

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	148,900,000	151,529,000	297,640,000	302,903,000
Interest expense	53,794,000	64,463,000	109,515,000	128,248,000
Net interest income	95,106,000	87,066,000	188,125,000	174,655,000
Income from Islamic financing / investment activities	26,368,000	24,472,000	52,852,000	49,446,000
Unrestricted investment account holder's share of profit and profit expense	17,034,000	16,364,000	34,534,000	33,474,000
Net income from islamic financing and investments	9,334,000	8,108,000	18,318,000	15,972,000
Commission and fee income (net)	24,035,000	22,489,000	47,515,000	46,951,000
Net investment income	11,222,000	5,110,000	19,168,000	8,189,000
Share of profit (loss) of associates	187,000	250,000	226,000	546,000
Other operating income (expense)	7,905,000	10,419,000	15,151,000	20,131,000
Total operating income	147,789,000	133,442,000	288,503,000	266,444,000
General and administrative expense	47,236,000	45,273,000	96,561,000	92,076,000
Depreciation and amortisation expense	5,812,000	5,053,000	11,520,000	10,051,000
Impairment loss (reversal of impairment loss) recognised in profit or loss	15,124,000	13,736,000	30,161,000	29,959,000
Total operating expenses	68,172,000	64,062,000	138,242,000	132,086,000
Profit (loss) before tax	79,617,000	69,380,000	150,261,000	134,358,000
Tax expense (income)	12,360,000	11,505,000	24,443,000	22,243,000
Profit (loss) from continuing operations	67,257,000	57,875,000	125,818,000	112,115,000
Profit (loss)	67,257,000	57,875,000	125,818,000	112,115,000
PROFIT (LOSS), ATTRIBUTABLE TO				
Profit (loss), attributable to owners of Bank	67,257,000	57,875,000	125,818,000	112,115,000
EARNINGS PER SHARE				
BASIC EARNINGS PER SHARE				
Basic earnings loss per share attributable to owners of parent	0.006	0.006	0.015	0.013
Basic earnings (loss) per share from continuing operations	0.006	0.006	0.015	0.013
Total basic earnings (loss) per share	0.006	0.006	0.017	0.015
DILUTED EARNINGS PER SHARE				
Diluted earnings loss per share attributable to owners of parent	0.006	0.006	0.015	0.013
Diluted earnings (loss) per share from continuing operations	0.006	0.006	0.015	0.013
Total diluted earnings (loss) per share	0.006	0.006	0.015	0.013

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	67,257,000	57,875,000	125,818,000	112,115,000
OTHER COMPREHENSIVE INCOME (LOSS)				
OTHER COMPREHENSIVE INCOME (LOSS) TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQUENT PERIODS				
Share of other comprehensive income of associates	(10,000)	(15,000)	(30,000)	18,000
Reclassification adjustment on financial assets at fair value through other comprehensive income - Debt instruments due to sale	(2,323,000)	334,000	(3,063,000)	634,000
Changes in fair value of cashflow hedges	(913,000)	1,045,000	(1,759,000)	3,906,000
Miscellaneous other comprehensive income that will be reclassified to profit or loss, net of tax	158,000	35,000	142,000	25,000
Total other comprehensive income that will be reclassified to profit or loss, net of tax	1,558,000	731,000	1,416,000	3,315,000
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	14,929,000	8,919,000	16,111,000	13,501,000
Total other comprehensive income that will not be reclassified to profit or loss, net of tax	14,929,000	8,919,000	16,111,000	13,501,000
Total other comprehensive income	16,487,000	9,650,000	17,527,000	16,816,000
Total comprehensive income	83,744,000	67,525,000	143,345,000	128,931,000
COMPREHENSIVE INCOME ATTRIBUTABLE TO				
Comprehensive income, attributable to owners of Bank	83,744,000	67,525,000	143,345,000	128,931,000

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	123,591,000	121,341,000	244,856,000	243,418,000
Interest income from investment	17,634,000	18,306,000	35,953,000	35,174,000
Interest from due from banks	7,675,000	11,882,000	16,831,000	24,311,000
Total interest income	148,900,000	151,529,000	297,640,000	302,903,000
INTEREST EXPENSE				
Interest for deposit from customers	40,799,000	49,050,000	82,950,000	98,485,000
Interest expense on euro medium term notes	2,325,000	2,325,000	4,649,000	4,649,000
Interest for due to banks	10,670,000	13,088,000	21,916,000	25,114,000
Total Interest Expense	53,794,000	64,463,000	109,515,000	128,248,000
INCOME FROM ISLAMIC FINANCING / INVESTMENT ACTIVITIES				
Income from islamic financing receivables	22,891,000	21,898,000	45,527,000	43,793,000

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

Income from Islamic Due from Banks	227,000	432,000	626,000	1,370,000
Income from Islamic Investments	3,250,000	2,142,000	6,699,000	4,283,000
Total income from Islamic financing / investment activities	26,368,000	24,472,000	52,852,000	49,446,000
UNRESTRICTED INVESTMENT ACCOUNT HOLDERS SHARE OF PROFIT AND PROFIT EXPENSE				
Islamic Customer's deposits	15,334,000	11,703,000	30,721,000	23,415,000
Sukuk	230,000	512,000	456,000	1,213,000
Islamic bank Borrowings	1,470,000	4,149,000	3,357,000	8,846,000
Total unrestricted investment account holders' share of profit and profit expense	17,034,000	16,364,000	34,534,000	33,474,000
NET INVESTMENT INCOME				
Dividend Income	7,264,000	5,079,000	15,206,000	7,351,000
Other investment income	3,958,000	31,000	3,962,000	838,000
Net investment income	11,222,000	5,110,000	19,168,000	8,189,000
OTHER OPERATING INCOME (EXPENSE)				
Foreign exchange Income	7,981,000	10,387,000	15,121,000	20,022,000
Other income (expense)	(76,000)	32,000	30,000	109,000
Total other operating income (expense)	7,905,000	10,419,000	15,151,000	20,131,000
EXPENSES BY NATURE				
STAFF EXPENSES				
GENERAL AND ADMINISTRATIVE EXPENSES				
Other expenses and fees	47,236,000	45,273,000	96,561,000	92,076,000
Total General and Administrative Expenses	47,236,000	45,273,000	96,561,000	92,076,000
IMPAIRMENT LOSS (REVERSAL OF IMPAIRMENT LOSS) RECOGNISED IN PROFIT OR LOSS				
Impairment loss on Loans and advances to customer	24,620,000	27,471,000	44,813,000	44,321,000
Impairment loss on Loan commitments, acceptances and guarantee	(3,042,000)	(4,883,000)	(1,802,000)	(641,000)
Impairment loss on Due from banks and money market placements	25,000	414,000	(18,000)	422,000
Impairment loss on Investment in debt securities held at amortized cost	541,000	18,000	677,000	582,000
Impairment losses on recoveries	(6,859,000)	(8,915,000)	(12,999,000)	(14,021,000)
Impairment loss recovers from loans and advances written off	(161,000)	(369,000)	(510,000)	(702,000)
Impairment loss on Other financial assets				(2,000)
Total impairment loss (reversal of impairment loss) recognised in profit or loss	15,124,000	13,736,000	30,161,000	29,959,000