

Income Statement - Nature of expenses	Consolidated		Actuals/Omani Rial/Unaudited	
	01/04/2025-30/06/2025	01/04/2024-30/06/2024	01/01/2025-30/06/2025	01/01/2024-30/06/2024
PROFIT (LOSS)				
CONSOLIDATED AND SEPARATE				
CONTINUING OPERATIONS				
Interest income	39,989,000	39,178,000	78,919,000	77,626,000
Interest expense	22,512,000	24,069,000	45,276,000	47,389,000
Net interest income	17,477,000	15,109,000	33,643,000	30,237,000
Income from Islamic financing / investment activities	11,234,000	9,372,000	22,148,000	18,416,000
Unrestricted investment account holder's share of profit and profit expense	6,894,000	6,103,000	13,397,000	11,786,000
Net income from Islamic financing and investments	4,340,000	3,269,000	8,751,000	6,630,000
Commission and fee income (net)	4,601,000	5,190,000	9,458,000	8,779,000
Net investment income	1,205,000	678,000	3,686,000	1,846,000
Other operating income (expense)	1,394,000	2,038,000	1,719,000	3,139,000
Total operating income	29,017,000	26,284,000	57,257,000	50,631,000
Staff expenses	7,588,000	6,554,000	15,147,000	13,235,000
General and administrative expense	3,250,000	2,833,000	6,802,000	6,210,000
Depreciation and amortisation expense	1,466,000	1,053,000	2,636,000	2,022,000
Impairment loss (reversal of impairment loss) recognised in profit or loss	2,251,000	2,561,000	6,789,000	5,671,000
Total operating expenses	14,555,000	13,001,000	31,374,000	27,138,000
Profit (loss) before tax	14,462,000	13,283,000	25,883,000	23,493,000
Tax expense (income)	1,809,000	1,711,000	3,522,000	3,296,000
Profit (loss) from continuing operations	12,653,000	11,572,000	22,361,000	20,197,000
Profit (loss)	12,653,000	11,572,000	22,361,000	20,197,000
PROFIT (LOSS), ATTRIBUTABLE TO				
Profit (loss), attributable to owners of Bank	12,653,000	11,572,000	22,361,000	20,197,000
EARNINGS PER SHARE				
BASIC EARNINGS PER SHARE				
Basic earnings loss per share attributable to owners of parent	0.004	0.004	0.007	0.006
Total basic earnings (loss) per share	0.004	0.004	0.010	0.009
DILUTED EARNINGS PER SHARE				
Diluted earnings loss per share attributable to owners of parent	0.004	0.004	0.006	0.006
Total diluted earnings (loss) per share	0.004	0.004	0.006	0.006

Statement of comprehensive income - Net of tax	Consolidated		Actuals/Omani Rial/Unaudited	
	01/04/2025-30/06/2025	01/04/2024-30/06/2024	01/01/2025-30/06/2025	01/01/2024-30/06/2024
STATEMENT OF COMPREHENSIVE INCOME				
CONSOLIDATED AND SEPARATE				
Net Profit / (Loss) for the period	12,653,000	11,572,000	22,361,000	20,197,000
OTHER COMPREHENSIVE INCOME (LOSS)				
OTHER COMPREHENSIVE INCOME (LOSS) TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQUENT PERIODS				
Changes in fair value of cashflow hedges	433,000	(268,000)		231,000
Miscellaneous other comprehensive income that will be reclassified to profit or loss, net of tax	(432,000)	(539,000)	356,000	(135,000)
Total other comprehensive income that will be reclassified to profit or loss, net of tax	1,000	(807,000)	356,000	96,000
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	2,031,000	(461,000)	650,000	(1,317,000)
Total other comprehensive income that will not be reclassified to profit or loss, net of tax	2,031,000	(461,000)	650,000	(1,317,000)
Total other comprehensive income	2,032,000	(1,268,000)	1,006,000	(1,221,000)
Total comprehensive income	14,685,000	10,304,000	23,367,000	18,976,000
COMPREHENSIVE INCOME ATTRIBUTABLE TO				
Comprehensive income, attributable to owners of Bank	14,685,000	10,304,000	23,367,000	18,976,000

Analysis of income and expense - Nature of expenses	Consolidated		Actuals/Omani Rial/Unaudited	
	01/04/2025-30/06/2025	01/04/2024-30/06/2024	01/01/2025-30/06/2025	01/01/2024-30/06/2024
ANALYSIS OF INCOME AND EXPENSE				
CONSOLIDATED AND SEPARATE				
REVENUE				
INTEREST/FINANCE INCOME				
Interest received from loans and advances to customers	36,098,000	36,149,000	71,577,000	71,346,000
Interest income from investment	3,836,000	2,564,000	6,920,000	5,330,000
Interest from due from banks	55,000	465,000	422,000	950,000
Total interest income	39,989,000	39,178,000	78,919,000	77,626,000
INTEREST EXPENSE				
Interest for deposit from customers	20,745,000	20,616,000	41,642,000	40,565,000
Interest for due to banks	1,528,000	3,071,000	2,539,000	6,063,000
Other interest expense	239,000	382,000	1,095,000	761,000
Total Interest Expense	22,512,000	24,069,000	45,276,000	47,389,000
INCOME FROM ISLAMIC FINANCING / INVESTMENT ACTIVITIES				
Income from Islamic financing receivables	9,693,000	8,124,000	19,756,000	15,648,000
Income from Islamic Due from Banks	53,000	594,000	205,000	1,453,000
Income from Islamic Investments	1,488,000	654,000	2,187,000	1,315,000
Total income from Islamic financing / investment activities	11,234,000	9,372,000	22,148,000	18,416,000
UNRESTRICTED INVESTMENT ACCOUNT HOLDERS SHARE OF PROFIT AND PROFIT				

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON
29 Jul 2025

EXPENSE				
Islamic Customer's deposits	6,884,000	6,067,000	13,317,000	11,749,000
Islamic bank Borrowings	10,000	36,000	80,000	37,000
Total unrestricted investment account holders' share of profit and profit expense	6,894,000	6,103,000	13,397,000	11,786,000
NET INVESTMENT INCOME				
Net income from other financial instruments at FVTPL	56,000	(282,000)	1,388,000	(62,000)
Dividend Income	1,183,000	1,073,000	2,323,000	1,968,000
Other investment income	(34,000)	(113,000)	(25,000)	(60,000)
Net investment income	1,205,000	678,000	3,686,000	1,846,000
OTHER OPERATING INCOME (EXPENSE)				
Foreign exchange Income	1,394,000	2,037,000	1,719,000	3,138,000
Other income (expense)		1,000		1,000
Total other operating income (expense)	1,394,000	2,038,000	1,719,000	3,139,000
EXPENSES BY NATURE				
STAFF EXPENSES				
Salaries and allowances	6,172,000	5,602,000	12,567,000	11,275,000
Other staff costs	672,000	431,000	1,134,000	920,000
Contribution to social insurance schemes	615,000	470,000	1,132,000	944,000
Employees end of service benefits	129,000	51,000	314,000	96,000
Total Staff expenses	7,588,000	6,554,000	15,147,000	13,235,000
GENERAL AND ADMINISTRATIVE EXPENSES				
Director's remuneration and sitting fees	21,000	10,000	42,000	19,000
Occupancy cost	344,000	313,000	670,000	678,000
Operating and administrative cost	2,885,000	2,510,000	6,090,000	5,513,000
Total General and Administrative Expenses	3,250,000	2,833,000	6,802,000	6,210,000
IMPAIRMENT LOSS (REVERSAL OF IMPAIRMENT LOSS) RECOGNISED IN PROFIT OR LOSS				
Impairment loss on Loans and advances to customer	2,901,000	2,503,000	5,925,000	6,063,000
Impairment loss on Loan commitments, acceptances and guarantee	(562,000)	133,000	(119,000)	(235,000)
Impairment loss on Due from banks and money market placements	8,000	(5,000)	19,000	33,000
Impairment loss on Investment in debt securities held at FVTOCI				(4,000)
Impairment losses on recoveries		(60,000)		(161,000)
Impairment loss recovers from loans and advances written off	(51,000)		960,000	0
Impairment loss on Other financial assets	(45,000)	(10,000)	4,000	(25,000)
Total impairment loss (reversal of impairment loss) recognised in profit or loss	2,251,000	2,561,000	6,789,000	5,671,000