

Statement of cash flows, indirect method	Actuals/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	1,425,075	1,074,803
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Adjustments for depreciation expense	76,643	67,678
Adjustments for gain (loss) on disposals, property, plant and equipment	290	297
Adjustments for provision for expected credit losses of finance receivables	680,828	531,738
Adjustments for provisions for employee end of term benefits	22,989	21,214
Total adjustments to reconcile profit (loss)	780,170	620,333
WORKING CAPITAL CHANGES		
Adjustments for decrease (increase) in instalment finance receivables	(9,061,575)	(576,974)
Adjustments for decrease (increase) in Trade and other receivables	(532,452)	(160,059)
Adjustments for decrease (increase) in Trade and other payables	687,701	(468,750)
Total adjustments to working capital changes	(8,906,326)	(1,205,783)
Net cash flows from (used in) operations	(6,701,081)	489,353
Income taxes refund (paid)	(369,708)	(316,271)
Payment for employee end of term benefits	(30,733)	(48,450)
Net cash flows from (used in) operating activities	(7,101,522)	124,632
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Purchase of property, plant and equipment	50,548	79,097
Proceeds from sales of property, plant and equipment	525	300
Net cash flows from (used in) investing activities	(50,023)	(78,797)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES		
Proceeds from deposits	9,053,814	5,325,666
Proceeds from long-term loans	6,500,000	3,000,000
Repayments of long-term loans	6,426,333	6,242,995
Proceeds from short-term loans	(14,875,000)	(430,000)
Proceeds from issue of bonds, notes and debentures	15,000,000	
Dividends paid	1,246,445	1,068,382
Net cash flows from (used in) financing activities	8,006,036	584,289
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	854,491	630,124
Net increase (decrease) in cash and cash equivalents	854,491	630,124
Cash and cash equivalents at beginning of period	1,238,572	1,552,357
Cash and cash equivalents at end of period	2,093,063	2,182,481

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