	Wholesale funding:	384,703	431,642	126,485	-	473,915
8	Operational deposits	-	363,921			181,960
9	Other wholesale funding	384,703	67,721	126,485		291,954
10	Liabilities with matching interdependent assets					
11	Other liabilities:					
12	NSFR derivative liabilities					
13	All other liabilities and equity not included in above categories				500,099	500,099
14	Total ASF					2,095,228
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					-
16	Deposits held at other financial institutions for operational purposes					11,920
17	Performing loans and securities:	3,546	402,276	103,390	1,139,376	999,447
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	3,546	402,276	103,390	-	5,000
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				1,139,376	968,470
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:					
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				449,998	292,499
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities					25,977
25	Assets with matching interdependent liabilities					
26	Other Assets:	214,920	6,587		-	493,078
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	214,920	6,587	0		493,078
32	Off-balance sheet items					14,639
33	TOTAL RSF					1,811,581
34	NET STABLE FUNDING RATIO (%)					116