

## BANK SOHAR SAOG

### RECONCILIATION TEMPLATE - AS OF Sep'20

Step 1 :

( RO '000 )

	Balance sheet as in published financial statements	Under regulatory scope of consolidation
	As at Sep'20	As at Sep'20
<b>Assets</b>		
Cash and balances with Central Bank of Oman	146,119	212,336
Certificates of deposit	-	-
Due from banks	211,342	145,093
Loans and advances	2,467,388	2,467,388
Investments in securities	690,305	690,305
Loans and advances to banks	-	-
Property and equipment	46,566	46,566
Deferred tax assets	-	-
Other assets	119,703	119,735
<b>Total assets</b>	<b>3,681,423</b>	<b>3,681,423</b>
<b>Liabilities</b>		
Due to banks	642,653	642,653
Customer deposits	2,348,496	2,348,496
Certificates of deposit	503	503
Current and deferred tax liabilities	-	-
Other liabilities	124,911	124,911
Subordinated Debts	35,674	35,674
Compulsory Convertible bonds	-	-
<b>Total liabilities</b>	<b>3,152,237</b>	<b>3,152,237</b>
<b>Shareholders' Equity</b>		
Paid-up share capital	245,355	245,355
Share premium	18,038	18,038
Legal reserve	28,519	28,519
General reserve	988	988
Retained earnings	25,377	25,377
Cumulative changes in fair value of investments	(3,693)	(3,693)
Subordinated debt reserve	14,000	14,000
Impairment reserve	602	602
Special Reserve	-	-
Perpetual Tier 1 Capital Securities	200,000	200,000
<b>Total shareholders' equity</b>	<b>529,186</b>	<b>529,186</b>
<b>Total liability and shareholders' funds</b>	<b>3,681,423</b>	<b>3,681,423</b>

## BANK SOHAR SAOG

## RECONCILIATION TEMPLATE - AS OF Sep'20

## Step 2 :

( RO '000 )

	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	As at Sep'20	As at Sep'20	
<b>Assets</b>			
Cash and balances with CBO	146,119	212,336	
Balance with banks and money at call and short notice	211,342	145,093	
<b>Investments :</b>	<b>690,305</b>	<b>690,305</b>	
Of which Held to Maturity	217,332	217,332	
Out of investments in Held to Maturity:			
Investments in subsidiaries	NA	NA	
Investments in Associates and Joint Ventures	NA	NA	
Of which Available for Sale	376,045	376,045	
Out of investments in Available for Sale :	NA	NA	
Investments in Subsidiaries			
Investments in Associates and Joint Ventures	NA	NA	
Held for Trading	96,928	96,928	
<b>Loans and advances</b>	<b>2,467,388</b>	<b>2,467,388</b>	
<b>Of which :</b>			
Loans and advances to domestic banks	-	-	
Loans and advances to non-resident banks	-	-	
Loans and advances to domestic customers	2,178,600	2,178,600	
Loans and advances to non-resident Customers for domestic operations		-	
Loans and advances to non-resident Customers for operations abroad	16,609	16,609	
Loans and advances to SMEs	34,107	34,107	
Financing from Islamic banking window	238,072	238,072	
<b>Fixed assets</b>	<b>46,566</b>	<b>46,566</b>	
<b>Other assets</b>	<b>119,703</b>	<b>119,735</b>	
of which:			
<b>Goodwill and intangible assets</b>			
Out of which:			
goodwill	-	-	
Other intangibles (excluding MSRs)	-	-	
Deferred tax assets	-	-	
Goodwill on consolidation	-	-	
Debit balance in Profit & Loss account	-	-	
<b>Total Assets</b>	<b>3,681,423</b>	<b>3,681,423</b>	
<b>Capital &amp; Liabilities</b>			
Paid-up Capital	263,393	263,393	
Of which:			
Amount eligible for CET1	263,393	263,393	
Amount eligible for AT1	200,000	200,000	
Reserves & Surplus	65,793	65,793	
Out of which			
Retained earnings*	25,377	25,377	<b>b</b>
Other Reserves	44,109	44,109	
Cumulative changes in fair value of investments	(3,693)	(3,693)	
Out of which :			
Losses from fair value of investments		-	<b>a</b>
Gains from fair value of investments		-	
Haircut of 55% on Gains		-	
Total Capital	329,186	329,186	
Deposits :	<b>2,348,496</b>	<b>2,348,496</b>	
Of which:			
Deposits from banks	-	-	
Customer deposits	2,098,857	2,098,857	
Deposits of Islamic Banking window	249,639	249,639	
Other deposits(please specify)	-	-	
Borrowings	643,156	643,156	
Of which: From CBO	-	-	
From banks	642,653	642,653	
From other institutions & agencies	503	503	
Borrowings in the form of bonds, Debentures and sukuku	-	-	
Others (Subordinated debt)	35,674	35,674	
Other liabilities & provisions**	124,911	124,911	
Of which:			
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	-	-	
<b>TOTAL</b>	<b>3,481,423</b>	<b>3,481,423</b>	

**BANK SOHAR SAOG**

**RECONCILIATION TEMPLATE - AS OF Sep'20**

**Step 3 :**

<b>Common Equity Tier 1 capital: instruments and reserves</b>			
		<b>Component of regulatory capital reported by bank</b>	<b>Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation from step 2</b>
1	Directly issued qualifying common share (and equivalent for non- joint stock companies) capital plus related stock surplus	263,393	
2	Retained earnings	7,623	<b>b</b>
3	Accumulated other comprehensive income (and other reserves)	44,109	
4	<i>Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)</i>	-	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>315,125</b>	
7	Prudential valuation adjustments	-	
8	Goodwill (net of related tax liability)	-	
9	Losses from fair value of investments	(3,693)	<b>a</b>
10	DTA related to Investments	-	
11	<b>Common Equity Tier 1 capital (CET1)</b>	<b>311,432</b>	