01/01/2026-30/09/2026 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	**23,319**	**4,535,848**	**66,330**	**4,602,178**	**4,625,497**
Wakalah bank deposits	1,000,000	6,811,000	2,189,000	9,000,000	10,000,000
Receivables from PTF	2,138,682				2,138,682
Re Takaful arrangement assets		18,753,235	7,654,471	26,407,706	26,407,706
Other receivables and prepayments	498,613	1,245,822	56,988	1,302,810	1,801,423
Financial assets at fair value through other comprehensive income	286,000	12,984,552	1,751,478	14,736,030	15,022,030
Financial assets at amortised cost	6,114,455	7,236,478		7,236,478	13,350,933
Deferred tax asset	725,624				725,624
Investment property	1,725,000				1,725,000
Right-of-use assets	32,333				32,333
Property, plant and equipment	592,498				592,498
Intangible assets other than goodwill	347,417				347,417
Total assets	**13,483,941**	**51,566,935**	**11,718,267**	**63,285,202**	**76,769,143**
LIABILITIES, PARTICIPANTS' FUND AND EQ UITY					
LIABILITIES					
Takaful arrangement liabilities		46,841,846	15,124,877	61,966,723	61,966,723
Accounts and other payables	**327,009**	**75,927**	**1,322,093**	**1,398,020**	**1,725,029**
Payable to Takaful Operator		573,629	1,565,053	2,138,682	2,138,682
Wakala fee payable	854,522				854,522
Borrowings	**606,886**				**606,886**
Lease liabilities	11,101				11,101
Provisions for employee benefits	214,302				214,302
Total liabilities	**2,013,820**	**47,491,402**	**18,012,023**	**65,503,425**	**67,517,245**
PARTICIPANTS TAKAFUL FUND (PTF)					
Surplus/(deficit) in Participants Takaful Fund (PTF)		2,632,059	(6,345,235)	(3,713,176)	(3,713,176)
Investment fair value reserve		1,443,474	51,479	1,494,953	1,494,953
Participants Takaful Fund (PTF)		**4,075,533**	**(6,293,756)**	**(2,218,223)**	**(2,218,223)**
SHAREHOLDERS' EQ UITY					
EQ UITY ATTRIBUTABLE TO OWNERS OF PARENT					
Share capital	16,000,000				16,000,000
Retained earnings (Accumulated losses)	(12,455,206)				(12,455,206)
Other equity interest	6,000,000				6,000,000
Legal reserve	1,494,138				1,494,138
Investment fair value reserve	431,189				431,189
Total equity attributable to owners of parent	**11,470,121**			**0**	**11,470,121**
Total Shareholders' equity	**11,470,121**			**0**	**11,470,121**
Total liabilities, participant's takaful fund and equity	**13,483,941**	**51,566,935**	**11,718,267**	**63,285,202**	**76,769,143**

01/01/2025-30/09/2025 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	**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	1,441,589				1,441,589
Takaful arrangement assets			33,768	33,768	33,768
Re Takaful arrangement assets		18,157,078	3,609,736	21,766,814	21,766,814
Other receivables and prepayments	756,688	1,891,840		1,891,840	2,648,528
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	1,038,461				1,038,461
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	**14,943,028**	**36,272,792**	**9,102,643**	**45,375,435**	**60,318,463**
LIABILITIES, PARTICIPANTS' FUND AND EQ UITY					
LIABILITIES					
Takaful arrangement liabilities		33,444,486	15,800,372	49,244,858	49,244,858
Re-takaful arrangement liabilities		0	128,266	128,266	128,266
Accounts and other payables	**293,294**		**2,051,715**	**2,051,715**	**2,345,009**
Payable to Takaful Operator		1,158,406	283,373	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	**1,370,564**	**34,602,892**	**18,263,726**	**52,866,618**	**54,237,182**
PARTICIPANTS TAKAFUL FUND (PTF)					
Surplus/(deficit) in Participants Takaful Fund (PTF)		1,649,179	(9,161,083)	(7,511,904)	(7,511,904)
Investment fair value reserve		20,721		20,721	20,721
Participants Takaful Fund (PTF)		**1,669,900**	**(9,161,083)**	**(7,491,183)**	**(7,491,183)**
SHAREHOLDERS' EQ UITY					
EQ UITY ATTRIBUTABLE TO OWNERS OF PARENT					
Share capital	16,000,000				16,000,000
Retained earnings (Accumulated losses)	(10,353,504)				(10,353,504)
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	**13,572,464**			**0**	**13,572,464**
Total Shareholders' equity	**13,572,464**			**0**	**13,572,464**
Total liabilities, participant's takaful fund and equity	**14,943,028**	**36,272,792**	**9,102,643**	**45,375,435**	**60,318,463**

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON 26 Oct 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 26 Oct 2026