

		Actuals/Omani Rial/Unaudited	
Statement of financial position, Order of liquidity	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	338,930,000	235,062,000	356,154,000
Due from banks and other money market placements	376,473,000	276,908,000	334,395,000
Loans and advances	3,890,466,000	3,634,110,000	3,758,373,000
Islamic financing receivables	396,296,000	351,479,000	391,981,000
Investment securities	692,550,000	581,571,000	580,466,000
Property, plant and equipment	58,419,000	57,260,000	58,502,000
Right-of-use assets	2,429,000	1,771,000	2,476,000
Other assets	143,747,000	139,131,000	108,877,000
Total assets	5,899,310,000	5,277,292,000	5,591,224,000
EQUITY AND LIABILITIES			
EQUITY			
Share Capital	162,595,000	162,595,000	162,595,000
Share premium	34,465,000	34,465,000	34,465,000
Legal reserve	54,198,000	54,198,000	54,198,000
Investments fair valuation reserve	24,494,000	(6,596,000)	5,900,000
Impairment reserve	14,822,000	18,851,000	14,822,000
Retained earnings (accumulated Losses)	332,150,000	278,205,000	329,739,000
Total equity attributable to the equity holders of the Bank	622,724,000	541,718,000	601,719,000
Perpetual tier1 capital securities	398,287,000	225,037,000	398,287,000
Total equity	1,021,011,000	766,755,000	1,000,006,000
LIABILITIES			
Due to banks	435,601,000	317,340,000	414,883,000
Deposits from customers (conventional)	3,891,867,000	3,664,906,000	3,643,274,000
Islamic customers deposit	373,985,000	341,940,000	365,843,000
Current tax liabilities	29,627,000	22,131,000	25,984,000
Deferred tax liabilities	1,801,000	2,382,000	2,007,000
Other liabilities	145,418,000	161,838,000	139,227,000
Total liabilities	4,878,299,000	4,510,537,000	4,591,218,000
Total equity and liabilities	5,899,310,000	5,277,292,000	5,591,224,000
Number of shares outstanding	1625946000	1625946000	1625946000
Net assets per share	0.383	0.333	0.370
Contingent and commitments	506,618,000	515,375,000	506,072,000

		Actuals/Omani Rial/Unaudited	
Subclassifications of assets, liabilities and equities - Order of Liquidity	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	37,081,000	43,769,000	34,808,000
BALANCES WITH CENTRAL BANK			
Current account with Central bank	0	500,000	500,000
Other deposits with central bank	301,849,000	190,793,000	320,846,000
Gross cash and bank balances	338,930,000	235,062,000	356,154,000
Net Cash and balances with central bank	338,930,000	235,062,000	356,154,000
DUE FROM BANKS AND OTHER MONEY MARKET PLACEMENTS			
AT AMORTISED COST / FVOCI			
Loans and advances to banks	52,418,000	34,458,000	45,680,000
Nostro/demand balances	146,282,000	25,012,000	33,146,000
Placements with banks	178,036,000	217,596,000	255,819,000
Total At Amortised cost / FVOCI	376,736,000	277,066,000	334,645,000
AT FVTPL			
Total due from banks and other money market placements	376,736,000	277,066,000	334,645,000
Allowance for expected credit losses	263,000	158,000	250,000
Net due from banks and other money market placements	376,473,000	276,908,000	334,395,000
INVESTMENT ACCOUNTED FOR USING EQUITY METHOD			
PROPERTY, PLANT AND EQUIPMENT			
Land	0	0	0
Buildings	43,727,000	44,709,000	43,969,000
Motor vehicles	54,000	92,000	63,000
Furniture and equipment	11,321,000	10,104,000	11,329,000
Computer equipment	0	0	0
Leasehold improvements	1,001,000	956,000	1,069,000
Office equipment	0	0	0
Capital Work in Progress	2,316,000	1,399,000	2,072,000
Others	0	0	0
Total property, plant and equipment	58,419,000	57,260,000	58,502,000
INTANGIBLE ASSETS			
OTHER ASSETS			
Acceptances	90,502,000	84,609,000	84,487,000
Accured interest	0	0	0
Prepayments	5,428,000	4,762,000	2,572,000
Collateral possessed not sold	14,000	152,000	161,000
Others	47,803,000	49,608,000	21,657,000
Total other assets	143,747,000	139,131,000	108,877,000
LIABILITIES			
DUE TO BANKS			

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

Inter-bank Borrowings	427,418,000	298,134,000	407,131,000
Vostro And Other Balances	8,183,000	19,206,000	7,752,000
Total due to banks	435,601,000	317,340,000	414,883,000
DEPOSITS FROM CUSTOMERS - CONVENTIONAL			
Term deposits	1,699,834,000	1,727,139,000	1,753,066,000
Saving deposits	643,821,000	577,256,000	602,900,000
Current deposits	1,518,493,000	1,328,792,000	1,257,123,000
Margin deposits	29,719,000	31,719,000	30,185,000
Total deposits from customers - conventional	3,891,867,000	3,664,906,000	3,643,274,000
DEPOSITS FROM CUSTOMERS - ISLAMIC			
Term deposits	256,333,000	219,524,000	253,578,000
Saving deposits	10,637,000	9,645,000	10,225,000
Current deposits	106,615,000	112,588,000	101,774,000
Margin deposits	400,000	183,000	266,000
Total deposits with customers - islamic	373,985,000	341,940,000	365,843,000
OTHER LIABILITIES			
Acceptances	90,557,000	84,683,000	84,549,000
Accrued interest payable	0	0	0
Lease liabilities	1,714,000	972,000	1,907,000
ECL on Loan commitments and financial guarantee	6,492,000	3,938,000	6,623,000
Others	46,655,000	72,245,000	46,148,000
Total other liabilities	145,418,000	161,838,000	139,227,000