Statement of Financial position	Actuals/Omani Rial/Audited 31/12/2025	31/12/2024
STATEMENT OF FINANCIAL POSITION		
ASSETS		
Cash and bank balances	24,176,235	25,552,288
Loans to policyholders	23,874	28,374
Investment property	0	0
Investments	327,717,400	275,738,528
Investments in subsidiaries	0	0
Investments in associates and joint ventures	0	0
Insurance contract assets	166,223	204,150
Reinsurance contract assets	51,728,194	75,450,225
Other receivables and prepayments	**22,661,849**	**20,792,100**
Property and equipment	5,988,212	6,494,293
Right-of-use assets	1,452,552	1,548,418
Deferred tax assets	1,877,351	2,236,808
Intangible assets other than goodwill	2,426,786	2,712,997
Goodwill	24,864,231	24,864,231
Other assets	0	0
Total assets	**463,082,907**	**435,622,412**
EQUITY AND LIABILITIES		
EQUITY		
Share capital	69,013,902	69,013,902
Head office account	0	0
Capital reserve	4,700,000	4,700,000
Share premium under Equity	0	0
General Reserves under Equity	0	0
Special Reserves under Equity	0	0
Cumulative changes in fair value of securities	5,381,875	4,714,625
Legal reserve	11,052,116	9,775,095
Contingency reserve	17,576,121	17,576,121
Insurance finance reserve	0	0
Reinsurance finance reserve	0	0
Revaluation reserve	352,345	352,345
Foreign exchange fluctuation reserve	(138,228)	(59,528)
Revaluation reserve in equity accounted investees	0	0
Accumulated profit/ losses	9,253,592	(4,437,581)
Total equity attributable to owners of parent	**117,191,723**	**101,634,979**
Non-controlling interests	22,105,012	20,071,327
Net equity	**139,296,735**	**121,706,306**
LIABILITIES		
Insurance contract liabilities	217,858,633	198,582,116
Reinsurance contract liabilities	19,819,825	20,156,045
Lease liabilities	**1,439,933**	**1,488,678**
Borrowings	**62,015,796**	**69,235,997**
Deferred tax liabilities	0	0
Income tax payable	3,963,139	7,168,025
Other liabilities	18,688,846	17,285,245
Total liabilities	**323,786,172**	**313,916,106**
Total equity and liabilities	**463,082,907**	**435,622,412**

ANNUAL FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON 23 Feb 2026