

Statement of cash flows, indirect method	Actuals/Omani Rial/Unaudited	
	Consolidated 01/01/2025-30/06/2025	Consolidated 01/01/2024-30/06/2024
STATEMENT OF CASH FLOWS		
CONSOLIDATED AND SEPARATE		
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES		
Profit (loss) before tax	150,261,000	134,358,000
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Adjustments for net investment income	(3,962,000)	(838,000)
Adjustments for dividend income	(15,206,000)	(7,351,000)
Adjustments for Share of (profit) loss of associates	(226,000)	(546,000)
Adjustments for depreciation/amortization expense	11,520,000	10,051,000
Adjustments for other impairment Losses (reversal)	30,161,000	29,959,000
Other adjustments	7,000	3,000
Cash flows from (used in) operations before changes in working capital	172,555,000	165,636,000
CHANGES IN OPERATING ASSETS AND LIABILITIES		
Due from banks and other financial institutions	202,533,000	(167,355,000)
Loans and advances to customers	(483,639,000)	(338,588,000)
Islamic financing receivables	(34,381,000)	(22,322,000)
Other assets	98,193,000	27,775,000
Due to banks	156,009,000	467,921,000
Deposits from customers	128,923,000	88,150,000
Depositors's account / Certificates of deposit issued	(27,059,000)	37,065,000
Other liabilities	8,897,000	(35,773,000)
Income taxes refund (paid)	(35,408,000)	(33,888,000)
Net cash flows from (used in) operating activities	186,623,000	188,621,000
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Purchase of investments securities	583,832,000	131,395,000
Proceed from sale of investments securities	438,353,000	47,504,000
Purchase of property, plant and equipment	5,866,000	10,822,000
Dividends received	15,206,000	7,351,000
Dividend from associates	443,000	296,000
Net cash flows from (used in) investing activities	(135,696,000)	(87,066,000)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES		
Proceeds from sukuk		16,525,000
Repayments of sukuk		45,597,000
Cash dividend paid to equity holders of the Bank	123,856,000	116,349,000
Interest payment on tier1 capital securities classified as financing activities	11,929,000	11,539,000
Net cash flows from (used in) financing activities	(135,785,000)	(156,960,000)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(84,858,000)	(55,405,000)
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		
Net increase (decrease) in cash and cash equivalents	(84,858,000)	(55,405,000)
Cash and cash equivalents at beginning of period	1,230,584,000	1,760,708,000
Cash and cash equivalents at end of period	1,145,726,000	1,705,303,000