NSFR Disclosures **Quarter ended: Mar 2023**

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:	649,841	-	-	-	649,841
2	*Regulatory capital*	635,254	-	-	-	635,254
3	*Other capital instruments*	14,587	-	-	-	14,587
4	Retail deposits and deposits from small business customers	567,961	3,219	95,745	-	609,182
	business customers:					
5	*Stable deposits*	163,694	429	7,054	-	163,008
6	*Less stable deposits*	404,267	2,790	88,691	-	446,174
7	Wholesale funding:	6,391	903,784	499,778	-	704,977
8	*Operational deposits*	-	-	-	-	-
9	*Other wholesale funding*	6,391	903,784	499,778	-	704,977
10	Liabilities with matching interdependent assets					
11	Other liabilities:		-	421,662	785,290	959,041
12	*NSFR derivative liabilities*					
13	*All other liabilities and equity not included in above categories*	-	-	421,662	785,290	959,041
14	**Total ASF**					2,923,041
	RSF Item					
15	Total NSFR high-quality liquid assets (HQLA)					20,873
16	Deposits held at other financial institutions for operational purposes	35,717	-	-	-	17,859
17	Performing loans and securities:	17,282	12,709	465,074	622,410	659,091
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	-	-	44,705	-	22,353
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	8,443	6,363	413,636	-	233,503
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:	-	6,346	6,733	594,455	387,183
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	6,346	6,733	594,455	387,183
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	8,839	-	-	27,955	16,053
25	Assets with matching interdependent liabilities					
26	Other Assets:	796	-	42,632	2,069,152	1,809,599
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	796	-	42,632	2,069,152	1,809,599
32	Off-balance sheet items		6,442	771,686	61,482	42,004
33	**TOTAL RSF**					2,549,425
34	**NET STABLE FUNDING RATIO (%)**					114.65