

Statement of financial position, Order of liquidity	Thousands/Omani Rial/Unaudited		
	Standalone 30/06/2025	Standalone 30/06/2024	Standalone 31/12/2024
STATEMENT OF FINANCIAL POSITION			
CONSOLIDATED AND SEPARATE			
ASSETS			
Cash and bank balances at central banks	80,434	151,782	197,174
Due from banks and other money market placements	282,900	317,964	196,479
Loans and advances	3,390,962	3,018,526	3,221,225
Islamic financing receivables	782,743	715,100	712,390
Investment securities	672,093	533,399	648,485
Property, plant and equipment	14,982	9,185	15,404
Intangible assets other than goodwill	13,467	12,105	12,587
Deferred tax assets	462	6,209	364
Other assets	86,012	76,764	80,939
Total assets	5,324,055	4,841,034	5,085,047
EQUITY AND LIABILITIES			
EQUITY			
Share Capital	303,980	299,635	299,635
Share premium	95,656	95,656	95,656
Legal reserve	76,192	71,831	76,192
Special reserve	16,988	16,988	16,988
Revaluation reserve	(709)	(709)	(709)
Investments fair valuation reserve	(4,449)	(2,512)	(2,605)
Cash flow hedge reserve	89		645
Impairment reserve	12,184	12,184	12,184
Restructured loan reserve	1,281	1,281	1,281
Retained earnings (accumulated Losses)	80,064	73,747	85,664
Perpetual tier1 capital securities	155,500	155,500	155,500
Total equity	736,776	723,601	740,431
LIABILITIES			
Due to banks	382,515	430,752	438,438
Deposits from customers (conventional)	3,229,965	2,907,347	3,066,881
Islamic customers deposit	803,243	643,810	695,980
Subordinated liabilities	31,305		
Current tax liabilities	10,790	14,205	11,511
Other liabilities	129,461	121,319	131,806
Total liabilities	4,587,279	4,117,433	4,344,616
Total equity and liabilities	5,324,055	4,841,034	5,085,047
Number of shares outstanding	3039798532	2996351436	2996351436
Net assets per share	0.191	0.190	0.195
Contingent and commitments	757,765	642,499	718,428

Subclassifications of assets, liabilities and equities - Order of Liquidity	Thousands/Omani Rial/Unaudited		
	Standalone 30/06/2025	Standalone 30/06/2024	Standalone 31/12/2024
SUBCLASSIFICATIONS OF ASSETS, LIABILITIES AND EQUITIES			
CONSOLIDATED AND SEPARATE			
ASSETS			
CASH AND BALANCES WITH CENTRAL BANK			
Cash on hand	48,997	40,328	46,630
BALANCES WITH CENTRAL BANK			
Current account with Central bank	30,433	110,950	132,719
Capital deposit with central bank	1,000	500	500
Placements with Central banks	4	4	17,325
Gross cash and bank balances	80,434	151,782	197,174
Net Cash and balances with central bank	80,434	151,782	197,174
DUE FROM BANKS AND OTHER MONEY MARKET PLACEMENTS			
AT AMORTISED COST / FVOCI			
Loans and advances to banks	27,913	4,268	29,579
Nostro/demand balances	22,338	15,217	25,193
Placements with banks	232,723	298,970	141,800
Total At Amortised cost / FVOCI	282,974	318,455	196,572
AT FVTPL			
Total due from banks and other money market placements	282,974	318,455	196,572
Allowance for expected credit losses	74	491	93
Net due from banks and other money market placements	282,900	317,964	196,479
INVESTMENT ACCOUNTED FOR USING EQUITY METHOD			
PROPERTY, PLANT AND EQUIPMENT			
Land	6,670	140	6,670
Buildings	0	0	
Motor vehicles	30	13	39
Furniture and equipment	689	764	3,450
Computer equipment	3,722	4,555	4,186
Leasehold improvements	2,461	2,305	
Office equipment	557	517	
Capital Work in Progress			265
Others	853	891	794
Total property, plant and equipment	14,982	9,185	15,404
INTANGIBLE ASSETS			
Computer software	13,467	12,105	12,587
Total intangible assets other than goodwill	13,467	12,105	12,587
OTHER ASSETS			
Acceptances	40,113	42,737	46,386
Prepayments	7,181	5,010	5,543

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27 Jul 2025

Others	38,718	29,017	29,010
Total other assets	86,012	76,764	80,939
LIABILITIES			
DUE TO BANKS			
Inter-bank Borrowings	299,731	266,572	313,965
Vostro And Other Balances	2,272	6,325	1,631
Syndicated inter-bank borrowings	80,512	157,855	122,842
Total due to banks	382,515	430,752	438,438
DEPOSITS FROM CUSTOMERS - CONVENTIONAL			
Term deposits	1,737,175	1,488,682	1,570,276
Saving deposits	529,693	446,442	486,194
Current deposits	945,169	958,620	995,920
Margin deposits	17,928	13,603	14,491
Total deposits from customers - conventional	3,229,965	2,907,347	3,066,881
DEPOSITS FROM CUSTOMERS - ISLAMIC			
Term deposits	376,361	387,819	360,120
Saving deposits	115,361	91,529	99,548
Current deposits	297,746	159,352	229,022
Margin deposits	13,775	5,110	7,290
Total deposits with customers - islamic	803,243	643,810	695,980
OTHER LIABILITIES			
Acceptances	40,112	42,736	46,386
Accrued interest payable			0
Lease liabilities	719	770	777
Staff benefits	2,026	1,740	1,882
ECL on Loan commitments and financial guarantee	5,193	9,835	5,343
Others	81,411	66,238	77,418
Total other liabilities	129,461	121,319	131,806