

Statement of comprehensive income	Actuals/Omani Rial/Unaudited			
	01/04/2025- 30/06/2025	01/04/2024- 30/06/2024	01/01/2025- 30/06/2025	01/01/2024- 30/06/2024
STATEMENT OF COMPREHENSIVE INCOME				
PROFIT OR LOSS				
Insurance revenue	99,933,063	78,873,847	194,037,146	156,837,245
Insurance service expenses	85,488,303	134,007,087	162,404,693	210,229,954
Insurance service result from insurance contracts issued	14,444,760	(55,133,240)	31,632,453	(53,392,709)
Allocation of reinsurance premiums paid	18,375,867	30,765,892	38,082,794	45,299,586
Amounts recovered from reinsurance contracts	9,410,519	68,739,152	16,748,822	80,483,384
Net expenses from reinsurance contracts held	(8,965,348)	37,973,260	(21,333,972)	35,183,798
Insurance service result	5,479,412	(17,159,980)	10,298,481	(18,208,911)
Finance income	0	0	0	0
Finance income on others	3,868,002	3,537,131	7,163,553	6,690,498
Interest revenue from financial assets not measured at FVTPL	0	0	0	0
Net gains on FVTPL investments	183,557	114,187	398,883	330,251
Net gains on investments in debt securities measured at FVOCI reclassified to profit or loss on disposal	0	0	0	0
Net change in investment contract liabilities	0	0	0	0
Net gains from the derecognition of financial assets measured at amortised cost	0	0	0	0
Net gains from fair value adjustments to investment properties	0	0	0	0
Net credit to impairment losses	(13,347)	(41,128)	(19,882)	(87,386)
Finance costs	22,251	36,352	34,215	59,484
Net investment income	4,015,961	3,573,838	7,508,339	6,873,879
Insurance finance income/expenses from insurance contracts issued	(1,156,012)	(767,181)	(2,738,402)	(2,078,460)
Insurance finance income/expenses reclassified from other comprehensive income on derecognition of insurance contracts issued	0	0	0	0
Insurance finance income/expenses reclassified from other comprehensive income due to change in holding or not holding underlying items	0	0	0	0
Net insurance finance income/expenses	(1,156,012)	(767,181)	(2,738,402)	(2,078,460)
Finance income/expenses from reinsurance contracts held	747,173	409,636	1,951,231	1,043,959
Insurance finance income/expenses reclassified from other comprehensive income on derecognition of reinsurance contracts issued	0	0	0	0
Net reinsurance finance income/expenses	747,173	409,636	1,951,231	1,043,959
Net insurance and investment result	9,086,534	(13,943,687)	17,019,649	(12,369,533)
Other operating (loss) / income	86,605	(439,971)	507,330	2,268,329
Third party administration fees	0	0	0	0
General and administrative expense	4,118,890	2,810,548	7,525,003	7,508,061
Share of profit/loss of subsidiaries	0	0	0	0
Share of results of associates/JV	0	0	0	0
Profit before income tax	5,054,249	(17,194,206)	10,001,976	(17,609,265)
Income tax	453,067	(1,912,045)	1,179,099	(1,665,845)
Profit for the period	4,601,182	(15,282,161)	8,822,877	(15,943,420)
PROFIT (LOSS), ATTRIBUTABLE TO				
Profit (loss), attributable to owners of parent	4,437,640	(15,691,129)	8,522,239	(16,571,248)
Profit (loss), attributable to non-controlling interests	163,542	408,968	300,638	627,828
EARNINGS PER SHARE				
Earnings per share - basic and diluted	0.011	(0.038)	0.021	(0.039)
OTHER COMPREHENSIVE INCOME				
COMPONENTS OF OTHER COMPREHENSIVE INCOME THAT WILL NOT BE RECLASSIFIED TO PROFIT OR LOSS, NET OF TAX				
Insurance finance income/expenses from insurance contracts with direct participating features for which the Group holds the underlying items	0	0	0	0
Fair value gain/loss on investments in equity instruments designated as at FVTOCI	543,502	(331,605)	691,610	(197,620)
Fair value gain/loss on financial liabilities designated as at FVTPL attributable to changes in credit risk	0	0	0	0
Income tax relating to items that will not be reclassified subsequently to profit or loss	0	0	0	0
Share of FVOCI from subsidiaries and associates	0	0	0	0
Gains/(losses) on property revaluation	0	0	0	0
Others	0	0	0	0
Total other comprehensive income that will not be reclassified to profit or loss, net of tax	543,502	(331,605)	691,610	(197,620)
COMPONENTS OF OTHER COMPREHENSIVE INCOME THAT WILL BE RECLASSIFIED TO PROFIT OR LOSS, NET OF TAX				
INSURANCE AND REINSURANCE CONTRACTS:				
Insurance finance income/expenses from insurance contracts issued	0	0	0	0
Less: Cumulative amounts previously recognised in other comprehensive income reclassified to profit or loss on derecognition of insurance contracts issued	0	0	0	0
Finance income/expenses from reinsurance contracts held	0	0	0	0
Less: Cumulative amounts previously recognised in other comprehensive income reclassified to profit or loss on derecognition of reinsurance contracts held	0	0	0	0
DEBT INSTRUMENTS MEASURED AT FVTOCI:				
Fair value gain/loss on investments in debt instruments measured at FVTOCI	(180,276)	(121,996)	423,328	(485,219)
Less: Cumulative gain/loss on investments in debt instruments classified as at FVTOCI reclassified to profit or loss upon disposal	0	0	0	0
Less: Cumulative gain/loss on investments in debt instruments classified as at FVTOCI reclassified to profit or loss upon reclassification from FVTOCI to FVTPL	0	0	0	0
Others	0	0	0	0
CASH FLOW HEDGES				
Fair value gain/loss arising on hedging instruments during the period	0	0	0	0
Less: Cumulative gain/loss arising on hedging instruments reclassified to profit or loss	0	0	0	0
Other cash flows hedges net of tax	0	0	0	0
FOREIGN CURRENCY TRANSLATION, NET OF INVESTMENT HEDGES OF A FOREIGN OPERATION:"				
Foreign exchange differences on translation of foreign operations	0	0	0	0
Less: Gain/loss reclassified to profit or loss on disposal of foreign operation	0	0	0	0
Gain/loss arising on hedging instruments designated in hedges of the net assets in foreign operation	0	0	0	0
Less: Gain/loss on hedging instruments reclassified to profit or loss on disposal of foreign operation	0	0	0	0
Others	16,300	1,268	27,096	13,169
COST OF HEDGES				
Changes in the fair value during the period in relation to transaction related hedged items	0	0	0	0

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11 Aug 2025

Changes in the fair value during the period in relation to time-period related hedged items	0	0	0	0
Less: Cumulative gain/loss arising on changes in the fair value in relation to transaction-related hedged items reclassified to profit or loss	0	0	0	0
Less: Amortisation to profit or loss of cumulative gain/loss arising on changes in the fair value in relation to time-period related hedged item	0	0	0	0
Others	0	0	0	0
OTHERS:				
Income tax relating to items that may be reclassified subsequently to profit or loss	0	0	0	0
Others	58	0	0	0
Total other comprehensive income that will be reclassified to profit or loss, net of tax	(163,918)	(120,728)	450,424	(472,050)
Total other comprehensive income	379,584	(452,333)	1,142,034	(669,670)
Total comprehensive income	4,980,766	(15,734,494)	9,964,911	(16,613,090)
COMPREHENSIVE INCOME ATTRIBUTABLE TO				
Comprehensive income, attributable to owners of parent	4,817,224	(15,949,607)	9,535,658	(17,240,931)
Comprehensive income, attributable to non-controlling interests	163,542	215,113	429,253	627,841