

Statement of cash flows, indirect method	Thousands/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	2,980	5,228
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Adjustments for net investment income	(4,325)	(2,622)
Adjustments for depreciation/amortization expense	757	741
Adjustments for impairment loss (reversal of impairment loss) from financial assets at fair value through other comprehensive income - debt instruments	5,030	2,068
Cash flows from (used in) operations before changes in working capital	4,442	5,415
CHANGES IN OPERATING ASSETS AND LIABILITIES		
Islamic financing receivables	(17,687)	(51,512)
Other assets	(4,579)	(4,432)
Deposits from customers	3	20,013
Other liabilities	2,491	6,910
Net cash flows from (used in) operating activities	(15,330)	(23,606)
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Purchase of investments securities	52,375	107,748
Proceed from sale of investments securities	37,154	98,251
Proceeds from sales of property, plant and equipment	(16)	(95)
Purchase of intangible assets	240	518
Sukuk income received	4,325	2,622
Other inflows (outflows) of cash, classified as investing activities	(6,252)	5,492
Net cash flows from (used in) investing activities	(17,404)	(1,996)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES		
Equity of unrestricted investment account holders	3,633	(12,780)
Cash dividend paid to equity holders of the Bank	0	5,480
Other inflows (outflows) of cash, classified as financing activities	(807)	
Net cash flows from (used in) financing activities	2,826	(18,260)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(29,908)	(43,862)
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		
Net increase (decrease) in cash and cash equivalents	(29,908)	(43,862)
Cash and cash equivalents at beginning of period	168,302	100,911
Cash and cash equivalents at end of period	138,394	57,049