

Statement of Financial position, Order of liquidity	Thousands/Omani Rial/Unaudited		
	Standalone 30/09/2025	Standalone 30/09/2024	Standalone 31/12/2024
STATEMENT OF FINANCIAL POSITION			
CONSOLIDATED AND SEPARATE			
ASSETS			
Cash and bank balances	12,345	7,496	7,577
Net investment in finance lease, working capital and factoring receivables	638,742	565,923	578,869
Property, plant and equipment	7,227	7,152	7,269
Goodwill	5,950	5,950	5,950
Intangible assets other than goodwill	198	231	158
Non-current assets held for sale/disposal group held for sale	1,500	1,500	1,500
Right-of-use assets	237	302	318
Statutory deposit	250	250	250
Other non-financial assets	7,674	6,187	4,600
Total assets	674,123	594,991	606,491
EQUITY AND LIABILITIES			
EQUITY			
Issued capital	60,813	57,370	57,370
Share premium	5,786	5,786	5,786
Other reserves	22,759	20,806	22,870
Retained earnings (Accumulated Losses)	23,575	24,734	24,577
Other equity components	35,000	35,000	35,000
Total equity	147,933	143,696	145,603
LIABILITIES			
Accounts and other payables	23,990	15,553	12,665
Provisions for employee benefits	705	701	674
Borrowings	415,518	377,848	385,512
Corporate and other deposits	79,946	50,570	58,489
Bank Overdraft	2,269	3,666	0
Current tax liabilities	2,733	2,096	2,516
Deferred tax liabilities	1,029	861	1,032
Total liabilities	526,190	451,295	460,888
Total equity and liabilities	674,123	594,991	606,491
Contingent liabilities	114	114	114
Net assets per share	0.186	0.189	0.193
Number of shares outstanding	608127	573704	573704

Subclassifications of Assets, Liabilities and Equities, Order of Liquidity	Thousands/Omani Rial/Unaudited		
	Standalone 30/09/2025	Standalone 30/09/2024	Standalone 31/12/2024
SUBCLASSIFICATIONS OF ASSETS, LIABILITIES AND EQUITIES			
CONSOLIDATED AND SEPARATE			
ASSETS			
CASH AND BANK BALANCES			
CASH			
Cash on hand	7	128	131
Balances with banks	12,338	7,368	7,446
Total cash	12,345	7,496	7,577
CASH EQUIVALENTS			
Total cash and cash equivalents	12,345	7,496	7,577
Total cash and bank balances	12,345	7,496	7,577
INVESTMENTS IN ASSOCIATES			
INVESTMENTS IN JOINT VENTURES			
INVESTMENT PROPERTIES			
INVESTMENT PROPERTIES AT COST			
INVESTMENT PROPERTIES AT FAIR VALUE			
EQUITY			
RESERVES			
Revaluation reserve	1,384	1,405	1,399
Impairment reserve	8,670	7,717	8,670
Hedging reserve	6	197	102
Legal reserve	12,699	11,487	12,699
Total other reserves	22,759	20,806	22,870
LIABILITIES			
ACCOUNTS AND OTHER PAYABLES			
Trade payables	16,499	10,596	7,107
ACCRUALS AND DEFERRED INCOME			
Other payables	7,491	4,957	5,558
Total account and other payable	23,990	15,553	12,665
PROVISIONS FOR EMPLOYEE BENEFITS			
Employee End of Term Benefits	705	701	674
Total provisions for employee benefits	705	701	674
BORROWINGS			
LOANS RECEIVED			
Borrowings from banks and other financial institutions	415,518	377,848	385,512
Total loans received	415,518	377,848	385,512
BONDS AND SUKUK ISSUED			
Total borrowings	415,518	377,848	385,512

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