

## NSFR disclosures

Quarter ended: June 2018

Consolidated

Bank:

(RO '000)

ASF Item		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
1	Capital:	423,986	-	-	-	423,986
2	Regulatory capital	379,983	-	-	-	379,983
3	Other capital instruments	44,003	-	-	-	44,003
4	Retail deposits and deposits from small business customers	315,919	1,396	23,099	-	307,927
5	Stable deposits	28,402	244	2,428	-	29,520
6	Less stable deposits	287,517	1,152	20,671	-	278,406
7	Wholesale funding:	24,164	380,255	292,820	-	347,844
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	24,164	380,255	292,820	-	347,844
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	-	-	840,921	932,358
12	NSFR derivative liabilities					
13	All other liabilities and equity not included in above categories				840,921	932,358
14	<b>Total ASF</b>					<b>2,012,115</b>
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					
16	Deposits held at other financial institutions for operational purposes					
17	Performing loans and securities:	9,380	89,480	45,148	251,972	276,885
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	-	-	-	-	-
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	-	47,656	45,148	109,952	152,697
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:	-	41,824	-	142,020	119,499
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	41,824	-	142,020	119,499
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	9,380	-	-	-	4,690
25	Assets with matching interdependent liabilities					
26	Other Assets:	-	-	-	1,597,120	1,554,045
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	0	0	349,597	1,597,120	1,554,045
32	Off-balance sheet items		21969	534,289	82,783	30,940
33	<b>TOTAL RSF</b>					<b>1,861,870</b>
34	<b>NET STABLE FUNDING RATIO (%)</b>					<b>108.07</b>