

Serial No:.....

**Application Form for Rights Issue of 333,333,333 shares at a price of Baisa 151 per Offer Share  
(with a share price of Baisa 150 per Offer Share plus issue expenses of Baisa 1 per Offer Share)**

Note: Please read subscription terms and conditions printed on the reverse carefully before filling in this form

<b>MCD Investor No:</b>	<b>Commercial Registration No.</b>
<b>Eligible no. of shares:</b>	<b>Name of the applicant:</b>
<b>Civil Card No. (For Omanis):</b>	<b>Email of the applicant:</b>
<b>Passport No. (For Non-Omanis):</b>	<b>Mobile number of the applicant:</b>

I/We ..... acknowledge and confirm that I/We have reviewed and understood the contents of the Prospectus pertaining to this Rights Issue and the subscription conditions on the back of this Application Form.

Shares applied against eligibility (A)	Shares applied against rights bought (B)	Additional shares applied (C)	Total number of shares applied (A+B+C) = D	Total Amount paid (Baisa 151 per Offer share x D)	
				In figures (OMR)	In words (OMR)

Mode of Payment (Tick the applicable box)

Cash	Cheque Cheque No: ..... Dated: .....	Direct Debit (Applicable only for bank account holders of Oman Arab Bank SAOG) Bank A/C to be debited: .....	Bank Transfer (Enclose the transfer evidence) Bank Name: ..... Transfer reference #: .....
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Note: The application will be rejected if the cheque bounces.

Details for Refund (if any):

<b>Bank Name:</b>	
<b>Account Holder Name:</b>	
<b>Account Number:</b>	

I/We herewith enclose the full subscription amount payable. I/We confirm that the information provided in this application is accurate and accept full responsibility for the consequences arising from any incorrect information provided therein.

Date:     /     /

Applicant's signature: .....

**ISSUE MANAGER'S COPY**

Oman Arab Bank SOAG

Serial No:.....

<b>MCD Investor No:</b>	<b>Name of the applicant:</b>
<b>Eligible no. of shares:</b>	<b>Mobile number of the applicant:</b>

Our application as under

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**COLLECTING BANK'S COPY**

Oman Arab Bank SOAG

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<b>Eligible no. of shares:</b>	<b>Mobile number of the applicant:</b>

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Date:     /     /

Applicant's signature: .....

**APPLICANT'S COPY**

THIS IS ONLY AN EXTRACT. PLEASE READ THE PROSPECTUS FOR FULL DETAILS.

SUBSCRIPTION CONDITIONS AND PROCEDURES

Eligibility for Subscription

The subscription for the Rights Issue is open to the Shareholders whose names appear on the shareholder register of the Bank, which is maintained by the MCD as at the Record Date and to those persons who have bought rights entitlement through the MSX during the Rights Trading Period.

Every shareholder as on the Record Date is entitled to about 19,9671 Offer Shares for every 100 shares held as on the Record Date i.e.1 Offer Share against about every 5,0082 shares held on Record Date, duly rounded down.

The rights entitlement will be listed on the MSX and can be sold or purchased through the MSX.

Rights Subscription Period and Issue Price

Issue opens on – 14 September 2025.

Issue closes on – 18 September 2025.

The rights entitlement will lapse if valid application is not made during the Rights Subscription Period.

Issue Price - Baisa 151 per Offer Share (with a share price of Baisa 150 per Offer Share plus issue expenses of Baisa 1 per Offer Share).

Trading of Rights

The rights entitlement is tradable on the MSX in accordance with applicable laws and regulations of the FSA and the MSX. Such rights can be traded i.e. bought and sold during its trading period. The buyer of such rights shall contact and co-ordinate with the Issue Manager or Collecting Bank to collect the requisite Application Form, fill it and submit it to the Collecting Bank, together with application money and required documents on or before the Subscription Closing Date in accordance with the terms contained in this Prospectus. Unexercised rights entitlements shall lapse at the end of the Rights Subscription Period.

Application for Subscription to Additional Shares

- Only Shareholders as at the Record Date are eligible to apply for Additional Shares.
- A Shareholder who does not subscribe to his full rights entitlement or sells his rights entitlement (either partially or in full) is not eligible to apply for Additional Shares.
- Any person who buys rights entitlement on the MSX, is not eligible to apply for Additional Shares.
- Shareholders validly subscribing to their full entitlement of Offer Shares can apply for Additional Shares.
- Shareholders who want to apply for Additional Shares should indicate it by writing the desired number of Additional Shares in their Application Form and make the required payment with submission of Application Form to Collecting Bank.
- The minimum Additional Shares that can be applied for is one Offer Share and the maximum up to a number such that the total application (including original entitlement, rights purchased and Additional Shares) does not exceed the entire Rights Issue size.
- Additional Shares will be allotted simultaneously with the Offer Shares, subject to FSA approval.
- If the total Additional Shares applied for is more than the under-subscription (before considering Additional Shares) in the Rights Issue, each Applicant that has applied for Additional Shares, will be allotted Additional Shares on a pro-rata basis proportionate to the number of Additional Shares applied for, and the balance subscription amount will be refunded.
- If the total Additional Shares applied for by Applicants is less than the under-subscription (before considering Additional Shares) in the Rights Issue, each Applicant that has applied for Additional Shares will be allotted the Additional Shares applied for in full.
- If there is any balance under-subscription even after allotment of Additional Shares, then the Board of Directors as per its decision, shall offer the remaining shares for public or private subscription or close the Rights Issue at the level of total actual subscription received.
- The decision of the Issue Manager, in consultation with the FSA, shall be final and binding in respect of the allotment of Shares, including Additional Shares.

**Note: Applicants should ensure that their post-rights issue shareholding is within the shareholding limits prescribed in the Bank's Articles of Association, Laws of Oman and applicable regulatory requirements.**

The following is a working example using illustrative numbers to elaborate the allotment of Additional Shares:

Particulars	Shares
Right Issue Offer	100,000,000
Subscription	90,000,000
Unsubscribed	10,000,000
Additional Shares applications Received	15,000,000
Allotment of unsubscribed shares on pro-rata basis based on applications received for Additional Shares Percentage allotment of Additional Shares (10,000,000/15,000,000=66.67%)	10,000,000
Refund of extra amount for unallotted shares to Shareholders that have applied for Additional Shares equivalent to	5,000,000

As per this example a person applying for 3,000 Additional Shares will be allotted 2,000 Shares.

Subscription on behalf of Minor Children

- An individual of age less than 18 years as on Record Date will be considered a minor.
- Only a father may subscribe on behalf of his minor child(ren).
- If a Subscription is made on behalf of a minor by any person other than the minor's father, the person submitting the Subscription shall be required to attach a valid Shari'ah (Legal) Power of Attorney issued by the competent authorities authorizing him to deal in the funds of the minor through sale, purchase and investment

Minimum and Maximum application

The minimum application can be for one Share and the maximum application cannot exceed the Rights Issue size (including original entitlement, rights purchased and Additional Shares).

Particulars of the bank account

- Each Applicant shall be required to furnish the particulars of his bank account (registered in the name of the Applicant). The Applicant shall not use the bank account number of any other person except in case of minor children only.
- If the bank account of the Applicant is registered with a bank other than the one receiving the subscription, he shall be required to submit a document in evidence of correctness of the bank account particulars as provided for in the Application Form. This can be done by submitting any document from the Applicant's bank which clearly shows the account number and name of the account holder (Applicant), such as an account statement issued by the bank or a letter/ document issued by the Applicant's bank containing the aforesaid information. The Applicant shall ensure that such evidence submitted is readable in a clear manner. The Applicant is not obliged to submit evidence of his bank account if he is subscribing through the bank wherein he maintains his account. In this case, the bank receiving the subscription shall verify and confirm the Applicant's account details in its specific system and procedure.
- The bank account provided in the Application Form will be used only for refunds.
- The Application Form containing the bank account number of a person other than the Applicant shall be rejected.

Documentation Required

- Copy of Applicant's Civil ID/ Passport/ Commercial Registration certificate, as applicable.
- Submission of a document confirming correctness of the bank account details written in the Application Form, only if subscription is through a bank other than the one with whom the Applicant has his bank account.
- Copy of a valid Power of Attorney duly endorsed by the competent legal authorities in the event the subscription is on behalf of another person.
- In case of applications by non-individuals, which are signed by a person in his/her capacity as an authorized signatory, a copy of adequate and valid documentation should be attached.

Mode of Subscription

- The Applicant shall be required to fill in the Application Form for the subscription and furnish all his particulars including the investor number available with MCD, Civil ID Number/Passport Number/ Commercial Registration Number or similar details.
- The Applicant shall be responsible for furnishing all his particulars, ensuring correctness and validity of the information provided in the Application Form. While emphasizing on it, the collecting bank has been instructed to accept only those Application Forms that comply with all requirements provided in the Application Form and Prospectus.
- Before filling in the Application Form, the Applicant should peruse the Prospectus and carefully read the conditions and procedures governing the subscription.
- The Applicant shall submit the Application Form to the Collecting Bank along with the payment towards the Offer Shares and also ensure that the documents in support of the information furnished are enclosed.
- The payment for the subscription should be made by the Applicant in Omani Rials only. Payment in any other currency may cause rejection of the application.
- In case of payment through bank transfer, the Applicant is responsible for ensuring successful transfer of the subscription amount to the Collecting Bank within the subscription period and attach a copy of the bank transfer confirmation with his Application Form.
- Payment of the value of the subscription can be made by cash/ cheque/ bank transfer to the following account:-

Oman Arab Bank SAOG - Rights Issue Collecting Bank Account

A/c no. 3183-919206-152

Swift Code: OMABOMRUXXX

Availability of Duplicate Application Forms

Only the original Application Form sent to eligible Shareholders by the MCD should be used. Photocopy of Application Forms will not be accepted. If any eligible Shareholder does not receive the original Application Form, such person must contact the Issue Manager or the Collecting Bank sufficiently in advance of the Subscription Closing Date to obtain a duplicate Application Form. Applicants submitting duplicate Application Form should not use the original Application Form, even if it is received/found subsequently. In case of violation of this requirement, both the Application Forms may be rejected.

An investor who buys the rights entitlement through the MSX should exercise his right to subscribe to the Offer Shares by submitting his Application Form (which can be obtained from the Collecting Bank or Issue Manager) to the Collecting Bank before the Subscription Closing Date. Such investors are not eligible to apply for Additional Shares

Collecting Bank

The applications for subscription shall be accepted by the Collecting Bank-Oman Arab Bank SAOG during its official working hours only.

The Collecting Bank shall accept the Application Form for subscription after confirmation of compliance of the procedure and subject matter in line with the requirements as provided for in the Prospectus. Hence, the Collecting Bank must instruct the Applicants to comply and fulfil all requirements stated in the Application Form and the Prospectus.

The Applicant shall be responsible for submission of his/ her/ its Application Form to the Collecting Bank before closing of the period for subscription. In this regard, the Collecting Bank shall have the right not to accept any Application Form that reaches it after its official working hours on Subscription Closing Date.

Acceptance of the Applications

The Collecting Bank shall neither receive nor accept the applications for subscription under the following circumstances:

- If Application Form does not bear the signature and stamp (if applicable) of the Applicant.
- In case of failure to pay the subscription price relating to the Offer Shares subscribed in accordance with the conditions provided for in the Prospectus.
- If the value of the Offer Shares subscribed is paid through cheque and it is dishonoured for whatever reason.
- If Application Form does not bear the Applicant's investor number available with MCD.
- If the investor account number furnished in the Application Form is incorrect.
- If there are more than one Application Form with same Applicant name, all of them shall be rejected.
- If there are more than one Application Form with same investor number, all of them shall be rejected.
- If supporting documents referred to in the Prospectus are not enclosed with the Application Form.
- If Application Form does not contain all particulars of the bank account of the Applicant.

10. If bank account details of the Applicant in the Application Form are found to be incorrect.

11. If bank account details provided in the Application Form are found to be not relevant to the Applicant.

12. In case of failure to attach Power of Attorney with Application Form as provided for in the Prospectus in respect of the person who subscribes for Offer Shares and signs on behalf of another person.

13. If the application has not complied with the legal and organizational requirements as provided for in the Prospectus.

If the Collecting Bank observes, after receipt of the Application Form and before expiry of the time schedule prescribed for handing over the Application Forms in final form to the Issue Manager, that the application has not complied with the legal or other requirements as provided in the Prospectus, then the Collecting Bank shall take due efforts to contact the Applicant so as to correct the detected mistake. In case of failure to have the mistake corrected within the period referred to, the Collecting Bank shall return the Application Form to such Applicant together with the subscription amount.

Refusal / Rejection of Applications

The Issue Manager may reject subscription application under any of the conditions referred to above, after securing approval of the FSA and submission of a report furnishing the details of the applications that are required to be rejected and reasons behind such rejection.

Enquiries and Complaints

Applicants seeking clarification or to file complaints about allotment or rejected applications or refunds may contact the branch of the Collecting Bank where the Application Form was submitted. In case of absence of response from the branch, the Applicant may contact the person concerned as hereunder

Mr. Saqar Al-Harasi

Ms. Ghada Al Raisi

Oman Arab Bank S.A.O.G.

Al Ghubrah North, PO Box 2240, PC 130,

Tel: +968 2475 4526, +968 2475 4653

Email: Saker.Al-Harasi@oman-arabbank.com

Ghada.AIRaisi@oman-arabbank.com

If the Collecting Bank fails to arrive at a solution or settlement with the Applicant, it shall refer it to the Issue Manager, and keep the Applicant updated. The Applicant shall keep in touch only with the Collecting Bank to know the outcome.

Issue Manager's contact:

Corporate Finance and Advisory

Ubhar Capital SAOC

P.O. Box 1137, PC. 111, CPO, Sultanate of Oman

Tel: +968 24949041/13/45

Email: ubhar-corporatefinance@u-capital.net

corporatefinance@u-capital.net

Restrictions on Shareholding

Applicants are required to comply with the shareholding limits prescribed in the Laws of Oman. In case the post-issue shareholding of any Applicant is likely to exceed the prescribed limits, he must obtain approval for such potential excess shareholding before he submits his Application Form. The Applicant must attach a copy of the relevant approval for excess shareholding along with his Application Form.

The Bank undertakes to comply with the shareholding limits stipulated by the Laws of Oman and the regulations issued by the CBO, particularly CBO Regulation BM/REG/40/96:

- The aggregate holding by an individual and his related parties shall not exceed 15% of the voting shares in a locally incorporated bank;
- The aggregate holding by an incorporated body and its related parties shall not exceed 25% of the voting shares in a locally incorporated bank;
- The aggregate holding by a Joint Stock Company or a Holding Company and its related parties shall not exceed 35% of the voting shares in a locally incorporated bank; and
- No individual, incorporated body or a Joint Stock Company or a Holding Company who, together with any related party already owns 10% or more of the voting shares of a locally incorporated bank shall own by way of investment, more than 15% of the outstanding voting shares of another locally incorporated bank.

Payments for Additional Shares

The payment for Additional Shares that are applied for by an Applicant shall be made at the time of submission of Application Form to the Collecting Bank. If the Applicant fails to pay for any Additional Shares pursuant to the Application Form, the application will be rejected.

Allotment and Refund

The Offer Shares shall be allotted, and refunds will be made (if required) within 3 days from the Allotment, after obtaining FSA approval for allotment. The Applicant, after the announcement of the allotment, must verify that the allotted Shares are recorded in his/ her/ its account with the MCD.

Refunds shall be made net of the bank charges and for refunds in foreign currency, as per the foreign exchange rate between RO and the currency of the respective country, at the date such refund is made.

Responsibilities of Shareholders/ Applicants in Rights Issue

A Shareholder who sells his Rights Issue entitlement through the MSX will lose his right to subscribe to the Offer Shares to that extent. Further, such Shareholders cannot apply for Additional Shares.

An investor who buys the rights entitlement through the MSX should exercise his right to subscribe to the Offer Shares by submitting his Application Form (which can be obtained from Issue Manager) to the Collecting Bank before the Subscription Closing Date. Such investors are not eligible to apply for Additional Shares.

Issuer's right

The Issuer reserves the right to withdraw/ cancel the Issue prior to the listing date for any reasons including in the event of any unforeseen development adversely affecting the economic and regulatory environment, any force majeure condition including any change in applicable law, etc. If the Issue is withdrawn/ cancelled, the received subscription amounts will be refunded in full, without any interest or further liability.

Proposed Timetable

The following is only an indicative proposed timetable for the Issue :

ACTIVITY	DATE*
<b>Approval of Prospectus by FSA</b>	20 August 2025
<b>Date of Publication of announcement:</b> After approval of the Prospectus, at least five working days before the Record Date, the Bank must publish an advertisement approved by FSA through the electronic publication system and in one daily newspaper at least, one of them to be an Arabic, notifying the Shareholders and other investors of the Rights Issue. The advertisement must include a summary of the Prospectus including the volume and ratio of the increase in the capital, issue price, the Record Date, Collecting Bank, subscription period and the period for the trading of the rights entitlement.	25 August 2025
<b>Record Date:</b> Shareholders registered in MCD records as at this date are eligible for subscription to the Rights Issue as holders of the rights.	02 September 2025
<b>Service of Notices on the Shareholders:</b> At least three days before the date set for the Subscription Opening Date, the Issue Manager shall send written notices to each shareholder at its address or to its email or through any other means written in the shareholders' register advising of the Rights Issue together with a summary of the approved Prospectus and an Application Form. The notice must specify the number of shares that may be subscribed, the period of subscription under such Right or the assignment of the rights within no more than 15 days beyond the date of publication of the notice as prescribed in Article 74 of the SAOG Regulations.	09 September 2025
<b>Listing of the rights entitlement:</b> The Issuer and the Issue Manager in collaboration with MCD and MSX carry out the procedures for listing of the rights for trading on MSX within five working days from the date of Record date. A record of holders of the rights shall be prepared for the purposes of the trading of the rights within the specified period. The rights shall be separated from the shares and shall be traded separately.	10 September 2025
<b>Date of commencement of subscription</b> (Subscription Opening Date): This date shall not be less than fifteen days from the date of publication of the notice of the Rights Issue. Application Forms will be issued directly to the Shareholders, but duplicate Application Forms may be obtained from the Collecting Bank or Issue Manager.	14 September 2025
<b>End of trading of the rights</b>	15 September 2025
<b>End of subscription period</b> (Subscription Closing Date): After this date, the Issue Manager shall collect the list of subscription from the Collecting Bank, verify the subscription list, match it with the rights holders' record and process the allotment of shares.	18 September 2025
<b>Allotment Approval:</b> Submission of Subscription results to FSA by Issue Manager to obtain FSA approval on the proposed allotment.	24 September 2025
<b>Submission of allotment list to MCD</b>	28 September 2025

\*The actual dates may vary.

Responsibilities and Obligations

The Issuer, Issue Manager, Legal Adviser, Collecting Bank and the MCD shall abide by the responsibilities and duties specified under the regulations issued by the FSA and shall comply with any other responsibilities and obligations set out in the agreements entered into between them. The parties concerned shall be required to take remedial measures with regard to the damages arising from any negligence committed in the performance of the functions and responsibilities assigned to them. In such event the Issue Manager shall liaise with relevant authorities such as FSA and MSX for taking suitable steps and measures for repairing such damages.

For additional information contact:

Issue Manager

Ubhar Capital SAOC  
PO Box 1137, PC 111,  
CPO, Sultanate of Oman  
Ph: +968 24949041/13/45

Important Notice

All prospective investors should examine and carefully review the Prospectus in order to decide whether it would be appropriate to submit an application for allotment of Offer Shares by taking into consideration all the information contained in the Prospectus in this context. Prospective investors should not consider the Prospectus to be a recommendation by the Bank to subscribe for the Offer Shares. Each prospective investor is responsible for obtaining his/ her/ its own independent professional advice on an investment in the Offer Shares and should conduct an independent evaluation of the information and assumptions contained in the Prospectus using whatsoever analysis or projections they see fit as to whether or not to invest in the Offer Shares.

All market investments carry various risks including market risks to varying degrees. The value of any security can fall as well as rise, depending on the market conditions.

Collecting Bank:

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Muscat, Sultanate of Oman  
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