Statement of comprehensive income	01/04/2026-30/06/2026	01/04/2025-30/06/2025	01/01/2026-30/06/2026
			Actuals/Omani Rial/Unaudited
STATEMENT OF COMPREHENSIVE INCOME			
PROFIT OR LOSS			
Insurance revenue	**115,185,737**	**99,933,063**	**226,599,006**
Insurance service expenses	106,407,936	85,488,303	202,321,994
Insurance service result from insurance contracts issued	**8,777,801**	**14,444,760**	**24,277,012**
Allocation of reinsurance premiums paid	21,095,933	18,375,867	40,626,931
Amounts recovered from reinsurance contracts	16,406,655	9,410,519	24,632,958
Net expenses from reinsurance contracts held	**(4,689,278)**	**(8,965,348)**	**(15,993,973)**
Insurance service result	**4,088,523**	**5,479,412**	**8,283,039**
Finance income		0	
Finance income on others	4,336,412	3,868,002	7,618,966
Interest revenue from financial assets not measured at FVTPL		0	
Net gains on FVTPL investments	529,474	183,557	922,350
Net gains on investments in debt securities measured at FVOCI reclassified to profit or loss on disposal		0	
Net change in investment contract liabilities		0	
Net gains from the derecognition of financial assets measured at amortised cost		0	
Net gains from fair value adjustments to investment properties		0	
Net credit to impairment losses	(35,002)	(13,347)	(10,186)
Finance costs		22,251	
Net investment income	**4,830,884**	**4,015,961**	**8,531,130**
Insurance finance income/expenses fom insurance contracts issued	(770,595)	(1,156,012)	(2,074,164)
Insurance finance income/expenses reclassified from other comprehensive income on derecognition of insurance contracts issued	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
Net insurance finance income/expenses	**(770,595)**	**(1,156,012)**	**(2,074,164)**
Finance income/expenses from reinsurance contracts held	375,643	747,173	1,413,896
Insurance finance income/expenses reclassified from other comprehensive income on derecognition of reinsurance contracts issued		0	
Net reinsurance finance income/expenses	**375,643**	**747,173**	**1,413,896**
Net insurance and investment result	**8,524,455**	**9,086,534**	**16,153,901**
Other operating (loss) / income	**(99,419)**	**86,605**	**(83,483)**
Third party administration fees	0	0	0
General and administrative expense	**4,544,215**	**4,118,890**	**9,921,993**
Share of profit loss of subsidiaries	0	0	0
Share of results of associates/JV	0	0	0
Profit before income tax	**3,880,821**	**5,054,249**	**6,148,425**
Income tax	**1,252,342**	**453,067**	**1,669,476**
Profit for the period	**2,628,479**	**4,601,182**	**4,478,949**
PROFIT (LOSS), ATTRIBUTABLE TO			
Profit (loss), attributable to owners of parent	2,154,005	4,437,640	3,632,950
Profit (loss), attributable to non-controlling interests	474,474	163,542	845,999
EARNINGS PER SHARE			
Earnings per share - basic and diluted			0.011
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	(1,179,375)	543,502	1,714,419
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	**(1,179,375)**	**543,502**	**1,714,419**
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	1,406,096	(180,276)	(1,485,679)
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	0
Less: Cumulative gain/loss arising on hedging instruments reclassified to profit or loss	0	0	0
Other cash flows hedges net of tax	0	0	0
FOREIGN CURRENCY TRANSLATION, NET OF INVESTMENT HEDGES OF A FOREIGN OPERATION:"			
Foreign exchange differences on translation of foreign operations		0	
Less: Gain/loss reclassified to profit or loss on disposal of foreign operation		0	
Gain/loss arising on hedging instruments designated in hedges of the net assets in foreign operation		0	
Less: Gain/loss on hedging instruments reclassified to profit or loss on disposal of foreign operation		0	
Others	(18,415)	16,300	(28,017)
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

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON 10 Aug 2026

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	8,440	58	8,440
Total other comprehensive income that will be reclassified to profit or loss, net of tax	**1,396,121**	**(163,918)**	**(1,505,256)**
Total other comprehensive income	**216,746**	**379,584**	**209,163**
Total comprehensive income	**2,845,225**	**4,980,766**	**4,688,112**
COMPREHENSIVE INCOME ATTRIBUTABLE TO			
Comprehensive income, attributable to owners of parent	2,383,360	4,817,224	3,850,009
Comprehensive income, attributable to non-controlling interests	461,865	163,542	834,922

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