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 30.09.2023.

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 30.09.2023. Mr. Bashir Abdul Razeq, Executive Finance Manager and Mr. Muhammad Ashraf, Executive Manager, Risk Management also joining us here.

During the period the Group booked Gross Written Contribution of QAR 415 million compared to QAR 364 million during the same period in 2022 registering 14 % growth YOY. The Policyholders' Fund generated a deficit of QAR 16 million in 9M 2023 compared to a surplus of QAR 45 million in 9M 2022 thereby decreasing the retained Policyholders' surplus to QAR 180 million as at 30.09.2023 .

The Shareholders' Fund's total revenues grew by 29 % YOY to reach QAR 156 million compared to QAR 121 million in 9M 2022. The Shareholders' Fund Net income increased from QAR 76 million in 9M 2022 by 36 % to QAR 103 million in 9M 2023. This translates into an increased Basic Earnings Per Share (EPS) of QAR 0.69 for 9M 2023 compared to QAR 0.51 for 9M 2022.

On Balance sheet side as at 30.09.2023 the policyholder's Equity stood at QAR 187 million in comparison to QAR 226 million as at 31.12.2022, whilst the Shareholder's equity stood at QAR 490 million compared to QAR 456 million as at 31.12.2022. The combined Total Assets of Policyholders' Fund and Shareholders' Fund stood at QAR 1,342 Billion as at 30.09.2023.

You can download the consolidated Financial Statements as at 30.09.2023 as well as the Investors' Presentation from Investors' Relations section of our website www.qiic.com.qa.

I thank you for your kind attention and now we are open to answer your questions.