

OMAN ARAB BANK SAOG

Quarter ended: 31-Dec-21

NSFR disclosures

Consolidated

ASF Item	Unweighted value by residual maturity				Weighted value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
1 Capital:	526,276	-	-	-	526,276
2 <i>Regulatory capital</i>	526,276	-	-	-	526,276
3 <i>Other capital instruments</i>	-	-	-	-	-
4 Retail deposits and deposits from small business customers	-	-	-	798,650	728,173
business customers:					
5 <i>Stable deposits</i>				187,747	178,360
6 <i>Less stable deposits</i>				610,903	549,813
7 Wholesale funding:	932,137	184,673	82,206	-	709,970
8 <i>Operational deposits</i>	-	10,216	-	-	5,108
9 <i>Other wholesale funding</i>	932,137	174,458	82,206	-	704,862
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>				593,350	593,350
14 Total ASF					2,557,769
RSF Item					
15 Total NSFR high-quality liquid assets (HQLA)					-
16 Deposits held at other financial institutions for operational purposes					10,572
17 Performing loans and securities:	221,224	470,093	73,031	1,567,921	1,332,732
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	221,224	470,093	73,031	-	-
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				1,567,921	1,332,732
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				503,044	326,978
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:	264,405	37,878		-	476,581
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	264,405	37,878	3,661		476,581
32 Off-balance sheet items					25,188
33 TOTAL RSF					2,172,052
34 NET STABLE FUNDING RATIO (%)					118

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NSFR disclosures

Parent Company

ASF Item		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
1	Capital:	422,427	-	-	-	422,427
2	Regulatory capital	422,427	-	-	-	422,427
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:	-	-	-	527,125	483,800
5	Stable deposits				187,747	178,360
6	Less stable deposits				339,378	305,440
7	Wholesale funding:	587,563	181,004	82,206	-	535,848
8	Operational deposits	-	6,546			3,273
9	Other wholesale funding	587,563	174,458	82,206		532,575
10	Liabilities with matching interdependent assets					
11	Other liabilities:					
12	NSFR derivative liabilities					
13	All other liabilities and equity not included in above categories				367,902	367,902
14	Total ASF					1,809,978
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					-
16	Deposits held at other financial institutions for operational purposes					9,438
17	Performing loans and securities:	133,424	420,628	81,402	1,227,251	1,043,164
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	133,424	420,628	81,402	-	-
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				1,227,251	1,043,164
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				177,111	115,122
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:	1,030,719	8,404		-	481,189
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	1,030,719	8,404			481,189
32	Off-balance sheet items					18,022
33	TOTAL RSF					1,666,935
34	NET STABLE FUNDING RATIO (%)					109