

Income Statement - Nature of expenses							Actuals/Omani Rial/Unaudited	
	Consolidated 01/07/2025-30/09/2025	Standalone 01/07/2025-30/09/2025	Consolidated 01/07/2024-30/09/2024	Standalone 01/07/2024-30/09/2024	Consolidated 01/01/2025-30/09/2025	Standalone 01/01/2025-30/09/2025	Consolidated 01/01/2024-30/09/2024	Standalone 01/01/2024-30/09/2024
PROFIT (LOSS)								
CONSOLIDATED AND SEPARATE CONTINUING OPERATIONS								
Interest income	41,338,000	41,338,000	41,734,000	41,752,000	123,604,000	123,869,000	120,805,000	120,996,000
Interest expense	20,534,000	20,534,000	24,378,000	24,378,000	62,745,000	62,745,000	67,166,000	67,166,000
Net interest income	20,804,000	20,804,000	17,356,000	17,374,000	60,859,000	61,124,000	53,639,000	53,830,000
Income from Islamic financing / investment activities	19,134,000		18,456,000		56,140,000		51,698,000	
Unrestricted investment account holder's share of profit and profit expense	11,132,000		10,885,000		32,458,000		31,087,000	
Net income from islamic financing and investments	8,002,000		7,571,000		23,682,000		20,611,000	
Commission and fee income (net)	4,708,000	3,641,000	4,719,000	3,762,000	14,315,000	11,017,000	14,691,000	11,473,000
Net investment income	314,000	248,000	147,000	133,000	919,000	691,000	369,000	279,000
Share of profit (loss) of associates	0	2,973,000	0	2,686,000	0	8,135,000	0	6,929,000
Other operating income (expense)	1,415,000	1,098,000	1,260,000	884,000	4,225,000	3,288,000	5,374,000	2,759,000
Total operating income	35,243,000	28,764,000	31,053,000	24,839,000	104,000,000	84,255,000	94,684,000	75,270,000
Staff expenses	11,302,000	7,805,000	11,245,000	7,670,000	34,226,000	23,753,000	32,974,000	22,745,000
General and administrative expense	4,837,000	4,210,000	5,166,000	3,944,000	15,020,000	12,522,000	14,571,000	11,609,000
Depreciation and amortisation expense	2,380,000	1,702,000	2,057,000	1,811,000	7,113,000	5,220,000	7,037,000	5,561,000
Impairment loss (reversal of impairment loss) recognised in profit or loss	6,319,000	5,100,000	3,216,000	2,471,000	19,846,000	16,168,000	15,685,000	11,959,000
Total operating expenses	24,838,000	18,817,000	21,684,000	15,896,000	76,205,000	57,663,000	70,267,000	51,874,000
Profit (loss) before tax	10,405,000	9,947,000	9,369,000	8,943,000	27,795,000	26,592,000	24,417,000	23,396,000
Tax expense (income)	1,669,000	1,134,000	1,564,000	1,041,000	4,459,000	3,023,000	3,889,000	2,635,000
Profit (loss) from continuing operations	8,736,000	8,813,000	7,805,000	7,902,000	23,336,000	23,569,000	20,528,000	20,761,000
Profit (loss)	8,736,000	8,813,000	7,805,000	7,902,000	23,336,000	23,569,000	20,528,000	20,761,000
PROFIT (LOSS), ATTRIBUTABLE TO								
Profit (loss), attributable to owners of Bank	8,736,000		7,805,000		23,336,000		20,528,000	
EARNINGS PER SHARE								
BASIC EARNINGS PER SHARE								
Basic earnings loss per share attributable to owners of parent	0.005	0.005	0.004	0.004	0.009	0.009	0.008	0.008
Basic earnings (loss) per share from continuing operations	0.005	0.005	0.004	0.004	0.009	0.009	0.008	0.008
Total basic earnings (loss) per share	0.005	0.005	0.004	0.004	0.012	0.012	0.012	0.012
DILUTED EARNINGS PER SHARE								
Diluted earnings loss per share attributable to owners of parent	0.005	0.005	0.004	0.004	0.009	0.009	0.008	0.008
Diluted earnings (loss) per share from continuing operations	0.005	0.005	0.004	0.004	0.009	0.009	0.008	0.008
Total diluted earnings (loss) per share	0.005	0.005	0.004	0.004	0.009	0.009	0.008	0.008

	Actuals/Omani Rial/Unaudited							
Statement of comprehensive income - Net of tax	Consolidated 01/07/2025- 30/09/2025	Standalone 01/07/2025- 30/09/2025	Consolidated 01/07/2024- 30/09/2024	Standalone 01/07/2024- 30/09/2024	Consolidated 01/01/2025- 30/09/2025	Standalone 01/01/2025- 30/09/2025	Consolidated 01/01/2024- 30/09/2024	Standalone 01/01/2024- 30/09/2024
STATEMENT OF COMPREHENSIVE INCOME								
CONSOLIDATED AND SEPARATE								
Net Profit / (Loss) for the period	8,736,000	8,813,000	7,805,000	7,902,000	23,336,000	23,569,000	20,528,000	20,761,000
OTHER COMPREHENSIVE INCOME (LOSS)								
OTHER COMPREHENSIVE INCOME (LOSS) TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQ UENT PERIODS								
Share of other comprehensive income of associates		381,000		219,000		499,000		239,000
Miscellaneous other comprehensive income that will be reclassified to profit or loss, net of tax	1,044,000	878,000	1,261,000	1,212,000	2,115,000	1,895,000	1,261,000	940,000
Total other comprehensive income that will be reclassified to profit or loss, net of tax	1,044,000	1,259,000	1,261,000	1,431,000	2,115,000	2,394,000	1,261,000	1,179,000
OTHER COMPREHENSIVE INCOME (LOSS) NOT TO BE RECLASSIFIED TO STATEMENT OF INCOME								

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON 09 Nov 2025

IN SUBSEQUENT PERIODS								
Net fair value change on financial assets at fair value through other comprehensive income - equity instruments	957,000	746,000	(36,000)	(39,000)	875,000	627,000	(36,000)	46,000
Total other comprehensive income that will not be reclassified to profit or loss, net of tax	957,000	746,000	(36,000)	(39,000)	875,000	627,000	(36,000)	46,000
Total other comprehensive income	2,001,000	2,005,000	1,225,000	1,392,000	2,990,000	3,021,000	1,225,000	1,225,000
Total comprehensive income	10,737,000	10,818,000	9,030,000	9,294,000	26,326,000	26,590,000	21,753,000	21,986,000
COMPREHENSIVE INCOME ATTRIBUTABLE TO								
Comprehensive income, attributable to owners of Bank	10,737,000		9,030,000		26,326,000		21,753,000	

	Consolidated	Standalone	Consolidated	Standalone	Consolidated	Standalone	Consolidated	Standalone
	01/07/2025- 30/09/2025	01/07/2025- 30/09/2025	01/07/2024- 30/09/2024	01/07/2024- 30/09/2024	01/01/2025- 30/09/2025	01/01/2025- 30/09/2025	01/01/2024- 30/09/2024	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	36,651,000	36,651,000	36,559,000	36,559,000	109,292,000	109,292,000	106,704,000	106,704,000
Interest income from investment	3,778,000	3,778,000	3,800,000	3,800,000	11,130,000	11,130,000	10,478,000	10,478,000
Interest from due from banks	909,000	909,000	1,375,000	1,393,000	3,182,000	3,447,000	3,623,000	3,814,000
Total interest income	41,338,000	41,338,000	41,734,000	41,752,000	123,604,000	123,869,000	120,805,000	120,996,000
INTEREST EXPENSE								
Interest for deposit from customers	19,667,000	19,667,000	23,616,000	23,616,000	60,350,000	60,350,000	65,006,000	65,006,000
Interest expense on euro medium term notes	0	0	0	0	0	0	0	0
Interest expense on subordinate bond / Loan	0	0	0	0	0	0	0	0
Interest expense on syndicated liabilities	0	0	0	0	0	0	0	0
Interest for due to banks	813,000	813,000	708,000	708,000	2,237,000	2,237,000	1,984,000	1,984,000
Other interest expense	54,000	54,000	54,000	54,000	158,000	158,000	176,000	176,000
Total Interest Expense	20,534,000	20,534,000	24,378,000	24,378,000	62,745,000	62,745,000	67,166,000	67,166,000
INCOME FROM ISLAMIC FINANCING / INVESTMENT ACTIVITIES								
Income from Islamic financing receivables	17,050,000		16,790,000		50,065,000		47,271,000	
Income from Islamic Due from Banks	353,000		542,000		1,064,000		1,412,000	
Income from Islamic Investments	1,731,000		1,124,000		5,011,000		3,015,000	
Other Islamic Income	0		0		0		0	
Total income from Islamic financing / investment activities	19,134,000		18,456,000		56,140,000		51,698,000	
UNRESTRICTED INVESTMENT ACCOUNT HOLDERS SHARE OF PROFIT AND PROFIT EXPENSE								
Islamic Customer's deposits	11,035,000		10,688,000		31,635,000		30,393,000	
Sukuk	0		0		0		0	
Islamic bank Borrowings	97,000		197,000		823,000		694,000	
Total unrestricted investment account holders' share of profit and profit expense	11,132,000		10,885,000		32,458,000		31,087,000	
NET INVESTMENT INCOME								
Net income from other financial instruments at FVTPL	18,000	18,000	12,000	12,000	32,000	32,000	14,000	14,000
Net gain/(loss) from derecognition of financial assets measured at amortised cost	1,000	0	3,000	0	19,000	0	8,000	0
Net gain/(loss) from derecognition of financial assets measured at FVTOCI	0	0	0	0	0	0	0	0
Net gains/(losses) on financial liabilities at fair value through profit or loss	0	0	0	0	0	0	0	0
Dividend Income	295,000	230,000	132,000	121,000	868,000	659,000	347,000	265,000
Other investment income	0	0	0	0	0	0	0	0
Net investment income	314,000	248,000	147,000	133,000	919,000	691,000	369,000	279,000
OTHER OPERATING INCOME (EXPENSE)								
Foreign exchange Income	1,372,000	1,055,000	1,257,000	881,000	3,934,000	2,997,000	3,661,000	2,753,000
Gain / loss on sale of tangible assets	0	0	0	0	0	0	0	0
Other income (expense)	43,000	43,000	3,000	3,000	291,000	291,000	1,713,000	6,000
Total other operating income (expense)	1,415,000	1,098,000	1,260,000	884,000	4,225,000	3,288,000	5,374,000	2,759,000
EXPENSES BY NATURE								

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON 09 Nov 2025

STAFF EXPENSES								
Salaries and allowances	8,951,000	5,841,000	8,843,000	5,697,000	26,840,000	17,531,000	26,272,000	17,224,000
Other staff costs	1,492,000	1,374,000	1,516,000	1,363,000	4,689,000	4,357,000	4,046,000	3,664,000
Contribution to social insurance schemes	794,000	547,000	814,000	570,000	2,450,000	1,709,000	2,376,000	1,690,000
Employees end of service benefits	65,000	43,000	72,000	40,000	247,000	156,000	280,000	167,000
Total Staff expenses	11,302,000	7,805,000	11,245,000	7,670,000	34,226,000	23,753,000	32,974,000	22,745,000
GENERAL AND ADMINISTRATIVE EXPENSES								
Director's remuneration and sitting fees	75,000	75,000	114,000	89,000	275,000	225,000	266,000	191,000
Occupancy cost	895,000	600,000	498,000	575,000	2,771,000	1,796,000	1,616,000	1,727,000
Operating and administrative cost	3,867,000	3,535,000	4,554,000	3,280,000	11,974,000	10,501,000	12,689,000	9,691,000
Total General and Administrative Expenses	4,837,000	4,210,000	5,166,000	3,944,000	15,020,000	12,522,000	14,571,000	11,609,000
IMPAIRMENT LOSS (REVERSAL OF IMPAIRMENT LOSS) RECOGNISED IN PROFIT OR LOSS								
Impairment loss on Loans and advances to customer	6,233,000	5,087,000	3,615,000	2,811,000	19,527,000	16,054,000	15,946,000	12,208,000
Impairment loss on Loan commitments, acceptances and guarantee	(148,000)	(69,000)	(356,000)	(320,000)	42,000	35,000	(266,000)	(217,000)
Impairment loss on Due from banks and money market placements	11,000	(16,000)	(49,000)	(31,000)	36,000	(17,000)	(57,000)	(64,000)
Impairment loss on Investment in debt securities held at amortized cost	107,000	98,000	6,000	11,000	125,000	96,000	62,000	32,000
Impairment loss on Investment in debt securities held at FVTOCI	0	0	0	0	0	0	0	0
Impairment losses on recoveries	0	0	0	0	0	0	0	0
Impairment loss recovers from loans and advances written off	0	0	0	0	0	0	0	0
Impairment loss on Other financial assets	116,000	0	0	0	116,000	0	0	0
Total impairment loss (reversal of impairment loss) recognised in profit or loss	6,319,000	5,100,000	3,216,000	2,471,000	19,846,000	16,168,000	15,685,000	11,959,000