

| Statement of Financial position, Order of liquidity                        | Thousands/Omani Rial/Unaudited |                          |                          |
|----------------------------------------------------------------------------|--------------------------------|--------------------------|--------------------------|
|                                                                            | Standalone<br>30/09/2025       | Standalone<br>30/09/2024 | Standalone<br>31/12/2024 |
| <b>STATEMENT OF FINANCIAL POSITION</b>                                     |                                |                          |                          |
| <b>CONSOLIDATED AND SEPARATE</b>                                           |                                |                          |                          |
| <b>ASSETS</b>                                                              |                                |                          |                          |
| Cash and bank balances                                                     | 84,842                         | 84,968                   | 87,433                   |
| Net investment in finance lease, working capital and factoring receivables | 122,685                        | 121,035                  | 123,904                  |
| Property, plant and equipment                                              | 947                            | 997                      | 1,022                    |
| Statutory deposit                                                          | 250                            | 250                      | 250                      |
| Other non-financial assets                                                 | 840                            | 704                      | 1,406                    |
| <b>Total assets</b>                                                        | <b>209,564</b>                 | <b>207,954</b>           | <b>214,015</b>           |
| <b>EQUITY AND LIABILITIES</b>                                              |                                |                          |                          |
| <b>EQUITY</b>                                                              |                                |                          |                          |
| Issued capital                                                             | 31,542                         | 31,542                   | 31,542                   |
| Share premium                                                              | 1,382                          | 1,382                    | 1,382                    |
| <b>Other reserves</b>                                                      | <b>15,606</b>                  | <b>15,512</b>            | <b>15,606</b>            |
| Retained earnings (Accumulated Losses)                                     | 17,435                         | 18,221                   | 19,280                   |
| <b>Total equity</b>                                                        | <b>65,965</b>                  | <b>66,657</b>            | <b>67,810</b>            |
| <b>LIABILITIES</b>                                                         |                                |                          |                          |
| Accounts and other payables                                                | 13,965                         | 12,216                   | 12,332                   |
| Provisions for employee benefits                                           | 1,098                          | 1,194                    | 498                      |
| <b>Borrowings</b>                                                          | <b>125,431</b>                 | <b>123,632</b>           | <b>130,354</b>           |
| Corporate and other deposits                                               | 3,105                          | 4,255                    | 3,021                    |
| <b>Total liabilities</b>                                                   | <b>143,599</b>                 | <b>141,297</b>           | <b>146,205</b>           |
| <b>Total equity and liabilities</b>                                        | <b>209,564</b>                 | <b>207,954</b>           | <b>214,015</b>           |
| Net assets per share                                                       | 0.209                          | 0.211                    | 0.215                    |
| Number of shares outstanding                                               | 315417003                      | 315417003                | 315417003                |

| Subclassifications of Assets, Liabilities and Equities, Order of Liquidity | Thousands/Omani Rial/Unaudited |                          |                          |
|----------------------------------------------------------------------------|--------------------------------|--------------------------|--------------------------|
|                                                                            | Standalone<br>30/09/2025       | Standalone<br>30/09/2024 | Standalone<br>31/12/2024 |
| <b>SUBCLASSIFICATIONS OF ASSETS, LIABILITIES AND EQUITIES</b>              |                                |                          |                          |
| <b>CONSOLIDATED AND SEPARATE</b>                                           |                                |                          |                          |
| <b>ASSETS</b>                                                              |                                |                          |                          |
| <b>CASH AND BANK BALANCES</b>                                              |                                |                          |                          |
| <b>CASH</b>                                                                |                                |                          |                          |
| Cash on hand                                                               | 7                              | 8                        | 8                        |
| Balances with banks                                                        | 208                            | 333                      | 2,798                    |
| <b>Total cash</b>                                                          | <b>215</b>                     | <b>341</b>               | <b>2,806</b>             |
| <b>CASH EQUIVALENTS</b>                                                    |                                |                          |                          |
| Short-term deposits, classified as cash equivalents                        | 85,000                         | 85,000                   | 85,000                   |
| <b>Total cash equivalents</b>                                              | <b>85,000</b>                  | <b>85,000</b>            | <b>85,000</b>            |
| <b>Total cash and cash equivalents</b>                                     | <b>85,215</b>                  | <b>85,341</b>            | <b>87,806</b>            |
| Less : Allowance for expected credit losses                                | 373                            | 373                      | 373                      |
| <b>Total cash and bank balances</b>                                        | <b>84,842</b>                  | <b>84,968</b>            | <b>87,433</b>            |
| <b>INVESTMENTS IN ASSOCIATES</b>                                           |                                |                          |                          |
| <b>INVESTMENTS IN JOINT VENTURES</b>                                       |                                |                          |                          |
| <b>INVESTMENT PROPERTIES</b>                                               |                                |                          |                          |
| <b>INVESTMENT PROPERTIES AT COST</b>                                       |                                |                          |                          |
| <b>INVESTMENT PROPERTIES AT FAIR VALUE</b>                                 |                                |                          |                          |
| <b>EQUITY</b>                                                              |                                |                          |                          |
| <b>RESERVES</b>                                                            |                                |                          |                          |
| Special reserve for non-performing assets                                  | 4,998                          | 4,998                    | 4,998                    |
| Hedging reserve                                                            | 94                             |                          | 94                       |
| Legal reserve                                                              | 10,514                         | 10,514                   | 10,514                   |
| <b>Total other reserves</b>                                                | <b>15,606</b>                  | <b>15,512</b>            | <b>15,606</b>            |
| <b>LIABILITIES</b>                                                         |                                |                          |                          |
| <b>ACCOUNTS AND OTHER PAYABLES</b>                                         |                                |                          |                          |
| Trade payables                                                             | 10,785                         | 9,099                    | 8,641                    |
| <b>ACCRUALS AND DEFERRED INCOME</b>                                        |                                |                          |                          |
| Other payables                                                             | 3,180                          | 3,117                    | 3,691                    |
| <b>Total account and other payable</b>                                     | <b>13,965</b>                  | <b>12,216</b>            | <b>12,332</b>            |
| <b>PROVISIONS FOR EMPLOYEE BENEFITS</b>                                    |                                |                          |                          |
| Employee End of Term Benefits                                              | 73                             | 70                       | 31                       |
| Other Employee Benefits                                                    | 1,025                          | 1,124                    | 467                      |
| <b>Total provisions for employee benefits</b>                              | <b>1,098</b>                   | <b>1,194</b>             | <b>498</b>               |
| <b>BORROWINGS</b>                                                          |                                |                          |                          |
| <b>LOANS RECEIVED</b>                                                      |                                |                          |                          |
| Borrowings from banks and other financial institutions                     | 118,172                        | 117,950                  | 124,672                  |
| <b>Total loans received</b>                                                | <b>118,172</b>                 | <b>117,950</b>           | <b>124,672</b>           |
| <b>BONDS AND SUKUK ISSUED</b>                                              |                                |                          |                          |
| Bonds issued                                                               | 7,259                          | 5,682                    | 5,682                    |
| <b>Total Bonds and Sukuk Issued</b>                                        | <b>7,259</b>                   | <b>5,682</b>             | <b>5,682</b>             |
| <b>Total borrowings</b>                                                    | <b>125,431</b>                 | <b>123,632</b>           | <b>130,354</b>           |

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON  
23 Oct 2025