



Oman Arab Bank SAOG
CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2020 (UNAUDITED)

	Note	Consolidated 30-Jun-20 RO 000	OAB SAOC 30-Jun-19 RO 000	OAB SAOC Audited 31-Dec-19 RO 000
Assets				
Cash and balances with Central Bank of Oman	5	159,891	207,503	179,664
Due from banks	6	69,846	75,319	50,802
Loans, advances and financing activities for customers	7	2,586,967	1,954,717	2,006,330
Investments in securities	8	225,707	150,307	165,422
Property and equipment	10	44,166	39,719	39,725
Other assets	9	80,740	51,374	55,186
Total assets		3,167,317	2,478,939	2,497,129
Liabilities				
Due to banks	11	45,489	96,936	31,465
Customers' deposits	12	2,580,666	1,937,274	1,998,436
Other liabilities	13	87,034	67,731	71,698
Subordinated debt	14	20,000	20,000	20,000
Taxation		3,427	3,392	6,687
Total liabilities		2,736,616	2,125,333	2,128,286
Equity				
Share capital	15 (a)	166,941	134,620	134,620
Share premium	15 (b)	36,565	-	-
Legal reserve	16	44,746	41,490	44,746
General reserve		25,560	25,560	25,560
Impairment reserve		9,130	-	9,130
Other non-distributable reserves	17	20,515	15,915	19,915
Retained earnings		56,779	65,290	64,270
Cumulative changes in fair value of investments		(2,088)	(1,822)	(1,951)
Total equity attributable to the equity holders of the Bank		358,148	281,053	296,290
Tier 1 perpetual bond	18	72,553	72,553	72,553
Total equity		430,701	353,606	368,843
Total liabilities and shareholders' funds		3,167,317	2,478,939	2,497,129
Contingent liabilities	24	597,404	780,456	720,029

The financial statements were approved by the board of directors 20 July 2020 and were signed on their behalf by:

Rashad Muhammad Al Zubair
Chairman

Rashad Al-Musafir
Chief Executive Officer

The notes 1 to 28 form part of these condensed interim financial statements