

# **BASEL III DISCLOSURE REPORT**

FOR THE PERIOD ENDED  
March 31, 2023



**AHLI BANK SAOG**

**AHLI BANK SAOG**
**1. BASEL III CAPITAL DISCLOSURE**

The below capital disclosures are prepared in accordance with the requirements of the CBO Circular BM 1114 'Regulatory Capital and Composition of Capital Disclosure Requirements under Basel III' issued on 17 November 2013.

**1.1 THE 3 STEP APPROACH TO RECONCILIATION**

Below disclosures are prepared using three step reconciliation approach as defined in the CP2-Guidelines on composition of capital disclosure requirements issued along with the CBO Circular BM 1114. In step 1, the accounting consolidation is identical to regulatory consolidation therefore the capital reconciliation is started from step 2 onwards.

**Step 2: Expansion of Balance Sheet under Regulatory Scope of Consolidation**

<b>Table 2a</b>		
<b>(RO'000)</b>	<b>Balance sheet as in published financial statements</b>	<b>Under regulatory scope of consolidation</b>
	<b>As at 31 March 2023</b>	<b>As at 31 March 2023</b>
<b>Assets</b>		
Cash and balances with Central Bank of Oman	94,179	94,179
Certificates of deposit	-	-
Due from banks	34,450	34,450
Loans and advances	2,571,660	2,571,660
Investments in securities	299,937	299,937
Loans and advances to banks	-	-
Property and equipment	37,165	37,165
Deferred tax assets	-	-
Other assets	32,898	32,898
<b>Total assets</b>	<b>3,070,289</b>	<b>3,070,289</b>
<b>Liabilities</b>		
Due to banks	145,184	145,184
Customer deposits	2,339,725	2,339,725
Borrowings	19,250	19,250
Deferred tax liabilities	490	490
Other liabilities	116,847	116,847
Subordinated bonds	-	-
<b>Total liabilities</b>	<b>2,621,496</b>	<b>2,621,496</b>
<b>Shareholders' Equity</b>		
Paid-up share capital	194,966	194,966
Share premium	-	-
Legal reserve	40,213	40,213
Retained earnings	56,149	56,149
Special reserve	998	998
Impairment reserve	10,127	10,127
Cumulative changes in fair value of investments	(2,660)	(2,660)
Subordinated loan reserve	-	-
<b>Total shareholders' equity</b>	<b>299,793</b>	<b>299,793</b>
Tier 1 Perpetual subordinated bonds	149,000	149,000
<b>Total equity</b>	<b>448,793</b>	<b>448,793</b>
<b>Total liability and shareholders' funds</b>	<b>3,070,289</b>	<b>3,070,289</b>

Step 2: Expansion of Balance Sheet under Regulatory Scope of Consolidation (Continued)

March 31, 2023

Table 2b – Expansion of Balance Sheet Under Regulatory Scope of Consolidation (RO '000)

For the period ended 31 March 2023	Year ended March 2023	Under Regulatory scope of consolidation	Reference
<b>Assets</b>			
Cash and balances with CBO	94,179	94,179	
Balance with banks and money at call & short notice	34,450	34,450	
Balance with banks and money at call & short notice, of which	-	34,450	
- Stage 1 / 2 impairment allowance, of which	-	-	
- amount eligible for T2	-	-	
Investments, of which:	299,937	299,937	
Fair Value Through Other Comprehensive income (FVOCI)	-	289,820	
Fair Value Through Profit & Loss (FVTPL)	-	10,117	
- Stage 1 / 2 impairment allowance, of which	-	-	
- amount eligible for T2	-	-	
Loans and advances – Net, of which:	2,571,660	2,571,660	
- Loans and advances to domestic banks	-	-	
- Loans and advances to non-resident banks	-	-	
- Loans and advances to domestic customers	-	1,993,126	
- Loans and advances to non-resident for operations abroad	-	1,265	
- Loans and advances to SMEs	-	160,527	
- Financing from Islamic banking window	-	510,236	
- Expected credit loss allowance, of which	-	(93,494)	
- Stage 3 Impairment allowance and Reserve interest & profit	-	(63,898)	
- Stage 1 / 2 impairment allowance, of which	-	(29,596)	
- amount eligible for T2	-	11,711	h
- amount ineligible for T2	-	17,884	
Fixed assets	37,165	37,165	
- Intangibles (CET1 adjustment)	-	(4,387)	e
- Other fixed Asset	-	(32,778)	
Other assets	32,898	32,898	
Other assets, of which	-	32,986	
- Stage 1 / 2 impairment allowance, of which	-	(88)	
- amount eligible for T2	-	-	
- amount ineligible for T2	-	(88)	
<b>Total Assets</b>	<b>3,070,289</b>	<b>3,070,289</b>	
<b>Capital &amp; Liabilities</b>			
Paid-up Capital, of which:	194,966	194,966	
- Amount eligible for CET1	194,966	194,966	a
Reserves & Surplus; of which	253,827	253,827	
- Amount eligible for CET1 (Legal reserve)	-	40,213	c
- Amount eligible for CET1 (Subordinated debt reserve)	-	-	d
- Amount eligible for CET1 (Retained earnings)	-	50,550	b
- Current year unaudited profit not eligible for CET 1	-	8,350	
- Adjustments to retained earnings (not eligible for CET1)	-	(2,751)	
- Amount ineligible for CET1 (Special Reserve)	-	998	
- Amount eligible for AT1 (Tier 1 perpetual bonds)	-	149,000	f
- Amount ineligible for T2 (Impairment reserve)	-	10,127	
- Amount eligible for T2 (Investments Fair value gains)	-	511	i
- AFS investments fair value loss (CET1 adjustment)	-	(4,561)	e
- AFS investments fair value gain unutilized	-	1,390	
<b>Total Capital</b>	<b>448,793</b>	<b>448,793</b>	
Deposits from banks	145,184	145,184	
Customer deposits, of which	2,339,725	2,339,725	
- Deposits for customers	-	1,835,102	
- Deposits of Islamic Banking window	-	504,623	
Borrowings, of which:	19,250	19,250	
- From banks	19,250	19,250	
Borrowings in form of bonds, Debentures & sukuks, of which	-	-	
- Amount eligible for T2	-	-	g
- Amount ineligible for T2	-	-	
Other liabilities & provisions	117,337	117,337	
Other liabilities & provisions , of which	-	119,288	
- Stage 3 provision	-	-	
- Stage 1 / 2 provision, of which	-	(1,951)	
- amount eligible for T2	-	-	
- amount ineligible for T2	-	(1,951)	
<b>TOTAL</b>	<b>3,070,289</b>	<b>3,070,289</b>	

Step 3: Step Reconciliation of Regulatory Capital:

<b>Common Equity Tier 1 capital: instruments and reserves (RO' 000)</b>			
		<b>Component of regulatory capital reported by Bank</b>	<b>Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation from step 2</b>
<b>For the period ended 31 March 2023</b>			
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	194,966	a
2	Retained earnings	50,550	b
3	Accumulated other comprehensive income (and other reserves)	40,213	c+d
4	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>285,729</b>	
5	Prudential valuation adjustments	(8,948)	e
6	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	
7	<b>Total regulatory adjustments to Common equity Tier 1</b>	<b>(8,948)</b>	
8	<b>Common Equity Tier 1 capital (CET1)</b>	<b>276,781</b>	
<b>Additional Tier 1 capital: instruments</b>			
9	Additional Tier 1 capital (AT1)	149,000	f
	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>425,781</b>	
<b>Tier 2 capital: instruments and provisions</b>			
9	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	g
10	Provisions	11,711	h
11	Fair value reserve of AFS investments	511	i
	<b>Tier 2 capital before regulatory adjustments</b>	<b>12,222</b>	
	<b>Tier 2 capital: regulatory adjustments</b>	-	
	<b>Tier 2 capital (T2)</b>	<b>12,222</b>	
<b>Total capital (TC = T1 + T2)</b>		<b>438,003</b>	

**1.2 MAIN FEATURES OF REGULATORY CAPITAL**

Table below discloses the key features of all the regulatory capital issued by the Bank;

1	Ahli Bank SAOG	Common Equity Share Capital	Perpetual subordinated bonds (additional Tier 1)	Perpetual subordinated bonds (additional Tier 1)	Perpetual subordinated bonds (additional Tier 1)
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA	NA	NA	NA
3	Governing law(s) of the instrument Regulatory treatment	The laws of Oman in the form of Royal Decrees, Ministerial Decisions and CMA and CBO Regulations	The laws of Oman in the form of Royal Decrees, Ministerial Decisions and CMA and CBO Regulations	The laws of Oman in the form of Royal Decrees, Ministerial Decisions and CMA and CBO Regulations	The laws of Oman in the form of Royal Decrees, Ministerial Decisions and CMA and CBO Regulations
4	Transitional Basel III rules	Common Equity Tier 1	Additional Tier I	Additional Tier I	Additional Tier I
30 JU	Post-transitional Basel III rules	Common Equity Tier 1	Eligible	Eligible	Eligible
6	Eligible at solo/group/group & solo	Solo	Solo	Solo	Solo
7	Instrument type (types to be specified by each jurisdiction)	Common Equity Share Capital	Rights issue of Perpetual subordinated bonds	Rights issue of Perpetual subordinated bonds	Rights issue of Perpetual subordinated bonds
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	RO 194.966 million	RO 54 million	RO 20 million	RO 75 million
9	Par value of instrument	RO 194.966 million	RO 54 million	RO 20 million	RO 75 million
10	Accounting classification	Shareholders' Equity	Equity	Equity	Equity
11	Original date of issuance	Bank started operations in 1997	17-Dec-18	13-Jun-19	11-Aug-22
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	No	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	NA	The Bank May, at the end of five years and every interest payment date thereafter, redeem all but not some, of the bonds at nominal value, subject to prior approval from CBO.	The Bank May, at the end of five years and every interest payment date thereafter, redeem all but not some, of the bonds at nominal value, subject to prior approval from CBO.	The Bank May, at the end of five years and every interest payment date thereafter, redeem all but not some, of the bonds at nominal value, subject to prior approval from CBO.
16	Subsequent call dates, if applicable	NA			
	<b>Coupons / dividends</b>				
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed	Fixed
18	Coupon rate and any related index	NA	7.50%	7.50%	7.50%
19	Existence of a dividend stopper	NA	NA	NA	NA
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	No	NA	NA	NA
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NA	NA	NA	NA
25	If convertible, fully or partially	NA	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA
30	Write-down feature	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Statutory approach	Statutory approach	Statutory approach	Statutory approach
32	If write-down, full or partial	Write down fully	Full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	NA	NA	NA	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	NA	Subordinate to deposit holders, general creditors, holders of Tier 2 subordinated debt/bonds/sukuk of the bank	Subordinate to deposit holders, general creditors, holders of Tier 2 subordinated debt/bonds/sukuk of the bank	Subordinate to deposit holders, general creditors, holders of Tier 2 subordinated debt/bonds/sukuk of the bank
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	NA	NA	NA	NA

**1.3 BASEL III COMMON DISCLOSURE TEMPLATE**

For the period ended 31 March 2023

<b>Basel III common disclosure template</b>		
<b>Common Equity Tier 1 capital: instruments and reserves</b>		<b>RO'000</b>
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus/premium	194,966
2	Retained earnings	50,550
3	Accumulated other comprehensive income (and other reserves)	40,213
4	<i>Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)</i>	-
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>285,729</b>
<b>Common Equity Tier 1 capital: regulatory adjustments</b>		
7	Prudential valuation adjustments	(4,561)
8	Goodwill (net of related tax liability)	-
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	(4,387)
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-
11	Cash-flow hedge reserve	-
12	Shortfall of provisions to expected losses	-
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	-
15	Defined-benefit pension fund net assets	-
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	-
17	Reciprocal cross-holdings in common equity	-
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-
22	Amount exceeding the 15% threshold	-
23	of which: significant investments in the common stock of financials	-
24	of which: mortgage servicing rights	-
25	of which: deferred tax assets arising from temporary differences	-
26	National specific regulatory adjustments	-
26a	Shortfall in equity capital of majority owned financial entities , which have not been consolidated with the banks	-
26b	Investments in equity capital of unconsolidated non-financial entities.....etc.	-
	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE BASEL III TREATMENT	-
	OF WHICH: INSERT NAME OF ADJUSTMENT	-
	OF WHICH: INSERT NAME OF ADJUSTMENT	-
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-
28	<b>Total regulatory adjustments to Common equity Tier 1</b>	<b>(8,948)</b>
29	<b>Common Equity Tier 1 capital (CET1)</b>	<b>276,781</b>

**1.3 BASEL III COMMON DISCLOSURE TEMPLATE**

For the period ended 31 March 2023

<b>Basel III common disclosure template</b>		
<b>Additional Tier 1 capital: instruments</b>		<b>RO'000</b>
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)	149,000
31	of which: classified as equity under applicable accounting standards	149,000
32	of which: classified as liabilities under applicable accounting standards	-
33	<i>Directly issued capital instruments subject to phase out from Additional Tier 1</i>	-
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-
35	<i>of which: instruments issued by subsidiaries subject to phase out</i>	-
36	<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>149,000</b>
<b>Additional Tier 1 capital before regulatory adjustments</b>		
37	Investments in own Additional Tier 1 instruments	-
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-
41	National specific regulatory adjustments	-
	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	-
	OF WHICH: [INSERT NAME OF ADJUSTMENT]	-
	OF WHICH: .....	-
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-
43	<b>Total regulatory adjustments to Additional Tier 1 capital</b>	-
44	<b>Additional Tier 1 capital (AT1)</b>	<b>149,000</b>
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>425,781</b>
<b>Tier 2 capital: instruments and provisions</b>		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-
	OF WHICH: ...	-
47	<i>Directly issued capital instruments subject to phase out from Tier 2</i>	-
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-
49	<i>of which: instruments issued by subsidiaries subject to phase out</i>	-
50	Provisions	12,222
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>12,222</b>
<b>Tier 2 capital: regulatory adjustments</b>		
52	Investments in own Tier 2 instruments	-
53	Reciprocal cross-holdings in Tier 2 instruments	-
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	-

**1.3 BASEL III COMMON DISCLOSURE TEMPLATE**

For the period ended 31 March 2023

<b>Basel III common disclosure template</b>		
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-
56	National specific regulatory adjustments	-
	REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	-
	OF WHICH: [INSERT NAME OF ADJUSTMENT]	-
	OF WHICH: ...	-
57	<b>Total regulatory adjustments to Tier 2 capital</b>	-
58	<b>Tier 2 capital (T2)</b>	<b>12,222</b>
59	<b>Total capital (TC = T1 + T2)</b>	<b>438,003</b>
<b>60 Total risk weighted assets</b>		
60a	<i>Of which: Credit risk weighted assets</i>	<b>2,717,364</b>
60b	<i>Of which: Market risk weighted assets</i>	<b>2,454,395</b>
60c	<i>Of which: Operational risk weighted assets</i>	<b>105,948</b>
<b>Capital Ratios and buffers</b>		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	10.19%
62	Tier 1 (as a percentage of risk weighted assets)	15.67%
63	Total capital (as a percentage of risk weighted assets)	16.12%
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)	8.250%
65	<i>of which: capital conservation buffer requirement</i>	1.250%
66	<i>of which: bank specific countercyclical buffer requirement</i>	-
67	<i>of which: G-SIB buffer requirement</i>	-
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted)	3.19%
<b>National Minima (if difference from Basel 3)</b>		
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	8.250%
70	National Tier 1 minimum ratio (if different from Basel 3 minimum)	10.250%
71	National total capital minimum ratio (if different from Basel 3 minimum)	12.250%
<b>Amounts below the thresholds for deduction (before risk weighting)</b>		
72	Non-significant investments in the capital of other financials	24,428
73	Significant investments in the common stock of financials	-
74	Mortgage servicing rights (net of related tax liability)	-
75	Deferred tax assets arising from temporary differences (net of related tax liability)	-
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	11,711
77	Cap on inclusion of provisions in Tier 2 under standardised approach	30,680
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-



**1.3 BASEL III COMMON DISCLOSURE TEMPLATE**

For the period ended 31 March 2023

<b>Basel III common disclosure template</b>		
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>		
80	Current cap on CET1 instruments subject to phase out arrangements	-
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-
82	Current cap on AT1 instruments subject to phase out arrangements	-
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-
84	Current cap on T2 instruments subject to phase out arrangements	-
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-

The financial statements and other related disclosures are also available on the ahlibank's website, to view it on the website refer the link: <https://ahlibank.om/en-us/investorrelations/Pages/default.aspx>

Basel III capital disclosures are prepared in accordance with CBO Circular BM 1114 'Regulatory Capital and Composition of Capital Disclosure Requirements under Basel III' issued on 17 November 2013.

For Ahli Bank SAOG

\_\_\_\_\_  
 Sriram Balakrishnan  
 Chief Financial Officer

Date: 30 April 2023

## LIQUIDITY COVERAGE RATIO (LCR)

### Common Disclosure Template

	Total Unweighted Value (average)	(RO '000) Total Weighted Value (average)
<b>High Quality Liquid Assets</b>		
1 Total High Quality Liquid Assets (HQLA)	297,393	297,393
<b>Cash Outflows</b>		
2 Retail deposits and deposits from small business customers,	837,830	48,384
3 Stable deposits	23,428	703
4 Less stable deposits	814,403	47,681
5 Unsecured wholesale funding, of which:	722,598	349,235
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks	1,275	319
7 Non-operational deposits (all counterparties)	588,075	215,668
8 Unsecured debt	133,248	133,248
9 Secured wholesale funding	3,948	-
10 Additional requirements, of which		
11 Outflows related to derivative exposures and other collateral requirements	102,880	102,880
12 Outflows related to loss of funding on debt products		
13 Credit and liquidity facilities	16,286	1,629
14 Other contractual funding obligations		
15 Other contingent funding obligations	47,473	2,374
16 <b>TOTAL CASH OUTFLOWS</b>	1,731,016	504,502
<b>Cash Inflows</b>		
17 Secured lending (e.g. reverse repos)		
18 Inflows from fully performing exposures	297,910	198,790
19 Other cash inflows	119,240	102,880
20 <b>TOTAL CASH INFLOWS</b>	417,150	301,670
21 <b>TOTAL HQLA</b>		297,393
22 <b>TOTAL NET CASH OUTFLOWS</b>		202,832
23 <b>LIQUIDITY COVERAGE RATIO (%)</b>		146.62%

Basel III-Net Stable Funding Ratio - Consolidated

Report for the Month of:

Mar-23

AHLI BANK OMAN

(RO '000)

Available stable funding	Associated factor	Unweighted amount	Weighted amount
Tier 1 capital	100%	425,781	425,781
Tier 2 capital ( excluding Tier 2 instruments with residual maturity of less than one year)	100%	12,222	12,222
Other capital instruments with effective residual maturity of one year or more	100%	-	-
Other liabilities with effective residual maturities of one year or more	100%	520,523	520,523
Stable non-maturity (demand) deposits and term deposits with residual maturity of less than one year provided by retail and small business customers	95%	144,483	137,259
Less stable non-maturity deposits and term deposits with residual maturity of less than one year provided by retail and small business customers	90%	595,317	535,785
Funding with residual maturity of less than one year provided by non-financial corporate customers, Funding with residual maturity of less than one year from sovereigns, PSEs, and multilateral and national development banks	50%	1,047,504	523,752
Operational deposits	50%	1,854	927
Other funding with residual maturity between six months and less than one year not included in the above categories, including funding provided by central banks and financial institutions	50%	21,122	10,561
All other liabilities and equity not included in the above categories, including liabilities without a stated maturity (with a specific treatment for deferred tax liabilities and minority interests)	0%	301,063	-
NSFR derivative liabilities net of NSFR derivative assets if NSFR derivative liabilities are greater than NSFR derivative assets,	0%	2,724	-
"Trade date" payables arising from purchases of financial instruments, foreign currencies & commodities	0%	-	-
<b>Total Available Stable Funding</b>			<b>2,166,810</b>

<b>Required stable funding</b>			
Coins, banknotes and reserves with CBO	0%	94,161	-
All claims on central banks with residual maturities of less than six months	0%	-	-
"Trade date" receivables arising from sales of financial instruments, foreign currencies and commodities	0%	-	-
Unencumbered Level 1 assets, excluding coins, banknotes and reserves with CBO	5%	232,730	11,637
Unencumbered loans to financial institutions with residual maturities of less than six months, where the loan is secured against Level 1 assets as defined in LCR framework, para 5.5 and where the bank has the ability to freely rehypothecate the received collateral for the life of the loan	10%	-	-
All other unencumbered loans to financial institutions with residual maturities of less than six months not included in the above categories	15%	140,762	21,114
Unencumbered Level 2A assets	15%	-	-
Unencumbered Level 2B assets	50%	-	-
HQLA encumbered for a period of six months or more and less than one year	50%	-	-
Loans to financial institutions and central banks with residual maturities between six months and less than one year	50%	6,237	3,119
Deposits held at other financial institutions for operational purposes	50%	15,850	7,925
All other assets not included in the above categories with residual maturity of less than one year, including loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns and PSEs	50%	507,360	253,680
Unencumbered residential mortgages with a residual maturity of one year or more and with a risk weight of less than or equal to 35% under the Standardised Approach	65%	124,499	80,924
Other unencumbered loans not included in the above categories, excluding loans to financial institutions, with a residual maturity of one year or more and with a risk weight of less than or equal to 35% under the Standardised Approach	65%	-	-
Cash, securities or other assets posted as initial margin for derivative contracts and cash or other assets provided to contribute to the default fund of a CCP	85%	-	-
Other unencumbered performing loans with risk weights greater than 35% under the Standardised Approach and residual maturities of one year or more, excluding loans to financial institutions.	85%	1,724,866	1,466,136
Unencumbered securities that are not in default and do not qualify as HQLA with a remaining maturity of one year or more and exchange-traded equities	85%	42,530	36,150
Physical traded commodities, including gold	85%	-	-
All assets that are encumbered for a period of one year or more	100%	24,677	24,677
NSFR derivative assets net of NSFR derivative liabilities if NSFR derivative assets are greater than NSFR derivative liabilities	100%	-	-
20% of derivative liabilities (as per para 18 above)	100%	545	545
All other assets not included in the above categories, including non-performing loans, loans to financial institutions with a residual maturity of one year or more, non-exchange-traded equities, fixed assets, items deducted from regulatory capital, retained interest, insurance assets, subsidiary interests and defaulted securities.	100%	99,004	99,004
<b>Sub total (A)</b>			<b>2,004,910.25</b>

<b>Off balance sheet exposures</b>			
Irrevocable and conditionally revocable credit and liquidity facilities to any client	5%	40,107	2,005
Other contingent funding obligations, including products and instruments such as guarantees, letters of credit, Unconditionally revocable credit and liquidity facilities	5%	200,817	10,041
Non contractual obligations such as potential requests for debt repurchases of the bank's own debt or that of related conduits, securities investment vehicles and other such financing facilities, structured products where customers anticipate ready marketability, managed funds that are marketed with the objective of maintaining a stable value	5%	-	-
<b>Sub total (B)</b>			12,046
<b>Total Required Stable Funding (A+B)</b>			2,016,956
<b>NSFR (%)</b>			107.43%