

01/01/2026-31/03/2026		Actuals/Omani Rial/Unaudited			
Statement of Cash flows, Indirect Method		Participants Takaful Fund (PTF)			
		Takaful Institution	Family	General	Total
PARTICULARS					
STATEMENT OF CASH FLOWS					
TAKAFUL SECTOR					
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES					
Profit (loss) before tax	121,625				121,625
Surplus / (deficit) from takaful operations		(14,878)	(552,412)	(567,290)	(567,290)
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)					
Adjustments for wakalah bank deposits	(50,054)				(50,054)
Adjustments for profit from sukkuk	53,369				53,369
Adjustments for rentals of musharakah agreement	993				993
Rental income from investment in real estate	61,532				61,532
Adjustments for depreciation and amortisation expense	75,401				75,401
Adjustments for provision for employees' end of service benefits	24,168				24,168
Net gains / (losses) from investments	(22,324)				(22,324)
Other adjustments to reconcile profit (loss)	11,240				11,240
Total adjustments to reconcile profit (loss)	(30,829)			0	(30,829)
WORKING CAPITAL CHANGES					
Receivables from PTF	(5,396)				(5,396)
Re Takaful arrangements assets		(504,917)	(3,127,584)	(3,632,501)	(3,632,501)
Accounts and other payables	(773,180)	(349,520)	1,480,807	1,131,287	358,107
Payable to Takaful Operator		(318,994)	324,390	5,396	5,396
Takaful arrangement liabilities		6,283,943	(280,619)	6,003,324	6,003,324
Other Liabilities and accruals	(363,468)	(130,639)	649,417	518,778	155,310
Total increase (decrease) in working capital	(1,142,044)	4,979,873	(953,589)	4,026,284	2,884,240
Net cash flows from (used in) operations	(1,051,248)	4,964,995	(1,506,001)	3,458,994	2,407,746
Payment for employee end of term benefits	(6,075)				(6,075)
Net cash flows from (used in) operating activities	(1,057,323)	4,964,995	(1,506,001)	3,458,994	2,401,671
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES					
Proceeds from sale of financial assets at fair value through other comprehensive income			1,335,454	1,335,454	1,335,454
Purchase of financial assets at fair value through other comprehensive income	684,260	1,643,716		1,643,716	2,327,976
Purchase of financial assets at fair value through profit or loss	3,141,072	2,885,496		2,885,496	6,026,568
Rental income received (net)	61,532				61,532
Purchase of property, plant and equipment, classified as investing activities	188,572				188,572
Placement of deposits			(500,000)	(500,000)	(500,000)
Maturity of deposits	9,500,000	3,500,000		3,500,000	13,000,000
Other inflows (outflows) of cash, classified as investing activities	313,027				313,027
Net cash flows from (used in) investing activities	5,860,655	(1,029,212)	835,454	(193,758)	5,666,897
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES					
Issue of share capital	(6,000,000)				(6,000,000)
Net movement in term loans	1,005,334				1,005,334
Finance cost paid	56,978				56,978
Other inflows (outflows) of cash	(365,000)				(365,000)
Net cash flows from (used in) financing activities	(5,416,644)			0	(5,416,644)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(613,312)	3,935,783	(670,547)	3,265,236	2,651,924
Net increase (decrease) in cash and cash equivalents	(613,312)	3,935,783	(670,547)	3,265,236	2,651,924
Cash and cash equivalents at beginning of period	1,065,409	3,228,046	843,298	4,071,344	5,136,753
Cash and cash equivalents at end of period	452,097	7,163,829	172,751	7,336,580	7,788,677

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PARTICULARS					
STATEMENT OF CASH FLOWS					
TAKAFUL SECTOR					
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES					
Profit (loss) before tax	108,675				108,675
Surplus / (deficit) from takaful operations		(351,596)	190,120	(161,476)	(161,476)
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)					
Adjustments for wakalah bank deposits	(62,312)				(62,312)
Adjustments for profit from sukkuk	33,288				33,288
Adjustments for rentals of musharakah agreement	1,930				1,930
Rental income from investment in real estate	22,167				22,167
Adjustments for finance costs	40,925				40,925
Adjustments for depreciation and amortisation expense	76,114				76,114
Adjustments for provision for employees' end of service benefits	24,476				24,476
Net gains / (losses) from investments	(656)				(656)
Total adjustments to reconcile profit (loss)	26,334			0	26,334
WORKING CAPITAL CHANGES					
Receivables from PTF	18,930				18,930
Re Takaful arrangements assets		(678,542)	1,564,564	886,022	886,022
Accounts and other payables	(11,905)	(235,515)	(741,777)	(977,292)	(989,197)
Payable to Takaful Operator		(53,082)	34,152	(18,930)	(18,930)
Takaful arrangement liabilities		(69,995)	(420,946)	(490,941)	(490,941)
Re-takaful arrangement liabilities		(227,555)		(227,555)	(227,555)
Other Liabilities and accruals	(1,102,666)	758,839	56,020	814,859	(287,807)
Total increase (decrease) in working capital	(1,095,641)	(505,850)	492,013	(13,837)	(1,109,478)
Net cash flows from (used in) operations	(960,632)	(857,446)	682,133	(175,313)	(1,135,945)
Payment for employee end of term benefits	(63,358)				(63,358)
Net cash flows from (used in) operating activities	(1,023,990)	(857,446)	682,133	(175,313)	(1,199,303)
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES					
Proceeds from sale of financial assets at fair value through other comprehensive income		2,651		2,651	2,651
Purchase of financial assets at fair value through other comprehensive income	3,518,149		(800,000)	(800,000)	2,718,149
Rental income received (net)	22,167				22,167
Purchase of property, plant and equipment, classified as investing activities	121,644				121,644
Other inflows (outflows) of cash, classified as investing activities	668,184				668,184
Net cash flows from (used in) investing activities	(2,949,442)	2,651	800,000	802,651	(2,146,791)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES					
Net movement in term loans	3,036,348				3,036,348

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON
27 Apr 2026

Finance cost paid	(63,252)				(63,252)
Other inflows (outflows) of cash	(255,000)				(255,000)
Net cash flows from (used in) financing activities	2,844,600			0	2,844,600
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(1,128,832)	(854,795)	1,482,133	627,338	(501,494)
Net increase (decrease) in cash and cash equivalents	(1,128,832)	(854,795)	1,482,133	627,338	(501,494)
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	111,377	709,077	1,787,968	2,497,045	2,608,422