

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 **30.9.2025**.

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 **30.9.2025**. Mr. Yasser Al Amly, Group Chief Financial Officer, Mr. Muhammad Ashraf, Director Risk Management joining us here.

During the period the Group Booked Recognized Takaful Contribution of QAR **364** million compared to QAR **413** million during the same period in **2024**. The policyholders fund generated surplus of QAR **23** million compared to a deficit of QAR **32** million in **9M 2024**.

The Shareholders' Fund's total revenues reached QAR **181** million compared to QAR **179** million in **9M 2024**. The Shareholders' Fund Net income increased from QAR **122** million in **9M 2024** to QAR **139** million in **9M 2025**. This translates into an increased Basic Earnings Per Share (EPS) of QAR **0.93** for **9M 2025** compared to QAR **0.81** for **9M 2024**.

On Balance sheet side as at **30.9.2025** the Total Shareholders' Equity stood at QAR **599** million compared to QAR **535** million respectively as at end **3rd Q 2024**. The combined Total Assets of Policyholders' Fund and Shareholders' Fund stood at QAR **1,208** Billion as at **30.9.2025**.

You can download the consolidated Financial Statements as at **30.9.2025** 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.