

	Actuals/Omani Rial/Unaudited			
Statement of comprehensive income	01/07/2025- 30/09/2025	01/07/2024- 30/09/2024	01/01/2025- 30/09/2025	01/01/2024- 30/09/2024
STATEMENT OF COMPREHENSIVE INCOME				
PROFIT OR LOSS				
Insurance revenue	105,893,323	84,078,407	299,930,469	240,915,652
Insurance service expenses	85,116,490	75,410,251	247,521,183	285,640,205
Insurance service result from insurance contracts issued	20,776,833	8,668,156	52,409,286	(44,724,553)
Allocation of reinsurance premiums paid	20,132,526	14,827,671	58,215,320	60,127,257
Amounts recovered from reinsurance contracts	5,776,802	14,412,257	22,525,624	94,895,641
Net expenses from reinsurance contracts held	(14,355,724)	(415,414)	(35,689,696)	34,768,384
Insurance service result	6,421,109	8,252,742	16,719,590	(9,956,169)
Finance income	0	0	0	0
Finance income on others	3,357,388	3,246,868	10,520,941	9,868,839
Interest revenue from financial assets not measured at FVTPL	0	0	0	0
Net gains on FVTPL investments	185,099	34,570	583,982	433,348
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	109,780		109,780	0
Net gains from fair value adjustments to investment properties	0	0	0	0
Net credit to impairment losses	(10,726)	(53,297)	(30,608)	(140,683)
Finance costs	34,723	13,247	68,938	72,731
Net investment income	3,606,818	3,214,894	11,115,157	10,088,773
Insurance finance income/expenses from insurance contracts issued	(1,748,384)	(1,147,798)	(4,486,786)	(3,226,258)
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	(1,748,384)	(1,147,798)	(4,486,786)	(3,226,258)
Finance income/expenses from reinsurance contracts held	870,052	355,431	2,821,283	1,399,390
Insurance finance income/expenses reclassified from other comprehensive income on derecognition of reinsurance contracts issued	0	0	0	0
Net reinsurance finance income/expenses	870,052	355,431	2,821,283	1,399,390
Net insurance and investment result	9,149,595	10,675,269	26,169,244	(1,694,264)
Other operating (loss) / income	48,474	(837,007)	555,804	1,431,322
Third party administration fees	0	0	0	0
General and administrative expense	3,732,964	3,632,108	11,257,967	11,140,169
Share of profit loss of subsidiaries	0	0	0	0
Share of results of associates/JV	0	0	0	0
Profit before income tax	5,465,105	6,206,154	15,467,081	(11,403,111)
Income tax	901,929	903,016	2,081,028	(762,829)
Profit for the period	4,563,176	5,303,138	13,386,053	(10,640,282)
PROFIT (LOSS), ATTRIBUTABLE TO				
Profit (loss), attributable to owners of parent	3,963,170	4,802,497	12,485,409	(11,768,751)
Profit (loss), attributable to non-controlling interests	600,006	500,641	900,644	1,128,469
EARNINGS PER SHARE				
Earnings per share - basic and diluted			0.032	(0.026)
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
Fair value gain/loss on investments in equity instruments designated as at FVTOCI	578,903	613,050	1,270,513	415,430
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	578,903	613,050	1,270,513	415,430
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	1,665,604	1,420,814	2,088,932	935,595
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	(133,008)	3,752	(105,912)	16,921
COST OF HEDGES				
Changes in the fair value during the period in relation to transaction related hedged items	0	0	0	0

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON
10 Nov 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	0	0	0	0
Total other comprehensive income that will be reclassified to profit or loss, net of tax	1,532,596	1,424,566	1,983,020	952,516
Total other comprehensive income	2,111,499	2,037,616	3,253,533	1,367,946
Total comprehensive income	6,674,675	7,340,754	16,639,586	(9,272,336)
COMPREHENSIVE INCOME ATTRIBUTABLE TO				
Comprehensive income, attributable to owners of parent	6,102,620	6,840,126	15,638,278	(10,400,805)
Comprehensive income, attributable to non-controlling interests	572,055	500,628	1,001,308	1,128,469