

Statement of profit or loss and other comprehensive income

	Notes	Period ended 31 Mar 2025	Period ended 31 Mar 2024
		Unaudited	Unaudited
Insurance revenue	15	23,802,378	23,143,661
Insurance service expense	16	(11,839,422)	(9,943,615)
Net expense from reinsurance contracts held	17	(10,329,904)	(11,641,752)
Insurance service results		<u>1,633,052</u>	<u>1,558,294</u>
Investment income		1,163,520	874,934
Finance costs		(30,152)	(36,764)
Net investment income		<u>1,133,368</u>	<u>838,170</u>
Insurance finance (expenses)/income	18	(596,770)	(287,172)
Reinsurance finance income/(expenses)	19	263,760	206,886
Net insurance finance income / (Expenses)		<u>(333,009)</u>	<u>(80,286)</u>
Net Insurance and Investment Results		<u>2,433,410</u>	<u>2,316,178</u>
Other expenses		(249,178)	(219,838)
Net profit before tax for the period		<u>2,184,233</u>	<u>2,096,339</u>
Income tax expense		(283,950)	(303,969)
Net profit after tax for the period		<u>1,900,282</u>	<u>1,792,370</u>
Other comprehensive income / (loss):			
<i>Items that will be reclassified subsequently to profit or loss</i>			
Net change in investments at fair value through other comprehensive income		(303,081)	(386,070)
<i>Items that will not be reclassified to profit or loss</i>			
Share of other comprehensive loss from equity accounted investees		-	-
Income tax relating to items in other comprehensive income		-	-
Other comprehensive income / loss for the period, net of tax		<u>(303,081)</u>	<u>(386,070)</u>
Total comprehensive income for the period		<u>1,597,201</u>	<u>1,406,300</u>
Basic earnings per share (RO)		<u>0.017</u>	<u>0.017</u>

Chairman

Chief Executive Officer

Chief Financial Officer