

01/01/2025-30/09/2025		Actuals/Omani Rial/Unaudited			
Statement of Financial position		Statement of financial position of the managed Participants Takaful Fund (PTF)			
	Takaful Institution	Family	General	Total	Grand total
PARTICULARS					
ASSETS					
Cash and cash equivalents	248,495	827,610	3,959,139	4,786,749	5,035,244
Wakalah bank deposits	5,204,000	9,500,000	1,500,000	11,000,000	16,204,000
Receivables from PTF	1,441,779				1,441,779
Takaful arrangement assets			33,768	33,768	33,768
Re Takaful arrangement assets		19,361,380	3,609,736	22,971,116	22,971,116
Takaful Service acquisition service income receivable	3,140,578				3,140,578
Other receivables and prepayments	756,498	239,817	1,232,542	1,472,359	2,228,857
Financial assets at fair value through other comprehensive income	1,032,290	2,912,212		2,912,212	3,944,502
Financial assets at amortised cost	2,499,883	2,984,052		2,984,052	5,483,935
Deferred tax asset	831,357				831,357
Investment property	1,800,000				1,800,000
Right-of-use assets	79,178				79,178
Property, plant and equipment	415,826				415,826
Intangible assets other than goodwill	426,618				426,618
Total assets	17,876,502	35,825,071	10,335,185	46,160,256	64,036,758
LIABILITIES, PARTICIPANTS' FUND AND EQ UTILITY					
LIABILITIES					
Takaful arrangement liabilities		34,925,054	15,800,372	50,725,426	50,725,426
Re-takaful arrangement liabilities		0	128,266	128,266	128,266
Accounts and other payables	293,295	379,199	1,253,035	1,632,234	1,925,529
Payable to Takaful Operator		1,158,596	283,183	1,441,779	1,441,779
Takaful Service acquisition service income payable	835,108				835,108
Lease liabilities	81,301				81,301
Provisions for employee benefits	160,861				160,861
Total liabilities	1,370,565	36,462,849	17,464,856	53,927,705	55,298,270
PARTICIPANTS TAKAFUL FUND (PTF)					
Surplus/(deficit) in Participants Takaful Fund (PTF)		(658,499)	(7,129,671)	(7,788,170)	(7,788,170)
Investment fair value reserve		20,721		20,721	20,721
Participants Takaful Fund (PTF)		(637,778)	(7,129,671)	(7,767,449)	(7,767,449)
SHAREHOLDERS' EQ UTILITY					
EQ UTILITY ATTRIBUTABLE TO OWNERS OF PARENT					
Share capital	16,000,000				16,000,000
Retained earnings (Accumulated losses)	(7,420,031)				(7,420,031)
Other equity interest	6,000,000				6,000,000
Legal reserve	1,436,739				1,436,739
Investment fair value reserve	489,229				489,229
Total equity attributable to owners of parent	16,505,937			0	16,505,937
Total Shareholders' equity	16,505,937			0	16,505,937
Total liabilities, participant's takaful fund and equity	17,876,502	35,825,071	10,335,185	46,160,256	64,036,758

01/01/2024-30/09/2024		Actuals/Omani Rial/Unaudited			
Statement of Financial position		Statement of financial position of the managed Participants Takaful Fund (PTF)			
	Takaful Institution	Family	General	Total	Grand total
PARTICULARS					
ASSETS					
Cash and cash equivalents	549,129	519,902	1,629,642	2,149,544	2,698,673
Wakalah bank deposits	5,754,000	10,750,000	1,750,000	12,500,000	18,254,000
Receivables from PTF	4,396,344				4,396,344
Re Takaful arrangement assets		7,774,352	5,877,876	13,652,228	13,652,228
Takaful Service acquisition service income receivable	1,922,373				1,922,373
Other receivables and prepayments	1,060,483	479,869	642,819	1,122,688	2,183,171
Financial assets at fair value through other comprehensive income		909,018		909,018	909,018
Financial assets at amortised cost	2,000,000	500,000		500,000	2,500,000
Deferred tax asset	1,094,062				1,094,062
Investment property	1,262,425				1,262,425
Right-of-use assets	143,294				143,294
Property, plant and equipment	394,248				394,248
Intangible assets other than goodwill	510,602				510,602
Total assets	19,086,960	20,933,141	9,900,337	30,833,478	49,920,438
LIABILITIES, PARTICIPANTS' FUND AND EQ UTILITY					
LIABILITIES					
Takaful arrangement liabilities		16,480,232	14,026,865	30,507,097	30,507,097
Accounts and other payables	123,300	2,028,047	225,338	2,253,385	2,376,685
Payable to Takaful Operator		3,693,092	703,252	4,396,344	4,396,344
Borrowings	2,726,548				2,726,548
Lease liabilities	151,501				151,501
Deferred tax liabilities	1,577,585				1,577,585
Provisions for employee benefits	139,685				139,685
Total liabilities	4,718,619	22,201,371	14,955,455	37,156,826	41,875,445
PARTICIPANTS TAKAFUL FUND (PTF)					
Surplus/(deficit) in Participants Takaful Fund (PTF)		(1,279,248)	(5,055,118)	(6,334,366)	(6,334,366)
Investment fair value reserve		11,018		11,018	11,018
Participants Takaful Fund (PTF)		(1,268,230)	(5,055,118)	(6,323,348)	(6,323,348)
SHAREHOLDERS' EQ UTILITY					
EQ UTILITY ATTRIBUTABLE TO OWNERS OF PARENT					
Share capital	16,000,000				16,000,000
Retained earnings (Accumulated losses)	(9,068,398)				(9,068,398)
Other equity interest	6,000,000				6,000,000
Legal reserve	1,436,739				1,436,739
Total equity attributable to owners of parent	14,368,341			0	14,368,341
Total Shareholders' equity	14,368,341			0	14,368,341
Total liabilities, participant's takaful fund and equity	19,086,960	20,933,141	9,900,337	30,833,478	49,920,438

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON
28 Oct 2025

Net assets per share attributable to shareholders

0.039

0.039

01/01/2024-31/12/2024		Actuals/Omani Rial/Unaudited			
Statement of Financial position		Statement of financial position of the managed Participants Takaful Fund (PTF)			
		Takaful Institution	Family	General	Total
PARTICULARS		Grand total			
ASSETS					
Cash and cash equivalents		1,240,209	1,563,872	305,835	1,869,707
Wakalah bank deposits		5,204,000	10,700,000	2,300,000	18,204,000
Receivables from PTF		3,402,991			3,402,991
Takaful arrangement assets			8,641,862	8,090,317	16,732,179
Takaful Service acquisition service income receivable		1,225,070			1,225,070
Other receivables and prepayments		895,359	586,215	65,135	1,546,709
Financial assets at fair value through other comprehensive income			1,764,574		1,764,574
Financial assets at amortised cost		2,000,000	500,000		2,500,000
Deferred tax asset		1,038,461			1,038,461
Investment property		1,800,000			1,800,000
Right-of-use assets		126,172			126,172
Property, plant and equipment		398,649			398,649
Intangible assets other than goodwill		485,185			485,185
Total assets		17,816,096	23,756,523	10,761,287	52,333,906
LIABILITIES, PARTICIPANTS' FUND AND EQ UITY					
LIABILITIES					
Takaful arrangement liabilities			23,589,454	12,734,989	36,324,443
Re-takaful arrangement liabilities			227,554	4,159	231,713
Accounts and other payables		286,996	121,590	1,094,320	1,502,906
Payable to Takaful Operator			1,377,386	2,025,605	3,402,991
Takaful Service acquisition service income payable		1,202,823			1,202,823
Borrowings		1,504,345			1,504,345
Lease liabilities		151,501			151,501
Provisions for employee benefits		118,210			118,210
Total liabilities		3,263,875	25,315,984	15,859,073	44,438,932
PARTICIPANTS TAKAFUL FUND (PTF)					
Surplus/(deficit) in Participants Takaful Fund (PTF)			(1,432,545)	(5,097,786)	(6,530,331)
Investment fair value reserve			(126,916)		(126,916)
Participants Takaful Fund (PTF)			(1,559,461)	(5,097,786)	(6,657,247)
SHAREHOLDERS' EQ UITY					
EQ UITY ATTRIBUTABLE TO OWNERS OF PARENT					
Share capital		16,000,000			16,000,000
Retained earnings (Accumulated losses)		(9,341,457)			(9,341,457)
Other equity interest		6,000,000			6,000,000
Legal reserve		1,436,739			1,436,739
Investment fair value reserve		456,939			456,939
Total equity attributable to owners of parent		14,552,221			14,552,221
Total Shareholders' equity		14,552,221			14,552,221
Total liabilities, participant's takaful fund and equity		17,816,096	23,756,523	10,761,287	52,333,906

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON
28 Oct 2025