

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	2,974,911	2,545,304	8,231,829	7,151,728
Finance costs	1,008,616	827,416	2,789,432	2,380,670
Net finance income	1,966,295	1,717,888	5,442,397	4,771,058
Other income/ expenses	444,495	295,481	1,340,909	873,154
Operating expenses	1,158,610	1,029,251	3,425,223	3,053,553
Impairment losses (reversal of impairment losses)	275,001	205,963	955,829	737,701
Total Profit before tax	977,179	778,155	2,402,254	1,852,958
Tax income (expense)	146,577	116,723	360,338	277,944
Profit (loss) from continuing operations	830,602	661,432	2,041,916	1,575,014
Net profit (loss)	830,602	661,432	2,041,916	1,575,014
PROFIT (LOSS), ATTRIBUTABLE TO				
BASIC AND DILUTED EARNINGS PER SHARE				
BASIC EARNINGS PER SHARE				
Total basic earnings (loss) per share			0.006	0.004
DILUTED EARNINGS PER SHARE				

	Actuals/Omani Rial/Unaudited			
Statement of comprehensive income - Net of tax	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	830,602	661,432	2,041,916	1,575,014
OTHER COMPREHENSIVE INCOME (LOSS)				
OTHER COMPREHENSIVE INCOME (LOSS) TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQ UENT 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 SUBSEQ UENT PERIODS				
Total comprehensive income for the period	830,602	661,432	2,041,916	1,575,014
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	2,974,911	2,545,304	8,231,829	7,151,728
Total finance income	2,974,911	2,545,304	8,231,829	7,151,728
FINANCE COST				
Other finance costs	1,008,616	827,416	2,789,432	2,380,670
Total finance costs	1,008,616	827,416	2,789,432	2,380,670
OTHER (INCOME)/ EXPENSES				
Gains (losses) on sale of property, plant and equipment	49		339	297
Bad debts recovered	219,931	175,094	729,543	516,302
Others	224,515	120,387	611,027	356,555
Total Other income / expense	444,495	295,481	1,340,909	873,154
IMPAIRMENT LOSSES (REVERSAL OF IMPAIRMENT LOSSES)				
Impairment losses (reversal of impairment losses) on instalment finance receivables	275,001	205,963	955,829	737,701
Total impairment losses (reversal of impairment losses)	275,001	205,963	955,829	737,701
OPERATING EXPENSES				
Salaries and employees expenses	634,638	607,098	1,959,520	1,815,619
General and administrative expenses	486,060	384,510	1,351,148	1,132,613
Depreciation/Amortization expense	37,912	37,643	114,555	105,321
Total operating expenses	1,158,610	1,029,251	3,425,223	3,053,553

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