01/01/2026-30/06/2026 Statement of Cash flows, Indirect Method	Actuals/Omani Rial/Unaudited				
		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	207,944				207,944
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)					
Adjustments for wakalah bank deposits	(65,413)				(65,413)
Adjustments for profit from sukuk	151,215				151,215
Adjustments for rentals of musharakah agreement	31,840				31,840
Rental income from investment in real estate	44,781				44,781
Adjustments for finance costs	1,986				1,986
Adjustments for depreciation and amortisation expense	150,544				150,544
Adjustments for provision for employees' end of service benefits	39,016				39,016
Net gains / (losses) from investments	(4,442)				(4,442)
Total adjustments to reconcile profit (loss)	(33,581)			0	(33,581)
WORKING CAPITAL CHANGES					
Receivables from Takaful Operator	(725,234)				(725,234)
Allocation charges for income of Wakala Fee / Front end fee receivable	(26,946)				(26,946)
Accounts and other payables	(583,437)				(583,437)
Other Liabilities and accruals	(351,095)				(351,095)
Total increase (decrease) in working capital	(1,686,712)			0	(1,686,712)
Net cash flows from (used in) operations	(1,512,349)			0	(1,512,349)
Payment for employee end of term benefits	(6,076)				(6,076)
Net cash flows from (used in) operating activities	(1,518,425)			0	(1,518,425)
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES					
Rental income received (net)	44,781				44,781
Purchase of property, plant and equipment, classified as investing activities	209,741				209,741
Interest received	301,403				301,403
Net movement in other short term deposits / islamic deposits	9,500,000				9,500,000
Other inflows (outflows) of cash, classified as investing activities	(3,638,951)				(3,638,951)
Net cash flows from (used in) investing activities	5,997,492			0	5,997,492
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES					
Issue of share capital	(6,000,000)				(6,000,000)
Net movement in term loans	1,020,044				1,020,044
Finance cost paid	20,675				20,675
Other inflows (outflows) of cash	(373,000)				(373,000)
Net cash flows from (used in) financing activities	(5,373,631)			0	(5,373,631)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(894,564)			0	(894,564)
Net increase (decrease) in cash and cash equivalents	(894,564)			0	(894,564)
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	**170,845**	**5,463,335**	**1,637,721**	**7,101,056**	**7,271,901**

01/04/2025-30/06/2025 Statement of Cash flows, Indirect Method	Actuals/Omani Rial/Unaudited				
		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					223,637
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)					
WORKING CAPITAL CHANGES					
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES					
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES					
Cash and cash equivalents at end of period	**776,420**	**854,061**	**2,539,320**	**3,393,381**	**4,169,801**

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