

*Dhofar Insurance Company SAOG*  
*Unaudited condensed financial statements*  
*For the period ended 30th June, 2025*  
*(Expressed in Omani Rial)*

**Statement of profit or loss and other comprehensive income**

	Notes	Period ended 30 Jun 2025	Period ended 30 Jun 2024
		Unaudited	Unaudited
Insurance revenue	15	45,731,609	44,372,300
Insurance service expense	16	(23,578,448)	(24,281,801)
Net expense from reinsurance contracts held	17	(19,918,156)	(18,099,487)
<b>Insurance service results</b>		<b>2,235,004</b>	<b>1,991,012</b>
Investment income		2,083,350	1,434,440
Finance costs		(52,252)	(73,287)
<b>Net investment income</b>		<b>2,031,098</b>	<b>1,361,153</b>
Insurance finance (expenses)/income	18	(1,341,502)	(617,916)
Reinsurance finance income/(expenses)	19	630,434	429,473
<b>Net insurance finance income / (Expenses)</b>		<b>(711,068)</b>	<b>(188,443)</b>
<b>Net Insurance and Investment Results</b>		<b>3,555,034</b>	<b>3,163,722</b>
Other expenses		(565,700)	(379,197)
<b>Net profit before tax for the period</b>		<b>2,989,334</b>	<b>2,784,525</b>
Income tax expense		(379,944)	(389,833)
<b>Net profit after tax for the period</b>		<b>2,609,390</b>	<b>2,394,691</b>
<b>Other comprehensive income / (loss):</b>			
<i>Items that will be reclassified subsequently to profit or loss</i>			
Net change in investments at fair value through other comprehensive income		434,790	(37,338)
<i>Items that will not be reclassified to profit or loss</i>			
Share of other comprehensive loss from equity accounted investees		-	-
<b>Other comprehensive income / loss for the period, net of tax</b>		<b>434,790</b>	<b>(37,338)</b>
<b>Total comprehensive income for the period</b>		<b>3,044,180</b>	<b>2,357,353</b>
Basic earnings per share (RO)		0.023	0.022

Chairman

Director

Chief Executive Officer

Chief Financial Officer

