

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	280,518,000	156,166,000	323,400,000
Due from banks and other money market placements	579,676,000	660,356,000	650,941,000
Loans and advances	5,750,599,000	3,825,719,000	4,988,802,000
Islamic financing receivables	765,716,000	675,985,000	775,102,000
Investment securities	2,033,288,000	1,789,931,000	2,153,538,000
Development property	2,900,000	2,900,000	2,900,000
Property, plant and equipment	75,713,000	76,328,000	75,695,000
Intangible assets other than goodwill	65,237,000	70,631,000	66,556,000
Other assets	84,699,000	66,071,000	91,862,000
Total assets	9,638,346,000	7,324,087,000	9,128,796,000
EQUITY AND LIABILITIES			
EQUITY			
Share Capital	702,508,000	702,508,000	702,508,000
Share premium	18,038,000	18,038,000	18,038,000
Legal reserve	65,947,000	55,900,000	65,947,000
Investments fair valuation reserve	28,944,000	(1,739,000)	6,530,000
General reserve	988,000	988,000	988,000
Impairment reserve	5,464,000	5,464,000	5,464,000
Other reserves	(11,411,000)	(11,411,000)	(11,411,000)
Retained earnings (accumulated Losses)	158,426,000	96,774,000	165,522,000
Total equity attributable to the equity holders of the Bank	968,904,000	866,522,000	953,586,000
Perpetual tier1 capital securities	200,000,000		200,000,000
Total equity	1,168,904,000	866,522,000	1,153,586,000
LIABILITIES			
Due to banks	869,128,000	678,966,000	977,478,000
Deposits from customers (conventional)	6,536,910,000	4,830,315,000	5,959,719,000
Islamic customers deposit	896,329,000	766,901,000	867,080,000
Other liabilities	167,075,000	181,383,000	170,933,000
Total liabilities	8,469,442,000	6,457,565,000	7,975,210,000
Total equity and liabilities	9,638,346,000	7,324,087,000	9,128,796,000
Number of shares outstanding	6617246270	6617246270	6617246270
Net assets per share	0.146	0.131	0.144
Contingent and commitments	2,543,688,000	1,570,050,000	2,160,346,000

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	51,046,000	52,806,000	47,215,000
BALANCES WITH CENTRAL BANK			
Capital deposit with central bank	0	502,000	507,000
Clearing account with central bank	229,472,000	102,858,000	275,678,000
Gross cash and bank balances	280,518,000	156,166,000	323,400,000
Net Cash and balances with central bank	280,518,000	156,166,000	323,400,000
DUE FROM BANKS AND OTHER MONEY MARKET PLACEMENTS			
AT AMORTISED COST / FVOCI			
Nostro/demand balances	67,807,000	71,655,000	59,600,000
Placements with banks	512,033,000	589,063,000	591,490,000
Total At Amortised cost / FVOCI	579,840,000	660,718,000	651,090,000
AT FVTPL			
Total due from banks and other money market placements	579,840,000	660,718,000	651,090,000
Allowance for expected credit losses	164,000	362,000	149,000
Net due from banks and other money market placements	579,676,000	660,356,000	650,941,000
INVESTMENT ACCOUNTED FOR USING EQUITY METHOD			
PROPERTY, PLANT AND EQUIPMENT			
Land	35,263,000	35,264,000	35,263,000
Buildings	1,305,000	1,452,000	1,373,000
Motor vehicles	94,000	121,000	92,000
Furniture and equipment	3,476,000	3,839,000	3,470,000
Computer equipment	14,933,000	15,594,000	15,782,000
Leasehold improvements	8,561,000	9,412,000	8,720,000
Office equipment	2,753,000	2,380,000	2,370,000
Capital Work in Progress	9,328,000	8,266,000	8,625,000
Total property, plant and equipment	75,713,000	76,328,000	75,695,000
INTANGIBLE ASSETS			
Others	65,237,000	70,631,000	66,556,000
Total intangible assets other than goodwill	65,237,000	70,631,000	66,556,000
OTHER ASSETS			
Acceptances	33,503,000	22,554,000	34,083,000
Accrued interest		0	
Prepayments	8,056,000	3,490,000	6,272,000
Others	43,140,000	40,027,000	51,507,000
Total other assets	84,699,000	66,071,000	91,862,000
LIABILITIES			
DUE TO BANKS			

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

Money Market Borrowings	790,113,000	583,594,000	710,395,000
Vostro And Other Balances	79,015,000	95,372,000	267,083,000
Syndicated borrowings		0	
Total due to banks	869,128,000	678,966,000	977,478,000
DEPOSITS FROM CUSTOMERS - CONVENTIONAL			
Term deposits	1,916,648,000	1,466,990,000	2,083,958,000
Saving deposits	993,998,000	866,074,000	950,930,000
Current deposits	3,594,606,000	2,483,324,000	2,896,354,000
Margin deposits	31,658,000	13,927,000	28,477,000
Other deposits		0	
Total deposits from customers - conventional	6,536,910,000	4,830,315,000	5,959,719,000
DEPOSITS FROM CUSTOMERS - ISLAMIC			
Term deposits	393,059,000	320,785,000	302,879,000
Saving deposits	242,972,000	232,766,000	249,149,000
Current deposits	254,093,000	210,882,000	309,923,000
Margin deposits	6,205,000	2,468,000	5,129,000
Other deposits		0	
Total deposits with customers - islamic	896,329,000	766,901,000	867,080,000
OTHER LIABILITIES			
Acceptances	33,503,000	22,554,000	34,083,000
Accrued interest payable		0	
Lease liabilities	10,493,000	9,398,000	10,548,000
Staff benefits	2,597,000	1,997,000	2,520,000
ECL on Loan commitments and financial guarantee	3,359,000	1,762,000	2,889,000
Others	117,123,000	145,672,000	120,893,000
Total other liabilities	167,075,000	181,383,000	170,933,000