

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	50,343	74,056	59,480
Due from banks and other financial institutions	30,497	22,742	41,953
Islamic financing receivables	1,607,804	1,477,452	1,558,614
Investment securities	229,417	161,290	193,644
Property, plant and equipment	3,470	3,820	3,653
Right-of-use assets	1,349	973	602
Intangible assets other than goodwill	6,455	4,680	4,871
Other assets	32,385	24,870	24,011
Total assets	1,961,720	1,769,883	1,886,828
EQUITY AND LIABILITIES			
EQUITY			
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	(649)	(385)	(3,001)
Retained earnings (accumulated Losses)	22,904	20,611	24,213
Perpetual securities	19,998	9,999	9,999
Total equity	274,043	260,204	263,001
Equity of unrestricted investment account holders	1,336,736	1,209,130	1,333,408
LIABILITIES			
Due to banks	40,913	22,025	12,254
Customer current account	149,243	122,318	117,100
Current margin account	109,167	108,889	109,229
Other liabilities	51,618	47,317	51,836
Total liabilities	350,941	300,549	290,419
Total equity and liabilities	1,961,720	1,769,883	1,886,828
Number of shares outstanding	2236953032	2236953032	2236953032
Net assets per share	0.123	0.119	0.118
Contingent and commitments	484,155	419,116	426,210

Subclassifications of assets, liabilities and equity, 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	6,866	8,479	8,879
BALANCES WITH CENTRAL BANK			
Capital deposit with central bank	500	500	500
Clearing account with central bank	42,977	65,077	50,101
Gross cash and bank balances	50,343	74,056	59,480
Net cash and balances with central bank	50,343	74,056	59,480
DUE FROM BANKS AND OTHER MONEY MARKET PLACEMENTS			
Nostro/demand and balances	11,147	8,474	18,311
Placement with bank	19,364	14,277	23,654
Total due from banks and other money market placements	30,511	22,751	41,965
Allowance for expected credit losses	14	9	12
Net due from banks and other financial institutions	30,497	22,742	41,953
INVESTMENT ACCOUNTED FOR USING EQUITY METHOD			
PROPERTY, PLANT AND EQUIPMENT			
Motor vehicles	9	14	13
Furniture and equipment	625	719	693
Computer equipment	1,027	1,287	1,274
Office equipment	1,496	1,547	1,503
Capital Work in Progress	80	79	5
Others	233	174	165
Total property, plant and equipment	3,470	3,820	3,653
INTANGIBLE ASSETS			
Computer software	3,428	2,813	3,389
Other	3,027	1,867	1,482
Total intangible assets other than goodwill	6,455	4,680	4,871
OTHER ASSETS			
Profit receivable on financing and investing activities	21,900	15,625	18,486
Others	10,485	9,245	5,525
Total other assets	32,385	24,870	24,011
EQUITY OF UNRESTRICTED INVESTMENT ACCOUNT HOLDERS			
Saving accounts	329,551	322,592	345,374
Term/fixed accounts	1,007,283	886,535	988,552
Total	1,336,834	1,209,127	1,333,926
Profit equalisation reserve		61	
Investment reserve	(98)	(58)	(518)
Total Equity of unrestricted investment account holders	1,336,736	1,209,130	1,333,408
LIABILITIES			
DUE TO BANKS			
Inter-bank Borrowings	39,834	21,940	11,165
Vostro And Other Balances	1,079	85	1,089

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

Total due to banks	40,913	22,025	12,254
OTHER LIABILITIES			
Accrued Profit payable	20,459	16,315	16,055
Lease liabilities	751	424	306
ECL on loan commitments and financial guarantee	1,615	2,636	1,787
Others	28,793	27,942	33,688
Total other liabilities	51,618	47,317	51,836