

OMAN ARAB BANK SAOG

31 DECEMBER 2020

NSFR Consolidated

ASF Item		Unweighted value by residual maturity (RO '000)				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
1	Capital:	424,707	-	-	-	424,707
2	Regulatory capital	424,707	-	-	-	424,707
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:	-	-	-	784,776	715,976
5	Stable deposits				193,554	183,876
6	Less stable deposits				591,222	532,100
7	Wholesale funding:	715,597	182,681	82,206	-	766,278
8	Operational deposits	-	8,223			4,112
9	Other wholesale funding	715,597	174,458	82,206		762,166
10	Liabilities with matching interdependent assets					
11	Other liabilities:					
12	NSFR derivative liabilities					
13	All other liabilities and equity not included in above categories				501,318	501,318
14	Total ASF					2,408,279
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					-
16	Deposits held at other financial institutions for operational purposes					20,044
17	Performing loans and securities:	426,743	471,742	74,131	1,199,952	1,019,959
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	426,743	471,742	74,131	-	-
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				1,199,952	1,019,959
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				492,612	320,198
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:	230,964	38,867		-	698,483
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	230,964	38,867	1,572		698,483
32	Off-balance sheet items					23,854
33	TOTAL RSF					2,082,537
34	NET STABLE FUNDING RATIO (%)					116

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NSFR Parent Company:

ASF Item	Unweighted value by residual maturity				Weighted value
	(RO '000)				
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
1 Capital:	321,508	-	-	-	321,508
2 <i>Regulatory capital</i>	321,508	-	-	-	321,508
3 <i>Other capital instruments</i>	-	-	-	-	-
4 Retail deposits and deposits from small business customers:	-	-	-	546,236	501,290
5 <i>Stable deposits</i>				193,554	183,876
6 <i>Less stable deposits</i>				352,682	317,414
7 Wholesale funding:	370,337	179,381	82,206	-	591,998
8 <i>Operational deposits</i>	-	4,923			2,462
9 <i>Other wholesale funding</i>	370,337	174,458	82,206		589,536
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>				363,869	363,869
14 Total ASF					1,778,665
RSF Item					
15 Total NSFR high-quality liquid assets (HQLA)					-
16 Deposits held at other financial institutions for operational purposes					19,045
17 Performing loans and securities:	326,158	471,742	74,131	830,995	706,346
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	326,158	471,742	74,131	-	-
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				830,995	706,346
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				252,439	164,085
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:	171,782	38,867		-	566,778
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	171,782	38,867	1,572		566,778
32 Off-balance sheet items					20,342
33 TOTAL RSF					1,476,597
34 NET STABLE FUNDING RATIO (%)					120