

Bismillah AR AR ..... As Salaam Alaykum 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 **31.12.2025**.

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 **31.12.2025**. Mr. Yasser Al Amly, Group CFO and Mr. Muhammad Ashraf, Director Risk Management are also joining us here.

During the period the Group booked Recognized Takaful Contribution of QAR **473** million compared to QAR **562** million during the same period in **2024**. The Policyholders' Fund generated net surplus of QAR **23** million in for year **2025** compared to deficit of QAR ( **76** ) million for year **2024** thereby increasing the retained Policyholders' surplus to QAR **73** million as at **31.12.2025** from QAR **55** million as at end of year **2024**.

The Shareholders' Fund's total revenues grew by **6 %** YOY to reach QAR **212** million compared to QAR **200** million in year **2024**. The Shareholders' Fund Net income increased from QAR **128** million in year **2024** by **19 %** to QAR **153** million in year **2025**. This translates into an increased Basic Earnings Per Share (EPS) of QAR **1,02** for year **2025** compared to QAR **0,86** for year **2024**.

On Balance sheet side as at **31.12.2025** the policyholder's Equity stood at QAR **93** million in comparison to QAR **72** million as at **31.12.2024**, whilst the Shareholder's equity stood at QAR **609** million compared to QAR **535** million as at **31.12.2024**. The combined Total Assets of Policyholders' Fund and Shareholders' Fund stood at QAR **1,258** Billion as at **31.12.2025**.

You can download the consolidated Financial Statements as at **31.12.2025** as well as the Investors' Presentation from Investors' Relations section of our website [www.qiic.com.qa](http://www.qiic.com.qa).

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