**Report Number** 8949296-346005

**Report Date** 30-Jun-2023 23:59

**Report Created** 10-Aug-2023 14:24

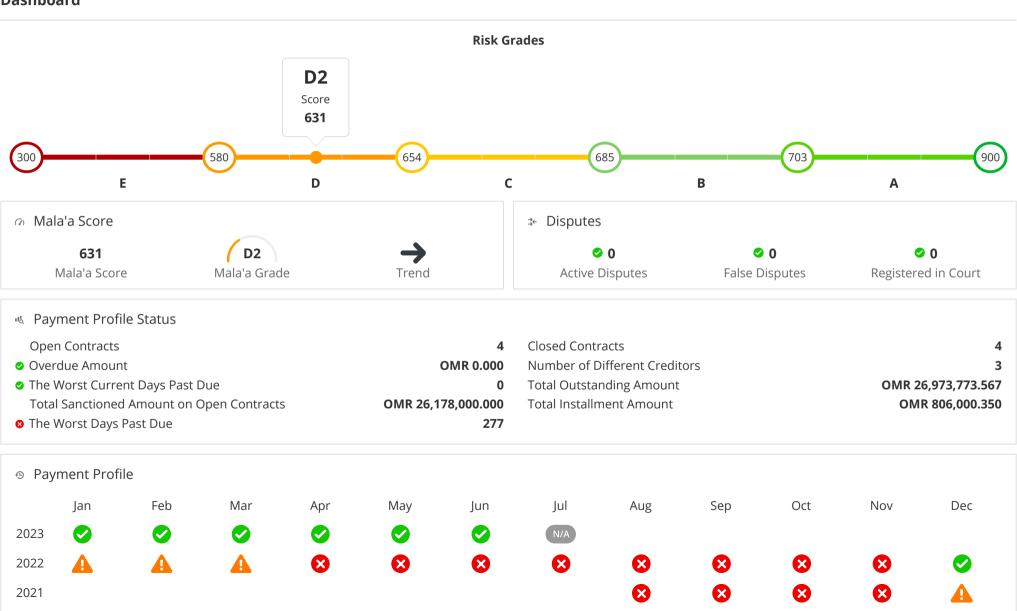
Report Token

8be42a86-da4f-4914-beea-5b3c15c99ef5

Version 553

1207964

#### **Dashboard**

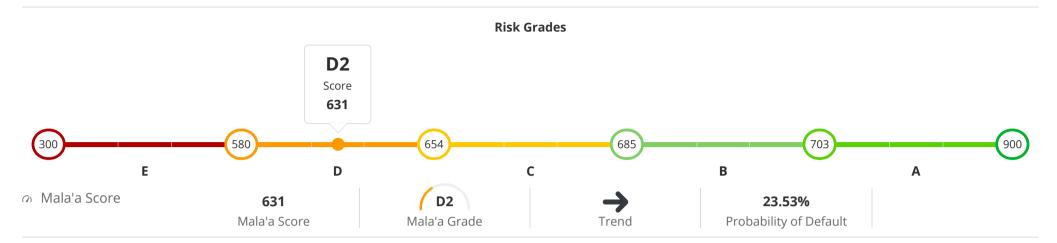


⊕ Collaterals 18 OMR 207,993,000.000 OMR 36,850,000.000 Land Number of Collaterals Total Collateral Value Highest Collateral Value Highest Collateral Value Type □ Telecom 0 0 Total Number Of Active Postpaid Accounts/Connections Total Due Amount Across All Accounts Past Due Days → Relations Inquiries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

# **Subject Information**

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

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 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	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  Overdue Amount  The Worst Current Days Past Due  Total Sanctioned Amount on Open Contracts  The Worst Days Past Due						OMR 26,	4 OMR 0.000 0 ,178,000.000 277	Closed Contracts Number of Different Creditors Total Outstanding Amount Total Installment Amount			4 3 OMR 26,973,773.567 OMR 806,000.350		
⊕ Pay	yment Profi	le											
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2023							N/A						
2022	A	A	A	×	8	×	×	×	×	×	×	$\bigcirc$	
2021								8	×	×	×	<b>A</b>	

# ■ 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
Total sum on page	OMR 26,178,000.000	4	OMR 2,109,491.000	OMR 24,864,282.567	OMR 0.000	OMR 0.000	OMR 0.000	OMR 26,973,773.567

# 

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
Total sum on page	OMR 26,178,000.000	4	OMR 2,109,491.000	OMR 24,864,282.567	OMR 0.000	OMR 0.000	OMR 0.000	OMR 26,973,773.567

#### ₼ List of All Contracts

#### **Entity Code** C1

Member **Type of Contract** Repayment Period (in months) **Contract Status Reason Complaint Intimation** Number **Banking Type Funding IFRS9 Classification Expected End Date Last Update Date Method of Payment Last Payment Date Total Taken Amount Amount Written Off Days Past Due** 

**Bank Muscat** Installment 0

CBO Covid19 Measures

Conventional

OMR 0.000

**2** 0

Funded Facility Not Specified 30-Jun-2033 30-Jun-2023 **Current Account** 30-Jun-2023 OMR 28,446,200.000 **Contract Subtype Phase of Contract Credit Classification Contract Code** Type of Islamic Facility **Syndicated Loan Risk Mitigants Real End Date Exemption Category Payment Periodicity Contract Currency** 

**Outstanding Amount** 

**Overdue Installments** 

**Subject Level Limit** 

**Branch** 

0423

Term Loans

Open ▲ Special mention LD1819600023 Not Specified

Yes

NotSpecified

Not Exempted Monthly Installments (30 Days)

OMR

OMR 20,208,000.000 OMR 20,208,000.000

**0** 

**Role of Subject** 

**Number of Installments Contract Status Entity Code** 

Sector

Type of MSME Facility

Ownership Type **Start Date** 

**Restructuring Date** 

**Exemption Reference** 

**Last Payment Amount** 

Installment Amount

**Overdue Amount** 

**Worst Days Past Due** 

Main Debtor, Main

**Applicant** 

180 Rescheduled

C1

Local Bank **Not Specified** 

Single

01-Jul-2018

16-Dec-2021

OMR 87,198.904 **Total Sanctioned Amount** OMR 20,208,000.000 OMR 43,667.000

OMR 0.000

277

		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	Days in Arrears	<b>Ø</b> 0	<b>②</b> 0	<b>Ø</b> 0	<b>②</b> 0	<b>②</b> 0	<b>②</b> 0	N/A					
	Delayed Amount	0	0	0	0	0	0	N/A					
	Days in Arrears	<b>1</b> 64	<b>1</b> 31	33	70	<b>※</b> 94	<b>X</b> 124	<b>X</b> 155	<b>X</b> 186	<b>2</b> 17	<b>X</b> 247	<b>X</b> 277	<b>②</b> 0
2022	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
2024	Days in Arrears								<b>X</b> 125	<b>X</b> 159	<b>X</b> 186	<b>X</b> 216	<b>1</b> 34
2021	Delayed Amount								1385856.05	1665197.195	51945388.847	72225025.075	130666.882

Member **Type of Contract** Repayment Period (in months) **Contract Status Reason Complaint Intimation** Number **Banking Type Funding IFRS9 Classification Expected End Date Last Update Date Method of Payment Last Payment Date Total Taken Amount Amount Written Off Days Past Due** 

Bank Muscat Installment 0

Irregular Payment

Conventional **Funded Facility** Not Specified 31-Dec-2023 30-Jun-2023

**Current Account** 31-May-2023 OMR 1,533,400.526 OMR 0.000

**0** 

**Branch** 

**Contract Subtype Phase of Contract Credit Classification** 

**Contract Code** 

Type of Islamic Facility **Syndicated Loan Risk Mitigants** 

**Real End Date** 

**Exemption Category Payment Periodicity** 

**Contract Currency Outstanding Amount Subject Level Limit Overdue Installments**  0423

Open

Personal Loan

△ Special mention LD2135400003

Not Specified No

NotSpecified

Not Exempted

Monthly Installments (30 Days)

OMR

OMR 786,282.567 OMR 0.000

**O** 

**Role of Subject** 

**Number of Installments** 

**Contract Status Entity Code** 

Sector

Type of MSME Facility

**Ownership Type Start Date** 

**Restructuring Date** 

**Exemption Reference** 

**Last Payment Amount** 

**Total Sanctioned Amount** OMR 0.000 Installment Amount

**Overdue Amount** 

**Worst Days Past Due** 

Main Debtor, Main

**Applicant** 

24

Granted and Activated

C2

Local Bank

Not Specified

Single

20-Dec-2021

OMR 98,219.350

OMR 98,219.350

OMR 0.000

**2** 2

		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	Days in Arrears	<b>②</b> 0	<b>Ø</b> 0	<b>②</b> 0	<b>Ø</b> 0	<b>②</b> 0	<b>Ø</b> 0	N/A					
2023	Delayed Amount	0	0	0	0	0	0	N/A					
2022	Days in Arrears	<b>Ø</b> 0	<b>Ø</b> 0	<b>Ø</b> 0	<b>Ø</b> 0	<b>②</b> 0	<b>②</b> 0	<b>②</b> 0	<b>⊘</b> 0	<b>②</b> 0	<b>⊘</b> 0	<b>②</b> 0	<b>②</b> 2
2022	Delayed Amount	0	0	0	0	0	0	0	0	0	0	0	44977.08
2024	Days in Arrears								N/A	N/A	N/A	N/A	<b>②</b> 0
2021	Delayed Amount								N/A	N/A	N/A	N/A	0

Member **Type of Contract** Repayment Period (in months) **Contract Status Reason Complaint Intimation** Number **Banking Type Funding IFRS9 Classification Expected End Date Last Update Date Method of Payment Last Payment Date Total Taken Amount Amount Written Off Days Past Due** 

Bank Muscat Installment 0

Irregular Payment

Conventional **Funded Facility** 

Not Specified 31-Dec-2028 30-Jun-2023 **Current Account** 30-lun-2023 OMR 3,870,000.000

OMR 0.000

**0** 

**Contract Subtype Phase of Contract Credit Classification Contract Code** Type of Islamic Facility **Syndicated Loan Risk Mitigants Real End Date Exemption Category Payment Periodicity** 

**Branch** 

**Contract Currency Outstanding Amount Subject Level Limit Overdue Installments**  0423

Term Loans Open

△ Special mention LD2236100013 Not Specified

Yes

NotSpecified

Not Exempted Annual installments (360

Days) OMR

OMR 3,870,000.000 OMR 3,870,000.000

**0** 

**Role of Subject** 

Number of Installments **Contract Status** 

Sector

Type of MSME Facility

**Ownership Type Start Date** 

**Entity Code** 

**Restructuring Date** 

**Exemption Reference** 

**Last Payment Amount** 

Installment Amount

**Overdue Amount Worst Days Past Due**  Main Debtor, Main

**Applicant** 

Granted and Activated

C3

Local Bank Not Specified

Single

26-Dec-2022

OMR 17,494.521 **Total Sanctioned Amount** OMR 3,870,000.000 OMR 645,000.000

OMR 0.000

**0** 

		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	Days in Arrears	<b>Ø</b> 0	<b>Ø</b> 0	<b>Ø</b> 0	<b>Ø</b> 0	<b>②</b> 0	<b>②</b> 0	N/A					
2023	Delayed Amount	0	0	0	0	0	0	N/A					
	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	<b>②</b> 0
2022	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

<b>Entity</b>	Code	C4
Lileity	Couc	$C^{-}$

Manakan	D04
Member	B01
Type of Contract	Installment
Repayment Period (in	47
months)	
<b>Contract Status Reason</b>	No Negative Status
Complaint Intimation	_
Number	
Type of Islamic Facility	Not Specified
Syndicated Loan	No
Risk Mitigants	NotSpecified
Real End Date	-
<b>Exemption Category</b>	Not Specified
<b>Payment Periodicity</b>	Monthly Installments (30
	Days)
<b>Contract Currency</b>	OMR
<b>Outstanding Amount</b>	OMR 2,109,491.000
Subject Level Limit	OMR 2,100,000.000
Overdue Installments	<b>o</b> 0

# Branch **Contract Subtype Phase of Contract Credit Classification** Sector Type of MSME Facility **Ownership Type Start Date Restructuring Date Exemption Reference Last Payment Amount** Total Sanctioned Amount OMR **Installment Amount Overdue Amount**

**Worst Days Past Due** 

B01
Advances
Open
Standard
Financial Leasing Company
Not Specified
Single
18-Dec-2022
-
-
OMR 11,297.529
ONAR 2 400 000 000

Financial Leasing Company
Not Specified
Single
18-Dec-2022
-
-
OMR 11,297.529
OMR 2,100,000.000
OMR 19,114.000
OMR 0.000
<b>•</b> 0

Role of Subject	Main Debtor, Main Applicant
Number of Installments	47
Contract Status	Granted and Activated
Entity Code	C4
Banking Type	Conventional
Funding	Funded Facility
IFRS9 Classification	Not Specified
Expected End Date	30-Nov-2026
Last Update Date	30-Jun-2023
Method of Payment	Cheques
Last Payment Date	26-Jun-2023
Total Taken Amount	OMR 2,100,000.000
Amount Written Off	OMR 0.000
Days Past Due	<b>•</b> 0

### Payment Profile

		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	Days in Arrears	<b>②</b> 0	<b>②</b> 0	<b>Ø</b> 0	<b>②</b> 0	<b>②</b> 0	<b>②</b> 0	N/A					
2025	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	<b>②</b> 0
2022	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
2024	Days in Arrears								N/A	N/A	N/A	N/A	N/A
2021	Delayed Amount								N/A	N/A	N/A	N/A	N/A

<b>Entity</b>	Code	C5

Member
Type of Contract
Repayment Period (in
months)
<b>Contract Status Reason</b>
<b>Complaint Intimation</b>
Number
Banking Type
Funding
IFRS9 Classification
<b>Expected End Date</b>
Last Update Date
Method of Payment
Last Payment Date
Total Taken Amount
Amount Written Off
Days Past Due

Bank Muscat Overdraft 0

No Negative Status

Conventional
Funded Facility
Not Specified
26-Jun-2023
26-Jun-2023
Cheques
26-Jun-2023
OMR 0.000
OMR 0.000

Branch
Contract Subtype
Phase of Contract
Credit Classification
Contract Code
Type of Islamic Facility
Syndicated Loan
Risk Mitigants
Real End Date
Exemption Category
Payment Periodicity
Contract Currency
Outstanding Amount

**Subject Level Limit** 

**Overdue Installments** 

btype Permanent Overdraft
of Closed
ification
de 0423041804100018
mic Facility Not Specified
Loan No
nts NotSpecified
te 26-Jun-2023
Category Not Exempted
priodicity Demand
OMR

OMR 0.000

OMR 0.000

**O** 

**Role of Subject** Main Debtor, Main **Applicant** Number of Installments Closed **Contract Status Entity Code** C5 Local Bank Sector Type of MSME Facility Not Specified **Ownership Type** Single **Start Date** 03-Nov-2014 **Restructuring Date Exemption Reference** 

Last Payment AmountOMR 0.000Total Sanctioned AmountOMR 0.000Installment AmountOMR 0.000Overdue AmountOMR 0.000Worst Days Past Due0

		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2023	Days in Arrears	<b>②</b> 0	<b>Ø</b> 0	<b>②</b> 0	<b>②</b> 0	<b>Ø</b> 0	<b>②</b> 0	N/A						
2023	Delayed Amount	0	0	0	0	0	0	N/A						
2022	Days in Arrears	<b>②</b> 0	<b>Ø</b> 0	<b>Ø</b> 0	<b>②</b> 0	<b>⊘</b> 0								
2022	Delayed Amount	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	Days in Arrears								N/A	<b>②</b> 0	<b>②</b> 0	<b>②</b> 0	<b>②</b> 0	
2021	Delayed Amount								N/A	0	0	0	0	

Member		B03	Branch				B03 Role of Subject				Main Debtor, Main			
Type of Co	ntract	Installm	ient	C	Contract Subtype		Term Loans			-		Applicant		
Repayment Period (in months) Contract Status Reason		6  No Negative Status			Phase of Contract Credit Classification		<ul><li>Closed</li><li>Standard</li></ul>		Numbe	Number of Installments Contract Status		6 Closed		
									Contra					
					ector		Foreign Ban	k	Entity	Code		C6 Conventional		
Complaint	nplaint Intimation –		Т	Type of MSME Facility		Not Specifie	d	Bankin	ig Type					
Number					Ownership Type		Single		Fundin	g		Funded Facility Not Specified		
ype of Isla	mic Facility	Not Specified  No  NotSpecified			Start Date Restructuring Date Exemption Reference Last Payment Amount		29-Sep-2016	· ·		Classification				
yndicated	Loan						- - OMR 500.000		Expect	Expected End Date Last Update Date Method of Payment		31-Dec-2026		
Risk Mitiga	nts								Last Սլ			31-Jan-2023		
Real End D	ate								Metho			Standing Instructions		
Exemption Category Payment Periodicity  Contract Currency Outstanding Amount		Not Specified Annual installments (360			Total Sanctioned Amount		OMR 3,500,0	OMR 3,500,000.000		<b>Last Payment Date</b>		19-May-2021		
					nstallment Amo	unt	OMR 500,00	0.000	Total T	<b>Total Taken Amount</b>		OMR 5,000,000.000		
		Days)		c	verdue Amoun	t	OMR 0.00	0	Amour	Amount Written Off Days Past Due		OMR 0.000		
		OMR		V	Vorst Days Past	Due	<b>⊗</b> 552		Days P			<b>•</b> 0		
		OMR 0.0	000		•									
Subject Lev	el Limit	OMR 28	3,704,611.903											
Overdue In	stallments	<b>o</b> 0												
Paymer	nt Profile													
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2022	Days in Arrears	N/A	N/A	N/A	N/A	N/A	N/A	N/A						
2023	Delayed	N/A	N/A	N/A	N/A	N/A	N/A	N/A						
	Amount													
2022	Days in Arrears	<b>②</b> 0	<b>②</b> 0	<b>②</b> 0	× 552	<b>②</b> 0	<b>②</b> 0	<b>②</b> 0	<b>②</b> 0	<b>Ø</b> 0	<b>Ø</b> 0	<b>②</b> 0	<b>②</b>	
2022	Days in	<b>②</b> 0 500000	0 1268294.075	0	<b>×</b> 552 1270533.546	0	0	0	0	0	0	0	0	
2022	Days in Arrears Delayed													

0

0

0

Delayed

Amount

1255628.611

Member B03		Br	Branch		B03		Role of	Role of Subject		Main Debtor, Main				
ype of Co	ntract	Installme	ent	Co	Contract Subtype		Term Loans			Note of Subject		Applicant		
	t Period (in	1			nase of Contr	•	○ Closed		Numb	er of Installm	ents	1		
months)		Cr	edit Classific	ation	Standard		Contra	ct Status		Closed				
Contract Status Reason No Negative Status		Se	ctor		Foreign Ban	k	Entity	Code		C7				
Complaint Intimation –		Ty	pe of MSME	Facility	Not Specifie		Bankir	ıg Type		Conventional				
Number					Ownership Type		Single		Fundin	Funding		Funded Facility		
Type of Islamic Facility		Not Specified			Start Date		13-Dec-2022		IFRS9 Classification			Not Specified		
Syndicated Loan No					Restructuring Date		_		Expect	Expected End Date		13-Jan-2023		
Risk Mitigants NotSpecified			Exemption Reference		_ La		Last U	Last Update Date		31-Dec-2022				
Real End Date		29-Dec-2022			Last Payment Amount		OMR 870,476.712		Method of Payment		t	Standing Instructions		
Exemption Category Payment Periodicity Contract Currency		Not Specified Monthly Installments (30 Days) OMR			Total Sanctioned Amount		OMR 870,00		<b>Last Payment Date</b>			29-Dec-2022		
					stallment An	nount	OMR 870,00	0.000	Total T	aken Amoun	t	OMR 870,000.00	00	
					erdue Amou	ınt	<ul><li>OMR 0.00</li></ul>	0	Amour	nt Written Of	f	OMR 0.000		
					Worst Days Past Due <b>◎</b> 0				Days P	ast Due		<b>o</b> 0		
Outstandi	ng Amount	OMR 0.000			-									
ubject Le	vel Limit	OMR 28,	IR 28,704,611.903											
Overdue Ir	nstallments	<b>o</b> 0												
Paymer	nt Profile													
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	De	
	Days in	N/A	N/A	N/A	N/A	N/A	N/A	N/A						
	Arrears													
2023	Delayed	N/A	N/A	N/A	N/A	N/A	N/A	N/A						
2023	Delayed													
2023	Amount													
2023	-		NIA	NIA	NIA	NIA	NIVA	NIA	NIVA	NIA	NI/A	NI/A		
	Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	<b>₹</b>	
2023	Amount  Days in  Arrears	N/A												
	Amount  Days in		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A N/A	N/A		<b>⊘</b>	
	Amount  Days in Arrears  Delayed	N/A												

N/A

N/A

N/A

Delayed

Amount

2021

N/A

N/A

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

# Payment Profile

**Overdue Installments** 

**②** 0

		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	Days in Arrears	<b>②</b> 0	N/A	N/A	N/A	N/A	N/A	N/A					
2023	Delayed Amount	0	N/A	N/A	N/A	N/A	N/A	N/A					
2022	Days in Arrears	N/A	N/A	N/A	N/A	N/A	<b>②</b> 0	<b>Ø</b> 0	<b>Ø</b> 0	<b>②</b> 0	<b>Ø</b> 0	<b>Ø</b> 0	<b>②</b> 0
2022	Delayed Amount	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	0	0
2024	Days in Arrears								N/A	N/A	N/A	N/A	N/A
2021	Delayed Amount								N/A	N/A	N/A	N/A	N/A

# Relations

→ Relations	<b>0</b> Related Subjects	<b>0</b> Involved Subjects				
Full Name  ID Type  Mobile Phone	Type of Subject Entity Code Valid From	Individual R1 31-Dec-2022	Role of Subject Contract Valid To	Guarantor C4 –	ID Number Fixed Line	62165035 -
Main Address	City	114	Postal Code	114	Country	Oman
Secondary Address –	City	-	Postal Code	Not Specified	Country	Not Specified
Full Name  ID Type  Mobile Phone	Type of Subject Entity Code Valid From	Individual R6 30-Jun-2022	Role of Subject Contract Valid To	Guarantor C8 -	ID Number Fixed Line	84102613 -
Main Address	City	114	Postal Code	114	Country	Oman
Secondary Address –	City	-	Postal Code	Not Specified	Country	Not Specified
Full Name  ID Type  Mobile Phone	Type of Subject Entity Code Valid From	Individual R5 30-Jun-2022	Role of Subject Contract Valid To	Guarantor C8 –	ID Number Fixed Line	62165035 -

Main Address	City	114	Postal Code	114	Country	Oman
Secondary Address –	City	-	Postal Code	Not Specified	Country	Not Specified
Full Name	Type of Subject Entity Code	Company R4	Role of Subject Contract	Guarantor C8	ID Number Fixed Line	1757776 -
ID Type	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
Secondary Address –	City	-	Postal Code	Not Specified	Country	Not Specified
Secondary Address – Full Name	Type of Subject Entity Code	Company R3	Role of Subject Contract	Not Specified  Guarantor C8	Country  ID Number Fixed Line	Not Specified  1175882
	Type of Subject	Company	Role of Subject	Guarantor	ID Number	1175882
Full Name	Type of Subject Entity Code	Company R3	Role of Subject Contract	Guarantor C8	ID Number	1175882
Full Name ID Type	Type of Subject Entity Code	Company R3	Role of Subject Contract	Guarantor C8	ID Number	1175882

Full Name  Type of Subject ID Type Commercial Registration Number  Mobile Phone  City  Company Contract Code Entity Code R7  Applicant Valid From S1-Jul-2018 Contract Valid To Valid To  Country  Oman							
Secondary Address - City - Postal Code Not Specified Country Not Specified  Full Name Type of Subject ID Type Commercial Registration Number Fixed Line Mobile Phone - City - Postal Code Not Specified Country Country Not Specified Country Not	ID Type	Entity Code	R2	Contract	C8		
Full Name  Type of Subject ID Type Commercial Registration Number Number Walid From  Mobile Phone  City  Central Post Office Full Name  Type of Subject Company Registration Number Number Number  Mobile Phone  City  Central Post Office Postal Code Not Specified  Country	Main Address	City	114	Postal Code		Country	Oman
ID Type Commercial Registration Number Fixed Line  Mobile Phone -  City Central Post Office Postal Code Not Specified Country Not Specified Country Not Specified Post Office Postal Code Not Specified Country Not Specified Di Type of Subject Entity Code R8 R8 Applicant Applicant Applicant Applicant Applicant Applicant Applicant Applicant Pixed Line Not Specified Country Not Specified Not Spec	Secondary Address –	City	-	Postal Code	Not Specified	Country	Not Specified
Secondary Address - City - Postal Code Not Specified Country Not Specified  Type of Subject Company Role of Subject Main Debtor, Main Applicant Fixed Line - Valid From 30-Sep-2016 Contract - Valid To - Mobile Phone	ID Number	ID Type	Commercial Registration Number	Entity Code	R7	Contract	-
Full Name  Type of Subject Company Role of Subject Main Debtor, Main Applicant Fixed Line  ID Type  Valid From  One Subject Company Role of Subject Main Debtor, Main Applicant Fixed Line  Contract - Valid To  Mobile Phone	Main Address	City	Central Post Office	Postal Code	111	Country	Oman
ID Type  Entity Code R8  Valid From 30-Sep-2016  Contract Valid To  Mobile Phone	Secondary Address –	City	-	Postal Code	Not Specified	Country	Not Specified
Main Address     City     Central Post Office     Postal Code     111     Country     Oman	ID Type	Entity Code	R8	Contract	Applicant –		
	Main Address	City	Central Post Office	Postal Code	111	Country	Oman

Secondary Address –	City	-	Postal Code	Not Specified	Country	Not Specified
Full Name	Type of Subject ID Type	Company Commercial	Contract Code Entity Code	0423041804100018 R9	Role of Subject	Main Debtor, Main Applicant
ID Number	21-	Registration	Valid From	29-Feb-2016	Contract	-
Fixed Line	Mobile Phone	Number –			Valid To	-
Main Address	City	Central Post Office	Postal Code	111	Country	Oman
Secondary Address –	City	-	Postal Code	Not Specified	Country	Not Specified
Full Name	Type of Subject	Company	Type of Relation	Shareholder	ID Number	38010467
	Gender	Not Specified	<b>Last Change Date</b>	-	<b>Entity Code</b>	R10
ID Type	<b>Mobile Phone</b>	-	Valid From	-	Valid To	-
Fixed Line						
Main Address –	City	-	Postal Code	Not Specified	Country	Not Specified
Secondary Address –	City	_	Postal Code	Not Specified	Country	Not Specified

# Inquiries

Inquiries	<b>№ 10</b> Inquiries During the Last 12 Months	<b>2</b> Inquiring Members During the Last 12 Months			
<b>■</b> Inquiries	1	3	4	10	22
	1 Month	3 Months	6 Months	12 Months	24 Mont

# ■ 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  O  Contract Disputes		<b>0</b> Non-Banking Disputes	<b>0</b> Bounced Cheque Disputes	<b>Ø 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

A 1

Number of Bounced Cheques

Weeks Since Last Bounced Cheque
Cheques

OMR 18K

Total Bounced Cheque
Amount

■ List of All Bounced Cheques

Entity Code B1 **Entity Code** В1 **Cheque Number** 61604205 **Account Number** 0423041804100018 **Cheque Bank** 27 Member Bank Muscat Branch 423 **Ownership Type** Single **Bounce Reason** Insufficient Funds **Cheque Status** Bounced Additional Insufficient Fund **Cheque Date** 31-Jul-2022 **Bounce Date** 01-Aug-2022 Information **Cheque Amount** OMR 18,000.000

OMR 18,000.000

**Overdue Amount** 

### Telecom

= Pos	stpaid					=	= Prepaid					
	Number of Open Accounts  Total Due Amount  Destroyid Poursents  Open Accounts						Numb	<b>0</b> er of Open Acc	ounts		<b>–</b> Account Balanc	:e
	Postpaid Payments Profile Status  Open Accounts Overdue Amount Total Due Amount Total Monthly Payment						<ul> <li>Closed Accounts</li> <li>The Worst Current Days Past Due</li> <li>Total Credit Limit</li> <li>Number Of Different Providers</li> </ul>					
⊕ Pos	stpaid Paym											
2023	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A	Jul N/A	Aug	Sep	Oct	Nov	Dec
2022 2021	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A

# 

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

② Explanations	Deliquency status of Payment calendar	• OK 0-29 past due days	Attention 30-89 past due days	• <b>Default</b> more than 90 past due days	No data available
	Other Data	<ul><li>No suspicious behavior</li></ul>	Needs your attention	<ul><li>Warning</li></ul>	No data available

#### 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.