

	Thousands/Omani Rial/Unaudited			
Income Statement - Nature of expenses	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				
Income from jointly financing and investment activities	25,807	22,713	75,982	66,497
Return on equity of unrestricted investment account holders before bank's share as mudarib	15,196	13,757	45,254	39,851
Bank's share as mudarib	1,579	1,406	4,829	4,310
Return on unrestricted investment account holders	13,617	12,351	40,425	35,541
Bank's share in income as mudarib rabulmaal	12,190	10,362	35,557	30,956
Other income (expense)	3,494	3,488	9,665	9,974
Total operating income	15,684	13,850	45,222	40,930
Staff expenses	4,297	3,907	12,786	11,425
General and administrative expense	2,223	2,093	6,845	6,515
Depreciation and amortisation expense	748	757	2,235	2,170
Impairment loss (reversal of impairment loss) recognised in profit or loss	1,858	1,887	6,195	6,179
Total operating expenses	9,126	8,644	28,061	26,289
Profit (loss) before tax	6,558	5,206	17,161	14,641
Tax Expense	969	781	2,339	2,210
Profit (loss) from continuing operations	5,589	4,425	14,822	12,431
Profit (loss)	5,589	4,425	14,822	12,431
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	0.006	0.005

	Thousands/Omani Rial/Unaudited			
Statement of comprehensive income - Net of tax	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				
Profit (loss)	5,589	4,425	14,822	12,431
OTHER COMPREHENSIVE INCOME (LOSS)				
OTHER COMPREHENSIVE INCOME (LOSS) TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQ UENT PERIODS, NET OF TAX				
FINANCIALASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME - DEBT INSTRUMENTS				
OTHER COMPREHENSIVE INCOME (LOSS) NOT TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQ UENT PERIODS, NET OF TAX				
Net fair value change on financial assets at fair value through other comprehensive income - equity instruments	2,101	(574)	2,352	(126)
Total other comprehensive income that will not be reclassified to profit or loss, net of tax	2,101	(574)	2,352	(126)
Total other comprehensive income	2,101	(574)	2,352	(126)
Total comprehensive income	7,690	3,851	17,174	12,305
COMPREHENSIVE INCOME ATTRIBUTABLE TO				

	Thousands/Omani Rial/Unaudited			
	Standalone	Standalone	Standalone	Standalone
Analysis of income and expense, Nature of expenses	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				
INCOME FROM ISLAMIC FINANCING				
INCOME FROM ISLAMIC FINANCING RECEIVABLES				
Sale of Murabaha	4,435	3,900	12,870	11,421
Profit from Ijarah assets - net	2,299	2,780	7,292	8,286
Profit on diminishing Musharakah	9,569	8,496	28,036	23,635
Profit on Wakala arrangements	6,126	5,074	18,596	15,716
Total income from islamic financing receivables	22,429	20,250	66,794	59,058
Income from Islamic Due from Banks	437	222	930	878
Income from Islamic Investments	2,941	2,241	8,258	6,561
Total Income from jointly financing and investment activities	25,807	22,713	75,982	66,497
RETURN ON EQ UITY OF UNRESTRICTED INVESTMENT ACCOUNT HOLDERS BEFORE				
BANKS SHARE AS MUDARIB				
Profit paid on wakala	11,898	10,793	35,193	31,162
Distribution for Sukuk	1,634	1,094	4,932	3,060
Other Distributions to Depositors	1,664	1,870	5,129	5,629
Total return on equity of unrestricted investment account holders before banks share as mudarib	15,196	13,757	45,254	39,851
OTHER INCOME (EXPENSE)				
Net gains (losses) from foreign currencies	281	379	1,093	1,120
Gains (losses) on sale of non-financial assets	103	104	324	314
Revenue from other banking services	3,110	3,005	8,248	8,540
NET FEES AND COMMISSION INCOME				
Total other income (expense)	3,494	3,488	9,665	9,974
RETURNS ON BANKS OWN INVESTMENTS AND FINANCE				
EXPENSES BY NATURE				

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

STAFF EXPENSES				
Salaries and allowances	4,297	3,907	12,786	11,425
Total staff expenses	4,297	3,907	12,786	11,425
GENERAL AND ADMINISTRATIVE EXPENSES				
Rent and utility expenses	246	225	717	596
Repairs and maintenance expense	554	559	1,544	1,371
Directors' remuneration expense	32	31	294	384
Legal and professional expense	166	197	591	473
Printing and stationery	27	28	85	95
Advertisement and publicity	402	236	1,168	1,369
Other expenses and fees	796	817	2,446	2,227
Total General and administrative expenses	2,223	2,093	6,845	6,515
IMPAIRMENT LOSS (REVERSAL OF IMPAIRMENT LOSS) RECOGNISED IN PROFIT OR LOSS				
Islamic financing receivable	1,858	1,887	6,195	6,179
Total impairment loss (reversal of impairment loss) recognised in profit or loss	1,858	1,887	6,195	6,179