OMAN FINANCE COMPANIES COMPASS

Profit grows. Progress is uneven.

Where did the profit growth come from?

9M 2026 vs 9M 2025 · Preliminary, unaudited results

21.39m	+5.8%	4 / 5
OMR NET PROFIT	PROFIT GROWTH	COMPANIES GREW PROFIT

NET PROFIT · OMR MILLION

	9M 2025	9M 2026	PROFIT YoY	REVENUE YoY
National Finance	11.007	12.689	+15.3%	+11.5%
	Adds OMR 1.682m. 59% of total profit.			
Al Omaniya Financial Services	2.571	2.636	+2.5%	+1.1%
	Profit +OMR 0.065m. Receivables +2.6%.			
United Finance	2.042	2.543	+24.5%	+10.1%
	Adds OMR 0.501m. Receivables +2.7%.			
Taageer Finance	4.464	2.225	–50.2%	–3.2%
	Profit down OMR 2.239m. Impairment expense +20.8%.			
Muscat Finance	0.138	1.301	+842.8%	+18.7%
	Adds OMR 1.163m from a low profit base.			

OUR FINANCE COMPANIES READ

Taageer offsets 66% of the other four companies' gains.

Gains OMR 3.411m. Decline OMR 2.239m. Net increase OMR 1.172m.

NEXT TEST: credit losses, funding costs, capital.

Preliminary profits alone cannot establish asset quality.

Jan-Sep. Net profit after tax · OMR million. Ordered by current profit, not an overall performance rating. Revenue uses each issuer's definition. YoY from disclosed amounts; published percentages may differ. Sources: issuer filings on MSX, 14-15 Oct 2026. Reviewed 22 Oct. Five companies. Company-wide results.