

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		3,884,280	2,902,345
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)			
Realised/unrealised (loss)/ gain on investments at FVTPL, FVOCI, Amortised cost- net		(744,926)	824,133
Provision for expected credit loss of financial assets		(8,327)	(554)
Interest income net of amortization		(2,529,022)	(1,979,473)
Adjustments for dividend income		155,195	141,432
Adjustments for depreciation expense		192,068	155,079
Net gains / (losses) from investments		188,935	197,164
Total adjustments to reconcile profit (loss)		(3,434,337)	(1,339,411)
CHANGES IN WORKING CAPITAL			
Insurance contract liabilities and assets		184,081	(413,726)
Others receivables and prepayments		(1,003,327)	216,085
Reinsurance contract assets and liabilities		9,464,596	3,850,883
Other liabilities and accruals		3,015,930	(225,502)
Total increase (decrease) in working capital		11,661,280	3,427,740
Net cash flows from (used in) operations		12,111,223	4,990,674
Net cash flows from (used in) operating activities		12,111,223	4,990,674
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Proceed from sale of investments carried at fair value through profit or loss		7,371,259	3,849,919
Purchase of investments carried at fair value through profit or loss		2,714,378	4,955,456
Purchase of property, plant and equipment		463,042	122,846
Investments in Financial assets carried at amortized cost		6,509,785	2,657,168
Interest income received from Bank deposits, bonds and securities		2,229,791	2,039,798
Dividends received		155,195	141,432
Placement of deposits		(5,000,000)	(500,000)
Other inflows (outflows) of cash, classified as investing activities		124,696	(68,611)
Net cash flows from (used in) investing activities		(4,806,264)	(2,272,932)
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		(1,631,289)	(1,757,472)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes		5,673,670	960,270
Net increase (decrease) in cash and cash equivalents		5,673,670	960,270
Cash and cash equivalents at beginning of period		9,011,347	15,765,063
Cash and cash equivalents at end of period		14,685,017	16,725,333