AL DHAFRA INSURANCE COMPANY P.S.C.

National Company with a Paid - Up Capital of AED. 100,000,000 (AED. One Hundred Million) Established by Law No. 8 of 1979) and subject to Federal Commercial Companies Law No. 8 of 1984 and The U.A.E. Insurance Law (Federal Law No. 6 of 2007)
TAX REG. No.: 100014650400003

Chief Executive Officer's Statement

For the period ended on 30 September 2026

I am pleased to present Al Dhafra Insurance Company ("ADIC" or the "Company")'s strong financial performance for the period ended 30 September 2026. The results underscore ADIC's core strengths in disciplined underwriting, prudent risk management, and its continued strategic evolution in a competitive insurance landscape.

We continued to deliver robust results, driven by consistent performance across both our insurance operations and investment portfolio. For the period ended on 30 September 2026, the Company achieved a net profit before tax of **AED 51.23 million**, reflecting the strength of our operating model and reaffirming our ability to deliver sustainable, profitable growth over the long term.

Key financial highlights:

- **Insurance Revenue:** For the period September 2026, ADIC's total insurance revenue rose to **AED 1040.54 million**, from **AED 280.40 million** in the prior period.
- **Profit:** Profit before tax is **AED 51.23 million** for the period September 2026. After tax, the company achieved **AED 48.58 million**.
- **Equity:** The company's total equity stood at **AED 633.83 million**, against **AED 591.86 million** at the end of December 2025.

As of 30 September 2026, Al Dhafra Insurance Company reported total assets of **AED 1,948.38 million**.

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We remain committed to facilitating seamless policy management, claims processing, complaint management and communication recognizing the importance of personalization in the insurance landscape through user-friendly digital platforms and mobile applications.

We extend our heartfelt thanks to His Highness Sheikh Mohamad Bin Zayed Al Nahyan, the President of United Arab Emirates and His Brothers, the Rulers of other Emirates, whose far-sighted vision and dedication to economic development have created an environment where businesses can thrive. Their commitment to innovation, infrastructure development, and a robust regulatory framework has played a pivotal role in Al Dhafra Insurance Company's ability to navigate challenges and seize opportunities. We express our deepest gratitude to the rulers for their exceptional leadership and the supportive ecosystem they have fostered. We are proud to be part of a community that values progress, innovation, and shared prosperity.

From the perspective of leadership of Al Dhafra Insurance Company, we express our sincere gratitude to our dedicated employees, whose hard work and commitment have been the bedrock of our success, to our customers, whose loyalty motivates us to continuously innovate and improve, to all our business partners who have been instrumental in our journey throughout the period.

Kamal Sartawi
General Manager

AL DHAFRA INSURANCE CO. P.S.C. - FAD 1 ABU DHABI