

01/01/2026-31/03/2026		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	448,175				448,175
Surplus / (deficit) from takaful operations		76,756	(204,762)	(128,006)	(128,006)
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)					
Adjustments for wakalah bank deposits	(86,527)	(42,540)	(177,538)	(220,078)	(306,605)
Adjustments for profit from sukkuk	56,726	0	59,299	59,299	116,025
Rental income from investment in real estate	32,880				32,880
Adjustments for finance costs	6,277				6,277
Adjustments for depreciation and amortisation expense	70,167				70,167
Adjustments for unrealized (gains) losses from financial assets at fair value through profit and loss	(43,015)				(43,015)
Adjustments for Realized (gains) losses on sale of financial assets at fair value through profit and loss	(40,774)				(40,774)
Adjustments for provision for employees' end of service benefits	13,134				13,134
Other adjustments to reconcile profit (loss)	(127,646)				(127,646)
Total adjustments to reconcile profit (loss)	(297,990)	(42,540)	(236,837)	(279,377)	(577,367)
WORKING CAPITAL CHANGES					
Total increase (decrease) in working capital				0	0
Net cash flows from (used in) operations	150,185	34,216	(441,599)	(407,383)	(257,198)
Other inflows (outflows) of cash, classified as operating activities	(1,445,310)	170,257	(483,926)	(313,669)	(1,758,979)
Net cash flows from (used in) operating activities	(1,295,125)	204,473	(925,525)	(721,052)	(2,016,177)
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES					
Proceeds from sale of financial assets at fair value through other comprehensive income	(96,129)				(96,129)
Proceeds from sales of financial assets at fair value through profit or loss	(104,418)				(104,418)
Rental income received (net)	21,826				21,826
Purchase of property, plant and equipment, classified as investing activities	44,514				44,514
Dividends received	127,646				127,646
Interest received	(19,878)	62,332	266,036	328,368	308,490
Placement of deposits	1,000,000				1,000,000
Net cash flows from (used in) investing activities	884,533	62,332	266,036	328,368	1,212,901
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES					
Finance cost paid	39,551				39,551
Net cash flows from (used in) financing activities	(39,551)			0	(39,551)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(450,143)	266,805	(659,489)	(392,684)	(842,827)
Net increase (decrease) in cash and cash equivalents	(450,143)	266,805	(659,489)	(392,684)	(842,827)
Cash and cash equivalents at beginning of period	2,631,187	2,011,166	8,335,902	10,347,068	12,978,255
Cash and cash equivalents at end of period	2,181,044	2,277,971	7,676,413	9,954,384	12,135,428

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PARTICULARS					
STATEMENT OF CASH FLOWS					
TAKAFUL SECTOR					
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES					
Profit (loss) before tax	349,286				349,286
Surplus / (deficit) from takaful operations		1,372	65,751	67,123	67,123
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)					
Adjustments for wakalah bank deposits	(99,663)	(22,440)	(165,129)	(187,569)	(287,232)
Adjustments for profit from sukkuk	88,429	1,418	34,739	36,157	124,586
Rental income from investment in real estate	82,692				82,692
Adjustments for depreciation and amortisation expense	20,339				20,339
Adjustments for unrealized (gains) losses from financial assets at fair value through profit and loss	41,780				41,780
Adjustments for Realized (gains) losses on sale of financial assets at fair value through profit and loss	14,138				14,138
Adjustments for provision for employees' end of service benefits	14,235				14,235
Other adjustments to reconcile profit (loss)	(83,387)				(83,387)
Total adjustments to reconcile profit (loss)	(263,679)	(23,858)	(199,868)	(223,726)	(487,405)
WORKING CAPITAL CHANGES					
Total increase (decrease) in working capital				0	0
Net cash flows from (used in) operations	85,607	(22,486)	(134,117)	(156,603)	(70,996)
Payment for employee end of term benefits	(15,369)				(15,369)
Other inflows (outflows) of cash, classified as operating activities	(291,636)	(290,377)	437,149	146,772	(144,864)
Net cash flows from (used in) operating activities	(221,398)	(312,863)	303,032	(9,831)	(231,229)
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES					
Rental income received (net)	15,757				15,757
Proceeds from sale financial assets carried at amortized cost	311,820				311,820
Dividends received	83,387				83,387
Interest received	(180,518)	0	0		(180,518)
Net cash flows from (used in) investing activities	230,446	0	0	0	230,446
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES					
Finance cost paid	0				0
Net cash flows from (used in) financing activities	0			0	0
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	9,048	(312,863)	303,032	(9,831)	(783)
Net increase (decrease) in cash and cash equivalents	9,048	(312,863)	303,032	(9,831)	(783)
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	561,953	770,833	7,091,821	7,862,654	8,424,607

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON
26 Apr 2026