

					Actuals/Omani Rial/Unaudited	
Statement of financial position, Order of liquidity	Consolidated 30/09/2025	Standalone 30/09/2025	Consolidated 30/09/2024	Standalone 30/09/2024	Consolidated 31/12/2024	Standalone 31/12/2024
STATEMENT OF FINANCIAL POSITION						
CONSOLIDATED AND SEPARATE						
ASSETS						
Cash and bank balances at central banks	240,498,000	140,151,000	179,929,000	112,729,000	180,450,000	117,845,000
Due from banks and other money market placements	82,191,000	71,747,000	90,215,000	45,346,000	67,222,000	65,876,000
Loans and advances	2,498,384,000	2,498,384,000	2,427,268,000	2,427,268,000	2,390,677,000	2,390,677,000
Islamic financing receivables	1,179,529,000		1,085,738,000		1,100,194,000	
Investment securities	445,938,000	300,828,000	371,518,000	284,342,000	450,320,000	328,419,000
Investments in subsidiaries		143,760,000		132,459,000		135,095,000
Property, plant and equipment	31,364,000	27,890,000	32,768,000	29,449,000	32,251,000	28,823,000
Right-of-use assets	9,245,000	5,664,000	7,516,000	5,758,000	7,335,000	5,431,000
Intangible assets other than goodwill	6,047,000		6,357,000		6,280,000	
Derivative financial instruments (assets)	10,451,000	10,451,000	3,830,000	3,830,000	6,016,000	6,016,000
Deferred tax assets	0	0	0	0	0	0
Other assets	53,641,000	45,374,000	48,194,000	44,027,000	50,623,000	40,072,000
Total assets	4,557,288,000	3,244,249,000	4,253,333,000	3,085,208,000	4,291,368,000	3,118,254,000
EQ UTITY AND LIABILITIES						
EQ UTITY						
Share Capital	216,941,000	216,941,000	166,941,000	166,941,000	166,941,000	166,941,000
Share premium	36,565,000	36,565,000	36,565,000	36,565,000	36,565,000	36,565,000
Treasury shares	0	0	0	0	0	0
Legal reserve	53,829,000	53,817,000	50,551,000	50,539,000	53,626,000	53,614,000
Special reserve	3,837,000	3,837,000	3,837,000	3,837,000	3,837,000	3,837,000
Voluntary reserve	0	0	0	0	0	0
Treasury shares reserve	0	0	0	0	0	0
Revaluation reserve	0	0	0	0	0	0
Investments fair valuation reserve	1,314,000	1,046,000	150,000	(118,000)	(1,707,000)	(1,975,000)
Share based compensation reserve	0	0	0	0	0	0
Foreign currency translation reserve	0	0	0	0	0	0
General reserve	25,560,000	25,560,000	25,560,000	25,560,000	25,560,000	25,560,000
Cash flow hedge reserve	0	0	0	0	0	0
Subordinate loan reserve	0	0	0	0	0	0
Impairment reserve	16,800,000	16,800,000	9,130,000	9,130,000	16,800,000	16,800,000
Restructured loan reserve	0	0	0	0	0	0
Other reserves	0	0	0	0	0	0
Retained earnings (accumulated Losses)	94,495,000	96,130,000	94,321,000	94,616,000	77,876,000	78,275,000
Total equity attributable to the equity holders of the Bank	449,341,000		387,055,000		379,498,000	
Perpetual tier1 capital securities	186,266,000	156,266,000	146,250,000	146,250,000	186,266,000	156,266,000
Total equity	635,607,000	606,962,000	533,305,000	533,320,000	565,764,000	535,883,000
LIABILITIES						
Due to banks	47,728,000	45,231,000	43,114,000	33,413,000	54,599,000	31,293,000
Deposits from customers (conventional)	2,442,601,000	2,442,601,000	2,408,705,000	2,408,705,000	2,467,307,000	2,467,307,000
Islamic customers deposit	1,265,216,000		1,137,713,000		1,104,385,000	
Other borrowed funds / Bonds	57,750,000	57,750,000	0	0	9,625,000	9,625,000
Subordinated liabilities	0	0	0	0	0	0
Derivative financial instruments (liabilities)	10,864,000	10,864,000	4,655,000	4,655,000	5,987,000	5,987,000
Changes in fair value of hedged assets in portfolio hedges of interest rate risk	0	0	0	0	0	0
Current tax liabilities	12,721,000	11,260,000	9,193,000	7,939,000	10,145,000	9,181,000
Deferred tax liabilities	165,000	165,000	44,000	44,000	283,000	165,000
Other liabilities	84,636,000	69,416,000	116,604,000	97,132,000	73,273,000	58,813,000
Total liabilities	3,921,681,000	2,637,287,000	3,720,028,000	2,551,888,000	3,725,604,000	2,582,371,000
Total equity and liabilities	4,557,288,000	3,244,249,000	4,253,333,000	3,085,208,000	4,291,368,000	3,118,254,000
Number of shares outstanding	2002743333	2002743333	1669410000	1669410000	1669410000	1669410000
Net assets per share	0.224	0.225	0.232	0.232	0.227	0.227
Contingent and commitments	322,894	165,670	380,941	243,128	377,039	238,523

	Actuals/Omani Rial/Unaudited					
Subclassifications of assets, liabilities and equities - Order of Liquidity	Consolidated 30/09/2025	Standalone 30/09/2025	Consolidated 30/09/2024	Standalone 30/09/2024	Consolidated 31/12/2024	Standalone 31/12/2024
SUBCLASSIFICATIONS OF ASSETS, LIABILITIES AND EQUITIES						
CONSOLIDATED AND SEPARATE						
ASSETS						
CASH AND BALANCES WITH CENTRAL BANK						
Cash on hand	20,631,000	15,126,000	27,905,000	22,500,000	28,780,000	22,762,000
BALANCES WITH CENTRAL BANK						
Capital deposit with central bank	1,025,000	500,000	1,025,000	500,000	1,025,000	500,000
Other deposits with central bank	0	0	0	0	0	0
Certificate of deposit with central bank	0	0	0	0	0	0
Placements with Central banks	19,250,000	15,400,000	46,200,000	46,200,000	70,930,000	52,450,000
Treasury bills with central bank	0	0	0	0	0	0
Clearing account with central bank	199,592,000	109,125,000	104,799,000	43,529,000	79,715,000	42,133,000
Gross cash and bank balances	240,498,000	140,151,000	179,929,000	112,729,000	180,450,000	117,845,000
Net Cash and balances with central bank	240,498,000	140,151,000	179,929,000	112,729,000	180,450,000	117,845,000
DUE FROM BANKS AND OTHER MONEY MARKET PLACEMENTS						
AT AMORTISED COST / FVOCI						
Nostro/demand balances	9,842,000	7,079,000	29,569,000	25,482,000	26,684,000	23,407,000
Placements with banks	72,422,000	64,681,000	60,704,000	19,894,000	40,575,000	42,499,000
Total At Amortised cost / FVOCI	82,264,000	71,760,000	90,273,000	45,376,000	67,259,000	65,906,000
AT FVTPL						
Total due from banks and other money market placements	82,264,000	71,760,000	90,273,000	45,376,000	67,259,000	65,906,000
Allowance for expected credit losses	73,000	13,000	58,000	30,000	37,000	30,000
Net due from banks and other money market placements	82,191,000	71,747,000	90,215,000	45,346,000	67,222,000	65,876,000

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON
09 Nov 2025

INVESTMENT ACCOUNTED FOR USING EQUITY METHOD						
PROPERTY, PLANT AND EQUIPMENT						
Land	6,823,000	6,823,000	6,823,000	6,823,000	6,823,000	6,823,000
Buildings	11,227,000	11,227,000	12,010,000	12,010,000	11,815,000	11,815,000
Motor vehicles	76,000	76,000	41,000	41,000	38,000	38,000
Furniture and equipment	2,861,000	1,409,000	3,401,000	2,028,000	3,411,000	1,872,000
Computer equipment	7,373,000	5,571,000	8,532,000	7,148,000	8,457,000	6,654,000
Leasehold improvements	0	0	0	0	0	0
Office equipment	0	0	0	0	0	0
Capital Work in Progress	3,004,000	2,784,000	1,961,000	1,399,000	1,707,000	1,621,000
Total property, plant and equipment	31,364,000	27,890,000	32,768,000	29,449,000	32,251,000	28,823,000
INTANGIBLE ASSETS						
Trade name	1,000,000		1,000,000		1,000,000	
License	3,573,000		3,573,000		3,573,000	
Computer software	0		0		0	
Others	1,474,000		1,784,000		1,707,000	
Total intangible assets other than goodwill	6,047,000		6,357,000		6,280,000	
OTHER ASSETS						
Acceptances	14,151,000	14,151,000	15,002,000	15,002,000	15,604,000	15,604,000
Accrued interest	5,008,000	3,295,000	4,526,000	3,446,000	4,264,000	3,151,000
Prepayments	5,133,000	3,023,000	3,824,000	2,568,000	3,533,000	2,511,000
Collateral possessed not sold	3,154,000	2,641,000	0	0	4,822,000	3,825,000
Others	26,195,000	22,264,000	24,842,000	23,011,000	22,400,000	14,981,000
Total other assets	53,641,000	45,374,000	48,194,000	44,027,000	50,623,000	40,072,000
LIABILITIES						
DUE TO BANKS						
Inter-bank Borrowings	23,173,000	21,212,000	28,965,000	19,264,000	40,392,000	17,147,000
Money Market Borrowings	0	0	0	0	0	0
Vostro And Other Balances	24,555,000	24,019,000	14,149,000	14,149,000	14,207,000	14,146,000
Total due to banks	47,728,000	45,231,000	43,114,000	33,413,000	54,599,000	31,293,000
DEPOSITS FROM CUSTOMERS - CONVENTIONAL						
Term deposits	1,087,855,000	1,087,855,000	1,212,741,000	1,212,741,000	1,243,587,000	1,243,587,000
Saving deposits	457,748,000	457,748,000	406,272,000	406,272,000	406,175,000	406,175,000
Current deposits	896,998,000	896,998,000	789,692,000	789,692,000	817,545,000	817,545,000
Total deposits from customers - conventional	2,442,601,000	2,442,601,000	2,408,705,000	2,408,705,000	2,467,307,000	2,467,307,000
DEPOSITS FROM CUSTOMERS - ISLAMIC						
Term deposits	588,521,000		483,948,000		486,044,000	
Saving deposits	180,281,000		185,723,000		180,182,000	
Current deposits	496,414,000		468,042,000		438,159,000	
Total deposits with customers - islamic	1,265,216,000		1,137,713,000		1,104,385,000	
OTHER LIABILITIES						
Acceptances	14,151,000	14,151,000	15,002,000	15,002,000	15,604,000	15,604,000
Accrued interest payable	782,000	782,000	47,210,000	37,826,000	391,000	323,000
Lease liabilities	7,221,000	5,225,000	7,035,000	5,193,000	7,177,000	5,203,000
Staff benefits	1,392,000	924,000	784,000	784,000	1,304,000	825,000
ECL on Loan commitments and financial guarantee	3,860,000	3,563,000	3,370,000	3,122,000	3,818,000	3,528,000
Others	57,230,000	44,771,000	43,203,000	35,205,000	44,979,000	33,330,000
Total other liabilities	84,636,000	69,416,000	116,604,000	97,132,000	73,273,000	58,813,000