

Statement of cash flows, indirect method	Actuals/Omani Rial/Unaudited	
	Consolidated 01/01/2025-30/09/2025	Consolidated 01/01/2024-30/09/2024
STATEMENT OF CASH FLOWS		
CONSOLIDATED AND SEPARATE		
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES		
Profit (loss) before tax	37,804,000	35,589,000
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Adjustments for depreciation/amortization expense	4,011,000	3,143,000
Adjustments for impairment Losses (reversal) from Financial assets at fair value through other comprehensive income - Debt instruments	10,921,000	9,000,000
Other adjustments	(669,000)	(5,011,000)
Cash flows from (used in) operations before changes in working capital	52,067,000	42,721,000
CHANGES IN OPERATING ASSETS AND LIABILITIES		
Due from banks and other financial institutions	(22,034,000)	30,527,000
Loans and advances to customers	(214,147,000)	(121,362,000)
Islamic financing receivables	(67,144,000)	(85,694,000)
Other assets	8,897,000	(14,926,000)
Due to banks	(223,251,000)	(53,166,000)
Deposits from customers	364,831,000	196,419,000
Other liabilities	7,939,000	(3,674,000)
Income taxes refund (paid)	(4,010,000)	(7,118,000)
Other inflows (outflows) of cash, classified as operating activities	(133,000)	(33,000)
Net cash flows from (used in) operating activities	(96,985,000)	(16,306,000)
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Proceed from sale of investments securities	(33,866,000)	(7,164,000)
Purchase of property, plant and equipment	7,123,000	9,742,000
Net cash flows from (used in) investing activities	(40,989,000)	(16,906,000)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES		
Other borrowed funds		(19,250,000)
Proceeds from issuance of rights shares	50,000,000	
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 tier 1 capital securities classified as financing activities	9,402,000	8,423,000
Other inflows (outflows) of cash, classified as financing activities		(20,000,000)
Net cash flows from (used in) financing activities	28,850,000	(18,247,000)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(109,124,000)	(51,459,000)
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		
Net increase (decrease) in cash and cash equivalents	(109,124,000)	(51,459,000)
Cash and cash equivalents at beginning of period	307,372,000	221,610,000
Cash and cash equivalents at end of period	198,248,000	170,151,000

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON
30 Oct 2025