

Income Statement, by Nature of expenses	Thousands/Omani Rial/Unaudited			
	Standalone 01/07/2025-30/09/2025	Standalone 01/07/2024-30/09/2024	Standalone 01/01/2025-30/09/2025	Standalone 01/01/2024-30/09/2024
PROFIT OR LOSS				
CONSOLIDATED AND SEPARATE				
REVENUE				
Finance income	3,864	3,832	11,219	11,295
Finance costs	1,618	1,690	4,670	5,052
Net finance income	2,246	2,142	6,549	6,243
Other income/ expenses	357	401	634	1,212
Operating expenses	1,562	1,382	4,055	4,020
Impairment losses (reversal of impairment losses)	3	154	103	483
Total Profit before tax	1,038	1,007	3,025	2,952
Tax income (expense)	156	151	454	443
Profit (loss) from continuing operations	882	856	2,571	2,509
Net profit (loss)	882	856	2,571	2,509
PROFIT (LOSS), ATTRIBUTABLE TO				
BASIC AND DILUTED EARNINGS PER SHARE				
BASIC EARNINGS PER SHARE				
Basic earnings (loss) per share from continuing operations	0.008	0.008	0.008	0.008
Total basic earnings (loss) per share			0.000	0.000
DILUTED EARNINGS PER SHARE				
Diluted earnings (loss) per share from continuing operations	0.008	0.008	0.008	0.008

Statement of comprehensive income - Net of tax	Thousands/Omani Rial/Unaudited			
	Standalone 01/07/2025- 30/09/2025	Standalone 01/07/2024- 30/09/2024	Standalone 01/01/2025- 30/09/2025	Standalone 01/01/2024- 30/09/2024
STATEMENT OF COMPREHENSIVE INCOME				
CONSOLIDATED AND SEPARATE				
Net Profit / (Loss) for the period	882	856	2,571	2,509
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	882	856	2,571	2,509
COMPREHENSIVE INCOME ATTRIBUTABLE TO				

Analysis of Income And Expenses, Nature of Expense	Thousands/Omani Rial/Unaudited			
	Standalone 01/07/2025-30/09/2025	Standalone 01/07/2024-30/09/2024	Standalone 01/01/2025-30/09/2025	Standalone 01/01/2024-30/09/2024
ANALYSIS OF INCOME AND EXPENSE				
CONSOLIDATED AND SEPARATE				
FINANCE INCOME				
Installment finance receivables	2,168	2,049	6,114	6,048
Working capital and others	1,696	1,783	5,105	5,247
Total finance income	3,864	3,832	11,219	11,295
FINANCE COST				
Other finance costs	1,618	1,690	4,670	5,052
Total finance costs	1,618	1,690	4,670	5,052
OTHER (INCOME)/ EXPENSES				
Bad debts recovered	290	352	473	1,083
Others	67	49	161	129
Total Other income / expense	357	401	634	1,212
IMPAIRMENT LOSSES (REVERSAL OF IMPAIRMENT LOSSES)				
Impairment losses (reversal of impairment losses) on instalment finance receivables	3	154	103	483
Total impairment losses (reversal of impairment losses)	3	154	103	483
OPERATING EXPENSES				
Salaries and employees expenses	1,281	1,100	3,186	3,202
General and administrative expenses	228	233	722	675
Selling, distribution and marketing expenses	15	11	35	31
Depreciation/Amortization expense	38	38	112	112
Total operating expenses	1,562	1,382	4,055	4,020

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON
23 Oct 2025