

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	740,051	78,256
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Realised/unrealised (loss)/ gain on investments at FVTPL, FVOCI, Amortised cost- net	(599,942)	(315,857)
Provision for employees' end of service benefits	(19)	21,996
Interest income net of amortization	(609,899)	(505,346)
Adjustments for finance costs	1,379	1,276
Adjustments for dividend income	209,328	180,302
Adjustments for depreciation expense	401,374	416,471
Adjustments for impairment loss (reversal of impairment loss) recognised in profit or loss		6,954
Other adjustments to reconcile profit (loss)	(386,902)	(386,949)
Total adjustments to reconcile profit (loss)	(1,403,337)	(941,757)
CHANGES IN WORKING CAPITAL		
Insurance contract liabilities and assets	2,938,016	54,221
Others receivables and prepayments	(93,160)	(35,079)
Reinsurance contract assets and liabilities	(2,265,882)	(949,842)
Other liabilities and accruals	344,273	(297,012)
Total increase (decrease) in working capital	923,247	(1,227,712)
Net cash flows from (used in) operations	259,961	(2,091,213)
Employees end of service benefits paid	(22,605)	
Income taxes paid	(4,382)	(9,991)
Net cash flows from (used in) operating activities	232,974	(2,101,204)
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Purchase of property, plant and equipment	63,202	47,041
Purchase of investment securities	992,317	
Proceeds from disposal of property and equipment	327	
Interest income received from Bank deposits, bonds and securities	609,899	505,346
Dividends received	209,328	180,302
Movement in bank deposits	200,000	(25,000)
Other inflows (outflows) of cash, classified as investing activities	386,902	386,949
Net cash flows from (used in) investing activities	350,937	1,000,556
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES		
Lease rental paid	(41,595)	(38,115)
Net cash flows from (used in) financing activities	(41,595)	(38,115)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	542,316	(1,138,763)
Net increase (decrease) in cash and cash equivalents	542,316	(1,138,763)
Cash and cash equivalents at beginning of period	1,311,681	3,430,121
Cash and cash equivalents at end of period	1,853,997	2,291,358

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON
30 Oct 2025