Statement of income and other comprehensive income of the takaful institution	Takaful 01/04/2026-30/06/2026	Takaful 01/04/2025-30/06/2025	Takaful 01/01/2026-30/06/2026
			Actuals/Omani Rial/Unaudited
STATEMENT OF COMPREHENSIVE INCOME			
INSURANCE SECTOR			
PROFIT (LOSS)			
INCOME FOR SHAREHOLDERS			
Wakala fee from PTF	2,580,396	2,724,674	4,966,759
Investment income - net	**134,086**	**135,112**	**276,717**
Mudarib share	127,858	111,446	311,507
Total income for shareholders	**2,842,340**	**2,971,232**	**5,554,983**
General and administrative expense	**1,359,620**	**1,024,949**	**2,826,099**
Rental cost	993	1,929	1,986
Commission expenses	1,374,808	1,653,989	2,487,114
Takaful Service acquisition service expense	20,600	66,728	31,840
Profit (loss) before zakah and tax	**86,319**	**223,637**	**207,944**
Taxation	330,000	172,098	245,821
Net Profit / (Loss)	**(243,681)**	**51,539**	**(37,877)**
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			
Net change in fair value	(78,800)		12,295
Share of other comprehensive income of associates and joint ventures	0		0
Miscellaneous other comprehensive income that will be reclassified to profit or loss, net of tax	5,623	5,673	5,623
Total other comprehensive income that will be reclassified to profit or loss, net of tax	**(73,177)**	**5,673**	**17,918**
OTHER COMPREHENSIVE INCOME (LOSS) NOT TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQ UENT PERIODS			
Total other comprehensive income	**(73,177)**	**5,673**	**17,918**
Total comprehensive income	**(316,858)**	**57,212**	**(19,959)**
EARNINGS PER SHARE			
Basic earnings (loss) per share	0.000	0.001	0.001

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

01/01/2026-30/06/2026		Actuals/Omani Rial/Unaudited	
Statement of Surplus / Deficit in Participants Takaful Fund (PTF)	General Takaful	Family Takaful	Total
PARTICULARS			
Takaful revenue	6,461,626	11,028,119	17,489,745
Takaful cost	8,770,012	11,499,994	20,270,006
Re-takaful net result gain / (loss)	2,620,244	131,525	2,751,769
Gross margin	**311,858**	**(340,350)**	**(28,492)**
Income from investments in shares and other securities	478,746	144,261	623,007
Amortisation of deferred cost (takaful)	900,936	191,664	1,092,600
Amortisation of deferred profit (re-takaful)	(362,898)	(58,442)	(421,340)
Net investment returns	**252,566**	**(329,311)**	**(76,745)**
Mudarib fees expense	239,373	72,131	311,504
Total takaful expenses	**239,373**	**72,131**	**311,504**
Other income	368,315	59,484	427,799
Surplus /(deficit) from takaful operations	**381,508**	**(341,958)**	**39,550**

01/01/2025-30/06/2025		Actuals/Omani Rial/Unaudited	
Statement of Surplus / Deficit in Participants Takaful Fund (PTF)	General Takaful	Family Takaful	Total
PARTICULARS			
Takaful revenue	7,254,450	10,690,172	17,944,622
Takaful cost	5,347,516	11,005,507	16,353,023
Re-takaful net result gain / (loss)	547,175	(1,520,684)	(973,509)
Gross margin	**2,454,109**	**(1,836,019)**	**618,090**
Income from sukuks	235,633	175,144	410,777
Amortisation of deferred cost (takaful)	418,679	191,131	609,810
Amortisation of deferred profit (re-takaful)	(305,625)	(146,688)	(452,313)
Net investment returns	**2,576,688**	**(1,705,318)**	**871,370**
Mudarib fees expense	117,816	87,574	205,390
Total takaful expenses	**117,816**	**87,574**	**205,390**
Other income	313,680	65,495	379,175
Surplus /(deficit) from takaful operations	**2,772,552**	**(1,727,397)**	**1,045,155**

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			
Gross margin			**0**
Net investment returns			**0**
Total takaful expenses			**0**
Surplus /(deficit) from takaful operations			**0**

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