

Statement of financial position, Order of liquidity	Actuals/Omani Rial/Audited	
	Standalone 31/12/2024	Standalone 31/12/2023
<b>STATEMENT OF FINANCIAL POSITION</b>		
<b>CONSOLIDATED AND SEPARATE</b>		
<b>ASSETS</b>		
Cash and bank balances at central banks	194,552,000	171,935,000
Due from banks and other money market placements	113,331,000	88,238,000
Loans and advances	2,368,653,000	2,180,941,000
Islamic financing receivables	653,627,000	513,219,000
Investment securities	344,236,000	303,305,000
Property, plant and equipment	41,893,000	37,014,000
Intangible assets other than goodwill	6,543,000	4,117,000
Other assets	32,093,000	19,576,000
<b>Total assets</b>	<b>3,754,928,000</b>	<b>3,318,345,000</b>
<b>EQUITY AND LIABILITIES</b>		
<b>EQUITY</b>		
Share Capital	244,966,000	244,966,000
Legal reserve	48,024,000	43,858,000
Special reserve	298,000	298,000
Impairment reserve	23,116,000	10,867,000
Other reserves	(1,709,000)	230,000
Retained earnings (accumulated Losses)	63,958,000	72,175,000
Perpetual tier 1 capital securities	179,366,000	149,000,000
<b>Total equity</b>	<b>558,019,000</b>	<b>521,394,000</b>
<b>LIABILITIES</b>		
Due to banks	343,931,000	185,801,000
Deposits from customers (conventional)	2,064,621,000	1,874,081,000
Islamic customers deposit	698,146,000	601,585,000
Other borrowed funds / Bonds	0	38,500,000
Current tax liabilities	11,384,000	12,229,000
Deferred tax liabilities	1,158,000	611,000
Other liabilities	77,669,000	84,144,000
<b>Total liabilities</b>	<b>3,196,909,000</b>	<b>2,796,951,000</b>
<b>Total equity and liabilities</b>	<b>3,754,928,000</b>	<b>3,318,345,000</b>
Number of shares outstanding	2349657466	2349657466
Net assets per share	0.161	0.159
Contingent and commitments	243,120,000	219,609,000

Subclassifications of assets, liabilities and equities - Order of Liquidity	Actuals/Omani Rial/Audited	
	Standalone 31/12/2024	Standalone 31/12/2023
<b>SUBCLASSIFICATIONS OF ASSETS, LIABILITIES AND EQUITIES</b>		
<b>CONSOLIDATED AND SEPARATE</b>		
<b>ASSETS</b>		
<b>CASH AND BALANCES WITH CENTRAL BANK</b>		
Cash on hand	18,403,000	19,546,000
<b>BALANCES WITH CENTRAL BANK</b>		
Capital deposit with central bank	500,000	500,000
Other deposits with central bank	25,000	25,000
Placements with Central banks	87,084,000	45,430,000
Clearing account with central bank	88,540,000	106,434,000
<b>Gross cash and bank balances</b>	<b>194,552,000</b>	<b>171,935,000</b>
<b>Net Cash and balances with central bank</b>	<b>194,552,000</b>	<b>171,935,000</b>
<b>DUE FROM BANKS AND OTHER MONEY MARKET PLACEMENTS</b>		
<b>AT AMORTISED COST / FVOCI</b>		
Nostro/demand balances	18,330,000	50,200,000
Placements with banks	95,015,000	38,115,000
<b>Total At Amortised cost / FVOCI</b>	<b>113,345,000</b>	<b>88,315,000</b>
<b>AT FVTPL</b>		
<b>Total due from banks and other money market placements</b>	<b>113,345,000</b>	<b>88,315,000</b>
Allowance for expected credit losses	14,000	77,000
<b>Net due from banks and other money market placements</b>	<b>113,331,000</b>	<b>88,238,000</b>
<b>INVESTMENT ACCOUNTED FOR USING EQUITY METHOD</b>		
<b>PROPERTY, PLANT AND EQUIPMENT</b>		
Land	10,912,000	7,091,000
Buildings	11,170,000	11,745,000
Motor vehicles	50,000	78,000
Furniture and equipment	1,010,000	911,000
Computer equipment	5,838,000	3,264,000
Leasehold improvements	2,976,000	1,814,000
Capital Work in Progress	4,594,000	7,861,000
Others	5,343,000	4,250,000
<b>Total property, plant and equipment</b>	<b>41,893,000</b>	<b>37,014,000</b>
<b>INTANGIBLE ASSETS</b>		
Computer software	6,543,000	4,117,000
<b>Total intangible assets other than goodwill</b>	<b>6,543,000</b>	<b>4,117,000</b>
<b>OTHER ASSETS</b>		
Acceptances	16,107,000	10,572,000
Accrued interest	4,395,000	3,969,000
Prepayments	2,059,000	1,124,000
Others	9,532,000	3,911,000
<b>Total other assets</b>	<b>32,093,000</b>	<b>19,576,000</b>
<b>LIABILITIES</b>		

ANNUAL FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON 29 Jan 2025

<b>DUE TO BANKS</b>		
Inter-bank Borrowings	337,952,000	174,991,000
Vostro And Other Balances	5,979,000	2,560,000
Repurchase agreement	0	8,250,000
<b>Total due to banks</b>	<b>343,931,000</b>	<b>185,801,000</b>
<b>DEPOSITS FROM CUSTOMERS - CONVENTIONAL</b>		
Term deposits	1,103,288,000	989,016,000
Saving deposits	283,588,000	249,858,000
Current deposits	677,745,000	635,207,000
<b>Total deposits from customers - conventional</b>	<b>2,064,621,000</b>	<b>1,874,081,000</b>
<b>DEPOSITS FROM CUSTOMERS - ISLAMIC</b>		
Term deposits	307,150,000	314,642,000
Saving deposits	179,009,000	145,904,000
Current deposits	211,987,000	141,039,000
<b>Total deposits with customers - islamic</b>	<b>698,146,000</b>	<b>601,585,000</b>
<b>OTHER LIABILITIES</b>		
Acceptances	16,127,000	10,572,000
Accrued interest payable	27,333,000	27,910,000
Lease liabilities	4,747,000	3,770,000
Staff benefits	4,421,000	4,510,000
ECL on Loan commitments and financial guarantee	1,470,000	1,704,000
Others	23,571,000	35,678,000
<b>Total other liabilities</b>	<b>77,669,000</b>	<b>84,144,000</b>