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Executives:

Yasser Al Amly - Group Chief Financial Officer

Muhammed Ashraf - Director Risk Management

Waleed Abu Arjah - Investor Relations Officer

Operator: Hello, everyone, and welcome to Qatar Islamic Insurance Company Conference Call. Please note that this call is being recorded.

I'd now like to hand the call over to Phibion for opening remarks.

Phibion Makuwerere: Thank you, Ellie. Good afternoon to you all and thank you for joining us today for the Qatar Islamic Insurance Company's 4Q and FY 2025 Earnings Conference Call.

On the call today from Qatar Insurance, we have Yasser Al Amly, the group's CFO; Muhammed Ashraf, Director, Risk Management; and Waleed Abu Arjah, Investor Relations Officer. And as usual, we'll have first the management team give an overview of the performance of the year and the quarter. And then immediately after that, we have a Q&A session.

Let me turn over the call to Waleed to begin the call. Over to you, sir, please go ahead.

Waleed Abu Arjah: Thank you very much. Thank you. Bismillah al-Rahman al-Rahim. Assalamu alaikum warahmatullahi wabarakatuh. 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 31st December, 2025.

I am Waleed Abu Arjah, the Investor Relations Officer at Qatar Islamic Insurance Group, and I will give you a snapshot of the financial results of QIIG as at 31st December, 2025. Mr. Yasser Al Amly, Group CFO, and Mr. Muhammed Ashraf, Director of Risk Management, are also joining us here.

During the period, the group Recognized Takaful Contribution of QR 473 million compared to QR 562 million during the same period in 2024. The Policyholders Fund generated net service of QR 23 million in the year 2025, compared to the previous year



of QR 76 million for year 2024. Thereby increasing the retained policyholder surplus to QR 73 million as at 31st December 2025 from QR 35 million as at the end of the year 2024. The shareholders' funds total revenue grew by 6% year-over-year to reach QR 212 million compared to QR 200 million in year 2024. The shareholders' fund's net income increased from QR 128 million in year 2024 by 19% to QR 153 million in year 2025. This translates into an increased basic earnings per share of QR 1.02 million for year 2025 compared to QR 0.86 million for year 2024.

On balance sheet side, as at 31st December 2025, the policyholders' equity stood at QR 93 million in comparison to QR 72 million as at 31st December 2024. While shareholders' equity stood at QR 609 million compared to QR 535 million as at 31st December 2024. The combined total assets of policyholders' fund and shareholders' funds stood at QR 1.258 billion as at 31st December 2025.

You can download the consolidated financial statement as at 31st December 2025 as well as the investor presentation from Investor Relations section of our website, www.qiic.com.qa.

I thank you all for your kind attention, and now we are ready to answer any questions. Thank you very much.

Operator:

We're opening the floor for question-and-answer session. If you'd like to ask a question, please press star followed by one on your telephone keypad. That's star followed by one on your telephone keypad.

We will pause for a brief moment to wait for the questions to come in. Again, if you'd like to ask a question, please press star followed by one on your telephone keypad.

Looks like we don't have any pending questions. I'd now like to hand the call back to Phibion for final remarks.

Phibion Makuwerere: Thank you, Ellie. It's Phibion here again. If we do not have questions on the line today, it brings us to the end of the call. But should you wish to ask questions at a future date, feel free to reach out to the management team directly or to QNB Financial Services. In many cases, it brings us to the end of the call today. Have a good afternoon.

Waleed Abu Arjah: Thank you very much. Thank you. Bye, see you.

Operator: Ending today's call, you may now disconnect. Goodbye.