

Statement of cash flows, indirect method	Actuals/Omani Rial/Unaudited	
	Consolidated 01/01/2025-30/06/2025	Consolidated 01/01/2024-30/06/2024
STATEMENT OF CASH FLOWS		
CONSOLIDATED AND SEPARATE		
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES		
Profit (loss) before tax	51,245,000	59,881,000
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Adjustments for depreciation/amortization expense	2,651,000	2,417,000
Adjustments for provision for impairment of loans and advances	12,202,000	10,219,000
Other adjustments	2,601,000	2,264,000
Cash flows from (used in) operations before changes in working capital	68,699,000	74,781,000
CHANGES IN OPERATING ASSETS AND LIABILITIES		
Due from banks and other financial institutions	(119,818,000)	66,751,000
Loans and advances to customers	(603,752,000)	(113,590,000)
Other assets	8,762,000	6,643,000
Due to banks	75,007,000	157,358,000
Deposits from customers	535,698,000	507,438,000
Other liabilities	(8,564,000)	(2,940,000)
Income taxes refund (paid)	(15,952,000)	(298,000)
Other inflows (outflows) of cash, classified as operating activities	107,000	29,332,000
Net cash flows from (used in) operating activities	(59,813,000)	725,475,000
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Purchase of investments securities	(101,745,000)	(5,580,000)
Proceed from sale of investments securities	24,659,000	37,025,000
Purchase of property, plant and equipment	(3,519,000)	(346,000)
Net cash flows from (used in) investing activities	129,923,000	42,951,000
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES		
Other borrowed funds		(100,000,000)
Cash dividend paid to equity holders of the Bank	(52,938,000)	(30,073,000)
Interest payment on tier1 capital securities classified as financing activities		(3,740,000)
Net cash flows from (used in) financing activities	52,938,000	(66,187,000)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	123,048,000	702,239,000
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQ UIVALENTS		
Net increase (decrease) in cash and cash equivalents	123,048,000	702,239,000
Cash and cash equivalents at beginning of period	2,254,711,000	1,835,528,000
Cash and cash equivalents at end of period	2,061,355,000	2,458,289,000

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