

NATIONAL BANK OF OMAN - UNLOCKING OPPORTUNITIES, AS ONE

National Bank of Oman SAOG ("NBO" or the "Bank"), licensed by CBO & CMA, was the first incorporated Bank in the Sultanate of Oman ("Oman")-established in 1973 as a joint stock company, providing conventional and Islamic banking services. The Bank's shares are listed on the Muscat Securities Market ("MSM"). The Bank operates via five main segments, namely, retail banking, corporate banking, investment banking, treasury and international banking, and Islamic banking.

OUR VISION

Our vision is to be the bank of choice. We are committed to meeting and exceeding the expectations of our customers, employees, shareholders and the community, ensuring quality, efficiency, excellence and accountability at all times.

OUR VALUE

Authentic, First and Foremost	Creating Value Through Connection	Relentlessly Pioneering	Pursuing Simplicity
We reflect the true Oman, welcoming everyone into our family; it's in our heritage to build and nurture strong relationships.	We're collaborative and resourceful, proactively finding synergies as a team that help us bring new opportunities and create value.	We never rest, always looking to grow, learn and find new ways that push the boundaries of what's possible.	We're constantly trying to make every interaction and experience simpler and more seamless.



SHARE DATA

19/11/2024

Currency	OMR	Volume	0
Previous Close	0.29	Number of shares (mln)	1,625.95
Change (%)	0.00	Market capitalisation (mln)	471.52

KEY ANNUAL FIGURES

2021

2022

2023

Statement of Financial Position (RO Mn)

Total assets	4,081	4,294	4,822
Total liabilities	3,526	3,653	4,147
Total equity	555	641	675

Statement Of Profit Or Loss And Other Comprehensive Income (RO Mn)

Net interest income	87	98	104
Operating income	123	138	146
Total operating expenses	(63)	(61)	(62)
Profit for the year	30	48	58

Statement Of Cash Flows (RO Mn)

Net cash from/(used in) operating activities	253	(143)	329
Net cash from/(used in) investing activities	(81)	65	(28)
Net cash from/(used in) financing activities	(9)	36	(25)

Key Indicators

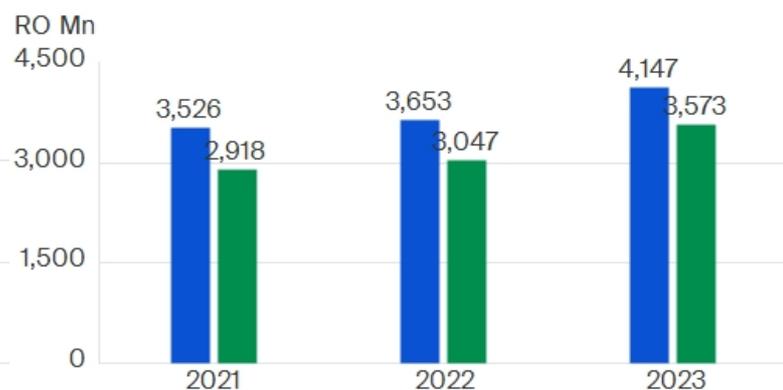
Basic and diluted earnings per share (RO)	0.013	0.024	0.028
ROE (%)	5.53	8.21	8.80
ROA (%)	0.77	1.14	1.27
Cost to Income (%)	51.48	43.78	42.44
Net interest margin (NIM) (%)	2.61	2.75	2.70
NPL ratio (Non-performing loans ratio) (%)	5.3	4.9	4.5
NPL Coverage (Provision coverage ratio) (%)	90.1	93.4	99.5
Liquid Asset Ratio (%)	21.3	18.3	26.3
CAR (Capital adequacy ratio) (%)	15.7	16.9	16.9
CET 1 (Core equity tier 1) (%)	11.8	11.9	12.1

Assets

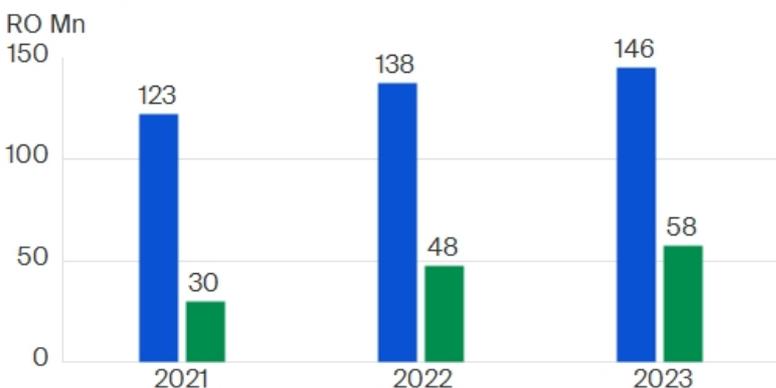
● Total assets ● Loans & Advances

**Liabilities**

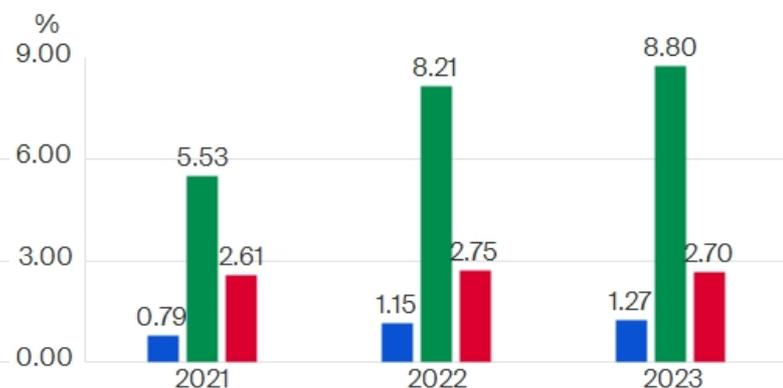
● Total liabilities ● Customer deposits

**Income Statement**

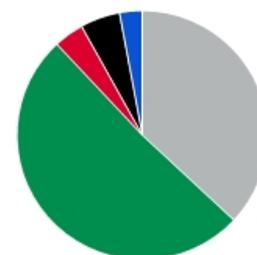
● Operating Income ● Net Profit

**Returns**

● ROA ● ROE ● NIM

**Capitalization & Liquidity**

● CAR ● CET ● Liquid Asset Ratio

**Business Segment - Operating Income**

- 37.0 % Retail banking
- 51.0 % Wholesale banking
- 4.0 % International banking
- 5.0 % Islamic banking
- 3.0 % Funding center