

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	516,661,000	749,823,000	560,524,000
Due from banks and other money market placements	534,922,000	574,282,000	720,073,000
Loans and advances	9,495,192,000	8,897,640,000	9,083,751,000
Islamic financing receivables	1,715,669,000	1,643,787,000	1,658,654,000
Investment securities	2,812,131,000	2,231,525,000	2,813,695,000
Investments in associates	9,947,000	9,679,000	9,950,000
Property, plant and equipment	84,802,000	83,325,000	86,580,000
Derivative financial instruments (assets)	24,121,000	21,334,000	27,738,000
Deferred tax assets	2,181,000	1,396,000	1,994,000
Other assets	185,379,000	151,276,000	166,137,000
Total assets	15,381,005,000	14,364,067,000	15,129,096,000
EQUITY AND LIABILITIES			
EQUITY			
Share Capital	750,640,000	750,640,000	750,640,000
Share premium	156,215,000	156,215,000	156,215,000
Legal reserve	208,586,000	183,032,000	208,586,000
Revaluation reserve	4,904,000	4,904,000	4,904,000
Investments fair valuation reserve	(1,818,000)	(3,706,000)	(1,821,000)
Foreign currency translation reserve	127,535,000	45,697,000	84,949,000
General reserve	410,258,000	410,258,000	410,258,000
Cash flow hedge reserve	3,645,000	5,055,000	3,464,000
Retained earnings (accumulated Losses)	397,933,000	323,163,000	469,611,000
Total equity attributable to the equity holders of the Bank	2,057,898,000	1,875,258,000	2,086,806,000
Perpetual tier1 capital securities	505,320,000	505,320,000	505,320,000
Total equity	2,563,218,000	2,380,578,000	2,592,126,000
LIABILITIES			
Due to banks	1,360,989,000	1,261,177,000	1,020,730,000
Deposits from customers (conventional)	8,821,192,000	8,433,502,000	8,741,504,000
Islamic customers deposit	1,670,927,000	1,569,739,000	1,688,777,000
Euro medium term notes liability	295,769,000	192,853,000	487,387,000
Sukuk	16,597,000	16,597,000	16,826,000
Derivative financial instruments (liabilities)	14,864,000	16,661,000	18,349,000
Current tax liabilities	94,386,000	81,267,000	82,422,000
Deferred tax liabilities	8,672,000	5,620,000	10,178,000
Other liabilities	534,391,000	406,073,000	470,797,000
Total liabilities	12,817,787,000	11,983,489,000	12,536,970,000
Total equity and liabilities	15,381,005,000	14,364,067,000	15,129,096,000
Number of shares outstanding	7506397062	7506397062	7506397062
Net assets per share	0.274	0.250	0.278
Contingent and commitments	1,982,369,000	1,762,684,000	1,957,031,000

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			
BALANCES WITH CENTRAL BANK			
Clearing account with central bank	516,661,000	749,823,000	560,524,000
Gross cash and bank balances	516,661,000	749,823,000	560,524,000
Net Cash and balances with central bank	516,661,000	749,823,000	560,524,000
DUE FROM BANKS AND OTHER MONEY MARKET PLACEMENTS			
AT AMORTISED COST / FVOCI			
Loans and advances to banks	165,005,000	180,168,000	131,221,000
Nostro/demand balances	48,248,000	120,883,000	43,055,000
Placements with banks	327,040,000	278,556,000	551,043,000
Total At Amortised cost / FVOCI	540,293,000	579,607,000	725,319,000
AT FVTPL			
Total due from banks and other money market placements	540,293,000	579,607,000	725,319,000
Allowance for expected credit losses	5,371,000	5,325,000	5,246,000
Net due from banks and other money market placements	534,922,000	574,282,000	720,073,000
INVESTMENT ACCOUNTED FOR USING EQUITY METHOD			
PROPERTY, PLANT AND EQUIPMENT			
Others	84,802,000	83,325,000	86,580,000
Total property, plant and equipment	84,802,000	83,325,000	86,580,000
INTANGIBLE ASSETS			
OTHER ASSETS			
Acceptances	142,554,000	115,214,000	127,157,000
Others	42,825,000	36,062,000	38,980,000
Total other assets	185,379,000	151,276,000	166,137,000
LIABILITIES			
DUE TO BANKS			
Inter-bank Borrowings	574,024,000	602,472,000	236,446,000
Money Market Borrowings	719,931,000	556,325,000	715,254,000
Vostro And Other Balances	67,034,000	102,380,000	69,030,000
Total due to banks	1,360,989,000	1,261,177,000	1,020,730,000
DEPOSITS FROM CUSTOMERS - CONVENTIONAL			

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

Term deposits	2,822,009,000	2,864,126,000	3,249,960,000
Saving deposits	3,372,307,000	3,325,267,000	3,274,575,000
Current deposits	1,870,046,000	1,656,059,000	1,782,622,000
Margin deposits	48,665,000	48,917,000	49,017,000
Other deposits	708,165,000	539,133,000	385,330,000
Total deposits from customers - conventional	8,821,192,000	8,433,502,000	8,741,504,000
DEPOSITS FROM CUSTOMERS - ISLAMIC			
Term deposits	1,111,035,000	995,150,000	1,181,207,000
Saving deposits	384,145,000	315,905,000	348,970,000
Current deposits	86,774,000	94,429,000	64,605,000
Margin deposits	6,565,000	6,594,000	5,406,000
Other deposits	82,408,000	157,661,000	88,589,000
Total deposits with customers - islamic	1,670,927,000	1,569,739,000	1,688,777,000
OTHER LIABILITIES			
Acceptances	144,512,000	116,125,000	128,743,000
Lease liabilities	49,976,000	48,130,000	50,824,000
Staff benefits	8,485,000	7,663,000	8,291,000
ECL on Loan commitments and financial guarantee	61,896,000	55,314,000	66,637,000
Others	269,522,000	178,841,000	216,302,000
Total other liabilities	534,391,000	406,073,000	470,797,000