

Income Statement - Nature of expenses	Consolidated		Actuals/Omani Rial/Unaudited	
	01/07/2025-30/09/2025	01/07/2024-30/09/2024	01/01/2025-30/09/2025	01/01/2024-30/09/2024
PROFIT (LOSS)				
CONSOLIDATED AND SEPARATE				
CONTINUING OPERATIONS				
Interest income	146,531,000	154,152,000	444,171,000	457,055,000
Interest expense	51,955,000	59,285,000	161,470,000	187,533,000
Net interest income	94,576,000	94,867,000	282,701,000	269,522,000
Income from Islamic financing / investment activities	26,639,000	25,249,000	79,491,000	74,695,000
Unrestricted investment account holder's share of profit and profit expense	16,761,000	16,829,000	51,295,000	50,303,000
Net income from islamic financing and investments	9,878,000	8,420,000	28,196,000	24,392,000
Commission and fee income (net)	25,217,000	24,833,000	72,732,000	71,784,000
Net investment income	7,803,000	1,292,000	26,971,000	9,481,000
Share of profit (loss) of associates	205,000	176,000	431,000	722,000
Other operating income (expense)	8,716,000	8,935,000	23,867,000	29,066,000
Total operating income	146,395,000	138,523,000	434,898,000	404,967,000
General and administrative expense	48,368,000	47,209,000	144,929,000	139,285,000
Depreciation and amortisation expense	6,368,000	5,299,000	17,888,000	15,350,000
Impairment loss (reversal of impairment loss) recognised in profit or loss	13,467,000	16,161,000	43,628,000	46,120,000
Total operating expenses	68,203,000	68,669,000	206,445,000	200,755,000
Profit (loss) before tax	78,192,000	69,854,000	228,453,000	204,212,000
Tax expense (income)	12,438,000	11,183,000	36,881,000	33,426,000
Profit (loss) from continuing operations	65,754,000	58,671,000	191,572,000	170,786,000
Profit (loss)	65,754,000	58,671,000	191,572,000	170,786,000
PROFIT (LOSS), ATTRIBUTABLE TO				
Profit (loss), attributable to owners of Bank	65,754,000	58,671,000	191,572,000	170,786,000
EARNINGS PER SHARE				
BASIC EARNINGS PER SHARE				
Basic earnings loss per share attributable to owners of parent	0.015	0.013	0.024	0.021
Basic earnings (loss) per share from continuing operations	0.015	0.013	0.024	0.021
Total basic earnings (loss) per share	0.015	0.013	0.026	0.023
DILUTED EARNINGS PER SHARE				
Diluted earnings loss per share attributable to owners of parent	0.015	0.013	0.024	0.021
Diluted earnings (loss) per share from continuing operations	0.015	0.013	0.024	0.021
Total diluted earnings (loss) per share	0.015	0.013	0.024	0.021

Statement of comprehensive income - Net of tax	Consolidated		Actuals/Omani Rial/Unaudited	
	01/07/2025-30/09/2025	01/07/2024-30/09/2024	01/01/2025-30/09/2025	01/01/2024-30/09/2024
STATEMENT OF COMPREHENSIVE INCOME				
CONSOLIDATED AND SEPARATE				
Net Profit / (Loss) for the period	65,754,000	58,671,000	191,572,000	170,786,000
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	22,000	(13,000)	(8,000)	5,000
Reclassification adjustment on financial assets at fair value through other comprehensive income - Debt instruments due to sale	(3,897,000)	(3,847,000)	(6,960,000)	(3,213,000)
Changes in fair value of cashflow hedges	(323,000)	(2,495,000)	(2,082,000)	1,411,000
Miscellaneous other comprehensive income that will be reclassified to profit or loss, net of tax	21,000	134,000	163,000	159,000
Total other comprehensive income that will be reclassified to profit or loss, net of tax	3,617,000	1,473,000	5,033,000	4,788,000
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	5,513,000	(9,454,000)	21,624,000	4,047,000
Total other comprehensive income that will not be reclassified to profit or loss, net of tax	5,513,000	(9,454,000)	21,624,000	4,047,000
Total other comprehensive income	9,130,000	(7,981,000)	26,657,000	8,835,000
Total comprehensive income	74,884,000	50,690,000	218,229,000	179,621,000
COMPREHENSIVE INCOME ATTRIBUTABLE TO				
Comprehensive income, attributable to owners of Bank	74,884,000	50,690,000	218,229,000	179,621,000

Analysis of income and expense - Nature of expenses	Consolidated		Actuals/Omani Rial/Unaudited	
	01/07/2025-30/09/2025	01/07/2024-30/09/2024	01/01/2025-30/09/2025	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	122,118,000	125,286,000	366,974,000	368,704,000
Interest income from investment	18,294,000	19,411,000	54,247,000	54,585,000
Interest from due from banks	6,119,000	9,455,000	22,950,000	33,766,000
Total interest income	146,531,000	154,152,000	444,171,000	457,055,000
INTEREST EXPENSE				
Interest for deposit from customers	36,848,000	46,367,000	119,798,000	144,852,000
Interest expense on euro medium term notes	2,324,000	2,324,000	6,973,000	6,973,000
Interest for due to banks	12,783,000	10,594,000	34,699,000	35,708,000
Total Interest Expense	51,955,000	59,285,000	161,470,000	187,533,000
INCOME FROM ISLAMIC FINANCING / INVESTMENT ACTIVITIES				
Income from islamic financing receivables	23,312,000	22,160,000	68,839,000	65,953,000

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

Income from Islamic Due from Banks	67,000	180,000	693,000	1,550,000
Income from Islamic Investments	3,260,000	2,909,000	9,959,000	7,192,000
Total income from Islamic financing / investment activities	26,639,000	25,249,000	79,491,000	74,695,000
UNRESTRICTED INVESTMENT ACCOUNT HOLDERS SHARE OF PROFIT AND PROFIT EXPENSE				
Islamic Customer's deposits	15,403,000	13,912,000	46,124,000	37,327,000
Sukuk	239,000	239,000	695,000	1,452,000
Islamic bank Borrowings	1,119,000	2,678,000	4,476,000	11,524,000
Total unrestricted investment account holders' share of profit and profit expense	16,761,000	16,829,000	51,295,000	50,303,000
NET INVESTMENT INCOME				
Dividend Income	4,524,000	1,889,000	19,730,000	9,240,000
Other investment income	3,279,000	(597,000)	7,241,000	241,000
Net investment income	7,803,000	1,292,000	26,971,000	9,481,000
OTHER OPERATING INCOME (EXPENSE)				
Foreign exchange Income	8,621,000	8,879,000	23,742,000	28,901,000
Other income (expense)	95,000	56,000	125,000	165,000
Total other operating income (expense)	8,716,000	8,935,000	23,867,000	29,066,000
EXPENSES BY NATURE				
STAFF EXPENSES				
GENERAL AND ADMINISTRATIVE EXPENSES				
Other expenses and fees	48,368,000	47,209,000	144,929,000	139,285,000
Total General and Administrative Expenses	48,368,000	47,209,000	144,929,000	139,285,000
IMPAIRMENT LOSS (REVERSAL OF IMPAIRMENT LOSS) RECOGNISED IN PROFIT OR LOSS				
Impairment loss on Loans and advances to customer	19,844,000	26,994,000	64,657,000	71,315,000
Impairment loss on Loan commitments, acceptances and guarantee	3,689,000	(2,719,000)	1,887,000	(3,360,000)
Impairment loss on Due from banks and money market placements	(470,000)	177,000	(488,000)	599,000
Impairment loss on Investment in debt securities held at amortized cost	(629,000)	7,000	48,000	589,000
Impairment losses on recoveries	(8,834,000)	(7,679,000)	(21,833,000)	(21,700,000)
Impairment loss recovers from loans and advances written off	(133,000)	(619,000)	(643,000)	(1,321,000)
Impairment loss on Other financial assets				(2,000)
Total impairment loss (reversal of impairment loss) recognised in profit or loss	13,467,000	16,161,000	43,628,000	46,120,000