

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	15,467,081	(11,403,111)
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Realised/unrealised (loss)/ gain on investments at FVTPL, FVOCI, Amortised cost- net	(171,236)	(64,784)
Share profits of investment in subsidiaries	0	0
Provision for expected credit loss of financial assets	30,608	140,683
Provision for employees' end of service benefits	685,410	978,316
interest income net of amortization	(10,369,581)	(9,868,839)
Adjustments for finance costs	4,033,414	3,207,352
Adjustments for dividend income	412,746	368,564
Adjustments for depreciation expense	1,387,750	1,629,135
Amortisation of intangible assets	575,473	681,057
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)	0	0
Total adjustments to reconcile profit (loss)	(4,240,908)	(3,665,644)
CHANGES IN WORKING CAPITAL		
Insurance contract liabilities and assets	4,428,521	54,090,017
Others receivables and prepayments	1,539,902	2,956,261
Reinsurance contract assets and liabilities	20,715,142	(49,575,460)
other liabilities and accruals	(316,244)	190,835
Total increase (decrease) in working capital	26,367,321	7,661,653
Net cash flows from (used in) operations	37,593,494	(7,407,102)
Employees end of service benefits paid	(592,406)	(495,561)
Income taxes paid	(3,937,334)	(566,098)
Other inflows (outflows) of cash, classified as operating activities	0	0
Net cash flows from (used in) operating activities	33,063,754	(8,468,761)
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	1,078,100	1,572,902
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	20,464,578	39,731,626
Proceeds from disposals of investment securities	18,491,077	35,717,993
Proceeds from disposal of property and equipment	119,811	0
Interest income received from Bank deposits, bonds and securities	8,538,243	9,295,906
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	280,437	335,615
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	(16,857,278)	(7,665,973)
Other inflows (outflows) of cash, classified as investing activities	0	0
Net cash flows from (used in) investing activities	(10,970,388)	(3,620,987)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES		
Issue of share capital	0	0
Share issue expenses	0	0
(Repayment of)/ proceeds from term loan	7,488,026	4,014,692
Dividends paid	0	0
Net movement in term loans	0	0
Finance cost paid	4,033,414	3,207,353
Lease rental paid	0	0
Movement in loans secured by life insurance policies	0	0
Other inflows (outflows) of cash, classified as financing activities	0	0
Net cash flows from (used in) financing activities	(11,521,440)	(7,222,045)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	10,571,926	(19,311,793)
Effect of foreign currency translation	(105,912)	16,921
Net increase (decrease) in cash and cash equivalents	10,466,014	(19,294,872)
Cash and cash equivalents at beginning of period	25,552,288	54,061,736
Cash and cash equivalents at end of period	40,783,412	34,730,473

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON
10 Nov 2025