Net Stability Funding Ratio (NSFR):

NSFR disclosures		**Quarter ended:**	**Mar-19**			
Bank:	**Dhofar Consolidated Entity**				(RO '000)	
		Unweighted value by residual maturity				
	ASF Item					
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	Weighted value
1	Capital:	1,822,135.78	-	-	-	1,822,135.78
2	*Regulatory capital*	738,846.94				738,846.94
3	*Other capital instruments*	1,083,288.85				1,083,288.85
4	Retail deposits and deposits from small business customers	569,506.51	31,271.66	37,204.01	-	637,982.18
5	*Stable deposits**	322,916.00	2,026.94	2,166.51		327,109.45
6	*Less stable deposits**	246,590.50	29,244.72	35,037.50		310,872.72
7	Wholesale funding:	2,864.27	-	1,248,256.66	-	625,560.46
8	*Operational deposits*	2,864.27				1,432.13
9	*Other wholesale funding*			1,248,256.66		624,128.33
10	Liabilities with matching interdependent assets					-
11	Other liabilities:					
12	*NSFR derivative liabilities*					
13	*All other liabilities and equity not included in above categories*	463,861.73				-
14	**Total ASF**					3,085,678.42
	RSF Item					
15	Total NSFR high-quality liquid assets (HQLA)					11,993.93
16	Deposits held at other financial institutions for operational purposes	13,504.56				6,752.28
17	Performing loans and securities:	-	392,103.22	865,200.76	2,330,687.12	2,420,490.84
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			51,747.89		25,873.95
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		392,103.22	813,452.87		467,372.16
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:				2,315,918.12	1,914,691.09
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				269,196.57	174,977.77
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities				14,769.00	12,553.65
25	Assets with matching interdependent liabilities					
26	Other Assets:	-	-		144,140.04	144,140.04
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				144,140.04	144,140.04
32	Off-balance sheet items					73,360.48
33	**TOTAL RSF**					2,656,737.57
34	**NET STABLE FUNDING RATIO (%)**					116.15%