

# Investor Presentation

As at 30<sup>th</sup> June 2025

## Our Core Values

- 1   
Performance  
Driven
- 2   
Growth  
Oriented
- 3   
Customer  
Centricity
- 4   
Accountability
- 5   
Collaboration

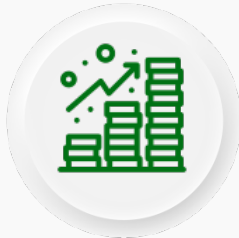


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# Bank Dhofar at a glance as at 30<sup>th</sup> June 2025



**Total Income**  
OMR 84.46 Mn  
↑ 8.1% YoY

**Net Profit**  
OMR 23.67 Mn  
↑ 7.0% YoY



**Fee to Income ratio**  
29.0%

**Return on Average Sh. Equity 8.32%**  
↑ +39 bps YOY  
Including (AT1) 6.55%



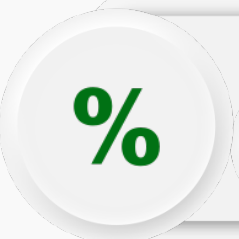
**Net Loan, Advances and Financing to Customers**  
OMR 4.17 Bn



**Deposits**  
OMR 4.03 Bn



**Total Assets**  
OMR 5.32 Bn



**Cost to Income Ratio**  
48.19%

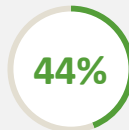
**ECL Coverage Ratio**  
95.46%

**Capital Adequacy Ratio**  
16.42%

## Social Impact



15 nationalities of full-time employees



44% of our employees are women



Fastest growing branch network in Oman



Total: 141 branches

## Credit Rating



- Moody's – June 2025 Rated 'Baa3' with a stable outlook
- Fitch – January 2025 Rated 'BB+' with a Positive outlook.

# Bank Dhofar Branch Network

## Branch Network



**Total: 141 branches**

- » **Conventional:** 112 branches
- » **Islamic:** 29 branches

## Digital Footprint

ATM

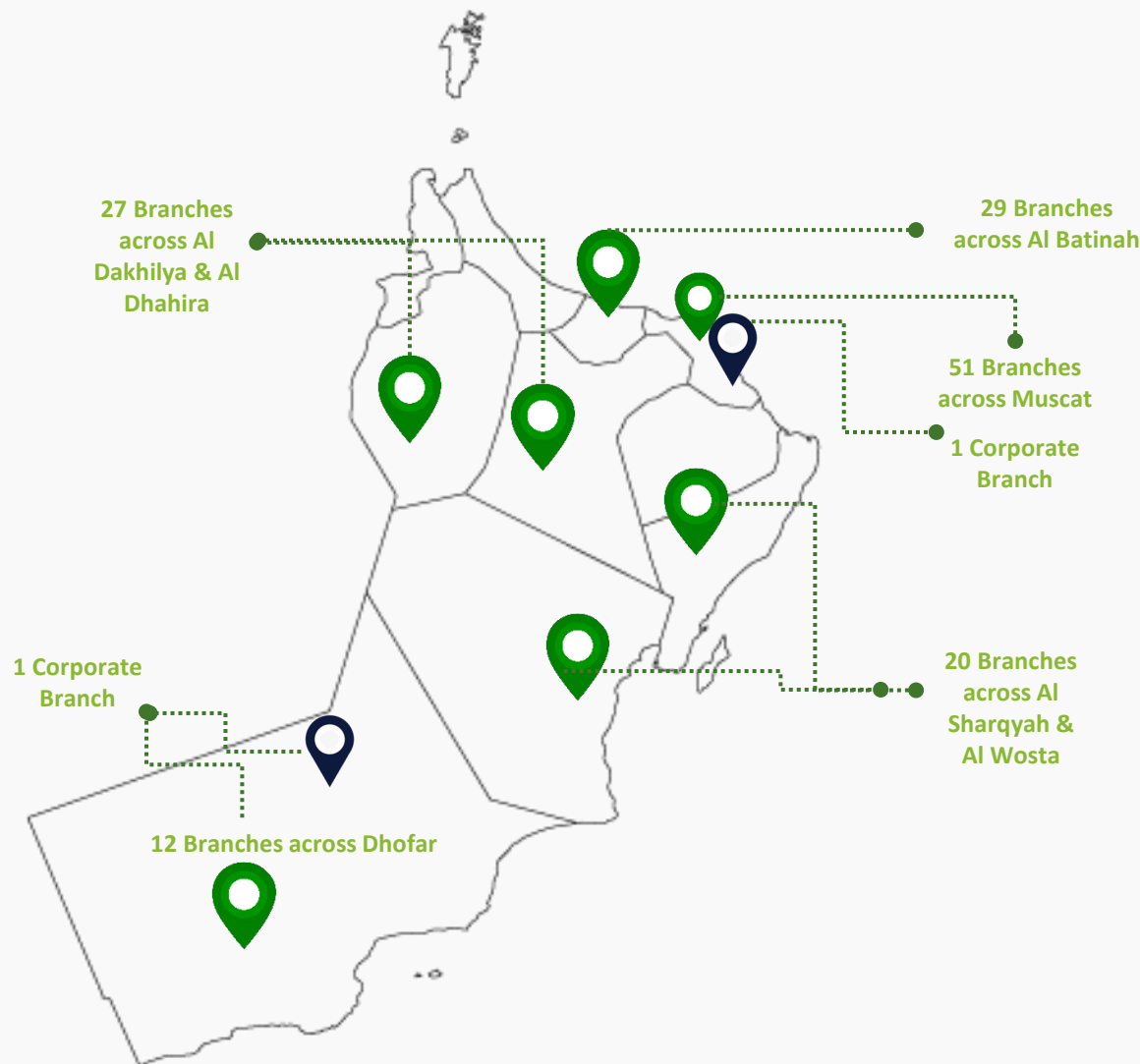
**Total ATM: 356**  
**Total CDM: 178**  
**Total MFK: 4**

CDM

## Market Share



- **Assets:** (12%)
- **Loans:** (13%)
- **Deposits:** (12%)



## Customers CIF NO.

**Conventional Retail:**  
**~600K Customers**

**Conventional Corporate/SME:**  
**47K Customers**

**Dhofar Islamic Customers:**  
**99K Customers**

**Total Customers:**  
**~747K Customers**

## Awards

### World Business Outlook Awards 2025:

- Fastest Growing Branch Network in Oman 2025

### The 2025 Gazet International Awards:

- Best Bank – MENA 2025
- Best Customer Centric Banking Brand Oman 2025

# Overall Financial Performance

As of 30<sup>th</sup> June 2025

## Balance Sheet

OMR million	Jun-24	Jun-25	Change
Net Loans, advances, and financing to customers	3,734	4,174	11.8%
Cash and balances with Central Bank of Oman	152	80	-47.0%
Investment securities	533	672	26.0%
<b>Total Assets</b>	<b>4,841</b>	<b>5,324</b>	<b>10.0%</b>
Customers' Deposit	3,551	4,033	13.6%
Due to banks	431	383	-11.2%
<b>Total Equity</b>	<b>724</b>	<b>737</b>	<b>1.8%</b>
<b>Total liabilities and equity</b>	<b>4,841</b>	<b>5,324</b>	<b>10.0%</b>

## Income statement

OMR million	Jun-24	Jun-25	Change
Operating Income	78.2	84.5	8.1%
Operating Expenses	(37.8)	(40.7)	7.8%
<b>Profit before Impairment &amp; Tax Charges</b>	<b>40.4</b>	<b>43.8</b>	<b>8.3%</b>
Impairments	(14.9)	(16.2)	8.4%
Income Tax	(3.3)	(3.9)	17.0%
<b>Net Profit</b>	<b>22.1</b>	<b>23.7</b>	<b>7.0%</b>

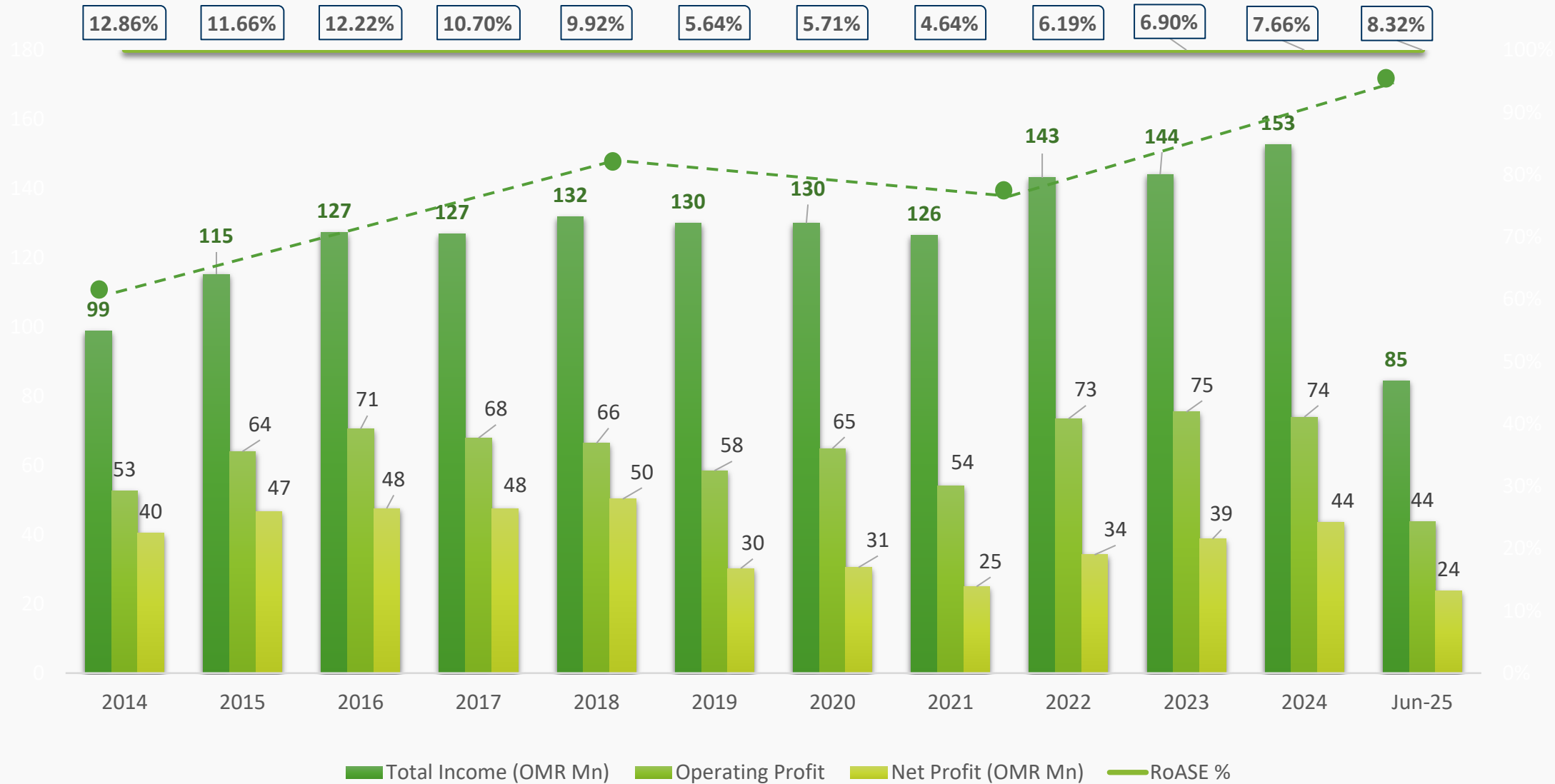
## Key Ratios

	Jun-24	Jun-25	Change
Total Capital Adequacy	17.25%	16.42%	-0.83%
CET1	12.90%	11.90%	-1.00%
Non-Performing Loan Ratio	5.11%	4.75%	-0.36%
ROSHE	7.93%	8.32%	0.39%
ROE (including AT1)	6.21%	6.55%	0.34%
ROAA	0.93%	0.92%	-0.01%
Net Interest Spread	2.27%	2.22%	-0.05%
Cost to Income Ratio	48.30%	48.19%	-0.11%
Net loan to customers Deposits	105.14%	103.48%	-1.66%

## Key Highlights

- **One of the leading listed bank in Oman** by total assets of OMR 5.32 billion and 1,783 employees as of June 2025.
- **Market share in Oman** Assets (12%) Loans (13%) Deposits (12%)
- **Strong capital position** with CAR at 16.42% and CET1 at 11.90% as of June 2025, which are well above the minimum regulatory requirements (13.5% and 9.5% respectively).
- **Bank's Operating income** increased from RO 78.2m [June-24] to RO 84.5m [June-25] a total increase of 8.1%.

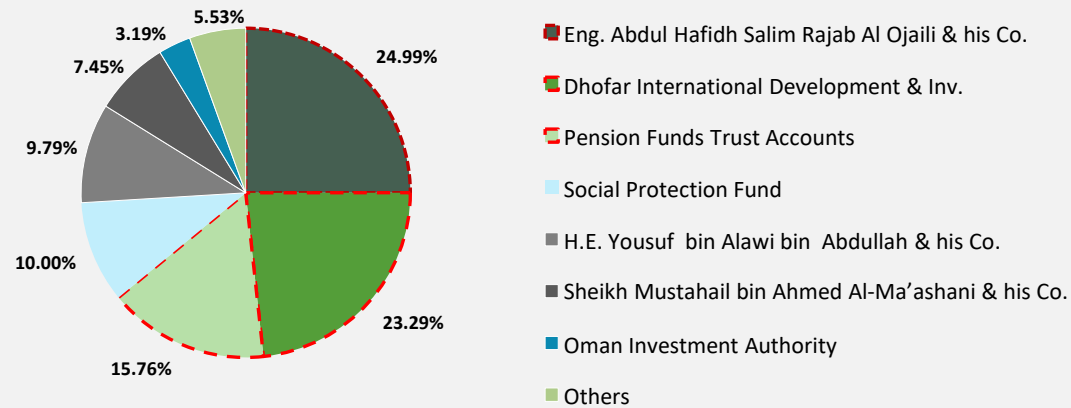
# Consistently profitable due to diversified and resilient business model



# Shareholder's Structure & Asset composition

As at 30<sup>th</sup> June 2025

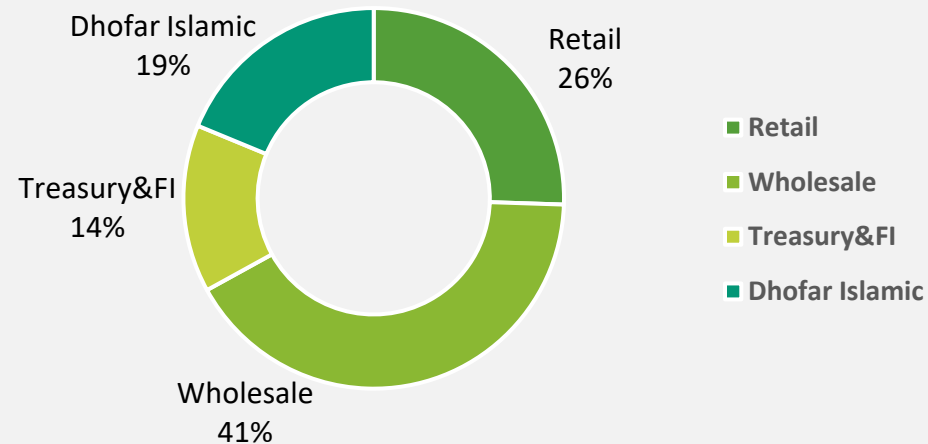
## Shareholding Structure as of June 2025



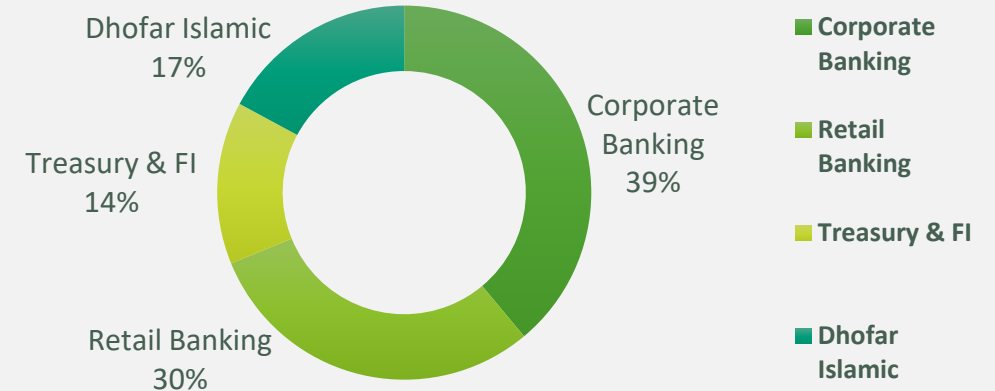
## Strong Relations with the Omani Government and Protection Funds

- More than 28% ownership by government & Social Protection Fund in the Bank enabling strong relations.
- Provider of banking services and products to employees of Various Ministries and Government entities.
- The Bank will continue to strengthen its relationships with government institutions in Oman.

## Total Assets Segmental Split as of June 2025



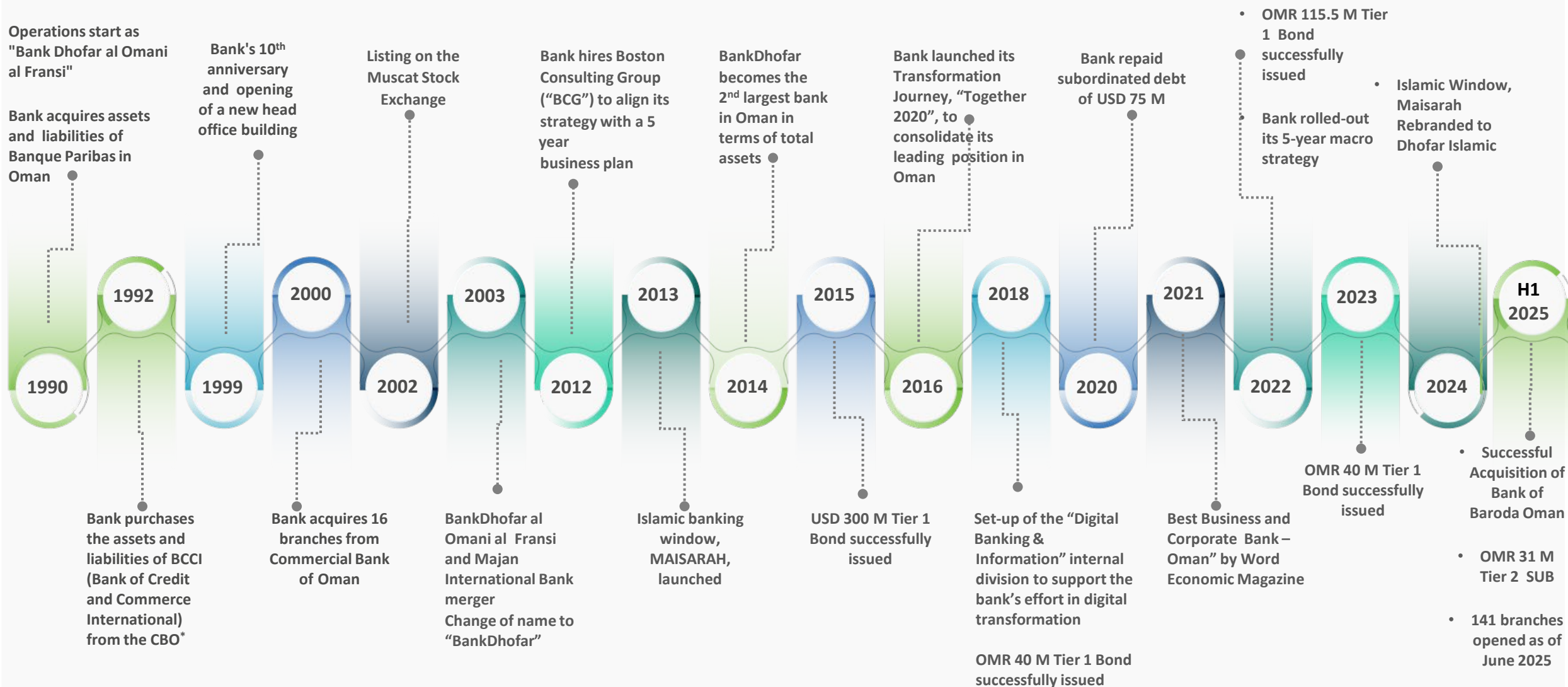
## Operating Income Segmental Split as of June 2025





# BankDhofar's Historic Evolvment

BANK DHOFAR HAS BEEN PROUDLY SERVING OMANI CUSTOMERS SINCE 1990



# BankDhofar Key Strengths

## 1. 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.



## 4. Solid and Robust Capitalisation

- » Strong capital position with CAR at 16.42% and CET1 at 11.90% as of June 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.



## 2. 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.



## 5. Diversified & Smart Distribution Channels

- » Strong distribution network with an optimal coverage 141 branches (including 29 Islamic branches).
- » 356 ATMs, 178 CDM/CCDMs<sup>1</sup>, and 4 MFKs<sup>3</sup>.
- » Continuous branches modernisation with introduction of multi-function kiosk machine for convenient banking 24/7.
- » Market-edge Internet Banking and Mobile banking in Oman.



## 3. 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.



## 6. 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

- **Oman - 2<sup>nd</sup> largest country in the GCC** with an area covering approximately 309,500 km<sup>2</sup>. 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 ~5.5mn** - 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.

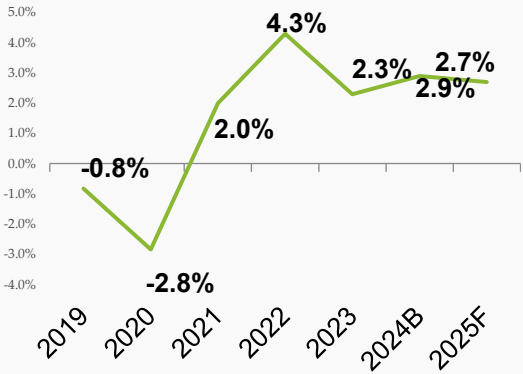
## Key Indicators

Key Indicators	2024
Sovereign Ratings (Moody's / S&P / Fitch)	Baa3/BBB-/BB+
Gross Domestic Product	USD 108.2bn1
Gross Domestic Product Per Capita	USD 23,295
Inflation	0.4%
Population	~5.5 million



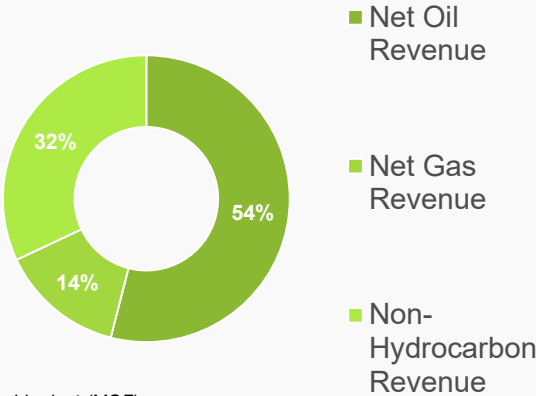
1. Source: 1. IMF World Economic Database 2. National Centre For Statistics & Information (NCSI)

## Real GDP Growth



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

## Public Revenue Composition



## Oman Budget 2025 (OMR Mn)

Particulars	Budget'25	Budget'24	Var %	Actual'24	Var %
Oil Revenue	5,830	5,915	-2%	7,353	24%
Gas Revenue	1,777	1,575	2%	1,800	14%
Other Revenue	3,575	3,520	0%	3,521	0%
<b>Total Revenues</b>	<b>11,182</b>	<b>11,010</b>	-	<b>12,674</b>	<b>15%</b>
Total Expenditure	11,800	11,650	-1%	12,134	4%
<b>(Deficit/Surplus)</b>	<b>(620)</b>	<b>(640)</b>	-	<b>540</b>	<b>184%</b>

3. Source: State's general budget 2025 , MOF website

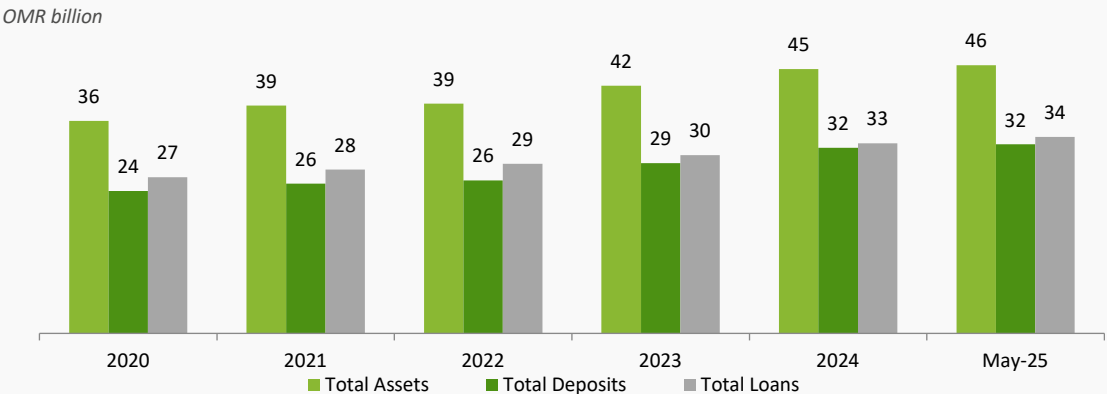
### Overview of the Omani banking sector

- ▶ The Omani Banking Sector comprises 20 licensed banks, of which:
  - ▶ 16 Conventional commercial banks: 7 locally incorporated and 9 branches of foreign banks
  - ▶ 2 state-owned specialised banks: Oman Housing Bank and Development 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 OMR 46 billion in May 2025.
  - ▶ OMR 36.8 billion for Conventional banks and OMR 9.0 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”)

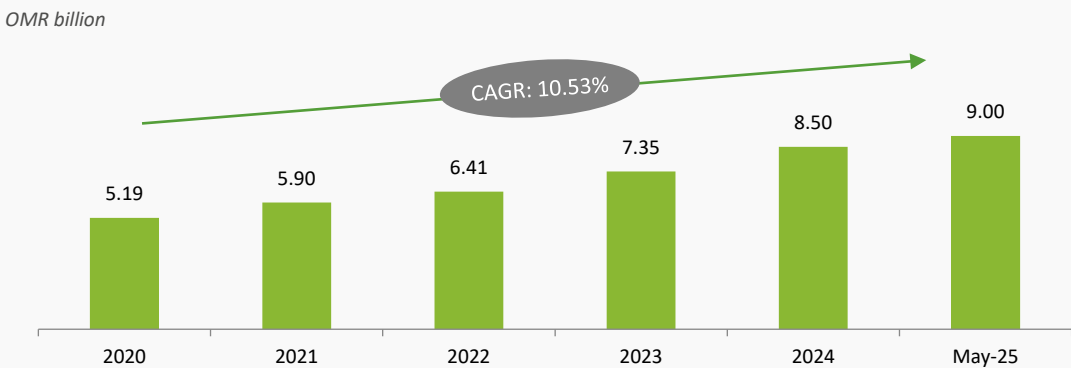
- ▶ In the year 2025 new banking law was published which repeals the earlier law.
- ▶ New Environment, Social and Governance reporting standard and requirement adopted by CBO.
- ▶ CBO published a new circular ‘Sectoral Lending/ Financial Targets & Capital relief’. This circular is targeted to certain 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

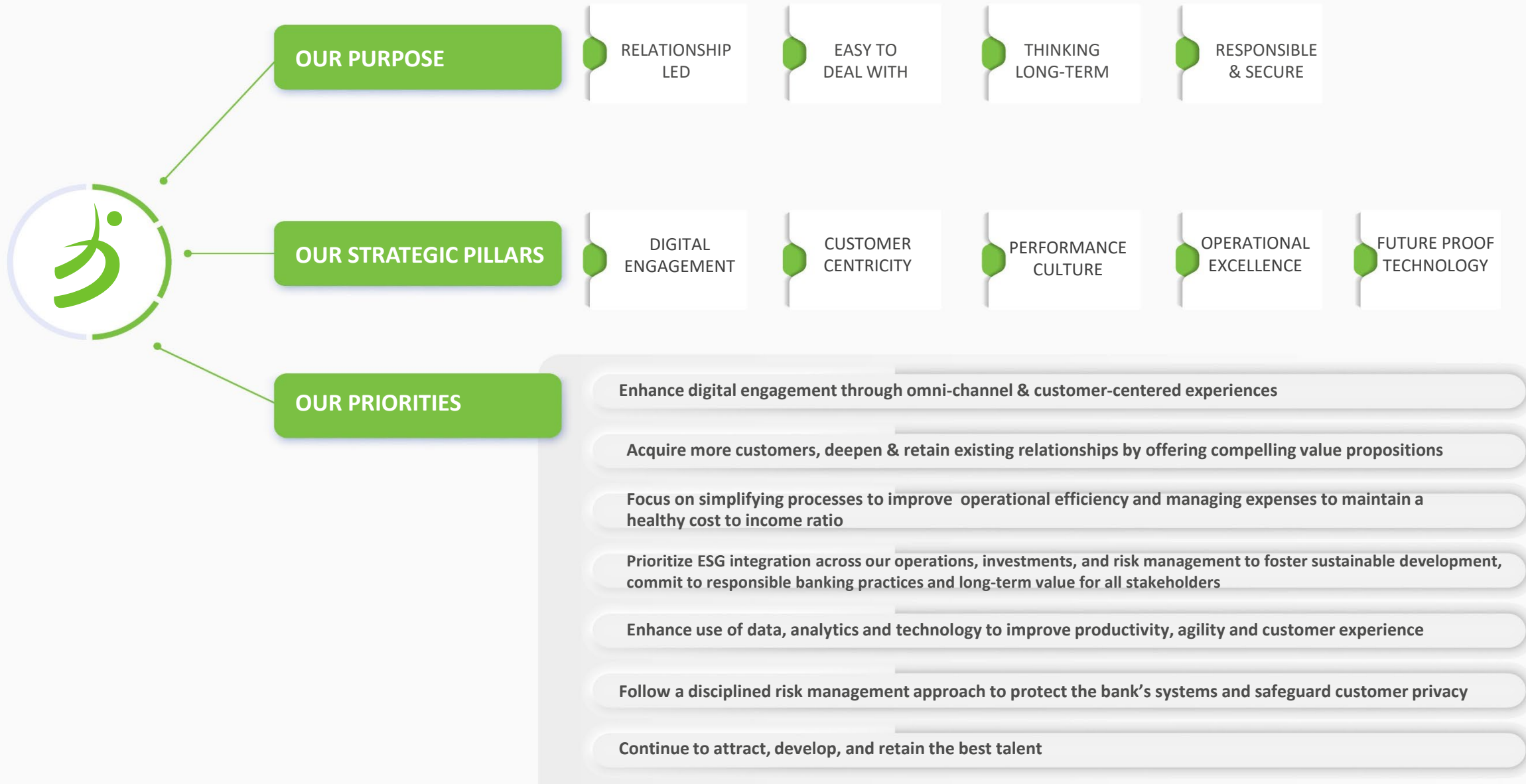


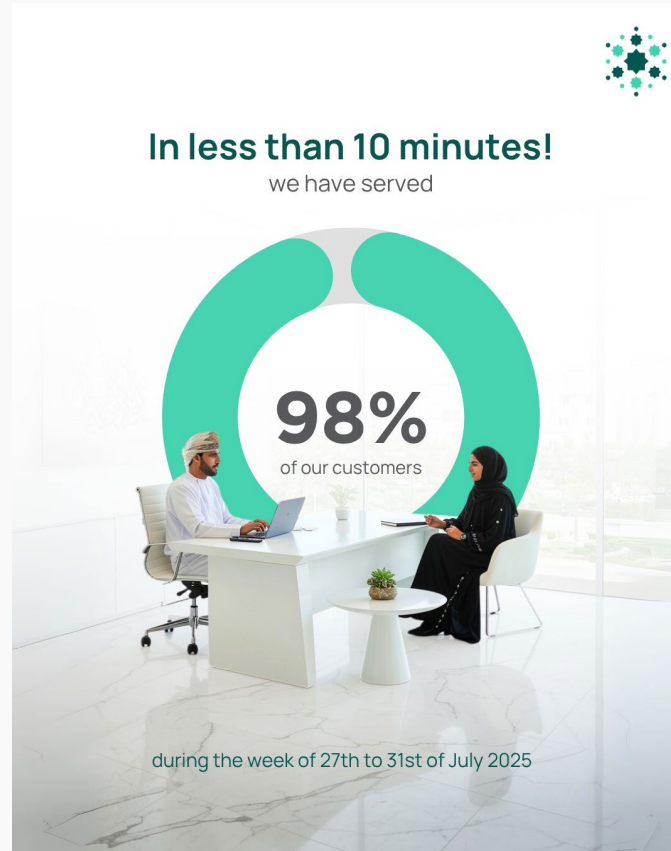
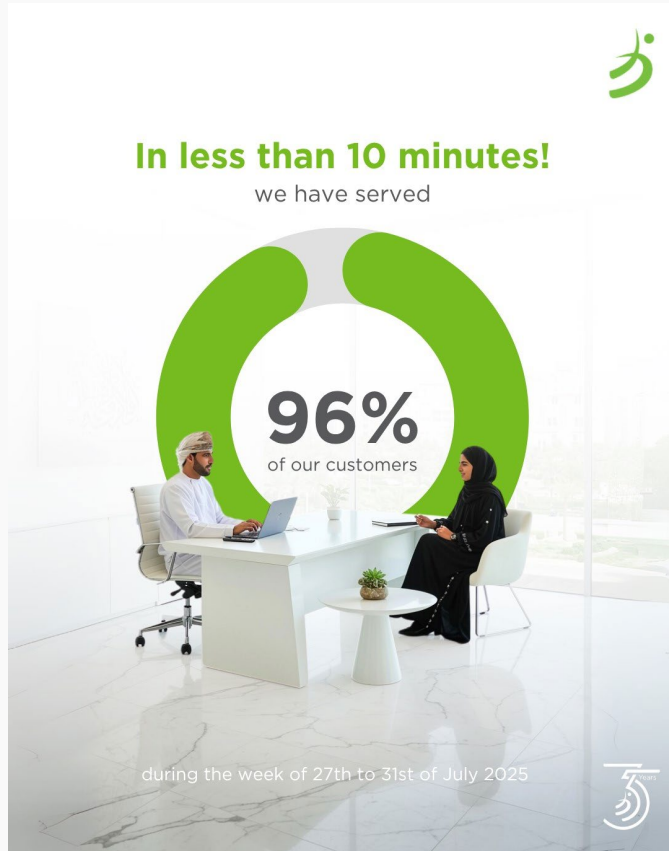
Source: CBO Monthly Statistical Bulletin May 2025

### Islamic Banking Assets of Omani Banks



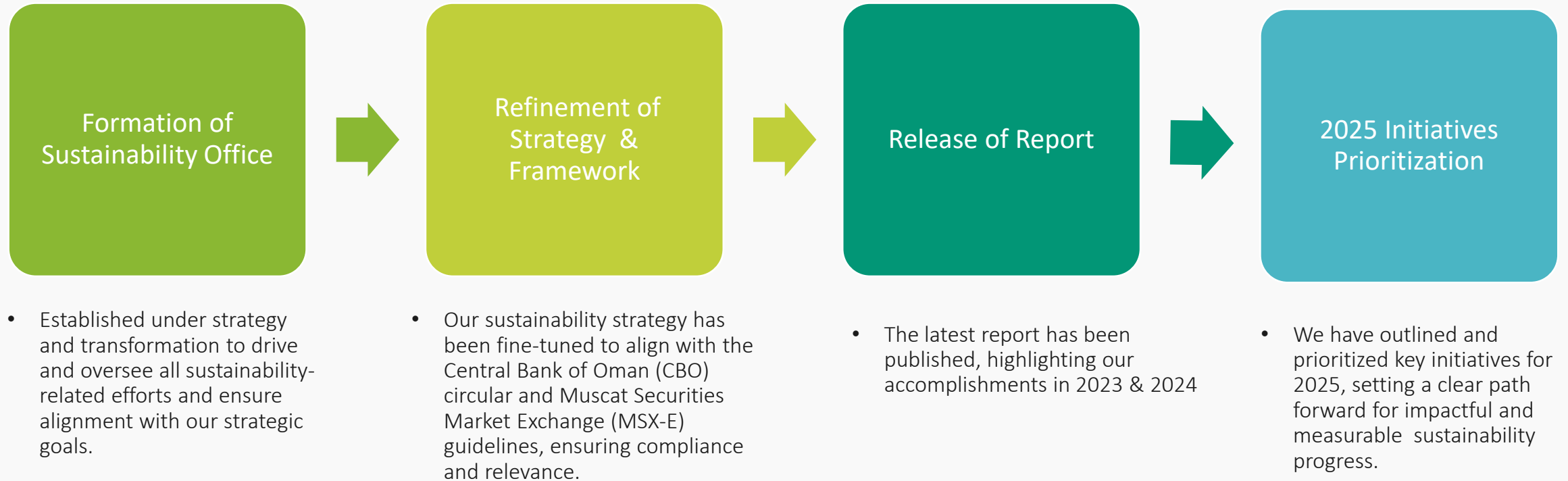
Source: CBO Monthly Statistical Bulletin May 2025





- **Fast paced nature of modern life, where time is of the essence**
- **Bank Dhofar is committed to provide its banking services to its customers from all segments of society by reducing waiting period in branches to no more than 10 minutes.**

The bank has established sustainability office, developed its strategy published the first sustainability report and identified and prioritized key initiatives for the next three years.





# Broad-based & Diversified revenue growth as of 30<sup>th</sup> June 2025 across Business Segments

## Net Profit

## Revenue %

## Key segment highlights

## Liabilities contribution by segment

**Retail Banking**  
OMR 5.98 M

30%

- » 600,000 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 FFMs as alternatives to traditional branches.

**Corporate & Wholesale Banking**  
OMR 8.19 M

39%

- » Over 47,000 SME, wholesale and 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.

**Treasury & Financial Institutions**  
OMR 7.55 M

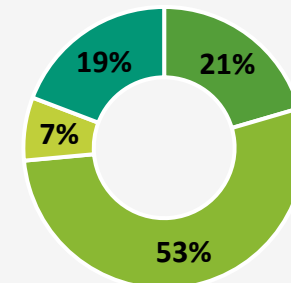
14%

- » 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.

**Islamic Banking**  
OMR 1.93 M

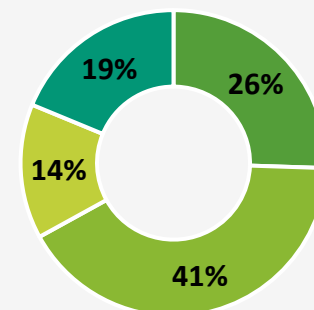
17%

- » Over 99,000 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 29 dedicated Islamic banking branches exclusively for Islamic banking customers.
- » Awarded Best Islamic Bank in Oman in 2019 by Middle East Banking Awards, EMEA Finance.



■ Retail ■ Wholesale  
■ Treasury&FI ■ Dhofar Islamic

## Assets contribution by segment



■ Retail ■ Wholesale  
■ Treasury&FI ■ Dhofar Islamic



# 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).

1

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

2

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

3

4

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

5

- 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.

6

- 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.

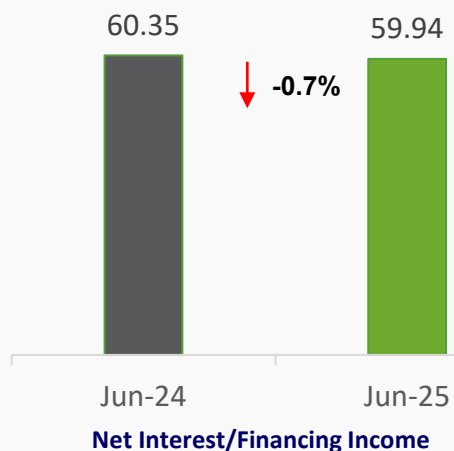
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-First bank to introduce RMV4 cash recycling engine DN series ATM/CDM

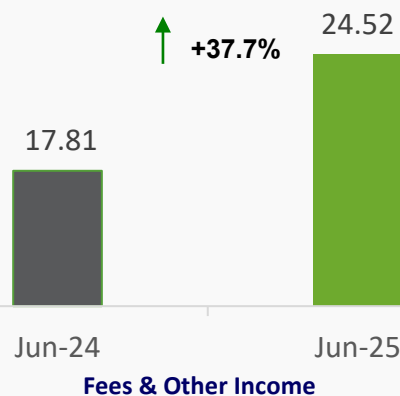
# Consolidated Profit & Loss statement at a glance

OMR million

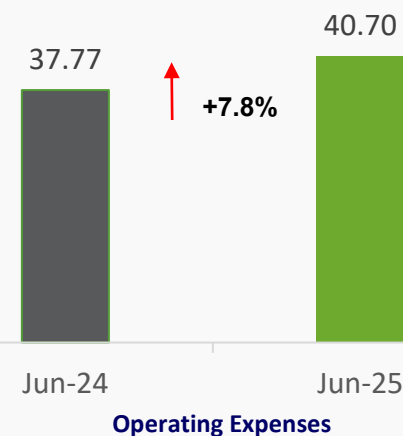
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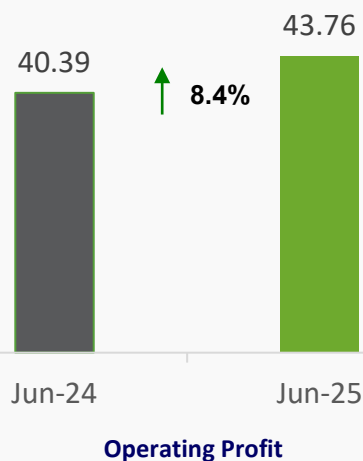
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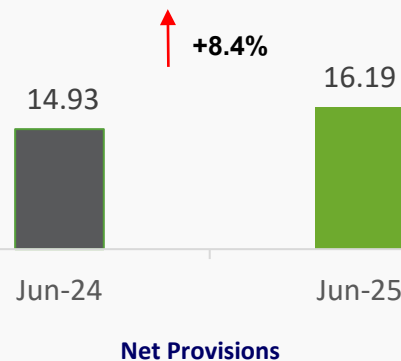
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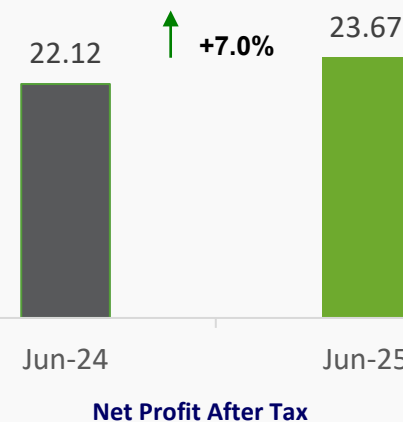
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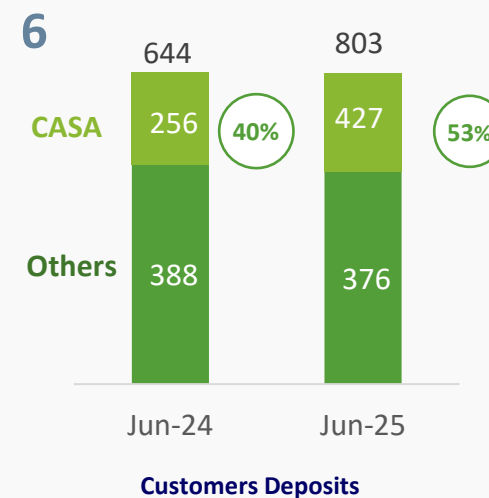
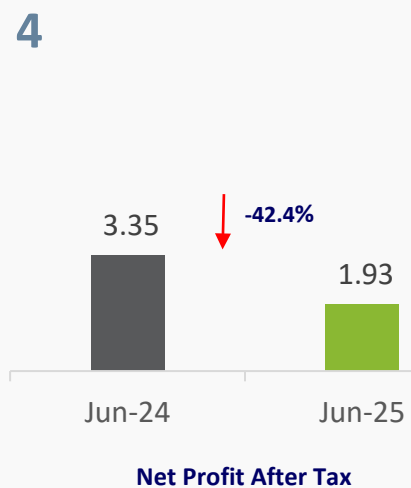
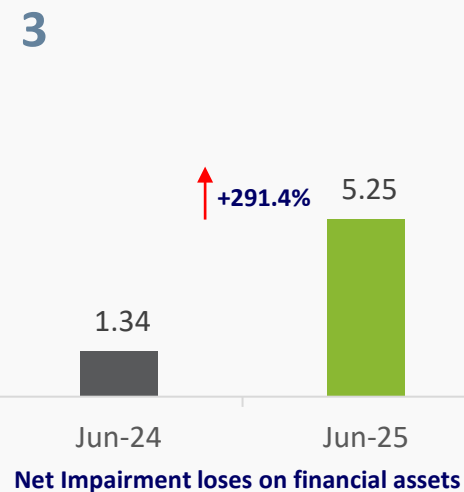
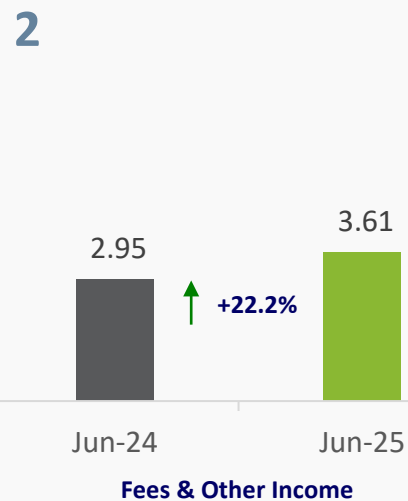
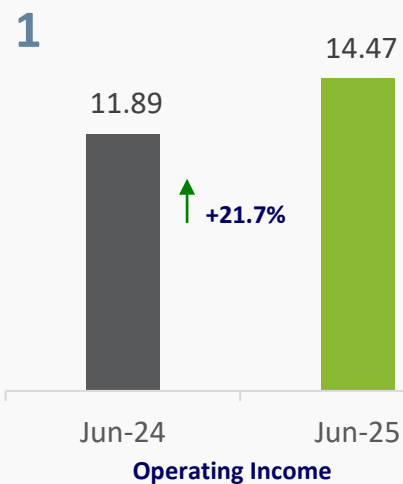
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- Net interest/ financing income  
OMR 59.94 M -0.7% YOY
- Fees and other income  
OMR 24.52 M +37.7% YOY
- Total operating expense  
OMR 40.70 M +7.8% YOY
- Operating profit  
OMR 43.76 M +8.4% YOY
- Net provision  
OMR 16.19 M +8.4% YOY
- Net profit after tax  
OMR 23.67 M +7.0% YOY

# Dhofar Islamic window at a Glance

OMR million



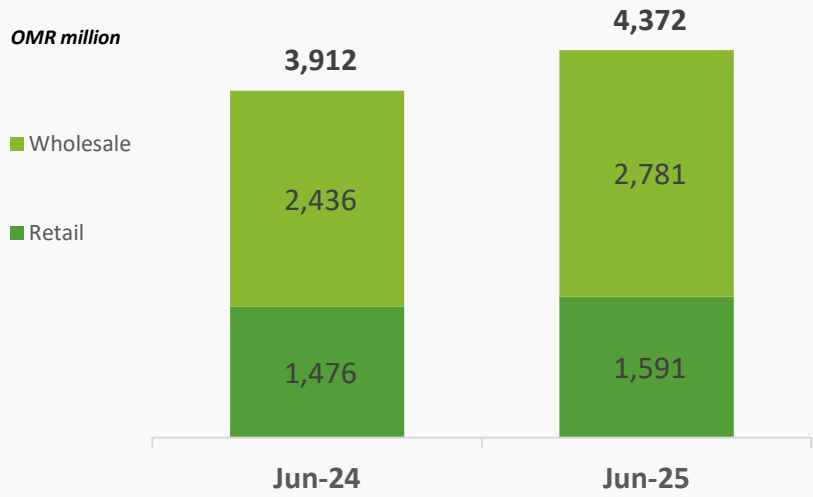
- Fees and other income  
OMR 3.61 M +22.2% YOY
- Customers Financing  
OMR 810 M +10.0% YOY
- Customers Deposits  
OMR 803 M +24.8% YOY
- Cost to income ratio  
47.98% +2.71%YOY
- Return on average equity  
3.34%
- Net Profit  
1.93M -42.4% YOY

Dhofar Islamic Market Share:

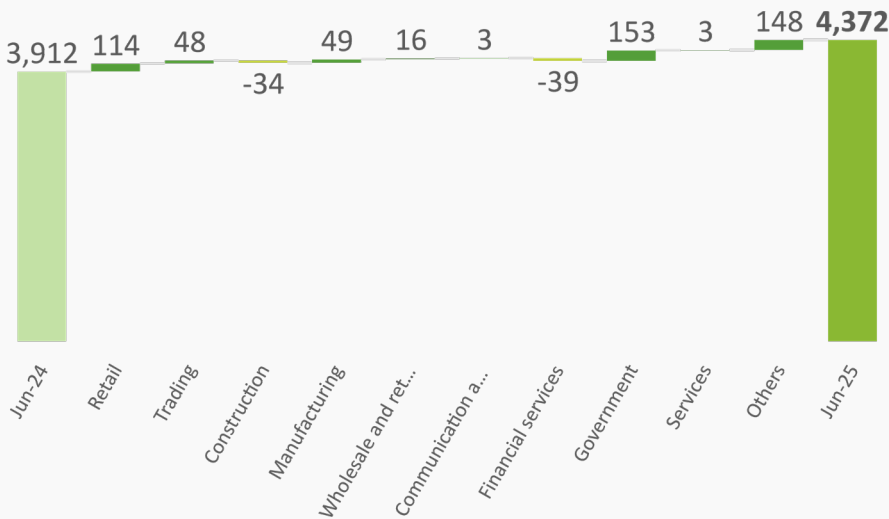
- Assets: (11%)
- Loans (11%)
- Deposits (11%)

# Gross Loans & Advances

Loans – June 2025



Evolution of Gross loans – June 2025



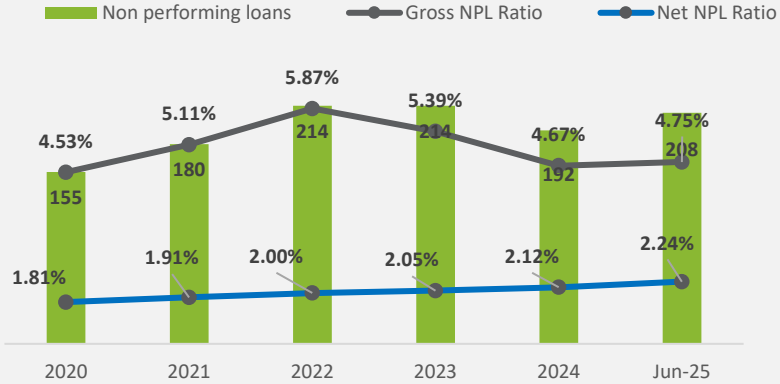
- The Bank continues to focus on improving credit quality.
- Diversified loan portfolio across sectors with a strong franchise in retail.
- The Bank witnessed a growth in loan book of 11.8% from OMR 3.91 billion as at Jun-24 to OMR 4.37 billion as at Jun-25

Gross Loans Composition June 2025



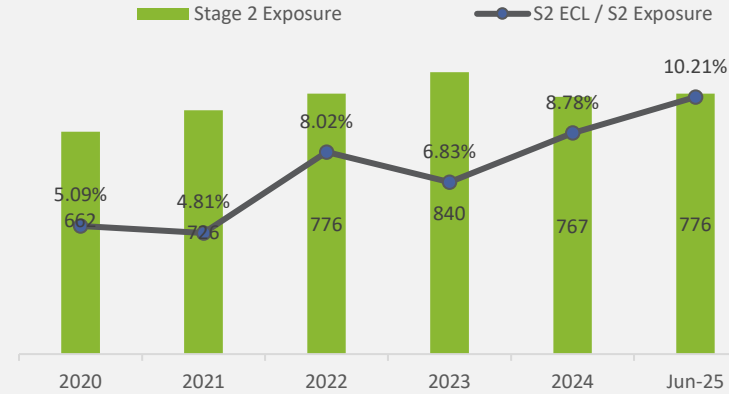
## Non-performing loans and Gross NPL Ratio

OMR million

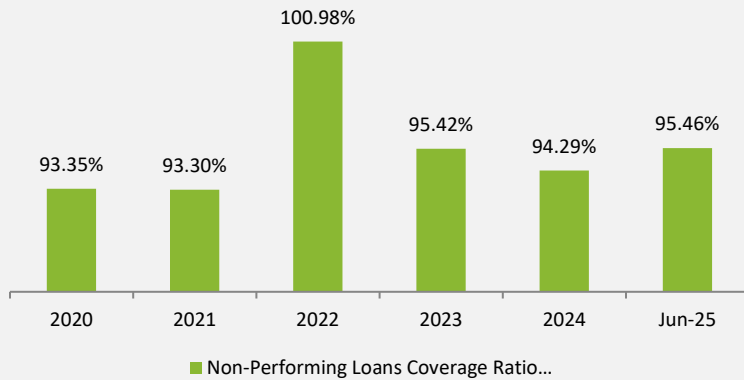


## Stage 2 Exposure & ECL

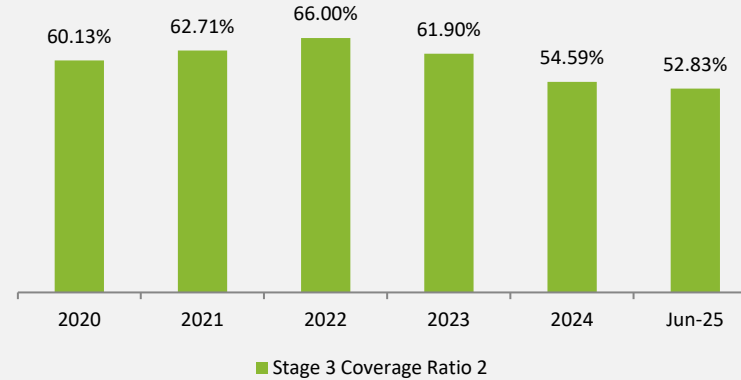
OMR million



## Non-Performing Loans Coverage Ratio



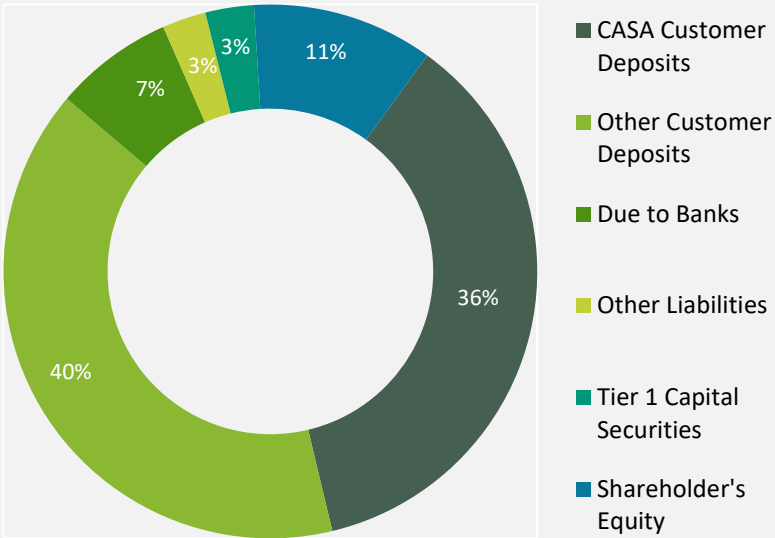
## Stage 3 Coverage Ratio \*



\* Total funded ECL stage 3 against funded stage 3 Exposure

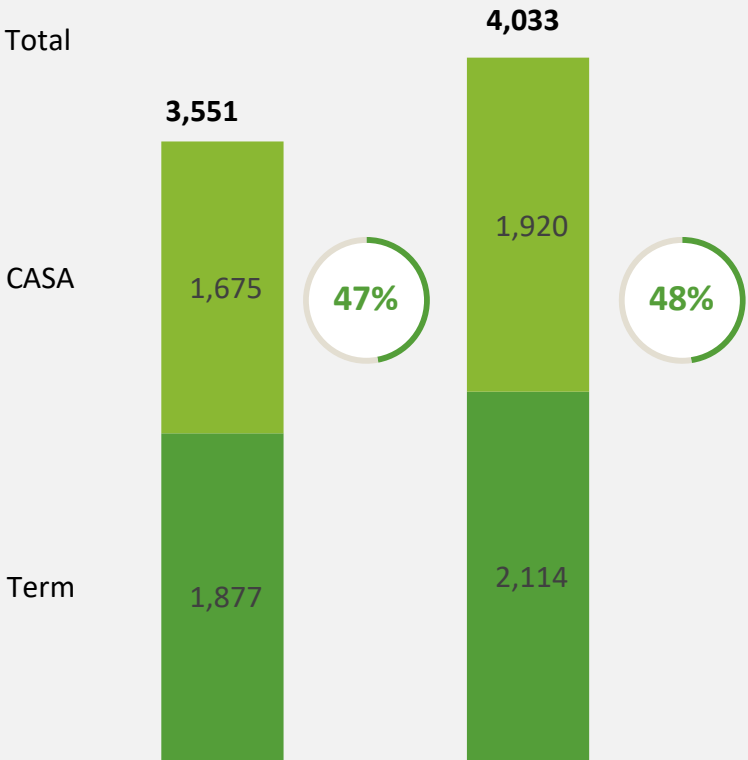
- Gross NPL ratio has decreased by 0.36% YTD from 5.11% in Jun-24 to 4.75% in Jun-25.
- Net NPL (net of interest reserve & ECL) has stood at 2.24% as of Jun-25.
- NPL coverage ratio (total funded ECL stage 1,2&3 against funded stage 3 NPL) at 95.46% as at Jun-25.
- Stage 2 ECL to Exposure ratio has increased by 1.43% from 8.78% in Dec-24 to 10.21% in Jun-25.
- Stage 3 coverage ratio stood at 52.83% in Jun-25.

Funding Mix



Customer Deposits June -2025

OMR million



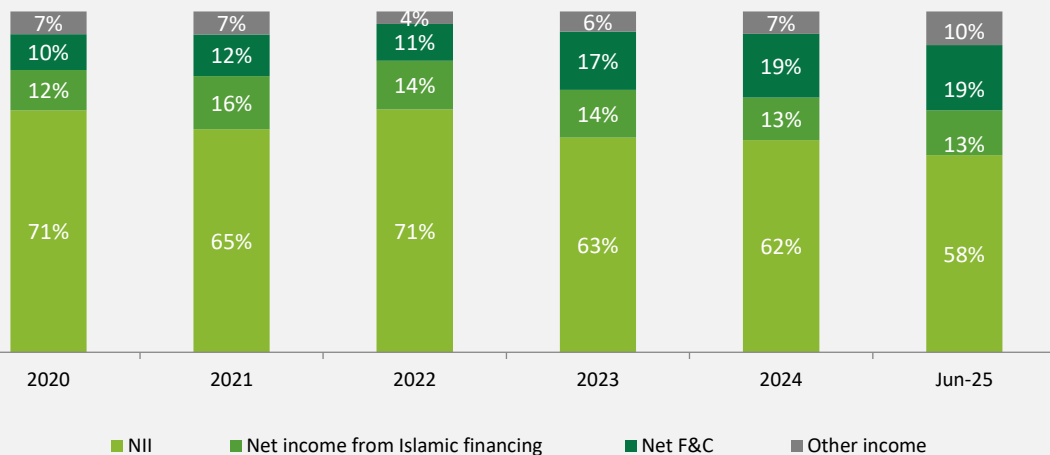
- The Bank witnessed a growth in deposit book of 13.6% from OMR 3.55 billion as at Jun-24 to OMR 4.03 billion as at Jun-25.
- Customer deposits with CASA's constituting 48% of the total deposits.
- Stable funding with access to diversified sources of funding.
- The Bank is primarily customer deposit-funded 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 133.3%
- NSFR at 106.1%

LCR & NSFR are calculated on weighted average value

# Profitability & Performance

## Non-Funded Income

OMR million



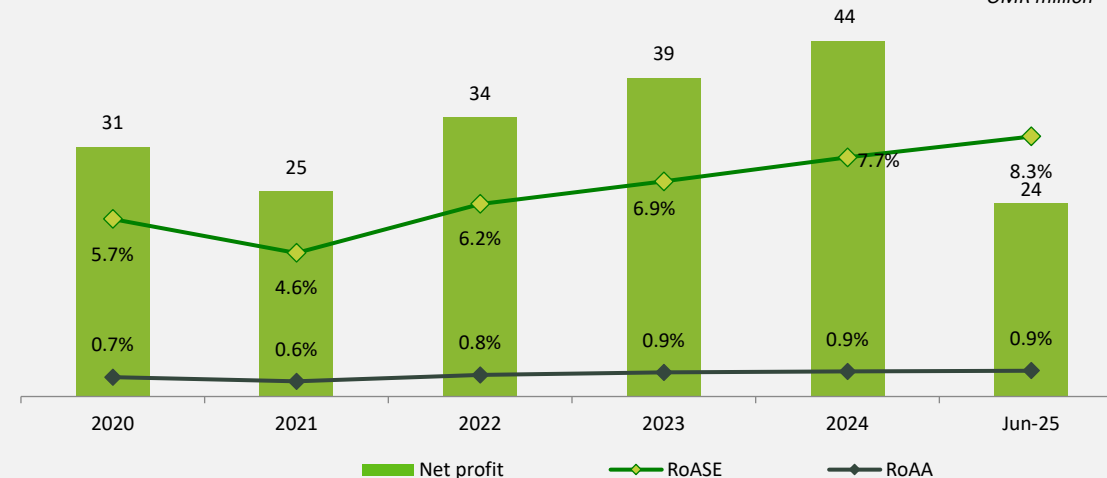
- Fees and other operating income for the period ended 30<sup>th</sup> June 2025 was RO 24.5 million compared to the comparative period 30<sup>th</sup> June 2024 of RO 17.8 million.
- Bank increased its fee income with focus on improving fee income opportunities across all the business segment.
- The consolidated net profit as at 30<sup>th</sup> June 2025 recorded growth of 7.0% to reach RO 23.6 million compared to RO 22.1 million as at 30<sup>th</sup> June 2024.
- Increase of ROASE by 39 bps from 7.93% Jun-24 to 8.32% Jun-25.

## Net Revenue Breakdown

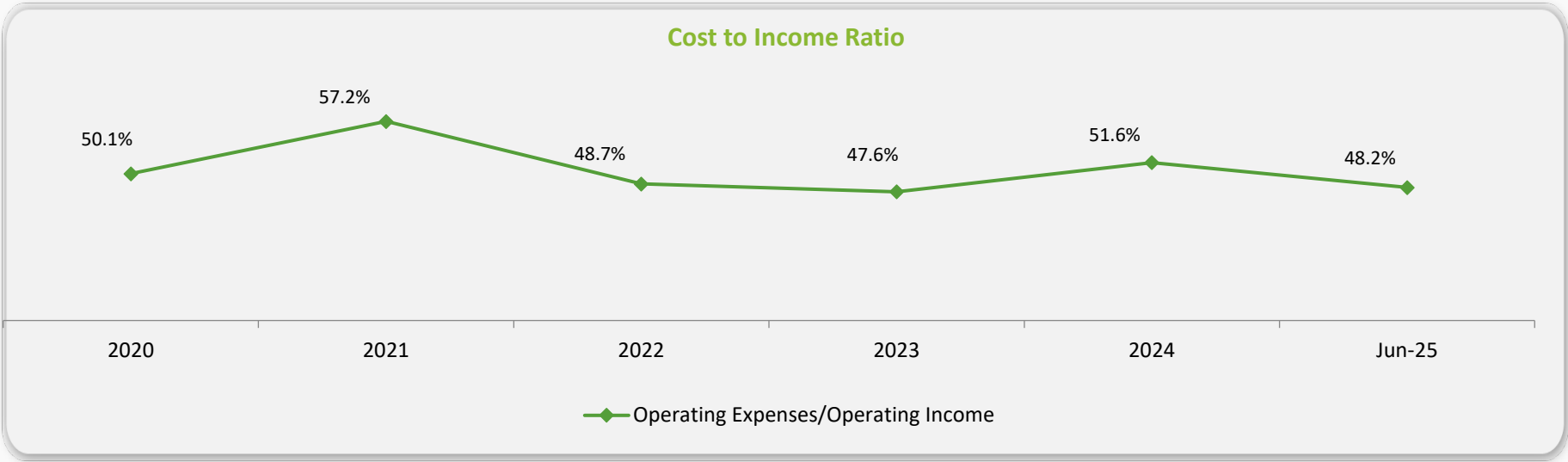
Non-funded income (OMR'000)	2020	2021	2022	2023	2024	Jun-25
Net fees & commission income	13,589	15,447	14,892	24,692	28,573	16,182
Miscellaneous income	1,587	1,291	2,693	2,273	1,281	1,131
<b>Total fees &amp; commission</b>	<b>15,176</b>	<b>16,738</b>	<b>17,585</b>	<b>26,965</b>	<b>29,854</b>	<b>17,313</b>
FX & Investment income	7,177	7,285	3,151	6,297	8,819	7,209
<b>Total Non-funded income</b>	<b>22,353</b>	<b>24,023</b>	<b>20,736</b>	<b>33,262</b>	<b>38,673</b>	<b>24,522</b>
Fee to income ratio	17.20%	19.00%	14.49%	23.09%	25.30%	29.03%

## Net Profit and Annualised Return on Average Assets & Equity

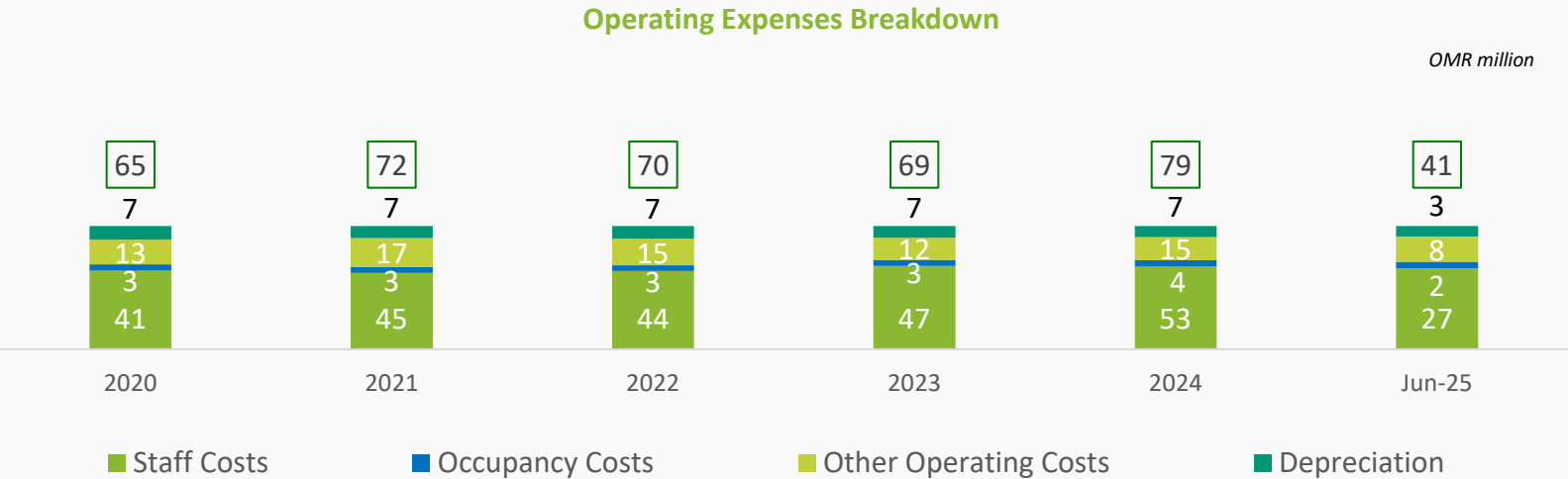
OMR million



# Operating Expenses



- Bank's operating expenses for June -25 are higher by 7.8% at RO 40.70 million from RO 37.77 million in June-24.
- The cost to income ratio increase due to new business lines and departments as well as branch network expansion.
- The bank has made significant investments in technology and streamlining operations to improve controls and efficiency.
- The benefit of these investments will accrue in the coming period and is expected to further improve the cost to income ratio.



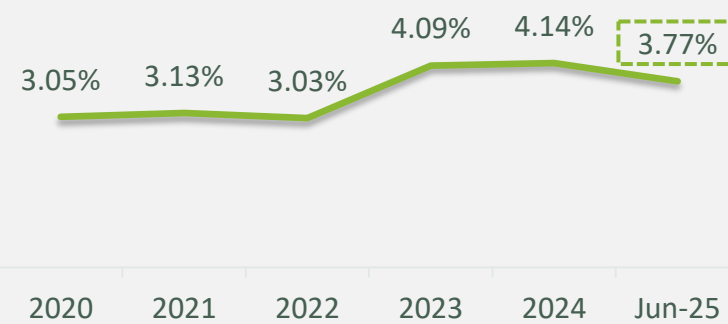


## Yield , COF & NIM Analysis

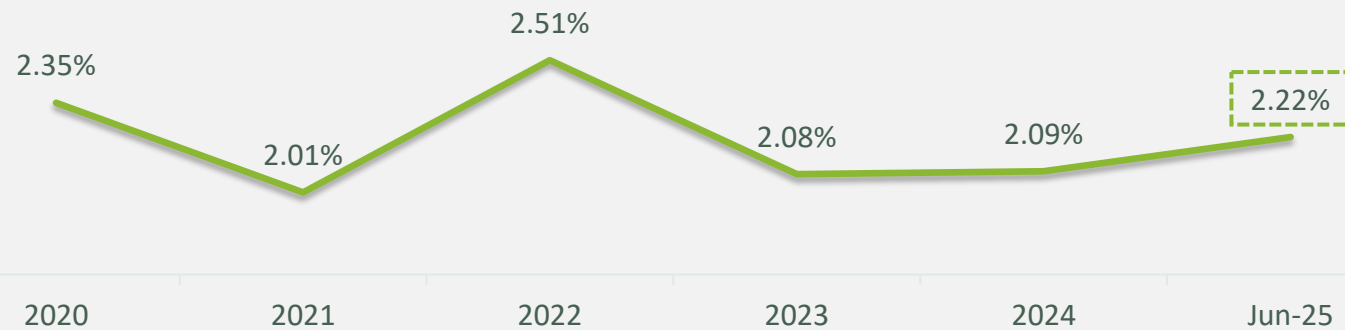
### Asset Yield



### Cost of Funds



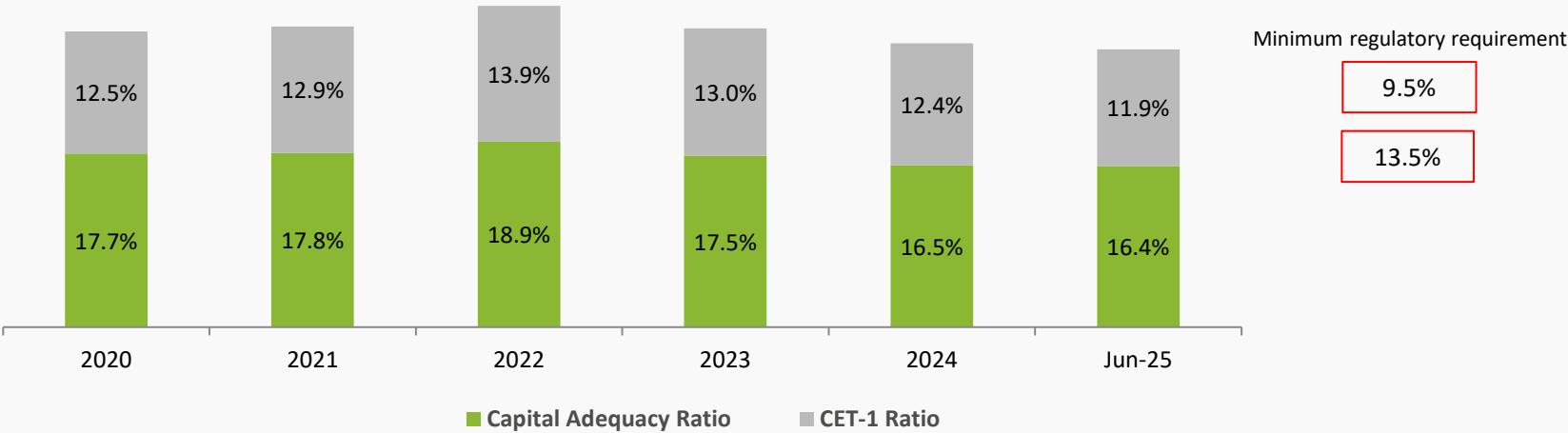
### Net Interest Spread



- The Yield has decreased by 24 Bps compared to Dec-24.
- Cost of Funds decreased by 37 Bps compared to Dec-24.
- Net Interest Spread Increased to 2.22% compared to Dec-24.
- The Bank continues to monitor and improve the yield and cost of funds.

# Capitalization Overview

## Capital Position



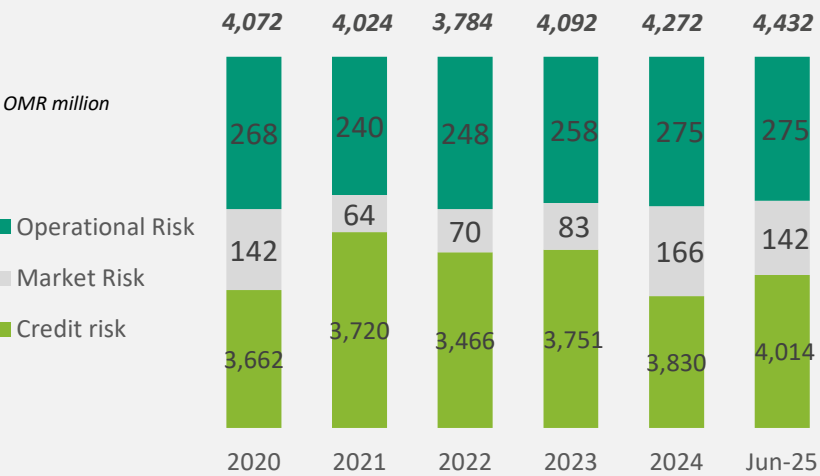
➤ Robust CAR and a comfortable capital position resulted from a combination of various shareholder's equity, retained earnings and balance sheet optimization.

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

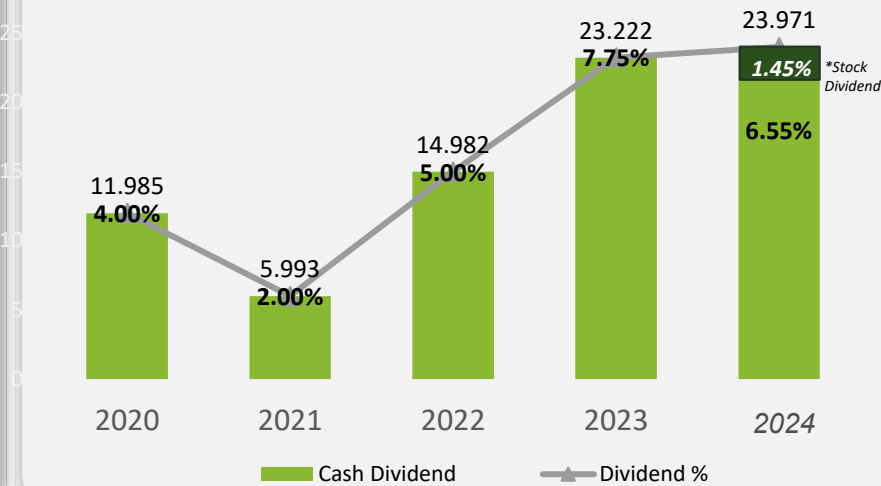
➤ The Bank has consistently distributed dividends during the past few years.

➤ Total cash dividend of 6.55%, and stock dividend of 1.45% for the year ended December 2024.

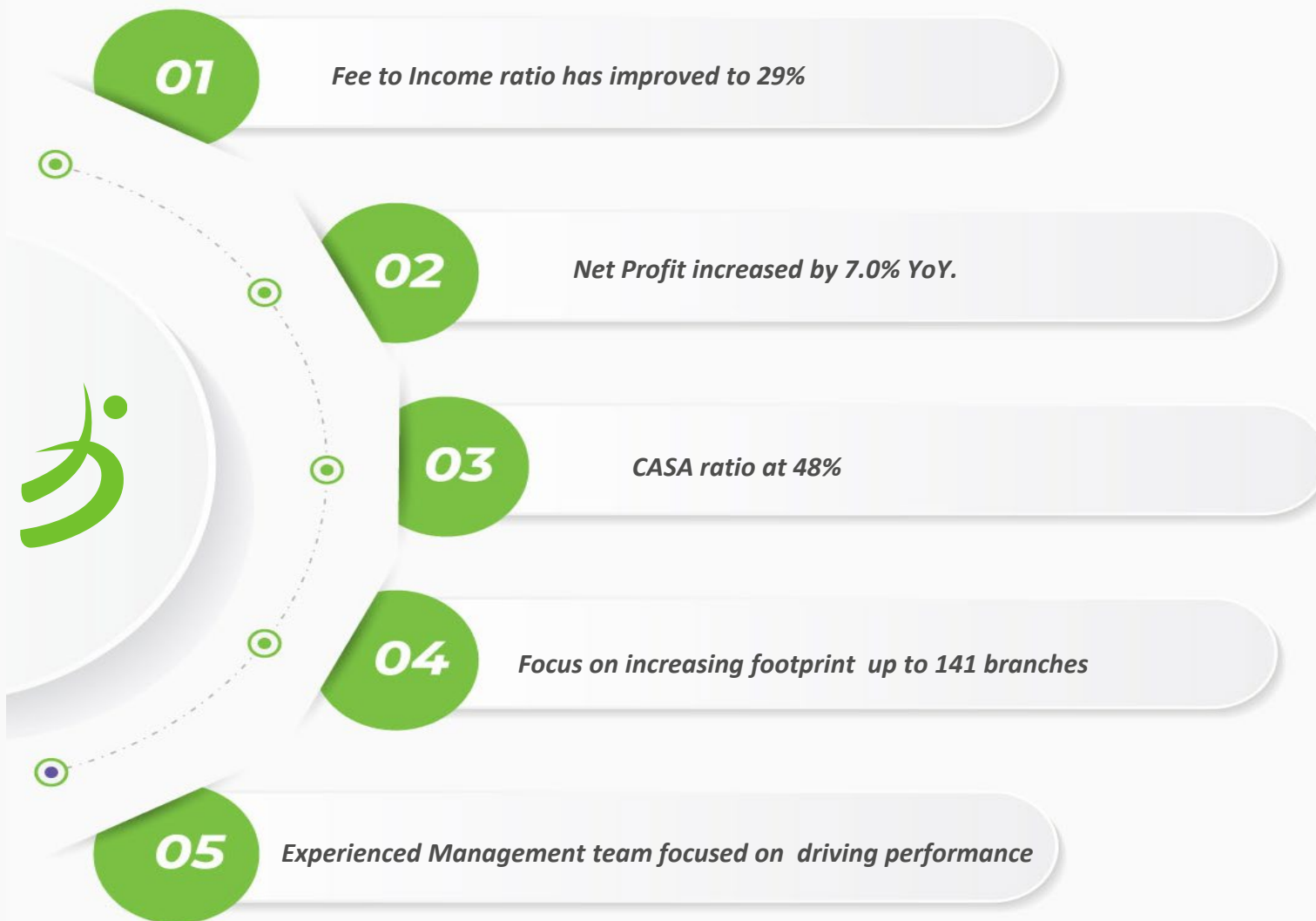
## Risk Weighted Assets



## Dividend History (2024)



## Conclusion





# A p p e n d i x

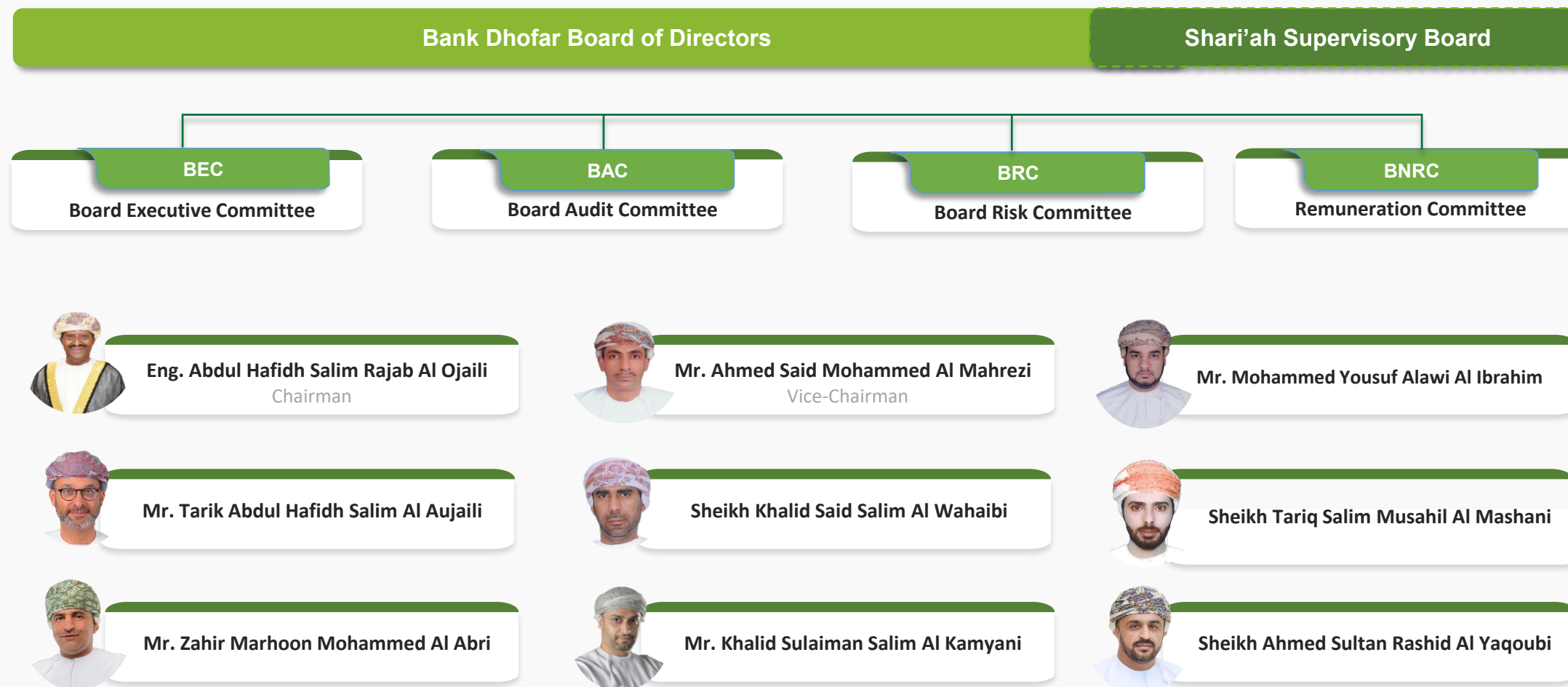
## Balance Sheet (OMR)

OMR millions	2020	2021	2022	2023	2024	Jun-25
<b>ASSETS</b>						
Cash and balances with Central Bank of Oman	209	251	177	126	197	80
Loans, advances and financing to banks	122	125	148	227	196	283
Loans, advances and financing to customers	3,265	3,346	3,430	3,766	3,934	4,174
Investment Securities	458	446	469	459	648	672
Intangible asset	12	13	11	12	13	13
Property and equipment	10	8	8	9	15	15
Other assets	182	249	73	87	81	86
<b>Total Assets</b>	<b>4,257</b>	<b>4,439</b>	<b>4,317</b>	<b>4,686</b>	<b>5,085</b>	<b>5,324</b>
<b>LIABILITIES</b>						
Due to banks	452	461	573	506	438	383
Deposits to customers	2,861	2,976	2,892	3,299	3,763	4,033
Subordinated loans	35	35	-	-	-	31
Other liabilities	213	269	136	148	143	140
<b>Total liabilities</b>	<b>3,561</b>	<b>3,740</b>	<b>3,600</b>	<b>3,953</b>	<b>4,345</b>	<b>4,587</b>
<b>SHAREHOLDERS' EQUITY</b>						
Share capital	300	300	300	300	300	304
Share premium	96	96	96	96	96	96
Retained earnings	34	29	72	81	86	80
Other reserves	111	119	94	102	104	102
<b>Total shareholders' equity</b>	<b>540</b>	<b>543</b>	<b>562</b>	<b>577</b>	<b>585</b>	<b>581</b>
Perpetual Tier 1 Capital Securities	156	156	156	156	156	156
<b>Total Equity</b>	<b>696</b>	<b>699</b>	<b>717</b>	<b>733</b>	<b>740</b>	<b>737</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>4,257</b>	<b>4,439</b>	<b>4,317</b>	<b>4,686</b>	<b>5,085</b>	<b>5,324</b>

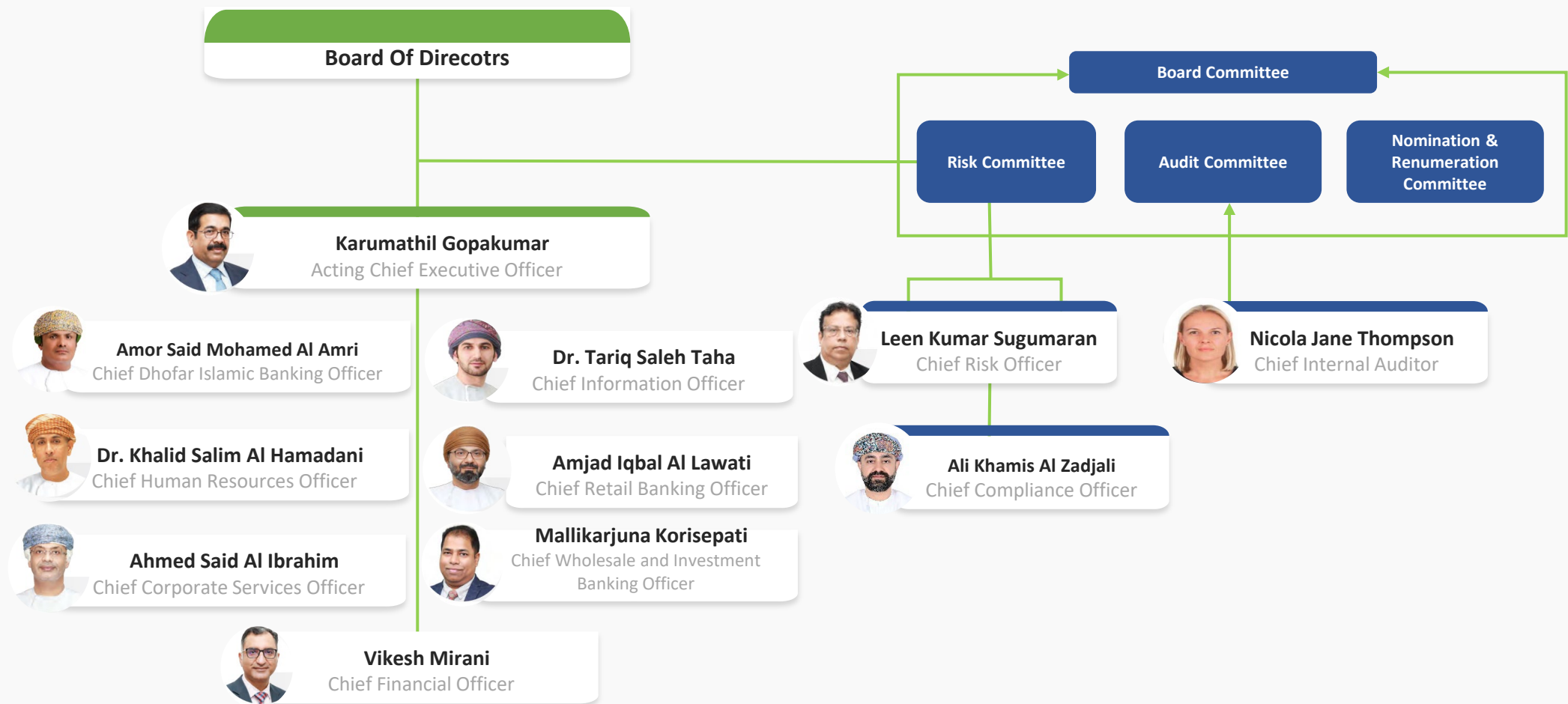
## Income Statement (OMR)

OMR millions	2020	2021	2022	2023	2024	Jun-25
Interest income	175	173	185	220	232	118
Interest expense	(83)	(90)	(84)	(129)	(137)	(69)
Net interest income	92	83	101	91	95	49
Net Income from Islamic Financing and Investment Activities	15	20	22	20	19	11
Fees and Commission Income	16	18	19	30	38	22
Fees and Commission Expense	(3)	(2)	(4)	(6)	(10)	(5)
Net Fees and Commission Income	14	15	15	25	29	16
Other Income	9	9	6	9	10	8
Operating Income	130	126	143	144	153	84
Operating Expenses	(65)	(72)	(70)	(69)	(79)	(41)
Profit from Operations	65	54	73	75	74	44
Provisions for impairments, recoveries and write-backs	(29)	(25)	(33)	(32)	(24)	(16)
Profit from Operations after Provisions	36	29	40	44	50	28
Income Tax Expense	(5)	(4)	(6)	(5)	(7)	(4)
<b>NET PROFIT FOR THE YEAR</b>	<b>31</b>	<b>25</b>	<b>34</b>	<b>39</b>	<b>43</b>	<b>24</b>

## Board Members & Board Committees



# Organizational Structure





## THANK YOU

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

[www.bankdhofar.com](http://www.bankdhofar.com)

You may also contact us at :

 [investorrelations@bankdhofar.com](mailto:investorrelations@bankdhofar.com)

Hilal Al-Yarabi: +968 2265 2546

 Maram Al-Hadhrami: +968 2265 2583

Sundus Al Lawati: +968 2265 2547

 <https://www.bankdhofar.com/investor-relations/>