

Statement of financial position, Order of liquidity	Actuals/Omani Rial/Unaudited		
	Consolidated 30/06/2025	Consolidated 30/06/2024	Consolidated 31/12/2024
STATEMENT OF FINANCIAL POSITION			
CONSOLIDATED AND SEPARATE			
ASSETS			
Cash and bank balances at central banks	507,664,000	823,144,000	476,739,000
Due from banks and other money market placements	469,062,000	841,201,000	714,791,000
Loans and advances	9,075,040,000	8,664,189,000	8,616,285,000
Islamic financing receivables	1,649,124,000	1,544,233,000	1,621,163,000
Investment securities	2,203,349,000	2,053,205,000	2,107,980,000
Investments in associates	9,413,000	9,157,000	9,660,000
Property, plant and equipment	81,884,000	78,068,000	87,545,000
Derivative financial instruments (assets)	20,216,000	35,554,000	26,680,000
Deferred tax assets	1,442,000	1,903,000	1,370,000
Other assets	156,478,000	140,308,000	249,742,000
Total assets	14,173,672,000	14,190,962,000	13,911,955,000
EQUITY AND LIABILITIES			
EQUITY			
Share Capital	750,640,000	750,640,000	750,640,000
Share premium	156,215,000	156,215,000	156,215,000
Legal reserve	183,032,000	160,474,000	183,032,000
Revaluation reserve	4,904,000	4,904,000	4,904,000
Investments fair valuation reserve	62,737,000	54,836,000	43,806,000
Foreign currency translation reserve	(3,548,000)	(3,617,000)	(3,690,000)
General reserve	410,258,000	410,258,000	410,258,000
Cash flow hedge reserve	4,142,000	7,160,000	5,901,000
Retained earnings (accumulated Losses)	378,693,000	309,708,000	388,447,000
Total equity attributable to the equity holders of the Bank	1,947,073,000	1,850,578,000	1,939,513,000
Perpetual tier1 capital securities	505,320,000	505,320,000	505,320,000
Total equity	2,452,393,000	2,355,898,000	2,444,833,000
LIABILITIES			
Due to banks	1,134,187,000	1,568,010,000	978,178,000
Deposits from customers (conventional)	8,322,091,000	8,258,225,000	8,193,168,000
Islamic customers deposit	1,556,841,000	1,304,782,000	1,583,900,000
Euro medium term notes liability	195,139,000	195,139,000	195,139,000
Sukuk	16,826,000	16,842,000	16,842,000
Derivative financial instruments (liabilities)	13,801,000	17,889,000	16,197,000
Current tax liabilities	58,265,000	50,145,000	69,158,000
Deferred tax liabilities	7,758,000	6,890,000	4,962,000
Other liabilities	416,371,000	417,142,000	409,578,000
Total liabilities	11,721,279,000	11,835,064,000	11,467,122,000
Total equity and liabilities	14,173,672,000	14,190,962,000	13,911,955,000
Number of shares outstanding	7506397062	7506397062	7506397062
Net assets per share	0.259	0.247	0.258
Contingent and commitments	1,771,391,000	1,686,755,000	1,811,518,000

Subclassifications of assets, liabilities and equities - Order of Liquidity	Actuals/Omani Rial/Unaudited		
	Consolidated 30/06/2025	Consolidated 30/06/2024	Consolidated 31/12/2024
SUBCLASSIFICATIONS OF ASSETS, LIABILITIES AND EQUITIES			
CONSOLIDATED AND SEPARATE			
ASSETS			
CASH AND BALANCES WITH CENTRAL BANK			
BALANCES WITH CENTRAL BANK			
Clearing account with central bank	507,664,000	823,144,000	476,739,000
Gross cash and bank balances	507,664,000	823,144,000	476,739,000
Net Cash and balances with central bank	507,664,000	823,144,000	476,739,000
DUE FROM BANKS AND OTHER MONEY MARKET PLACEMENTS			
AT AMORTISED COST / FVOCI			
Loans and advances to banks	182,871,000	199,843,000	133,466,000
Nostro/demand balances	30,175,000	204,370,000	52,301,000
Placements with banks	261,367,000	442,122,000	534,392,000
Total At Amortised cost / FVOCI	474,413,000	846,335,000	720,159,000
AT FVTPL			
Total due from banks and other money market placements	474,413,000	846,335,000	720,159,000
Allowance for expected credit losses	5,351,000	5,134,000	5,368,000
Net due from banks and other money market placements	469,062,000	841,201,000	714,791,000
INVESTMENT ACCOUNTED FOR USING EQUITY METHOD			
PROPERTY, PLANT AND EQUIPMENT			
Others	81,884,000	78,068,000	87,545,000
Total property, plant and equipment	81,884,000	78,068,000	87,545,000
INTANGIBLE ASSETS			
OTHER ASSETS			
Acceptances	113,389,000	98,384,000	91,203,000
Others	43,089,000	41,924,000	158,539,000
Total other assets	156,478,000	140,308,000	249,742,000
LIABILITIES			
DUE TO BANKS			
Inter-bank Borrowings	444,497,000	938,813,000	350,591,000
Money Market Borrowings	631,400,000	556,325,000	564,126,000
Vostro And Other Balances	58,290,000	72,872,000	63,461,000
Total due to banks	1,134,187,000	1,568,010,000	978,178,000
DEPOSITS FROM CUSTOMERS - CONVENTIONAL			

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

Term deposits	2,826,698,000	2,807,864,000	2,851,535,000
Saving deposits	3,232,600,000	3,105,756,000	3,112,239,000
Current deposits	1,792,533,000	1,766,278,000	1,736,252,000
Margin deposits	53,715,000	46,593,000	47,945,000
Other deposits	416,545,000	531,734,000	445,197,000
Total deposits from customers - conventional	8,322,091,000	8,258,225,000	8,193,168,000
DEPOSITS FROM CUSTOMERS - ISLAMIC			
Term deposits	913,840,000	897,946,000	993,388,000
Saving deposits	321,178,000	287,905,000	288,893,000
Current deposits	98,233,000	93,335,000	91,658,000
Margin deposits	5,382,000	6,122,000	6,296,000
Other deposits	218,208,000	19,474,000	203,665,000
Total deposits with customers - islamic	1,556,841,000	1,304,782,000	1,583,900,000
OTHER LIABILITIES			
Acceptances	114,905,000	99,526,000	92,801,000
Lease liabilities	47,866,000	44,407,000	48,845,000
Staff benefits	7,762,000	7,233,000	7,450,000
ECL on Loan commitments and financial guarantee	51,690,000	63,415,000	53,387,000
Others	194,148,000	202,561,000	207,095,000
Total other liabilities	416,371,000	417,142,000	409,578,000