

Income Statement - Nature of expenses	Actuals/Omani Rial/Audited	
	Consolidated 01/01/2025-31/12/2025	Consolidated 01/01/2024-31/12/2024
PROFIT (LOSS)		
CONSOLIDATED AND SEPARATE CONTINUING OPERATIONS		
Interest income	161,059,000	156,235,000
Interest expense	94,052,000	98,036,000
Net interest income	67,007,000	58,199,000
Income from Islamic financing / investment activities	46,035,000	40,695,000
Unrestricted investment account holder's share of profit and profit expense	28,553,000	24,992,000
Net income from Islamic financing and investments	17,482,000	15,703,000
Commission and fee income (net)	18,123,000	17,579,000
Net investment income	10,284,000	10,198,000
Other operating income (expense)	4,858,000	6,626,000
Total operating income	117,754,000	108,305,000
Staff expenses	28,996,000	27,768,000
General and administrative expense	14,595,000	14,299,000
Depreciation and amortisation expense	5,378,000	4,329,000
Impairment loss (reversal of impairment loss) recognised in profit or loss	15,465,000	13,428,000
Total operating expenses	64,434,000	59,824,000
Profit (loss) before tax	53,320,000	48,481,000
Tax expense (income)	6,998,000	6,819,000
Profit (loss) from continuing operations	46,322,000	41,662,000
Profit (loss)	46,322,000	41,662,000
PROFIT (LOSS), ATTRIBUTABLE TO		
Profit (loss), attributable to owners of Bank	46,322,000	41,662,000
EARNINGS PER SHARE		
BASIC EARNINGS PER SHARE		
Basic earnings loss per share attributable to owners of parent	0.013	0.013
Total basic earnings (loss) per share	0.017	0.018
DILUTED EARNINGS PER SHARE		
Diluted earnings loss per share attributable to owners of parent	0.012	0.012
Total diluted earnings (loss) per share	0.012	0.012

Statement of comprehensive income - Net of tax	Actuals/Omani Rial/Audited	
	Consolidated 01/01/2025-31/12/2025	Consolidated 01/01/2024-31/12/2024
STATEMENT OF COMPREHENSIVE INCOME CONSOLIDATED AND SEPARATE		
Net Profit / (Loss) for the period	46,322,000	41,662,000
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		0
Miscellaneous other comprehensive income that will be reclassified to profit or loss, net of tax	3,031,000	420,000
Total other comprehensive income that will be reclassified to profit or loss, net of tax	3,031,000	420,000
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	9,431,000	(2,455,000)
Total other comprehensive income that will not be reclassified to profit or loss, net of tax	9,431,000	(2,455,000)
Total other comprehensive income	12,462,000	(2,035,000)
Total comprehensive income	58,784,000	39,627,000
COMPREHENSIVE INCOME ATTRIBUTABLE TO		
Comprehensive income, attributable to owners of Bank	58,784,000	39,627,000

Analysis of income and expense - Nature of expenses	Actuals/Omani Rial/Audited	
	Consolidated 01/01/2025-31/12/2025	Consolidated 01/01/2024-31/12/2024
ANALYSIS OF INCOME AND EXPENSE CONSOLIDATED AND SEPARATE		
REVENUE		
INTEREST/FINANCE INCOME		
Interest received from loans and advances to customers	147,676,000	143,423,000
Interest income from investment	12,181,000	11,149,000
Interest from due from banks	1,202,000	1,663,000
Total interest income	161,059,000	156,235,000
INTEREST EXPENSE		
Interest for deposit from customers	88,499,000	91,124,000
Other interest expense	5,553,000	6,912,000
Total Interest Expense	94,052,000	98,036,000
INCOME FROM ISLAMIC FINANCING / INVESTMENT ACTIVITIES		
Income from Islamic financing receivables	41,683,000	36,475,000
Income from Islamic Investments	4,352,000	4,220,000
Total income from Islamic financing / investment activities	46,035,000	40,695,000
UNRESTRICTED INVESTMENT ACCOUNT HOLDERS SHARE OF PROFIT AND PROFIT EXPENSE		
Islamic Customer's deposits	28,473,000	24,897,000
Islamic bank Borrowings	80,000	95,000
Total unrestricted investment account holders' share of profit and profit expense	28,553,000	24,992,000
NET INVESTMENT INCOME		
Net income from other financial instruments at FVTPL	2,943,000	6,610,000
Dividend Income	5,531,000	3,703,000

Other investment income	1,810,000	(115,000)
Net investment income	10,284,000	10,198,000
OTHER OPERATING INCOME (EXPENSE)		
Foreign exchange Income	4,858,000	6,626,000
Total other operating income (expense)	4,858,000	6,626,000
EXPENSES BY NATURE		
STAFF EXPENSES		
Salaries and allowances	24,897,000	23,837,000
Other staff costs	1,359,000	1,871,000
Contribution to social insurance schemes	2,290,000	1,983,000
Employees end of service benefits	450,000	77,000
Total Staff expenses	28,996,000	27,768,000
GENERAL AND ADMINISTRATIVE EXPENSES		
Director's remuneration and sitting fees	348,000	341,000
Occupancy cost	1,456,000	1,385,000
Operating and administrative cost	12,791,000	12,573,000
Total General and Administrative Expenses	14,595,000	14,299,000
IMPAIRMENT LOSS (REVERSAL OF IMPAIRMENT LOSS) RECOGNISED IN PROFIT OR LOSS		
Impairment loss on Loans and advances to customer	16,026,000	13,942,000
Impairment loss on Loan commitments, acceptances and guarantee	8,000	(230,000)
Impairment loss on Due from banks and money market placements	32,000	(63,000)
Impairment loss on Investment in debt securities held at FVTOCI	2,000	(14,000)
Impairment loss recovers from loans and advances written off	(637,000)	(216,000)
Impairment loss on Other financial assets	34,000	9,000
Total impairment loss (reversal of impairment loss) recognised in profit or loss	15,465,000	13,428,000