

Statement of changes in equity	Impairment reserve	Investments fair valuation reserve	Legal reserve	Perpetual Tier1 capital securities	Special reserve	Share capital	Retained earnings (accumulated Losses)	Actuals/Omani Rial/Audited	
	Standalone	Standalone	Standalone	Standalone	Standalone	Standalone	Standalone	Standalone	Standalone
	01/01/2024-31/12/2024	01/01/2024-31/12/2024	01/01/2024-31/12/2024	01/01/2024-31/12/2024	01/01/2024-31/12/2024	01/01/2024-31/12/2024	01/01/2024-31/12/2024	01/01/2024-31/12/2024	01/01/2024-31/12/2024
STATEMENT OF CHANGES IN EQ UITY									
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Equity at beginning of period (before adjustments)	10,867,000	230,000	43,858,000	149,000,000	298,000	244,966,000	72,175,000	521,394,000	
Equity at beginning of period (after adjustments)	10,867,000	230,000	43,858,000	149,000,000	298,000	244,966,000	72,175,000	521,394,000	
CHANGES IN EQ UITY									
COMPREHENSIVE INCOME									
Profit (loss)							41,662,000	41,662,000	
Other comprehensive income		(2,035,000)						(2,035,000)	
Total comprehensive income		(2,035,000)					41,662,000	39,627,000	
Transfer to reserve	12,249,000		4,166,000				(16,415,000)	0	
Transfer of gain / loss on disposal of financial assets at fair value through other comprehensive income - equity instruments		96,000					(96,000)	0	
Cash dividend paid							10,574,000	10,574,000	
Proceeds from issue of perpetual tier1 capital securities				40,000,000				40,000,000	
Interest paid on tier1 capital securities							12,220,000	12,220,000	
Increase (decrease) through other changes, equity				(9,634,000)			(10,574,000)	(20,208,000)	
Total increase (decrease) in equity	12,249,000	(1,939,000)	4,166,000	30,366,000			(8,217,000)	36,625,000	
Equity at end of period	23,116,000	(1,709,000)	48,024,000	179,366,000	298,000	244,966,000	63,958,000	558,019,000	

Statement of changes in equity	Impairment reserve	Investments fair valuation reserve	Legal reserve	Perpetual Tier1 capital securities	Special reserve	Share capital	Retained earnings (accumulated Losses)	Actuals/Omani Rial/Audited	
	Standalone	Standalone	Standalone	Standalone	Standalone	Standalone	Standalone	Standalone	Standalone
	01/01/2023-31/12/2023	01/01/2023-31/12/2023	01/01/2023-31/12/2023	01/01/2023-31/12/2023	01/01/2023-31/12/2023	01/01/2023-31/12/2023	01/01/2023-31/12/2023	01/01/2023-31/12/2023	01/01/2023-31/12/2023
STATEMENT OF CHANGES IN EQ UITY									
STATEMENT OF CHANGES IN EQ UITY									
Equity at beginning of period (before adjustments)	10,127,000	(2,463,000)	40,213,000	149,000,000	998,000	194,966,000	68,098,000	460,939,000	
Equity at beginning of period (after adjustments)	10,127,000	(2,463,000)	40,213,000	149,000,000	998,000	194,966,000	68,098,000	460,939,000	
CHANGES IN EQ UITY									
COMPREHENSIVE INCOME									
Profit (loss)							36,452,000	36,452,000	
Other comprehensive income		2,725,000						2,725,000	
Total comprehensive income		2,725,000					36,452,000	39,177,000	
Transfer to reserve	740,000		3,645,000				(3,685,000)	0	
Transfer of gain / loss on disposal of financial assets at fair value through other comprehensive income - equity instruments		(32,000)					32,000	0	
Rights shares issued						50,000,000		50,000,000	
Cash dividend paid							17,547,000	17,547,000	
Proceeds from issue of perpetual tier1 capital securities				54,000,000				54,000,000	
Interest paid on tier1 capital securities							11,175,000	11,175,000	
Increase (decrease) through other changes, equity				(54,000,000)				(54,000,000)	
Total increase (decrease) in equity	740,000	2,693,000	3,645,000	0	(700,000)	50,000,000	4,077,000	60,455,000	
Equity at end of period	10,867,000	230,000	43,858,000	149,000,000	298,000	244,966,000	72,175,000	521,394,000	

ANNUAL FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON 29 Jan 2025