

Banks are submitting a number of returns to the CBO (Economic Research Dept.) providing comprehensive information on financial sector in the sultanate. All Banks are submitting the returns on a monthly basis through s-FTP (secure File transferring Protocol). Then, we do the validation process to generate several reports.

**Broad money (M2):** is a category for measuring the amount of money circulating in an economy. It is defined as the most inclusive method of calculating a given country's money supply and includes Money supply and Quasi Money.

**Money supply (M1):** is a sum total of Currency with public and Demand deposits in Rial Omani.

**Pension Funds:** are those that are constituted as separate from the units that have created them. They are established for purposes of providing retirement benefits to specific groups of employees. They have their own assets and liabilities, and they engage in financial transactions on their own account. These funds are organized, and directed, by individual private or government employers, or jointly by individual employers and their employees, and the employees and/or employers make regular contributions.

**Assets:** Resources owned by entity with future economic benefits.

**Liability:** Financial obligations and debts a company is liable to settle to another party.

**Financial Corporations Sector:** The financial corporations sector consists of all corporations or quasi-corporations principally engaged in financial intermediation or in related auxiliary financial activities. Financial intermediation may be defined as a productive activity in which an institutional unit raises funds by incurring liabilities on its own account for the purpose of channeling these funds to other institutional units by way of lending or otherwise acquiring financial assets. To qualify as quasicorporations, financial intermediaries or auxiliaries must have complete sets of accounts that are separable from the personal accounts of owners.

**Non-financial Corporations Sector:** The non-financial corporations sector encompasses corporations and quasi-corporations engaged primarily in the production of goods and non-financial services. The non-financial corporations sector is divided, on the basis of the types of institutional units exercising control, into two mutually exclusive sub-sectors; Public non-financial and Other non-financial corporations.

**Treasury bills:** are issued when the government needs money for a short period.

**Securities:** financial instrument, typically any financial asset that can be traded.

**Liquidity:** refers to how quickly an investment can be sold without negatively impacting its price. The more liquid an investment is, the more quickly it can be sold (and vice versa), and the easier it is to sell it for fair value or current market value.

**Public enterprise:** Any enterprise owned, managed, and controlled by the government in its day-to-day functions, as well as its long-term objectives.

**Net Foreign Assets:** the net amount of foreign assets that a country owns or the total value of a country's foreign assets minus the total value of assets within a country that are owned by foreigners. They indicate whether a country is a net creditor or a net debtor.

**Import and Export-** Trade sector is divided into two major classes viz import, and export. Trading agencies may be dealing in one or more types of activities. In case of overlapping, the data are to be recorded against the major activity of the borrower, for example, if the agency is primarily an importer but also does some local wholesale and retail business, the borrowings by him/her will be recorded under imports.

**Wholesale Trade:** - This section includes wholesale and retail sale (i.e. sale without transformation) of any type of goods and the rendering of services incidental to the sale of these goods. Wholesaling and retailing are the final steps in the distribution of goods. Goods bought and sold are also referred to as merchandise. Also included in this section are the repair of motor vehicles and motorcycles.

**Retail Trade:** is the resale (sale without transformation) of new and used goods mainly to the general public for personal or household consumption or utilization, by shops, department stores, stalls, mail-order houses, door-to-door sales persons, hawkers and peddlers, consumer cooperatives, auction houses etc. Most retailers take title to the goods they sell, but some act as agents for a principal and sell either on consignment or on a commission basis. This excludes import and export related credit, for which separate categories are provided.

**Mining and quarrying** - This section includes the extraction of minerals occurring naturally as solids (coal and ores), liquids (petroleum) or gases (natural gas). This section also includes supplementary activities aimed at preparing the crude materials for marketing for example, crushing, grinding, cleaning, drying, sorting, concentrating ores, liquefaction of natural gas and agglomeration of solid fuels. This includes the overall activities of operating and/or developing oil and gas field properties, including such activities as drilling, completing and equipping wells, operating separators, emulsion breakers, desilting equipment and field gathering lines for crude petroleum and all other activities in the preparation of oil and gas up to the point of shipment from the producing property.

**Manufacturing** - This section includes the physical or chemical transformation of materials, substances, or components into new products.

**Construction** - This section includes general construction and specialized construction activities for buildings and civil engineering works. It includes new work, repair, additions and alterations, the erection of prefabricated buildings or structures on the site and also construction of a temporary nature. Construction of utility projects such as powerlines, water main and line, sewer system etc. are part construction activities. Also included is the repair of buildings and engineering works. This excludes personal housing loans.

**Agriculture, forestry and fishing** - This section includes the exploitation of vegetal and animal natural resources, comprising the activities of growing of crops, raising and breeding of animals, harvesting of timber and other plants, animals or animal products from a farm or their natural habitats.

**Government Sector:** government Proper consists of departments, branches, agencies, foundations, institutes, non-market non-profit institutions (NPIs) controlled and mainly financed by government, and other publicly controlled organizations engaging in non-market activities. The Government sector includes Ministry of Finance and all Ministries, Government departments and Councils, Royal Oman Police etc.

**Loans:** are financial assets that are created when a creditor lends funds directly to a debtor. This category includes all loans and advances extended to various sectors by banks. It includes

commercial loans, mortgage loans, consumer loans, hire-purchase credit, loans to finance trade credit, and possibly other types of loan arrangements.

**Investment:** An investment is an assets or item acquired to generate income or gain appreciation. Appreciation is the increase in the value of an asset over time. It requires the outlay of a resource today, like time, effort, and money for a greater payoff in the future,

**Provision:** financial items in a bank's balance sheet that are recognized for future obligations or losses whose exact amount and/or due date are still uncertain at the time of recognition

**Depreciation:** The monetary value of an asset decreases over time due to use, wear and tear or obsolescence.