

Statement of cash flows, indirect method	Actuals/Omani Rial/Reviewed	
	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	1,503,308	246,053
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Realised/unrealised (loss)/ gain on investments at FVTPL, FVOCI, Amortised cost- net	(1,459,565)	42,110
Provision for employees' end of service benefits	4,821	9,295
Interest income net of amortization	(213,903)	(208,278)
Adjustments for finance costs	498	433
Adjustments for dividend income	128,933	159,202
Adjustments for depreciation expense	104,234	128,251
Amortisation of intangible assets	3,085	2,003
Adjustments for impairment loss (reversal of impairment loss) recognised in profit or loss	(4,141)	
Other adjustments to reconcile profit (loss)	(147,639)	(133,833)
Total adjustments to reconcile profit (loss)	(1,841,543)	(319,221)
CHANGES IN WORKING CAPITAL		
Insurance contract liabilities and assets	2,510,311	3,062,959
Others receivables and prepayments	(258,998)	(636,690)
Reinsurance contract assets and liabilities	(2,678,773)	(3,453,252)
Other liabilities and accruals	576,419	825,661
Total increase (decrease) in working capital	148,959	(201,322)
Net cash flows from (used in) operations	(189,276)	(274,490)
Employees end of service benefits paid	(13,231)	(11,181)
Income taxes paid		(4,382)
Net cash flows from (used in) operating activities	(202,507)	(290,053)
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Purchase of property, plant and equipment	2,752	24,380
Interest income received from Bank deposits, bonds and securities	213,903	208,278
Dividends received	128,933	159,202
Other inflows (outflows) of cash, classified as investing activities	147,639	133,833
Net cash flows from (used in) investing activities	487,723	476,933
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES		
Lease rental paid	(11,199)	(14,065)
Net cash flows from (used in) financing activities	(11,199)	(14,065)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	274,017	172,815
Net increase (decrease) in cash and cash equivalents	274,017	172,815
Cash and cash equivalents at beginning of period	2,611,117	1,311,681
Cash and cash equivalents at end of period	2,885,134	1,484,496

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON
28 Apr 2026