

Statement of changes in equity	Impairment reserve	Investments fair valuation reserve	Legal reserve	Perpetual Tier1 capital securities	Special reserve	Total equity attributable to the equity holders of the Bank	Share capital	Actuals/Omani Rial/Audited	
								Retained earnings (accumulated Losses)	Consolidated
								Consolidated	01/01/2025-31/12/2025
	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	01/01/2025-31/12/2025
	01/01/2025-31/12/2025	01/01/2025-31/12/2025	01/01/2025-31/12/2025	01/01/2025-31/12/2025	01/01/2025-31/12/2025	01/01/2025-31/12/2025	01/01/2025-31/12/2025	01/01/2025-31/12/2025	
STATEMENT OF CHANGES IN EQ UITY									
STATEMENT OF CHANGES IN EQ UITY									
Equity at beginning of period (before adjustments)	23,116,000	(1,709,000)	48,024,000	179,366,000	298,000	378,653,000	244,966,000	63,958,000	558,019,000
Equity at beginning of period (after adjustments)	23,116,000	(1,709,000)	48,024,000	179,366,000	298,000	378,653,000	244,966,000	63,958,000	558,019,000
CHANGES IN EQ UITY									
COMPREHENSIVE INCOME									
Profit (loss)						46,322,000		46,322,000	46,322,000
Other comprehensive income		12,462,000				12,462,000			12,462,000
Total comprehensive income		12,462,000				58,784,000		46,322,000	58,784,000
Transfer to reserve	7,230,000		4,632,000			0		(11,862,000)	0
Transfer of gain / loss on disposal of financial assets at fair value through other comprehensive income - equity instruments		1,000				0		(1,000)	0
Rights shares issued						50,000,000	50,000,000		50,000,000
Cash dividend paid						11,748,000		11,748,000	11,748,000
Interest paid on tier1 capital securities						13,543,000		13,543,000	13,543,000
Increase (decrease) through other changes, equity				11,518,000		(11,748,000)		(11,748,000)	(230,000)
Total increase (decrease) in equity	7,230,000	12,463,000	4,632,000	11,518,000		71,745,000	50,000,000	(2,580,000)	83,263,000
Equity at end of period	30,346,000	10,754,000	52,656,000	190,884,000	298,000	450,398,000	294,966,000	61,378,000	641,282,000

Statement of changes in equity	Impairment reserve	Investments fair valuation reserve	Legal reserve	Perpetual Tier1 capital securities	Special reserve	Total equity attributable to the equity holders of the Bank	Share capital	Actuals/Omani Rial/Audited	
								Retained earnings (accumulated Losses)	Consolidated
								Consolidated	01/01/2024-31/12/2024
	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	01/01/2024-31/12/2024
	01/01/2024-31/12/2024	01/01/2024-31/12/2024	01/01/2024-31/12/2024	01/01/2024-31/12/2024	01/01/2024-31/12/2024	01/01/2024-31/12/2024	01/01/2024-31/12/2024	01/01/2024-31/12/2024	
STATEMENT OF CHANGES IN EQ UITY									
STATEMENT OF CHANGES IN EQ UITY									
Equity at beginning of period (before adjustments)	10,867,000	230,000	43,858,000	149,000,000	298,000	372,394,000	244,966,000	72,175,000	521,394,000
Equity at beginning of period (after adjustments)	10,867,000	230,000	43,858,000	149,000,000	298,000	372,394,000	244,966,000	72,175,000	521,394,000
CHANGES IN EQ UITY									
COMPREHENSIVE INCOME									
Profit (loss)						41,662,000		41,662,000	41,662,000
Other comprehensive income		(2,035,000)				(2,035,000)			(2,035,000)
Total comprehensive income		(2,035,000)				39,627,000		41,662,000	39,627,000
Transfer to reserve	12,249,000		4,166,000			0		(16,415,000)	0
Transfer of gain / loss on disposal of financial assets at fair value through other comprehensive income - equity instruments		96,000				0		(96,000)	0
Cash dividend paid						10,574,000		10,574,000	10,574,000
Proceeds from issue of perpetual tier1 capital securities				40,000,000					40,000,000
Interest paid on tier1 capital securities						12,220,000		12,220,000	12,220,000
Increase (decrease) through other changes, equity				(9,634,000)		(10,574,000)		(10,574,000)	(20,208,000)
Total increase (decrease) in equity	12,249,000	(1,939,000)	4,166,000	30,366,000		6,259,000		(8,217,000)	36,625,000
Equity at end of period	23,116,000	(1,709,000)	48,024,000	179,366,000	298,000	378,653,000	244,966,000	63,958,000	558,019,000

ANNUAL FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON 27 Jan 2026