SOHAR INTERNATIONAL SAOG

RECONCILIATION TEMPLATE - AS OF Jun'21

Step 1 : (RO '000)

	Balance sheet as in published financial statements	Under regulatory scope of consolidation
	As at Jun'21	**As at Jun'21**
Assets		
Cash and balances with Central Bank of Oman	118,408	180,774
Certificates of deposit	-	-
Due from banks	154,392	92,022
Loans and advances	2,525,829	2,525,829
Investments in securities	1,020,539	1,020,539
Loans and advances to banks	-	-
Property and equipment	49,626	49,626
Deferred tax assets	-	-
Other assets	162,311	162,315
Total assets	**4,031,105**	**4,031,105**
Liabilities		
Due to banks	969,869	969,869
Customer deposits	2,304,001	2,304,001
Certificates of deposit	509	509
Current and deferred tax liabilities	-	-
Other liabilities	181,037	181,037
Subordinated Debts	35,385	35,385
Compulsory Convertible bonds	-	-
Total liabilities	**3,490,801**	**3,490,801**
Shareholders' Equity		
Paid-up share capital	245,355	245,355
Share premium	18,038	18,038
Legal reserve	30,520	30,520
General reserve	988	988
Retained earnings	21,095	21,095
Cumulative changes in fair value of investments	(2,156)	(2,156)
Subordinated debt reserve	21,000	21,000
Impairment reserve	5,464	5,464
Special Reserve	-	-
Perpetual Tier 1 Capital Securities	200,000	200,000
Total shareholders' equity	**540,304**	**540,304**
Total liability and shareholders’ funds	**4,031,105**	**4,031,105**

46	Directly issued qualifying Tier 2 instruments plus related stock surplus	
47	Directly issued capital instruments subject to phase out from Tier 2	14,000
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-
49	of which: instruments issued by subsidiaries subject to phase out	-
50	Provisions	17,204
51	Tier 2 capital before regulatory adjustments	31,204

	Tier 2 capital: regulatory adjustments	
52	Investments in own Tier 2 instruments	-
53	Reciprocal cross-holdings in Tier 2 instruments	-
54	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 the 10% threshold)	-
55	Significant investments in the capital banking, financial, insurance and takaful entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-
56	National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	-
	Of which: [INSERT NAME OF ADJUSTMENT]	
	Of which: [INSERT NAME OF ADJUSTMENT]	
	Of which: [INSERT NAME OF ADJUSTMENT]	
57	Total regulatory adjustments to Tier 2 capital	-

58	Tier 2 capital (T2)	31,204

59	Total capital (TC = T1 + T2)	550,841

	Risk Weighted Assets	
	RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	-
	Of which: [INSERT NAME OF ADJUSTMENT]	
	Of which: [INSERT NAME OF ADJUSTMENT]	
	Of which: [INSERT NAME OF ADJUSTMENT]	

60	Total risk weighted assets (60a+60b+60c)	3,049,310
60a	*Of which: Credit risk weighted assets*	2,700,850
60b	*Of which: Market risk weighted assets*	156,573
60c	*Of which: Operational risk weighted assets*	191,888

	Capital Ratios	
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	10.48
62	Tier 1 (as a percentage of risk weighted assets)	17.04
63	Total capital (as a percentage of risk weighted assets)	18.06
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB/D-SIB buffer requirement expressed as a percentage of risk weighted assets)	8.25%
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	2.21

	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 approach (prior to application of cap)	17,204
77	Cap on inclusion of provisions in Tier 2 under standardised approach	33,761
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	-

	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)	
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)*	-