

Statement of cash flows, indirect method	Thousands/Omani Rial/Audited	
	Standalone 01/01/2025-31/12/2025	Standalone 01/01/2024-31/12/2024
STATEMENT OF CASH FLOWS		
CONSOLIDATED AND SEPARATE		
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES		
Profit (loss) before tax	58,420	50,187
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Adjustments for net investment income	(361)	(32)
Adjustments for dividend income	(7,515)	(4,034)
Adjustments for depreciation/amortization expense	6,921	7,034
Adjustments for Impairment Losses (reversal) from property, plant and equipment	(40)	(62)
Adjustments for other impairment Losses (reversal)	33,015	27,866
Adjustments for Realized (gains) losses on sale of financial assets at fair value through other comprehensive income - debt instruments	1,799	
Other adjustments	221	350
Cash flows from (used in) operations before changes in working capital	92,460	81,309
CHANGES IN OPERATING ASSETS AND LIABILITIES		
Due from banks and other financial institutions	(170,061)	(67,478)
Loans and advances to customers	(269,813)	(199,928)
Other assets	(2,162)	(767)
Due to banks	(17,549)	19,196
Deposits from customers	353,968	463,638
Other liabilities	13,003	2,726
Income taxes refund (paid)	(4,633)	(4,731)
Other inflows (outflows) of cash, classified as operating activities	(277)	(258)
Net cash flows from (used in) operating activities	(5,064)	293,707
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Purchase of investment properties	496,463	291,104
Proceed from sale of investment properties	438,524	100,733
Purchase of property, plant and equipment	7,537	14,118
Proceeds from sales of property, plant and equipment	42	83
Dividends received	7,515	4,034
Other inflows (outflows) of cash, classified as investing activities	(24,777)	
Net cash flows from (used in) investing activities	(82,696)	(200,372)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES		
Other borrowed funds	100,000	
Cash dividend paid to equity holders of the Bank	19,626	23,222
Interest payment on tier 1 capital securities classified as financing activities	12,380	10,625
Net cash flows from (used in) financing activities	67,994	(33,847)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(19,766)	59,488
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		
Net increase (decrease) in cash and cash equivalents	(19,766)	59,488
Cash and cash equivalents at beginning of period	324,808	265,319
Cash and cash equivalents at end of period	305,042	324,808