

## NSFR disclosures

Quarter ended: Mar 2025

Bank: Sohar International Bank (Consolidated)

(RO '000)

		Unweighted value by residual maturity				
ASF Item						
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	Weighted value
1	Capital:	813,970	-	-	-	813,970
2	Regulatory capital	785,501	-	-	-	785,501
3	Other capital instruments	28,468	-	-	-	28,468
4	Retail deposits and deposits from small business customers	1,034,366	11,712	136,234	-	1,457,864
5	Stable deposits	418,675	4,038	22,430	-	482,053
6	Less stable deposits	615,691	7,673	113,804	-	975,811
7	Wholesale funding:	-	2,600,914	720,897	-	1,753,035
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	2,600,914	720,897	-	1,753,035
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	-	-	889,280	889,858
12	NSFR derivative liabilities					
13	All other liabilities and equity not included in above categories	-	-	-	889,280	889,858
14	Total ASF					4,914,727
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					62,162
16	Deposits held at other financial institutions for operational purposes	125,123	-	-	-	62,561
17	Performing loans and securities:	15,354	570,646	413,097	531,769	683,734
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	-	-	30,099	-	15,049
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	15,354	563,880	374,359	-	279,439
21	-With a risk weight of less than or equal to 35% under the Basel II Standardised approach for credit risk	-	-	-	-	-
22	Performing residential mortgages, of which:	-	6,765	5,903	498,998	359,064
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	6,765	5,903	498,998	359,064
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	2,737	32,771	30,182
25	Assets with matching interdependent liabilities					
26	Other Assets:	709	-	-	3,662,669	3,200,955
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	709	-	-	3,662,669	3,200,955
32	Off-balance sheet items		6,914	580,209	93,945	36,653
33	TOTAL RSF					4,046,065
34	NET STABLE FUNDING RATIO (%)					121.47