

NSFR Disclosures

Quarter ended: Dec 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:	652,726	-	-	-	652,726
2	Regulatory capital	638,895	-	-	-	638,895
3	Other capital instruments	13,831	-	-	-	13,831
4	Retail deposits and deposits from small business customers	628,242	3,127	114,490	-	680,021
	business customers:					
5	Stable deposits	161,793	412	4,940	-	159,179
6	Less stable deposits	466,448	2,715	109,549	-	520,841
7	Wholesale funding:	51,495	851,459	298,367	-	600,661
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	51,495	851,459	298,367	-	600,661
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	-	213,461	693,533	794,547
12	NSFR derivative liabilities					
13	All other liabilities and equity not included in above categories	-	-	213,461	693,533	794,547
14	Total ASF					2,727,954
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					22,364
16	Deposits held at other financial institutions for operational purposes	12,584	-	-	-	6,292
17	Performing loans and securities:	20,490	9,862	445,138	598,113	634,543
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	-	-	14,276	-	7,138
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	7,874	3,471	424,135	-	236,865
21	-With a risk weight of less than or equal to 35% under the Basel II Standardised approach for credit risk	-	-	-	-	-
22	Performing residential mortgages, of which:	-	6,391	6,727	570,044	371,034
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	6,391	6,727	570,044	371,034
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	12,615	-	-	28,070	19,506
25	Assets with matching interdependent liabilities					
26	Other Assets:	677	-	36,719	1,976,001	1,732,355
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	677	-	36,719	1,976,001	1,732,355
32	Off-balance sheet items		9,445	734,566	78,833	41,166
33	TOTAL RSF					2,436,719
34	NET STABLE FUNDING RATIO (%)					111.95