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 31.12.2024.

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 31.12.2024. Mr. Yasser Al Amly, Group CFO and Mr. Muhammad Ashraf, Director Risk Management also joining us here.

During the period the Group booked Gross Written Contribution of QAR 551 million compared to QAR 523 million during the same period in 2023 registering 5 % growth YOY. The Policyholders' Fund generated net deficit of QAR 36 million in for year 2024 compared to QAR 55 million for year 2023 thereby decreasing the retained Policyholders' surplus to QAR 97 million as at 31.12.2024 from QAR 138 million as at end of year 2023.

The Shareholders' Fund's total revenues grew by 5 % YOY to reach QAR 216 million compared to QAR 205 million in year 2023. The Shareholders' Fund Net income increased from QAR 143 million in year 2023 by 1 % to QAR 144 million in year 2024. This translates into an increased Basic Earnings Per Share (EPS) of QAR 0,96 for year 2024 compared to QAR 0,95 for year 2023.

On Balance sheet side as at 31.12.2024 the policyholder's Equity stood at QAR 114 million in comparison to QAR 155 million as at 31.12.2023, whilst the Shareholder's equity stood at QAR 594 million compared to QAR 530 million as at 31.12.2023. The combined Total Assets of Policyholders' Fund and Shareholders' Fund stood at QAR 1,390 Billion as at 31.12.2024.

You can download the consolidated Financial Statements as at 31.12.2024 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 ready to answer your questions.