

Statement on Liquidity Coverage Ratio

Report for the month of:- Sep 2023 (Consolidated)

Sohar International Bank

(RO '000)

Sr.no.	Stock of HQLA	Factor	Unweighted amount	Weighted amount
	Level 1 assets			
1	Coins and bank notes	100%	60,267	60,267
2	Qualifying central bank reserves	100%	188,699	188,699
3	Qualifying marketable securities from sovereigns, central banks, PSEs and multilateral development banks	100%	932,644	932,644
4	Domestic sovereign or Central Bank debt for non-0% risk weighted sovereigns	100%	101,783	101,783
5	Total Level 1 assets		1,283,393	1,283,393
	Level 2A			
6	Sovereign, CB, PSE, multilateral development banks assets (qualifying for 20% risk weighing)	85%	-	-
7	Qualifying Corporate debt securities AA- or higher	85%	-	0
8	Qualifying Covered bonds AA- or higher	85%	-	0
9	Total Level 2A		-	-
	Level 2B			
10	Qualifying RMBS	75%	-	-
11	Qualifying corporate debt securities, rated between A+ and BBB-	50%	-	-
12	Qualifying common equity shares	50%	-	-
13	Total Level 2B (maximum 15% of HQLA)		-	-
14	Total level 2 assets (Maximum 40% of HQLA)		-	-
15	Total Stock of high quality liquid assets		1,283,393	1,283,393.30
	Cash outflows			
	A. Retail Deposits (Customer Deposits)			
	Demand Deposits + Term Deposits with residual maturity upto 30 days			
16	Of which - Stable deposits (deposit insurance scheme meets addl criteria)	3%	391,526	11,746
17	- Stable Deposits	5%	4,223	211
18	- Less Stable retail Deposits	10%	567,332	56,733
19	Term Deposits with residual maturity of more than 30 days	0%	191,133	-
	B. Unsecured Wholesale Funding			
20	Demand and term deposits (less than 30 days maturity) provided by small business customers Of which - stable deposits	5%	1,090	54
21	- Less Stable deposits	10%	45,112	4,511
22	Non financial corporates, sovereigns, central banks, multilateral development banks and PSEs	40%	1,865,179	746,072
23	...If entire portion covered by deposit insurance	20%	56,678	11,336

24	Cooperative banks in an institutional network (qualifying deposits with with the centralised institution)	25%	-	-
25	Other legal entity customers	100%	250,317	250,317
26	Operational deposits generated by clearing, custody and cash management activities	25%	-	-
27	Of which, Portion covered by deposit insurance	5%	-	-
C. Secured Funding				
28	Secured funding transactions with a central bank or backed by Level I assets with any counterparty	0%	386,413	0
29	Secured funding transactions backed by Level 2A assets with any counterparty	15%	-	0
30	Secured funding transactions backed by non level 1 or non level 2A assets with domestic Sovereign, domestic PSE, multilateral development banks as a counterparty	25%	-	0
31	Backed by RMBS eligible for inclusion in level 2B	25%	-	0
32	Backed by other level 2B assets	50%	-	0
33	All other secured funding transactions	100%	-	0
D. Additional Requirements				
34	Liquidity needs (e.g. collateral calls) related to financing transactions, derivatives and other contracts, downgrade of up to 3 notches	100%	-	0
35	Market valuation changes on derivatives (largest absolute net 30 day collateral flows realised during preceding 24 months-look back approach)	100%	-	0
36	Valuation changes on non-level 1 posted collateral securing derivatives	20%	-	0
37	Excess collateral held by a bank related to derivative transactions contractually callable at any time by its counterparty	100%	-	0
38	Liquidity needs related to collateral contractually due from reporting bank on derivative transactions	100%	-	0
39	Increased Liquidity needs related to derivative transactions that allow collateral substitution to non-HQLA assets	100%	-	0
40	Liabilities maturing from SPV's, ABCP's and SIV's etc. (applied to maturing amounts and returnable assets)	100%	-	0
41	Asset backed securities (including covere bonds) applied to maturing amounts	100%	-	0
Currently undrawn portion of credit lines				
42	(i) Retail and small business	5%	10,288	514
43	(ii) Non Financial corporates, Sovereign, CB, PSEs, multilateral development banks - credit facility	10%	87,872	8,787

44	(iii) Non Financial corporates, Sovereign, CB, PSEs, multilateral development banks - liquidity facility	30%	-	-
45	(iv) Banks subject to prudential supervision	40%	-	-
46	(v) Other Financial Institutions - credit	40%	-	-
47	(vi) Other Financial institutions - liquidity	100%	-	-
48	(vii) Other Legal entity customers, credit and liquidity facilities	100%	-	-
49	Other contingent funding liabilities (L/cs, LGs)	5%	1,627,025	81,351
50	Trade finance	5%	-	-
51	Customer short positions covered by other customers' collateral	50%	-	-
52	Any Other outflows	100%	67,408	67,408
53	Total cash outflows		5,551,597	1,239,041
	Cash Inflows			
	Maturing secured lending transactions backed by following collateral:-			
54	Level 1 assets	0%	-	-
55	Level 2A assets	15%	-	-
56	Level 2B assets-eligible RMBS	25%	-	-
57Other assets	50%	-	-
58	Margin lending backed by all other collaterals	50%	-	-
59	All other assets	100%	1,791	1,791
60	Amts to be received from retail counterparties	50%	16,076	8,038
61	Amounts to be received from non financial wholesale counterparties from transactions other than those listed.	50%	262,734	131,367
62	Amounts to be received from financial institutions and central banks from transactions other than those listed	100%	170,455	170,455
63	Credit or liquidity facilities provided to the reporting bank	0%	50,000	-
64	Operational deposits held at other financial institutions	0%	60,336	-
65	Other contractual cash inflows	100%	-	-
66	Net derivatives cash inflows	100%	- 2,204	(2,204)
67	Total cash inflows		559,188	309,447
68	75% of outflows			929,281
69	Inflows restricted to 75% of outflows			309,447
70	Net cash Outflow			929,595
71	LCR (%)			138.06