Basel III common disclosure template to be used during the transition of regulatory adjustments (i.e. from 1 January 2013 to 1 January 2018)

companies) plus related stock surplus 2 Retained earnings 3 Accumulated other comprehensive income (and other reserves) 4 Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies) Public sector capital injections grandfathered until 1 January 2016 5 Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1) 6 Common Equity Tier 1 capital before regulatory adjustments Common Equity Tier 1 capital: regulatory adjustments			RO '0
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AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT Of which: [INSERT NAME OF ADJUSTMENT] Of which: [INSERT NAME OF ADJUSTMENT] Of which: [INSERT NAME OF ADJUSTMENT]			
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	42	Of which: [INSERT NAME OF ADJUSTMENT] Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	- - -

379,984

45 Tier 1 capital (T1 = CET1 + AT1)

	Tier 2 capital: instruments and provisions	
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	
47	Directly issued capital instruments subject to phase out from Tier 2	35,000
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by	-
	subsidiaries and held by third parties (amount allowed in group Tier 2	
	of which: instruments issued by subsidiaries subject to phase out	-
	Provisions	9,003
51	Tier 2 capital before regulatory adjustments	44,003
	Tier 2 capital: regulatory adjustments	
52	Investments in own Tier 2 instruments	-
	Reciprocal cross-holdings in Tier 2 instruments	-
	Investments in the capital of banking, financial, insurance and takaful entities that are outside	
	the scope of regulatory consolidation, net of eligible short positions, where the bank does not	
	own more than 10% of the issued common share capital of the entity (amount above the 10%	
	threshold)	-
55	Significant investments in the capital banking, financial, insurance and takaful entities that are	
	outside the scope of regulatory consolidation (net of eligible short positions)	-
56	National specific regulatory adjustments	
	REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS	
	SUBJECT TO PRE-BASEL III TREATMENT	-
	Of which: [INSERT NAME OF ADJUSTMENT] Of which: [INSERT NAME OF ADJUSTMENT]	
	Of which: [INSERT NAME OF ADJUSTMENT]	
57	Total regulatory adjustments to Tier 2 capital	-
- 51	Total regulatory adjustments to the 2 capital	
58	Tier 2 capital (T2)	44,003
	<u> </u>	
59	Total capital (TC = T1 + T2)	423,987
	Risk Weighted Assets	
	RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	
-	Of which: [INSERT NAME OF ADJUSTMENT]	
	Of which: [INSERT NAME OF ADJUSTMENT]	
	Of which: [INSERT NAME OF ADJUSTMENT]	
	Total risk weighted assets (60a+60b+60c)	2,734,100
	Of which: Credit risk weighted assets	2,479,057
	Of which: Market risk weighted assets	114,938
60c	Of which: Operational risk weighted assets	140,106
	Capital Ratios	
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	10.24
	Tier 1 (as a percentage of risk weighted assets)	13.90
	Total capital (as a percentage of risk weighted assets)	15.51
	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation	9.50%
	buffer plus countercyclical buffer requirements plus G-SIB/D-SIB buffer requirement	
	expressed as a percentage of risk weighted assets)	
65	of which: capital conservation buffer requirement	2.50%
66	of which: bank specific countercyclical buffer requirement	
	of which: D-SIB/G-SIB buffer requirement	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets	3.23
ļ		
	National minima (It Alternation Board III)	
60	National minima (if different from Basel III)	7.000
	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum National Tier 1 minimum ratio (if different from Basel 3 minimum	9.000
	National total capital minimum ratio (if different from Basel 3 minimum	13.500
	pranonal total capital millimum ratio (ii dinerent nom basel s millimum	10.000
	Amounts below the thresholds for deduction (before risk weighting)	
72	Non-significant investments in the capital of other financials	-
	Significant investments in the common stock of financials	-
74	Mortgage servicing rights (net of related tax liability)	-
. 75	Deferred toy assets arising from temporary differences (not of related toy liability)	

Amounts below the thresholds for deduction (before risk weighting)		
72 Non-significant investments in the capital of other financials	-	
73 Significant investments in the common stock of financials	-	
74 Mortgage servicing rights (net of related tax liability)	-	
75 Deferred tax assets arising from temporary differences (net of related tax liability)	-	

	Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised	9,003	
	approach (prior to application of cap)		
77	Cap on inclusion of provisions in Tier 2 under standardised approach	30,988	
78	78 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-		
	based approach (prior to application of cap)		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	

Capi	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)			
80	80 Current cap on CET1 instruments subject to phase out arrangements			
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-		
82	Current cap on AT1 instruments subject to phase out arrangements	-		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-		
84	Current cap on T2 instruments subject to phase out arrangements	-		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-		

BANK SOHAR SAOG

RECONCILIATION TEMPLATE - AS OF JUNE'2018

Step 1: (RO '000)

Step 1.		(NO 000)
	Balance sheet as in	Under regulatory
	published financial	scope of consolidation
	statements	·
	As at June'18	As at June'18
	As at suite 10	As de june 15
Assets		
Cash and balances with Central Bank of Oman	64,296	64,293
Certificates of deposit	-	-
Due from banks	122,223	122,622
Loans and advances	2,198,162	2,197,763
Investments in securities	548,916	548,916
Loans and advances to banks	-	-
Property and equipment	19,738	19,738
Deferred tax assets	-	-
Other assets	56,096	56,099
Total assets	3,009,431	3,009,431
Liabilities		
Due to banks	774,630	774,630
Customer deposits	1,706,109	1,706,109
Certificates of deposit	18,511	18,511
Current and deferred tax liabilities	-	-
Other liabilities	91,101	91,101
Subordinated Debts	35,385	35,385
Compulsory Convertible bonds	-	-
Total liabilities	2,625,736	2,625,736
Shareholders' Equity		
Paid-up share capital	198,265	198,265
Share premium	18,037	18,037
Legal reserve	21,438	21,438
General reserve	988	988
Retained earnings	44,240	44,240
Cumulative changes in fair value of investments	(2,975)	(2,975)
Subordinated debt reserve	-	-
Impairment reserve	3,702	3,702
Special Reserve	-	-
Perpetual Tier 1 Capital Securities	100,000	100,000
Total shareholders' equity	383,695	383,695
Total liability and shareholders' funds	3,009,431	3,009,431

RECONCILIATION TEMPLATE - AS OF JUNE'2018

Step 2:

(RO '000)				
	Balance sheet as in	Under regulatory	Reference	
	published financial	scope		
	statements	of consolidation		
	As at June'18	As at June'18		
Assets			l	
Cash and balances with CBO	64,296	64,293		
Balance with banks and money at call and short notice				
Investments:	122,223 548,916	122,622 548,916		
Of which Held to Maturity	117,098	117,098		
Out of investments in Held to	117,030	117,030		
Maturity:				
Investments in subsidiaries	NA	NA		
investments in subsidiaries	IVA	INA		
Investments in Associates and	NA	NA		
Joint Ventures				
Of which Available for Sale	305,619	305,619		
	NA	NA		
Out of investments in Available for Sale :				
Investments in Subsidiaries				
Investments in Associates and	NA	NA		
Joint Ventures				
Held for Trading	126,199	126,199		
Loans and advances	2,198,162	2,197,763		
Of this by	1		1	
Of which:				
Loans and advances to domestic	-	-	1	
banks	1		ļ	
Loans and advances to non-resident	-	-		
banks				
Loans and advances to domestic	1,862,815	1,862,815	1	
customers				
Loans and advances to non-resident		-		
Customers for domestic operations				
Loans and advances to non-resident	124,198	124,198		
Customers for operations abroad				
Loans and advances to SMEs	45,348	45,348		
Financing from Islamic banking window	165,801	165,801		
Fixed assets	19,738	19,738		
Other assets	56,096	56,099		
of which:				
Goodwill and intangible assets				
Out of which:				
goodwill	-	-		
Other intangibles (excluding	_	-		
MSRs)				
Deferred tax assets	_	_		
Goodwill on consolidation	_	-		
Debit balance in Profit & Loss	1	_		
account	-	-		
Total Assets	3,009,431	3,009,431		
	3,009,431	3,003,431		
Capital & Liabilities	246 202	246 202		
Paid-up Capital	216,302	216,302		
Of which:	245 222	245 222		
Amount eligible for CET1	216,302	216,302		
Amount eligible for AT1	100,000	100,000		
Reserves & Surplus	67,393	67,393		
Out of which				
Retained earnings*	44,240	44,240	b	
Other Reserves	26,128	26,128		
Cumulative changes in fair value of investments	(2,975)	(2,975)	ļ	
Out of which :	1		ļ	
Losses from fair value of investments		-	а	
Gains from fair value of investments	1	-	ļ	
Haircut of 55% on Gains	1	-	ļ	
Total Capital	283,695	283,695		
Deposits :	1,706,109	1,706,109		
Of which:				
Deposits from banks	-	-		
Customer deposits	1,537,022	1,537,022		
Deposits of Islamic Banking window	169,087	169,087		
Other deposits(please specify)	-	-		
Borrowings	793,141	793,141		
Of which: From CBO	-	-		
From banks	774,630	774,630		
From other institutions &	18,511	18,511		
agencies				
Borrowings in the form of bonds, Debentures and sukuks	-	-		
o			1	
Others (Subordinated debt)	35,385	35,385	1	
Other liabilities & provisions**	91,101	91,101		
Of which:	91,101	91,101	1	
Out of which : DTLs related to Investments	+	-	 	
Out of which: DTAs related to Investments		-		
	1	-	1	
Out of which : DTLs related to Fixed Assets	+	-	-	
DTLs related to goodwill	-	-		
DTLs related to intangible assets	2 222 2	2 000 424		
TOTAL	2,909,431	2,909,431	l	

BANK SOHAR SAOG

RECONCILIATION TEMPLATE - AS OF JUNE'2018 Step 3 :

Com	Common Equity Tier 1 capital: instruments and reserves				
	The Equity Her Teaphen moral anients of	Component of regulatory capital reported by bank	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation from step 2		
1	Directly issued qualifying common share (and equivalent for non- joint stock companies) capital plus related stock surplus	216,302			
2	Retained earnings	44,240	b		
3	Accumulated other comprehensive income (and other reserves)	26,128			
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-			
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-			
6	Common Equity Tier 1 capital before regulatory adjustments	286,670			
7	Prudential valuation adjustments	-			
8	Goodwill (net of related tax liability)	-			
9	Losses from fair value of investments	-	a		
10	DTA related to Investments	-			
11	Common Equity Tier 1 capital (CET1)	286,670			

BANK SOHAR SAOG MAIN FEATURES TEMPLATE OF CAPITAL INSTRUMENTS - as of June 2018

1	Issuer	BANK SOHAR	BANK SOHAR	BANK SOHAR
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)		ISIN OM0000003398	
3	Governing law(s) of the instrument Regulatory treatment	Banking Law of Oman	Banking Law of Oman / Commercial Companies Law	Banking Law of Oman / Commercial Companies Law
4	Transitional Basel III rules	NA	NA	NA
5	Post-transitional Basel III rules	Tier 2	Common Equity Tier 1	Additional Tier 1
6	Eligible at solo/group/group & solo	Solo	Solo	Solo
7	Instrument type (types to be specified by each jurisdiction)	Subordinated Debt	Equity Shares	Prepetual Capital Securities
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	OMR 35.0	OMR 198.265 Million	OMR 100 Million
9	Par value of instrument	OMR 35,000,000/=	OMR 198.265 Million	OMR 100 Million
10	Accounting classification	Liability - amortised cost	Shareholder's Equity	Shareholder's Equity
11	Original date of issuance	Started issuance from 25th May 2016	03-Jan-07	25-Sep-17
12	Perpetual or dated	Dated	Perpetual	Perpetual
13	Original maturity date	7 years from date of allotment First maturity on 25th Jul 2023	NA	NA
14	Issuer call subject to prior supervisory approval	No	NA	Yes
15		Not callable	NA	First call date i.e 5th anniversary from the date of issue, at bank's sole discretion or if directed to do so by the CBO at an early redemption amount
16	Subsequent call dates, if applicable	Not callable	NA	Every fifth anniversary thereafter after the first call date
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	NA	Floating coupon
18	Coupon rate and any related index	7.00% p.a.	NA	7.75% & every 5 year reset
19	Existence of a dividend stopper	No	NO	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Fully discretionary	Fully discretionary, payable out of distributable items
21	Existence of step up or other incentive to redeem	No	NO	NO
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	NA NA	NA NA	NA NA
26	If convertible, conversion rate	NA .	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA	NA
30	Write-down feature	No	NO	NO
31	If write-down, write-down trigger(s)	NA	NA	NA
32	If write-down, full or partial	NA	NA	NA
33	If write-down, permanent or temporary	NA NA	NA NA	NA NA
34	If temporary write-down, description of write-up mechanism	NA Subordinated to all Senior liabilities	NA Subordinated to the Compulsorily	NA Subordinated to the Compulsorily
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	deposits	Subordinated to the Compulsorily Convertible bonds issued by the Bank	& subordinated loans
36	Non-compliant transitioned features	NO	NO	NO
37	If yes, specify non-compliant features	NA	NA	NA