

Statement of Financial position, Order of liquidity	Actuals/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	14,149,130	17,185,896	20,103,079
Net investment in finance lease, working capital and factoring receivables	295,726,296	236,365,584	270,028,347
Financial assets at amortised cost		9,099	
Property, plant and equipment	891,920	854,554	779,432
Intangible assets other than goodwill	65,109	50,248	47,641
Deferred tax assets	78,788	79,425	78,788
Statutory deposit	250,000	250,000	250,000
Other non-financial assets	437,772	800,371	25,154
Total assets	311,599,015	255,595,177	291,312,441
EQUITY AND LIABILITIES			
EQUITY			
Issued capital	27,922,322	27,109,051	27,109,051
Other reserves	9,276,049	8,474,834	9,276,049
Retained earnings (Accumulated Losses)	16,253,751	15,199,913	17,478,159
Other equity components	25,000,000		25,000,000
Total equity	78,452,122	50,783,798	78,863,259
LIABILITIES			
Accounts and other payables	7,253,926	3,393,620	3,898,960
Provisions for employee benefits	324,875	336,082	317,908
Borrowings	156,728,987	158,089,578	151,786,097
Corporate and other deposits	68,345,076	42,607,920	55,462,772
Current tax liabilities	494,029	384,179	983,445
Total liabilities	233,146,893	204,811,379	212,449,182
Total equity and liabilities	311,599,015	255,595,177	291,312,441
Net assets per share	191.000	187.000	198.690
Number of shares outstanding	279223213	271090499	271090499

Subclassifications of Assets, Liabilities and Equities, Order of Liquidity	Actuals/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	152,092	70,641	57,185
Balances with banks	11,659,702	4,106,857	17,735,535
Total cash	11,811,794	4,177,498	17,792,720
CASH EQUIVALENTS			
Short-term deposits, classified as cash equivalents		10,650,265	
Total cash equivalents		10,650,265	
Total cash and cash equivalents	11,811,794	14,827,763	17,792,720
Short-term deposits, not classified as cash equivalents	2,382,336	2,403,133	2,355,359
Less : Allowance for expected credit losses	45,000	45,000	45,000
Total cash and bank balances	14,149,130	17,185,896	20,103,079
INVESTMENTS IN ASSOCIATES			
INVESTMENTS IN JOINT VENTURES			
INVESTMENT PROPERTIES			
INVESTMENT PROPERTIES AT COST			
INVESTMENT PROPERTIES AT FAIR VALUE			
EQUITY			
RESERVES			
Cumulative changes in fair value	(440,763)	(440,763)	(440,763)
Impairment reserve	2,221,974	2,221,974	2,221,974
Legal reserve	6,768,185	6,215,623	6,768,185
Other reserves	726,653	478,000	726,653
Total other reserves	9,276,049	8,474,834	9,276,049
LIABILITIES			
ACCOUNTS AND OTHER PAYABLES			
Trade payables	4,586,321	1,415,835	815,933
ACCRUALS AND DEFERRED INCOME			
Accruals	1,822,907	1,780,595	2,144,093
Total accruals and deferred income	1,822,907	1,780,595	2,144,093
Other payables	844,698	197,190	938,934
Total account and other payable	7,253,926	3,393,620	3,898,960
PROVISIONS FOR EMPLOYEE BENEFITS			
Employee End of Term Benefits	324,875	336,082	317,908
Total provisions for employee benefits	324,875	336,082	317,908
BORROWINGS			
LOANS RECEIVED			
Borrowings from banks and other financial institutions	141,774,464	128,289,598	136,847,689
Total loans received	141,774,464	128,289,598	136,847,689
BONDS AND SUKUK ISSUED			
Bonds issued	14,954,523	29,799,980	14,938,408
Total Bonds and Sukuk Issued	14,954,523	29,799,980	14,938,408
Total borrowings	156,728,987	158,089,578	151,786,097

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