

Statement of cash flows, indirect method	Thousands/Omani Rial/Unaudited	
	Standalone 01/01/2025-30/09/2025	Standalone 01/01/2024-30/09/2024
STATEMENT OF CASH FLOWS		
CONSOLIDATED AND SEPARATE		
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES		
Profit (loss) before tax	41,335	38,752
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Adjustments for dividend income	(4,430)	(511)
Adjustments for depreciation/amortization expense	5,147	5,272
Adjustments for provision for impairment of loans and advances	24,530	18,634
Other adjustments	358	220
Cash flows from (used in) operations before changes in working capital	66,940	62,367
CHANGES IN OPERATING ASSETS AND LIABILITIES		
Due from banks and other financial institutions	19,633	(37,636)
Loans and advances to customers	(334,990)	13,333
Other assets	(9,302)	3,277
Due to banks	33,415	(131,212)
Deposits from customers	200,430	203,384
Other liabilities	23,045	(12,251)
Income taxes refund (paid)	(4,633)	(4,731)
Other inflows (outflows) of cash, classified as operating activities	(220)	(233)
Net cash flows from (used in) operating activities	(5,682)	96,298
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Purchase of property, plant and equipment	5,144	5,793
Proceeds from sales of property, plant and equipment		62
Dividends received	4,430	511
Other inflows (outflows) of cash, classified as investing activities	(90,197)	(101,662)
Net cash flows from (used in) investing activities	(90,911)	(106,882)
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	9,155	9,221
Net cash flows from (used in) financing activities	2,219	(32,443)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(94,374)	(43,027)
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		
Net increase (decrease) in cash and cash equivalents	(94,374)	(43,027)
Cash and cash equivalents at beginning of period	324,808	265,401
Cash and cash equivalents at end of period	230,434	222,374