

Statement of Financial position, Order of liquidity	Actuals/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	11,716,828	19,112,432	20,103,079
Net investment in finance lease, working capital and factoring receivables	298,693,225	255,243,578	270,028,347
Property, plant and equipment	850,269	817,694	779,432
Intangible assets other than goodwill	58,431	51,581	47,641
Deferred tax assets	78,788	79,425	78,788
Statutory deposit	250,000	250,000	250,000
Other non-financial assets	1,297,600	689,283	25,154
Total assets	312,945,141	276,243,993	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)	18,025,084	16,522,941	17,478,159
Other equity components	25,000,000		25,000,000
Total equity	80,223,455	52,106,826	78,863,259
LIABILITIES			
Accounts and other payables	4,150,842	4,513,560	3,898,960
Provisions for employee benefits	298,176	348,491	317,908
Borrowings	153,984,794	166,768,753	151,786,097
Corporate and other deposits	73,481,343	51,886,133	55,462,772
Current tax liabilities	806,531	620,230	983,445
Total liabilities	232,721,686	224,137,167	212,449,182
Total equity and liabilities	312,945,141	276,243,993	291,312,441
Net assets per share	197.774	192.000	198.690
Number of shares outstanding	279223213	271090499	271090499

Subclassifications of Assets, Liabilities and Equities, Order of Liquidity	Actuals/Omani Rial/Unaudited		
	Standalone 30/09/2025	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	114,067	48,961	57,185
Balances with banks	9,235,715	16,671,256	17,735,535
Total cash	9,349,782	16,720,217	17,792,720
CASH EQUIVALENTS			
Total cash and cash equivalents	9,349,782	16,720,217	17,792,720
Short-term deposits, not classified as cash equivalents	2,412,046	2,437,215	2,355,359
Restricted cash		0	
Less : Allowance for expected credit losses	45,000	45,000	45,000
Total cash and bank balances	11,716,828	19,112,432	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	1,455,128	2,054,354	815,933
ACCRUALS AND DEFERRED INCOME			
Accruals	2,266,403	2,035,642	2,144,093
Total accruals and deferred income	2,266,403	2,035,642	2,144,093
Other payables	429,311	423,564	938,934
Total account and other payable	4,150,842	4,513,560	3,898,960
PROVISIONS FOR EMPLOYEE BENEFITS			
Employee End of Term Benefits	298,176	348,491	317,908
Total provisions for employee benefits	298,176	348,491	317,908
BORROWINGS			
LOANS RECEIVED			
Borrowings from banks and other financial institutions	138,747,540	136,427,917	136,847,689
Total loans received	138,747,540	136,427,917	136,847,689
BONDS AND SUKUK ISSUED			
Bonds issued	15,237,254	30,340,836	14,938,408
Total Bonds and Sukuk Issued	15,237,254	30,340,836	14,938,408
Total borrowings	153,984,794	166,768,753	151,786,097

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