

Statement of cash flows, indirect method	Thousands/Omani Rial/Unaudited	
	Standalone 01/01/2025-30/06/2025	Standalone 01/01/2024-30/06/2024
STATEMENT OF CASH FLOWS		
CONSOLIDATED AND SEPARATE		
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES		
Profit (loss) before tax	27,577	25,463
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Adjustments for dividend income	(2,870)	(511)
Adjustments for depreciation/amortization expense	3,452	3,510
Adjustments for provision for impairment of loans and advances	16,185	14,927
Other adjustments	265	104
Cash flows from (used in) operations before changes in working capital	44,609	43,493
CHANGES IN OPERATING ASSETS AND LIABILITIES		
Due from banks and other financial institutions	11,042	(58,729)
Loans and advances to customers	(256,275)	17,031
Other assets	(6,231)	3,814
Due to banks	(55,923)	(75,164)
Deposits from customers	270,347	251,934
Other liabilities	15,919	(10,876)
Income taxes refund (paid)	(4,633)	(4,649)
Other inflows (outflows) of cash, classified as operating activities	(121)	(170)
Net cash flows from (used in) operating activities	18,734	166,684
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Purchase of investments securities	(24,294)	(76,860)
Purchase of property, plant and equipment	3,910	3,860
Proceeds from sales of property, plant and equipment		67
Acquisition of Investments in associates	18,784	
Dividends received	2,870	511
Net cash flows from (used in) investing activities	4,470	73,578
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES		
Other borrowed funds	31,000	
Cash dividend paid to equity holders of the Bank	19,626	23,222
Interest payment on tier1 capital securities classified as financing activities	5,267	5,312
Net cash flows from (used in) financing activities	6,107	(28,534)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	29,311	211,728
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		
Net increase (decrease) in cash and cash equivalents	29,311	211,728
Cash and cash equivalents at beginning of period	324,808	265,319
Cash and cash equivalents at end of period	305,531	323,327

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