

Statement of cash flows, indirect method	Thousands/Omani Rial/Unaudited	
	Standalone 01/01/2026-31/03/2026	Standalone 01/01/2025-31/03/2025
STATEMENT OF CASH FLOWS		
CONSOLIDATED AND SEPARATE		
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES		
Profit (loss) before tax	15,320	14,300
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Adjustments for dividend income	(2,519)	(2,596)
Adjustments for depreciation/amortization expense	1,816	1,710
Adjustments for provision for impairment of loans and advances	9,549	6,403
Other adjustments	1,568	120
Cash flows from (used in) operations before changes in working capital	25,734	19,937
CHANGES IN OPERATING ASSETS AND LIABILITIES		
Due from banks and other financial institutions	(117,722)	(40,002)
Loans and advances to customers	(76,469)	(114,222)
Islamic financing receivables	(40,283)	(39,006)
Other assets	(11,876)	(18,270)
Due to banks	79,604	(108,680)
Deposits from customers	234,002	401,612
Other liabilities	39,293	(15,260)
Income taxes refund (paid)	(11)	
Other inflows (outflows) of cash, classified as operating activities	(283)	(82)
Net cash flows from (used in) operating activities	131,989	86,027
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Purchase of investments securities	(10,179)	8,062
Purchase of property, plant and equipment	2,238	1,548
Proceeds from sales of property, plant and equipment	6	
Dividends received	1,071	2,596
Net cash flows from (used in) investing activities	9,018	(7,014)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES		
Cash dividend paid to equity holders of the Bank	22,799	19,626
Interest payment on tier1 capital securities classified as financing activities	3,887	
Net cash flows from (used in) financing activities	(26,686)	(19,626)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	114,321	59,387
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		
Net increase (decrease) in cash and cash equivalents	114,321	59,387
Cash and cash equivalents at beginning of period	305,042	324,808
Cash and cash equivalents at end of period	419,363	384,195