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 31-03-2023, is as follows:

	lisclosures	Quarter ended:	Mar-23		,	
Bank:	Dhofar Consolidated Entity	1 1	d	-11	(RO '000)	
	ASF Item	Unw eighte				
	Aor item	No	< 6	6 months	≥ 1yr	Weighted
		maturity	months	to < 1yr		value
1	Capital:	714,141.95	-	-	-	714,141.95
2	Regulatory capital	714,141.95				714,141.95
3	Other capital instruments	-				
4	Retail deposits and deposits from small business customers	645,720.46	40,668.79	32,197.78	-	662,215.82
5	Stable deposits*	361,183.22	5,720.57	4,100.85	-	349,434.79
6	Less stable deposits*	284,537.24	34,948.23	28,096.93	-	312,781.02
7	Wholesale funding:	552,696.71	394,997.30	570,489.41	965,561.60	1,724,653.22
8	Operational deposits	2,079.65				1,039.83
9	Other wholesale funding	550,617.06	394,997.30	570,489.41	965,561.60	1,723,613.39
10	Liabilities with matching interdependent assets					-
11	Other liabilities:					
12	NSFR derivative liabilities				-	
13	All other liabilities and equity not included in above categories	635,232.94				-
14	Total ASF					3,101,010.99
	RSF Item				т	
15	Total NSFR high-quality liquid assets (HQLA)					19,631.86
16	Deposits held at other financial institutions	18,959.87				9,479.93
17	for operational purposes Performing loans and securities:	_	282,262.89	790,202.24	2,658,075.15	2,596,220.32
18	Performing loans to financial institutions		202,202.00	100,202.21	2,000,070.10	2,000,220.02
18	secured by Level 1 HQLA		-			-
19	Performing loans to financial institutions secured by non- Level 1 HQLA and unsecured performing loans to financial institutions			2,211.05		1,105.53
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of w hich		282,262.89	787,991.19		437,717.31
21	-With a risk w eight of less than or equal to 35% under the Basel II Standardised approach for credit risk					
22.	Performing residential mortgages, of which:				2,635,490.11	2,138,200.20
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				509,831.97	331,390.78
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities				22,585.04	19,197.28
25	Assets with matching interdependent liabilities					
26	Other Assets:	-	1,020.98		231,820.95	232,841.94
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				1,020.98	1,020.98
30	NSFR derivative liabilities before deduction of variation margin posted					-
31	All other assets not included in the above categories				231,820.95	231,820.95
32	Off-balance sheet items					63,059.87
33						2,921,233.91
34						106.15%

The disclosure for Net Stability Funding Ratio Islamic Window entity as at 31-03-2023, is as follows:

## Bank: Dhofar Maisarah Islamic Unw eighted value by residual resource;	ISFR d	lisclosures	Quarter ended:	Mar-23			
No		1				(RO '000)	
Coptail: 101,829,00							
Copain: 10 Copain: 101,829.00 101,		ASF Item					
1 Capitali:				-		≥ 1yr	Weighted
2 Regulatory capital 101,829,00 101,		0 7 1		months	to < 1yr		
Rotal deposits and deposits from small	7	Capital:	101,829.00	-	-	-	101,829.00
## Retail deposits and deposits from small business customers 1	2	Regulatory capital	101,829.00				101,829.00
Stable deposits	3	Other capital instruments	-				-
Less stable deposits	4		81,358.39	5,117.84	4,601.24	-	83,922.55
7 Wholessale funding:	5	Stable deposits	37,259.43	971.15	825.93		37,103.69
8 Operational deposits	6	Less stable deposits	44,098.96	4,146.69	3,775.30	-	46,818.86
9 Cither wholesele funding 106,002.83 47,724.97 25,817.00 328,140 Labelines with matching interdependent assets 10 Labelines with matching interdependent assets 11 Other liabilities 12 NSFR derivative liabilities 13 All other liabilities and equity not included in above actegories 14 Total ASF 15 Total NSFR high-quality liquid assets (HOLA)	7	Wholesale funding:	110,838.40	47,724.97	25,817.00	-	330,558.49
Lisbilities with matching interdependent and continued in a continue continue continue continue continue continue continue continue continue	8	Operational deposits	4,835.58				2,417.79
1 Other liabilities:	9	Other wholesale funding	106,002.83	47,724.97	25,817.00	-	328,140.70
11 Other liabilities	10						-
12	11						
All other liabilities and equity not included in above categories 14 Total ASF 85 Item 15 Total NSRR high-quality liquid assets (HDLA) Deposits held at other financial institutions for operational purposes 17 Partiroming loans and securities: Partiroming loans to financial institutions for operational purposes Partiroming loans to financial institutions assets of the contract of the contr						5.00	
Total ASF Total NSFR high-quality liquid assets (HOLA) RSF tem 15 Total NSFR high-quality liquid assets (HOLA) 16 persons bed at other friancial institutions for operational purposes. 17 Performing loans and securatives. 18 Performing loans and securatives. 19 Performing loans to financial institutions secured by Level 1 HOLA and unsecured performing loans to financial institutions under the property of the performing loans to financial institutions and performing loans to sovereigns, central banks and PSEs, of which 20 With a risk weight of less than or equal to asset and performing residential mortgages, of which: 21 35% under the Basel II Standardised approach for credit risk 22 Performing residential mortgages, of which: 23 equal to 35% under the Basel II standardised Approach for credit risk 24 do not qualify as HQLA, including exchange-traded equities 25 Assets with matching interdependent liabilities 26 Other Assets: 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 liabilities before deduction of variation margin posted 31 All other assets not included in the above categories 32 Off-balance sheet items	12					3.00	
15 Total NSFR high-quality liquid assets (HOLA) 3,330	13		80,113.19				-
Total NSFR high-quality liquid assets (HOLA) Deposits held at other financial institutions for portational purposes Total Performing poses to financial institutions for performing loans to financial institutions secured by Level 1 HOLA Performing loans to financial institutions secured by Level 1 HOLA and secured by Level 1 HOLA and secured by Level 1 HOLA and secured by International Company of the performing loans to financial institutions secured by non-Level 1 HOLA and secured by International Company of the performing loans to financial institutions are used performing loans to make the performing loans to financial institutions are used to retail and similar to retail tisk. With a risk weight of less than or equal to 35% under the Basel II Standardised approach for credit risk With a risk weight of less than or equal to 35% under the Basel II standardised Approach for credit risk Securities that are not in default and do not qualify as HOLA, including exchange-trade equities 25 Assets with matching interdependent liabilities Assets with matching interdependent liabilities Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs 28 NSFR derivative liabilities before deduction of variation margin posted 30 All other assets not included in the above categories 31 All other assets not included in the above categories 32 Off-balance sheet items	14	Total ASF					516,310.04
Deposits held at other financial institutions for operational purposes 1,946.67 17 Performing loans and securities: - 3,208.33 203,365.50 389,243.56 402,078. 18 Secured by Level 1 HQLA and unsecured performing loans to financial institutions secured by Level 1 HQLA and unsecured performing loans to financial institutions institutions Performing loans to non-financial corporate clinic loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which - 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: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Securities that are not in default and do not qualify as HQLA, including exchange-traded equities 23. Assets with matching interdependent liabilities 24. Other Assets: 25. Assets with matching interdependent liabilities 26. Other Assets: 27. Physical traded commodities, including exchange-traded commodities, including gold Assets posted as initial margin for dedivative contracts and commodities of the properties of th		RSF Item					
	15	Total NSFR high-quality liquid assets (HQLA)					3,330.42
	16	Deposits held at other financial institutions	1 946 67				073 33
18 Performing loans to financial institutions secured by Level of HOLA and unsecured performing loans to financial institutions secured performing loans to financial institutions secured performing loans to financial institutions. Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to several standardised approach for credit risk. 21 Performing residential mortgages, of which: 22 Performing residential mortgages, of which: 23 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities. 24 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities. 25 Assets with matching interdependent liabilities. 26 Other Assets: 27 Physical traded commodities, including gold Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs. 28 NSFR derivative contracts and contributions to default funds of CCPs. 30 NSFR derivative liabilities before deduction of variation margin posted. 31 All other assets not included in the above categories.			1,340.07				
Performing loans to financial institutions secured by non- Level 1 HOLA and unsecured performing loans to financial institutions. Performing loans to non-financial corporate continuous contributions on the property of the	17		-	3,208.33	203,365.50	389,243.56	402,078.62
secured by non-Level 1 HQLA and unsecured performing loans to financial institutions Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which - 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: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk 23. Securities that are not in default and do not qualify as HQLA, including exchange-traded equities 24. Assets with matching interdependent liabilities 25. Assets with matching interdependent liabilities 26. Other Assets: 27. Physical traded commodities, including gold Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs 29. NSFR derivative assets 30.915.61 30.915.61 30.915.61 30.915.61 30.915.61 30.915.61 30.915.61 30.915.61 30.915.61 30.915.61 30.915.61 30.915.61	18			-			-
Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which -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: 23. With a risk weight of less than or equal to 35% under the Basel II Standardised approach for credit risk 24. With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk 25. Securities that are not in default and do not qualify as HQLA, including exchange-traded equities 26. Other Assets with matching interdependent liabilities 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 All other assets not included in the above categories 30. Off-balance sheet items 3.208.33 203.365.50 102,164. 102	19	Performing loans to financial institutions secured by non- Level 1 HQLA and unsecured performing loans to financial			-		-
21 35% under the Basel II Standardised approach for credit risk 22 Performing residential mortgages, of which: 23 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk 24 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities 25 Assets with matching interdependent liabilities 26 Other Assets: 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 defundation of variation margin posted 31 All other assets not included in the above categories 32 Off-balance sheet items 382,065.17 293,812.	20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central		3,208.33	203,365.50		102,164.00
which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Securities that are not in default and do not qualify as HQLA, including exchange-traded equities Assets with matching interdependent liabilities Other Assets: Physical traded commodities, including gold Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs NSFR derivative assets NSFR derivative liabilities before deduction of variation margin posted All other assets not included in the above categories Off-balance sheet items 154,712.00 100,562. 154,712.00 100,562. 154,712.00 100,562.	21	35% under the Basel II Standardised					
equal to 35% under the Basel II Standardised Approach for credit risk 24 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities 25 Assets with matching interdependent liabilities 26 Other Assets: 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 NSFR derivative liabilities before deduction of variation margin posted 31 All other assets not included in the above categories 32 Off-balance sheet items 154,712.00 100,562. 154,712.00 100,562. 1154,712.00 100,562. 1154,712.00 100,562. 1154,712.00 100,562. 1154,712.00 100,562. 1154,712.00 100,562. 1154,712.00 100,562. 1154,712.00 100,562. 1154,712.00 100,562. 1154,712.00 100,562. 100,562. 1154,712.00 100,562. 1	22.	Performing residential mortgages, of				382,065.17	293,812.99
do not qualify as HQLA, including exchange-traded equities Assets with matching interdependent liabilities Cother Assets: Physical traded commodities, including gold Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs NSFR derivative assets NSFR derivative liabilities before deduction of variation margin posted All other assets not included in the above categories Off-balance sheet items 7,178.39 6,101.	23	equal to 35% under the Basel II Standardised Approach for credit				154,712.00	100,562.80
liabilities 26 Other Assets: 27 Physical traded commodities, including gold Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs 29 NSFR derivative liabilities before deduction of variation margin posted 31 All other assets not included in the above categories 32 Off-balance sheet items 33 3,470.	24	do not qualify as HQLA, including				7,178.39	6,101.63
27 Physical traded commodities, including gold Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs 29 NSFR derivative assets 30 MSFR derivative liabilities before deduction of variation margin posted 31 All other assets not included in the above categories 32 Off-balance sheet items 33,470.	25						
Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs NSFR derivative assets NSFR derivative liabilities before deduction of variation margin posted All other assets not included in the above categories 30 Off-balance sheet items 31 30,915.61 33,470.	26	Other Assets:	-	-		30,915.61	30,977.94
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 32 Off-balance sheet items 33,470.	27						-
NSFR derivative liabilities before deduction of variation margin posted 31 All other assets not included in the above categories 32 Off-balance sheet items 33,470.	28	derivative contracts and contributions to default funds of					
NSFR derivative liabilities before deduction of variation margin posted 31 All other assets not included in the above categories 32 Off-balance sheet items 33,470.	29	NSFR derivative assets					62.33
the above categories 30,915.61 30,915.61 30,915.61 30,915.61 30,915.61		NSFR derivative liabilities before deduction of variation margin					-
	31					30,915.61	30,915.61
33 TOTAL RSF 440,830.	32	Off-balance sheet items					3,470.45
	33	TOTAL RSF					440,830.76