

Income Statement - Nature of expenses	Actuals/Omani Rial/Unaudited	
	Consolidated 01/01/2026-31/03/2026	Consolidated 01/01/2025-31/03/2025
PROFIT (LOSS)		
CONSOLIDATED AND SEPARATE		
CONTINUING OPERATIONS		
Interest income	41,497,000	38,930,000
Interest expense	24,060,000	22,764,000
Net interest income	17,437,000	16,166,000
Income from Islamic financing / investment activities	13,120,000	10,914,000
Unrestricted investment account holder's share of profit and profit expense	7,791,000	6,503,000
Net income from islamic financing and investments	5,329,000	4,411,000
Commission and fee income (net)	5,518,000	4,857,000
Net investment income	816,000	2,481,000
Other operating income (expense)	1,462,000	325,000
Total operating income	30,562,000	28,240,000
Staff expenses	8,367,000	7,559,000
General and administrative expense	3,542,000	3,552,000
Depreciation and amortisation expense	1,346,000	1,170,000
Impairment loss (reversal of impairment loss) recognised in profit or loss	4,591,000	4,538,000
Total operating expenses	17,846,000	16,819,000
Profit (loss) before tax	12,716,000	11,421,000
Tax expense (income)	1,908,000	1,713,000
Profit (loss) from continuing operations	10,808,000	9,708,000
Profit (loss)	10,808,000	9,708,000
PROFIT (LOSS), ATTRIBUTABLE TO		
Profit (loss), attributable to owners of Bank	10,808,000	9,708,000
EARNINGS PER SHARE		
BASIC EARNINGS PER SHARE		
Basic earnings loss per share attributable to owners of parent	0.004	0.004
Total basic earnings (loss) per share	0.004	0.004
DILUTED EARNINGS PER SHARE		
Diluted earnings loss per share attributable to owners of parent	0.003	0.003
Total diluted earnings (loss) per share	0.003	0.003

Statement of comprehensive income - Net of tax	Actuals/Omani Rial/Unaudited	
	Consolidated 01/01/2026-31/03/2026	Consolidated 01/01/2025-31/03/2025
STATEMENT OF COMPREHENSIVE INCOME		
CONSOLIDATED AND SEPARATE		
Net Profit / (Loss) for the period	10,808,000	9,708,000
OTHER COMPREHENSIVE INCOME (LOSS)		
OTHER COMPREHENSIVE INCOME (LOSS) TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQUENT PERIODS		
Changes in fair value of cashflow hedges	53,000	(433,000)
Miscellaneous other comprehensive income that will be reclassified to profit or loss, net of tax	(1,869,000)	788,000
Total other comprehensive income that will be reclassified to profit or loss, net of tax	(1,816,000)	355,000
OTHER COMPREHENSIVE INCOME (LOSS) NOT TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQUENT PERIODS		
Net fair value change on financial assets at fair value through other comprehensive income - equity instruments	14,106,000	(1,381,000)
Total other comprehensive income that will not be reclassified to profit or loss, net of tax	14,106,000	(1,381,000)
Total other comprehensive income	12,290,000	(1,026,000)
Total comprehensive income	23,098,000	8,682,000
COMPREHENSIVE INCOME ATTRIBUTABLE TO		
Comprehensive income, attributable to owners of Bank	23,098,000	8,682,000

Analysis of income and expense - Nature of expenses	Actuals/Omani Rial/Unaudited	
	Consolidated 01/01/2026-31/03/2026	Consolidated 01/01/2025-31/03/2025
ANALYSIS OF INCOME AND EXPENSE		
CONSOLIDATED AND SEPARATE		
REVENUE		
INTEREST/FINANCE INCOME		
Interest received from loans and advances to customers	37,680,000	35,479,000
Interest income from investment	3,544,000	3,084,000
Interest from due from banks	273,000	367,000
Total interest income	41,497,000	38,930,000
INTEREST EXPENSE		
Interest for deposit from customers	20,381,000	20,897,000
Interest for due to banks	2,832,000	1,011,000
Other interest expense	847,000	856,000
Total Interest Expense	24,060,000	22,764,000
INCOME FROM ISLAMIC FINANCING / INVESTMENT ACTIVITIES		
Income from islamic financing receivables	11,964,000	10,215,000
Income from Islamic Due from Banks	19,000	152,000
Income from Islamic Investments	1,137,000	547,000
Total income from Islamic financing / investment activities	13,120,000	10,914,000
UNRESTRICTED INVESTMENT ACCOUNT HOLDERS SHARE OF PROFIT AND PROFIT EXPENSE		
Islamic Customer's deposits	7,791,000	6,433,000
Islamic bank Borrowings		70,000
Total unrestricted investment account holders' share of profit and profit expense	7,791,000	6,503,000
NET INVESTMENT INCOME		

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

Net income from other financial instruments at FVTPL	(626,000)	1,332,000
Dividend Income	1,423,000	1,140,000
Other investment income	19,000	9,000
Net investment income	816,000	2,481,000
OTHER OPERATING INCOME (EXPENSE)		
Foreign exchange Income	1,462,000	325,000
Total other operating income (expense)	1,462,000	325,000
EXPENSES BY NATURE		
STAFF EXPENSES		
Salaries and allowances	7,058,000	6,395,000
Other staff costs	556,000	462,000
Contribution to social insurance schemes	608,000	517,000
Employees end of service benefits	145,000	185,000
Total Staff expenses	8,367,000	7,559,000
GENERAL AND ADMINISTRATIVE EXPENSES		
Director's remuneration and sitting fees	21,000	21,000
Occupancy cost	352,000	326,000
Operating and administrative cost	3,169,000	3,205,000
Total General and Administrative Expenses	3,542,000	3,552,000
IMPAIRMENT LOSS (REVERSAL OF IMPAIRMENT LOSS) RECOGNISED IN PROFIT OR LOSS		
Impairment loss on Loans and advances to customer	4,432,000	3,024,000
Impairment loss on Loan commitments, acceptances and guarantee	114,000	443,000
Impairment loss on Due from banks and money market placements	(16,000)	11,000
Impairment loss on Investment in debt securities held at FVTOCI	(2,000)	14,000
Impairment loss recovers from loans and advances written off	57,000	1,011,000
Impairment loss on Other financial assets	6,000	35,000
Total impairment loss (reversal of impairment loss) recognised in profit or loss	4,591,000	4,538,000