

NSFR disclosures (Consolidated)

Quarter ended: Dec 2020

Bank: Sohar International Bank

(RO '000)

ASF Item		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
1	Capital:	564,865	0	0	-	564,865
2	Regulatory capital	526,238				526,238
3	Other capital instruments	38,627				38,627
4	Retail deposits and deposits from small business customers	308,899	2,719	31,725	0	420,939
5	Stable deposits	33,985	528	5,053		38,770
6	Less stable deposits	274,914	2,191	26,672		382,169
7	Wholesale funding:	0	675,318	421,925	0	587,786
8	Operational deposits					
9	Other wholesale funding		675,318	421,925		587,786
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	-	-	706,873	707,123
12	NSFR derivative liabilities					
13	All other liabilities and equity not included in above categories	-	-	-	706,873	707,123
14	Total ASF					2,280,713
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					15,726
16	Deposits held at other financial institutions for operational purposes	46,150				23,075
17	Performing loans and securities:	27,827	14,196	287,927	300,285	361,135
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			19,087		9,543
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	14,085	10,001	264,272		140,678
21	-With a risk weight of less than or equal to 35% under the Basel II Standardised approach for credit risk				12,137	7,889
22	Performing residential mortgages, of which:	-	4,195	4,569	288,148	191,344
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		4,195	4,569	288,148	191,344
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	13,742				11,681
25	Assets with matching interdependent liabilities					
26	Other Assets:	1,140	-	-	1,826,340	1,566,409
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	1,140	0	-	1,826,340	1,566,409
32	Off-balance sheet items		2,735	881,769	71,873	48,820
33	TOTAL RSF					2,015,166
34	NET STABLE FUNDING RATIO (%)					113.18