NSFR Disclosures **Quarter ended: Sep 2022**

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:	631,555	-	-	-	631,555
2	*Regulatory capital*	624,812				624,812
3	*Other capital instruments*	6,743				6,743
4	Retail deposits and deposits from small business customers	612,252	1,508	101,047	-	652,028
	business customers:					
5	*Stable deposits*	160,703	294	5,233	-	158,308
6	*Less stable deposits*	451,548	1,214	95,815	-	493,719
7	Wholesale funding:	48,691	949,034	333,697	-	665,711
8	*Operational deposits*					
9	*Other wholesale funding*	48,691	949,034	333,697	-	665,711
10	Liabilities with matching interdependent assets					
11	Other liabilities:			24,276	708,499	691,045
12	*NSFR derivative liabilities*					
13	*All other liabilities and equity not included in above categories*	-	-	24,276	708,499	691,045
14	**Total ASF**					2,640,340
	RSF Item					
15	Total NSFR high-quality liquid assets (HQLA)					23,348
16	Deposits held at other financial institutions for operational purposes	28,776	-	-	-	14,388
17	Performing loans and securities:	20,480	58,339	453,325	543,689	602,288
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	-	-	16,161	-	8,081
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	8,122	53,083	431,310	-	253,965
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:	-	5,256	5,854	512,394	320,795
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	5,256	5,854	512,394	320,795
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	12,358	-	-	31,295	19,448
25	Assets with matching interdependent liabilities					
26	Other Assets:	423	-	37,321	1,895,433	1,664,573
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	423	-	37,321	1,895,433	1,664,573
32	Off-balance sheet items		9,888	711,581	86,989	40,396
33	**TOTAL RSF**					2,344,994
34	**NET STABLE FUNDING RATIO (%)**					112.59