

**AMAN**

رقم القيد في سجل شركات التأمين: 70 بتاريخ 16/9/2003
 Register of Insurance Companies entry: 70 dated 16/9/2003
 رقم رخصة تجارية: 543043

Template for discussion report and analysis of the board of directors of the listed public shareholding company

Date:	03 DEC 2025	
Listed Company Name:	Dubai Islamic Insurance and Re Insurance Co. (AMAN) PJSC	
The period of the financial statements covered by the report	Q2.2025	
Overview of the main results during the financial period	The company achieved a net loss 9.4 million dirhams as at 30.06.2025 for shareholders	
Securities issued during the financial period	None	
Summary of the most important non-financial events and developments during the financial period	None	
Summary of operational performance during the financial period	<ul style="list-style-type: none"> - Gross Premiums 23,277,343 - Net Written Premiums 535,772 - Gross Technical Profit 21,402,586 - Net Technical Profit 8,859,839 - Net Investment Income 1,540,016 	
Summary of profit and loss during the financial period	<ul style="list-style-type: none"> - Net profit (Total) 10,399,855 - Policy-holder 21,422,129 - Share-holder (9,431,905) - Qard Hassan from Shareholder to Policyholder (1,590,369) - Non-controlling interests - 	
Summary of financial position as at the end of the financial period	<ul style="list-style-type: none"> - Total assets 881,012,322 - Total liabilities 852,019,289 	
Summary of cash flows during the financial period	<ul style="list-style-type: none"> - Net cash generated from operating activities (83,978,346) - Net cash used in investing activities 97,794,147 - Net cash from financing activities - - Net increase in cash and cash equivalents 13,815,801 	
Main performance indicators		
Expectations for the sector and the company's role in these expectations	The company was in the process of exiting the insurance sector to transform into an investment entity, however, this process was interrupted when the counterparties cancelled the respective deals.	
Expectations regarding the economy and its impact on the company and the sector	We expect stronger growth and development of the local economy, which will have a positive impact on the company.	
Future plans for growth and changes in operations in future periods	We will continue to focus on creating sustainable value for our shareholders and business partners.	
The size and impact of current and projected capital expenditures on the company	N/A	
The developments of the implementation of projects, plans and transactions and deals that were discussed by the company's board of directors in the report for the previous fiscal year	N/A	

The Board reviewed the Company's financial statements, noting that the current Board was appointed by the Annual General Meeting held on 25/09/2025.

The name of the chairman of the company or the authorized signatory	Chairman / Jamal Ahmed Mohamed Al Jasmi
Signature and Date:	03 DEC 2025
Company's Seal	Dubai Islamic Insurance & Reinsurance Company

