

Statement of financial position, Order of liquidity	Thousands/Omani Rial/Unaudited		
	Standalone 31/03/2026	Standalone 31/03/2025	Standalone 31/12/2025
STATEMENT OF FINANCIAL POSITION			
CONSOLIDATED AND SEPARATE			
ASSETS			
Cash and bank balances at central banks	305,183	327,970	179,798
Due from banks and other money market placements	318,224	165,072	212,066
Loans and advances	3,421,122	3,329,044	3,344,653
Islamic financing receivables	872,178	751,396	831,895
Investment securities	715,789	654,100	713,757
Property, plant and equipment	15,293	15,169	15,013
Intangible assets other than goodwill	14,570	12,660	14,428
Deferred tax assets		449	
Other assets	90,487	95,322	79,141
Total assets	5,752,846	5,351,182	5,390,751
EQUITY AND LIABILITIES			
EQUITY			
Share Capital	303,980	303,980	303,980
Share premium	95,656	95,656	95,656
Legal reserve	81,297	76,192	81,297
Special reserve	16,988	16,988	16,988
Revaluation reserve	(709)	(709)	(709)
Investments fair valuation reserve	18,145	(7,922)	5,934
Cash flow hedge reserve	13	164	53
Subordinate loan reserve	6,200		6,200
Impairment reserve	12,184	12,184	12,184
Restructured loan reserve	1,281	1,281	1,281
Retained earnings (accumulated Losses)	84,932	73,821	91,280
Perpetual tier1 capital securities	155,500	155,500	155,500
Total equity	775,467	727,135	769,644
LIABILITIES			
Due to banks	347,981	329,758	268,377
Deposits from customers (conventional)	3,467,765	3,344,201	3,249,572
Islamic customers deposit	883,066	820,272	867,257
Subordinated liabilities	102,365		100,905
Current tax liabilities	15,522	13,656	13,435
Deferred tax liabilities	442		448
Other liabilities	160,238	116,160	121,113
Total liabilities	4,977,379	4,624,047	4,621,107
Total equity and liabilities	5,752,846	5,351,182	5,390,751
Number of shares outstanding	3039798532	3039798532	3039798532
Net assets per share	0.204	0.188	0.202
Contingent and commitments	862,076	724,506	863,145

Subclassifications of assets, liabilities and equities - Order of Liquidity	Thousands/Omani Rial/Unaudited		
	Standalone 31/03/2026	Standalone 31/03/2025	Standalone 31/12/2025
SUBCLASSIFICATIONS OF ASSETS, LIABILITIES AND EQUITIES			
CONSOLIDATED AND SEPARATE			
ASSETS			
CASH AND BALANCES WITH CENTRAL BANK			
Cash on hand	47,473	54,314	43,499
BALANCES WITH CENTRAL BANK			
Current account with Central bank	249,510	273,154	134,259
Capital deposit with central bank	500	500	500
Placements with Central banks	7,700	2	1,540
Gross cash and bank balances	305,183	327,970	179,798
Net Cash and balances with central bank	305,183	327,970	179,798
DUE FROM BANKS AND OTHER MONEY MARKET PLACEMENTS			
AT AMORTISED COST / FVOCI			
Loans and advances to banks	137,171	24,406	55,480
Nostro/demand balances	19,598	50,840	23,434
Placements with banks	161,771	89,917	133,317
Total At Amortised cost / FVOCI	318,540	165,163	212,231
AT FVTPL			
Total due from banks and other money market placements	318,540	165,163	212,231
Allowance for expected credit losses	316	91	165
Net due from banks and other money market placements	318,224	165,072	212,066
INVESTMENT ACCOUNTED FOR USING EQUITY METHOD			
PROPERTY, PLANT AND EQUIPMENT			
Land	6,670	6,670	6,670
Buildings	0	0	
Motor vehicles	43	34	48
Furniture and equipment	530	698	3,793
Computer equipment	3,323	4,055	3,354
Leasehold improvements	2,553	2,413	
Office equipment	680	532	
Capital Work in Progress	222	12	122
Others	1,272	755	1,026
Total property, plant and equipment	15,293	15,169	15,013
INTANGIBLE ASSETS			
Computer software	14,570	12,660	14,428
Total intangible assets other than goodwill	14,570	12,660	14,428
OTHER ASSETS			

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

Acceptances	30,010	40,531	26,454
Prepayments	3,002	6,110	2,055
Collateral possessed not sold			8,500
Others	57,475	48,681	42,132
Total other assets	90,487	95,322	79,141
LIABILITIES			
DUE TO BANKS			
Inter-bank Borrowings	259,524	233,353	177,421
Vostro And Other Balances	2,366	13,967	2,560
Syndicated inter-bank borrowings	86,091	82,438	88,396
Total due to banks	347,981	329,758	268,377
DEPOSITS FROM CUSTOMERS - CONVENTIONAL			
Term deposits	1,622,716	1,689,564	1,612,327
Saving deposits	590,668	513,064	560,104
Current deposits	1,235,919	1,125,343	1,060,197
Margin deposits	18,462	16,230	16,944
Total deposits from customers - conventional	3,467,765	3,344,201	3,249,572
DEPOSITS FROM CUSTOMERS - ISLAMIC			
Term deposits	368,984	433,197	403,794
Saving deposits	151,138	106,953	132,637
Current deposits	349,083	262,137	318,907
Margin deposits	13,861	17,985	11,919
Total deposits with customers - islamic	883,066	820,272	867,257
OTHER LIABILITIES			
Acceptances	30,010	40,531	26,454
Lease liabilities	761	709	684
Staff benefits	1,705	1,921	1,875
ECL on Loan commitments and financial guarantee	6,609	5,464	6,431
Others	121,153	67,535	85,669
Total other liabilities	160,238	116,160	121,113