Statement of Financial position	30/09/2026	Actuals/Omani Rial/Unaudited 30/09/2025	31/12/2025
STATEMENT OF FINANCIAL POSITION			
ASSETS			
Cash and bank balances	27,775,044	40,783,412	24,176,235
Loans to policyholders	12,319	23,874	23,874
Investment property	0	0	0
Investments	363,457,679	293,624,071	327,717,400
Investments in subsidiaries	0	0	0
Investments in associates and joint ventures	0	0	0
Insurance contract assets	367,897	873,125	166,223
Reinsurance contract assets	44,736,943	53,185,698	51,728,194
Other receivables and prepayments	**23,826,418**	**21,064,816**	**22,661,849**
Property and equipment	5,584,508	6,583,581	5,988,212
Right-of-use assets	1,556,705	402,035	1,452,552
Deferred tax assets	2,309,209	1,194,395	1,877,351
Intangible assets other than goodwill	2,340,681	2,752,995	2,426,786
Goodwill	24,864,231	24,864,231	24,864,231
Other assets		0	0
Total assets	**496,831,634**	**445,352,233**	**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	3,703,844	7,306,321	5,381,875
Legal reserve	11,762,660	11,023,636	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	(170,692)	(165,440)	(138,228)
Revaluation reserve in equity accounted investees		0	0
Accumulated profit/ losses	11,356,087	7,297,806	9,253,592
Total equity attributable to owners of parent	**118,294,267**	**117,104,691**	**117,191,723**
Non-controlling interests	23,792,079	21,100,587	22,105,012
Net equity	**142,086,346**	**138,205,278**	**139,296,735**
LIABILITIES			
Insurance contract liabilities	241,816,913	203,679,612	217,858,633
Reinsurance contract liabilities	23,192,318	18,606,660	19,819,825
Lease liabilities	**1,551,905**	**1,123,785**	**1,439,933**
Borrowings	**62,053,288**	**62,003,502**	**62,015,796**
Deferred tax liabilities	0	0	0
Income tax payable	6,651,452	4,306,498	3,963,139
Other liabilities	19,479,412	17,426,898	18,688,846
Total liabilities	**354,745,288**	**307,146,955**	**323,786,172**
Total equity and liabilities	**496,831,634**	**445,352,233**	**463,082,907**

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON 08 Nov 2026