



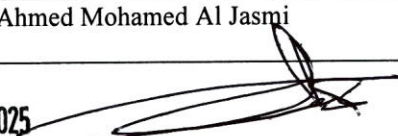
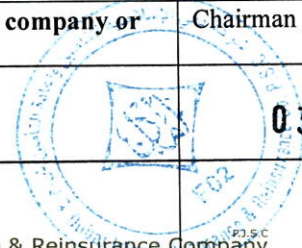
AMAN

رقم القيد في سجل شركات التأمين: 70 بتاريخ 16/9/2003
Register of Insurance Companies entry: 70 dated 16/9/2003
رخصة تجارية رقم: 543043 Commercial License No. 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	Q1.2025	
Overview of the main results during the financial period	The company achieved a net loss 1.7 million dirhams as at 31.03.2025 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 - Net Written Premiums - Gross Technical Profit - Net Technical Profit - Net Investment Income 	<p>20,373,907</p> <p>495,686</p> <p>21,383,268</p> <p>14,442,348</p> <p>657,187</p>
Summary of profit and loss during the financial period	<ul style="list-style-type: none"> - Net profit (Total) - Policy-holder - Share-holder - Qard Hassan from Shareholder to Policyholder - Non-controlling interests 	<p>15,099,535</p> <p>21,890,197</p> <p>(1,675,039)</p> <p>(5,115,623)</p> <p>-</p>
Summary of financial position as at the end of the financial period	<ul style="list-style-type: none"> - Total assets - Total liabilities 	<p>933,926,694</p> <p>898,067,759</p>
Summary of cash flows during the financial period	<ul style="list-style-type: none"> - Net cash generated from operating activities - Net cash used in investing activities - Net cash from financing activities - Net increase in cash and cash equivalents 	<p>(25,844,224)</p> <p>42,398,565</p> <p>-</p> <p>16,554,341</p>
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 Jismi
Signature and Date:	03 DEC 2025 
Company's Seal	

Dubai Islamic Insurance & Reinsurance Company PJSC شركة دبي الإسلامية للتأمين وإعادة التأمين

www.aman.ae info@aman.ae +971 4 319 3112 فاكس: +971 4 319 3111 هاتف: +971 4 319 3112 ص.ب. 157، دبي، إ.ع.م. P.O. Box: 157, Dubai - UAE. Tel.: +971 4 319 3111 Fax: +971 4 319 3112 info@aman.ae www.aman.ae