

Income Statement - Nature of expenses	Thousands/Omani Rial/Unaudited			
	Standalone 01/07/2025-30/09/2025	Standalone 01/07/2024-30/09/2024	Standalone 01/01/2025-30/09/2025	Standalone 01/01/2024-30/09/2024
PROFIT (LOSS)				
CONSOLIDATED AND SEPARATE				
CONTINUING OPERATIONS				
Interest income	59,993	56,318	178,004	171,346
Interest expense	36,724	34,328	105,897	98,803
Net interest income	23,269	21,990	72,107	72,543
Income from Islamic financing / investment activities	13,528	12,160	39,244	35,649
Unrestricted investment account holder's share of profit and profit expense	7,641	7,470	22,260	21,165
Net income from islamic financing and investments	5,887	4,690	16,984	14,484
Commission and fee income (net)	8,071	7,357	24,239	20,117
Net investment income	2,014	759	5,881	2,629
Other operating income (expense)	2,706	1,548	7,193	4,727
Total operating income	41,947	36,344	126,404	114,500
Staff expenses	12,790	12,624	39,337	37,664
General and administrative expense	5,359	4,962	16,055	14,178
Depreciation and amortisation expense	1,695	1,762	5,147	5,272
Impairment loss (reversal of impairment loss) recognised in profit or loss	8,345	3,707	24,530	18,634
Total operating expenses	28,189	23,055	85,069	75,748
Profit (loss) before tax	13,758	13,289	41,335	38,752
Tax expense (income)	1,403	1,792	5,315	5,137
Profit (loss) from continuing operations	12,355	11,497	36,020	33,615
Profit (loss)	12,355	11,497	36,020	33,615
PROFIT (LOSS), ATTRIBUTABLE TO				
EARNINGS PER SHARE				
BASIC EARNINGS PER SHARE				
Basic earnings loss per share attributable to owners of parent	0.003	0.003	0.009	0.008
Basic earnings (loss) per share from continuing operations	0.003	0.003	0.009	0.008
Total basic earnings (loss) per share	0.003	0.003	0.009	0.008
DILUTED EARNINGS PER SHARE				
Diluted earnings loss per share attributable to owners of parent	0.003	0.003	0.009	0.008
Diluted earnings (loss) per share from continuing operations	0.003	0.003	0.009	0.008
Total diluted earnings (loss) per share	0.003	0.003	0.009	0.008

Statement of comprehensive income - Net of tax	Thousands/Omani Rial/Unaudited			
	Standalone 01/07/2025- 30/09/2025	Standalone 01/07/2024- 30/09/2024	Standalone 01/01/2025- 30/09/2025	Standalone 01/01/2024- 30/09/2024
STATEMENT OF COMPREHENSIVE INCOME				
CONSOLIDATED AND SEPARATE				
Net Profit / (Loss) for the period	12,355	11,497	36,020	33,615
OTHER COMPREHENSIVE INCOME (LOSS)				
OTHER COMPREHENSIVE INCOME (LOSS) TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQ UENT PERIODS				
Reclassification adjustment on financial assets at fair value through other comprehensive income - Debt instruments due to sale	(560)	(1,415)	(1,555)	473
Changes in fair value of cashflow hedges	(64)	670	(620)	670
Total other comprehensive income that will be reclassified to profit or loss, net of tax	496	2,085	935	197
OTHER COMPREHENSIVE INCOME (LOSS) NOT TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQ UENT PERIODS				
Net fair value change on financial assets at fair value through other comprehensive income - equity instruments	4,674	835	1,835	269
Miscellaneous other comprehensive income that will not be reclassified to profit or loss, net of tax		116	(27)	(367)
Total other comprehensive income that will not be reclassified to profit or loss, net of tax	4,674	951	1,808	(98)
Total other comprehensive income	5,170	3,036	2,743	99
Total comprehensive income	17,525	14,533	38,763	33,714
COMPREHENSIVE INCOME ATTRIBUTABLE TO				

Analysis of income and expense - Nature of expenses	Thousands/Omani Rial/Unaudited			
	Standalone 01/07/2025- 30/09/2025	Standalone 01/07/2024- 30/09/2024	Standalone 01/01/2025- 30/09/2025	Standalone 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	49,350	46,368	146,492	144,942
Interest income from investment	6,030	5,396	18,218	15,063
Interest from due from banks	4,613	4,554	13,294	11,341
Total interest income	59,993	56,318	178,004	171,346
INTEREST EXPENSE				
Interest for deposit from customers	29,594	28,123	84,220	78,950
Interest for due to banks	7,130	6,205	21,677	19,853
Total Interest Expense	36,724	34,328	105,897	98,803
INCOME FROM ISLAMIC FINANCING / INVESTMENT ACTIVITIES				
Income from islamic financing receivables	11,822	10,777	34,431	31,729
Income from Islamic Due from Banks	217	167	632	331
Income from Islamic Investments	1,489	1,216	4,181	3,589
Total income from Islamic financing / investment activities	13,528	12,160	39,244	35,649

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

UNRESTRICTED INVESTMENT ACCOUNT HOLDERS SHARE OF PROFIT AND PROFIT EXPENSE				
Islamic Customer's deposits	7,288	7,238	21,395	19,718
Islamic bank Borrowings	353	232	865	1,447
Total unrestricted investment account holders' share of profit and profit expense	7,641	7,470	22,260	21,165
NET INVESTMENT INCOME				
Dividend Income	1,513	759	5,266	2,629
Other investment income	501		615	
Net investment income	2,014	759	5,881	2,629
OTHER OPERATING INCOME (EXPENSE)				
Foreign exchange Income	1,563	1,259	4,897	3,610
Other income (expense)	1,143	289	2,296	1,117
Total other operating income (expense)	2,706	1,548	7,193	4,727
EXPENSES BY NATURE				
STAFF EXPENSES				
Salaries and allowances	9,883	8,686	29,440	30,067
Other staff costs	1,899	1,643	6,846	4,954
Contribution to social insurance schemes	905	2,185	2,694	2,413
Employees end of service benefits	103	110	357	230
Total Staff expenses	12,790	12,624	39,337	37,664
GENERAL AND ADMINISTRATIVE EXPENSES				
Finance charge on lease	3		6	
Director's remuneration and sitting fees	51	116	277	333
Occupancy cost	1,016	1,096	3,256	3,121
Operating and administrative cost	4,596	3,421	12,082	10,103
Other expenses and fees	(307)	329	434	621
Total General and Administrative Expenses	5,359	4,962	16,055	14,178
IMPAIRMENT LOSS (REVERSAL OF IMPAIRMENT LOSS) RECOGNISED IN PROFIT OR LOSS				
Impairment loss on Loans and advances to customer	7,580	7,524	24,815	22,585
Impairment loss on Loan commitments, acceptances and guarantee	(654)	(324)	(429)	614
Impairment loss on Due from banks and money market placements	(11)	(292)	(30)	(245)
Impairment loss on Investment in debt securities held at FVTOCI	1,567	(3)	2,013	41
Impairment loss recovers from loans and advances written off	(719)	(3,233)	(2,272)	(3,772)
Impairment loss on Other financial assets	582	35	433	(589)
Total impairment loss (reversal of impairment loss) recognised in profit or loss	8,345	3,707	24,530	18,634