

Statement of cash flows, indirect method	Thousands/Omani Rial/Unaudited	
	Standalone 01/01/2025- 30/06/2025	Standalone 01/01/2024- 30/06/2024
STATEMENT OF CASH FLOWS		
CONSOLIDATED AND SEPARATE		
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES		
Profit (loss) before tax	10,603	9,435
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Adjustments for net investment income	(5,186)	(2,450)
Adjustments for depreciation/amortization expense	1,487	1,413
Adjustments for impairment loss (reversal of impairment loss) from financial assets at fair value through other comprehensive income - debt instruments	4,337	4,292
Adjustments for (gains) losses from sale of subsidiaries	(131)	(10)
Other adjustments	0	6
Cash flows from (used in) operations before changes in working capital	11,110	12,686
CHANGES IN OPERATING ASSETS AND LIABILITIES		
Islamic financing receivables	(37,395)	(39,169)
Other assets	(4,876)	(4,538)
Deposits from customers	25,546	10,032
Other liabilities	1,499	3,687
Income taxes refund (paid)	(2,970)	(2,518)
Net cash flows from (used in) operating activities	(7,086)	(19,820)
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Purchase of investments securities	26,380	(9,813)
Proceed from sale of investments securities	5,317	2,460
Proceeds from sales of property, plant and equipment	(139)	(700)
Purchase of intangible assets	1,017	749
Other inflows (outflows) of cash, classified as investing activities	(14,782)	(19,649)
Net cash flows from (used in) investing activities	(37,001)	(8,825)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES		
Equity of unrestricted investment account holders	10,424	49,275
Cash dividend paid to equity holders of the Bank	5,480	5,145
Net cash flows from (used in) financing activities	4,944	44,130
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(39,143)	15,485
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		
Net increase (decrease) in cash and cash equivalents	(39,143)	15,485
Cash and cash equivalents at beginning of period	100,911	69,517
Cash and cash equivalents at end of period	61,768	85,002

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON 31 Jul 2025