

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	268,492,000	171,210,000	202,953,000
Due from banks and other money market placements	657,843,000	735,031,000	561,730,000
Loans and advances	4,161,091,000	3,499,389,000	3,588,326,000
Islamic financing receivables	700,472,000	525,765,000	681,482,000
Investment securities	1,883,292,000	2,052,539,000	2,119,029,000
Development property	2,900,000	2,900,000	2,900,000
Property, plant and equipment	75,309,000	73,498,000	74,364,000
Intangible assets other than goodwill	69,349,000	64,379,000	71,929,000
Other assets	57,822,000	42,923,000	58,038,000
Total assets	7,876,570,000	7,167,634,000	7,360,751,000
EQUITY AND LIABILITIES			
EQUITY			
Share Capital	702,508,000	572,508,000	702,508,000
Share premium	18,038,000	18,038,000	18,038,000
Legal reserve	55,900,000	44,910,000	55,900,000
Investments fair valuation reserve	(910,000)	(597,000)	(1,676,000)
General reserve	988,000	988,000	988,000
Impairment reserve	5,464,000	5,464,000	5,464,000
Other reserves	(11,411,000)	(11,411,000)	(11,411,000)
Retained earnings (accumulated Losses)	121,465,000	88,601,000	128,495,000
Total equity attributable to the equity holders of the Bank	892,042,000	718,501,000	898,306,000
Total equity	892,042,000	718,501,000	898,306,000
LIABILITIES			
Due to banks	565,602,000	727,871,000	570,313,000
Deposits from customers (conventional)	5,491,928,000	5,008,806,000	5,079,579,000
Islamic customers deposit	820,809,000	601,677,000	697,461,000
Other liabilities	106,189,000	110,779,000	115,092,000
Total liabilities	6,984,528,000	6,449,133,000	6,462,445,000
Total equity and liabilities	7,876,570,000	7,167,634,000	7,360,751,000
Number of shares outstanding	6617246270	5577246270	6617246270
Net assets per share	0.135	0.129	0.136
Contingent and commitments	1,781,030,000	1,523,961	1,444,652,000

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			
Cash on hand	49,488,000	63,091,000	47,537,000
BALANCES WITH CENTRAL BANK			
Capital deposit with central bank	504,000	511,000	507,000
Clearing account with central bank	218,500,000	107,608,000	154,909,000
Gross cash and bank balances	268,492,000	171,210,000	202,953,000
Net Cash and balances with central bank	268,492,000	171,210,000	202,953,000
DUE FROM BANKS AND OTHER MONEY MARKET PLACEMENTS			
AT AMORTISED COST / FVOCI			
Nostro/demand balances	112,290,000	103,038,000	45,873,000
Placements with banks	545,746,000	632,096,000	516,348,000
Total At Amortised cost / FVOCI	658,036,000	735,134,000	562,221,000
AT FVTPL			
Total due from banks and other money market placements	658,036,000	735,134,000	562,221,000
Allowance for expected credit losses	193,000	103,000	491,000
Net due from banks and other money market placements	657,843,000	735,031,000	561,730,000
INVESTMENT ACCOUNTED FOR USING EQUITY METHOD			
PROPERTY, PLANT AND EQUIPMENT			
Land	35,264,000	35,264,000	35,675,000
Buildings	1,427,000	1,525,000	1,809,000
Motor vehicles	112,000	89,000	75,000
Furniture and equipment	3,820,000	4,667,000	3,759,000
Computer equipment	15,327,000	14,623,000	14,931,000
Leasehold improvements	9,035,000	6,260,000	7,415,000
Office equipment	2,148,000	2,786,000	2,526,000
Capital Work in Progress	8,176,000	8,284,000	8,174,000
Total property, plant and equipment	75,309,000	73,498,000	74,364,000
INTANGIBLE ASSETS			
Others	69,349,000	64,379,000	71,929,000
Total intangible assets other than goodwill	69,349,000	64,379,000	71,929,000
OTHER ASSETS			
Acceptances	22,996,000	19,672,000	21,200,000
Prepayments	5,614,000	8,344,000	2,128,000
Others	29,212,000	14,907,000	34,710,000
Total other assets	57,822,000	42,923,000	58,038,000
LIABILITIES			
DUE TO BANKS			
Money Market Borrowings	485,702,000	601,142,000	500,905,000
Vostro And Other Balances	79,900,000	126,729,000	69,408,000

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

Total due to banks	565,602,000	727,871,000	570,313,000
DEPOSITS FROM CUSTOMERS - CONVENTIONAL			
Term deposits	1,829,880,000	1,109,092,000	1,658,436,000
Saving deposits	909,191,000	811,483,000	863,053,000
Current deposits	2,738,116,000	3,078,824,000	2,546,674,000
Margin deposits	14,741,000	9,407,000	11,416,000
Total deposits from customers - conventional	5,491,928,000	5,008,806,000	5,079,579,000
DEPOSITS FROM CUSTOMERS - ISLAMIC			
Term deposits	324,540,000	237,100,000	174,128,000
Saving deposits	244,876,000	170,566,000	210,794,000
Current deposits	248,685,000	191,531,000	310,412,000
Margin deposits	2,708,000	2,480,000	2,127,000
Total deposits with customers - islamic	820,809,000	601,677,000	697,461,000
OTHER LIABILITIES			
Acceptances	22,996,000	19,672,000	21,200,000
Lease liabilities	9,552,000	6,282,000	7,013,000
Staff benefits	3,511,000	3,909,000	3,312,000
ECL on Loan commitments and financial guarantee	2,244,000	1,473,000	1,754,000
Others	67,886,000	79,443,000	81,813,000
Total other liabilities	106,189,000	110,779,000	115,092,000

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