

Statement of cash flows, indirect method	Actuals/Omani Rial/Unaudited	
	Consolidated 01/01/2026-31/03/2026	Consolidated 01/01/2025-31/03/2025
STATEMENT OF CASH FLOWS		
CONSOLIDATED AND SEPARATE		
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES		
Profit (loss) before tax	12,716,000	11,421,000
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Adjustments for depreciation/amortization expense	1,346,000	1,170,000
Adjustments for impairment Losses (reversal) from Financial assets at fair value through other comprehensive income - Debt instruments	(4,591,000)	(4,538,000)
Other adjustments	887,000	(1,233,000)
Cash flows from (used in) operations before changes in working capital	10,358,000	6,820,000
CHANGES IN OPERATING ASSETS AND LIABILITIES		
Due from banks and other financial institutions	239,000	(12,850,000)
Loans and advances to customers	(77,111,000)	(45,599,000)
Islamic financing receivables	(25,645,000)	2,002,000
Other assets	(5,145,000)	1,688,000
Due to banks	(131,046,000)	(288,248,000)
Deposits from customers	248,628,000	191,352,000
Other liabilities	(1,467,000)	10,646,000
Other inflows (outflows) of cash, classified as operating activities		2,000
Net cash flows from (used in) operating activities	18,811,000	(134,187,000)
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Purchase of property, plant and equipment	1,024,000	2,507,000
Other inflows (outflows) of cash, classified as investing activities	(9,853,000)	(7,636,000)
Net cash flows from (used in) investing activities	(10,877,000)	(10,143,000)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES		
Other borrowed funds	19,250,000	
Cash dividend paid to equity holders of the Bank	16,241,000	
Interest payment on tier1 capital securities classified as financing activities	2,836,000	2,836,000
Other inflows (outflows) of cash, classified as financing activities	(482,000)	(433,000)
Net cash flows from (used in) financing activities	(309,000)	(3,269,000)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	7,625,000	(147,599,000)
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		
Net increase (decrease) in cash and cash equivalents	7,625,000	(147,599,000)
Cash and cash equivalents at beginning of period	191,359,000	307,372,000
Cash and cash equivalents at end of period	198,984,000	159,773,000

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON
28 Apr 2026