

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		3,063,020	2,184,233
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)			
Realised/unrealised (loss)/ gain on investments at FVTPL, FVOCI, Amortised cost- net		(745,216)	(223,676)
Provision for expected credit loss of financial assets		(59,399)	(2,598)
Provision for employees' end of service benefits		86,912	47,727
interest income net of amortization		(968,084)	(762,536)
Adjustments for dividend income		163,865	110,982
Adjustments for depreciation expense		39,184	70,838
Amortisation of intangible assets		30,435	
Net gains / (losses) from investments		57,294	66,326
Other adjustments for non-cash items		12,697	30,152
Total adjustments to reconcile profit (loss)		(1,824,630)	(1,017,401)
CHANGES IN WORKING CAPITAL			
Insurance contract liabilities and assets		(4,042,299)	(8,704,860)
Others receivables and prepayments		339,884	(782,132)
Reinsurance contract assets and liabilities		398,234	8,667,440
other liabilities and accruals		(635,842)	4,697,442
Total increase (decrease) in working capital		(3,940,023)	3,877,890
Net cash flows from (used in) operations		(2,701,633)	5,044,722
Employees end of service benefits paid		(39,781)	(28,489)
Net cash flows from (used in) operating activities		(2,741,414)	5,016,233
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Proceeds from sale of financial assets at fair value through other comprehensive income		445,501	
Proceed from sale of investments carried at fair value through profit or loss		2,318,237	1,578,791
Purchase of investments carried at fair value through profit or loss		8,268,772	788,235
Proceeds from disposal / redemption of interest in associates and joint venturers		20,480	0
Purchase of property, plant and equipment		335,963	52,114
Investments in Financial assets carried at amortized cost		451,244	1,840,257
Dividends received		28,058	50,639
Interest income received		955,570	528,310
Movement in bank deposits		11,000,000	(850,000)
Other inflows (outflows) of cash, classified as investing activities		48,043	52,295
Net cash flows from (used in) investing activities		5,759,910	(1,320,571)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Dividends paid		2,036,142	1,691,289
Net cash flows from (used in) financing activities		(2,036,142)	(1,691,289)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes		982,354	2,004,373
Net increase (decrease) in cash and cash equivalents		982,354	2,004,373
Cash and cash equivalents at beginning of period		4,045,557	9,011,347
Cash and cash equivalents at end of period		5,027,911	11,015,720