

| Statement of financial position, Order of liquidity                | Consolidated         |                      | Consolidated         |                      | Actuals/Omani Rial/Unaudited |                          |
|--------------------------------------------------------------------|----------------------|----------------------|----------------------|----------------------|------------------------------|--------------------------|
|                                                                    | 31/03/2026           | 31/03/2026           | 31/03/2025           | 31/03/2025           | Consolidated<br>31/12/2025   | Standalone<br>31/12/2025 |
| <b>STATEMENT OF FINANCIAL POSITION</b>                             |                      |                      |                      |                      |                              |                          |
| <b>CONSOLIDATED AND SEPARATE</b>                                   |                      |                      |                      |                      |                              |                          |
| <b>ASSETS</b>                                                      |                      |                      |                      |                      |                              |                          |
| Cash and bank balances at central banks                            | 149,748,000          | 96,262,000           | 136,486,000          | 89,999,000           | 193,796,000                  | 114,052,000              |
| Due from banks and other money market placements                   | 123,226,000          | 96,925,000           | 145,285,000          | 124,140,000          | 73,514,000                   | 62,208,000               |
| Loans and advances                                                 | 2,573,832,000        | 2,573,832,000        | 2,390,677,000        | 2,419,987,000        | 2,513,740,000                | 2,513,740,000            |
| Islamic financing receivables                                      | 1,231,762,000        |                      | 1,152,800,000        | 0                    | 1,206,277,000                |                          |
| Investment securities                                              | 535,439,000          | 369,326,000          | 442,084,000          | 312,671,000          | 502,492,000                  | 347,508,000              |
| Investments in subsidiaries                                        |                      | 147,659,000          |                      | 137,487,000          |                              | 145,941,000              |
| Property, plant and equipment                                      | 30,975,000           | 27,539,000           | 32,211,000           | 28,842,000           | 31,047,000                   | 27,548,000               |
| Right-of-use assets                                                | 8,232,000            | 5,046,000            | 7,269,000            | 5,550,000            | 8,526,000                    | 5,249,000                |
| Intangible assets other than goodwill                              | 5,892,000            |                      | 6,202,000            |                      | 5,970,000                    |                          |
| Derivative financial instruments (assets)                          | 2,479,000            | 2,479,000            | 11,050,000           | 11,050,000           | 2,788,000                    | 2,788,000                |
| Deferred tax assets                                                | 189,000              | 189,000              | 0                    | 0                    | 189,000                      | 189,000                  |
| Other assets                                                       | 54,816,000           | 39,999,000           | 50,788,000           | 42,594,000           | 48,644,000                   | 42,525,000               |
| <b>Total assets</b>                                                | <b>4,716,590,000</b> | <b>3,359,256,000</b> | <b>4,374,852,000</b> | <b>3,172,320,000</b> | <b>4,586,983,000</b>         | <b>3,261,748,000</b>     |
| <b>EQ UITY AND LIABILITIES</b>                                     |                      |                      |                      |                      |                              |                          |
| <b>EQ UITY</b>                                                     |                      |                      |                      |                      |                              |                          |
| Share Capital                                                      | 216,941,000          | 216,941,000          | 166,941,000          | 166,941,000          | 216,941,000                  | 216,941,000              |
| Share premium                                                      | 36,565,000           | 36,565,000           | 36,565,000           | 36,565,000           | 36,565,000                   | 36,565,000               |
| Legal reserve                                                      | 57,325,000           | 57,313,000           | 53,626,000           | 53,614,000           | 57,325,000                   | 57,313,000               |
| Special reserve                                                    | 3,837,000            | 3,837,000            | 3,837,000            | 3,837,000            | 3,837,000                    | 3,837,000                |
| Investments fair valuation reserve                                 | 5,989,000            | 5,690,000            | (1,538,000)          | (1,806,000)          | 2,547,000                    | 2,248,000                |
| General reserve                                                    | 25,560,000           | 25,560,000           | 25,560,000           | 25,560,000           | 25,560,000                   | 25,560,000               |
| Impairment reserve                                                 | 20,400,000           | 20,400,000           | 16,800,000           | 16,800,000           | 20,400,000                   | 20,400,000               |
| Retained earnings (accumulated Losses)                             | 89,945,000           | 90,763,000           | 85,295,000           | 85,771,000           | 91,741,000                   | 92,481,000               |
| <b>Total equity attributable to the equity holders of the Bank</b> | <b>456,562,000</b>   |                      | <b>387,086,000</b>   |                      | <b>454,916,000</b>           |                          |
| Perpetual tier1 capital securities                                 | 186,266,000          | 156,266,000          | 186,266,000          | 156,266,000          | 186,266,000                  | 156,266,000              |
| <b>Total equity</b>                                                | <b>642,828,000</b>   | <b>613,335,000</b>   | <b>573,352,000</b>   | <b>543,548,000</b>   | <b>641,182,000</b>           | <b>611,611,000</b>       |
| <b>LIABILITIES</b>                                                 |                      |                      |                      |                      |                              |                          |
| Due to banks                                                       | 47,445,000           | 47,123,000           | 29,504,000           | 18,576,000           | 23,389,000                   | 22,856,000               |
| Deposits from customers (conventional)                             | 2,558,432,000        | 2,558,432,000        | 2,518,417,000        | 2,518,417,000        | 2,494,703,000                | 2,494,703,000            |
| Islamic customers deposit                                          | 1,310,249,000        |                      | 1,153,776,000        |                      | 1,279,834,000                |                          |
| Other borrowed funds / Bonds                                       | 57,750,000           | 57,750,000           | 9,625,000            | 9,625,000            | 57,750,000                   | 57,750,000               |
| Derivative financial instruments (liabilities)                     | 2,149,000            | 2,149,000            | 11,173,000           | 11,173,000           | 2,904,000                    | 2,904,000                |
| Current tax liabilities                                            | 16,534,000           | 14,067,000           | 11,693,000           | 10,172,000           | 14,951,000                   | 12,942,000               |
| Deferred tax liabilities                                           | 140,000              | 0                    | 165,000              | 165,000              | 140,000                      | 0                        |
| Other liabilities                                                  | 81,063,000           | 66,400,000           | 67,147,000           | 60,644,000           | 72,130,000                   | 58,982,000               |
| <b>Total liabilities</b>                                           | <b>4,073,762,000</b> | <b>2,745,921,000</b> | <b>3,801,500,000</b> | <b>2,628,772,000</b> | <b>3,945,801,000</b>         | <b>2,650,137,000</b>     |
| <b>Total equity and liabilities</b>                                | <b>4,716,590,000</b> | <b>3,359,256,000</b> | <b>4,374,852,000</b> | <b>3,172,320,000</b> | <b>4,586,983,000</b>         | <b>3,261,748,000</b>     |
| Number of shares outstanding                                       | 2002743333           | 2002743333           | 2002743333           | 2002743333           | 2002743333                   | 2002743333               |
| Net assets per share                                               | 0.228                | 0.228                | 0.232                | 0.232                | 0.227                        | 0.227                    |
| Contingent and commitments                                         | 345,356,000          | 170,494,000          | 360,387,000          | 216,316,000          | 331,123,000                  | 170,130,000              |

| Subclassifications of assets, liabilities and equities - Order of Liquidity | Consolidated       |                   | Consolidated       |                    | Actuals/Omani Rial/Unaudited |                          |
|-----------------------------------------------------------------------------|--------------------|-------------------|--------------------|--------------------|------------------------------|--------------------------|
|                                                                             | 31/03/2026         | 31/03/2026        | 31/03/2025         | 31/03/2025         | Consolidated<br>31/12/2025   | Standalone<br>31/12/2025 |
| <b>SUBCLASSIFICATIONS OF ASSETS, LIABILITIES AND EQ UITIES</b>              |                    |                   |                    |                    |                              |                          |
| <b>CONSOLIDATED AND SEPARATE</b>                                            |                    |                   |                    |                    |                              |                          |
| <b>ASSETS</b>                                                               |                    |                   |                    |                    |                              |                          |
| <b>CASH AND BALANCES WITH CENTRAL BANK</b>                                  |                    |                   |                    |                    |                              |                          |
| Cash on hand                                                                | 27,733,000         | 21,195,000        | 43,064,000         | 36,506,000         | 21,912,000                   | 16,469,000               |
| <b>BALANCES WITH CENTRAL BANK</b>                                           |                    |                   |                    |                    |                              |                          |
| Capital deposit with central bank                                           |                    |                   | 1,025,000          | 500,000            | 1,025,000                    | 500,000                  |
| Placements with Central banks                                               | 23,870,000         |                   | 19,635,000         |                    | 32,340,000                   |                          |
| Clearing account with central bank                                          | 98,145,000         | 75,067,000        | 72,762,000         | 52,993,000         | 138,519,000                  | 97,083,000               |
| <b>Gross cash and bank balances</b>                                         | <b>149,748,000</b> | <b>96,262,000</b> | <b>136,486,000</b> | <b>89,999,000</b>  | <b>193,796,000</b>           | <b>114,052,000</b>       |
| <b>Net Cash and balances with central bank</b>                              | <b>149,748,000</b> | <b>96,262,000</b> | <b>136,486,000</b> | <b>89,999,000</b>  | <b>193,796,000</b>           | <b>114,052,000</b>       |
| <b>DUE FROM BANKS AND OTHER MONEY MARKET PLACEMENTS</b>                     |                    |                   |                    |                    |                              |                          |
| <b>AT AMORTISED COST / FVOCI</b>                                            |                    |                   |                    |                    |                              |                          |
| Nostro/demand balances                                                      | 11,464,000         | 7,834,000         | 44,917,000         | 29,490,000         | 27,683,000                   | 24,033,000               |
| Placements with banks                                                       | 111,815,000        | 89,115,000        | 100,565,000        | 94,791,000         | 45,884,000                   | 38,184,000               |
| <b>Total At Amortised cost / FVOCI</b>                                      | <b>123,279,000</b> | <b>96,949,000</b> | <b>145,482,000</b> | <b>124,281,000</b> | <b>73,567,000</b>            | <b>62,217,000</b>        |
| <b>AT FVTPL</b>                                                             |                    |                   |                    |                    |                              |                          |
| <b>Total due from banks and other money market placements</b>               | <b>123,279,000</b> | <b>96,949,000</b> | <b>145,482,000</b> | <b>124,281,000</b> | <b>73,567,000</b>            | <b>62,217,000</b>        |
| Allowance for expected credit losses                                        | 53,000             | 24,000            | 197,000            | 141,000            | 53,000                       | 9,000                    |
| <b>Net due from banks and other money market placements</b>                 | <b>123,226,000</b> | <b>96,925,000</b> | <b>145,285,000</b> | <b>124,140,000</b> | <b>73,514,000</b>            | <b>62,208,000</b>        |
| <b>INVESTMENT ACCOUNTED FOR USING EQ UITY METHOD</b>                        |                    |                   |                    |                    |                              |                          |
| <b>PROPERTY, PLANT AND EQ UIPMENT</b>                                       |                    |                   |                    |                    |                              |                          |
| Land                                                                        | 6,823,000          | 6,823,000         | 6,823,000          | 6,823,000          | 6,823,000                    | 6,823,000                |
| Buildings                                                                   | 10,912,000         | 10,912,000        | 11,618,000         | 11,618,000         | 11,108,000                   | 11,108,000               |
| Motor vehicles                                                              | 64,000             | 64,000            | 87,000             | 87,000             | 70,000                       | 70,000                   |
| Furniture and equipment                                                     | 2,580,000          | 1,141,000         | 3,166,000          | 1,655,000          | 2,720,000                    | 1,267,000                |
| Computer equipment                                                          | 7,261,000          | 5,412,000         | 7,756,000          | 6,025,000          | 8,020,000                    | 6,103,000                |
| Capital Work in Progress                                                    | 3,335,000          | 3,187,000         | 2,761,000          | 2,634,000          | 2,306,000                    | 2,177,000                |
| <b>Total property, plant and equipment</b>                                  | <b>30,975,000</b>  | <b>27,539,000</b> | <b>32,211,000</b>  | <b>28,842,000</b>  | <b>31,047,000</b>            | <b>27,548,000</b>        |
| <b>INTANGIBLE ASSETS</b>                                                    |                    |                   |                    |                    |                              |                          |
| Trade name                                                                  | 1,000,000          |                   | 1,000,000          |                    | 1,000,000                    |                          |
| License                                                                     | 3,573,000          |                   | 3,573,000          |                    | 3,573,000                    |                          |
| Others                                                                      | 1,319,000          |                   | 1,629,000          |                    | 1,397,000                    |                          |
| <b>Total intangible assets other than goodwill</b>                          | <b>5,892,000</b>   |                   | <b>6,202,000</b>   |                    | <b>5,970,000</b>             |                          |

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON  
11 May 2026

|                                                     |                      |                      |                      |                      |                      |                      |
|-----------------------------------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| <b>OTHER ASSETS</b>                                 |                      |                      |                      |                      |                      |                      |
| Acceptances                                         | 11,722,000           | 11,722,000           | 14,261,000           | 14,261,000           | 9,984,000            | 9,984,000            |
| Accrued interest                                    | 5,539,000            | 3,632,000            | 4,913,000            | 3,449,000            | 4,445,000            | 3,144,000            |
| Prepayments                                         | 4,758,000            | 3,757,000            | 3,751,000            | 2,730,000            | 4,271,000            | 3,365,000            |
| Collateral possessed not sold                       | 3,054,000            | 2,424,000            | 3,825,000            | 3,825,000            | 3,054,000            | 2,424,000            |
| Others                                              | 29,743,000           | 18,464,000           | 24,038,000           | 18,329,000           | 26,890,000           | 23,608,000           |
| <b>Total other assets</b>                           | <b>54,816,000</b>    | <b>39,999,000</b>    | <b>50,788,000</b>    | <b>42,594,000</b>    | <b>48,644,000</b>    | <b>42,525,000</b>    |
| <b>LIABILITIES</b>                                  |                      |                      |                      |                      |                      |                      |
| <b>DUE TO BANKS</b>                                 |                      |                      |                      |                      |                      |                      |
| Inter-bank Borrowings                               | 37,937,000           | 37,900,000           | 23,335,000           | 12,520,000           | 14,768,000           | 14,732,000           |
| Vostro And Other Balances                           | 9,508,000            | 9,223,000            | 6,169,000            | 6,056,000            | 8,621,000            | 8,124,000            |
| <b>Total due to banks</b>                           | <b>47,445,000</b>    | <b>47,123,000</b>    | <b>29,504,000</b>    | <b>18,576,000</b>    | <b>23,389,000</b>    | <b>22,856,000</b>    |
| <b>DEPOSITS FROM CUSTOMERS - CONVENTIONAL</b>       |                      |                      |                      |                      |                      |                      |
| Term deposits                                       | 1,105,379,000        | 1,105,379,000        | 1,205,866,000        | 1,205,866,000        | 1,121,756,000        | 1,121,756,000        |
| Saving deposits                                     | 489,642,000          | 489,642,000          | 445,218,000          | 445,218,000          | 475,373,000          | 475,373,000          |
| Current deposits                                    | 963,411,000          | 963,411,000          | 867,333,000          | 867,333,000          | 897,574,000          | 897,574,000          |
| <b>Total deposits from customers - conventional</b> | <b>2,558,432,000</b> | <b>2,558,432,000</b> | <b>2,518,417,000</b> | <b>2,518,417,000</b> | <b>2,494,703,000</b> | <b>2,494,703,000</b> |
| <b>DEPOSITS FROM CUSTOMERS - ISLAMIC</b>            |                      |                      |                      |                      |                      |                      |
| Term deposits                                       | 560,883,000          |                      | 487,550,000          |                      | 581,828,000          |                      |
| Saving deposits                                     | 195,308,000          |                      | 188,072,000          |                      | 184,988,000          |                      |
| Current deposits                                    | 554,058,000          |                      | 478,154,000          |                      | 513,018,000          |                      |
| <b>Total deposits with customers - islamic</b>      | <b>1,310,249,000</b> |                      | <b>1,153,776,000</b> |                      | <b>1,279,834,000</b> |                      |
| <b>OTHER LIABILITIES</b>                            |                      |                      |                      |                      |                      |                      |
| Acceptances                                         | 11,722,000           | 11,722,000           | 14,261,000           | 14,261,000           | 9,984,000            | 9,984,000            |
| Accrued interest payable                            | 643,000              | 643,000              | 405,000              | 381,000              | 492,000              | 492,000              |
| Lease liabilities                                   | 7,358,000            | 4,339,000            | 6,557,000            | 4,771,000            | 8,375,000            | 5,112,000            |
| Staff benefits                                      | 1,474,000            | 988,000              | 1,283,000            | 857,000              | 1,353,000            | 904,000              |
| ECL on Loan commitments and financial guarantee     | 5,271,000            | 3,794,000            | 3,900,000            | 3,619,000            | 4,126,000            | 3,706,000            |
| Others                                              | 54,595,000           | 44,914,000           | 40,741,000           | 36,755,000           | 47,800,000           | 38,784,000           |
| <b>Total other liabilities</b>                      | <b>81,063,000</b>    | <b>66,400,000</b>    | <b>67,147,000</b>    | <b>60,644,000</b>    | <b>72,130,000</b>    | <b>58,982,000</b>    |