

Bank:	Bank Dhofar Consolidated Entity				
LCR Common Disclosure Template for the period ending:				Dec-19	
				(RO '000)	
LCR Disclosure for the quarter ended December 2019 (Consolidated)				Total Unweighted Value (average) OMR '000	Total Weighted Value (average) OMR '000
High Quality Liquid Assets					
1 Total High Quality Liquid Assets (HQLA)					447,974.20
Cash Outflows					
2 Retail deposits and deposits from small business customers, of which				600,675.27	43,351.30
3 Stable deposits				317,675.65	15,051.34
4 Less stable deposits				282,999.62	28,299.96
5 Unsecured wholesale funding, of which:				768,499.80	418,257.53
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks					
7 Non-operational deposits (all counterparties)				768,499.80	418,257.53
8 Unsecured debt					
9 Secured wholesale funding					
10 Additional requirements, of which				463,628.02	33,000.66
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				463,628.02	33,000.66
14 Other contractual funding obligations				34,653.25	34,653.25
15 Other contingent funding obligations				167,619.87	8,380.99
16 TOTAL CASH OUTFLOWS					537,643.73
Cash Inflows					
17 Secured lending (e.g. reverse repos)					
18 Inflows from fully performing exposures				590,718.84	319,919.88
19 Other cash inflows				20,826.70	20,826.70
20 TOTAL CASH INFLOWS				611,545.55	340,746.58
					Total Adjusted Value
21 TOTAL HQLA					448,074.67
22 TOTAL NET CASH OUTFLOWS					196,897.15
23 LIQUIDITY COVERAGE RATIO (%)					227.57

The above disclosed values for high quality liquid assets, cash outflows and cash inflows are the arithmetic average of the values for the last four quarters. LCR is computed on a monthly basis and year end position for LCR is 340% as at 31.12.2019 (227% as at 31.12.2018).