

| Income Statement - Nature of expenses                                       | Thousands/Omani Rial/Unaudited      |                                     |
|-----------------------------------------------------------------------------|-------------------------------------|-------------------------------------|
|                                                                             | Standalone<br>01/01/2026-31/03/2026 | Standalone<br>01/01/2025-31/03/2025 |
| <b>PROFIT (LOSS)</b>                                                        |                                     |                                     |
| <b>CONSOLIDATED AND SEPARATE</b>                                            |                                     |                                     |
| <b>CONTINUING OPERATIONS</b>                                                |                                     |                                     |
| Interest income                                                             | 59,270                              | 58,588                              |
| Interest expense                                                            | 34,707                              | 34,727                              |
| Net interest income                                                         | 24,563                              | 23,861                              |
| Income from Islamic financing / investment activities                       | 13,378                              | 12,388                              |
| Unrestricted investment account holder's share of profit and profit expense | 7,658                               | 7,154                               |
| Net income from islamic financing and investments                           | 5,720                               | 5,234                               |
| Commission and fee income (net)                                             | 8,701                               | 7,757                               |
| Net investment income                                                       | 5,335                               | 2,505                               |
| Other operating income (expense)                                            | 1,905                               | 1,768                               |
| Total operating income                                                      | 46,224                              | 41,125                              |
| Staff expenses                                                              | 13,800                              | 13,242                              |
| General and administrative expense                                          | 5,739                               | 5,470                               |
| Depreciation and amortisation expense                                       | 1,816                               | 1,710                               |
| Impairment loss (reversal of impairment loss) recognised in profit or loss  | 9,549                               | 6,403                               |
| Total operating expenses                                                    | 30,904                              | 26,825                              |
| Profit (loss) before tax                                                    | 15,320                              | 14,300                              |
| Tax expense (income)                                                        | 2,098                               | 2,145                               |
| Profit (loss) from continuing operations                                    | 13,222                              | 12,155                              |
| Profit (loss)                                                               | 13,222                              | 12,155                              |
| <b>PROFIT (LOSS), ATTRIBUTABLE TO</b>                                       |                                     |                                     |
| <b>EARNINGS PER SHARE</b>                                                   |                                     |                                     |
| <b>BASIC EARNINGS PER SHARE</b>                                             |                                     |                                     |
| Basic earnings loss per share attributable to owners of parent              | 0.003                               | 0.004                               |
| Basic earnings (loss) per share from continuing operations                  | 0.003                               | 0.004                               |
| Total basic earnings (loss) per share                                       | 0.000                               | 0.000                               |
| <b>DILUTED EARNINGS PER SHARE</b>                                           |                                     |                                     |
| Diluted earnings loss per share attributable to owners of parent            | 0.003                               | 0.004                               |
| Diluted earnings (loss) per share from continuing operations                | 0.003                               | 0.004                               |
| Total diluted earnings (loss) per share                                     | 0.003                               | 0.004                               |

| Statement of comprehensive income - Net of tax                                                                                  | Thousands/Omani Rial/Unaudited      |                                     |
|---------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|-------------------------------------|
|                                                                                                                                 | Standalone<br>01/01/2026-31/03/2026 | Standalone<br>01/01/2025-31/03/2025 |
| <b>STATEMENT OF COMPREHENSIVE INCOME</b>                                                                                        |                                     |                                     |
| <b>CONSOLIDATED AND SEPARATE</b>                                                                                                |                                     |                                     |
| Net Profit / (Loss) for the period                                                                                              | 13,222                              | 12,155                              |
| <b>OTHER COMPREHENSIVE INCOME (LOSS)</b>                                                                                        |                                     |                                     |
| <b>OTHER COMPREHENSIVE INCOME (LOSS) TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQUENT PERIODS</b>                        |                                     |                                     |
| Reclassification adjustment on financial assets at fair value through other comprehensive income - Debt instruments due to sale | 1,054                               | (411)                               |
| Changes in fair value of cashflow hedges                                                                                        | (40)                                | (481)                               |
| Total other comprehensive income that will be reclassified to profit or loss, net of tax                                        | (1,094)                             | (70)                                |
| <b>OTHER COMPREHENSIVE INCOME (LOSS) NOT TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQUENT PERIODS</b>                    |                                     |                                     |
| Net fair value change on financial assets at fair value through other comprehensive income - equity instruments                 | 20,381                              | (5,755)                             |
| Total other comprehensive income that will not be reclassified to profit or loss, net of tax                                    | 20,381                              | (5,755)                             |
| Total other comprehensive income                                                                                                | 19,287                              | (5,825)                             |
| Total comprehensive income                                                                                                      | 32,509                              | 6,330                               |
| <b>COMPREHENSIVE INCOME ATTRIBUTABLE TO</b>                                                                                     |                                     |                                     |

| Analysis of income and expense - Nature of expenses                               | Thousands/Omani Rial/Unaudited      |                                     |
|-----------------------------------------------------------------------------------|-------------------------------------|-------------------------------------|
|                                                                                   | Standalone<br>01/01/2026-31/03/2026 | Standalone<br>01/01/2025-31/03/2025 |
| <b>ANALYSIS OF INCOME AND EXPENSE</b>                                             |                                     |                                     |
| <b>CONSOLIDATED AND SEPARATE</b>                                                  |                                     |                                     |
| <b>REVENUE</b>                                                                    |                                     |                                     |
| <b>INTEREST/FINANCE INCOME</b>                                                    |                                     |                                     |
| Interest received from loans and advances to customers                            | 47,186                              | 48,103                              |
| Interest income from investment                                                   | 6,211                               | 5,841                               |
| Interest from due from banks                                                      | 5,873                               | 4,644                               |
| Total interest income                                                             | 59,270                              | 58,588                              |
| <b>INTEREST EXPENSE</b>                                                           |                                     |                                     |
| Interest for deposit from customers                                               | 26,340                              | 28,168                              |
| Interest expense on subordinate bond / Loan                                       | 1,460                               |                                     |
| Interest for due to banks                                                         | 6,907                               | 6,559                               |
| Total Interest Expense                                                            | 34,707                              | 34,727                              |
| <b>INCOME FROM ISLAMIC FINANCING / INVESTMENT ACTIVITIES</b>                      |                                     |                                     |
| Income from islamic financing receivables                                         | 12,077                              | 10,843                              |
| Income from Islamic Due from Banks                                                | 27                                  | 164                                 |
| Income from Islamic Investments                                                   | 1,274                               | 1,381                               |
| Total income from Islamic financing / investment activities                       | 13,378                              | 12,388                              |
| <b>UNRESTRICTED INVESTMENT ACCOUNT HOLDERS SHARE OF PROFIT AND PROFIT EXPENSE</b> |                                     |                                     |
| Islamic Customer's deposits                                                       | 7,522                               | 6,870                               |
| Islamic bank Borrowings                                                           | 136                                 | 284                                 |
| Total unrestricted investment account holders' share of profit and profit expense | 7,658                               | 7,154                               |
| <b>NET INVESTMENT INCOME</b>                                                      |                                     |                                     |

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

|                                                                                         |               |               |
|-----------------------------------------------------------------------------------------|---------------|---------------|
| Net income from other financial instruments at FVTPL                                    | 41            |               |
| Net gain/(loss) from derecognition of financial assets measured at FVTOCI               | 2,367         |               |
| Net gains/(losses) on financial liabilities at fair value through profit or loss        | 768           | 32            |
| Dividend Income                                                                         | 1,995         | 2,336         |
| Other investment income                                                                 | 164           | 137           |
| <b>Net investment income</b>                                                            | <b>5,335</b>  | <b>2,505</b>  |
| <b>OTHER OPERATING INCOME (EXPENSE)</b>                                                 |               |               |
| Foreign exchange Income                                                                 | 1,955         | 1,627         |
| Other income (expense)                                                                  | (50)          | 141           |
| <b>Total other operating income (expense)</b>                                           | <b>1,905</b>  | <b>1,768</b>  |
| <b>EXPENSES BY NATURE</b>                                                               |               |               |
| <b>STAFF EXPENSES</b>                                                                   |               |               |
| Salaries and allowances                                                                 | 11,116        | 10,099        |
| Other staff costs                                                                       | 2,424         | 2,129         |
| Contribution to social insurance schemes                                                | 153           | 889           |
| Employees end of service benefits                                                       | 107           | 125           |
| <b>Total Staff expenses</b>                                                             | <b>13,800</b> | <b>13,242</b> |
| <b>GENERAL AND ADMINISTRATIVE EXPENSES</b>                                              |               |               |
| Director's remuneration and sitting fees                                                | 114           | 111           |
| Occupancy cost                                                                          | 1,133         | 1,122         |
| Operating and administrative cost                                                       | 4,234         | 3,821         |
| Other expenses and fees                                                                 | 258           | 416           |
| <b>Total General and Administrative Expenses</b>                                        | <b>5,739</b>  | <b>5,470</b>  |
| <b>IMPAIRMENT LOSS (REVERSAL OF IMPAIRMENT LOSS) RECOGNISED IN PROFIT OR LOSS</b>       |               |               |
| Impairment loss on Loans and advances to customer                                       | 9,593         | 5,861         |
| Impairment loss on Loan commitments, acceptances and guarantee                          | 507           | (228)         |
| Impairment loss on Due from banks and money market placements                           | 151           | (2)           |
| Impairment loss on Investment in debt securities held at FVTOCI                         | 86            | 467           |
| Impairment losses on recoveries                                                         | (460)         | (147)         |
| Impairment loss on Other financial assets                                               | (328)         | 452           |
| <b>Total impairment loss (reversal of impairment loss) recognised in profit or loss</b> | <b>9,549</b>  | <b>6,403</b>  |