

| Statement of Financial position, Order of liquidity                        | Actuals/Omani Rial/Unaudited |                          |                          |
|----------------------------------------------------------------------------|------------------------------|--------------------------|--------------------------|
|                                                                            | Standalone<br>30/06/2025     | Standalone<br>30/06/2024 | Standalone<br>31/12/2024 |
| <b>STATEMENT OF FINANCIAL POSITION</b>                                     |                              |                          |                          |
| <b>CONSOLIDATED AND SEPARATE</b>                                           |                              |                          |                          |
| <b>ASSETS</b>                                                              |                              |                          |                          |
| Cash and bank balances                                                     | 2,093,063                    | 2,182,481                | 1,238,572                |
| Net investment in finance lease, working capital and factoring receivables | 113,191,265                  | 97,896,255               | 104,810,518              |
| Financial assets at fair value through profit or loss                      | 831,356                      | 714,791                  | 831,356                  |
| Property, plant and equipment                                              | 2,316,451                    | 2,344,509                | 2,342,781                |
| Non-current assets held for sale/disposal group held for sale              | 511,210                      | 544,655                  | 511,210                  |
| Deferred tax assets                                                        |                              | 16,923                   |                          |
| Statutory deposit                                                          | 250,000                      | 250,000                  | 250,000                  |
| Other financial assets                                                     | 1,151,312                    | 675,774                  | 618,860                  |
| <b>Total assets</b>                                                        | <b>120,344,657</b>           | <b>104,625,388</b>       | <b>110,603,297</b>       |
| <b>EQUITY AND LIABILITIES</b>                                              |                              |                          |                          |
| <b>EQUITY</b>                                                              |                              |                          |                          |
| Issued capital                                                             | 35,612,729                   | 35,612,729               | 35,612,729               |
| <b>Other reserves</b>                                                      | <b>9,672,229</b>             | <b>9,897,248</b>         | <b>9,551,098</b>         |
| Retained earnings (Accumulated Losses)                                     | 3,394,089                    | 3,207,984                | 4,796,797                |
| <b>Total equity</b>                                                        | <b>48,679,047</b>            | <b>48,717,961</b>        | <b>49,960,624</b>        |
| <b>LIABILITIES</b>                                                         |                              |                          |                          |
| <b>Accounts and other payables</b>                                         | <b>7,683,521</b>             | <b>3,868,544</b>         | <b>5,749,374</b>         |
| <b>Provisions for employee benefits</b>                                    | <b>249,661</b>               | <b>244,542</b>           | <b>257,405</b>           |
| <b>Borrowings</b>                                                          | <b>46,684,445</b>            | <b>39,734,903</b>        | <b>46,485,778</b>        |
| Corporate and other deposits                                               | 16,799,440                   | 11,885,666               | 7,745,626                |
| Current tax liabilities                                                    | 223,885                      | 173,772                  | 379,832                  |
| Deferred tax liabilities                                                   | 24,658                       |                          | 24,658                   |
| <b>Total liabilities</b>                                                   | <b>71,665,610</b>            | <b>55,907,427</b>        | <b>60,642,673</b>        |
| <b>Total equity and liabilities</b>                                        | <b>120,344,657</b>           | <b>104,625,388</b>       | <b>110,603,297</b>       |
| Contingent liabilities                                                     | 379,536                      | 376,704                  | 379,536                  |
| Net assets per share                                                       | 0.137                        | 0.137                    | 0.140                    |
| Number of shares outstanding                                               | 356127298                    | 356127298                | 356127298                |

| Subclassifications of Assets, Liabilities and Equities, Order of Liquidity | Actuals/Omani Rial/Unaudited |                          |                          |
|----------------------------------------------------------------------------|------------------------------|--------------------------|--------------------------|
|                                                                            | Standalone<br>30/06/2025     | Standalone<br>30/06/2024 | Standalone<br>31/12/2024 |
| <b>SUBCLASSIFICATIONS OF ASSETS, LIABILITIES AND EQUITIES</b>              |                              |                          |                          |
| <b>CONSOLIDATED AND SEPARATE</b>                                           |                              |                          |                          |
| <b>ASSETS</b>                                                              |                              |                          |                          |
| <b>CASH AND BANK BALANCES</b>                                              |                              |                          |                          |
| <b>CASH</b>                                                                |                              |                          |                          |
| Cash on hand                                                               | 17,617                       | 23,773                   | 10,648                   |
| Balances with banks                                                        | 2,075,446                    | 2,158,708                | 1,227,924                |
| <b>Total cash</b>                                                          | <b>2,093,063</b>             | <b>2,182,481</b>         | <b>1,238,572</b>         |
| <b>CASH EQUIVALENTS</b>                                                    |                              |                          |                          |
| <b>Total cash and cash equivalents</b>                                     | <b>2,093,063</b>             | <b>2,182,481</b>         | <b>1,238,572</b>         |
| <b>Total cash and bank balances</b>                                        | <b>2,093,063</b>             | <b>2,182,481</b>         | <b>1,238,572</b>         |
| <b>INVESTMENTS IN ASSOCIATES</b>                                           |                              |                          |                          |
| <b>INVESTMENTS IN JOINT VENTURES</b>                                       |                              |                          |                          |
| <b>INVESTMENT PROPERTIES</b>                                               |                              |                          |                          |
| <b>INVESTMENT PROPERTIES AT COST</b>                                       |                              |                          |                          |
| <b>INVESTMENT PROPERTIES AT FAIR VALUE</b>                                 |                              |                          |                          |
| <b>EQUITY</b>                                                              |                              |                          |                          |
| <b>RESERVES</b>                                                            |                              |                          |                          |
| Revaluation reserve                                                        | 235,625                      | 160,641                  | 235,625                  |
| Special reserve for non-performing assets                                  | 2,368,989                    | 2,368,989                | 2,368,989                |
| Impairment reserve                                                         | 1,307,187                    | 1,845,089                | 1,307,187                |
| Legal reserve                                                              | 5,760,428                    | 5,522,529                | 5,639,297                |
| <b>Total other reserves</b>                                                | <b>9,672,229</b>             | <b>9,897,248</b>         | <b>9,551,098</b>         |
| <b>LIABILITIES</b>                                                         |                              |                          |                          |
| <b>ACCOUNTS AND OTHER PAYABLES</b>                                         |                              |                          |                          |
| Trade payables                                                             | 7,683,521                    | 3,868,544                | 5,749,374                |
| <b>ACCRUALS AND DEFERRED INCOME</b>                                        |                              |                          |                          |
| <b>Total account and other payable</b>                                     | <b>7,683,521</b>             | <b>3,868,544</b>         | <b>5,749,374</b>         |
| <b>PROVISIONS FOR EMPLOYEE BENEFITS</b>                                    |                              |                          |                          |
| Employee End of Term Benefits                                              | 249,661                      | 244,542                  | 257,405                  |
| <b>Total provisions for employee benefits</b>                              | <b>249,661</b>               | <b>244,542</b>           | <b>257,405</b>           |
| <b>BORROWINGS</b>                                                          |                              |                          |                          |
| <b>LOANS RECEIVED</b>                                                      |                              |                          |                          |
| Borrowings from banks and other financial institutions                     | 31,684,445                   | 39,734,903               | 46,485,778               |
| <b>Total loans received</b>                                                | <b>31,684,445</b>            | <b>39,734,903</b>        | <b>46,485,778</b>        |
| <b>BONDS AND SUKUK ISSUED</b>                                              |                              |                          |                          |
| Bonds issued                                                               | 15,000,000                   |                          |                          |
| <b>Total Bonds and Sukuk Issued</b>                                        | <b>15,000,000</b>            |                          |                          |
| <b>Total borrowings</b>                                                    | <b>46,684,445</b>            | <b>39,734,903</b>        | <b>46,485,778</b>        |

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