

NSFR disclosures		Year ended:	Dec-22			
Bank:	Dhofar (consolidated)				(RO '000)	
		Unweighted value by residual maturity				
ASF Item		No	< 6	6 months	≥ 1yr	Weighted
		maturity	months	to < 1yr		value
1	Capital:	1,579,308.17	1,579,308.17	-	-	1,579,308.17
2	<i>Regulatory capital</i>	713,322.59				713,322.59
3	<i>Other capital instruments</i>	865,985.58				865,985.58
4	Retail deposits and deposits from small business customers	716,387.04	100,259.71	54,834.88	-	800,914.18
5	<i>Stable deposits</i>	363,633.89	5,432.92	6,476.79		356,301.28
6	<i>Less stable deposits</i>	352,753.15	94,826.79	48,358.09		444,612.91
7	Wholesale funding:	588,407.47	382,590.17	506,648.75	738,319.59	741,229.44
8	<i>Operational deposits</i>	5,819.69				2,909.85
9	<i>Other wholesale funding</i>	582,587.78	382,590.17	506,648.75		738,319.59
10	Liabilities with matching interdependent assets					-
11	Other liabilities:					
12	<i>NSFR derivative liabilities</i>					
13	<i>All other liabilities and equity not included in above categories</i>	369,304.03				-
14	Total ASF					3,121,451.80
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					17,285.82
16	Deposits held at other financial institutions for operational purposes	22,720.01				11,360.01
17	Performing loans and securities:	-	189,350.84	718,075.60	2,092,017.88	2,520,838.67
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			3,537.19		1,768.59
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		189,350.84	714,538.41		397,117.14
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:				2,061,118.20	1,751,950.47
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				528,827.30	343,737.75
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities				30,899.68	26,264.73
25	Assets with matching interdependent liabilities					
26	Other Assets:	-	-		263,396.74	264,792.04
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					1,395.29
30	NSFR derivative liabilities before deduction of variation margin posted					-
31	All other assets not included in the above categories				263,396.74	263,396.74
32	Off-balance sheet items					55,154.34
33	TOTAL RSF					2,869,430.88
34	NET STABLE FUNDING RATIO (%)					108.78%

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 2022.

NSFR is computed on a monthly basis and year end position of NSFR for Bank Dhofar (consolidated entity) at 107.95% as at 31.12.2022 (109.24% as at 31.12.2021).