





العمانية لخدمات التمويل (ش.م.ع.ع.)  
Al Omaniya Financial Services (S.A.O.G.)

28 October 2020

**Unaudited, Approved initial results for the third quarter 30<sup>th</sup> September 2020**

We submit here below the initial unaudited, approved quarterly financial results for the third quarter ending 30<sup>th</sup> September 2020.

	Amount in RO '000s		
	3 <sup>rd</sup> Quarter 2020	3 <sup>rd</sup> Quarter 2019	Percentage change
Total Revenue	12,386	13,054	(5.12)
Expenses including interest cost	(7,970)	(7,784)	2.39
Allowance for impairment / Expected Credit Loss	(3,532)	(1,967)	79.56
Net Profit before Tax	884	3303	(73.24)
Net Profit after Tax	751	2875	(73.88)
Gross installment Finance Receivables (net of unearned income)	130,397	174,609	(25.32)
Net installment Finance Receivables	120,138	165,951	(27.61)
Net Worth for all regulatory purposes	68,552	69,316	(1.10)

Best Regards,

For AL OMANIYA FINANCIAL SERVICES SAOG

  
AFTAB PATEL  
Chief Executive Officer

