

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	12,949	10,298
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Adjustments for amortisation expense	84	274
Adjustments for depreciation expense	817	615
Adjustments for finance costs	23,195	21,222
Adjustments for provision for expected credit losses of finance receivables	5,310	3,037
Adjustments for Interest / finance income	52,853	43,875
Adjustments for provisions for employee end of term benefits	98	97
Adjustments for bad debts written back	1,063	147
Adjustments for losses (gains) on disposal of non-current assets	0	(13)
Total adjustments to reconcile profit (loss)	(22,286)	(18,496)
WORKING CAPITAL CHANGES		
Adjustments for decrease (increase) in instalment finance receivables	(63,646)	(83,536)
Adjustments for decrease (increase) in Trade and other receivables	(3,074)	(554)
Adjustments for decrease (increase) in Trade and other payables	8,852	5,930
Adjustments for decrease (increase) in other working capital items	52,685	40,154
Total adjustments to working capital changes	(5,183)	(38,006)
Net cash flows from (used in) operations	(14,520)	(46,204)
Interest paid	(22,149)	(21,372)
Income taxes refund (paid)	(1,728)	(2,251)
Payment for employee end of term benefits	(67)	(13)
Other inflows (outflows) of cash from operating activities	52,631	43,080
Net cash flows from (used in) operating activities	14,167	(26,760)
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Purchase of property, plant and equipment	694	722
Proceeds from sales of property, plant and equipment		8
Purchase of intangible assets	124	81
Net cash flows from (used in) investing activities	(818)	(795)
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	4,768	1,937
Net increase (decrease) in cash and cash equivalents	4,768	1,937
Cash and cash equivalents at beginning of period	7,577	5,559
Cash and cash equivalents at end of period	12,345	7,496

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