

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	520	149
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Adjustments for depreciation expense	102	97
Adjustments for finance costs	2,031	1,771
Adjustments for other impairment Losses (reversal)	1,186	749
Adjustments for provisions for employee end of term benefits	15	29
Other adjustments for non-cash items		(33)
Total adjustments to reconcile profit (loss)	3,334	2,613
WORKING CAPITAL CHANGES		
Adjustments for decrease (increase) in instalment finance receivables	2,078	(136)
Adjustments for decrease (increase) in Trade and other receivables	(136)	(52)
Adjustments for decrease (increase) in Trade and other payables	(4,152)	2,992
Total adjustments to working capital changes	(2,210)	2,804
Net cash flows from (used in) operations	1,644	5,566
Interest paid	(2,047)	(1,666)
Payment for employee end of term benefits	(7)	(2)
Net cash flows from (used in) operating activities	(410)	3,898
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Purchase of property, plant and equipment	10	41
Purchase of other long-term assets	776	471
Net cash flows from (used in) investing activities	(786)	(512)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES		
Proceeds from deposits	17,258	9,270
Repayment of deposits	15,900	7,113
Repayments of long-term loans	465	5,290
Proceeds from short-term loans	(1,000)	45
Dividends paid	497	
Net cash flows from (used in) financing activities	(604)	(3,088)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(1,800)	298
Net increase (decrease) in cash and cash equivalents	(1,800)	298
Cash and cash equivalents at beginning of period	2,059	1,752
Cash and cash equivalents at end of period	259	2,050

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