

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	2,402,254	1,852,958
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Adjustments for depreciation expense	114,555	105,321
Adjustments for gain (loss) on disposals, property, plant and equipment	339	297
Adjustments for provision for expected credit losses of finance receivables	955,829	737,701
Adjustments for provisions for employee end of term benefits	29,495	27,528
Total adjustments to reconcile profit (loss)	1,099,540	870,253
WORKING CAPITAL CHANGES		
Adjustments for decrease (increase) in instalment finance receivables	(12,711,115)	(3,951,751)
Adjustments for decrease (increase) in Trade and other receivables	(373,808)	(105,207)
Adjustments for decrease (increase) in Trade and other payables	3,930,364	1,250,503
Total adjustments to working capital changes	(9,154,559)	(2,806,455)
Net cash flows from (used in) operations	(5,652,765)	(83,244)
Income taxes refund (paid)	(369,708)	(316,271)
Payment for employee end of term benefits	(43,221)	(48,450)
Net cash flows from (used in) operating activities	(6,065,694)	(447,965)
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Purchase of property, plant and equipment	66,834	122,384
Proceeds from sales of property, plant and equipment	575	300
Net cash flows from (used in) investing activities	(66,259)	(122,084)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES		
Proceeds from deposits	7,351,415	4,083,455
Proceeds from long-term loans	(3,764,500)	(5,246,453)
Proceeds from short-term loans	(10,650,000)	3,335,000
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	6,690,470	1,103,620
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	558,517	533,571
Net increase (decrease) in cash and cash equivalents	558,517	533,571
Cash and cash equivalents at beginning of period	1,238,572	1,552,357
Cash and cash equivalents at end of period	1,797,089	2,085,928

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