

| Statement of cash flows, indirect method                                                           | Actuals/Omani Rial/Unaudited        |                                     |
|----------------------------------------------------------------------------------------------------|-------------------------------------|-------------------------------------|
|                                                                                                    | Standalone<br>01/01/2026-31/03/2026 | Standalone<br>01/01/2025-31/03/2025 |
| <b>STATEMENT OF CASH FLOWS</b>                                                                     |                                     |                                     |
| <b>CONSOLIDATED AND SEPARATE</b>                                                                   |                                     |                                     |
| <b>CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES</b>                                              |                                     |                                     |
| Profit before tax                                                                                  | 833,271                             | 598,463                             |
| <b>ADJUSTMENTS TO RECONCILE PROFIT (LOSS)</b>                                                      |                                     |                                     |
| Adjustments for depreciation expense                                                               | 52,641                              | 37,650                              |
| Adjustments for gain (loss) on disposals, property, plant and equipment                            |                                     | 267                                 |
| Adjustments for finance costs                                                                      | 1,644                               |                                     |
| Adjustments for provision for expected credit losses of finance receivables                        | 314,999                             | 306,414                             |
| Adjustments for provisions for employee end of term benefits                                       | 16,887                              | 16,391                              |
| <b>Total adjustments to reconcile profit (loss)</b>                                                | <b>386,171</b>                      | <b>360,188</b>                      |
| <b>WORKING CAPITAL CHANGES</b>                                                                     |                                     |                                     |
| Adjustments for decrease (increase) in instalment finance receivables                              | (1,799,389)                         | (2,786,423)                         |
| Adjustments for decrease (increase) in Trade and other receivables                                 | (187,197)                           | (154,248)                           |
| Adjustments for decrease (increase) in Trade and other payables                                    | 4,031,799                           | 1,694,181                           |
| <b>Total adjustments to working capital changes</b>                                                | <b>2,045,213</b>                    | <b>(1,246,490)</b>                  |
| <b>Net cash flows from (used in) operations</b>                                                    | <b>3,264,655</b>                    | <b>(287,839)</b>                    |
| Payment for employee end of term benefits                                                          | (842)                               | (30,733)                            |
| <b>Net cash flows from (used in) operating activities</b>                                          | <b>3,263,813</b>                    | <b>(318,572)</b>                    |
| <b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>                                              |                                     |                                     |
| Purchase of property, plant and equipment                                                          | 18,363                              | 8,115                               |
| Proceeds from sales of property, plant and equipment                                               |                                     | 500                                 |
| <b>Net cash flows from (used in) investing activities</b>                                          | <b>(18,363)</b>                     | <b>(7,615)</b>                      |
| <b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>                                              |                                     |                                     |
| Proceeds from deposits                                                                             | (403,956)                           | 6,908,054                           |
| Proceeds from long-term loans                                                                      |                                     | 2,500,000                           |
| Repayments of long-term loans                                                                      | 1,421,500                           | 4,713,166                           |
| Proceeds from short-term loans                                                                     | (905,000)                           | (3,925,000)                         |
| Repayments of lease liabilities                                                                    | 18,210                              |                                     |
| <b>Net cash flows from (used in) financing activities</b>                                          | <b>(2,748,666)</b>                  | <b>769,888</b>                      |
| <b>Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes</b> | <b>496,784</b>                      | <b>443,701</b>                      |
| <b>Net increase (decrease) in cash and cash equivalents</b>                                        | <b>496,784</b>                      | <b>443,701</b>                      |
| <b>Cash and cash equivalents at beginning of period</b>                                            | <b>1,786,866</b>                    | <b>1,238,572</b>                    |
| <b>Cash and cash equivalents at end of period</b>                                                  | <b>2,283,650</b>                    | <b>1,682,273</b>                    |

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