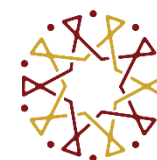


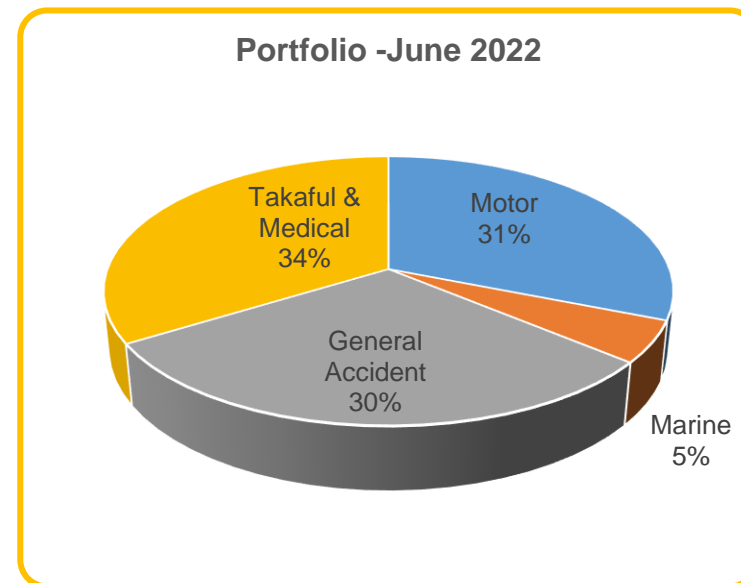
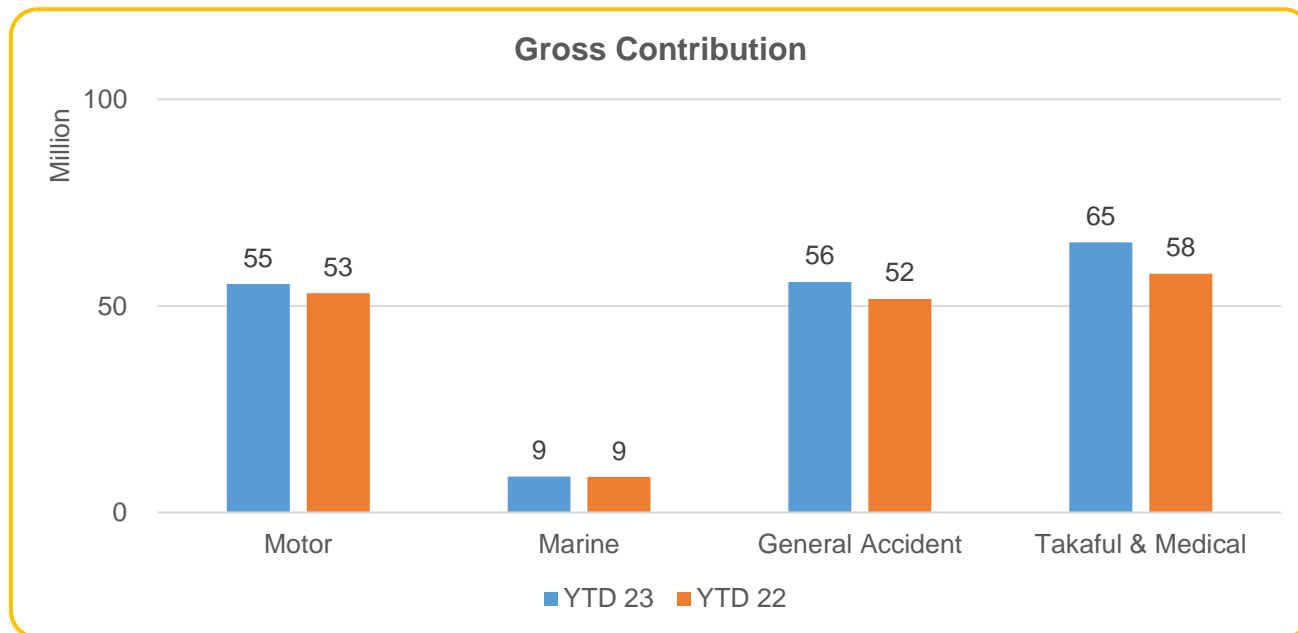
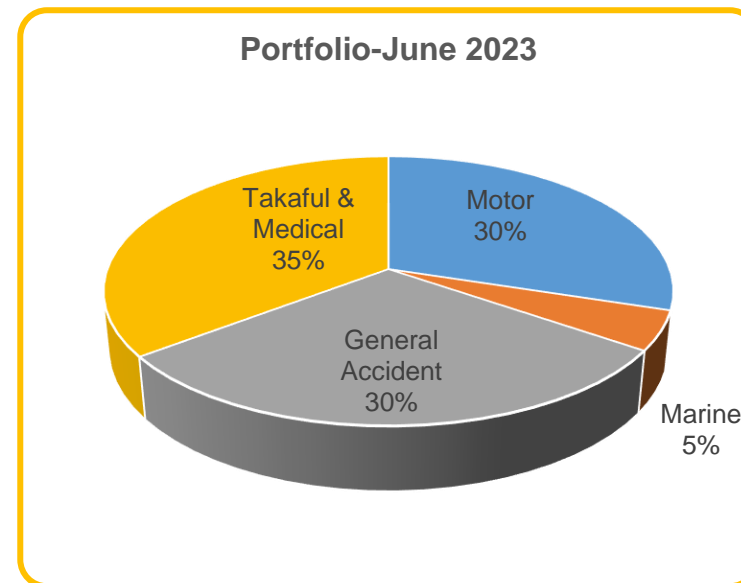
الخليج للتأمين التكافلي
AlKhaleej Takaful Insurance

**المؤتمر الهاتفي للمستثمرين
لمناقشة البيانات المالية
كما في 30/6/2023**

Insurance Performance at a Glance



Description	30 Jun 2023	30 Jun 2022	variance
			YOY %
Gross Contribution Written	185,277,866	171,233,465	8.20
Net Contribution	104,399,981	84,735,653	23.21
Net retained contributions	93,348,692	81,109,657	15.09
Net Claims Incurred	51,451,913	46,435,492	10.80
Takaful Operating Profit	43,330,556	33,002,429	31.30





Company's Performances

Description	30 Jun 2023	30 Jun 2022	YOY Var %
Deficit / Surplus from Insurance operations	40,309		
Investment income	30 Jun 2023	30 Jun 2022	YOY Var %
Wakala income	41,812,923	36,032,246	16.04
Mudarib income	1,781,380	871,441	104.42
Income from deposits	3,494,189	1,137,197	207.26
Dividend Income	3,422,396	1,479,936	131.25
Net realized gain through equity	258,996	1,994,547	-87.01
Profit share of associates	4,416,500	2,798,469	57.82
Income from Sukuk/ FUND	255,485	255,485	0.00
Net realized gain on sale of Investment Property	331,036	0	
Rental Income	6,267,630	6,537,330	-4.13
Other Income	418,276	561,403	-25.49
Total Investment and other Income	62,458,811	51,668,054	20.88
Expenses	30 Jun 2023	30 Jun 2022	YOY Var %
Depreciation	3,014,567	2,831,845	6.45
Ijarah Expense	82,001	83,026	-1.23
General & administrative expenses	15,911,292	15,068,736	5.59
Investment properties operating expenses	651,138	737,493	-11.71
Impairment loss on investment at fair value through equity	757,508	0	
Total Expenses	20,416,506	18,721,100	9.06
Net income before	42,082,614	32,946,954	27.73