

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	17,407	14,333	34,435	28,289
Finance costs	7,680	6,992	15,378	13,912
Net finance income	9,727	7,341	19,057	14,377
Other income/ expenses	791	712	1,574	1,311
Operating expenses	4,305	3,782	8,454	7,489
Impairment losses (reversal of impairment losses)	1,855	234	3,922	1,310
Total Profit before tax	4,358	4,037	8,255	6,889
Tax income (expense)	653	605	1,238	1,033
Profit (loss) from continuing operations	3,705	3,432	7,017	5,856
Net profit (loss)	3,705	3,432	7,017	5,856
PROFIT (LOSS), ATTRIBUTABLE TO				
BASIC AND DILUTED EARNINGS PER SHARE				
BASIC EARNINGS PER SHARE				
Basic earnings (loss) per share from continuing operations	0.006	0.006	0.009	0.010
Total basic earnings (loss) per share			0.000	0.000
DILUTED EARNINGS PER SHARE				

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	3,705	3,432	7,017	5,856
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				
Net gain (loss) on hedge of a net investment	(30)	(133)	(77)	(297)
Total other comprehensive income that will be reclassified to profit or loss, net of tax	(30)	(133)	(77)	(297)
OTHER COMPREHENSIVE INCOME (LOSS) NOT TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQUENT PERIODS				
Revaluation of property, plant and equipment	5	5	10	10
Total other comprehensive income that will not be reclassified to profit or loss, net of tax	5	5	10	10
Total other comprehensive income for the period	(25)	(128)	(67)	(287)
Total comprehensive income for the period	3,680	3,304	6,950	5,569
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	13,701	11,647	26,973	22,883
Working capital and others	3,706	2,686	7,462	5,406
Total finance income	17,407	14,333	34,435	28,289
FINANCE COST				
Other finance costs	7,680	6,992	15,378	13,912
Total finance costs	7,680	6,992	15,378	13,912
OTHER (INCOME)/ EXPENSES				
Others	791	712	1,574	1,311
Total Other income / expense	791	712	1,574	1,311
IMPAIRMENT LOSSES (REVERSAL OF IMPAIRMENT LOSSES)				
Impairment losses (reversal of impairment losses) on finance leases	1,597	186	3,453	1,171
Other impairment losses (reversal of impairment losses)	258	48	469	139
Total impairment losses (reversal of impairment losses)	1,855	234	3,922	1,310
OPERATING EXPENSES				
Salaries and employees expenses	2,844	2,566	5,670	5,064
General and administrative expenses	564	463	1,078	961
Selling, distribution and marketing expenses	116	108	235	198
Depreciation/Amortization expense	303	287	586	550
Other expenses	478	358	885	716
Total operating expenses	4,305	3,782	8,454	7,489

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