

Statement of cash flows, indirect method	Consolidated	Standalone	Consolidated	Actuals/Omani Rial/Unaudited
	01/01/2026-31/03/2026	01/01/2026-31/03/2026	01/01/2025-31/03/2025	Standalone 01/01/2025-31/03/2025
STATEMENT OF CASH FLOWS				
CONSOLIDATED AND SEPARATE				
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES				
Profit (loss) before tax	9,800,000	9,420,000	8,849,000	8,487,000
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)				
Adjustments for dividend income	(245,000)	(154,000)	(269,000)	(178,000)
Adjustments for Share of (profit) loss of associates		(2,615,000)		(2,410,000)
Adjustments for depreciation/amortization expense	2,111,000	1,576,000	2,206,000	1,734,000
Adjustments for provision for impairment of loans and advances	6,117,000	4,414,000	7,335,000	6,009,000
Other adjustments	(20,000)	(20,000)	(26,000)	(26,000)
Cash flows from (used in) operations before changes in working capital	17,763,000	12,621,000	18,095,000	13,616,000
CHANGES IN OPERATING ASSETS AND LIABILITIES				
Due from banks and other financial institutions	(15,000,000)			
Loans and advances to customers	(91,585,000)	(64,413,000)	(78,332,000)	(53,740,000)
Other assets	(7,306,000)	2,526,000	(115,000)	(2,522,000)
Due to banks	24,092,000	24,267,000	(25,095,000)	(12,717,000)
Deposits from customers	94,144,000	63,729,000	100,500,000	51,110,000
Depositors's account / Certificates of deposit issued	1,000,000	500,000		
Other liabilities	9,711,000	8,232,000	(5,785,000)	2,172,000
Net cash flows from (used in) operating activities	32,819,000	47,462,000	9,268,000	(2,081,000)
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES				
Purchase of investments securities	172,062,000	114,042,000	228,003,000	181,780,000
Proceed from sale of investments securities	120,272,000	73,150,000	236,888,000	198,226,000
Purchase of property, plant and equipment	1,369,000	1,066,000	1,447,000	1,298,000
Dividends received	245,000	154,000	269,000	178,000
Net cash flows from (used in) investing activities	(52,914,000)	(41,804,000)	7,707,000	15,326,000
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES				
Cash dividend paid to equity holders of the Bank	10,014,000	10,014,000	0	0
Net cash flows from (used in) financing activities	(10,014,000)	(10,014,000)	0	0
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(30,109,000)	(4,356,000)	16,975,000	13,245,000
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQ UIVALENTS				
Net increase (decrease) in cash and cash equivalents	(30,109,000)	(4,356,000)	16,975,000	13,245,000
Cash and cash equivalents at beginning of period	341,309,000	258,440,000	327,409,000	263,976,000
Cash and cash equivalents at end of period	311,200,000	254,084,000	344,384,000	277,221,000

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON
11 May 2026