

NSFR disclosures

Quarter end 30-Sep-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:	369,248	-	-	-	369,248
2 Regulatory capital	369,248	-	-	-	369,248
3 Other capital instruments	-	-	-	-	-
4 Retail deposits and deposits from small business customers	10,861	2,271	6,873	708,510	681,548
5 Stable deposits	-	-	-	501,668	476,585
6 Less stable deposits	10,861	2,271	6,873	206,842	204,964
7 Wholesale funding:	148,666	146,012	235,272	26,940	577,496
8 Operational deposits	0	34,854	4,362	-	19,608
9 Other wholesale funding	148,666	111,158	230,909	26,940	557,887
10 Liabilities with matching interdependent assets					
11 Other liabilities:					
12 NSFR derivative liabilities					
13 All other liabilities and equity not included in above categories	3,236	6,000	-	301,977	301,977
14 Total ASF					1,930,270
RSF Item					
15 Total NSFR high-quality liquid assets (HQLA)					
16 Deposits held at other financial institutions for operational purposes					36,257
17 Performing loans and securities:	37,641	450,561	88,656	67,794	75,569
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	37,641	434,924	71,618	-	-
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	-	15,637	17,038	67,794	75,569
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	-	740	631	1,230,979	800,136
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:	63	38,723		4,171	535,088
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	63	38,723	(215)	4,171	535,088
32 Off-balance sheet items		14,448	44,114	3,840	38,693
33 TOTAL RSF					1,485,744
34 NET STABLE FUNDING RATIO (%)					130