

Statement of cash flows, indirect method	Actuals/Omani Rial/Unaudited	
	01/01/2025-30/06/2025	01/01/2024-30/06/2024
STATEMENT OF CASH FLOWS		
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES		
Profit for the period before taxation	1,215,884	948,537
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Provision for employees' end of service benefits	7,566	23,645
interest income net of amortization	(578,963)	(675,793)
Adjustments for dividend income	24,570	23,072
Adjustments for depreciation expense	43,792	74,263
Amortisation of intangible assets	34,112	44,906
Adjustments for Gain/ (loss) on disposal of property, plant and equipment	2,188	
Net gains / (losses) from investments	240,652	46,390
Total adjustments to reconcile profit (loss)	(760,903)	(602,441)
CHANGES IN WORKING CAPITAL		
Insurance contract liabilities and assets	593,241	
Others receivables and prepayments	(8,378)	(781,830)
Reinsurance contract assets and liabilities	3,031,733	(3,230,811)
other liabilities and accruals	(217,060)	522,178
Total increase (decrease) in working capital	3,399,536	(3,490,463)
Net cash flows from (used in) operations	3,854,517	(3,144,367)
Employees end of service benefits paid		(20,415)
Income taxes paid	(292,166)	0
Net cash flows from (used in) operating activities	3,562,351	(3,164,782)
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Proceeds from sale of financial assets at fair value through other comprehensive income	5,472,700	3,329,281
Purchase of financial assets at fair value through other comprehensive income	7,729,963	2,438,770
Proceed from sale of investments carried at fair value through profit or loss	693,000	1,200,000
Purchase of investments carried at fair value through profit or loss	3,046,713	4,768,649
Purchase of property, plant and equipment	36,851	22,944
Proceeds from disposal of property and equipment	2,188	
Dividends received	24,570	23,072
Interest income received	578,963	675,793
Movement in bank deposits	75,000	544,026
Net cash flows from (used in) investing activities	(3,967,106)	(1,458,191)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES		
Dividends paid	1,033,017	
Other inflows (outflows) of cash, classified as financing activities		(21,532)
Net cash flows from (used in) financing activities	(1,033,017)	(21,532)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(1,437,772)	(4,644,505)
Net increase (decrease) in cash and cash equivalents	(1,437,772)	(4,644,505)
Cash and cash equivalents at beginning of period	4,172,024	6,097,825
Cash and cash equivalents at end of period	2,734,252	1,453,320

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON
28 Jul 2025