

01/01/2025-30/09/2025		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	2,612,551				2,612,551
Surplus / (deficit) from takaful operations		314,289	(1,291,506)	(977,217)	(977,217)
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)					
Adjustments for wakalah bank deposits	(268,774)	(62,381)	(475,909)	(538,290)	(807,064)
Rental income from investment in real estate	199,114				199,114
Adjustments for depreciation and amortisation expense	52,578				52,578
Adjustments for (gain) loss on investments carried at amortised cost	(266,971)	(4,301)	(126,906)	(131,207)	(398,178)
Adjustments for Realized (gains) losses on sale of financial assets at fair value through profit and loss	(127,443)				(127,443)
Adjustments for provision for employees' end of service benefits	70,716				70,716
Net gains / (losses) from investments	(5,078)				(5,078)
Other adjustments for non-cash items	1,128				1,128
Other adjustments to reconcile profit (loss)	(163,524)				(163,524)
Total adjustments to reconcile profit (loss)	(896,326)	(66,682)	(602,815)	(669,497)	(1,565,823)
WORKING CAPITAL CHANGES					
Receivables from PTF			149,402	149,402	149,402
Receivables from Takaful Operator	255,861				255,861
Takaful arrangement assets		0	0		
Re Takaful arrangements assets		(1,252,190)	6,255,483	5,003,293	5,003,293
Adjustments for decrease (increase) in trade and other receivables	(635,650)	(7,110)	(331,075)	(338,185)	(973,835)
Accounts and other payables	(24,439)	4,953	1,068,609	1,073,562	1,049,123
Payable to PTF		(149,402)		(149,402)	(149,402)
Payable to Takaful Operator		(422,272)	166,411	(255,861)	(255,861)
Takaful arrangement liabilities		476,007	(6,052,685)	(5,576,678)	(5,576,678)
Re-takaful arrangement liabilities		1,542,110	691,167	2,233,277	2,233,277
Wakala fee payable	123,093				123,093
Takaful Service acquisition service income payable	0				
Other Liabilities and accruals	1,247,278	66,681	(678,496)	(611,815)	635,463
Total increase (decrease) in working capital	966,143	258,777	1,268,816	1,527,593	2,493,736
Net cash flows from (used in) operations	2,682,368	506,384	(625,505)	(119,121)	2,563,247
Payment for employee end of term benefits	(97,046)				(97,046)
Net cash flows from (used in) operating activities	2,585,322	506,384	(625,505)	(119,121)	2,466,201
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES					
Purchase of financial assets at fair value through profit or loss	270,692				270,692
Rental income received (net)	228,038				228,038
Purchase of property, plant and equipment, classified as investing activities	94,221				94,221
Proceeds from sale financial assets carried at amortized cost	1,308,456				1,308,456
Purchase of financial assets carried at amortized cost	2,509,082				2,509,082
Dividends received	163,524				163,524
Interest received	718,567				718,567
Net cash flows from (used in) investing activities	(455,410)			0	(455,410)
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	904,912	506,384	(625,505)	(119,121)	785,791
Net increase (decrease) in cash and cash equivalents	904,912	506,384	(625,505)	(119,121)	785,791
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	1,457,817	1,590,082	6,163,284	7,753,366	9,211,183

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PARTICULARS					
STATEMENT OF CASH FLOWS					
TAKAFUL SECTOR					
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES					
Profit (loss) before tax	1,625,196				1,625,196
Surplus / (deficit) from takaful operations		(27,794)	(1,075,884)	(1,103,678)	(1,103,678)
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)					
Adjustments for wakalah bank deposits	(240,078)	(60,150)	(467,436)	(527,586)	(767,664)
Rental income from investment in real estate	246,096				246,096
Adjustments for depreciation and amortisation expense	87,983				87,983
Adjustments for (gain) loss on investments carried at amortised cost	(264,437)	(4,301)	(31,626)	(35,927)	(300,364)
Adjustments for Realized (gains) losses on sale of financial assets at fair value through profit and loss	(45,911)				(45,911)
Adjustments for provision for employees' end of service benefits	44,905				44,905
Net gains / (losses) from investments	13,430				13,430
Other adjustments to reconcile profit (loss)	(130,479)				(130,479)
Total adjustments to reconcile profit (loss)	(807,543)	(64,451)	(499,062)	(563,513)	(1,371,056)
WORKING CAPITAL CHANGES					
Receivables from PTF	0	0	21,330	21,330	21,330
Receivables from Takaful Operator	1,531,468	0	0		1,531,468
Takaful arrangement assets	0	(22,413)	141,313	118,900	118,900
Re Takaful arrangements assets	0	(343,499)	2,105,038	1,761,539	1,761,539
Adjustments for decrease (increase) in trade and other receivables	(331,322)	(94,193)	(164,102)	(258,295)	(589,617)
Accounts and other payables	72,346	38,358	4,954,805	4,993,163	5,065,509
Payable to PTF	0	(21,332)	0	(21,332)	(21,332)
Payable to Takaful Operator	0	(1,043,192)	(488,273)	(1,531,465)	(1,531,465)
Takaful arrangement liabilities	0	303,171	(1,057,810)	(754,639)	(754,639)
Re-takaful arrangement liabilities	0	0	(2,891,670)	(2,891,670)	(2,891,670)
Wakala fee payable	33,792	0	0		33,792
Other Liabilities and accruals	213,536	64,449	(908,097)	(843,648)	(630,112)

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

Total increase (decrease) in working capital	1,519,820	(1,118,651)	1,712,534	593,883	2,113,703
Net cash flows from (used in) operations	2,337,473	(1,210,896)	137,588	(1,073,308)	1,264,165
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	2,267,335	(1,210,896)	137,588	(1,073,308)	1,194,027
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)	112,271				112,271
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	4,461,952				4,461,952
Dividends received	163,524				163,524
Interest received	718,567				718,567
Net cash flows from (used in) investing activities	(3,578,530)			0	(3,578,530)
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	(2,536,195)	(1,210,896)	137,588	(1,073,308)	(3,609,503)
Net increase (decrease) in cash and cash equivalents	(2,536,195)	(1,210,896)	137,588	(1,073,308)	(3,609,503)
Cash and cash equivalents at beginning of period	3,438,492	1,423,506	6,442,688	7,866,194	11,304,686
Cash and cash equivalents at end of period	902,297	212,610	6,580,276	6,792,886	7,695,183