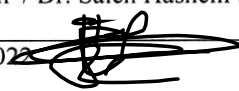




**Template for discussion report and analysis of the board of directors of the listed public shareholding company**

<b>Date:</b>	14 /11/2022	
<b>Listed Company Name:</b>	Dubai Islamic Insurance and Re Insurance Co. (AMAN) PJSC	
<b>The period of the financial statements covered by the report</b>	Q3.2022	
<b>Overview of the main results during the financial period</b>	The company achieved a net loss for shareholder's of 6.3 Million dirhams as at 30.09.2022.	
<b>Securities issued during the financial period</b>	None	
<b>Summary of the most important non-financial events and developments during the financial period</b>	None	
<b>Summary of operational performance during the financial period</b>	- Gross Premiums - Net Written Premiums - Gross Technical Profit - Net Technical Profit - Net Investment Income	198,585,151 95,434,727 5,347,366 (14,965,182) 4,215,994
<b>Summary of profit and loss during the financial period</b>	- Net profit (Total) - Policy-holder - Share-holder - Qard Hassan from Shareholder to Policyholder - Non-controlling interests	(10,738,019) (26,177,082) (6,323,088) 21,761,034 1,117
<b>Summary of financial position as at the end of the financial period</b>	- Total assets - Total liabilities	1,267,447,777 1,181,787,417
<b>Summary of cash flows during the financial period</b>	- Net cash generated from operating activities - Net cash used in investing activities - Net cash from financing activities - Net increase in cash and cash equivalents	(12,872,873) 46,726,201 (15,523,543) 18,329,785
<b>Main performance indicators</b>		
<b>Expectations for the sector and the company's role in these expectations</b>	As the leading provider of takaful insurance in the UAE, we expect our performance to continue to match the country's economic growth.	
<b>Expectations regarding the economy and its impact on the company and the sector</b>	As the country recovers from the impact of Covid-19, we expect stronger growth and development of the local economy, which will have a positive impact on the insurance sector.	
<b>Future plans for growth and changes in operations in future periods</b>	We shall continue to focus on improving the profitability of our core business, developing new products and solutions in line with our tradition of innovation, and creating sustainable value for our shareholders, policyholders and business partners.	
<b>The size and impact of current and projected capital expenditures on the company</b>	N/A	
<b>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</b>	N/A	
<b>The name of the chairman of the company or the authorized signatory</b>	Chairman / Dr. Saleh Hashem Sayed Al Hashimi	
<b>Signature and Date:</b>	14 /11/2022 	
<b>Company's Seal</b>		