

Liquidity Coverage Ratio:

The disclosure for Liquidity Coverage Ratio for Bank Dhofar consolidated (i.e. conventional entity + Islamic Window entity) is as follows:

Bank Dhofar Consolidated	Total Unweighted Value (average)	Total Weighted Value (average)
LCR Disclosure for the Quarter ending: March 2020	OMR '000	OMR '000
High Quality Liquid Assets		
1 Total High Quality Liquid Assets (HQLA)		485,336.22
Cash Outflows		
2 Retail deposits and deposits from small business customers, of which:	607,848.12	44,482.51
3 Stable deposits	326,045.95	16,302.30
4 Less stable deposits	281,802.17	28,180.22
5 Unsecured wholesale funding, of which:	658,975.23	304,675.83
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks		
7 Non-operational deposits (all counterparties)	658,975.23	304,675.83
8 Unsecured debt		
9 Secured wholesale funding		
10 Additional requirements, of which	421,430.35	28,076.01
11 Outflows related to derivative exposures and other collateral requirements		
12 Outflows related to loss of funding on debt products		
13 Credit and liquidity facilities	421,430.35	28,076.01
14 Other contractual funding obligations	33,077.29	33,077.29
15 Other contingent funding obligations	353,692.11	17,684.61
16 TOTAL CASH OUTFLOWS		427,996.26
Cash Inflows		
17 Secured lending (e.g. reverse repos)		
18 Inflows from fully performing exposures	547,868.49	271,928.30
19 Other cash inflows	21,725.05	21,725.05
20 TOTAL CASH INFLOWS	569,593.54	293,653.35
		Total Adjusted Value
21 TOTAL HQLA		485,336.22
22 TOTAL NET CASH OUTFLOWS		134,342.90
23 LIQUIDITY COVERAGE RATIO (%)		361.27

LCR is computed on a monthly basis and the same for Bank Dhofar (consolidated entity) was at 434.72% in January, 340.51% in February and 300.82% in March 2020. The above disclosed values for high quality liquid assets, cash outflows and cash inflows are the monthly arithmetic average of the values for the three months of the quarter ended 31.03.2020.