

Statement of cash flows, indirect method	Actuals/Omani Rial/Audited	
	Standalone 01/01/2024-31/12/2024	Standalone 01/01/2023-31/12/2023
STATEMENT OF CASH FLOWS		
CONSOLIDATED AND SEPARATE		
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES		
Profit (loss) before tax	48,481,000	42,316,000
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Adjustments for depreciation/amortization expense	4,329,000	3,898,000
Other adjustments	7,208,000	12,551,000
Cash flows from (used in) operations before changes in working capital	60,018,000	58,765,000
CHANGES IN OPERATING ASSETS AND LIABILITIES		
Due from banks and other financial institutions	38,037,000	(38,115,000)
Loans and advances to customers	(199,502,000)	(176,398,000)
Islamic financing receivables	(142,046,000)	(30,419,000)
Other assets	(12,517,000)	19,829,000
Due to banks	158,130,000	(37,552,000)
Deposits from customers	287,101,000	179,435,000
Other liabilities	(6,498,000)	22,000
Income taxes refund (paid)	(7,117,000)	(4,266,000)
Other inflows (outflows) of cash, classified as operating activities	(55,000)	(362,000)
Net cash flows from (used in) operating activities	175,551,000	(29,061,000)
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Purchase of investments securities	79,804,000	58,508,000
Proceed from sale of investments securities	44,677,000	53,927,000
Purchase of property, plant and equipment	11,927,000	9,986,000
Proceeds from sales of property, plant and equipment	280,000	19,000
Net cash flows from (used in) investing activities	(46,774,000)	(14,548,000)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES		
Other borrowed funds	(38,500,000)	38,500,000
Proceeds from issuance of rights shares	0	50,000,000
Proceeds from issue of perpetual Tier 1 capital securities	40,000,000	54,000,000
Interest payment on tier 1 capital securities classified as financing activities	12,220,000	11,175,000
Other inflows (outflows) of cash, classified as financing activities	(32,295,000)	(72,939,000)
Net cash flows from (used in) financing activities	(43,015,000)	58,386,000
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	85,762,000	14,777,000
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		
Net increase (decrease) in cash and cash equivalents	85,762,000	14,777,000
Cash and cash equivalents at beginning of period	221,610,000	206,833,000
Cash and cash equivalents at end of period	307,372,000	221,610,000