**NSFR Disclosures** **Quarter ended: Dec 2021**

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

| | | Unweighted value by residual maturity | | | | |
|---|---|---|---|---|---|---|
| **ASF Item** | | | | | | |
| | | No maturity | < 6 months | 6 months to < 1yr | ≥ 1yr | Weighted value |
| 1 | Capital: | 603,691 | - | - | - | 603,691 |
| 2 | *Regulatory capital* | 579,154 | | | | 579,154 |
| 3 | *Other capital instruments* | 24,537 | | | | 24,537 |
| 4 | Retail deposits and deposits from small business customers | 467,113 | 580 | 66,861 | - | 485,865 |
| | business customers: | | | | | |
| 5 | *Stable deposits* | 89,869 | 569 | 5,760 | - | 91,345 |
| 6 | *Less stable deposits* | 377,244 | 11 | 61,100 | - | 394,520 |
| 7 | Wholesale funding: | 6,211 | 769,786 | 446,443 | - | 623,982 |
| 8 | *Operational deposits* | | | | | |
| 9 | *Other wholesale funding* | 6,211 | 769,786 | 446,443 | - | 623,982 |
| 10 | Liabilities with matching interdependent assets | | | | | |
| 11 | Other liabilities: | | | - | 816,530 | 774,567 |
| 12 | *NSFR derivative liabilities* | | | | | |
| 13 | *All other liabilities and equity not included in above categories* | - | - | - | 816,530 | 774,567 |
| **14** | **Total ASF** | | | | | 2,488,105 |
| **RSF Item** | | | | | | |
| 15 | Total NSFR high-quality liquid assets (HQLA) | | | | | 31311.93879 |
| 16 | Deposits held at other financial institutions for operational purposes | 25,158 | - | - | - | 12,579 |
| 17 | Performing loans and securities: | 44,211 | 7,453 | 428,768 | 499,729 | 596,722 |
| 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 | - | - | 26,199 | - | 13,099 |
| 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 | 11,067 | 2,193 | 396,852 | - | 218,535 |
| 21 | -With a risk weight of less than or equal to 35% under the Basel II Standardised approach for credit risk | - | - | - | 36,771 | 23,901 |
| 22. | Performing residential mortgages, of which: | - | 5,260 | 5,717 | 453,734 | 305,174 |
| 23 | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk | - | 5,260 | 5,717 | 453,734 | 305,174 |
| 24 | Securities that are not in default and do not qualify as HQLA, including exchange-traded equities | 33,144 | - | - | 9,224 | 36,013 |
| 25 | Assets with matching interdependent liabilities | | | | | |
| 26 | Other Assets: | 550 | - | 44,968 | 1,714,313 | 1,511,494 |
| 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 | 550 | - | 44,968 | 1,714,313 | 1,511,494 |
| 32 | Off-balance sheet items | | 1,709 | 797,378 | 114,622 | 45,663 |
| **33** | **TOTAL RSF** | | | | | 2,197,769 |
| **34** | **NET STABLE FUNDING RATIO (%)** | | | | | 113.21 |