

Statement of cash flows, indirect method	Thousands/Omani Rial/Unaudited	
	Standalone 01/01/2025-30/09/2025	Standalone 01/01/2024-30/09/2024
STATEMENT OF CASH FLOWS		
CONSOLIDATED AND SEPARATE		
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES		
Profit before tax	138	368
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Adjustments for depreciation expense	154	152
Adjustments for finance costs	3,038	2,619
Adjustments for other impairment Losses (reversal)	2,504	1,345
Adjustments for provisions for employee end of term benefits	31	37
Other adjustments for non-cash items		(63)
Total adjustments to reconcile profit (loss)	5,727	4,090
WORKING CAPITAL CHANGES		
Adjustments for decrease (increase) in instalment finance receivables	(652)	(5,819)
Adjustments for decrease (increase) in Trade and other receivables	(151)	(59)
Adjustments for decrease (increase) in Trade and other payables	(2,302)	3,917
Total adjustments to working capital changes	(3,105)	(1,961)
Net cash flows from (used in) operations	2,760	2,497
Interest paid	(3,105)	(2,683)
Payment for employee end of term benefits	(7)	(28)
Net cash flows from (used in) operating activities	(352)	(214)
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Purchase of property, plant and equipment	18	80
Proceeds from sales of property, plant and equipment		405
Purchase of other long-term assets	3,502	479
Net cash flows from (used in) investing activities	(3,520)	(154)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES		
Proceeds from deposits	35,781	21,036
Repayment of deposits	24,138	16,755
Repayments of long-term loans	1,702	7,460
Proceeds from short-term loans		2,929
Repayments of current borrowings	5,107	
Dividends paid	497	
Net cash flows from (used in) financing activities	4,337	(250)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	465	(618)
Net increase (decrease) in cash and cash equivalents	465	(618)
Cash and cash equivalents at beginning of period	2,059	1,752
Cash and cash equivalents at end of period	2,524	1,134

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