Statement of comprehensive income	01/07/2026-30/09/2026	01/07/2025-30/09/2025	01/01/2026-30/09/2026	01/01/2025-30/09/2025
			Actuals/Omani Rial/Unaudited	
STATEMENT OF COMPREHENSIVE INCOME				
PROFIT OR LOSS				
Insurance revenue	**122,405,866**	**105,893,323**	**349,004,872**	**299,930,469**
Insurance service expenses	104,327,833	85,116,490	306,649,827	247,521,183
Insurance service result from insurance contracts issued	**18,078,033**	**20,776,833**	**42,355,045**	**52,409,286**
Allocation of reinsurance premiums paid	22,902,530	20,132,526	63,529,461	58,215,320
Amounts recovered from reinsurance contracts	10,883,150	5,776,802	35,516,108	22,525,624
Net expenses from reinsurance contracts held	**(12,019,380)**	**(14,355,724)**	**(28,013,353)**	**(35,689,696)**
Insurance service result	**6,058,653**	**6,421,109**	**14,341,692**	**16,719,590**
Finance income		0	0	0
Finance income on others	3,681,751	3,357,388	11,252,428	10,520,941
Interest revenue from financial assets not measured at FVTPL		0	2,449	0
Net gains on FVTPL investments	447,939	185,099	1,370,289	583,982
Net gains on investments in debt securities measured at FVOCI reclassified to profit or loss on disposal	36,417	0	36,417	0
Net change in investment contract liabilities		0		0
Net gains from the derecognition of financial assets measured at amortised cost	31,940	109,780	95,945	109,780
Net gains from fair value adjustments to investment properties		0		0
Net credit to impairment losses	(26,569)	(10,726)	(54,920)	(30,608)
Finance costs		34,723		68,938
Net investment income	**4,171,478**	**3,606,818**	**12,702,608**	**11,115,157**
Insurance finance income/expenses fom insurance contracts issued	(636,754)	(1,748,384)	(2,710,918)	(4,486,786)
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	**(636,754)**	**(1,748,384)**	**(2,710,918)**	**(4,486,786)**
Finance income/expenses from reinsurance contracts held	231,128	870,052	1,645,024	2,821,283
Insurance finance income/expenses reclassified from other comprehensive income on derecognition of reinsurance contracts issued		0	0	0
Net reinsurance finance income/expenses	**231,128**	**870,052**	**1,645,024**	**2,821,283**
Net insurance and investment result	**9,824,505**	**9,149,595**	**25,978,406**	**26,169,244**
Other operating (loss) / income	**225,142**	**48,474**	**141,659**	**555,804**
Third party administration fees		0	0	0
General and administrative expense	**4,578,191**	**3,732,964**	**14,500,184**	**11,257,967**
Share of profit loss of subsidiaries		0	0	0
Share of results of associates/JV		0	0	0
Profit before income tax	**5,471,456**	**5,465,105**	**11,619,881**	**15,467,081**
Income tax	**1,157,897**	**901,929**	**2,827,373**	**2,081,028**
Profit for the period	**4,313,559**	**4,563,176**	**8,792,508**	**13,386,053**
PROFIT (LOSS), ATTRIBUTABLE TO				
Profit (loss), attributable to owners of parent	3,472,491	3,963,170	7,105,441	12,485,409
Profit (loss), attributable to non-controlling interests	841,068	600,006	1,687,067	900,644
EARNINGS PER SHARE				
Earnings per share - basic and diluted			0.021	0.032
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
Fair value gain/loss on investments in equity instruments designated as at FVTOCI	359,287	578,903	2,073,706	1,270,513
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	0
Total other comprehensive income that will not be reclassified to profit or loss, net of tax	**359,287**	**578,903**	**2,073,706**	**1,270,513**
COMPONENTS OF OTHER COMPREHENSIVE INCOME THAT WILL BE RECLASSIFIED TO PROFIT OR LOSS, NET OF TAX				
INSURANCE AND REINSURANCE CONTRACTS:				
DEBT INSTRUMENTS MEASURED AT FVTOCI:				
Fair value gain/loss on investments in debt instruments measured at FVTOCI	(2,434,103)	1,665,604	(3,919,782)	2,088,932
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	(8,440)	0		0
CASH FLOW HEDGES				
FOREIGN CURRENCY TRANSLATION, NET OF INVESTMENT HEDGES OF A FOREIGN OPERATION:"				
Foreign exchange differences on translation of foreign operations		0	0	0
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	(1,266)	(133,008)	(32,464)	(105,912)
COST OF HEDGES				
OTHERS:				
Total other comprehensive income that will be reclassified to profit or loss, net of tax	**(2,443,809)**	**1,532,596**	**(3,952,246)**	**1,983,020**
Total other comprehensive income	**(2,084,522)**	**2,111,499**	**(1,878,540)**	**3,253,533**
Total comprehensive income	**2,229,037**	**6,674,675**	**6,913,968**	**16,639,586**
COMPREHENSIVE INCOME ATTRIBUTABLE TO				
Comprehensive income, attributable to owners of parent	1,384,788	6,102,620	5,234,797	15,638,278
Comprehensive income, attributable to non-controlling interests	844,249	572,055	1,679,171	1,001,308

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