

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	26,877				26,877
Surplus / (deficit) from takaful operations		732,337	593,853	1,326,190	1,326,190
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)					
Adjustments for wakalah bank deposits	(141,794)				(141,794)
Adjustments for profit from sukkuk	66,945				66,945
Adjustments for rentals of musharakah agreement	107,653				107,653
Rental income from investment in real estate	43,972				43,972
Adjustments for finance costs	3,859				3,859
Adjustments for depreciation and amortisation expense	159,844				159,844
Adjustments for provision for employees' end of service benefits	37,140				37,140
Net gains / (losses) from investments	(488)				(488)
Total adjustments to reconcile profit (loss)	56,273			0	56,273
WORKING CAPITAL CHANGES					
Receivables from Takaful Operator	(608,160)				(608,160)
Adjustments for decrease (increase) in trade and other receivables	(180,370)				(180,370)
Accounts and other payables	85,426				85,426
Other Liabilities and accruals	(631,346)				(631,346)
Total increase (decrease) in working capital	(1,334,450)			0	(1,334,450)
Net cash flows from (used in) operations	(1,251,300)	732,337	593,853	1,326,190	74,890
Payment for employee end of term benefits	(8,152)				(8,152)
Net cash flows from (used in) operating activities	(1,259,452)	732,337	593,853	1,326,190	66,738
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES					
Rental income received (net)	43,972				43,972
Purchase of property, plant and equipment, classified as investing activities	238,679				238,679
Purchase of intangible assets, classified as investing activities	15,809				15,809
Interest received	658,279				658,279
Net cash flows from (used in) investing activities	447,763			0	447,763
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES					
Dividends paid	(130,471)				(130,471)
Net movement in term loans	538,769				538,769
Finance cost paid	66,341				66,341
Other inflows (outflows) of cash	(255,000)				(255,000)
Net cash flows from (used in) financing activities	347,899			0	347,899
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(463,790)	732,337	593,853	1,326,190	862,400
Net increase (decrease) in cash and cash equivalents	(463,790)	732,337	593,853	1,326,190	862,400
Cash and cash equivalents at beginning of period	1,240,209	1,563,872	305,835	1,869,707	3,109,916
Cash and cash equivalents at end of period	776,420	854,061	2,539,320	3,393,381	4,169,801

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	Takaful Institution	Family	General	Total	Total
PARTICULARS					
STATEMENT OF CASH FLOWS					
TAKAFUL SECTOR					
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES					
Profit (loss) before tax	(1,263,357)				(1,263,357)
Surplus / (deficit) from takaful operations		124,759	1,014,658	1,139,417	1,139,417
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)					
Adjustments for wakalah bank deposits	(167,325)				(167,325)
Adjustments for profit from sukkuk	67,315				67,315
Adjustments for rentals of musharakah agreement	40,279				40,279
Rental income from investment in real estate	27,244				27,244
Adjustments for finance costs	34,983				34,983
Adjustments for depreciation and amortisation expense	183,126				183,126
Adjustments for provision for employees' end of service benefits	42,111				42,111
Net gains / (losses) from investments	386				386
Total adjustments to reconcile profit (loss)	38,229			0	38,229
WORKING CAPITAL CHANGES					
Receivables from Takaful Operator	724,974				724,974
Adjustments for decrease (increase) in trade and other receivables	1,167,171				1,167,171
Accounts and other payables	(454,432)				(454,432)
Other Liabilities and accruals	(336,002)				(336,002)
Total increase (decrease) in working capital	1,101,711			0	1,101,711
Net cash flows from (used in) operations	(123,417)	124,759	1,014,658	1,139,417	1,016,000
Payment for employee end of term benefits	(19,059)				(19,059)
Net cash flows from (used in) operating activities	(142,476)	124,759	1,014,658	1,139,417	996,941
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES					
Rental income received (net)	(27,244)				(27,244)
Purchase of property, plant and equipment, classified as investing activities	48,686				48,686
Purchase of intangible assets, classified as investing activities	91,101				91,101
Interest received	447,358				447,358
Placement of deposits	1,150,000				1,150,000
Net cash flows from (used in) investing activities	1,430,327			0	1,430,327
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES					
Dividends paid	(37,113)				(37,113)
Net movement in term loans	(453,166)				(453,166)
Finance cost paid	99,771				99,771
Other inflows (outflows) of cash	(655,000)				(655,000)
Net cash flows from (used in) financing activities	(1,170,824)			0	(1,170,824)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	117,027	124,759	1,014,658	1,139,417	1,256,444
Net increase (decrease) in cash and cash equivalents	117,027	124,759	1,014,658	1,139,417	1,256,444
Cash and cash equivalents at beginning of period	477,487	1,195,383	722,223	1,917,606	2,395,093
Cash and cash equivalents at end of period	594,517	640,485	1,506,281	2,146,766	2,741,283

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

