

Income Statement, by Nature of expenses	Actuals/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	9,718,091	7,684,887	26,669,934	22,046,287
Finance costs	3,892,331	3,802,276	11,085,268	10,502,199
Net finance income	5,825,760	3,882,611	15,584,666	11,544,088
Other income/ expenses	1,017,895	1,062,952	2,754,898	2,226,286
Operating expenses	1,992,879	1,700,058	5,730,131	4,917,052
Impairment losses (reversal of impairment losses)	2,766,804	1,688,478	7,357,843	4,786,837
Total Profit before tax	2,083,972	1,557,027	5,251,590	4,066,485
Tax income (expense)	312,739	233,554	787,739	610,000
Profit (loss) from continuing operations	1,771,233	1,323,473	4,463,851	3,456,485
Net profit (loss)	1,771,233	1,323,473	4,463,851	3,456,485
PROFIT (LOSS), ATTRIBUTABLE TO				
BASIC AND DILUTED EARNINGS PER SHARE				
BASIC EARNINGS PER SHARE				
Total basic earnings (loss) per share			0.016	0.013
DILUTED EARNINGS PER SHARE				

Statement of comprehensive income - Net of tax	Actuals/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	1,771,233	1,323,473	4,463,851	3,456,485
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	1,771,233	1,323,473	4,463,851	3,456,485
COMPREHENSIVE INCOME ATTRIBUTABLE TO				

Analysis of Income And Expenses, Nature of Expense	Actuals/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	7,638,126	6,062,392	20,132,497	18,697,525
Working capital and others	2,079,965	1,622,495	6,537,437	3,348,762
Total finance income	9,718,091	7,684,887	26,669,934	22,046,287
FINANCE COST				
Other finance costs	3,892,331	3,802,276	11,085,268	10,502,199
Total finance costs	3,892,331	3,802,276	11,085,268	10,502,199
OTHER (INCOME)/ EXPENSES				
Gains (losses) on sale of property, plant and equipment		10,345	(14,283)	22,600
Others	1,017,895	1,052,607	2,769,181	2,203,686
Total Other income / expense	1,017,895	1,062,952	2,754,898	2,226,286
IMPAIRMENT LOSSES (REVERSAL OF IMPAIRMENT LOSSES)				
Impairment losses (reversal of impairment losses) on instalment finance receivables	2,766,804	1,688,478	7,357,843	4,786,837
Total impairment losses (reversal of impairment losses)	2,766,804	1,688,478	7,357,843	4,786,837
OPERATING EXPENSES				
Salaries and employees expenses	1,280,851	1,176,178	3,755,993	3,349,045
General and administrative expenses	604,175	429,640	1,633,185	1,292,497
Depreciation/Amortization expense	107,853	94,240	340,953	275,510
Total operating expenses	1,992,879	1,700,058	5,730,131	4,917,052

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