

Consolidated Statement of Changes in Equity

For the year ended 31 December 2025

	Share capital	Share premium	Treasury share reserve	Statutory reserve	Voluntary reserve	Effect of changes in ownership interest of subsidiaries	Other reserve	Attributable to equity holders of the Parent Company							Total equity	
								Insurance and reinsurance finance reserve	Cumulative changes in fair value reserve	Foreign currency translation adjustments	Revaluation reserve	Retained earnings	Subtotal	Subordinated perpetual tier 2 bonds		Noncontrolling interests
	KD 000's	KD 000's	KD 000's	KD 000's	KD 000's	KD 000's	KD 000's	KD 000's	KD 000's	KD 000's	KD 000's	KD 000's	KD 000's	KD 000's	KD 000's	KD 000's
As at 31 December 2024	28,457	50,947	4,268	28,457	40,671	(2,671)	(1,502)	1,014	4,183	(50,195)	14,607	124,323	242,559	60,000	77,497	380,056
Profit for the year	-	-	-	-	-	-	-	-	-	-	-	24,699	24,699	-	6,806	31,505
Other comprehensive income (loss) for the year	-	-	-	-	-	-	59	(661)	6,943	(2,112)	3,319	-	7,548	-	2,896	10,444
Total comprehensive income (loss) for the year	-	-	-	-	-	-	59	(661)	6,943	(2,112)	3,319	24,699	32,247	-	9,702	41,949
Recycled on sale of investments at FVOCI	-	-	-	-	-	-	-	-	(292)	-	-	292	-	-	-	-
Dividend paid (Note 18)	-	-	-	-	-	-	-	-	-	-	-	(6,545)	(6,545)	-	-	(6,545)
Interest on subordinated perpetual tier 2 bonds	-	-	-	-	-	-	-	-	-	-	-	(2,992)	(2,992)	-	-	(2,992)
Amortization of subordinated Tier 2	-	-	-	-	-	-	-	-	-	-	-	(126)	(126)	-	-	(126)
Movement in other reserve	-	-	-	-	-	-	(56)	-	-	-	-	-	(56)	-	-	(56)
Acquisition of non-controlling interests (note 27)	-	-	-	-	-	(858)	-	-	-	-	-	-	(858)	-	474	(384)
Dividend paid to noncontrolling interests	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(4,338)	(4,338)
As at 31 December 2025	28,457	50,947	4,268	28,457	40,671	(3,529)	(1,499)	353	10,834	(52,307)	17,926	139,651	264,229	60,000	83,335	407,564

The attached notes 1 to 29 form part of this consolidated financial statements.

	Attributable to equity holders of the Parent Company														Total equity		
	Share capital	Share premium	Treasury shares	Treasury share reserve	Statutory reserve	Voluntary reserve	Effect of changes in ownership interest of subsidiaries	Other reserve	Insurance and reinsurance finance reserve	Cumulative changes in fair value reserve	Foreign currency translation adjustments	Revaluation reserve	Retained earnings	Subtotal		Subordinated perpetual tier 2 bonds	Noncontrolling interests
	KD 000's	KD 000's	KD 000's	KD 000's	KD 000's	KD 000's	KD 000's	KD 000's	KD 000's	KD 000's	KD 000's	KD 000's	KD 000's	KD 000's	KD 000's	KD 000's	KD 000's
As at 31 December 2023	28,457	50,947	(429)	3,099	28,457	40,671	(2,837)	(1,643)	839	(771)	(39,315)	16,014	112,770	236,259	60,000	77,884	374,143
Profit for the year	-	-	-	-	-	-	-	-	-	-	-	-	25,922	25,922	-	5,900	31,822
Other comprehensive income (loss) for the year	-	-	-	-	-	-	-	359	175	4,238	(10,880)	(1,407)	-	(7,515)	-	(1,150)	(8,665)
Total comprehensive income (loss) for the year	-	-	-	-	-	-	-	359	175	4,238	(10,880)	(1,407)	25,922	18,407	-	4,750	23,157
Recycled on sale of investments at FVOCI	-	-	-	-	-	-	-	-	-	716	-	-	(716)	-	-	-	-
Sale of treasury shares (Note 18)	-	-	429	1,169	-	-	-	-	-	-	-	-	-	1,598	-	(170)	1,428
Dividend paid (Note 18)	-	-	-	-	-	-	-	-	-	-	-	-	(10,529)	(10,529)	-	-	(10,529)
Interest on subordinated perpetual tier 2 bonds	-	-	-	-	-	-	-	-	-	-	-	-	(3,000)	(3,000)	-	-	(3,000)
Amortization of subordinated Tier 2	-	-	-	-	-	-	-	-	-	-	-	-	(124)	(124)	-	-	(124)
Movement in other reserve	-	-	-	-	-	-	-	(218)	-	-	-	-	-	(218)	-	-	(218)
Acquisition of non-controlling interests	-	-	-	-	-	-	154	-	-	-	-	-	-	154	-	(189)	(35)
Dilution gain resulted from merging of two entities	-	-	-	-	-	-	12	-	-	-	-	-	-	12	-	(12)	-
Dividend paid to noncontrolling interests	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(4,766)	(4,766)
As at 31 December 2024	28,457	50,947	-	4,268	28,457	40,671	(2,671)	(1,502)	1,014	4,183	(50,195)	14,607	124,323	242,559	60,000	77,497	380,056

The attached notes 1 to 29 form part of this consolidated financial statements.