

| Income Statement - Nature of expenses                                       | Consolidated          |                       | Standalone            |                       | Consolidated          |                       | Standalone            |                       | Consolidated          |                       | Standalone            |                       | Actuals/Omani Rial/Unaudited |                       |
|-----------------------------------------------------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|------------------------------|-----------------------|
|                                                                             | 01/04/2025-30/06/2025 | 01/04/2025-30/06/2025 | 01/04/2024-30/06/2024 | 01/04/2024-30/06/2024 | 01/01/2025-30/06/2025 | 01/01/2025-30/06/2025 | 01/01/2025-30/06/2025 | 01/01/2025-30/06/2025 | 01/01/2024-30/06/2024 | 01/01/2024-30/06/2024 | 01/01/2024-30/06/2024 | 01/01/2024-30/06/2024 | 01/01/2024-30/06/2024        | 01/01/2024-30/06/2024 |
| <b>PROFIT (LOSS)</b>                                                        |                       |                       |                       |                       |                       |                       |                       |                       |                       |                       |                       |                       |                              |                       |
| <b>CONSOLIDATED AND SEPARATE CONTINUING OPERATIONS</b>                      |                       |                       |                       |                       |                       |                       |                       |                       |                       |                       |                       |                       |                              |                       |
| Interest income                                                             | 39,869                | 39,957                | 40,797                | 40,844                | 82,266                | 82,531                | 79,071                | 79,244                |                       |                       |                       |                       |                              |                       |
| Interest expense                                                            | 20,504                | 20,504                | 21,940                | 21,940                | 42,211                | 42,211                | 42,788                | 42,788                |                       |                       |                       |                       |                              |                       |
| Net interest income                                                         | 19,365                | 19,453                | 18,857                | 18,904                | 40,055                | 40,320                | 36,283                | 36,456                |                       |                       |                       |                       |                              |                       |
| Income from Islamic financing / investment activities                       | 18,827                |                       | 16,907                |                       | 37,006                |                       | 33,242                |                       |                       |                       |                       |                       |                              |                       |
| Unrestricted investment account holder's share of profit and profit expense | 10,947                |                       | 10,100                |                       | 21,326                |                       | 20,220                |                       |                       |                       |                       |                       |                              |                       |
| Net income from islamic financing and investments                           | 7,880                 |                       | 6,807                 |                       | 15,680                |                       | 13,022                |                       |                       |                       |                       |                       |                              |                       |
| Commission and fee income (net)                                             | 4,585                 | 3,500                 | 4,377                 | 3,322                 | 9,607                 | 7,376                 | 9,972                 | 7,711                 |                       |                       |                       |                       |                              |                       |
| Net investment income                                                       | 322                   | 251                   | 118                   | 71                    | 605                   | 443                   | 222                   | 146                   |                       |                       |                       |                       |                              |                       |
| Share of profit (loss) of associates                                        |                       | 2,752                 |                       | 2,231                 |                       | 5,162                 |                       | 4,243                 |                       |                       |                       |                       |                              |                       |
| Other operating income (expense)                                            | 1,458                 | 1,126                 | 1,212                 | 955                   | 2,810                 | 2,190                 | 4,114                 | 1,875                 |                       |                       |                       |                       |                              |                       |
| Total operating income                                                      | 33,610                | 27,082                | 31,371                | 25,483                | 68,757                | 55,491                | 63,613                | 50,431                |                       |                       |                       |                       |                              |                       |
| Staff expenses                                                              | 11,463                | 7,959                 | 10,821                | 7,438                 | 22,924                | 15,948                | 21,730                | 15,074                |                       |                       |                       |                       |                              |                       |
| General and administrative expense                                          | 4,887                 | 4,123                 | 4,537                 | 3,731                 | 10,183                | 8,313                 | 9,405                 | 7,666                 |                       |                       |                       |                       |                              |                       |
| Depreciation and amortisation expense                                       | 2,527                 | 1,784                 | 2,448                 | 1,822                 | 4,733                 | 3,518                 | 4,980                 | 3,750                 |                       |                       |                       |                       |                              |                       |
| Impairment loss (reversal of impairment loss) recognised in profit or loss  | 6,192                 | 5,059                 | 6,198                 | 5,413                 | 13,527                | 11,068                | 12,469                | 9,488                 |                       |                       |                       |                       |                              |                       |
| Total operating expenses                                                    | 25,069                | 18,925                | 24,004                | 18,404                | 51,367                | 38,847                | 48,584                | 35,978                |                       |                       |                       |                       |                              |                       |
| Profit (loss) before tax                                                    | 8,541                 | 8,157                 | 7,367                 | 7,079                 | 17,390                | 16,644                | 15,029                | 14,453                |                       |                       |                       |                       |                              |                       |
| Tax expense (income)                                                        | 1,360                 | 898                   | 1,081                 | 717                   | 2,790                 | 1,889                 | 2,325                 | 1,594                 |                       |                       |                       |                       |                              |                       |
| Profit (loss) from continuing operations                                    | 7,181                 | 7,259                 | 6,286                 | 6,362                 | 14,600                | 14,755                | 12,704                | 12,859                |                       |                       |                       |                       |                              |                       |
| Profit (loss)                                                               | 7,181                 | 7,259                 | 6,286                 | 6,362                 | 14,600                | 14,755                | 12,704                | 12,859                |                       |                       |                       |                       |                              |                       |
| <b>PROFIT (LOSS), ATTRIBUTABLE TO</b>                                       |                       |                       |                       |                       |                       |                       |                       |                       |                       |                       |                       |                       |                              |                       |
| Profit (loss), attributable to owners of Bank                               | 7,181                 |                       | 6,286                 |                       | 14,600                |                       | 12,704                |                       |                       |                       |                       |                       |                              |                       |
| <b>EARNINGS PER SHARE</b>                                                   |                       |                       |                       |                       |                       |                       |                       |                       |                       |                       |                       |                       |                              |                       |
| <b>BASIC EARNINGS PER SHARE</b>                                             |                       |                       |                       |                       |                       |                       |                       |                       |                       |                       |                       |                       |                              |                       |
| Basic earnings loss per share attributable to owners of parent              | 0.000                 | 0.001                 | 0.001                 | 0.001                 | 0.005                 | 0.005                 | 0.004                 | 0.004                 |                       |                       |                       |                       |                              |                       |
| Basic earnings (loss) per share from continuing operations                  | 0.000                 | 0.001                 | 0.001                 | 0.001                 | 0.005                 | 0.005                 | 0.004                 | 0.004                 |                       |                       |                       |                       |                              |                       |
| Total basic earnings (loss) per share                                       | 0.000                 | 0.001                 | 0.001                 | 0.001                 | 0.000                 | 0.000                 | 0.000                 | 0.000                 |                       |                       |                       |                       |                              |                       |
| <b>DILUTED EARNINGS PER SHARE</b>                                           |                       |                       |                       |                       |                       |                       |                       |                       |                       |                       |                       |                       |                              |                       |
| Diluted earnings loss per share attributable to owners of parent            | 0.000                 | 0.001                 | 0.001                 | 0.001                 | 0.005                 | 0.005                 | 0.004                 | 0.004                 |                       |                       |                       |                       |                              |                       |
| Diluted earnings (loss) per share from continuing operations                | 0.000                 | 0.001                 | 0.001                 | 0.001                 | 0.005                 | 0.005                 | 0.004                 | 0.004                 |                       |                       |                       |                       |                              |                       |
| Total diluted earnings (loss) per share                                     | 0.000                 | 0.001                 | 0.001                 | 0.001                 | 0.005                 | 0.005                 | 0.004                 | 0.004                 |                       |                       |                       |                       |                              |                       |

| Statement of comprehensive income - Net of tax                                                           | Consolidated          |                       | Standalone            |                       | Consolidated          |                       | Standalone            |                       | Actuals/Omani Rial/Unaudited |                       |
|----------------------------------------------------------------------------------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|------------------------------|-----------------------|
|                                                                                                          | 01/04/2025-30/06/2025 | 01/04/2025-30/06/2025 | 01/04/2024-30/06/2024 | 01/04/2024-30/06/2024 | 01/01/2025-30/06/2025 | 01/01/2025-30/06/2025 | 01/01/2025-30/06/2025 | 01/01/2025-30/06/2025 | 01/01/2024-30/06/2024        | 01/01/2024-30/06/2024 |
| <b>STATEMENT OF COMPREHENSIVE INCOME CONSOLIDATED AND SEPARATE</b>                                       |                       |                       |                       |                       |                       |                       |                       |                       |                              |                       |
| Net Profit / (Loss) for the period                                                                       | 7,181                 | 7,259                 | 6,286                 | 6,362                 | 14,600                | 14,755                | 12,704                | 12,859                |                              |                       |
| <b>OTHER COMPREHENSIVE INCOME (LOSS)</b>                                                                 |                       |                       |                       |                       |                       |                       |                       |                       |                              |                       |
| <b>OTHER COMPREHENSIVE INCOME (LOSS) TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQUENT PERIODS</b> |                       |                       |                       |                       |                       |                       |                       |                       |                              |                       |
| Share of other comprehensive income of associates                                                        |                       |                       | 137                   |                       | 53                    |                       | 118                   |                       | 20                           |                       |
| Miscellaneous other comprehensive income that will be reclassified to profit or loss, net of tax         | 476                   | 532                   | (77)                  | (127)                 | 1,071                 | 1,017                 | (275)                 | (292)                 |                              |                       |
| Total other comprehensive income that will be reclassified to profit or loss, net of tax                 | 476                   | 669                   | (77)                  | (74)                  | 1,071                 | 1,135                 | (275)                 | (272)                 |                              |                       |
| <b>OTHER COMPREHENSIVE INCOME (LOSS) NOT TO BE RECLASSIFIED TO STATEMENT OF INCOME</b>                   |                       |                       |                       |                       |                       |                       |                       |                       |                              |                       |

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON 12 Aug 2025

| IN SUBSEQUENT PERIODS                                                                                           |              |              |              |              |               |               |               |               |
|-----------------------------------------------------------------------------------------------------------------|--------------|--------------|--------------|--------------|---------------|---------------|---------------|---------------|
| Net fair value change on financial assets at fair value through other comprehensive income - equity instruments | 344          | 178          | 85           | 82           | (82)          | (119)         | 88            | 85            |
| <b>Total other comprehensive income that will not be reclassified to profit or loss, net of tax</b>             | <b>344</b>   | <b>178</b>   | <b>85</b>    | <b>82</b>    | <b>(82)</b>   | <b>(119)</b>  | <b>88</b>     | <b>85</b>     |
| <b>Total other comprehensive income</b>                                                                         | <b>820</b>   | <b>847</b>   | <b>8</b>     | <b>8</b>     | <b>989</b>    | <b>1,016</b>  | <b>(187)</b>  | <b>(187)</b>  |
| <b>Total comprehensive income</b>                                                                               | <b>8,001</b> | <b>8,106</b> | <b>6,294</b> | <b>6,370</b> | <b>15,589</b> | <b>15,771</b> | <b>12,517</b> | <b>12,672</b> |
| COMPREHENSIVE INCOME ATTRIBUTABLE TO                                                                            |              |              |              |              |               |               |               |               |
| Comprehensive income, attributable to owners of Bank                                                            | 8,001        |              | 6,294        |              | 15,589        |               | 12,517        |               |

  

|                                                                                          | Consolidated<br>01/04/2025-<br>30/06/2025 | Standalone<br>01/04/2025-<br>30/06/2025 | Consolidated<br>01/04/2024-<br>30/06/2024 | Standalone<br>01/04/2024-<br>30/06/2024 | Consolidated<br>01/01/2025-<br>30/06/2025 | Standalone<br>01/01/2025-<br>30/06/2025 | Consolidated<br>01/01/2024-<br>30/06/2024 | Standalone<br>01/01/2024-<br>30/06/2024 |
|------------------------------------------------------------------------------------------|-------------------------------------------|-----------------------------------------|-------------------------------------------|-----------------------------------------|-------------------------------------------|-----------------------------------------|-------------------------------------------|-----------------------------------------|
| Analysis of income and expense - Nature of expenses                                      |                                           |                                         |                                           |                                         |                                           |                                         |                                           |                                         |
| <b>ANALYSIS OF INCOME AND EXPENSE</b>                                                    |                                           |                                         |                                           |                                         |                                           |                                         |                                           |                                         |
| <b>CONSOLIDATED AND SEPARATE</b>                                                         |                                           |                                         |                                           |                                         |                                           |                                         |                                           |                                         |
| <b>REVENUE</b>                                                                           |                                           |                                         |                                           |                                         |                                           |                                         |                                           |                                         |
| <b>INTEREST/FINANCE INCOME</b>                                                           |                                           |                                         |                                           |                                         |                                           |                                         |                                           |                                         |
| Interest received from loans and advances to customers                                   | 35,283                                    | 35,283                                  | 36,316                                    | 36,316                                  | 72,641                                    | 72,641                                  | 70,145                                    | 70,145                                  |
| Interest income from investment                                                          | 3,679                                     | 3,679                                   | 3,356                                     | 3,356                                   | 7,352                                     | 7,352                                   | 6,678                                     | 6,678                                   |
| Interest from due from banks                                                             | 907                                       | 995                                     | 1,125                                     | 1,172                                   | 2,273                                     | 2,538                                   | 2,248                                     | 2,421                                   |
| <b>Total interest income</b>                                                             | <b>39,869</b>                             | <b>39,957</b>                           | <b>40,797</b>                             | <b>40,844</b>                           | <b>82,266</b>                             | <b>82,531</b>                           | <b>79,071</b>                             | <b>79,244</b>                           |
| <b>INTEREST EXPENSE</b>                                                                  |                                           |                                         |                                           |                                         |                                           |                                         |                                           |                                         |
| Interest for deposit from customers                                                      | 19,820                                    | 19,820                                  | 21,225                                    | 21,225                                  | 40,683                                    | 40,683                                  | 41,390                                    | 41,390                                  |
| Interest for due to banks                                                                | 630                                       | 630                                     | 655                                       | 655                                     | 1,424                                     | 1,424                                   | 1,276                                     | 1,276                                   |
| Other interest expense                                                                   | 54                                        | 54                                      | 60                                        | 60                                      | 104                                       | 104                                     | 122                                       | 122                                     |
| <b>Total Interest Expense</b>                                                            | <b>20,504</b>                             | <b>20,504</b>                           | <b>21,940</b>                             | <b>21,940</b>                           | <b>42,211</b>                             | <b>42,211</b>                           | <b>42,788</b>                             | <b>42,788</b>                           |
| <b>INCOME FROM ISLAMIC FINANCING / INVESTMENT ACTIVITIES</b>                             |                                           |                                         |                                           |                                         |                                           |                                         |                                           |                                         |
| Income from Islamic financing receivables                                                | 16,781                                    |                                         | 15,580                                    |                                         | 33,015                                    |                                         | 30,481                                    |                                         |
| Income from Islamic Due from Banks                                                       | 343                                       |                                         | 358                                       |                                         | 711                                       |                                         | 870                                       |                                         |
| Income from Islamic Investments                                                          | 1,703                                     |                                         | 969                                       |                                         | 3,280                                     |                                         | 1,891                                     |                                         |
| <b>Total income from Islamic financing / investment activities</b>                       | <b>18,827</b>                             |                                         | <b>16,907</b>                             |                                         | <b>37,006</b>                             |                                         | <b>33,242</b>                             |                                         |
| <b>UNRESTRICTED INVESTMENT ACCOUNT HOLDERS SHARE OF PROFIT AND PROFIT EXPENSE</b>        |                                           |                                         |                                           |                                         |                                           |                                         |                                           |                                         |
| Islamic Customer's deposits                                                              | 10,605                                    |                                         | 9,759                                     |                                         | 20,600                                    |                                         | 19,723                                    |                                         |
| Islamic bank Borrowings                                                                  | 342                                       |                                         | 341                                       |                                         | 726                                       |                                         | 497                                       |                                         |
| <b>Total unrestricted investment account holders' share of profit and profit expense</b> | <b>10,947</b>                             |                                         | <b>10,100</b>                             |                                         | <b>21,326</b>                             |                                         | <b>20,220</b>                             |                                         |
| <b>NET INVESTMENT INCOME</b>                                                             |                                           |                                         |                                           |                                         |                                           |                                         |                                           |                                         |
| Net income from other financial instruments at FVTPL                                     | 0                                         | 0                                       | (30)                                      | (30)                                    | 14                                        | 14                                      | 2                                         | 2                                       |
| Net gain/(loss) from derecognition of financial assets measured at amortised cost        | 18                                        | 0                                       | 0                                         | 0                                       | 18                                        | 0                                       | 5                                         | 0                                       |
| Dividend Income                                                                          | 304                                       | 251                                     | 148                                       | 101                                     | 573                                       | 429                                     | 215                                       | 144                                     |
| <b>Net investment income</b>                                                             | <b>322</b>                                | <b>251</b>                              | <b>118</b>                                | <b>71</b>                               | <b>605</b>                                | <b>443</b>                              | <b>222</b>                                | <b>146</b>                              |
| <b>OTHER OPERATING INCOME (EXPENSE)</b>                                                  |                                           |                                         |                                           |                                         |                                           |                                         |                                           |                                         |
| Foreign exchange Income                                                                  | 1,307                                     | 975                                     | 1,210                                     | 953                                     | 2,562                                     | 1,942                                   | 2,404                                     | 1,872                                   |
| Other income (expense)                                                                   | 151                                       | 151                                     | 2                                         | 2                                       | 248                                       | 248                                     | 1,710                                     | 3                                       |
| <b>Total other operating income (expense)</b>                                            | <b>1,458</b>                              | <b>1,126</b>                            | <b>1,212</b>                              | <b>955</b>                              | <b>2,810</b>                              | <b>2,190</b>                            | <b>4,114</b>                              | <b>1,875</b>                            |
| <b>EXPENSES BY NATURE</b>                                                                |                                           |                                         |                                           |                                         |                                           |                                         |                                           |                                         |
| <b>STAFF EXPENSES</b>                                                                    |                                           |                                         |                                           |                                         |                                           |                                         |                                           |                                         |
| Salaries and allowances                                                                  | 8,958                                     | 5,839                                   | 8,748                                     | 5,746                                   | 17,890                                    | 11,691                                  | 17,429                                    | 11,527                                  |
| Other staff costs                                                                        | 1,590                                     | 1,478                                   | 1,226                                     | 1,087                                   | 3,196                                     | 2,981                                   | 2,531                                     | 2,300                                   |
| Contribution to social insurance schemes                                                 | 848                                       | 600                                     | 754                                       | 560                                     | 1,656                                     | 1,162                                   | 1,562                                     | 1,120                                   |
| Employees end of service benefits                                                        | 67                                        | 42                                      | 93                                        | 45                                      | 182                                       | 114                                     | 208                                       | 127                                     |
| <b>Total Staff expenses</b>                                                              | <b>11,463</b>                             | <b>7,959</b>                            | <b>10,821</b>                             | <b>7,438</b>                            | <b>22,924</b>                             | <b>15,948</b>                           | <b>21,730</b>                             | <b>15,074</b>                           |
| <b>GENERAL AND ADMINISTRATIVE EXPENSES</b>                                               |                                           |                                         |                                           |                                         |                                           |                                         |                                           |                                         |
| Director's remuneration and sitting fees                                                 | 100                                       | 75                                      | 76                                        | 51                                      | 200                                       | 150                                     | 152                                       | 102                                     |

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON 12 Aug 2025

|                                                                                         |              |              |              |              |               |               |               |              |
|-----------------------------------------------------------------------------------------|--------------|--------------|--------------|--------------|---------------|---------------|---------------|--------------|
| Operating and administrative cost                                                       | 4,787        | 4,048        | 4,461        | 3,680        | 9,983         | 8,163         | 9,253         | 7,564        |
| <b>Total General and Administrative Expenses</b>                                        | <b>4,887</b> | <b>4,123</b> | <b>4,537</b> | <b>3,731</b> | <b>10,183</b> | <b>8,313</b>  | <b>9,405</b>  | <b>7,666</b> |
| <b>IMPAIRMENT LOSS (REVERSAL OF IMPAIRMENT LOSS) RECOGNISED IN PROFIT OR LOSS</b>       |              |              |              |              |               |               |               |              |
| Impairment loss on Loans and advances to customer                                       | 6,233        | 5,162        | 6,124        | 5,282        | 13,294        | 10,967        | 12,331        | 9,397        |
| Impairment loss on Loan commitments, acceptances and guarantee                          | 108          | 13           | 57           | 115          | 190           | 104           | 90            | 103          |
| Impairment loss on Due from banks and money market placements                           | (135)        | (112)        | (37)         | (23)         | 25            | (1)           | (8)           | (33)         |
| Impairment loss on Investment in debt securities held at amortized cost                 | (14)         | (4)          | 54           | 39           | 18            | (2)           | 56            | 21           |
| <b>Total impairment loss (reversal of impairment loss) recognised in profit or loss</b> | <b>6,192</b> | <b>5,059</b> | <b>6,198</b> | <b>5,413</b> | <b>13,527</b> | <b>11,068</b> | <b>12,469</b> | <b>9,488</b> |

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON 12 Aug 2025