

Income Statement - Nature of expenses	Actuals/Omani Rial/Unaudited			
	Consolidated 01/07/2025-30/09/2025	Consolidated 01/07/2024-30/09/2024	Consolidated 01/01/2025-30/09/2025	Consolidated 01/01/2024-30/09/2024
PROFIT (LOSS)				
CONSOLIDATED AND SEPARATE				
CONTINUING OPERATIONS				
Interest income	40,808,000	37,128,000	119,727,000	114,754,000
Interest expense	23,135,000	23,476,000	68,411,000	70,865,000
Net interest income	17,673,000	13,652,000	51,316,000	43,889,000
Income from Islamic financing / investment activities	11,238,000	9,307,000	33,386,000	27,723,000
Unrestricted investment account holder's share of profit and profit expense	7,359,000	6,636,000	20,756,000	18,422,000
Net income from islamic financing and investments	3,879,000	2,671,000	12,630,000	9,301,000
Commission and fee income (net)	4,324,000	3,901,000	13,782,000	12,680,000
Net investment income	881,000	5,792,000	4,567,000	7,638,000
Other operating income (expense)	2,859,000	1,000,000	4,578,000	4,139,000
Total operating income	29,616,000	27,016,000	86,873,000	77,647,000
Staff expenses	7,465,000	6,837,000	22,612,000	20,072,000
General and administrative expense	4,723,000	3,633,000	11,525,000	9,843,000
Depreciation and amortisation expense	1,375,000	1,121,000	4,011,000	3,143,000
Impairment loss (reversal of impairment loss) recognised in profit or loss	4,132,000	3,329,000	10,921,000	9,000,000
Total operating expenses	17,695,000	14,920,000	49,069,000	42,058,000
Profit (loss) before tax	11,921,000	12,096,000	37,804,000	35,589,000
Tax expense (income)	1,809,000	1,464,000	5,331,000	4,760,000
Profit (loss) from continuing operations	10,112,000	10,632,000	32,473,000	30,829,000
Profit (loss)	10,112,000	10,632,000	32,473,000	30,829,000
PROFIT (LOSS), ATTRIBUTABLE TO				
Profit (loss), attributable to owners of Bank	10,112,000	10,632,000	32,473,000	30,829,000
EARNINGS PER SHARE				
BASIC EARNINGS PER SHARE				
Basic earnings loss per share attributable to owners of parent	0.002	0.003	0.009	0.010
Basic earnings (loss) per share from continuing operations	0.002	0.003	0.009	0.010
Total basic earnings (loss) per share	0.002	0.003	0.012	0.013
DILUTED EARNINGS PER SHARE				
Diluted earnings loss per share attributable to owners of parent	0.002	0.003	0.008	0.009
Diluted earnings (loss) per share from continuing operations	0.002	0.003	0.008	0.009
Total diluted earnings (loss) per share	0.002	0.003	0.008	0.009

Statement of comprehensive income - Net of tax	Actuals/Omani Rial/Unaudited			
	Consolidated 01/07/2025- 30/09/2025	Consolidated 01/07/2024- 30/09/2024	Consolidated 01/01/2025- 30/09/2025	Consolidated 01/01/2024- 30/09/2024
STATEMENT OF COMPREHENSIVE INCOME				
CONSOLIDATED AND SEPARATE				
Net Profit / (Loss) for the period	10,112,000	10,632,000	32,473,000	30,829,000
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		(440,000)		(209,000)
Miscellaneous other comprehensive income that will be reclassified to profit or loss, net of tax	2,280,000	1,841,000	2,636,000	1,706,000
Total other comprehensive income that will be reclassified to profit or loss, net of tax	2,280,000	1,401,000	2,636,000	1,497,000
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	3,121,000	670,000	3,771,000	(647,000)
Total other comprehensive income that will not be reclassified to profit or loss, net of tax	3,121,000	670,000	3,771,000	(647,000)
Total other comprehensive income	5,401,000	2,071,000	6,407,000	850,000
Total comprehensive income	15,513,000	12,703,000	38,880,000	31,679,000
COMPREHENSIVE INCOME ATTRIBUTABLE TO				
Comprehensive income, attributable to owners of Bank	15,513,000	12,703,000	38,880,000	31,679,000

Analysis of income and expense - Nature of expenses	Actuals/Omani Rial/Unaudited			
	Consolidated 01/07/2025- 30/09/2025	Consolidated 01/07/2024- 30/09/2024	Consolidated 01/01/2025- 30/09/2025	Consolidated 01/01/2024- 30/09/2024
ANALYSIS OF INCOME AND EXPENSE				
CONSOLIDATED AND SEPARATE				
REVENUE				
INTEREST/FINANCE INCOME				
Interest received from loans and advances to customers	37,804,000	34,206,000	109,381,000	105,552,000
Interest income from investment	2,538,000	2,509,000	9,458,000	7,839,000
Interest from due from banks	466,000	413,000	888,000	1,363,000
Total interest income	40,808,000	37,128,000	119,727,000	114,754,000
INTEREST EXPENSE				
Interest for deposit from customers	21,691,000	21,779,000	63,333,000	62,746,000
Interest for due to banks	1,286,000	1,315,000	3,825,000	7,378,000
Other interest expense	158,000	382,000	1,253,000	741,000
Total Interest Expense	23,135,000	23,476,000	68,411,000	70,865,000
INCOME FROM ISLAMIC FINANCING / INVESTMENT ACTIVITIES				
Income from islamic financing receivables	9,912,000	8,278,000	29,668,000	23,926,000
Income from Islamic Due from Banks	16,000	254,000	221,000	1,707,000
Income from Islamic Investments	1,310,000	775,000	3,497,000	2,090,000

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON
30 Oct 2025

Total income from Islamic financing / investment activities	11,238,000	9,307,000	33,386,000	27,723,000
UNRESTRICTED INVESTMENT ACCOUNT HOLDERS SHARE OF PROFIT AND PROFIT EXPENSE				
Islamic Customer's deposits	7,359,000	6,636,000	20,676,000	18,385,000
Islamic bank Borrowings	0		80,000	37,000
Total unrestricted investment account holders' share of profit and profit expense	7,359,000	6,636,000	20,756,000	18,422,000
NET INVESTMENT INCOME				
Net income from other financial instruments at FVTPL	(442,000)	5,945,000	946,000	5,883,000
Dividend Income	1,382,000	74,000	3,705,000	2,042,000
Other investment income	(59,000)	(227,000)	(84,000)	(287,000)
Net investment income	881,000	5,792,000	4,567,000	7,638,000
OTHER OPERATING INCOME (EXPENSE)				
Foreign exchange Income	1,078,000	999,000	2,797,000	4,137,000
Other income (expense)	1,781,000	1,000	1,781,000	2,000
Total other operating income (expense)	2,859,000	1,000,000	4,578,000	4,139,000
EXPENSES BY NATURE				
STAFF EXPENSES				
Salaries and allowances	6,163,000	5,839,000	18,730,000	17,114,000
Other staff costs	666,000	460,000	1,800,000	1,380,000
Contribution to social insurance schemes	580,000	476,000	1,712,000	1,420,000
Employees end of service benefits	56,000	62,000	370,000	158,000
Total Staff expenses	7,465,000	6,837,000	22,612,000	20,072,000
GENERAL AND ADMINISTRATIVE EXPENSES				
Director's remuneration and sitting fees	15,000	9,000	57,000	28,000
Occupancy cost	418,000	336,000	1,088,000	1,014,000
Operating and administrative cost	4,290,000	3,288,000	10,380,000	8,801,000
Total General and Administrative Expenses	4,723,000	3,633,000	11,525,000	9,843,000
IMPAIRMENT LOSS (REVERSAL OF IMPAIRMENT LOSS) RECOGNISED IN PROFIT OR LOSS				
Impairment loss on Loans and advances to customer	4,354,000	3,834,000	10,279,000	9,897,000
Impairment loss on Loan commitments, acceptances and guarantee	185,000	1,000	66,000	(234,000)
Impairment loss on Due from banks and money market placements	28,000	(90,000)	47,000	(57,000)
Impairment losses on recoveries	(460,000)	(749,000)	(460,000)	(910,000)
Impairment loss recovers from loans and advances written off	51,000	278,000	1,011,000	278,000
Impairment loss on Other financial assets	(26,000)	55,000	(22,000)	26,000
Total impairment loss (reversal of impairment loss) recognised in profit or loss	4,132,000	3,329,000	10,921,000	9,000,000