

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	2,267,604	4,947,727
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Realised/unrealised (loss)/ gain on investments at FVTPL, FVOCI, Amortised cost- net	(316,626)	(57,382)
Share profits of investment in subsidiaries		0
Provision for expected credit loss of financial assets	(16,837)	6,535
Provision for employees' end of service benefits	321,838	375,770
interest income net of amortization	(3,218,236)	(3,283,587)
Adjustments for finance costs	894,682	1,089,891
Adjustments for dividend income	148,547	157,944
Adjustments for depreciation expense	418,973	475,501
Amortisation of intangible assets	310,946	206,299
Adjustments for Gain/ (loss) on disposal of property, plant and equipment		0
Adjustments for income tax expense		0
Adjustments for decrease (increase) in inventories		0
Adjustments for decrease (increase) in trade accounts receivable		0
Adjustments for increase (decrease) in trade accounts payable		0
Adjustments for impairment loss (reversal of impairment loss) recognised in profit or loss		0
Adjustments for share-based payments		0
Adjustments for undistributed profits of associates		0
Adjustments for fair value losses (gains)		0
Adjustments for losses (gains) on disposal of non-current assets		0
Net gains / (losses) from investments		0
Adjustments for gain (loss) on disposal of investments in subsidiaries, joint ventures and associates		0
Bargaining purchase gain on acquisition		0
Other adjustments for non-cash items		0
Other adjustments to reconcile profit (loss)		(16,389)
Total adjustments to reconcile profit (loss)	(1,753,807)	(1,361,306)
CHANGES IN WORKING CAPITAL		
Insurance contract liabilities and assets	(13,249,816)	(6,805,510)
Others receivables and prepayments	669,064	1,361,140
Reinsurance contract assets and liabilities	6,984,421	4,196,519
other liabilities and accruals	1,649,769	3,097,683
Total increase (decrease) in working capital	(3,946,562)	1,849,832
Net cash flows from (used in) operations	(3,432,765)	5,436,253
Employees end of service benefits paid	(202,184)	(56,203)
Income taxes paid	(4,089)	(1,201,730)
Other inflows (outflows) of cash, classified as operating activities	0	0
Net cash flows from (used in) operating activities	(3,639,038)	4,178,320
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		0
Purchase of investments carried at fair value through profit or loss		0
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	321,850	216,526
Proceeds from disposal / redemption of Financial assets carried at amortized cost		0
Investments in Financial assets carried at amortized cost		0
Purchase of investment securities	11,451,291	21,957,743
Proceeds from disposals of investment securities	5,662,129	23,521,146
Proceeds from disposal of property and equipment		127,552
Interest income received from Bank deposits, bonds and securities	3,655,750	2,574,447
Net movement in loans to policy holders		0
Net cash on disposal of assets held for sale		0
Net cash acquired on acquisition of subsidiary		0
Dividends received	148,547	1,172
Interest income received		0
Finance income received		0
Net movement in other short term deposits / islamic deposits		0
Placement of deposits		0
Maturity of deposits		0
Movement in bank deposits	17,925,587	(9,683,101)
Other inflows (outflows) of cash, classified as investing activities		0
Net cash flows from (used in) investing activities	15,618,872	(5,633,053)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES		
Issue of share capital		0
Share issue expenses		0
(Repayment of)/ proceeds from term loan		792,031
Dividends paid		0
Net movement in term loans		0
Finance cost paid	894,682	1,089,891
Lease rental paid		0
Movement in loans secured by life insurance policies		0
Other inflows (outflows) of cash, classified as financing activities		0
Net cash flows from (used in) financing activities	(894,682)	(1,881,922)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	11,085,152	(3,336,655)
Effect of foreign currency translation	(11,229)	10,796
Net increase (decrease) in cash and cash equivalents	11,073,923	(3,325,859)
Cash and cash equivalents at beginning of period	24,176,235	25,552,288
Cash and cash equivalents at end of period	35,250,158	22,226,429

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON
12 May 2026