

NSFR disclosures  
(Amounts in RO '000)  
Consolidated

Bank Name OAB  
Period end 30-Jun-24

		Unweighted value by residual maturity				
ASF Item		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	Weighted value
1	Capital:	513,859	-	-	-	513,859
2	Regulatory capital	513,859	-	-	-	513,859
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers business customers:	271,534	31,786	29,462	791,034	1,034,335
5	Stable deposits	-	-	-	279,119	265,163
6	Less stable deposits	271,534	31,786	29,462	511,915	769,172
7	Wholesale funding:	1,067,590	347,624	336,793	235,479	1,111,483
8	Operational deposits	380,994	-	-	-	190,497
9	Other wholesale funding	686,596	347,624	336,793	235,479	920,986
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	-	-	682,148	372,203
12	NSFR derivative liabilities					
13	All other liabilities and equity not included in above categories				682,148	372,203
14	<b>Total ASF</b>					3,031,879
<b>RSF Item</b>						
15	Total NSFR high-quality liquid assets (HQLA)					
16	Deposits held at other financial institutions for operational purposes	58,392	-	-	-	13,735
17	Performing loans and securities:	186,083	450,464	262,714	2,592,239	2,403,012
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	53,240	2,662
19	Performing loans to financial institutions secured by non- Level 1 HQLA and unsecured performing loans to financial institutions	-	100,542	8,004	-	19,083
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	186,083	349,922	254,710	1,732,050	1,856,750
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:	-	-	-	806,949	524,517
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	806,949	524,517
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:	77,644	15,081	166,106	-	321,259
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	77,644	15,081	166,106	-	321,259
32	Off-balance sheet items		-	-	191,513	22,584
33	<b>TOTAL RSF</b>					2,760,589
34	<b>NET STABLE FUNDING RATIO (%)</b>					110

NSFR disclosures  
(Amounts in RO '000)  
Parent Company

Bank Name  
Period end OAB  
30-Jun-24

		Unweighted value by residual maturity				
ASF Item		No	< 6	6 months	≥ 1yr	Weighted
		maturity	months	to < 1yr		value
1	Capital:	499,718	-	-	-	499,718
2	Regulatory capital	499,718	-	-	-	499,718
3	Other capital instruments					
4	Retail deposits and deposits from small business customers business customers:	-	-	-	701,587	645,385
5	Stable deposits				279,119	265,163
6	Less stable deposits				422,468	380,221
7	Wholesale funding:	822,848	254,115	242,534	-	659,749
8	Operational deposits	373,432				186,716
9	Other wholesale funding	449,416	254,115	242,534		473,033
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	-	-	607,406	372,203
12	NSFR derivative liabilities					
13	All other liabilities and equity not included in above categories				607,406	372,203
<b>14</b>	<b>Total ASF</b>					<b>2,177,054</b>
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					
16	Deposits held at other financial institutions for operational purposes					13,735
17	Performing loans and securities:	183,340	419,464	125,771	1,760,099	1,733,748
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		100,542	8,004	-	19,083
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	183,340	318,922	117,767	1,302,929	1,417,504
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:				457,170	297,161
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				457,170	297,161
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:	207,121	15,081	4,002	-	288,632
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	207,121	15,081	4,002		288,632
32	Off-balance sheet items					13,008
<b>33</b>	<b>TOTAL RSF</b>					<b>2,049,123</b>
<b>34</b>	<b>NET STABLE FUNDING RATIO (%)</b>					<b>106</b>