

NSFR Disclosures

Quarter ended: Dec 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:	764,056	-	-	-	764,056
2	Regulatory capital	709,838	-	-	-	709,838
3	Other capital instruments	54,218	-	-	-	54,218
4	Retail deposits and deposits from small business customers	1,752,953	17,541	139,197	-	1,738,784
	business customers:					
5	Stable deposits	394,668	2,490	17,497	-	393,251
6	Less stable deposits	1,358,285	15,051	121,700	-	1,345,532
7	Wholesale funding:	59,883	1,734,147	656,452	-	1,225,769
8	Operational deposits					
9	Other wholesale funding	59,883	1,734,147	656,452	-	1,225,769
10	Liabilities with matching interdependent assets					
11	Other liabilities:			106,230	836,739	867,809
12	NSFR derivative liabilities					
13	All other liabilities and equity not included in above categories	-	-	106,230	836,739	867,809
14	Total ASF					4,596,418
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					65,666
16	Deposits held at other financial institutions for operational purposes	139,420	-	-	-	69,710
17	Performing loans and securities:	11,854	29,237	638,064	790,329	843,965
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	-	-	46,241	-	23,120
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	11,192	18,777	581,490	-	324,794
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:	-	10,460	10,333	760,305	489,078
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	10,460	10,333	760,305	489,078
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	662	-	-	30,024	6,972
25	Assets with matching interdependent liabilities					
26	Other Assets:	721	-	81,784	2,606,379	2,287,403
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	721	-	81,784	2,606,379	2,287,403
32	Off-balance sheet items		20,997	1,543,828	64,892	81,511
33	TOTAL RSF					3,348,255
34	NET STABLE FUNDING RATIO (%)					137.28