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 30th Sep 2025, is as follows:

NSFR disclosures		**Quarter ended:**	**Sep-25**			
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:	729,598.45	-	-	-	729,598.45
2	*Regulatory capital*	729,598.45				729,598.45
3	*Other capital instruments*	-				-
4	Retail deposits and deposits from small business customers	923,466.27	73,217.47	124,983.48	-	1,030,143.44
5	*Stable deposits**	382,708.56	10,009.74	20,140.65	-	392,216.00
6	*Less stable deposits**	540,757.71	63,207.73	104,842.83	-	637,927.44
7	Wholesale funding:	932,765.37	526,416.47	607,190.30	956,743.67	1,989,929.74
8	*Operational deposits*	1,652.67				826.33
9	*Other wholesale funding*	931,112.71	526,416.47	607,190.30	956,743.67	1,989,103.41
10	Liabilities with matching interdependent assets	-				-
11	Other liabilities:	525,589.64	-	-	-	-
12	*NSFR derivative liabilities*		-	-	-	-
13	*All other liabilities and equity not included in above categories*	525,589.64				-
14	**Total ASF**					3,749,671.63
	RSF Item					
15	Total NSFR high-quality liquid assets (HQLA)					63,938.49
16	Deposits held at other financial institutions for operational purposes	24,538.33				12,269.17
17	Performing loans and securities:	-	79,039.33	870,972.76	3,353,236.08	3,129,685.79
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		79,039.33	17,196.67		20,454.23
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			853776.0891		426888.0446
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:				3,321,821.03	2,655,640.71
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				839,535.82	545,698.28
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities				31,415.06	26,702.80
25	Assets with matching interdependent liabilities					
26	Other Assets:	-	674.85	556.48	336,763.19	337,994.52
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		674.85	556.48	438.10	1,669.43
30	NSFR derivative liabilities before deduction of variation margin posted					-
31	All other assets not included in the above categories				336,325.09	336,325.09
32	Off-balance sheet items					57,634.45
33	**TOTAL RSF**					3,601,522.40
34	**NET STABLE FUNDING RATIO (%)**					104.11%