

NSFR Disclosures

Quarter ended: March 2019

Bank: Sohar International Bank (Consolidated)

(RO '000)

		Unweighted value by residual maturity				
ASF Item		No	< 6	6 months	≥ 1yr	Weighted
		maturity	months	to < 1yr		value
1	Capital:	531,056	0	0	-	531,056
2	Regulatory capital	478,390				478,390
3	Other capital instruments	52,666				52,666
4	Retail deposits and deposits from small business customers	320,874	830	35,028	0	322,864
	business customers:					
5	Stable deposits	32,651	175	3,277	-	34,298
6	Less stable deposits	288,223	655	31,750	-	288,566
7	Wholesale funding:	22,026	452,643	356,031	0	424,549
8	Operational deposits					
9	Other wholesale funding	22,026	452,643	356,031	-	424,549
10	Liabilities with matching interdependent assets					
11	Other liabilities:			182,875	600,641	689,078
12	NSFR derivative liabilities					
13	All other liabilities and equity not included in above categories	-	-	182,875	600,641	689,078
14	Total ASF					1,967,548
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					10130.25724
16	Deposits held at other financial institutions for operational purposes	15,092	0	0	0	7,546
17	Performing loans and securities:	56,343	25,519	318,227	420,806	518,117
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					
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	17,089	21,590	314,538	-	170,740
21	-With a risk weight of less than or equal to 35% under the Basel II Standardised approach for credit risk	-	-	-	39,386	25,601
22	Performing residential mortgages, of which:	-	3,929	3,688	381,420	288,409
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	3,929	3,688	381,420	288,409
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	39,254	-	-	-	33,366
25	Assets with matching interdependent liabilities					
26	Other Assets:	2,503	-		1,623,060	1,396,149
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	2,503	-	2,215	1,623,060	1,396,149
32	Off-balance sheet items		5,237	460,339	86,854	27,565
33	TOTAL RSF					1,959,507
34	NET STABLE FUNDING RATIO (%)					100.41