

		Actuals/Omani Rial/Unaudited	
Statement of financial position, Order of liquidity	Consolidated	Consolidated	Consolidated
	30/06/2025	30/06/2024	31/12/2024
STATEMENT OF FINANCIAL POSITION			
CONSOLIDATED AND SEPARATE			
ASSETS			
Cash and bankbalances at central banks	218,772,000	158,884,000	194,552,000
Due from banks and other money market placements	81,826,000	93,649,000	113,331,000
Loans and advances	2,460,130,000	2,214,064,000	2,368,653,000
Islamic financing receivables	701,576,000	590,680,000	653,627,000
Investment securities	364,144,000	302,403,000	344,236,000
Property, plant and equipment	42,721,000	42,293,000	41,893,000
Intangible assets other than goodwill	8,285,000	4,699,000	6,543,000
Other assets	34,009,000	36,070,000	32,093,000
Total assets	3,911,463,000	3,442,742,000	3,754,928,000
EQ UITY AND LIABILITIES			
EQ UITY			
Share Capital	244,966,000	244,966,000	244,966,000
Legal reserve	48,024,000	43,858,000	48,024,000
Special reserve	298,000	298,000	298,000
Investments fair valuation reserve	(660,000)	(1,138,000)	(1,709,000)
Impairment reserve	32,071,000	12,043,000	23,116,000
Retained earnings (accumulated Losses)	47,214,000	64,573,000	63,958,000
Total equity attributable to the equity holders of the Bank	371,913,000	364,600,000	378,653,000
Perpetual tier1 capital securities	190,884,000	179,366,000	179,366,000
Total equity	562,797,000	543,966,000	558,019,000
LIABILITIES			
Due to banks	225,231,000	174,755,000	343,931,000
Deposits from customers (conventional)	2,203,656,000	1,951,858,000	2,064,621,000
Islamic customers deposit	816,719,000	660,093,000	698,146,000
Other borrowed funds / Bonds		19,250,000	
Current tax liabilities	12,583,000	9,020,000	12,542,000
Other liabilities	90,477,000	83,800,000	77,669,000
Total liabilities	3,348,666,000	2,898,776,000	3,196,909,000
Total equity and liabilities	3,911,463,000	3,442,742,000	3,754,928,000
Number of shares outstanding	2349657466	2349657466	2349657466
Net assets per share	0.158	0.155	0.161
Contingent and commitments	308,621,000	201,785,000	243,120,000

		Actuals/Omani Rial/Unaudited	
Subclassifications of assets, liabilities and equities - Order of Liquidity	Consolidated 30/06/2025	Consolidated 30/06/2024	Consolidated 31/12/2024
SUBCLASSIFICATIONS OF ASSETS, LIABILITIES AND EQ UITIES			
CONSOLIDATED AND SEPARATE			
ASSETS			
CASH AND BALANCES WITH CENTRALBANK			
Cash on hand	18,799,000	21,283,000	18,403,000
BALANCES WITH CENTRALBANK			
Capital deposit with central bank	500,000	500,000	500,000
Other deposits with central bank	86,272,000	25,000	25,000
Placements with Central banks	21,285,000	45,865,000	87,084,000
Clearing account with central bank	91,916,000	91,211,000	88,540,000
Gross cash and bank balances	218,772,000	158,884,000	194,552,000
Net Cash and balances with central bank	218,772,000	158,884,000	194,552,000
DUE FROM BANKS AND OTHER MONEY MARKET PLACEMENTS			
AT AMORTISED COST / FVOCI			
Nostro/demand balances	81,859,000	55,644,000	18,330,000
Placements with banks		38,115,000	95,015,000
Total At Amortised cost / FVOCI	81,859,000	93,759,000	113,345,000
AT FVTPL			
Total due from banks and other money market placements	81,859,000	93,759,000	113,345,000
Allowance for expected credit losses	33,000	110,000	14,000
Net due from banks and other money market placements	81,826,000	93,649,000	113,331,000
INVESTMENT ACCOUNTED FOR USING EQ UITY METHOD			
PROPERTY, PLANT AND EQ UIPMENT			
Land	10,913,000	10,913,000	10,912,000
Buildings	10,884,000	11,458,000	11,170,000
Motor vehicles	40,000	64,000	50,000
Furniture and equipment	974,000	1,053,000	1,010,000
Computer equipment	6,125,000	5,043,000	5,838,000
Leasehold improvements	3,025,000	2,868,000	2,976,000
Capital Work in Progress	3,841,000	5,735,000	4,594,000
Others	6,919,000	5,159,000	5,343,000
Total property, plant and equipment	42,721,000	42,293,000	41,893,000
INTANGIBLE ASSETS			
Computer software	8,285,000	4,699,000	6,543,000
Total intangible assets other than goodwill	8,285,000	4,699,000	6,543,000
OTHER ASSETS			
Acceptances	15,899,000	16,091,000	16,107,000
Accured interest	275,000	5,117,000	4,395,000
Prepayments	2,405,000	1,747,000	2,059,000
Others	15,430,000	13,115,000	9,532,000
Total other assets	34,009,000	36,070,000	32,093,000
LIABILITIES			

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON
29 Jul 2025

DUE TO BANKS			
Inter-bank Borrowings	218,768,000	170,387,000	337,952,000
Vostro And Other Balances	6,463,000	4,368,000	5,979,000
Total due to banks	225,231,000	174,755,000	343,931,000
DEPOSITS FROM CUSTOMERS - CONVENTIONAL			
Term deposits	1,277,473,000	1,091,129,000	1,103,288,000
Saving deposits	338,337,000	251,979,000	283,588,000
Current deposits	587,846,000	608,750,000	677,745,000
Total deposits from customers - conventional	2,203,656,000	1,951,858,000	2,064,621,000
DEPOSITS FROM CUSTOMERS - ISLAMIC			
Term deposits	319,272,000	340,761,000	307,150,000
Saving deposits	184,806,000	162,416,000	179,009,000
Current deposits	312,641,000	156,916,000	211,987,000
Total deposits with customers - islamic	816,719,000	660,093,000	698,146,000
OTHER LIABILITIES			
Acceptances	15,899,000	16,091,000	16,127,000
Accrued interest payable	26,391,000	32,343,000	27,333,000
Lease liabilities	6,488,000	4,742,000	4,747,000
Staff benefits	3,657,000	3,631,000	4,421,000
ECL on Loan commitments and financial guarantee	1,355,000	1,471,000	1,470,000
Others	36,687,000	25,522,000	23,571,000
Total other liabilities	90,477,000	83,800,000	77,669,000

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON
29 Jul 2025