Bank: Oman Arab Bank

LCR Common Disclosure Template for the period ending: 30 June 2024

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Consolidated		(RO '000)	Г
		Total	
		Unweighted	Total Weighted
		Value (average)	Value (average)
High Quality Liquid Assets			
1 Total High Quality Liquid Assets (HQLA)			420,708
Cash Outflows			
2 Retail deposits and deposits from small business	customers, of wh	1,007,421	67,009
3 Stable deposits		286,089	9,476
4 Less stable deposits		721,332	57,533
5 Unsecured wholesale funding, of which:		939,058	344,803
6 Operational deposits (all counterparties) and deposits i	n networks of		
cooperative banks		388,990	97,248
7 Non-operational deposits (all counterparties)		542,741	240,228
8 Unsecured debt		7,327	7,327
9 Secured wholesale funding			-
10 Additional requirements, of which		37,114	3,303
11 Outflows related to derivative exposures and other collateral12 Outflows related to loss of funding on debt products		-	-
		-	-
13 Credit and liquidity facilities		37,114	3,303
14 Other contractual funding obligations		-	-
15 Other contingent funding obligations		-	20,358
16 TOTAL CASH OUTFLOWS			435,473
Cash Inflows			
17 Secured lending (e.g. reverse repos)		-	-
18 Inflows from fully performing exposures		205,903	118,733
19 Other cash inflows		223,675	77,002
20 TOTAL CASH INFLOWS		429,578	195,735
			Total Adjusted
			Value
21 TOTAL HQLA			420,708
22 TOTAL NET CASH OUTFLOWS			239,738
23 LIQUIDITY COVERAGE RATIO (%)			175

Bank: Oman Arab Bank

LCR Common Disclosure Template for the period ending: 30 June 2024

High Quality Liquid Assets 1 Total High Quality Liquid Assets 1 Total High Quality Liquid Assets (HQLA) 2 Retail deposits and deposits from small business customers, 593,120 40,17 3 Stable deposits 286,089 9,47 4 Less stable deposits 286,089 9,47 5 Unsecured wholesale funding, of which: 692,535 243,04 6 Operational deposits (all counterparties) and deposits in networks of cooperative banks 383,647 95,91 7 Non-operational deposits (all counterparties) 308,888 147,13 8 Unsecured debt 388,047 95,91 10 Additional requirements, of which 6,100 61 11 Outflows related to derivative exposures and other collateral 12 Outflows related to derivative exposures and other collateral 12 Outflows related to loss of funding on debt products 6,100 61 14 Other contractual funding obligations 6,100 61 14 Other contractual funding obligations 7 0,294 16 TOTAL CASH OUTFLOWS 296,77 Cash Inflows 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 141,918 70,95 19 Other cash inflows 215,283 72,00 Total Adjusted Value	LCR Common Disclosure Template for the period ending: 30 June 2024	(()	
High Quality Liquid Assets 1 Total High Quality Liquid Assets (HQLA) 2 Retail deposits and deposits from small business customers, 3 Stable deposits 4 Less stable deposits 5 Unsecured wholesale funding, of which: 6 Operational deposits (all counterparties) and deposits in networks of cooperative banks 7 Non-operational deposits (all counterparties) 8 Unsecured debt 9 Secured wholesale funding 10 Additional requirements, of which 11 Outflows related to derivative exposures and other collateral 12 Outflows related to loss of funding on debt products 13 Credit and liquidity facilities 14 Other contractual funding obligations 15 Other contingent funding obligations 15 Other contingent funding obligations 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 20 TOTAL CASH INFLOWS Total Adjusted Value	Parent Company	(RO '000)	
High Quality Liquid Assets 1 Total High Quality Liquid Assets (HQLA) 2 Retail deposits and deposits from small business customers, 3 Stable deposits 4 Less stable deposits 5 Unsecured wholesale funding, of which: 6 Operational deposits (all counterparties) and deposits in networks of cooperative banks 7 Non-operational deposits (all counterparties) 8 Unsecured debt 9 Secured wholesale funding 10 Additional requirements, of which 11 Outflows related to derivative exposures and other collateral 12 Outflows related to loss of funding on debt products 13 Credit and liquidity facilities 14 Other contractual funding obligations 15 Other contingent funding obligations 15 Other contingent funding obligations 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 20 TOTAL CASH INFLOWS Total Adjusted Value			
High Quality Liquid Assets 1 Total High Quality Liquid Assets (HQLA) 2 Retail deposits and deposits from small business customers, 3 Stable deposits 4 Less stable deposits 5 Unsecured wholesale funding, of which: 6 Operational deposits (all counterparties) and deposits in networks of cooperative banks 7 Non-operational deposits (all counterparties) 8 Unsecured debt 9 Secured wholesale funding 10 Additional requirements, of which 11 Outflows related to derivative exposures and other collateral 12 Outflows related to loss of funding on debt products 13 Credit and liquidity facilities 14 Other contractual funding obligations 15 Other contingent funding obligations 15 Other contingent funding obligations 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 20 TOTAL CASH INFLOWS Total Adjusted Value			
High Quality Liquid Assets 1 Total High Quality Liquid Assets (HQLA) 2 Retail deposits and deposits from small business customers, 3 Stable deposits 4 Less stable deposits 5 Unsecured wholesale funding, of which: 6 Operational deposits (all counterparties) and deposits in networks of cooperative banks 7 Non-operational deposits (all counterparties) 8 Unsecured debt 9 Secured wholesale funding 10 Additional requirements, of which 11 Outflows related to derivative exposures and other collateral 12 Outflows related to loss of funding on debt products 13 Credit and liquidity facilities 14 Other contractual funding obligations 15 Other contingent funding obligations 15 Other contingent funding obligations 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 20 TOTAL CASH INFLOWS Total Adjusted Value			
High Quality Liquid Assets 1 Total High Quality Liquid Assets (HQLA) 2 Retail deposits and deposits from small business 2 Retail deposits and deposits from small business 2 Retail deposits 3 Stable deposits 4 Less stable deposits 5 Unsecured wholesale funding, of which: 6 Operational deposits (all counterparties) and deposits in networks of cooperative banks 7 Non-operational deposits (all counterparties) 8 Unsecured debt 9 Secured wholesale funding 10 Additional requirements, of which 11 Outflows related to derivative exposures and other collateral 12 Outflows related to loss of funding on debt products 13 Credit and liquidity facilities 14 Other contractual funding obligations 15 Other contingent funding obligations 15 Other contingent funding obligations 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 20 TOTAL CASH INFLOWS Total Adjusted Value			
High Quality Liquid Assets 1 Total High Quality Liquid Assets (HQLA) 2 Retail deposits and deposits from small business customers, 3 Stable deposits 4 Less stable deposits 5 Unsecured wholesale funding, of which: 6 Operational deposits (all counterparties) and deposits in networks of cooperative banks 7 Non-operational deposits (all counterparties) 8 Unsecured wholesale funding 9 Secured wholesale funding 10 Additional requirements, of which 11 Outflows related to derivative exposures and other collateral 12 Outflows related to loss of funding on debt products 13 Credit and liquidity facilities 6,100 61 14 Other contractual funding obligations 15 Other contingent funding obligations 15 Other contingent funding obligations 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 17 Total Adjusted Value		_	_
1 Total High Quality Liquid Assets (HQLA) 2 Retail deposits and deposits from small business customers, 593,120 40,17 3 Stable deposits 286,089 9,47 4 Less stable deposits 307,031 30,70 5 Unsecured wholesale funding, of which: 692,535 243,04 6 Operational deposits (all counterparties) and deposits in networks of cooperative banks 383,647 95,91 7 Non-operational deposits (all counterparties) 308,888 147,13 8 Unsecured debt		Value (average)	Value (average)
Cash Outflows 2 Retail deposits and deposits from small business customers, 593,120 40,17 3 Stable deposits 286,089 9,47 4 Less stable deposits 307,031 30,70 5 Unsecured wholesale funding, of which: 692,535 243,04 6 Operational deposits (all counterparties) and deposits in networks of cooperative banks 383,647 95,91 7 Non-operational deposits (all counterparties) 308,888 147,13 8 Unsecured debt			0.15.770
2 Retail deposits and deposits from small business customers, 593,120 40,17 3 Stable deposits 286,089 9,47 4 Less stable deposits 307,031 30,70 5 Unsecured wholesale funding, of which: 692,535 243,04 6 Operational deposits (all counterparties) and deposits in networks of cooperative banks 383,647 95,91 7 Non-operational deposits (all counterparties) 308,888 147,13 8 Unsecured debt - 9 Secured wholesale funding - 10 Additional requirements, of which 6,100 61 11 Outflows related to derivative exposures and other collateral 12 Outflows related to derivative exposures and other collateral 12 Outflows related to loss of funding on debt products			315,//8
3 Stable deposits 4 Less stable deposits 3 07,031 30,70 5 Unsecured wholesale funding, of which: 6 Operational deposits (all counterparties) and deposits in networks of cooperative banks 7 Non-operational deposits (all counterparties) 8 Unsecured debt 9 Secured wholesale funding 10 Additional requirements, of which 11 Outflows related to derivative exposures and other collateral 12 Outflows related to loss of funding on debt products 13 Credit and liquidity facilities 6,100 61 14 Other contractual funding obligations 15 Other contingent funding obligations 15 Other contingent funding obligations 16 TOTAL CASH OUTFLOWS 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 20 TOTAL CASH INFLOWS Total Adjusted Value		500.100	10.170
4 Less stable deposits 5 Unsecured wholesale funding, of which: 6 Operational deposits (all counterparties) and deposits in networks of cooperative banks 7 Non-operational deposits (all counterparties) 8 Unsecured debt 9 Secured wholesale funding 10 Additional requirements, of which 11 Outflows related to derivative exposures and other collateral 12 Outflows related to loss of funding on debt products 13 Credit and liquidity facilities 14 Other contractual funding obligations 15 Other contingent funding obligations 16 TOTAL CASH OUTFLOWS Total Adjusted to loss of many seposures 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 20 TOTAL CASH INFLOWS Total Adjusted Value		,	
5 Unsecured wholesale funding, of which: 6 Operational deposits (all counterparties) and deposits in networks of cooperative banks 7 Non-operational deposits (all counterparties) 8 Unsecured debt 9 Secured wholesale funding 10 Additional requirements, of which 11 Outflows related to derivative exposures and other collateral 12 Outflows related to loss of funding on debt products 13 Credit and liquidity facilities 6,100 61 14 Other contractual funding obligations 15 Other contingent funding obligations 15 Other contingent funding obligations 16 TOTAL CASH OUTFLOWS 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 20 TOTAL CASH INFLOWS Total Adjusted Value	·		9,476
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks 7 Non-operational deposits (all counterparties) 8 Unsecured debt 9 Secured wholesale funding 10 Additional requirements, of which 11 Outflows related to derivative exposures and other collateral 12 Outflows related to loss of funding on debt products 13 Credit and liquidity facilities 6,100 61 14 Other contractual funding obligations 15 Other contingent funding obligations 15 Other contingent funding obligations 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 20 TOTAL CASH INFLOWS Total Adjusted Value	·		30,703
of cooperative banks 7 Non-operational deposits (all counterparties) 8 Unsecured debt 9 Secured wholesale funding 10 Additional requirements, of which 11 Outflows related to derivative exposures and other collateral 12 Outflows related to loss of funding on debt products 13 Credit and liquidity facilities 6,100 61 14 Other contractual funding obligations 15 Other contingent funding obligations 15 Other contingent funding obligations 16 TOTAL CASH OUTFLOWS 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 20 TOTAL CASH INFLOWS Total Adjusted Value	-	692,535	243,047
7 Non-operational deposits (all counterparties) 8 Unsecured debt 9 Secured wholesale funding 10 Additional requirements, of which 11 Outflows related to derivative exposures and other collateral 12 Outflows related to loss of funding on debt products 13 Credit and liquidity facilities 6,100 61 14 Other contractual funding obligations 15 Other contingent funding obligations 16 TOTAL CASH OUTFLOWS 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 20 TOTAL CASH INFLOWS Total Adjusted Value			
8 Unsecured debt 9 Secured wholesale funding 10 Additional requirements, of which 11 Outflows related to derivative exposures and other collateral 12 Outflows related to loss of funding on debt products 13 Credit and liquidity facilities 6,100 61 14 Other contractual funding obligations 15 Other contingent funding obligations 16 TOTAL CASH OUTFLOWS 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 20 TOTAL CASH INFLOWS Total Adjusted Value	·		95,912
9 Secured wholesale funding 10 Additional requirements, of which 11 Outflows related to derivative exposures and other collateral 12 Outflows related to loss of funding on debt products 13 Credit and liquidity facilities 6,100 61 14 Other contractual funding obligations 15 Other contingent funding obligations 16 TOTAL CASH OUTFLOWS 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 20 TOTAL CASH INFLOWS Total Adjusted Value		308,888	147,135
10 Additional requirements, of which 11 Outflows related to derivative exposures and other collateral 12 Outflows related to loss of funding on debt products 13 Credit and liquidity facilities 6,100 61 14 Other contractual funding obligations 15 Other contingent funding obligations 16 TOTAL CASH OUTFLOWS 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 20 TOTAL CASH INFLOWS 10 Total Adjusted Value	8 Unsecured debt	-	-
11 Outflows related to derivative exposures and other collateral 12 Outflows related to loss of funding on debt products 13 Credit and liquidity facilities 6,100 61 14 Other contractual funding obligations 15 Other contingent funding obligations 16 TOTAL CASH OUTFLOWS 296,77 Cash Inflows 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 20 TOTAL CASH INFLOWS Total Adjusted Value	9 Secured wholesale funding		-
12 Outflows related to loss of funding on debt products 13 Credit and liquidity facilities 6,100 61 14 Other contractual funding obligations 15 Other contingent funding obligations 16 TOTAL CASH OUTFLOWS 296,77 Cash Inflows 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 20 TOTAL CASH INFLOWS Total Adjusted Value	10 Additional requirements, of which	6,100	610
13 Credit and liquidity facilities 14 Other contractual funding obligations 15 Other contingent funding obligations 16 TOTAL CASH OUTFLOWS 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 20 TOTAL CASH INFLOWS Total Adjusted Value	11 Outflows related to derivative exposures and other collateral	-	-
14 Other contractual funding obligations 15 Other contingent funding obligations 16 TOTAL CASH OUTFLOWS 296,77 Cash Inflows 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 20 TOTAL CASH INFLOWS Total Adjusted Value	12 Outflows related to loss of funding on debt products	-	-
15 Other contingent funding obligations 16 TOTAL CASH OUTFLOWS 296,77 Cash Inflows 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 20 TOTAL CASH INFLOWS Total Adjusted Value	13 Credit and liquidity facilities	6,100	610
16 TOTAL CASH OUTFLOWS Cash Inflows 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 20 TOTAL CASH INFLOWS Total Adjusted Value	14 Other contractual funding obligations	-	-
Cash Inflows 17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 20 TOTAL CASH INFLOWS Total Adjusted Value	15 Other contingent funding obligations		12,940
17 Secured lending (e.g. reverse repos) 18 Inflows from fully performing exposures 19 Other cash inflows 20 TOTAL CASH INFLOWS Total Adjusted Value	16 TOTAL CASH OUTFLOWS		296,776
18 Inflows from fully performing exposures 19 Other cash inflows 20 TOTAL CASH INFLOWS 215,283 357,201 Total Adjusted Value	Cash Inflows		
19 Other cash inflows 20 TOTAL CASH INFLOWS 215,283 72,00 357,201 142,96 Total Adjusted Value	17 Secured lending (e.g. reverse repos)		
20 TOTAL CASH INFLOWS 357,201 142,96 Total Adjusted Value	18 Inflows from fully performing exposures	141,918	70,959
Total Adjusted Value	19 Other cash inflows	215,283	72,002
Value	20 TOTAL CASH INFLOWS	357,201	142,961
Value			
			Total Adjusted
21 TOTAL HQLA 315,77			Value
	21 TOTAL HQLA		315,778
22 TOTAL NET CASH OUTFLOWS 153,81	22 TOTAL NET CASH OUTFLOWS		153,815
23 LIQUIDITY COVERAGE RATIO (%)	23 LIQUIDITY COVERAGE RATIO (%)		205