

Statement of financial position, Order of liquidity	Actuals/Omani Rial/Unaudited		
	Consolidated 31/03/2026	Consolidated 31/03/2025	Consolidated 31/12/2025
STATEMENT OF FINANCIAL POSITION			
CONSOLIDATED AND SEPARATE			
ASSETS			
Cash and bank balances at central banks	153,244,000	125,992,000	140,031,000
Due from banks and other money market placements	57,825,000	47,155,000	64,153,000
Loans and advances	2,694,034,000	2,372,732,000	2,612,477,000
Islamic financing receivables	859,674,000	697,683,000	833,884,000
Investment securities	484,464,000	357,680,000	461,811,000
Property, plant and equipment	43,299,000	43,469,000	43,282,000
Intangible assets other than goodwill	7,766,000	6,304,000	8,105,000
Other assets	30,076,000	25,940,000	24,931,000
Total assets	4,330,382,000	3,676,955,000	4,188,674,000
EQUITY AND LIABILITIES			
EQUITY			
Share Capital	294,966,000	244,966,000	294,966,000
Legal reserve	52,656,000	48,024,000	52,656,000
Special reserve	298,000	298,000	298,000
Investments fair valuation reserve	22,967,000	(2,692,000)	10,754,000
Impairment reserve	30,346,000	23,116,000	30,346,000
Retained earnings (accumulated Losses)	53,186,000	59,039,000	61,378,000
Total equity attributable to the equity holders of the Bank	454,419,000	372,751,000	450,398,000
Perpetual tier1 capital securities	190,884,000	179,366,000	190,884,000
Total equity	645,303,000	552,117,000	641,282,000
LIABILITIES			
Due to banks	123,766,000	55,683,000	254,812,000
Deposits from customers (conventional)	2,429,302,000	2,182,301,000	2,248,537,000
Islamic customers deposit	976,858,000	771,818,000	908,995,000
Other borrowed funds / Bonds	57,750,000		38,500,000
Current tax liabilities	16,533,000	13,722,000	14,637,000
Deferred tax liabilities	1,479,000	1,158,000	1,510,000
Other liabilities	79,391,000	100,156,000	80,401,000
Total liabilities	3,685,079,000	3,124,838,000	3,547,392,000
Total equity and liabilities	4,330,382,000	3,676,955,000	4,188,674,000
Number of shares outstanding	2706800323	2349657466	2706800323
Net assets per share	0.168	0.159	0.166
Contingent and commitments	365,599,000	350,962,000	295,328,000

Subclassifications of assets, liabilities and equities - Order of Liquidity	Actuals/Omani Rial/Unaudited		
	Consolidated 31/03/2026	Consolidated 31/03/2025	Consolidated 31/12/2025
SUBCLASSIFICATIONS OF ASSETS, LIABILITIES AND EQUITIES			
CONSOLIDATED AND SEPARATE			
ASSETS			
CASH AND BALANCES WITH CENTRAL BANK			
Cash on hand	17,882,000	18,767,000	17,999,000
BALANCES WITH CENTRAL BANK			
Capital deposit with central bank		500,000	500,000
Other deposits with central bank	25,000	25,000	25,000
Placements with Central banks	73,998,000	35,210,000	34,736,000
Clearing account with central bank	61,339,000	71,490,000	86,771,000
Gross cash and bank balances	153,244,000	125,992,000	140,031,000
Net Cash and balances with central bank	153,244,000	125,992,000	140,031,000
DUE FROM BANKS AND OTHER MONEY MARKET PLACEMENTS			
AT AMORTISED COST / FVOCI			
Nostro/demand balances	25,794,000	9,915,000	15,987,000
Placements with banks	32,061,000	37,265,000	48,211,000
Total At Amortised cost / FVOCI	57,855,000	47,180,000	64,198,000
AT FVTPL			
Total due from banks and other money market placements	57,855,000	47,180,000	64,198,000
Allowance for expected credit losses	30,000	25,000	45,000
Net due from banks and other money market placements	57,825,000	47,155,000	64,153,000
INVESTMENT ACCOUNTED FOR USING EQUITY METHOD			
PROPERTY, PLANT AND EQUIPMENT			
Land	10,912,000	10,912,000	10,912,000
Buildings	10,452,000	11,027,000	10,595,000
Motor vehicles	77,000	44,000	31,000
Furniture and equipment	944,000	993,000	968,000
Computer equipment	5,954,000	5,670,000	6,132,000
Leasehold improvements	3,057,000	3,009,000	3,176,000
Capital Work in Progress	5,237,000	5,954,000	4,627,000
Others	6,666,000	5,860,000	6,841,000
Total property, plant and equipment	43,299,000	43,469,000	43,282,000
INTANGIBLE ASSETS			
Computer software	7,766,000	6,304,000	8,105,000
Total intangible assets other than goodwill	7,766,000	6,304,000	8,105,000
OTHER ASSETS			
Acceptances	9,294,000	20,144,000	11,740,000
Accrued interest	550,000	652,000	333,000
Prepayments	3,760,000	2,576,000	5,887,000
Others	16,472,000	2,568,000	6,971,000
Total other assets	30,076,000	25,940,000	24,931,000

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON
28 Apr 2026

LIABILITIES			
DUE TO BANKS			
Inter-bank Borrowings	116,955,000	49,916,000	248,546,000
Vostro And Other Balances	6,811,000	5,767,000	6,266,000
Total due to banks	123,766,000	55,683,000	254,812,000
DEPOSITS FROM CUSTOMERS - CONVENTIONAL			
Term deposits	1,325,283,000	1,152,972,000	1,311,938,000
Saving deposits	403,848,000	314,621,000	374,299,000
Current deposits	700,171,000	714,708,000	562,300,000
Total deposits from customers - conventional	2,429,302,000	2,182,301,000	2,248,537,000
DEPOSITS FROM CUSTOMERS - ISLAMIC			
Term deposits	287,497,000	293,744,000	314,000,000
Saving deposits	203,329,000	191,375,000	188,174,000
Current deposits	486,032,000	286,699,000	406,821,000
Total deposits with customers - islamic	976,858,000	771,818,000	908,995,000
OTHER LIABILITIES			
Acceptances	9,294,000	20,164,000	11,740,000
Accrued interest payable	32,486,000	33,385,000	31,873,000
Lease liabilities	6,344,000	5,437,000	6,249,000
Staff benefits	2,111,000	3,197,000	5,226,000
ECL on Loan commitments and financial guarantee	1,589,000	1,918,000	1,481,000
Others	27,567,000	36,055,000	23,832,000
Total other liabilities	79,391,000	100,156,000	80,401,000