

Statement of cash flows, indirect method	Actuals/Omani Rial/Unaudited	
	Consolidated 01/01/2026-31/03/2026	Consolidated 01/01/2025-31/03/2025
STATEMENT OF CASH FLOWS		
CONSOLIDATED AND SEPARATE		
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES		
Profit (loss) before tax	76,315,000	70,644,000
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Adjustments for net investment income	(225,000)	(4,000)
Adjustments for dividend income	(7,461,000)	(7,942,000)
Adjustments for Share of (profit) loss of associates	(57,000)	(39,000)
Adjustments for depreciation/amortization expense	5,824,000	5,708,000
Adjustments for other impairment Losses (reversal)	11,236,000	15,037,000
Other adjustments	0	3,000
Cash flows from (used in) operations before changes in working capital	85,632,000	83,407,000
CHANGES IN OPERATING ASSETS AND LIABILITIES		
Due from banks and other financial institutions	139,837,000	217,184,000
Loans and advances to customers	(428,697,000)	(291,670,000)
Islamic financing receivables	(54,041,000)	(26,013,000)
Other assets	(15,811,000)	103,638,000
Due to banks	340,259,000	282,999,000
Deposits from customers	79,688,000	240,334,000
Depositors's account / Certificates of deposit issued	(17,850,000)	(14,161,000)
Other liabilities	64,003,000	(6,842,000)
Income taxes refund (paid)	(595,000)	0
Net cash flows from (used in) operating activities	192,425,000	588,876,000
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Purchase of investments securities	204,859,000	364,351,000
Proceed from sale of investments securities	317,159,000	201,667,000
Purchase of property, plant and equipment	4,046,000	1,491,000
Dividends received	7,461,000	7,942,000
Dividend from associates	0	0
Net cash flows from (used in) investing activities	115,715,000	(156,233,000)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES		
Other borrowed funds	(192,500,000)	
Cash dividend paid to equity holders of the Bank	135,115,000	123,856,000
Interest payment on tier1 capital securities classified as financing activities	0	0
Other inflows (outflows) of cash, classified as financing activities		0
Net cash flows from (used in) financing activities	(327,615,000)	(123,856,000)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(19,475,000)	308,787,000
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		
Net increase (decrease) in cash and cash equivalents	(19,475,000)	308,787,000
Cash and cash equivalents at beginning of period	1,327,018,000	1,230,584,000
Cash and cash equivalents at end of period	1,307,543,000	1,539,371,000

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON
28 Apr 2026