

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 31-03-2024, is as follows:

NSFR disclosures		Quarter ended:		Mar-24		(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:	713,109.67	-	-	-	713,109.67	
2	Regulatory capital	713,109.67				713,109.67	
3	Other capital instruments	-					
4	Retail deposits and deposits from small business customers	743,914.84	42,228.60	91,463.86	-	808,512.98	
5	Stable deposits*	359,467.18	4,721.18	9,140.02	-	354,661.96	
6	Less stable deposits*	384,447.66	37,507.42	82,323.84	-	453,851.02	
7	Wholesale funding:	901,874.17	368,358.58	495,005.01	951,994.62	1,834,613.50	
8	Operational deposits	2,075.06				1,037.53	
9	Other wholesale funding	899,799.11	368,358.58	495,005.01	951,994.62	1,833,575.97	
10	Liabilities with matching interdependent assets					-	
11	Other liabilities:						
12	NSFR derivative liabilities				-	-	
13	All other liabilities and equity not included in above categories	367,603.00			-	-	
14	Total ASF					3,356,236.15	
RSF Item							
15	Total NSFR high-quality liquid assets (HQLA)					30,535.90	
16	Deposits held at other financial institutions for operational purposes	14,351.34				7,175.67	
17	Performing loans and securities:	-	193,888.46	1,064,523.91	2,669,890.79	2,723,025.71	
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		193,888.46	51,200.00		54,683.27	
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			1,013,323.91		506,661.95	
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:				2,639,973.76	2,136,251.02	
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				538,633.39	350,111.70	
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities				29,917.03	25,429.47	
25	Assets with matching interdependent liabilities						
26	Other Assets:	-	-		219,993.26	219,993.26	
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				874.67	874.67	
30	NSFR derivative liabilities before deduction of variation margin posted					-	
31	All other assets not included in the above categories				219,118.59	219,118.59	
32	Off-balance sheet items					45,039.91	
33	TOTAL RSF					3,025,770.45	
34	NET STABLE FUNDING RATIO (%)					110.92%	

The disclosure for Net Stability Funding Ratio Islamic Window entity as at 31-03-2024, is as follows:

NSFR disclosures		Quarter ended:		Mar-24				
Bank:	Dhofar Islamic							(RO '000)
ASF Item		Unweighted value by residual maturity					Weighted	
		No	< 6	6 months	≥ 1yr	Weighted		
		maturity	months	to < 1yr		value		
1	Capital:	110,713.67	-	-	-	110,713.67		
2	Regulatory capital	110,713.67				110,713.67		
3	Other capital instruments	-				-		
4	Retail deposits and deposits from small business customers	108,129.52	24,184.74	33,704.88	-	151,404.20		
5	Stable deposits	33,301.81	2,262.04	4,175.54	-	37,752.42		
6	Less stable deposits	74,827.71	21,922.70	29,529.34	-	113,651.77		
7	Wholesale funding:	122,056.83	53,863.58	115,048.60	155,138.95	300,623.45		
8	Operational deposits	1,775.13				887.57		
9	Other wholesale funding	120,281.70	53,863.58	115,048.60	155,138.95	299,735.89		
10	Liabilities with matching interdependent assets					-		
11	Other liabilities:							
12	NSFR derivative liabilities				-	-		
13	All other liabilities and equity not included in above categories	103,714.57				-		
14	Total ASF					562,741.32		
RSF Item								
15	Total NSFR high-quality liquid assets (HQLA)					10,464.89		
16	Deposits held at other financial institutions for operational purposes	2,344.47				1,172.23		
17	Performing loans and securities:	-	4,748.33	213,262.12	469,680.82	466,642.81		
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		4,748.33	-		712.25		
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			213,262.12		106,631.06		
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:				460,392.54	351,404.46		
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				199,646.00	129,769.90		
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities				9,288.28	7,895.03		
25	Assets with matching interdependent liabilities							
26	Other Assets:				31,709.69	31,709.69		
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				31,709.69	31,709.69		
32	Off-balance sheet items					3,759.60		
33	TOTAL RSF					513,749.22		
34	NET STABLE FUNDING RATIO (%)					109.54%		