

Statement of cash flows, indirect method	Actuals/Omani Rial/Unaudited			
	Consolidated 01/01/2025-30/09/2025	Standalone 01/01/2025-30/09/2025	Consolidated 01/01/2024-30/09/2024	Standalone 01/01/2024-30/09/2024
STATEMENT OF CASH FLOWS				
CONSOLIDATED AND SEPARATE				
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES				
Profit (loss) before tax	27,795,000	26,592,000	24,417,000	23,396,000
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)				
Adjustments for dividend income	(868,000)	(659,000)	(347,000)	(265,000)
Adjustments for Share of (profit) loss of associates	0	(6,929,000)	0	(6,008,000)
Adjustments for depreciation/amortization expense	7,113,000	5,220,000	7,037,000	5,561,000
Adjustments for provision for impairment of loans and advances	19,846,000	16,168,000	15,685,000	11,959,000
Cash flows from (used in) operations before changes in working capital	53,886,000	40,392,000	46,792,000	34,643,000
CHANGES IN OPERATING ASSETS AND LIABILITIES				
Due from banks and other financial institutions	(7,741,000)	0	3,850,000	10,000,000
Loans and advances to customers	(206,745,000)	(123,761,000)	(210,042,000)	(205,684,000)
Islamic financing receivables	0	0	0	0
Other assets	(2,995,000)	(5,302,000)	(16,023,000)	471,000
Due to banks	(6,872,000)	13,938,000	10,886,000	38,758,000
Deposits from customers	136,124,000	(24,706,000)	189,001,000	117,756,000
Depositors's account / Certificates of deposit issued	0	0	0	0
Other liabilities	10,285,000	9,524,000	15,747,000	15,494,000
Income taxes refund (paid)	(2,001,000)	(944,000)	0	0
Net cash flows from (used in) operating activities	(26,059,000)	(90,859,000)	40,211,000	11,438,000
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES				
Purchase of investments securities	160,392,000	36,616,000	181,188,000	148,772,000
Proceed from sale of investments securities	(140,678,000)	(39,591,000)	(137,316,000)	(118,972,000)
Purchase of trading properties	0	0	0	0
Proceed from sale of trading properties	0	0	0	0
Purchase of investment properties	0	0	0	0
Proceed from sale of investment properties	0	0	0	0
Purchase of property, plant and equipment	6,244,000	2,861,000	2,867,000	2,249,000
Proceeds from sales of property, plant and equipment	0	0	0	0
Purchase of intangible assets	0	0	0	0
Proceeds from sales of intangible assets	0	0	0	0
Purchase of leasehold rights	0	0	0	0
Proceed from sales of leasehold rights	0	0	0	0
Acquisition of Investments in associates	0	0	0	0
Proceeds from sale / capital redemption of Investments in associates	0	0	0	0
Proceeds from non-current assets and disposal group held for sale	0	0	0	0
Sukuk income received	0	0	0	0
Dividends received	(868,000)	(659,000)	(347,000)	(265,000)
Net cash flows from (used in) investing activities	(308,182,000)	(79,727,000)	(321,718,000)	(270,258,000)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES				
Interest payment on tier1 capital securities classified as financing activities	6,686,000	5,714,000	5,424,000	5,424,000
Net cash flows from (used in) financing activities	(6,686,000)	(5,714,000)	(5,424,000)	(5,424,000)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(340,927,000)	(176,300,000)	(286,931,000)	(264,244,000)
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQ UIVALENTS				
Net increase (decrease) in cash and cash equivalents	(340,927,000)	(176,300,000)	(286,931,000)	(264,244,000)
Cash and cash equivalents at beginning of period	327,409,000	263,976,000	280,796,000	192,947,000
Cash and cash equivalents at end of period	367,839,000	265,254,000	269,177,000	157,605,000