

NSFR disclosures
Bank: Oman Arab Bank

Quarter ended: 30-Jun-23

(RO '000)

Consolidated

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	212,781	14,839	47,387	768,083	961,644
	business customers:					
5	Stable deposits	-	-	-	281,246	267,183
6	Less stable deposits	212,781	14,839	47,387	486,837	694,460
7	Wholesale funding:	944,469	365,618	363,662	141,945	978,819
8	Operational deposits	347,031	-	-	-	173,515
9	Other wholesale funding	597,438	365,618	363,662	141,945	805,304
10	Liabilities with matching interdependent assets					
11	Other liabilities:				104,892	
12	NSFR derivative liabilities					
13	All other liabilities and equity not included in above categories	-	-	-	533,942	379,805
14	Total ASF					2,816,999
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					-
16	Deposits held at other financial institutions for operational purposes	72,020	-	-	-	13,490
17	Performing loans and securities:	144,954	409,840	232,272	2,521,465	2,286,663
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	-	69,188	4,635	-	12,696
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	144,954	340,652	227,636	1,615,793	1,722,440
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:	-	-	-	778,740	506,181

23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	778,740	506,181
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	125,466	-	280,416
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	125,466	-	280,416
32	Off-balance sheet items		0	0	160,244	23,350
33	TOTAL RSF					2,603,919
34	NET STABLE FUNDING RATIO (%)					108

NSFR disclosures

Quarter ended: 30-Jun-23

Bank: Oman Arab Bank

(RO '000)

Parent Company

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	-	-	-	680,076	626,131
	business customers:					
5	Stable deposits				281,246	267,183
6	Less stable deposits				398,830	358,947
7	Wholesale funding:	719,818	254,115	242,534	-	608,234
8	Operational deposits	341,439				170,719
9	Other wholesale funding	378,380	254,115	242,534		437,514
10	Liabilities with matching interdependent assets					
11	Other liabilities:					
12	NSFR derivative liabilities					
13	All other liabilities and equity not included in above categories				533,942	379,805
14	Total ASF					2,107,567
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					-
16	Deposits held at other financial institutions for operational purposes					13,490
17	Performing loans and securities:	141,245	388,110	122,402	1,672,213	1,632,460
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		69,188	4,635	-	12,696
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	141,245	318,922	117,767	1,219,293	1,325,366
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:				452,920	294,398

23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				452,920	294,398
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:	215,515	10,378		-	264,412
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	215,515	10,378	2,318		264,412
32	Off-balance sheet items					15,338
33	TOTAL RSF					1,925,699
34	NET STABLE FUNDING RATIO (%)					109