Unaudited statement of profit or loss and other comprehensive income for the six months period ended 30 June 2025

Render Sub-Jun-25 30-Jun-25 30-Jun	for the six months period ended so tune 2020	Three	Three	Six	Six
Net impairment (charge)/release on financial assets 130					months
Interest income 28,504 47,267 60,201 94,864 Interest expense (6,506) (12,244) (14,393) (27,155 Net interest income 21,998 35,023 45,808 67,709 Fee and commission income 1,489 1,538 2,910 3,162 Fee and commission expense (306) (298) (560) (488 Net fee and commission income 1,183 1,240 2,350 2,673 (488 Net fee and commission income 1,183 1,240 2,350 2,673 (488 Net fee and commission income 374 613 921 1,253 (23,555 36,876 49,079 71,635 (49,079 71,635 71,763 (49,079 71,763					
Interest income 28,504 47,267 60,201 94,864 Interest expense (6,506 (12,244) (14,393) (27,155 Net interest income 21,998 35,023 45,808 67,709 Fee and commission income 1,489 1,538 2,910 3,162 Fee and commission expense (306) (298) (560) (489 Net fee and commission income 1,183 1,240 2,350 2,673 Net trading income 374 613 921 1,253 Net trading income 53 69 186 133 Total operating income 53 69 186 133 Total operating income 23,608 36,945 49,265 71,768 Net impairment (charge)/release on financial assets (306) 219 (360) 316 Net impairment expenses (709) (679) (1,404) (1,307 Depreciation (75) (70) (153) (143 Other expenses (3,007) (2,340) (6,032) (5,495 Total expenses (3,791) (3,089) (7,589) (6,945 Total expenses (4,224) (4,115) (7,433) (7,736 Profit before tax 19,511 34,075 41,316 65,133 Tax expense (4,224) (4,115) (7,433) (7,736 Profit for the period 15,287 29,960 33,883 57,403 Other comprehensive income Items that will not be reclassified to profit or loss Remeasurements of retirement benefits (196) (24) (224) (124 tems that may be reclassified to profit or loss Net change in fair value on debt instruments 27					
Interest expense (6,506) (12,244) (14,393) (27,155 Net interest income 21,998 35,023 45,808 67,709 Fee and commission income 1,489 1,538 2,910 3,162 Fee and commission expense (306) (298) (560) (489 Net fee and commission income 1,183 1,240 2,350 2,673 Net trading income 374 613 921 1,253 23,555 36,876 49,079 71,635 Cother operating income 53 69 186 133 Total operating income 23,608 36,945 49,265 71,768 Net impairment (charge)/release on financial assets (306) 219 (360) 316 Separation (75) (70) (153) (143 Other expenses (3,007) (2,340) (6,032) (5,495 Total expenses (3,007) (2,340) (6,032) (5,495 Total expenses (3,791) (3,089) (7,589) (6,945 Profit before tax 19,511 34,075 41,316 65,139 Tax expense (4,224) (4,115) (7,433) (7,736 Profit for the period 15,287 29,960 33,883 57,403 Other comprehensive income Items that will not be reclassified to profit or loss Remeasurements of retirement benefits (196) (24) (224) (124 benefits - (3) - (144 Separation - (411 - (115 Separation - (411 - (115 - (115 Separation - (411 - (115		USD'000	USD'000	USD'000	USD:000
Net interest income 21,998 35,023 45,808 67,709	Interest income	28,504		60,201	94,864
Fee and commission income	•				(27,155)
Net fee and commission income 1,183 1,240 2,350 2,673 Net trading income 374 613 921 1,253 23,555 36,876 49,079 71,635 Chher operating income 53 69 186 133 Total operating income 23,608 36,945 49,265 71,768 Net impairment (charge)/release on financial assets (306) 219 (360) 316 Personnel expenses (709) (679) (1,404) (1,307 Depreciation (75) (70) (153) (143 Chher expenses (3,007) (2,340) (6,032) (5,495 Total expenses (3,791) (3,089) (7,589) (6,945 Profit before tax 19,511 34,075 Tax expense (4,224) (4,115) (7,433) (7,736 Profit for the period 15,287 29,960 33,883 57,403 Other comprehensive income Items that will not be reclassified to profit or loss Remeasurements of retirement benefits (196) (24) (224) (124 benefits - (3) - (14 (196) (27) (224) (138 Characterists 27 - 190 (168 Deferred tax on net change in fair value of debt instruments - (41) - (11 Total other comprehensive income for the period (169) (68) (34) (317 Total other comprehensive income for the period (169) (68) (34) (317 Total other comprehensive income for the period (169) (68) (34) (317 Total other comprehensive income for the period (169) (68) (34) (317 Total other comprehensive income for the period (169) (68) (68) (34) (317 Total other comprehensive income for the period (169) (68	Net interest income	21,998	35,023	45,808	67,709
Net fee and commission income 1,183 1,240 2,355 2,673 Net trading income 374 613 921 1,253 23,555 36,876 49,079 71,635 Other operating income 53 69 186 133 Total operating income 23,608 36,945 49,265 71,768 Net impairment (charge)/release on financial assets (306) 219 (360) 316 Personnel expenses (709) (679) (1,404) (1,307 Depreciation (75) (70) (153) (143 Other expenses (3,007) (2,340) (6,032) (5,495 Total expenses (3,007) (2,340) (6,032) (5,495 Profit before tax 19,511 34,075 41,316 65,139 Tax expense (4,224) (4,115) (7,433) (7,736 Profit for the period 15,287 29,960 33,883 57,403 Other comprehensive income lems that will not be reclassified to profit or loss (Fee and commission income	1,489	1,538	2,910	3,162
Net trading income 374 613 921 1,253 23,555 36,876 49,079 71,635 Other operating income 53 69 186 133 Total operating income 23,608 36,945 49,265 71,768 Net impairment (charge)/release on financial assets (306) 219 (360) 316 Personnel expenses (709) (679) (1,404) (1,307 Depreciation (75) (70) (153) (143) Other expenses (3,007) (2,340) (6,032) (5,495) Total expenses (3,007) (2,340) (6,032) (5,495) Profit before tax 19,511 34,075 41,316 65,139 Tax expense (4,224) (4,115) (7,433) (7,736) Profit for the period 15,287 29,960 33,883 57,403 Other comprehensive income (196) (24) (224) (124) benefits - (3) - (14	Fee and commission expense	(306)	(298)	(560)	(489)
Colter operating income 53 69 186 133 133 134 135	Net fee and commission income	1,183	1,240	2,350	2,673
Other operating income 53 69 186 133 Total operating income 23,608 36,945 49,265 71,768 Net impairment (charge)/release on financial assets (306) 219 (360) 316 Personnel expenses (709) (679) (1,404) (1,307 Depreciation (75) (70) (153) (143 Other expenses (3,007) (2,340) (6,032) (5,495 Total expenses (3,791) (3,089) (7,589) (6,945 Profit before tax 19,511 34,075 41,316 65,139 Tax expense (4,224) (4,115) (7,433) (7,736 Profit for the period 15,287 29,960 33,883 57,403 Other comprehensive income ltems that will not be reclassified to profit or loss (196) (24) (224) (124) benefits - (3) - (4 (24) (224) (124) benefits - (3) - - -	Net trading income	374	613	921	1,253
Net impairment (charge)/release on financial assets (306) 219 (360) 316		23,555	36,876	49,079	71,635
Net impairment (charge)/release on financial assets (306) 219 (360) 316 Personnel expenses (709) (679) (1,404) (1,307 Depreciation (75) (70) (153) (143 Other expenses (3,007) (2,340) (6,032) (5,495 Total expenses (3,791) (3,089) (7,589) (6,945 Profit before tax 19,511 34,075 41,316 65,139 Tax expense (4,224) (4,115) (7,433) (7,736 Profit for the period 15,287 29,960 33,883 57,403 Other comprehensive income Items that will not be reclassified to profit or loss Remeasurements of retirement benefits (196) (24) (224) (124 benefits - (3) - (14 (196) (27) (224) (138 Items that may be reclassified to profit or loss Net change in fair value on debt instruments 27 - 190 (168 Deferred tax on net change in fair value of debt instruments - (41) - (11 Total other comprehensive income for the period (169) (68) (34) (317 Total other comprehensive income for the period (169) (68) (34) (317 Comparison of the period (169) (169	Other operating income	53	69	186	133
Personnel expenses (709) (679) (1,404) (1,307)	Total operating income	23,608	36,945	49,265	71,768
Comparison		(306)	219	(360)	316
Other expenses (3,007) (2,340) (6,032) (5,495) Total expenses (3,791) (3,089) (7,589) (6,945) Profit before tax 19,511 34,075 41,316 65,139 Tax expense (4,224) (4,115) (7,433) (7,736) Profit for the period 15,287 29,960 33,883 57,403 Other comprehensive income 15,287 29,960 33,883 57,403 Other comprehensive income (196) (24) (224) (124) benefits - (3) - (14 benefits - (3) - (14 incomprehensive income - (24) (224) (124) incomprehensive income - (3) - - (41) incomprehensive income -	Personnel expenses	(709)	(679)	(1,404)	(1,307)
Total expenses (3,791) (3,089) (7,589) (6,945)	Depreciation	(75)	(70)	(153)	(143)
Profit before tax Tax expense (4,224) (4,115) (7,433) (7,736) Profit for the period 15,287 29,960 33,883 57,403 Other comprehensive income Items that will not be reclassified to profit or loss Remeasurements of retirement benefits benefits (196) (24) (224) (124) (124) (196) (27) (224) (138) Items that may be reclassified to profit or loss Net change in fair value on debt instruments Deferred tax on net change in fair value of debt instruments 27 - 190 (168) (196)	Other expenses	(3,007)	(2,340)	(6,032)	(5,495)
Tax expense (4,224) (4,115) (7,433) (7,736) Profit for the period 15,287 29,960 33,883 57,403 Other comprehensive income Items that will not be reclassified to profit or loss (196) (24) (224) (124) Remeasurements of retirement benefits (196) (27) (224) (138) benefits - (3) - (14) (196) (27) (224) (138) Items that may be reclassified to profit or loss Net change in fair value on debt instruments 27 - 190 (168) Deferred tax on net change in fair value of debt instruments - (41) - (11 Total other comprehensive income for the period (169) (68) (34) (317)	Total expenses	(3,791)	(3,089)	(7,589)	(6,945)
Profit for the period Other comprehensive income Items that will not be reclassified to profit or loss Remeasurements of retirement benefits benefits - (3) - (14 (196) (27) (224) (138 Items that may be reclassified to profit or loss Net change in fair value on debt instruments Deferred tax on net change in fair value of debt instruments - (41) - (11 Total other comprehensive income for the period 15,287 29,960 33,883 57,403 (196) (24) (224) (124 (124) (196) (27) (224) (138 (196) (27) (27) (224) (138 (196) (27) (27) (224) (138 (196) (27) (27) (284 (196) (27) (284 (196) (27) (284 (196) (27) (284 (196) (27) (284 (196) (27) (284 (196) (27) (284 (196) (27) (284 (196) (27) (284 (196) (27) (284 (196) (27) (284 (196) (27) (284 (196) (27) (284 (196) (27) (284 (196) (27) (284 (196) (28	Profit before tax	19,511	34,075	41,316	65,139
Other comprehensive income Items that will not be reclassified to profit or loss Remeasurements of retirement benefits benefits - (3) - (14 (196) (27) (224) (138 (196) (27) (27) (28 (196) (27) (28 (196) (27) (28 (196) (27) (28 (196) (27) (28 (196) (27) (28 (196) (27) (28 (196) (27) (28 (196) (27) (28 (196) (28 (196) (28 (196) (28 (196) (28 (196) (28 (196) (28 (196) (28 (196) (28 (196) (28 (196) (28 (196) (28 (196) (28 (196) (28 (196) (28 (196) (28 (196) (28	Tax expense	(4,224)	(4,115)	(7,433)	(7,736)
Items that will not be reclassified to profit or loss Remeasurements of retirement benefits (196) (24) (224) (124)	Profit for the period	15,287	29,960	33,883	57,403
Color	•				
Items that may be reclassified to profit or loss Net change in fair value on debt instruments Deferred tax on net change in fair value of debt instruments 27 - 190 (168) - (41) - (11) Total other comprehensive income for the period (169) (68) (34) (317)	Remeasurements of retirement benefits	(196)	(24)	(224)	(124)
Items that may be reclassified to profit or lossNet change in fair value on debt instruments27 - 190 (168)Deferred tax on net change in fair value of debt instruments- (41) - (11)Total other comprehensive income for the period(169) (68) (34) (317)	benefits	-	(3)	-	(14)
Net change in fair value on debt instruments Deferred tax on net change in fair value of debt instruments - (41) Total other comprehensive income for the period (168) (168) (27 - 190 (168) - (41) - (11) (179) (179) (169) (169) (169) (109)		(196)	(27)	(224)	(138)
Deferred tax on net change in fair value of debt instruments	•	27	_	190	(168)
27 (41) 190 (179 190 (317	Deferred tax on net change in fair value of debt	-	(41)	-	(11)
		27	(41)	190	(179)
Total comprehensive income for the period 15,118 29,892 33,849 57,086	Total other comprehensive income for the period	(169)	(68)	(34)	(317)
	Total comprehensive income for the period	15,118	29,892	33,849	57,086



Unaudited statement of financial position As at 30 June 2025

Assets 1,222,359 819,788 Reverse repurchase agreements - non trading - 201,742 Trading assets 20 2 Loans and advances to banks 335,191 352,916 Loans and advances to customers 357,142 592,255 Investment securities at fair value through other 799,664 762,577 Investment securities at amortised cost 3,358 3,185 Other assets 746 3,341 Property, plant and equipment 1,127 1,279 Deferred tax assets 171 171 Total assets 2,719,778 2,737,256 Liabilities 2,443,722 2,347,401 Trading liabilities 1 6 Other borrowed funds 11,613 31,981 Current tax liabilities 4,027 6,563 Other liabilities 4,869 4,482 Total liabilities 2,464,232 2,390,491 Shareholder's equity 72,957 72,957 Retained earnings 103,600 192,461		30-Jun-25 USD'000	31-Dec-24 USD'000
Reverse repurchase agreements - non trading - 201,742 Trading assets 20 2 Loans and advances to banks 335,191 352,916 Loans and advances to customers 357,142 592,255 Investment securities at fair value through other comprehensive income Investment securities at amortised cost 799,664 762,577 Investment securities at amortised cost 3,358 3,185 Other assets 746 3,341 Property, plant and equipment 1,127 1,279 Deferred tax assets 171 171 Total assets 2,719,778 2,737,256 Liabilities 2 2,443,722 2,347,401 Trading liabilities 1 64 Other borrowed funds 11,613 31,981 Current tax liabilities 4,027 6,563 Other liabilities 2,464,232 2,390,491 Shareholder's equity 72,957 72,957 Retained earnings 103,600 192,461 Other reserves 78,989 81,347 Total equ	Assets		
Trading assets 20 2 Loans and advances to banks 335,191 352,916 Loans and advances to customers 357,142 592,255 Investment securities at fair value through other comprehensive income investment securities at amortised cost 799,664 762,577 Investment securities at amortised cost 3,358 3,185 Other assets 746 3,341 Property, plant and equipment 1,127 1,279 Deferred tax assets 171 171 Total assets 2,719,778 2,737,256 Liabilities 2 2,443,722 2,347,401 Trading liabilities 1 64 Other borrowed funds 11,613 31,981 Current tax liabilities 4,027 6,563 Other liabilities 4,869 4,482 Total liabilities 2,464,232 2,390,491 Shareholder's equity 72,957 72,957 Retained earnings 103,600 192,461 Other reserves 78,989 81,347 Total equity attributable to equi	Cash and cash equivalents	1,222,359	819,788
Loans and advances to banks 335,191 352,916 Loans and advances to customers 357,142 592,255 Investment securities at fair value through other comprehensive income 799,664 762,577 Investment securities at amortised cost 3,358 3,185 Other assets 746 3,341 Property, plant and equipment 1,127 1,279 Deferred tax assets 171 171 Total assets 2,719,778 2,737,256 Liabilities 2 2,43,722 2,347,401 Trading liabilities 1 64 Other borrowed funds 11,613 31,981 Current tax liabilities 4,027 6,563 Other liabilities 4,869 4,482 Total liabilities 2,464,232 2,390,491 Shareholder's equity 72,957 72,957 Retained earnings 103,600 192,461 Other reserves 78,989 81,347 Total equity attributable to equity holder 255,546 346,765 Total liabilities	Reverse repurchase agreements - non trading	-	201,742
Loans and advances to customers 187,142 592,255 Investment securities at fair value through other comprehensive income 799,664 762,577 Investment securities at amortised cost 3,358 3,185 Other assets 746 3,341 Property, plant and equipment 1,127 1,279 Deferred tax assets 171 171 Total assets 2,719,778 2,737,256 Liabilities 2,443,722 2,347,401 Trading liabilities 1 64 Other borrowed funds 11,613 31,981 Current tax liabilities 4,869 4,482 Total liabilities 2,464,232 2,390,491 Shareholder's equity 103,600 192,461 Other reserves 78,989 81,347 Total equity attributable to equity holder 255,546 346,765 Total liabilities 2,719,778 2,737,256 Contingent Liabilities 2,7603 68,688 Other liabilities 2,7603 68,688 Other liabilities 2,7603 68,688	Trading assets	20	2
Investment securities at fair value through other comprehensive income 799,664 762,577 Investment securities at amortised cost 3,358 3,185	Loans and advances to banks	335,191	352,916
comprehensive income 799,664 762,577 Investment securities at amortised cost 3,358 3,185 Other assets 746 3,341 Property, plant and equipment 1,127 1,279 Deferred tax assets 171 171 Total assets 2,719,778 2,737,256 Liabilities Deposits from customers 2,443,722 2,347,401 Trading liabilities 1 64 Other borrowed funds 11,613 31,981 Current tax liabilities 4,027 6,563 Other liabilities 4,869 4,482 Total liabilities 2,464,232 2,390,491 Shareholder's equity Stated capital – paid up 72,957 72,957 Retained earnings 103,600 192,461 Other reserves 78,989 81,347 Total equity attributable to equity holder 255,546 346,765 Total liabilities 2,719,778 2,737,256 Contingent Liabilities 27,603 68,688 </td <td></td> <td>357,142</td> <td>592,255</td>		357,142	592,255
Numestment securities at amortised cost 3,358 3,185 Other assets 746 3,341 Property, plant and equipment 1,127 1,279 Deferred tax assets 171 171 Total assets 2,719,778 2,737,256 Liabilities 2,443,722 2,347,401 Trading liabilities 1 64 Other borrowed funds 11,613 31,981 Current tax liabilities 4,869 4,482 Total liabilities 2,464,232 2,390,491 Shareholder's equity Stated capital – paid up 72,957 72,957 Retained earnings 103,600 192,461 Other reserves 78,989 81,347 Total equity attributable to equity holder 255,546 346,765 Total liabilities 2,719,778 2,737,256 Contingent Liabilities 27,603 68,688	<u> </u>	700 664	760 F77
Other assets 746 3,341 Property, plant and equipment 1,127 1,279 Deferred tax assets 171 171 Total assets 2,719,778 2,737,256 Liabilities Deposits from customers 2,443,722 2,347,401 Trading liabilities 1 64 Other borrowed funds 11,613 31,981 Current tax liabilities 4,027 6,563 Other liabilities 4,869 4,482 Total liabilities 2,464,232 2,390,491 Shareholder's equity 72,957 72,957 Retained earnings 103,600 192,461 Other reserves 78,989 81,347 Total equity attributable to equity holder 255,546 346,765 Total liabilities and shareholder's equity 2,719,778 2,737,256 Contingent Liabilities 27,603 68,688	·	•	
Property, plant and equipment 1,127 1,279 Deferred tax assets 171 171 Total assets 2,719,778 2,737,256 Liabilities 2,443,722 2,347,401 Trading liabilities 1 64 Other borrowed funds 11,613 31,981 Current tax liabilities 4,027 6,563 Other liabilities 4,869 4,482 Total liabilities 2,464,232 2,390,491 Shareholder's equity 72,957 72,957 Retained earnings 103,600 192,461 Other reserves 78,989 81,347 Total equity attributable to equity holder 255,546 346,765 Total liabilities and shareholder's equity 2,719,778 2,737,256 Contingent Liabilities 2,7603 68,688		•	
171 171 171 171 171 170 2,719,778 2,737,256 2,737,256 2,719,778 2,737,256 2,347,401 2,443,722 2,347,401 2,443,722 2,347,401 3,1981 2,464 2,464 2,464 2,464 2,464 2,464 2,464 2,390,491 2,464 2,390,491 3,600 1,92,461 2,464 2,46			
Liabilities Deposits from customers Trading liabilities Other borrowed funds Current tax liabilities Other liabilities Other liabilities Other liabilities Other liabilities Other liabilities Total liabilities Stated capital – paid up Stated capital – paid up Retained earnings Other reserves Total equity attributable to equity holder Total liabilities and shareholder's equity Contingent Liabilities Guarantees, letters of credit, endorsements and other obligations Deposits from customers 2,443,722 2,347,401 64 64 64 64 64 64 64 64 64 64 64 64 64			
Liabilities Deposits from customers 2,443,722 2,347,401 Trading liabilities 1 64 Other borrowed funds 11,613 31,981 Current tax liabilities 4,027 6,563 Other liabilities 4,869 4,482 Total liabilities 2,464,232 2,390,491 Shareholder's equity 72,957 72,957 Retained earnings 103,600 192,461 Other reserves 78,989 81,347 Total equity attributable to equity holder 255,546 346,765 Total liabilities and shareholder's equity 2,719,778 2,737,256 Contingent Liabilities Guarantees, letters of credit, endorsements and other obligations 27,603 68,688	Total assets	2,719,778	2,737,256
Deposits from customers 2,443,722 2,347,401 Trading liabilities 1 64 Other borrowed funds 11,613 31,981 Current tax liabilities 4,027 6,563 Other liabilities 4,869 4,482 Total liabilities 2,464,232 2,390,491 Shareholder's equity 2 72,957 72,957 Retained earnings 103,600 192,461 Other reserves 78,989 81,347 Total equity attributable to equity holder 255,546 346,765 Total liabilities and shareholder's equity 2,719,778 2,737,256 Contingent Liabilities 27,603 68,688			
Trading liabilities 1 64 Other borrowed funds 11,613 31,981 Current tax liabilities 4,027 6,563 Other liabilities 4,869 4,482 Total liabilities 2,464,232 2,390,491 Shareholder's equity 72,957 72,957 Retained earnings 103,600 192,461 Other reserves 78,989 81,347 Total equity attributable to equity holder 255,546 346,765 Total liabilities and shareholder's equity 2,719,778 2,737,256 Contingent Liabilities Guarantees, letters of credit, endorsements and other obligations 27,603 68,688	Liabilities		
Other borrowed funds Current tax liabilities Other liabilities Other liabilities Other liabilities Other liabilities Total liabilities Stated capital – paid up Stated carnings Other reserves Total equity attributable to equity holder Total liabilities and shareholder's equity Contingent Liabilities Guarantees, letters of credit, endorsements and other obligations 11,613 31,981 4,027 6,563 4,869 4,482 2,390,491 72,957 72	Deposits from customers	2,443,722	2,347,401
Current tax liabilities Other liabilities 4,869 4,482 Total liabilities 2,464,232 2,390,491 Shareholder's equity Stated capital – paid up Retained earnings Other reserves 78,989 81,347 Total equity attributable to equity holder Total liabilities and shareholder's equity Contingent Liabilities Guarantees, letters of credit, endorsements and other obligations 4,027 6,563 4,482 2,390,491 72,957 72,9	Trading liabilities	1	64
Other liabilities 4,869 4,482 Total liabilities 2,464,232 2,390,491 Shareholder's equity Stated capital – paid up 72,957 72,957 Retained earnings 103,600 192,461 Other reserves 78,989 81,347 Total equity attributable to equity holder 255,546 346,765 Total liabilities and shareholder's equity 2,719,778 2,737,256 Contingent Liabilities Guarantees, letters of credit, endorsements and other obligations 68,688	Other borrowed funds	11,613	31,981
Total liabilities Shareholder's equity Stated capital – paid up Retained earnings Other reserves Total equity attributable to equity holder Total liabilities and shareholder's equity Contingent Liabilities Guarantees, letters of credit, endorsements and other obligations 2,390,491 72,957 72,957 72,957 72,957 72,957 78,989 81,347 75,546 255,546 346,765 2,719,778 2,737,256	Current tax liabilities	4,027	6,563
Shareholder's equity Stated capital – paid up Retained earnings Other reserves Total equity attributable to equity holder Total liabilities and shareholder's equity Contingent Liabilities Guarantees, letters of credit, endorsements and other obligations Total equity 27,603 68,688	Other liabilities	4,869	4,482
Stated capital – paid up Retained earnings 103,600 192,461 Other reserves 78,989 81,347 Total equity attributable to equity holder 255,546 346,765 Total liabilities and shareholder's equity Contingent Liabilities Guarantees, letters of credit, endorsements and other obligations 27,603 68,688	Total liabilities	2,464,232	2,390,491
Retained earnings Other reserves 78,989 81,347 Total equity attributable to equity holder Total liabilities and shareholder's equity Contingent Liabilities Guarantees, letters of credit, endorsements and other obligations 103,600 192,461 255,546 346,765 2,719,778 2,737,256	Shareholder's equity		
Other reserves 78,989 81,347 Total equity attributable to equity holder 255,546 346,765 Total liabilities and shareholder's equity 2,719,778 2,737,256 Contingent Liabilities Guarantees, letters of credit, endorsements and other obligations 27,603 68,688	Stated capital – paid up	72,957	72,957
Total equity attributable to equity holder Total liabilities and shareholder's equity Contingent Liabilities Guarantees, letters of credit, endorsements and other obligations 255,546 346,765 2,719,778 2,737,256 27,603 68,688	Retained earnings	103,600	192,461
Total liabilities and shareholder's equity Contingent Liabilities Guarantees, letters of credit, endorsements and other obligations 2,719,778 2,737,256 2,737,256 27,603 68,688	Other reserves	78,989	81,347
Contingent Liabilities Guarantees, letters of credit, endorsements and other obligations 27,603 68,688	Total equity attributable to equity holder	255,546	346,765
Guarantees, letters of credit, endorsements and other obligations 27,603 68,688	Total liabilities and shareholder's equity	2,719,778	2,737,256
Guarantees, letters of credit, endorsements and other obligations 27,603 68,688	Contingent Liabilities		
Commitments 490,565 565,602	Guarantees, letters of credit, endorsements and other	27,603	68,688
	Commitments	490,565	565,602

Approved on 25 July 2025

Philip Fellowes . Chairman

Hajrah Sakauloo Chief Executive Officer & Head of Banking

Yousuf M Syed Director

Unaudited statement of changes in equity for the six months period ended 30 June 2025

			Other reserves				
	Stated	Retained	Statutory	General	Share	Fair value	Total
	capital	earnings	reserve	banking	based	reserve	equity
-	USD'000	USD'000	USD'000	USD'000	USD'000	USD'000	USD'000
Balance at 1 January 2025	72,957	192,461	72,957	8,293	84	13	346,765
Profit for the period	-	33,883	-	-	-	-	33,883
Other comprehensive income							
Net change in fair value on debt instruments	-	-	-	-	-	190	190
Remeasurements of retirement obligations	-	(224)	-	-	-	-	(224)
Tax on other comprehensive income	-	-	-	-	-	-	•
Total other comprehensive income for the period	-	(224)	-	-	-	190	(34)
Total comprehensive income for the period	-	33,659	-	-	-	190	33,849
Transactions with owner of the Bank							-
Dividends paid	-	(125,000)	-	-	-	-	(125,000)
Share-based payment	-	-	-	-	(68)	-	(68)
Transactions with owner of the Bank	-	(125,000)	-	-	(68)	-	(125,068)
Transfer from general banking reserve	-	2,480	-	(2,480)	-	-	-
Balance at 30 June 2025	72,957	103,600	72,957	5,813	16	203	255,546
Balance at 1 January 2024	72,957	193,671	72,957	10,337	81	(148)	349,855
Profit for the year	72,557	57,403	72,337	10,557	-	(140)	57,403
Other comprehensive income		37,403					37, 4 03
Net change in fair value on debt instruments	_	_	_	_	_	(168)	(168)
Remeasurements of retirement obligations	_	(124)	_	_	_	(100)	(124)
Tax on other comprehensive income	_	(14)	_	_	_	(11)	(25)
Total other comprehensive income for the year	_	(138)	_	_	_	(179)	(317)
Total comprehensive income for the year	-	57,265	_	_	-	(179)	57,086
Transactions with owner of the Bank		•				,	•
Dividends paid	-	(105,000)	_	_	_	_	(105,000)
Share-based payment	-	-	-	-	8	-	8
Transactions with owner of the Bank	-	(105,000)	-	-	8	-	(104,992)
Transfer from general banking reserve	_	2,731	_	(2,731)	_	_	_
Balance at 30 June 2024		_,		(-, ,			

Unaudited statement of cash flows for the six months period ended 30 June 2025

	Six months ended 30-Jun-25 USD'000	Six months ended 30-Jun-24 USD'000
Cash flows from operating activities Profit before tax	41,316	65,139
Adjustments for: Depreciation Disposal of property, plant and equipment	153 -	143 4
Net impairment charge/(release) on financial assets Net interest income Unrealised exchange differences	360 (45,808) 13,146	(316) (67,709) 1,503
Change in: Other assets	9,167	(1,236)
Other liabilities Trading assets	2,593 101 (18)	22,431 (1,284) 253
Trading liabilities Loans and advances to banks	(63) 18,024	13 60,074
Loans and advances to customers Deposits from customers Other borrowed funds	233,689 97,690 (20,349)	347,933 (177,659) (249,989)
Interest received Interest paid	340,834 59,219 (15,764)	536 77,029 (27,113)
Tax paid Net cash generated from operating activities	(9,969) 374,320	(14,712) 35,740
Cash flows from investing activities Acquisition of property, plant and equipment Purchase of investment securities Proceed on maturity of investment securities	- (858,654) 625,297	(5) (1,023,480) 931,204
Net cash used in investing activities	(233,357)	(92,281)
Cash flows from financing activities Principal elements of lease payments Dividends paid Net cash used in financing activities	(58) (125,000) (125,058)	(55) (105,000) (105,055)
Net change in cash and cash equivalents	15,905	(161,596)
Cash and cash equivalents at 1 January Exchange differences in respect of cash and cash equivalents Cash and cash equivalents at end of the period	1,219,742 (13,288) 1,222,359	1,531,152 (796) 1,368,760