

Statement of income and other comprehensive income of the takaful institution	Actuals/Omani Rial/Unaudited			
	Takaful 01/04/2025- 30/06/2025	Takaful 01/04/2024- 30/06/2024	Takaful 01/01/2025- 30/06/2025	Takaful 01/01/2024- 30/06/2024
STATEMENT OF COMPREHENSIVE INCOME				
INSURANCE SECTOR				
PROFIT (LOSS)				
INCOME FOR SHAREHOLDERS				
Wakala fee from PTF	2,286,897	3,012,286	4,419,413	4,965,096
Investment income - net	351,986	192,236	634,696	479,253
Takaful Service acquisition service income	(817,960)	(770,519)	(1,419,832)	(1,363,616)
Mudarib share	127,451	110,516	250,500	205,067
Other Income	18	14	20	(284,886)
Total income for shareholders	1,948,392	2,544,533	3,884,797	4,000,914
General and administrative expense	1,337,618	1,138,565	2,924,737	2,627,593
Profit (loss) before zakah and tax	610,774	1,405,968	960,060	1,373,321
Taxation	84,459	94,005	146,920	144,005
Net Profit / (Loss)	526,315	1,311,963	813,140	1,229,316
OTHER COMPREHENSIVE INCOME (LOSS) TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQUENT PERIODS				
FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME - DEBT INSTRUMENTS				
OTHER COMPREHENSIVE INCOME (LOSS) NOT TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQUENT PERIODS				
Net fair value change on financial assets at fair value through other comprehensive income - equity instruments	30,201	(31,492)	(74,241)	(81,924)
Total other comprehensive income that will not be reclassified to profit or loss, net of tax	30,201	(31,492)	(74,241)	(81,924)
Total other comprehensive income	30,201	(31,492)	(74,241)	(81,924)
Total comprehensive income	556,516	1,280,471	738,899	1,147,392
EARNINGS PER SHARE				
Basic earnings (loss) per share	0.002	0.007	0.004	0.007

01/01/2025-30/06/2025	Actuals/Omani Rial/Unaudited		
Statement of Surplus / Deficit in Participants Takaful Fund (PTF)	General Takaful	Family Takaful	Total
PARTICULARS			
Takaful revenue	18,058,706	2,053,687	20,112,393
Takaful cost	4,317,907	1,479,022	5,796,929
Re-takaful net result gain / (loss)	(14,249,201)	(388,750)	(14,637,951)
Gross margin	(508,402)	185,915	(322,487)
Income from sukus	66,511	2,851	69,362
Income from placements with islamic banks and other financial institutions	339,511	46,582	386,093
Amortisation of deferred cost (takaful)	1,101,127	68,639	1,169,766
Amortisation of deferred profit (re-takaful)	(943,881)	(46,915)	(990,796)
Net investment returns	(259,626)	213,624	(46,002)
Other takaful expenses	(439,973)	124,069	(315,904)
Mudarib fees expense	223,312	27,188	250,500
Total takaful expenses	(216,661)	151,257	(65,404)
Surplus /(deficit) from takaful operations	(42,965)	62,367	19,402

01/01/2024-30/06/2024	Actuals/Omani Rial/Unaudited		
Statement of Surplus / Deficit in Participants Takaful Fund (PTF)	General Takaful	Family Takaful	Total
PARTICULARS			
Takaful revenue	17,583,243	1,316,434	18,899,677
Takaful cost	5,961,527	992,730	6,954,257
Re-takaful net result gain / (loss)	(11,879,718)	(269,858)	(12,149,576)
Gross margin	(258,002)	53,846	(204,156)
Income from sukus	28,286	2,851	31,137
Income from placements with islamic banks and other financial institutions	300,295	41,416	341,711
Amortisation of deferred cost (takaful)	552,005	21,668	573,673
Amortisation of deferred profit (re-takaful)	(506,909)	(18,625)	(525,534)
Net investment returns	25,483	95,070	120,553
Other takaful expenses	340,272	(11,499)	328,773
Mudarib fees expense	180,720	24,347	205,067
Total takaful expenses	520,992	12,848	533,840
Surplus /(deficit) from takaful operations	(495,509)	82,222	(413,287)

01/01/2024-31/12/2024	Actuals/Omani Rial/Unaudited		
Statement of Surplus / Deficit in Participants Takaful Fund (PTF)	General Takaful	Family Takaful	Total
PARTICULARS			
Takaful revenue	36,318,782	3,005,236	39,324,018
Takaful cost	25,735,825	2,209,688	27,945,513
Re-takaful net result gain / (loss)	(11,809,879)	(632,854)	(12,442,733)
Gross margin	(1,226,922)	162,694	(1,064,228)
Income from sukus	57,327	5,750	63,077
Income from placements with islamic banks and other financial institutions	634,054	78,887	712,941
Amortisation of deferred cost (takaful)	1,111,568	79,791	1,191,359
Amortisation of deferred profit (re-takaful)	(975,304)	(61,561)	(1,036,865)
Net investment returns	(671,805)	229,101	(442,704)
Other takaful expenses	538,205	70,636	608,841
Mudarib fees expense	380,260	46,550	426,810
Total takaful expenses	918,465	117,186	1,035,651
Income from Hiba	2,150,000		2,150,000
Surplus /(deficit) from takaful operations	559,730	111,915	671,645

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON
29 Jul 2025