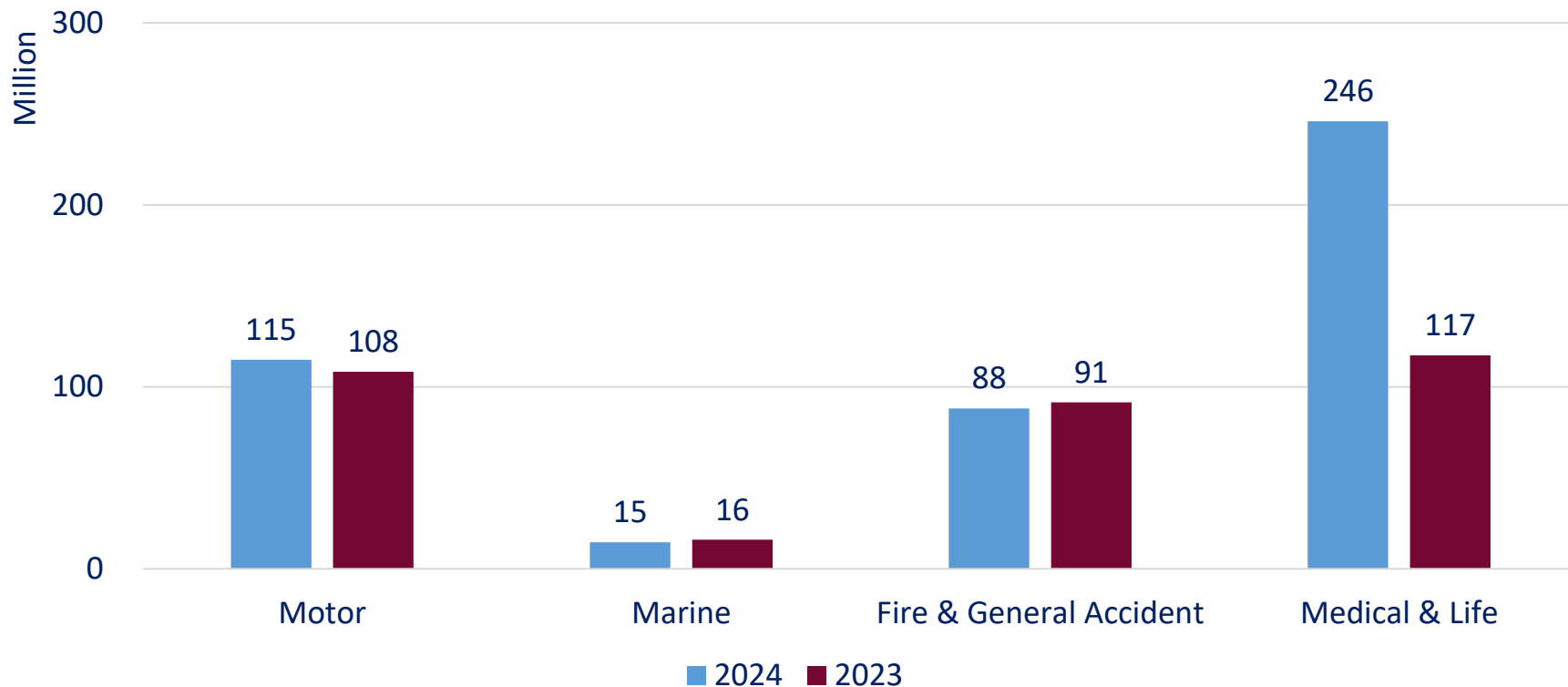
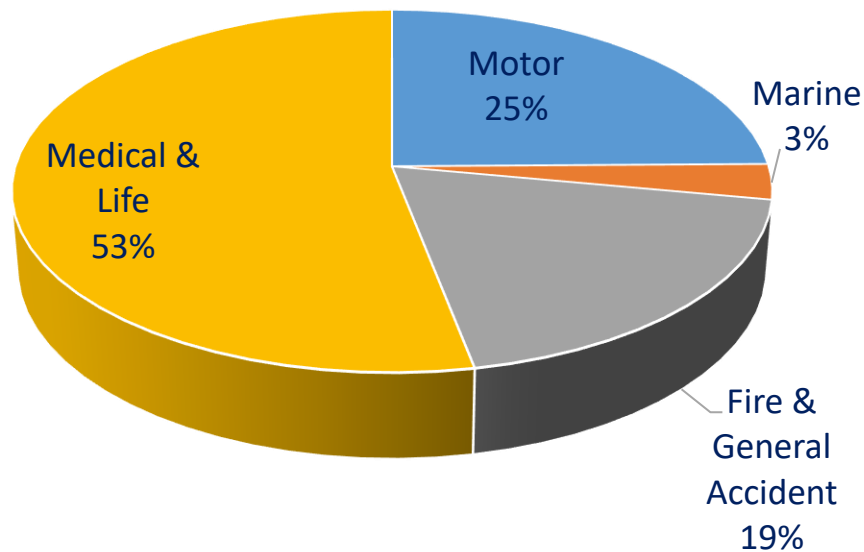


# Investor Meeting Presentation

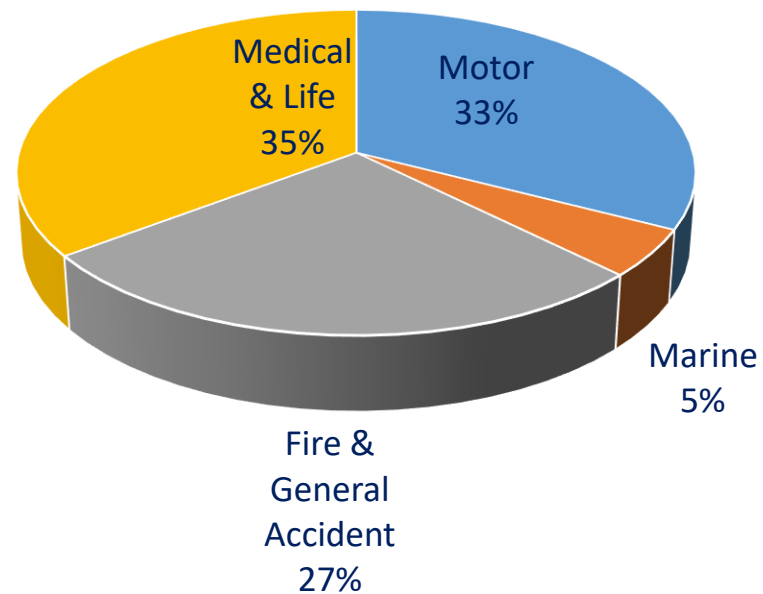
## Gross Contributions



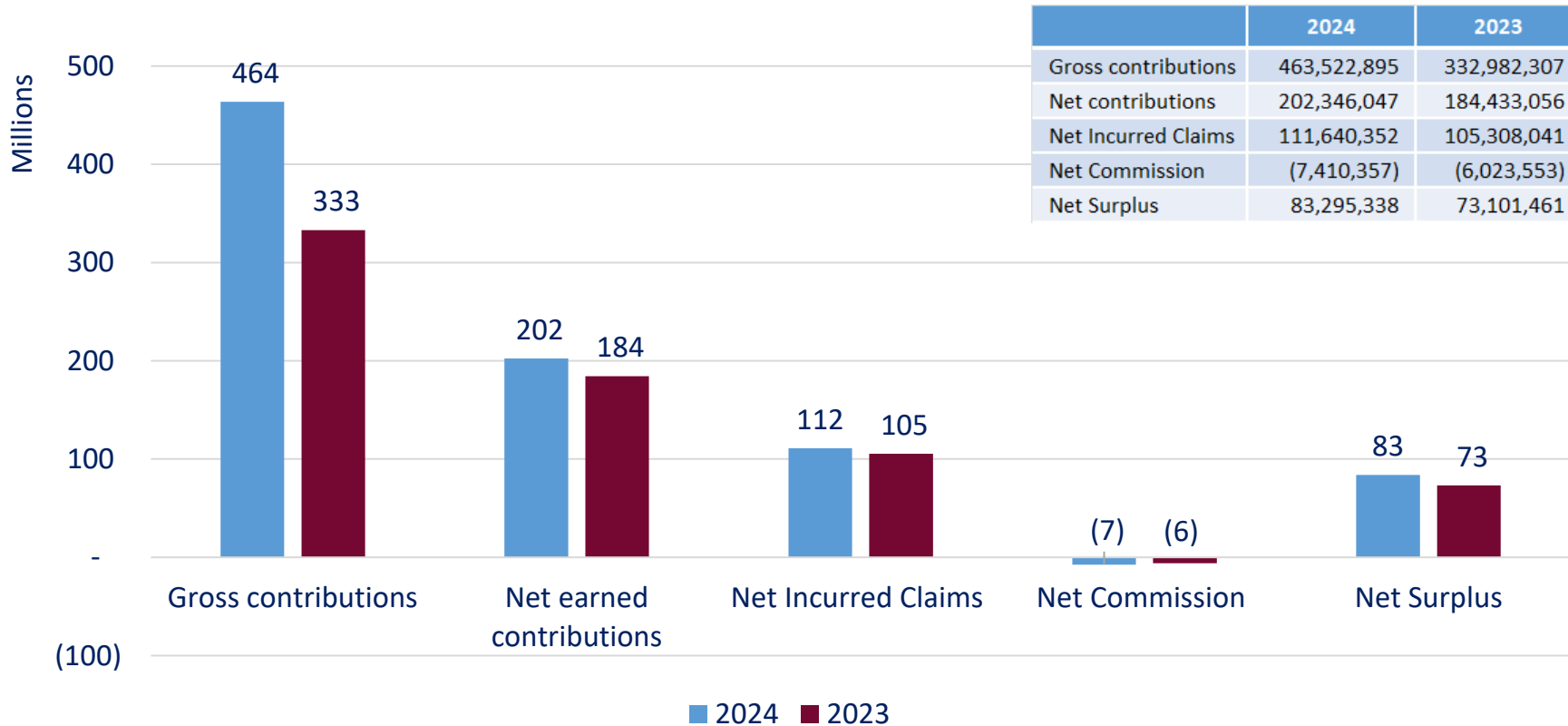
## Portfolio-Dec 2024



## Portfolio-Dec. 2023



# Insurance Performance –Up to 31 Dec 24



	2024	2023
Gross contributions	463,522,895	332,982,307
Net contributions	202,346,047	184,433,056
Net Incurred Claims	111,640,352	105,308,041
Net Commission	(7,410,357)	(6,023,553)
Net Surplus	83,295,338	73,101,461

# Shareholder's Performance –Up to 31 Dec 24

Description	31 Dec 2024	31 Dec 2023	Variance
<b>Surplus from Insurance operations</b>	<b>3,424</b>	<b>45,509</b>	<b>-92.48</b>
<b>Investment income</b>			
Wakala income	77,675,052	72,622,264	6.96
Mudarib income	3,744,994	2,460,754	52.19
Income from deposits & Sukuk	9,964,276	7,486,785	33.08
Dividend Income	5,190,838	6,112,138	-15.07
Net realized gain through equity	1,028,395	648,154	58.67
Income From Sale of Stake In Associate	1,079,994		
Profit share of associates	17,565,907	15,633,815	12.36
Net realized gain on sale of Investment Property	0	-49,470	-100.00
Gain on disposal of property and equipment	15,000	128,220	-88.30
Rental Income	11,791,960	12,205,360	-3.39
Other Income	3,746,547	6,003,408	-37.59
<b>Total Investment and other Income</b>	<b>131,802,963</b>	<b>123,251,428</b>	<b>6.94</b>
<b>Expenses</b>			
Depreciation	2,473,966	2,363,351	4.68
Ijarah Expense	161,580	163,524	-1.19
General & administrative expenses	44,119,984	41,462,691	6.41
Impairment loss on receivable	-9,941	54,059	-118.39
Fair value Gain / loss on Investment Properties	3,077,928	2,150,003	43.16
Impairment on ROU Properties	0	4,253,293	-100.00
Board of directors' remuneration	3,200,000	2,444,964	30.88
Impairment loss on investment at fair value through equity	3,082,850	5,830,467	-52.86
<b>Total Expenses</b>	<b>56,106,368</b>	<b>58,722,352</b>	<b>-7.90</b>
<b>Net income before Tax</b>	<b>75,700,019</b>	<b>64,574,585</b>	<b>17.23</b>