01/01/2026-30/09/2026 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	348,010				348,010
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)					
Adjustments for wakalah bank deposits	(77,474)				(77,474)
Adjustments for profit from sukuk	244,580				244,580
Adjustments for rentals of musharakah agreement	53,701				53,701
Rental income from investment in real estate	66,091				66,091
Adjustments for finance costs	1,986				1,986
Adjustments for depreciation and amortisation expense	209,173				209,173
Adjustments for provision for employees' end of service benefits	54,451				54,451
Other adjustments to reconcile profit (loss)	17,640				17,640
Total adjustments to reconcile profit (loss)	(51,194)			0	(51,194)
WORKING CAPITAL CHANGES					
Receivables from PTF	(1,314,109)				(1,314,109)
Receivables from Takaful Operator	(347,119)				(347,119)
Wakalah fee receivable	127,811				127,811
Accounts and other payables	(212,349)				(212,349)
Other Liabilities and accruals	(6,075)				(6,075)
Total increase (decrease) in working capital	(1,751,841)			0	(1,751,841)
Net cash flows from (used in) operations	(1,455,025)			0	(1,455,025)
Net cash flows from (used in) operating activities	(1,455,025)			0	(1,455,025)
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES					
Proceeds from sale of financial assets at fair value through other comprehensive income	9,704,000				9,704,000
Rental income received (net)	66,091				66,091
Purchase of property, plant and equipment, classified as investing activities	320,975				320,975
Dividends received	379,022				379,022
Interest received	(3,146,076)				(3,146,076)
Finance income received	(286,000)				(286,000)
Net cash flows from (used in) investing activities	6,396,062			0	6,396,062
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES					
Issue of share capital	(6,000,000)				(6,000,000)
Dividends paid	(606,886)				(606,886)
Net movement in term loans	53,701				53,701
Finance cost paid	68,214				68,214
Other inflows (outflows) of cash	(575,500)				(575,500)
Net cash flows from (used in) financing activities	(5,983,127)			0	(5,983,127)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(1,042,090)			0	(1,042,090)
Net increase (decrease) in cash and cash equivalents	(1,042,090)			0	(1,042,090)
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	**23,319**	**4,535,848**	**66,330**	**4,602,178**	**4,625,497**

01/01/2025-30/09/2025 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	723,022				723,022
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)					
Adjustments for wakalah bank deposits	(217,313)				(217,313)
Adjustments for profit from sukuk	107,723				107,723
Adjustments for rentals of musharakah agreement	118,837				118,837
Rental income from investment in real estate	64,356				64,356
Adjustments for finance costs	5,789				5,789
Adjustments for depreciation and amortisation expense	240,849				240,849
Adjustments for provision for employees' end of service benefits	51,615				51,615
Total adjustments to reconcile profit (loss)	27,698			0	27,698
WORKING CAPITAL CHANGES					
Receivables from PTF	1,754,108				1,754,108
Receivables from Takaful Operator	134,663				134,663
Wakalah fee receivable	(367,716)				(367,716)
Accounts and other payables	(138,861)				(138,861)
Total increase (decrease) in working capital	1,382,194			0	1,382,194
Net cash flows from (used in) operations	2,132,914			0	2,132,914
Payment for employee end of term benefits	(8,152)				(8,152)
Net cash flows from (used in) operating activities	2,124,762			0	2,124,762
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES					
Rental income received (net)	64,356				64,356
Purchase of property, plant and equipment, classified as investing activities	419,248				419,248
Purchase of intangible assets, classified as investing activities	18,377				18,377
Dividends received	801,471				801,471
Interest received	(499,883)				(499,883)
Finance income received	(1,064,580)				(1,064,580)
Net cash flows from (used in) investing activities	(1,136,261)			0	(1,136,261)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES					
Dividends paid	1,504,345				1,504,345
Net movement in term loans	98,541				98,541
Finance cost paid	64,411				64,411
Other inflows (outflows) of cash	(510,000)				(510,000)
Net cash flows from (used in) financing activities	(1,980,215)			0	(1,980,215)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(991,714)			0	(991,714)
Net increase (decrease) in cash and cash equivalents	(991,714)			0	(991,714)
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	**248,495**	**827,610**	**3,959,139**	**4,786,749**	**5,035,244**

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