

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 **30.6.2026**.

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 as at **30.06.2026** . Mr. Yasser Al Amly, Group CFO and Mr. Muhammed Ashraf, Director Risk Management, also joining us here.

During the period the Group booked Recognized Takaful Contribution of QAR **177** million compared to QAR **249** million during the same period in **2025** registering **29 %** decrease . The Policyholders' Fund booked Net deficit of QAR **7** million in **1H 2026** compared to surplus QAR **30** million in **1H 2025** .

The Shareholders' Fund's total revenues were QAR **85** million in **1H 2026** compared to QAR **98** million in **1H 2025**. The Shareholders' Fund Net income decreased from QAR **69** million in **1H 2025** to QAR **60** million in **1H 2026**. This translates into a decreased Basic Earnings Per Share (EPS) of QAR **0.40** for **1H 2026** compared to QAR **0.46** for **1H 2025**.

On Balance sheet side as at **30.6.2026** the Total Policyholders' Equity stood at QAR **82** million whilst Total Shareholders' Equity stood at QAR **595** million compared to QAR **93** million and QAR **609** million respectively as at **30-6-2025** . The combined Total Assets of Policyholders' Fund and Shareholders' Fund stood at QAR **1,276** Billion as at **30.6.2026**.

You can download the consolidated Financial Statements as at **30.6.2026** 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.