

Unaudited interim condensed consolidated and parent company financial statements

30 September 2026

DIRECTORS' REPORT
For the Nine-Month Period Ended 30 September 2026

Dear Shareholders,

On behalf of the Board of Directors, I am pleased to present the unaudited financial results of Ominvest Group for the nine-month period ended 30 September 2026.

Below I would like to present macroeconomics overview, and financial performance of Ominvest Group and our major portfolio companies for the nine-month period ended 30 September 2026.

A Brief on Macroeconomics

The global economy faced renewed headwinds in the third quarter of 2026 as hopes for a durable settlement of the US/Israel–Iran conflict faded. The collapse of the June "Islamabad MoU" in August, continued attacks on shipping in and around the Strait of Hormuz and Houthi strikes on Red Sea energy routes pushed Brent crude from around $70 per barrel in early July to above $100 by quarter-end. Renewed energy-driven inflation prompted the US Federal Reserve to raise interest rates in September for the first time since 2023. Equity markets nonetheless held up, supported by energy stocks and sustained AI investments, even as government bond yields rose to multi-year highs.

Across the GCC, the economic cost of the conflict became clearer. In its October World Economic Outlook, the IMF now expects the region's economy to contract by 4.8% in 2026, with double-digit contractions in Qatar, Kuwait and Bahrain, before a strong rebound in 2027 assuming Hormuz reopens. Saudi Arabia's Red Sea export route came under pressure from Houthi attacks on its East–West pipeline, while Qatar resumed LNG shipments at around a third of pre-war levels.

Oman stands out as the only GCC economy the IMF expects to grow in 2026, at 4.1%. Real GDP expanded 5.1% year-on-year in Q2, its fastest pace since 2022, led by a 14.7% rise in hydrocarbon output, while the trade surplus widened on a 40% increase in exports. Non-oil activity, however, slowed to 0.7% as hospitality and construction were affected by regional disruption. The Sultanate's role as a trade corridor outside the Strait continued to expand, with Sohar Port and Freezone throughput up 52% in H1 and a new green freight corridor agreed with Saudi Arabia. S&P affirmed Oman's investment-grade rating at BBB- with a Stable outlook in September, while inflation remained moderate at around 3.2%.

CR. 1173774 | P.O. Box: 3886, Ruwi, Postal Code: 112, Sultanate of Oman س.ت ١١٧٣٧٧٤ | ص.ب ٣٨٨٦، روي، الرمز البريدي ١١٢، سلطنة عمان
Tel: +968 2476 9500 | www.ominvest.com | VAT OM1200091177 | الرقم التعريفي لضريبة القيمة المضافة TIN 2065 | رقم التعريف الضريبي

Domestic capital markets remained a bright spot. The MSX 30 Index closed the quarter up around 30% year-to-date, with market capitalisation reaching RO 39 billion. FTSE Russell added Oman to its Watch List for possible reclassification from Frontier to Secondary Emerging Market status in its September country classification review. Oman already meets the Quality of Markets criteria and the minimum size and securities-count requirements. Reform momentum continued: the new Executive Regulation of the Securities Law came into force, licensing investment banking as a standalone activity and broadening the range of investment funds, the Central Bank of Oman launched the National Fintech Strategy, and Oman International Financial Centre is set to register its first companies by year-end. In banking, Bank Nizwa received the Central Bank's in-principle approval to begin due diligence on acquiring Alizz Islamic Bank.

Looking ahead, the outlook remains closely tied to geopolitical developments, with the IMF's baseline assuming a reopening of Hormuz from early 2027 and the Democrats' win of Congress in the US midterms adds a new variable for US–Iran negotiations. While renewed escalation early in the fourth quarter underscores the downside risks, Oman's strong public finances, investment-grade credit standing and deepening capital markets leave it well positioned to absorb near-term shocks.

Credit Rating

I am pleased to inform that Capital Intelligence Ratings (CI) affirmed Ominvest's LT FCR at 'BBB-' (investment-grade, on par with Oman's sovereign rating) and ST FCR at 'A3', both with a Stable Outlook. The affirmation reflects Ominvest's standing as Oman's leading listed investment group and among the GCC's largest, supported by its diversified high-quality asset portfolio, improved portfolio company performance, and stable dividend inflows that strengthen debt servicing. CI also cited a favourable debt maturity profile, low refinancing risk, strong governance, and an experienced management team as key strengths.

Group Consolidated Performance

For the nine-month period ended 30 September 2026, the Group recorded revenue of RO 466.1 million, representing an increase of 16% from RO 402.5 million in the corresponding period of 2025. Net profit attributable to Ominvest's shareholders increased by 5% to RO 32.10 million, compared with RO 30.70 million in the corresponding period of 2025. These results reflect the continued resilience and strength of Ominvest Group's diversified portfolio. The majority of the Group's key strategic investments performed broadly in line

CR. 1173774 | P.O. Box: 3886, Ruwi, Postal Code: 112, Sultanate of Oman س.ت ١١٧٣٧٧٤ | ص.ب ٣٨٨٦، روي، الرمز البريدي ١١٢، سلطنة عمان
Tel: +968 2476 9500 | www.ominvest.com | VAT OM1200091177 الرقم التعريفي لضريبة القيمة المضافة | TIN 2065 رقم التعريف الضريبي

with expectations, with overall performance has improved compared to previous period in 2025.

Parent Company Performance

For the nine-month period ended 30 September 2026, the Parent Company reported total revenue of RO 58.7 million, an increase of 3% from RO 57.0 million in the corresponding period of 2025. Net profit increased by 7% to RO 32.03 million, compared with RO 29.88 million in the corresponding period of 2025. This performance reflects the strength of the Parent Company's strategic investments, disciplined portfolio management and the sustained operational performance of its underlying businesses.

Performance of Key Subsidiaries and Associates

Bank Muscat SAOG (Bank Muscat), our major associate in the banking sector, continued to perform strongly and maintain its leadership position in Oman's financial services sector. For the nine-month period ended 30 September 2026, Bank Muscat reported a 9.2% increase in net profit to RO 209.2 million, compared with RO 191.6 million in the corresponding period of 2025. As of 30 September 2026, total assets increased by 9.9% to RO 15.9 billion. Customer deposits, including Islamic deposits, grew by 8.1% to RO 10.9 billion, while net loans and advances, including Islamic financing receivables, increased by 7.9% to RO 11.5 billion, reflecting continued growth across the Bank's conventional and Islamic banking operations. Bank Muscat's capital adequacy ratio stood at a healthy level of 18.27%.

Oman Arab Bank SAOG (OAB), our associate in the banking sector, reported a consolidated net profit of RO 28.17 million for the nine-month period ended 30 September 2026, an increase of 21% compared with RO 23.34 million in the corresponding period of 2025. OAB's consolidated loans, advances and financing to customers increased by 5% to RO 3.87 billion as at 30 September 2026, compared with RO 3.68 billion a year earlier. Customer deposits increased by 6% to RO 3.93 billion, compared with RO 3.71 billion as at 30 September 2025. Alizz Islamic Bank SAOC, a wholly owned subsidiary of OAB, reported a 15% increase in net profit to RO 9.3 million for the nine-month period ended 30 September 2026, compared with RO 8.1 million in the corresponding period of 2025.

National Finance Company SAOG (NFC), our associate in the leasing sector remains the largest Finance and Leasing Company in the Sultanate of Oman in terms of asset size, branch network, revenues and profit. NFC reported an increase of 15.28% in profit to RO 12.69 million for the nine-month period

CR. 1173774 | P.O. Box: 3886, Ruwi, Postal Code: 112, Sultanate of Oman س.ت ١١٧٣٧٧٤ | ص.ب ٣٨٨٦، روي، الرمز البريدي ١١٢، سلطنة عمان
Tel: +968 2476 9500 | www.ominvest.com | VAT OM1200091177 الرقم التعريفي لضريبة القيمة المضافة | TIN 2065 رقم التعريف الضريبي

ended 30 September 2026 compared to RO 11.01 million during the corresponding period in 2025. Net investment in leases grew by 12.44% to RO 718 million as at 30 September 2026 compared to RO 639 million as at 30 September 2025. National Finance's total regulatory capital of RO 151.8 million as at 30 September 2026 is the highest among Finance and Leasing Companies (FLCs) in Sultanate of Oman, which gives them a strong base to build business.

Liva Group SAOG (Liva Group), our insurance subsidiary, delivered strong revenue growth while maintaining profitability in a dynamic operating environment. Insurance revenue increased by 16% year-on-year to RO 349.01 million from RO 299.93 million reflecting strong business momentum, disciplined underwriting and active portfolio management. Investment income rose by 14% to RO 12.70 million from RO 11.12 million supported by the Liva Group's investment asset base, equity appreciation in Oman and continued execution of portfolio strategies. Insurance service results declined to RO 14.34 million from RO 16.72 million primarily due to adverse prior-year claims development and continued margin pressure in the UAE and Oman operations. Consequently, Liva Group's net profit after tax decreased to RO 8.79 million from RO 13.39 million. Performance was achieved despite external headwinds on adverse weather events and regional geopolitical tensions affecting the market. Encouragingly, Liva Group delivered improved performance in the third quarter of 2026 compared with the first half of the year, indicating positive momentum in the business. Liva Group remains focused on portfolio optimisation, claims management and risk selection to support sustainable earnings and long-term shareholder value.

International General Insurance (IGI), our high-performing strategic associate in the insurance sector, is a leading international specialty insurance and reinsurance group, registered in Bermuda and publicly listed on the Nasdaq Capital Market. IGI is recognized for its financial strength, holding an "A" (Strong) rating from S&P Global Ratings and an "A" (Excellent) rating from AM Best, both with a Stable Outlook. For the nine-month period ended 30 September 2026, IGI reported net profit of $70.5 million, compared to $94.9 million in the corresponding period of 2025. The decline was primarily attributable to net foreign-exchange losses of $3.9 million, versus gains of $11.1 million in the prior-year period, reflecting adverse movements in IGI's major transactional currencies—principally the Pound Sterling and the Euro—against the U.S. Dollar. Underwriting income slightly decreased to $110.2 million from $114.3 million resulting in a combined ratio of 90.1%, compared to 87.1% in the prior-year period. Gross written premiums decreased to $518.5 million from $525.6 million, while net premiums earned rose to $360.7 million from $342.5 million. Net investment income decreased to $45.5 million from $45.8 million.

CR. 1173774 | P.O. Box: 3886, Ruwi, Postal Code: 112, Sultanate of Oman س.ت ١١٧٣٧٧٤ | ص.ب ٣٨٨٦، روي، الرمز البريدي ١١٢، سلطنة عمان
Tel: +968 2476 9500 | www.ominvest.com | VAT OM1200091177 الرقم التعريفي لضريبة القيمة المضافة | TIN 2065 رقم التعريف الضريبي

Takaful Oman Insurance SAOG (Takaful Oman), our associate in the takaful insurance sector, reported a total combined profit after tax of RO 1.33 million for the nine-month period ended 30 September 2026, compared with a loss of RO 1.00 million in the corresponding period of 2025. Gross written contributions increased by 6% to RO 41.13 million from RO 38.69 million, while the combined ratio improved to 101% from 113%, reflecting lower loss ratios and improved claims management. Investment income increased by 46% to RO 1.50 million from RO 1.02 million, supported by stronger investment performance. Takaful Oman continues to optimise its portfolio by exiting loss-making accounts, expanding its Life business and pursuing pricing improvements in the Motor portfolio to support long-term earnings growth.

Ubhar Capital SAOC, our investment banking subsidiary**,** delivered exceptional growth during the nine-month period ended 30 September 2026, with total operating revenue rising 143% to RO 9.47 million and Net profit after tax increasing 178% to RO 3.80 million compared to corresponding period of 2025. Ubhar maintained leadership position in Brokerage and Liquidity Provider segment. Asset Management saw a total AUM of RO 495 million, including continued growth in discretionary mandates.

Oman Real Estate Investments & Services SAOC (ORIS), our real estate subsidiary, launched the prestigious LA VIE project in 2023, featuring a world-class golf course, luxury hotel, and premium residential units. The project has been successfully completed and the Hotel operations commenced successfully in April 2026 and are progressing through the planned soft-opening and stabilization phase, with the formal grand opening planned for November 2026. Hotel occupancy has risen steadily since opening, while the hotel has maintained premium rates relative to competing hotels in the luxury segment. Management is advancing targeted initiatives to build occupancy, optimize pricing, enhance service quality and strengthen the hotel's market presence.

Other key investments

Other key investments include, private equity investments, which are focused on diverse sectors and expanding into new growth markets in Asia, exposure in Global equities / derivatives and investment in local bonds.

Corporate Citizenship

During the quarter, Ominvest commenced a Financed Emissions measurement exercise to assess the greenhouse gas emissions associated with its investment portfolio, positioning it among the first companies in Oman to undertake this assessment. For an investment group, the most significant climate impact arises from its investee businesses rather than its own

operations; financed emissions therefore represent a key indicator of its overall environmental footprint. The exercise is aligned with internationally recognised methodologies and is expected to provide a clearer understanding of portfolio-level emissions, inform investment decisions and strengthen the Group's readiness to meet evolving disclosure expectations under IFRS S2.

In parallel, Ominvest initiated a comprehensive ESG gap assessment covering its disclosures, policies and practices. The assessment benchmarks these against international standards and local, regional and international peers. Its findings will identify priority areas for improvement and inform a roadmap to strengthen the Group's ESG framework. This work supports the Group's commitment to transparency, sound governance and long-term value creation for shareholders.

Ominvest continued its support for Omani youth and entrepreneurship as Main Sponsor of the INJAZ Oman Company Program (School Track), which concluded its 2025/2026 academic year during the period. With registrations from 12 governorates, the programme engaged more than 1,180 students and 160 teachers from over 125 schools and resulted in the formation of 198 student companies. Twelve companies exhibited their products at a public exhibition, and seven advanced to the final evaluation. Three student companies were recognised at the closing ceremony on 22 September 2026, which coincided with INJAZ Oman's 20th anniversary.

Under its renewed partnership with Outward Bound Oman, Ominvest commenced the 2026 edition of the Young Shapers Leadership Development Programme during the quarter, delivering the first two of six planned batches. The first batch, held in Salalah from 16 to 20 August 2026, comprised 15 male job seekers. The second, held in Jabal Akhdar from 30 August to 3 September 2026, comprised 15 female higher education students. In total, 30 young Omanis participated in programs designed to strengthen self-awareness, resilience, teamwork, innovation and leadership in support of Oman Vision 2040.

The Future Frames programme, an AI and art education initiative for Omani youth sponsored by Ominvest and delivered in partnership with the Bait Al Zubair Foundation and Sard Visuals, concluded during the quarter. Through hands-on workshops in AI prompting, editing and creative storytelling rooted in Omani identity, the programme trained 31 university students and more than 60 high school students across two cohorts. The partnership also supported 58 museum school visits, reaching more than 2,000 students from government and private schools across at least six governorates. The programme received a Special Mention from the Undersecretary of the Ministry of Education. A closing ceremony and exhibition of participants' work

took place at Bait Al Zubair on 1 September 2026 under the patronage of H.E. Sayyid Dr. Munther Bin Hilal Al Busaidi, Chairman of Oman Vision 2040 Implementation and Follow-up Unit. The three best-performing students were recognised at the ceremony, and one participant has since secured employment with Sard Visuals.

These initiatives reflect Ominvest's integrated approach to corporate citizenship, embedding sustainability in its investment practices and creating opportunities for the next generation of Omani talent. The Group remains committed to advancing this work in support of Oman Vision 2040 and creating sustainable long-term value for its shareholders, stakeholders and communities.

Acknowledgements

We are grateful to our inspirational leader His Majesty Sultan Haitham bin Tarik for his vision and initiatives as he continues to lead the country on the path of development, peace, and enduring prosperity.

On behalf of the Board of Directors, I would like to thank the Financial Services Authority, Muscat Stock Exchange, and Central Bank of Oman for their continued support and guidance. I would also like to thank our dedicated teams at Ominvest and across our Group companies for their commitment and hard work.

Rashad Muhammad Al Zubair
Chairman

CR. 1173774 | P.O. Box: 3886, Ruwi, Postal Code: 112, Sultanate of Oman س.ت ١١٧٣٧٧٤ | ص.ب ٣٨٨٦، روي، الرمز البريدي ١١٢، سلطنة عمان
Tel: +968 2476 9500 | www.ominvest.com | VAT OM1200091177 الرقم التعريفي لضريبة القيمة المضافة | TIN 2065 رقم التعريف الضريبي

UNAUDITED INTERIM CONDENSED CONSOLIDATED AND PARENT COMPANY STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2026

	Notes	Consolidated		Parent Company	
		(Unaudited) 30-Sep-26 (﷼'000)	*(Audited) 31-Dec-25 (﷼'000)*	*(Unaudited) 30-Sep-26 (﷼'000)*	*(Audited) 31-Dec-25 (﷼'000)*
Assets					
Cash and cash equivalents	5	**77,514**	47,557	**7,100**	3,764
Deposits with banks	6	**162,570**	169,929	**-**	-
Insurance contract assets	7	**368**	166	**-**	-
Re-insurance contract assets	8	**71,145**	72,053	**-**	-
Investment securities	9	**399,172**	334,143	**27,303**	15,594
Investment in associates	10	**611,350**	597,504	**338,358**	327,591
Investment in subsidiaries	11	**-**	-	**460,594**	461,757
Due from subsidiaries		**-**	-	**57,562**	67,612
Other assets	15	**77,605**	55,890	**13,606**	2,511
Investment properties		**15,154**	6,210	**2,000**	2,000
Property and equipment		**42,927**	19,662	**366**	481
Work in progress		**6,152**	46,186	**-**	-
Intangible assets		**50,022**	49,554	**-**	-
Total assets		**1,513,979**	1,398,854	**906,889**	881,310
Equity and liabilities					
Equity					
Share capital	12	**112,285**	93,571	**112,285**	93,571
Legal reserve		**26,222**	26,222	**26,222**	26,222
Other non-distributable reserves	14	**21,453**	8,234	**21,453**	8,234
Mandatory convertible bonds	12	**13,367**	13,367	**13,367**	13,367
Cumulative changes in fair value reserve		**20,930**	8,431	**18,303**	7,805
Retained earnings		**58,168**	69,637	**54,116**	66,807
Equity attributable to equity holders of the Parent Company		**252,425**	219,462	**245,746**	216,006
Perpetual bonds / sukuks		**110,720**	116,720	**112,159**	112,159
		363,145	336,182	**357,905**	328,165
Non-controlling interests		**91,967**	87,813	**-**	-
Total equity		**455,112**	423,995	**357,905**	328,165
Liabilities					
Due to banks	15	**654,652**	614,671	**455,097**	507,067
Insurance contract liabilities	7	**303,784**	268,805	**-**	-
Reinsurance contract liabilities	8	**23,192**	20,104	**-**	-
Other liabilities	15	**70,332**	67,954	**93,407**	45,598
Taxation		**6,907**	3,325	**480**	480
Total liabilities		**1,058,867**	974,859	**548,984**	553,145
Total equity and liabilities		**1,513,979**	1,398,854	**906,889**	881,310
Net assets per share (Rial Omani)	25	**0.225**	0.235	**0.219**	0.231

Rashad Muhammad Al Zubair
Chairman

Sheikh Khalid Abdullah Al Khalili
Deputy Chairman

Abdul Aziz 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.

UNAUDITED INTERIM CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2026

	Notes	*Consolidated (Unaudited)*			
		9 months ended 30-Sep-26 (﷼'000)	*9 months ended 30-Sep-25 (﷼'000)*	***3 months ended 30-Sep-26 (﷼'000)***	*3 months ended 30-Sep-25 (﷼'000)*
Insurance revenue	7	**376,570**	324,651	**132,481**	107,743
Interest income	16	**12,978**	12,097	**3,382**	3,819
Net investment income	18	**8,136**	6,805	**2,652**	2,878
Fee and commission income		**10,191**	7,649	**3,007**	3,115
Other operating income		**8,116**	3,779	**3,448**	803
Share of results from associates		**50,087**	47,497	**17,348**	16,718
Total revenue		**466,078**	402,478	**162,318**	135,076
Insurance service expense	7	**(327,375)**	(267,077)	**(109,750)**	(89,605)
Net reinsurance expense	8	**(30,937)**	(35,640)	**(14,536)**	(12,533)
Fee and commission expenses		**(2,769)**	(5,758)	**(659)**	(2,274)
Interest expense	17	**(26,114)**	(25,476)	**(8,623)**	(8,970)
Operating expenses	19	**(35,731)**	(27,162)	**(12,611)**	(7,223)
Total expenses		**(422,926)**	(361,113)	**(146,179)**	(120,605)
Profit before tax		**43,152**	41,365	**16,139**	14,471
Income tax expense		**(5,012)**	(3,471)	**(2,454)**	(1,259)
Profit for the period		**38,140**	37,894	**13,685**	13,212
Profit for the period attributable to:					
Equity holders of the Parent Company		**32,100**	30,700	**10,575**	10,650
Non-controlling interests		**6,040**	7,194	**3,110**	2,562
		38,140	37,894	**13,685**	13,212
Basic earnings per share attributable to the equity holders of the Parent Company (﷼)	24	**0.024**	0.023	**0.008**	0.010
Other comprehensive income / (expense) :					
Items that may be reclassified subsequently to profit or loss:					
Movement in cash flow hedge		**13,287**	(2,969)	**6,483**	(246)
Foreign currency translation reserve		**(68)**	(52)	**(52)**	(66)
Changes in fair value of debt instruments at fair value through other comprehensive income		**(3,920)**	1,257	**(2,434)**	1,037
Items that will not be reclassified subsequently to profit or loss:					
Changes in fair value of equity instruments at fair value through other comprehensive income and share of OCI from equity accounted investee		**16,078**	2,170	**7,694**	1,620
Other comprehensive income/(expense) for the period		**25,377**	406	**11,691**	2,345
Total comprehensive income for the period		**63,517**	38,300	**25,376**	15,557
Total comprehensive income for the period attributable to:					
Equity holders of the Parent Company		**57,848**	29,557	**23,220**	11,919
Non-controlling interests		**5,669**	8,743	**2,156**	3,638
		63,517	38,300	**25,376**	15,557

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

UNAUDITED INTERIM CONDENSED PARENT COMPANY STATEMENT OF COMPREHENSIVE INCOME FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2026

	Notes	Parent Company (Unaudited)			
		9 months ended 30-Sep-26 (﷼'000)	*9 months ended 30-Sep-25 (﷼'000)*	***3 months ended 30-Sep-26 (﷼'000)***	*3 months ended 30-Sep-25 (﷼'000)*
Interest income	16	**2,638**	2,226	**714**	749
Net investment income / (loss)	18	**145**	99	**393**	46
Fee and commission income		**103**	-	**-**	-
Other operating income		**-**	221	**-**	33
Share of results from subsidiaries	11	**29,390**	31,231	**9,381**	10,549
Share of results from associates	10	**26,442**	23,241	**9,411**	8,276
Total revenue		**58,718**	57,018	**19,899**	19,653
Interest expense	17	**(21,116)**	(21,261)	**(7,171)**	(7,226)
Operating expenses	19	**(5,765)**	(5,878)	**(2,261)**	(2,052)
Total expenses		**(26,881)**	(27,139)	**(9,432)**	(9,278)
Profit before tax		**31,837**	29,879	**10,467**	10,375
Income tax refund		**195**	-	**-**	-
Profit for the period		**32,032**	29,879	**10,467**	10,375
Basic earnings per share attributable to the equity holders of the Parent Company (﷼)	24	**0.024**	0.022	**0.009**	0.009
Other comprehensive income / (expense) : *Items that may be reclassified subsequently to profit or loss:*					
Movement in cash flow hedge		**13,287**	(2,969)	**6,483**	(246)
Foreign currency translation reserve		**(68)**	(52)	**(52)**	(66)
Changes in fair value of debt instruments at fair value through other comprehensive income		**(3,920)**	1,191	**(2,434)**	984
Items that will not be reclassified subsequently to profit or loss:					
Changes in fair value of equity instruments at fair value through other comprehensive income and share of OCI from equity accounted investee		**14,418**	(57)	**4,786**	660
Other comprehensive income/(expense) for the period		**23,717**	(1,887)	**8,783**	1,332
Total comprehensive income for the period		**55,749**	27,992	**19,250**	11,707

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

UNAUDITED INTERIM CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2026

Consolidated	*Share capital (﷼'000)*	*Share premium (﷼'000)*	*Legal reserve* (﷼'000)*	*Other non-distributable reserves (﷼'000)*	*Mandatory convertible bonds (﷼'000)*	*Cumulative changes in fair value reserve (﷼'000)*	*Retained earnings (﷼'000)*	*Attributable to equity holders (﷼'000)*	*Perpetual bonds / sukuks (﷼'000)*	*Non-controlling interests (﷼'000)*	*Total (﷼'000)*
At 1 January 2025	66,837	5,778	22,279	10,944	13,367	1,414	90,819	211,438	110,720	79,622	401,780
Profit for the period	-	-	-	-	-	-	30,700	30,700	-	7,194	37,894
Other comprehensive income for the period	-	-	-	(3,021)	-	1,878	-	(1,143)	-	1,549	406
Total comprehensive income for the period	-	-	-	(3,021)	-	1,878	30,700	29,557	-	8,743	38,300
Interest paid on perpetual bonds/sukuks	-	-	-	-	-	-	(4,131)	(4,131)	-	-	(4,131)
Interest paid on mandatory convertible bonds	-	-	-	-	-	-	(869)	(869)	-	-	(869)
Issue of bonus shares (note 13)	26,734	(5,778)	-	-	-	-	(20,956)	-	-	-	-
Dividend paid relating to 2024 (note 13)	-	-	-	-	-	-	(13,367)	(13,367)	-	-	(13,367)
Realized gains on sale of investments	-	-	-	-	-	(170)	170	-	-	-	-
Share of equity accounted investee companies	-	-	-	-	-	(52)	(12,153)	(12,205)	-	(906)	(13,111)
At 30 September 2025	93,571	-	22,279	7,923	13,367	3,070	70,213	210,423	110,720	87,459	408,602
At 1 January 2026	**93,571**	**-**	**26,222**	**8,234**	**13,367**	**8,431**	**69,637**	**219,462**	**116,720**	**87,813**	**423,995**
Profit for the period	**-**	**-**	**-**	**-**	**-**	**-**	**32,100**	**32,100**	**-**	**6,040**	**38,140**
Other comprehensive income for the period	**-**	**-**	**-**	**13,219**	**-**	**12,529**	**-**	**25,748**	**-**	**(371)**	**25,377**
Total comprehensive income for the period	**-**	**-**	**-**	**13,219**	**-**	**12,529**	**32,100**	**57,848**	**-**	**5,669**	**63,517**
Interest paid on perpetual bonds/sukuks	**-**	**-**	**-**	**-**	**-**	**-**	**(4,112)**	**(4,112)**	**-**	**-**	**(4,112)**
Interest paid on mandatory convertible bonds	**-**	**-**	**-**	**-**	**-**	**-**	**(869)**	**(869)**	**-**	**-**	**(869)**
Issue of bonus shares (note 13)	**18,714**	**-**	**-**	**-**	**-**	**-**	**(18,714)**	**-**	**-**	**-**	**-**
Dividend paid relating to 2025 (note 13)	**-**	**-**	**-**	**-**	**-**	**-**	**(18,714)**	**(18,714)**	**-**	**-**	**(18,714)**
Redemption of perpetual bonds by subsidiaries	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(6,000)**	**-**	**(6,000)**
Share of equity accounted investee companies	**-**	**-**	**-**	**-**	**-**	**(30)**	**(1,160)**	**(1,190)**	**-**	**(1,515)**	**(2,705)**
At 30 September 2026	**112,285**	**-**	**26,222**	**21,453**	**13,367**	**20,930**	**58,168**	**252,425**	**110,720**	**91,967**	**455,112**

* Transfer to legal reserve is made on an annual basis.

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

UNAUDITED INTERIM CONDENSED PARENT COMPANY STATEMENT OF CHANGES IN EQUITY FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2026

Parent Company	*Share capital*	*Share premium*	*Legal reserve**	*Other non-distributable reserves*	*Mandatory convertible bonds*	*Cumulative changes in fair value*	*Retained earnings*	*Attributable to equity holders*	*Perpetual bonds/ sukuks*	*Total*
	(﷼'000)	*(﷼'000)*	*(﷼'000)*	*(﷼'000)*	*(﷼'000)*	*(﷼'000)*	*(﷼'000)*	*(﷼'000)*	*(﷼'000)*	*(﷼'000)*
At 1 January 2025	66,837	5,778	22,279	10,944	13,367	1,175	89,075	209,455	112,159	321,614
Profit for the period	-	-	-	-	-	-	29,879	29,879	-	29,879
Other comprehensive income for the period	-	-	-	(3,021)	-	1,134	-	(1,887)	-	(1,887)
Total comprehensive income for the period	-	-	-	(3,021)	-	1,134	29,879	27,992	-	27,992
Interest paid on perpetual bonds/sukuks	-	-	-	-	-	-	(4,200)	(4,200)	-	(4,200)
Interest paid on mandatory convertible bonds	-	-	-	-	-	-	(869)	(869)	-	(869)
Issue of bonus shares	26,734	(5,778)	-	-	-	-	(20,956)	-	-	-
Dividend paid relating to 2024	-	-	-	-	-	-	(13,367)	(13,367)	-	(13,367)
Realized gains on sale of investments	-	-	-	-	-	(170)	170	-	-	-
Share of equity accounted investee companies	-	-	-	-	-	(1)	(11,881)	(11,882)	-	(11,882)
At 30 September 2025	93,571	-	22,279	7,923	13,367	2,138	67,851	207,129	112,159	319,288
At 1 January 2026	**93,571**	**-**	**26,222**	**8,234**	**13,367**	**7,805**	**66,807**	**216,006**	**112,159**	**328,165**
Profit for the period	**-**	**-**	**-**	**-**	**-**	**-**	**32,032**	**32,032**	**-**	**32,032**
Other comprehensive income for the period	**-**	**-**	**-**	**13,219**	**-**	**10,498**	**-**	**23,717**	**-**	**23,717**
Total comprehensive income for the period	**-**	**-**	**-**	**13,219**	**-**	**10,498**	**32,032**	**55,749**	**-**	**55,749**
Interest paid on perpetual bonds/sukuks	**-**	**-**	**-**	**-**	**-**	**-**	**(4,200)**	**(4,200)**	**-**	**(4,200)**
Interest paid on mandatory convertible bonds	**-**	**-**	**-**	**-**	**-**	**-**	**(869)**	**(869)**	**-**	**(869)**
Issue of bonus shares (note 13)	**18,714**	**-**	**-**	**-**	**-**	**-**	**(18,714)**	**-**	**-**	**-**
Dividend paid relating to 2025 (note 13)	**-**	**-**	**-**	**-**	**-**	**-**	**(18,714)**	**(18,714)**	**-**	**(18,714)**
Share of equity accounted investee and others	**-**	**-**	**-**	**-**	**-**	**-**	**(2,226)**	**(2,226)**	**-**	**(2,226)**
At 30 September 2026	**112,285**	**-**	**26,222**	**21,453**	**13,367**	**18,303**	**54,116**	**245,746**	**112,159**	**357,905**

* Transfer to legal reserve is made on an annual basis.

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

UNAUDITED INTERIM CONDENSED CONSOLIDATED AND PARENT COMPANY STATEMENT OF CASH FLOWS FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2026

	Notes	*Consolidated (Unaudited)*		*Parent Company (Unaudited)*	
		30-Sep-26 (﷼'000)	*30-Sep-25 (﷼'000)*	***30-Sep-26 (﷼'000)***	*30-Sep-25 (﷼'000)*
Operating activities					
Profit before tax		**43,152**	41,365	**31,837**	29,879
Adjustments for:					
Depreciation on property and equipment	19	**2,885**	1,059	**120**	127
Amortization of intangible assets	19	**986**	1,254	**49**	234
Share of results from associates	10	**(50,087)**	(47,497)	**(26,442)**	(23,241)
Share of results from subsidiaries	11	**-**	-	**(29,390)**	(31,231)
Net movement of provisions	18	**2,861**	1,131	**935**	-
Net gains on investment property	18	**(750)**	(278)	**-**	-
Change in the fair value of financial assets at fair value through profit or loss	18	**(4,377)**	(3,133)	**(738)**	(102)
Loss/(gains) on sale of investments	18	**(958)**	(656)	**63**	97
Amortization of derivative asset	18	**339**	339	**339**	339
Income from amortized cost investments	18	**(1,283)**	(862)	**-**	-
Operating results before working capital changes		**(7,232)**	(7,278)	**(23,227)**	(23,898)
Changes in operating assets and liabilities					
Investment securities		**(53,728)**	(28,073)	**(5,068)**	(5,338)
Due from subsidiaries		**-**	-	**71,127**	(27,774)
Other assets		**(3,077)**	(9,747)	**(1,276)**	1,651
Insurance contract assets/liabilities (net)		**34,777**	25,904	**-**	-
Re-insurance contract assets/liabilities (net)		**3,996**	7,573	**-**	-
Other liabilities		**12,804**	12,541	**1,682**	(3,456)
Cash generated from /(used in) operating activities		**(12,460)**	920	**43,238**	(58,815)
Income tax (paid)/ refund		**(639)**	(647)	**195**	-
Net cash generated from / (used in) operating activities		**(13,099)**	273	**43,433**	(58,815)
Investing activities					
Investment in associates	10	**-**	(15,926)	**-**	(15,599)
Investment in subsidiaries	11	**-**	-	**(2,607)**	(1,052)
Dividend received from associates	10	**31,821**	24,989	**14,864**	10,389
Dividend received from subsidiaries	11	**-**	-	**25,900**	27,900
Additions to property and equipment		**(4,517)**	(805)	**(5)**	(17)
Acquisition of intangible assets		**(1,363)**	-	**-**	-
Proceeds from disposal/ (additions) to investment property		**4,537**	(160)	**-**	-
Additions to work in progress		**(5,067)**	(12,423)	**-**	-
Deposits		**7,359**	3,649	**-**	-
Net cash generated from / (used in) investing activities		**32,770**	(676)	**38,152**	21,621
Financing activities					
Bank borrowings		**39,981**	39,928	**(54,466)**	55,568
Redemption of perpetual bonds		**(6,000)**	-	**-**	-
Dividends paid		**(18,714)**	(13,367)	**(18,714)**	(13,367)
Interest/profit on perpetual bonds/sukuks		**(4,112)**	(4,131)	**(4,200)**	(4,200)
Interest on MCBs		**(869)**	(869)	**(869)**	(869)
Net cash generated from / (used) in financing activities		**10,286**	21,561	**(78,249)**	37,132
Net change in cash and cash equivalents		**29,957**	21,158	**3,336**	(62)
Cash and cash equivalents at the beginning of the period		**47,557**	46,195	**3,764**	3,650
Cash and cash equivalents at the end of the period		**77,514**	67,353	**7,100**	3,588

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

NOTES TO UNAUDITED INTERIM CONDENSED CONSOLIDATED AND PARENT COMPANY FINANCIAL STATEMENTS FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2026

1. GENERAL INFORMATION

Oman International Development and Investment Company SAOG ('the Company' or 'the Parent Company' or "Ominvest") is incorporated in the Sultanate of Oman as a public joint stock. The Parent Company was incorporated on 11 September 1983. The Parent Company's shares are listed on the Muscat Securities Market (MSX). The principal activities of the Parent Company is primarily engaging in investment-related activities.

The Parent Company and its subsidiaries (together referred as Group) has investments in associates and subsidiaries as disclosed in notes 10 and 11 respectively.

2. BASIS OF PREPARATION AND ACCOUNTING POLICIES.

The unaudited interim condensed financial statements for the nine-month period ended 30 September 2026 comprise the Parent company and its subsidiaries (together referred to as the Group) and the Group's interest in associates. The separate financial statements represent the financial statements of the Parent company on stand-alone basis. These statements have been prepared in accordance with IAS 34, 'Interim financial reporting' and in compliance with the applicable provisions of the Rules and Guidelines on Disclosure by Issuers of Securities and Insider Trading ('R&G') issued by the Financial Services Authority ('FSA') of the Sultanate of Oman and with the Commercial Companies Law of 2019, as amended.

The accounting policies used in the preparation of the interim condensed financial statements are consistent with those used in the preparation of the audited annual financial statements for the year ended 31 December 2025 unless indicated below. The interim financial information should be read in conjunction with the annual financial statements for the year ended 31 December 2025, which have been prepared in accordance with International Financial Reporting Standards. Previous period numbers are reclassified / regrouped, if necessary, for comparative purpose. The related adjustments are not material.

The unaudited interim condensed financial statements do not contain all information and disclosures required for full financial statements prepared in accordance with International Financial Reporting Standards. In addition, results for the period ended 30 September 2026 are not necessarily indicative of the results that may be expected for the financial year 2026.

3. ESTIMATES

The preparation of unaudited interim condensed financial statements requires management to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expense. Actual results may differ from these estimates.

In preparing these unaudited interim condensed financial statements, the significant judgements made by management in applying the Group's accounting policies and the key sources of estimating uncertainty were the same as those that were applied to the financial statements for the year ended 31 December 2025.

4. IFRS STANDARDS, AMENDMENTS AND INTERPRETATIONS EFFECTIVE IN 2026

For the period ended 30 September 2026, the Group has adopted all the new and revised standards and interpretations issued by the International Accounting Standards Board (IASB) and the International Financial Reporting Interpretations Committee (IFRIC) of the IASB that are relevant and mandatory to its operations and effective for periods beginning on 1 January 2026.

5. CASH AND CASH EQUIVALENTS

Cash and cash equivalents included in statements of cash flows comprise the following:

	Consolidated		*Parent Company*	
	(Unaudited)	*(Audited)*	***(Unaudited)***	*(Audited)*
	30-Sep-26	*31-Dec-25*	***30-Sep-26***	*31-Dec-25*
	(﷼'000)	*(﷼'000)*	***(﷼'000)***	*(﷼'000)*
Balances with banks and money at call	**77,514**	47,557	**7,100**	3,764
	77,514	47,557	**7,100**	3,764

6. DEPOSITS WITH BANKS

	Consolidated		*Parent Company*	
	(Unaudited)	*(Audited)*	***(Unaudited)***	*(Audited)*
	30-Sep-26	*31-Dec-25*	***30-Sep-26***	*31-Dec-25*
	(﷼'000)	*(﷼'000)*	***(﷼'000)***	*(﷼'000)*
Deposits with banks and leasing companies				
- More than 3 months maturity	**162,570**	169,929	-	-
	162,570	169,929	-	-

7. INSURANCE CONTRACT ASSETS AND LIABILITIES

	Liabilities for remaining coverage - PAA		Liabilities for remaining coverage - GMM		LIC for Contracts under GMM	LIC for Contracts under PAA		Total
	Excluding loss component	Loss component	Excluding loss component	Loss component	Estimates of present value of future cashflows	Est of PV of future cashflows	Risk Adjustment	
	(د.إ'000)	*(د.إ'000)*	*(د.إ'000)*	*(د.إ'000)*	*(د.إ'000)*	*(د.إ'000)*	*(د.إ'000)*	*(د.إ'000)*
Insurance contract liabilities as at 1 January 2026	77,370	2,008	34,850	443	4,763	144,432	4,939	268,805
Insurance contract assets as at 1 January 2026	(333)	-	-	-	-	159	8	(166)
Net insurance contract (assets)/liabilities as at 1 January 2026	77,037	2,008	34,850	443	4,763	144,591	4,947	268,639
Insurance revenue (a)	(370,592)	-	(5,971)	(7)	-	-	-	(376,570)
Amortization of insurance acquisition cash flows	61,950	-	770	-	-	-	-	62,720
Incurred claims and other expenses	-	-	-	(87)	2,746	264,030	3,031	269,720
Reversals of losses on onerous contracts	-	(149)	7	203	(216)	(2,070)	(817)	(3,042)
Losses on onerous contracts	-	366	-	179	-	-	(241)	304
Changes to liabilities for incurred claims	-	(945)	-	-	(397)	524	(1,509)	(2,327)
Investment components	-	-	(312)	-	312	-	-	-
Insurance service expenses (b)	61,950	(728)	465	295	2,445	262,484	464	327,375
Insurance service result (a) + (b)	(308,642)	(728)	(5,506)	288	2,444	262,484	464	(49,195)
Insurance finance expenses	-	-	533	20	31	2,522	153	3,259
Total changes in the statement of profit or loss and OCI	(308,642)	(728)	(4,974)	308	2,475	265,006	617	(45,937)
Cash flows								
Premiums received	389,263	-	21,334	-	-	-	-	410,597
Claims and other expenses paid	-	-	(4,670)	-	(1,238)	(256,728)	-	(262,636)
Insurance acquisition cash flows	(65,350)	-	(665)	-	(377)	-	-	(66,392)
Other movements	7	-	-	-	-	(860)	(3)	(856)
Total cash flows	323,920	-	15,999	-	(1,615)	(257,588)	(3)	80,713
Insurance contract liabilities as at 30 September 2026	92,828	1,281	45,875	751	5,623	151,867	5,559	303,784
Insurance contract assets as at 30 September 2026	(514)	-	-	-	-	142	4	(368)
Net insurance contract (assets)/liabilities as at 30 September 2026	92,314	1,281	45,875	751	5,623	152,009	5,563	303,416

8. REINSURANCE CONTRACT ASSETS AND LIABILITIES

	Liabilities for remaining coverage - PAA		*Liabilities for remaining coverage - GMM*		*LIC for Contracts under GMM*	*LIC for Contracts under PAA*		*Total*
	Excluding loss component (﷼'000)	*Loss component (﷼'000)*	*Excluding loss-recovery component (﷼'000)*	*Loss-recovery (﷼'000)*	*Estimates of present value of future cashflows (﷼'000)*	*Estimates of present value of future cashflows (﷼'000)*	*Risk Adjustment (﷼'000)*	*(﷼'000)*
Reinsurance contract assets as at 1 January 2026	(15,307)	-	1,284	1,826	5,866	75,911	2,473	72,053
Reinsurance contract liabilities as at 1 January 2026	(87,191)	-	-	-	-	66,810	277	(20,104)
Net reinsurance contract assets /(liabilities) as at 1 January 2026	(102,498)	-	1,284	1,826	5,866	142,721	2,750	51,949
An allocation of reinsurance premiums (a)	(67,145)	-	(2,737)	-	-	-	(1)	(69,883)
Amounts recoverable for incurred claims and other expenses	-	-	-	(63)	1,856	34,395	957	37,145
Reinsurer's share of reversals of losses on onerous contracts	-	274	-	146	-	(1,843)	1	(1,422)
Reinsurer's share of losses on onerous contracts	-	-	(52)	(19)	-	-	1	(70)
Amortisation of acquisition cash flows	-	-	-	-	(36)	2,979	(472)	2,471
Changes to amounts recoverable for incurred claims	822	-	-	-	-	-	-	822
Amounts recoverable from reinsurers for incurred claims (b)	822	274	(52)	64	1,820	35,531	487	38,946
Effect of changes in non-performance risk of reinsurers	-	-	-	-	-	-	-	-
Net income or expense from reinsurance contracts held (a)+ (b)	(66,323)	274	(2,789)	64	1,820	35,531	486	(30,937)
Reinsurance finance income	-	-	78	16	20	1,674	81	1,869
Effect of movement in exchange rates	(1)	-	-	-	-	8	-	7
Total changes in the statement of comprehensive income	(66,324)	274	(2,711)	80	1,840	37,213	567	(29,061)
Cash flows								
Premiums paid	35,192	-	5,006	-	-	12,469	-	52,667
Reinsurance acquisition cash flows	-	-	-	-	-	(3,597)	-	(3,597)
Amounts received	(381)	-	-	-	(1,152)	(21,128)	-	(22,661)
Total cash flows	34,811	-	5,006	-	(1,152)	(12,256)	-	26,409
Other movements	(2)	-	-	-	-	(839)	(503)	(1,344)
Reinsurance contract assets as at 30 September 2026	(22,732)	274	3,579	1,906	6,554	78,966	2,598	71,145
Reinsurance contract liabilities as at 30 September 2026	(111,281)	-	-	-	-	87,873	216	(23,192)
Net reinsurance contract assets /(liabilities) as at 30 September 2026	(134,013)	274	3,579	1,906	6,554	166,839	2,814	47,953

9. INVESTMENT SECURITIES

As at the reporting date, investment securities comprised the following:

	Consolidated		*Parent Company*	
	(Unaudited) 30-Sep-26 (﷼'000)	*(Audited) 31-Dec-25 (﷼'000)*	***(Unaudited) 30-Sep-26 (﷼'000)***	*(Audited) 31-Dec-25 (﷼'000)*
Financial assets at fair value through profit or loss (note 9(i))	**164,983**	148,958	**9,936**	2,160
Financial assets at fair value through other comprehensive income (note 9(ii))	**182,261**	116,912	**17,367**	13,434
Investments at amortized cost (note 9(iii))	**51,928**	68,273	**-**	-
	399,172	334,143	**27,303**	15,594

(i) Financial assets at fair value through profit or loss (FVTPL)

	Consolidated		*Parent Company*	
	(Unaudited) 30-Sep-26 (﷼'000)	*(Audited) 31-Dec-25 (﷼'000)*	***(Unaudited) 30-Sep-26 (﷼'000)***	*(Audited) 31-Dec-25 (﷼'000)*
Financial sector	**53,316**	53,700	**1,557**	1,404
Industrial sector	**3,336**	476	**3,299**	450
Local quoted investments	**56,652**	54,176	**4,856**	1,854
Foreign quoted investments	**46,617**	26,775	**4,869**	95
Quoted investments	**103,269**	80,951	**9,725**	1,949
Unquoted local investments	**3,218**	2,410	**-**	-
Unquoted foreign investments	**58,496**	65,597	**211**	211
Total financial assets at fair value through profit or loss	**164,983**	148,958	**9,936**	2,160

9. INVESTMENT SECURITIES (continued)

(ii) Financial assets at fair value through other comprehensive income

	Consolidated		*Parent Company*	
	(Unaudited)	*(Audited)*	***(Unaudited)***	*(Audited)*
	30-Sep-26	*31-Dec-25*	***30-Sep-26***	*31-Dec-25*
	(₦'000)	*(₦'000)*	***(₦'000)***	*(₦'000)*
Local investments				
Quoted investments (cost)	**57,149**	39,392	**11,495**	13,527
Fair value reserve	**27,260**	7,220	**5,128**	(837)
Unquoted investments (cost)	**321**	250	**250**	250
Fair value reserve	**786**	494	**494**	494
Total local investments	**85,516**	47,356	**17,367**	13,434
Foreign investments				
Quoted investments (cost)	**90,848**	62,188	**-**	-
Fair value reserve	**(1,573)**	(102)	**-**	-
Unquoted investments (cost)	**638**	638	**-**	-
Fair value reserve	**6,832**	6,832	**-**	-
Total foreign investments	**96,745**	69,556	**-**	-
Total financial assets at fair value through other comprehensive income	**182,261**	116,912	**17,367**	13,434

(iii) Investment at amortised cost

	Consolidated		*Parent Company*	
	(Unaudited)	*(Audited)*	***(Unaudited)***	*(Audited)*
	30-Sep-26	*31-Dec-25*	***30-Sep-26***	*31-Dec-25*
	(₦'000)	*(₦'000)*	***(₦'000)***	*(₦'000)*
Banks and corporate bonds	**51,928**	68,273	-	-
Total investments at amortized cost	**51,928**	68,273	-	-

10. INVESTMENT IN ASSOCIATES

As at the reporting date, investments in associates represented holdings in the following companies:

Consolidated	***Country of Incorporation/Principal place of business***	***30-Sep-26 (Unaudited)***	*31-Dec-25 (Audited)*
		Holding %	*Holding %*
Quoted			
Bank Muscat SAOG	Sultanate of Oman	**14.98**	14.98
Oman Arab Bank SAOG	Sultanate of Oman	**31.64**	31.64
National Finance Company SAOG	Sultanate of Oman	**34.60**	34.60
International General Insurance Company Ltd	Bermuda / Jordan (NASDAQ listed)	**20.50**	20.50
Unquoted			
National Finance House B.S.C.	Kingdom of Bahrain	**17.47**	17.47
Modern Steel Mill LLC	Sultanate of Oman	**19.49**	19.49
EastBridge Partners Pte Ltd	Singapore	**43.00**	43.00
Thawani Technologies LLC	Sultanate of Oman	**30.00**	30.00

Parent Company	***Country of incorporation***	***30-Sep-26 (Unaudited)***	*31-Dec-25 (Audited)*
		Holding %	*Holding %*
Quoted			
Oman Arab Bank SAOG	Sultanate of Oman	**30.99**	30.99
National Finance Company SAOG	Sultanate of Oman	**34.60**	34.60
Bank Muscat SAOG	Sultanate of Oman	**6.37**	6.37

(i) Details regarding movement in investment in associates is set out below:

	Consolidated		***Parent Company***	
	(Unaudited) 30-Sep-26 (﷼'000)	*(Audited) 31-Dec-25 (﷼'000)*	***(Unaudited) 30-Sep-26 (﷼'000)***	*(Audited) 31-Dec-25 (﷼'000)*
At the beginning of the year	**597,504**	550,690	**327,591**	298,835
Purchases	**-**	15,926	**-**	15,599
Share of results of associates	**50,087**	65,080	**26,442**	32,182
Dividends received	**(31,821)**	(25,164)	**(14,864)**	(10,388)
Other equity movement (net)	**(4,420)**	(9,028)	**(811)**	(8,637)
At the end of the period	**611,350**	597,504	**338,358**	327,591

11. INVESTMENT IN SUBSIDIARIES

As at the reporting date, investments held by the Group in subsidiaries are:

	Country of Incorporation	*30-Sep-26 (Unaudited) Holding %*	*31-Dec-25 (Audited) Holding %*
Jabreen International Development Company SAOC (JIDC) *(Principal activity: Investments)*	Oman	**100.00**	100.00
Ubhar Capital SAOC [note 11(i)] *(Principal activity: Brokerage and Investment banking)*	Oman	**81.28**	81.28
Jabreen International Investment Company SAOC (JIIC) *(Principal activity: Investments)*	Oman	**100.00**	100.00
Shamel Plastic Industries LLC [note 11(iii)] *(Principal activity: Manufacturing)*	Oman	**51.65**	51.65
Jabreen Capital Asia Pte. Ltd [note 11(iii)] *(Principal activity: Investment activities)*	Singapore	**100.00**	100.00
ARON Investment Holding Limited (ADGM) [note11(iii)] *(Principal activity: Investment activities)*	UAE	**100.00**	100.00
ARON investment [note 11(iii)] *(Principal activity: Investments)*	Cayman Islands	**100.00**	100.00
Jabreen Investment Ventures SAOC [note 11(iv)] *(Principal activity: Investments)*	Oman	**100.00**	-
Liva Group SAOG [note 11(v)] *(Principal activity: Insurance)*	Oman	**52.07**	52.07
Liva Insurance SAOC [note 11 (ii)] *(Principal activity: Insurance)*	Oman	**100.00**	100.00
Liva Insurance KSA [note 11 (ii)] *(Principal activity: Insurance)*	KSA	**50.07**	50.07
Liva Insurance BSC [11 (ii)] *(Principal activity: Insurance)*	Bahrain	**100.00**	100.00
NLGIC Support Services Private Limited [note 11 (ii)] *(Principal activity: Support services)*	India	**100.00**	100.00
Inayah TPA LLC [note 11 (ii)] *(Principal activity: Support services)*	UAE	**100.00**	100.00
Takaful Oman Insurance Company [note 11(v)] *(Principal activity: Insurance)*	Oman	**56.12**	56.12
OMINVEST International Holdings Limited (OIHL) *(Principal activity: Investments)*	UAE	**100.00**	100.00
Ominvest Capital (DIFC) Limited *(Principal activity: Investment Banking)*	UAE	**100.00**	100.00
Veltra Investment Limited *(Principal activity: Investments)*	UAE	**100.00**	100.00
Al Jabal Al Aswad Investment LLC *(Principal activity: Real Estate)*	Oman	**100.00**	100.00
Oman Real Estate Investment and Services LLC *(Principal activity: Real Estate and Investments)*	Oman	**100.00**	100.00
Omdaad LLC *(Principal activity: Facilities Management)*	Oman	**51.00**	51.00
Mountain Resorts LLC [note 11 (vi)] *(Principal activity: Real Estate)*	Oman	**51.00**	-
Muscat Resorts LLC *(Principal activity: Integrated Tourism Project)*	Oman	**100.00**	100.00
Dreamlab Technologies Oman LLC *(Principal activity: Cybersecurity)*	Oman	**60.00**	60.00

11. INVESTMENT IN SUBSIDIARIES (Continued)

(i) This subsidiary is held through Jabreen International Development Company SAOC (JIDC).
(ii) These subsidiaries are held through Liva Group SAOG.
(iii) These subsidiaries are held through Jabreen International Investment Company SAOC (JIIC).
(iv) During the period, Ominvest incorporated Jabreen Investment Ventures SAOC (JIV) (a 100% owned subsidiary), with a share capital of RO 50 million. Ominvest transferred its entire stake of LIVA Group and JIDC transferred its entire stake of Takaful Oman to JIV.
(v) These subsidiaries are held through Jabreen Investment Ventures SAOC.
(vi) During the period, in partnership with a local partner, the Group incorporated a subsidiary Mountain Resorts LLC, with a 51% stake holding for real estate project.

Details regarding movement in investment in subsidiaries is set out below:

	Consolidated		***Parent Company***	
	(Unaudited) 30-Sep-26 (﷼'000)	*(Audited) 31-Dec-25 (﷼'000)*	***(Unaudited) 30-Sep-26 (﷼'000)***	*(Audited) 31-Dec-25 (﷼'000)*
At the beginning of the year	-	-	**461,757**	449,229
Purchases / investments [note 11 (iv)]	-	-	**52,106**	2,082
Share of results of subsidiaries	-	-	**29,390**	39,548
Transfer to subsidiary [note 11(iv)]	-	-	**(61,077)**	-
Dividends received	-	-	**(25,900)**	(27,900)
Other movements	-	-	**4,318**	(1,202)
At the end of the period	-	-	**460,594**	461,757

12 (i). SHARE CAPITAL

	(Unaudited) 30-Sep-26 (﷼'000)	*(Audited) 31-Dec-25 (﷼'000)*
Authorized 2,000,000,000 ordinary shares of RO 0.100 each (31 December 2025 – 2,000,000,000 ordinary shares of RO 0.100 each)	**200,000**	200,000
Issued and fully paid 1,122,853,915 ordinary shares of RO 0.100 each (31 December 2025 – 935,711,596 shares of RO 0.100 each) (Refer note 13)	**112,285**	93,571

12 (ii). MANDATORY CONVERTIBLE BONDS

	(Unaudited) 30-Sep-26 (﷼'000)	*(Audited) 31-Dec-25 (﷼'000)*
Mandatory convertible bonds of RO 0.100 each issued by parent company	**13,367**	13,367

The total value MCBs issued by the Company amounted to RO 13,367,309. These bonds are listed on the Muscat Stock exchange and carry an annual coupon of 6.5%.

13. DIVIDEND PAID

Parent Company

At the shareholders meeting, held on 31 March 2026, cash dividend of RO 0.020 per share (2025 - RO 0.020 per share) amounting to RO 18,714,232 (2025 - RO 13,367,309) and a stock dividend of 2 shares for every 10 shares held (In FY 2025 – 4 shares for every 10 shares) was approved by the shareholders for the year ended 31 December 2025. The stock dividend resulted in an increase in the number of shares from 935,711,596 to 1,122,853,915.

14. OTHER NON-DISTRIBUTABLE RESERVES

Consolidated & Parent Company	*Contingency reserve*	*Foreign currency revaluation Reserve*	*Hedging reserve*	*Revaluation reserve*	*Total*
	(﷼'000)	*(﷼'000)*	*(﷼'000)*	*(﷼'000)*	*(﷼'000)*
At 1 January 2025	9,096	(12)	1,749	111	10,944
Net changes in fair values	-	(52)	(2,969)	-	(3,021)
Other comprehensive (expense) / income	-	(52)	(2,969)	-	(3,021)
Transfer to / from retained earnings	-	-	-	-	-
At 30 September 2025	9,096	(64)	(1,220)	111	7,923
At 1 January 2026	**9,096**	**(31)**	**(942)**	**111**	**8,234**
Net changes in fair values	**-**	**(68)**	**13,287**	**-**	**13,219**
Other comprehensive (expense) / income	**-**	**(68)**	**13,287**	**-**	**13,219**
Transfer to / from retained earnings	-	-	-	-	-
At 30 September 2026	**9,096**	**(99)**	**12,345**	**111**	**21,453**

15(i). DUE TO BANKS

As at the reporting date, due to banks are as follows:

	Consolidated		***Parent Company***	
	(Unaudited) 30-Sep-26 (﷼'000)	*(Audited) 31-Dec-25 (﷼'000)*	***(Unaudited) 30-Sep-26 (﷼'000)***	*(Audited) 31-Dec-25 (﷼'000)*
Term loans	**658,582**	618,070	**458,086**	510,274
Less: Unamortized bank processing fees	**(3,930)**	(3,399)	**(2,989)**	(3,207)
At the end of the period	**654,652**	614,671	**455,097**	507,067

15(i). DUE TO BANKS (CONTINUED)

The maturity profile of term loans is as follows:

	Consolidated		*Parent Company*	
	(Unaudited) 30-Sep-26 (﷼'000)	*(Audited) 31-Dec-25 (﷼'000)*	***(Unaudited) 30-Sep-26 (﷼'000)***	*(Audited) 31-Dec-25 (﷼'000)*
Due within one year	**126,244**	103,297	**60,240**	98,173
Due in more than one year	**532,338**	514,773	**397,846**	412,101
	658,582	618,070	**458,086**	510,274

15(ii). OTHER LIABILITIES

	Parent Company	
	(Unaudited) 30-Sep-26 (﷼'000)	*(Audited) 31-Dec-25 (﷼'000)*
Current	**7,366**	6,562
Non-current	**86,041**	39,036
	93,407	45,598

15(iii). OTHER ASSETS

	Consolidated		*Parent Company*	
	(Unaudited) 30-Sep-26 (﷼'000)	*(Audited) 31-Dec-25 (﷼'000)*	***(Unaudited) 30-Sep-26 (﷼'000)***	*(Audited) 31-Dec-25 (﷼'000)*
Insurance related assets	**24,831**	26,512	**-**	-
Prepayments	**947**	824	**182**	109
Others	**51,827**	28,554	**13,424**	2,402
	77,605	55,890	**13,606**	2,511

16. INTEREST INCOME

	Consolidated (Unaudited)			
	9 months ended 30-Sep-26 (﷼'000)	*9 months ended 30-Sep-25 (﷼'000)*	***3 months ended 30-Sep-26 (﷼'000)***	*3 months ended 30-Sep-25 (﷼'000)*
Placements with banks and other money market placements	**10,920**	6,645	**2,925**	2,122
Other interest income	**2,058**	5,452	**457**	1,697
	12,978	12,097	**3,382**	3,819

	Parent company (Unaudited)			
	9 months ended 30-Sep-26 (﷼'000)	*9 months ended 30-Sep-25 (﷼'000)*	***3 months ended 30-Sep-26 (﷼'000)***	*3 months ended 30-Sep-25 (﷼'000)*
Placements with banks and other money market placements	**72**	55	**53**	6
Other interest income	**2,566**	2,171	**661**	743
	2,638	2,226	**714**	749

17. INTEREST EXPENSE

	Consolidated (Unaudited)			
	9 months ended 30-Sep-26 (﷼'000)	*9 months ended 30-Sep-25 (﷼'000)*	***3 months ended 30-Sep-26 (﷼'000)***	*3 months ended 30-Sep-25 (﷼'000)*
Bank borrowings	**26,114**	25,476	**8,623**	8,970
	26,114	25,476	**8,623**	8,970

	Parent Company (Unaudited)			
	9 months ended 30-Sep-26 (﷼'000)	*9 months ended 30-Sep-25 (﷼'000)*	***3 months ended 30-Sep-26 (﷼'000)***	*3 months ended 30-Sep-25 (﷼'000)*
Bank borrowings	**21,116**	21,261	**7,171**	7,226
	21,116	21,261	**7,171**	7,226

18. INVESTMENT INCOME

	Consolidated (Unaudited)			
	9 months ended 30-Sep-26 (£'000)	*9 months ended 30-Sep-25 (£'000)*	***3 months ended 30-Sep-26 (£'000)***	*3 months ended 30-Sep-25 (£'000)*
Dividend from investments	**3,574**	2,940	**1,004**	802
Quoted local investments				
- Profit/(loss) on sale	**481**	(45)	**473**	7
- Change in fair value	**4,385**	2,312	**1,184**	1,022
Unquoted local investments				
- Change in fair value	**-**	2	**52**	2
Quoted foreign investments				
- (Loss) / Profit on sale	**477**	701	**659**	(76)
- Change in fair value	**(562)**	165	**(671)**	174
Unquoted foreign investments				
- (Loss) / Profit on sale	**-**	-	**(195)**	-
- Change in fair value	**554**	654	**1,193**	446
Investment properties				
- Net gain on investment properties	**750**	278	**-**	28
- Rental income	**394**	407	**129**	125
Provisions	**(2,861)**	(1,132)	**(1,720)**	(32)
Amortization of derivative assets	**(339)**	(339)	**(113)**	(113)
Amortized cost investment income	**1,283**	862	**657**	493
	8,136	6,805	**2,652**	2,878

	Parent Company (Unaudited)			
	9 months ended 30-Sep-26 (£'000)	*9 months ended 30-Sep-25 (£'000)*	***3 months ended 30-Sep-26 (£'000)***	*3 months ended 30-Sep-25 (£'000)*
Dividend from investments	**673**	334	**147**	63
Quoted local investments				
- Profit/(loss) on sale	**(63)**	(97)	**(71)**	(21)
- Change in fair value	**570**	87	**358**	88
Unquoted local investments				
- Change in fair value	**-**	-	**-**	-
Quoted foreign investments				
- Change in fair value	**168**	15	**59**	5
Investment properties				
- Rental income	**71**	99	**13**	24
Provisions	**(935)**	-	**-**	-
Amortization of derivative asset	**(339)**	(339)	**(113)**	(113)
	145	99	**393**	46

19. OPERATING EXPENSES

	Consolidated (Unaudited)			
	9 months ended 30-Sep-26 (£'000)	*9 months ended 30-Sep-25 (£'000)*	***3 months ended 30-Sep-26 (£'000)***	*3 months ended 30-Sep-25 (£'000)*
Staff costs	**19,282**	14,033	**8,738**	4,443
Other operating expenses	**11,752**	10,173	**2,520**	1,829
Amortization of intangible assets	**986**	1,254	**110**	430
Depreciation	**2,885**	1,059	**1,039**	268
Directors' sitting fees and remuneration:				
Parent Company	**273**	258	**86**	83
Subsidiaries and adjustments	**553**	385	**118**	170
	35,731	27,162	**12,611**	7,223

	Parent Company (Unaudited)			
	9 months ended 30-Sep-26 (£'000)	*9 months ended 30-Sep-25 (£'000)*	***3 months ended 30-Sep-26 (£'000)***	*3 months ended 30-Sep-25 (£'000)*
Staff costs	**3,954**	4,121	**1,674**	1,491
Other operating expenses	**1,369**	1,138	**445**	343
Amortization of intangible assets	**49**	234	**17**	78
Depreciation	**120**	127	**39**	57
Directors' sitting fees and remuneration:				
Parent Company	**273**	258	**86**	83
	5,765	5,878	**2,261**	2,052

20. SEGMENTAL INFORMATION

The Group is organized into four main business segments:

1) Investment Segment – incorporating investment activities for both short-term and long-term purposes.

2) Banking Segment – incorporating corporate, retail and treasury and investment banking activities carried out by the Group's investment in banking sector.

3) Insurance Segment – incorporating insurance related activities for Life and General Insurance.

4) Real Estate Segment – incorporating activities in real estate sector.

Transactions between the business segments are on normal commercial terms and conditions and are entered between the subsidiaries and the rest of the Group. Such transactions are eliminated on consolidation.

	Investments *(﷼'000)*	*Banking* *(﷼'000)*	*Insurance* *(﷼'000)*	*Real estate* *(﷼'000)*	*Adjustments* *(﷼'000)*	*Total* *(﷼'000)*
30 September 2026						
Segment revenues	**56,026**	**40,253**	**399,354**	**3,807**	**(33,362)**	**466,078**
Segment results	**12,424**	**40,253**	**8,881**	**(263)**	**(29,195)**	**32,100**
Segment assets	**769,435**	**510,237**	**638,394**	**70,903**	**(474,990)**	**1,513,979**
30 September 2025						
Segment revenues	49,099	36,086	349,950	1,533	(34,190)	402,478
Segment results	9,993	36,086	21,917	(769)	(36,527)	30,700
31 December 2025						
Segment assets	726,691	482,240	590,069	70,046	(470,192)	1,398,854

21. RELATED PARTY TRANSACTIONS

Related party transactions are as follows:

Consolidated	*Directors* (﷼'000)	*Associates* (﷼'000)	*Other related parties* (﷼'000)
Statement of comprehensive income			
30 September 2026			
Interest, commission, and other income	**-**	**1,158**	**78**
Interest expense	**-**	**3,059**	**-**
Directors' sitting fees and remuneration	**826**	**-**	**-**
Premiums received	**-**	**2,584**	**7,480**
Claims paid	**-**	**944**	**3,414**
Operating expenses/capex	**-**	**5**	**431**
Staff costs (including bonus) – KMP	**-**	**-**	**1,177**
End of service benefits – KMP	**-**	**-**	**121**
30 September 2025			
Interest, commission, and other income	-	1,451	11
Interest expense	-	3,214	-
Directors' sitting fees and remuneration	643	-	-
Premiums received	-	1,160	2,250
Claims paid	-	1,225	1,204
Operating expenses/capex	-	2,430	1,162
Statement of financial position			
30 September 2026			
Purchase of investments	**-**	**6,720**	**769**
Borrowing arrangements, loans and advances	**-**	**70,807**	**-**
Current and other deposit accounts	**-**	**28,293**	**-**
Premiums and other receivables	**-**	**1,801**	**2,475**
Payables	**562**	**3,046**	**2,261**
31 December 2025			
Investment in bonds	-	12,655	-
Borrowing arrangements, loans and advances	-	79,520	-
Current and other deposit accounts	-	24,837	-
Premiums and other receivables	38	1,220	463
Payables and deposits	195	2,973	3,044

21. RELATED PARTY TRANSACTIONS (continued)

Parent Company	*30 September 2026 (Unaudited)*			*30 September 2025 (Unaudited)*		
	Subsidiaries	***Associates***	***Directors /Others***	*Subsidiaries*	*Associates*	*Directors/ Others*
	(﷼'000)	***(﷼'000)***	***(﷼'000)***	*(﷼'000)*	*(﷼'000)*	*(﷼'000)*
Statement of comprehensive income						
Directors' sitting fees and remuneration	**-**	**-**	**273**	-	-	258
Operating exp / brokerage	**286**	**-**	**56**	190	-	70
Interest and other income	**2,364**	**43**	**-**	2,314	66	-
Interest expenses	**1,349**	**3,059**	**-**	1,344	3,214	-
Recharge of common services	**569**	**-**	**-**	931	-	-
Premiums	**218**	**-**	**-**	108	-	-
Claims	**40**	**-**	**-**	48	-	-
Other transactions						
Dividend from subsidiaries	**25,900**	**-**	**-**	27,900	-	-
Dividend from associates	**-**	**14,864**	**-**	-	10,389	-
Statement of financial position						
	30 September 2026 (Unaudited)			*31 December 2025 (Audited)*		
Bank borrowings	**-**	**70,807**	**-**	-	79,520	-
Asset transfer to subsidiary	**61,077**	**-**	**-**	-	-	-
Bank balances	**-**	**5,580**	**-**	-	1,279	-
Due from subsidiaries (Net)	**57,562**	**-**	**-**	67,612	-	-
Due to subsidiaries	**77,477**	**-**	**-**	37,037	-	-
Loans	**3,656**	**-**	**-**	3,317	-	-

22. CONTINGENT LIABILITIES

Contingencies

At 30 September 2026 there were contingent liabilities in respect of guarantees issued by commercial banks on behalf of the Group amounting to ﷼ 653,826 (2025: ﷼ 469,951) given in the normal course of business from which it is anticipated that no material liabilities will arise.

The Group has provided a bank guarantee to the Financial Services Authority of ﷼ 300,000 (2025: ﷼ 300,000) to comply with the requirements of Article 51 of the Insurance Companies Law of the Sultanate of Oman.

As required under Article 50 of UAE Federal Decree-Law No. (48) of 2023 regarding the regulation of insurance Activities, the Branches have placed Bank guarantee of ﷼ 21,019,984 (2025: ﷼ 21,785,765) to the Central Bank of UAE. This guarantee is against lien on Fixed deposits of the Branches.

Legal claims

The insurance subsidiaries of the Group, consistent with the majority of insurers, is subject to litigation in the normal course of its business. The Group, based on independent legal advice, does not believe that the outcome of the court cases will have a material impact on its separate and consolidated income or financial position.

23. RISK FACTORS

The Group's activities expose it to a variety of financial risks: market risk (including currency risk and interest rate risk), credit risk, liquidity risk and insurance risks. The unaudited interim condensed financial statements do not include all financial and insurance risk management information and disclosures required in the annual financial statements and should be read in conjunction with the annual financial statements as at 31 December 2025. There have been no changes in the risk management policies since year end.

24. BASIC EARNINGS PER SHARE

Basic earnings per share is calculated by dividing the profit for the period by the weighted average number of shares outstanding during the period.

	Consolidated		***Parent Company***	
	(Unaudited) 30-Sep-26 (﷼'000)	*(Unaudited) 30-Sep-25 (﷼'000)*	***(Unaudited) 30-Sep-26 (﷼'000)***	*(Unaudited) 30-Sep-25 (﷼'000)*
Profit for the period attributable to equity holders	**32,100**	30,700	**32,032**	29,879
Less: Perpetual interest/profit on bonds/sukuks	**(4,112)**	(4,131)	**(4,200)**	(4,200)
Profit for the period attributable to equity holders of the Group/Parent Company after interest on perpetual bonds/sukuks	**27,988**	26,569	**27,832**	25,679
Weighted average number of shares outstanding during the period	**1,178,996,613**	1,178,996,613	**1,178,996,613**	1,178,996,613
Basic and diluted earnings per share (RO)	**0.024**	0.023	**0.024**	0.022

The Company issued 133,673,090 mandatory convertible bonds during FY 2024, which will be mandatorily converted into 56,142,698 ordinary equity shares after 3 years of the issue date.

25. NET ASSETS PER SHARE

The calculation of net assets per share is as follows:

	Consolidated		***Parent Company***	
	(Unaudited) 30-Sep-26 (﷼'000)	*(Audited) 31-Dec-25 (﷼'000)*	***(Unaudited) 30-Sep-26 (﷼'000)***	*(Audited) 31-Dec-25 (﷼'000)*
Equity attributable to shareholders of the parent (RO'000)	**252,425**	219,462	**245,746**	216,006
Number of shares outstanding at the end of the period	**1,122,853,915**	935,711,596	**1,122,853,915**	935,711,596
Net assets per share (RO)	**0.225**	0.235	**0.219**	0.231

26. APPROVAL OF FINANCIAL STATEMENTS

These unaudited condensed interim financial statements were approved and authorized for release by the Board of Directors on 12 November 2026.