

NSFR disclosures

Quarter ended: Dec-18

Bank: Dhofar Consolidated Entity

(RO '000)

ASF Item		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
1	Capital:	1,604,039.63	-	-	-	1,604,039.63
2	Regulatory capital	660,489.64				660,489.64
3	Other capital instruments	943,550.00				943,550.00
4	Retail deposits and deposits from small business customers	643,626.08	41,859.00	42,707.26	-	672,160.75
5	Stable deposits*	323,898.59	2,635.44	9,219.10		318,965.47
6	Less stable deposits*	319,727.49	39,223.56	33,488.16		353,195.29
7	Wholesale funding:	2,457.56	-	1,472,149.06	-	737,303.31
8	Operational deposits	2,457.56				1,228.78
9	Other wholesale funding			1,472,149.06		736,074.53
10	Liabilities with matching interdependent assets					-
11	Other liabilities:					
12	NSFR derivative liabilities					
13	All other liabilities and equity not included in above categories	352,818.81				-
14	Total ASF					3,013,503.70
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					11,668.03
16	Deposits held at other financial institutions for operational purposes	13,068.25				6,534.12
17	Performing loans and securities:	-	416,773.90	916,103.65	2,326,396.03	2,451,476.42
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			37,946.71		18,973.36
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		416,773.90	878,156.94		503,455.14
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:				2,314,434.21	1,918,880.38
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				241,943.51	157,263.28
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities				11,961.82	10,167.54
25	Assets with matching interdependent liabilities					
26	Other Assets:	-	-		124,434.60	124,434.60

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				124,434.60	124,434.60
32	Off-balance sheet items					71,637.90
33	TOTAL RSF					2,665,751.07
34	NET STABLE FUNDING RATIO (%)					113.05%