

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		831,390	335,975
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)			
Realised/unrealised (loss)/ gain on investments at FVTPL, FVOCI, Amortised cost- net		(85,862)	(48,851)
Provision for expected credit loss of financial assets		36,164	76,830
Provision for employees' end of service benefits		110,718	47,820
Interest income net of amortization		(936,961)	(1,133,548)
Adjustments for finance costs		474,522	440,735
Adjustments for dividend income		946,426	585,396
Adjustments for depreciation expense		144,715	151,146
Adjustments for decrease (increase) in trade accounts receivable		50,673	(2,075,655)
Adjustments for fair value losses (gains)		(537,222)	(65,135)
Total adjustments to reconcile profit (loss)		(1,689,679)	(3,192,054)
CHANGES IN WORKING CAPITAL			
Others receivables and prepayments		(224,863)	(214,444)
Reinsurance contract assets and liabilities		(88,271)	180,572
Total increase (decrease) in working capital		(313,134)	(33,872)
Net cash flows from (used in) operations		(1,171,423)	(2,889,951)
Employees end of service benefits paid		(16,508)	(14,326)
Income taxes paid		(152,217)	(130,905)
Net cash flows from (used in) operating activities		(1,340,148)	(3,035,182)
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Proceed from sale of investments carried at fair value through profit or loss		7,491,417	2,002,774
Purchase of investments carried at fair value through profit or loss		6,314,867	2,960,905
Purchase of property, plant and equipment		59,267	71,841
Interest income received from Bank deposits, bonds and securities		938,489	1,170,684
Dividends received		946,426	585,396
Maturity of deposits			4,550,000
Net cash flows from (used in) investing activities		3,002,198	5,276,108
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Dividends paid		2,500,000	3,000,000
Lease rental paid		(41,179)	(45,569)
Other inflows (outflows) of cash, classified as financing activities		579,737	1,419,583
Net cash flows from (used in) financing activities		(1,961,442)	(1,625,986)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes		(299,392)	614,940
Net increase (decrease) in cash and cash equivalents		(299,392)	614,940
Cash and cash equivalents at beginning of period		805,428	(335,155)
Cash and cash equivalents at end of period		506,036	279,785