بنك عمان العربي
OMAN ARAB BANK

Actuals/Omani Rial/Unaudited

Statement of changes in equity	General reserve	General reserve	Impairment reserve	Impairment reserve	Investments fair valuation reserve	Investments fair valuation reserve	Legal reserve	Legal reserve	Perpetual Tier1 capital securities	Perpetual Tier1 capital securities	Restructured loan reserve	Restructured loan reserve	Special reserve	Special reserve	Subordinate loan reserve	Subordinate loan reserve	Treasury shares reserve	Treasury shares reserve	Voluntary reserve	Voluntary reserve	Total equity attributable to the equity holders of the Bank	Share capital	Share capital	Other reserves	Other reserves	Cash flow hedge reserve	Cash flow hedge reserve	Foreign currency translation reserve	Foreign currency translation reserve	Share based compensation reserve	Share based compensation reserve	Retained earnings (accumulated Losses)	Retained earnings (accumulated Losses)	Revaluation reserve	Revaluation reserve	Share premium	Share premium	Treasury shares	Treasury shares	Consolidated	Standalone
	Consolidated	Standalone	Consolidated	Standalone	Consolidated	Standalone	Consolidated	Standalone	Consolidated	Standalone	Consolidated	Standalone	Consolidated	Standalone	Consolidated	Standalone	Consolidated	Standalone	Consolidated	Standalone		Consolidated	Standalone	Consolidated	Standalone	Consolidated	Standalone	Consolidated	Standalone	Consolidated	Standalone	Consolidated	Standalone	Consolidated	Standalone	Consolidated	Standalone	Consolidated	Standalone	01/01/2025-30/09/2025	01/01/2025-30/09/2025
	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2025-30/09/2025
STATEMENT OF CHANGES IN EQUITY																																									
STATEMENT OF CHANGES IN EQUITY																																									
Equity at beginning of period (before adjustments)	25,560,000	25,560,000	16,800,000	16,800,000	(1,707,000)	(1,975,000)	53,626,000	53,614,000	196,266,000	196,266,000	0	0	3,837,000	3,837,000	0	0	0	0	0	0	379,498,000	166,941,000	166,941,000	0	0	0	0	0	0	0	0	77,876,000	79,275,000	0	0	36,565,000	36,565,000	0	0	565,764,000	555,883,000
Equity at beginning of period (after adjustments)	**25,560,000**	**25,560,000**	**16,800,000**	**16,800,000**	**(1,707,000)**	**(1,975,000)**	**53,626,000**	**53,614,000**	**196,266,000**	**196,266,000**	**0**	**0**	**3,837,000**	**3,837,000**	**0**	**0**	**0**	**0**	**0**	**0**	**379,498,000**	**166,941,000**	**166,941,000**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**77,876,000**	**79,275,000**	**0**	**0**	**36,565,000**	**36,565,000**	**0**	**0**	**565,764,000**	**555,883,000**
CHANGES IN EQUITY																																									
COMPREHENSIVE INCOME																																									
Profit (loss)																																	**23,336,000**								**23,336,000**	**23,569,000**
Other comprehensive income					**3,021,000**	**3,021,000**															**3,990,000**												**(11,000)**								**3,990,000**	**3,021,000**
Total comprehensive income					**3,021,000**	**3,021,000**															**26,326,000**												**23,325,000**	**23,569,000**							**26,326,000**	**26,590,000**
Interest paid on tier1 capital securities																					6,000,000												6,000,000	5,714,000							6,000,000	5,714,000
Increase (decrease) through other changes, equity							203,000	203,000													50,203,000	50,000,000	50,000,000										50,203,000	50,203,000							50,203,000	50,203,000
Total increase (decrease) in equity					**3,021,000**	**3,021,000**	**203,000**	**203,000**													**69,843,000**	**50,000,000**	**50,000,000**										**16,618,000**	**17,855,000**							**69,843,000**	**71,079,000**
Equity at end of period	**25,560,000**	**25,560,000**	**16,800,000**	**16,800,000**	**1,314,000**	**1,046,000**	**53,829,000**	**53,817,000**	**196,266,000**	**196,266,000**	**0**	**0**	**3,837,000**	**3,837,000**	**0**	**0**	**0**	**0**	**0**	**0**	**449,341,000**	**216,941,000**	**216,941,000**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**94,493,000**	**96,130,000**	**0**	**0**	**36,565,000**	**36,565,000**	**0**	**0**	**635,107,000**	**606,962,000**

Actuals/Omani Rial/Unaudited

Statement of changes in equity	General reserve	General reserve	Impairment reserve	Impairment reserve	Investments fair valuation reserve	Investments fair valuation reserve	Legal reserve	Legal reserve	Perpetual Tier1 capital securities	Perpetual Tier1 capital securities	Restructured loan reserve	Restructured loan reserve	Special reserve	Special reserve	Subordinate loan reserve	Subordinate loan reserve	Treasury shares reserve	Treasury shares reserve	Voluntary reserve	Voluntary reserve	Total equity attributable to the equity holders of the Bank	Share capital	Share capital	Other reserves	Other reserves	Cash flow hedge reserve	Cash flow hedge reserve	Foreign currency translation reserve	Foreign currency translation reserve	Share based compensation reserve	Share based compensation reserve	Retained earnings (accumulated Losses)	Retained earnings (accumulated Losses)	Revaluation reserve	Revaluation reserve	Share premium	Share premium	Treasury shares	Treasury shares	Consolidated	Standalone
	Consolidated	Standalone	Consolidated	Standalone	Consolidated	Standalone	Consolidated	Standalone	Consolidated	Standalone	Consolidated	Standalone	Consolidated	Standalone	Consolidated	Standalone	Consolidated	Standalone	Consolidated	Standalone		Consolidated	Standalone	Consolidated	Standalone	Consolidated	Standalone	Consolidated	Standalone	Consolidated	Standalone	Consolidated	Standalone	Consolidated	Standalone	Consolidated	Standalone	Consolidated	Standalone	01/01/2024-30/09/2024	01/01/2024-30/09/2024
	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024	01/01/2024-30/09/2024
STATEMENT OF CHANGES IN EQUITY																																									
STATEMENT OF CHANGES IN EQUITY																																									
Equity at beginning of period (before adjustments)	25,560,000	25,560,000	9,130,000	9,130,000	(1,075,000)	(1,343,000)	50,551,000	48,707,000	146,250,000	146,250,000	0	0	3,837,000	3,837,000	0	0	0	0	0	0	370,726,000	166,941,000	166,941,000	0	0	0	0	0	0	0	0	79,217,000	81,111,000	0	0	36,565,000	36,565,000	0	0	516,976,000	516,750,000
Equity at beginning of period (after adjustments)	**25,560,000**	**25,560,000**	**9,130,000**	**9,130,000**	**(1,075,000)**	**(1,343,000)**	**50,551,000**	**48,707,000**	**146,250,000**	**146,250,000**	**0**	**0**	**3,837,000**	**3,837,000**	**0**	**0**	**0**	**0**	**0**	**0**	**370,726,000**	**166,941,000**	**166,941,000**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**79,217,000**	**81,111,000**	**0**	**0**	**36,565,000**	**36,565,000**	**0**	**0**	**516,976,000**	**516,750,000**
CHANGES IN EQUITY																																									
COMPREHENSIVE INCOME																																									
Profit (loss)																																	**26,528,000**	**28,761,000**							**26,528,000**	**28,761,000**
Other comprehensive income					**1,225,000**	**1,225,000**															**1,225,000**																				**1,225,000**	**1,225,000**
Total comprehensive income					**1,225,000**	**1,225,000**															**27,753,000**												**26,528,000**	**28,761,000**							**27,753,000**	**31,986,000**
Interest paid on tier1 capital securities																					7,938,000													7,938,000								7,938,000
Increase (decrease) through other changes, equity																																	(11,000)								(11,000)	
Total increase (decrease) in equity					**1,225,000**	**1,225,000**															**19,829,000**												**15,184,000**	**15,537,000**							**19,829,000**	**16,562,000**
Equity at end of period	**25,560,000**	**25,560,000**	**9,130,000**	**9,130,000**	**150,000**	**(118,000)**	**50,551,000**	**48,707,000**	**146,250,000**	**146,250,000**	**0**	**0**	**3,837,000**	**3,837,000**	**0**	**0**	**0**	**0**	**0**	**0**	**387,055,000**	**166,941,000**	**166,941,000**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**94,521,000**	**96,648,000**	**0**	**0**	**36,565,000**	**36,565,000**	**0**	**0**	**533,305,000**	**533,128,000**

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON 09 Nov 2025