

Income Statement, by Nature of expenses	Thousands/Omani Rial/Unaudited			
	Standalone 01/04/2025-30/06/2025	Standalone 01/04/2024-30/06/2024	Standalone 01/01/2025-30/06/2025	Standalone 01/01/2024-30/06/2024
PROFIT OR LOSS				
CONSOLIDATED AND SEPARATE				
REVENUE				
Finance income	3,648	3,775	7,355	7,463
Finance costs	1,492	1,723	3,052	3,362
Net finance income	2,156	2,052	4,303	4,101
Other income/ expenses	39	392	277	811
Operating expenses	1,197	1,306	2,493	2,638
Impairment losses (reversal of impairment losses)	92	251	100	329
Total Profit before tax	906	887	1,987	1,945
Tax income (expense)	136	133	298	292
Profit (loss) from continuing operations	770	754	1,689	1,653
Net profit (loss)	770	754	1,689	1,653
PROFIT (LOSS), ATTRIBUTABLE TO				
BASIC AND DILUTED EARNINGS PER SHARE				
BASIC EARNINGS PER SHARE				
Basic earnings (loss) per share from continuing operations	0.005	0.005	0.005	0.005
Total basic earnings (loss) per share			0.000	0.000
DILUTED EARNINGS PER SHARE				
Diluted earnings (loss) per share from continuing operations	0.005	0.005	0.005	0.005

Statement of comprehensive income - Net of tax	Thousands/Omani Rial/Unaudited			
	Standalone 01/04/2025- 30/06/2025	Standalone 01/04/2024- 30/06/2024	Standalone 01/01/2025- 30/06/2025	Standalone 01/01/2024- 30/06/2024
STATEMENT OF COMPREHENSIVE INCOME				
CONSOLIDATED AND SEPARATE				
Net Profit / (Loss) for the period	770	754	1,689	1,653
OTHER COMPREHENSIVE INCOME (LOSS)				
OTHER COMPREHENSIVE INCOME (LOSS) TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQUENT PERIODS				
FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME - DEBT INSTRUMENTS				
OTHER COMPREHENSIVE INCOME (LOSS) NOT TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQUENT PERIODS				
Total comprehensive income for the period	770	754	1,689	1,653
COMPREHENSIVE INCOME ATTRIBUTABLE TO				

Analysis of Income And Expenses, Nature of Expense	Thousands/Omani Rial/Unaudited			
	Standalone 01/04/2025-30/06/2025	Standalone 01/04/2024-30/06/2024	Standalone 01/01/2025-30/06/2025	Standalone 01/01/2024-30/06/2024
ANALYSIS OF INCOME AND EXPENSE				
CONSOLIDATED AND SEPARATE				
FINANCE INCOME				
Installment finance receivables	1,957	2,017	3,946	3,999
Working capital and others	1,691	1,758	3,409	3,464
Total finance income	3,648	3,775	7,355	7,463
FINANCE COST				
Other finance costs	1,492	1,723	3,052	3,362
Total finance costs	1,492	1,723	3,052	3,362
OTHER (INCOME)/ EXPENSES				
Bad debts recovered		356	183	732
Others	39	36	94	79
Total Other income / expense	39	392	277	811
IMPAIRMENT LOSSES (REVERSAL OF IMPAIRMENT LOSSES)				
Impairment losses (reversal of impairment losses) on instalment finance receivables	92	251	100	329
Total impairment losses (reversal of impairment losses)	92	251	100	329
OPERATING EXPENSES				
Salaries and employees expenses	895	1,037	1,905	2,102
General and administrative expenses	255	221	494	442
Selling, distribution and marketing expenses	10	10	20	20
Depreciation/Amortization expense	37	38	74	74
Total operating expenses	1,197	1,306	2,493	2,638

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON
27 Jul 2025