

Our Purpose

الغاية

سوّياً نفتح آفاقاً جديدة

To unlock

opportunities as one.

Values

قيمنا

أساسنا الأصالة والحفاوة
Authentic, first and foremost

نتعاون لتقديم قيمة ملموسة
Creating value through connection

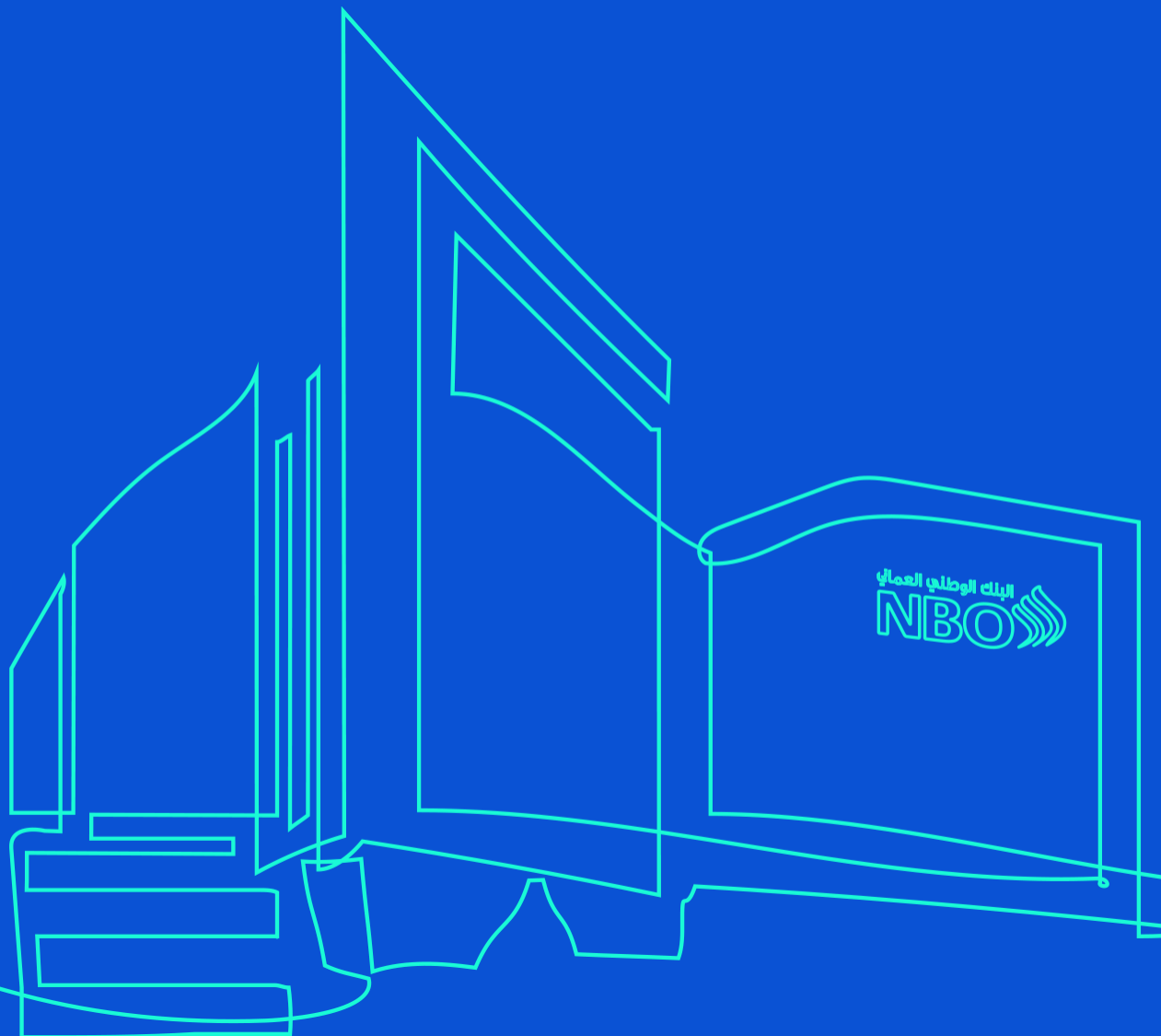
الريادة بلا حدود
Relentlessly pioneering

نقدم تجربة بسيطة وسلسة
Pursuing simplicity



Investor Presentation

30th June 2025
nbo.om



Comparative figures have been reclassified where appropriate to conform to the presentation and accounting policies adopted in the consolidated financial statements.

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Please note that rounding differences may appear throughout the presentation.

All financial information are stated in USD using the conversion rate of 1 USD = 0.385 OMR.

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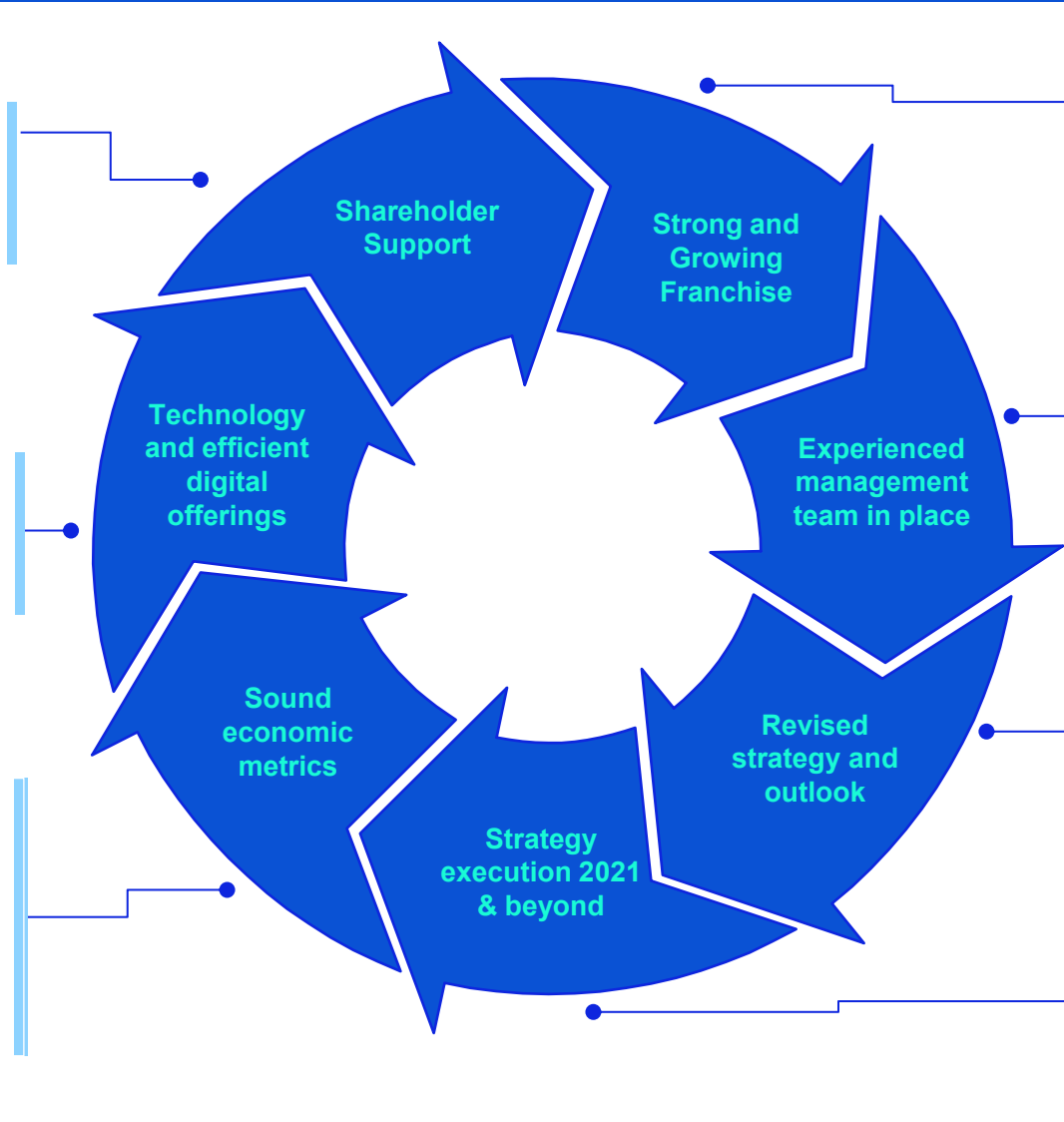
- Key Messages and Priorities
- Operating Environment
- National Bank of Oman Introduction
- Financial Performance
- Appendix

Key Messages

- Strong shareholder base - Commercial Bank PQSC (CB) and Suhail Bahwan together hold over 49%.
- Strong relationship with Government institutions on the back of ownership >30%.

- Significant investment in technology to offer customers efficient digital experience across banking, capital market and investor relations.

- On the back of current oil prices, Oman has managed its finances in a prudent manner.
- Well established and easy access to stable and significant deposits from Government and Government-related entities.



- Founded in 1973 and is the oldest bank and the first local bank to complete 50 years.
- Long term relationships with prominent companies, Government related entities and individuals.

- A well-established senior management team formed between 2020-2021, with significant expertise in banking sector.
- The team brings a collective experience of over 100 years in banking.

- Our current five-year strategic road map approved by board in 2020, with the overall objective to regain and increase market share while significantly increasing profitability metrics.

- Being in the last year of our five-year strategy plan (2021-2025), NBO has increased market share in both loans and deposits.
- We aim to execute on our strategic priorities at pace.

Oman's Economic Overview

Economic Diversification Strategy With Fiscal Prudence

MACRO ECONOMY



Oman's Nominal GDP

USD 27.4 bn in Q1-25, a growth of 4.7% over Q1-24; 2024 estimated fiscal surplus of USD 1.4 bn.



Public Debt

Public Debt reduced to USD 37.4 bn by end of 2024 from OMR 39.5 bn in 2023.



Oil Price

Average Brent Crude price YTD June-25 reached \$68.



Oman's Rating Outlook

Moody's upgraded Oman's Rating to Baa3 "Stable".

OVERVIEW

- The Sultanate of Oman is the second largest country by geographical area among the countries of the GCC region, after Saudi Arabia. It is spread over 309,500 km² and has a 2,092 km coastline. It is strategically placed at the mouth of the Arabian Gulf.
- Population of Oman is approximately 5.3 million (Jun 2025), with Omani nationals comprising 3.0 million and expatriates comprising 2.3 million of the overall figure. Population has increased by 2.0% YoY.
- Oman's Real GDP increased by 2.5% YoY in Q1-25.
- Government debt as a percentage of GDP has declined to 34% by the end of 2024, from 70% in 2020.
- Government has recorded an estimated fiscal surplus of USD 1.4 billion for 2024 against a budgeted deficit of USD 1.66 billion
- Government has budgeted a deficit of USD 1.61 billion in 2025 with an assumed oil price of USD 60 per barrel.

SOCIOLOGICAL



Maternity Insurance

Employers to pay 1% subscription based on full wages with no ceiling



Rising CSR Expectations

Participation in all Governorate development plans, Smart City loans & Govt. Secondments



Disability & Elder Person

CBO mandates financial inclusion for disabled and elderly, offering them tailored products and branch facilities



Demographic Profile

Gen Z constitutes ~40% of total population; high aptitude to embrace digital services

TECHNOLOGICAL



Open Banking API

Open Banking gaining prominence with some banks launching Open Banking APIs



RegTech Initiatives

Higher investments in RegTech anticipated with the rising regulatory mandates & payments landscape transformation



Digital Bank Guidelines

CBO released draft guidelines for the licensing of Digital Banks



Cyber Security

Guidelines launched by CBO to further strengthen the Cyber Security & Resilience Risk framework

MARKET



New Regulations

Central Bank has promulgated new Banking Law. Attendant circulars to be released shortly.



Privatization

Multiple government owned companies accessed markets to raise funds via IPOs e.g. OQEP, OQGN and OQBI



Innovation

Initiatives like BNPL, Tokenization and other innovations require reliance on technical expertise and involve collaboration with knowledge partners



Banking consolidation

Further consolidation in the banking sector is expected in future.

ENVIRONMENTAL



ESG Disclosures

All companies listed with MSX are mandated to report ESG related metrics from 2025 onwards



Estidamah

MOF's National program for fiscal sustainability across Banking & Capital Markets



Smart Cities

Multiple sustainable future city projects announced across Oman, including Sultan Haitham City



Green Financing

All banks to contribute to the ongoing effort to secure green funds

Oman's Economic Overview

Economic Diversification Strategy With Fiscal Prudence

SULTANATE OF OMAN ECONOMIC SNAPSHOT

Geography	309,500 km ² , Oman is the second largest country in the GCC region
Population	5.3 million (Jun-25, NCSI)
Credit Rating	Moody's: Baa3 (Stable); S&P: BBB- (Stable); and Fitch: BB+ (Positive)
Nominal GDP	USD 27.4 billion (Q1-25, NCSI)
GDP per Capita (annualized)	USD 20,902 (Q1-25, NCSI)
Fiscal Surplus	Surplus c. 6.2% of GDP (2024, IMF)

POSITIVE RATING OUTLOOK BY ALL RATING AGENCIES

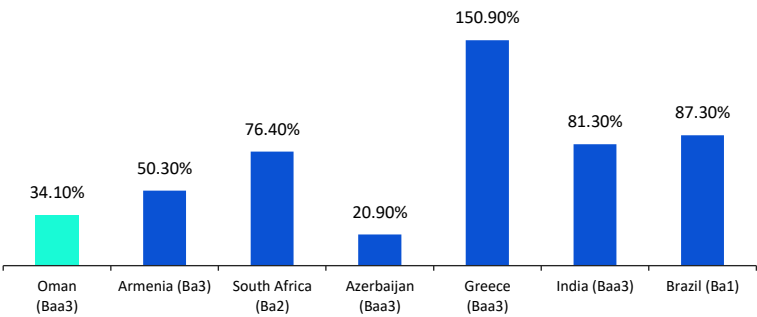
Moody's: Moody's Rating agency (Moody's) has upgraded Oman's long-term issuer and long-term senior unsecured ratings to Baa3 from Ba1 and changed the outlook to stable from positive. The upgrade reflects the group's expectation that Oman's government debt metrics will remain robust even if oil prices moderate below our medium-term assumption of US\$65/barrel in the coming years. The recent years' significant reduction in debt burden together with the cumulative impact of spending restraint increase Oman's resilience to potential future declines in oil demand and prices.

S&P: S&P hails Oman's fiscal discipline, affirms investment-grade rating at BBB- with a stable outlook. The agency attributed the rating to the continued improvement in the sultanate's public finance performance and growing expenditure-side flexibility, along with ongoing government efforts to reduce public debt and enhance the governance of state-owned enterprises (SOEs).

Fitch: The Positive Outlook reflects the continued reduction of government and state-owned entities (SOEs) debt/GDP, lower net external debt and the accumulation of net sovereign foreign assets. The Outlook also reflects greater confidence in the resilience of public finances, evidenced by a growing record of fiscal prudence, a lower fiscal break-even oil price (below USD70 per barrel), and the availability of more fiscal .

MODERATE DEBT TO GDP LEVELS AS COMPARED TO Ba RATED PEERS

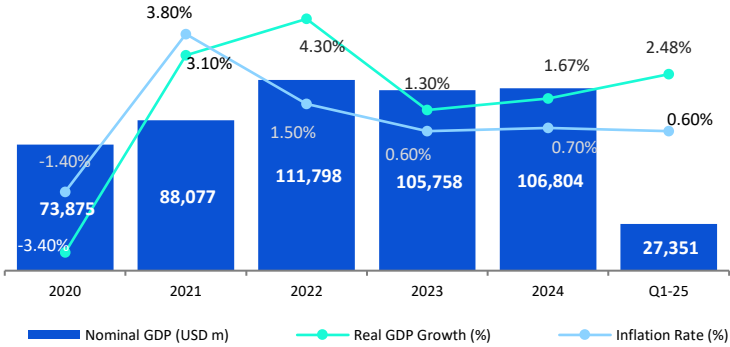
Gross Government debt to GDP (2024 estimates)



Source: Bloomberg & International Monetary Fund (IMF).

CHALLENGING MACROECONOMIC CONDITIONS WITH A WELL-DEFINED ECONOMIC DIVERSIFICATION PLAN

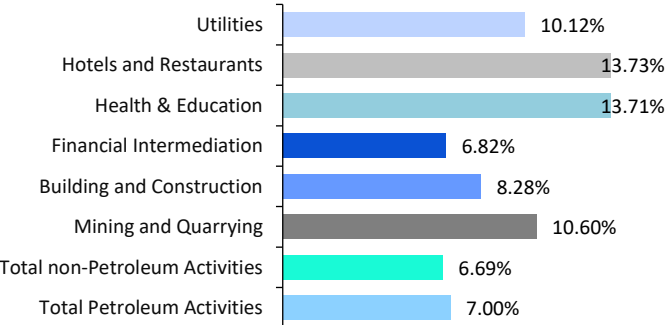
GDP and Inflation



Source: National Center for Statistical Information (NCSI).

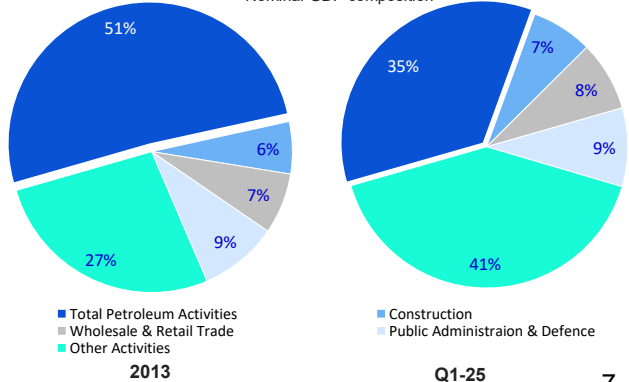
.. with Non-hydrocarbon sectors having commendable growth

Nominal GDP CAGR of selected sectors, 2019-2024



.. leading to a more diversified economy

Nominal GDP composition



OVERVIEW

- Aggregate deposits for the banking sector as of Q1-25 showed a YoY growth of 7.4% . Loans for the same period grew by 9.1% YoY.
- However, the Omani banking system is fairly concentrated with top four banks (NBO included) accounting for nearly three-fourths of total banking credit and 83% of banking profits.
- Banking assets have shown 4.7% CAGR as of Q1-25 over the last 5 years and there has been an improvement in banks' profitability and asset quality metrics since 2020.
- CBO, a conservative but supportive regulator has introduced various regulations to support banks as well as borrowers.
- The non-oil economic sectors are experiencing growth in 2025, driven by strategic diversification efforts. Key sectors like agriculture, fisheries, industry, and services are all showing positive trends, contributing to an overall increase in GDP.
- Growth in revenue from non-oil economic sector is expected to increase to 1.5% in 2025 as against realised 5.7% in 2024. In Q1 of 2025, Oman's non-oil economic sector saw a 4.4% increase in revenue, reaching OMR 6.92 billion compared to OMR 6.63 billion in the same period last year

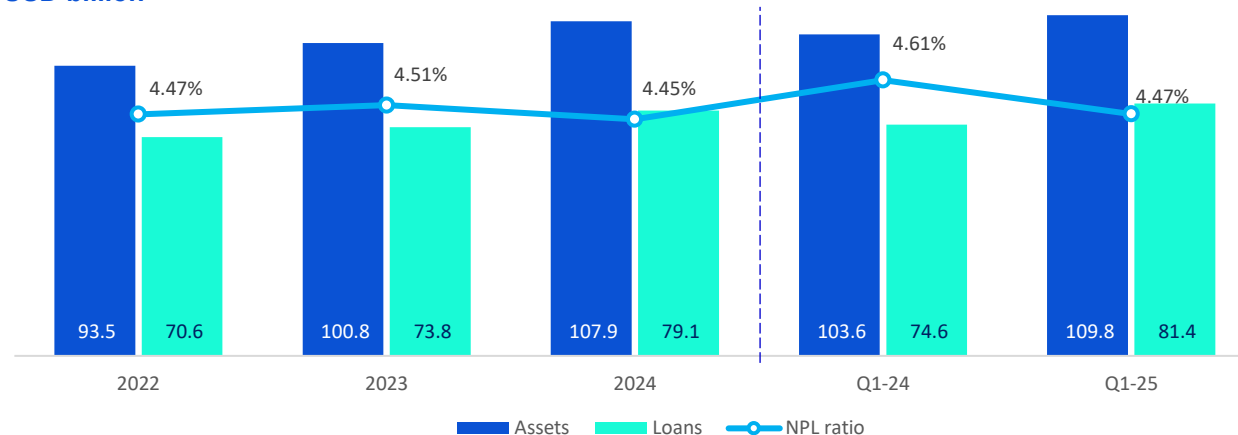
RATING OUTLOOK– BANKING SECTOR

- Moody's lifts Omani banks' outlook to 'positive' citing improving operating conditions and loan quality in the sultanate's banks.
- On banking sector ratings, Fitch has quoted that profitability will remain steady, and banks will maintain solid capital buffers. Further, deposit growth will continue to lag loan demand, keeping funding flows relatively tight. Overreliance on government deposits remains a key risk for the banks.
- Data released by Fitch Ratings indicates that the country's growing economic diversification has strengthened its financial outlook and created new growth opportunities for banks. Fitch Ratings has revised its outlook on five Omani banks – including National Bank of Oman (NBO) to positive.
- Government's capacity to support country's banks has improved, driven by a reduction in Oman's debt burden.
- The report also highlighted that most banks maintain solid capital reserves, primarily strengthened by healthy internal capital generation, while funding and liquidity environments remain steady.

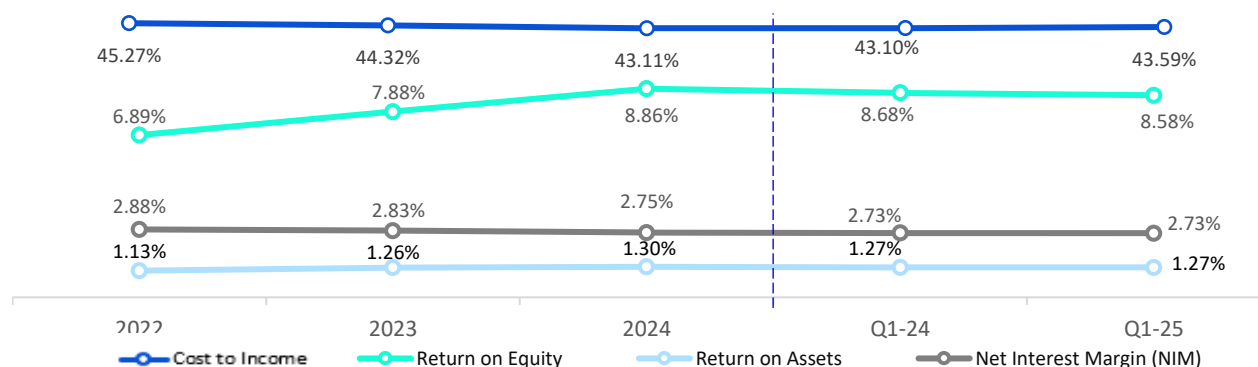
Source: Published FS of seven listed Omani banks including NBO

BANKING SECTORS' ASSETS AND LOANS

USD billion



KEY RATIOS OF BANKING SECTOR



OVERVIEW

- Development of social, economic and environmental aspects of society has been a national objective since the launch of Oman's 2040 Vision towards sustainability.
- Oman's geographical position and biodiversity provides favorable conditions and significant protentional for green and circular growth.
- CBO has issued a circular in October 2024 on "Promoting Sustainable and Green Financial Practices" providing regulatory requirements related to climate risk management, covering governance, strategy, risk management and disclosures.
- Going forward in 2025 and 2026, banks are to launch green products, improve their sustainability practices and allocate 8% of their lending portfolio to renewable energy.
- The Bank is expected to align with Oman Vision 2040 and Net Zero commitments by 2050 as well as Oman Sustainable Finance framework from Ministry Of Finance.
- MSX mandated all listed companies to report on their ESG performance by 2025 Q1, in compliance with the GCC ESG Disclosure Metrics for listed companies.
- Projected green and social government expenditure for 2040 will further support these initiatives.



NET ZERO COMMITMENTS 2050

Net Zero 2050 Targets:

- GHG Emissions reduction of 21% by 2030, 54% by 2040, 92% by 2050 – Last 8% gap to be bridged by leveraging Decarbonization Technologies
- Generate 20% of electricity from Renewable Sources by 2027



OMAN VISION 2040

Oman Vision 2040 Pillars:

- People & Society
- Economy & Development
- Governance & Institutional Performance
- Sustainable Environment
- Building Hydrogen-Centric Economy



OMAN SUSTAINABLE FINANCE - MOF

Key Objective under MOF Strategy:

- Issue Sustainable Financial Instruments (Green, Social and Sustainability bonds, Loans or Sukuk) for investment in projects that deliver environmental and social benefits
- SEZAD (Special Economic Zone At Duqm) will play an important role in developing Green projects i.e. Green hydrogen & Green ammonia) which will be supplied by wind/solar electricity.
- Oman's first sustainable cities are being developed (Sultan Haitham Smart City, & Yiti Sustainable City)

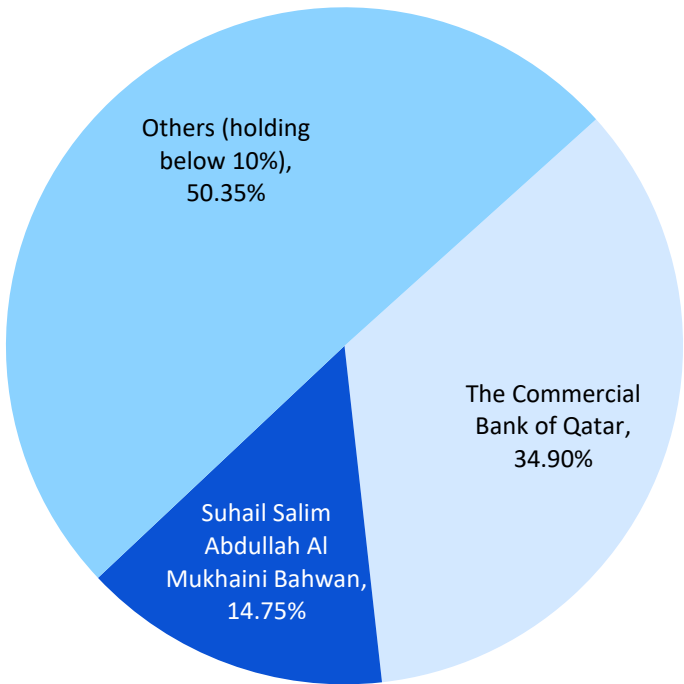
OVERVIEW

- National Bank of Oman SAOG (“NBO” or the “Bank”) was the **first incorporated Bank in the Sultanate of Oman** (“Oman”) - established in 1973 as a joint stock company, providing conventional and Islamic banking services.
- The Bank’s shares are listed on the Muscat Stock Exchange (“MSX”).
- With total assets of USD 14.3 billion as of 30th June 2025, the Bank is considered as one of the largest banks in Oman and employed 1,405 employees.
- As of 30th June 2025, the Bank’s serves approximately half a million retail customers and 29,900 corporate and SME customers via 68 branches and 236 ATM and CCDM units.
- The Bank has two overseas branches in the **UAE (Dubai and Abu Dhabi)** and is in process of legal closure of its presence in **Egypt**.
- The Bank operates via four main segments namely, Retail banking, Wholesale banking, International banking and Islamic banking.
- As of 31st March 2025, the Bank’s market share was approximately 12.7% of loans and 12.5% of deposits.

KEY FINANCIALS - NBO

In USD Millions	2022	2023	2024	Q2-24	Q2-25
Total Assets	11,153	12,525	13,617	12,877	14,286
Net Loans	8,742	9,108	10,198	9,664	10,565
Deposits	7,966	9,376	10,723	10,366	10,922
Operating Income	359	379	393	193	206
Net Profit	125	151	164	80	88
Tier 1	16.3%	16.3%	16.7%	15.7%	16.1%
Total CAR	16.9%	16.9%	17.1%	16.2%	16.6%
Loans to Deposit Ratio	109.7%	97.1%	95.1%	93.2%	96.7%
NPL Ratio	4.9%	4.5%	4.7%	4.4%	4.6%
Cost/Income	43.8%	42.4%	41.6%	40.8%	40.8%

OWNERSHIP (as of 30th Jun 2025)



CREDIT RATING

Rating Agency	Period	Long-term Rating	Outlook
Moody's	July 2025	Baa3	Stable
FitchRatings	June 2025	BB	Positive

Our Priorities

Strategic Priorities

1 | Safeguard

In context of the uncertain conditions ensure the bank maintain healthy levels of funding and capital, whilst guarding asset quality

2 | Value Creation

Actively drive cost optimization plus bolstering income by focusing on low risk revenues streams and leveraging existing client base & partnerships

3 | Sustainability

Continue to invest into build lasting capabilities and digitise the bank's operating model for greater appeal and scale

Balance Sheet

Liquidity



Capital



Asset Quality



Business Model

Revenue



Optimization



Partnership



Operating Model

Brand



Digital-Channel



People



Liquidity



Create new lending opportunities and attract deposits from clients interested in sustainable investment options, as the market for sustainable finance—including green bonds, social impact investments, and sustainability-linked loans—is expanding rapidly.

Capital



- Enhanced risk management and lower credit losses through sustainable practices
- Access to lower cost of capital through our commitment to ESG standards
- Attracting new sources of capital aligned with sustainability goals
- Increased profitability and capital generation

Asset Quality



- Proactive risk management strategies for ESG-related risks
- Ensuring future-proofing assets
- Lower default rates through enhanced due diligence and monitoring of ESG factors

Digital-Channel



- Attract environmentally and socially conscious customers
- Become a leader in sustainable finance
- Offer innovative and differentiated financial products and services
- In line with Bank's digital transformation

People Brand



- Stronger customer loyalty and brand advocacy through gender diversity and ESG initiatives
- Enhance reputation and trust within community
- Competitive edge in attracting and retaining top talent
- A brand image that aligns with Oman's national goals

Revenue



- Opportunity to provide services regionally and engage in international ESG-focused bonds and sukuk
- New sources of revenue
- New market segment

Optimization



- Enhanced resource allocation by prioritizing ESG risk mitigating efforts before they affect the Bank
- Streamlined decision making process
- Adopting environmentally sustainable practices leading to cost saving, operational efficiency and reduced carbon footprint

Partnership



- Aligning with Government priorities to support national goals through sustainable development projects in Oman
- Developing innovative financial solutions, such as partnerships with clean energy companies

Strategic Collaborations

- **Partnerships Aligned with Oman Vision 2040:** Engaged in government-led initiatives supporting the UN Sustainable Development Goals (SDGs) and Global Reporting Initiative (GRI) standards.
- **Key Projects financed:**
 - Desalination plants with reverse osmosis technology.
 - Oman-UAE railway network for enhanced energy efficiency.
 - Projects supporting sustainable housing .



Environmental Commitment

- **Reducing Footprint:** Leveraging digital banking to minimize paper use and enhance operational efficiency.
- **Sustainable Infrastructure:** NBO's headquarters designed with eco-friendly features, including energy-efficient systems and local materials.

Social Responsibility

- **Diversity & Inclusion:** Achieved a 93% Omanisation rate; committed to gender balance and opportunities for individuals with disabilities.
- **Community Impact:** Invested OMR 200,000 in CSR initiatives, including support for health, education, and fintech innovation through the NBO Fintech Accelerator Programme.

Governance & Risk Management

- **Ethical Practices:** Strong corporate governance and transparency aligned with UN ESG goals.
- **Climate Risk Management:** Proactively assessing and managing climate-related risks within the lending portfolio.

Future Focus

- **Sustainable Finance Framework:** Facilitating the transition to a low-carbon economy through green financing and advisory services.
- **Digital Transformation:** Expanding digital banking services to promote sustainability and reduce resource consumption.

Net Profit for H1-25 was USD 88.4 million, an increase of 10.3 per cent over the corresponding period in the previous year.

Gross Loans and Advances as of 30th June 2025 are at USD 11.0 billion, grown by 9.1 per cent over same period last year.

Net Interest Income for H1-25 was USD 138.5 million, an increase of 1.7 per cent over the corresponding period in the previous year.

Net Impairment for H1-25 was USD 18.4 million, compared to USD 19.8 million for the corresponding period last year, reduced by 6.8 per cent.

Total Assets as of 30th June 2025 was USD 14.3 billion, increased by 10.9 per cent compared to last year.

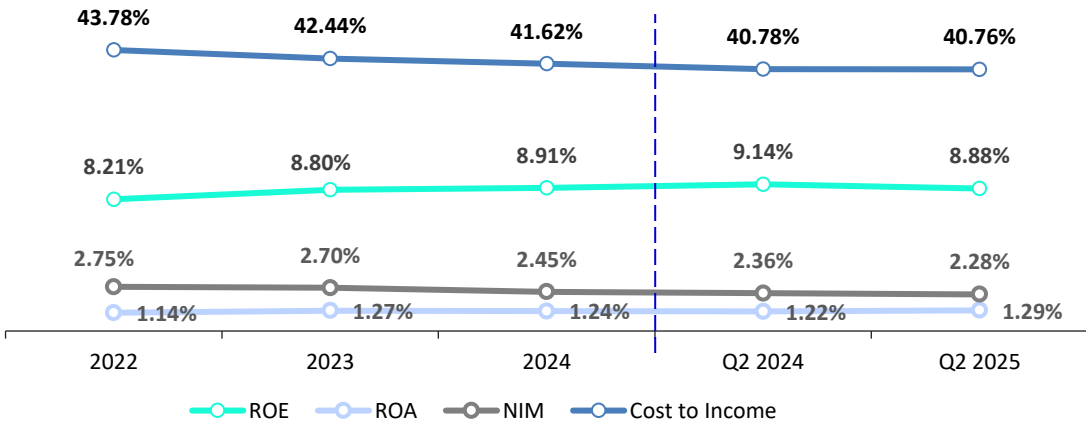
Pursuant to the Additional Tier 1 Capital issuance of USD 150.4 million in October 24, the bank's total capital adequacy ratio stood at 16.6 per cent for H1-25.

Fee Income for H1-25 grew strongly by 19.4 per cent from USD 56.8 million to USD 67.8 million the corresponding period last year.

OVERVIEW

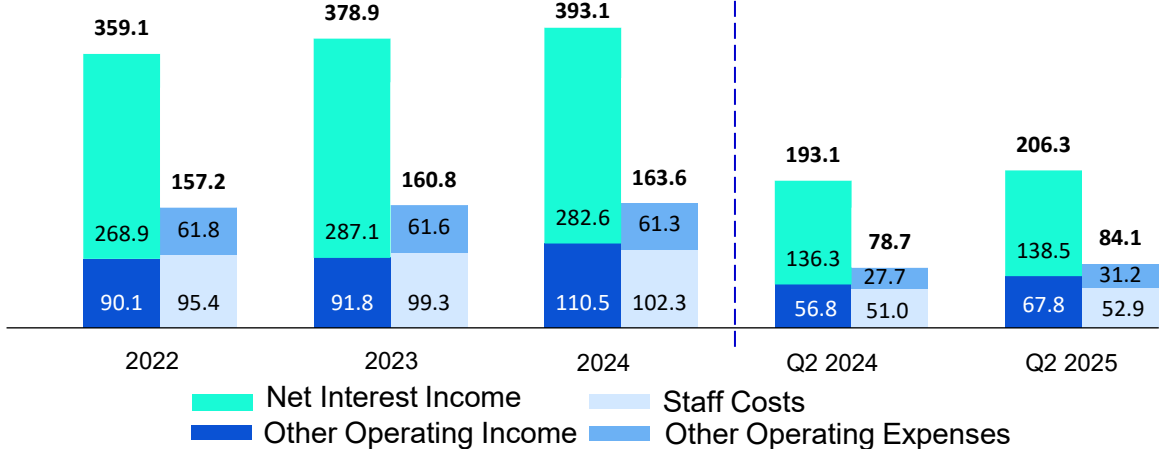
- Net interest income for Q2-25 increased by 1.7% compared to the previous year, owing to healthy growth in interest bearing assets.
- Cost-to-income ratio for Q2-25 remained stable at 40.8% compared with the same period last year on the back of robust control over operating expenses. Despite this stability, the bank continues to invest in people and technology.
- Among the return metrics; ROA for Q2-25 was 1.29% - an increase of 7 bps as compared to 1.22% in Q2-24. ROE for the year Q2-25 was 8.88% compared to 9.14% in Q2-24.
- Net impairment for Q2-25 decreased by 6.8% to USD 18.4 mn from USD 19.8 mn in Q2-24. The reduction is on account of improved asset quality and higher recoveries.

KEY PROFITABILITY METRICS



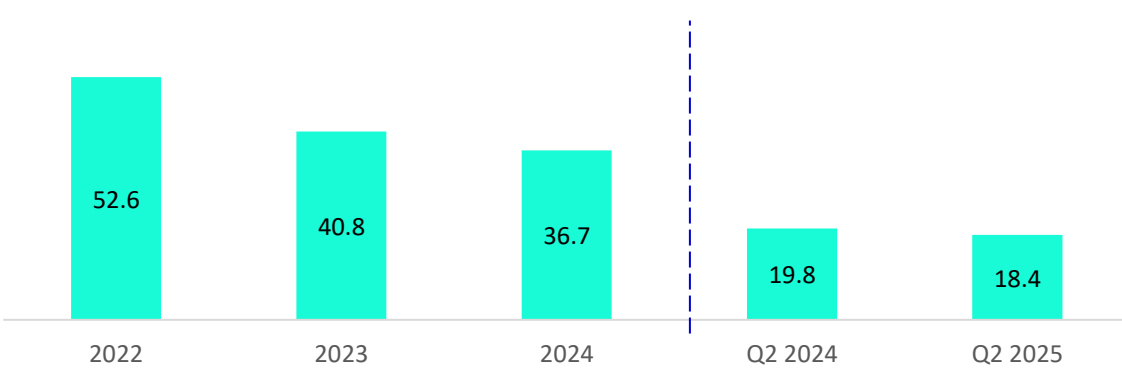
OPERATING INCOME COMPOSITION

USD million



NET IMPAIRMENT

USD million

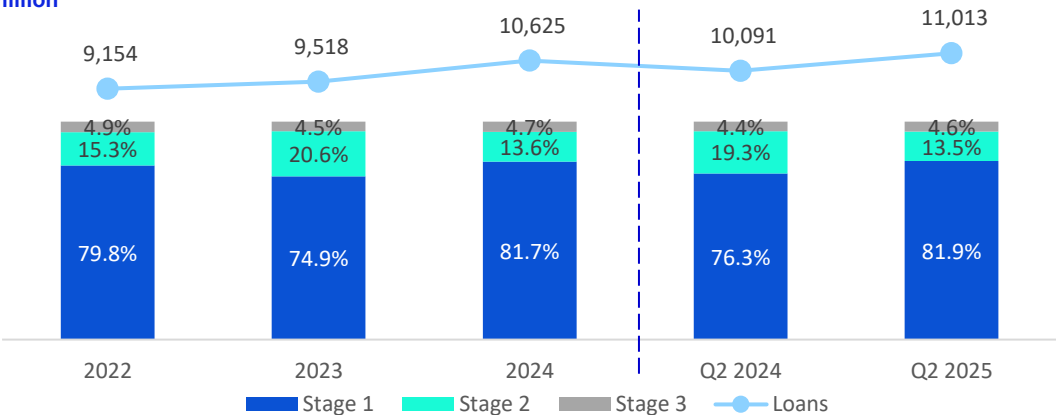


OVERVIEW

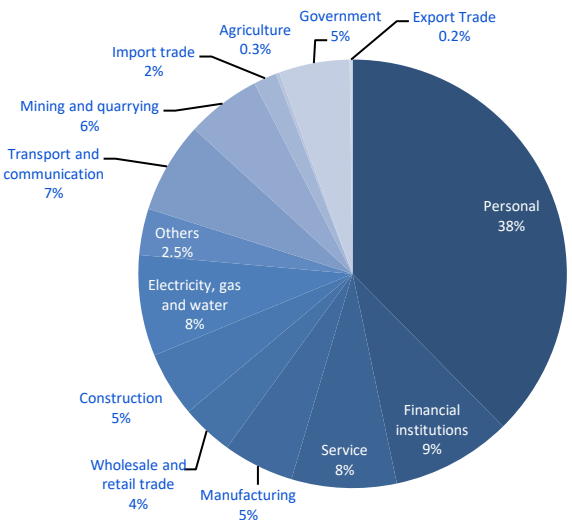
- During first six months of 2025, the loan book grew by 3.6% and on a YOY basis, it has grown by 9.3%.
- The Bank has a diversified portfolio of loans/financing activities across several economic sectors
- With the continuous build-up of Stage 1-2-3 provisions, total provision as a percentage of loans stands at 4.2% in Q2-25.
- NPL ratio for Q2-25 was at 4.6% improved marginally compared to 4.7% in Dec-24.
- Stage 2 as a percentage of Loans has come down from 19.3% in Q2-24 to 13.5% in Q2-25.

GROSS LOAN EXPOSURE BY STAGES

USD million

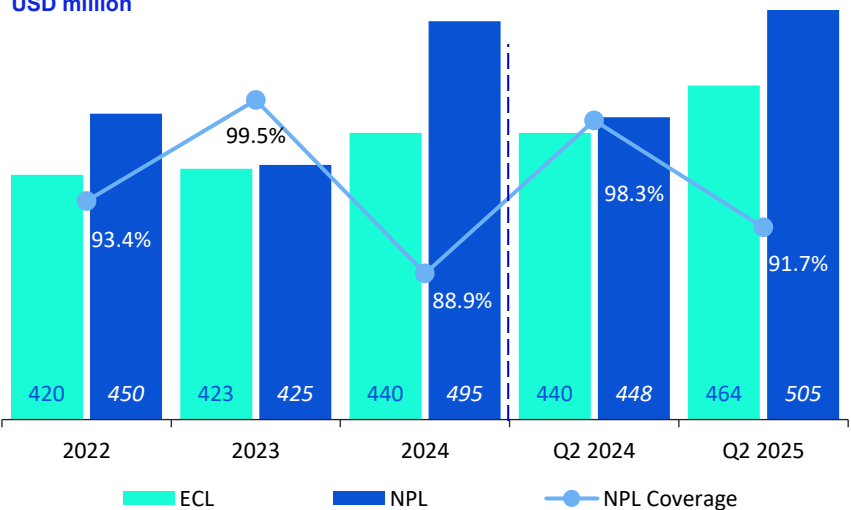


GROSS LOANS – SECTOR BREAKUP (2024)

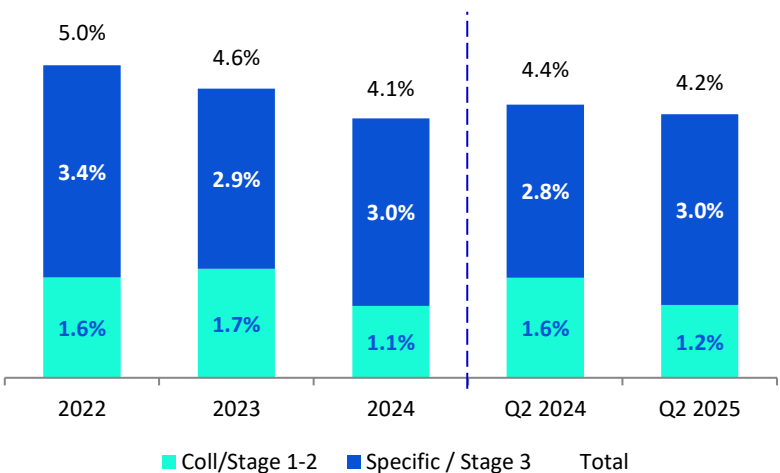


IMPAIRED ASSETS AND PROVISIONING

USD million



PROVISION HELD AS A % OF LOANS

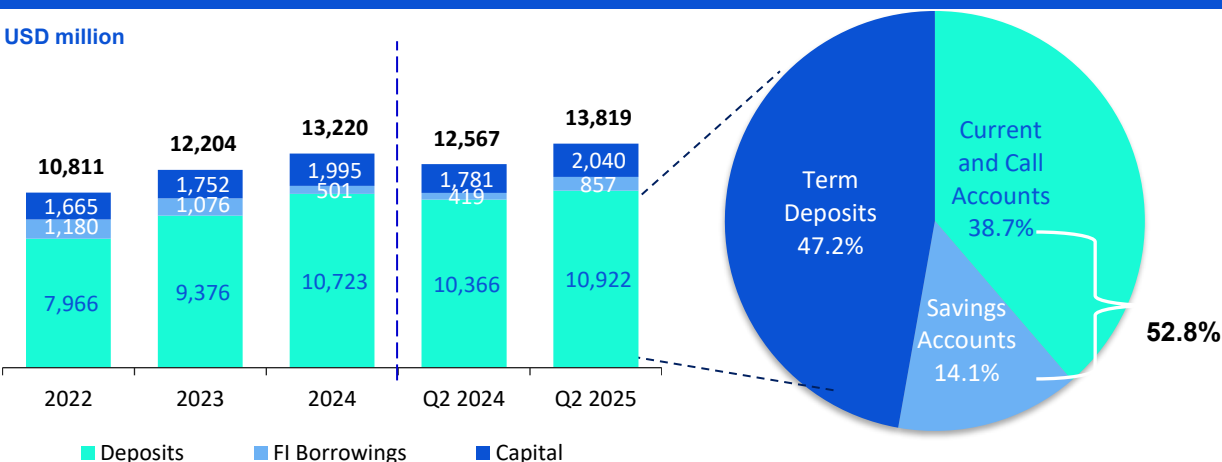


Overview

- Stable funding has complemented the bank's deposit base, resulting in a stronger Net Stable Funding Ratio of 113.3% in Q2-25, mainly attributed by an increase in Bank's CASA ratio to 52.8% as compared to 49.7% in Q2-24.
- Strong liquidity with liquid asset ratio representing 22.6% of total assets and a high liquidity coverage ratio of 161.2% in Q2-25.
- Capitalization levels of 16.6% in Q2-25 (excluding interim profits) vs. minimum total capital adequacy ratio of 13.5% (Central Bank of Oman guidelines) leaves a capital buffer of over 3.1%.
- The Bank's CET1 ratio is 11.1%, which is well above the regulatory minimum of 9.5% with a buffer of 1.6%.

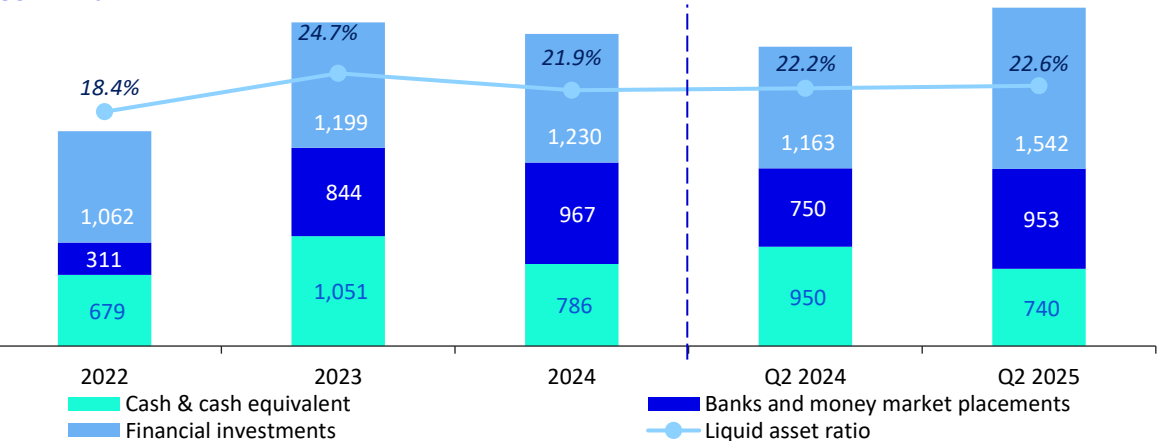
Funding Mix

USD million

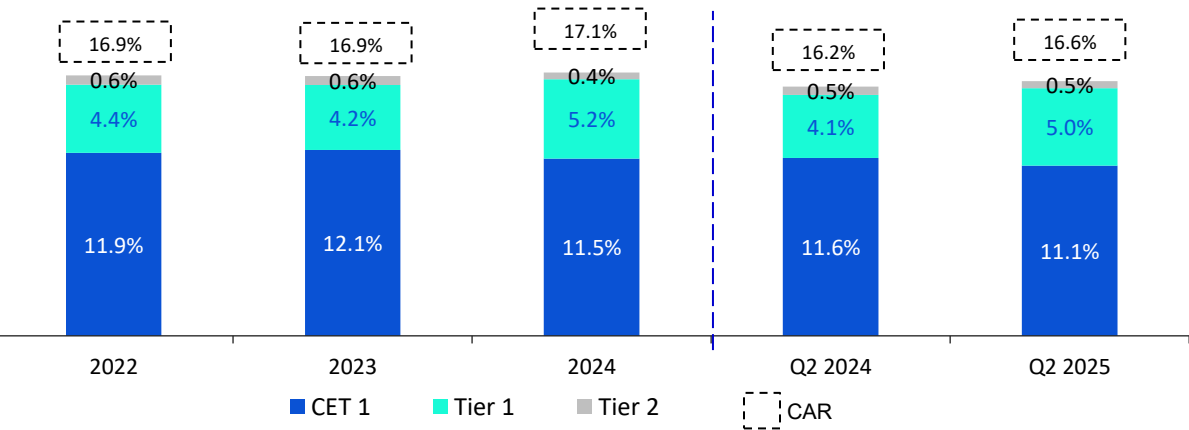


Liquid Assets

USD million



Capitalization

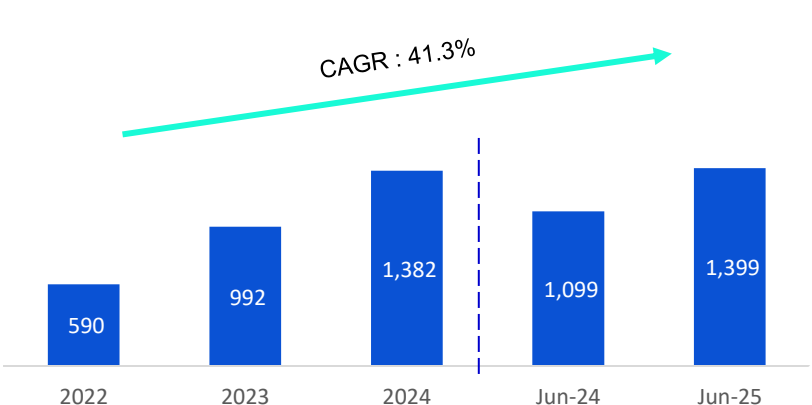


OVERVIEW

- Muzn Islamic Banking is the first licensed Islamic Banking Window operating in Oman since 2013 offering Shari'a compliant financial solutions for both retail and corporate customers.
- As of June 2025, Muzn Islamic Banking operates 8 branches throughout Oman, enhancing accessibility for our growing customer base.
- Muzn assets have demonstrated a remarkable 41.3% CAGR as of June 2025 over the past three years and with net Islamic financing growing at 34.2%.
- Muzn total operating income increased by 28.8% to USD 13.5 mn in Q2-25 from USD 10.5 in Q2-24.

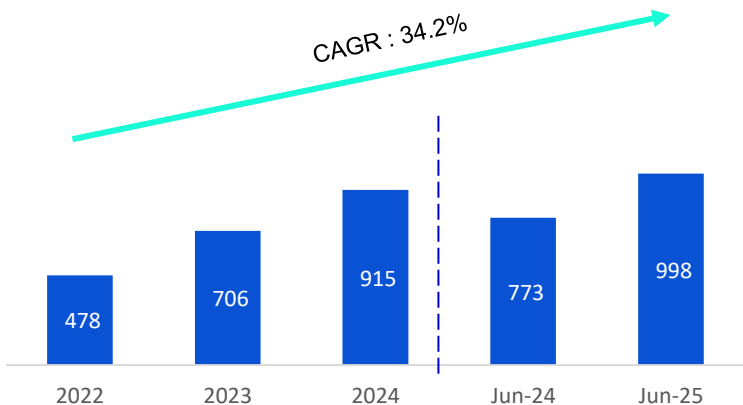
TOTAL ASSETS

USD million



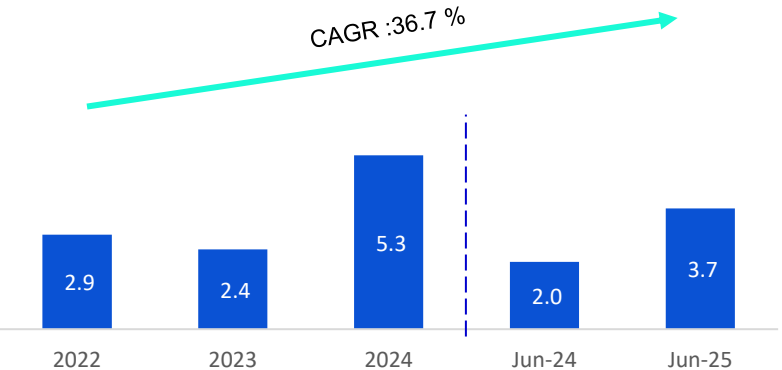
NET ISLAMIC FINANCING EXPOSURE

USD million



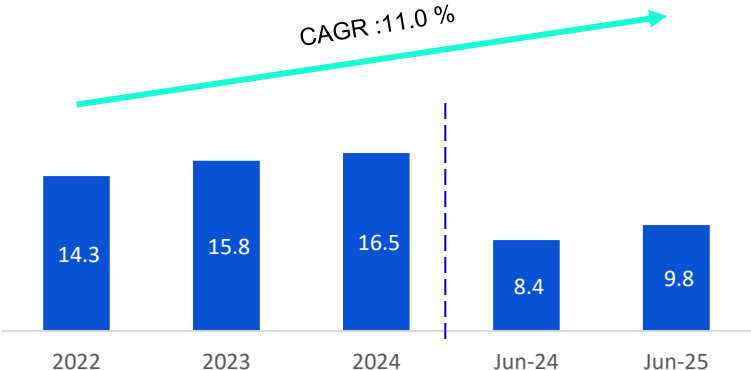
OTHER FEE INCOME

USD million



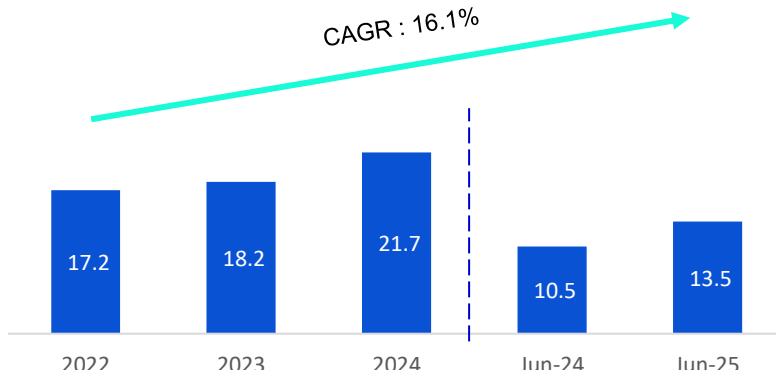
NET INCOME FROM ISLAMIC FINANCING & INVESTMENTS

USD million



OPERATING INCOME

USD million



Balance Sheet



Amount in USD Millions	2022	2023	2024	Q2-24	Q2-25
			ASSETS		
Cash & Central Bank	679	1,051	786	950	740
Due From Banks	311	844	967	750	953
Loans & Advances (Net)	8,742	9,108	10,198	9,664	10,565
Investments	1,062	1,199	1,230	1,163	1,542
Fixed Assets	148	145	282	196	330
Other Assets	211	178	154	154	156
Total Assets	11,153	12,525	13,617	12,877	14,286
			LIABILITIES		
Customer Deposits	7,966	9,376	10,723	10,366	10,922
Due To Banks	681	1,076	501	419	857
Euro Medium Term Notes	499	-	-	-	-
Other Liabilities	343	321	397	310	467
Total Liabilities	9,489	10,773	11,621	11,095	12,246
			SHAREHOLDERS EQUITY		
Share Capital	422	422	422	422	422
Share Premium Reserve	90	90	90	90	90
Legal and Other Reserves	157	161	170	164	191
Retained Earnings	561	645	729	672	752
Net Worth (A)	1,230	1,318	1,411	1,348	1,455
Tier 1 Capital (B)	434	434	585	434	585
Net Worth (C=A+B)	1,665	1,752	1,996	1,782	2,040
Total Net worth and Liabilities	11,153	12,525	13,617	12,877	14,286

Income Statement

Amounts in USD Millions				For the year ended		For the period ended	
Details	31 Dec 2022	31 Dec 2023	31 Dec 2024	30 Jun 2024	30 Jun 2025		
- Interest Income-Conventional	475.7	587.9	651.1	327.1	314.0		
- Interest Income-Islamic	28.2	42.0	55.5	30.4	32.1		
Total Interest Income	503.9	629.9	706.6	357.5	346.1		
- Interest Expenses-Conventional	(221.1)	(316.6)	(385.0)	(199.2)	(185.3)		
- Interest Expenses-Islamic	(13.9)	(26.2)	(39.0)	(22.0)	(22.3)		
Total Interest Expenses	(235.0)	(342.8)	(424.0)	(221.2)	(207.6)		
Net Interest Income	268.9	287.1	282.6	136.3	138.5		
Non funded Income	90.1	91.8	110.5	56.8	67.8		
Total Income	359.1	378.9	393.1	193.1	206.3		
- Staff Costs	(95.4)	(99.3)	(102.3)	(51.0)	(52.9)		
- Other Operating Costs	(46.6)	(45.7)	(44.9)	(19.7)	(22.9)		
- Depreciation	(15.2)	(15.8)	(16.4)	(8.0)	(8.3)		
Total Operating Expenditure	(157.2)	(160.8)	(163.6)	(78.7)	(84.1)		
Operating Profit	201.9	218.1	229.5	114.4	122.2		
- Gross Provisions	(68.9)	(62.2)	(59.8)	(31.7)	(31.2)		
- Recovery	16.3	21.4	23.1	12.0	12.7		
Net Loan Impairment	(52.6)	(40.8)	(36.7)	(19.7)	(18.5)		
Net Profit Before Tax	149.3	177.3	192.8	94.7	103.7		
Taxation	(24.1)	(26.6)	(28.9)	(14.4)	(15.4)		
Net Profit for the period	125.2	150.7	163.9	80.3	88.3		

Q&A



Thank you

