

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	150,073,000	148,740,000
Interest expense	55,152,000	55,721,000
Net interest income	94,921,000	93,019,000
Income from Islamic financing / investment activities	25,939,000	26,484,000
Unrestricted investment account holder's share of profit and profit expense	16,719,000	17,500,000
Net income from islamic financing and investments	9,220,000	8,984,000
Commission and fee income (net)	23,738,000	23,480,000
Net investment income	7,686,000	7,946,000
Share of profit (loss) of associates	57,000	39,000
Other operating income (expense)	9,710,000	7,246,000
Total operating income	145,332,000	140,714,000
General and administrative expense	51,957,000	49,325,000
Depreciation and amortisation expense	5,824,000	5,708,000
Impairment loss (reversal of impairment loss) recognised in profit or loss	11,236,000	15,037,000
Total operating expenses	69,017,000	70,070,000
Profit (loss) before tax	76,315,000	70,644,000
Tax expense (income)	12,370,000	12,083,000
Profit (loss) from continuing operations	63,945,000	58,561,000
Profit (loss)	63,945,000	58,561,000
PROFIT (LOSS), ATTRIBUTABLE TO		
Profit (loss), attributable to owners of Bank	63,945,000	58,561,000
EARNINGS PER SHARE		
BASIC EARNINGS PER SHARE		
Basic earnings loss per share attributable to owners of parent	0.009	0.008
Basic earnings (loss) per share from continuing operations	0.009	0.008
Total basic earnings (loss) per share	0.009	0.008
DILUTED EARNINGS PER SHARE		
Diluted earnings loss per share attributable to owners of parent	0.009	0.008
Diluted earnings (loss) per share from continuing operations	0.009	0.008
Total diluted earnings (loss) per share	0.009	0.008

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	63,945,000	58,561,000
OTHER COMPREHENSIVE INCOME (LOSS)		
OTHER COMPREHENSIVE INCOME (LOSS) TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQUENT PERIODS		
Share of other comprehensive income of associates	(60,000)	(20,000)
Reclassification adjustment on financial assets at fair value through other comprehensive income - Debt instruments due to sale	3,880,000	(740,000)
Changes in fair value of cashflow hedges	181,000	(846,000)
Net gain (loss) on hedge of a net investment	0	0
Miscellaneous other comprehensive income that will be reclassified to profit or loss, net of tax	3,000	(16,000)
Total other comprehensive income that will be reclassified to profit or loss, net of tax	(3,756,000)	(142,000)
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	46,018,000	1,182,000
Total other comprehensive income that will not be reclassified to profit or loss, net of tax	46,018,000	1,182,000
Total other comprehensive income	42,262,000	1,040,000
Total comprehensive income	106,207,000	59,601,000
COMPREHENSIVE INCOME ATTRIBUTABLE TO		
Comprehensive income, attributable to owners of Bank	106,207,000	59,601,000

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	122,475,000	121,265,000
Interest income from investment	19,978,000	18,319,000
Interest from due from banks	7,620,000	9,156,000
Total interest income	150,073,000	148,740,000
INTEREST EXPENSE		
Interest for deposit from customers	38,256,000	42,151,000
Interest expense on euro medium term notes	5,480,000	2,324,000
Interest for due to banks	11,416,000	11,246,000
Total Interest Expense	55,152,000	55,721,000
INCOME FROM ISLAMIC FINANCING / INVESTMENT ACTIVITIES		
Income from islamic financing receivables	22,515,000	22,636,000
Income from Islamic Due from Banks	619,000	399,000
Income from Islamic Investments	2,805,000	3,449,000
Total income from Islamic financing / investment activities	25,939,000	26,484,000
UNRESTRICTED INVESTMENT ACCOUNT HOLDERS SHARE OF PROFIT AND PROFIT EXPENSE		

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

Islamic Customer's deposits	15,606,000	15,387,000
Sukuk	242,000	226,000
Islamic bank Borrowings	871,000	1,887,000
Total unrestricted investment account holders' share of profit and profit expense	16,719,000	17,500,000
NET INVESTMENT INCOME		
Dividend Income	7,461,000	7,942,000
Other investment income	225,000	4,000
Net investment income	7,686,000	7,946,000
OTHER OPERATING INCOME (EXPENSE)		
Foreign exchange Income	9,678,000	7,140,000
Gain / loss on sale of tangible assets	0	0
Other income (expense)	32,000	106,000
Total other operating income (expense)	9,710,000	7,246,000
EXPENSES BY NATURE		
STAFF EXPENSES		
GENERAL AND ADMINISTRATIVE EXPENSES		
Other expenses and fees	51,957,000	49,325,000
Total General and Administrative Expenses	51,957,000	49,325,000
IMPAIRMENT LOSS (REVERSAL OF IMPAIRMENT LOSS) RECOGNISED IN PROFIT OR LOSS		
Impairment loss on Loans and advances to customer	22,240,000	20,193,000
Impairment loss on Loan commitments, acceptances and guarantee	(4,375,000)	1,240,000
Impairment loss on Due from banks and money market placements	125,000	(43,000)
Impairment loss on Investment in debt securities held at amortized cost	1,204,000	136,000
Impairment loss on Investment in debt securities held at FVTOCI	0	0
Impairment losses on recoveries	(7,278,000)	(6,140,000)
Impairment loss recovers from loans and advances written off	(680,000)	(349,000)
Impairment loss on Other financial assets	0	0
Total impairment loss (reversal of impairment loss) recognised in profit or loss	11,236,000	15,037,000