SOHAR INTERNATIONAL SAOG MAIN FEATURES TEMPLATE OF CAPITAL INSTRUMENTS - as of March 2023

1	Issuer	SOHAR INTERNATIONAL	SOHAR INTERNATIONAL	SOHAR INTERNATIONAL
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)		ISIN OM0000003398	ISIN OM000007605
3	Governing law(s) of the instrument Regulatory treatment	Banking Law of Oman	Banking Law of Oman / Commercial Companies Law	Banking Law of Oman / Commercial Companies Law
4	Transitional Basel III rules	NA	NA	NA
5	Post-transitional Basel III rules	Tier 2	Common Equity Tier 1	Additional Tier 1
6	Eligible at solo/group/group & solo	Solo	Solo	Solo
7	Instrument type (types to be specified by each jurisdiction)	Subordinated Debt	Equity Shares	Prepetual Capital Securities
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	OMR 0.485 Million	OMR 455.355 Million	OMR 100 Million
9	Par value of instrument	OMR 0.485 Million	OMR 455.355 Million	OMR 100 Million
10	Accounting classification	Liability - amortised cost	Shareholder's Equity	Shareholder's Equity
11	Original date of issuance	Started issuance from 29th Dec 2022	03-Jan-07	14-Mar-19
12	Perpetual or dated	Dated	Perpetual	Perpetual
13	Original maturity date	6 Months from date of issuance Maturity on 14th Jun 2023	NA	NA
14	Issuer call subject to prior supervisory approval	No	NA	Yes
15	Optional call date, contingent call dates and redemption amount	Not callable	NA	First call date i.e 5th anniversary from the date of issue, at bank's sole discretion or if directed to do so by the CBO at an early redemption amount
16	Subsequent call dates, if applicable	Not callable	NA	Every fifth anniversary thereafter after the first call date
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	NA	Floating coupon
18	Coupon rate and any related index	7.00% p.a.	NA	7.50% & every 5 year reset
19	Existence of a dividend stopper	No	NO	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Fully discretionary	Fully discretionary, payable out of distributable items
21	Existence of step up or other incentive to redeem	No	NO	NO
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Non-convertible	Non-convertible
30	Write-down feature	No	NO	NO
31	If write-down, write-down trigger(s)	NA	NA	NA
32	If write-down, full or partial	NA	NA	NA
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-up mechanism	NA	NA	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to all Senior liabilities. Currently, subordinated to fixed deposits	Subordinated to the Compulsorily Convertible bonds issued by the Bank	Subordinated to the Compulsorily Convertible bonds issued by the Bank & subordinated loans
36	Non-compliant transitioned features	NO	NO	NO
37	If yes, specify non-compliant features	NA	NA	NA

BANK SOHAR SAOG

RECONCILIATION TEMPLATE - AS OF Mar'23

Step 1: (RO '000)

эсер 1.		(KO 000)
	Balance sheet as in	Under regulatory
	published financial	scope of consolidation
	statements	
	As at Mar'23	As at Mar'23
Acceptance		
Assets	172 200	472 200 000
Cash and balances with Central Bank of Oman	173,209	173,208.000
Certificates of deposit	-	-
Due from banks	440,528	440,528.000
Loans and advances	3,068,683	3,068,683.000
Investments in securities	819,812	819,812.000
Loans and advances to banks	-	-
Property and equipment	51,358	51,358.000
Deferred tax assets	-	-
Other assets	78,406	78,407.000
Total assets	4,631,996	4,631,996.000
Liabilities		
Due to banks	1,102,075	1,102,075.000
Customer deposits	2,775,118	2,775,118.000
Certificates of deposit	-	-
Current and deferred tax liabilities	-	-
Other liabilities	99,829	99,829.000
Subordinated Debts	494	494.000
Compulsory Convertible bonds	-	-
Total liabilities	3,977,516	3,977,516.000
Shareholders' Equity		
Paid-up share capital	455,355	455,355.000
Share premium	18,038	18,038.000
Legal reserve	37,877	37,877.000
General reserve	988	988.000
Retained earnings	36,376	36,376.000
Cumulative changes in fair value of investments	(103)	
Subordinated debt reserve	485	485.000
Impairment reserve	5,464	5,464.000
Special Reserve	-	-
Perpetual Tier 1 Capital Securities	100,000	100,000.000
Total shareholders' equity	654,480	654,480.000
Total liability and shareholders' funds	4,631,996	4,631,996.000

RECONCILIATION TEMPLATE - AS OF Mar'23

Step 2:

(RO '000)

		(RO '000)	
	Balance sheet as in	Under regulatory	Reference
	published financial	scope	
	statements	of consolidation	
	As at Mar'23	As at Mar'23	
		ľ	
Assets		.== -==	
Cash and balances with CBO	173,209	173,208	
Balance with banks and money at call and short notice	440,528	440,528	
Investments:	819,812	819,812	
Of which Held to Maturity	359,178	359,178	
Out of investments in Held to			
Maturity:			_
Investments in subsidiaries	NA	NA	
Investments in Associates and	NA	NA	
Joint Ventures			
Of which Available for Sale	366,403	366,403	
	NA	NA NA	
Out of investments in Available for Sale :			
Investments in Subsidiaries			
Investments in Associates and	NA	NA	
Joint Ventures	IVA	IVA	
Held for Trading	94,230	94,230	
<u>neid for frading</u>	94,230	94,230	
Loans and advances	3,068,683	3,068,683	
	,,,,,,,,	,,,,,,,,	
Of which :			
Loans and advances to domestic	-	-	
banks			
Loans and advances to non-resident		_	
banks		_	
Loans and advances to domestic	2,546,889	2,546,889	+
customers	2,340,009	2,340,009	
Loans and advances to non-resident		_	+
Customers for domestic operations		·	
Loans and advances to non-resident			
Customers for operations abroad	-	-	
Loans and advances to SMEs	85,468	85,468	
Financing from Islamic banking window	436,326	436,326	
Fixed assets	51,358	51,358	
Other assets	78,406	78,407	
of which:	76,400	70,407	
Goodwill and intangible assets			
Out of which:			
goodwill	-	-	
Other intangibles (excluding	-	-	
MSRs)			
Deferred tax assets	-	-	
Goodwill on consolidation	-	-	
Debit balance in Profit & Loss	-	-	
account			
Total Assets	4,631,996	4,631,996	
Capital & Liabilities			
Paid-up Capital	473,393	473,393	
Of which:			
Amount eligible for CET1	473,393	473,393	
Amount eligible for AT1	100,000	100,000	
Reserves & Surplus	81,087	81,087	†
Out of which	01,007	01,007	
Retained earnings*	36,376	36,376	h
Other Reserves	44,814	44,814	~
Cumulative changes in fair value of investments	(103)	(103)	,
Out of which :	(103)	(103)	'
Losses from fair value of investments			la
Gains from fair value of investments		-	a
Haircut of 55% on Gains	+	-	+
	FF4.400	-	
Total Capital	554,480	554,480	-
Deposits:	2,775,118	2,775,118	
Of which:			-
Deposits from banks	-	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	-
Customer deposits	2,389,600	2,389,600	-
Deposits of Islamic Banking window	385,518	385,518	
Other deposits(please specify)	-	-	ļ
Borrowings	1,102,075	1,102,075	
Of which: From CBO	-	-	
From banks	1,102,075	1,102,075	
From other institutions &	-	-	
agencies			1
Borrowings in the form of bonds, Debentures and sukuks	-	-	
Others (Subordinated debt)	494	494	
Other liabilities & provisions**	99,829	99,829	
Of which:			<u></u>
Out of which: DTLs related to Investments		-	
Out of which: DTAs related to Investments		-	
Out of which : DTLs related to Fixed Assets		-	
DTLs related to goodwill	_	-	†
DTLs related to intangible assets	_	-	†
TOTAL	4,531,996	4,531,996	1
· • · · · 12	1,331,330	T,JJ1,JJ0	1

BANK SOHAR SAOG

RECONCILIATION TEMPLATE - AS OF Mar'23 Step 3 :

Com	nmon 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	473,393			
2	Retained earnings	23,092	b		
3	Accumulated other comprehensive income (and other reserves)	39,350			
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	535,835			
7	Prudential valuation adjustments	-			
8	Goodwill (net of related tax liability)	-			
9	Losses from fair value of investments	(103)	a		
10	DTA related to Investments	-			
11	Common Equity Tier 1 capital (CET1)	535,732			

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

Comments

Directly abused qualifying common flequity. Tier 1 capital: instruments and reserves				PRE-BASEL III
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Publish sector cognital reproductions grant affairment with 1 january 2018	4		-	
Common Equity Tier 1 capital before regulatory adjustments	5	Public sector capital injections grandfathered until 1 January 2018	-	_
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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 19	38 39 40 41 42 43	Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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) 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) National specific regulatory adjustments 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] Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 capital	- - -	-
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 19	38 39 40 41 42 43	Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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) 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) National specific regulatory adjustments 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] Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (AT1)	- - - 100,000	-
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 19	38 39 40 41 42 43	Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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) 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) National specific regulatory adjustments 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] Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (AT1) Tier 1 capital (T1 = CET1 + AT1)	- - - 100,000	-
48 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by	38 39 40 41 42 43 44 45	Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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) 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) National specific regulatory adjustments 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] Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (AT1) Tier 1 capital (T1 = CET1 + AT1) Tier 2 capital: instruments and provisions	- - - 100,000	-
	38 39 40 41 42 43 44 45	Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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) 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) National specific regulatory adjustments 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] Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (AT1) Tier 1 capital (T1 = CET1 + AT1) Tier 2 capital: instruments and provisions Directly issued qualifying Tier 2 instruments plus related stock surplus	- - - 100,000	-
	38 39 40 41 42 43 44 45 46 47	Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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) 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) National specific regulatory adjustments 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] Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (AT1) Tier 1 capital (T1 = CET1 + AT1) Tier 2 capital: instruments and provisions Directly issued qualifying Tier 2 instruments plus related stock surplus Directly issued capital instruments subject to phase out from Tier 2	- - - 100,000 635,254	-

subsidiaries and held by third parties (amount allowed in group Tier 2)
49 of which: instruments issued by subsidiaries subject to phase out

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

Γ	m	m	Δ	ni	ŀc

			PRE-BASEL III
		RO '000	TREATMENT
50 Provisions		14,569	
51 Tier 2 cap	ital before regulatory adjustments	14,587	
1.	Tier 2 capital: regulatory adjustments	T	
	ts in own Tier 2 instruments	-	
	l cross-holdings in Tier 2 instruments	-	-
	its in the capital of banking, financial, insurance and takaful entities that are outside		
	of regulatory consolidation, net of eligible short positions, where the bank does not		
	than 10% of the issued common share capital of the entity (amount above the 10%		
threshold)		-	-
	investments in the capital banking, financial, insurance and takaful entities that are		
	e scope of regulatory consolidation (net of eligible short positions)	-	-
	pecific regulatory adjustments		
	ORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS		
	TO PRE-BASEL III TREATMENT	-	
	hich: [INSERT NAME OF ADJUSTMENT]		
	hich: [INSERT NAME OF ADJUSTMENT]		
	hich: [INSERT NAME OF ADJUSTMENT]		
57 Total regu	latory adjustments to Tier 2 capital	-	
58 Tier 2 cap	ital (T2)	14,587	
59 I otal capit	al (TC = T1 + T2)	649,841	
	Risk Weighted Assets		
RISK WEI	GHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III		
TREATME		_	
	hich: [INSERT NAME OF ADJUSTMENT]		
	hich: [INSERT NAME OF ADJUSTMENT]		
	hich: [INSERT NAME OF ADJUSTMENT]		
OI WI	NOT. [INDERCT TO AND OF THE CONTINENT]		
60 Total risk	weighted assets (60a+60b+60c)	3,391,003	
60a Of which:	Credit risk weighted assets	2,996,001	
60b Of which:	Market risk weighted assets	179,138	
60c Of which:	Operational risk weighted assets	215,865	
0.10	<u>Capital Ratios</u>	45 =0	
	Equity Tier 1 (as a percentage of risk weighted assets)	15.78	
	a percentage of risk weighted assets)	18.73	
63 Total capit	al (as a percentage of risk weighted assets)	19.16	

	Capital Ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	15.78	
62	Tier 1 (as a percentage of risk weighted assets)	18.73	
63	Total capital (as a percentage of risk weighted assets)	19.16	
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	7.51	

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	14,569	
	approach (prior to application of cap)		
77	Cap on inclusion of provisions in Tier 2 under standardised approach	37,450	
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	-	

Capi	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)			
80	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	535,835
2 Regulatory Adjustments to CET1	581
3 CET1	535,254
4 Additional Tier 1 Capital (AT1) before Regulatory Adjustments	100,000
5 Regulatory Adjustments to AT1	-
6 AT1	100,000
7 Tier 1 Capital (7=3+6) (minimum at 0.625%)	635,254
8 Tier 2 Capital before Regulatory Adjustments	14,587
9 Regulatory Adjustments to Tier 2 Capital	-
10 Tier 2 Capital (T2)	14,587
11 Total Capital (11=7+10)	649,841
12 Total Risk Weighted Assets (TRWA) (12=13+14+15)	3,391,003
13 Credit Risk Weighted Assets	2,996,001
14 Market Risk Weighted Assets	179,138
15 Operational Risk Weighted Assets	215,865
16 CET1 (as a percentage of TRWA) (in %) 7.625%	15.78
17 Tier 1 (as a percentage of TRWA) (in %) 9.625%	18.73
18 Total capital (as a percentage of TRWA) (in %) 12.625%	19.16