

Statement of income and other comprehensive income of the takaful institution	Actuals/Omani Rial/Unaudited	
	Takaful 01/01/2026-31/03/2026	Takaful 01/01/2025-31/03/2025
STATEMENT OF COMPREHENSIVE INCOME		
INSURANCE SECTOR		
PROFIT (LOSS)		
INCOME FOR SHAREHOLDERS		
Wakala fee from PTF	2,386,363	2,332,134
Investment income - net	142,631	117,111
Mudarib share	183,649	93,944
Total income for shareholders	2,712,643	2,543,189
General and administrative expense	1,466,479	1,279,597
Rental cost	993	1,930
Commission expenses	11,240	40,925
Takaful Service acquisition service expense	1,112,306	1,112,062
Profit (loss) before zakah and tax	121,625	108,675
Taxation	(84,179)	34,522
Net Profit / (Loss)	205,804	74,153
OTHER COMPREHENSIVE INCOME (LOSS) TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQ UENT PERIODS		
FINANCIALASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME - DEBT INSTRUMENTS		
OTHER COMPREHENSIVE INCOME (LOSS) NOT TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQ UENT PERIODS		
Net fair value change on financial assets at fair value through other comprehensive income - equity instruments	91,095	15,499
Total other comprehensive income that will not be reclassified to profit or loss, net of tax	91,095	15,499
Total other comprehensive income	91,095	15,499
Total comprehensive income	296,899	89,652
EARNINGS PER SHARE		
Basic earnings (loss) per share	0.001	0.000

01/01/2026-31/03/2026	Actuals/Omani Rial/Unaudited		
Statement of Surplus / Deficit in Participants Takaful Fund (PTF)	General Takaful	Family Takaful	Total
PARTICULARS			
Takaful revenue	5,300,590	3,437,803	8,738,393
Takaful cost	6,291,933	5,593,804	11,885,737
Re-takaful net result gain / (loss)	430,546	2,095,667	2,526,213
Gross margin	(560,797)	(60,334)	(621,131)
Income from sukaiks		70,659	70,659
Income from placements with islamic banks and other financial institutions	66,229	78,788	145,017
Income from investments in shares and other securities		151,623	151,623
Amortisation of deferred cost (takaful)	84,666	439,491	524,157
Amortisation of deferred profit (re-takaful)	(23,828)	(150,852)	(174,680)
Net investment returns	(555,406)	(47,903)	(603,309)
Mudarib fees expense	33,115	150,535	183,650
Total takaful expenses	33,115	150,535	183,650
Other income	36,109	183,560	219,669
Surplus /(deficit) from takaful operations	(552,412)	(14,878)	(567,290)

01/01/2025-31/03/2025	Actuals/Omani Rial/Unaudited		
Statement of Surplus / Deficit in Participants Takaful Fund (PTF)	General Takaful	Family Takaful	Total
PARTICULARS			
Takaful revenue	5,442,019	3,723,445	9,165,464
Takaful cost	4,269,817	3,385,473	7,655,290
Re-takaful net result gain / (loss)	(1,029,617)	(796,002)	(1,825,619)
Gross margin	142,585	(458,030)	(315,445)
Income from sukaiks		14,257	14,257
Income from placements with islamic banks and other financial institutions	77,547	63,288	140,835
Income from investments in shares and other securities		32,789	32,789
Amortisation of deferred cost (takaful)	103,065	332,942	436,007
Amortisation of deferred profit (re-takaful)	(79,902)	(144,367)	(224,269)
Net investment returns	196,969	(536,271)	(339,302)
Mudarib fees expense	38,774	55,167	93,941
Total takaful expenses	38,774	55,167	93,941
Other income	31,925	239,842	271,767
Surplus /(deficit) from takaful operations	190,120	(351,596)	(161,476)

01/01/2025-31/12/2025	Actuals/Omani Rial/Unaudited		
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 sukaiks	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)