

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	1,987,829	1,640,473	7,044,637	3,287,384
Investment income - net	137,170	130,642	389,393	392,912
Mudarib share	111,410	92,490	316,800	277,910
Total income for shareholders	2,236,409	1,863,605	7,750,830	3,958,206
General and administrative expense	(17,262)	1,146,590	1,550,415	2,471,280
Rental cost	13,114	61,415	124,626	136,679
Commission expenses	(371,096)	539,971	3,437,259	2,478,289
Profit (loss) before zakah and tax	2,611,653	115,629	2,638,530	(1,128,042)
Taxation	4,144	34,011	207,104	75,281
Net Profit / (Loss)	2,607,509	81,618	2,431,426	(1,203,323)
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				
Net change in fair value	11,118		32,290	
Total other comprehensive income that will be reclassified to profit or loss, net of tax	11,118		32,290	
OTHER COMPREHENSIVE INCOME (LOSS) NOT TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQUENT PERIODS				
Total other comprehensive income	11,118		32,290	
Total comprehensive income	2,618,627	81,618	2,463,716	(1,203,323)
EARNINGS PER SHARE				

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON 28 Oct 2025

01/01/2025-30/09/2025			
Statement of Surplus / Deficit in Participants Takaful Fund (PTF)	General Takaful	Family Takaful	Total
PARTICULARS			
Takaful revenue	22,968,168	1,752,705	24,720,873
Takaful cost	26,895,068	(295,014)	26,600,054
Re-takaful net result gain / (loss)	1,705,830	(1,656,102)	49,728
Gross margin	(2,221,070)	391,617	(1,829,453)
Income from sukuk	265,312	368,281	633,593
Amortisation of deferred cost (takaful)	463,938	807,279	1,271,217
Amortisation of deferred profit (re-takaful)	(394,469)	(471,437)	(865,906)
Net investment returns	(2,025,227)	424,056	(1,601,171)
Mudarib fees expense	132,656	184,141	316,797
Total takaful expenses	132,656	184,141	316,797
Other income	125,998	534,131	660,129
Surplus /(deficit) from takaful operations	(2,031,885)	774,046	(1,257,839)

01/01/2024-30/09/2024			
Statement of Surplus / Deficit in Participants Takaful Fund (PTF)	General Takaful	Family Takaful	Total
PARTICULARS			
Takaful revenue	25,166,251	1,141,878	26,308,129
Takaful cost	21,311,176	888,364	22,199,540
Re-takaful net result gain / (loss)	(2,785,182)	41,326	(2,743,856)
Gross margin	1,069,893	294,840	1,364,733
Income from sukuk	213,336	342,479	555,815
Amortisation of deferred cost (takaful)	490,575	307,698	798,273
Amortisation of deferred profit (re-takaful)	(446,140)	(165,715)	(611,855)
Net investment returns	1,238,794	495,336	1,734,130
Mudarib fees expense	106,669	171,241	277,910
Total takaful expenses	106,669	171,241	277,910
Other income	272,425	245,950	518,375
Surplus /(deficit) from takaful operations	1,404,550	570,045	1,974,595

01/01/2024-31/12/2024			
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 sukuk	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