

NSFR disclosures Consolidated

Quarter ended: Mar 2020

Bank: Sohar International Bank

(RO '000)

ASF Item		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
1	Capital:	567,074	0	0	-	567,074
2	Regulatory capital	521,361				521,361
3	Other capital instruments	45,713				45,713
4	Retail deposits and deposits from small business customers	280,872	1,320	22,783	0	348,276
	business customers:					
5	Stable deposits	29,887	421	3,901		32,499
6	Less stable deposits	250,985	899	18,882		315,777
7	Wholesale funding:	0	697,994	407,325	0	598,246
8	Operational deposits					
9	Other wholesale funding		697,994	407,325		598,246
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	-	192,500	610,251	706,501
12	NSFR derivative liabilities					
13	All other liabilities and equity not included in above categories			192,500	610,251	706,501
14	Total ASF					2,220,097
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					13,964
16	Deposits held at other financial institutions for operational purposes	23,058				11,529
17	Performing loans and securities:	32,825	4,258	339,162	258,772	368,083
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			50,905		25,452
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	12,860		284,061		148,461
21	-With a risk weight of less than or equal to 35% under the Basel II Standardised approach for credit risk				2,060	1,339
22	Performing residential mortgages, of which:	-	4,258	4,196	256,712	175,861
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		4,258	4,196	256,712	175,861
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	19,965				16,970
25	Assets with matching interdependent liabilities					
26	Other Assets:	1,813	-	-	1,903,672	1,648,954
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	1,813		-	1,903,672	1,648,954
32	Off-balance sheet items		2,593	750,121	40,204	39,644
33	TOTAL RSF					2,082,175
34	NET STABLE FUNDING RATIO (%)					106.62