Statement of income and other comprehensive income of the takaful institution	Actuals/Omani Rial/Audited Takaful 01/01/2025-31/12/2025	Takaful 01/01/2024-31/12/2024
STATEMENT OF COMPREHENSIVE INCOME		
INSURANCE SECTOR		
PROFIT (LOSS)		
INCOME FOR SHAREHOLDERS		
Wakala fee from PTF	9,356,196	4,754,707
Investment income - net	**521,570**	**516,998**
Mudarib share	451,934	387,237
Total income for shareholders	**10,329,700**	**5,658,942**
General and administrative expense	**5,025,813**	**4,559,625**
Rental cost	7,719	59,712
Commission expenses	4,595,572	2,688,948
Takaful Service acquisition service expense	168,419	115,523
Other Expenses	0	
Profit (loss) before zakah and tax	**532,177**	**(1,764,866)**
Taxation	(41,811)	80,964
Net Profit / (Loss)	**573,988**	**(1,845,830)**
OTHER COMPREHENSIVE INCOME (LOSS) TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQ UENT 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	(9,154)	456,939
Total other comprehensive income that will be reclassified to profit or loss, net of tax	**(9,154)**	**456,939**
OTHER COMPREHENSIVE INCOME (LOSS) NOT TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQ UENT PERIODS		
Total other comprehensive income	**(9,154)**	**456,939**
Total comprehensive income	**564,834**	**(1,388,891)**
EARNINGS PER SHARE		
Basic earnings (loss) per share	0.002	(0.007)

ANNUAL FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON 22 Feb 2026

01/01/2025-31/12/2025			Actuals/Omani Rial/Audited
Statement of Surplus / Deficit in Participants Takaful Fund (PTF)	General Takaful	Family Takaful	Total
PARTICULARS			
Takaful revenue	21,717,122	12,719,555	34,436,677
Takaful cost	21,465,113	13,022,738	34,487,851
Re-takaful net result gain / (loss)	(2,007,369)	1,390,804	(616,565)
Gross margin	**(1,755,360)**	**1,087,621**	**(667,739)**
Income from sukuks	356,290	547,583	903,873
Amortisation of deferred cost (takaful)	258,799	1,534,485	1,793,284
Amortisation of deferred profit (re-takaful)	(202,305)	(749,720)	(952,025)
Net investment returns	**(1,455,564)**	**850,439**	**(605,125)**
Mudarib fees expense	178,147	273,787	451,934
Total takaful expenses	**178,147**	**273,787**	**451,934**
Other income	366,767		366,767
Surplus /(deficit) from takaful operations	**(1,266,944)**	**576,652**	**(690,292)**

01/01/2024-31/12/2024			Actuals/Omani Rial/Audited
Statement of Surplus / Deficit in Participants Takaful Fund (PTF)	General Takaful	Family Takaful	Total
PARTICULARS			
Takaful revenue	21,531,058	13,719,723	35,250,781
Takaful cost	22,518,917	7,364,158	29,883,075
Re-takaful net result gain / (loss)	5,729	(4,204,269)	(4,198,540)
Gross margin	**(982,130)**	**2,151,296**	**1,169,166**
Income from sukuks	303,710	470,757	774,467
Amortisation of deferred cost (takaful)	257,249	69,432	326,681
Amortisation of deferred profit (re-takaful)	(193,004)	(202,851)	(395,855)
Net investment returns	**(742,665)**	**2,755,472**	**2,012,807**
Mudarib fees expense	151,856	235,381	387,237
Total takaful expenses	**151,856**	**235,381**	**387,237**
Other income	415,529	275,673	691,202
Surplus /(deficit) from takaful operations	**(478,992)**	**2,795,764**	**2,316,772**

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