

Statement of cash flows, indirect method	Thousands/Omani Rial/Unaudited	
	Standalone 01/01/2025- 30/09/2025	Standalone 01/01/2024- 30/09/2024
STATEMENT OF CASH FLOWS		
CONSOLIDATED AND SEPARATE		
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES		
Profit (loss) before tax	17,161	14,641
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Adjustments for net investment income	(8,265)	(2,450)
Adjustments for depreciation/amortization expense	2,235	2,170
Adjustments for impairment loss (reversal of impairment loss) from financial assets at fair value through other comprehensive income - debt instruments	6,195	6,179
Adjustments for income from sukuk	7	(10)
Other adjustments		61
Cash flows from (used in) operations before changes in working capital	17,333	20,591
CHANGES IN OPERATING ASSETS AND LIABILITIES		
Islamic financing receivables	(65,834)	(65,402)
Other assets	(8,529)	(6,078)
Deposits from customers	32,081	12,379
Other liabilities	(235)	8,083
Income taxes refund (paid)	(2,970)	(2,518)
Net cash flows from (used in) operating activities	(28,154)	(32,945)
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Purchase of investments securities	33,172	11,735
Proceed from sale of investments securities	8,258	(2,460)
Purchase of property, plant and equipment	13,400	1,263
Purchase of intangible assets	1,953	1,506
Other inflows (outflows) of cash, classified as investing activities	9,667	(56,491)
Net cash flows from (used in) investing activities	(30,600)	(73,455)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES		
Equity of unrestricted investment account holders	2,575	133,683
Cash dividend paid to equity holders of the Bank	5,480	5,145
Net cash flows from (used in) financing activities	(2,905)	128,538
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(61,659)	22,138
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		
Net increase (decrease) in cash and cash equivalents	(61,659)	22,138
Cash and cash equivalents at beginning of period	100,911	69,517
Cash and cash equivalents at end of period	39,252	91,655