

## NSFR disclosures

Quarter ended 31-Mar-19

Bank: Oman Arab Bank - Consolidated

(RO '000)

ASF Item	Unweighted value by residual maturity				Weighted value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
1 Capital:	372,248	-	-	-	372,248
2 <i>Regulatory capital</i>	372,248	-	-	-	372,248
3 <i>Other capital instruments</i>	-	-	-	-	-
4 Retail deposits and deposits from small business customers	9,159	1,108	2,339	698,355	665,706
5 <i>Stable deposits</i>	-	-	-	492,194	467,585
6 <i>Less stable deposits</i>	9,159	1,108	2,339	206,161	198,121
7 Wholesale funding:	23,923	201,830	106,358	23,940	184,940
8 <i>Operational deposits</i>	(0)	32,875	2,660	-	17,768
9 <i>Other wholesale funding</i>	23,923	168,955	103,698	23,940	167,172
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>	3,304	14,825	-	361,586	361,586
14 <b>Total ASF</b>					1,584,480
RSF Item					
15 Total NSFR high-quality liquid assets (HQLA)					
16 Deposits held at other financial institutions for operational purposes					
17 Performing loans and securities:	17,118	468,710	91,285	96,424	365,377
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	17,118	455,063	73,563	-	272,872
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	-	12,967	17,023	65,712	72,543
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:	-	680	699	30,712	19,963
23 -With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	680	699	30,712	19,963
24 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-	-
25 Assets with matching interdependent liabilities					
26 <b>Other Assets:</b>	261,813	39,435		1,969	88,059
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	261,813	39,435	6,317	1,969	88,059
32 Off-balance sheet items		12,617	6,511	37,348	41,164
33 <b>TOTAL RSF</b>					494,600
34 <b>NET STABLE FUNDING RATIO (%)</b>					320