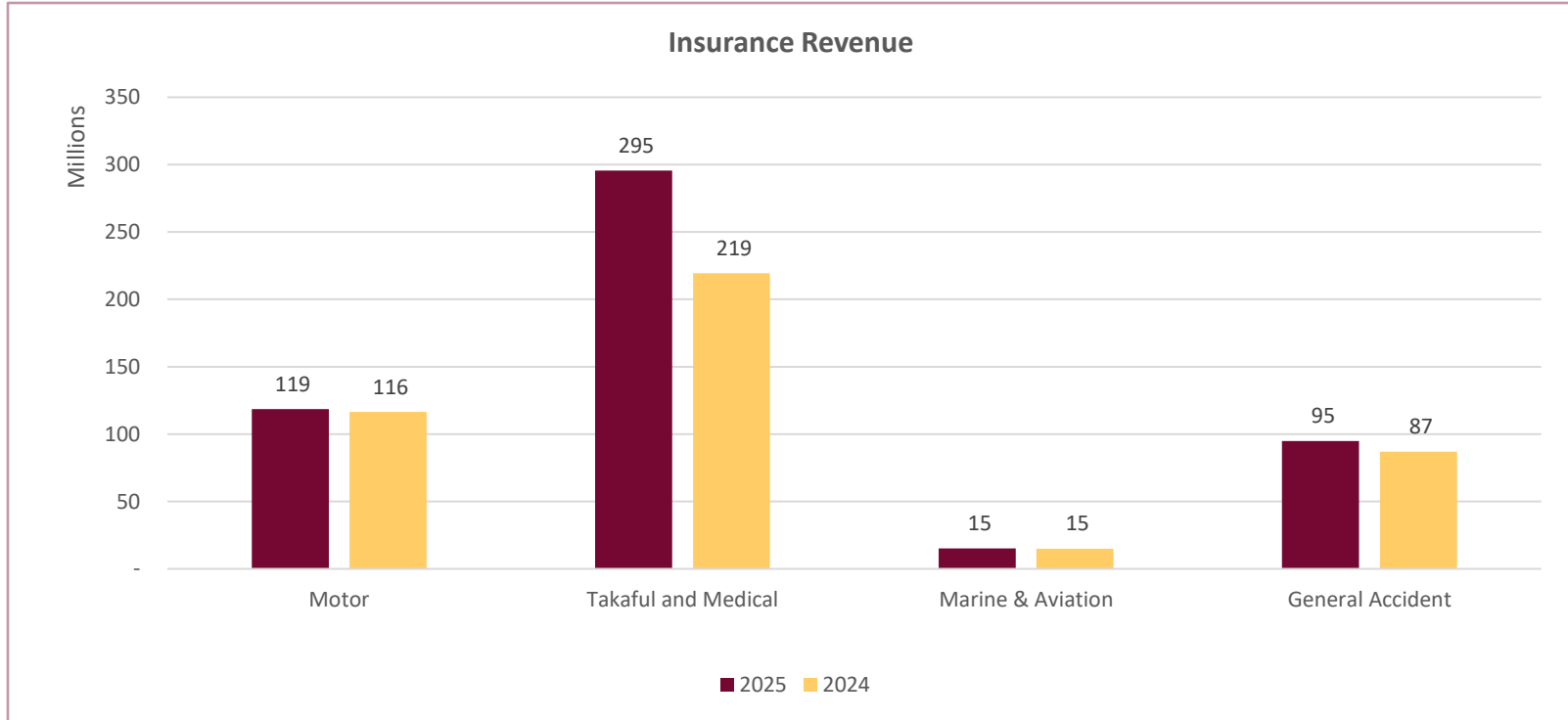


# Investor Meeting Presentation

# Insurance Performance –Up to 31 December 25 – Insurance Revenue

QAR Million

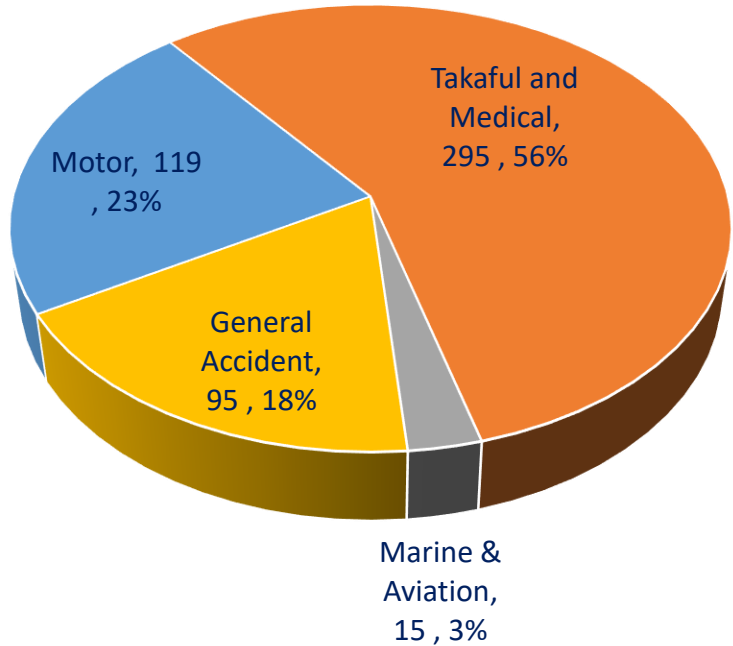


# Insurance Performance –Up to 31 December 25 - Insurance Revenue

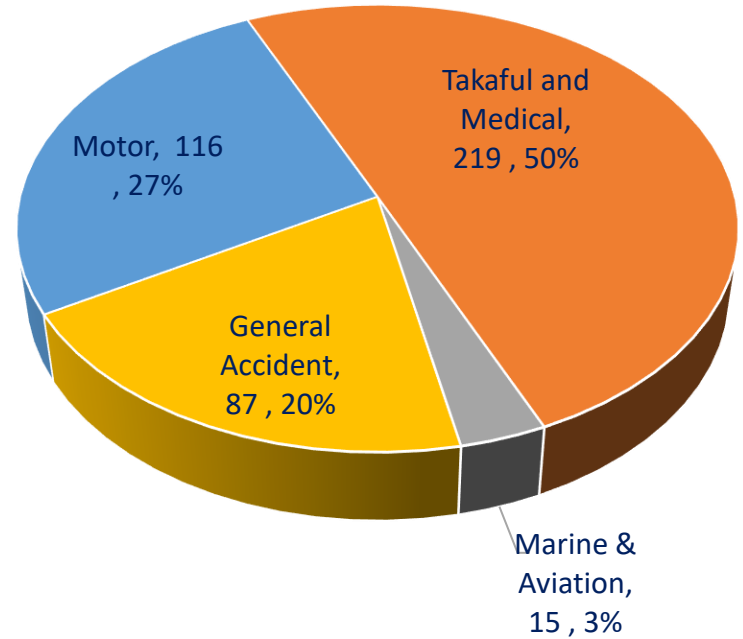
QAR Million



## Insurance Revenues 2025

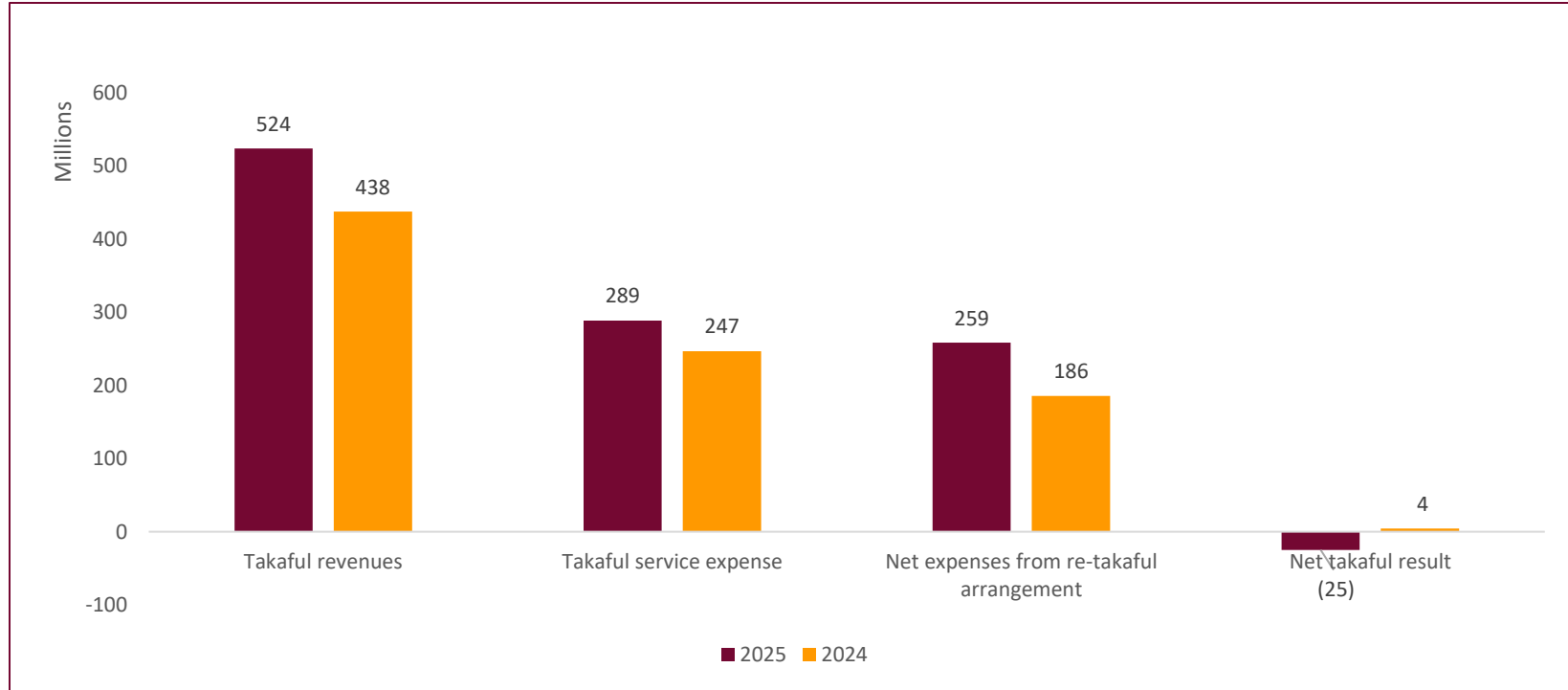


## Insurance Revenues 2024



# Insurance Performance –Up to 31 December 25

QAR Million



# Shareholder's Performance –Up to 31 December 25

In QAR



Description	31 December 2025	31 December 2024	Variance %
<b>Net surplus from takaful operations</b>	<b>240</b>	<b>3,423</b>	
<b>Investment income</b>			
Wakala fee – earned	83,536,982	76,242,778	10%
Mudarabah fee	2,846,058	3,744,994	-24%
Net realized gain on sale of investment	1,945,488	1,028,395	89%
Dividend income	4,342,153	5,190,838	-16%
Rental income	11,771,088	11,791,960	0%
Income from deposits and sukuks	11,736,244	9,964,276	18%
Share of profit from associates	14,228,571	17,565,907	-19%
Gain on sale of property and equipment	5,500	15,000	100%
Gain on sale of investment in associates	-	1,079,994	-100%
Other income	1,374,788	3,746,547	-63%
<b>Total Investment and other Income</b>	<b>131,786,872</b>	<b>130,370,689</b>	<b>-2</b>
<b>Expenses</b>			
General and administrative expenses	50,517,067	44,119,984	14%
Depreciation	2,874,536	2,473,966	16%
Amortization of deferred ijarah	159,551	161,580	-1%
Impairment loss on receivable	1,014,538	(9,941)	
Fair value loss on investment properties	1,024,862	3,077,928	-67%
Impairment loss on investment securities	1,992,014	3,082,850	-35%
Board of directors' remuneration	2,970,000	3,200,000	-7%
<b>Total expenses</b>	<b>60,552,568</b>	<b>56,106,367</b>	<b>8%</b>
<b>Net income before Tax</b>	<b>71,234,544</b>	<b>74,267,745</b>	<b>-4%</b>
Income Tax	106,468	-	100%
<b>Net income After Tax</b>	<b>71,128,076</b>	<b>74,267,745</b>	<b>-4%</b>