

NSFR disclosures (Consolidated)

Quarter ended: Jun 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:	568,096	0	0	-	568,096
2	Regulatory capital	518,945				518,945
3	Other capital instruments	49,151				49,151
4	Retail deposits and deposits from small business customers	288,498	1,492	32,150	0	373,111
5	Stable deposits	34,017	441	4,206		36,731
6	Less stable deposits	254,480	1,051	27,944		336,380
7	Wholesale funding:	0	696,066	389,474	0	572,639
8	Operational deposits					
9	Other wholesale funding		696,066	389,474		572,639
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	-	-	706,220	754,345
12	NSFR derivative liabilities					
13	All other liabilities and equity not included in above categories	-	-	-	706,220	754,345
14	Total ASF					2,268,191
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					12,838
16	Deposits held at other financial institutions for operational purposes	23,920				11,960
17	Performing loans and securities:	25,923	19,264	319,700	265,673	359,017
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			46,757		23,379
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	12,808	14,999	268,479		142,893
21	-With a risk weight of less than or equal to 35% under the Basel II Standardised approach for credit risk				3,825	2,486
22	Performing residential mortgages, of which:	-	4,265	4,464	261,848	179,111
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		4,265	4,464	261,848	179,111
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	13,116				11,149
25	Assets with matching interdependent liabilities					
26	Other Assets:	1,584	-	-	1,784,263	1,529,536
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	1,584	0	-	1,784,263	1,529,536
32	Off-balance sheet items		4,468	830,478	39,237	43,548
33	TOTAL RSF					1,956,899
34	NET STABLE FUNDING RATIO (%)					115.91