

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	23,135,000	20,105,000
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Adjustments for net investment income	(14,545,000)	(10,093,000)
Adjustments for dividend income	0	0
Adjustments for depreciation/amortization expense	1,578,000	1,453,000
Adjustments for provision for impairment of loans and advances	5,584,000	3,809,000
Other adjustments	(10,000)	4,000
Cash flows from (used in) operations before changes in working capital	15,742,000	15,278,000
CHANGES IN OPERATING ASSETS AND LIABILITIES		
Due from banks and other financial institutions	209,714,000	15,244,000
Loans and advances to customers	(141,923,000)	(63,439,000)
Other assets	(34,863,000)	(30,470,000)
Due to banks	20,718,000	124,402,000
Deposits from customers	256,735,000	(121,677,000)
Other liabilities	6,501,000	30,570,000
Income taxes refund (paid)	(12,000)	0
Net cash flows from (used in) operating activities	332,612,000	(30,092,000)
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Purchase of investments securities	146,093,000	113,952,000
Proceed from sale of investments securities	57,636,000	3,059,000
Purchase of property, plant and equipment	1,180,000	695,000
Proceeds from sales of property, plant and equipment	0	0
Dividends received	0	0
Other inflows (outflows) of cash, classified as investing activities	9,288,000	9,947,000
Net cash flows from (used in) investing activities	(80,349,000)	(101,641,000)
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	17,072,000	15,284,000
Interest payment on tier1 capital securities classified as financing activities	0	0
Other inflows (outflows) of cash, classified as financing activities	(610,000)	(594,000)
Net cash flows from (used in) financing activities	(17,682,000)	(15,878,000)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	234,581,000	(147,611,000)
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		
Net increase (decrease) in cash and cash equivalents	234,581,000	(147,611,000)
Cash and cash equivalents at beginning of period	415,871,000	511,310,000
Cash and cash equivalents at end of period	650,452,000	363,699,000

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