Basel III - Net Stable Funding Ratio (NSFR) | **Bank Name** | **Sohar International**
(Amounts in RO '000) | **Period end** | **31-Dec-24**

Available stable funding	**Associated factor**	**Unweighted amount**	**Weighted amount**
Tier 1 capital	100%	778717.1082	778717.1082
Tier 2 capital (excluding Tier 2 instruments with residual maturity of less than one year)	100%	43212	43212
Other capital instruments with effective residual maturity of one year or more	100%	0	0
Other liabilities with effective residual maturities of one year or more	100%	1209227.874	1209227.874
Stable non-maturity (demand) deposits and term deposits with residual maturity of less than one year provided by retail and small business customers	95%	446871.7833	424528.1942
Less stable non-maturity deposits and term deposits with residual maturity of less than one year provided by retail and small business customers	90%	865277.3963	778749.6566
Funding with residual maturity of less than one year provided by non-financial corporate customers, Funding with residual maturity of less than one year from sovereigns, PSEs, and multilateral and national development banks	50%	3650541.233	1825270.617
Operational deposits	50%	0	0
Other funding with residual maturity between six months and less than one year not included in the above categories, including funding provided by central banks and financial institutions	50%	1155	577.5
All other liabilities and equity not included in the above categories, including liabilities without a stated maturity (with a specific treatment for deferred tax liabilities and minority interests)	0%	338668.5877	0
NSFR derivative liabilities net of NSFR derivative assets if NSFR derivative liabilities are greater than NSFR derivative assets	0%	0	0
"Trade date" payables arising from purchases of financial instruments, foreign currencies & commodities	0%	0	0
Total Available Stable Funding			5060282.949
Required stable funding			
Coins,banknotes and reserves with CBO	0%	203414	0
All claims on central banks with residual maturities of less than six months	0%	59675	0
"Trade date" receivables arising from sales of financial instruments, foreign currencies and commodities	0%	0	0
Unencumbered Level 1 assets, excluding coins, banknotes and reserves with CBO	5%	1363934.241	68196.71206
Unencumbered loans to financial institutions with residual maturities of less than six months, where the loan is secured against Level 1 assets as defined in LCR framework, para 5.5 and where the bank has the ability to freely rehypothecate the received collateral for the life of the loan	10%	0	0

All other unencumbered loans to financial institutions with residual maturities of less than six months not included in the above categories	15%	519699.1925	77954.87888
Unencumbered Level 2A assets	15%	0	0
Unencumbered Level 2B assets	50%	708.56819	354.284095
HQLA encumbered for a period of six months or more and less than one year	50%	0	0
Loans to financial institutions and central banks with residual maturities between six months and less than one year	50%	16566.11851	8283.059255
Deposits held at other financial institutions for operational purposes	50%	45872.78177	22936.39088
All other assets not included in the above categories with residual maturity of less than one year, including loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns and PSEs	50%	307282.2322	153641.1161
Unencumbered residential mortgages with a residual maturity of one year or more and woth a risk weight of less than or equal to 35% under the Standardised Approach	65%	540122.0209	351079.3136
Other unencumbered loans not included in the above categories, excluding loans to financial institutions, with a residual maturity of one year or more and with a risk weight of less than or equal to 35% under the Standardised Approach	65%	0	0
Cash, securities or other assets posted as initial margin for derivative contracts and cash or other assets provided to contribute to the default fund of a CCP	85%	0	0
Other unencumbered performing loans with risk weights greater than 35% under the Standardised Approach and residual maturities of one year or more, excluding loans to financial institutions.	85%	3077623.969	2615980.374
Unencumbered securities that are not in default and do not qualify as HQLA with a remaining maturity of one year or more and exchange-traded equities	85%	36176.69178	30750.18801
Physical traded commodities, including gold	85%	0	0
All assets that are encumbered for a period of one year or more	100%	83231.6995	83231.6995
NSFR derivative assets net of NSFR derivative liabilities if NSFR derivative assets are greater than NSFR derivative liabilities	100%	0	0
20% of derivative liabilities (as per para 18 above)	100%	0	0
All other assets not included in the above categories, including non-performing loans, loans to financial institutions with a residual maturity of one year or more, non-exchange-traded equities, fixed assets, items deducted from regulatory capital, retained interest, insurance assets, subsidiary interests and defaulted securities.	100%	353423	353422.5699
Sub total (A)			3765830.586
Off balance sheet exposures			

Irrevocable and conditionally revocable credit and liquidity facilities to any client	5%	150346.0799	7517.303994
Other contingent funding obligations, including products and instruments such as guarantees, letters of credit, Unconditionally revocable credit and liquidity facilities	5%	1197674.117	59883.70587
Non contractual obligations such as potential requests for debt repurchases of the bank's own debt or that of related conduits, securities investment vehicles and other such financing facilities, structured products where customers anticipate ready marketability, managed funds that are marketed with the objective of maintaining a stable value	5%	0	0
Sub total (B)			67401.00987
Total Required Stable Funding (A+B)			3833231.596
NSFR (%)	**ASF / RSF**		**132.01**