

Statement of financial position, Order of liquidity	Actuals/Omani Rial/Audited	
	Consolidated 31/12/2025	Consolidated 31/12/2024
STATEMENT OF FINANCIAL POSITION		
CONSOLIDATED AND SEPARATE		
ASSETS		
Cash and bank balances at central banks	140,031,000	194,552,000
Due from banks and other money market placements	64,153,000	113,331,000
Loans and advances	2,612,477,000	2,368,653,000
Islamic financing receivables	833,884,000	653,627,000
Investment securities	461,811,000	347,833,000
Property, plant and equipment	43,282,000	41,893,000
Intangible assets other than goodwill	8,105,000	6,543,000
Other assets	24,931,000	28,496,000
Total assets	4,188,674,000	3,754,928,000
EQ UITY AND LIABILITIES		
EQ UITY		
Share Capital	294,966,000	244,966,000
Legal reserve	52,656,000	48,024,000
Special reserve	298,000	298,000
Investments fair valuation reserve	10,754,000	(1,709,000)
Impairment reserve	30,346,000	23,116,000
Retained earnings (accumulated Losses)	61,378,000	63,958,000
Total equity attributable to the equity holders of the Bank	450,398,000	378,653,000
Perpetual tier1 capital securities	190,884,000	179,366,000
Total equity	641,282,000	558,019,000
LIABILITIES		
Due to banks	254,812,000	343,931,000
Deposits from customers (conventional)	2,248,537,000	2,064,621,000
Islamic customers deposit	908,995,000	698,146,000
Other borrowed funds / Bonds	38,500,000	0
Current tax liabilities	14,637,000	11,384,000
Deferred tax liabilities	1,510,000	1,158,000
Other liabilities	80,401,000	77,669,000
Total liabilities	3,547,392,000	3,196,909,000
Total equity and liabilities	4,188,674,000	3,754,928,000
Number of shares outstanding	2706800323	2349657466
Net assets per share	0.166	0.161
Contingent and commitments	295,328,000	243,120,000

Subclassifications of assets, liabilities and equities - Order of Liquidity	Actuals/Omani Rial/Audited	
	Consolidated 31/12/2025	Consolidated 31/12/2024
SUBCLASSIFICATIONS OF ASSETS, LIABILITIES AND EQ UITIES		
CONSOLIDATED AND SEPARATE		
ASSETS		
CASH AND BALANCES WITH CENTRAL BANK		
Cash on hand	17,999,000	18,403,000
BALANCES WITH CENTRAL BANK		
Capital deposit with central bank	500,000	500,000
Other deposits with central bank	25,000	25,000
Placements with Central banks	7,700,000	87,084,000
Clearing account with central bank	113,807,000	88,540,000
Gross cash and bank balances	140,031,000	194,552,000
Net Cash and balances with central bank	140,031,000	194,552,000
DUE FROM BANKS AND OTHER MONEY MARKET PLACEMENTS		
AT AMORTISED COST / FVOCI		
Nostro/demand balances	15,987,000	18,330,000
Placements with banks	48,211,000	95,015,000
Total At Amortised cost / FVOCI	64,198,000	113,345,000
AT FVTPL		
Total due from banks and other money market placements	64,198,000	113,345,000
Allowance for expected credit losses	45,000	14,000
Net due from banks and other money market placements	64,153,000	113,331,000
INVESTMENT ACCOUNTED FOR USING EQ UITY METHOD		
PROPERTY, PLANT AND EQ UIPMENT		
Land	10,912,000	10,912,000
Buildings	10,595,000	11,170,000
Motor vehicles	31,000	50,000
Furniture and equipment	968,000	1,010,000
Computer equipment	6,132,000	5,838,000
Leasehold improvements	3,176,000	2,976,000
Capital Work in Progress	4,627,000	4,594,000
Others	6,841,000	5,343,000
Total property, plant and equipment	43,282,000	41,893,000
INTANGIBLE ASSETS		
Computer software	8,105,000	6,543,000
Total intangible assets other than goodwill	8,105,000	6,543,000
OTHER ASSETS		
Acceptances	11,740,000	16,107,000
Accrued interest	333,000	797,000
Prepayments	5,887,000	3,627,000
Others	6,971,000	7,965,000
Total other assets	24,931,000	28,496,000

LIABILITIES		
DUE TO BANKS		
Inter-bank Borrowings	248,546,000	337,952,000
Vostro And Other Balances	6,266,000	5,979,000
Total due to banks	254,812,000	343,931,000
DEPOSITS FROM CUSTOMERS - CONVENTIONAL		
Term deposits	1,311,938,000	1,103,288,000
Saving deposits	374,299,000	283,588,000
Current deposits	562,300,000	677,745,000
Total deposits from customers - conventional	2,248,537,000	2,064,621,000
DEPOSITS FROM CUSTOMERS - ISLAMIC		
Term deposits	314,000,000	307,150,000
Saving deposits	188,174,000	179,009,000
Current deposits	406,821,000	211,987,000
Total deposits with customers - islamic	908,995,000	698,146,000
OTHER LIABILITIES		
Acceptances	11,740,000	16,127,000
Accrued interest payable	31,873,000	27,333,000
Lease liabilities	6,249,000	4,747,000
Staff benefits	5,226,000	4,421,000
ECL on Loan commitments and financial guarantee	1,481,000	1,470,000
Others	23,832,000	23,571,000
Total other liabilities	80,401,000	77,669,000