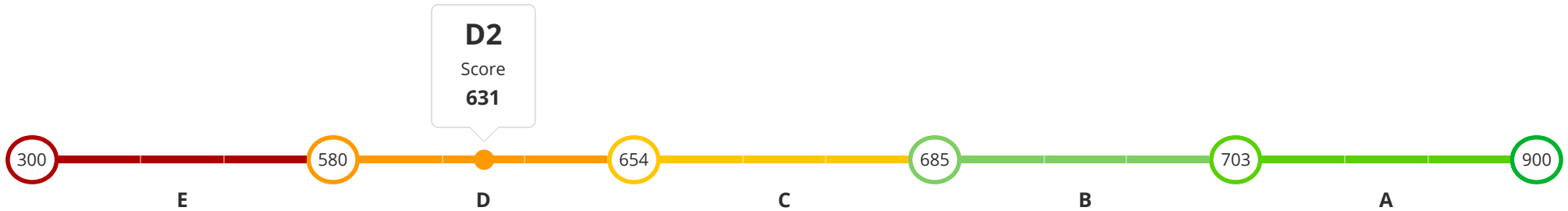




1207964

## Dashboard

### Risk Grades



#### Mala'a Score

631

Mala'a Score

D2  
Mala'a Grade



Trend

#### Disputes

0

Active Disputes

0

False Disputes

0

Registered in Court

#### Payment Profile Status

Open Contracts	4	Closed Contracts	4
Overdue Amount	OMR 0.000	Number of Different Creditors	3
The Worst Current Days Past Due	0	Total Outstanding Amount	OMR 26,973,773.567
Total Sanctioned Amount on Open Contracts	OMR 26,178,000.000	Total Installment Amount	OMR 806,000.350
The Worst Days Past Due	277		

#### Payment Profile

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	N/A					
2022	⚠	⚠	⚠	✗	✗	✗	✗	✗	✗	✗	✗	✓
2021								✗	✗	✗	✗	⚠

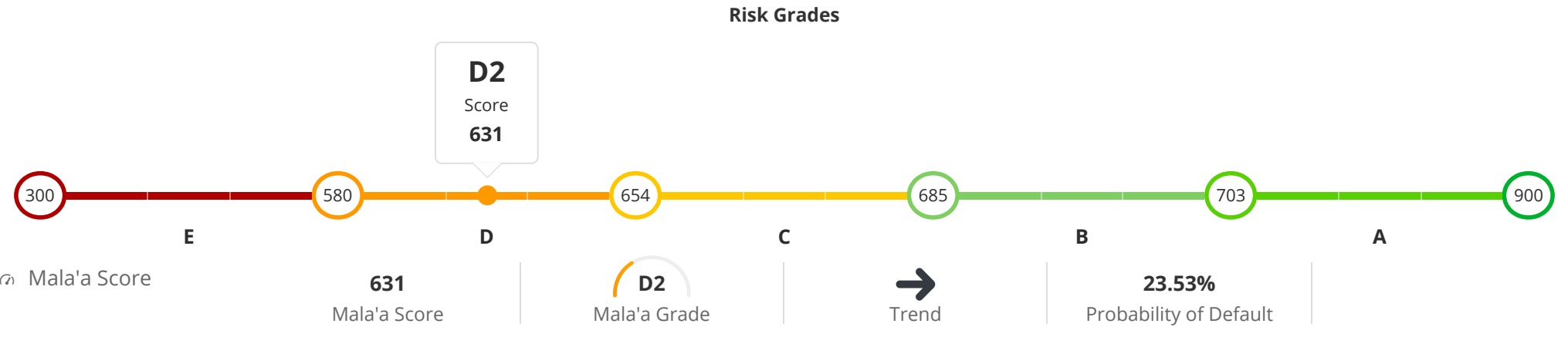
<div><div></div>Collaterals</div>			
18	OMR 207,993,000.000	OMR 36,850,000.000	Land
Number of Collaterals	Total Collateral Value	Highest Collateral Value	Highest Collateral Value Type
<div><div></div>Telecom</div>			
0	-	0	
Total Number Of Active Postpaid Accounts/Connections	Total Due Amount Across All Accounts	Past Due Days	
<div><div></div>Relations</div>		<div><div></div>Inquiries</div>	
0	0	10	2
Related Subjects	Involved Subjects	Inquiries During the Last 12 Months	Inquiring Members During the Last 12 Months
		<div><div></div>Bounced Cheques</div>	
		1	47
		OMR 18K	
		Number of Bounced Cheques	Weeks Since Last Bounced Cheque
		Total Bounced Cheque Amount	

Subject Information

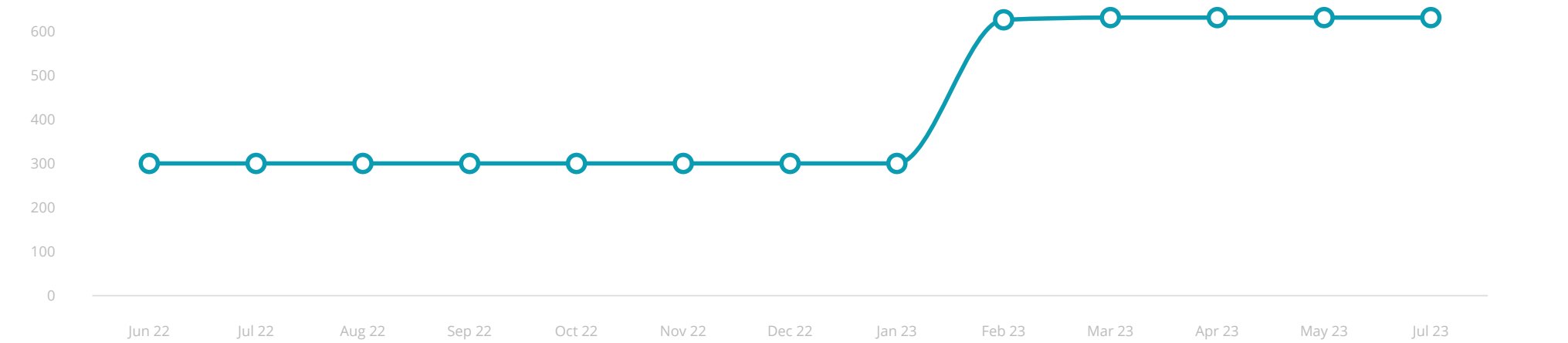
≡ Basic Information	Company Name		Trade Name	
	Legal Form		Establishment Date	
	Registration Date			
✉ Address	Main Address		Secondary Address	-
	City		City	-
	Postal Code		Postal Code	Not Specified
	Country		Country	Not Specified
☎ Contacts	Fixed Line		Mobile Phone	
# Main IDs	Registration Number	1207964	Expiration Date	07-Dec-2024
	Non-MOCI ID	-		

	Valid From	Valid To
	11-Feb-2021	30-Jun-2022
	29-Feb-2020	30-Nov-2020
	31-Jan-2020	30-Jun-2022
	31-Jan-2020	29-Oct-2020
	31-Jan-2020	11-Feb-2021
	31-Jan-2020	29-Oct-2020
	30-Jun-2017	11-Feb-2021
	30-Jun-2017	11-Feb-2021
	30-Jun-2017	11-Feb-2021
	30-Sep-2016	30-Nov-2020
	30-Sep-2016	30-Nov-2020
	30-Sep-2016	30-Nov-2020
	29-Feb-2016	29-Oct-2020

Mala'a Score



Mala'a Score History



Month	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23	May 23	Jun 23
Score	300	300	300	300	300	300	300	300	626	631	631	631	631
Grade	E3	E3	E3	E3	E3	E3	E3	E3	D2	D2	D2	D2	D2
Probability of default	100	100	100	100	100	100	100	100	25.68	23.53	23.53	23.53	23.53

Top Reason Codes

Reason Code	Description
SPE1	Special mention last 24 months
BLI2	Evidence of very bad payment behavior last 2 years

## Contracts

Payment Profile Status	Open Contracts	4	Closed Contracts	4
	✓ Overdue Amount	OMR 0.000	Number of Different Creditors	3
	✓ The Worst Current Days Past Due	0	Total Outstanding Amount	OMR 26,973,773.567
	Total Sanctioned Amount on Open Contracts	OMR 26,178,000.000	Total Installment Amount	OMR 806,000.350
	✗ The Worst Days Past Due	277		

### Payment Profile

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	N/A					
2022	⚠	⚠	⚠	✗	✗	✗	✗	✗	✗	✗	✗	✓
2021								✗	✗	✗	✗	⚠

### Contracts by Subtypes

Contract Subtype	Total Sanctioned Amount	Number of Open Contracts	Standard Balance	Special Mention Balance	Sub Standard Balance	Doubtful Balance	Loss Balance	Outstanding Balance
Term Loans	OMR 24,078,000.000	2	-	OMR 24,078,000.000	-	-	-	OMR 24,078,000.000
Personal Loan	OMR 0.000	1	-	OMR 786,282.567	-	-	-	OMR 786,282.567
Advances	OMR 2,100,000.000	1	OMR 2,109,491.000	-	-	-	-	OMR 2,109,491.000
<b>Total sum on page</b>	<b>OMR 26,178,000.000</b>	<b>4</b>	<b>OMR 2,109,491.000</b>	<b>OMR 24,864,282.567</b>	<b>OMR 0.000</b>	<b>OMR 0.000</b>	<b>OMR 0.000</b>	<b>OMR 26,973,773.567</b>

### Contracts by Members

Member	Total Sanctioned Amount	Number of Open Contracts	Standard Balance	Special Mention Balance	Sub Standard Balance	Doubtful Balance	Loss Balance	Outstanding Balance
Bank Muscat	OMR 24,078,000.000	3	-	OMR 24,864,282.567	-	-	-	OMR 24,864,282.567
Others	OMR 2,100,000.000	1	OMR 2,109,491.000	-	-	-	-	OMR 2,109,491.000
<b>Total sum on page</b>	<b>OMR 26,178,000.000</b>	<b>4</b>	<b>OMR 2,109,491.000</b>	<b>OMR 24,864,282.567</b>	<b>OMR 0.000</b>	<b>OMR 0.000</b>	<b>OMR 0.000</b>	<b>OMR 26,973,773.567</b>

**Entity Code C1**

<b>Member</b>	Bank Muscat	<b>Branch</b>	0423	<b>Role of Subject</b>	Main Debtor, Main Applicant
<b>Type of Contract</b>	Installment	<b>Contract Subtype</b>	Term Loans	<b>Number of Installments</b>	180
<b>Repayment Period (in months)</b>	0	<b>Phase of Contract</b>	✔ Open	<b>Contract Status</b>	Rescheduled
<b>Contract Status Reason</b>	CBO Covid19 Measures	<b>Credit Classification</b>	⚠ Special mention	<b>Entity Code</b>	C1
<b>Complaint Intimation Number</b>	-	<b>Contract Code</b>	LD1819600023	<b>Sector</b>	Local Bank
<b>Banking Type</b>	Conventional	<b>Type of Islamic Facility</b>	Not Specified	<b>Type of MSME Facility</b>	Not Specified
<b>Funding</b>	Funded Facility	<b>Syndicated Loan</b>	Yes	<b>Ownership Type</b>	Single
<b>IFRS9 Classification</b>	Not Specified	<b>Risk Mitigants</b>	NotSpecified	<b>Start Date</b>	01-Jul-2018
<b>Expected End Date</b>	30-Jun-2033	<b>Real End Date</b>	-	<b>Restructuring Date</b>	16-Dec-2021
<b>Last Update Date</b>	30-Jun-2023	<b>Exemption Category</b>	Not Exempted	<b>Exemption Reference</b>	-
<b>Method of Payment</b>	Current Account	<b>Payment Periodicity</b>	Monthly Installments (30 Days)	<b>Last Payment Amount</b>	OMR 87,198.904
<b>Last Payment Date</b>	30-Jun-2023	<b>Contract Currency</b>	OMR	<b>Total Sanctioned Amount</b>	OMR 20,208,000.000
<b>Total Taken Amount</b>	OMR 28,446,200.000	<b>Outstanding Amount</b>	OMR 20,208,000.000	<b>Installment Amount</b>	OMR 43,667.000
<b>Amount Written Off</b>	OMR 0.000	<b>Subject Level Limit</b>	OMR 20,208,000.000	<b>Overdue Amount</b>	✔ OMR 0.000
<b>Days Past Due</b>	✔ 0	<b>Overdue Installments</b>	✔ 0	<b>Worst Days Past Due</b>	✖ 277

[Payment Profile](#)

		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	Days in Arrears	✔ 0	✔ 0	✔ 0	✔ 0	✔ 0	✔ 0	N/A					
	Delayed Amount	0	0	0	0	0	0	N/A					
2022	Days in Arrears	⚠ 64	⚠ 31	⚠ 33	⚠ 70	✖ 94	✖ 124	✖ 155	✖ 186	✖ 217	✖ 247	✖ 277	✔ 0
	Delayed Amount	224816.194	131353.428	132154.794	184.686	185.565	186.745	187.82	188.976	190.138	191.271	192.527	0
2021	Days in Arrears								✖ 125	✖ 159	✖ 186	✖ 216	⚠ 34
	Delayed Amount								1385856.05	1665197.195	1945388.847	2225025.075	130666.882

**Entity Code C2**

<b>Member</b>	Bank Muscat	<b>Branch</b>	0423	<b>Role of Subject</b>	Main Debtor, Main Applicant
<b>Type of Contract</b>	Installment	<b>Contract Subtype</b>	Personal Loan	<b>Number of Installments</b>	24
<b>Repayment Period (in months)</b>	0	<b>Phase of Contract</b>	✔ Open	<b>Contract Status</b>	Granted and Activated
<b>Contract Status Reason</b>	Irregular Payment	<b>Credit Classification</b>	⚠ Special mention	<b>Entity Code</b>	C2
<b>Complaint Intimation Number</b>	–	<b>Contract Code</b>	LD2135400003	<b>Sector</b>	Local Bank
<b>Banking Type</b>	Conventional	<b>Type of Islamic Facility</b>	Not Specified	<b>Type of MSME Facility</b>	Not Specified
<b>Funding</b>	Funded Facility	<b>Syndicated Loan</b>	No	<b>Ownership Type</b>	Single
<b>IFRS9 Classification</b>	Not Specified	<b>Risk Mitigants</b>	NotSpecified	<b>Start Date</b>	20-Dec-2021
<b>Expected End Date</b>	31-Dec-2023	<b>Real End Date</b>	–	<b>Restructuring Date</b>	–
<b>Last Update Date</b>	30-Jun-2023	<b>Exemption Category</b>	Not Exempted	<b>Exemption Reference</b>	–
<b>Method of Payment</b>	Current Account	<b>Payment Periodicity</b>	Monthly Installments (30 Days)	<b>Last Payment Amount</b>	OMR 98,219.350
<b>Last Payment Date</b>	31-May-2023	<b>Contract Currency</b>	OMR	<b>Total Sanctioned Amount</b>	OMR 0.000
<b>Total Taken Amount</b>	OMR 1,533,400.526	<b>Outstanding Amount</b>	OMR 786,282.567	<b>Installment Amount</b>	OMR 98,219.350
<b>Amount Written Off</b>	OMR 0.000	<b>Subject Level Limit</b>	OMR 0.000	<b>Overdue Amount</b>	✔ OMR 0.000
<b>Days Past Due</b>	✔ 0	<b>Overdue Installments</b>	✔ 0	<b>Worst Days Past Due</b>	✔ 2

## ☞ Payment Profile

		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	Days in Arrears	✔ 0	✔ 0	✔ 0	✔ 0	✔ 0	✔ 0	N/A					
	Delayed Amount	0	0	0	0	0	0	N/A					
2022	Days in Arrears	✔ 0	✔ 0	✔ 0	✔ 0	✔ 0	✔ 0	✔ 0	✔ 0	✔ 0	✔ 0	✔ 0	✔ 2
	Delayed Amount	0	0	0	0	0	0	0	0	0	0	0	44977.08
2021	Days in Arrears								N/A	N/A	N/A	N/A	✔ 0
	Delayed Amount								N/A	N/A	N/A	N/A	0

**Entity Code C3**

<b>Member</b>	Bank Muscat	<b>Branch</b>	0423	<b>Role of Subject</b>	Main Debtor, Main Applicant
<b>Type of Contract</b>	Installment	<b>Contract Subtype</b>	Term Loans	<b>Number of Installments</b>	6
<b>Repayment Period (in months)</b>	0	<b>Phase of Contract</b>	✔ Open	<b>Contract Status</b>	Granted and Activated
<b>Contract Status Reason</b>	Irregular Payment	<b>Credit Classification</b>	⚠ Special mention	<b>Entity Code</b>	C3
<b>Complaint Intimation Number</b>	-	<b>Contract Code</b>	LD2236100013	<b>Sector</b>	Local Bank
<b>Banking Type</b>	Conventional	<b>Type of Islamic Facility</b>	Not Specified	<b>Type of MSME Facility</b>	Not Specified
<b>Funding</b>	Funded Facility	<b>Syndicated Loan</b>	Yes	<b>Ownership Type</b>	Single
<b>IFRS9 Classification</b>	Not Specified	<b>Risk Mitigants</b>	NotSpecified	<b>Start Date</b>	26-Dec-2022
<b>Expected End Date</b>	31-Dec-2028	<b>Real End Date</b>	-	<b>Restructuring Date</b>	-
<b>Last Update Date</b>	30-Jun-2023	<b>Exemption Category</b>	Not Exempted	<b>Exemption Reference</b>	-
<b>Method of Payment</b>	Current Account	<b>Payment Periodicity</b>	Annual installments (360 Days)	<b>Last Payment Amount</b>	OMR 17,494.521
<b>Last Payment Date</b>	30-Jun-2023	<b>Contract Currency</b>	OMR	<b>Total Sanctioned Amount</b>	OMR 3,870,000.000
<b>Total Taken Amount</b>	OMR 3,870,000.000	<b>Outstanding Amount</b>	OMR 3,870,000.000	<b>Installment Amount</b>	OMR 645,000.000
<b>Amount Written Off</b>	OMR 0.000	<b>Subject Level Limit</b>	OMR 3,870,000.000	<b>Overdue Amount</b>	✔ OMR 0.000
<b>Days Past Due</b>	✔ 0	<b>Overdue Installments</b>	✔ 0	<b>Worst Days Past Due</b>	✔ 0

## ☞ Payment Profile

		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	Days in Arrears	✔ 0	✔ 0	✔ 0	✔ 0	✔ 0	✔ 0	N/A					
	Delayed Amount	0	0	0	0	0	0	N/A					
2022	Days in Arrears	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	✔ 0
	Delayed Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
2021	Days in Arrears								N/A	N/A	N/A	N/A	N/A
	Delayed Amount								N/A	N/A	N/A	N/A	N/A



**Entity Code C4**

<b>Member</b>	B01	<b>Branch</b>	B01	<b>Role of Subject</b>	Main Debtor, Main Applicant
<b>Type of Contract</b>	Installment	<b>Contract Subtype</b>	Advances		
<b>Repayment Period (in months)</b>	47	<b>Phase of Contract</b>	✔ Open	<b>Number of Installments</b>	47
<b>Contract Status Reason</b>	No Negative Status	<b>Credit Classification</b>	✔ Standard	<b>Contract Status</b>	Granted and Activated
<b>Complaint Intimation Number</b>	–	<b>Sector</b>	Financial Leasing Company	<b>Entity Code</b>	C4
<b>Type of Islamic Facility</b>	Not Specified	<b>Type of MSME Facility</b>	Not Specified	<b>Banking Type</b>	Conventional
<b>Syndicated Loan</b>	No	<b>Ownership Type</b>	Single	<b>Funding</b>	Funded Facility
<b>Risk Mitigants</b>	NotSpecified	<b>Start Date</b>	18-Dec-2022	<b>IFRS9 Classification</b>	Not Specified
<b>Real End Date</b>	–	<b>Restructuring Date</b>	–	<b>Expected End Date</b>	30-Nov-2026
<b>Exemption Category</b>	Not Specified	<b>Exemption Reference</b>	–	<b>Last Update Date</b>	30-Jun-2023
<b>Payment Periodicity</b>	Monthly Installments (30 Days)	<b>Last Payment Amount</b>	OMR 11,297.529	<b>Method of Payment</b>	Cheques
<b>Contract Currency</b>	OMR	<b>Total Sanctioned Amount</b>	OMR 2,100,000.000	<b>Last Payment Date</b>	26-Jun-2023
<b>Outstanding Amount</b>	OMR 2,109,491.000	<b>Installment Amount</b>	OMR 19,114.000	<b>Total Taken Amount</b>	OMR 2,100,000.000
<b>Subject Level Limit</b>	OMR 2,100,000.000	<b>Overdue Amount</b>	✔ OMR 0.000	<b>Amount Written Off</b>	OMR 0.000
<b>Overdue Installments</b>	✔ 0	<b>Worst Days Past Due</b>	✔ 0	<b>Days Past Due</b>	✔ 0

**Payment Profile**

		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
<b>2023</b>	Days in Arrears	✔ 0	✔ 0	✔ 0	✔ 0	✔ 0	✔ 0	N/A					
	Delayed Amount	0	0	0	0	0	0	N/A					
<b>2022</b>	Days in Arrears	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	✔ 0
	Delayed Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
<b>2021</b>	Days in Arrears								N/A	N/A	N/A	N/A	N/A
	Delayed Amount								N/A	N/A	N/A	N/A	N/A

**Entity Code C5**

<b>Member</b>	Bank Muscat	<b>Branch</b>	0423	<b>Role of Subject</b>	Main Debtor, Main Applicant
<b>Type of Contract</b>	Overdraft	<b>Contract Subtype</b>	Permanent Overdraft	<b>Number of Installments</b>	0
<b>Repayment Period (in months)</b>	0	<b>Phase of Contract</b>	⊖ Closed	<b>Contract Status</b>	Closed
<b>Contract Status Reason</b>	No Negative Status	<b>Credit Classification</b>	✔ Standard	<b>Entity Code</b>	C5
<b>Complaint Intimation Number</b>	–	<b>Contract Code</b>	0423041804100018	<b>Sector</b>	Local Bank
<b>Banking Type</b>	Conventional	<b>Type of Islamic Facility</b>	Not Specified	<b>Type of MSME Facility</b>	Not Specified
<b>Funding</b>	Funded Facility	<b>Syndicated Loan</b>	No	<b>Ownership Type</b>	Single
<b>IFRS9 Classification</b>	Not Specified	<b>Risk Mitigants</b>	NotSpecified	<b>Start Date</b>	03-Nov-2014
<b>Expected End Date</b>	26-Jun-2023	<b>Real End Date</b>	26-Jun-2023	<b>Restructuring Date</b>	–
<b>Last Update Date</b>	26-Jun-2023	<b>Exemption Category</b>	Not Exempted	<b>Exemption Reference</b>	–
<b>Method of Payment</b>	Cheques	<b>Payment Periodicity</b>	Demand	<b>Last Payment Amount</b>	OMR 0.000
<b>Last Payment Date</b>	26-Jun-2023	<b>Contract Currency</b>	OMR	<b>Total Sanctioned Amount</b>	OMR 0.000
<b>Total Taken Amount</b>	OMR 0.000	<b>Outstanding Amount</b>	OMR 0.000	<b>Installment Amount</b>	OMR 0.000
<b>Amount Written Off</b>	OMR 0.000	<b>Subject Level Limit</b>	OMR 0.000	<b>Overdue Amount</b>	✔ OMR 0.000
<b>Days Past Due</b>	✔ 0	<b>Overdue Installments</b>	✔ 0	<b>Worst Days Past Due</b>	✔ 0

## ☞ Payment Profile

		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	Days in Arrears	✔ 0	✔ 0	✔ 0	✔ 0	✔ 0	✔ 0	N/A					
	Delayed Amount	0	0	0	0	0	0	N/A					
2022	Days in Arrears	✔ 0	✔ 0	✔ 0	✔ 0	✔ 0	✔ 0	✔ 0	✔ 0	✔ 0	✔ 0	✔ 0	✔ 0
	Delayed Amount	0	0	0	0	0	0	0	0	0	0	0	0
2021	Days in Arrears								N/A	✔ 0	✔ 0	✔ 0	✔ 0
	Delayed Amount								N/A	0	0	0	0

**Entity Code C6**

<b>Member</b>	B03	<b>Branch</b>	B03	<b>Role of Subject</b>	Main Debtor, Main Applicant
<b>Type of Contract</b>	Installment	<b>Contract Subtype</b>	Term Loans	<b>Number of Installments</b>	6
<b>Repayment Period (in months)</b>	6	<b>Phase of Contract</b>	⊖ Closed	<b>Contract Status</b>	Closed
<b>Contract Status Reason</b>	No Negative Status	<b>Credit Classification</b>	✔ Standard	<b>Entity Code</b>	C6
<b>Complaint Intimation Number</b>	–	<b>Sector</b>	Foreign Bank	<b>Banking Type</b>	Conventional
<b>Type of Islamic Facility</b>	Not Specified	<b>Type of MSME Facility</b>	Not Specified	<b>Funding</b>	Funded Facility
<b>Syndicated Loan</b>	No	<b>Ownership Type</b>	Single	<b>IFRS9 Classification</b>	Not Specified
<b>Risk Mitigants</b>	NotSpecified	<b>Start Date</b>	29-Sep-2016	<b>Expected End Date</b>	31-Dec-2026
<b>Real End Date</b>	30-Dec-2022	<b>Restructuring Date</b>	–	<b>Last Update Date</b>	31-Jan-2023
<b>Exemption Category</b>	Not Specified	<b>Exemption Reference</b>	–	<b>Method of Payment</b>	Standing Instructions
<b>Payment Periodicity</b>	Annual installments (360 Days)	<b>Last Payment Amount</b>	OMR 500.000	<b>Last Payment Date</b>	19-May-2021
<b>Contract Currency</b>	OMR	<b>Total Sanctioned Amount</b>	OMR 3,500,000.000	<b>Total Taken Amount</b>	OMR 5,000,000.000
<b>Outstanding Amount</b>	OMR 0.000	<b>Installment Amount</b>	OMR 500,000.000	<b>Amount Written Off</b>	OMR 0.000
<b>Subject Level Limit</b>	OMR 28,704,611.903	<b>Overdue Amount</b>	✔ OMR 0.000	<b>Days Past Due</b>	✔ 0
<b>Overdue Installments</b>	✔ 0	<b>Worst Days Past Due</b>	✖ 552		

**Payment Profile**

		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
<b>2023</b>	Days in Arrears	N/A	N/A	N/A	N/A	N/A	N/A	N/A					
	Delayed Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A					
<b>2022</b>	Days in Arrears	✔ 0	✔ 0	✔ 0	✖ 552	✔ 0	✔ 0	✔ 0	✔ 0	✔ 0	✔ 0	✔ 0	✔ 0
	Delayed Amount	500000	1268294.075	0	1270533.546	0	0	0	0	0	0	0	0
<b>2021</b>	Days in Arrears								✔ 0	✔ 0	✔ 0	✔ 0	✔ 0
	Delayed Amount								0	0	0	1255628.611	0

**Entity Code C7**

<b>Member</b>	B03	<b>Branch</b>	B03	<b>Role of Subject</b>	Main Debtor, Main Applicant
<b>Type of Contract</b>	Installment	<b>Contract Subtype</b>	Term Loans	<b>Number of Installments</b>	1
<b>Repayment Period (in months)</b>	1	<b>Phase of Contract</b>	⊖ Closed	<b>Contract Status</b>	Closed
<b>Contract Status Reason</b>	No Negative Status	<b>Credit Classification</b>	✔ Standard	<b>Entity Code</b>	C7
<b>Complaint Intimation Number</b>	–	<b>Sector</b>	Foreign Bank	<b>Banking Type</b>	Conventional
<b>Type of Islamic Facility</b>	Not Specified	<b>Type of MSME Facility</b>	Not Specified	<b>Funding</b>	Funded Facility
<b>Syndicated Loan</b>	No	<b>Ownership Type</b>	Single	<b>IFRS9 Classification</b>	Not Specified
<b>Risk Mitigants</b>	NotSpecified	<b>Start Date</b>	13-Dec-2022	<b>Expected End Date</b>	13-Jan-2023
<b>Real End Date</b>	29-Dec-2022	<b>Restructuring Date</b>	–	<b>Last Update Date</b>	31-Dec-2022
<b>Exemption Category</b>	Not Specified	<b>Exemption Reference</b>	–	<b>Method of Payment</b>	Standing Instructions
<b>Payment Periodicity</b>	Monthly Installments (30 Days)	<b>Last Payment Amount</b>	OMR 870,476.712	<b>Last Payment Date</b>	29-Dec-2022
<b>Contract Currency</b>	OMR	<b>Total Sanctioned Amount</b>	OMR 870,000.000	<b>Total Taken Amount</b>	OMR 870,000.000
<b>Outstanding Amount</b>	OMR 0.000	<b>Installment Amount</b>	OMR 870,000.000	<b>Amount Written Off</b>	OMR 0.000
<b>Subject Level Limit</b>	OMR 28,704,611.903	<b>Overdue Amount</b>	✔ OMR 0.000	<b>Days Past Due</b>	✔ 0
<b>Overdue Installments</b>	✔ 0	<b>Worst Days Past Due</b>	✔ 0		

**☞ Payment Profile**

		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
<b>2023</b>	Days in Arrears	N/A	N/A	N/A	N/A	N/A	N/A	N/A					
	Delayed Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A					
<b>2022</b>	Days in Arrears	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	✔ 0
	Delayed Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
<b>2021</b>	Days in Arrears								N/A	N/A	N/A	N/A	N/A
	Delayed Amount								N/A	N/A	N/A	N/A	N/A

**Entity Code C8**

<b>Member</b>	B01	<b>Branch</b>	B01	<b>Role of Subject</b>	Main Debtor, Main Applicant
<b>Type of Contract</b>	Installment	<b>Contract Subtype</b>	Advances		
<b>Repayment Period (in months)</b>	12	<b>Phase of Contract</b>	⊖ Closed	<b>Number of Installments</b>	12
<b>Contract Status Reason</b>	No Negative Status	<b>Credit Classification</b>	✔ Standard	<b>Contract Status</b>	Closed
<b>Complaint Intimation Number</b>	–	<b>Sector</b>	Financial Leasing Company	<b>Entity Code</b>	C8
<b>Type of Islamic Facility</b>	Not Specified	<b>Type of MSME Facility</b>	Not Specified	<b>Banking Type</b>	Conventional
<b>Syndicated Loan</b>	No	<b>Ownership Type</b>	Single	<b>Funding</b>	Funded Facility
<b>Risk Mitigants</b>	NotSpecified	<b>Start Date</b>	31-Jan-2022	<b>IFRS9 Classification</b>	Not Specified
<b>Real End Date</b>	09-Jan-2023	<b>Restructuring Date</b>	–	<b>Expected End Date</b>	31-Dec-2022
<b>Exemption Category</b>	Not Specified	<b>Exemption Reference</b>	–	<b>Last Update Date</b>	31-Jan-2023
<b>Payment Periodicity</b>	Monthly Installments (30 Days)	<b>Last Payment Amount</b>	OMR 110.877	<b>Method of Payment</b>	Cheques
<b>Contract Currency</b>	OMR	<b>Total Sanctioned Amount</b>	OMR 158,152.000	<b>Last Payment Date</b>	09-Jan-2023
<b>Outstanding Amount</b>	OMR 0.000	<b>Installment Amount</b>	OMR 1,019.000	<b>Total Taken Amount</b>	OMR 158,152.000
<b>Subject Level Limit</b>	OMR 158,152.000	<b>Overdue Amount</b>	✔ OMR 0.000	<b>Amount Written Off</b>	OMR 0.000
<b>Overdue Installments</b>	✔ 0	<b>Worst Days Past Due</b>	✔ 0	<b>Days Past Due</b>	✔ 0

**☞ Payment Profile**

		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
<b>2023</b>	Days in Arrears	✔ 0	N/A	N/A	N/A	N/A	N/A	N/A					
	Delayed Amount	0	N/A	N/A	N/A	N/A	N/A	N/A					
<b>2022</b>	Days in Arrears	N/A	N/A	N/A	N/A	N/A	✔ 0	✔ 0	✔ 0	✔ 0	✔ 0	✔ 0	✔ 0
	Delayed Amount	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	0	0
<b>2021</b>	Days in Arrears								N/A	N/A	N/A	N/A	N/A
	Delayed Amount								N/A	N/A	N/A	N/A	N/A

Relations

↔ Relations	0 Related Subjects	0 Involved Subjects				
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Full Name	Type of Subject	Individual	Role of Subject	Guarantor	ID Number	62165035
	Entity Code	R1	Contract	C4	Fixed Line	-
ID Type	Valid From	31-Dec-2022	Valid To	-		
Mobile Phone						

Main Address	City	114	Postal Code	114	Country	Oman
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Secondary Address -	City	-	Postal Code	Not Specified	Country	Not Specified
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Full Name	Type of Subject	Individual	Role of Subject	Guarantor	ID Number	84102613
	Entity Code	R6	Contract	C8	Fixed Line	-
ID Type	Valid From	30-Jun-2022	Valid To	-		
Mobile Phone						

Main Address	City	114	Postal Code	114	Country	Oman
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Secondary Address -	City	-	Postal Code	Not Specified	Country	Not Specified
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Full Name	Type of Subject	Individual	Role of Subject	Guarantor	ID Number	62165035
	Entity Code	R5	Contract	C8	Fixed Line	-
ID Type	Valid From	30-Jun-2022	Valid To	-		
Mobile Phone						

Main Address	City	114	Postal Code	114	Country	Oman
Secondary Address -	City	-	Postal Code	Not Specified	Country	Not Specified
Full Name	Type of Subject	Company	Role of Subject	Guarantor	ID Number	1757776
ID Type	Entity Code	R4	Contract	C8	Fixed Line	-
	Valid From	30-Jun-2022	Valid To	-		
Mobile Phone						
Main Address	City	130	Postal Code	130	Country	Oman
Secondary Address -	City	-	Postal Code	Not Specified	Country	Not Specified
Full Name	Type of Subject	Company	Role of Subject	Guarantor	ID Number	1175882
ID Type	Entity Code	R3	Contract	C8	Fixed Line	-
	Valid From	30-Jun-2022	Valid To	-		
Mobile Phone						
Main Address	City	111	Postal Code	111	Country	Oman
Secondary Address -	City	-	Postal Code	Not Specified	Country	Not Specified

<b>Full Name</b>	<b>Type of Subject</b>	Individual	<b>Role of Subject</b>	Guarantor	<b>ID Number</b>	7959626
<b>ID Type</b>	<b>Entity Code</b>	R2	<b>Contract</b>	C8	<b>Fixed Line</b>	–
<b>Mobile Phone</b>	<b>Valid From</b>	30-Jun-2022	<b>Valid To</b>	–		
<b>Main Address</b>	<b>City</b>	114	<b>Postal Code</b>		<b>Country</b>	Oman
<b>Secondary Address –</b>	<b>City</b>	–	<b>Postal Code</b>	Not Specified	<b>Country</b>	Not Specified
<b>Full Name</b>	<b>Type of Subject</b>	Company	<b>Contract Code</b>	LD1819600023	<b>Role of Subject</b>	Main Debtor, Main
<b>ID Number</b>	<b>ID Type</b>	Commercial	<b>Entity Code</b>	R7	<b>Contract</b>	Applicant
<b>Fixed Line</b>		Registration	<b>Valid From</b>	31-Jul-2018	<b>Valid To</b>	–
	<b>Mobile Phone</b>	Number				–
		–				
<b>Main Address</b>	<b>City</b>	Central Post Office	<b>Postal Code</b>	111	<b>Country</b>	Oman
<b>Secondary Address –</b>	<b>City</b>	–	<b>Postal Code</b>	Not Specified	<b>Country</b>	Not Specified
<b>Full Name</b>	<b>Type of Subject</b>	Company	<b>Role of Subject</b>	Main Debtor, Main	<b>ID Number</b>	1207964
<b>ID Type</b>	<b>Entity Code</b>	R8		Applicant	<b>Fixed Line</b>	–
	<b>Valid From</b>	30-Sep-2016	<b>Contract</b>	–		
			<b>Valid To</b>	–		
<b>Mobile Phone</b>						
<b>Main Address</b>	<b>City</b>	Central Post Office	<b>Postal Code</b>	111	<b>Country</b>	Oman



<b>Secondary Address</b> –	<b>City</b>	–	<b>Postal Code</b>	Not Specified	<b>Country</b>	Not Specified
<b>Full Name</b>	<b>Type of Subject</b>	Company	<b>Contract Code</b>	0423041804100018	<b>Role of Subject</b>	Main Debtor, Main
<b>ID Number</b>	<b>ID Type</b>	Commercial	<b>Entity Code</b>	R9		Applicant
<b>Fixed Line</b>		Registration	<b>Valid From</b>	29-Feb-2016	<b>Contract</b>	–
	<b>Mobile Phone</b>	Number			<b>Valid To</b>	–
		–				
<b>Main Address</b>	<b>City</b>	Central Post Office	<b>Postal Code</b>	111	<b>Country</b>	Oman
<b>Secondary Address</b> –	<b>City</b>	–	<b>Postal Code</b>	Not Specified	<b>Country</b>	Not Specified
<b>Full Name</b>	<b>Type of Subject</b>	Company	<b>Type of Relation</b>	Shareholder	<b>ID Number</b>	38010467
<b>ID Type</b>	<b>Gender</b>	Not Specified	<b>Last Change Date</b>	–	<b>Entity Code</b>	R10
<b>Fixed Line</b>	<b>Mobile Phone</b>	–	<b>Valid From</b>	–	<b>Valid To</b>	–
<b>Main Address</b> –	<b>City</b>	–	<b>Postal Code</b>	Not Specified	<b>Country</b>	Not Specified
<b>Secondary Address</b> –	<b>City</b>	–	<b>Postal Code</b>	Not Specified	<b>Country</b>	Not Specified



## Inquiries

🗨 Inquiries	<b>✖ 10</b>	<b>2</b>			
	Inquiries During the Last 12 Months	Inquiring Members During the Last 12 Months			
📅 Inquiries	<b>1</b>	<b>3</b>	<b>4</b>	<b>10</b>	<b>22</b>
	1 Month	3 Months	6 Months	12 Months	24 Months

≡ Inquiries during the last 12 months

Date of Inquiry	Reason for Inquiry	Sector	Member
01-Jun-2023	Existing Client Check	Financial Leasing Company	B01
02-May-2023	Existing Client Check	Financial Leasing Company	B01
18-Apr-2023	Existing Client Check	Local Bank	Bank Muscat
20-Feb-2023	Existing Client Check	Local Bank	Bank Muscat
06-Dec-2022	Existing Client Check	Financial Leasing Company	B01
14-Nov-2022	Existing Client Check	Local Bank	Bank Muscat
27-Oct-2022	Existing Client Check	Financial Leasing Company	B01
03-Oct-2022	Existing Client Check	Financial Leasing Company	B01
12-Sep-2022	Existing Client Check	Local Bank	Bank Muscat
05-Sep-2022	Existing Client Check	Financial Leasing Company	B01

Disputes

↗ Active Disputes	<b>0</b> Contract Disputes	<b>0</b> Non-Banking Disputes	<b>0</b> Bounced Cheque Disputes	 <b>0</b> Registered in Court
↗ Closed Disputes	<b>0</b> Contract Disputes	<b>0</b> Non-Banking Disputes	<b>0</b> Bounced Cheque Disputes	 <b>0</b> False Disputes

Bounced Cheques

 Bounced Cheques	<div><div> 1</div><div>Number of Bounced Cheques</div></div>	<div><div>47</div><div>Weeks Since Last Bounced Cheque</div></div>	<div><div>OMR 18K</div><div>Total Bounced Cheque Amount</div></div>	
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≡ List of All Bounced Cheques

Entity Code B1

<b>Entity Code</b>	B1	<b>Cheque Number</b>	61604205	<b>Account Number</b>	0423041804100018	<b>Cheque Bank</b>	27
<b>Member</b>	Bank Muscat	<b>Branch</b>	423	<b>Ownership Type</b>	Single	<b>Bounce Reason</b>	Insufficient Funds
<b>Cheque Status</b>	Bounced	<b>Additional Information</b>	Insufficient Fund	<b>Cheque Date</b>	31-Jul-2022	<b>Bounce Date</b>	01-Aug-2022
<b>Cheque Amount</b>	OMR 18,000.000	<b>Overdue Amount</b>	OMR 18,000.000				

Telecom

≡ Postpaid

0	-
Number of Open Accounts	Total Due Amount
Postpaid Payments	Open Accounts
Profile Status	Overdue Amount
	✔ The Worst Days Past Due
	Total Due Amount
	Total Monthly Payment

≡ Prepaid

0	-
Number of Open Accounts	Account Balance
0	Closed Accounts
-	✔ The Worst Current Days Past Due
0	Total Credit Limit
-	Number Of Different Providers
-	

🔗 Postpaid Payment Profile

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	N/A	N/A	N/A	N/A	N/A	N/A	N/A					
2022	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2021								N/A	N/A	N/A	N/A	N/A

🏠 Postpaid Accounts by Members

Member	Total Credit Limit	Number of Open Accounts	0 to 29 Days Amount	30 to 59 Days Amount	60 to 89 Days Amount	90 to 119 Days Amount	120+ Days Amount	Total Due Amount
Bank Muscat	OMR 0.000	0	OMR 0.000	OMR 0.000	OMR 0.000	OMR 0.000	OMR 0.000	OMR 0.000
Others	-	0	-	-	-	-	-	-
Total sum on page	OMR 0.000	0	OMR 0.000	OMR 0.000	OMR 0.000	OMR 0.000	OMR 0.000	OMR 0.000

🔗 Explanations

Delinquency status of Payment calendar

Other Data

✔ OK 0-29 past due days	⚠ Attention 30-89 past due days	✖ Default more than 90 past due days	📄 No data available
✔ No suspicious behavior	⚠ Needs your attention	✖ Warning	📄 No data available

## ❶ Disclaimer

The data and information contained in the Credit Report or used to calculate the Credit Score has been compiled based on the data provided by members of the Oman Credit and Financial Information Centre (Mala'a) and collated from several data providers as per the Bylaw of Royal Decree No. 38/2019 issued on May 8, 2019, and does not present the opinion of the Centre on the credit worthiness or Financial soundness of the subject (Individual/Company). The Centre is not responsible for the accuracy or completeness of the data or information and it makes no warranty in relation to the correctness or completeness of any other aspect of the Credit Report or the Credit Score. As a result, The Centre will not be liable for any loss or damage whether direct or indirect arising from the use of the Credit Report or the Credit Score.

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