

Statement of financial position, Order of liquidity	Thousands/Omani Rial/Unaudited		
	Standalone 30/09/2025	Standalone 30/09/2024	Standalone 31/12/2024
STATEMENT OF FINANCIAL POSITION			
CONSOLIDATED AND SEPARATE			
ASSETS			
Cash and bank balances at central banks	154,195	129,575	197,174
Due from banks and other money market placements	125,951	218,125	196,479
Loans and advances	3,437,803	3,021,986	3,221,225
Islamic financing receivables	806,272	711,631	712,390
Investment securities	723,261	560,935	648,485
Property, plant and equipment	14,112	9,065	15,404
Intangible assets other than goodwill	13,876	12,396	12,587
Deferred tax assets	474	6,091	364
Other assets	89,835	77,301	80,939
Total assets	5,365,779	4,747,105	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	785	(262)	(2,605)
Cash flow hedge reserve	25	670	645
Impairment reserve	12,184	12,184	12,184
Restructured loan reserve	1,281	1,281	1,281
Retained earnings (accumulated Losses)	88,531	81,451	85,664
Perpetual tier1 capital securities	155,500	155,500	155,500
Total equity	750,413	734,225	740,431
LIABILITIES			
Due to banks	471,853	374,704	438,438
Deposits from customers (conventional)	3,141,645	2,805,803	3,066,881
Islamic customers deposit	821,646	696,804	695,980
Subordinated liabilities	31,754		
Current tax liabilities	12,193	15,997	11,511
Other liabilities	136,275	119,572	131,806
Total liabilities	4,615,366	4,012,880	4,344,616
Total equity and liabilities	5,365,779	4,747,105	5,085,047
Number of shares outstanding	3039798532	2996351436	2996351436
Net assets per share	0.196	0.193	0.195
Contingent and commitments	825,289	665,213	718,428

Subclassifications of assets, liabilities and equities - Order of Liquidity	Thousands/Omani Rial/Unaudited		
	Standalone 30/09/2025	Standalone 30/09/2024	Standalone 31/12/2024
SUBCLASSIFICATIONS OF ASSETS, LIABILITIES AND EQUITIES			
CONSOLIDATED AND SEPARATE			
ASSETS			
CASH AND BALANCES WITH CENTRAL BANK			
Cash on hand	48,331	41,561	46,630
BALANCES WITH CENTRAL BANK			
Current account with Central bank	104,864	69,028	132,719
Capital deposit with central bank	1,000	500	500
Placements with Central banks		18,486	17,325
Gross cash and bank balances	154,195	129,575	197,174
Net Cash and balances with central bank	154,195	129,575	197,174
DUE FROM BANKS AND OTHER MONEY MARKET PLACEMENTS			
AT AMORTISED COST / FVOCI			
Loans and advances to banks	44,823	14,861	29,579
Nostro/demand balances	20,837	26,650	25,193
Placements with banks	60,354	176,813	141,800
Total At Amortised cost / FVOCI	126,014	218,324	196,572
AT FVTPL			
Total due from banks and other money market placements	126,014	218,324	196,572
Allowance for expected credit losses	63	199	93
Net due from banks and other money market placements	125,951	218,125	196,479
INVESTMENT ACCOUNTED FOR USING EQUITY METHOD			
PROPERTY, PLANT AND EQUIPMENT			
Land	6,670	140	6,670
Buildings	0	0	0
Motor vehicles	54	47	39
Furniture and equipment	688	743	3,450
Computer equipment	3,506	4,538	4,186
Leasehold improvements	2,550	2,280	
Office equipment	562	501	
Capital Work in Progress			265
Others	82	816	794
Total property, plant and equipment	14,112	9,065	15,404
INTANGIBLE ASSETS			
Computer software	13,876	12,396	12,587
Total intangible assets other than goodwill	13,876	12,396	12,587
OTHER ASSETS			
Acceptances	34,186	44,553	46,386
Prepayments	7,576	5,806	5,543

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

Others	48,073	26,942	29,010
Total other assets	89,835	77,301	80,939
LIABILITIES			
DUE TO BANKS			
Inter-bank Borrowings	389,420	215,622	313,965
Vostro And Other Balances	1,921	2,354	1,631
Syndicated inter-bank borrowings	80,512	156,728	122,842
Total due to banks	471,853	374,704	438,438
DEPOSITS FROM CUSTOMERS - CONVENTIONAL			
Term deposits	1,697,523	1,551,353	1,570,276
Saving deposits	539,531	454,338	486,194
Current deposits	886,873	785,651	995,920
Margin deposits	17,718	14,461	14,491
Total deposits from customers - conventional	3,141,645	2,805,803	3,066,881
DEPOSITS FROM CUSTOMERS - ISLAMIC			
Term deposits	378,399	347,797	360,120
Saving deposits	129,633	96,954	99,548
Current deposits	303,800	246,433	229,022
Margin deposits	9,814	5,620	7,290
Total deposits with customers - islamic	821,646	696,804	695,980
OTHER LIABILITIES			
Acceptances	34,186	44,554	46,386
Lease liabilities	670	708	777
Staff benefits	2,020	1,788	1,882
ECL on Loan commitments and financial guarantee	5,783	9,546	5,343
Others	93,616	62,976	77,418
Total other liabilities	136,275	119,572	131,806