Statement of comprehensive income	Actuals/Omani Rial/Audited 01/01/2025- 31/12/2025	 01/01/2024- 31/12/2024
STATEMENT OF COMPREHENSIVE INCOME		
PROFIT OR LOSS		
Insurance revenue	**408,262,536**	**329,459,676**
Insurance service expenses	346,879,347	352,284,597
Insurance service result from insurance contracts issued	**61,383,189**	**(22,824,921)**
Allocation of reinsurance premiums paid	76,723,069	76,705,294
Amounts recovered from reinsurance contracts	29,068,015	93,886,004
Net expenses from reinsurance contracts held	**(47,655,054)**	**17,180,710**
Insurance service result	**13,728,135**	**(5,644,211)**
Finance income	17,135,172	14,309,324
Finance income on others	0	0
Interest revenue from financial assets not measured at FVTPL	0	0
Net gains on FVTPL investments	0	0
Net gains on investments in debt securities measured at FVOCI reclassified to profit or loss on disposal	0	0
Net change in investment contract liabilities	0	0
Net gains from the derecognition of financial assets measured at amortised cost	0	0
Net gains from fair value adjustments to investment properties	0	0
Net credit to impairment losses	70,411	(4,877)
Finance costs	0	0
Net investment income	**17,205,583**	**14,304,447**
Insurance finance income/expenses fom insurance contracts issued	(6,224,951)	(2,039,537)
Insurance finance income/expenses reclassified from other comprehensive income on derecognition of insurance contracts issued	0	0
Insurance finance income/expenses reclassified from other comprehensive income due to change in holding or not holding underlying items	0	0
Net insurance finance income/expenses	**(6,224,951)**	**(2,039,537)**
Finance income/expenses from reinsurance contracts held	7,103,158	183,806
Insurance finance income/expenses reclassified from other comprehensive income on derecognition of reinsurance contracts issued	0	0
Net reinsurance finance income/expenses	**7,103,158**	**183,806**
Net insurance and investment result	**31,811,925**	**6,804,505**
Other operating (loss) / income	**737,567**	**2,473,377**
Third party administration fees	0	0
General and administrative expense	**16,061,682**	**14,855,679**
Share of profit loss of subsidiaries	0	0
Share of results of associates/JV	0	0
Profit before income tax	**16,487,810**	**(5,577,797)**
Income tax	**2,272,840**	**(560,530)**
Profit for the period	**14,214,970**	**(5,017,267)**
PROFIT (LOSS), ATTRIBUTABLE TO		
Profit (loss), attributable to owners of parent	12,770,126	(6,620,806)
Profit (loss), attributable to non-controlling interests	1,444,844	1,603,539
EARNINGS PER SHARE		
Earnings per share - basic and diluted	0.034	(0.012)
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	3,381,800	835,223
Fair value gain/loss on financial liabilities designated as at FVTPL attributable to changes in credit risk	0	0
Income tax relating to items that will not be reclassified subsequently to profit or loss	0	0
Share of FVOCI from subsidiaries and associates	0	0
Gains/(losses) on property revaluation	0	0
Others	0	0
Total other comprehensive income that will not be reclassified to profit or loss, net of tax	**3,381,800**	**835,223**
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
Less: Cumulative amounts previously recognised in other comprehensive income reclassified to profit or loss on derecognition of insurance contracts issued	0	0
Finance income/expenses from reinsurance contracts held	0	0
Less: Cumulative amounts previously recognised in other comprehensive income reclassified to profit or loss on derecognition of reinsurance contracts held	0	0
DEBT INSTRUMENTS MEASURED AT FVTOCI:		
Fair value gain/loss on investments in debt instruments measured at FVTOCI	516,109	1,457,920
Less: Cumulative gain/loss on investments in debt instruments classified as at FVTOCI reclassified to profit or loss upon disposal	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
Others	0	0
CASH FLOW HEDGES		
Fair value gain/loss arising on hedging instruments during the period	0	0
Less: Cumulative gain/loss arising on hedging instruments reclassified to profit or loss	0	0
Other cash flows hedges net of tax	0	0
FOREIGN CURRENCY TRANSLATION, NET OF INVESTMENT HEDGES OF A FOREIGN OPERATION:"		
Foreign exchange differences on translation of foreign operations	(81,882)	1,165
Less: Gain/loss reclassified to profit or loss on disposal of foreign operation	0	0
Gain/loss arising on hedging instruments designated in hedges of the net assets in foreign operation	0	0
Less: Gain/loss on hedging instruments reclassified to profit or loss on disposal of foreign operation	0	0
Others	0	0
COST OF HEDGES		
Changes in the fair value during the period in relation to transaction related hedged items	0	0
Changes in the fair value during the period in relation to time-period related hedged items	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
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
Others	0	0
OTHERS:		
Income tax relating to items that may be reclassified subsequently to profit or loss	0	0
Others	(12,012)	0
Total other comprehensive income that will be reclassified to profit or loss, net of tax	**422,215**	**1,459,085**

Total other comprehensive income	**3,804,015**	**2,294,308**
Total comprehensive income	**18,018,985**	**(2,722,959)**
COMPREHENSIVE INCOME ATTRIBUTABLE TO		
Comprehensive income, attributable to owners of parent	15,979,055	(5,432,725)
Comprehensive income, attributable to non-controlling interests	2,039,930	2,709,766