

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	2,638,530				2,638,530
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)					
Adjustments for wakalah bank deposits	(217,313)				(217,313)
Adjustments for profit from sukuk	107,723				107,723
Adjustments for rentals of musharakah agreement	118,837				118,837
Rental income from investment in real estate	64,356				64,356
Adjustments for finance costs	5,789				5,789
Adjustments for depreciation and amortisation expense	240,849				240,849
Adjustments for provision for employees' end of service benefits	51,615				51,615
Total adjustments to reconcile profit (loss)	27,698			0	27,698
WORKING CAPITAL CHANGES					
Receivables from PTF	1,961,212				1,961,212
Receivables from Takaful Operator	134,663				134,663
Wakalah fee receivable	(367,716)				(367,716)
Accounts and other payables	(138,861)				(138,861)
Other Liabilities and accruals	(1,915,508)				(1,915,508)
Total increase (decrease) in working capital	(326,210)			0	(326,210)
Net cash flows from (used in) operations	2,340,018			0	2,340,018
Payment for employee end of term benefits	(8,152)				(8,152)
Net cash flows from (used in) operating activities	2,331,866			0	2,331,866
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES					
Rental income received (net)	64,356				64,356
Purchase of property, plant and equipment, classified as investing activities	419,248				419,248
Purchase of intangible assets, classified as investing activities	18,377				18,377
Dividends received	801,471				801,471
Interest received	(499,883)				(499,883)
Finance income received	(1,064,580)				(1,064,580)
Net cash flows from (used in) investing activities	(1,136,261)			0	(1,136,261)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES					
Dividends paid	1,504,345				1,504,345
Net movement in term loans	98,541				98,541
Finance cost paid	64,411				64,411
Other inflows (outflows) of cash	(510,000)				(510,000)
Net cash flows from (used in) financing activities	(1,980,215)			0	(1,980,215)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(784,610)			0	(784,610)
Net increase (decrease) in cash and cash equivalents	(784,610)			0	(784,610)
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	248,495	827,610	3,959,139	4,786,749	5,035,244

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PARTICULARS					
STATEMENT OF CASH FLOWS					
TAKAFUL SECTOR					
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES					
Profit (loss) before tax	(1,128,042)				(1,128,042)
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)					
Adjustments for wakalah bank deposits	(239,811)				(239,811)
Adjustments for profit from sukuk	101,342				101,342
Rental income from investment in real estate	51,375				51,375
Adjustments for finance costs	136,678				136,678
Adjustments for depreciation and amortisation expense	277,106				277,106
Adjustments for provision for employees' end of service benefits	56,297				56,297
Net gains / (losses) from investments	384				384
Total adjustments to reconcile profit (loss)	77,169			0	77,169
WORKING CAPITAL CHANGES					
Receivables from PTF	796,903				796,903
Adjustments for decrease (increase) in trade and other receivables	(519,034)				(519,034)
Accounts and other payables	(413,845)				(413,845)
Other Liabilities and accruals	(992,877)				(992,877)
Total increase (decrease) in working capital	(1,128,853)			0	(1,128,853)
Net cash flows from (used in) operations	(2,179,726)			0	(2,179,726)
Payment for employee end of term benefits	(26,158)				(26,158)
Net cash flows from (used in) operating activities	(2,205,884)			0	(2,205,884)
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES					
Rental income received (net)	51,375				51,375
Purchase of property, plant and equipment, classified as investing activities	51,473				51,473
Purchase of intangible assets, classified as investing activities	119,722				119,722
Interest received	560,642				560,642
Placement of deposits	1,150,000				1,150,000
Net cash flows from (used in) investing activities	1,590,822			0	1,590,822
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES					
Issue of share capital	(400,000)				(400,000)
Net movement in term loans	1,256,252				1,256,252
Finance cost paid	(86,032)				(86,032)
Other inflows (outflows) of cash	(1,179,436)				(1,179,436)
Net cash flows from (used in) financing activities	(237,152)			0	(237,152)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(852,214)			0	(852,214)
Net increase (decrease) in cash and cash equivalents	(852,214)			0	(852,214)
Cash and cash equivalents at beginning of period	477,487				477,487
Cash and cash equivalents at end of period	549,129	519,902	1,629,642	2,149,544	2,698,673

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

