

Income Statement - Nature of expenses	Actuals/Omani Rial/Unaudited			
	Consolidated 01/04/2025-30/06/2025	Consolidated 01/04/2024-30/06/2024	Consolidated 01/01/2025-30/06/2025	Consolidated 01/01/2024-30/06/2024
PROFIT (LOSS)				
CONSOLIDATED AND SEPARATE				
CONTINUING OPERATIONS				
Interest income	76,760,000	76,893,000	151,870,000	152,504,000
Interest expense	38,264,000	33,909,000	76,262,000	67,977,000
Net interest income	38,496,000	42,984,000	75,608,000	84,527,000
Income from Islamic financing / investment activities	3,670,000	2,811,000	6,677,000	5,307,000
Net income from islamic financing and investments	3,670,000	2,811,000	6,677,000	5,307,000
Net investment income	(7,000)	99,000	(19,000)	(29,000)
Other operating income (expense)	18,372,000	12,063,000	33,306,000	28,056,000
Total operating income	60,531,000	57,957,000	115,572,000	117,861,000
Staff expenses	14,864,000	13,963,000	31,382,000	28,343,000
General and administrative expense	11,253,000	8,478,000	18,092,000	17,001,000
Depreciation and amortisation expense	1,399,000	1,225,000	2,651,000	2,417,000
Impairment loss (reversal of impairment loss) recognised in profit or loss	4,914,000	4,801,000	12,202,000	10,219,000
Total operating expenses	32,430,000	28,467,000	64,327,000	57,980,000
Profit (loss) before tax	28,101,000	29,490,000	51,245,000	59,881,000
Tax expense (income)	3,410,000	4,346,000	5,095,000	9,612,000
Profit (loss) from continuing operations	24,691,000	25,144,000	46,150,000	50,269,000
Profit (loss)	24,691,000	25,144,000	46,150,000	50,269,000
PROFIT (LOSS), ATTRIBUTABLE TO				
Profit (loss), attributable to owners of Bank	24,691,000	25,144,000	46,150,000	50,269,000
EARNINGS PER SHARE				
BASIC EARNINGS PER SHARE				
Basic earnings loss per share attributable to owners of parent	0.004	0.005	0.007	0.008
Total basic earnings (loss) per share			0.007	0.009
DILUTED EARNINGS PER SHARE				

Statement of comprehensive income - Net of tax	Actuals/Omani Rial/Unaudited			
	Consolidated 01/04/2025- 30/06/2025	Consolidated 01/04/2024- 30/06/2024	Consolidated 01/01/2025- 30/06/2025	Consolidated 01/01/2024- 30/06/2024
STATEMENT OF COMPREHENSIVE INCOME				
CONSOLIDATED AND SEPARATE				
Net Profit / (Loss) for the period	24,691,000	25,144,000	46,150,000	50,269,000
OTHER COMPREHENSIVE INCOME (LOSS)				
OTHER COMPREHENSIVE INCOME (LOSS) TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQUENT PERIODS				
Net gain (loss) on hedge of a net investment	829,000	(11,000)	524,000	(29,000)
Total other comprehensive income that will be reclassified to profit or loss, net of tax	829,000	(11,000)	524,000	(29,000)
OTHER COMPREHENSIVE INCOME (LOSS) NOT TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQUENT PERIODS				
Total other comprehensive income	829,000	(11,000)	524,000	(29,000)
Total comprehensive income	25,520,000	25,133,000	46,674,000	50,240,000
COMPREHENSIVE INCOME ATTRIBUTABLE TO				
Comprehensive income, attributable to owners of Bank	25,520,000	25,133,000	46,674,000	50,240,000

Analysis of income and expense - Nature of expenses	Actuals/Omani Rial/Unaudited			
	Consolidated 01/04/2025- 30/06/2025	Consolidated 01/04/2024- 30/06/2024	Consolidated 01/01/2025- 30/06/2025	Consolidated 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	54,803,000	49,868,000	104,041,000	95,854,000
Interest income from investment	15,599,000	21,821,000	35,217,000	45,501,000
Interest from due from banks	6,358,000	5,204,000	12,612,000	11,149,000
Total interest income	76,760,000	76,893,000	151,870,000	152,504,000
INTEREST EXPENSE				
Interest for deposit from customers	31,904,000	27,565,000	63,758,000	54,680,000
Interest for due to banks	6,360,000	6,344,000	12,504,000	13,297,000
Total Interest Expense	38,264,000	33,909,000	76,262,000	67,977,000
INCOME FROM ISLAMIC FINANCING / INVESTMENT ACTIVITIES				
Income from islamic financing receivables	1,945,000	1,821,000	4,004,000	4,043,000
Income from Islamic Due from Banks	888,000	567,000	1,263,000	421,000
Income from Islamic Investments	837,000	423,000	1,410,000	843,000
Total income from Islamic financing / investment activities	3,670,000	2,811,000	6,677,000	5,307,000
UNRESTRICTED INVESTMENT ACCOUNT HOLDERS SHARE OF PROFIT AND PROFIT EXPENSE				
NET INVESTMENT INCOME				
Other investment income	(7,000)	99,000	(19,000)	(29,000)
Net investment income	(7,000)	99,000	(19,000)	(29,000)
OTHER OPERATING INCOME (EXPENSE)				
Foreign exchange Income	3,918,000	4,151,000	11,186,000	11,401,000
Other income (expense)	14,454,000	7,912,000	22,120,000	16,655,000
Total other operating income (expense)	18,372,000	12,063,000	33,306,000	28,056,000
EXPENSES BY NATURE				

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

STAFF EXPENSES				
Salaries and allowances	11,297,000	10,254,000	22,280,000	20,819,000
Other staff costs	2,607,000	2,824,000	7,155,000	5,728,000
Contribution to social insurance schemes	908,000	825,000	1,799,000	1,643,000
Employees end of service benefits	52,000	60,000	148,000	153,000
Total Staff expenses	14,864,000	13,963,000	31,382,000	28,343,000
GENERAL AND ADMINISTRATIVE EXPENSES				
Director's remuneration and sitting fees	112,000	98,000	232,000	197,000
Occupancy cost	655,000	735,000	1,406,000	1,006,000
Operating and administrative cost	8,488,000	5,878,000	12,387,000	12,173,000
Other expenses and fees	1,998,000	1,767,000	4,067,000	3,625,000
Total General and Administrative Expenses	11,253,000	8,478,000	18,092,000	17,001,000
IMPAIRMENT LOSS (REVERSAL OF IMPAIRMENT LOSS) RECOGNISED IN PROFIT OR LOSS				
Impairment loss on Loans and advances to customer	4,586,000	5,404,000	11,997,000	9,624,000
Impairment loss on Loan commitments, acceptances and guarantee	485,000	(234,000)	491,000	919,000
Impairment loss on Due from banks and money market placements	(169,000)	(369,000)	(298,000)	(393,000)
Impairment loss on Investment in debt securities held at amortized cost	12,000		12,000	69,000
Total impairment loss (reversal of impairment loss) recognised in profit or loss	4,914,000	4,801,000	12,202,000	10,219,000