

Statement of Financial position, Order of liquidity	Actuals/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	13,683,421	17,166,679	19,435,216
Net investment in finance lease, working capital and factoring receivables	300,709,545	283,111,318	296,134,656
Property, plant and equipment	915,216	695,025	899,107
Intangible assets other than goodwill	21,108	54,814	23,046
Deferred tax assets	78,788	78,788	78,788
Statutory deposit	250,000	250,000	250,000
Other non-financial assets	1,156,851	480,457	166,034
Total assets	316,814,929	301,837,081	316,986,847
EQUITY AND LIABILITIES			
EQUITY			
Issued capital	28,369,079	27,922,322	27,922,322
Other reserves	9,880,670	9,276,049	9,880,670
Retained earnings (Accumulated Losses)	14,797,288	15,835,701	16,186,342
Other equity components	25,000,000	25,000,000	25,000,000
Total equity	78,047,037	78,034,072	78,989,334
LIABILITIES			
Accounts and other payables	11,090,268	5,252,562	5,575,528
Provisions for employee benefits	282,271	326,111	330,643
Borrowings	151,381,735	152,784,183	158,829,633
Corporate and other deposits	75,110,064	64,220,037	72,506,234
Current tax liabilities	903,554	1,220,116	755,475
Total liabilities	238,767,892	223,803,009	237,997,513
Total equity and liabilities	316,814,929	301,837,081	316,986,847
Net assets per share	186,989	190,000	193,354
Number of shares outstanding	283690784	279223213	279223213

Subclassifications of Assets, Liabilities and Equities, Order of Liquidity	Actuals/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	113,170	10,772	165,486
Balances with banks	13,269,051	14,822,750	18,971,844
Total cash	13,382,221	14,833,522	19,137,330
CASH EQUIVALENTS			
Total cash and cash equivalents	13,382,221	14,833,522	19,137,330
Short-term deposits, not classified as cash equivalents	346,200	2,378,157	342,886
Less : Allowance for expected credit losses	45,000	45,000	45,000
Total cash and bank balances	13,683,421	17,166,679	19,435,216
INVESTMENTS IN ASSOCIATES			
INVESTMENTS IN JOINT VENTURES			
INVESTMENT PROPERTIES			
INVESTMENT PROPERTIES AT COST			
INVESTMENT PROPERTIES AT FAIR VALUE			
EQUITY			
RESERVES			
Revaluation reserve	(440,763)	(440,763)	(440,763)
Impairment reserve	2,221,974	2,221,974	2,221,974
Legal reserve	7,185,165	6,768,185	7,185,165
Other reserves	914,294	726,653	914,294
Total other reserves	9,880,670	9,276,049	9,880,670
LIABILITIES			
ACCOUNTS AND OTHER PAYABLES			
Trade payables	6,235,276	3,921,136	1,785,581
ACCRUALS AND DEFERRED INCOME			
Accruals	1,817,874	834,888	2,805,501
Total accruals and deferred income	1,817,874	834,888	2,805,501
Dividend payables	1,787,029		
Other payables	1,250,089	496,538	984,446
Total account and other payable	11,090,268	5,252,562	5,575,528
PROVISIONS FOR EMPLOYEE BENEFITS			
Employee End of Term Benefits	282,271	326,111	330,643
Total provisions for employee benefits	282,271	326,111	330,643
BORROWINGS			
LOANS RECEIVED			
Borrowings from banks and other financial institutions	136,101,513	137,553,077	143,825,868
Total loans received	136,101,513	137,553,077	143,825,868
BONDS AND SUKUK ISSUED			
Bonds issued	15,280,222	15,231,106	15,003,765
Total Bonds and Sukuk Issued	15,280,222	15,231,106	15,003,765
Total borrowings	151,381,735	152,784,183	158,829,633

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