

		Actuals/Omani Rial/Unaudited	
Statement of financial position, Order of liquidity	Consolidated 30/09/2025	Consolidated 30/09/2024	Consolidated 31/12/2024
STATEMENT OF FINANCIAL POSITION			
CONSOLIDATED AND SEPARATE			
ASSETS			
Cash and bank balances at central banks	131,096,000	117,160,000	194,552,000
Due from banks and other money market placements	89,711,000	61,102,000	113,331,000
Loans and advances	2,568,760,000	2,289,354,000	2,368,653,000
Islamic financing receivables	723,890,000	602,863,000	653,627,000
Investment securities	387,193,000	316,079,000	344,236,000
Property, plant and equipment	36,628,000	37,231,000	36,551,000
Right-of-use assets	7,015,000	5,095,000	5,342,000
Intangible assets other than goodwill	7,905,000	5,404,000	6,543,000
Other assets	23,196,000	34,502,000	32,093,000
Total assets	3,975,394,000	3,468,790,000	3,754,928,000
EQ UITY AND LIABILITIES			
EQ UITY			
Share Capital	294,966,000	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	4,743,000	1,146,000	(1,709,000)
Impairment reserve	30,879,000	21,272,000	23,116,000
Retained earnings (accumulated Losses)	55,725,000	62,962,000	63,958,000
Total equity attributable to the equity holders of the Bank	434,635,000	374,502,000	378,653,000
Perpetual tier1 capital securities	190,884,000	179,366,000	179,366,000
Total equity	625,519,000	553,868,000	558,019,000
LIABILITIES			
Due to banks	120,680,000	132,635,000	343,931,000
Deposits from customers (conventional)	2,240,087,000	1,960,079,000	2,064,621,000
Islamic customers deposit	887,511,000	712,006,000	698,146,000
Other borrowed funds / Bonds	0	19,250,000	0
Current tax liabilities	12,974,000	9,572,000	11,384,000
Deferred tax liabilities	1,419,000	910,000	1,158,000
Other liabilities	87,204,000	80,470,000	77,669,000
Total liabilities	3,349,875,000	2,914,922,000	3,196,909,000
Total equity and liabilities	3,975,394,000	3,468,790,000	3,754,928,000
Number of shares outstanding	2706800323	2349657466	2349657466
Net assets per share	0.161	0.159	0.161
Contingent and commitments	325,226,000	255,714,000	243,120,000

		Actuals/Omani Rial/Unaudited	
Subclassifications of assets, liabilities and equities - Order of Liquidity	Consolidated 30/09/2025	Consolidated 30/09/2024	Consolidated 31/12/2024
SUBCLASSIFICATIONS OF ASSETS, LIABILITIES AND EQ UITIES			
CONSOLIDATED AND SEPARATE			
ASSETS			
CASH AND BALANCES WITH CENTRALBANK			
Cash on hand	16,851,000	17,198,000	18,403,000
BALANCES WITH CENTRALBANK			
Capital deposit with central bank	500,000	500,000	500,000
Other deposits with central bank	25,000	25,000	25,000
Placements with Central banks	31,475,000	44,275,000	87,084,000
Clearing account with central bank	82,245,000	55,162,000	88,540,000
Gross cash and bank balances	131,096,000	117,160,000	194,552,000
Net Cash and balances with central bank	131,096,000	117,160,000	194,552,000
DUE FROM BANKS AND OTHER MONEY MARKET PLACEMENTS			
AT AMORTISED COST / FVOCI			
Nostro/demand balances	21,002,000	15,257,000	18,330,000
Placements with banks	68,770,000	45,865,000	95,015,000
Total At Amortised cost / FVOCI	89,772,000	61,122,000	113,345,000
AT FVTPL			
Total due from banks and other money market placements	89,772,000	61,122,000	113,345,000
Allowance for expected credit losses	61,000	20,000	14,000
Net due from banks and other money market placements	89,711,000	61,102,000	113,331,000
INVESTMENT ACCOUNTED FOR USING EQ UITY METHOD			
PROPERTY, PLANT AND EQ UIPMENT			
Land	10,913,000	10,913,000	10,913,000
Buildings	10,738,000	11,314,000	11,170,000
Motor vehicles	36,000	57,000	50,000
Furniture and equipment	988,000	1,033,000	1,010,000
Computer equipment	6,138,000	5,260,000	5,838,000
Leasehold improvements	3,209,000	3,035,000	2,976,000
Capital Work in Progress	4,606,000	5,619,000	4,594,000
Total property, plant and equipment	36,628,000	37,231,000	36,551,000
INTANGIBLE ASSETS			
Computer software	7,905,000	5,404,000	6,543,000
Total intangible assets other than goodwill	7,905,000	5,404,000	6,543,000
OTHER ASSETS			
Acceptances	11,469,000	17,585,000	16,107,000
Accured interest	286,000	4,598,000	4,395,000
Prepayments	1,761,000	2,409,000	2,059,000
Others	9,680,000	9,910,000	9,532,000
Total other assets	23,196,000	34,502,000	32,093,000

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON
30 Oct 2025

LIABILITIES			
DUE TO BANKS			
Inter-bank Borrowings	113,515,000	128,338,000	337,952,000
Vostro And Other Balances	7,165,000	4,297,000	5,979,000
Total due to banks	120,680,000	132,635,000	343,931,000
DEPOSITS FROM CUSTOMERS - CONVENTIONAL			
Term deposits	1,242,392,000	1,093,109,000	1,103,288,000
Saving deposits	377,920,000	268,887,000	283,588,000
Current deposits	619,775,000	598,083,000	677,745,000
Total deposits from customers - conventional	2,240,087,000	1,960,079,000	2,064,621,000
DEPOSITS FROM CUSTOMERS - ISLAMIC			
Term deposits	303,108,000	354,332,000	307,150,000
Saving deposits	193,960,000	164,780,000	179,009,000
Current deposits	390,443,000	192,894,000	211,987,000
Total deposits with customers - islamic	887,511,000	712,006,000	698,146,000
OTHER LIABILITIES			
Acceptances	11,469,000	17,605,000	16,127,000
Accrued interest payable	32,024,000	30,726,000	27,333,000
Lease liabilities	6,182,000	4,320,000	4,747,000
Staff benefits	4,683,000	3,823,000	4,421,000
ECL on Loan commitments and financial guarantee	1,541,000	1,471,000	1,470,000
Others	31,305,000	22,525,000	23,571,000
Total other liabilities	87,204,000	80,470,000	77,669,000