

Statement of cash flows, indirect method	Actuals/Omani Rial/Unaudited	
	Consolidated 01/01/2025-30/09/2025	Consolidated 01/01/2024-30/09/2024
STATEMENT OF CASH FLOWS		
CONSOLIDATED AND SEPARATE		
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES		
Profit (loss) before tax	79,981,000	90,661,000
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Adjustments for depreciation/amortization expense	3,808,000	3,663,000
Adjustments for provision for impairment of loans and advances	20,115,000	28,236,000
Other adjustments	(1,812,000)	(77,470,000)
Cash flows from (used in) operations before changes in working capital	102,092,000	45,090,000
CHANGES IN OPERATING ASSETS AND LIABILITIES		
Due from banks and other financial institutions	(126,074,000)	(12,586,000)
Loans and advances to customers	(818,348,000)	(341,749,000)
Other assets	(11,713,000)	(3,603,000)
Due to banks	4,837,000	(1,473,000)
Deposits from customers	721,692,000	822,432,722
Depositors's account / Certificates of deposit issued	0	0
Other liabilities	17,039,000	4,740,000
Income taxes refund (paid)	(15,952,000)	(298,000)
Other inflows (outflows) of cash, classified as operating activities	(353,000)	28,401,000
Net cash flows from (used in) operating activities	(126,780,000)	540,954,722
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Purchase of investments securities	(308,906,000)	27,939,000
Proceed from sale of investments securities	95,637,000	54,067,000
Purchase of property, plant and equipment	(4,101,000)	888,000
Sukuk income received	0	71,903,000
Net cash flows from (used in) investing activities	408,644,000	97,143,000
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES		
Other borrowed funds	200,000,000	(100,000,000)
Proceeds from issuance of rights shares	0	
Proceeds from issuing shares	0	
Transaction costs on issue of perpetual Tier 1 capital securities	(112,000)	
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	0	3,740,000
Net cash flows from (used in) financing activities	252,826,000	(133,813,000)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	534,690,000	504,284,722
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		
Net increase (decrease) in cash and cash equivalents	534,690,000	504,284,722
Cash and cash equivalents at beginning of period	2,334,474,000	1,835,528,000
Cash and cash equivalents at end of period	2,137,274,000	2,339,812,917

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON
28 Oct 2025