01/01/2025-31/12/2025 Statement of Financial position		Statement of financial position of the managed Participants Takaful Fund (PTF)			Actuals/Omani Rial/Audited
	Takaful Instituition	Family	General	Total	Grand total
PARTICULARS					
ASSETS					
Cash and cash equivalents	**1,065,409**	**3,228,046**	**843,298**	**4,071,344**	**5,136,753**
Wakalah bank deposits	10,704,000	10,000,000	1,500,000	11,500,000	22,204,000
Receivables from PTF	1,265,104				1,265,104
Takaful arrangement assets			0		
Re Takaful arrangement assets		15,394,941	4,929,924	20,324,865	20,324,865
Other receivables and prepayments	151,494	851,035	1,040,560	1,891,595	2,043,089
Financial assets at fair value through other comprehensive income		3,698,258	3,023,156	6,721,414	6,721,414
Financial assets at amortised cost	2,968,379	4,405,473		4,405,473	7,373,852
Deferred tax asset	1,298,636				1,298,636
Investment property	1,725,000				1,725,000
Right-of-use assets	62,939				62,939
Property, plant and equipment	396,302				396,302
Intangible assets other than goodwill	403,191				403,191
Total assets	**20,040,454**	**37,577,753**	**11,336,938**	**48,914,691**	**68,955,145**
LIABILITIES, PARTICIPANTS' FUND AND EQUITY					
LIABILITIES					
Takaful arrangement liabilities		34,312,437	16,633,546	50,945,983	50,945,983
Re-takaful arrangement liabilities			284,465	284,465	284,465
Accounts and other payables	**836,936**	**972,667**	**408,424**	**1,381,091**	**2,218,027**
Payable to Takaful Operator		442,225	822,879	1,265,104	1,265,104
Wakala fee payable	720,655				720,655
Lease liabilities	81,301				81,301
Provisions for employee benefits	168,939				168,939
Total liabilities	**1,807,831**	**35,727,329**	**18,149,314**	**53,876,643**	**55,684,474**
PARTICIPANTS TAKAFUL FUND (PTF)					
Surplus/(deficit) in Participants Takaful Fund (PTF)		1,539,044	(6,803,492)	(5,264,448)	(5,264,448)
Investment fair value reserve		311,380	(8,884)	302,496	302,496
Participants Takaful Fund (PTF)		**1,850,424**	**(6,812,376)**	**(4,961,952)**	**(4,961,952)**
SHAREHOLDERS' EQUITY					
EQUITY ATTRIBUTABLE TO OWNERS OF PARENT					
Share capital	16,000,000				16,000,000
Retained earnings (Accumulated losses)	(11,654,704)				(11,654,704)
Other equity interest	12,000,000				12,000,000
Legal reserve	1,494,138				1,494,138
Investment fair value reserve	393,189				393,189
Total equity attributable to owners of parent	**18,232,623**			**0**	**18,232,623**
Total Shareholders' equity	**18,232,623**			**0**	**18,232,623**
Total liabilities, participant's takaful fund and equity	**20,040,454**	**37,577,753**	**11,336,938**	**48,914,691**	**68,955,145**

01/01/2024-31/12/2024 Statement of Financial position		Statement of financial position of the managed Participants Takaful Fund (PTF)			Actuals/Omani Rial/Audited
	Takaful Instituition	Family	General	Total	Grand total
PARTICULARS					
ASSETS					
Cash and cash equivalents	**1,240,209**	**1,563,872**	**305,835**	**1,869,707**	**3,109,916**
Wakalah bank deposits	5,204,000	10,700,000	2,300,000	13,000,000	18,204,000
Receivables from PTF	3,402,991				3,402,991
Re Takaful arrangement assets		6,334,524	8,090,317	14,424,841	14,424,841
Other receivables and prepayments	895,359	1,085,164	148,200	1,233,364	2,128,723
Financial assets at fair value through other comprehensive income		1,764,574		1,764,574	1,764,574
Financial assets at amortised cost	2,000,000	500,000		500,000	2,500,000
Deferred tax asset	1,245,575				1,245,575
Investment property	1,800,000				1,800,000
Right-of-use assets	126,172				126,172
Property, plant and equipment	398,648				398,648
Intangible assets other than goodwill	485,185				485,185
Total assets	**16,798,139**	**21,948,134**	**10,844,352**	**32,792,486**	**49,590,625**
LIABILITIES, PARTICIPANTS' FUND AND EQUITY					
LIABILITIES					
Takaful arrangement liabilities		18,460,693	15,018,269	33,478,962	33,478,962
Re-takaful arrangement liabilities		227,555	4,159	231,714	231,714
Accounts and other payables	**286,996**	**620,586**	**1,177,338**	**1,797,924**	**2,084,920**
Payable to Takaful Operator		1,840,214	1,562,777	3,402,991	3,402,991
Wakala fee payable	1,202,823				1,202,823
Takaful Service acquisition service income payable	0				
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**	**21,149,048**	**17,762,543**	**38,911,591**	**42,175,466**
PARTICIPANTS TAKAFUL FUND (PTF)					
Surplus/(deficit) in Participants Takaful Fund (PTF)		926,002	(6,918,191)	(5,992,189)	(5,992,189)
Investment fair value reserve		(126,916)		(126,916)	(126,916)
Participants Takaful Fund (PTF)		**799,086**	**(6,918,191)**	**(6,119,105)**	**(6,119,105)**
SHAREHOLDERS' EQUITY					
EQUITY ATTRIBUTABLE TO OWNERS OF PARENT					
Share capital	16,000,000				16,000,000
Retained earnings (Accumulated losses)	(10,359,414)				(10,359,414)
Other equity interest	6,000,000				6,000,000
Legal reserve	1,436,739				1,436,739
Property fair value reserve	456,939				456,939
Total equity attributable to owners of parent	**13,534,264**			**0**	**13,534,264**
Total Shareholders' equity	**13,534,264**			**0**	**13,534,264**

Total liabilities, participant's takaful fund and equity	**16,798,139**	**21,948,134**	**10,844,352**	**32,792,486**	**49,590,625**
Net assets per share attributable to shareholders	0.038				0.038