

Statement of cash flows, indirect method		Actuals/Omani Rial/Unaudited	
		01/01/2025-30/06/2025	01/01/2024-30/06/2024
STATEMENT OF CASH FLOWS			
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES			
Profit for the period before taxation		2,089,057	1,313,274
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)			
Realised/unrealised (loss)/ gain on investments at FVTPL, FVOCI, Amortised cost- net		(500,838)	542,707
Provision for expected credit loss of financial assets		237,745	161,421
Provision for employees' end of service benefits		134,208	108,270
Interest income net of amortization		(1,365,742)	(1,107,387)
Adjustments for finance costs		10,955	264
Adjustments for dividend income		468,389	778,156
Adjustments for depreciation expense		59,686	73,442
Amortisation of intangible assets		60,500	60,500
Other adjustments for non-cash items		65,000	50,000
Other adjustments to reconcile profit (loss)		17,346	13,724
Total adjustments to reconcile profit (loss)		(1,749,529)	(875,215)
CHANGES IN WORKING CAPITAL			
Insurance contract liabilities and assets		7,434,519	(2,161,667)
Others receivables and prepayments		193,133	11,995
Reinsurance contract assets and liabilities		(7,493,034)	3,132,034
Other liabilities and accruals		907,771	4,297,433
Total increase (decrease) in working capital		1,042,389	5,279,795
Net cash flows from (used in) operations		1,381,917	5,717,854
Employees end of service benefits paid		(2,244)	(24,429)
Income taxes paid		(1,915,021)	(2,208,194)
Net cash flows from (used in) operating activities		(535,348)	3,485,231
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Proceed from sale of investments carried at fair value through profit or loss		9,575,065	2,366,476
Purchase of investments carried at fair value through profit or loss		9,946,379	3,509,206
Purchase of property, plant and equipment		23,616	112,449
Dividends received		468,389	488,385
Interest income received		570,602	556,320
Other inflows (outflows) of cash, classified as investing activities		17,860	42,925
Net cash flows from (used in) investing activities		661,921	(167,549)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Dividends paid		886,702	1,289,749
Net cash flows from (used in) financing activities		(886,702)	(1,289,749)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes		(760,129)	2,027,933
Net increase (decrease) in cash and cash equivalents		(760,129)	2,027,933
Cash and cash equivalents at beginning of period		4,929,728	4,015,636
Cash and cash equivalents at end of period		4,169,599	6,043,569

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON
28 Jul 2025