

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		3,620,155	2,313,693
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)			
Realised/unrealised (loss)/ gain on investments at FVTPL, FVOCI, Amortised cost- net		(1,614,841)	243,350
Provision for expected credit loss of financial assets		121,620	155,583
Provision for employees' end of service benefits		143,567	115,737
Interest income net of amortization		(2,088,669)	(1,768,511)
Adjustments for finance costs		11,105	392
Adjustments for dividend income		546,777	838,956
Adjustments for depreciation expense		92,423	107,981
Amortisation of intangible assets		90,750	90,750
Other adjustments for non-cash items		97,500	82,700
Other adjustments to reconcile profit (loss)		(5,942)	66,594
Total adjustments to reconcile profit (loss)		(3,699,264)	(1,744,380)
CHANGES IN WORKING CAPITAL			
Insurance contract liabilities and assets		1,156,094	1,754,741
Others receivables and prepayments		(18,350)	(245,294)
Reinsurance contract assets and liabilities		(86,277)	11,266,357
Other liabilities and accruals		(547,465)	(6,040,252)
Total increase (decrease) in working capital		504,002	6,735,552
Net cash flows from (used in) operations		424,893	7,304,865
Employees end of service benefits paid		(2,244)	0
Income taxes paid		(186,632)	(466,811)
Net cash flows from (used in) operating activities		236,017	6,838,054
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Proceed from sale of investments carried at fair value through profit or loss		16,059,194	6,974,020
Purchase of investments carried at fair value through profit or loss		18,656,385	9,060,579
Purchase of property, plant and equipment		29,111	141,279
Dividends received		783,918	838,956
Interest income received		899,339	1,225,038
Other inflows (outflows) of cash, classified as investing activities		63,750	13,312
Net cash flows from (used in) investing activities		(879,295)	(150,532)
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		(1,529,980)	5,397,773
Net increase (decrease) in cash and cash equivalents		(1,529,980)	5,397,773
Cash and cash equivalents at beginning of period		4,929,728	4,015,636
Cash and cash equivalents at end of period		3,399,748	9,413,409