

Preliminary Results of Public Joint Shareholders Company
(Final Result Brief for the year ended 31 December 2025)

First - General Information:

Name of the company: Ras Al Khaimah National Insurance Company P.S.C.

Date of establishment: 26 October 1976

Paid up capital: 121,275,000

Subscribed capital: 121,275,000

Authorized capital: 121,275,000

Chairman of the
Board of Directors: Mr. Sheikh Omar Bin Saqr Bin Khalid Al Qasimi

Chief Executive Officer: Mr. Sanjeev Badyal

Name of the
external auditor: Grant Thornton Audit and Accounting Limited (Dubai
Branch)

Mailing address: 6th Floor, RAK Bank Building, Al Refaa, Sheikh
Mohammad Bin Zayed Road, Exit 129, Ras Al Khaimah,
United Arab Emirates. P O Box 506.

Tel: +971 7 202 8888

E – mail: info@rakinsurance.com

Second - Preliminary Results - Audited (000 AED):

	<u>2025</u>	<u>2024</u>
1 - Total assets	851,763	774,083
2 - Shareholders equity	226,635	176,882
3 - Insurance revenue	532,406	504,065
4 - Insurance service expenses	(486,611)	(479,215)
5 - Insurance service result	41,807	11,290
6 - Investment income	22,407	16,601
7 - Net profit for the period	43,194	15,439
8 - Basic and diluted earnings per share	0.36	0.13

9 - Summary of the company's performance for the last fiscal year.

Ras Al Khaimah National Insurance Co. (RAK Insurance) reported a net profit after tax of AED 43,194 thousand for the year ended 31 December 2025 (the "Current Year") compared to a profit of AED 15,439 thousand for the year ended 31 December 2024 (the "Previous Year"). This net profit after tax of AED 43,194 thousand combined with an increase in value of investments of AED 6,559 thousand resulted in the Company's equity increasing from AED 176,882 thousand in the Previous Year to AED 226,635 thousand in the Current Year.

Insurance service results have increased by AED 30,517 thousand from AED 11,290 thousand in the Previous Year to AED 41,807 thousand in the Current Year.

Basic earnings after tax per share is AED 0.36 in the Current Year compared to an earnings per share of AED 0.13 in the Previous Year on a capital base of AED 121,275 thousand.

Ras Al Khaimah National Insurance Company


Sanjeev Badyal

Chief Executive Officer

02 February 2026