

Statement of Financial position, Order of liquidity	Thousands/Omani Rial/Unaudited		
	Standalone 31/03/2026	Standalone 31/03/2025	Standalone 31/12/2025
STATEMENT OF FINANCIAL POSITION			
CONSOLIDATED AND SEPARATE			
ASSETS			
Cash and bank balances	16,539	11,511	9,261
Net investment in finance lease, working capital and factoring receivables	664,001	600,741	652,720
Property, plant and equipment	7,284	7,430	7,362
Goodwill	5,950	5,950	5,950
Intangible assets other than goodwill	187	166	188
Non-current assets held for sale/disposal group held for sale	1,500	1,500	1,500
Right-of-use assets	176	291	209
Statutory deposit	250	250	250
Other non-financial assets	8,007	7,428	6,488
Total assets	703,894	635,267	683,928
EQUITY AND LIABILITIES			
EQUITY			
Issued capital	65,070	60,813	60,813
Share premium	5,786	5,786	5,786
Other reserves	24,264	22,818	24,269
Retained earnings (Accumulated Losses)	14,009	17,222	24,901
Other equity components	35,000	35,000	35,000
Total equity	144,129	141,639	150,769
LIABILITIES			
Accounts and other payables	29,375	29,478	18,443
Provisions for employee benefits	694	725	720
Borrowings	425,912	394,347	416,078
Corporate and other deposits	98,439	61,215	93,455
Bank Overdraft	166	3,730	0
Current tax liabilities	4,126	3,102	3,409
Deferred tax liabilities	1,053	1,031	1,054
Total liabilities	559,765	493,628	533,159
Total equity and liabilities	703,894	635,267	683,928
Contingent liabilities	114	114	114
Net assets per share	0.168	0.175	0.190
Number of shares outstanding	650695	608127	608127

Subclassifications of Assets, Liabilities and Equities, Order of Liquidity	Thousands/Omani Rial/Unaudited		
	Standalone 31/03/2026	Standalone 31/03/2025	Standalone 31/12/2025
SUBCLASSIFICATIONS OF ASSETS, LIABILITIES AND EQUITIES			
CONSOLIDATED AND SEPARATE			
ASSETS			
CASH AND BANK BALANCES			
CASH			
Cash on hand	153	18	163
Balances with banks	16,386	11,493	9,098
Total cash	16,539	11,511	9,261
CASH EQUIVALENTS			
Total cash and cash equivalents	16,539	11,511	9,261
Total cash and bank balances	16,539	11,511	9,261
INVESTMENTS IN ASSOCIATES			
INVESTMENTS IN JOINT VENTURES			
INVESTMENT PROPERTIES			
INVESTMENT PROPERTIES AT COST			
INVESTMENT PROPERTIES AT FAIR VALUE			
EQUITY			
RESERVES			
Revaluation reserve	1,374	1,394	1,379
Impairment reserve	8,670	8,670	8,670
Hedging reserve	0	55	0
Legal reserve	14,220	12,699	14,220
Total other reserves	24,264	22,818	24,269
LIABILITIES			
ACCOUNTS AND OTHER PAYABLES			
Trade payables	14,006	17,165	11,243
ACCRUALS AND DEFERRED INCOME			
Dividend payables	9,122	7,229	0
Other payables	6,247	5,084	7,200
Total account and other payable	29,375	29,478	18,443
PROVISIONS FOR EMPLOYEE BENEFITS			
Employee End of Term Benefits	694	725	720
Total provisions for employee benefits	694	725	720
BORROWINGS			
LOANS RECEIVED			
Borrowings from banks and other financial institutions	425,912	394,347	416,078
Total loans received	425,912	394,347	416,078
BONDS AND SUKUK ISSUED			
Total borrowings	425,912	394,347	416,078

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON
28 Apr 2026