

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				
Income from jointly financing and investment activities	25,333	21,740	50,158	43,784
Return on equity of unrestricted investment account holders before bank's share as mudarib	15,167	13,223	30,058	26,094
Bank's share as mudarib	1,569	1,441	3,250	2,904
Return on unrestricted investment account holders	13,598	11,782	26,808	23,190
Bank's share in income as mudarib rabulmaal	11,735	9,958	23,350	20,594
Returns on bank's own investments and finance	128	105	238	210
Other income (expense)	3,265	3,520	5,950	6,276
Total operating income	15,128	13,583	29,538	27,080
Staff expenses	4,307	3,722	8,489	7,518
General and administrative expense	2,431	2,170	4,622	4,422
Depreciation and amortisation expense	746	715	1,487	1,413
Impairment loss (reversal of impairment loss) recognised in profit or loss	2,269	2,088	4,337	4,292
Total operating expenses	9,753	8,695	18,935	17,645
Profit (loss) before tax	5,375	4,888	10,603	9,435
Tax Expense	658	747	1,370	1,429
Profit (loss) from continuing operations	4,717	4,141	9,233	8,006
Profit (loss)	4,717	4,141	9,233	8,006
PROFIT (LOSS), ATTRIBUTABLE TO				
EARNINGS PER SHARE				
BASIC EARNINGS PER SHARE				
Total basic earnings (loss) per share			0.000	0.000
DILUTED EARNINGS PER SHARE				
Total diluted earnings (loss) per share	0.002	0.002	0.004	0.004

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				
Profit (loss)	4,717	4,141	9,233	8,006
OTHER COMPREHENSIVE INCOME (LOSS)				
OTHER COMPREHENSIVE INCOME (LOSS) TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQUENT PERIODS, NET OF TAX				
FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME - DEBT INSTRUMENTS				
Net change in fair value	1,272	78	251	(700)
Total other comprehensive income that will be reclassified to profit or loss, net of tax	1,272	78	251	(700)
OTHER COMPREHENSIVE INCOME (LOSS) NOT TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQUENT PERIODS, NET OF TAX				
Total other comprehensive income	1,272	78	251	(700)
Total comprehensive income	5,989	4,219	9,484	7,306
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				
INCOME FROM ISLAMIC FINANCING				
INCOME FROM ISLAMIC FINANCING RECEIVABLES				
Sale of Murabaha	4,371	3,764	8,418	7,521
Profit from Ijarah assets - net	2,467	2,708	4,993	5,506
Profit on diminishing Musharakah	9,260	7,669	18,467	15,139
Profit on Wakala arrangements	6,219	5,343	12,470	10,642
Total income from Islamic financing receivables	22,317	19,484	44,348	38,808
Income from Islamic Due from Banks	321	395	493	656
Income from Islamic Investments	2,695	1,861	5,317	4,320
Total Income from jointly financing and investment activities	25,333	21,740	50,158	43,784
RETURN ON EQUITY OF UNRESTRICTED INVESTMENT ACCOUNT HOLDERS BEFORE BANK'S SHARE AS MUDARIB				
Distribution for Islamic Customers' Deposit	15,167	13,223	30,058	26,094
Total return on equity of unrestricted investment account holders before bank's share as mudarib	15,167	13,223	30,058	26,094
OTHER INCOME (EXPENSE)				
Net gains (losses) from foreign currencies	502	360	812	741
Revenue from other banking services	2,763	3,160	5,138	5,535
NET FEES AND COMMISSION INCOME				
Total other income (expense)	3,265	3,520	5,950	6,276
RETURNS ON BANK'S OWN INVESTMENTS AND FINANCE				
Profit from Islamic financing	128	105	238	210
Total returns on bank's own investments and finance	128	105	238	210

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON 31 Jul 2025

EXPENSES BY NATURE				
STAFF EXPENSES				
Salaries and allowances	4,307	3,722	8,489	7,518
Total staff expenses	4,307	3,722	8,489	7,518
GENERAL AND ADMINISTRATIVE EXPENSES				
Repairs and maintenance expense	537	455	978	812
Directors' remuneration expense	39	39	262	353
Professional fees expense	190	112	425	276
Printing and stationery	27	29	58	67
Advertisement and publicity	533	605	766	1,133
Other expenses and fees	1,105	930	2,133	1,781
Total General and administrative expenses	2,431	2,170	4,622	4,422
IMPAIRMENT LOSS (REVERSAL OF IMPAIRMENT LOSS) RECOGNISED IN PROFIT OR LOSS				
Islamic financing receivable	2,269	2,088	4,337	4,292
Total impairment loss (reversal of impairment loss) recognised in profit or loss	2,269	2,088	4,337	4,292