



# Investor Call Presentation

14<sup>th</sup> August 2025 at 1:00 pm  
Doha

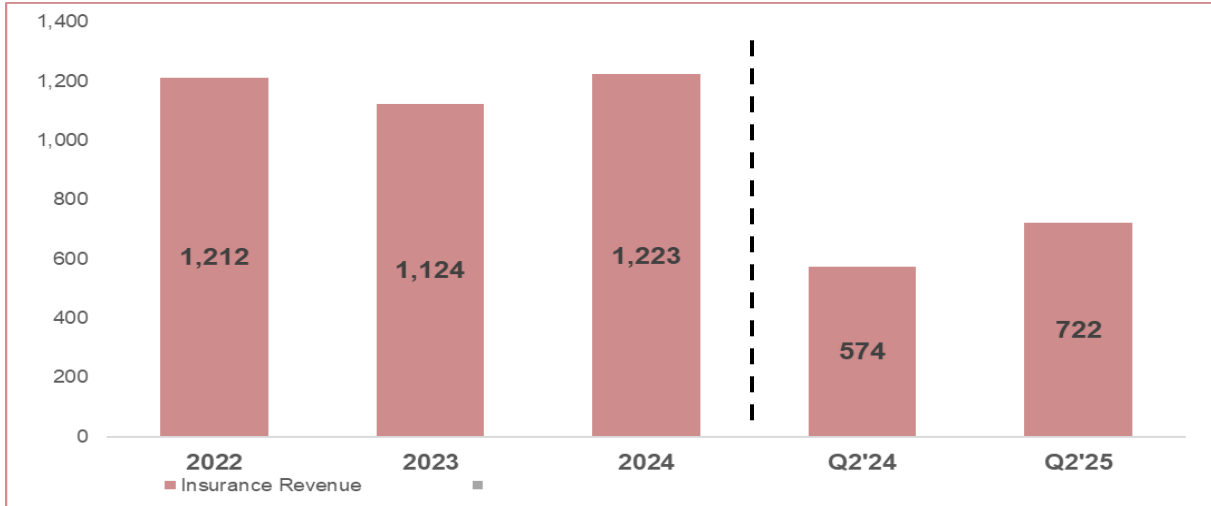
**QLM Life & Medical Insurance Company QPSC**

## QLM – Key highlights

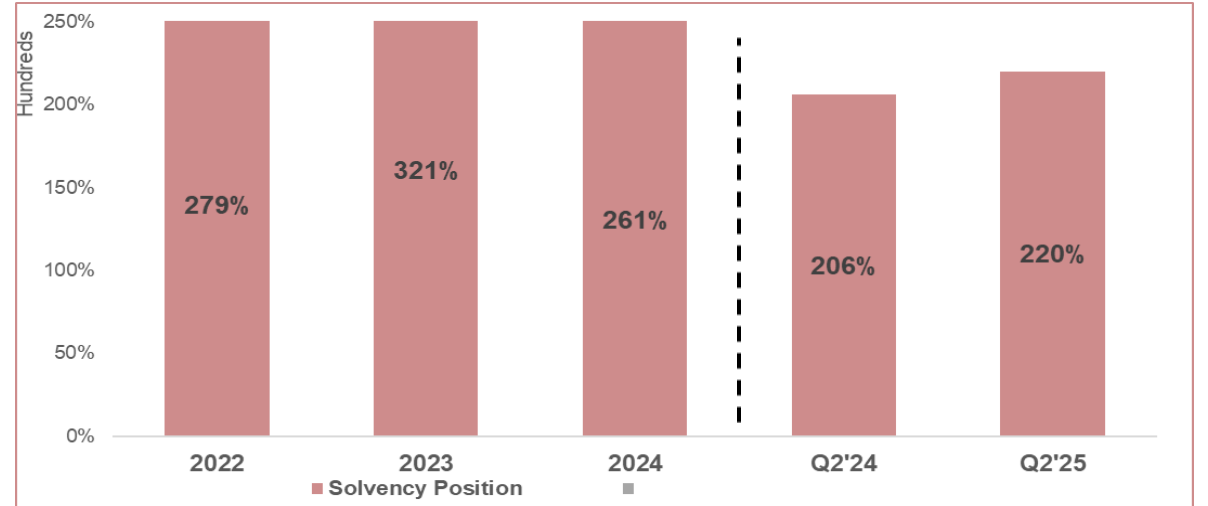


# Premium and profitability overview

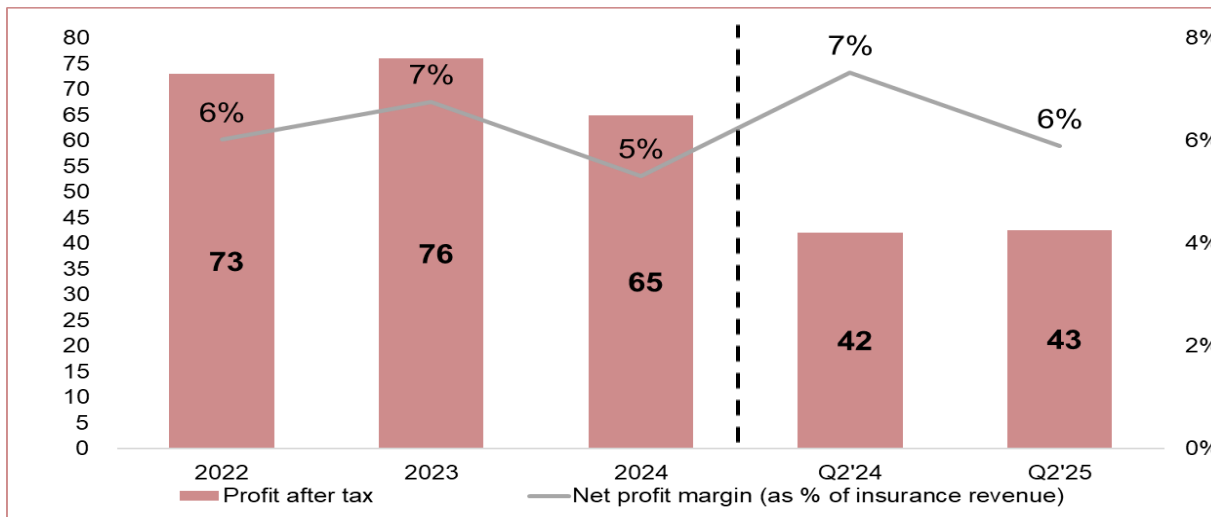
Insurance revenue (QAR'million)



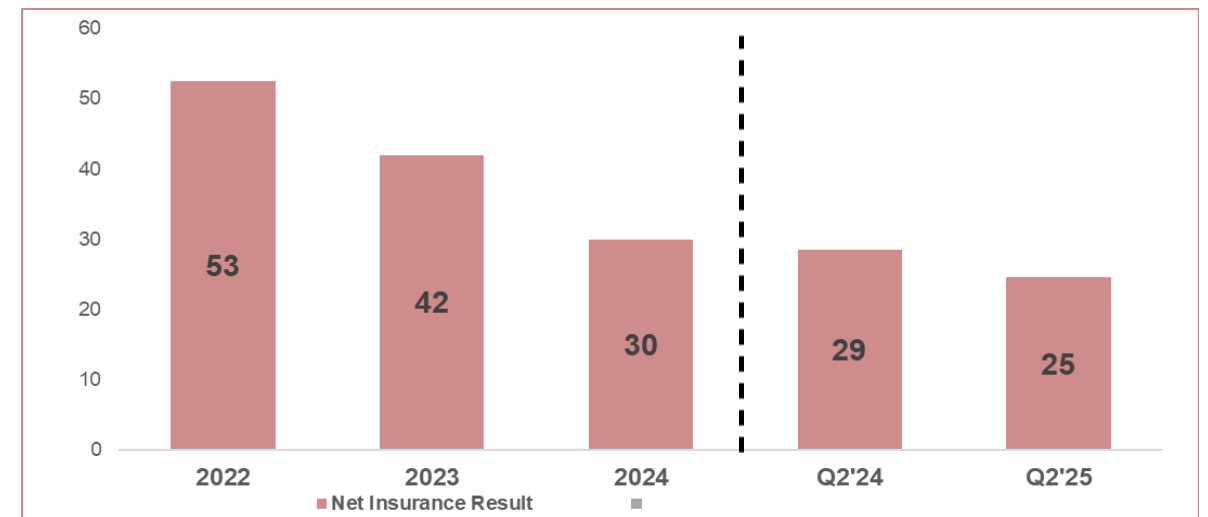
Solvency Position (in %)



Profit for the period (QAR'million)



Net insurance result (QAR'million)



## Balance Sheet as at 30<sup>th</sup> June'2025

	30-Jun 2025 (Reviewed) QR ('000)	31-Dec 2024 (Audited) QR ('000)
<b>ASSETS</b>		
Bank balances and short-term deposits	652,735	602,614
Financial investments	793,088	749,283
Reinsurance contract assets	82,475	59,147
Other receivables	26,961	24,960
Property and equipment	2,489	3,094
<b>TOTAL ASSETS</b>	<b>1,557,748</b>	<b>1,439,098</b>
<b>LIABILITIES AND Shareholders' EQUITY</b>		
<b>LIABILITIES</b>		
Short term borrowings	279,877	272,863
Insurance contract liabilities	417,525	319,167
Reinsurance contract liabilities	-	21,256
Provisions and other payables	186,419	168,154
<b>TOTAL LIABILITIES</b>	<b>883,821</b>	<b>781,440</b>
<b>Shareholders' EQUITY</b>		
Share capital	350,000	350,000
Legal reserve	50,333	50,333
Fair value reserve	-6,505	-16,469
Cash Flow Hedge Reserve	457	1,753
Retained earnings	279,642	272,041
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b>673,927</b>	<b>657,658</b>
<b>TOTAL LIABILITIES AND Shareholders' EQUITY</b>	<b>1,557,748</b>	<b>1,439,098</b>

## Statement of Profit or Loss for the year ended – 30<sup>th</sup> June'2025

	For the year ended	
	30-Jun 2025 (Reviewed) QR ('000)	30-Jun 2024 (Reviewed) QR ('000)
Insurance revenue	722,349	574,399
Insurance service expense	(607,779)	(529,923)
Net (expenses)/income from reinsurance contracts held	(91,344)	(16,682)
<b>INSURANCE SERVICE RESULT</b>	<b>23,226</b>	<b>27,794</b>
Interest Income	32,412	31,242
Investment and other income	3,069	974
Finance costs	(7,635)	(8,267)
<b>NET INVESTMENT INCOME</b>	<b>27,846</b>	<b>23,949</b>
Insurance finance (expenses)/income for insurance contracts issued	(9,591)	(8,931)
Insurance finance income/(expenses) for reinsurance contracts held	10,879	9,682
<b>NET INSURANCE FINANCIAL RESULT</b>	<b>1,288</b>	<b>751</b>
<b>NET INSURANCE AND INVESTMENT RESULT</b>	<b>52,360</b>	<b>52,494</b>
Operating and administrative expenses	(8,794)	(9,329)
Depreciation and amortization	(715)	(806)
<b>PROFIT BEFORE TAX</b>	<b>42,851</b>	<b>42,359</b>
Income tax expense (net of prior period adjustment)	(250)	(270)
<b>PROFIT FOR THE PERIOD</b>	<b>42,601</b>	<b>42,089</b>
Earnings per share		
<b>Basic and diluted earnings per share in Qatari Riyals</b>	<b>0.12</b>	<b>0.12</b>