

Statement of cash flows, indirect method	Thousands/Omani Rial/Unaudited	
	Standalone 01/01/2025-30/06/2025	Standalone 01/01/2024-30/06/2024
STATEMENT OF CASH FLOWS		
CONSOLIDATED AND SEPARATE		
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES		
Profit before tax	1,987	1,945
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Adjustments for depreciation expense	74	74
Adjustments for gain (loss) on disposals, property, plant and equipment		1
Adjustments for impairment losses (reversal) on lease receivables	597	910
Total adjustments to reconcile profit (loss)	671	983
WORKING CAPITAL CHANGES		
Adjustments for decrease (increase) in instalment finance receivables	4,626	5,171
Adjustments for decrease (increase) in Trade and other payables	1,601	1,546
Adjustments for decrease (increase) in other working capital items	57	(16)
Total adjustments to working capital changes	6,284	6,701
Net cash flows from (used in) operations	8,942	9,629
Income taxes refund (paid)	(628)	(554)
Net cash flows from (used in) operating activities	8,314	9,075
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Purchase of property, plant and equipment	20	109
Proceeds from sales of property, plant and equipment		1
Net cash flows from (used in) investing activities	(20)	(108)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES		
Repayment of deposits	8	1,284
Repayments of long-term loans		35,000
Proceeds from short-term loans	114,000	87,100
Repayments of current borrowings	121,900	62,600
Dividends paid	2,839	2,538
Net cash flows from (used in) financing activities	(10,747)	(14,322)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(2,453)	(5,355)
Net increase (decrease) in cash and cash equivalents	(2,453)	(5,355)
Cash and cash equivalents at beginning of period	87,806	91,533
Cash and cash equivalents at end of period	85,353	86,178

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