

	Actuals/Omani Rial/Unaudited					
Statement of financial position, Order of liquidity	Consolidated 30/06/2025	Standalone 30/06/2025	Consolidated 30/06/2024	Standalone 30/06/2024	Consolidated 31/12/2024	Standalone 31/12/2024
STATEMENT OF FINANCIAL POSITION						
CONSOLIDATED AND SEPARATE						
ASSETS						
Cash and bank balances at central banks	235,656	135,000	170,599	119,971	180,450	117,845
Due from banks and other money market placements	45,961	35,735	103,055	76,508	67,222	65,876
Loans and advances	2,439,551	2,439,551	2,466,109	2,466,109	2,390,677	2,390,677
Islamic financing receivables	1,152,501	0	1,066,730	0	1,100,194	0
Investment securities	402,757	258,378	326,512	251,797	450,320	328,419
Investments in subsidiaries		140,376		129,477		135,095
Property, plant and equipment	31,671	28,374	33,373	29,985	32,251	28,823
Right-of-use assets	8,672	6,047	7,631	6,145	7,335	5,431
Intangible assets other than goodwill	6,125		6,435		6,280	
Derivative financial instruments (assets)	10,954	10,954	5,410	5,410	6,016	6,016
Deferred tax assets	0	0	8	0	0	0
Other assets	49,355	40,703	47,899	42,808	50,623	40,072
Total assets	4,383,203	3,095,118	4,233,761	3,128,210	4,291,368	3,118,254
EQ UITY AND LIABILITIES						
EQ UITY						
Share Capital	166,941	166,941	166,941	166,941	166,941	166,941
Share premium	36,565	36,565	36,565	36,565	36,565	36,565
Legal reserve	53,626	53,614	50,551	50,539	53,626	53,614
Special reserve	3,837	3,837	3,837	3,837	3,837	3,837
Investments fair valuation reserve	(691)	(959)	(1,262)	(1,530)	(1,707)	(1,975)
General reserve	25,560	25,560	25,560	25,560	25,560	25,560
Impairment reserve	16,800	16,800	9,130	9,130	16,800	16,800
Retained earnings (accumulated Losses)	85,763	87,316	86,497	86,714	77,876	78,275
Total equity attributable to the equity holders of the Bank	388,401		377,819		379,498	
Perpetual tier1 capital securities	186,266	156,266	146,250	146,250	186,266	156,266
Total equity	574,667	545,940	524,069	524,006	565,764	535,883
LIABILITIES						
Due to banks	47,021	27,974	92,184	86,381	54,599	31,293
Deposits from customers (conventional)	2,417,345	2,417,345	2,444,784	2,444,784	2,467,307	2,467,307
Islamic customers deposit	1,217,100		1,093,465		1,104,385	
Other borrowed funds / Bonds	19,250	19,250	0	0	9,625	9,625
Derivative financial instruments (liabilities)	11,369	11,369	5,146	5,146	5,987	5,987
Current tax liabilities	11,052	10,126	6,898	6,898	10,145	9,181
Deferred tax liabilities	165	165	44	44	283	165
Other liabilities	85,234	62,949	67,171	60,951	73,273	58,813
Total liabilities	3,808,536	2,549,178	3,709,692	2,604,204	3,725,604	2,582,371
Total equity and liabilities	4,383,203	3,095,118	4,233,761	3,128,210	4,291,368	3,118,254
Number of shares outstanding	1669410000	1669410000	1669410000	1669410000	1669410000	1669410000
Net assets per share	0.233	0.233	0.226	0.226	0.227	0.227
Contingent and commitments	327,020	184,257	410,945	257,068	377,039	238,523

	Actuals/Omani Rial/Unaudited					
Subclassifications of assets, liabilities and equities - Order of Liquidity	Consolidated 30/06/2025	Standalone 30/06/2025	Consolidated 30/06/2024	Standalone 30/06/2024	Consolidated 31/12/2024	Standalone 31/12/2024
SUBCLASSIFICATIONS OF ASSETS, LIABILITIES AND EQ UITIES						
CONSOLIDATED AND SEPARATE						
ASSETS						
CASH AND BALANCES WITH CENTRAL BANK						
Cash on hand	21,798	16,646	34,913	27,133	28,780	22,762
BALANCES WITH CENTRAL BANK						
Capital deposit with central bank	1,025	500	1,025	500	1,025	500
Placements with Central banks	67,164	45,989	60,445	30,800	70,930	52,450
Clearing account with central bank	145,669	71,865	74,216	61,538	79,715	42,133
Gross cash and bankbalances	235,656	135,000	170,599	119,971	180,450	117,845
Net Cash and balances with central bank	235,656	135,000	170,599	119,971	180,450	117,845
DUE FROM BANKS AND OTHER MONEY MARKET PLACEMENTS						
AT AMORTISED COST / FVOCI						
Nostro/demand balances	15,632	13,105	30,274	27,531	26,684	23,407
Placements with banks	30,391	22,659	72,888	49,038	40,575	42,499
Total At Amortised cost / FVOCI	46,023	35,764	103,162	76,569	67,259	65,906
AT FVTPL						
Total due from banks and other money market placements	46,023	35,764	103,162	76,569	67,259	65,906
Allowance for expected credit losses	62	29	107	61	37	30
Net due from banks and other money market placements	45,961	35,735	103,055	76,508	67,222	65,876
INVESTMENT ACCOUNTED FOR USING EQ UITY METHOD						
PROPERTY, PLANT AND EQ UIPMENT						
Land	6,823	6,823	6,823	6,823	6,823	6,823
Buildings	11,423	11,423	12,206	12,206	11,815	11,815
Motor vehicles	81	81	44	44	38	38
Furniture and equipment	2,999	1,546	3,584	2,260	3,411	1,872
Computer equipment	7,714	6,068	9,038	7,556	8,457	6,654
Capital Work in Progress	2,631	2,433	1,678	1,096	1,707	1,621
Total property, plant and equipment	31,671	28,374	33,373	29,985	32,251	28,823
INTANGIBLE ASSETS						
Trade name	1,000		1,000		1,000	
License	3,573		3,573		3,573	
Others	1,552		1,862		1,707	
Total intangible assets other than goodwill	6,125		6,435		6,280	

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON
12 Aug 2025

OTHER ASSETS						
Acceptances	15,751	15,751	18,341	18,341	15,604	15,604
Accrued interest	4,286	3,035	4,068	3,193	4,264	3,151
Prepayments	3,939	3,333	3,682	2,432	3,533	2,511
Collateral possessed not sold	3,154	2,641	3,965	3,965	4,822	3,825
Others	22,225	15,943	17,843	14,877	22,400	14,981
Total other assets	49,355	40,703	47,899	42,808	50,623	40,072
LIABILITIES						
DUE TO BANKS						
Inter-bank Borrowings	34,103	15,591	86,083	80,280	40,392	17,147
Vostro And Other Balances	12,918	12,383	6,101	6,101	14,207	14,146
Total due to banks	47,021	27,974	92,184	86,381	54,599	31,293
DEPOSITS FROM CUSTOMERS - CONVENTIONAL						
Term deposits	1,125,876	1,125,876	1,245,095	1,245,095	1,243,587	1,243,587
Saving deposits	450,684	450,684	389,361	389,361	406,175	406,175
Current deposits	840,785	840,785	810,328	810,328	817,545	817,545
Total deposits from customers - conventional	2,417,345	2,417,345	2,444,784	2,444,784	2,467,307	2,467,307
DEPOSITS FROM CUSTOMERS - ISLAMIC						
Term deposits	537,727		528,595		486,044	
Saving deposits	184,661		194,020		180,182	
Current deposits	494,712		370,850		438,159	
Total deposits with customers - islamic	1,217,100		1,093,465		1,104,385	
OTHER LIABILITIES						
Acceptances	15,751	15,751	18,341	18,341	15,604	15,604
Accrued interest payable	376	308	409	408	391	323
Lease liabilities	7,276	5,280	6,901	5,375	7,177	5,203
Staff benefits	1,338	892	753	753	1,304	825
ECL on Loan commitments and financial guarantee	4,008	3,632	3,726	3,442	3,818	3,528
Others	56,485	37,086	37,041	32,632	44,979	33,330
Total other liabilities	85,234	62,949	67,171	60,951	73,273	58,813