

Statement of cash flows, indirect method	Actuals/Omani Rial/Unaudited	
	Consolidated 01/01/2025-30/06/2025	Consolidated 01/01/2024-30/06/2024
STATEMENT OF CASH FLOWS		
CONSOLIDATED AND SEPARATE		
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES		
Profit (loss) before tax	25,883,000	23,493,000
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Adjustments for depreciation/amortization expense	2,636,000	2,022,000
Adjustments for impairment Losses (reversal) from Financial assets at fair value through other comprehensive income - Debt instruments	6,789,000	5,671,000
Other adjustments	(1,221,000)	224,000
Cash flows from (used in) operations before changes in working capital	34,087,000	31,410,000
CHANGES IN OPERATING ASSETS AND LIABILITIES		
Due from banks and other financial institutions	(7,996,000)	
Loans and advances to customers	(99,320,000)	(38,718,000)
Islamic financing receivables	(46,895,000)	(77,537,000)
Other assets	(1,917,000)	(16,494,000)
Due to banks	(118,700,000)	(11,046,000)
Deposits from customers	257,608,000	136,285,000
Other liabilities	12,311,000	(637,000)
Income taxes refund (paid)	(4,010,000)	(7,118,000)
Other inflows (outflows) of cash, classified as operating activities	(126,000)	(17,000)
Net cash flows from (used in) operating activities	25,042,000	16,128,000
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Purchase of property, plant and equipment	5,205,000	7,883,000
Other inflows (outflows) of cash, classified as investing activities	(16,773,000)	(516,000)
Net cash flows from (used in) investing activities	(21,978,000)	(8,399,000)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES		
Other borrowed funds		(19,250,000)
Proceeds from issue of perpetual Tier 1 capital securities		40,000,000
Cash dividend paid to equity holders of the Bank	11,748,000	10,574,000
Interest payment on tier1 capital securities classified as financing activities	6,611,000	5,622,000
Other inflows (outflows) of cash, classified as financing activities		(20,000,000)
Net cash flows from (used in) financing activities	(18,359,000)	(15,446,000)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(15,295,000)	(7,717,000)
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		
Net increase (decrease) in cash and cash equivalents	(15,295,000)	(7,717,000)
Cash and cash equivalents at beginning of period	307,372,000	221,610,000
Cash and cash equivalents at end of period	292,077,000	213,893

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON
29 Jul 2025