

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 | Total Weighted |
|---|------------------|----------------------|
| LCR Disclosure for the Quarter ending: Sept 2019 | Value (average) | Value (average) |
| | OMR '000 | OMR '000 |
| High Quality Liquid Assets | | |
| 1 Total High Quality Liquid Assets (HQLA) | | 428,738.20 |
| Cash Outflows | | |
| 2 Retail deposits and deposits from small business customers, of which: | 609,072.27 | 45,020.59 |
| 3 Stable deposits | 317,732.80 | 15,886.64 |
| 4 Less stable deposits | 291,339.46 | 29,133.95 |
| 5 Unsecured wholesale funding, of which: | 673,074.20 | 377,669.67 |
| 6 Operational deposits (all counterparties) and deposits in networks of cooperative banks | | |
| 7 Non-operational deposits (all counterparties) | 673,074.20 | 377,669.67 |
| 8 Unsecured debt | | |
| 9 Secured wholesale funding | | |
| 10 Additional requirements, of which | 463,993.29 | 33,042.19 |
| 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 | 463,993.29 | 33,042.19 |
| 14 Other contractual funding obligations | 38,021.47 | 38,021.47 |
| 15 Other contingent funding obligations | 328,501.89 | 16,425.09 |
| 16 TOTAL CASH OUTFLOWS | | 510,179.01 |
| Cash Inflows | | |
| 17 Secured lending (e.g. reverse repos) | | |
| 18 Inflows from fully performing exposures | 585,059.65 | 318,911.54 |
| 19 Other cash inflows | 20,007.32 | 20,007.32 |
| 20 TOTAL CASH INFLOWS | 605,066.97 | 338,918.86 |
| | | Total Adjusted Value |
| 21 TOTAL HQLA | | 428,738.20 |
| 22 TOTAL NET CASH OUTFLOWS | | 171,260.15 |
| 23 LIQUIDITY COVERAGE RATIO (%) | | 250.34 |