

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	288,764,000	434,571,000	202,953,000
Due from banks and other money market placements	496,928,000	791,022,000	561,730,000
Loans and advances	4,354,058,000	3,617,116,000	3,588,326,000
Islamic financing receivables	714,502,000	607,800,000	681,482,000
Investment securities	2,248,498,000	1,913,402,000	2,119,029,000
Development property	2,900,000	2,900,000	2,900,000
Property, plant and equipment	74,726,000	72,796,000	74,364,000
Intangible assets other than goodwill	67,875,000	73,351,000	71,929,000
Other assets	75,268,000	58,610,000	58,038,000
Total assets	8,323,519,000	7,571,568,000	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	1,312,000	(617,000)	(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)	145,921,000	114,551,000	128,495,000
Total equity attributable to the equity holders of the Bank	918,720,000	744,431,000	898,306,000
Perpetual tier1 capital securities	200,000,000	0	
Total equity	1,118,720,000	744,431,000	898,306,000
LIABILITIES			
Due to banks	574,236,000	769,885,000	570,313,000
Deposits from customers (conventional)	5,698,409,000	5,188,311,000	5,079,579,000
Islamic customers deposit	800,324,000	737,167,000	697,461,000
Other liabilities	131,830,000	131,774,000	115,092,000
Total liabilities	7,204,799,000	6,827,137,000	6,462,445,000
Total equity and liabilities	8,323,519,000	7,571,568,000	7,360,751,000
Number of shares outstanding	6617246270	5577246270	6617246270
Net assets per share	0.139	0.134	0.136
Contingent and commitments	2,006,838,000	1,361,090,000	1,444,652,000

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			
Cash on hand	47,516,000	49,370,000	47,537,000
BALANCES WITH CENTRAL BANK			
Capital deposit with central bank	506,000	506,000	507,000
Clearing account with central bank	240,742,000	384,695,000	154,909,000
Gross cash and bank balances	288,764,000	434,571,000	202,953,000
Net Cash and balances with central bank	288,764,000	434,571,000	202,953,000
DUE FROM BANKS AND OTHER MONEY MARKET PLACEMENTS			
AT AMORTISED COST / FVOCI			
Nostro/demand balances	59,368,000	48,098,000	45,873,000
Placements with banks	437,756,000	743,221,000	516,348,000
Total At Amortised cost / FVOCI	497,124,000	791,319,000	562,221,000
AT FVTPL			
Total due from banks and other money market placements	497,124,000	791,319,000	562,221,000
Allowance for expected credit losses	196,000	297,000	491,000
Net due from banks and other money market placements	496,928,000	791,022,000	561,730,000
INVESTMENT ACCOUNTED FOR USING EQUITY METHOD			
PROPERTY, PLANT AND EQUIPMENT			
Land	35,264,000	35,264,000	35,675,000
Buildings	1,403,000	1,501,000	1,809,000
Motor vehicles	102,000	82,000	75,000
Furniture and equipment	3,599,000	4,331,000	3,759,000
Computer equipment	15,379,000	14,880,000	14,931,000
Leasehold improvements	8,893,000	5,887,000	7,415,000
Office equipment	1,959,000	2,668,000	2,526,000
Capital Work in Progress	8,127,000	8,183,000	8,174,000
Others		0	
Total property, plant and equipment	74,726,000	72,796,000	74,364,000
INTANGIBLE ASSETS			
Others	67,875,000	73,351,000	71,929,000
Total intangible assets other than goodwill	67,875,000	73,351,000	71,929,000
OTHER ASSETS			
Acceptances	37,253,000	31,196,000	21,200,000
Prepayments	5,920,000	9,427,000	2,128,000
Others	32,095,000	17,987,000	34,710,000
Total other assets	75,268,000	58,610,000	58,038,000
LIABILITIES			
DUE TO BANKS			

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

Money Market Borrowings	436,034,000	575,645,000	500,905,000
Vostro And Other Balances	138,202,000	194,240,000	69,408,000
Total due to banks	574,236,000	769,885,000	570,313,000
DEPOSITS FROM CUSTOMERS - CONVENTIONAL			
Term deposits	2,052,577,000	1,378,836,000	1,658,436,000
Saving deposits	938,981,000	868,679,000	863,053,000
Current deposits	2,686,409,000	2,927,878,000	2,546,674,000
Margin deposits	20,442,000	12,918,000	11,416,000
Total deposits from customers - conventional	5,698,409,000	5,188,311,000	5,079,579,000
DEPOSITS FROM CUSTOMERS - ISLAMIC			
Term deposits	319,929,000	310,952,000	174,128,000
Saving deposits	246,886,000	205,670,000	210,794,000
Current deposits	230,862,000	218,463,000	310,412,000
Margin deposits	2,647,000	2,082,000	2,127,000
Total deposits with customers - islamic	800,324,000	737,167,000	697,461,000
OTHER LIABILITIES			
Acceptances	37,253,000	31,196,000	21,200,000
Lease liabilities	10,162,000	6,229,000	7,013,000
Staff benefits	4,092,000	3,844,000	3,312,000
ECL on Loan commitments and financial guarantee	2,545,000	3,764,000	1,754,000
Others	77,778,000	86,741,000	81,813,000
Total other liabilities	131,830,000	131,774,000	115,092,000