	Liquidity Coverage Ratio (LCR) (Amounts in RO '000)		Bank Name / Period end	Sohar International / 31-Dec-24
	Stock of HQLA	**Factor**	**Unweighted amount**	**Weighted amount**
	Level 1 assets			
1	Coins and bank notes	100%	47614	47614
2	Qualifying central bank reserves	100%	155378	155378
3	Qualifying marketable securities from sovereigns,central banks, PSEs and multilateral development banks	100%	430938	430938
4	Domestic sovereign or Central Bank debt for non-0% risk weighted sovereigns	100%	932920	932920
5	**Total Level 1 assets**		1566851	1566851
	Level 2A			
6	Sovereign,CB,PSE, multilateral development banks assets (qualifying for 20% risk weighing)	85%	0	0
7	Qualifying Corporate debt securities AA- or higher	85%	0	0
8	Qualifying Covered bonds AA- or higher	85%	0	0
9	Total Level 2A		0	0
	Level 2B			
10	Qualifying RMBS	75%		0
11	Qualifying corporate debt securities, rated between A+ and BBB-	50%		0
12	Qualifying common equity shares	50%		0
13	Total Level 2B (maximum 15% of HQLA)		0	0
14	**Total level 2 assets (Maximum 40% of HQLA)**		0	0
15	**Total Stock of high quality liquid assets**		1566851	1566851
	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%	421459	12644
17	- Stable Deposits	5%	8126	406
18	- Less Stable retail Deposits	10%	831216	83122
19	Term Deposits with residual maturity of more than 30 days	0%	202059	0
	B. Unsecured Wholesale Funding			
20	Demand and term deposits (less than 30 days maturity) provided by small business customers of which: - Stable deposits	5%	6714	336
21	Less Stable deposits	10%	46588	4659
22	Non financial corporates, sovereigns,central banks, multilateral development banks and PSE s	40%	2673905	1069562
23	...If entire portion covered by deposit insurance	20%	70363	14073
24	Cooperative banks in an institutional network (qualifying deposits with with the centralised institution)	25%	0	0
25	Other legal entity customers	100%	74978	74978
26	Operational deposits generated by clearing, custody and cash management activities	25%	0	0
27	Of which, portion covered by deposit insurance	5%	0	0
	C. Secured Funding			
28	Secured funding transactions with a central bank or backed by Level I assets with any counterparty	0%	356299	0
29	Secured funding transactions backed by Level 2A assets with any counterparty	15%	0	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	0
31	Backed by RMBS eligible for inclusion in level 2B	25%	0	0
32	Backed by other level 2B assets	50%	0	0
33	All other secured funding transactions	100%	90646	90646
	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	0
35	Market valuation changes on derivatives (largest absolute net 30 day collateral flows realised during preceding 24 months-look back approach)	100%	0	0
36	Valuation changes on non-level 1 posted collateral securing derivatives	20%	0	0
37	Excess collateral held by a bank related to derivative transactions contractually callable at any time by its counterparty	100%	511	511
38	Liquidity needs related to collateral contractually due from reporting bank on derivative transactions	100%	0	0
39	Increased Liquidity needs related to derivative transactions that allow collateral substitution to non-HQLA assets	100%	0	0
40	Liabilities maturing from SPV's, ABCP's and SIV's etc. (applied to maturing amounts and returnable assets)	100%	0	0
41	Asset backed securities (including covere bonds) applied to maturing amounts	100%	0	0
	Currently undrawn portion of credit lines			
42	(i) Retail and small business	5%	6590	329
43	(ii) Non Financial corporates, Sovereign,CB,PSEs, multilateral development banks **credit** facility	10%	117693	11769
44	(iii)Non Financial corporates, Sovereign,CB,PSEs, multilateral development banks -**liquidity** facility	30%	0	0
45	(iv) Banks subject to prudential supervision	40%	0	0

46	(v) Other Financial Institutions-**credit**	40%	0	0
47	(vi) Other Financial institutions-**liquidity**	100%	0	0
48	(vii) Other Legal entity customers, credit and liquidity facilities	100%	0	0
49	Other contingent funding liabilities (L/cs,LGs)	5%	1198510	59926
50	Trade finance	5%	0	0
51	Customer short positions covered by other customers' collateral	50%	0	0
52	Any Other outflows	100%	9189	9189
53	**Total cash outflows**		6114845	1432149
	Cash Inflows			
	Maturing secured lending transactions backed by following collateral:-			
54	Level 1 assets	0%	0	0
55	Level 2A assets	15%	0	0
56	Level 2B assets-eligible RMBS	25%	0	0
57	.....Other assets	50%	0	0
58	Margin lending backed by all other collaterals	50%	0	0
59	All other assets	100%	2498	2498
60	Amounts to be received from retail counterparties	50%	18837	9418
61	Amounts to be received from non financial wholesale counterparties from transactions other than those listed.	50%	220399	110199
62	Amounts to be received from financial institutions and central banks from transactions other than those listed	100%	414404	414404
63	Credit or liquidity facilities provided to the reporting bank	0%	50000	0
64	Operational deposits held at other financial institutions	0%	45795	0
65	Other contractual cash inflows	100%	0	0
66	Net derivatives cash inflows	100%	11274	11274
67	**Total cash inflows**		763205	547793
68	**75% of outflows**			1074112
69	Inflows restricted to 75% of outflows			547793
70	**Net cash Outflow**			884356
71	**LCR (%)**			**177.17**

Memorandum items

1 Memorandum item No. 1

Investment in securities issued by 0% risk weighted foreign sovereigns, included in sr.no. 3 above.

Sr.no.	Name of country & sovereign rating	Amount
1		
2		
3		
4		
5		
6		
	TOTAL	0

(for additional rows please provide in a separate excel sheet)

2 Memorandum item no. 2

Investments in securities representing claims on or guaranteed by sovereigns, central banks, PSEs and MDBs that are assigned 20% risk weight, as reported in sr.no. 6 above.

Sr.No.	**banks, PSEs or multilateral development banks**	**Amount**
2.1	Name of country & sovereign rating	
(i)		
(ii)		
(iii)		
(iv)		
(v)		
(vi)		
	Total	0
2.2	Public Sector Entities	
(i)		
(ii)		
(iii)		
(iv)		
(v)		
(vi)		
	Total	0
2.3	Central Banks, MDBs	
(i)		
(ii)		
(iii)		
(iv)		
(v)		
(vi)		
	Total	0
	Grand total (reported against item 6)	0