

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 30-06-2024, is as follows:

NSFR disclosures		Quarter ended:		Jun-24			
Bank:	Dhofar Consolidated Entity					(RO '000)	
		Unweighted value by residual maturity					
ASF Item		No	< 6	6 months	≥ 1yr	Weighted	
		maturity	months	to < 1yr		value	
1	Capital:	708,865.00	-	-	-	708,865.00	
2	Regulatory capital	708,865.00				708,865.00	
3	Other capital instruments	-				-	
4	Retail deposits and deposits from small business customers	779,947.87	52,830.97	100,773.27	-	858,935.19	
5	Stable deposits*	358,178.86	6,014.30	10,572.65	-	356,027.51	
6	Less stable deposits*	421,769.01	46,816.68	90,200.63	-	502,907.68	
7	Wholesale funding:	801,985.13	384,778.05	444,616.32	1,002,996.15	1,818,685.90	
8	Operational deposits	3,640.14				1,820.07	
9	Other wholesale funding	798,344.99	384,778.05	444,616.32	1,002,996.15	1,816,865.83	
10	Liabilities with matching interdependent assets	-				-	
11	Other liabilities:	447,019.28	-	-	-	-	
12	NSFR derivative liabilities		-	-	-	-	
13	All other liabilities and equity not included in above categories	447,019.28				-	
14	Total ASF						3,386,486.09
RSF Item							
15	Total NSFR high-quality liquid assets (HQLA)						34,097.92
16	Deposits held at other financial institutions for operational purposes	12,639.35					6,319.67
17	Performing loans and securities:	-	202,830.22	1,235,766.31	2,467,709.83	2,672,159.12	
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		202,830.22	37,591.67			49,220.37
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			1,198,174.64			599,087.32
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:				2,449,066.69	2,008,004.76	
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				368,509.63	239,531.26	
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities				18,643.14	15,846.67	
25	Assets with matching interdependent liabilities						
26	Other Assets:	-	(10.67)	209.33	266,542.60	266,741.94	
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		(10.67)	209.33	636.00	835.33	
30	NSFR derivative liabilities before deduction of variation margin posted						-
31	All other assets not included in the above categories				265,906.60	265,906.60	
32	Off-balance sheet items						43,440.42
33	TOTAL RSF						3,022,759.08
34	NET STABLE FUNDING RATIO (%)						112.03%

The disclosure for Net Stability Funding Ratio Islamic Window entity as at 30-06-2024, is as follows:

NSFR disclosures		Quarter ended:		Jun-24		
Bank:	Dhofar Islamic					(RO '000)
		Unweighted value by residual maturity				
ASF Item		No	< 6	6 months	≥ 1yr	Weighted
		maturity	months	to < 1yr		value
1	Capital:	110,662.67	-	-	-	110,662.67
2	Regulatory capital	110,662.67				110,662.67
3	Other capital instruments	-				-
4	Retail deposits and deposits from small business customers	117,459.61	29,687.92	19,843.65	-	151,601.34
5	Stable deposits	18,002.99	3,220.70	4,961.86	-	24,876.28
6	Less stable deposits	99,456.61	26,467.22	14,881.79	-	126,725.06
7	Wholesale funding:	129,501.97	75,785.96	139,965.39	145,166.48	317,793.15
8	Operational deposits	1,972.10				986.05
9	Other wholesale funding	127,529.87	75,785.96	139,965.39	145,166.48	316,807.10
10	Liabilities with matching interdependent assets	-				-
11	Other liabilities:	97,870.35	-	-	-	-
12	NSFR derivative liabilities		-	-	-	-
13	All other liabilities and equity not included in above categories	97,870.35				-
14	Total ASF					580,057.15
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					10,287.72
16	Deposits held at other financial institutions for operational purposes	2,311.91				1,155.95
17	Performing loans and securities:	-	15,775.00	215,772.20	485,274.45	480,594.30
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		15,775.00	-		2,366.25
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			215,772.20		107,886.10
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:				472,691.47	359,646.41
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				210,706.67	136,959.33
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities				12,582.98	10,695.54
25	Assets with matching interdependent liabilities					
26	Other Assets:	-	0.67	-	36,422.07	36,422.73
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		0.67	-	-	0.67
30	NSFR derivative liabilities before deduction of variation margin posted					-
31	All other assets not included in the above categories				36,422.07	36,422.07
32	Off-balance sheet items					3,613.77
33	TOTAL RSF					532,074.48
34	NET STABLE FUNDING RATIO (%)					109.02%