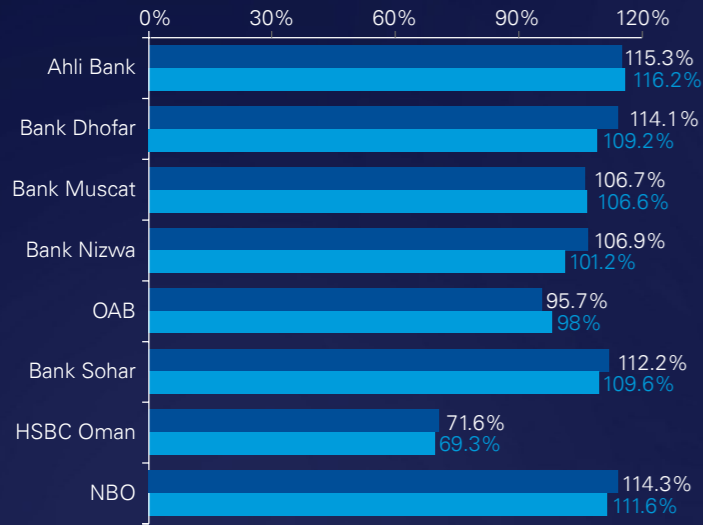
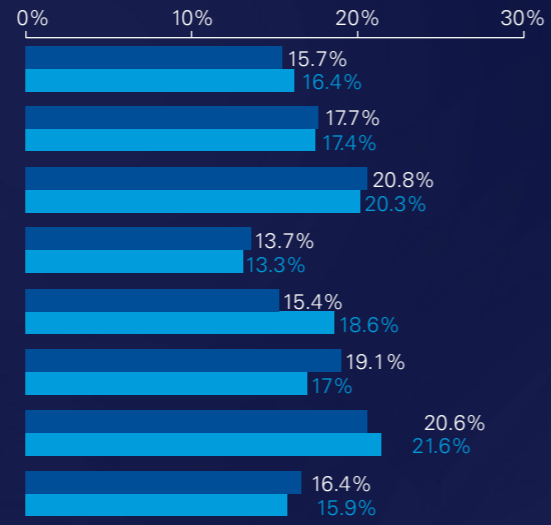


Key banking indicators

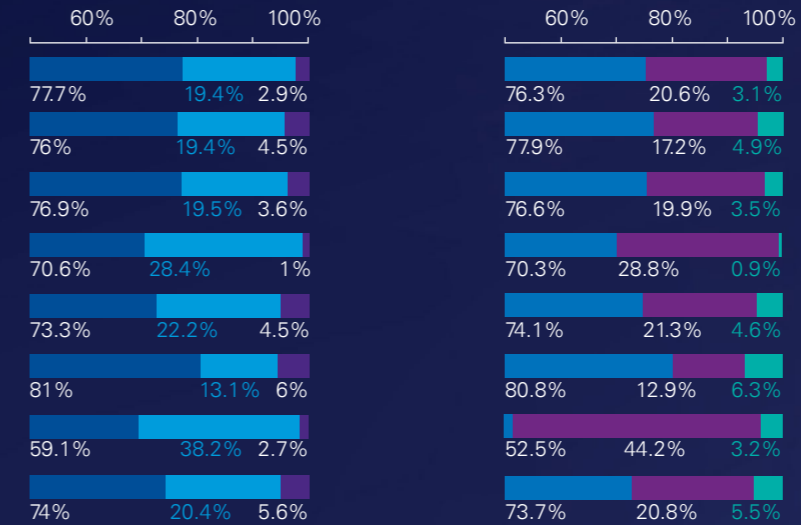
Loan Deposit Ratio



Capital Adequacy Ratio



Total loans subject to ECL - By stages



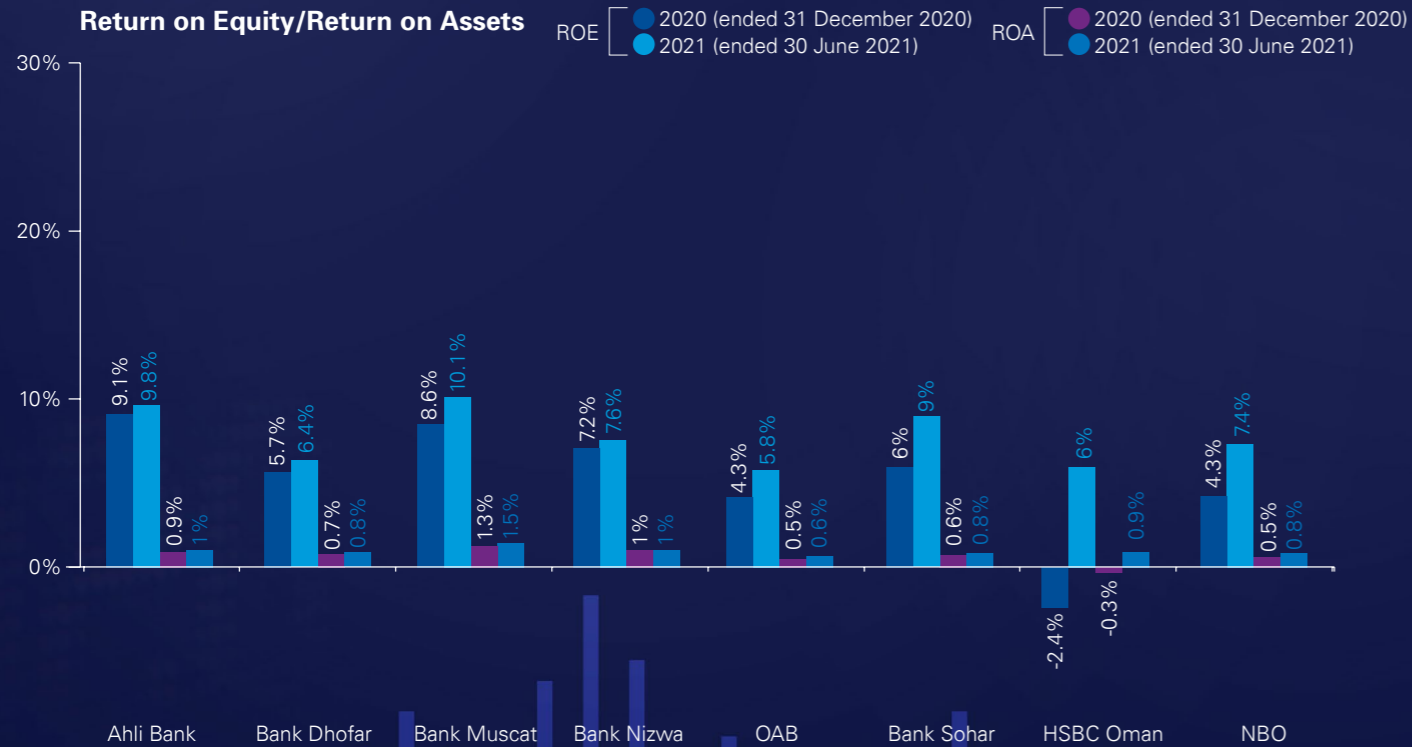
● 2020 (ended 31 December 2020)
● 2021 (ended 30 June 2021)

● 2020 (ended 31 December 2020)
● 2021 (ended 30 June 2021)

2020 (ended 31 December 2021)
● Stage 1
● Stage 2
● Stage 3

2021 (ended 30 June 2021)
● Stage 1
● Stage 2
● Stage 3

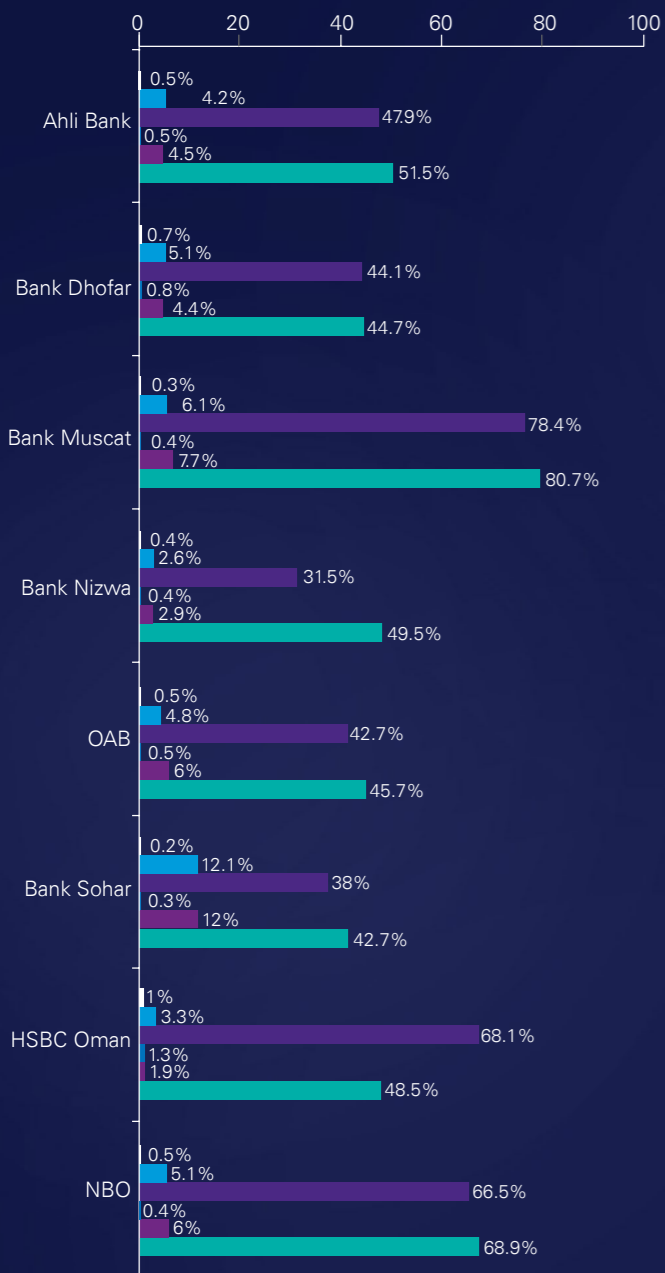
Return on Equity/Return on Assets



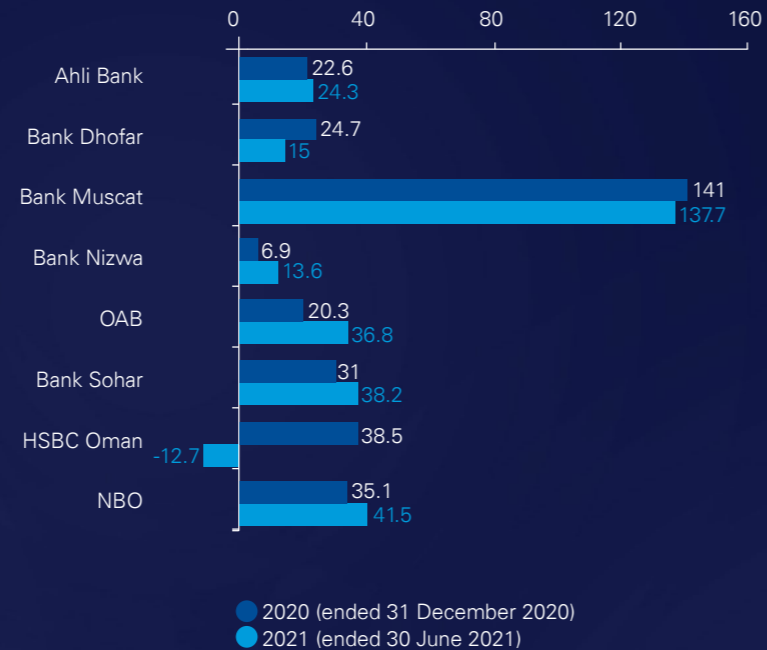
ROE ● 2020 (ended 31 December 2020)
● 2021 (ended 30 June 2021)

ROA ● 2020 (ended 31 December 2020)
● 2021 (ended 30 June 2021)

Coverage ratios on loans by stage



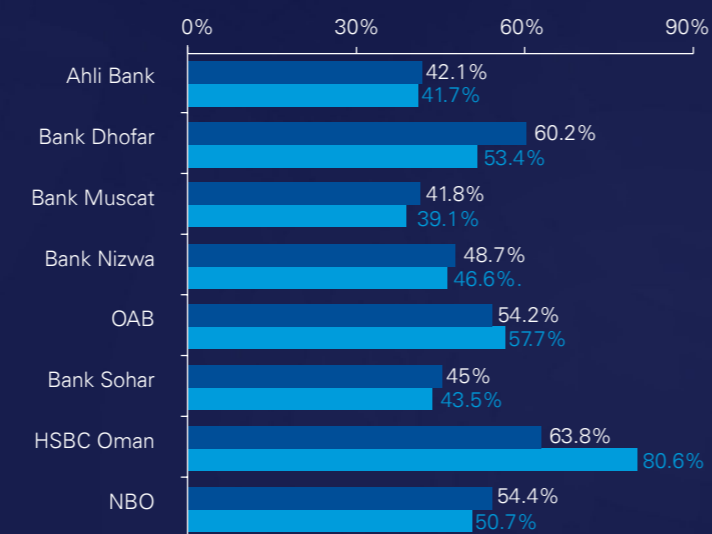
Net provision charge on loans and advances (USD million)



Credit rating

	S&P Long term issuer rating	S&P outlook	Moody Long term issuer rating	Moody outlook	Fitch Long term issuer rating	Fitch outlook
Ahli Bank	NA	NA	WR	NA	B+	NEG
Bank Dhofar	NA	NA	NA	NA	NA	NA
Bank Muscat	NA	NA	Ba3	NEG	BB-	NEG
Bank Nizwa	B+	Stable	Ba3	NEG	BB-	NEG
OAB	NA	NA	Ba3	NEG	NA	NA
Bank Sohar	NA	NA	Ba3	NEG	B+	NEG
HSBC Oman	NR	NA	Ba2	NEG	BB	NEG
NBO	NR	NA	Ba3	NEG	BB-	NEG

Cost-income ratio



2020 (ended 31 December 2021) ● Stage 1
● Stage 2
● Stage 3

2021 (ended 30 June 2021) ● Stage 1
● Stage 2
● Stage 3

● 2020 (ended 31 December 2020)
● 2021 (ended 30 June 2021)