

| Statement of cash flows, indirect method | Actuals/Omani Rial/Audited | |
|---|---------------------------------------|---------------------------------------|
| | Consolidated 01/01/2025-31/12/2025 | Consolidated 01/01/2024-31/12/2024 |
| STATEMENT OF CASH FLOWS | | |
| CONSOLIDATED AND SEPARATE | | |
| CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES | | |
| Profit (loss) before tax | 53,320,000 | 48,481,000 |
| ADJUSTMENTS TO RECONCILE PROFIT (LOSS) | | |
| Adjustments for depreciation/amortization expense | 5,378,000 | 4,329,000 |
| Other adjustments | 13,218,000 | 7,208,000 |
| Cash flows from (used in) operations before changes in working capital | 71,916,000 | 60,018,000 |
| CHANGES IN OPERATING ASSETS AND LIABILITIES | | |
| Due from banks and other financial institutions | (12,300,000) | 38,037,000 |
| Loans and advances to customers | (244,469,000) | (199,502,000) |
| Islamic financing receivables | (195,077,000) | (142,046,000) |
| Other assets | 3,565,000 | (12,517,000) |
| Due to banks | (89,119,000) | 158,130,000 |
| Deposits from customers | 394,765,000 | 287,101,000 |
| Other liabilities | 2,733,000 | (6,498,000) |
| Income taxes refund (paid) | (4,010,000) | (7,117,000) |
| Other inflows (outflows) of cash, classified as operating activities | (452,000) | (55,000) |
| Net cash flows from (used in) operating activities | (72,448,000) | 175,551,000 |
| CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES | | |
| Purchase of investments securities | 127,077,000 | 79,804,000 |
| Proceed from sale of investments securities | 30,593,000 | 44,677,000 |
| Purchase of property, plant and equipment | 8,368,000 | 11,927,000 |
| Proceeds from sales of property, plant and equipment | 39,000 | 280,000 |
| Net cash flows from (used in) investing activities | (104,813,000) | (46,774,000) |
| CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES | | |
| Other borrowed funds | 38,500,000 | (38,500,000) |
| Proceeds from issuance of rights shares | 50,000,000 | |
| Proceeds from issue of perpetual Tier 1 capital securities | | 40,000,000 |
| Interest payment on tier 1 capital securities classified as financing activities | 13,543,000 | 12,220,000 |
| Other inflows (outflows) of cash, classified as financing activities | (13,708,000) | (32,295,000) |
| Net cash flows from (used in) financing activities | 61,249,000 | (43,015,000) |
| Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes | (116,012,000) | 85,762,000 |
| EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS | | |
| Net increase (decrease) in cash and cash equivalents | (116,012,000) | 85,762,000 |
| Cash and cash equivalents at beginning of period | 307,372,000 | 221,610,000 |
| Cash and cash equivalents at end of period | 191,360,000 | 307,372,000 |