Statement of Financial position	30/06/2026	Actuals/Omani Rial/Unaudited 30/06/2025	31/12/2025
STATEMENT OF FINANCIAL POSITION			
ASSETS			
Cash and bank balances	24,937,720	44,664,784	24,176,235
Loans to policyholders	23,874	23,874	23,874
Investment property	0	0	0
Investments	342,903,763	282,546,694	327,717,400
Investments in subsidiaries	0	0	0
Investments in associates and joint ventures	0	0	0
Insurance contract assets	744,703	716,720	166,223
Reinsurance contract assets	50,790,989	71,428,289	51,728,194
Other receivables and prepayments	**24,576,658**	**19,013,061**	**22,661,849**
Property and equipment	5,636,978	6,902,968	5,988,212
Right-of-use assets	1,743,831	377,203	1,452,552
Deferred tax assets	1,561,476	1,539,373	1,877,351
Intangible assets other than goodwill	2,466,652	2,807,234	2,426,786
Goodwill	24,864,231	24,864,231	24,864,231
Other assets	0	0	0
Total assets	**480,250,875**	**454,884,431**	**463,082,907**
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	5,787,100	5,248,784	5,381,875
Legal reserve	11,415,411	10,627,319	11,052,116
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	(169,426)	(32,432)	(138,228)
Revaluation reserve in equity accounted investees	0	0	0
Accumulated profit/ losses	8,234,026	3,543,984	9,253,592
Total equity attributable to owners of parent	**116,909,479**	**111,030,023**	**117,191,723**
Non-controlling interests	22,951,011	20,500,580	22,105,012
Net equity	**139,860,490**	**131,530,603**	**139,296,735**
LIABILITIES			
Insurance contract liabilities	228,504,700	214,677,253	217,858,633
Reinsurance contract liabilities	24,469,013	20,914,805	19,819,825
Lease liabilities	**1,667,186**	**1,271,814**	**1,439,933**
Borrowings	**62,040,484**	**64,298,754**	**62,015,796**
Deferred tax liabilities	0	0	0
Income tax payable	5,466,797	4,855,009	3,963,139
Other liabilities	18,242,205	17,336,193	18,688,846
Total liabilities	**340,390,385**	**323,353,828**	**323,786,172**
Total equity and liabilities	**480,250,875**	**454,884,431**	**463,082,907**

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON 10 Aug 2026