

Statement of cash flows, indirect method	Actuals/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	5,251,590	4,066,485
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Adjustments for depreciation expense	340,953	275,510
Adjustments for gain (loss) on disposals, property, plant and equipment	(14,283)	22,600
Adjustments for finance costs	153,030	608,856
Adjustments for provision for expected credit losses of finance receivables	7,357,843	4,786,837
Adjustments for Interest / finance income	56,686	66,162
Adjustments for provisions for employee end of term benefits	37,689	38,878
Total adjustments to reconcile profit (loss)	7,847,112	5,621,319
WORKING CAPITAL CHANGES		
Adjustments for decrease (increase) in instalment finance receivables	(35,813,721)	(31,199,464)
Adjustments for decrease (increase) in Trade and other receivables	(1,482,239)	(330,512)
Adjustments for decrease (increase) in Trade and other payables	403,905	1,642,252
Adjustments for decrease (increase) in other working capital items	18,018,570	19,414,213
Total adjustments to working capital changes	(18,873,485)	(10,473,511)
Net cash flows from (used in) operations	(5,774,783)	(785,707)
Income taxes refund (paid)	(963,870)	(856,210)
Payment for employee end of term benefits	(57,421)	
Net cash flows from (used in) operating activities	(6,796,074)	(1,641,917)
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Purchase of property, plant and equipment	466,450	112,166
Proceeds from sales of property, plant and equipment	30,000	22,570
Net movement in other Short-Term Deposit		(336,000)
Net cash flows from (used in) investing activities	(436,450)	(425,596)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES		
Proceeds from long-term loans	56,000,000	28,776,000
Repayments of long-term loans	29,444,135	22,846,094
Proceeds from short-term loans	50,500,000	34,690,000
Repayments of current borrowings	75,000,000	29,850,000
Repayments of lease liabilities	162,624	168,813
Dividends paid	2,168,724	1,846,645
Other inflows (outflows) of cash, classified as financing activities	(934,931)	
Net cash flows from (used in) financing activities	(1,210,414)	8,754,448
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(8,442,938)	6,686,935
Net increase (decrease) in cash and cash equivalents	(8,442,938)	6,686,935
Cash and cash equivalents at beginning of period	17,792,720	10,033,282
Cash and cash equivalents at end of period	9,349,782	16,720,217

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