

**AL-AN AL KHALIGIA FOR CONSUMER
MICROFINANCE
(CLOSED JOINT STOCK COMPANY)
UNAUDITED INTERIM CONDENSED FINANCIAL STATEMENTS
FOR THE THREE AND NINE MONTHS PERIOD ENDED
30 SEPTEMBER 2025
AND INDEPENDENT AUDITOR'S REVIEW REPORT**

**AL-AN AL KHALIGIA FOR CONSUMER MICROFINANCE
(CLOSED JOINT STOCK COMPANY)**

**UNAUDITED INTERIM CONDENSED FINANCIAL STATEMENTS FOR THE THREE AND NINE MONTHS
PERIOD ENDED 30 SEPTEMBER 2025 AND INDEPENDENT AUDITOR'S REVIEW REPORT**

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INDEPENDENT AUDITOR'S REVIEW REPORT

To the Shareholders of
Al-An Al Khaligia for Consumer Microfinance
(Closed Joint Stock Company)

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Introduction

We have reviewed the accompanying interim condensed statement of financial position of **Al-An Al Khaligia for Consumer Microfinance** ("the Company") as of 30 September 2025, and the related interim condensed statement of profit or loss and other comprehensive income, interim condensed statement of changes in equity and interim condensed statement of cash flows for the Three months period ended and notes to the interim condensed financial statements.

Management is responsible for the preparation and presentation of these interim condensed financial statements in accordance with International Accounting Standard (IAS) 34 'Interim Financial Reporting', as endorsed in the Kingdom of Saudi Arabia (KSA) by Saudi Organization for Chartered and Professional Accountants (SOCPA).

Our responsibility is to express a conclusion on these interim condensed financial statements based on our review.

Scope of review

We conducted our review in accordance with International Standard on Review Engagements (ISRE) 2410, *Review of Interim Financial Information Performed by the Independent Auditor of the Entity* that is endorsed in KSA. A review of interim condensed financial statements 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 (ISAs) that are endorsed in KSA 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.

Uncertainty related to going concern

We would like to draw attention that the Company incurred accumulated losses of ~~ﷲ~~ 9.5 million, which exceed its capital for the period ending 30 September 2025. In addition, the company's total current liabilities exceeded its total current assets by ~~ﷲ~~ 656,257 as of that date. These events or conditions indicate the existence of material uncertainty that may cast doubt on the company's ability to continue as a going concern. Our opinion is unmodified in this regard.



INDEPENDENT AUDITOR'S REVIEW REPORT

To the Shareholders of
Al-An Al Khaligia for Consumer Microfinance
(Closed Joint Stock Company)

Other matter

This is the first interim condensed financial statements issued for the Company which covers the period from 1 January 2025 till 30 September 2025.

Conclusion

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



Riyadh, 5 Jumada"1 1447 AH
Corresponding to 27 October 2025G

Aldar Audit Bureau
Abdullah Al Basri & Co.
P.O. Box 2195
Riyadh 12373
Kingdom of Saudi Arabia

Abdullah M. Al Basri
Certified Public Accountant
(License No. 171)

**AL-AN AL KHALIGIA FOR CONSUMER MICROFINANCE
(CLOSED JOINT STOCK COMPANY)**

**INTERIM CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2025**

| | Notes | For the Three months ended | | For the Nine months ended | |
|---|-------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| | | 30 September 2025 | 30 September 2024 | 30 September 2025 | 30 September 2024 |
| | | ₪ (Unaudited) | ₪ (Unaudited) | ₪ (Unaudited) | ₪ (Unaudited) |
| General and administrative expenses | 7 | (1,786,065) | (1,118,625) | (5,850,737) | (1,654,106) |
| Selling and marketing expenses | | (444) | - | (444) | - |
| Depreciation of property and equipment | 8 | (14,643) | (11,223) | (42,047) | (21,862) |
| Amortization of right of use | 9 | (59,342) | (57,054) | (176,886) | (95,090) |
| Lending operation expenses | | (40) | - | (40) | (15,000) |
| Loss from operation | | (1,860,534) | (1,186,902) | (6,070,154) | (1,786,058) |
| Interest expense on lease liabilities | 9 | (5,872) | (15,064) | (28,224) | (20,350) |
| Finance income | | - | 112,825 | 14,283 | 112,825 |
| Loss for the period before Zakat | | (1,866,406) | (1,089,141) | (6,084,095) | (1,693,583) |
| Zakat expense | 14 | (3,555) | (42,331) | (10,665) | (126,993) |
| Loss for the period after Zakat | | (1,869,961) | (1,131,472) | (6,094,760) | (1,820,576) |

Saif Almusayib
Saif Almusayib

CFO

Ahmed Alhaj
Ahmed Alhaj

CEO

Tariq Alsaffar
Tariq Alsaffar
Chairman of the Board

The accompanying notes from 1 to 17 are an integral part of these interim condensed financial statements.

**AL-AN AL KHALIGIA FOR CONSUMER MICROFINANCE
(CLOSED JOINT STOCK COMPANY)**

**INTERIM CONDENSED STATEMENT OF FINANCIAL POSITION
AS AT 30 SEPTEMBER 2025**

| | Notes | 30 September 2025 £ (Unaudited) | 31 December 2024 £ (Audited) |
|--------------------------------------|-------|--|---------------------------------------|
| Assets | | | |
| Non-current assets | | | |
| Property and equipment, net | 8 | 282,731 | 270,229 |
| Right of use assets, net | 9 | 375,835 | 532,513 |
| Total non-current assets | | 658,566 | 802,742 |
| Current assets | | | |
| Other current assets | 10 | 629,281 | 759,107 |
| Cash and cash equivalents | 11 | 577,088 | 7,046,617 |
| Total current assets | | 1,206,369 | 7,805,724 |
| Total assets | | 1,864,935 | 8,608,466 |
| Equity and liabilities | | | |
| Equity | | | |
| Share capital | 6 | 10,000,000 | 10,000,000 |
| Accumulated losses | | (9,584,066) | (3,489,306) |
| Total equity | | 415,934 | 6,510,694 |
| Liabilities | | | |
| Non-current liabilities | | | |
| Employee's terminal benefits | 13 | 134,178 | 128,999 |
| Lease liabilities – long term | 9 | - | 218,670 |
| Total non-current liabilities | | 134,178 | 347,669 |
| Current liabilities | | | |
| Amounts due to related party | 12 | 863,773 | 835,229 |
| Lease liabilities – short term | 9 | 244,572 | 238,829 |
| Zakat provision | 14 | 10,665 | 169,324 |
| Other current liabilities | 15 | 195,813 | 506,721 |
| Total current liabilities | | 1,314,823 | 1,750,103 |
| Total liabilities | | 1,449,001 | 2,097,772 |
| Total equity and liabilities | | 1,864,935 | 8,608,466 |

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**AL-AN AL KHALIGIA FOR CONSUMER MICROFINANCE
(CLOSED JOINT STOCK COMPANY)**

**INTERIM CONDENSED STATEMENT OF CHANGES IN EQUITY
FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2025**

| | Share capital ﷲ | Accumulated losses ﷲ | Total ﷲ |
|--|-----------------------|----------------------------|--------------------|
| For the period as of 1 January 2024 | 10,000,000 | (305,644) | 9,694,356 |
| Total comprehensive loss | - | (1,820,576) | (1,820,576) |
| Balance as of 30 September 2024 (Unaudited) | 10,000,000 | (2,126,220) | 7,873,780 |
| For the period as of 1 January 2025 | 10,000,000 | (3,489,306) | 6,510,694 |
| Total comprehensive loss | - | (6,094,760) | (6,094,760) |
| Balance as of 30 September 2025 (Unaudited) | 10,000,000 | (9,584,066) | 415,934 |

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**AL-AN AL KHALIGIA FOR CONSUMER MICROFINANCE
(CLOSED JOINT STOCK COMPANY)**

**INTERIM CONDENSED STATEMENT OF CASH FLOWS
FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2025**

| | 30 September 2025 | 30 September 2024 |
|--|-------------------------|-------------------------|
| | <u>﷌</u> (Unaudited) | <u>﷌</u> (Unaudited) |
| <u>OPERATING ACTIVITIES</u> | | |
| Loss for the period before zakat | (6,084,095) | (1,693,583) |
| <i>Adjustments to:</i> | | |
| Depreciation of property and equipment | 42,047 | 21,862 |
| Amortization of right-of-use asset | 176,886 | 95,090 |
| Interest expense on lease liabilities | 28,224 | 20,350 |
| Provision Employees' end of service benefits | 5,179 | - |
| | <u>(5,831,759)</u> | <u>(1,556,281)</u> |
| <i>Changes in working capital:</i> | | |
| Other current assets | 129,826 | (492,741) |
| Other current liabilities | (310,908) | 41,240 |
| Amounts due to related party | 28,544 | 731,169 |
| Zakat paid | (169,324) | (213,210) |
| Net cash flows used in operating activities | <u>(6,153,621)</u> | <u>(1,489,822)</u> |
| <u>INVESTING ACTIVITIES</u> | | |
| Purchase of property and equipment | (54,549) | (296,224) |
| Net cash flows used in investing activities | <u>(54,549)</u> | <u>(296,224)</u> |
| <u>FINANCING ACTIVITIES</u> | | |
| Repayment of liability lease | (261,359) | (108,900) |
| Net cash flows used in financing activities | <u>(261,359)</u> | <u>(108,900)</u> |
| Net change in cash and cash equivalents | (6,469,529) | (1,894,946) |
| Cash and cash equivalents at beginning of period | 7,046,617 | 10,000,000 |
| Cash and cash equivalents at end of period | <u><u>577,088</u></u> | <u><u>8,105,054</u></u> |

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The accompanying notes from 1 to 17 are an integral part of these interim condensed financial statements.

**AL-AN AL KHALIGIA FOR CONSUMER MICROFINANCE
(CLOSED JOINT STOCK COMPANY)**

**NOTES TO THE INTERIM CONDENSED FINANCIAL STATEMENTS
FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2025**

1. GENERAL INFORMATION

Al-an Al Khaligia for Consumer Microfinance ("the Company") is a Closed Joint Stock Company registered in Riyadh, Kingdom of Saudi Arabia under commercial registration number 1010865347 dated 10 Shaban 1444H (corresponding to 2 March 2023).

The company's main activities are financial and insurance activities represented in consumer microfinance in accordance with the license of the Central Bank of Saudi Arabia.

2. BASIS OF PREPARATION

Basis of measurement

These financial statements have been prepared under the historical cost method.

Functional and presentation currency

The financial statements have been presented in Saudi Riyal (SR), which is also the Company's functional and presentation currency. Items included in the financial statements are measured using the currency of the primary economic environment in which the company operates.

Level of precision

The amounts have been rounded off to the nearest Saudi Riyal (SR), unless otherwise stated.

3. STATEMENT OF COMPLIANCE

These financial statements have been prepared in compliance with International Financial Reporting Standards as endorsed in the Kingdom of Saudi Arabia ("IFRS") and other standards and pronouncements issued by Saudi Organization for Chartered and Professional Accountants ("SOCPA").

4. IMPACT OF CHANGES IN ACCOUNTING POLICIES

Standards, interpretations and amendments effective

Following standards, interpretations and amendments are effective from the current year and are adopted by the Company. The Company has assessed that these amendments have no significant impact on the Company's interim condensed financial statements.

**Standards, interpretations
and amendments**

Description

Effective date

| | | |
|---|--|----------------|
| Amendment to IAS 21 – Lack of exchangeability | The International Accounting Standard Board ("IASB") amended IAS 21 to add requirements to help in determining whether a currency is exchangeable into another currency, and the spot exchange rate to use when it is not exchangeable. Amendment set out a framework under which the spot exchange rate at the measurement date could be determined using an observable exchange rate without adjustment or another estimation technique. | 1 January 2025 |
|---|--|----------------|

**AL-AN AL KHALIGIA FOR CONSUMER MICROFINANCE
(CLOSED JOINT STOCK COMPANY)**

**NOTES TO THE INTERIM CONDENSED FINANCIAL STATEMENTS (CONTINUED)
FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2025**

4. IMPACT OF CHANGES IN ACCOUNTING POLICIES (CONTINUED)

Standards, interpretations and amendments are not yet effective

IASB has issued the following accounting standards, interpretation and amendments, which become effective from periods starting on or after 1 January 2026. The Company did not opt for early adoption of these pronouncements and do not expect the adoption to have a significant impact on the interim condensed financial statements of the Company.

| Standards, interpretations and amendments | Description | Effective date |
|--|---|--------------------------------------|
| Amendments to IFRS 10 and IAS 28 – Sale or Contribution of Assets between an Investor and its Associate or Joint Venture | Partial gain or loss recognition for transactions between an investor and its associate or joint venture only to the extent of gain or loss resulting from the sale or contribution of assets that constitute a business as defined in IFRS 3 Business Combinations. Gains or losses resulting from the sale or contribution in an associate or joint venture of assets that do not constitute a business as defined in IFRS 3 is recognized in full. | Effective date deferred indefinitely |
| Amendments to IFRS 9 Financial Instruments and IFRS 7 Financial Instruments: Disclosures | Under the amendments, certain financial assets including those with ESG-linked features could now meet the SPPI requirement, provided that their cash flows are not significantly different from other financial assets without such a feature. The IASB has amended IFRS 9 to clarify when a financial asset or a financial liability is recognized or derecognized and to provide an exception for derecognizing financial liabilities settled using an electronic payment system. | 1 January 2026 |
| IFRS18, Presentation and Disclosure in Financial Statements | IFRS 18 provides guidance on items in statement of profit or loss classified into five categories: operating; investing; financing; income taxes and discontinued operations. It defines a subset of measures related to an entity's financial performance as "management-defined performance measures" ("MPMs"). The totals, subtotals and line items presented in the primary financial statements and items disclosed in the notes need to be described in a way that represents the characteristics of the item. It requires foreign exchange differences to be classified in the same category as the income and expense from the items that resulted in the foreign exchange differences. | 1 January 2027 |
| IFRS 19, Subsidiaries without Public Accountability: Disclosures | IFRS 19 allows eligible subsidiaries to apply IFRS Accounting Standards with the reduced disclosure requirements of IFRS 19. A subsidiary may choose to apply the new standard in its consolidated, separate or individual financial statements provided that, at the reporting date it does not have public accountability and its parent produces consolidated financial statements under IFRS Accounting Standards. | 1 January 2027 |

**AL-AN AL KHALIGIA FOR CONSUMER MICROFINANCE
(CLOSED JOINT STOCK COMPANY)**

**NOTES TO THE INTERIM CONDENSED FINANCIAL STATEMENTS (CONTINUED)
FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2025**

5. SIGNIFICANT ACCOUNTING ESTIMATES AND ASSUMPTIONS

The preparation of financial statements in accordance with International Financial Reporting Standards endorsed by SOCPA and other standards and pronouncements issued by SOCPA, requires the use of certain critical estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the reporting date and the reported amounts of revenues and expenses during the reporting period. Estimates and judgments are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The Company makes estimates and assumptions concerning the future. The resulting accounting estimates will, by definition, seldom equal the related actual results. The areas involving a higher degree of judgment or complexity or area where assumptions and estimates are significant to the financial statements are shown in the succeeding paragraphs.

Impairment of non-financial assets

The Company's management periodically reviews the carrying amounts of non-financial assets to determine whether there is any indication that those assets have suffered any impairment loss. If any such indication exists, the recoverable amount of the asset is estimated to determine the extent of the impairment loss. Where it is not possible to estimate the recoverable amount of an individual asset, the Company estimates the recoverable amount of the cash generating unit to which the asset belongs. If the recoverable amount of an asset is estimated to be less than its carrying amount, the carrying amount of the asset is reduced to its recoverable amount.

Provisions

By their nature, provisions are dependent upon estimates and assessments whether the criteria for recognition have been met, including estimates of the probability of cash outflows. Provisions for litigation are based on an estimate of the costs, taking into account legal advice and other information presently available. Provisions for termination benefits and exit costs, if any, also involve management's judgment in estimating the expected cash outflows for severance payments and site closures or other exit costs. Provisions for uncertain liabilities involve management's best estimate of whether cash outflows are probable.

6. SHARE CAPITAL

The share capital of the Company amounting to ﷲ 10,000,000 divided into 1,000,000 nominal shares of equal value, the value of each share is ﷲ 10 Saudi riyals, all of which are ordinary cash shares.

7. GENERAL AND ADMINISTRATIVE EXPENSES

| | For the Three months ended | | For the Nine months ended | |
|--------------------------------------|-----------------------------------|------------------|----------------------------------|------------------|
| | 30 | 30 | 30 | 30 |
| | September | September | September | September |
| | 2025 | 2024 | 2025 | 2024 |
| | ﷲ | ﷲ | ﷲ | ﷲ |
| Salaries and benefit | 1,433,673 | 786,372 | 4,164,886 | 871,159 |
| IT expenses | 327,427 | 306,075 | 1,250,244 | 590,780 |
| Professional and consultancy expense | 657 | - | 294,551 | 65,337 |
| Travelling expense | 5,650 | 944 | 24,792 | 48,819 |
| Other | 18,658 | 25,234 | 116,264 | 78,011 |
| Total | 1,786,065 | 1,118,625 | 5,850,737 | 1,654,106 |

**AL-AN AL KHALIGIA FOR CONSUMER MICROFINANCE
(CLOSED JOINT STOCK COMPANY)**

**NOTES TO THE INTERIM CONDENSED FINANCIAL STATEMENTS (CONTINUED)
FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2025**

8. PROPERTY AND EQUIPMENT, NET

The following table summarizes the movement of property and equipment:

| | Furniture | Office equipment | Total |
|--|------------------|-------------------------|----------------|
| Cost | ₪ | ₪ | ₪ |
| Additions | 235,000 | 68,545 | 303,545 |
| As at 31 December 2024 | 235,000 | 68,545 | 303,545 |
| As at 1 January 2025 | 235,000 | 68,545 | 303,545 |
| Additions | - | 54,549 | 54,549 |
| As at 30 September 2025 | 235,000 | 123,094 | 358,094 |
| <u>Accumulated depreciation</u> | | | |
| Depreciation for the year | 25,182 | 8,134 | 33,316 |
| As at 31 December 2024 | 25,182 | 8,134 | 33,316 |
| As at 1 January 2025 | 25,182 | 8,134 | 33,316 |
| Depreciation for the period | 25,182 | 16,865 | 42,047 |
| As at 30 September 2025 | 50,364 | 24,999 | 75,363 |
| <u>Net book value</u> | | | |
| As at 31 December 2024 | 209,818 | 60,411 | 270,229 |
| As at 30 September 2025 | 184,636 | 98,095 | 282,731 |

9. RIGHT-OF-USE OF ASSETS, NET

The book values for the right-of-use assets and the movement that occurred during the period/year are as follows:

| | Building |
|--|-----------------|
| Cost | ₪ |
| Additions | 684,657 |
| As at 31 December 2024 | 684,657 |
| As at 1 January 2025 | 684,657 |
| Adjustment | 20,208 |
| As at 30 September 2025 | 704,865 |
| <u>Accumulated amortization</u> | |
| Amortization for the year | 152,144 |
| As at 31 December 2024 | 152,144 |
| As at 1 January 2025 | 152,144 |
| Amortization for the period | 176,886 |
| As at 30 September 2025 | 329,030 |
| <u>Net book value</u> | |
| As at 31 December 2024 | 532,513 |
| As at 30 September 2025 | 375,835 |

**AL-AN AL KHALIGIA FOR CONSUMER MICROFINANCE
(CLOSED JOINT STOCK COMPANY)**

**NOTES TO THE INTERIM CONDENSED FINANCIAL STATEMENTS (CONTINUED)
FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2025**

9. RIGHT-OF-USE OF ASSETS, NET (CONTINUED)

Lease liability

The book values for the rental commitment and movement that occurred during the period/year are as follows:

| | 30 September 2025 | 31 December 2024 |
|---|------------------------------|-----------------------------|
| | ﷲ | ﷲ |
| Beginning balance | 457,499 | - |
| Adjustments | 20,208 | - |
| Additions | - | 684,657 |
| Interest expense for the period/year | 28,224 | 34,202 |
| Paid lease liability during the period/year | (261,359) | (261,360) |
| Balance at end of period/year | 244,572 | 457,499 |
| | 30 September 2025 | 31 December 2024 |
| | ﷲ | ﷲ |
| Current liability | 244,572 | 238,829 |
| Non-current liability | - | 218,670 |
| Total | 244,572 | 457,499 |

Profit or loss for the period ended 30 September included the following amounts related to leases:

| | 30 September 2025 | 30 September 2024 |
|-----------------------------------|------------------------------|------------------------------|
| | ﷲ | ﷲ |
| Amortization - right-of-use asset | 176,886 | 95,090 |
| Finance cost – lease liability | 28,224 | 20,350 |
| Total | 205,110 | 115,440 |

10. OTHER CURRENT ASSETS

| | 30 September 2025 | 31 December 2024 |
|----------------------|------------------------------|-----------------------------|
| | ﷲ | ﷲ |
| Value added tax | 477,430 | 276,766 |
| Prepaid expenses | 103,170 | 316,459 |
| Employees receivable | 37,935 | 92,462 |
| Fixed deposit | - | 62,674 |
| Other | 10,746 | 10,746 |
| Total | 629,281 | 759,107 |

**AL-AN AL KHALIGIA FOR CONSUMER MICROFINANCE
(CLOSED JOINT STOCK COMPANY)**

**NOTES TO THE INTERIM CONDENSED FINANCIAL STATEMENTS (CONTINUED)
FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2025**

11. CASH AND CASH EQUIVALENTS

| | 30 September 2025 | 31 December 2024 |
|-------------------|----------------------|---------------------|
| | ⌘ | ⌘ |
| Cash in banks – ⌘ | 555,088 | 7,036,617 |
| Cash on hand– ⌘ | 22,000 | 10,000 |
| Total | 577,088 | 7,046,617 |

12. RELATED PARTY TRANSACTIONS AND BALANCES

Related parties represent commercial transactions that are made with key partners and upper executive company management and entities, controlled partially or wholly, which might affect these parties. These transactions are carried out on the same terms as dealing with external parties and in the context of normal commercial transactions. There are no guarantees or financial charges on the balances of related parties:

Related party transactions

| | <i>Relationship</i> | <i>Nature of transaction</i> | 30 September 2025 | 31 December 2024 |
|--------------------------------|---------------------|----------------------------------|----------------------|---------------------|
| | | | ⌘ | ⌘ |
| Flooss Holding Company B.S.C.C | Holding company | Expenses on behalf | 863,773 | 835,229 |

Due to related party

| | 30 September 2025 | 31 December 2024 |
|--------------------------------|----------------------|---------------------|
| | ⌘ | ⌘ |
| Flooss Holding Company B.S.C.C | 863,773 | 835,229 |

13. EMPLOYEE AND END OF SERVICE BENEFITS

During the year, the actuarial valuations of the defined benefit obligations were carried out under the Projected Unit Credit Method using the following significant assumptions:

| | 30 September 2025 | 31 December 2024 |
|--------------------------------------|----------------------|---------------------|
| | ⌘ | ⌘ |
| Beginning balance | 128,999 | - |
| Charge during the period/year | 5,179 | 128,999 |
| Balance at end of period/year | 134,178 | 128,999 |

14. ZAKAT PROVISION

The zakat provision movement was as follows:

| | 30 September 2025 | 31 December 2024 |
|--|----------------------|---------------------|
| | ⌘ | ⌘ |
| Balance at the beginning for the period/year | 169,324 | 213,210 |
| Charge during the period/year | 10,665 | 169,324 |
| Paid during the period/year | (169,324) | (213,210) |
| Balance at end of period/year | 10,665 | 169,324 |

**AL-AN AL KHALIGIA FOR CONSUMER MICROFINANCE
(CLOSED JOINT STOCK COMPANY)**

**NOTES TO THE INTERIM CONDENSED FINANCIAL STATEMENTS (CONTINUED)
FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2025**

15. OTHER CURRENT LIABILITIES

| | 30 September 2025 | 31 December 2024 |
|------------------|------------------------------|-----------------------------|
| | ﷲ | ﷲ |
| Accrued expenses | 188,722 | 489,647 |
| Other | 7,091 | 17,074 |
| Total | 195,813 | 506,721 |

16. UNRECOGNIZED ITEMS

This section of the notes provides information about items that are not recognized in the interim condensed financial statements as they do not yet satisfy the recognition criteria. These items are summarized as follows:

- Contingent liabilities
- Capital commitments
- Events occurring after the reporting period.

Contingent liabilities

At 30 September 2025, the Company has no contingent liabilities.

Capital commitment

No capital expenditure contracted by the Company as of 30 September 2025.

Events occurring after the reporting period

No subsequent events have been identified that are considered non-adjusting events; accordingly, there is no impact on the condensed interim financial statements for the period ended 30 September 2025.

17. INTERIM CONDENSED FINANCIAL STATEMENT APPROVAL

The interim condensed financial statements were approved by the Company's Board of Directors on 5 Jumada"1 1447 AH (corresponding to 27 October 2025).