

# Oman Arab bank

## Investor Presentation



March 2026

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# Operating Environment

# Sultanate of Oman



Second largest country by area in the GCC



Stable political system



Strategically placed at the entrance of the Arabian Gulf



Independent, pragmatic foreign policy, good relations with Oman's neighbours and globally

**S&P Global**

**BBB-  
Stable**

**FitchRatings**

**BBB-  
Stable**

**MOODY'S**

**Baa3  
Stable**

## A Strategic Investment Destination



- Over the past five years, total **investments zones** have surged from **₹ 14.1Bn** to **₹ 22Bn** across Special Economic Zones and Free Zones

## Improving Macroeconomic Fundamentals



- Upgrading Oman's credit rating to **investment-grade** status by all major credit rating agencies in 2024 and 2025
- Reduction of Public **Debt/GDP ratio** from 67.9% in 2020 to 35.7% in 2025
- Raising **FDI flows** from **₹ 0.9Bn** in 2020 to **₹ 3.7Bn** at the end of 3Q25
- Value added of **non-hydrocarbon** activities at constant prices grew 3.4% YoY (Q3 2025)

# Oman Economic Overview

	2024	2025
 Oil Price (avg)	\$81	\$70
 Fiscal Surplus/Deficit	﷮ 540m	﷮ (480)m
 Debt/GDP	34%	35.7%
 Foreign Reserve	\$18.4Bn	\$19.6Bn <i>Nov 25</i>

## GDP

31.1 Bn

*Sep 2025*

## Policy Rate

4.25%

## Inflation

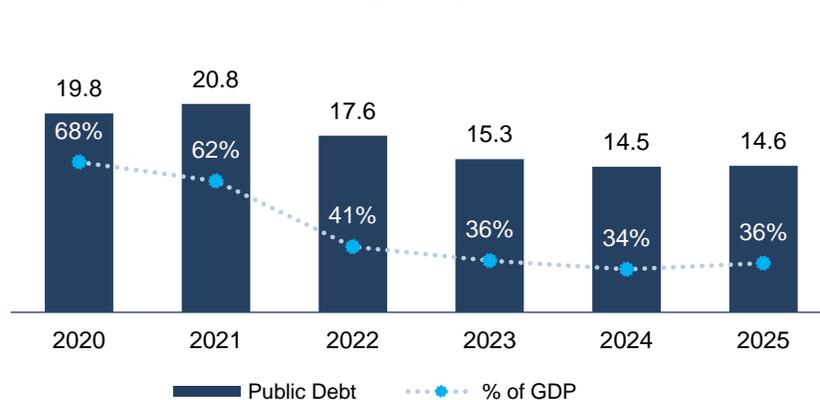
1.6%

*YoY Dec 2025*

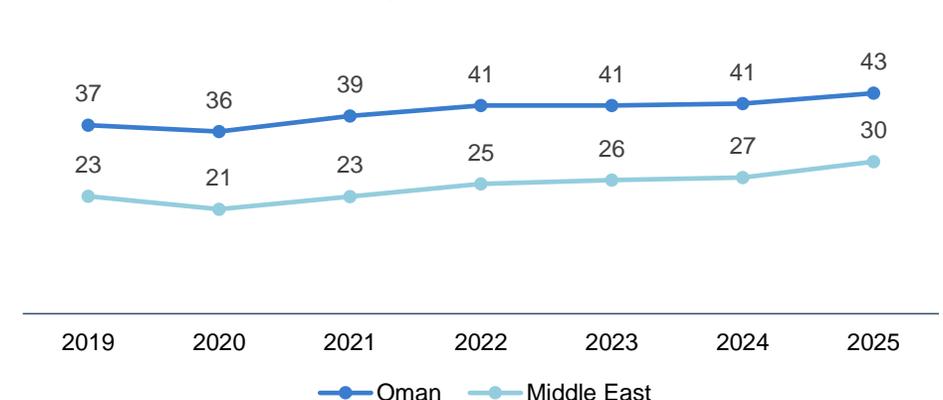
## Debt

14.6 Bn

Debt (﷮ Bn) / GDP

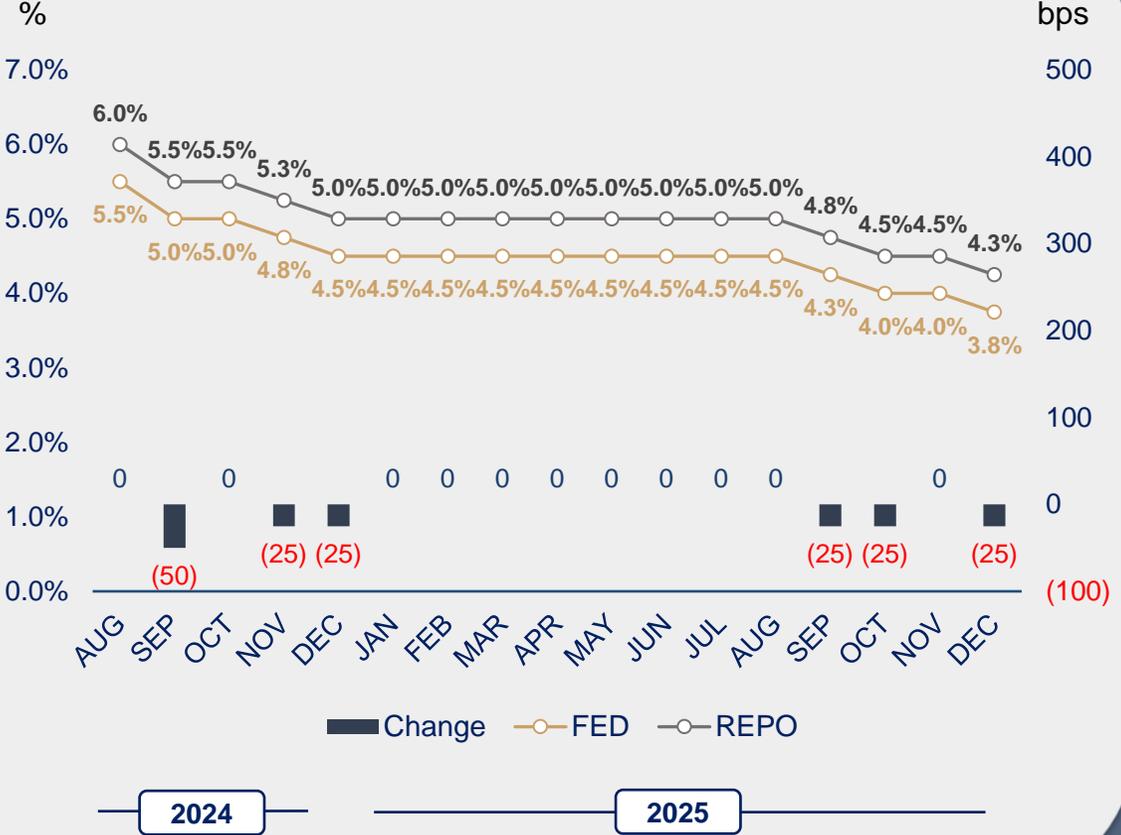


GDP per Capita (\$'000)

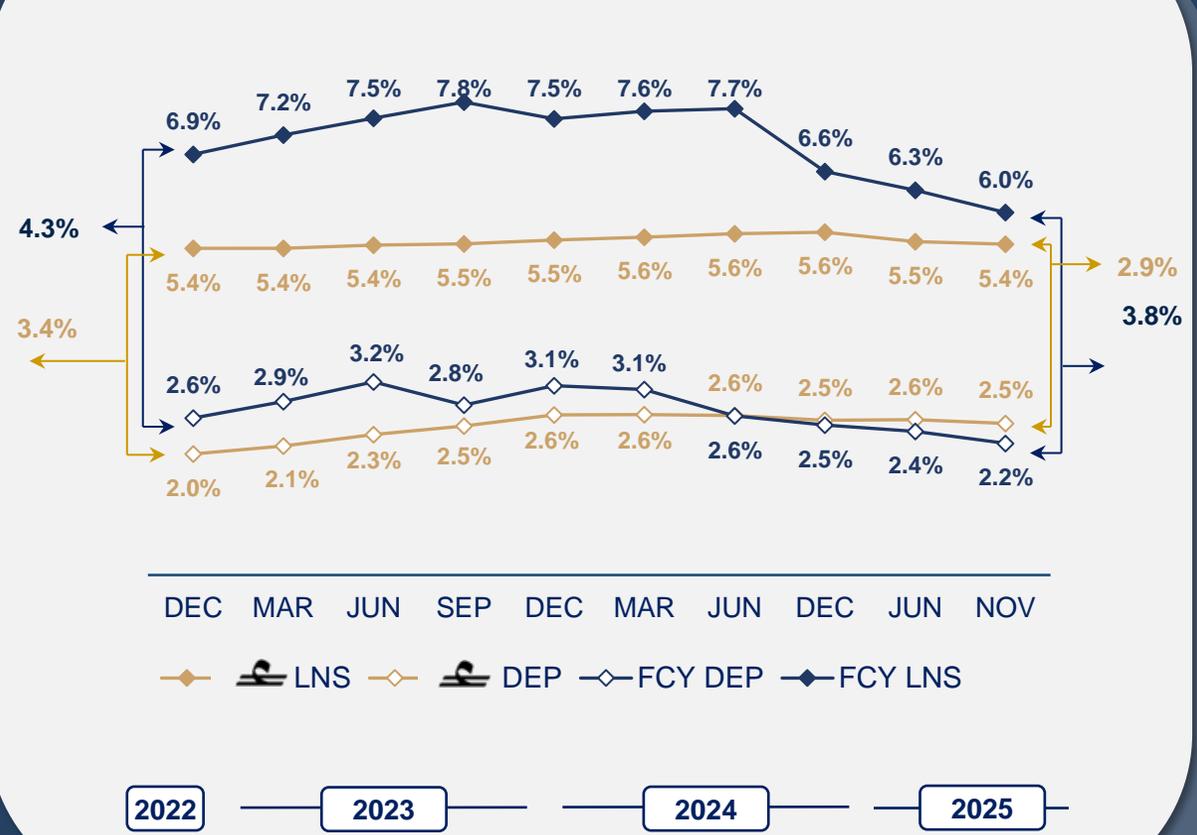


# 175 Bps reduction in FED Rate since Sep 2024

FED and CBO policy rate evolution



Local loans and deposits rate (industry average)



Sources: Central Bank of Oman and Federal Reserve

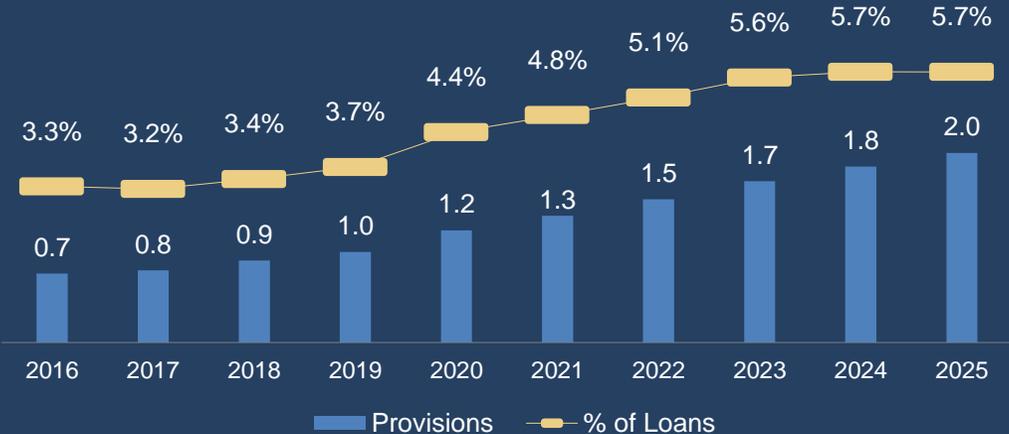
# Banking Sector – Credit and Lending

As of Nov'25

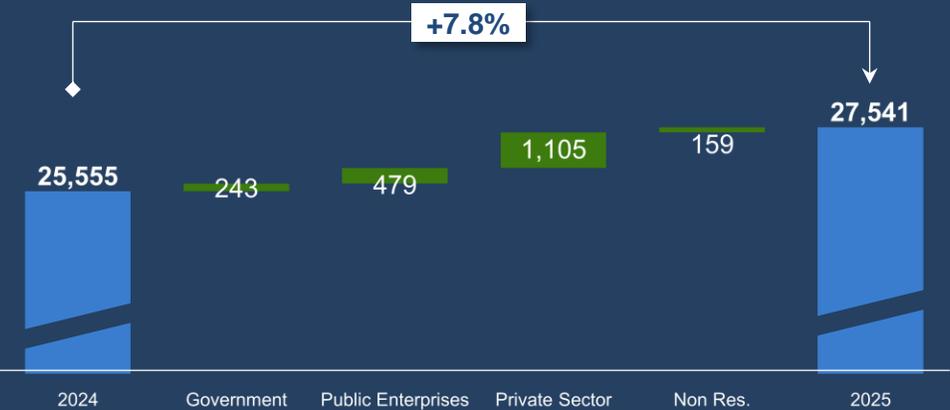
Gross Loans (₹ Bn)



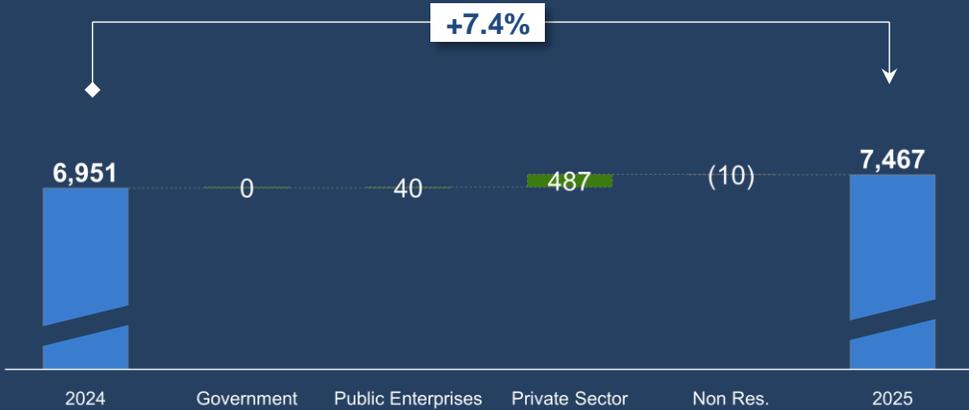
Provisions (₹ Bn) & Coverage



Conventional Loans 2025 Growth (₹ Mn)



Islamic Financing 2025 Growth (₹ Mn)



# Banking Sector – Customer Deposits

As of Nov'25

Customer Deposits (₪ Bn)



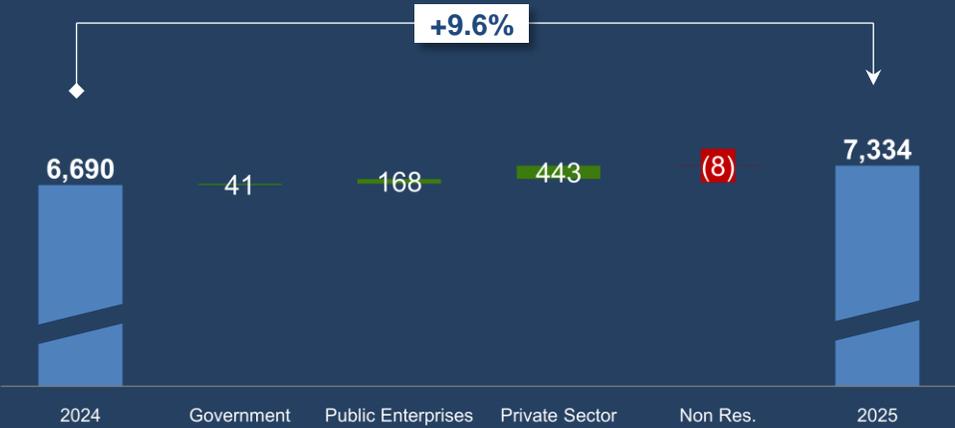
(net) Loans / Deposits (%)



Conventional Deposits 2025 Growth (₪ Mn)



Islamic Deposits 2025 Growth (₪ Mn)





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# Oman Arab Bank Overview

# We are Supported by Strong Shareholders



OMINVEST

One of the largest publicly listed investment companies in the MENA region

Diversified portfolio into :

Banking

Private Equity

Real Estate

Education

Leasing

Insurance

Investment Banking

**\$0.92Bn**

Market Cap (USD)



البنك العربي  
ARAB BANK

One of the largest financial institutions in the Middle East

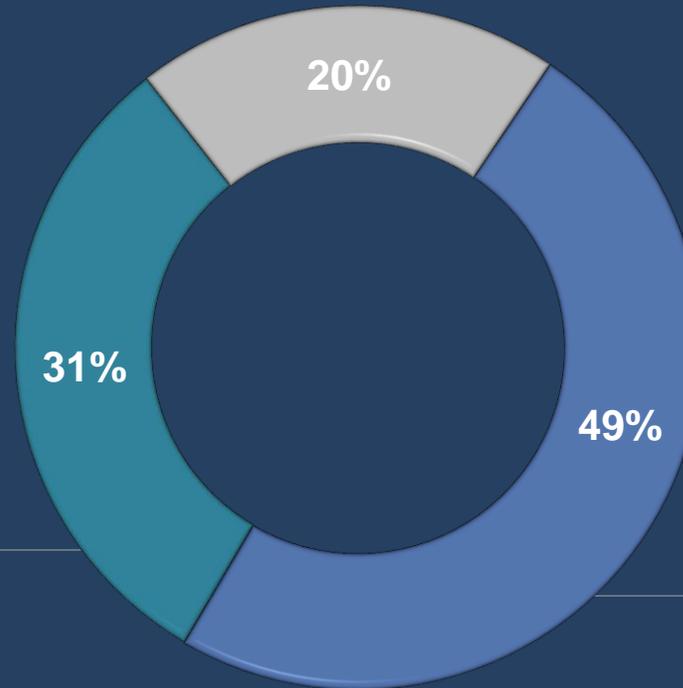
Covering key financial markets including London, Dubai, Singapore, Geneva, Paris, Frankfurt, Sydney, Bahrain and China

**\$13.2Bn**  
Total Equity

**\$6.3Bn**  
Market Cap (USD)



**600+**  
Branches across 5 continents  
and 29 countries



■ Arab Bank Group ■ OMINVEST ■ Others

# and Guided by Team of Experts



**Mr. Rashad Al Zubair**  
**Chairman**

Chairman - Zubair Corporation, Chairman - Oasis Water Co, Vice Chairman - Barr Al Jissah Resort Co, Vice Chairman and Founder Member of Muscat University.



**Dr. Nabil Qaddumi**  
**Director**

Founder and Chairman of SPETCO, international Petroleum Company operating in UAE and Kuwait. Founded PROJACS Int'l, leading project management firm later acquired by EGIS



**Ms. Randa Sadik**  
**Director**

Chief Executive Officer - Arab Bank, Chairwoman – Arab Bank Tunisian, Vice Chairwomen Arab Bank Australia. Chairwoman - Al Arabi Finance Holdings Lebanon, Chairwoman



**Mr. Abdulaziz Al Balushi**  
**Director**

Chief Executive Officer - OMINVEST, Deputy Chairman - Jabreen Capital, Board Member in Liva (NLGIC), National Finance, Member of Oman American Business Center. "Second Best CEO in Arab Banking World" - Forbes Magazine, November 2012.



**Mr. Imad Sultan**  
**Director**

Vice Chairman & Managing Director - W. J. Towell LLC, Vice chairman of National Hospitality Institute, Member of the Executive Committee of Muscat Stock Exchange. Member of Young Presidents' Organization (YPO).



**Mr. Walid Samhouri**  
**Director**

Executive Vice President, Jordan Country Head Arab Bank, Chairman - Arab Sudanese Bank, Board Member in Arab Tunisian Bank, Jordan Loan Guarantee Corporation.



**Mr. Nasri Malhame**  
**Director**

Board member in Arab Bank Switzerland (Lebanon), AB Fund Managers-Guernsey, Ubhar Capital, Oman, and Chambre de commerce Arabo-Suisse, Geneva.



**Mr. Mohammed Al Ghanma**  
**Director**

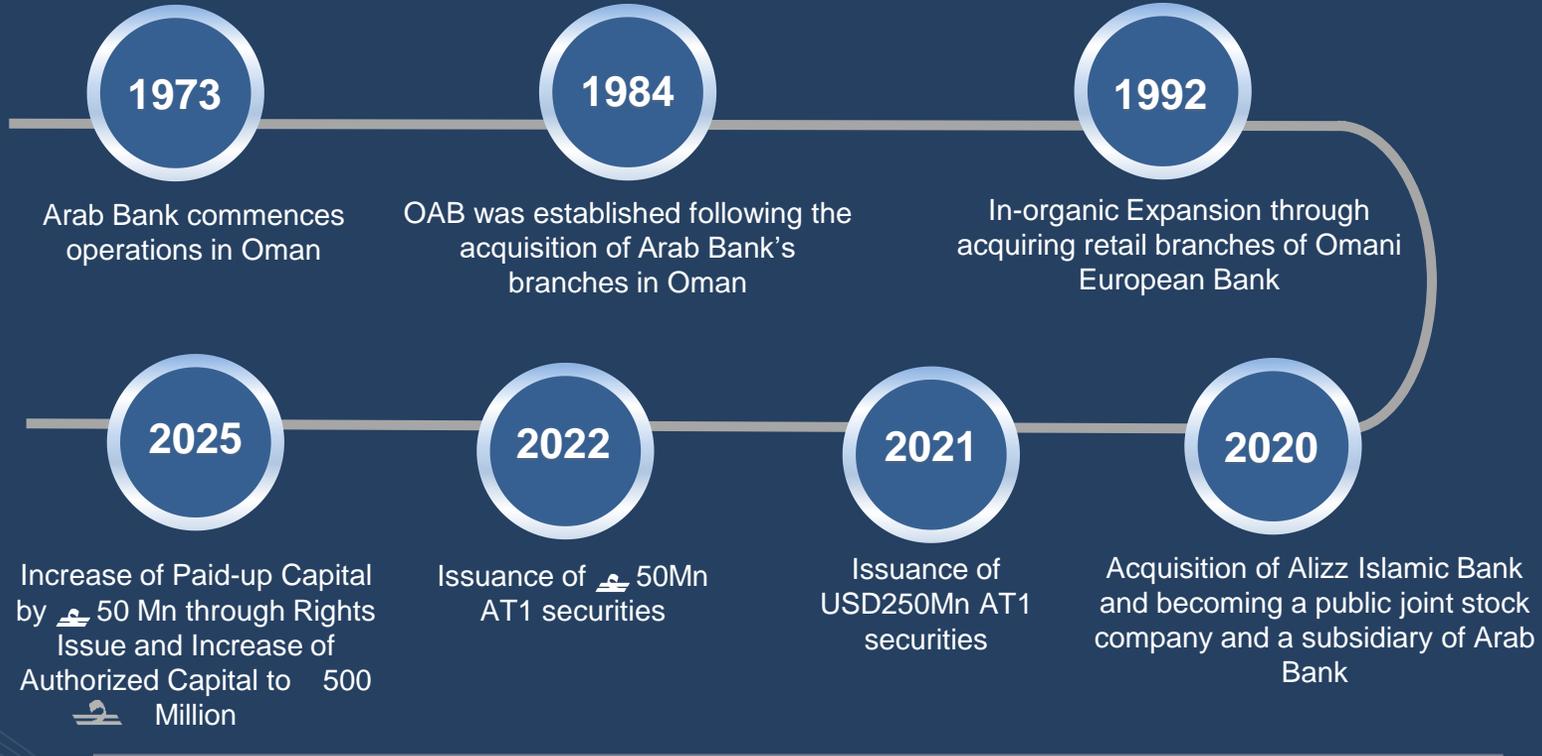
Executive Vice President and Head of Credit Division - Arab Bank, Deputy Chairman - Islamic International Arab Bank, T-Bank Turkey. Board Member in Arab National Bank, Arab Bank Syria.



**Mr. Yasir Aqil Badri**  
**Director**

Vice President , Financial Services at Mubadala Investment Company.

# Journey to success: expanding our presence and achievements



## Today

**Branches**

- 17 Islamic
- 50 Conventional
- 67 Group



**Number of Employees**  
1,431



**ATMS**  
164



**Best CSR Practices Award**  
*Oman Leaderships Award 2025*  
By CMO Asia



**OER Corporate Excellence**  
*OAB received this award in recognition of its strong performance, financial health, and shareholder value*

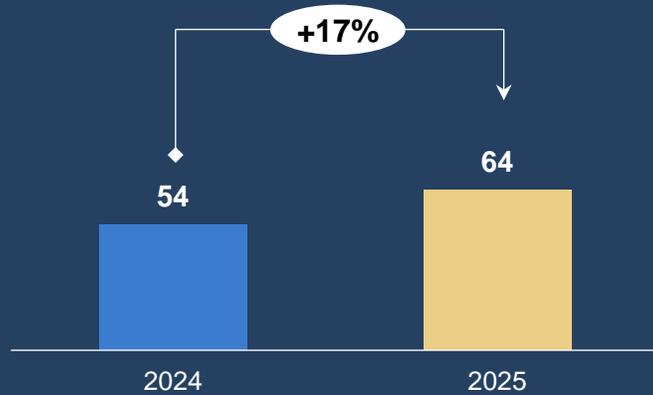


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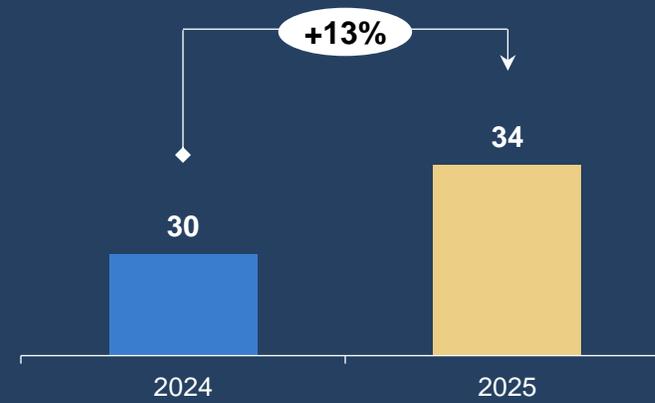
# Financial Performance

# Sustained Profitability with Balance Sheet Expansion

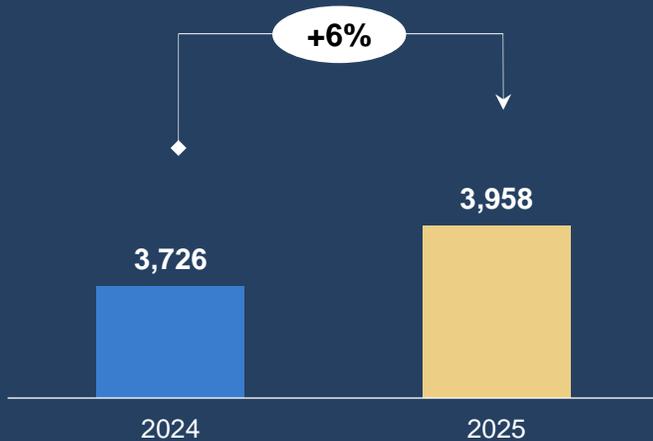
Operating Profit (₹ Mn)



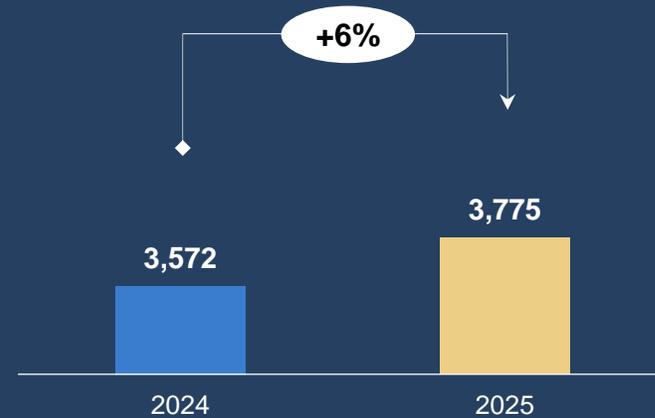
Net Profit (₹ Mn)



Loans & Advances (₹ Mn)

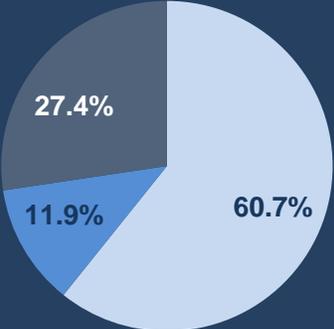


Customer Deposits (₹ Mn)



# Leading to an improvement in return on equity

Cost Base (₪ Mn)

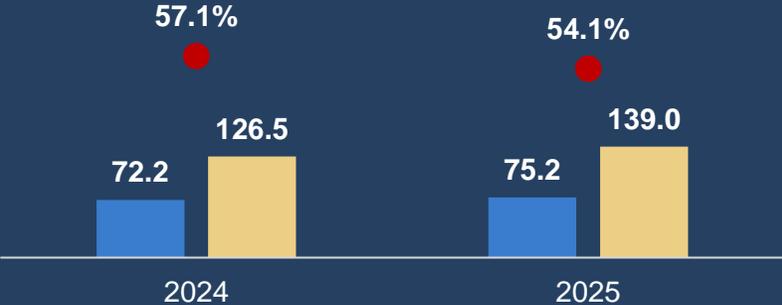


■ Staff cost ■ Depreciation ■ Other cost

Cost Movement (₪ Mn)

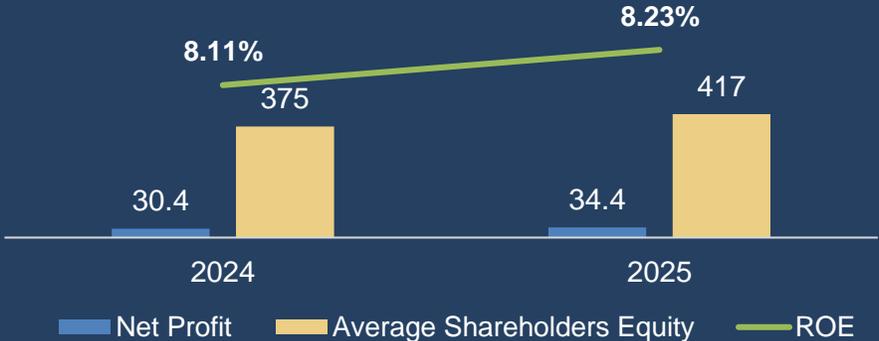


Cost / Income (%)



■ Cost ■ Income ● Cost to Income %

Return on Equity (%)<sup>1</sup>



■ Net Profit ■ Average Shareholders Equity — ROE

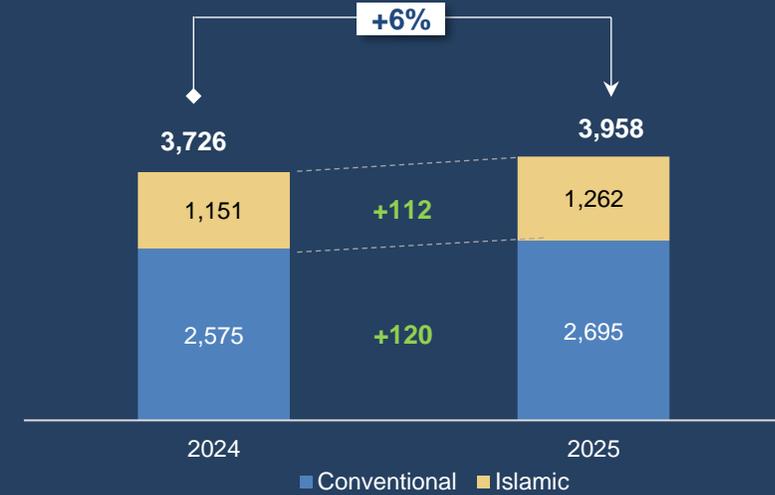
1. Net profit / average shareholders equity.

# We grew our loan book reasonably across conventional and Islamic segments

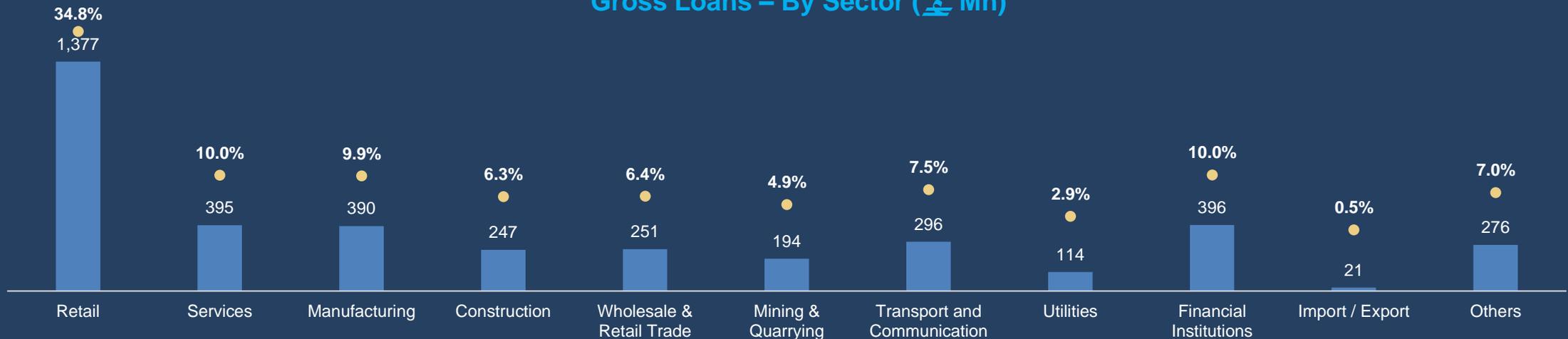
## Gross Loans – By Segment (ﷲ Mn)



## Gross Loans – By Type (ﷲ Mn)

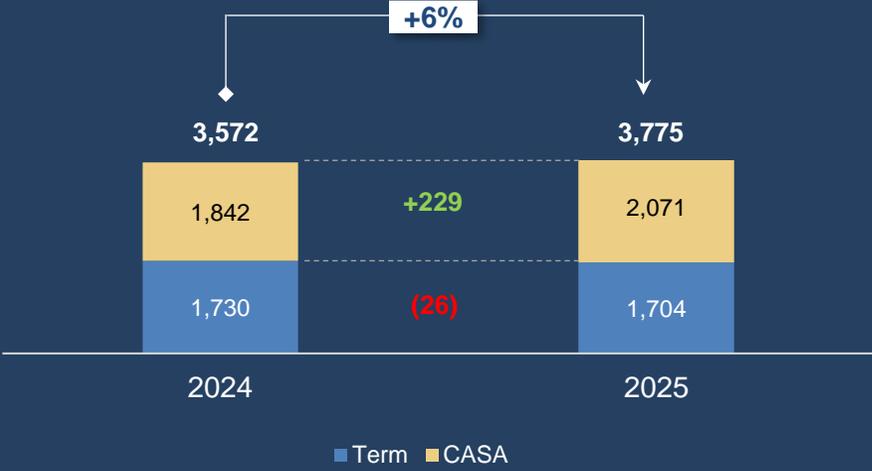


## Gross Loans – By Sector (ﷲ Mn)

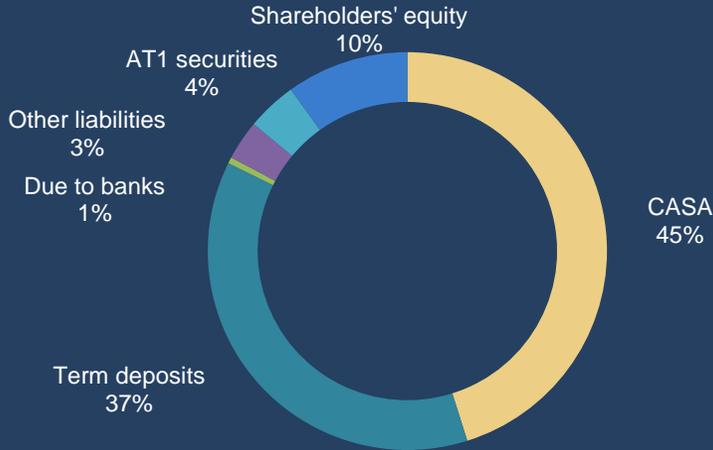
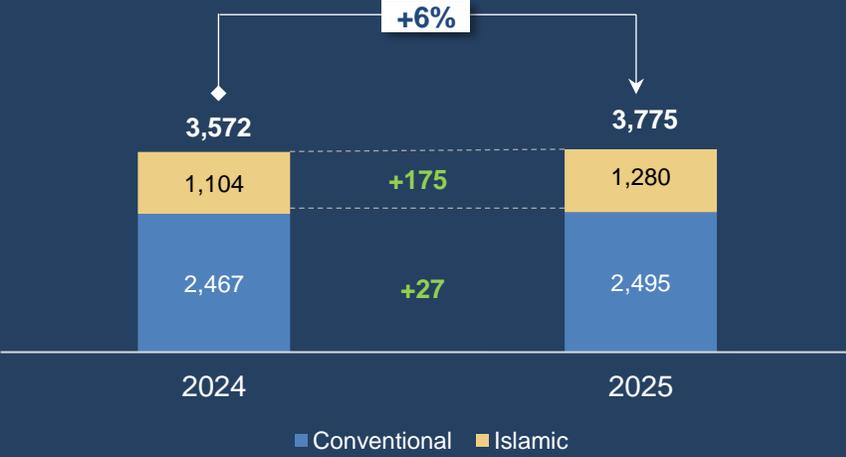


# Steady growth in deposits withstanding a good liquidity position

Customer Deposits – By Product (ﷲ Mn)



Customer Deposits – By Type (ﷲ Mn)



## Liquidity Position – 2025



**LCR**  
At 158%



**NSFR**  
At 111%



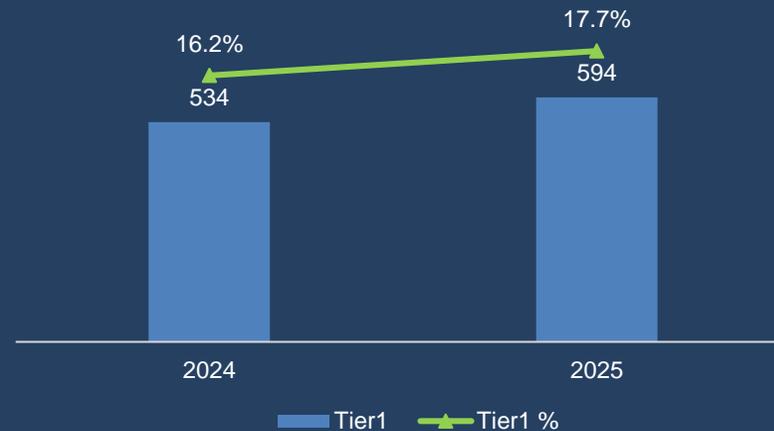
**LTD**  
At 99%

# With an efficient utilization of our capital

### CET 1 Capital (ﷲ Mn)



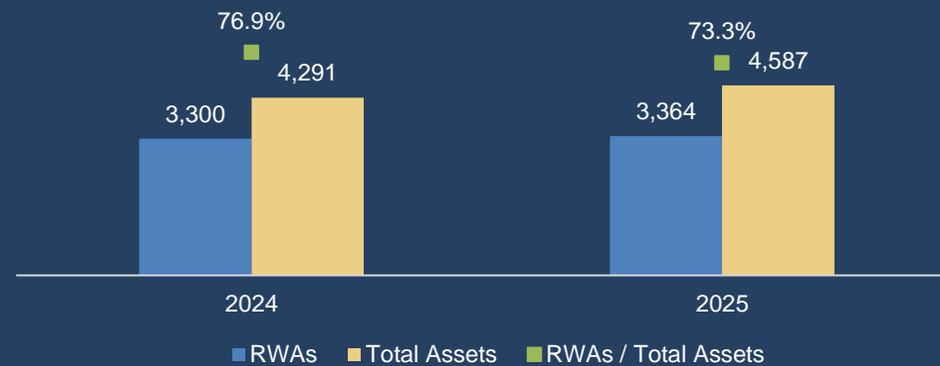
### Tier 1 Capital (ﷲ Mn)



### Total Capital (ﷲ Mn)



### Risk Weighted Assets (ﷲ Mn)



# Appendices



# Balance Sheet Summary

₹ Mn

	Parent				Consolidated			
	2025	2024	VAR	Growth	2025	2024	VAR	Growth
<b>ASSETS</b>								
Cash and balances with Central Bank	114	118	(4)	-3%	194	180	13	7%
Due from banks	62	66	(4)	-6%	74	67	6	9%
Loans, advances and financing to customers - net	2,514	2,391	123	5%	3,720	3,491	229	7%
Investment on subsidiary	146	135	11	8%	0	0	-	-
Investment securities	348	328	19	6%	502	450	52	12%
Intangibles	0	0	0	-	6	6	(0)	-5%
Property and equipment	33	34	(1)	-4%	40	40	(0)	0%
Other assets	46	46	(1)	-1%	52	57	(5)	-9%
<b>TOTAL ASSETS</b>	<b>3,262</b>	<b>3,118</b>	<b>143</b>	<b>5%</b>	<b>4,587</b>	<b>4,291</b>	<b>296</b>	<b>7%</b>
<b>LIABILITIES</b>								
Due to banks	23	31	(8)	-27%	23	55	(31)	-57%
Customer deposits	2,495	2,467	27	1%	3,775	3,572	203	6%
Other liabilities	133	84	49	58%	148	99	49	49%
<b>TOTAL LIABILITIES</b>	<b>2,650</b>	<b>2,582</b>	<b>68</b>	<b>3%</b>	<b>3,946</b>	<b>3,726</b>	<b>220</b>	<b>6%</b>
<b>EQUITY</b>								
Total Shareholders' Equity	455	380	76	20%	455	379	75	20%
Perpetual Tier 1 capital securities	156	156	0	0%	186	186	0	0%
<b>TOTAL EQUITY</b>	<b>612</b>	<b>536</b>	<b>76</b>	<b>14%</b>	<b>641</b>	<b>566</b>	<b>75</b>	<b>13%</b>
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>3,262</b>	<b>3,118</b>	<b>143</b>	<b>5%</b>	<b>4,587</b>	<b>4,291</b>	<b>296</b>	<b>7%</b>

# Profit and Loss Summary

₹ Mn

	Parent				Consolidated			
	2025	2024	VAR	Growth	2025	2024	VAR	Growth
Interest income	164.4	162.2	2.2	1%	164.0	162.5	1.5	1%
Interest expense	(83.7)	(90.1)	6.4	7%	(83.7)	(90.1)	6.4	7%
Net interest income	80.6	72.1	8.6	12%	80.3	72.4	7.9	11%
Net income from Islamic financing	0.0	0.0	0.0	-	32.3	27.1	5.1	19%
Net fee & commission income	14.5	15.2	(0.6)	-4%	19.3	19.8	(0.5)	-3%
Net income from investment securities	0.9	0.4	0.5	112%	1.2	0.6	0.6	101%
Other operating income	16.7	13.8	2.9	21%	6.0	6.6	(0.6)	-9%
<b>OPERATING INCOME</b>	<b>112.7</b>	<b>101.4</b>	<b>11.3</b>	<b>11%</b>	<b>139.0</b>	<b>126.5</b>	<b>12.5</b>	<b>10%</b>
<b>OPERATING EXPENSES</b>	<b>(55.2)</b>	<b>(52.6)</b>	<b>(2.7)</b>	<b>-5%</b>	<b>(75.2)</b>	<b>(72.2)</b>	<b>(3.1)</b>	<b>-4%</b>
<b>OPERATING PROFIT</b>	<b>57.5</b>	<b>48.9</b>	<b>8.6</b>	<b>18%</b>	<b>63.7</b>	<b>54.3</b>	<b>9.5</b>	<b>17%</b>
Net allowance for credit losses	(18.5)	(14.1)	(4.4)	-31%	(22.9)	(18.1)	(4.8)	-26%
<b>PROFIT BEFORE TAX</b>	<b>39.0</b>	<b>34.7</b>	<b>4.3</b>	<b>12%</b>	<b>40.8</b>	<b>36.1</b>	<b>4.7</b>	<b>13%</b>
Income tax expense	(4.4)	(4.0)	(0.4)	-9%	(6.5)	(5.7)	(0.8)	-14%
<b>NET PROFIT</b>	<b>34.7</b>	<b>30.7</b>	<b>3.9</b>	<b>13%</b>	<b>34.4</b>	<b>30.4</b>	<b>3.9</b>	<b>13%</b>



Thank You