

Investor Presentation

As at 31st December 2025

Our Core Values

1



Performance
Driven

2



Growth
Oriented

3



Customer
Centricity

4



Accountability

5



Collaboration

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Agenda

- 01 BankDhofar Overview**
Highlights and financial performance
- 02 Operating environment**
Sultanate of Oman overview & Omani banking sector
- 03 Business Strategy, Digital Banking & ESG Overview**
Strategy & Digital footprint
- 04 Financial performance**
BankDhofar & Dhofar Islamic performance
- 05 Conclusion**

BankDhofar at a glance as of 31st December 2025



Operating Profit



₹ 88.6 Mn
19.78% YoY



Net Profit



₹ 51.05 Mn
17.08% YoY



Fee to Income ratio



30.54%



Return on Average Sh. Equity



8.66% +100 bps YOY
Including (AT1) 6.85%



Key Highlights



Net Loan, Advances and Financing to Customers

₹ 4.18 Bn



Deposits

₹ 4.12 Bn



Total Assets

₹ 5.39 Bn



Cost to Income Ratio
47.80%

ECL Coverage Ratio
100.10%

Capital Adequacy Ratio
18.64%

بنك ظفار
BankDhofar

Social Impact



17 nationalities of full-time employees



44% of our employees are women



Fastest growing branch network in Oman



Total: 146 branches

Credit Rating



- Moody's – July 2025 Rated 'Baa3' with a stable outlook
- Fitch – December 2025 Rated 'BB+' with a stable outlook.

Bank Dhofar Branch Network

Branch Network



Total: 146 branches

- » **Conventional:** 116 branches
- » **Islamic:** 30 branches

Digital Footprint

ATM

Total ATM: 358

CDM

Total CDM: 182

Total MFK: 4

Market Share



- **Assets:** (11%)
- **Loans:** (10%)
- **Deposits:** (10%)



Customers CIF NO.

Conventional Retail:

624K Customers

Conventional Corporate/SME:

51K Customers

Dhofar Islamic Customers:

108K Customers

Total Customers:

783K Customers

Awards

- World Business Outlook Awards 2025:
- Fastest Growing Branch Network in Oman 2025
- The 2025 Gazet International Awards:
- Best Bank – MENA 2025
- Global Brands Magazine (UK) :
- Best Customer Centric Banking Brand Oman 2025
 - Middle East Banking & Financial Technology Excellence Awards 2025
- The Arabian Stories Conclave 2025:
- Excellence in Customer Experience

Financial Performance

As of 31st December 2025



Overall Financial Performance

As of 31st December 2025

Balance Sheet

₹ million	2024	2025	Change
Net Loans, advances, and financing to customers	3,934	4,177	6.2%
Cash and balances with Central Bank of Oman	197	180	-8.8%
Investment securities	648	714	10.1%
Total Assets	5,085	5,391	6.0%
Customers' Deposit	3,763	4,117	9.4%
Due to banks	438	268	-38.8%
Total Equity	740	770	3.9%
Total liabilities and equity	5,085	5,391	6.0%

Income Statement

₹ million	2024	2025	Change
Operating Income	152.8	169.8	11.1%
Operating Expenses	(78.9)	(81.2)	2.9%
Profit before Impairment & Tax Charges	74.0	88.6	19.8%
Impairments	(24)	(30)	26.9%
Income Tax	(6.6)	(7.4)	12.0%
Net Profit	43.6	51.1	17.1%

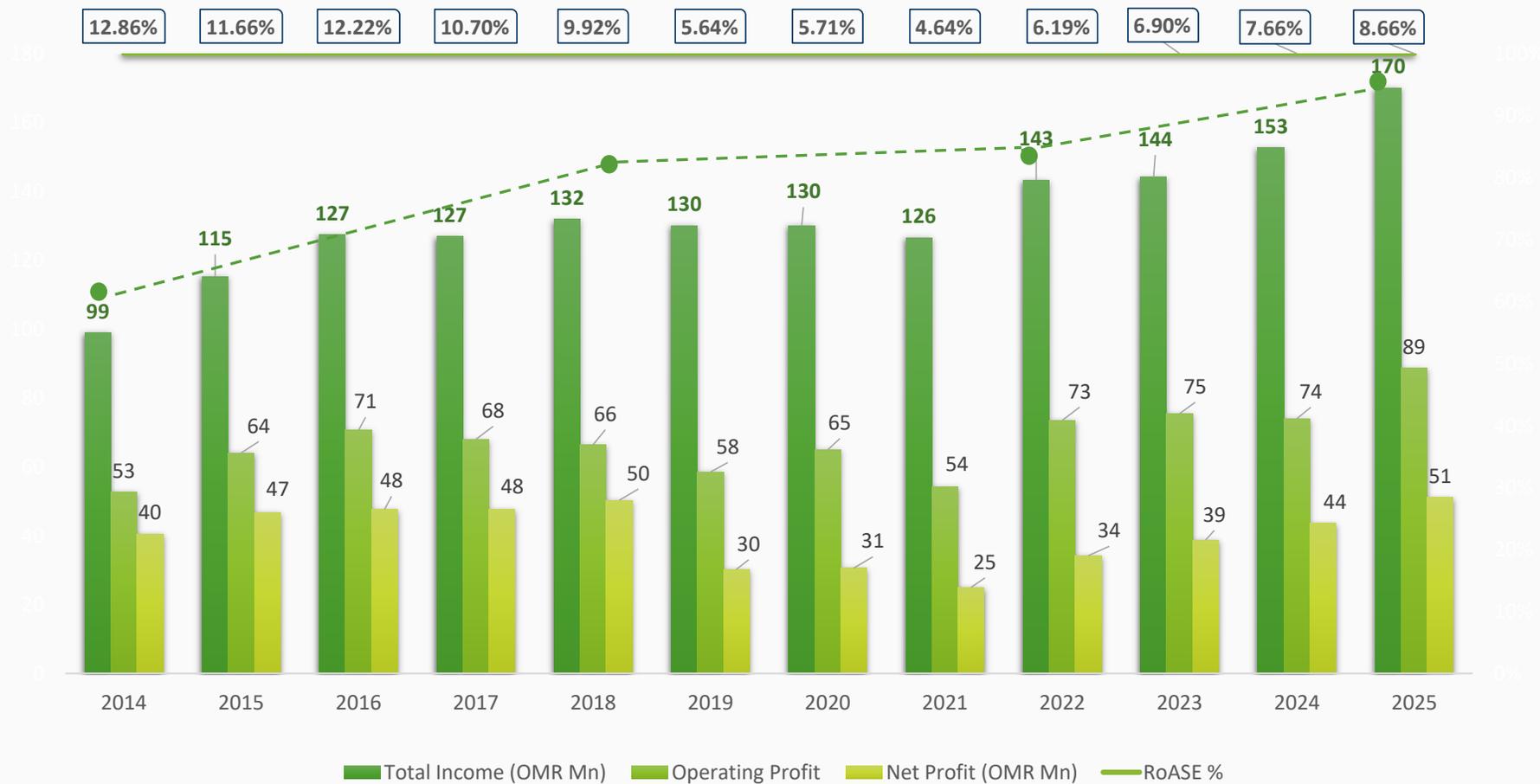
Key Ratios

	2024	2025	Change
Total Capital Adequacy	16.51%	18.64%	2.13%
CET1	12.43%	12.52%	0.09%
Non-Performing Loan Ratio	4.67%	4.80%	0.13%
ROSHE	7.66%	8.66%	1.00%
ROE (including AT1)	6.01%	6.85%	0.84%
ROAA	0.89%	0.97%	0.08%
Net Interest Spread	2.09%	2.11%	0.02%
Cost to Income Ratio	51.59%	47.80%	-3.79%
Net loan to customers Deposits	104.54%	101.45%	-3.09%

Key Highlights

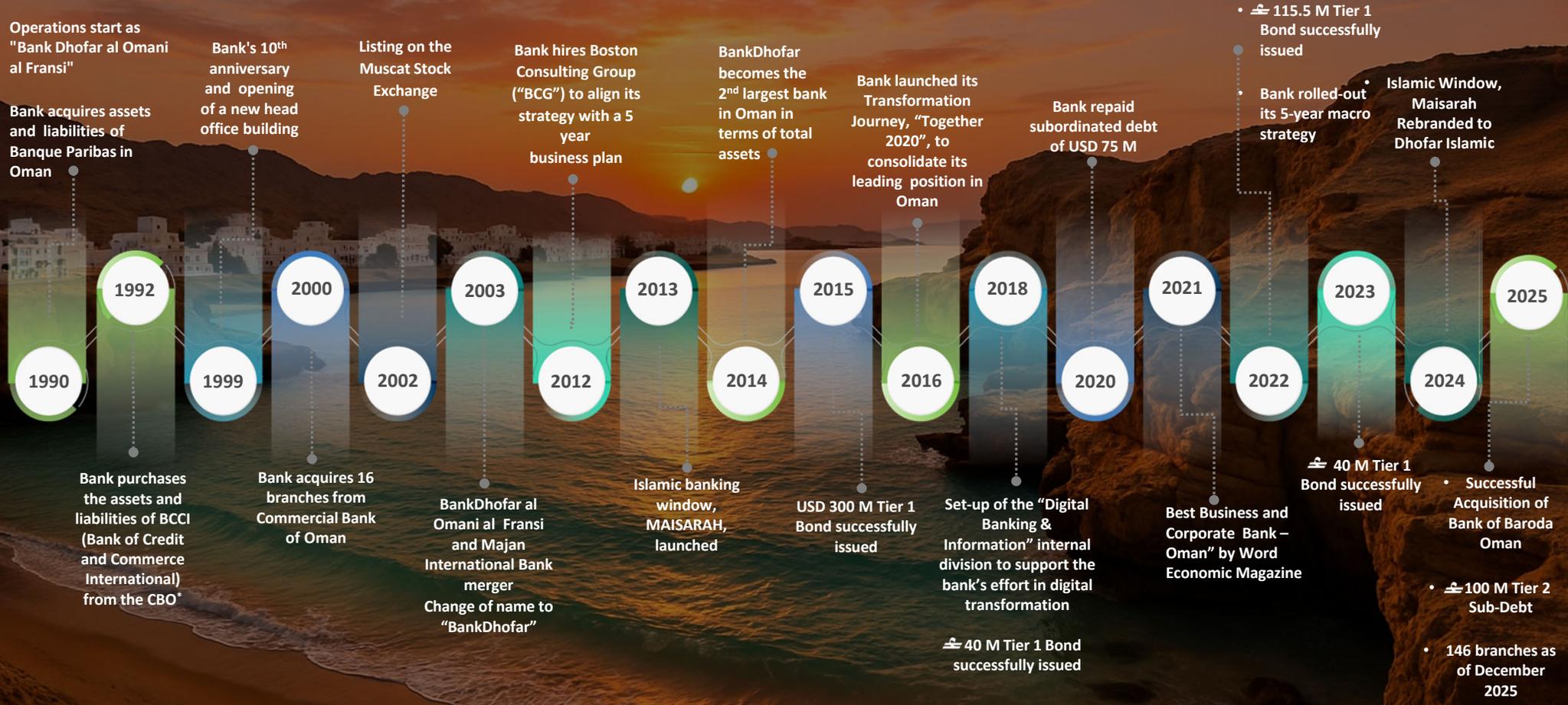
- **One of the leading listed bank in Oman** by total assets of ₹5.39 billion and 1,780 employees as of December 2025.
- **Market share in Oman** Assets (11%) Loans (10%) Deposits (10%)
- **Strong capital position** with CAR at 18.64% and CET1 at 12.52% as of December 2025, which are well above the minimum regulatory requirements (13.5% and 9.5% respectively).
- **Bank's Operating Profit** increased from ₹74.0 m [Dec-24] to ₹88.6 m [Dec-25] a total increase of 19.8%.

Consistently profitable due to diversified and resilient business model



BankDhofar's Historic Evolvement

BANK DHOFAR HAS BEEN PROUDLY SERVING OMANI CUSTOMERS SINCE 1990



BankDhofar Key Strengths

01

Leading Franchise in Oman

- » One of the leading listed bank in Oman by total assets, loans, and market capitalization.
- » Diversified product offering with a well-established Retail Banking , Corporate Banking ,Wealth management and Private Banking franchise.
- » Strong Corporate Banking platform supporting the Government of Oman.
- » Award winning and one of the fastest growing Islamic Banking windows in Oman.

02

Government and Protection Funds

- » Government & Omani Protection funds owns c.28% of Bank Dhofar share capital.
- » High probability of support from the government, if required, given Bank Dhofar's systemic importance for the country.

03

Stable and Growing Operating Environment

- » Stable banking sector.
- » Prudent regulatory environment.
- » Stable political system in the Oman with excellent diplomatic relationship in the region and around the globe.
- » Well positioned to benefit from growth in Oman with economic diversification, favorable population demographics and clear policy measures.

04

Solid and Robust Capitalisation

- » Strong capital position with CAR at 18.64% and CET1 at 12.52% as of December 2025, which are well above the minimum regulatory requirements (13.5% and 9.5% respectively).
- » The Bank has been consistently paying dividends over the past 20 years.
- » Strong shareholder base which has consistently supported the bank's capital position.

05

Diversified & Smart Distribution Channels

- » Strong distribution network with an optimal coverage 146 branches (including 30 Islamic branches).
- » 358 ATMs, 182 CDM/CCDMs¹, and 4 MFKs³.
- » Continuous branches modernisation with introduction of multi-function kiosk machine for convenient banking 24/7.
- » Market-edge Internet Banking and Mobile banking in Oman.

06

Experienced & Seasoned Management

- » Experienced and dedicated management team with vast regional and global experience with leading financial institutions in both Conventional banking and Islamic finance.

1. Cash and Cheque Deposit Machines ("CCDMs"). | 2. Full Function Machines ("FFMs"). | 3. Multi-Function Kiosk ("MFKs"). | 4. Including capital conservation buffers

Overview of Sultanate of Oman

Overview

- **Oman - 2nd largest country in the GCC** with an area covering approximately 309,500 km². Strategically placed on the Arabian Gulf, Oman is divided into 11 main governorates and shares borders with Saudi Arabia and UAE.
- **Stable Political System** – Oman continues to follow peace-making foreign policy with focus on developing its economy.
- **Population of ~5.36mn** - predominantly represented by Omani Nationals account for 65% of the total population.
- **Resilient and Solid Economy** – focus on long-term planning with the implementation of a five-year economic development strategy plan.
- **“Vision 2040”** – government led programme, aimed at creating wealth through economic diversification and private sector partnership, building world-class infrastructure, and preserving environment sustainability.
- **“Medium Term Fiscal Plan (MTFP) 2020-24”** MTFP has borrowed the four objectives from Vision 2040 to articulate the MTFP. These objectives included economic diversification, creating investment chain value, governance of state-owned entities and social well being.

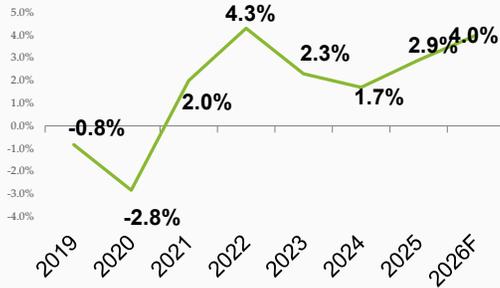


1. Source: 1. IMF World Economic Database 2. National Centre For Statistics & Information (NCSI)

Key Indicators

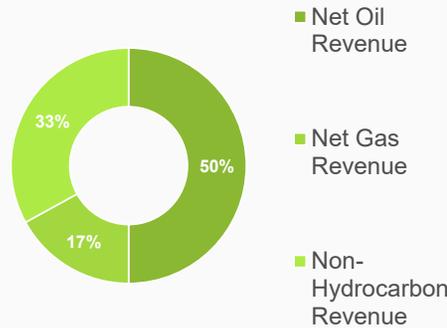
Key Indicators	2025
Sovereign Ratings (Moody's / S&P / Fitch)	Baa3/BBB-/BBB-
Gross Domestic Product	USD 115.22 bn
Gross Domestic Product Per Capita	USD 22,819
Inflation	~1.0%
Population	~5.36 million

Real GDP Growth



2. Source: A Guide to the state's general budget (MOF)

Public Revenue Composition



Oman Budget 2026 (± Mn)

Particulars	Budget'26	Budget'25	Var %	Actual'25	Var %
Oil Revenue	5,752	5,830	(1.3%)	6,403	9.8%
Gas Revenue	1,961	1,777	10.4%	1,784	0.4%
Other Revenue	3,734	3,575	4.5%	3,573	(0.1%)
Total Revenues	11,447	11,182	2.4%	11,760	5.2%
Total Expenditure	11,977	11,800	1.5%	12,240	3.7%
(Deficit/Surplus)	(530)	(620)	14.5%	(480)	22.6%

Omani Banking Sector

Overview of the Omani banking sector

- ▶ The Omani Banking Sector comprises 20 licensed banks, of which:
 - ▶ 16 Conventional commercial banks: 6 locally incorporated and 10 branches of foreign banks
 - ▶ 3 state-owned specialised banks: Oman Housing Bank , Oman Development Bank & Oman Investment Bank
 - ▶ 2 full-fledged locally incorporated Islamic banks
- ▶ The Omani banking sector has been growing consistently in the past decade with banking assets reaching over **₹48.7 billion** in November 2025.
 - ▶ **₹39.4 billion** for Conventional banks and **₹9.3 billion** for Islamic banks
 - ▶ Islamic banking sub-sector has been growing considerably in the past years
- ▶ The banking sector has limited reliance on foreign funding, mainly due to strong domestic deposit base

Regulatory Framework set by The Central Bank of Oman (“CBO”)

- ▶ In the year 2025 new banking law was published which repeals the earlier law.
- ▶ New Environment, Social and Governance reporting standard and requirement adopted by CBO.
- ▶ CBO published a new circular ‘Sectoral Lending/ Financial Targets & Capital relief’. This circular is targeted to certain priority sectors granting capital relief thereby encouraging lending to such sectors.
- ▶ Several regulatory and supervisory initiatives have been implemented by the CBO to develop a competitive and sound banking system.

Asset, Deposits and Loans of Omani Banks

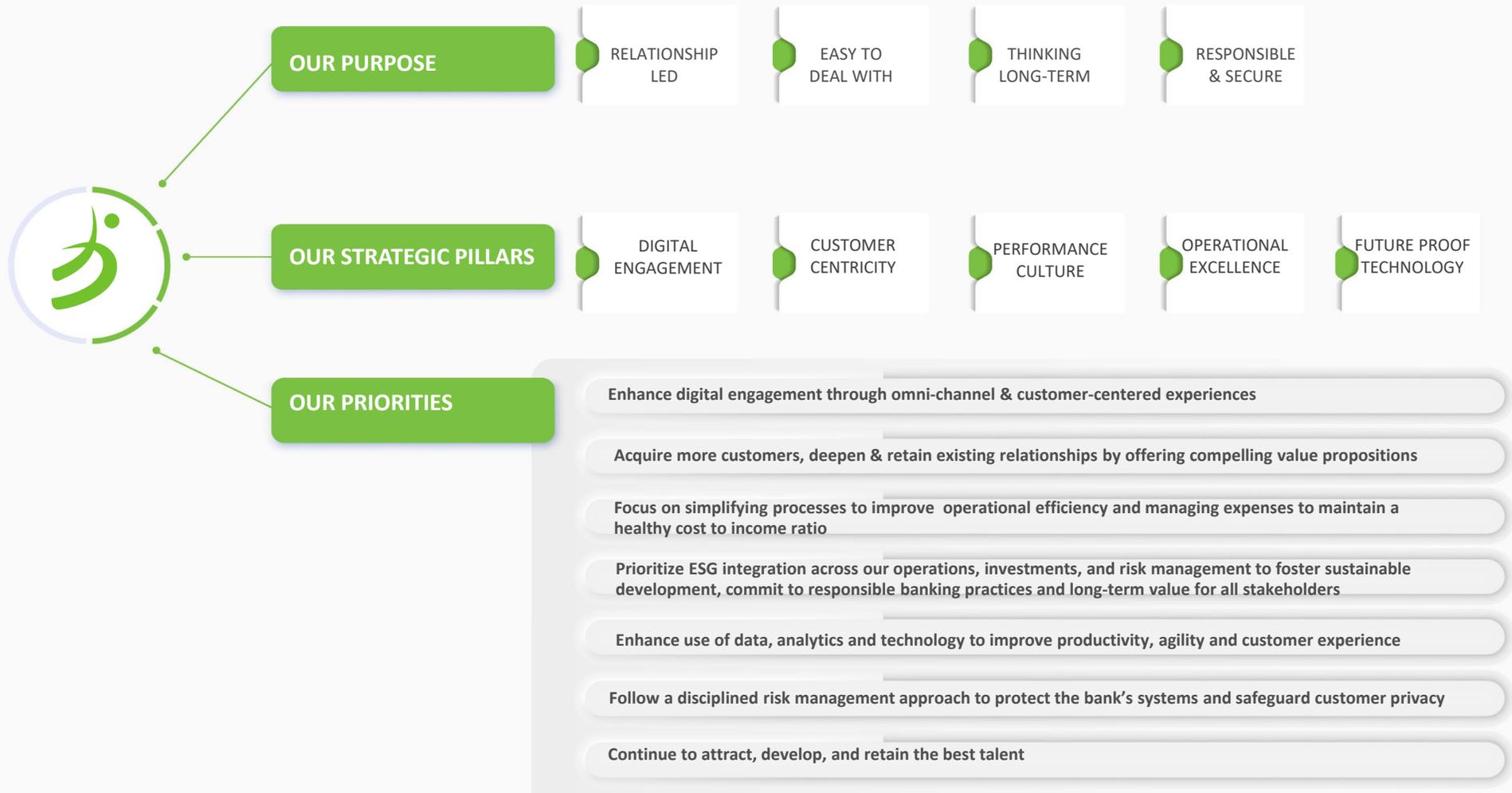


Source: CBO Monthly Statistical Bulletin November 2025

Islamic Banking Assets of Omani Banks



Source: CBO Monthly Statistical Bulletin November 2025



ESG Strategy

BankDhofar has operationalized its ESG strategy, strengthened governance, delivered key 2025 milestones, and advanced priority initiatives aligned with regulatory expectations and long-term value creation.

Delivery of 2025 Sustainability Report

2025 Sustainability report scheduled for release end of Q1. ESG data, scope, and internal ownership strengthened across business units in preparation for publication.

Alignment with regulatory requirements

Our sustainability strategy has been fine-tuned to align with the Central Bank of Oman (CBO) and Muscat Securities Market Exchange (MSX-E) guidelines, ensuring compliance and relevance.

Regulatory expectations embedded into internal policies, reporting processes and governance structure.

Ongoing monitoring to ensure continued compliance as requirements evolve.

Execution of 2025 & 2026 Initiatives

We have outlined and prioritized key initiatives for 2025, setting a clear path for impactful and measurable sustainability progress.

Priority ESG initiatives for 2025/2026 identified and approved, with clear ownership, milestones, and KPIs.

Structured implementation roadmap extending into 2026, supporting measurable and scalable impact.

Regular progress tracking to ensure delivery against defined timeline.

Governance

ESG governance framework strengthened with defined roles and senior management oversight.

ESG monitoring integrated into existing risk and performance management processes. Clear accountability mechanisms to support consistent execution and reporting.

Digital Banking-BankDhofar Wins 'Best Digital Bank of the Year' by TAS Business Awards

-Launch of Multi-Function Kiosk (statement printing and cheque-book issuance; and Debit card issuance).

-Launch of Dhofar Pay, Samsung Pay and Apple pay.

- New Soft POS for merchants
- New mobile banking app
- Launch of WhatsApp services
- Digital On-boarding platform & app
- Merchant Portal

- Direct API integration with ICICI
- Internet Banking for international remittances
- EIPO

- Enhanced card management services on Digital Banking (Set / reset Debit and Credit Card PINs, Limit change (Cash Withdrawal & POS).
- Locate your nearest ATM,CDM & branch.

- Enhanced remittance services on Digital Banking i.e. BUNA and 24x7 RTGS.
- Improved salary processing in B2B and Digital banking
- Implementation of Government revenue collection system on Digital Banking.

-First bank to introduce RMV4 cash recycling engine DN series ATM/CDM



Broad-based & Diversified revenue growth as of 31st December 2025 across Business Segments

Net Profit

Retail Banking

﷈ 12.4 M

Revenue %

32%

Key segment highlights

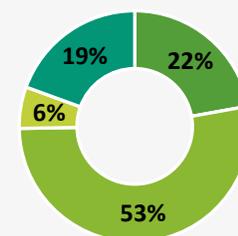
- » 624,000 individual customers
- » Diverse retail products and services bancassurance.
- » Priority banking, Private banking, Premier banking (Al Rifaa and Al Riadah), Wealth management, Youth, ladies and Student Banking
- » Emphasis on enhancing retail customer experience through internet banking, mobile banking, ATMs, CCDMs, and FFM as alternatives to traditional branches.

- » Over 51,000 SME, Corporate Banking customers served.
- » Tailored services and products for large corporate and growing corporates in Oman.
- » Project finance and syndication for infrastructure projects.
- » Best Bank for Corporates Award by Euromoney.
- » Government banking unit focused on deposit mobilization from Government and Quasi Government institutions.
- » Strengthening investment banking activities with a new proprietary investment department.
- » Expansion of services to include asset management and corporate advisory.

- » Manages funding, liquidity, and risk (interest rate and exchange rate).
- » Offers various financial products: money market, currency swaps, interest rate swaps, options, and plain vanilla currency transactions.
- » Includes desks for Foreign Exchange and Derivatives Sales, Money Market, Fixed Income, and Interbank.
- » Oversees international Correspondent Banking relationships.
- » Provides access to a wide network of leading correspondent banks for Corporate and Retail clients.

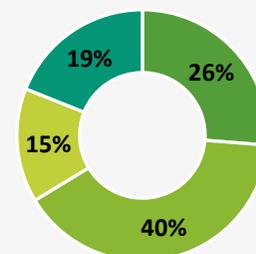
- » Over 108,000 Dhofar Islamic customers (individual & wholesale banking).
- » Launched in 2013, offering Shari'ah-compliant financial services.
- » Provides retail, corporate, treasury, and investment banking services.
- » Operates independently from the Bank's conventional banking operations.
- » Established an Islamic finance banking team at the head office.
- » Has 30 dedicated Islamic banking branches exclusively for Islamic banking customers.
- » Awarded Best Islamic Bank in Oman in 2019 by Middle East Banking Awards, EMEA Finance.

Liabilities contribution by segment



■ Retail ■ Corporate
■ Treasury&FI ■ Dhofar Islamic

Assets contribution by segment



■ Retail ■ Corporate
■ Treasury&FI ■ Dhofar Islamic

Corporate Banking

﷈ 20.3 M

38%

Treasury, Investments & Financial Institutions

﷈ 14.9 M

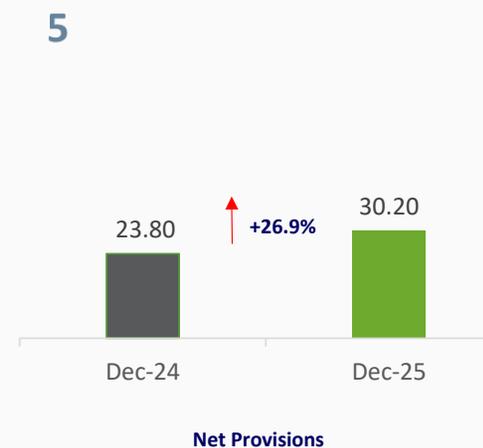
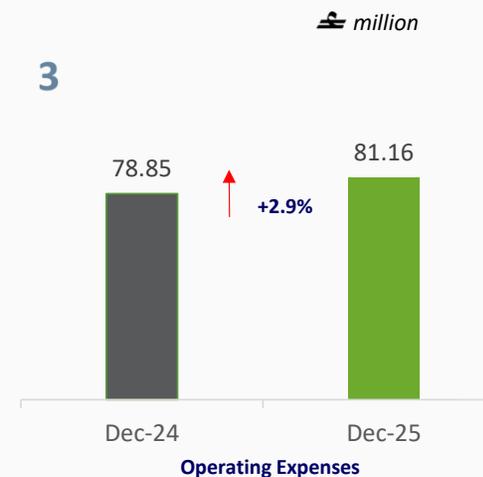
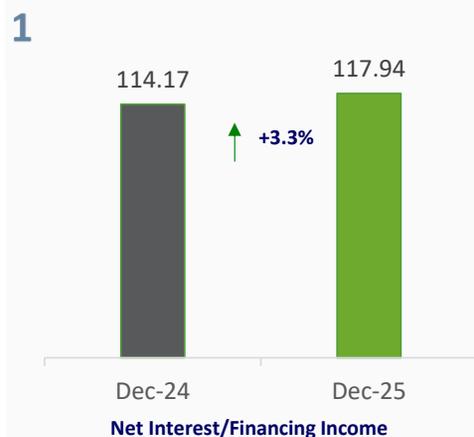
13%

Islamic Banking

﷈ 3.4 M

17%

Consolidated Profit & Loss statement at a glance



million

- Net interest/ financing income
= 117.94 M +3.3% YOY
- Fees and other income
= 51.85 M +34.1% YOY
- Total operating expense
= 81.16 M +2.9% YOY
- Operating profit
= 88.62 M +19.8% YOY
- Net provision
= 30.20 M +26.9% YOY
- Net profit after tax
= 51.05 M +17.1% YOY

Dhofar Islamic window at a Glance



million

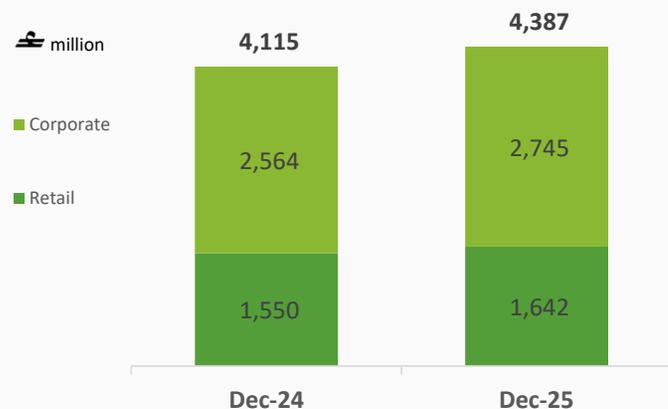
- Fees and other income
 - 🏠 4.86 M +22.7% YOY
- Customers Financing
 - 🏠 865 M +17.6% YOY
- Customers Deposits
 - 🏠 867 M +24.6% YOY
- Cost to income ratio
 - 47.10% -3.5%YOY
- CASA
 - 53% +5% YOY
- Net Profit
 - 🏠 3.67 M -59.2% YOY

Dhofar Islamic Market Share:

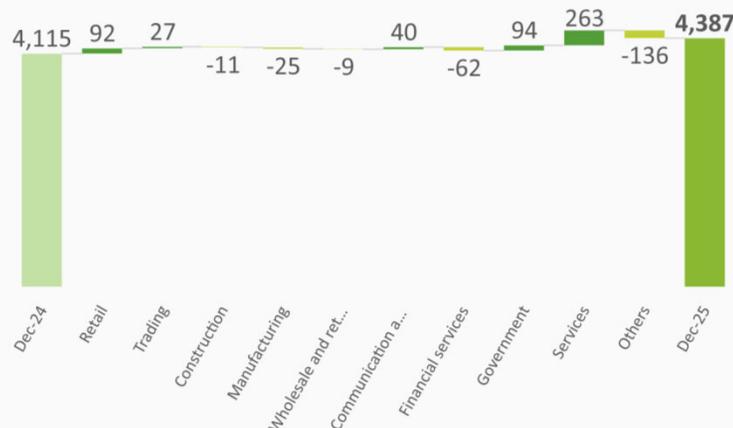
- Assets: (11%)
- Loans (11%)
- Deposits (12%)

Gross Loans & Advances

Loans – December 2025

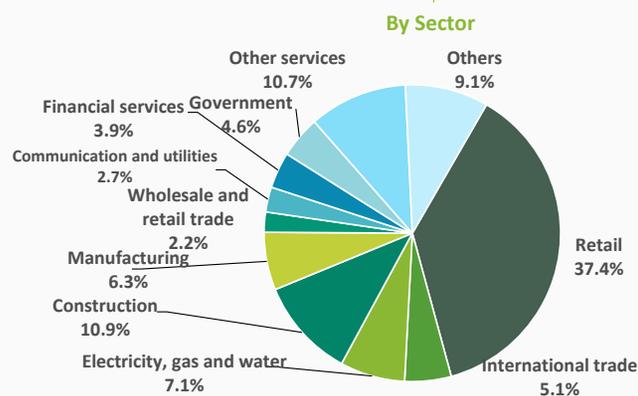


Evolution of Gross loans – December 2025

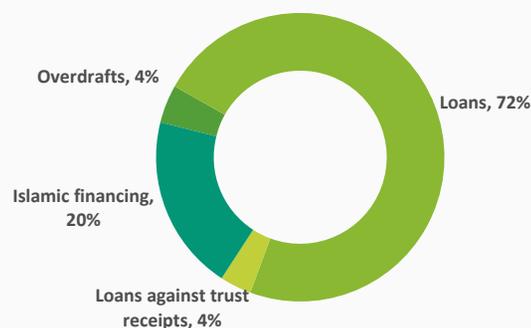


- The Bank continues to focus on improving credit quality.
- Diversified loan portfolio across sectors with a strong franchise in retail.
- The Bank witnessed a growth in loan book of 6.63% from **SR** 4.12 billion as at Dec-24 to **SR** 4.39 billion as at Dec-25.

Gross Loans Composition December 2025



By Product



Credit Quality

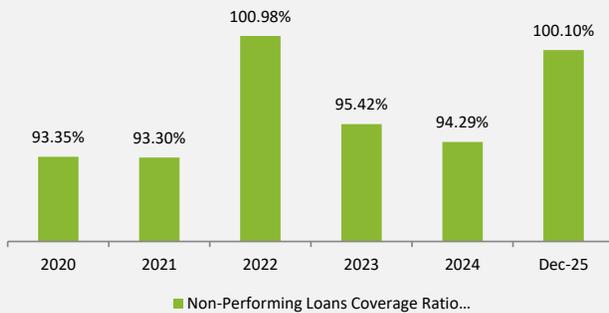
Non-performing loans and Gross NPL Ratio



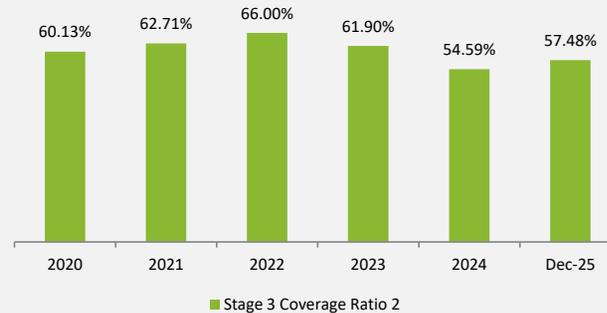
Stage 2 Exposure & ECL



Non-Performing Loans Coverage Ratio



Stage 3 Coverage Ratio *

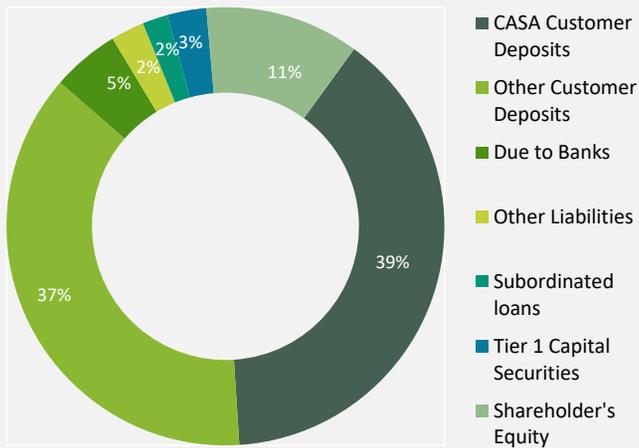


* Total funded ECL stage 3 against funded stage 3 Exposure

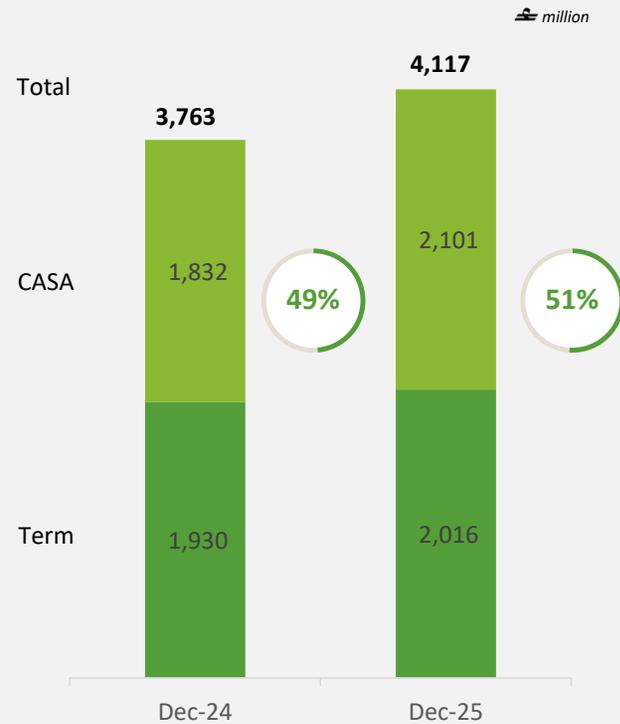
- Gross NPL ratio has increased by 13 Bps YTD from 4.67% in Dec-24 to 4.80% in Dec-25.
- Net NPL (net of interest reserve & ECL) has stood at 2.04% as of Dec-25.
- NPL coverage ratio (total funded ECL stage 1,2&3 against funded stage 3 NPL) increased by 5.81% YTD from 94.29% in Dec-24 to 100.10% in Dec-25.
- Stage 2 ECL to Exposure ratio has increased by 1.99% from 8.78% in Dec-24 to 10.77% in Dec-25.
- Stage 3 coverage ratio stood at 57.48% in Dec-25.

Funding & Liquidity

Funding Mix



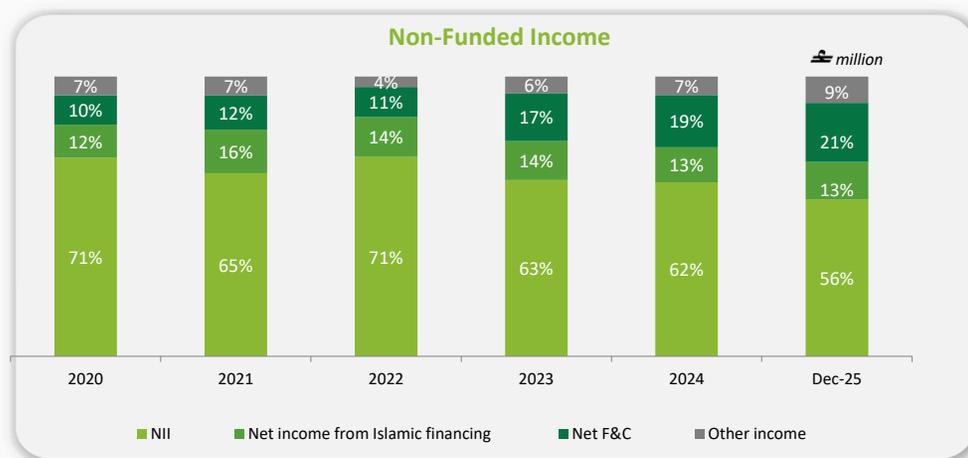
Customer Deposits Dec -2025



- The Bank witnessed a growth in deposit book of 9.4% from 3.76 billion as at Dec-24 to 4.12 billion as at Dec-25.
- Customer deposits increased with CASA's constituting 51% of the total deposits.
- Stable funding with access to diversified sources of funding.
- The Bank is primarily customer deposit-funded with a broadly stable deposit base, including sticky deposits from GREs.
- The Bank holds a portfolio of highly liquid investment securities mainly Omani sovereign instruments, available for repo, if needed.
- LCR at 157.12%
- NSFR at 113.35%

LCR & NSFR are calculated on weighted average value

Profitability & Performance

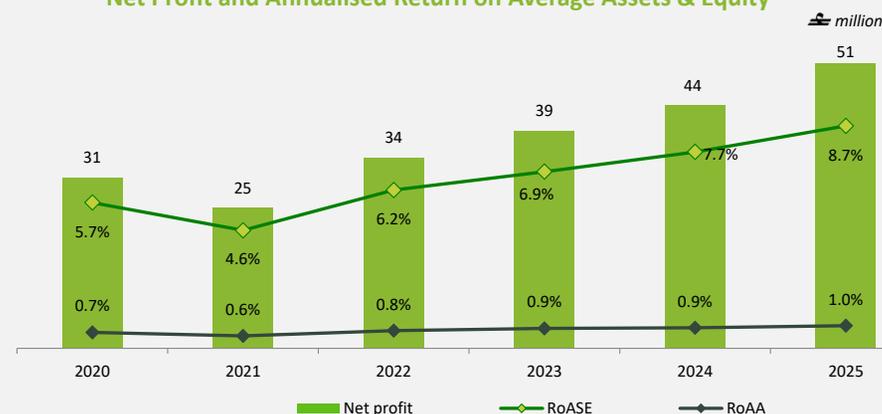


- Fees and other operating income for the period ended 31st December 2025 was $\text{SAR} 51.84$ million compared to the comparative period 31st December 2024 of $\text{SAR} 38.67$ million resulting in an increase of 34.1%.
- Bank increased its fee income with focus on improving fee income opportunities across all the business segment.
- The consolidated net profit as at 31st December 2025 recorded growth of 17.10% to reach $\text{SAR} 51.05$ million compared to $\text{SAR} 43.61$ million as at 31st December 2024.
- Increase of ROASE by 100 bps from 7.66% Dec-24 to 8.66% Dec-25.

Net Revenue Breakdown

Non-funded income (SAR '000)	2020	2021	2022	2023	2024	2025
Net fees & commission income	13,589	15,447	14,892	24,692	28,573	35,852
Miscellaneous income	1,587	1,291	2,693	2,273	1,281	1,180
Total fees & commission	15,176	16,738	17,585	26,965	29,854	37,032
Foreign exchange income	6,841	5,088	2,435	4,546	4,753	6,892
Investment income	336	2,197	716	1,751	4,066	7,925
Total Non-funded income	22,353	24,023	20,736	33,262	38,673	51,849
Fee to income ratio	17.20%	19.00%	14.49%	23.09%	25.30%	30.54%

Net Profit and Annualised Return on Average Assets & Equity



Yield , COF & NIM Analysis

Asset Yield



Cost of Funds



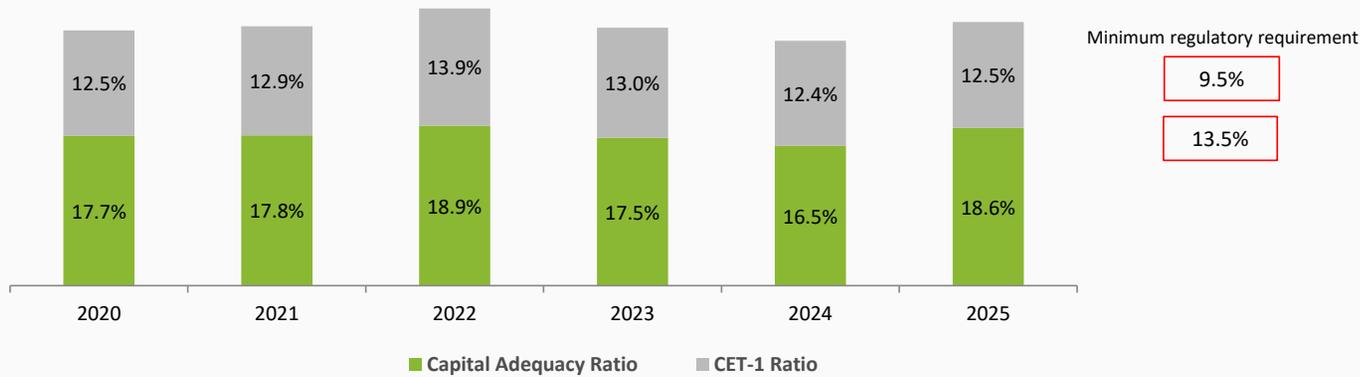
Net Interest Spread



- The Yield has decreased by 26 Bps compared to Dec-24.
- Cost of Funds decreased by 38 Bps compared to Dec-24.
- Net Interest Spread Increased to 2.11% compared to Dec-24.
- The Bank continues to monitor and improve the yield and cost of funds.

Capitalization Overview

Capital Position



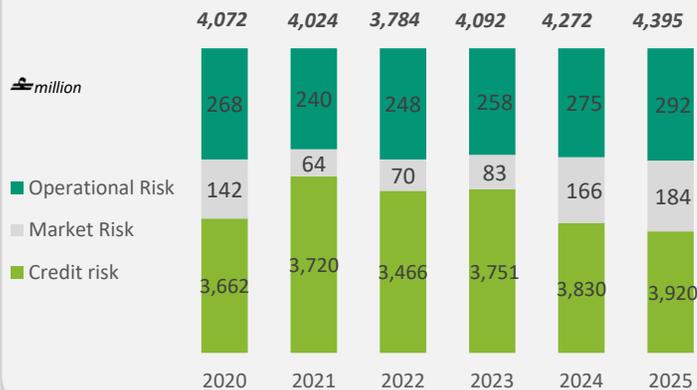
➤ Robust CAR and a comfortable capital position resulted from a combination of various shareholder's equity, retained earnings and balance sheet optimization.

➤ The Bank reported capital ratio that is comfortably above the minimum regulatory limit.

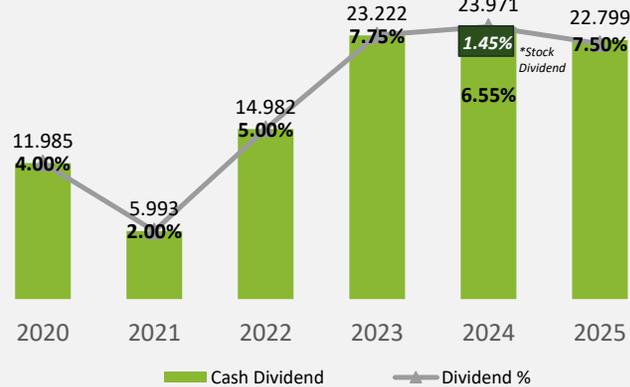
➤ The Bank has consistently distributed dividends during the past few years.

➤ Total cash dividend of 7.5%, for the year ended December 2025 Subject to shareholder's approval.

Risk Weighted Assets



Dividend History (2024)



Conclusion

- 01 *Fee to Income ratio has improved to 30.5%*
- 02 *Net Profit increased by 17.1% YoY.*
- 03 *CASA ratio at 51% Consolidated , Dhofar Islamic 53%.*
- 04 *Focus on increasing footprint up to 146 branches*
- 05 *Experienced Management team focused on driving performance*



Appendix



Balance Sheet

₹ millions	2018	2019	2020	2021	2022	2023	2024	2025
ASSETS								
Cash and balances with Central Bank of Oman	302	300	209	251	177	126	197	180
Loans, advances and financing to banks	329	471	122	125	148	227	196	212
Loans, advances and financing to customers	3,159	3,063	3,265	3,346	3,430	3,766	3,934	4,177
Investment Securities	304	379	458	446	469	459	648	714
Intangible asset	1	0	12	13	11	12	13	14
Property and equipment	15	19	10	8	8	9	15	15
Other assets	104	93	182	249	73	87	81	79
Total Assets	4,213	4,326	4,257	4,439	4,317	4,686	5,085	5,391
LIABILITIES								
Due to banks	369	490	452	461	573	506	438	268
Deposits to customers	2,925	2,943	2,861	2,976	2,892	3,299	3,763	4,117
Subordinated loans	64	64	35	35	0	0	0	101
Other liabilities	158	142	213	269	136	148	143	135
Total liabilities	3,515	3,640	3,561	3,740	3,600	3,953	4,345	4,621
SHAREHOLDERS' EQUITY								
Share capital	280	300	300	300	300	300	300	304
Share premium	96	96	96	96	96	96	96	96
Retained earnings	59	10	34	29	72	81	86	91
Other reserves	108	125	111	119	94	102	104	123
Total shareholders' equity	543	531	540	543	562	577	585	614
Perpetual Tier 1 Capital Securities	156	156	156	156	156	156	156	156
Total Equity	698	686	696	699	717	733	740	770
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	4,213	4,326	4,257	4,439	4,317	4,686	5,085	5,391

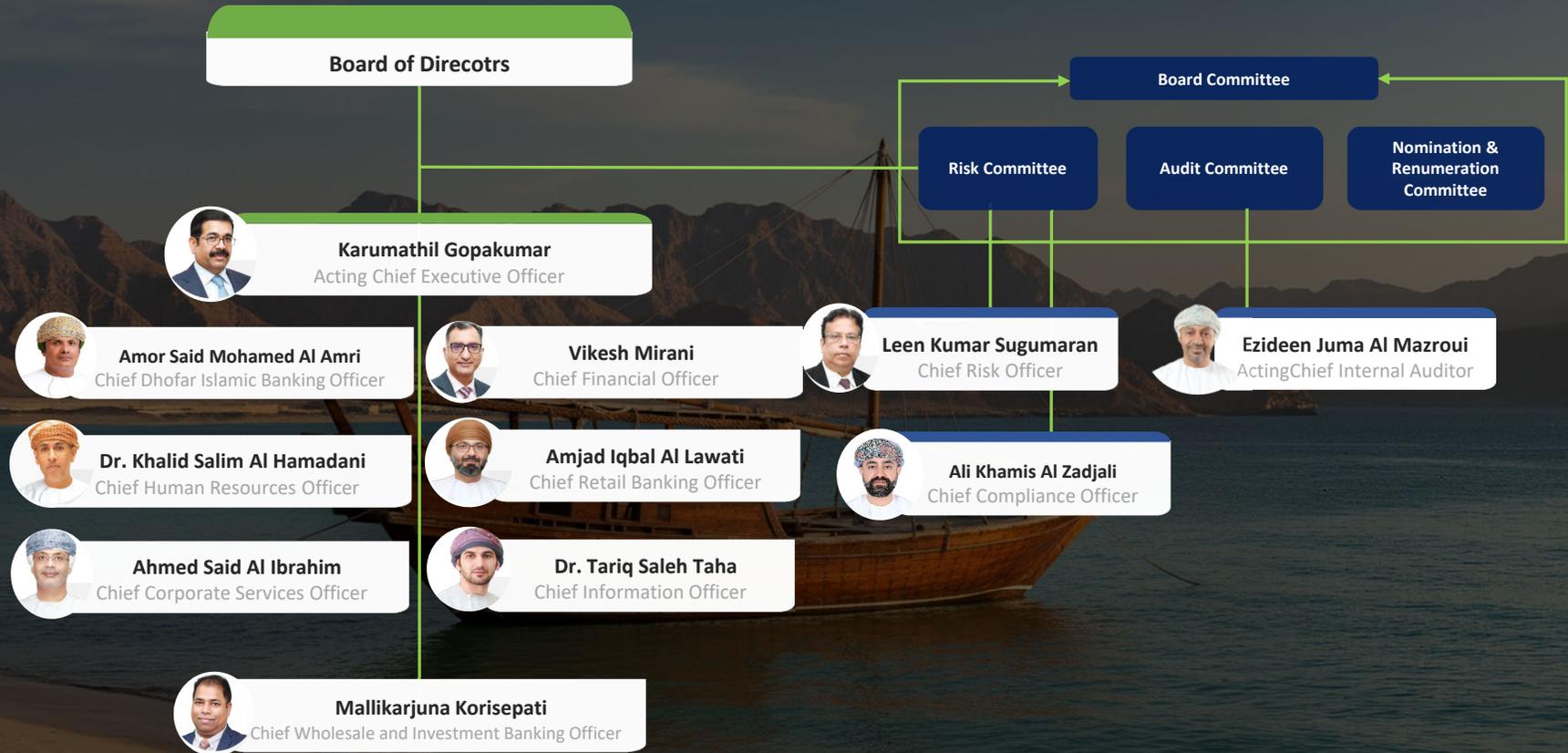
Income Statement

₹ millions	2018	2019	2020	2021	2022	2023	2024	2025
Interest income	175	182	175	173	185	220	232	237
Interest expense	(87)	(85)	(83)	(90)	(84)	(129)	(137)	(142)
Net interest income	88	97	92	83	101	91	95	95
Net Income from Islamic Financing and Investment Activities	10	12	15	20	22	20	19	23
Fees and Commission Income	21	18	16	18	19	30	38	48
Fees and Commission Expense	(5)	(4)	(3)	(2)	(4)	(6)	(10)	(12)
Net Fees and Commission Income	16	14	14	15	15	25	29	36
Other Income	19	7	9	9	6	9	10	16
Operating Income	132	130	130	126	143	144	153	170
Operating Expenses	(65)	(71)	(65)	(72)	(70)	(69)	(79)	(81)
Profit from Operations	66	58	65	54	73	75	74	89
Provisions for impairments, recoveries and write-backs	(7)	(22)	(29)	(25)	(33)	(32)	(24)	(30)
Profit from Operations after Provisions	60	36	36	29	40	44	50	58
Income Tax Expense	(9)	(6)	(5)	(4)	(6)	(5)	(7)	(7)
NET PROFIT FOR THE YEAR	50	30	31	25	34	39	44	51

Board Members & Board Committees



Organizational Structure



THANK YOU 

Our latest financial information and events can be found on our website

www.bankdhofar.com

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