

**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:	6 <sup>th</sup> 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):**

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