

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	60,910,000	53,945,000
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Adjustments for net investment income	(19,400,000)	(19,959,000)
Adjustments for dividend income	(5,001,000)	(3,690,000)
Adjustments for depreciation/amortization expense	4,035,000	3,693,000
Adjustments for provision for impairment of loans and advances	10,974,000	12,062,000
Other adjustments	29,000	(16,000)
Cash flows from (used in) operations before changes in working capital	51,547,000	46,035,000
CHANGES IN OPERATING ASSETS AND LIABILITIES		
Due from banks and other financial institutions	(16,810,000)	(175,956,000)
Loans and advances to customers	(251,532,000)	(319,168,000)
Other assets	(47,022,000)	(12,116,000)
Due to banks	95,382,000	(230,547,000)
Deposits from customers	(54,097,000)	364,180,000
Other liabilities	52,573,000	6,858,000
Income taxes refund (paid)	(7,268,000)	(7,925,000)
Net cash flows from (used in) operating activities	(177,227,000)	(328,639,000)
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Purchase of investments securities	101,554,000	48,704,000
Proceed from sale of investments securities	38,123,000	75,229,000
Purchase of property, plant and equipment	3,525,000	7,574,000
Proceeds from sales of property, plant and equipment	10,000	179,000
Dividends received	5,001,000	3,690,000
Other inflows (outflows) of cash, classified as investing activities	18,554,000	19,871,000
Net cash flows from (used in) investing activities	(43,391,000)	42,691,000
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	8,317,000	6,363,000
Other inflows (outflows) of cash, classified as financing activities	(1,493,000)	(1,298,000)
Net cash flows from (used in) financing activities	(25,094,000)	(21,482,000)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(245,712,000)	(307,430,000)
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		
Net increase (decrease) in cash and cash equivalents	(245,712,000)	(307,430,000)
Cash and cash equivalents at beginning of period	511,310,000	631,967,000
Cash and cash equivalents at end of period	265,598,000	324,537,000

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