

Statement of financial position, Order of liquidity	Thousands/Omani Rial/Audited	
	Consolidated 31/12/2021	Consolidated 31/12/2020
STATEMENT OF FINANCIAL POSITION		
CONSOLIDATED AND SEPARATE		
ASSETS		
Cash and bank balances at central banks	114,703	79,020
Due from banks and other money market placements	44,694	46,174
Loans and advances	2,005,703	1,867,629
Islamic financing receivables	396,276	351,268
Investment securities	428,377	306,368
Property, plant and equipment	26,649	22,864
Derivative financial instruments (assets)	1,881	2,662
Other assets	34,273	26,492
Total assets	3,052,556	2,702,477
EQUITY AND LIABILITIES		
EQUITY		
Share Capital	194,966	164,966
Legal reserve	36,904	34,028
Special reserve	998	998
Investments fair valuation reserve	(724)	1,087
Cash flow hedge reserve	(1,828)	(5,153)
Subordinate loan reserve	3,000	11,400
Impairment reserve	10,127	10,127
Retained earnings (accumulated Losses)	59,554	46,897
Total equity attributable to the equity holders of the Bank	302,997	264,350
Perpetual tier1 capital securities	124,000	124,000
Total equity	426,997	388,350
LIABILITIES		
Due to banks	262,340	135,244
Deposits from customers (conventional)	1,787,534	1,639,189
Islamic customers deposit	393,857	285,465
Other borrowed funds / Bonds	92,400	159,775
Subordinated liabilities	3,000	12,000
Derivative financial instruments (liabilities)	2,834	5,988
Current tax liabilities	8,643	6,458
Deferred tax liabilities	507	286
Other liabilities	74,444	69,722
Total liabilities	2,625,559	2,314,127
Total equity and liabilities	3,052,556	2,702,477
Number of shares outstanding	1949657	1649657
Net assets per share	155.000	160.000

Subclassifications of assets, liabilities and equities - Order of Liquidity	Thousands/Omani Rial/Audited	
	Consolidated 31/12/2021	Consolidated 31/12/2020
SUBCLASSIFICATIONS OF ASSETS, LIABILITIES AND EQUITIES		
CONSOLIDATED AND SEPARATE		
ASSETS		
CASH AND BALANCES WITH CENTRAL BANK		
Cash on hand	18,171	14,594
BALANCES WITH CENTRAL BANK		
Capital deposit with central bank	500	500
Other deposits with central bank	25	25
Clearing account with central bank	96,007	63,901
Gross cash and bank balances	114,703	79,020
Net Cash and balances with central bank	114,703	79,020
DUE FROM BANKS AND OTHER MONEY MARKET PLACEMENTS		
AT AMORTISED COST / FVOCI		
Nostro/demand balances	21,630	18,273
Placements with banks	23,100	28,025
Total At Amortised cost / FVOCI	44,730	46,298
AT FVTPL		
Total due from banks and other money market placements	44,730	46,298
Allowance for expected credit losses	36	124
Net due from banks and other money market placements	44,694	46,174
INVESTMENT ACCOUNTED FOR USING EQUITY METHOD		
PROPERTY, PLANT AND EQUIPMENT		
Land	7,091	7,091
Buildings	3,983	4,218
Motor vehicles	41	53
Furniture and equipment	266	216
Computer equipment	7,295	4,953
Leasehold improvements	1,614	989
Capital Work in Progress	3,997	2,980
Others	2,362	2,364
Total property, plant and equipment	26,649	22,864
INTANGIBLE ASSETS		
OTHER ASSETS		
Acceptances	27,274	20,755
Accrued interest	3,350	2,756
Prepayments	1,276	1,502
Others	2,373	1,479
Total other assets	34,273	26,492

ANNUAL FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON 26 Jan 2022

LIABILITIES		
DUE TO BANKS		
Inter-bank Borrowings	132,048	50,991
Vostro And Other Balances	1,249	2,607
Repurchase agreement	129,043	81,646
Total due to banks	262,340	135,244
DEPOSITS FROM CUSTOMERS - CONVENTIONAL		
Term deposits	1,078,723	1,132,580
Saving deposits	230,380	156,496
Current deposits	478,431	350,113
Total deposits from customers - conventional	1,787,534	1,639,189
DEPOSITS FROM CUSTOMERS - ISLAMIC		
Term deposits	172,109	138,630
Saving deposits	159,023	98,294
Current deposits	62,725	48,541
Total deposits with customers - islamic	393,857	285,465
OTHER LIABILITIES		
Acceptances	27,274	20,755
Accrued interest payable	28,687	34,509
Staff benefits	3,152	2,629
ECL on Loan commitments and financial guarantee	1,529	1,388
Others	13,802	10,441
Total other liabilities	74,444	69,722