

Statement of income and other comprehensive income of the takaful institution	Actuals/Omani Rial/Unaudited			
	Takaful 01/07/2025- 30/09/2025	Takaful 01/07/2024- 30/09/2024	Takaful 01/01/2025- 30/09/2025	Takaful 01/01/2024- 30/09/2024
STATEMENT OF COMPREHENSIVE INCOME				
INSURANCE SECTOR				
PROFIT (LOSS)				
INCOME FOR SHAREHOLDERS				
Wakala fee from PTF	3,158,758	1,743,250	7,578,171	6,708,346
Investment income - net	232,232	(41,150)	866,928	438,103
Takaful Service acquisition service income	(622,439)	(745,920)	(2,042,271)	(2,109,536)
Mudarib share	120,821	104,360	371,321	309,427
Other Income	5	284,888	25	2
Total income for shareholders	2,889,377	1,345,428	6,774,174	5,346,342
General and administrative expense	1,236,886	1,093,553	4,161,623	3,721,146
Profit (loss) before zakah and tax	1,652,491	251,875	2,612,551	1,625,196
Taxation	98,380	(65,777)	245,300	78,228
Net Profit / (Loss)	1,554,111	317,652	2,367,251	1,546,968
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	172,565	154,852	98,324	72,928
Total other comprehensive income that will not be reclassified to profit or loss, net of tax	172,565	154,852	98,324	72,928
Total other comprehensive income	172,565	154,852	98,324	72,928
Total comprehensive income	1,726,676	472,504	2,465,575	1,619,896
EARNINGS PER SHARE				
Basic earnings (loss) per share	0.010	0.002	0.014	0.009

01/01/2025-30/09/2025	Actuals/Omani Rial/Unaudited		
Statement of Surplus / Deficit in Participants Takaful Fund (PTF)	General Takaful	Family Takaful	Total
PARTICULARS			
Takaful revenue	27,217,157	3,186,318	30,403,475
Takaful cost	4,750,723	1,687,546	6,438,269
Re-takaful net result gain / (loss)	(23,428,577)	(997,023)	(24,425,600)
Gross margin	(962,143)	501,749	(460,394)
Income from sukuk	124,111	4,301	128,412
Income from placements with islamic banks and other financial institutions	475,909	62,381	538,290
Amortisation of deferred cost (takaful)	1,444,433	103,687	1,548,120
Amortisation of deferred profit (re-takaful)	(1,244,762)	(71,506)	(1,316,268)
Net investment returns	(561,794)	536,250	(25,544)
Other takaful expenses	396,085	184,266	580,351
Mudarib fees expense	333,627	37,695	371,322
Total takaful expenses	729,712	221,961	951,673
Surplus /(deficit) from takaful operations	(1,291,506)	314,289	(977,217)

01/01/2024-30/09/2024	Actuals/Omani Rial/Unaudited		
Statement of Surplus / Deficit in Participants Takaful Fund (PTF)	General Takaful	Family Takaful	Total
PARTICULARS			
Takaful revenue	26,896,347	1,772,109	28,668,456
Takaful cost	10,585,761	1,654,618	12,240,379
Re-takaful net result gain / (loss)	(17,349,182)	(146,809)	(17,495,991)
Gross margin	(1,038,596)	(29,318)	(1,067,914)
Income from sukuk	29,449	4,301	33,750
Income from placements with islamic banks and other financial institutions	467,211	60,149	527,360
Amortisation of deferred cost (takaful)	1,296,235	61,851	1,358,086
Amortisation of deferred profit (re-takaful)	(1,127,599)	(51,428)	(1,179,027)
Net investment returns	(710,572)	24,709	(685,863)
Other takaful expenses	91,333	17,055	108,388
Mudarib fees expense	273,979	35,448	309,427
Total takaful expenses	365,312	52,503	417,815
Surplus /(deficit) from takaful operations	(1,075,884)	(27,794)	(1,103,678)

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 sukuk	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