

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	2,989,334	2,784,525
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Realised/unrealised (loss)/ gain on investments at FVTPL, FVOCI, Amortised cost- net	(227,293)	273,849
Provision for expected credit loss of financial assets	(57,505)	6,855
Interest income net of amortization	(1,639,382)	(1,205,916)
Adjustments for dividend income	127,763	139,692
Adjustments for depreciation expense	130,215	40,666
Net gains / (losses) from investments	139,371	128,147
Other adjustments for non-cash items	69,841	63,127
Total adjustments to reconcile profit (loss)	(1,991,258)	(1,089,258)
CHANGES IN WORKING CAPITAL		
Insurance contract liabilities and assets	(6,979,616)	(10,074,923)
Others receivables and prepayments	(1,502,288)	(312,938)
Reinsurance contract assets and liabilities	9,976,787	3,643,639
Other liabilities and accruals	2,336,266	(534,612)
Total increase (decrease) in working capital	3,831,149	(7,278,834)
Net cash flows from (used in) operations	4,829,225	(5,583,567)
Net cash flows from (used in) operating activities	4,829,225	(5,583,567)
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Proceeds from sale of financial assets at fair value through other comprehensive income	0	
Purchase of financial assets at fair value through other comprehensive income	0	
Other income received from financial assets at fair value through other comprehensive income	0	
Proceed from sale of investments carried at fair value through profit or loss	7,590,576	3,849,919
Purchase of investments carried at fair value through profit or loss	2,488,235	4,783,657
Acquisition of additional interest in an associate or joint venture	0	
Proceeds from disposal / redemption of interest in associates and joint venturers	0	
Acquisition of a subsidiary, net of cash acquired	0	
Purchase of additional investment in a subsidiary	0	
Purchase of property, plant and equipment	198,426	173,663
Proceeds from disposal / redemption of Financial assets carried at amortized cost	0	
Investments in Financial assets carried at amortized cost	5,074,033	2,015,868
Interest income received from Bank deposits, bonds and securities	1,632,408	1,135,956
Dividends received	127,763	139,692
Placement of deposits	(4,619,559)	(5,215)
Other inflows (outflows) of cash, classified as investing activities	135,413	128,147
Net cash flows from (used in) investing activities	(2,894,093)	(1,724,689)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES		
Dividends paid	1,691,289	1,637,472
Other inflows (outflows) of cash, classified as financing activities	(60,000)	(120,000)
Net cash flows from (used in) financing activities	(1,751,289)	(1,757,472)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	183,843	(9,065,728)
Net increase (decrease) in cash and cash equivalents	183,843	(9,065,728)
Cash and cash equivalents at beginning of period	9,011,347	15,765,063
Cash and cash equivalents at end of period	9,195,190	6,699,335

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