

Statement of changes in equity	Impairment reserve	Legal reserve	Perpetual Tier1 capital securities	Restructured loan reserve	Total equity attributable to the equity holders of the Bank	Share capital	Other reserves	Retained earnings (accumulated Losses)	Actuals/Omani Rial/U naudited Share premium	Consolidated
	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	01/01/2025- 30/06/2025
	01/01/2025- 30/06/2025	01/01/2025- 30/06/2025	01/01/2025- 30/06/2025	01/01/2025- 30/06/2025	01/01/2025-30/06/2025	01/01/2025- 30/06/2025	01/01/2025- 30/06/2025	01/01/2025-30/06/2025	01/01/2025- 30/06/2025	
STATEMENT OF CHANGES IN EQ UITY										
STATEMENT OF CHANGES IN EQ UITY										
Equity at beginning of period (before adjustments)		55,900,000			898,306,000	702,508,000	(6,635,000)	128,495,000	18,038,000	898,306,000
Equity at beginning of period (after adjustments)		55,900,000			898,306,000	702,508,000	(6,635,000)	128,495,000	18,038,000	898,306,000
CHANGES IN EQ UITY										
COMPREHENSIVE INCOME										
Profit (loss)					46,150,000			46,150,000		46,150,000
Other comprehensive income					524,000		524,000			524,000
Total comprehensive income					46,674,000		524,000	46,150,000		46,674,000
Transfer of gain / loss on disposal of financial assets at fair value through other comprehensive income - equity instruments					0		242,000	(242,000)		0
Cash dividend paid					52,938,000			52,938,000		52,938,000
Total increase (decrease) in equity					(6,264,000)		766,000	(7,030,000)		(6,264,000)
Equity at end of period		55,900,000			892,042,000	702,508,000	(5,869,000)	121,465,000	18,038,000	892,042,000

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	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	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	01/01/2024- 30/06/2024	01/01/2024- 30/06/2024	01/01/2024-30/06/2024	01/01/2024- 30/06/2024	
STATEMENT OF CHANGES IN EQ UITY										
STATEMENT OF CHANGES IN EQ UITY										
Equity at beginning of period (before adjustments)	0	44,910,000	100,000,000	0	702,074,000	561,572,000	(5,527,000)	83,081,000	18,038,000	802,074,000
Equity at beginning of period (after adjustments)	0	44,910,000	100,000,000	0	702,074,000	561,572,000	(5,527,000)	83,081,000	18,038,000	802,074,000
CHANGES IN EQ UITY										
COMPREHENSIVE INCOME										
Profit (loss)					50,269,000			50,269,000		50,269,000
Other comprehensive income					(29,000)		(29,000)			(29,000)
Total comprehensive income					50,240,000		(29,000)	50,269,000		50,240,000
Issue of bonus shares					0	10,936,000		(10,936,000)		0
Cash dividend paid					30,073,000			30,073,000		30,073,000
Proceeds from issue of perpetual tier1 capital securities			(100,000,000)							(100,000,000)
Interest paid on tier1 capital securities					3,740,000			3,740,000		3,740,000
Total increase (decrease) in equity			(100,000,000)		16,427,000	10,936,000	(29,000)	5,520,000		(83,573,000)
Equity at end of period	0	44,910,000	0	0	718,501,000	572,508,000	(5,556,000)	88,601,000	18,038,000	718,501,000

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON 27 Jul 2025