

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	60,408,000	62,630,000	120,908,000	125,930,000
Interest expense	35,065,000	37,007,000	71,352,000	76,707,000
Net interest income	25,343,000	25,623,000	49,556,000	49,223,000
Income from Islamic financing / investment activities	6,546,000	5,963,000	12,376,000	11,717,000
Unrestricted investment account holder's share of profit and profit expense	4,617,000	4,377,000	8,597,000	8,476,000
Net income from Islamic financing and investments	1,929,000	1,586,000	3,779,000	3,241,000
Commission and fee income (net)	7,306,000	6,068,000	13,741,000	11,885,000
Net investment income	441,000	112,000	4,465,000	3,281,000
Other operating income (expense)	4,286,000	3,575,000	7,898,000	6,699,000
Total operating income	39,305,000	36,964,000	79,439,000	74,329,000
Staff expenses	10,078,000	9,691,000	20,373,000	19,635,000
General and administrative expense	4,494,000	3,727,000	8,818,000	7,598,000
Depreciation and amortisation expense	1,590,000	1,530,000	3,191,000	3,082,000
Impairment loss (reversal of impairment loss) recognised in profit or loss	3,288,000	3,737,000	7,097,000	7,612,000
Total operating expenses	19,450,000	18,685,000	39,479,000	37,927,000
Profit (loss) before tax	19,855,000	18,279,000	39,960,000	36,402,000
Tax expense (income)	2,911,000	2,895,000	5,935,000	5,548,000
Profit (loss) from continuing operations	16,944,000	15,384,000	34,025,000	30,854,000
Profit (loss)	16,944,000	15,384,000	34,025,000	30,854,000
PROFIT (LOSS), ATTRIBUTABLE TO				
Profit (loss), attributable to owners of Bank	16,944,000	15,384,000	34,025,000	30,854,000
EARNINGS PER SHARE				
BASIC EARNINGS PER SHARE				
Basic earnings loss per share attributable to owners of parent	0.005	0.006	0.016	0.015
Basic earnings (loss) per share from continuing operations	0.005	0.006	0.016	0.015
Total basic earnings (loss) per share	0.005	0.006	0.021	0.019
DILUTED EARNINGS PER SHARE				
Diluted earnings loss per share attributable to owners of parent	0.005	0.006	0.016	0.015
Diluted earnings (loss) per share from continuing operations	0.005	0.006	0.016	0.015
Total diluted earnings (loss) per share	0.005	0.006	0.016	0.015

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	16,944,000	15,384,000	34,025,000	30,854,000
OTHER COMPREHENSIVE INCOME (LOSS)				
OTHER COMPREHENSIVE INCOME (LOSS) TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQUENT PERIODS				
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	10,053,000	1,008,000	6,850,000	584,000
Total other comprehensive income that will not be reclassified to profit or loss, net of tax	10,053,000	1,008,000	6,850,000	584,000
Total other comprehensive income	10,053,000	1,008,000	6,850,000	584,000
Total comprehensive income	26,997,000	16,392,000	40,875,000	31,438,000
COMPREHENSIVE INCOME ATTRIBUTABLE TO				
Comprehensive income, attributable to owners of Bank	26,997,000	16,392,000	40,875,000	31,438,000

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	51,348,000	50,656,000	103,134,000	100,140,000
Interest income from investment	5,985,000	6,253,000	11,627,000	13,318,000
Interest from due from banks	3,075,000	5,721,000	6,147,000	12,472,000
Total interest income	60,408,000	62,630,000	120,908,000	125,930,000
INTEREST EXPENSE				
Interest for deposit from customers	32,650,000	32,511,000	65,565,000	64,853,000
Interest expense on euro medium term notes	0	0	0	0
Interest expense on subordinate bond / Loan	0	0		
Interest expense on syndicated liabilities	0	0		
Interest for due to banks	2,415,000	4,496,000	5,787,000	11,854,000
Total Interest Expense	35,065,000	37,007,000	71,352,000	76,707,000
INCOME FROM ISLAMIC FINANCING / INVESTMENT ACTIVITIES				
Income from Islamic financing receivables	5,062,000	4,456,000	9,247,000	8,760,000
Income from Islamic Due from Banks	1,051,000	1,190,000	2,269,000	2,323,000
Income from Islamic Investments	433,000	317,000	860,000	634,000
Total income from Islamic financing / investment activities	6,546,000	5,963,000	12,376,000	11,717,000

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

UNRESTRICTED INVESTMENT ACCOUNT HOLDERS SHARE OF PROFIT AND PROFIT EXPENSE				
Islamic Customer's deposits	3,556,000	3,539,000	7,148,000	6,797,000
Sukuk	0	0		
Islamic bank Borrowings	1,061,000	838,000	1,449,000	1,679,000
Total unrestricted investment account holders' share of profit and profit expense	4,617,000	4,377,000	8,597,000	8,476,000
NET INVESTMENT INCOME				
Net income from other financial instruments at FVTPL	196,000	55,000	115,000	(89,000)
Net gain/(loss) from derecognition of financial assets measured at amortised cost	0	0		
Net gain/(loss) from derecognition of financial assets measured at FVTOCI	0	0		
Net gains/(losses) on financial liabilities at fair value through profit or loss	0	0		
Dividend Income	245,000	57,000	4,350,000	3,370,000
Net investment income	441,000	112,000	4,465,000	3,281,000
OTHER OPERATING INCOME (EXPENSE)				
Foreign exchange Income	3,145,000	2,497,000	5,521,000	4,551,000
Gain / loss on sale of tangible assets	0	0	0	0
Other income (expense)	1,141,000	1,078,000	2,377,000	2,148,000
Total other operating income (expense)	4,286,000	3,575,000	7,898,000	6,699,000
EXPENSES BY NATURE				
STAFF EXPENSES				
Salaries and allowances	7,210,000	6,957,000	14,461,000	13,818,000
Other staff costs	2,143,000	2,102,000	4,452,000	4,560,000
Contribution to social insurance schemes	725,000	632,000	1,460,000	1,257,000
Total Staff expenses	10,078,000	9,691,000	20,373,000	19,635,000
GENERAL AND ADMINISTRATIVE EXPENSES				
Director's remuneration and sitting fees	102,000	111,000	214,000	223,000
Occupancy cost	1,197,000	865,000	2,338,000	1,534,000
Operating and administrative cost	3,195,000	2,751,000	6,233,000	5,817,000
Other expenses and fees	0	0	33,000	24,000
Total General and Administrative Expenses	4,494,000	3,727,000	8,818,000	7,598,000
IMPAIRMENT LOSS (REVERSAL OF IMPAIRMENT LOSS) RECOGNISED IN PROFIT OR LOSS				
Impairment loss on Loans and advances to customer	2,122,000	3,560,000	6,119,000	7,332,000
Impairment loss on Loan commitments, acceptances and guarantee	724,000	174,000	469,000	250,000
Impairment loss on Due from banks and money market placements	92,000	(4,000)	144,000	17,000
Impairment loss on Investment in debt securities held at amortized cost	350,000	7,000	365,000	13,000
Total impairment loss (reversal of impairment loss) recognised in profit or loss	3,288,000	3,737,000	7,097,000	7,612,000