

	Consolidated		Standalone		Consolidated		Standalone		Consolidated		Standalone		Thousands/Omani Rial/Unaudited	
Income Statement - Nature of expenses	01/07/2025- 30/09/2025	01/07/2025- 30/09/2025	01/07/2024- 30/09/2024	01/07/2024- 30/09/2024	01/01/2025- 30/09/2025	01/01/2025- 30/09/2025	01/01/2024- 30/09/2024	01/01/2024- 30/09/2024						
PROFIT OR LOSS														
CONSOLIDATED AND SEPARATE														
PROFIT (LOSS)														
REVENUE														
Insurance revenue	107,743		92,728		324,651		267,344							
Net commission and fees income	841	0	107	0	1,891	0	(780)	0						
Income from investments in securities	6,697	795	12,000	694	18,902	2,325	33,831	7,657						
Other income	803	33	(121)	139	3,779	221	3,886	393						
Insurance service expenses	89,605	0	79,308	0	267,077	0	297,235	0						
Reinsurance service expenses	12,533	0	3,714	0	35,640	0	(24,534)	0						
Other operating expenses	7,223	2,052	8,947	2,511	27,162	5,878	23,929	5,174						
Commission on sales	0	0	0	0	0	0	0	0						
Other gains (losses)	0	0	0	0	0	0	0	0						
Profit (loss) from operating activities	6,723	(1,224)	12,745	(1,678)	19,344	(3,332)	7,651	2,876						
Finance income	0	0	0	0	0	0	0	0						
Finance costs	8,970	7,226	8,601	7,474	25,476	21,261	27,486	22,667						
Impairment (reversal of impairment) on financial assets	0	0	0	0	0	0	0	0						
Hedging gains (losses) for hedge of group of items with offsetting risk positions	0	0	0	0	0	0	0	0						
Gain/loss on change in control	0	0	0	0	0	0	0	0						
Share of profit (loss) of associates and joint ventures accounted for using equity method	16,718	18,825	14,842	23,175	47,497	54,472	44,432	48,925						
Gains (losses) on net monetary position	0	0	0	0	0	0	0	0						
Other non-operating gains (losses)	0	0	0	0	0	0	0	0						
Profit (loss) before income tax	14,471	10,375	18,986	14,023	41,365	29,879	24,597	29,134						
Income tax expense, continuing operations	1,259	0	1,570	0	3,471	0	9	0						
Profit (loss) from continuing operations	13,212	10,375	17,416	14,023	37,894	29,879	24,588	29,134						
Profit (loss) from discontinued operations	0	0	0	0	0	0	0	0						
Profit (loss) for period	13,212	10,375	17,416	14,023	37,894	29,879	24,588	29,134						
PROFIT (LOSS), ATTRIBUTABLE TO														
Profit (loss), attributable to owners of parent	10,650		14,515		30,700		29,025							
Profit (loss), attributable to non-controlling interests	2,562		2,901		7,194		(4,437)							
BASIC AND DILUTED EARNINGS PER SHARE														
BASIC EARNINGS PER SHARE														
Basic earnings (loss) per share from continuing operations	0.010	0.010	0.015	0.014	0.030	0.029	0.028	0.028						
Total basic earnings (loss) per share	0.010	0.010	0.015	0.014	0.000	0.000	0.000	0.000						
DILUTED EARNINGS PER SHARE														
Diluted earnings (loss) per share from continuing operations	0.010	0.010	0.015	0.014	0.030	0.029	0.028	0.028						
Total diluted earnings (loss) per share	0.010	0.010	0.015	0.014	0.030	0.029	0.028	0.028						

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON 12 Nov 2025

Foreign currency translation	(66)	(66)	2	2	(52)	(52)	9	9
Total other comprehensive income that will be reclassified to profit or loss, net of tax	2,345	1,332	2,401	1,427	406	(1,887)	1,220	573
OTHER COMPREHENSIVE INCOME (LOSS) NOT TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQUENT PERIODS, NET OF TAX								
Total other comprehensive income	2,345	1,332	2,401	1,427	406	(1,887)	1,220	573
Total comprehensive income	15,557	11,707	19,817	15,450	38,300	27,992	25,808	29,707
COMPREHENSIVE INCOME ATTRIBUTABLE TO								
Comprehensive income, attributable to owners of parent	11,919		15,941		29,557		29,597	
Comprehensive income, attributable to non-controlling interests	3,638		3,876		8,743		(3,789)	

Analysis of Income and Expense, Nature of Expense	Thousands/Omani Rial/Unaudited							
	Consolidated	Standalone	Consolidated	Standalone	Consolidated	Standalone	Consolidated	Standalone
	01/07/2025-30/09/2025	01/07/2025-30/09/2025	01/07/2024-30/09/2024	01/07/2024-30/09/2024	01/01/2025-30/09/2025	01/01/2025-30/09/2025	01/01/2024-30/09/2024	01/01/2024-30/09/2024
ANALYSIS OF INCOME AND EXPENSE								
CONSOLIDATED AND SEPARATE								
REVENUE								
Revenue from rendering of services	107,743		92,728		324,651		267,344	
NET INTEREST INCOME								
INCOME FROM INVESTMENTS IN SECURITIES								
Unrealised gains (losses) from change in fair value of investment properties	28		2,355		278		2,655	
Realized gains (losses) on sale of financial assets at fair value through profit and loss	(69)	(21)	(53)	(2)	656	(97)	736	0
Unrealized gains (losses) from financial assets at fair value through profit and loss	1,644	93	7,158	69	3,133	102	8,229	(88)
Interest income	3,819	749	3,514	602	12,097	2,226	11,025	2,736
Revenue from dividends	802	63	335	0	2,940	334	4,826	337
Other income from investments in securities	473	(89)	(1,309)	25	(202)	(240)	6,360	4,672
Total income from investments in securities	6,697	795	12,000	694	18,902	2,325	33,831	7,657
OTHER INCOME								
Miscellaneous income	803	33	(121)	139	3,779	221	3,886	393
Total other income	803	33	(121)	139	3,779	221	3,886	393
COST OF MATERIAL CONSUMED								
OTHER EXPENSES BY NATURE								
Salaries and employees expenses	4,443	1,491	5,508	1,796	14,033	4,121	13,498	3,628
Depreciation/Amortization expense	698	135	1,018	102	2,313	361	2,860	307
Director's remuneration and sitting fees	253	83	181	51	643	258	469	148
Miscellaneous other operating expense	1,829	343	2,240	562	10,173	1,138	7,102	1,091
Total other operating expenses	7,223	2,052	8,947	2,511	27,162	5,878	23,929	5,174
FINANCE COST								
Other finance cost	8,970	7,226	8,601	7,474	25,476	21,261	27,486	22,667
Total finance costs	8,970	7,226	8,601	7,474	25,476	21,261	27,486	22,667
IMPAIRMENT LOSS (REVERSAL) OF NON-FINANCIAL ASSETS								