

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	39,960,000	36,402,000
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Adjustments for net investment income	(12,602,000)	(13,863,000)
Adjustments for dividend income	(4,350,000)	(3,370,000)
Adjustments for depreciation/amortization expense	2,484,000	2,453,000
Adjustments for provision for impairment of loans and advances	7,097,000	7,612,000
Other adjustments	5,000	(17,000)
Cash flows from (used in) operations before changes in working capital	32,594,000	29,217,000
CHANGES IN OPERATING ASSETS AND LIABILITIES		
Due from banks and other financial institutions	41,557,000	(72,337,000)
Loans and advances to customers	(147,576,000)	(221,356,000)
Other assets	(18,551,000)	(7,049,000)
Due to banks	137,040,000	(252,770,000)
Deposits from customers	76,320,000	380,967,000
Other liabilities	25,955,000	(1,796,000)
Income taxes refund (paid)	(6,973,000)	(7,918,000)
Net cash flows from (used in) operating activities	140,366,000	(153,042,000)
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Purchase of investments securities	133,256,000	40,579,000
Proceed from sale of investments securities	21,871,000	55,535,000
Purchase of property, plant and equipment	2,103,000	5,729,000
Proceeds from sales of property, plant and equipment	10,000	126,000
Dividends received	4,350,000	3,370,000
Other inflows (outflows) of cash, classified as investing activities	12,056,000	13,952,000
Net cash flows from (used in) investing activities	(97,072,000)	26,675,000
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES		
Other borrowed funds	0	0
Proceeds from issue of perpetual Tier 1 capital securities	0	0
Transaction costs on issue of perpetual Tier 1 capital securities	0	0
Cash dividend paid to equity holders of the Bank	15,284,000	13,821,000
Interest payment on tier1 capital securities classified as financing activities	8,316,000	6,363,000
Other inflows (outflows) of cash, classified as financing activities	(1,179,000)	(935,000)
Net cash flows from (used in) financing activities	(24,779,000)	(21,119,000)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	18,515,000	(147,486,000)
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		
Net increase (decrease) in cash and cash equivalents	18,515,000	(147,486,000)
Cash and cash equivalents at beginning of period	511,310,000	631,967,000
Cash and cash equivalents at end of period	529,825,000	484,481,000

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