

UNAUDITED INTERIM CONDENSED CONSOLIDATED AND PARENT COMPANY STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2025

	Notes	Consolidated		Parent Company	
		(Unaudited) 30-Jun-25 (RO'000)	(Audited) 31-Dec-24 (RO'000)	(Unaudited) 30-Jun-25 (RO'000)	(Audited) 31-Dec-24 (RO'000)
Assets					
Cash and cash equivalents	5	73,473	46,195	1,944	3,650
Deposits with banks	6	164,484	157,271	-	-
Insurance contract assets	7	717	7,272	-	-
Re-insurance contract assets	8	89,110	97,015	-	-
Investment securities	9	263,411	267,158	11,283	10,615
Investment in associates	10	549,288	550,690	297,732	298,835
Investment in subsidiaries	11	-	-	439,360	449,229
Due from subsidiaries		-	-	52,696	30,024
Other assets		49,797	49,431	4,237	4,202
Investment properties		6,163	6,399	2,000	2,000
Property and equipment		18,518	18,775	579	633
Work in progress		36,110	26,463	-	-
Intangible assets		50,312	50,724	-	-
Total assets		1,301,383	1,277,393	809,831	799,188
Equity and liabilities					
Equity					
Share capital	12	93,571	66,837	93,571	66,837
Share premium		-	5,778	-	5,778
Legal reserve		22,279	22,279	22,279	22,279
Other non-distributable reserves	14	8,235	10,944	8,235	10,944
Mandatory convertible bonds	12	13,367	13,367	13,367	13,367
Cumulative changes in fair value reserve		1,638	1,414	665	1,175
Retained earnings		64,659	90,819	62,540	89,075
Equity attributable to equity holders of the Parent Company		203,749	211,438	200,657	209,455
Perpetual bonds / sukuks		110,720	110,720	112,159	112,159
		314,469	322,158	312,816	321,614
Non-controlling interests		83,877	79,622	-	-
Total equity		398,346	401,780	312,816	321,614
Liabilities					
Due to banks	15	560,675	553,913	450,212	431,113
Insurance contract liabilities	7	253,144	234,866	-	-
Reinsurance contract liabilities	8	20,916	32,020	-	-
Other liabilities	15	63,699	48,438	45,825	45,481
Taxation		4,603	6,376	978	980
Total liabilities		903,037	875,613	497,015	477,574
Total equity and liabilities		1,301,383	1,277,393	809,831	799,188
Net assets per share (Rial Omani)	25	0.218	0.316	0.214	0.313


Khalid Muhammad AlZubair
Chairman


Khaula Al Harthi
Director


AbdulAziz M. Al Balushi
Group CEO

The accompanying notes 1-26 form an integral part of these unaudited interim condensed consolidated and parent company financial statements.