

NSFR disclosures		Year ended:	Dec-24			
Bank:	Dhofar (consolidated)				(RO '000)	
		Unweighted value by residual maturity				
ASF Item						
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	Weighted value
1	Capital:	711,535.67	-	-	-	711,535.67
2	Regulatory capital	711,535.67				711,535.67
3	Other capital instruments	-				-
4	Retail deposits and deposits from small business customers	790,873.19	64,130.13	84,701.31	-	864,388.15
5	Stable deposits	355,879.31	6,741.85	10,458.51		354,425.69
6	Less stable deposits	434,993.88	57,388.28	74,242.80		509,962.47
7	Wholesale funding:	884,681.06	365,389.95	462,503.19	1,019,523.98	1,875,811.08
8	Operational deposits	2,698.58				1,349.29
9	Other wholesale funding	881,982.48	365,389.95	462,503.19	1,019,523.98	1,874,461.79
10	Liabilities with matching interdependent assets					-
11	Other liabilities:	416,236.22				
12	NSFR derivative liabilities					
13	All other liabilities and equity not included in above categories	416,236.22				-
14	<b>Total ASF</b>					<b>3,451,734.90</b>
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					36,255.86
16	Deposits held at other financial institutions for operational purposes	19,788.08				9,894.04
17	Performing loans and securities:	-	201,726.18	1,164,382.12	2,562,041.38	2,706,986.46
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		201,726.18	25,824.75		43,171.30
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			1,138,557.37		569,278.69
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:				2,124,737.27	1,806,026.68
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				415,993.52	270,395.79
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities				21,310.58	18,114.00

25	Assets with matching interdependent liabilities					
26	Other Assets:	-	948.50		275,811.20	276,759.70
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				948.50	948.50
30	NSFR derivative liabilities before deduction of variation margin posted					
31	All other assets not included in the above categories				275,811.20	275,811.20
32	Off-balance sheet items					45,587.89
33	<b>TOTAL RSF</b>					<b>3,075,483.94</b>
34	<b>NET STABLE FUNDING RATIO (%)</b>					<b>112.23%</b>

The above disclosed values for required stable funding and the available stable funding are the arithmetic average of the values for the last four quarters reflecting average during the year 2024.

NSFR is computed on a monthly basis and year end position of NSFR for Bank Dhofar (consolidated entity) at 110.09% as at 31.12.2024 (108.04% as at 31.12.2023).

NSFR disclosures		Year ended:	Dec-24			
Bank:	Dhofar Islamic				(RO '000)	
		Unweighted value by residual maturity				
ASF Item						
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	Weighted value
1	Capital:	111,160.17	-	-	-	111,160.17
2	Regulatory capital	111,160.17				111,160.17
3	Other capital instruments	-				-
4	Retail deposits and deposits from small business customers	122,047.17	25,305.55	20,821.75	-	152,726.63
5	Stable deposits	18,838.23	3,471.33	5,082.59		26,022.54
6	Less stable deposits	103,208.94	21,834.22	15,739.16		126,704.09
7	Wholesale funding:	166,980.79	86,971.28	106,990.51	144,328.04	324,799.32
8	Operational deposits	2,614.81				1,307.41
9	Other wholesale funding	164,365.98	86,971.28	106,990.51	144,328.04	323,491.92
10	Liabilities with matching interdependent assets					-
11	Other liabilities:	83,034.75				
12	NSFR derivative liabilities					
13	All other liabilities and equity not included in above categories	83,034.75				-
14	<b>Total ASF</b>					<b>588,686.12</b>
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					11,551.73
16	Deposits held at other financial institutions for operational purposes	2,660.64				1,330.32
17	Performing loans and securities:	-	27,964.71	188,261.04	511,817.20	489,059.40
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		13,119.62	-		1,967.94
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			188,261.04		94,130.52
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:				289,857.29	246,378.70
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				210,418.42	136,771.97
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities				11,541.49	9,810.27

25	Assets with matching interdependent liabilities					
26	Other Assets:	-	0.33		34,411.93	34,412.27
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				0.33	0.33
30	NSFR derivative liabilities before deduction of variation margin posted					-
31	All other assets not included in the above categories				34,411.93	34,411.93
32	Off-balance sheet items					3,917.05
33	<b>TOTAL RSF</b>					<b>540,270.76</b>
34	<b>NET STABLE FUNDING RATIO (%)</b>					<b>108.96%</b>

The above disclosed values for required stable funding and the available stable funding are the arithmetic average of the values for the last four quarters reflecting average during the year 2024.

NSFR is computed on a monthly basis and year end position of NSFR for Dhofar Islamic was at 109.30% as at 31.12.2024 (113.40% as at 31.12.2023).