

Statement of cash flows, indirect method	Thousands/Omani Rial/Audited	
	Consolidated 01/01/2021-31/12/2021	Consolidated 01/01/2020-31/12/2020
OTHER CASH FLOW INFORMATION		
CONSOLIDATED AND SEPARATE		
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES		
Profit (loss) before tax	32,160	26,999
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Adjustments for depreciation/amortization expense	2,743	2,608
Adjustments for impairment Losses (reversal) from Financial assets at fair value through other comprehensive income - Debt instruments	14,680	14,402
Other adjustments	(2,863)	248
Operating profit before changes in operating assets and liabilities	46,720	44,257
CHANGES IN OPERATING ASSETS AND LIABILITIES		
Due from banks and other financial institutions	(3,850)	
Loans and advances to customers	(197,762)	(178,313)
Other assets	(7,000)	(3,723)
Due to banks	127,096	80,551
Deposits from customers	256,737	212,928
Other liabilities	2,195	8,104
Income taxes refund (paid)	(2,499)	(3,663)
Other inflows (outflows) of cash, classified as operating activities	(182)	(33)
Net cash flows from (used in) operating activities	221,455	160,108
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Purchase of investments securities	592,001	608,368
Proceed from sale of investments securities	543,080	585,173
Purchase of property, plant and equipment	6,528	4,279
Net cash flows from (used in) investing activities	(55,449)	(27,474)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES		
Other borrowed funds	(67,375)	32,725
Proceeds from issuance of rights shares	30,115	
Cash dividend paid to equity holders of the Bank	9,749	15,711
Interest payment on tier1 capital securities classified as financing activities	9,300	9,300
Other inflows (outflows) of cash, classified as financing activities	(9,344)	(5,945)
Net cash flows from (used in) financing activities	(65,653)	1,769
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	100,353	134,403
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		
Net increase (decrease) in cash and cash equivalents	100,353	134,403
Cash and cash equivalents at beginning of period	199,669	65,266
Cash and cash equivalents at end of period	300,022	199,669