

		Actuals/Omani Rial/Unaudited	
Statement of financial position, Order of liquidity	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	167,717,000	307,540,000	302,512,000
Due from banks and other money market placements	278,116,000	290,347,000	372,364,000
Loans and advances	3,782,372,000	3,493,555,000	3,574,041,000
Islamic financing receivables	385,337,000	319,839,000	352,106,000
Investment securities	548,621,000	437,135,000	473,393,000
Property, plant and equipment	57,667,000	58,063,000	57,711,000
Right-of-use assets	2,543,000	1,949,000	1,756,000
Other assets	155,684,000	80,416,000	108,662,000
Total assets	5,378,057,000	4,988,844,000	5,242,545,000
EQUITY AND LIABILITIES			
EQUITY			
Share Capital	162,595,000	162,595,000	162,595,000
Share premium	34,465,000	34,465,000	34,465,000
Legal reserve	54,198,000	54,198,000	54,198,000
Investments fair valuation reserve	6,893,000	(1,713,000)	(3,393,000)
Impairment reserve	15,877,000	10,580,000	14,822,000
Retained earnings (accumulated Losses)	312,239,000	273,782,000	280,437,000
Total equity attributable to the equity holders of the Bank	586,267,000	533,907,000	543,124,000
Perpetual tier1 capital securities	225,037,000	167,133,000	225,037,000
Total equity	811,304,000	701,040,000	768,161,000
LIABILITIES			
Due to banks	288,320,000	183,662,000	192,938,000
Deposits from customers (conventional)	3,720,349,000	3,637,893,000	3,793,176,000
Islamic customers deposit	354,077,000	336,230,000	335,347,000
Current tax liabilities	21,135,000	19,303,000	19,123,000
Deferred tax liabilities	3,176,000	1,013,000	2,169,000
Other liabilities	179,696,000	109,703,000	131,631,000
Total liabilities	4,566,753,000	4,287,804,000	4,474,384,000
Total equity and liabilities	5,378,057,000	4,988,844,000	5,242,545,000
Number of shares outstanding	1625945855	1625945855	1625945855
Net assets per share	0.361	0.328	0.334
Contingent and commitments	599,960,000	462,929,000	453,020,000

		Actuals/Omani Rial/Unaudited	
Subclassifications of assets, liabilities and equities - Order of Liquidity	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	32,881,000	35,922,000	34,799,000
BALANCES WITH CENTRAL BANK			
Current account with Central bank	500,000	500,000	500,000
Other deposits with central bank	134,336,000	271,118,000	267,213,000
Gross cash and bank balances	167,717,000	307,540,000	302,512,000
Net Cash and balances with central bank	167,717,000	307,540,000	302,512,000
DUE FROM BANKS AND OTHER MONEY MARKET PLACEMENTS			
AT AMORTISED COST / FVOCI			
Loans and advances to banks	47,682,000	18,287,000	26,757,000
Nostro/demand balances	16,736,000	15,988,000	23,315,000
Placements with banks	213,946,000	256,157,000	322,398,000
Total At Amortised cost / FVOCI	278,364,000	290,432,000	372,470,000
AT FVTPL			
Total due from banks and other money market placements	278,364,000	290,432,000	372,470,000
Allowance for expected credit losses	248,000	85,000	106,000
Net due from banks and other money market placements	278,116,000	290,347,000	372,364,000
INVESTMENT ACCOUNTED FOR USING EQUITY METHOD			
PROPERTY, PLANT AND EQUIPMENT			
Land	0	0	
Buildings	44,218,000	45,203,000	44,952,000
Motor vehicles	73,000	111,000	101,000
Furniture and equipment	10,806,000	9,417,000	10,542,000
Computer equipment	0	0	0
Leasehold improvements	895,000	1,168,000	1,066,000
Office equipment	0	0	0
Capital Work in Progress	1,675,000	2,164,000	1,050,000
Others	0	0	
Total property, plant and equipment	57,667,000	58,063,000	57,711,000
INTANGIBLE ASSETS			
OTHER ASSETS			
Acceptances	114,278,000	54,093,000	79,846,000
Accured interest	0	0	0
Prepayments	4,849,000	3,030,000	2,367,000
Collateral possessed not sold	160,000	64,000	151,000
Others	36,397,000	23,229,000	26,298,000
Total other assets	155,684,000	80,416,000	108,662,000
LIABILITIES			
DUE TO BANKS			

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

Inter-bank Borrowings	276,528,000	170,961,000	178,540,000
Vostro And Other Balances	11,792,000	12,701,000	14,398,000
Total due to banks	288,320,000	183,662,000	192,938,000
DEPOSITS FROM CUSTOMERS - CONVENTIONAL			
Term deposits	1,779,996,000	1,757,188,000	1,803,312,000
Saving deposits	588,353,000	566,520,000	550,391,000
Current deposits	1,322,499,000	1,221,614,000	1,346,672,000
Margin deposits	29,501,000	92,571,000	92,801,000
Total deposits from customers - conventional	3,720,349,000	3,637,893,000	3,793,176,000
DEPOSITS FROM CUSTOMERS - ISLAMIC			
Term deposits	253,674,000	231,718,000	240,705,000
Saving deposits	10,059,000	8,438,000	7,973,000
Current deposits	90,200,000	95,907,000	86,468,000
Margin deposits	144,000	167,000	201,000
Total deposits with customers - islamic	354,077,000	336,230,000	335,347,000
OTHER LIABILITIES			
Acceptances	114,414,000	54,093,000	80,066,000
Accrued interest payable	0	0	0
Lease liabilities	1,738,000	1,231,000	1,083,081
ECL on Loan commitments and financial guarantee	4,665,000	3,957,000	4,047,000
Others	58,879,000	50,422,000	46,434,919
Total other liabilities	179,696,000	109,703,000	131,631,000