

Statement of Financial position, Order of liquidity	Thousands/Omani Rial/Unaudited		
	Standalone 30/06/2025	Standalone 30/06/2024	Standalone 31/12/2024
STATEMENT OF FINANCIAL POSITION			
CONSOLIDATED AND SEPARATE			
ASSETS			
Cash and bank balances	84,980	85,805	87,433
Net investment in finance lease, working capital and factoring receivables	118,683	120,920	123,904
Property, plant and equipment	967	1,029	1,022
Statutory deposit	250	250	250
Other non-financial assets	1,350	1,245	1,406
Total assets	206,230	209,249	214,015
EQUITY AND LIABILITIES			
EQUITY			
Issued capital	31,542	31,542	31,542
Share premium	1,382	1,382	1,382
Other reserves	15,606	15,512	15,606
Retained earnings (Accumulated Losses)	16,553	17,365	19,280
Total equity	65,083	65,801	67,810
LIABILITIES			
Accounts and other payables	13,455	11,249	12,332
Provisions for employee benefits	647	801	498
Borrowings	124,031	128,182	130,354
Corporate and other deposits	3,014	3,216	3,021
Total liabilities	141,147	143,448	146,205
Total equity and liabilities	206,230	209,249	214,015
Net assets per share	0.206	0.209	0.215
Number of shares outstanding	315417003	315417003	315417003

Subclassifications of Assets, Liabilities and Equities, Order of Liquidity	Thousands/Omani Rial/Unaudited		
	Standalone 30/06/2025	Standalone 30/06/2024	Standalone 31/12/2024
SUBCLASSIFICATIONS OF ASSETS, LIABILITIES AND EQUITIES			
CONSOLIDATED AND SEPARATE			
ASSETS			
CASH AND BANK BALANCES			
CASH			
Cash on hand	14	17	8
Balances with banks	339	1,161	2,798
Total cash	353	1,178	2,806
CASH EQUIVALENTS			
Short-term deposits, classified as cash equivalents	85,000	85,000	85,000
Total cash equivalents	85,000	85,000	85,000
Total cash and cash equivalents	85,353	86,178	87,806
Less : Allowance for expected credit losses	373	373	373
Total cash and bank balances	84,980	85,805	87,433
INVESTMENTS IN ASSOCIATES			
INVESTMENTS IN JOINT VENTURES			
INVESTMENT PROPERTIES			
INVESTMENT PROPERTIES AT COST			
INVESTMENT PROPERTIES AT FAIR VALUE			
EQUITY			
RESERVES			
Special reserve for non-performing assets	4,998	4,998	4,998
Hedging reserve	94		94
Legal reserve	10,514	10,514	10,514
Total other reserves	15,606	15,512	15,606
LIABILITIES			
ACCOUNTS AND OTHER PAYABLES			
Trade payables	10,153	8,420	8,641
ACCRUALS AND DEFERRED INCOME			
Other payables	3,302	2,829	3,691
Total account and other payable	13,455	11,249	12,332
PROVISIONS FOR EMPLOYEE BENEFITS			
Employee End of Term Benefits	59	56	31
Other Employee Benefits	588	745	467
Total provisions for employee benefits	647	801	498
BORROWINGS			
LOANS RECEIVED			
Borrowings from banks and other financial institutions	116,772	122,500	124,672
Total loans received	116,772	122,500	124,672
BONDS AND SUKUK ISSUED			
Bonds issued	7,259	5,682	5,682
Total Bonds and Sukuk Issued	7,259	5,682	5,682
Total borrowings	124,031	128,182	130,354

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON
27 Jul 2025