Oman Arab Bank

NSFR disclosures
(Amounts in RO '000)

Consolidated

Bank Name OAB
Period end 31 March 2024

		Unweighted value by residual maturity				
ASF Item						
		No maturity	**< 6 months**	**6 months to < 1yr**	**≥ 1yr**	**Weighted value**
1	Capital:	512,208	-	-	-	512,208
2	*Regulatory capital*	512,208	-	-	-	512,208
3	*Other capital instruments*	-	-	-	-	-
4	Retail deposits and deposits from small business customers business customers:	246,894	24,703	30,939	823,672	1,037,340
5	*Stable deposits*					
6	*Less stable deposits*	-	-	-	280,174	266,165
7	Wholesale funding:	246,894	24,703	30,939	543,498	771,175
8	*Operational deposits*	916,173	371,093	359,512	213,723	1,037,112
9	*Other wholesale funding*	370,062	-	-	-	185,031
10	Liabilities with matching interdependent assets	546,111	371,093	359,512	213,723	852,081
11	Other liabilities:					
12	*NSFR derivative liabilities*				105,232	
13	*All other liabilities and equity not included in above categories*				640,175	354,818
14	**Total ASF**					2,941,478
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					
16	Deposits held at other financial institutions for operational purposes	58,392	-	-	-	18,798
17	Performing loans and securities:	148,114	423,521	264,019	2,626,383	2,385,983
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	66,432	3,322
19	Performing loans to financial institutions secured by non- Level 1 HQLA and unsecured performing loans to financial institutions	-	66,574	12,504	-	16,238
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	148,114	356,947	251,515	1,758,378	1,845,400
21	-With a risk weight of less than or equal to 35% under the Basel II Standardised approach for credit risk	-	-	-	71,000	46,150
22	Performing residential mortgages, of which:	-	-	-	801,573	521,023
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	801,573	521,023
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:	96,410	9,986	144,109	-	296,649
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	96,410	9,986	144,109	-	296,649
32	Off-balance sheet items		-	-	181,565	22,964
33	**TOTAL RSF**					2,724,394
34	**NET STABLE FUNDING RATIO (%)**					108

Oman Arab Bank

NSFR disclosures
(Amounts in RO '000)

Parent Company

Bank Name OAB
Period end 31 March 2024

		Unweighted value by residual maturity				
ASF Item						
		No maturity	**< 6 months**	**6 months to < 1yr**	**≥ 1yr**	**Weighted value**
1	Capital:	498,470	-	-	-	498,470
2	*Regulatory capital*	498,470				498,470
3	*Other capital instruments*					
4	Retail deposits and deposits from small business customers business customers:	-	-	-	726,232	667,617
5	*Stable deposits*				280,174	266,165
6	*Less stable deposits*				446,058	401,452
7	Wholesale funding:	728,913	254,115	242,534	-	612,781
8	*Operational deposits*	366,841				183,420
9	*Other wholesale funding*	362,072	254,115	242,534		429,360
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	-	-	534,943	354,818
12	*NSFR derivative liabilities*					
13	*All other liabilities and equity not included in above categories*				534,943	354,818
14	**Total ASF**					2,133,686
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					
16	Deposits held at other financial institutions for operational purposes					18,798
17	Performing loans and securities:	144,848	385,496	130,271	1,736,329	1,691,233
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		66,574	12,504	-	16,238
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	144,848	318,922	117,767	1,278,065	1,377,123
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:				458,264	297,872
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				458,264	297,872
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:	203,554	9,986	6,252	-	265,936
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	203,554	9,986	6,252		265,936
32	Off-balance sheet items					13,886
33	**TOTAL RSF**					1,989,853
34	**NET STABLE FUNDING RATIO (%)**					107