

Net Stability Funding Ratio (NSFR):

| NSFR disclosures | | Year ended: Dec-19 | | | | (RO '000) |
|------------------|--|--|--------------|-------------------|--------------|---------------------|
| Bank: | Dhofar (Consolidated) | | | | | |
| ASF Item | | Unw eighted value by residual maturity | | | | |
| | | No maturity | < 6 months | 6 months to < 1yr | ≥ 1yr | Weighted value |
| 1 | Capital: | 1,906,339.96 | 1,906,339.96 | - | - | 1,906,339.96 |
| 2 | Regulatory capital | 913,180.51 | | | | 913,180.51 |
| 3 | Other capital instruments | 993,159.45 | | | | 993,159.45 |
| 4 | Retail deposits and deposits from small business customers | 574,772.62 | 44,720.68 | 48,090.30 | - | 667,583.60 |
| 5 | Stable deposits | 322,049.15 | 1,948.91 | 2,663.75 | | 326,661.81 |
| 6 | Less stable deposits | 252,723.47 | 42,771.77 | 45,426.54 | | 340,921.78 |
| 7 | Wholesale funding: | 1,546.39 | - | 1,280,386.22 | 640,193.11 | 640,966.31 |
| 8 | Operational deposits | 1,546.39 | | | | 773.19 |
| 9 | Other wholesale funding | | | 1,280,386.22 | | 640,193.11 |
| 10 | Liabilities with matching interdependent assets | | | | | - |
| 11 | Other liabilities: | | | | | |
| 12 | NSFR derivative liabilities | | | | | |
| 13 | All other liabilities and equity not included in above categories | 450,150.17 | | | | - |
| 14 | Total ASF | | | | | 3,214,889.86 |
| RSF Item | | | | | | |
| 15 | Total NSFR high-quality liquid assets (HQLA) | | | | | 12,412.95 |
| 16 | Deposits held at other financial institutions for operational purposes | 23,141.95 | | | | 11,570.98 |
| 17 | Performing loans and securities: | - | 413,197.48 | 866,424.87 | 1,979,561.79 | 2,344,303.20 |
| 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 | | | 60,129.54 | | 30,064.77 |
| 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 | | 413,197.48 | 806,295.33 | | 466,288.26 |
| 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: | | | | 1,964,138.52 | 1,669,517.75 |
| 23 | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk | | | | 254,342.53 | 165,322.64 |
| 24 | Securities that are not in default and do not qualify as HQLA, including exchange-traded equities | | | | 15,423.27 | 13,109.78 |
| 25 | Assets with matching interdependent liabilities | | | | | |
| 26 | Other Assets: | - | - | | 196,729.52 | 196,729.52 |
| 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 | | | | 196,729.52 | 196,729.52 |
| 32 | Off-balance sheet items | | | | | 66,529.87 |
| 33 | TOTAL RSF | | | | | 2,631,546.51 |
| 34 | NET STABLE FUNDING RATIO (%) | | | | | 122.17% |

The above disclosed values for required stable funding and the available stable funding are the arithmetic average of the values for the last four quarters reflecting average during the year 2019.

NSFR is computed on a monthly basis and year end position of NSFR for Bank Dhofar (consolidated entity) was at 115% as at 31.12.2019 (116% as at 31.12.2018).