RECONCILIATION TEMPLATE - AS OF Mar'24

Step 1 :	Balance sheet as in	(RO '000) Under regulatory
	published financial	scope of consolidation
	•	scope of consolidation
	statements	
	As at Dec'23	As at Dec'23
Assets		
Cash and balances with Central Bank of Oman	183,457	183,452
Certificates of deposit	-	-
Due from banks	733,188	733,189
Loans and advances	3,920,220	3,920,219
Investments in securities	1,766,326	1,766,326
Loans and advances to banks	-	-
Property and equipment	143,477	143,477
Deferred tax assets	-	-
Other assets	50,899	50,904
Total assets	6,797,567	6,797,567
Liabilities		
Due to banks	777,982	777,982
Customer deposits	5,221,213	5,221,213
Certificates of deposit	-	-
Current and deferred tax liabilities	-	-
Other liabilities	135,077	135,077.39
Subordinated Debts	-	-
Compulsory Convertible bonds	-	-
Total liabilities	6,134,272	6,134,272
Shareholders' Equity		
Paid-up share capital	583,444	583,444
Share premium	18,038	18,038
Legal reserve	44,910	44,910
General reserve	988	988
Retained earnings	22,448	22,448
Cumulative changes in fair value of investments	(586)	(586
Subordinated debt reserve	-	-
Impairment reserve	5,464	5,464
Special Reserve	(11,411)	(11,411
Perpetual Tier 1 Capital Securities	-	-
Total shareholders' equity	663,295	663,295
Total liability and shareholders' funds	6,797,567	6,797,567

Sohar International Bank SAOG

RECONCILIATION TEMPLATE - AS OF Mar'24

Step 2 :

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Customer deposits 4,687,763 4,687,763 Deposits of Islamic Banking window 533,450 533,450 Other deposits of Islamic Banking window 533,450 533,450 Other deposits of Islamic Banking window 733,450 533,450 Borrowings 777,982 777,982 Of which: From CB0 - - From banks 777,982 777,982 From ther institutions & - - agencies - - Borrowings in the form of bonds, Debentures and sukuks - - Others (Subordinated debt) - - Other Isbilities & provisions** 135,077 135,077 Oft which : DTLs related to Investments - - Out of which : DTLs related to Fixed Assets - - DTLs related to goodwill - - -		5,221,215	5,221,215	
Deposits of Islamic Banking window 533,450 Other deposits (please specify) - Borrowings 777,982 Ørwhich: From CBO - From banks 777,982 From other institutions & 777,982 Borrowings in the form of bonds, Debentures and sukuks - Others (Subordinated debt) - Other liabilities & provisions** 135,077 Other liabilities & provisions** 135,077 Out of which : DTLs related to Investments - Out of which : DTLs related to Fixed Assets - DTLs related to intangible assets - DTLs related to intangible assets -	Deposits from banks	-	-	
Other deposits(please specify) - - Borrowings 777,982 777,982 Of which: From CBO - - From banks 777,982 777,982 From banks 777,982 777,982 From other institutions & - - agencies - - Borrowings in the form of bonds, Debentures and sukuks - - Others (Subordinated debt) - - Other liabilities & provisions** 135,077 135,077 Other liabilities & provisions** - - Out of which : DTLs related to Investments - - Out of which : DTLs related to Fixed Assets - - DTLs related to goodwill - - - DTLs related to invagible assets - - -				
Borrowings 777,982 777,982 Of which: From CBO - - From banks 777,982 777,982 From ther institutions & 777,982 777,982 Borrowings in the form of bonds, Debentures and sukuks - - Borrowings in the form of bonds, Debentures and sukuks - - Others (Subordinated debt) - - Others (Subordinated debt) - - Other liabilities & provisions** 135,077 135,077 Oth which : DTLs related to Investments - - Out of which : DTLs related to Fixed Assets - - DTLs related to goodwill - - DTLs related to intangible assets - -				
From banks 777,982 777,982 From other institutions & - - agencies - - Borrowings in the form of bonds, Debentures and sukuks - - Others (Subordinated debt) - - Other liabilities & provisions** 135,077 135,077 Other liabilities & provisions** 135,077 135,077 Out of which : DTLs related to Investments - - Out of which : DTLs related to Fixed Assets - - DTLs related to goodwill - - DTLs related to invagible assets - -		777,982	777,982	
From other institutions &				
agencies Image constraints Borrowings in the form of bonds, Debentures and sukuks - Others (Subordinated debt) - Other liabilities & provisions** 135,077 Of which: - Ott of which : DTLs related to Investments - Out of which : DTLs related to Investments - Out of which : DTLs related to Fixed Assets - DTLs related to goodwill - DTLs related to intangible assets -				
Borrowings in the form of bonds, Debentures and sukuks - - Others (Subordinated debt) - - Other liabilities & provisions** 135,077 135,077 Of which: 015 135,077 135,077 Out of which : DTLs related to Investments - - Out of which : DTLs related to Investments - - Out of which : DTLs related to Fixed Assets - - DTLs related to goodwill - - DTLs related to intangible assets - -				
Other liabilities & provisions** 135,077 135,077 Of which: DTLs related to Investments - Out of which : DTLs related to Investments - - Out of which : DTLs related to Investments - - Dut of which : DTLs related to Fixed Assets - - DTLs related to goodwill - - DTLs related to intangible assets - -		-	-	
Other liabilities & provisions** 135,077 135,077 Of which: DTLs related to Investments - Out of which : DTLs related to Investments - - Out of which : DTLs related to Investments - - Dut of which : DTLs related to Fixed Assets - - DTLs related to goodwill - - DTLs related to intangible assets - -	Others (Subordinated debt)			
Of which: Of which: DTLs related to Investments Out of which: DTLs related to Investments Out of which: Out of which: DTLs related to Fixed Assets Out of which: DTLs related to goodwill Out of which: Out of which:				1
Out of which : DTAs related to Investments - Out of which : DTLs related to Fixed Assets - DTLs related to goodwill - - DTLs related to intangible assets - -	Of which:			
Out of which : DTLs related to Fixed Assets - DTLs related to goodwill - DTLs related to intangible assets -				
DTLs related to goodwill - - DTLs related to intangible assets - -		+	-	
DTLs related to intangible assets		-	-	
101AL 6,797,567 6,797,567				
	TOTAL	6,797,567	6,797,567	ļ

Sohar International Bank SAOG

RECONCILIATION TEMPLATE - AS OF Mar'24 Step 3 :

Com	Common Equity Tier 1 capital: instruments and reserves					
		Component of regulatory capital reported by bank	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation from step 2			
1	Directly issued qualifying common share (and equivalent for non- joint stock companies) capital plus related stock surplus	601,482				
2	Retained earnings	22,448	b			
3	Accumulated other comprehensive income (and other reserves)	34,488				
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-				
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-				
6	Common Equity Tier 1 capital before regulatory adjustments	658,418				
7	Prudential valuation adjustments	-				
8	Goodwill (net of related tax liability)	(56,604)				
9	Losses from fair value of investments	(663)	а			
10	DTA related to Investments	-				
11	Common Equity Tier 1 capital (CET1)	601,151				

Basel III common disclosure template to be used during the transition of regulatory adjustments (Please fill in only the cells highlighted in green with numbers and those in yellow with comments, if any)

(Prease nin in only the cens nightighted in green with humbe	ns and those in yello	AMOUNTS	r any)
	RO '000	SUBJECT TO PRE-BASEL III TREATMENT	Comments
Common Equity Tier 1 capital: instruments and reserves	KO 000	IREATMENT	Comments
 Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus 	590,546		
2 Retained earnings	38,332		
Accumulated other comprehensive income (and other reserves) Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	34,487 -		
Public sector capital injections grandfathered until 1 January 2018 5 Common share capital issued by subsidiaries and held by third parties (amount allowed in	-		
group CET1)	-	-	
6 Common Equity Tier 1 capital before regulatory adjustments	663,365		
Common Equity Tier 1 capital: regulatory adjustments Prudential valuation adjustments	56,295	-	1
8 Goodwill (net of related tax liability)	- 50,295		
9 Other intangibles other than mortgage-servicing rights (net of related tax liability)	-	-	
10 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-	
11 Cash-flow hedge reserve	-	-	
12 Shortfall of provisions to expected losses 13 Securitisation gain on sale (as set out in paragraph 14.9 of CP-1)			
14 Gains and losses due to changes in own credit risk on fair valued liabilities.	-	-	
 Defined-benefit pension fund net assets Investments in own shares (if not already netted off paid-in capital on reported balance sheet) 	-	-	
17 Reciprocal cross-holdings in common equity	-	· · ·	
18 Investments in the capital of banking, financial, insurance and takaful entities that are outside	-		
the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)			
19 Significant investments in the common stock of banking, financial, insurance and takaful entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-	-	
20 Mortgage Servicing rights (amount above 10% threshold) 21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of	-		
related tax liability)	-	-	
22 Amount exceeding the 15% threshold	-	-	
23 of which: significant investments in the common stock of financials 24 of which: mortgage servicing rights	-	-	
25 of which: deferred tax assets arising from temporary differences	-	-	
26 National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	-	-	
Of which: [INSERT NAME OF ADJUSTMENT]	-	-	
Of which: [INSERT NAME OF ADJUSTMENT] Of which: [INSERT NAME OF ADJUSTMENT]	-	-	
27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-		I
28 Total regulatory adjustments to Common equity Tier 1	56,295		
29 Common Equity Tier 1 capital (CET1)	607,070		
	607,070		
Additional Tier 1 capital: instruments			
30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	-		
31 of which: classified as equity under applicable accounting standards ⁵			
32 of which: classified as liabilities under applicable accounting standards ⁶	-		
33 Directly issued capital instruments subject to phase out from Additional Tier 1 34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by	19		
subsidiaries and held by third parties (amount allowed in group AT1)			
35 of which: instruments issued by subsidiaries subject to phase out	27,730		
36 Additional Tier 1 capital before regulatory adjustments	19		
Additional Tier 1 capital: regulatory adjustments			
37 Investments in own Additional Tier 1 instruments		-	
38 Reciprocal cross-holdings in Additional Tier 1 instruments 39 Investments in the capital of banking, financial, insurance and takaful entities that are outside	-		
the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10%	-		
threshold) 40 Significant investments in the capital of banking, financial, insurance and takaful entities that	-	-	
are outside the scope of regulatory consolidation (net of eligible short positions) 41 National specific regulatory adjustments PDECULATOPY ADJUSTMENTS APPLIED TO ADDITIONAL TIED 4 IN RESPECT OF	-		
REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT Of which: [INSERT NAME OF ADJUSTMENT]	-		
Of which: [INSERT NAME OF ADJUSTMENT] Of which: [INSERT NAME OF ADJUSTMENT]	-		
42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-		
43 Total regulatory adjustments to Additional Tier 1 capital	-		
44 Additional Tier 1 capital (AT1)	19		
45 Tier 1 capital (T1 = CET1 + AT1)	607,089		
Tier 2 capital: instruments and provisions			
46 Directly issued qualifying Tier 2 instruments plus related stock surplus			
 47 Directly issued capital instruments subject to phase out from Tier 2 48 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by 	- 35		
48 THE 2 Instruments (and CETT and ATT instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	35		

Basel III common disclosure template to be used during the transition of regulatory adjustments (Please fill in only the cells highlighted in green with numbers and those in yellow with comments, if any) AMOUNTS SUBJECT TO PRE-BASEL III

	RO '000	
49 of which: instruments issued by subsidiaries subject to phase out		
50 Provisions	54,183	
51 Tier 2 capital before regulatory adjustments	54,218	
Tier 2 capital: regulatory adjustments		
52 Investments in own Tier 2 instruments		
53 Reciprocal cross-holdings in Tier 2 instruments		-
54 Investments in the capital of banking, financial, insurance and takaful entities that are outside		
the scope of regulatory consolidation, net of eligible short positions, where the bank does not		
own more than 10% of the issued common share capital of the entity (amount above the 10%		
threshold)		-
55 Significant investments in the capital banking, financial, insurance and takaful entities that are		
outside the scope of regulatory consolidation (net of eligible short positions)		-
56 National specific regulatory adjustments		
REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS		
SUBJECT TO PRE-BASEL III TREATMENT	-	
Of which: [INSERT NAME OF ADJUSTMENT]		
Of which: [INSERT NAME OF ADJUSTMENT]		
Of which: [INSERT NAME OF ADJUSTMENT]		
57 Total regulatory adjustments to Tier 2 capital	-	
58 Tier 2 capital (T2)	54,218	
59 Total capital (TC = T1 + T2)	661,307	

Risk Weighted Assets	
RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III	
TREATMENT	-
Of which: [INSERT NAME OF ADJUSTMENT]	
Of which: [INSERT NAME OF ADJUSTMENT]	
Of which: [INSERT NAME OF ADJUSTMENT]	

60	Total risk weighted assets (60a+60b+60c)	4,254,616
60a	Of which: Credit risk weighted assets	3,835,621
60b	Of which: Market risk weighted assets	149,074
60c	Of which: Operational risk weighted assets	269,921

	Capital Ratios	
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	14.27
62	Tier 1 (as a percentage of risk weighted assets)	14.27
63	Total capital (as a percentage of risk weighted assets)	15.54
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation	8.25%
	buffer plus countercyclical buffer requirements plus G-SIB/D-SIB buffer requirement	
	expressed as a percentage of risk weighted assets)	
65	of which: capital conservation buffer requirement	1.25%
66	of which: bank specific countercyclical buffer requirement	
67	of which: D-SIB/G-SIB buffer requirement	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets	5.97

National minima (if different from Basel III)	
69 National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	8.250
70 National Tier 1 minimum ratio (if different from Basel 3 minimum)	10.250
71 National total capital minimum ratio (if different from Basel 3 minimum)	12.250

Amounts below the thresholds for deduction (before risk weighting)	
72 Non-significant investments in the capital of other financials	-
73 Significant investments in the common stock of financials	-
74 Mortgage servicing rights (net of related tax liability)	-
75 Deferred tax assets arising from temporary differences (net of related tax liability)	-

	Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised	54,183	
	approach (prior to application of cap)		
77	Cap on inclusion of provisions in Tier 2 under standardised approach	47,945	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-	-	
	based approach (prior to application of cap)		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	

Car	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
80	Current cap on CET1 instruments subject to phase out arrangements	-	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	
82	Current cap on AT1 instruments subject to phase out arrangements	-	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	
84	Current cap on T2 instruments subject to phase out arrangements	-	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	

CA Report 1 (For CBO Use only)	
1 Common Equity Tier 1 Capital (CET1) before Regulatory Adjustments	663,365
2 Regulatory Adjustments to CET1	56,295
3 CET1	607,070
4 Additional Tier 1 Capital (AT1) before Regulatory Adjustments	19
5 Regulatory Adjustments to AT1	-
6 AT1	19
7 Tier 1 Capital (7=3+6) (minimum at 0.625%)	607,089
8 Tier 2 Capital before Regulatory Adjustments	54,218
9 Regulatory Adjustments to Tier 2 Capital	-
10 Tier 2 Capital (T2)	54,218
11 Total Capital (11=7+10)	661,307
12 Total Risk Weighted Assets (TRWA) (12=13+14+15)	4,254,616
13 Credit Risk Weighted Assets	3,835,621
14 Market Risk Weighted Assets	149,074
15 Operational Risk Weighted Assets	269,921
16 CET1 (as a percentage of TRWA) (in %) 7.625%	14.27
17 Tier 1 (as a percentage of TRWA) (in %) 9.625%	14.27
18 Total capital (as a percentage of TRWA) (in %) 12.625%	15.54

SOHAR INTERNATIONAL SAOG MAIN FEATURES TEMPLATE OF CAPITAL INSTRUMENTS - as of Mar 2024

1	Issuer	SOHAR INTERNATIONAL
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN OM000003398
3	Governing law(s) of the instrument Regulatory treatment	Banking Law of Oman / Commercial Companies Law
4	Transitional Basel III rules	NA
5	Post-transitional Basel III rules	Common Equity Tier 1
6	Eligible at solo/group/group & solo	Solo
7	Instrument type (types to be specified by each jurisdiction)	Equity Shares
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	OMR 572.508 Million
9	Par value of instrument	OMR 572.508 Million
10	Accounting classification	Shareholder's Equity
11	Original date of issuance	03-Jan-07
12	Perpetual or dated	Perpetual
13	Original maturity date	NA
14	Issuer call subject to prior supervisory approval	NA
15	Optional call date, contingent call dates and redemption amount	ΝΑ
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	
17	Fixed or floating dividend/coupon	NA
18	Coupon rate and any related index	NA
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	NO
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible
30	Write-down feature	NO
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to the Compulsorily Convertible bonds issued by the Bank
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NA