NSFR disclosures Quarter ended: 30-Mar-23

Bank: Oman Arab Bank (RO '000)

Consolidated

		Unweighted value by residual maturity				
	ASF Item	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	Weighted value
1	Capital:	502,218	-	-	-	502,218
2	*Regulatory capital*	502,218	-	-	-	502,218
3	*Other capital instruments*	-	-	-	-	-
4	Retail deposits and deposits from small business customers	213,333	25,483	43,036	778,602	971,559
	business customers:					
5	*Stable deposits*	-	-	-	184,443	175,221
6	*Less stable deposits*	213,333	25,483	43,036	594,160	796,338
7	Wholesale funding:	899,254	308,628	297,047	142,013	894,477
8	*Operational deposits*	334,312	-	-	-	167,156
9	*Other wholesale funding*	564,942	308,628	297,047	142,013	727,321
10	Liabilities with matching interdependent assets					
11	Other liabilities:				115,398	
12	*NSFR derivative liabilities*					
13	*All other liabilities and equity not included in above categories*	-	-	-	587,871	443,949
14	**Total ASF**					2,812,203
	RSF Item					
15	Total NSFR high-quality liquid assets (HQLA)					-
16	Deposits held at other financial institutions for operational purposes	75,434	-	-	-	8,304
17	Performing loans and securities:	15,444	412,776	228,337	2,565,961	2,260,740
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	-	86,204	1,784	-	13,823
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	15,444	326,572	226,553	1,672,977	1,703,637
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:	-	-	-	766,052	497,933

23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	766,052	497,933
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:	123,917	12,931	125,425	-	295,986
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	123,917	12,931	125,425	-	295,986
32	Off-balance sheet items		0	0	157,992	24,263
33	**TOTAL RSF**					2,589,294
34	**NET STABLE FUNDING RATIO (%)**					109

NSFR disclosures Quarter ended: 31-Mar-23

Bank: Oman Arab Bank (RO '000)

Parent Company

		Unweighted value by residual maturity				
	ASF Item					
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	Weighted value
1	Capital:	499,769	-	-	-	499,769
2	*Regulatory capital*	499,769	-	-	-	499,769
3	*Other capital instruments*	-	-	-	-	-
4	Retail deposits and deposits from small business customers	-	-	-	699,322	638,612
	business customers:					
5	*Stable deposits*				184,443	175,221
6	*Less stable deposits*				514,879	463,391
7	Wholesale funding:	581,387	254,115	242,534	-	539,018
8	*Operational deposits*	331,247				165,624
9	*Other wholesale funding*	250,140	254,115	242,534		373,394
10	Liabilities with matching interdependent assets					
11	Other liabilities:					
12	*NSFR derivative liabilities*					
13	*All other liabilities and equity not included in above categories*				587,871	443,949
14	**Total ASF**					2,121,348
	RSF Item					
15	Total NSFR high-quality liquid assets (HQLA)					-
16	Deposits held at other financial institutions for operational purposes					8,304
17	Performing loans and securities:	11,811	405,126	119,551	1,728,595	1,618,056
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		86,204	1,784	-	13,823
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	11,811	318,922	117,767	1,281,985	1,313,937
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:				446,610	290,297

23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				446,610	290,297
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:	231,061	12,931		-	278,597
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	231,061	12,931	892		278,597
32	Off-balance sheet items					16,363
33	**TOTAL RSF**					1,921,321
34	**NET STABLE FUNDING RATIO (%)**					110