

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	11,970	7,370	7,577
Net investment in finance lease, working capital and factoring receivables	614,619	534,940	578,869
Property, plant and equipment	7,351	7,123	7,269
Goodwill	5,950	5,950	5,950
Intangible assets other than goodwill	215	297	158
Non-current assets held for sale/disposal group held for sale	1,500	1,500	1,500
Right-of-use assets	264	185	318
Statutory deposit	250	250	250
Other non-financial assets	6,415	5,109	4,600
Total assets	648,534	562,724	606,491
EQUITY AND LIABILITIES			
EQUITY			
Issued capital	60,813	57,370	57,370
Share premium	5,786	5,786	5,786
Other reserves	22,783	20,943	22,870
Retained earnings (Accumulated Losses)	19,580	21,832	24,577
Other equity components	35,000	35,000	35,000
Total equity	143,962	140,931	145,603
LIABILITIES			
Accounts and other payables	17,731	13,852	12,665
Provisions for employee benefits	725	693	674
Borrowings	399,254	366,771	385,512
Corporate and other deposits	82,854	36,373	58,489
Bank Overdraft	950	1,660	0
Current tax liabilities	2,028	1,583	2,516
Deferred tax liabilities	1,030	861	1,032
Total liabilities	504,572	421,793	460,888
Total equity and liabilities	648,534	562,724	606,491
Contingent liabilities	114	114	114
Net assets per share	0.179	0.185	0.193
Number of shares outstanding	608126538	573704281	573704281

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	186	114	131
Balances with banks	11,784	7,256	7,446
Total cash	11,970	7,370	7,577
CASH EQUIVALENTS			
Total cash and cash equivalents	11,970	7,370	7,577
Total cash and bank balances	11,970	7,370	7,577
INVESTMENTS IN ASSOCIATES			
INVESTMENTS IN JOINT VENTURES			
INVESTMENT PROPERTIES			
INVESTMENT PROPERTIES AT COST			
INVESTMENT PROPERTIES AT FAIR VALUE			
EQUITY			
RESERVES			
Revaluation reserve	1,389	1,410	1,399
Impairment reserve	8,670	7,717	8,670
Hedging reserve	25	329	102
Legal reserve	12,699	11,487	12,699
Total other reserves	22,783	20,943	22,870
LIABILITIES			
ACCOUNTS AND OTHER PAYABLES			
Trade payables	12,073	9,655	7,107
ACCRUALS AND DEFERRED INCOME			
Other payables	5,658	4,197	5,558
Total account and other payable	17,731	13,852	12,665
PROVISIONS FOR EMPLOYEE BENEFITS			
Employee End of Term Benefits	725	693	674
Total provisions for employee benefits	725	693	674
BORROWINGS			
LOANS RECEIVED			
Borrowings from banks and other financial institutions	399,254	366,771	385,512
Total loans received	399,254	366,771	385,512
BONDS AND SUKUK ISSUED			
Total borrowings	399,254	366,771	385,512

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