

Statement of Financial position	Actuals/Omani Rial/Unaudited		
	30/09/2025	30/09/2024	31/12/2024
STATEMENT OF FINANCIAL POSITION			
ASSETS			
Cash and bank balances	40,783,412	34,730,473	25,552,288
Loans to policy holders	23,874	28,378	28,374
Investment property	0	0	0
Investments	293,624,071	260,081,565	275,738,528
Investments in subsidiaries	0	0	0
Investments in associates and joint ventures	0	0	0
Insurance contract assets	873,125	473,057	204,150
Reinsurance contract assets	53,185,698	78,337,483	75,450,225
Other receivables and prepayments	21,064,816	28,773,108	20,792,100
Property and equipment	6,583,581	6,646,435	7,369,239
Right-of-use assets	402,035	1,021,321	673,472
Deferred tax assets	1,194,395	2,385,279	2,236,808
Intangible assets other than goodwill	2,752,995	3,019,171	2,712,997
Goodwill	24,864,231	24,864,231	24,864,231
Other assets	0	0	0
Total assets	445,352,233	440,360,501	435,622,412
EQUITY AND LIABILITIES			
EQUITY			
Share capital	39,837,434	39,837,434	39,837,434
Head office account	0	0	0
Capital reserve	4,700,000	4,700,000	4,700,000
Share premium under Equity	29,176,468	29,176,468	29,176,468
General Reserves under Equity	0	0	0
Special Reserves under Equity	0	0	0
Cumulative changes in fair value of securities	7,306,321	5,000,543	4,714,625
Legal reserve	11,023,636	9,775,095	9,775,095
Contingency reserve	17,576,121	17,576,121	17,576,121
Insurance finance reserve	0	0	0
Reinsurance finance reserve	0	0	0
Revaluation reserve	352,345	352,345	352,345
Foreign exchange fluctuation reserve	(165,440)	(43,772)	(59,528)
Revaluation reserve in equity accounted investees	0	0	0
Accumulated profit/ losses	7,297,806	(9,561,901)	(4,437,581)
Total equity attributable to owners of parent	117,104,691	96,812,333	101,634,979
Non-controlling interests	21,100,587	18,490,030	20,071,327
Net equity	138,205,278	115,302,363	121,706,306
LIABILITIES			
Insurance contract liabilities	203,679,612	202,909,807	198,582,116
Reinsurance contract liabilities	18,606,660	13,326,293	20,156,045
Lease liabilities	1,123,785	1,811,043	1,488,678
Borrowings	62,003,502	67,807,356	69,235,997
Deferred tax liabilities	0	0	0
Income tax payable	4,306,498	7,754,415	7,168,025
Other liabilities	17,426,898	31,449,224	17,285,245
Total liabilities	307,146,955	325,058,138	313,916,106
Total equity and liabilities	445,352,233	440,360,501	435,622,412

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON
10 Nov 2025