

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	61,010,000	60,500,000
Interest expense	33,973,000	36,287,000
Net interest income	27,037,000	24,213,000
Income from Islamic financing / investment activities	6,744,000	5,830,000
Unrestricted investment account holder's share of profit and profit expense	4,268,000	3,980,000
Net income from islamic financing and investments	2,476,000	1,850,000
Commission and fee income (net)	5,452,000	6,435,000
Net investment income	7,902,000	4,024,000
Other operating income (expense)	3,375,000	3,612,000
Total operating income	46,242,000	40,134,000
Staff expenses	10,674,000	10,295,000
General and administrative expense	5,138,000	4,324,000
Depreciation and amortisation expense	1,711,000	1,601,000
Impairment loss (reversal of impairment loss) recognised in profit or loss	5,584,000	3,809,000
Total operating expenses	23,107,000	20,029,000
Profit (loss) before tax	23,135,000	20,105,000
Tax expense (income)	3,669,000	3,024,000
Profit (loss) from continuing operations	19,466,000	17,081,000
Profit (loss)	19,466,000	17,081,000
PROFIT (LOSS), ATTRIBUTABLE TO		
Profit (loss), attributable to owners of Bank	19,466,000	17,081,000
EARNINGS PER SHARE		
BASIC EARNINGS PER SHARE		
Basic earnings loss per share attributable to owners of parent	0.012	0.011
Basic earnings (loss) per share from continuing operations	0.012	0.011
Total basic earnings (loss) per share	0.012	0.011
DILUTED EARNINGS PER SHARE		
Diluted earnings loss per share attributable to owners of parent	0.012	0.011
Diluted earnings (loss) per share from continuing operations	0.012	0.011
Total diluted earnings (loss) per share	0.012	0.011

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	19,466,000	17,081,000
OTHER COMPREHENSIVE INCOME (LOSS)		
OTHER COMPREHENSIVE INCOME (LOSS) TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQUENT PERIODS		
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	18,611,000	(3,203,000)
Total other comprehensive income that will not be reclassified to profit or loss, net of tax	18,611,000	(3,203,000)
Total other comprehensive income	18,611,000	(3,203,000)
Total comprehensive income	38,077,000	13,878,000
COMPREHENSIVE INCOME ATTRIBUTABLE TO		
Comprehensive income, attributable to owners of Bank	38,077,000	13,878,000

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	52,715,000	51,786,000
Interest income from investment	6,087,000	5,642,000
Interest from due from banks	2,208,000	3,072,000
Total interest income	61,010,000	60,500,000
INTEREST EXPENSE		
Interest for deposit from customers	30,319,000	32,915,000
Interest expense on euro medium term notes	0	0
Interest for due to banks	3,654,000	3,372,000
Total Interest Expense	33,973,000	36,287,000
INCOME FROM ISLAMIC FINANCING / INVESTMENT ACTIVITIES		
Income from islamic financing receivables	5,629,000	4,185,000
Income from Islamic Due from Banks	559,000	1,218,000
Income from Islamic Investments	556,000	427,000
Total income from Islamic financing / investment activities	6,744,000	5,830,000
UNRESTRICTED INVESTMENT ACCOUNT HOLDERS SHARE OF PROFIT AND PROFIT EXPENSE		
Islamic Customer's deposits	3,625,000	3,592,000
Islamic bank Borrowings	643,000	388,000
Total unrestricted investment account holders' share of profit and profit expense	4,268,000	3,980,000
NET INVESTMENT INCOME		
Net income from other financial instruments at FVTPL	7,902,000	4,024,000
Net gain/(loss) from derecognition of financial assets measured at amortised cost	0	0

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

Net gain/(loss) from derecognition of financial assets measured at FVTOCI	0	0
Net gains/(losses) on financial liabilities at fair value through profit or loss	0	0
Dividend Income	0	0
Net investment income	7,902,000	4,024,000
OTHER OPERATING INCOME (EXPENSE)		
Foreign exchange Income	2,252,000	2,376,000
Other income (expense)	1,123,000	1,236,000
Total other operating income (expense)	3,375,000	3,612,000
EXPENSES BY NATURE		
STAFF EXPENSES		
Salaries and allowances	7,380,000	7,251,000
Other staff costs	2,621,000	2,309,000
Contribution to social insurance schemes	673,000	735,000
Total Staff expenses	10,674,000	10,295,000
GENERAL AND ADMINISTRATIVE EXPENSES		
Director's remuneration and sitting fees	115,000	112,000
Occupancy cost	898,000	1,139,000
Operating and administrative cost	4,007,000	2,933,000
Other expenses and fees	118,000	140,000
Total General and Administrative Expenses	5,138,000	4,324,000
IMPAIRMENT LOSS (REVERSAL OF IMPAIRMENT LOSS) RECOGNISED IN PROFIT OR LOSS		
Impairment loss on Loans and advances to customer	7,370,000	6,112,000
Impairment loss on Loan commitments, acceptances and guarantee	(138,000)	(255,000)
Impairment loss on Due from banks and money market placements	13,000	52,000
Impairment loss on Investment in debt securities held at amortized cost	194,000	15,000
Impairment losses on recoveries	(937,000)	(746,000)
Impairment loss recovers from loans and advances written off	(918,000)	(1,369,000)
Total impairment loss (reversal of impairment loss) recognised in profit or loss	5,584,000	3,809,000