NSFR Disclosures **Quarter ended: Dec 2019**

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:	575,080	0	0	-	575,080
2	*Regulatory capital*	529,018				529,018
3	*Other capital instruments*	46,062				46,062
4	Retail deposits and deposits from small business customers	343,322	1,522	25,889	0	335,349
	business customers:					
5	*Stable deposits*	29,943	421	3,443	-	32,117
6	*Less stable deposits*	313,379	1,101	22,445	-	303,233
7	Wholesale funding:	28,751	784,976	411,625	0	612,676
8	*Operational deposits*					
9	*Other wholesale funding*	28,751	784,976	411,625	-	612,676
10	Liabilities with matching interdependent assets					
11	Other liabilities:			267,575	557,506	688,887
12	*NSFR derivative liabilities*					
13	*All other liabilities and equity not included in above categories*	-	-	267,575	557,506	688,887
14	**Total ASF**					2,211,993
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					12780.75125
16	Deposits held at other financial institutions for operational purposes	12,181	0	0	0	6,091
17	Performing loans and securities:	34,046	9,529	327,708	446,241	523,390
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	-	-	36,750	-	18,375
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	13,556	5,284	286,929	-	152,282
21	-With a risk weight of less than or equal to 35% under the Basel II Standardised approach for credit risk	-	-	-	633	412
22.	Performing residential mortgages, of which:	-	4,245	4,029	445,608	334,905
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	4,245	4,029	445,608	334,905
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	20,490	-	-	-	17,416
25	Assets with matching interdependent liabilities					
26	Other Assets:	1,860	-		1,704,212	1,474,511
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	1,860	-	2,815	1,704,212	1,474,511
32	Off-balance sheet items		4,531	762,794	77,015	42,204
33	**TOTAL RSF**					2,058,976
34	**NET STABLE FUNDING RATIO (%)**					107.43