

Statement of cash flows, indirect method	Actuals/Omani Rial/Unaudited	
	Consolidated 01/01/2025-30/09/2025	Consolidated 01/01/2024-30/09/2024
STATEMENT OF CASH FLOWS		
CONSOLIDATED AND SEPARATE		
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES		
Profit (loss) before tax	228,453,000	204,212,000
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Adjustments for net investment income	(7,241,000)	(241,000)
Adjustments for dividend income	(19,730,000)	(9,240,000)
Adjustments for Share of (profit) loss of associates	(431,000)	(722,000)
Adjustments for depreciation/amortization expense	17,888,000	15,350,000
Adjustments for other impairment Losses (reversal)	43,628,000	46,120,000
Other adjustments	11,000	3,000
Cash flows from (used in) operations before changes in working capital	262,578,000	255,482,000
CHANGES IN OPERATING ASSETS AND LIABILITIES		
Due from banks and other financial institutions	208,016,000	(23,014,000)
Loans and advances to customers	(458,637,000)	(374,715,000)
Islamic financing receivables	(50,590,000)	(64,452,000)
Other assets	138,143,000	19,942,000
Due to banks	205,444,000	(279,140,000)
Deposits from customers	330,637,000	398,234,000
Depositors's account / Certificates of deposit issued	(8,667,000)	273,729,000
Other liabilities	33,356,000	(26,706,000)
Income taxes refund (paid)	(35,648,000)	(35,821,000)
Net cash flows from (used in) operating activities	624,632,000	143,539,000
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Purchase of investments securities	733,646,000	370,312,000
Proceed from sale of investments securities	564,267,000	78,728,000
Purchase of property, plant and equipment	12,607,000	14,419,000
Dividends received	19,730,000	9,240,000
Dividend from associates	444,000	296,000
Net cash flows from (used in) investing activities	(161,812,000)	(296,467,000)
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	327,035,000	(309,888,000)
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		
Net increase (decrease) in cash and cash equivalents	327,035,000	(309,888,000)
Cash and cash equivalents at beginning of period	1,230,584,000	1,760,708,000
Cash and cash equivalents at end of period	1,557,619,000	1,450,820,000

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