

Income Statement - Nature of expenses	Actuals/Omani Rial/Unaudited			
	Consolidated 01/07/2025-30/09/2025	Consolidated 01/07/2024-30/09/2024	Consolidated 01/01/2025-30/09/2025	Consolidated 01/01/2024-30/09/2024
PROFIT (LOSS)				
CONSOLIDATED AND SEPARATE				
CONTINUING OPERATIONS				
Interest income	81,251,000	81,342,000	233,121,000	233,846,000
Interest expense	44,516,000	37,456,000	120,778,000	105,433,000
Net interest income	36,735,000	43,886,000	112,343,000	128,413,000
Income from Islamic financing / investment activities	3,678,000	2,973,000	10,355,000	8,280,000
Net income from Islamic financing and investments	3,678,000	2,973,000	10,355,000	8,280,000
Commission and fee income (net)	0	9,234,000	0	9,234,000
Net investment income	6,634,000	(28,000)	7,777,000	5,000
Other operating income (expense)	18,179,000	18,245,000	50,323,000	46,239,000
Total operating income	65,226,000	74,310,000	180,798,000	192,171,000
Staff expenses	15,087,000	13,997,295	46,469,000	42,341,000
General and administrative expense	12,227,000	10,269,000	30,425,000	27,270,000
Depreciation and amortisation expense	1,263,000	1,246,000	3,808,000	3,663,000
Impairment loss (reversal of impairment loss) recognised in profit or loss	7,913,000	18,017,000	20,115,000	28,236,000
Total operating expenses	36,490,000	43,529,295	100,817,000	101,510,000
Profit (loss) before tax	28,736,000	30,780,705	79,981,000	90,661,000
Tax expense (income)	4,168,000	4,830,000	9,263,000	14,442,000
Profit (loss) from continuing operations	24,568,000	25,950,705	70,718,000	76,219,000
Profit (loss)	24,568,000	25,950,705	70,718,000	76,219,000
PROFIT (LOSS), ATTRIBUTABLE TO				
Profit (loss), attributable to owners of Bank	24,568,000	25,950,705	70,718,000	76,219,000
EARNINGS PER SHARE				
BASIC EARNINGS PER SHARE				
Basic earnings loss per share attributable to owners of parent	0.004	0.005	0.011	0.013
Total basic earnings (loss) per share			0.011	0.014
DILUTED EARNINGS PER SHARE				

Statement of comprehensive income - Net of tax	Actuals/Omani Rial/Unaudited			
	Consolidated 01/07/2025- 30/09/2025	Consolidated 01/07/2024- 30/09/2024	Consolidated 01/01/2025- 30/09/2025	Consolidated 01/01/2024- 30/09/2024
STATEMENT OF COMPREHENSIVE INCOME				
CONSOLIDATED AND SEPARATE				
Net Profit / (Loss) for the period	24,568,000	25,950,705	70,718,000	76,219,000
OTHER COMPREHENSIVE INCOME (LOSS)				
OTHER COMPREHENSIVE INCOME (LOSS) TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQUENT PERIODS				
Miscellaneous other comprehensive income that will be reclassified to profit or loss, net of tax	2,222,000	(29,000)	2,746,000	(49,000)
Total other comprehensive income that will be reclassified to profit or loss, net of tax	2,222,000	(29,000)	2,746,000	(49,000)
OTHER COMPREHENSIVE INCOME (LOSS) NOT TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQUENT PERIODS				
Total other comprehensive income	2,222,000	(29,000)	2,746,000	(49,000)
Total comprehensive income	26,790,000	25,921,705	73,464,000	76,170,000
COMPREHENSIVE INCOME ATTRIBUTABLE TO				
Comprehensive income, attributable to owners of Bank	26,790,000	25,921,705	73,464,000	76,170,000

Analysis of income and expense - Nature of expenses	Actuals/Omani Rial/Unaudited			
	Consolidated 01/07/2025- 30/09/2025	Consolidated 01/07/2024- 30/09/2024	Consolidated 01/01/2025- 30/09/2025	Consolidated 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	59,268,000	49,613,000	163,309,000	145,367,000
Interest income from investment	15,951,000	25,747,000	51,168,000	71,248,000
Interest from due from banks	6,032,000	5,982,000	18,644,000	17,231,000
Total interest income	81,251,000	81,342,000	233,121,000	233,846,000
INTEREST EXPENSE				
Interest for deposit from customers	36,637,000	30,315,000	100,395,000	84,995,000
Interest expense on subordinate bond / Loan		0		0
Interest for due to banks	7,879,000	7,141,000	20,383,000	20,438,000
Total Interest Expense	44,516,000	37,456,000	120,778,000	105,433,000
INCOME FROM ISLAMIC FINANCING / INVESTMENT ACTIVITIES				
Income from Islamic financing receivables	1,724,000	1,094,000	5,728,000	5,137,000
Income from Islamic Due from Banks	505,000	1,536,000	1,768,000	1,957,000
Income from Islamic Investments	1,449,000	343,000	2,859,000	1,186,000
Total income from Islamic financing / investment activities	3,678,000	2,973,000	10,355,000	8,280,000
UNRESTRICTED INVESTMENT ACCOUNT HOLDERS SHARE OF PROFIT AND PROFIT EXPENSE				
NET INVESTMENT INCOME				
Dividend Income	747,000	15,000	1,911,000	77,000
Other investment income	5,887,000	(43,000)	5,866,000	(72,000)
Net investment income	6,634,000	(28,000)	7,777,000	5,000
OTHER OPERATING INCOME (EXPENSE)				
Foreign exchange Income	6,089,000	5,942,000	17,275,000	16,864,000

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

Gain / loss on sale of tangible assets	(20,000)		(20,000)	
Other income (expense)	12,110,000	12,303,000	33,068,000	29,375,000
Total other operating income (expense)	18,179,000	18,245,000	50,323,000	46,239,000
EXPENSES BY NATURE				
STAFF EXPENSES				
Salaries and allowances	11,419,732	9,437,992	33,699,058	29,404,262
Other staff costs	2,679,833	3,696,411	9,835,513	10,278,033
Contribution to social insurance schemes	929,489	802,502	2,728,061	2,445,784
Employees end of service benefits	57,946	60,390	206,368	212,921
Total Staff expenses	15,087,000	13,997,295	46,469,000	42,341,000
GENERAL AND ADMINISTRATIVE EXPENSES				
Director's remuneration and sitting fees	110,000	108,000	342,000	305,000
Occupancy cost	279,000	656,000	1,685,000	1,662,000
Operating and administrative cost	9,593,000	7,242,000	21,980,000	19,415,000
Other expenses and fees	2,245,000	2,263,000	6,418,000	5,888,000
Total General and Administrative Expenses	12,227,000	10,269,000	30,425,000	27,270,000
IMPAIRMENT LOSS (REVERSAL OF IMPAIRMENT LOSS) RECOGNISED IN PROFIT OR LOSS				
Impairment loss on Loans and advances to customer	7,598,000	15,842,000	19,597,000	25,466,000
Impairment loss on Loan commitments, acceptances and guarantee	302,000	1,979,000	793,000	2,898,000
Impairment loss on Due from banks and money market placements	3,000	194,000	(295,000)	(199,000)
Impairment loss on Investment in debt securities held at FVTOCI	10,000	2,000	20,000	71,000
Total impairment loss (reversal of impairment loss) recognised in profit or loss	7,913,000	18,017,000	20,115,000	28,236,000