01/01/2026-30/06/2026 Statement of Financial position	Actuals/Omani Rial/Unaudited Statement of financial position of the managed Participants Takaful Fund (PTF)				
	Takaful Instituition	Family	General	Total	Grand total
PARTICULARS					
ASSETS					
Cash and cash equivalents	**170,845**	**5,463,335**	**1,637,721**	**7,101,056**	**7,271,901**
Wakalah bank deposits	1,204,000	6,500,000	2,000,000	8,500,000	9,704,000
Receivables from PTF	1,990,338				1,990,338
Re Takaful arrangement assets		17,680,828	8,308,080	25,988,908	25,988,908
Other receivables and prepayments	336,002	1,961,512	64,680	2,026,192	2,362,194
Financial assets at fair value through other comprehensive income	510,230	9,747,431	1,767,935	11,515,366	12,025,596
Financial assets at amortised cost	6,109,395	6,237,727		6,237,727	12,347,122
Deferred tax asset	1,052,815				1,052,815
Investment property	1,725,000				1,725,000
Right-of-use assets	32,333				32,333
Property, plant and equipment	521,296				521,296
Intangible assets other than goodwill	366,014				366,014
Total assets	**14,018,268**	**47,590,833**	**13,778,416**	**61,369,249**	**75,387,517**
LIABILITIES, PARTICIPANTS' FUND AND EQ UITY					
LIABILITIES					
Takaful arrangement liabilities		43,345,420	18,265,823	61,611,243	61,611,243
Accounts and other payables	**253,499**	**335,594**	**1,266,353**	**1,601,947**	**1,855,446**
Payable to Takaful Operator		666,328	1,324,010	1,990,338	1,990,338
Takaful Service acquisition service income payable	693,709				693,709
Borrowings	**1,020,044**				**1,020,044**
Lease liabilities	11,135				11,135
Provisions for employee benefits	200,217				200,217
Total liabilities	**2,178,604**	**44,347,342**	**20,856,186**	**65,203,528**	**67,382,132**
PARTICIPANTS TAKAFUL FUND (PTF)					
Surplus/(deficit) in Participants Takaful Fund (PTF)		1,980,691	(7,142,037)	(5,161,346)	(5,161,346)
Investment fair value reserve		1,262,800	64,267	1,327,067	1,327,067
Participants Takaful Fund (PTF)		**3,243,491**	**(7,077,770)**	**(3,834,279)**	**(3,834,279)**
SHAREHOLDERS' EQ UITY					
EQ UITY ATTRIBUTABLE TO OWNERS OF PARENT					
Share capital	16,000,000				16,000,000
Retained earnings (Accumulated losses)	(12,059,958)				(12,059,958)
Other equity interest	6,000,000				6,000,000
Legal reserve	1,494,138				1,494,138
Investment fair value reserve	405,484				405,484
Total equity attributable to owners of parent	**11,839,664**			**0**	**11,839,664**
Total Shareholders' equity	**11,839,664**			**0**	**11,839,664**
Total liabilities, participant's takaful fund and equity	**14,018,268**	**47,590,833**	**13,778,416**	**61,369,249**	**75,387,517**

01/01/2025-30/06/2025 Statement of Financial position	Actuals/Omani Rial/Unaudited Statement of financial position of the managed Participants Takaful Fund (PTF)				
	Takaful Instituition	Family	General	Total	Grand total
PARTICULARS					
ASSETS					
Cash and cash equivalents	**776,420**	**854,061**	**2,539,320**	**3,393,381**	**4,169,801**
Wakalah bank deposits	5,204,000	9,500,000	1,500,000	11,000,000	16,204,000
Receivables from PTF	3,583,361				3,583,361
Re Takaful arrangement assets		9,844,315	6,269,290	16,113,605	16,113,605
Other receivables and prepayments	605,013	2,702,126	0	2,702,126	3,307,139
Financial assets at fair value through profit or loss		0			
Financial assets at fair value through other comprehensive income	1,021,172	4,295,537		4,295,537	5,316,709
Financial assets at amortised cost	2,000,000	1,527,900		1,527,900	3,527,900
Deferred tax asset	831,841				831,841
Investment property	1,800,000				1,800,000
Right-of-use assets	95,417				95,417
Property, plant and equipment	447,878				447,878
Intangible assets other than goodwill	449,887				449,887
Total assets	**16,814,989**	**28,723,939**	**10,308,610**	**39,032,549**	**55,847,538**
LIABILITIES, PARTICIPANTS' FUND AND EQ UITY					
LIABILITIES					
Takaful arrangement liabilities		22,569,483	14,071,808	36,641,291	36,641,291
Accounts and other payables	**372,424**		**3,850,884**	**3,850,884**	**4,223,308**
Payable to Takaful Operator		2,551,855	1,031,506	3,583,361	3,583,361
Takaful Service acquisition service income payable	744,824				744,824
Borrowings	**2,043,114**				**2,043,114**
Lease liabilities	81,301				81,301
Provisions for employee benefits	147,198				147,198
Total liabilities	**3,388,861**	**25,121,338**	**18,954,198**	**44,075,536**	**47,464,397**
PARTICIPANTS TAKAFUL FUND (PTF)					
Surplus/(deficit) in Participants Takaful Fund (PTF)		3,698,555	(8,645,588)	(4,947,033)	(4,947,033)
Investment fair value reserve		(95,954)		(95,954)	(95,954)
Participants Takaful Fund (PTF)		**3,602,601**	**(8,645,588)**	**(5,042,987)**	**(5,042,987)**
SHAREHOLDERS' EQ UITY					
EQ UITY ATTRIBUTABLE TO OWNERS OF PARENT					
Share capital	16,000,000				16,000,000
Retained earnings (Accumulated losses)	(10,488,722)				(10,488,722)
Other equity interest	6,000,000				6,000,000
Legal reserve	1,436,739				1,436,739
Investment fair value reserve	478,111				478,111
Total equity attributable to owners of parent	**13,426,128**			**0**	**13,426,128**
Total Shareholders' equity	**13,426,128**			**0**	**13,426,128**
Total liabilities, participant's takaful fund and equity	**16,814,989**	**28,723,939**	**10,308,610**	**39,032,549**	**55,847,538**

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

01/01/2025-31/12/2025 Statement of Financial position	Actuals/Omani Rial/Unaudited Statement of financial position of the managed Participants Takaful Fund (PTF)				
	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
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 EQ UITY					
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' EQ UITY					
EQ UITY 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**

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