

Income Statement - Nature of expenses	Consolidated		Actuals/Omani Rial/Unaudited	
	01/07/2025-30/09/2025	01/07/2024-30/09/2024	Consolidated	Consolidated
PROFIT (LOSS)				
CONSOLIDATED AND SEPARATE				
CONTINUING OPERATIONS				
Interest income	62,674,000	61,614,000	183,582,000	187,544,000
Interest expense	36,098,000	35,527,000	107,450,000	112,234,000
Net interest income	26,576,000	26,087,000	76,132,000	75,310,000
Income from Islamic financing / investment activities	6,859,000	5,842,000	19,235,000	17,559,000
Unrestricted investment account holder's share of profit and profit expense	4,717,000	3,902,000	13,314,000	12,378,000
Net income from Islamic financing and investments	2,142,000	1,940,000	5,921,000	5,181,000
Commission and fee income (net)	7,402,000	6,252,000	21,143,000	18,137,000
Net investment income	954,000	498,000	5,419,000	3,779,000
Other operating income (expense)	4,596,000	2,944,000	12,494,000	9,643,000
Total operating income	41,670,000	37,721,000	121,109,000	112,050,000
Staff expenses	10,159,000	9,555,000	30,532,000	29,190,000
General and administrative expense	5,034,000	4,607,000	13,852,000	12,205,000
Depreciation and amortisation expense	1,650,000	1,566,000	4,841,000	4,648,000
Impairment loss (reversal of impairment loss) recognised in profit or loss	3,877,000	4,450,000	10,974,000	12,062,000
Total operating expenses	20,720,000	20,178,000	60,199,000	58,105,000
Profit (loss) before tax	20,950,000	17,543,000	60,910,000	53,945,000
Tax expense (income)	3,207,000	2,700,000	9,142,000	8,248,000
Profit (loss) from continuing operations	17,743,000	14,843,000	51,768,000	45,697,000
Profit (loss)	17,743,000	14,843,000	51,768,000	45,697,000
PROFIT (LOSS), ATTRIBUTABLE TO				
Profit (loss), attributable to owners of Bank	17,743,000	14,843,000	51,768,000	45,697,000
EARNINGS PER SHARE				
BASIC EARNINGS PER SHARE				
Basic earnings loss per share attributable to owners of parent	0.011	0.009	0.027	0.024
Basic earnings (loss) per share from continuing operations	0.011	0.009	0.027	0.024
Total basic earnings (loss) per share	0.011	0.009	0.032	0.028
DILUTED EARNINGS PER SHARE				
Diluted earnings loss per share attributable to owners of parent	0.011	0.009	0.027	0.024
Diluted earnings (loss) per share from continuing operations	0.011	0.009	0.027	0.024
Total diluted earnings (loss) per share	0.011	0.009	0.027	0.024

Statement of comprehensive income - Net of tax	Consolidated		Actuals/Omani Rial/Unaudited	
	01/07/2025-30/09/2025	01/07/2024-30/09/2024	Consolidated	Consolidated
STATEMENT OF COMPREHENSIVE INCOME				
CONSOLIDATED AND SEPARATE				
Net Profit / (Loss) for the period	17,743,000	14,843,000	51,768,000	45,697,000
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	8,126,000	401,000	14,976,000	984,000
Total other comprehensive income that will not be reclassified to profit or loss, net of tax	8,126,000	401,000	14,976,000	984,000
Total other comprehensive income	8,126,000	401,000	14,976,000	984,000
Total comprehensive income	25,869,000	15,244,000	66,744,000	46,681,000
COMPREHENSIVE INCOME ATTRIBUTABLE TO				
Comprehensive income, attributable to owners of Bank	25,869,000	15,244,000	66,744,000	46,681,000

Analysis of income and expense - Nature of expenses	Consolidated		Actuals/Omani Rial/Unaudited	
	01/07/2025-30/09/2025	01/07/2024-30/09/2024	Consolidated	Consolidated
ANALYSIS OF INCOME AND EXPENSE				
CONSOLIDATED AND SEPARATE				
REVENUE				
INTEREST/FINANCE INCOME				
Interest received from loans and advances to customers	53,854,000	53,197,000	156,988,000	153,337,000
Interest income from investment	6,059,000	5,575,000	17,686,000	18,893,000
Interest from due from banks	2,761,000	2,842,000	8,908,000	15,314,000
Total interest income	62,674,000	61,614,000	183,582,000	187,544,000
INTEREST EXPENSE				
Interest for deposit from customers	32,695,000	32,354,000	98,260,000	97,207,000
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	3,403,000	3,173,000	9,190,000	15,027,000
Total Interest Expense	36,098,000	35,527,000	107,450,000	112,234,000
INCOME FROM ISLAMIC FINANCING / INVESTMENT ACTIVITIES				
Income from Islamic financing receivables	5,659,000	4,547,000	14,906,000	13,307,000
Income from Islamic Due from Banks	764,000	951,000	3,033,000	3,274,000
Income from Islamic Investments	436,000	344,000	1,296,000	978,000
Total income from Islamic financing / investment activities	6,859,000	5,842,000	19,235,000	17,559,000

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

UNRESTRICTED INVESTMENT ACCOUNT HOLDERS SHARE OF PROFIT AND PROFIT EXPENSE				
Islamic Customer's deposits	3,745,000	3,834,000	10,893,000	10,631,000
Sukuk	0	0		
Islamic bank Borrowings	972,000	68,000	2,421,000	1,747,000
Total unrestricted investment account holders' share of profit and profit expense	4,717,000	3,902,000	13,314,000	12,378,000
NET INVESTMENT INCOME				
Net income from other financial instruments at FVTPL	303,000	178,000	418,000	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	651,000	320,000	5,001,000	3,690,000
Net investment income	954,000	498,000	5,419,000	3,779,000
OTHER OPERATING INCOME (EXPENSE)				
Foreign exchange Income	3,258,000	1,733,000	8,779,000	6,284,000
Gain / loss on sale of tangible assets	0	0		
Other income (expense)	1,338,000	1,211,000	3,715,000	3,359,000
Total other operating income (expense)	4,596,000	2,944,000	12,494,000	9,643,000
EXPENSES BY NATURE				
STAFF EXPENSES				
Salaries and allowances	7,243,000	7,077,000	21,704,000	20,895,000
Other staff costs	2,280,000	1,779,000	6,732,000	6,339,000
Contribution to social insurance schemes	636,000	699,000	2,096,000	1,956,000
Total Staff expenses	10,159,000	9,555,000	30,532,000	29,190,000
GENERAL AND ADMINISTRATIVE EXPENSES				
Director's remuneration and sitting fees	121,000	103,000	335,000	326,000
Occupancy cost	1,420,000	1,255,000	3,880,000	3,068,000
Operating and administrative cost	3,493,000	3,249,000	9,637,000	8,811,000
Other expenses and fees	0	0	0	0
Total General and Administrative Expenses	5,034,000	4,607,000	13,852,000	12,205,000
IMPAIRMENT LOSS (REVERSAL OF IMPAIRMENT LOSS) RECOGNISED IN PROFIT OR LOSS				
Impairment loss on Loans and advances to customer	3,852,000	5,201,000	9,970,000	12,534,000
Impairment loss on Loan commitments, acceptances and guarantee	64,000	(780,000)	534,000	(530,000)
Impairment loss on Due from banks and money market placements	(2,000)	18,000	142,000	35,000
Impairment loss on Investment in debt securities held at amortized cost	(37,000)	11,000	328,000	23,000
Total impairment loss (reversal of impairment loss) recognised in profit or loss	3,877,000	4,450,000	10,974,000	12,062,000