

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	18,418	15,586	52,853	43,875
Finance costs	7,817	7,310	23,195	21,222
Net finance income	10,601	8,276	29,658	22,653
Other income/ expenses	877	739	2,451	2,050
Operating expenses	4,333	3,732	12,787	11,221
Impairment losses (reversal of impairment losses)	2,451	1,874	6,373	3,184
Total Profit before tax	4,694	3,409	12,949	10,298
Tax income (expense)	704	512	1,942	1,545
Profit (loss) from continuing operations	3,990	2,897	11,007	8,753
Net profit (loss)	3,990	2,897	11,007	8,753
PROFIT (LOSS), ATTRIBUTABLE TO				
BASIC AND DILUTED EARNINGS PER SHARE				
BASIC EARNINGS PER SHARE				
Total basic earnings (loss) per share			0.018	0.015
DILUTED EARNINGS PER SHARE				

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	3,990	2,897	11,007	8,753
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	(19)	(132)	(96)	(429)
Total other comprehensive income that will be reclassified to profit or loss, net of tax	(19)	(132)	(96)	(429)
OTHER COMPREHENSIVE INCOME (LOSS) NOT TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQUENT PERIODS				
Revaluation of property, plant and equipment	5	5	15	15
Total other comprehensive income that will not be reclassified to profit or loss, net of tax	5	5	15	15
Total other comprehensive income for the period	(14)	(127)	(81)	(414)
Total comprehensive income for the period	3,976	2,770	10,926	8,339
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	14,658	12,607	41,631	35,490
Working capital and others	3,760	2,979	11,222	8,385
Total finance income	18,418	15,586	52,853	43,875
FINANCE COST				
Other finance costs	7,817	7,310	23,195	21,222
Total finance costs	7,817	7,310	23,195	21,222
OTHER (INCOME)/ EXPENSES				
Others	877	739	2,451	2,050
Total Other income / expense	877	739	2,451	2,050
IMPAIRMENT LOSSES (REVERSAL OF IMPAIRMENT LOSSES)				
Impairment losses (reversal of impairment losses) on finance leases	1,857	1,866	5,310	3,037
Other impairment losses (reversal of impairment losses)	594	8	1,063	147
Total impairment losses (reversal of impairment losses)	2,451	1,874	6,373	3,184
OPERATING EXPENSES				
Salaries and employees expenses	3,059	2,513	8,729	7,577
General and administrative expenses	518	388	1,596	1,349
Selling, distribution and marketing expenses	95	68	330	266
Depreciation/Amortization expense	315	339	901	889
Other expenses	346	424	1,231	1,140
Total operating expenses	4,333	3,732	12,787	11,221

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