

## Net Stability Funding Ratio (NSFR):

NSFR disclosures		Quarter ended:		Sep-19		(RO '000)	
Bank:	Dhofar Consolidated Entity						
ASF Item		Unweighted value by residual maturity				Weighted value	
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		
1	Capital:	1,643,676.17	-	-	-	1,643,676.17	
2	Regulatory capital	726,489.40				726,489.40	
3	Other capital instruments	917,186.77				917,186.77	
4	Retail deposits and deposits from small business customers	577,455.91	56,110.89	47,157.71	-	680,724.50	
5	Stable deposits*	321,851.38	2,110.47	2,522.21		326,484.06	
6	Less stable deposits*	255,604.53	54,000.41	44,635.50		354,240.44	
7	Wholesale funding:	349.50	-	1,275,643.03	-	637,996.26	
8	Operational deposits	349.50				174.75	
9	Other wholesale funding			1,275,643.03		637,821.51	
10	Liabilities with matching interdependent assets					-	
11	Other liabilities:						
12	NSFR derivative liabilities						
13	All other liabilities and equity not included in above categories	440,300.95				-	
14	<b>Total ASF</b>					<b>2,962,396.94</b>	
RSF Item							
15	Total NSFR high-quality liquid assets (HQLA)					12,570.08	
16	Deposits held at other financial institutions for operational purposes	18,596.94				9,298.47	
17	Performing loans and securities:	-	382,274.54	883,856.98	2,216,625.16	2,335,857.61	
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			60,305.28		30,152.64	
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		382,274.54	823,551.70		470,957.75	
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:				2,200,696.96	1,821,208.25	
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				246,920.85	160,498.55	
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities				15,928.20	13,538.97	
25	Assets with matching interdependent liabilities						
26	Other Assets:	-	-		168,620.23	168,620.23	
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				168,620.23	168,620.23	
32	Off-balance sheet items					62,702.04	
33	<b>TOTAL RSF</b>					<b>2,589,048.43</b>	
34	<b>NET STABLE FUNDING RATIO (%)</b>					<b>114.42%</b>	