

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	8,255	6,889
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Adjustments for amortisation expense	54	180
Adjustments for depreciation expense	532	370
Adjustments for finance costs	15,378	13,912
Adjustments for provision for expected credit losses of finance receivables	3,453	1,171
Adjustments for Interest / finance income	34,435	28,289
Adjustments for provisions for employee end of term benefits	78	76
Adjustments for bad debts written back	469	139
Adjustments for losses (gains) on disposal of non-current assets	0	(8)
Total adjustments to reconcile profit (loss)	(14,471)	(12,449)
WORKING CAPITAL CHANGES		
Adjustments for decrease (increase) in instalment finance receivables	(37,349)	(50,220)
Adjustments for decrease (increase) in Trade and other receivables	(2,039)	373
Adjustments for decrease (increase) in Trade and other payables	2,665	4,190
Adjustments for decrease (increase) in other working capital items	36,467	13,218
Total adjustments to working capital changes	(256)	(32,439)
Net cash flows from (used in) operations	(6,472)	(37,999)
Interest paid	(12,790)	(14,403)
Income taxes refund (paid)	(1,728)	(2,251)
Payment for employee end of term benefits	(26)	0
Other inflows (outflows) of cash from operating activities	34,661	27,512
Net cash flows from (used in) operating activities	13,645	(27,141)
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Purchase of property, plant and equipment	560	495
Proceeds from sales of property, plant and equipment		8
Purchase of intangible assets	111	53
Net cash flows from (used in) investing activities	(671)	(540)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES		
Proceeds from issue of bonds, notes and debentures	0	35,000
Dividends paid	7,229	5,508
Interest paid	1,352	0
Net cash flows from (used in) financing activities	(8,581)	29,492
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	4,393	1,811
Net increase (decrease) in cash and cash equivalents	4,393	1,811
Cash and cash equivalents at beginning of period	7,577	5,559
Cash and cash equivalents at end of period	11,970	7,370

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