

Statement of cash flows, indirect method	Consolidated		Actuals/Omani Rial/Unaudited	
	01/01/2025-30/06/2025	01/01/2025-30/06/2025	01/01/2024-30/06/2024	01/01/2024-30/06/2024
STATEMENT OF CASH FLOWS				
CONSOLIDATED AND SEPARATE				
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES				
Profit (loss) before tax	17,390	16,644	15,029	14,453
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)				
Adjustments for dividend income	(573)	(429)	(215)	(144)
Adjustments for Share of (profit) loss of associates	0	(5,162)	0	(4,243)
Adjustments for depreciation/amortization expense	4,733	3,518	4,980	3,750
Adjustments for provision for impairment of loans and advances	13,527	11,068	12,469	9,488
Other adjustments	(14)	(14)	(2)	(2)
Cash flows from (used in) operations before changes in working capital	35,063	25,625	32,261	23,302
CHANGES IN OPERATING ASSETS AND LIABILITIES				
Due from banks and other financial institutions	(7,732)	0	(5,000)	10,400
Loans and advances to customers	(106,031)	(51,285)	(221,659)	(149,300)
Other assets	1,269	(631)	(18,274)	(14,518)
Due to banks	(7,579)	(3,319)	59,956	54,153
Deposits from customers	62,752	(49,962)	138,346	68,499
Other liabilities	11,781	3,955	6,302	11,601
Income taxes refund (paid)	(2,001)	(944)	0	0
Net cash flows from (used in) operating activities	(12,478)	(76,561)	(8,068)	4,137
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES				
Purchase of investments securities	109,611	16,707	29,195	8,385
Proceed from sale of investments securities	92,930	22,388	27,920	9,000
Purchase of property, plant and equipment	3,792	2,142	1,838	1,384
Proceeds from sales of property, plant and equipment	0	0	5	5
Dividends received	573	429	215	144
Net cash flows from (used in) investing activities	(19,900)	3,968	(2,893)	(620)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES				
Interest payment on tier1 capital securities classified as financing activities	6,686	5,714	5,424	5,424
Net cash flows from (used in) financing activities	(6,686)	(5,714)	(5,424)	(5,424)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(39,064)	(78,307)	(16,385)	(1,907)
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS				
Net increase (decrease) in cash and cash equivalents	(39,064)	(78,307)	(16,385)	(1,907)
Cash and cash equivalents at beginning of period	327,409	263,976	280,796	192,947
Cash and cash equivalents at end of period	288,315	185,657	264,411	191,040

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON
12 Aug 2025