

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	1,797,089	2,085,928	1,238,572
Net investment in finance lease, working capital and factoring receivables	116,565,804	101,065,069	104,810,518
Financial assets at fair value through profit or loss	831,356	714,791	831,356
Property, plant and equipment	2,294,824	2,350,153	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	992,668	620,922	618,860
Total assets	123,242,951	107,648,441	110,603,297
EQUITY AND LIABILITIES			
EQUITY			
Issued capital	35,612,729	35,612,729	35,612,729
Other reserves	9,755,290	9,718,429	9,551,098
Retained earnings (Accumulated Losses)	4,116,701	4,048,235	4,796,797
Total equity	49,484,720	49,379,393	49,960,624
LIABILITIES			
Accounts and other payables	9,704,667	5,587,797	5,749,374
Provisions for employee benefits	243,679	250,856	257,405
Borrowings	48,317,724	41,496,445	46,485,778
Corporate and other deposits	15,097,041	10,643,455	7,745,626
Current tax liabilities	370,462	290,495	379,832
Deferred tax liabilities	24,658		24,658
Total liabilities	73,758,231	58,269,048	60,642,673
Total equity and liabilities	123,242,951	107,648,441	110,603,297
Contingent liabilities	325,036	376,704	379,536
Net assets per share	0.139	0.139	0.140
Number of shares outstanding	356127298	356127298	356127298

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	10,579	7,240	10,648
Balances with banks	1,786,510	2,078,688	1,227,924
Total cash	1,797,089	2,085,928	1,238,572
CASH EQUIVALENTS			
Total cash and cash equivalents	1,797,089	2,085,928	1,238,572
Total cash and bank balances	1,797,089	2,085,928	1,238,572
INVESTMENTS IN ASSOCIATES			
INVESTMENTS IN JOINT VENTURES			
INVESTMENT PROPERTIES			
INVESTMENT PROPERTIES AT COST			
INVESTMENT PROPERTIES AT FAIR VALUE			
EQUITY			
RESERVES			
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	1,600,127	1,307,187
Legal reserve	5,843,489	5,588,672	5,639,297
Total other reserves	9,755,290	9,718,429	9,551,098
LIABILITIES			
ACCOUNTS AND OTHER PAYABLES			
Trade payables	9,704,667	5,587,797	5,749,374
ACCRUALS AND DEFERRED INCOME			
Total account and other payable	9,704,667	5,587,797	5,749,374
PROVISIONS FOR EMPLOYEE BENEFITS			
Employee End of Term Benefits	243,679	250,856	257,405
Total provisions for employee benefits	243,679	250,856	257,405
BORROWINGS			
LOANS RECEIVED			
Borrowings from banks and other financial institutions	32,071,278	41,496,445	46,485,778
Total loans received	32,071,278	41,496,445	46,485,778
BONDS AND SUKUK ISSUED			
Bonds issued	16,246,446		
Total Bonds and Sukuk Issued	16,246,446		
Total borrowings	48,317,724	41,496,445	46,485,778

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