

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	4,550	3,897
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Adjustments for amortisation expense	32	26
Adjustments for depreciation expense	325	257
Adjustments for finance costs	7,522	7,698
Adjustments for provision for expected credit losses of finance receivables	3,182	1,856
Adjustments for Interest / finance income	19,279	17,028
Adjustments for provisions for employee end of term benefits	37	51
Adjustments for bad debts written back	225	211
Total adjustments to reconcile profit (loss)	(7,956)	(6,929)
WORKING CAPITAL CHANGES		
Adjustments for decrease (increase) in instalment finance receivables	(15,129)	(24,084)
Adjustments for decrease (increase) in Trade and other receivables	(1,519)	(1,593)
Adjustments for decrease (increase) in Trade and other payables	2,136	9,740
Adjustments for decrease (increase) in other working capital items	16,691	12,937
Total adjustments to working capital changes	2,179	(3,000)
Net cash flows from (used in) operations	(1,227)	(6,032)
Interest paid	(9,229)	(5,344)
Payment for employee end of term benefits	(63)	0
Other inflows (outflows) of cash from operating activities	19,395	17,088
Net cash flows from (used in) operating activities	8,876	5,712
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Purchase of property, plant and equipment	214	391
Purchase of intangible assets	31	34
Net cash flows from (used in) investing activities	(245)	(425)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES		
Interest paid	1,353	1,353
Net cash flows from (used in) financing activities	(1,353)	(1,353)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	7,278	3,934
Net increase (decrease) in cash and cash equivalents	7,278	3,934
Cash and cash equivalents at beginning of period	9,261	7,577
Cash and cash equivalents at end of period	16,539	11,511