

Statement of cash flows, indirect method	Actuals/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	31,050,000	23,144,000
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Adjustments for depreciation/amortization expense	1,247,000	1,252,000
Adjustments for Impairment Losses (reversal) from property, plant and equipment	3,000	
Adjustments for impairment Losses (reversal) from intangible assets	1,319,000	
Adjustments for provision for impairment of loans and advances	6,989,000	7,288,000
Other adjustments	(536,000)	1,311,000
Cash flows from (used in) operations before changes in working capital	40,072,000	32,995,000
CHANGES IN OPERATING ASSETS AND LIABILITIES		
Due from banks and other financial institutions	198,890,000	(30,252,000)
Loans and advances to customers	(758,645,000)	(239,308,000)
Other assets	13,373,000	(3,676,000)
Due to banks	(108,349,000)	(50,441,000)
Deposits from customers	606,440,000	(179,825,000)
Depositors's account / Certificates of deposit issued	0	0
Other liabilities	(41,863,000)	58,966,000
Income taxes refund (paid)	0	
Other inflows (outflows) of cash, classified as operating activities	99,000	(347,000)
Net cash flows from (used in) operating activities	(49,983,000)	(411,888,000)
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Purchase of investments securities	53,990,000	9,925,000
Proceed from sale of investments securities	1,116,000	21,892,000
Purchase of property, plant and equipment	1,419,000	3,146,000
Sukuk income received	0	0
Net cash flows from (used in) investing activities	(54,293,000)	8,821,000
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES		
Other borrowed funds		0
Cash dividend paid to equity holders of the Bank		52,938,000
Interest payment on tier1 capital securities classified as financing activities	6,696,000	0
Net cash flows from (used in) financing activities	(6,696,000)	(52,938,000)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(110,972,000)	(456,005,000)
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		
Net increase (decrease) in cash and cash equivalents	(110,972,000)	(456,005,000)
Cash and cash equivalents at beginning of period	2,127,936,000	2,254,711,000
Cash and cash equivalents at end of period	2,016,964,000	1,798,706,000

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON
30 Apr 2026