

Statement of cash flows, indirect method	Thousands/Omani Rial/Unaudited			
	Consolidated 01/01/2025- 30/09/2025	Standalone 01/01/2025- 30/09/2025	Consolidated 01/01/2024- 30/09/2024	Standalone 01/01/2024- 30/09/2024
STATEMENT OF CASH FLOWS				
CONSOLIDATED AND SEPARATE				
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES				
Profit (loss) before tax	41,365	29,879	24,597	29,134
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)				
Adjustments for depreciation and amortisation expense	2,313	361	2,860	307
Adjustments for losses (gains) on financial asset at fair value through profit and loss	(3,133)	(102)	(8,229)	88
Adjustments for (gain) loss on investments carried at amortised cost	(862)		(1,568)	
Adjustments for losses (gains) on disposal of other non-current assets	(278)	0	(2,655)	0
Adjustments for other provisions	1,131	0	(4,183)	(4,556)
Adjustments for undistributed profits of associates	47,497	54,472	44,432	48,925
Adjustments for Other fair value losses (gains)	0		0	
Other adjustments for non-cash items	(317)	436	(736)	0
Total adjustments to reconcile profit (loss)	(48,643)	(53,777)	(58,943)	(53,086)
Cash flows from (used in) operations before changes in working capital	(7,278)	(23,898)	(34,346)	(23,952)
WORKING CAPITAL CHANGES				
Adjustments for decrease (increase) in inventories	0	0	0	0
Adjustments for decrease (increase) in investment securities	(28,073)	(5,338)	117,584	(77)
Adjustments for decrease (increase) in due from subsidiaries	0	(27,774)	0	40,329
Adjustments for decrease (increase) in other assets	(9,747)	1,651	4,213	(750)
Adjustments for increase (decrease) in insurance contract liabilities	25,904	0	57,366	0
Adjustments for increase (decrease) in reinsurance contract liabilities	7,573	0	(64,226)	0
Adjustments for increase (decrease) in other liabilities	12,541	(3,456)	6,471	5,330
Total adjustments to working capital changes	8,198	(34,917)	121,408	44,832
Net cash flows from (used in) operations	920	(58,815)	87,062	20,880
Income taxes paid (refund), classified as operating activities	(647)	0	0	0
Net cash flows from (used in) operating activities	273	(58,815)	87,062	20,880
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES				
Cash flows used in obtaining control of subsidiaries or other businesses, classified as investing activities	0	1,052	0	0
Other cash receipts from sales of interests in associates			4,739	
Other cash payments to acquire interests in associates	15,926	15,599	217	336
Purchase of property, plant and equipment, classified as investing activities	805	17	5,838	27
Proceeds from sales of other long-term assets, classified as investing activities	0	0	122	0
Purchase of other long-term assets, classified as investing activities	12,583	0	1,374	0
Dividends received, classified as investing activities	24,989	38,289	21,782	29,770
Other inflows (outflows) of cash, classified as investing activities	3,649	0	(9,993)	0
Net cash flows from (used in) investing activities	(676)	21,621	9,221	29,407
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES				
Proceeds from borrowings, classified as financing activities	39,928	55,568		
Repayments of borrowings, classified as financing activities			96,222	33,256
Dividends paid, classified as financing activities	13,367	13,367	13,464	13,367
Interest paid, classified as financing activities	5,000	5,069	4,533	4,603
Net cash flows from (used in) financing activities	21,561	37,132	(114,219)	(51,226)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	21,158	(62)	(17,936)	(939)
Net increase (decrease) in cash and cash equivalents	21,158	(62)	(17,936)	(939)
Cash and cash equivalents at beginning of period	46,195	3,650	68,941	3,016
Cash and cash equivalents at end of period	67,353	3,588	51,005	2,077

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