

Statement of cash flows, indirect method		Actuals/Omani Rial/Unaudited	
		01/01/2026-31/03/2026	01/01/2025-31/03/2025
STATEMENT OF CASH FLOWS			
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES			
Profit for the period before taxation		(80,250)	574,281
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)			
Provision for employees' end of service benefits		0	7,566
interest income net of amortization		(265,978)	(252,201)
Adjustments for dividend income		31,668	24,336
Adjustments for depreciation expense		10,316	26,811
Amortisation of intangible assets		13,750	16,218
Adjustments for Gain/ (loss) on disposal of property, plant and equipment		0	2,188
Net gains / (losses) from investments		1,141	81,039
Total adjustments to reconcile profit (loss)		(274,721)	(309,169)
CHANGES IN WORKING CAPITAL			
Insurance contract liabilities and assets		(3,541,921)	1,159,815
Others receivables and prepayments		(88,085)	192,400
Reinsurance contract assets and liabilities		4,816,239	994,975
other liabilities and accruals		(297,369)	(57,846)
Total increase (decrease) in working capital		888,864	2,289,344
Net cash flows from (used in) operations		533,893	2,554,456
Net cash flows from (used in) operating activities		533,893	2,554,456
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Proceeds from sale of financial assets at fair value through other comprehensive income		4,138,741	611,452
Purchase of financial assets at fair value through other comprehensive income		5,311,719	3,579,418
Proceed from sale of investments carried at fair value through profit or loss		192,501	693,000
Purchase of investments carried at fair value through profit or loss		2,606,225	2,546,738
Purchase of property, plant and equipment		17,971	22,215
Proceeds from disposal of property and equipment		0	2,188
Dividends received		31,668	24,336
Interest income received		265,978	252,201
Movement in bank deposits		3,534,849	
Net cash flows from (used in) investing activities		227,822	(4,565,194)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		0	0
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes		761,715	(2,010,738)
Net increase (decrease) in cash and cash equivalents		761,715	(2,010,738)
Cash and cash equivalents at beginning of period		3,907,179	4,172,024
Cash and cash equivalents at end of period		4,668,894	2,161,286