

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	87,995,000	75,110,000
Interest expense	46,404,000	37,998,000
Net interest income	41,591,000	37,112,000
Income from Islamic financing / investment activities	4,124,000	3,007,000
Net income from Islamic financing and investments	4,124,000	3,007,000
Net investment income	2,003,000	550,000
Other operating income (expense)	23,584,000	14,372,000
Total operating income	71,302,000	55,041,000
Staff expenses	17,901,000	16,518,000
General and administrative expense	14,115,000	6,839,000
Depreciation and amortisation expense	1,247,000	1,252,000
Impairment loss (reversal of impairment loss) recognised in profit or loss	6,989,000	7,288,000
Total operating expenses	40,252,000	31,897,000
Profit (loss) before tax	31,050,000	23,144,000
Tax expense (income)	4,981,000	1,685,000
Profit (loss) from continuing operations	26,069,000	21,459,000
Profit (loss)	26,069,000	21,459,000
PROFIT (LOSS), ATTRIBUTABLE TO		
Profit (loss), attributable to owners of Bank	26,069,000	21,459,000
EARNINGS PER SHARE		
BASIC EARNINGS PER SHARE		
Total basic earnings (loss) per share	0.004	0.003
DILUTED EARNINGS PER SHARE		

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	26,069,000	21,459,000
OTHER COMPREHENSIVE INCOME (LOSS)		
OTHER COMPREHENSIVE INCOME (LOSS) TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQUENT PERIODS		
Net gain (loss) on hedge of a net investment		0
Total other comprehensive income that will be reclassified to profit or loss, net of tax		0
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	22,414,000	(305,000)
Total other comprehensive income that will not be reclassified to profit or loss, net of tax	22,414,000	(305,000)
Total other comprehensive income	22,414,000	(305,000)
Total comprehensive income	48,483,000	21,154,000
COMPREHENSIVE INCOME ATTRIBUTABLE TO		
Comprehensive income, attributable to owners of Bank	48,483,000	21,154,000

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	65,409,000	49,207,000
Interest income from investment	16,385,000	19,618,000
Interest from due from banks	6,201,000	6,285,000
Total interest income	87,995,000	75,110,000
INTEREST EXPENSE		
Interest for deposit from customers	38,229,000	31,854,000
Interest expense on subordinate bond / Loan		0
Interest for due to banks	8,175,000	6,144,000
Total Interest Expense	46,404,000	37,998,000
INCOME FROM ISLAMIC FINANCING / INVESTMENT ACTIVITIES		
Income from Islamic financing receivables	2,315,000	2,059,000
Income from Islamic Due from Banks	451,000	375,000
Income from Islamic Investments	1,358,000	573,000
Total income from Islamic financing / investment activities	4,124,000	3,007,000
UNRESTRICTED INVESTMENT ACCOUNT HOLDERS SHARE OF PROFIT AND PROFIT EXPENSE		
NET INVESTMENT INCOME		
Dividend Income	1,467,000	563,000
Other investment income	536,000	(13,000)
Net investment income	2,003,000	550,000
OTHER OPERATING INCOME (EXPENSE)		
Foreign exchange Income	8,108,000	7,268,000
Gain / loss on sale of tangible assets	(3,000)	1,000
Other income (expense)	15,479,000	7,103,000
Total other operating income (expense)	23,584,000	14,372,000
EXPENSES BY NATURE		

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

STAFF EXPENSES		
Salaries and allowances	12,458,000	10,983,000
Other staff costs	3,621,000	4,549,000
Contribution to social insurance schemes	969,000	890,000
Employees end of service benefits	853,000	96,000
Total Staff expenses	17,901,000	16,518,000
GENERAL AND ADMINISTRATIVE EXPENSES		
Director's remuneration and sitting fees	170,000	120,000
Occupancy cost	1,431,000	1,530,000
Operating and administrative cost	11,195,000	3,891,000
Other expenses and fees	1,319,000	1,298,000
Total General and Administrative Expenses	14,115,000	6,839,000
IMPAIRMENT LOSS (REVERSAL OF IMPAIRMENT LOSS) RECOGNISED IN PROFIT OR LOSS		
Impairment loss on Loans and advances to customer	6,234,000	7,411,000
Impairment loss on Loan commitments, acceptances and guarantee	471,000	6,000
Impairment loss on Due from banks and money market placements	15,000	(129,000)
Impairment loss on Investment in debt securities held at amortized cost	269,000	0
Total impairment loss (reversal of impairment loss) recognised in profit or loss	6,989,000	7,288,000