

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	22,711	58,586	59,480
Due from banks and other financial institutions	80,263	31,608	41,953
Islamic financing receivables	1,594,684	1,416,031	1,558,614
Investment securities	220,255	134,189	193,644
Property, plant and equipment	3,391	3,872	3,653
Right-of-use assets	1,375	1,266	602
Intangible assets other than goodwill	5,648	4,040	4,871
Other assets	28,750	23,272	24,011
Total assets	1,957,077	1,672,864	1,886,828
EQ UITY AND LIABILITIES			
EQ UITY			
Share Capital	220,011	220,011	220,011
Share premium	2,091	2,091	2,091
Legal reserve	9,538	7,727	9,538
Impairment reserve	150	150	150
Investments fair valuation reserve	(2,750)	(959)	(3,001)
Retained earnings (accumulated Losses)	17,616	26,185	24,213
Perpetual securities	19,998	0	9,999
Total equity	266,654	255,205	263,001
Equity of unrestricted investment account holders	1,342,065	1,135,825	1,333,408
LIABILITIES			
Due to banks	43,755	10,786	12,254
Customer current account	142,469	120,853	117,100
Current margin account	109,406	108,007	109,229
Other liabilities	52,728	42,188	51,836
Total liabilities	348,358	281,834	290,419
Total equity and liabilities	1,957,077	1,672,864	1,886,828
Number of shares outstanding	2236953032	2236953032	2236953032
Net assets per share	0.119	0.114	0.118
Contingent and commitments	424,413	453,671	426,210

Subclassifications of assets, liabilities and equity, Order of Liquidity	Thousands/Omani Rial/Unaudited		
	Standalone 30/06/2025	Standalone 30/06/2024	Standalone 31/12/2024
SUBCLASSIFICATIONS OF ASSETS, LIABILITIES AND EQ UITIES			
CONSOLIDATED AND SEPARATE			
ASSETS			
CASH AND BALANCES WITH CENTRAL BANK			
Cash on hand	7,824	9,105	8,879
BALANCES WITH CENTRAL BANK			
Capital deposit with central bank	500	500	500
Clearing account with central bank	14,387	48,981	50,101
Gross cash and bank balances	22,711	58,586	59,480
Net cash and balances with central bank	22,711	58,586	59,480
DUE FROM BANKS AND OTHER MONEY MARKET PLACEMENTS			
Nostro/demand and balances	5,589	6,177	18,311
Placement with bank	74,689	25,449	23,654
Total due from banks and other money market placements	80,278	31,626	41,965
Allowance for expected credit losses	15	18	12
Net due from banks and other financial institutions	80,263	31,608	41,953
INVESTMENT ACCOUNTED FOR USING EQ UITY METHOD			
PROPERTY, PLANT AND EQ UIPMENT			
Motor vehicles	10	15	13
Furniture and equipment	1,530	1,706	1,638
Computer equipment	1,134	1,323	1,274
Office equipment	681	708	723
Others	36	120	5
Total property, plant and equipment	3,391	3,872	3,653
INTANGIBLE ASSETS			
Computer software	2,936	2,756	3,389
Other	2,712	1,284	1,482
Total intangible assets other than goodwill	5,648	4,040	4,871
OTHER ASSETS			
Profit receivable on financing and investing activities	19,161	12,973	15,573
Others	9,589	10,299	8,438
Total other assets	28,750	23,272	24,011
EQ UITY OF UNRESTRICTED INVESTMENT ACCOUNT HOLDERS			
Saving accounts	322,060	320,101	345,374
Term/fixed accounts	1,020,417	815,857	988,551
Total	1,342,477	1,135,958	1,333,925
Profit equalisation reserve		6	
Investment reserve	(412)	(139)	(517)
Total Equity of unrestricted investment account holders	1,342,065	1,135,825	1,333,408
LIABILITIES			
DUE TO BANKS			
Inter-bank Borrowings	43,755	10,786	12,254
Total due to banks	43,755	10,786	12,254

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

OTHER LIABILITIES

Accrued Profit payable	19,419	11,901	16,055
Lease liabilities	751	732	306
ECL on loan commitments and financial guarantee	1,973	2,108	1,787
Others	30,585	27,447	33,688
Total other liabilities	52,728	42,188	51,836