

# OMAN ARAB BANK SAOG

31 DECEMBER 2020

## LCR Consolidated

		(RO '000)	
		Total Unweighted Value (average)	Total Weighted Value (average)
<b>High Quality Liquid Assets</b>			
1 Total High Quality Liquid Assets (HQLA)			451,414
<b>Cash Outflows</b>			
2 Retail deposits and deposits from small business customers, of which:		706,881	48,673
3 Stable deposits		369,432	14,928
4 Less stable deposits		337,450	33,745
5 Unsecured wholesale funding, of which:		844,347	359,040
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks		814,272	328,965
7 Non-operational deposits (all counterparties)		30,075	30,075
8 Unsecured debt		-	-
9 Secured wholesale funding		-	-
10 Additional requirements, of which		68,853	33,382
11 Outflows related to derivative exposures and other collateral		-	-
12 Outflows related to loss of funding on debt products		-	-
13 Credit and liquidity facilities		68,853	33,382
14 Other contractual funding obligations		23,850	23,850
15 Other contingent funding obligations		438,222	21,911
<b>16 TOTAL CASH OUTFLOWS</b>			<b>486,855</b>
<b>Cash Inflows</b>			
17 Secured lending (e.g. reverse repos)		-	-
18 Inflows from fully performing exposures		210,809	105,404
19 Other cash inflows		56,354	76,354
<b>20 TOTAL CASH INFLOWS</b>		<b>267,163</b>	<b>181,758</b>
			Total Adjusted Value
<b>21 TOTAL HQLA</b>			<b>451,414</b>
<b>22 TOTAL NET CASH OUTFLOWS</b>			<b>305,097</b>
<b>23 LIQUIDITY COVERAGE RATIO (%)</b>			<b>148</b>

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## LCR Parent Company

		(RO '000)	
		Total Unweighted Value (average)	Total Weighted Value (average)
<b>High Quality Liquid Assets</b>			
1 Total High Quality Liquid Assets (HQLA)			345,435
<b>Cash Outflows</b>			
2 Retail deposits and deposits from small business customers, of which:		496,678	36,572
3 Stable deposits		191,714	6,075
4 Less stable deposits		304,964	30,496
5 Unsecured wholesale funding, of which:		642,061	277,300
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks		611,986	247,225
7 Non-operational deposits (all counterparties)		30,075	30,075
8 Unsecured debt		-	-
9 Secured wholesale funding		-	-
10 Additional requirements, of which		34,145	30,414
11 Outflows related to derivative exposures and other collateral		-	-
12 Outflows related to loss of funding on debt products		-	-
13 Credit and liquidity facilities		34,145	30,414
14 Other contractual funding obligations		-	-
15 Other contingent funding obligations		402,692	20,135
<b>16 TOTAL CASH OUTFLOWS</b>			<b>364,421</b>
<b>Cash Inflows</b>			
17 Secured lending (e.g. reverse repos)		-	-
18 Inflows from fully performing exposures		179,156	89,578
19 Other cash inflows		56,354	56,354
<b>20 TOTAL CASH INFLOWS</b>		<b>235,510</b>	<b>145,932</b>
21 <b>TOTAL HQLA</b>			<b>345,435</b>
22 <b>TOTAL NET CASH OUTFLOWS</b>			<b>218,489</b>
23 <b>LIQUIDITY COVERAGE RATIO (%)</b>			<b>158</b>