

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	2,724,674	958,048	5,056,808	1,646,911
Investment income - net	135,112	129,168	252,223	262,270
Mudarib share	111,446	83,715	205,390	185,420
Total income for shareholders	2,971,232	1,170,931	5,514,421	2,094,601
General and administrative expense	785,122	531,051	1,567,677	1,324,690
Rental cost	68,657	46,074	111,512	75,263
Commission expenses	2,715,201	1,186,640	3,808,355	1,958,005
Profit (loss) before zakah and tax	(597,748)	(592,834)	26,877	(1,263,357)
Taxation	168,438	45,296	202,960	41,270
Net Profit / (Loss)	(766,186)	(638,130)	(176,083)	(1,304,627)
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				
Miscellaneous other comprehensive income that will be reclassified to profit or loss, net of tax	5,673		21,172	
Total other comprehensive income that will be reclassified to profit or loss, net of tax	5,673		21,172	
OTHER COMPREHENSIVE INCOME (LOSS) NOT TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQUENT PERIODS				
Total other comprehensive income	5,673		21,172	
Total comprehensive income	(760,513)	(638,130)	(154,911)	(1,304,627)
EARNINGS PER SHARE				
Basic earnings (loss) per share			(0.001)	(0.005)

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

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	16,884,491	929,939	17,814,430
Takaful cost	15,833,876	(766,799)	15,067,077
Re-takaful net result gain / (loss)	(565,386)	(1,207,311)	(1,772,697)
Gross margin	485,229	489,427	974,656
Income from sukaiks	0	23,327	23,327
Income from placements with islamic banks and other financial institutions	175,144	160,886	336,030
Income from investments in shares and other securities	0	51,420	51,420
Amortisation of deferred cost (takaful)	191,131	554,541	745,672
Amortisation of deferred profit (re-takaful)	(146,688)	(365,956)	(512,644)
Net investment returns	615,930	536,475	1,152,405
Mudarib fees expense	87,572	117,818	205,390
Total takaful expenses	87,572	117,818	205,390
Other income	65,495	313,680	379,175
Surplus /(deficit) from takaful operations	593,853	732,337	1,326,190

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	16,871,463	637,553	17,509,016
Takaful cost	15,580,835	470,517	16,051,352
Re-takaful net result gain / (loss)	(556,326)	(103,793)	(660,119)
Gross margin	734,302	63,243	797,545
Income from sukaiks	82,977	32,977	115,954
Income from placements with islamic banks and other financial institutions	137,425	101,193	238,618
Income from investments in shares and other securities	0	16,269	16,269
Amortisation of deferred cost (takaful)	374,069	(69,642)	304,427
Amortisation of deferred profit (re-takaful)	(335,389)	66,564	(268,825)
Net investment returns	916,024	216,760	1,132,784
Mudarib fees expense	68,713	116,708	185,421
Total takaful expenses	68,713	116,708	185,421
Other income	167,347	24,707	192,054
Surplus /(deficit) from takaful operations	1,014,658	124,759	1,139,417

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	33,639,500	1,603,967	35,243,467
Takaful cost	29,075,471	4,260,277	33,335,748
Re-takaful net result gain / (loss)	(3,727,618)	2,370,251	(1,357,367)
Gross margin	836,411	(286,059)	550,352
Income from sukaiks	63,286	63,286	126,572
Income from placements with islamic banks and other financial institutions	240,424	359,536	599,960
Income from investments in shares and other securities	0	47,935	47,935
Amortisation of deferred cost (takaful)	522,217	(810,039)	(287,822)
Amortisation of deferred profit (re-takaful)	(480,304)	618,284	137,980
Net investment returns	1,098,208	376,453	1,474,661
Mudarib fees expense	151,855	235,379	387,234
Total takaful expenses	151,855	235,379	387,234
Other income	415,529	275,673	691,202
Surplus /(deficit) from takaful operations	1,361,882	416,747	1,778,629

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