

01/01/2025-30/06/2025		Actuals/Omani Rial/Unaudited			
Statement of Cash flows, Indirect Method		Participants Takaful Fund (PTF)			
	Takaful Institution	Family	General	Total	Total
PARTICULARS					
STATEMENT OF CASH FLOWS					
TAKAFUL SECTOR					
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES					
Profit (loss) before tax	960,060				960,060
Surplus / (deficit) from takaful operations		62,367	(42,965)	19,402	19,402
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)					
Adjustments for wakalah bank deposits	(170,020)	(130,286)	(255,806)	(386,092)	(556,112)
Rental income from investment in real estate	136,039				136,039
Adjustments for depreciation and amortisation expense	34,441				34,441
Adjustments for (gain) loss on investments carried at amortised cost	(177,023)	(2,851)	(68,831)	(71,682)	(248,705)
Adjustments for Realized (gains) losses on sale of financial assets at fair value through profit and loss	(132,539)				(132,539)
Adjustments for provision for employees' end of service benefits	165,315				165,315
Net gains / (losses) from investments	(1,831)				(1,831)
Other adjustments for non-cash items	1,128				1,128
Other adjustments to reconcile profit (loss)	(124,419)				(124,419)
Total adjustments to reconcile profit (loss)	(537,325)	(133,137)	(324,637)	(457,774)	(995,099)
WORKING CAPITAL CHANGES					
Receivables from PTF			75,651	75,651	75,651
Receivables from Takaful Operator	769,667				769,667
Takaful arrangement assets		(304,768)	(18,295)	(323,063)	(323,063)
Re Takaful arrangements assets		(2,288,861)	625,766	(1,663,095)	(1,663,095)
Adjustments for decrease (increase) in trade and other receivables	(516,023)	(6,501)	(669,480)	(675,981)	(1,192,004)
Accounts and other payables	(70,312)	(1,893)	(413,471)	(415,364)	(485,676)
Payable to PTF		(75,649)		(75,649)	(75,649)
Payable to Takaful Operator		(566,565)	(203,101)	(769,666)	(769,666)
Takaful arrangement liabilities		50,340	1,070,882	1,121,222	1,121,222
Re-takaful arrangement liabilities		2,400,886	766,451	3,167,337	3,167,337
Wakala fee payable	52,591				52,591
Takaful Service acquisition service income payable	0				
Other Liabilities and accruals	(17,333)	133,137	1,616,606	1,749,743	1,732,410
Total increase (decrease) in working capital	218,590	(659,874)	2,851,009	2,191,135	2,409,725
Net cash flows from (used in) operations	641,325	(730,644)	2,483,407	1,752,763	2,394,088
Payment for employee end of term benefits	(116,492)				(116,492)
Other inflows (outflows) of cash, classified as operating activities	(3,000)				(3,000)
Net cash flows from (used in) operating activities	521,833	(730,644)	2,483,407	1,752,763	2,274,596
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES					
Purchase of financial assets at fair value through profit or loss	119,971				119,971
Rental income received (net)	145,909				145,909
Purchase of property, plant and equipment, classified as investing activities	12,959				12,959
Proceeds from sale financial assets carried at amortized cost	1,308,456				1,308,456
Purchase of financial assets carried at amortized cost	1,538,571				1,538,571
Dividends received	124,419				124,419
Interest received	441,220				441,220
Net cash flows from (used in) investing activities	348,503			0	348,503
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES					
Dividends paid	1,225,000				1,225,000
Net cash flows from (used in) financing activities	(1,225,000)			0	(1,225,000)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(354,664)	(730,644)	2,483,407	1,752,763	1,398,099
Net increase (decrease) in cash and cash equivalents	(354,664)	(730,644)	2,483,407	1,752,763	1,398,099
Cash and cash equivalents at beginning of period	552,905	1,083,696	6,788,789	7,872,485	8,425,390
Cash and cash equivalents at end of period	198,239	353,051	9,272,197	9,625,248	9,823,487

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PARTICULARS					
STATEMENT OF CASH FLOWS					
TAKAFUL SECTOR					
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES					
Profit (loss) before tax	1,373,321				1,373,321
Surplus / (deficit) from takaful operations		82,222	(495,508)	(413,286)	(413,286)
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)					
Adjustments for wakalah bank deposits	(159,988)	(41,415)	(300,295)	(341,710)	(501,698)
Rental income from investment in real estate	161,074				161,074
Adjustments for depreciation and amortisation expense	60,958				60,958
Adjustments for (gain) loss on investments carried at amortised cost	(120,762)	(2,851)	(28,285)	(31,136)	(151,898)
Adjustments for Realized (gains) losses on sale of financial assets at fair value through profit and loss	35,746				35,746
Adjustments for provision for employees' end of service benefits	52,370				52,370
Net gains / (losses) from investments	320				320
Other adjustments to reconcile profit (loss)	(110,359)				(110,359)
Total adjustments to reconcile profit (loss)	(403,429)	(44,266)	(328,580)	(372,846)	(776,275)
WORKING CAPITAL CHANGES					
Receivables from PTF	0	0	(168,981)	(168,981)	(168,981)
Receivables from Takaful Operator	1,505,667	0	0		1,505,667
Takaful arrangement assets	0	0	116,378	116,378	116,378
Re Takaful arrangements assets	0	119,422	(602,879)	(483,457)	(483,457)
Adjustments for decrease (increase) in trade and other receivables	(244,397)	(86,418)	49,690	(36,728)	(281,125)
Accounts and other payables	(67,598)	15,512	4,102,769	4,118,281	4,050,683
Payable to PTF	0	168,980	0	168,980	168,980
Payable to Takaful Operator	0	(1,108,578)	(397,085)	(1,505,663)	(1,505,663)
Takaful arrangement liabilities	0	(471,371)	(2,867,998)	(3,339,369)	(3,339,369)
Re-takaful arrangement liabilities	0	0	(1,325,566)	(1,325,566)	(1,325,566)
Wakala fee payable	140,844	0	0		140,844

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

Other Liabilities and accruals	(300,990)	44,266	715,821	760,087	459,097
Total increase (decrease) in working capital	1,033,526	(1,318,187)	(377,851)	(1,696,038)	(662,512)
Net cash flows from (used in) operations	2,003,418	(1,280,231)	(1,201,939)	(2,482,170)	(478,752)
Payment for employee end of term benefits	(63,438)				(63,438)
Other inflows (outflows) of cash, classified as operating activities	(6,700)				(6,700)
Net cash flows from (used in) operating activities	1,933,280	(1,280,231)	(1,201,939)	(2,482,170)	(548,890)
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES					
Purchase of financial assets at fair value through profit or loss	491,756				491,756
Rental income received (net)	94,614				94,614
Purchase of property, plant and equipment, classified as investing activities	7,343				7,343
Proceeds from sale financial assets carried at amortized cost	388,159				388,159
Purchase of financial assets carried at amortized cost	2,502,500				2,502,500
Dividends received	110,359				110,359
Interest received	401,276				401,276
Net cash flows from (used in) investing activities	(2,007,191)			0	(2,007,191)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES					
Dividends paid	1,225,000				1,225,000
Net cash flows from (used in) financing activities	(1,225,000)			0	(1,225,000)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(1,298,911)	(1,280,231)	(1,201,939)	(2,482,170)	(3,781,081)
Net increase (decrease) in cash and cash equivalents	(1,298,911)	(1,280,231)	(1,201,939)	(2,482,170)	(3,781,081)
Cash and cash equivalents at beginning of period	3,438,492	1,423,506	6,442,689	7,866,195	11,304,687
Cash and cash equivalents at end of period	2,139,581	143,274	5,240,750	5,384,024	7,523,605