

## NSFR Disclosures

Quarter ended: Mar 2022

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:	589,442	-	-	-	589,442
2	Regulatory capital	571,461				571,461
3	Other capital instruments	17,981				17,981
4	Retail deposits and deposits from small business customers	508,032	1,310	90,970	-	542,540
	business customers:					
5	Stable deposits	45,815	829	5,703	-	49,371
6	Less stable deposits	462,217	481	85,268	-	493,169
7	Wholesale funding:	11,497	819,756	365,379	-	611,459
8	Operational deposits					
9	Other wholesale funding	11,497	819,756	365,379	-	611,459
10	Liabilities with matching interdependent assets					
11	Other liabilities:			446,437	689,266	872,953
12	NSFR derivative liabilities					
13	All other liabilities and equity not included in above categories	-	-	446,437	689,266	872,953
14	<b>Total ASF</b>					2,616,394
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					30,542
16	Deposits held at other financial institutions for operational purposes	41,149	-	-	-	20,575
17	Performing loans and securities:	42,133	7,035	405,642	517,616	596,439
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	-	-	25,828	-	12,914
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	8,666	2,225	374,154	-	210,456
21	-With a risk weight of less than or equal to 35% under the Basel II Standardised approach for credit risk	-	-	-	43,819	28,482
22	Performing residential mortgages, of which:	-	4,810	5,659	464,573	308,298
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	4,810	5,659	464,573	308,298
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	33,468	-	-	9,224	36,288
25	Assets with matching interdependent liabilities					
26	Other Assets:	536	-	44,862	1,785,947	1,568,436
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	536	-	44,862	1,785,947	1,568,436
32	Off-balance sheet items		689	796,646	82,221	43,943
33	<b>TOTAL RSF</b>					2,259,934
34	<b>NET STABLE FUNDING RATIO (%)</b>					115.77