

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	10,001,976	(17,609,265)
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Realised/unrealised (loss)/ gain on investments at FVTPL, FVOCI, Amortised cost- net	(57,509)	(17,148)
Share profits of investment in subsidiaries	0	0
Provision for expected credit loss of financial assets	19,882	87,386
Provision for employees' end of service benefits	477,018	756,386
interest income net of amortization	(7,111,312)	(6,678,487)
Adjustments for finance costs	2,289,507	2,136,420
Adjustments for dividend income	341,374	313,103
Adjustments for depreciation expense	925,588	764,303
Amortisation of intangible assets	411,754	461,401
Adjustments for Gain/ (loss) on disposal of property, plant and equipment	0	0
Adjustments for income tax expense	0	0
Adjustments for decrease (increase) in inventories	0	0
Adjustments for decrease (increase) in trade accounts receivable	0	0
Adjustments for increase (decrease) in trade accounts payable	0	0
Adjustments for impairment loss (reversal of impairment loss) recognised in profit or loss	0	0
Adjustments for share-based payments	0	0
Adjustments for undistributed profits of associates	0	0
Adjustments for fair value losses (gains)	0	0
Adjustments for losses (gains) on disposal of non-current assets	0	0
Net gains / (losses) from investments	0	0
Adjustments for gain (loss) on disposal of investments in subsidiaries, joint ventures and associates	0	0
Bargaining purchase gain on acquisition	0	0
Other adjustments for non-cash items	0	0
Other adjustments to reconcile profit (loss)	(47,376)	(115,656)
Total adjustments to reconcile profit (loss)	(3,433,822)	(2,918,498)
CHANGES IN WORKING CAPITAL		
Insurance contract liabilities and assets	15,582,567	62,331,293
Others receivables and prepayments	4,720,515	(22,282,411)
Reinsurance contract assets and liabilities	4,780,696	(47,014,914)
other liabilities and accruals	(163,546)	14,949,594
Total increase (decrease) in working capital	24,920,232	7,983,562
Net cash flows from (used in) operations	31,488,386	(12,544,201)
Employees end of service benefits paid	(479,388)	(364,007)
Income taxes paid	(2,838,269)	(606,424)
Other inflows (outflows) of cash, classified as operating activities	0	0
Net cash flows from (used in) operating activities	28,170,729	(13,514,632)
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Proceeds from sale of financial assets at fair value through other comprehensive income	0	0
Purchase of financial assets at fair value through other comprehensive income	0	0
Other income received from financial assets at fair value through other comprehensive income	0	0
Proceed from sale of investments carried at fair value through profit or loss	0	0
Purchase of investments carried at fair value through profit or loss	0	0
Acquisition of additional interest in an associate or joint venture	0	0
Proceeds from disposal / redemption of interest in associates and joint venturers	0	0
Acquisition of a subsidiary, net of cash acquired	0	0
Purchase of additional investment in a subsidiary	0	0
Purchase of property, plant and equipment	805,438	506,266
Proceeds from disposal / redemption of Financial assets carried at amortized cost	0	0
Investments in Financial assets carried at amortized cost	0	0
Purchase of investment securities	4,819,406	38,412,080
Proceeds from disposals of investment securities	7,652,092	31,885,220
Proceeds from disposal of property and equipment	117,419	0
Interest income received from Bank deposits, bonds and securities	5,221,737	6,614,444
Net movement in loans to policy holders	0	0
Net cash on disposal of assets held for sale	0	0
Net cash acquired on acquisition of subsidiary	0	0
Dividends received	200,951	324,085
Interest income received	0	0
Finance income received	0	0
Net movement in other short term deposits / islamic deposits	0	0
Placement of deposits	0	0
Maturity of deposits	0	0
Movement in bank deposits	(9,188,865)	(13,690,251)
Other inflows (outflows) of cash, classified as investing activities	0	2,315
Net cash flows from (used in) investing activities	(1,621,510)	(13,782,533)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES		
Issue of share capital	0	0
Share issue expenses	0	0
(Repayment of)/ proceeds from term loan	5,033,698	(2,467,680)
Dividends paid	0	0
Net movement in term loans	0	0
Finance cost paid	2,289,507	2,136,420
Lease rental paid	0	0
Movement in loans secured by life insurance policies	0	0
Other inflows (outflows) of cash, classified as financing activities	(140,614)	0
Net cash flows from (used in) financing activities	(7,463,819)	331,260
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	19,085,400	(26,965,905)
Effect of foreign currency translation	27,096	13,169
Net increase (decrease) in cash and cash equivalents	19,112,496	(26,952,736)
Cash and cash equivalents at beginning of period	25,552,288	54,061,736
Cash and cash equivalents at end of period	44,664,784	27,109,000

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON
11 Aug 2025