

Statement of financial position, Order of liquidity	Thousands/Omani Rial/Audited	
	Standalone 31/12/2025	Standalone 31/12/2024
STATEMENT OF FINANCIAL POSITION		
CONSOLIDATED AND SEPARATE		
ASSETS		
Cash and bank balances at central banks	179,798	197,174
Due from banks and other money market placements	212,066	196,479
Loans and advances	3,344,653	3,221,225
Islamic financing receivables	831,895	712,390
Investment securities	713,757	648,485
Property, plant and equipment	15,013	15,404
Intangible assets other than goodwill	14,428	12,587
Deferred tax assets	0	364
Other assets	79,141	80,939
Total assets	5,390,751	5,085,047
EQUITY AND LIABILITIES		
EQUITY		
Share Capital	303,980	299,635
Share premium	95,656	95,656
Legal reserve	81,297	76,192
Special reserve	16,988	16,988
Revaluation reserve	(709)	(709)
Investments fair valuation reserve	5,934	(2,605)
Cash flow hedge reserve	53	645
Subordinate loan reserve	6,200	
Impairment reserve	12,184	12,184
Restructured loan reserve	1,281	1,281
Retained earnings (accumulated Losses)	91,280	85,664
Perpetual tier1 capital securities	155,500	155,500
Total equity	769,644	740,431
LIABILITIES		
Due to banks	268,377	438,438
Deposits from customers (conventional)	3,249,572	3,066,881
Islamic customers deposit	867,257	695,980
Subordinated liabilities	100,905	
Current tax liabilities	13,435	11,511
Deferred tax liabilities	448	
Other liabilities	121,113	131,806
Total liabilities	4,621,107	4,344,616
Total equity and liabilities	5,390,751	5,085,047
Number of shares outstanding	3039798532	2996351436
Net assets per share	0.202	0.195
Contingent and commitments	863,145	718,428

Subclassifications of assets, liabilities and equities - Order of Liquidity	Thousands/Omani Rial/Audited	
	Standalone 31/12/2025	Standalone 31/12/2024
SUBCLASSIFICATIONS OF ASSETS, LIABILITIES AND EQUITIES		
CONSOLIDATED AND SEPARATE		
ASSETS		
CASH AND BALANCES WITH CENTRAL BANK		
Cash on hand	43,497	46,628
BALANCES WITH CENTRAL BANK		
Current account with Central bank	133,761	132,721
Capital deposit with central bank	1,000	500
Placements with Central banks	1,540	17,325
Gross cash and bank balances	179,798	197,174
Net Cash and balances with central bank	179,798	197,174
DUE FROM BANKS AND OTHER MONEY MARKET PLACEMENTS		
AT AMORTISED COST / FVOCI		
Loans and advances to banks	55,480	29,579
Nostro/demand balances	23,434	25,193
Placements with banks	133,317	141,800
Total At Amortised cost / FVOCI	212,231	196,572
AT FVTPL		
Total due from banks and other money market placements	212,231	196,572
Allowance for expected credit losses	165	93
Net due from banks and other money market placements	212,066	196,479
INVESTMENT ACCOUNTED FOR USING EQUITY METHOD		
PROPERTY, PLANT AND EQUIPMENT		
Land	6,670	6,670
Motor vehicles	48	39
Furniture and equipment	3,793	3,450
Computer equipment	3,354	4,186
Capital Work in Progress	122	265
Others	1,026	794
Total property, plant and equipment	15,013	15,404
INTANGIBLE ASSETS		
Computer software	14,428	12,587
Total intangible assets other than goodwill	14,428	12,587
OTHER ASSETS		
Acceptances	26,454	46,386
Prepayments	2,055	5,543
Collateral possessed not sold	8,500	

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Others	42,132	29,010
Total other assets	79,141	80,939
LIABILITIES		
DUE TO BANKS		
Inter-bank Borrowings	177,421	313,965
Vostro And Other Balances	2,560	1,631
Syndicated inter-bank borrowings	88,396	122,842
Total due to banks	268,377	438,438
DEPOSITS FROM CUSTOMERS - CONVENTIONAL		
Term deposits	1,612,327	1,570,276
Saving deposits	560,104	486,194
Current deposits	1,060,197	995,920
Margin deposits	16,944	14,491
Total deposits from customers - conventional	3,249,572	3,066,881
DEPOSITS FROM CUSTOMERS - ISLAMIC		
Term deposits	403,794	360,120
Saving deposits	132,637	99,548
Current deposits	318,907	229,022
Margin deposits	11,919	7,290
Total deposits with customers - islamic	867,257	695,980
OTHER LIABILITIES		
Acceptances	26,454	46,386
Lease liabilities	684	777
Staff benefits	1,875	1,882
ECL on Loan commitments and financial guarantee	6,431	5,343
Others	85,669	77,418
Total other liabilities	121,113	131,806