

Income Statement - Nature of expenses	Thousands/Omani Rial/Unaudited			
	Standalone 01/04/2025-30/06/2025	Standalone 01/04/2024-30/06/2024	Standalone 01/01/2025-30/06/2025	Standalone 01/01/2024-30/06/2024
PROFIT (LOSS)				
CONSOLIDATED AND SEPARATE				
CONTINUING OPERATIONS				
Interest income	59,423	59,315	118,011	115,028
Interest expense	34,446	32,741	69,173	64,475
Net interest income	24,977	26,574	48,838	50,553
Income from Islamic financing / investment activities	13,328	11,942	25,716	23,489
Unrestricted investment account holder's share of profit and profit expense	7,465	6,958	14,619	13,695
Net income from islamic financing and investments	5,863	4,984	11,097	9,794
Commission and fee income (net)	8,411	6,124	16,168	12,760
Net investment income	3,076	914	3,867	1,870
Other operating income (expense)	1,005	1,316	4,487	3,179
Total operating income	43,332	39,912	84,457	78,156
Staff expenses	13,304	12,660	26,547	25,041
General and administrative expense	5,227	4,795	10,696	9,215
Depreciation and amortisation expense	1,742	1,834	3,452	3,510
Impairment loss (reversal of impairment loss) recognised in profit or loss	9,782	7,636	16,185	14,927
Total operating expenses	30,055	26,925	56,880	52,693
Profit (loss) before tax	13,277	12,987	27,577	25,463
Tax expense (income)	1,767	1,674	3,912	3,345
Profit (loss) from continuing operations	11,510	11,313	23,665	22,118
Profit (loss)	11,510	11,313	23,665	22,118
PROFIT (LOSS), ATTRIBUTABLE TO				
EARNINGS PER SHARE				
BASIC EARNINGS PER SHARE				
Basic earnings loss per share attributable to owners of parent	0.002	0.002	0.006	0.006
Basic earnings (loss) per share from continuing operations	0.002	0.002	0.006	0.006
Total basic earnings (loss) per share	0.002	0.002	0.000	0.000
DILUTED EARNINGS PER SHARE				
Diluted earnings loss per share attributable to owners of parent	0.002	0.002	0.006	0.006
Diluted earnings (loss) per share from continuing operations	0.002	0.002	0.006	0.006
Total diluted earnings (loss) per share	0.002	0.002	0.006	0.006

Statement of comprehensive income - Net of tax	Thousands/Omani Rial/Unaudited			
	Standalone 01/04/2025- 30/06/2025	Standalone 01/04/2024- 30/06/2024	Standalone 01/01/2025- 30/06/2025	Standalone 01/01/2024- 30/06/2024
STATEMENT OF COMPREHENSIVE INCOME				
CONSOLIDATED AND SEPARATE				
Net Profit / (Loss) for the period	11,510	11,313	23,665	22,118
OTHER COMPREHENSIVE INCOME (LOSS)				
OTHER COMPREHENSIVE INCOME (LOSS) TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQUENT PERIODS				
Reclassification adjustment on financial assets at fair value through other comprehensive income - Debt instruments due to sale	(584)	2,320	(995)	1,888
Changes in fair value of cashflow hedges	(75)		(556)	
Total other comprehensive income that will be reclassified to profit or loss, net of tax	509	(2,320)	439	(1,888)
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	2,889	(383)	(2,839)	(566)
Miscellaneous other comprehensive income that will not be reclassified to profit or loss, net of tax		(483)	(27)	(483)
Total other comprehensive income that will not be reclassified to profit or loss, net of tax	2,889	(866)	(2,866)	(1,049)
Total other comprehensive income	3,398	(3,186)	(2,427)	(2,937)
Total comprehensive income	14,908	8,127	21,238	19,181
COMPREHENSIVE INCOME ATTRIBUTABLE TO				

Analysis of income and expense - Nature of expenses	Thousands/Omani Rial/Unaudited			
	Standalone 01/04/2025- 30/06/2025	Standalone 01/04/2024- 30/06/2024	Standalone 01/01/2025- 30/06/2025	Standalone 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	49,039	50,698	97,142	98,574
Interest income from investment	6,347	5,037	12,188	9,667
Interest from due from banks	4,037	3,580	8,681	6,787
Total interest income	59,423	59,315	118,011	115,028
INTEREST EXPENSE				
Interest for deposit from customers	26,458	25,458	54,626	50,827
Interest for due to banks	7,988	7,283	14,547	13,648
Total Interest Expense	34,446	32,741	69,173	64,475
INCOME FROM ISLAMIC FINANCING / INVESTMENT ACTIVITIES				
Income from islamic financing receivables	11,766	10,643	22,609	20,952
Income from Islamic Due from Banks	251	97	415	164
Income from Islamic Investments	1,311	1,202	2,692	2,373
Total income from Islamic financing / investment activities	13,328	11,942	25,716	23,489

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

UNRESTRICTED INVESTMENT ACCOUNT HOLDERS SHARE OF PROFIT AND PROFIT EXPENSE				
Islamic Customer's deposits	7,237	6,547	14,107	12,480
Islamic bank Borrowings	228	411	512	1,215
Total unrestricted investment account holders' share of profit and profit expense	7,465	6,958	14,619	13,695
NET INVESTMENT INCOME				
Net gains/(losses) on financial liabilities at fair value through profit or loss	(32)			
Dividend Income	2,994	914	3,753	1,870
Other investment income	114		114	
Net investment income	3,076	914	3,867	1,870
OTHER OPERATING INCOME (EXPENSE)				
Foreign exchange Income	1,707	1,279	3,334	2,351
Other income (expense)	(702)	37	1,153	828
Total other operating income (expense)	1,005	1,316	4,487	3,179
EXPENSES BY NATURE				
STAFF EXPENSES				
Salaries and allowances	9,458	9,963	19,557	20,071
Other staff costs	2,818	1,891	4,947	3,294
Contribution to social insurance schemes	899	784	1,789	1,556
Employees end of service benefits	129	22	254	120
Total Staff expenses	13,304	12,660	26,547	25,041
GENERAL AND ADMINISTRATIVE EXPENSES				
Finance charge on lease	3		3	
Director's remuneration and sitting fees	115	125	226	217
Occupancy cost	1,117	1,052	2,239	2,024
Operating and administrative cost	3,665	3,511	7,486	6,682
Other expenses and fees	327	107	742	292
Total General and Administrative Expenses	5,227	4,795	10,696	9,215
IMPAIRMENT LOSS (REVERSAL OF IMPAIRMENT LOSS) RECOGNISED IN PROFIT OR LOSS				
Impairment loss on Loans and advances to customer	11,383	7,460	17,244	15,061
Impairment loss on Loan commitments, acceptances and guarantee	228	510		946
Impairment loss on Due from banks and money market placements	(17)	(52)	(19)	47
Impairment loss on Investment in debt securities held at FVTOCI	(21)	0	446	44
Impairment loss recovers from loans and advances written off	(1,406)	(346)	(1,553)	(539)
Impairment loss on Other financial assets	(385)	64	67	(632)
Total impairment loss (reversal of impairment loss) recognised in profit or loss	9,782	7,636	16,185	14,927

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