

Statement of cash flows, indirect method	Actuals/Omani Rial/Unaudited	
	01/01/2025-30/09/2025	01/01/2024-30/09/2024
STATEMENT OF CASH FLOWS		
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES		
Profit for the period before taxation	1,527,741	1,341,779
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Provision for employees' end of service benefits	7,566	32,130
interest income net of amortization	(946,043)	(946,043)
Adjustments for dividend income	24,567	23,072
Adjustments for depreciation expense	61,066	100,127
Amortisation of intangible assets	51,500	66,750
Adjustments for Gain/ (loss) on disposal of property, plant and equipment	2,188	
Net gains / (losses) from investments	467,166	106,135
Total adjustments to reconcile profit (loss)	(1,319,832)	(876,243)
CHANGES IN WORKING CAPITAL		
Insurance contract liabilities and assets	11,482,549	3,563,172
Others receivables and prepayments	(1,961,402)	(447,570)
Reinsurance contract assets and liabilities	(9,607,309)	(3,341,292)
other liabilities and accruals	(225,558)	(77,929)
Total increase (decrease) in working capital	(311,720)	(303,619)
Net cash flows from (used in) operations	(103,811)	161,917
Employees end of service benefits paid		(22,952)
Income taxes paid	(292,166)	
Net cash flows from (used in) operating activities	(395,977)	138,965
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Proceeds from sale of financial assets at fair value through other comprehensive income	10,071,354	3,647,436
Purchase of financial assets at fair value through other comprehensive income	5,615,030	4,768,649
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	9,788,006	4,082,049
Purchase of property, plant and equipment	38,703	25,609
Proceeds from disposal of property and equipment	2,188	
Dividends received	24,567	23,072
Interest income received	946,043	946,043
Movement in bank deposits	1,609,054	33,125
Net cash flows from (used in) investing activities	(2,095,533)	(3,026,631)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES		
Dividends paid	1,033,017	
Lease rental paid		(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	(3,524,527)	(2,909,198)
Net increase (decrease) in cash and cash equivalents	(3,524,527)	(2,909,198)
Cash and cash equivalents at beginning of period	4,172,024	6,097,825
Cash and cash equivalents at end of period	647,497	3,188,627