

NSFR disclosures		Year ended:	Dec-23			
Bank:	Dhofar (consolidated)				(RO '000)	
		Unweighted value by residual maturity				
ASF Item						
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	Weighted value
1	Capital:	1,733,119.91	-	-	-	1,733,119.91
2	Regulatory capital	708,927.16				708,927.16
3	Other capital instruments	1,024,192.76				1,024,192.76
4	Retail deposits and deposits from small business customers	580,210.82	40,718.61	136,431.62	-	700,419.26
5	Stable deposits	308,747.50	2,461.25	64,676.50		357,091.01
6	Less stable deposits	271,463.33	38,257.36	71,755.13		343,328.25
7	Wholesale funding:	607,528.06	410,702.08	598,227.05	-	808,228.58
8	Operational deposits	4,148.48				2,074.24
9	Other wholesale funding	603,379.59	410,702.08	598,227.05		806,154.34
10	Liabilities with matching interdependent assets					-
11	Other liabilities:					
12	NSFR derivative liabilities					
13	All other liabilities and equity not included in above categories	509,298.38				-
14	<b>Total ASF</b>					<b>3,241,767.74</b>
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					18,404.89
16	Deposits held at other financial institutions for operational purposes	20,203.97				10,101.98
17	Performing loans and securities:	-	304,039.92	876,567.29	2,646,427.06	2,633,155.76
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			23,863.97		11,931.99
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		304,039.92	852,703.31		480,451.88
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:				2,079,537.56	1,767,606.93
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				543,455.54	353,246.10
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities				23,433.96	19,918.87

25	Assets with matching interdependent liabilities					
26	Other Assets:	-	-		237,525.48	238,729.73
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				237,525.48	237,525.48
32	Off-balance sheet items					54,240.62
33	<b>TOTAL RSF</b>					<b>2,954,632.99</b>
34	<b>NET STABLE FUNDING RATIO (%)</b>					<b>109.72%</b>

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 2023.

NSFR is computed on a monthly basis and year end position of NSFR for Bank Dhofar (consolidated entity) at 108.04% as at 31.12.2023 (107.95% as at 31.12.2022).

NSFR disclosures		Year ended:		Dec-23				
Bank:	Dhofar Maisarah Islamic					(RO '000)		
		Unweighted value by residual maturity						
ASF Item								
		No	< 6	6 months	≥ 1yr	Weighted		
		maturity	months	to < 1yr		value		
1	Capital:	315,924.34	-	-	-	315,924.34		
2	Regulatory capital	102,904.92				102,904.92		
3	Other capital instruments	213,019.42				213,019.42		
4	Retail deposits and deposits from small business customers	82,863.41	4,331.78	9,933.59	-	89,651.95		
5	Stable deposits	42,068.26	815.36	1,837.42		42,484.99		
6	Less stable deposits	40,795.14	3,516.42	8,096.17		47,166.96		
7	Wholesale funding:	111,836.03	34,628.97	60,332.28	-	118,398.64		
8	Operational deposits	2,585.00				1,292.50		
9	Other wholesale funding	109,251.03	34,628.97	60,332.28		117,106.14		
10	Liabilities with matching interdependent assets					-		
11	Other liabilities:							
12	NSFR derivative liabilities							
13	All other liabilities and equity not included in above categories	108,838.75				-		
14	<b>Total ASF</b>					<b>523,974.92</b>		
RSF Item								
15	Total NSFR high-quality liquid assets (HQLA)					3,361.88		
16	Deposits held at other financial institutions for operational purposes	1,772.15				886.08		
17	Performing loans and securities:	-	36,136.26	214,928.51	409,267.97	441,755.76		
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			-		-		
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		36,136.26	214,928.51		126,244.64		
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:				240,534.19	204,454.06		
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				161,833.30	105,191.65		
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities				6,900.47	5,865.40		

25	Assets with matching interdependent liabilities					
26	Other Assets:	-	-		28,376.48	28,392.07
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					15.58
30	NSFR derivative liabilities before deduction of variation margin posted					-
31	All other assets not included in the above categories				28,376.48	28,376.48
32	Off-balance sheet items					3,441.44
33	<b>TOTAL RSF</b>					<b>477,837.22</b>
34	<b>NET STABLE FUNDING RATIO (%)</b>					<b>109.66%</b>

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 2023.

NSFR is computed on a monthly basis and year end position of NSFR for Maisarah was at 113.40% as at 31.12.2023 (123.48% as at 31.12.2022).