

Net Stability Funding Ratio (NSFR):

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

NSFR disclosures		Quarter ended:				
Bank:	Dhofar Consolidated Entity	Mar-20				(RO '000)
ASF Item		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
1	Capital:	1,656,353.74	-	-	-	1,656,353.74
2	Regulatory capital	721,600.00				721,600.00
3	Other capital instruments	934,753.74				934,753.74
4	Retail deposits and deposits from small business customers	590,868.76	54,331.33	29,411.66	-	674,611.74
5	Stable deposits*	330,088.09	2,149.50	2,500.39		334,737.98
6	Less stable deposits*	260,780.67	52,181.83	26,911.27		339,873.76
7	Wholesale funding:	277.20	-	1,634,321.94	-	817,299.57
8	Operational deposits	277.20				138.60
9	Other wholesale funding			1,634,321.94		817,160.97
10	Liabilities with matching interdependent assets					-
11	Other liabilities:					
12	NSFR derivative liabilities					
13	All other liabilities and equity not included in above categories	175,793.41				-
14	Total ASF					3,148,265.05
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					13,970.64
16	Deposits held at other financial institutions for operational purposes	20,768.35				10,384.17
17	Performing loans and securities:	-	288,650.43	915,000.34	2,276,192.74	2,389,741.19
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			54,093.97		27,046.98
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		288,650.43	860,906.37		474,570.18
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:				2,253,045.59	1,868,448.95
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				233,199.00	151,579.35
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities				23,147.15	19,675.07
25	Assets with matching interdependent liabilities					
26	Other Assets:	-	-		211,962.43	211,962.43
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				211,962.43	211,962.43
32	Off-balance sheet items					59,505.88
33	TOTAL RSF					2,685,564.33
34	NET STABLE FUNDING RATIO (%)					117.23%

NSFR is computed on a monthly basis and the same for Bank Dhofar (consolidated entity) was at 117.09 % in January, 116.70% in February and 117.88% in March 2020. The above disclosed values for required stable funding and the available stable funding are the monthly arithmetic average of the values for the three months of the quarter ended 31.03.2020