

	Actuals/Omani Rial/Unaudited			
Income Statement - Nature of expenses	Consolidated 01/01/2026-31/03/2026	Standalone 01/01/2026-31/03/2026	Consolidated 01/01/2025-31/03/2025	Standalone 01/01/2025-31/03/2025
PROFIT (LOSS)				
CONSOLIDATED AND SEPARATE				
CONTINUING OPERATIONS				
Interest income	40,700,000	40,723,000	42,397,000	42,574,000
Interest expense	20,085,000	20,085,000	21,707,000	21,707,000
Net interest income	20,615,000	20,638,000	20,690,000	20,867,000
Income from Islamic financing / investment activities	19,014,000		18,179,000	
Unrestricted investment account holder's share of profit and profit expense	10,853,000		10,379,000	
Net income from islamic financing and investments	8,161,000		7,800,000	
Commission and fee income (net)	4,809,000	3,474,000	5,022,000	3,876,000
Net investment income	265,000	174,000	283,000	192,000
Share of profit (loss) of associates		2,615,000		2,410,000
Other operating income (expense)	1,535,000	1,154,000	1,352,000	1,064,000
Total operating income	35,385,000	28,055,000	35,147,000	28,409,000
Staff expenses	11,706,000	8,073,000	11,461,000	7,989,000
General and administrative expense	5,651,000	4,572,000	5,296,000	4,190,000
Depreciation and amortisation expense	2,111,000	1,576,000	2,206,000	1,734,000
Impairment loss (reversal of impairment loss) recognised in profit or loss	6,117,000	4,414,000	7,335,000	6,009,000
Total operating expenses	25,585,000	18,635,000	26,298,000	19,922,000
Profit (loss) before tax	9,800,000	9,420,000	8,849,000	8,487,000
Tax expense (income)	1,582,000	1,124,000	1,430,000	991,000
Profit (loss) from continuing operations	8,218,000	8,296,000	7,419,000	7,496,000
Profit (loss)	8,218,000	8,296,000	7,419,000	7,496,000
PROFIT (LOSS), ATTRIBUTABLE TO				
Profit (loss), attributable to owners of Bank	8,218,000		7,419,000	
EARNINGS PER SHARE				
BASIC EARNINGS PER SHARE				
Basic earnings loss per share attributable to owners of parent	0.004	0.004	0.004	0.004
Basic earnings (loss) per share from continuing operations	0.004	0.004	0.004	0.004
Total basic earnings (loss) per share	0.004	0.004	0.004	0.004
DILUTED EARNINGS PER SHARE				
Diluted earnings loss per share attributable to owners of parent	0.004	0.004	0.004	0.004
Diluted earnings (loss) per share from continuing operations	0.004	0.004	0.004	0.004
Total diluted earnings (loss) per share	0.004	0.004	0.004	0.004

	Actuals/Omani Rial/Unaudited			
	Consolidated	Standalone	Consolidated	Standalone
Statement of comprehensive income - Net of tax	01/01/2026- 31/03/2026	01/01/2026- 31/03/2026	01/01/2025- 31/03/2025	01/01/2025- 31/03/2025
STATEMENT OF COMPREHENSIVE INCOME				
CONSOLIDATED AND SEPARATE				
Net Profit / (Loss) for the period	8,218,000	8,296,000	7,419,000	7,496,000
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		311,000		(19,000)
Miscellaneous other comprehensive income that will be reclassified to profit or loss, net of tax	(1,803,000)	(1,171,000)	595,000	485,000
Total other comprehensive income that will be reclassified to profit or loss, net of tax	(1,803,000)	(860,000)	595,000	466,000
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	5,245,000	4,302,000	(426,000)	(297,000)
Total other comprehensive income that will not be reclassified to profit or loss, net of tax	5,245,000	4,302,000	(426,000)	(297,000)
Total other comprehensive income	3,442,000	3,442,000	169,000	169,000
Total comprehensive income	11,660,000	11,738,000	7,588,000	7,665,000
COMPREHENSIVE INCOME ATTRIBUTABLE TO				
Comprehensive income, attributable to owners of Bank	11,660,000		7,588,000	

	Actuals/Omani Rial/Unaudited			
	Consolidated	Standalone	Consolidated	Standalone
Analysis of income and expense - Nature of expenses	01/01/2026-	01/01/2026-	01/01/2025-	01/01/2025-
	31/03/2026	31/03/2026	31/03/2025	31/03/2025
ANALYSIS OF INCOME AND EXPENSE				
CONSOLIDATED AND SEPARATE				
REVENUE				
INTEREST/FINANCE INCOME				
Interest received from loans and advances to customers	36,202,000	36,202,000	37,358,000	37,358,000
Interest income from investment	3,880,000	3,880,000	3,673,000	3,673,000
Interest from due from banks	618,000	641,000	1,366,000	1,543,000
Total interest income	40,700,000	40,723,000	42,397,000	42,574,000
INTEREST EXPENSE				
Interest for deposit from customers	19,007,000	19,007,000	20,863,000	20,863,000
Interest for due to banks	1,036,000	1,036,000	794,000	794,000
Other interest expense	42,000	42,000	50,000	50,000
Total Interest Expense	20,085,000	20,085,000	21,707,000	21,707,000
INCOME FROM ISLAMIC FINANCING / INVESTMENT ACTIVITIES				
Income from islamic financing receivables	16,900,000		16,234,000	
Income from Islamic Due from Banks	255,000		368,000	

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON
11 May 2026

Income from Islamic Investments	1,859,000		1,577,000	
Total income from Islamic financing / investment activities	19,014,000		18,179,000	
UNRESTRICTED INVESTMENT ACCOUNT HOLDERS SHARE OF PROFIT AND PROFIT EXPENSE				
Islamic Customer's deposits	10,755,000		9,995,000	
Islamic bank Borrowings	98,000		384,000	
Total unrestricted investment account holders' share of profit and profit expense	10,853,000		10,379,000	
NET INVESTMENT INCOME				
Net income from other financial instruments at FVTPL	20,000	20,000	14,000	14,000
Dividend Income	245,000	154,000	269,000	178,000
Net investment income	265,000	174,000	283,000	192,000
OTHER OPERATING INCOME (EXPENSE)				
Foreign exchange Income	1,336,000	955,000	1,255,000	967,000
Other income (expense)	199,000	199,000	97,000	97,000
Total other operating income (expense)	1,535,000	1,154,000	1,352,000	1,064,000
EXPENSES BY NATURE				
STAFF EXPENSES				
Salaries and allowances	8,971,000	5,969,000	8,931,000	5,851,000
Other staff costs	1,723,000	1,402,000	1,607,000	1,505,000
Contribution to social insurance schemes	867,000	615,000	808,000	561,000
Employees end of service benefits	145,000	87,000	115,000	72,000
Total Staff expenses	11,706,000	8,073,000	11,461,000	7,989,000
GENERAL AND ADMINISTRATIVE EXPENSES				
Director's remuneration and sitting fees	100,000	75,000	100,000	75,000
Occupancy cost	713,000	653,000	950,000	602,000
Operating and administrative cost	4,838,000	3,844,000	4,246,000	3,513,000
Total General and Administrative Expenses	5,651,000	4,572,000	5,296,000	4,190,000
IMPAIRMENT LOSS (REVERSAL OF IMPAIRMENT LOSS) RECOGNISED IN PROFIT OR LOSS				
Impairment loss on Loans and advances to customer	4,966,000	4,321,000	7,061,000	5,805,000
Impairment loss on Loan commitments, acceptances and guarantee	1,145,000	88,000	82,000	91,000
Impairment loss on Due from banks and money market placements		15,000	160,000	111,000
Impairment loss on Investment in debt securities held at amortized cost	6,000	(10,000)	32,000	2,000
Total impairment loss (reversal of impairment loss) recognised in profit or loss	6,117,000	4,414,000	7,335,000	6,009,000