

Statement of cash flows, indirect method	Actuals/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	993,732	1,576,537
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Adjustments for depreciation expense	103,971	114,002
Adjustments for gain (loss) on disposals, property, plant and equipment	0	(14,283)
Adjustments for finance costs	4,967	
Adjustments for provision for expected credit losses of finance receivables	2,922,428	2,010,147
Adjustments for Interest / finance income	11,200	22,798
Adjustments for provisions for employee end of term benefits	12,152	8,203
Other adjustments for which cash effects are investing or financing cash flow	356,406	213,843
Total adjustments to reconcile profit (loss)	3,388,724	2,337,680
WORKING CAPITAL CHANGES		
Adjustments for decrease (increase) in instalment finance receivables	(7,397,105)	(15,093,118)
Adjustments for decrease (increase) in Trade and other receivables	(1,083,420)	(454,450)
Adjustments for decrease (increase) in Trade and other payables	3,755,850	1,476,940
Adjustments for decrease (increase) in other working capital items	2,603,730	8,757,265
Total adjustments to working capital changes	(2,120,945)	(5,313,363)
Net cash flows from (used in) operations	2,261,511	(1,399,146)
Payment for employee end of term benefits	(60,724)	
Net cash flows from (used in) operating activities	2,200,787	(1,399,146)
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Purchase of property, plant and equipment	117,982	81,162
Proceeds from sales of property, plant and equipment	0	30,000
Net cash flows from (used in) investing activities	(117,982)	(51,162)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES		
Proceeds from long-term loans	4,000,000	13,000,000
Repayments of long-term loans	7,831,000	8,316,000
Proceeds from short-term loans	29,527,000	11,100,000
Repayments of current borrowings	33,500,000	15,000,000
Repayments of lease liabilities	33,914	124,166
Dividends paid	0	2,168,724
Net cash flows from (used in) financing activities	(7,837,914)	(1,508,890)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(5,755,109)	(2,959,198)
Net increase (decrease) in cash and cash equivalents	(5,755,109)	(2,959,198)
Cash and cash equivalents at beginning of period	19,137,330	17,792,720
Cash and cash equivalents at end of period	13,382,221	14,833,522

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