

Statement of cash flows, indirect method	Thousands/Omani Rial/Unaudited	
	Standalone 01/01/2026-31/03/2026	Standalone 01/01/2025-31/03/2025
STATEMENT OF CASH FLOWS		
CONSOLIDATED AND SEPARATE		
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES		
Profit before tax	356	418
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Adjustments for depreciation expense	58	50
Adjustments for finance costs	1,006	1,003
Adjustments for other impairment Losses (reversal)	949	497
Adjustments for provisions for employee end of term benefits	12	9
Total adjustments to reconcile profit (loss)	2,025	1,559
WORKING CAPITAL CHANGES		
Adjustments for decrease (increase) in instalment finance receivables	(2,393)	(67)
Adjustments for decrease (increase) in Trade and other receivables	(134)	(80)
Adjustments for decrease (increase) in Trade and other payables	865	(2,580)
Total adjustments to working capital changes	(1,662)	(2,727)
Net cash flows from (used in) operations	719	(750)
Interest paid	(966)	(1,006)
Payment for employee end of term benefits	(15)	(2)
Net cash flows from (used in) operating activities	(262)	(1,758)
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Purchase of property, plant and equipment	17	6
Purchase of other long-term assets		776
Net cash flows from (used in) investing activities	(17)	(782)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES		
Proceeds from deposits	11,346	4,764
Repayment of deposits	12,467	7,770
Proceeds from long-term loans	3,196	
Repayments of long-term loans	553	1,395
Proceeds from short-term loans		5,992
Repayments of current borrowings	1,006	
Repayments of lease liabilities	18	
Dividends paid	513	497
Net cash flows from (used in) financing activities	(15)	1,094
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(294)	(1,446)
Net increase (decrease) in cash and cash equivalents	(294)	(1,446)
Cash and cash equivalents at beginning of period	2,460	2,059
Cash and cash equivalents at end of period	2,166	613

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON
30 Apr 2026