

Income Statement - Nature of expenses	Thousands/Omani Rial/Unaudited	
	Consolidated 01/01/2026-31/03/2026	Consolidated 01/01/2025-31/03/2025
PROFIT (LOSS)		
CONSOLIDATED AND SEPARATE		
CONTINUING OPERATIONS		
Income from jointly financing and investment activities	26,642	24,825
Return on equity of unrestricted investment account holders before bank's share as mudarib	12,698	13,210
Return on unrestricted investment account holders	12,698	13,210
Bank's share in income as mudarib rabulmaal	13,944	11,615
Returns on bank's own investments and finance	105	110
Other income (expense)	1,863	2,685
Total operating income	15,912	14,410
Staff expenses	4,603	4,182
General and administrative expense	2,542	2,191
Depreciation and amortisation expense	757	741
Impairment loss (reversal of impairment loss) recognised in profit or loss	5,030	2,068
Total operating expenses	12,932	9,182
Profit (loss) before tax	2,980	5,228
Tax Expense	375	712
Profit (loss) from continuing operations	2,605	4,516
Profit (loss)	2,605	4,516
PROFIT (LOSS), ATTRIBUTABLE TO		
Profit (loss), attributable to owners of Bank	2,605	4,516
EARNINGS PER SHARE		
BASIC EARNINGS PER SHARE		
Total basic earnings (loss) per share	0.000	0.000
DILUTED EARNINGS PER SHARE		
Total diluted earnings (loss) per share	0.001	0.002

Statement of comprehensive income - Net of tax	Thousands/Omani Rial/Unaudited	
	Consolidated 01/01/2026- 31/03/2026	Consolidated 01/01/2025- 31/03/2025
STATEMENT OF COMPREHENSIVE INCOME		
CONSOLIDATED AND SEPARATE		
Profit (loss)	2,605	4,516
OTHER COMPREHENSIVE INCOME (LOSS)		
OTHER COMPREHENSIVE INCOME (LOSS) TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQUENT PERIODS, NET OF TAX		
FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME - DEBT INSTRUMENTS		
Net change in fair value	(929)	(1,021)
Total other comprehensive income that will be reclassified to profit or loss, net of tax	(929)	(1,021)
OTHER COMPREHENSIVE INCOME (LOSS) NOT TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQUENT PERIODS, NET OF TAX		
Total other comprehensive income	(929)	(1,021)
Total comprehensive income	1,676	3,495
COMPREHENSIVE INCOME ATTRIBUTABLE TO		
Comprehensive income, attributable to owners of Bank	1,676	3,495

Analysis of income and expense, Nature of expenses	Thousands/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		
INCOME FROM ISLAMIC FINANCING		
INCOME FROM ISLAMIC FINANCING RECEIVABLES		
Sale of Murabaha	4,226	4,047
Profit from Ijarah assets - net	2,193	2,526
Profit on diminishing Musharakah	9,578	9,207
Profit on Wakala arrangements	5,817	6,251
Total income from Islamic financing receivables	21,814	22,031
Income from Islamic Due from Banks	503	172
Income from Islamic Investments	4,325	2,622
Total Income from jointly financing and investment activities	26,642	24,825
RETURN ON EQUITY OF UNRESTRICTED INVESTMENT ACCOUNT HOLDERS BEFORE BANKS SHARE AS MUDARIB		
Distribution for Islamic Customers' Deposit	1,564	1,789
Profit paid on wakala	11,134	11,421
Total return on equity of unrestricted investment account holders before bank's share as mudarib	12,698	13,210
OTHER INCOME (EXPENSE)		
Net gains (losses) from foreign currencies	341	310
Revenue from other banking services	1,522	2,375
NET FEES AND COMMISSION INCOME		
Total other income (expense)	1,863	2,685
RETURNS ON BANKS OWN INVESTMENTS AND FINANCE		
Profit from Islamic financing	105	110
Total returns on bank's own investments and finance	105	110
EXPENSES BY NATURE		
STAFF EXPENSES		

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

Salaries and allowances	4,603	4,182
Total staff expenses	4,603	4,182
GENERAL AND ADMINISTRATIVE EXPENSES		
Rent and utility expenses	230	233
Repairs and maintenance expense	670	441
Directors' remuneration expense	244	223
Legal and professional expense	194	235
Printing and stationery	52	31
Advertisement and publicity	498	233
Other expenses and fees	654	795
Total General and administrative expenses	2,542	2,191
IMPAIRMENT LOSS (REVERSAL OF IMPAIRMENT LOSS) RECOGNISED IN PROFIT OR LOSS		
Islamic financing receivable	5,030	2,068
Total impairment loss (reversal of impairment loss) recognised in profit or loss	5,030	2,068