

Net Stability Funding Ratio (NSFR):

The Net Stable Funding Ratio (NSFR) is a longer term structural ratio designed to address liquidity mismatches and reduce funding risk over a one-year horizon. It is effective January 2018, with a minimum ratio of 100% as per the regulatory guidance.

The disclosure for Net Stability Funding Ratio for Bank Dhofar consolidated (i.e. conventional entity + Islamic Window entity) as at 31st Mar 2025, is as follows:

NSFR disclosures		Quarter ended: 31-Mar-26				
Bank: Dhofar Consolidated Entity		(RO '000)				
ASF Item		Unweighted value by residual maturity				
		No	< 6	6 months	≥ 1yr	Weighted
		maturity	months	to < 1yr		value
1	Capital:	819,877.67	-	-	-	819,877.67
2	Regulatory capital	819,877.67				819,877.67
3	Other capital instruments	-				-
4	Retail deposits and deposits from small business customers	1,084,454.06	93,084.52	130,455.78	-	1,199,016.13
5	Stable deposits*	407,251.53	12,668.10	16,504.61	-	414,603.03
6	Less stable deposits*	677,202.53	80,416.41	113,951.17	-	784,413.10
7	Wholesale funding:	1,065,780.76	472,359.51	501,357.15	1,059,139.00	2,078,887.71
8	Operational deposits	2,841.33				1,420.67
9	Other wholesale funding	1,062,939.43	472,359.51	501,357.15	1,059,139.00	2,077,467.04
10	Liabilities with matching interdependent assets	-				-
11	Other liabilities:	363,326.50	-	-	-	-
12	NSFR derivative liabilities	-	-	-	-	-
13	All other liabilities and equity not included in above categories	363,326.50				-
14	Total ASF					4,097,781.51
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					72,270.65
16	Deposits held at other financial institutions for operational purposes	16,549.67				8,274.83
17	Performing loans and securities:	-	92,142.00	1,172,149.75	3,131,519.18	3,112,641.03
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		92,142.00	59,239.33		43,440.97
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			1,112,910.41		556,455.21
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:				3,060,338.37	2,452,241.18
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				745,232.20	484,400.93
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities				71,180.80	60,503.68
25	Assets with matching interdependent liabilities					
26	Other Assets:	-	307.33	63.52	366,580.76	367,215.24
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		307.33	63.52	211.54	846.03
30	NSFR derivative liabilities before deduction of variation margin posted					-
31	All other assets not included in the above categories				366,369.21	366,369.21
32	Off-balance sheet items					61,526.38
33	TOTAL RSF					3,621,928.14
34	NET STABLE FUNDING RATIO (%)					113.14%