

Statement of financial position, Order of liquidity	Thousands/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	103,077	50,134	83,805
Due from banks and other financial institutions	43,206	8,467	101,143
Islamic financing receivables	1,662,549	1,603,966	1,636,278
Investment securities	183,402	201,951	169,088
Property, plant and equipment	3,324	3,522	3,532
Right-of-use assets	589	1,710	566
Intangible assets other than goodwill	6,857	5,258	6,760
Other assets	36,289	28,465	31,543
Total assets	2,039,293	1,903,473	2,032,715
EQUITY AND LIABILITIES			
EQUITY			
Share Capital	220,011	220,011	220,011
Share premium	2,091	2,091	2,091
Legal reserve	11,543	9,538	11,543
Impairment reserve	150	150	150
Investments fair valuation reserve	(1,193)	(4,022)	(264)
Retained earnings (accumulated Losses)	28,120	23,097	25,822
Total equity attributable to the equity holders of the Bank	260,722	250,865	259,353
Perpetual securities	19,998	9,999	19,998
Total equity	280,720	260,864	279,351
Equity of unrestricted investment account holders	1,378,000	1,332,800	1,380,743
LIABILITIES			
Due to banks	67,181	2,793	61,588
Customer current account	265,955	246,342	265,952
Other liabilities	47,437	60,674	45,081
Total liabilities	380,573	309,809	372,621
Total equity and liabilities	2,039,293	1,903,473	2,032,715
Number of shares outstanding	2236953032	2236953032	2236953032
Net assets per share	0.125	0.112	0.125
Contingent and commitments	485,143	408,861	460,613

Subclassifications of assets, liabilities and equity, Order of Liquidity	Thousands/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	9,000	7,181	7,427
BALANCES WITH CENTRAL BANK			
Capital deposit with central bank	0	500	500
Clearing account with central bank	94,077	42,453	75,878
Gross cash and bank balances	103,077	50,134	83,805
Net cash and balances with central bank	103,077	50,134	83,805
DUE FROM BANKS AND OTHER MONEY MARKET PLACEMENTS			
Nostro/demand balances	8,367	4,622	14,793
Placement with bank	34,858	3,862	86,363
Total due from banks and other money market placements	43,225	8,484	101,156
Allowance for expected credit losses	19	17	13
Net due from banks and other financial institutions	43,206	8,467	101,143
INVESTMENT ACCOUNTED FOR USING EQ UTILITY METHOD			
PROPERTY, PLANT AND EQUIPMENT			
Motor vehicles	55	11	58
Furniture and equipment	1,549	1,589	1,601
Computer equipment	916	1,219	1,025
Office equipment	792	698	836
Capital Work in Progress	12	5	12
Total property, plant and equipment	3,324	3,522	3,532
INTANGIBLE ASSETS			
Computer software	3,498	3,340	3,607
Other	3,359	1,918	3,153
Total intangible assets other than goodwill	6,857	5,258	6,760
OTHER ASSETS			
Profit receivable on financing and investing activities	24,257	18,494	22,168
Prepayments and deposits	89	89	89
Others	11,943	9,882	9,286
Total other assets	36,289	28,465	31,543
EQUITY OF UNRESTRICTED INVESTMENT ACCOUNT HOLDERS			
Saving accounts	357,444	322,628	332,490
Term/fixed accounts	1,020,736	1,010,771	1,048,290
Total	1,378,180	1,333,399	1,380,780
Investment reserve	(180)	(599)	(37)
Total Equity of unrestricted investment account holders	1,378,000	1,332,800	1,380,743
LIABILITIES			
DUE TO BANKS			
Inter-bank Borrowings	55,993	2,793	54,838
Vostro And Other Balances	11,188	0	6,750

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

Total due to banks	67,181	2,793	61,588
OTHER LIABILITIES			
Accrued Profit payable	16,284	19,389	18,750
Lease liabilities	146	870	241
ECL on loan commitments and financial guarantee	1,459	1,849	1,499
Others	29,548	38,566	24,591
Total other liabilities	47,437	60,674	45,081