

	Actuals/Omani Rial/Unaudited			
Income Statement, by Nature of expenses	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	8,781,193	7,416,980	16,951,843	14,361,400
Finance costs	3,648,829	3,472,832	7,192,937	6,699,923
Net finance income	5,132,364	3,944,148	9,758,906	7,661,477
Other income/ expenses	867,708	541,345	1,736,903	1,163,333
Operating expenses	1,828,199	1,609,676	3,737,252	3,216,994
Impairment losses (reversal of impairment losses)	2,580,892	1,499,139	4,591,039	3,098,359
Total Profit before tax	1,590,981	1,376,678	3,167,518	2,509,457
Tax income (expense)	238,000	206,000	475,000	376,000
Profit (loss) from continuing operations	1,352,981	1,170,678	2,692,518	2,133,457
Net profit (loss)	1,352,981	1,170,678	2,692,518	2,133,457
PROFIT (LOSS), ATTRIBUTABLE TO				
BASIC AND DILUTED EARNINGS PER SHARE				
BASIC EARNINGS PER SHARE				
Total basic earnings (loss) per share			0.010	0.008
DILUTED EARNINGS PER SHARE				

	Actuals/Omani Rial/Unaudited			
Statement of comprehensive income - Net of tax	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	1,352,981	1,170,678	2,692,518	2,133,457
OTHER COMPREHENSIVE INCOME (LOSS)				
OTHER COMPREHENSIVE INCOME (LOSS) TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQ UENT PERIODS				
FINANCIALASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME - DEBT INSTRUMENTS				
OTHER COMPREHENSIVE INCOME (LOSS) NOT TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQ UENT PERIODS				
Total comprehensive income for the period	1,352,981	1,170,678	2,692,518	2,133,457
COMPREHENSIVE INCOME ATTRIBUTABLE TO				

Analysis of Income And Expenses, Nature of Expense	Actuals/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	6,359,378	6,443,127	12,494,371	12,635,133
Working capital and others	2,421,815	973,853	4,457,472	1,726,267
Total finance income	8,781,193	7,416,980	16,951,843	14,361,400
FINANCE COST				
Other finance costs	3,648,829	3,472,832	7,192,937	6,699,923
Total finance costs	3,648,829	3,472,832	7,192,937	6,699,923
OTHER (INCOME)/ EXPENSES				
Gains (losses) on sale of property, plant and equipment			(14,283)	12,255
Others	867,708	541,345	1,751,186	1,151,078
Total Other income / expense	867,708	541,345	1,736,903	1,163,333
IMPAIRMENT LOSSES (REVERSAL OF IMPAIRMENT LOSSES)				
Impairment losses (reversal of impairment losses) on instalment finance receivables	2,580,892	1,499,139	4,591,039	3,098,359
Total impairment losses (reversal of impairment losses)	2,580,892	1,499,139	4,591,039	3,098,359
OPERATING EXPENSES				
Salaries and employees expenses	1,192,285	1,131,509	2,475,142	2,172,867
General and administrative expenses	516,816	385,485	1,029,010	862,857
Selling, distribution and marketing expenses		0		
Depreciation/Amortization expense	119,098	92,682	233,100	181,270
Total operating expenses	1,828,199	1,609,676	3,737,252	3,216,994

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