**NSFR Disclosures** **Quarter ended: June 2019**

**Bank:** **Sohar International Bank (Consolidated)** **(RO '000)**

| | | Unweighted value by residual maturity | | | | |
|---|---|---|---|---|---|---|
| | **ASF Item** | | | | | |
| | | No | < 6 | 6 months | ≥ 1yr | Weighted |
| | | maturity | months | to < 1yr | | value |
| 1 | Capital: | 539,970 | 0 | 0 | - | 539,970 |
| 2 | *Regulatory capital* | 487,320 | | | | 487,320 |
| 3 | *Other capital instruments* | 52,650 | | | | 52,650 |
| 4 | Retail deposits and deposits from small business customers | 329,143 | 1,277 | 29,317 | 0 | 325,373 |
| | business customers: | | | | | |
| 5 | *Stable deposits* | 28,379 | 281 | 3,538 | - | 30,588 |
| 6 | *Less stable deposits* | 300,764 | 997 | 25,778 | - | 294,784 |
| 7 | Wholesale funding: | 42,340 | 532,112 | 401,818 | 0 | 487,760 |
| 8 | *Operational deposits* | | | | | |
| 9 | *Other wholesale funding* | 42,340 | 532,112 | 401,818 | - | 487,760 |
| 10 | Liabilities with matching interdependent assets | | | | | |
| 11 | Other liabilities: | | | - | 783,727 | 783,727 |
| 12 | *NSFR derivative liabilities* | | | | | |
| 13 | *All other liabilities and equity not included in above categories* | - | - | - | 783,727 | 783,727 |
| **14** | **Total ASF** | | | | | 2,136,829 |
| | **RSF Item** | | | | | |
| 15 | Total NSFR high-quality liquid assets (HQLA) | | | | | 11765.47063 |
| 16 | Deposits held at other financial institutions for operational purposes | 16,453 | 0 | 0 | 0 | 8,227 |
| 17 | Performing loans and securities: | 55,050 | 15,931 | 353,775 | 444,056 | 549,176 |
| 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 | 15,807 | 11,541 | 349,705 | - | 186,064 |
| 21 | -With a risk weight of less than or equal to 35% under the Basel II Standardised approach for credit risk | - | - | - | 44,397 | 28,858 |
| 22. | Performing residential mortgages, of which: | - | 4,390 | 4,070 | 399,659 | 300,897 |
| 23 | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk | - | 4,390 | 4,070 | 399,659 | 300,897 |
| 24 | Securities that are not in default and do not qualify as HQLA, including exchange-traded equities | 39,243 | - | - | - | 33,357 |
| 25 | Assets with matching interdependent liabilities | | | | | |
| 26 | Other Assets: | 1,717 | - | | 1,651,758 | 1,422,410 |
| 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 | 1,717 | - | 2,339 | 1,651,758 | 1,422,410 |
| 32 | Off-balance sheet items | | 4,366 | 379,993 | 60,508 | 22,187 |
| **33** | **TOTAL RSF** | | | | | 2,013,764 |
| **34** | **NET STABLE FUNDING RATIO (%)** | | | | | 106.11 |