

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 30-09-2023, is as follows:

NSFR disclosures		Quarter ended:		Sep-23		
Bank:	Dhofar Consolidated Entity	(RO '000)				
		Unweighted value by residual maturity				
ASF Item		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	Weighted value
1	Capital:	705,650.33	-	-	-	705,650.33
2	Regulatory capital	705,650.33				705,650.33
3	Other capital instruments	-				
4	Retail deposits and deposits from small business customers	701,603.28	25,151.23	34,501.16	-	704,299.64
5	Stable deposits*	375,390.65	2,231.04	5,769.15	-	364,221.29
6	Less stable deposits*	326,212.63	22,920.19	28,732.01	-	340,078.35
7	Wholesale funding:	560,698.18	447,441.07	551,591.26	1,079,632.76	1,859,498.02
8	Operational deposits	2,322.19				1,161.10
9	Other wholesale funding	558,375.98	447,441.07	551,591.26	1,079,632.76	1,858,336.92
10	Liabilities with matching interdependent assets					-
11	Other liabilities:					
12	NSFR derivative liabilities				-	
13	All other liabilities and equity not included in above categories	512,124.45			-	-
14	Total ASF					3,269,447.99
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					24,599.83
16	Deposits held at other financial institutions for operational purposes	11,700.68				5,850.34
17	Performing loans and securities:	-	327,386.56	889,799.39	2,619,642.38	2,612,860.60
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		327,386.56	27,591.67		62,903.82
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			862,207.73		431,103.86
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:				2,588,753.29	2,092,597.19
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				539,215.53	350,490.09
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities				30,889.09	26,255.73
25	Assets with matching interdependent liabilities					
26	Other Assets:	-	-		228,571.57	228,571.57
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				1,243.33	1,243.33
30	NSFR derivative liabilities before deduction of variation margin posted					-
31	All other assets not included in the above categories				227,328.24	227,328.24
32	Off-balance sheet items					51,105.10
33	TOTAL RSF					2,922,987.43
34	NET STABLE FUNDING RATIO (%)					111.85%

The disclosure for Net Stability Funding Ratio Islamic Window entity as at 30-09-2023, is as follows:

NSFR disclosures		Quarter ended:		Sep-23		(RO '000)	
Bank: Dhofar Maisarah Islamic							
ASF Item		Unweighted value by residual maturity				Weighted value	
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		
1	Capital:	102,226.67	-	-	-	102,226.67	
2	Regulatory capital	102,226.67				102,226.67	
3	Other capital instruments	-				-	
4	Retail deposits and deposits from small business customers	82,418.50	2,266.05	9,326.55	-	86,970.14	
5	Stable deposits	44,324.57	663.60	2,214.86	-	44,842.88	
6	Less stable deposits	38,093.93	1,602.45	7,111.70	-	42,127.27	
7	Wholesale funding:	112,458.86	27,258.29	84,903.34	222,337.61	334,647.86	
8	Operational deposits	764.78				382.39	
9	Other wholesale funding	111,694.09	27,258.29	84,903.34	222,337.61	334,265.47	
10	Liabilities with matching interdependent assets					-	
11	Other liabilities:						
12	NSFR derivative liabilities				-		
13	All other liabilities and equity not included in above categories	128,685.97				-	
14	Total ASF					523,844.67	
RSF Item							
15	Total NSFR high-quality liquid assets (HQLA)					7,682.69	
16	Deposits held at other financial institutions for operational purposes	1,780.23				890.12	
17	Performing loans and securities:	-	3,208.33	220,407.90	417,879.87	436,210.89	
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		3,208.33	-		481.25	
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			220,407.90		110,203.95	
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:				407,060.78	316,329.46	
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				148,361.00	96,434.65	
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities				10,819.10	9,196.23	
25	Assets with matching interdependent liabilities						
26	Other Assets:				22,363.00	22,363.00	
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				22,363.00	22,363.00	
32	Off-balance sheet items					3,398.41	
33	TOTAL RSF					470,545.11	
34	NET STABLE FUNDING RATIO (%)					111.33%	