Bismillah AR AR ..... As Salaam Alaikum WR WB

Ladies and Gentlemen on behalf of the Board of Directors and the Management of Qatar Islamic Insurance Group I welcome you all to the Investors' conference for 30.06.2023.

I am Waleed Abu Arjah, the Investors Relations Officer at Qatar Islamic Insurance Group and I will give you a snapshot of the financial results of QIIG as at 30.06.2023. Mr. Bashir Abdul Razeq, Accounts Manager and Mr. Muhammad Ashraf, Executive Manager, Risk Management also joining us here.

During the period the Group booked Gross Written Contribution of QAR 282 million compared to QAR 250 million during the same period in 2022 registering 13 % growth YOY. The Policyholders' Fund generated a deficit of QAR 965 thousand in 1st H 2023 compared to a surplus of QAR 40 million in 1st H 2022. The retained Policyholders' surplus stood at QAR 194 million as at 30.06.2023 compared to QAR 210 million as at 31-12-2022.

The Shareholders' Fund's total revenues grew by 23 % YOY to reach QAR 102 million compared to QAR 83 million in 1st H 2022. The Shareholders' Fund Net income increased from QAR 53 million in 1st H 2022 by 21 % to QAR 64 million in 1st H 2023. This translates into an increased Basic Earnings Per Share (EPS) of QAR 0,43 for 1st H 2023 compared to QAR 0,35 for 1st H 2022.

On Balance sheet side as at 30.06.2023 the policyholder's Equity stood at QAR 204 million in comparison to QAR 226 million as at 31.12.2022, whilst the Shareholder's equity stood at QAR 451 million compared to QAR 456 million as at 31.12.2022. The combined Total Assets of Policyholders' Fund and Shareholders' Fund stood at QAR 1,338 Billion as at 30.06.2023.

You can download the consolidated Financial Statements as at 30.06.2023 as well as the Investors' Presentation from Investors' Relations section of our website www.qiic.com.qa.

Thank you for your kind attention and now we are ready to answer your questions.