

Income Statement, by Nature of expenses	Thousands/Omani Rial/Unaudited	
	Standalone 01/01/2026-31/03/2026	Standalone 01/01/2025-31/03/2025
PROFIT OR LOSS		
CONSOLIDATED AND SEPARATE		
REVENUE		
Finance income	19,279	17,028
Finance costs	7,522	7,698
Net finance income	11,757	9,330
Other income/ expenses	868	783
Operating expenses	4,668	4,149
Impairment losses (reversal of impairment losses)	3,407	2,067
Total Profit before tax	4,550	3,897
Tax income (expense)	716	585
Profit (loss) from continuing operations	3,834	3,312
Net profit (loss)	3,834	3,312
PROFIT (LOSS), ATTRIBUTABLE TO		
BASIC AND DILUTED EARNINGS PER SHARE		
BASIC EARNINGS PER SHARE		
Total basic earnings (loss) per share	0.006	0.005
DILUTED EARNINGS PER SHARE		

Statement of comprehensive income - Net of tax	Thousands/Omani Rial/Unaudited	
	Standalone 01/01/2026-31/03/2026	Standalone 01/01/2025-31/03/2025
STATEMENT OF COMPREHENSIVE INCOME		
CONSOLIDATED AND SEPARATE		
Net Profit / (Loss) for the period	3,834	3,312
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	0	(47)
Total other comprehensive income that will be reclassified to profit or loss, net of tax	0	(47)
OTHER COMPREHENSIVE INCOME (LOSS) NOT TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQUENT PERIODS		
Total other comprehensive income for the period	0	(47)
Total comprehensive income for the period	3,834	3,265
COMPREHENSIVE INCOME ATTRIBUTABLE TO		

Analysis of Income And Expenses, Nature of Expense	Thousands/Omani Rial/Unaudited	
	Standalone 01/01/2026-31/03/2026	Standalone 01/01/2025-31/03/2025
ANALYSIS OF INCOME AND EXPENSE		
CONSOLIDATED AND SEPARATE		
FINANCE INCOME		
Installment finance receivables	15,013	13,272
Working capital and others	4,266	3,756
Total finance income	19,279	17,028
FINANCE COST		
Other finance costs	7,522	7,698
Total finance costs	7,522	7,698
OTHER (INCOME)/ EXPENSES		
Others	868	783
Total Other income / expense	868	783
IMPAIRMENT LOSSES (REVERSAL OF IMPAIRMENT LOSSES)		
Impairment losses (reversal of impairment losses) on finance leases	3,182	1,856
Other impairment losses (reversal of impairment losses)	225	211
Total impairment losses (reversal of impairment losses)	3,407	2,067
OPERATING EXPENSES		
Salaries and employees expenses	3,174	2,826
General and administrative expenses	562	514
Selling, distribution and marketing expenses	131	119
Depreciation/Amortization expense	357	283
Other expenses	444	407
Total operating expenses	4,668	4,149

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON 28 Apr 2026