

Statement of financial position, Order of liquidity	Actuals/Omani Rial/Unaudited		
	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	602,400,000	745,298,000	476,739,000
Due from banks and other money market placements	417,820,000	602,527,000	714,791,000
Loans and advances	9,043,770,000	8,684,608,000	8,616,285,000
Islamic financing receivables	1,660,724,000	1,583,375,000	1,621,163,000
Investment securities	2,603,953,000	2,172,206,000	2,107,980,000
Investments in associates	9,639,000	9,320,000	9,660,000
Property, plant and equipment	82,253,000	76,366,000	87,545,000
Derivative financial instruments (assets)	19,297,000	23,599,000	26,680,000
Deferred tax assets	1,192,000	1,940,000	1,370,000
Other assets	116,622,000	157,080,000	249,742,000
Total assets	14,557,670,000	14,056,319,000	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	72,169,000	49,274,000	43,806,000
Foreign currency translation reserve	(3,527,000)	(3,483,000)	(3,690,000)
General reserve	410,258,000	410,258,000	410,258,000
Cash flow hedge reserve	3,819,000	4,665,000	5,901,000
Retained earnings (accumulated Losses)	444,447,000	368,321,000	388,447,000
Total equity attributable to the equity holders of the Bank	2,021,957,000	1,901,268,000	1,939,513,000
Perpetual tier1 capital securities	505,320,000	505,320,000	505,320,000
Total equity	2,527,277,000	2,406,588,000	2,444,833,000
LIABILITIES			
Due to banks	1,183,622,000	820,949,000	978,178,000
Deposits from customers (conventional)	8,523,805,000	8,568,309,000	8,193,168,000
Islamic customers deposit	1,575,233,000	1,541,446,000	1,583,900,000
Euro medium term notes liability	192,853,000	192,853,000	195,139,000
Sukuk	16,665,000	16,602,000	16,842,000
Derivative financial instruments (liabilities)	12,396,000	22,514,000	16,197,000
Current tax liabilities	70,213,000	59,432,000	69,158,000
Deferred tax liabilities	7,983,000	5,339,000	4,962,000
Other liabilities	447,623,000	422,287,000	409,578,000
Total liabilities	12,030,393,000	11,649,731,000	11,467,122,000
Total equity and liabilities	14,557,670,000	14,056,319,000	13,911,955,000
Number of shares outstanding	7506397062	7506397062	7506397062
Net assets per share	0.269	0.253	0.258
Contingent and commitments	1,852,562,000	1,668,060,000	1,811,518,000

Subclassifications of assets, liabilities and equities - Order of Liquidity	Actuals/Omani Rial/Unaudited		
	Consolidated 30/09/2025	Consolidated 30/09/2024	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	602,400,000	745,298,000	476,739,000
Gross cash and bank balances	602,400,000	745,298,000	476,739,000
Net Cash and balances with central bank	602,400,000	745,298,000	476,739,000
DUE FROM BANKS AND OTHER MONEY MARKET PLACEMENTS			
AT AMORTISED COST / FVOCI			
Loans and advances to banks	157,026,000	168,369,000	133,466,000
Nostro/demand balances	91,541,000	41,303,000	52,301,000
Placements with banks	174,134,000	398,165,000	534,392,000
Total At Amortised cost / FVOCI	422,701,000	607,837,000	720,159,000
AT FVTPL			
Total due from banks and other money market placements	422,701,000	607,837,000	720,159,000
Allowance for expected credit losses	4,881,000	5,310,000	5,368,000
Net due from banks and other money market placements	417,820,000	602,527,000	714,791,000
INVESTMENT ACCOUNTED FOR USING EQUITY METHOD			
PROPERTY, PLANT AND EQUIPMENT			
Others	82,253,000	76,366,000	87,545,000
Total property, plant and equipment	82,253,000	76,366,000	87,545,000
INTANGIBLE ASSETS			
OTHER ASSETS			
Acceptances	89,952,000	119,633,000	91,203,000
Others	26,670,000	37,447,000	158,539,000
Total other assets	116,622,000	157,080,000	249,742,000
LIABILITIES			
DUE TO BANKS			
Inter-bank Borrowings	496,372,000	182,310,000	350,591,000
Money Market Borrowings	623,700,000	585,200,000	564,126,000
Vostro And Other Balances	63,550,000	53,439,000	63,461,000
Total due to banks	1,183,622,000	820,949,000	978,178,000
DEPOSITS FROM CUSTOMERS - CONVENTIONAL			

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

Term deposits	3,083,268,000	2,895,716,000	2,851,535,000
Saving deposits	3,229,085,000	3,085,209,000	3,112,239,000
Current deposits	1,687,978,000	1,654,414,000	1,736,252,000
Margin deposits	48,203,000	42,631,000	47,945,000
Other deposits	475,271,000	890,339,000	445,197,000
Total deposits from customers - conventional	8,523,805,000	8,568,309,000	8,193,168,000
DEPOSITS FROM CUSTOMERS - ISLAMIC			
Term deposits	1,050,484,000	944,874,000	993,388,000
Saving deposits	339,937,000	291,981,000	288,893,000
Current deposits	69,813,000	96,085,000	91,658,000
Margin deposits	5,904,000	6,150,000	6,296,000
Other deposits	109,095,000	202,356,000	203,665,000
Total deposits with customers - islamic	1,575,233,000	1,541,446,000	1,583,900,000
OTHER LIABILITIES			
Acceptances	91,992,000	121,431,000	92,801,000
Lease liabilities	47,033,000	43,909,000	48,845,000
Staff benefits	8,103,000	7,336,000	7,450,000
ECL on Loan commitments and financial guarantee	54,855,000	60,058,000	53,387,000
Others	245,640,000	189,553,000	207,095,000
Total other liabilities	447,623,000	422,287,000	409,578,000