ALPHA ARABIA FINANCE COMPANY
(A SAUDI CLOSED JOINT STOCK COMPANY)

INTERIM CONDENSED FINANCIAL INFORMATION (UNAUDITED)
FOR THE THREE AND SIX-MONTH PERIODS ENDED JUNE 30, 2026
AND INDEPENDENT AUDITOR'S REVIEW REPORT

ALPHA ARABIA FINANCE COMPANY
(A SAUDI CLOSED JOINT STOCK COMPANY)

INTERIM CONDENSED FINANCIAL INFORMATION (UNAUDITED)
FOR THE THREE AND SIX-MONTH PERIODS ENDED JUNE 30, 2026

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الريـاض – حي العليا - طريق العروبة
مبنى رقم ٣١٩٣ ، الطابق الأول
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Independent Auditor's Review Report on the Interim Condensed Financial Information

To the shareholders of
Alpha Arabia Finance Company
(A Saudi closed Joint Stock Company)
Riyadh, Kingdom of Saudi Arabia

Introduction

We have reviewed the accompanying interim condensed statement of financial position of **Alpha Arabia Finance Company** (the "Company") as of June 30, 2026 and the related interim condensed statement of profit or loss and other comprehensive income for the three-month and six-month periods then ended, and the related interim condensed statements of changes in equity and cash flows for the six-month period then ended, and other explanatory notes. Management is responsible for the preparation and presentation of this interim condensed financial information in accordance with International Accounting Standard (34) "Interim Financial Reporting (IAS 34)" that is endorsed in the Kingdom of Saudi Arabia. Our responsibility is to express a conclusion on this interim condensed financial information based on our review.

Scope of review

We conducted our review in accordance with International Standard on Review Engagements (2410) "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" that is endorsed in the Kingdom of Saudi Arabia. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing that are endorsed in the Kingdom of Saudi Arabia and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim condensed financial information is not prepared, in all material respects, in accordance with IAS 34 that is endorsed in the Kingdom of Saudi Arabia.

RSM Allied Accountants Professional Services

شركة ار اس ام المحاسبون المتحدون للإستشارات المهنية
س.ت: ٤٠٣٠٢٢٨٧٧٣
C.R. 4030228773
RSM Allied Accountants Professional Services Co.

Mohammed Bin Farhan Bin Nader
License No. 435
Riyadh, Kingdom of Saudi Arabia
5 Safar 1448 H (Corresponding to July 19, 2026)

ALPHA ARABIA FINANCE COMPANY
(A SAUDI CLOSED JOINT STOCK COMPANY)

INTERIM CONDENSED STATEMENT OF FINANCIAL POSITION
AS OF JUNE 30, 2026
(SAUDI RIYAL)

	Notes	**June 30, 2026**	December 31,2025
		(Unaudited)	(Audited)
ASSETS			
Cash and cash equivalents	5	**7,089,767**	14,662,332
Margin deposits – restricted	6	**9,952,778**	9,952,778
Islamic financing receivables	7	**149,415,788**	157,034,506
Prepaid expenses and other current assets	8	**8,594,262**	4,155,827
Right of use assets	9	**2,760,997**	4,141,495
Intangible assets	10	**1,729,154**	2,061,093
Property and equipment	11	**259,241**	269,664
TOTAL ASSETS		**179,801,987**	192,277,695
EQUITY AND LIABILITIES			
EQUITY			
Share capital	12	**100,000,000**	100,000,000
Accumulated losses		**(6,116,373)**	(7,659,593)
TOTAL EQUITY		**93,883,627**	92,340,407
LIABILITIES			
Islamic financing payables	13	**61,356,967**	75,652,802
Accrued expenses and other current liabilities	14	**20,332,888**	20,174,779
Lease liabilities	9	**2,990,000**	2,873,611
Zakat provision	15	**411,081**	487,868
Employees' defined benefits obligations		**827,424**	748,228
TOTAL LIABILITIES		**85,918,360**	99,937,288
TOTAL EQUITY AND LIABILITIES		**179,801,987**	192,277,695

The accompanying notes form an integral part of this interim condensed financial information

ALPHA ARABIA FINANCE COMPANY
(A SAUDI CLOSED JOINT STOCK COMPANY)

INTERIM CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
(UNAUDITED)
FOR THE THREE AND SIX MONTH PERIODS ENDED JUNE 30, 2026
(SAUDI RIYAL)

		Statement of profit or loss and other comprehensive income for			
	Notes	**For the three-month period ended June 30**		**For the six-month period ended June 30**	
		2026	2025	**2026**	2025
		(Unaudited)	(Unaudited)	**(Unaudited)**	(Unaudited)
Income					
Commission income on Islamic financing receivables	16	**9,299,841**	8,975,552	**19,827,378**	18,539,635
Commission expense on Islamic financing payables	13	**(1,165,224)**	(997,373)	**(2,771,937)**	(1,922,259)
Net commission income from Islamic financing		**8,134,617**	7,978,179	**17,055,441**	16,617,376
Expenses					
Expected credit losses for Islamic financing receivables	7	**(1,470,944)**	(2,035,211)	**(3,130,401)**	(3,813,347)
Salaries, wages and other benefits		**(3,503,933)**	(2,864,826)	**(6,796,804)**	(6,063,688)
Depreciation of right of use assets	9	**(690,249)**	(365,976)	**(1,380,498)**	(731,952)
Amortization of intangible assets	10	**(165,969)**	(165,969)	**(331,939)**	(331,938)
Depreciation of property and equipment	11	**(24,822)**	(29,858)	**(55,076)**	(59,534)
Other general and administrative expenses	17	**(1,065,011)**	(1,459,620)	**(2,329,182)**	(2,924,730)
Selling and marketing expenses		**(457,461)**	(354,780)	**(1,134,487)**	(1,010,536)
Other income		**108,000**	115,188	**181,500**	186,445
Finance cost on lease liabilities	9	**(58,833)**	(46,144)	**(116,389)**	(91,602)
Profit for the period before zakat		**805,395**	770,983	**1,962,165**	1,776,494
Zakat	15	**(154,736)**	(232,599)	**(418,945)**	(390,199)
Profit for the period		**650,659**	538,384	**1,543,220**	1,386,295
Other comprehensive income items		**-**	-	**-**	-
Total comprehensive income for the period		**650,659**	538,384	**1,543,220**	1,386,295

The accompanying notes form an integral part of this interim condensed financial information

ALPHA ARABIA FINANCE COMPANY
(A SAUDI CLOSED JOINT STOCK COMPANY)

INTERIM CONDENSED STATEMENT OF CHANGES IN EQUITY (UNAUDITED)
FOR THE SIX MONTH PERIOD ENDED JUNE 30, 2026
(SAUDI RIYAL)

	Share capital	Accumulated losses	Total equity
For the six-month period ended June 30, 2025			
Balance as of January 1, 2025 (Audited)	100,000,000	(9,668,430)	90,331,570
Profit for the period	-	1,386,295	1,386,295
Total other comprehensive income for the period	-	-	-
Total comprehensive income for the period	-	1,386,295	1,386,295
Balance as of June 30, 2025 (Unaudited)	100,000,000	(8,282,135)	91,717,865
For the six-month period ended June 30, 2026			
Balance as of January 1, 2026 (Audited)	100,000,000	(7,659,593)	92,340,407
Profit for the period	**-**	**1,543,220**	**1,543,220**
Total other comprehensive income for the period	**-**	**-**	**-**
Total comprehensive income for the period	**-**	**1,543,220**	**1,543,220**
Balance as of June 30, 2026 (Unaudited)	**100,000,000**	**(6,116,373)**	**93,883,627**

The accompanying notes form an integral part of this interim condensed financial information

INTERIM CONDENSED STATEMENT OF CASH FLOWS (UNAUDITED)
FOR THE SIX MONTH PERIOD ENDED JUNE 30, 2026

	Note	**June 30, 2026 (Unaudited)**	June 30, 2025 (Unaudited)
OPERATING ACTIVITIES:			
Profit for the period before zakat		**1,962,165**	1,776,494
Adjustments for:			
Depreciation of property and equipment	11	**55,076**	59,534
Depreciation of right of use assets	9	**1,380,498**	731,952
Amortization of intangible assets	10	**331,939**	331,938
Expected credit losses on Islamic financing receivables	7	**3,130,401**	3,813,347
Commission expense on Islamic financing payables	13	**2,771,937**	1,922,259
Finance cost on lease liabilities	9	**116,389**	91,602
Current service cost for employees' defined benefit obligations		**200,170**	251,968
Changes in operating assets and liabilities:			
Prepaid expenses and other current assets		**(4,438,435)**	(1,845,705)
Islamic financing receivables, gross		**4,488,317**	(48,163,836)
Accrued expenses and other current liabilities		**158,109**	5,051,641
Margin deposits – restricted		**-**	(9,952,778)
Cash generated from / (used in) operating activities		**10,156,566**	(45,931,584)
Employees' defined benefit obligations paid		**(120,974)**	(86,752)
Zakat paid		**(495,732)**	(250,795)
Net cash generated from / (used in) operating activities		**9,539,860**	(46,269,131)
INVESTING ACTIVITIES:			
Addition to property and equipment	11	**(44,653)**	(20,406)
Net cash flows used in investing activities		**(44,653)**	(20,406)
FINANCING ACTIVITIES:			
Proceeds from Islamic financing payable	13	**-**	60,000,000
Repayment of Islamic financing payable	13	**(14,583,334)**	(6,944,443)
Commission paid	13	**(2,484,438)**	(2,617,608)
Net cash (used in) / generated from financing activities		**(17,067,772)**	50,437,949
Net change in cash and cash equivalents during the period		**(7,572,565)**	4,148,412
Cash and cash equivalents at the beginning of the period		**14,662,332**	44,763,938
Cash and cash equivalents at the end of the period		**7,089,767**	48,912,350

(*) For non-cash transactions, refer to note 21.

1- COMPANY INFORMATION

Alpha Arabia Finance Company (the "Company") is a Saudi Closed Joint Stock Company registered in Riyadh, Kingdom of Saudi Arabia under Commercial Registration No. 1010887286 and unified national number 7034107420 dated Dhul-Qi'dah 19, 1444 H, (corresponding to June 8, 2023) having obtained the necessary approval from the Ministry of Commerce (MOC) and Notary Public.

The Company obtained the license having a number of 85/AH/202402 from the Saudi Central Bank (SAMA) on Rajab 25, 1445 H (corresponding to February 6, 2024), authorizing the Company to engage in the financial lease, financing to Small and Medium Enterprises (SMEs) and Consumer financing. The Company commenced its commercial operations in terms of investing in Islamic financing in the month of February 2024.

The principal activities of the Company include financial lease, financing to Small and Medium Enterprises (SMEs) and Consumer financing.

The Company's registered office is located in Riyadh Kingdom of Saudi Arabia, postal code 13524.

2- BASIS OF PREPARATION OF INTERIM CONDENSED FINANCIAL INFORMATION

2-1 Statement of compliance

The Company's interim condensed financial information has been prepared in accordance with International Accounting Standard 34, Interim Financial Reporting (IAS 34), as endorsed in the Kingdom of Saudi Arabia, and other standards and pronouncements issued by the Saudi Organization for Chartered and Professional Accountants (SOCPA).

This interim condensed financial information does not include all the information and disclosures required for a complete set of financial statements prepared in accordance with International Financial Reporting Standards and therefore, it should be read in conjunction with the Company's annual financial statements for the year ended December 31, 2025.

The results for the period are not indication of the annual results for the Company.

The interim condensed statement of financial position is presented in descending order of liquidity, as this presentation is more appropriate to the Company's operations.

2-2 Basis of measurement

This interim condensed financial information has been prepared under historical cost convention using going concern basis, which contemplates the realization of assets and settlement of liabilities in the normal course of business. Moreover, this interim condensed financial information is prepared using accrual basis and going concern concept.

2-3 Accounting estimates and assumptions

In preparing this interim condensed financial information, management has made judgements, estimates and assumptions that affect the application of the Company's accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates. The significant judgements and key sources of estimation uncertainty were consistent with those applied in the annual financial statements for the year ended December 31, 2025

2-4 Functional and presentation currency

This Interim condensed financial information is presented in Saudi Riyal (SR), unless otherwise stated. The Saudi Riyal is the functional and presentation currency of the Company.

3- NEW STANDARDS, AMENDMENTS TO STANDARDS AND INTERPRETATIONS

There are new standards and number of amendments to standards which are effective from January 1, 2026, which will be explained in Company's annual financial statements, furthermore, there was no material impact on the Company's Interim condensed financial information for several amendments apply for the first time in 2026. The Company has not adopted any other standards, amendments to standards and interpretations that have been issued but are not effective yet.

4- MATERIAL ACCOUNTING POLICIES INFORMATION

The material accounting policy information applied in preparing this interim condensed financial information is consistent with that applied in the Company's annual financial statements for the year ended December 31, 2025.

5- CASH AND CASH EQUIVALENTS

	(Saudi Riyal)	
	June 30, 2026	December 31, 2025
	(Unaudited)	(Audited)
Cash at banks – current account	**7,089,767**	14,635,668
Cash in hand	**-**	26,664
Total	**7,089,767**	14,662,332

6- MARGIN DEPOSITS – RESTRICTED

	(Saudi Riyal)	
	June 30, 2026	December 31, 2025
	(Unaudited)	(Audited)
Cash held as collateral	**9,952,778**	9,952,778

This amount represents the margin deposits placed by the Company as a security against Islamic financing obtained from certain banks (Note 13).

7- ISLAMIC FINANCING RECEIVABLES, NET

	(Saudi Riyal)	
	June 30, 2026	December 31, 2025
	(Unaudited)	(Audited)
Gross investment in Islamic financing	**191,250,561**	207,873,308
Unearned Islamic financing income	**(35,521,343)**	(45,528,017)
Net investment in Islamic financing	**155,729,218**	162,345,291
Less: Expected credit losses (A)	**(6,313,430)**	(5,310,785)
Balance as of end of the period / year	**149,415,788**	157,034,506

Following is the segregation of net Islamic finance receivables:

	(Saudi Riyal)			
	June 30, 2026 (Unaudited)			
	Tawarruq Personal	**Tawarruq Small medium enterprises**	**Ijara Small medium enterprises**	**Total**
Performing	**11,664,500**	**108,383,351**	**205,609**	**120,253,460**
Under performing	**3,246**	**20,326,507**	**-**	**20,329,753**
Non-performing	**9,194**	**15,136,811**	**-**	**15,146,005**
Net Islamic financing receivables	**11,676,940**	**143,846,669**	**205,609**	**155,729,218**
Less: Expected credit losses (A)	**(29,307)**	**(6,283,511)**	**(612)**	**(6,313,430)**
Balance as of end of the period	**11,647,633**	**137,563,158**	**204,997**	**149,415,788**

	(Saudi Riyal)			
	December 31, 2025 (Audited)			
	Tawarruq Personal	Tawarruq Small medium enterprises	Ijara Small medium enterprises	Total
Performing	4,890,567	128,629,310	346,651	133,866,528
Under performing	-	15,514,236	-	15,514,236
Non-performing	-	12,964,527	-	12,964,527
Net Islamic financing receivables	4,890,567	157,108,073	346,651	162,345,291
Less: Expected credit losses (A)	(14,228)	(5,295,552)	(1,005)	(5,310,785)
Balance as of end of the year	4,876,339	151,812,521	345,646	157,034,506

7- ISLAMIC FINANCING RECEIVABLES, NET (CONTINUED)

(A) The movement in expected credit losses is as follows:

	(Saudi Riyal)	
	June 30, 2026	December 31, 2025
	(Unaudited)	(Audited)
Balance as of beginning of the period / year	**5,310,785**	3,022,560
Charged during the period / year	**3,130,401**	10,845,239
Written off during the period / year	**(2,127,756)**	(8,557,014)
Balance as of end of period / year	**6,313,430**	5,310,785

(B) Assignment of Islamic financing receivables:
The Company assigned Islamic financing receivables amounting to SR 76.80 million (December 31, 2025: SR 103.50 million) to local commercial bank for obtaining Islamic bank financing. The carrying amount of associated Islamic bank financing amounts to SR 61.35 million (December 31, 2025: SR 75.65 million). These Islamic financing receivables have not been derecognized from the Interim condensed statement of financial position as the Company retains all the related risks and rewards, primarily credit risk. The Company is liable for the repayments of their assigned receivables to local commercial banks in case of customer default. The amount received on assignment of Islamic financing receivables has been recognized as Islamic bank financing in the Interim condensed statement of financial position. As presented under the item of Islamic financing payables (Note 13). Pursuant to the terms of the transfer agreement, the Company is not allowed to re-pledge those receivables and the financial institution have recourse only to the receivables in the event the Company defaults its obligation.

8- PREPAID EXPENSES AND OTHER CURRENT ASSETS

	(Saudi Riyal)	
	June 30, 2026	December 31, 2025
	(Unaudited)	(Audited)
Other receivable, net (A)	**7,636,213**	2,716,497
Other prepaid expenses	**799,000**	961,914
Prepayments for IT related services	**159,049**	477,416
Total	**8,594,262**	4,155,827

(A) The balance primarily relates to receivables recoverable through court judgments and assigned claims in favor of the Company as follows:

1- The Company has obtained final court judgments permitting the enforcement and sale of certain real estate collateral securing outstanding tawarruq. Execution proceedings are currently in progress before the competent courts, and the collateral is being disposed of under judicial supervision in order to recover the related outstanding balances. The gross receivable is SR 4,986,027 and the Company has recorded specific provision of SR 66,311 against this receivable.

2- The company has receivable assigned by a third party to the Company based on court decision in the favor of the Company. During the year 2025, the gross receivable is SR 2,859,471 and the Company has recorded specific provision of SR 142,974 against this receivable.

9- RIGHT OF USE ASSETS AND LEASE LIABILITIES

The following are the book values of the assets of the right of use assets, the obligations of the company's leases and movements during the period / year:

	(Saudi Riyal)	
Right of use assets:	**June 30, 2026**	December 31, 2025
Cost:	**(Unaudited)**	(Audited)
Balance as of beginning of the period / year	**5,521,993**	5,855,617
Addition during the period / year	**-**	5,521,993
Lease termination	**-**	(5,855,617)
Balance as of end of the period / year	**5,521,993**	5,521,993
Accumulated depreciation:		
Balance as of beginning of the period / year	**1,380,498**	2,195,856
Charged during the period / year	**1,380,498**	2,112,451
Lease termination	**-**	(2,927,809)
Balance as of end of the period / year	**2,760,996**	1,380,498
Net book value	**2,760,997**	4,141,495

	(Saudi Riyal)	
Lease liabilities:	**June 30, 2026**	December 31, 2025
	(Unaudited)	(Audited)
Balance as of beginning of the period / year	**2,873,611**	3,015,446
Finance cost charged during the period / year	**116,389**	203,221
Addition during period / year	**-**	5,521,993
Lease termination	**-**	(3,107,048)
Paid during the period / year	**-**	(2,760,001)
Balance as of end of the period / year	**2,990,000**	2,873,611

10- INTANGIBLE ASSETS

	(Saudi Riyal)
	Computer Software fully Developed (*)
Cost:	
Balance as of June 30, 2026 (Unaudited)	3,319,381
Balance as of December 31, 2025 (Audited)	3,319,381
Accumulated amortization:	
Balance as of January 1, 2025 (Audited)	594,412
Charged during the year	663,876
Balance as of December 31, 2025 (Audited)	1,258,288
Charged during the period	**331,939**
Balance as of June 30, 2026 (Unaudited)	**1,590,227**
Net book value:	
Balance as of June 30, 2026 (Unaudited)	**1,729,154**
Balance as of December 31, 2025 (Audited)	2,061,093

(*) The fully developed include implementation cost of intangible assets for software systems used by the Company, primarily related to the core operational system and customer registration applications.

11- PROPERTY AND EQUIPMENT

	(Saudi Riyal)				
	Computer Hardware	**Office equipment**	**Furniture and fixtures**	**Leasehold Improvements**	**Total**
Cost:					
As of January 1, 2025 (Audited)	386,006	10,143	23,057	35,192	454,398
Additions during the year	-	23,763	-	-	23,763
As of December 31, 2025 (Audited)	386,006	33,906	23,057	35,192	478,161
Additions during the period	**32,906**	**-**	**11,747**	**-**	**44,653**
As of June 30, 2026 (Unaudited)	**418,912**	**33,906**	**34,804**	**35,192**	**522,814**
Accumulated depreciation:					
As of January 1, 2025 (Audited)	78,224	1,637	3,523	5,865	89,249
Charged during the year	88,303	2,873	4,611	23,461	119,248
As of December 31, 2025 (Audited)	166,527	4,510	8,134	29,326	208,497
Charged during the period	**44,312**	**1,677**	**3,221**	**5,866**	**55,076**
As of June 30, 2026 (Unaudited)	**210,839**	**6,187**	**11,355**	**35,192**	**263,573**
Net book value:					
As of June 30, 2026 (Unaudited)	**208,073**	**27,719**	**23,449**	**-**	**259,241**
As of December 31, 2025 (Audited)	219,479	29,396	14,923	5,866	269,664

12- SHARE CAPITAL

The share capital of the Company amounts to SR 100 million, divided into 10 million shares of SR 10 each share, distributed among the shareholders as follows:

		(Saudi Riyal)	
Shareholder name	**Number of shares**	**Value of shares**	**Total**
Alpha United Investment Company	**3,000,000**	**10**	**30,000,000**
National Trust Investment - Oman	**3,000,000**	**10**	**30,000,000**
Abdulmohsen AbdulRahman Al Sowailem	**3,000,000**	**10**	**30,000,000**
Sultan Saleh Al Musabhi	**600,000**	**10**	**6,000,000**
Fahad Saleh Al Musabhi	**400,000**	**10**	**4,000,000**
Total	**10,000,000**		**100,000,000**

13- ISLAMIC FINANCING PAYABLES

These facilities were obtained from a local commercial bank to finance retail and SME customers. They bear financing costs at SAIBOR plus agreed margins and are repayable periodically, with final maturity in June 2029. The facilities are secured by margin deposits (Note 6) and assigned Islamic financing receivables (Note 7). The movement in Islamic bank financing is as follows:

	(Saudi Riyal)	
	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Balance as of beginning of the period / year	**76,111,111**	37,638,888
Additions during the period /year	**-**	60,000,000
Paid during the period /year	**(14,583,334)**	(21,527,777)
Gross outstanding	**61,527,777**	76,111,111
Accrued financing costs	**116,691**	116,691
Less: unamortized transaction cost (A)	**(287,501)**	(575,000)
Balance as of end of the period /year	**61,356,967**	75,652,802

(A) The movement in unamortized transaction costs is as follows:

	(Saudi Riyal)	
	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Balance as of beginning of the period / year	**575,000**	380,000
Additions during period /year	**-**	1,150,000
Amortized during the period /year	**(287,499)**	(955,000)
Balance as of end of the period /year	**287,501**	575,000

The total commission cost incurred in the statement of profit and loss during the period ended June 30, 2026 including amortized transaction cost amounting to SR 2,771,937 (June 30, 2025: SR 1,922,259).

14- ACCRUED EXPENSES AND OTHER CURRENT LIABILITIES

	(Saudi Riyal)	
	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)
Security deposits	**18,811,963**	17,938,258
Employees related accruals	**698,333**	519,887
Accrued expenses	**647,513**	1,376,263
GOSI payable	**105,543**	94,334
Value Added Tax (VAT) payable	**66,610**	243,342
Others	**2,926**	2,695
Total	**20,332,888**	20,174,779

15- ZAKAT PROVISION

Zakat provision is calculated at the end of each quarter using estimated annual effective rate in accordance with the regulations of the Zakat, Tax and Customs Authority (ZATCA). The Company shall reassess the zakat provision at the end of the financial year and the difference shall be adjusted as of year-end.

16- COMMISSION INCOME FROM ISLAMIC FINANCING RECEIVABLES

	(Saudi Riyal)			
	For the three-month period ended June 30		**For the six-month period ended June 30**	
	2026	2025	**2026**	2025
	(Unaudited)	(Unaudited)	**(Unaudited)**	(Unaudited)
Incomes				
Commission income from Islamic financing receivables using (Annual Percentage Rate - APR) method	**9,299,841**	8,975,552	**19,827,378**	18,539,635

The Company generates its income entirely within the Kingdom of Saudi Arabia.

17- OTHER GENERAL AND ADMINISTRATIVE EXPENSES

	(Saudi Riyal)			
	For the three-month period ended June 30		**For the six-month period ended June 30**	
	2026	2025	**2026**	2025
	(Unaudited)	(Unaudited)	**(Unaudited)**	(Unaudited)
IT related expenses	**725,097**	1,209,169	**1,392,149**	2,043,946
Credit information report fee – Simah	**62,672**	-	**253,095**	248,640
Professional fee	**-**	91,300	**199,831**	283,417
Provision other receivables (Note 8) (A-1)	**66,311**	-	**66,311**	-
Shariah committee fees	**30,000**	30,000	**65,000**	65,000
Government fees	**29,244**	8,302	**39,796**	37,277
Bank charges	**16,404**	20,839	**36,650**	21,862
License and subscription	**10,000**	10,000	**20,000**	20,000
Others	**125,283**	90,010	**256,350**	204,588
Total	**1,065,011**	1,459,620	**2,329,182**	2,924,730

18- RELATED PARTIES TRANSACTION

Related parties represent the directors and key management personnel of the Company, and entities controlled or significantly influenced by such parties. Prices and terms of payment for transactions with related parties are approved by the shareholders of the Company. Transactions with related parties are under normal course of business. Significant related party transactions held during the period are as follows:

			(Saudi Riyal)			
Name of related party	**Type of relationship**	**Nature of transaction**	**For the three-month period ended June 30**		**For the six-month period ended June 30**	
			2026	2025	**2026**	2025
			(Unaudited)	(Unaudited)	**(Unaudited)**	(Unaudited)
Integrated Marketing Advertising Company	Other related party (A)	Marketing	-	547,055	-	895,287
Yaqeen Indirect Financing Fund	Other related party (B)	Operating (B)	-	-	**20,210,818**	-

(A) This is a related party owned by Board of Directors and shareholders of the Company.

18- RELATED PARTIES TRANSACTION (CONTINUED)

(B) The Company has entered into management agreement with Yaqeen Indirect Financing Fund to provide Islamic financing on behalf of the Fund that is managed by Yaqeen capital. The Fund provides the funding to the Company through a separate bank account. The Company (acting as a custodian) provides financing to the customers after due diligence and takes all reasonable actions to comply with the relevant requirement of the agreement. The net outstanding balance as of June 30, 2026 amounts to SR 38.22 million (December 31, 2025: SR 22.7 million) . The credit risk under these financing lies with the Fund. The Company charges administration fee and shares the profit of the Fund in lieu of the management services provided to the Funds. As of June 30, 2026, the Company has fully utilized the available cash and disbursed the amount. (December 31,2025: Available cash amounts to SR 4.4 million), and this was used for financing on the Fund’s behalf. Moreover, the company is holding collection proceeds SR 0.18 million (December 31, 2025: SR 0.44 million) which will be transferred to fund bank account on agreed cashflow date. Consistent with its accounting policy, such balances and the financing balances are not included in the Company's financial statements as these are held by the Company in fiduciary capacity. This is a related party through common control of one of the key management personnel of the Company.

19- CONTINGENCIES AND COMMITMENTS

The Company has certain legal cases pending in courts against its customers. However, based on management’s best estimate no significant contingencies and commitments exist as at June 30, 2026, and as of December 31, 2025.

20- FAIR VALUE OF FINANCIAL INSTRUMENTS

For the purpose of fair value disclosures of financial instruments in the interim condensed financial information, all financial assets and liabilities of the Company are measured at amortized cost and there are no financial assets or liabilities which are measured at fair value.

21- NON-CASH TRANSACTIONS

	(Saudi Riyal)	
	June 30, 2026	December 31, 2025
	(Unaudited)	(Audited)
Finance cost charged during the period (Note 9)	**116,389**	203,221
Additions during period (Note 9)	-	5,521,993
Lease termination (Note 9)	-	(3,107,048)

22- SUBSEQUENT EVENTS

There are no significant subsequent events after the period ended June 30, 2026, that could have a material impact on the interim condensed financial position of the Company or the results of its operations.

23- APPROVAL OF THE INTERIM CONDENSED FINANCIAL INFORMATION

This interim condensed financial information for the three- and six-month periods ended June 30, 2026 was approved for issue by the Board of Directors on 5 Safar 1448H (corresponding to July 19, 2026).