



Extraordinary
General Assembly
Meeting

Sunday
28-06-2026

General Assembly Agenda

جدول أعمال الجمعية العامة

1	Review and discuss the Board of Directors' report for the fiscal year ending on 31-12-2025.	الإطلاع على تقرير مجلس الإدارة للعام المالي المنتهي في 31-12-2025م ومناقشته.	1
2	Review and discuss the Financial Statements for the fiscal year ending on 31-12-2025.	الإطلاع على القوائم المالية عن العام المالي المنتهي في 31-12-2025م ومناقشتها.	2
3	Voting on the company's External auditors report for the fiscal year ending on 31-12-2025 after discussing it.	التصويت على تقرير مراجعي الحسابات الخارجيين للشركة عن العام المالي المنتهي في 31-12-2025م بعد مناقشته.	3
4	Voting on the Board's recommendations to distribute cash dividends amounting to (SAR 300,000,000) to the shareholders for financial period of (31-12-2025 G), (at (SR 2) per share representing (20%) of the share par value), provided that the eligibility is for the shareholders who own shares at the end of trading on the day of the General Assembly convening and who are registered in the company's shareholder register with the Securities Depository Center Company (Depository Center) at the end of the second trading day following the maturity date. The dividend distribution will start on Sunday 05/02/1448 AH, corresponding to July 19, 2026.	التصويت على توصية مجلس الإدارة بتوزيع أرباح نقدية بمبلغ (300,000,000) ريال سعودي على المساهمين عن الفترة المالية (31-12-2025م)، (بواقع 2 ريال سعودي للسهم الواحد والتي تمثل (20%) من قيمة السهم الإسمية)، على أن تكون الأحقية للمساهمين المالكين للأسهم بنهاية تداول يوم انعقاد الجمعية العامة والمقيدين في سجل مساهمي الشركة لدى شركة مركز إيداع الأوراق المالية (مركز الإيداع) في نهاية ثاني يوم تداول يلي تاريخ انعقاد الجمعية العامة للشركة، على أن يبدأ توزيع الأرباح اعتباراً من يوم الأحد 1448/02/05هـ الموافق 19 يوليو 2026م.	4
5	Voting on the payment of (SAR 8,740,000) as remuneration to the Board members for the fiscal year ending on 31-12-2025.	التصويت على صرف مبلغ (8,740,000) ريال مكافأة لأعضاء مجلس الإدارة عن السنة المالية المنتهية في 31-12-2025م.	5
6	Voting on discharging the Members of the Board members from any liabilities for the fiscal year 2025.	التصويت على إبراء ذمة أعضاء مجلس الإدارة عن العام المالي 2025م.	6
7	Voting on the appointment of the External Auditors for the Company's from the nominees, and determine their fees based on the Audit Committee (AC) recommendation to the Board of Directors in this regards, to review and audit the Company's interim Financial Statements for the second, third quarter	التصويت على تعيين مراجعي حسابات الشركة من بين المرشحين بناءً على توصية لجنة المراجعة؛ وذلك لفحص ومراجعة وتدقيق القوائم المالية للربع الثاني والثالث والسنوي من العام المالي 2026م، والربع الأول من العام المالي 2027م، وتحديد أتعابهم (مرفق توصية لجنة المراجعة)	7

and annual financial statements of the fiscal year 2026, and the first quarter of the fiscal year 2027.(Attached AC Recommendation)

8 Voting on Tawuniya's purchase of its own shares, with maximum of (212,143) shares, to be allocated to the company's employees within the employee shares program. The purchase of these shares to be financed through the company's fund. Further to authorizes the Board (or whomever it delegates) to complete the purchase within (18 months) from the date of the extraordinary general assembly's approval, The company will keep the purchased shares for a period not exceeding (10) years from the date of approval of the Extraordinary General Assembly as a maximum until they are allocated to the eligible employees Once the said period lapses, the Company will follow the rules and procedures stipulated in the relevant laws and regulations. (Attached)

التصويت على شراء الشركة لعدد من أسهمها وبعده أقصى (212,143) سهم، بغرض تخصيصها لموظفي الشركة ضمن برنامج أسهم الموظفين، وسيتم تمويل الشراء عن طريق النقد المتوفر بالشركة، وعلى تفويض مجلس الإدارة بإتمام عملية الشراء خلال فترة أقصاها ثمانية عشر شهراً من تاريخ قرار الجمعية العامة غير العادية. وستحتفظ الشركة بالأسهم المشتراة لمدة لا تزيد عن (10) سنوات من تاريخ موافقة الجمعية العامة غير العادية كحد أقصى لحين تخصيصها للموظفين المستحقين، وبعد انقضاء هذه المدة ستتبع الشركة الإجراءات والضوابط المنصوص عليها في الأنظمة واللوائح ذات العلاقة.(مرفق)

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9 Voting on the business relationship between the Company and United Insurance Company which Board Chairman Mr. Abdulaziz Alnwaiser, Board member Mr. Abdulaziz Alkhamis & Mobility Sector CEO Mr. Mansour Abuthnein & General Sector CEO Mr. Sultan Alkhomashi & Chief Technology & Digital Officer Mr. Abdullah Alshargi have an indirect interest. The business is related to other services fees (non-insurance). Note that transactions up to the end of the fourth quarter of 2025 amounted to (7,223,560) SAR without any preferential treatment. (Attached)

التصويت على الأعمال والعقود التي تمت بين الشركة والشركة المتحدة للتأمين والتي لرئيس مجلس الإدارة الأستاذ/ عبدالعزيز النويصر وعضو مجلس الإدارة الأستاذ/ عبدالعزيز الخميس والرئيس التنفيذي لقطاع المركبات الأستاذ/ منصور أبو اثنين والرئيس التنفيذي لقطاع العام الأستاذ/ سلطان الخمشي والرئيس التنفيذي لقطاع تقنية المعلومات والتحول الأستاذ/ عبدالله الشرقي مصلحة غير مباشرة فيها وهي عبارة عن رسوم خدمات أخرى (غير تأمينية)، علماً بأن التعاملات إلى نهاية الربع الرابع من عام 2025م بلغت (7,223,560) ريال، وذلك بدون أي شروط تفضيلية. (مرفق)

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10 Voting on the business relationship between the Company and Emaar which Board Chairman Mr. Abdulaziz Alnwaiser has an indirect interest. Businesses related to other services fees (non-insurance). Note that transactions up to the end of

التصويت على الأعمال والعقود التي تمت بين الشركة وشركة إعمار والتي لرئيس مجلس الإدارة الأستاذ/ عبدالعزيز النويصر مصلحة غير مباشرة فيها وهي عبارة عن رسوم خدمات أخرى (غير تأمينية)، علماً بأن التعاملات إلى نهاية الربع الرابع من عام 2025م بلغت 53,647.50 ريال، وذلك بدون أي شروط تفضيلية. (مرفق)

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the fourth quarter of 2025 amounted to 53,647.50 SAR without any preferential treatment. (Attached)

<p>11 Voting on the business relationship between the Company and Almajd Alarabiah Trading Company Ltd which Board member Mr. Salman AlFares has an indirect interest. Businesses related to insurance policies. Note that transactions up to the end of the fourth quarter of 2025 amounted to 330,847.90 SAR without any preferential treatment. (Attached)</p>	<p>التصويت على الأعمال والعقود التي تمت بين الشركة وشركة المجد العربية للتجارة والتي لعضو مجلس الإدارة الأستاذ/ سلمان الفارس مصلحة غير مباشرة فيها، وهي عبارة عن وثائق تأمين، علماً بأن التعاملات إلى نهاية الربع الرابع من عام 2025م بلغت 330,847.90 ريال وذلك بدون أي شروط تفضيلية. (مرفق)</p>
<p>12 Voting on the business relationship between the Company and Smart Link which Board member Mr. Salman AlFares has an indirect interest. Businesses related to insurance policies. Note that transactions up to the end of the fourth quarter of 2025 amounted to 18,918,197.49 SAR without any preferential treatment. (Attached)</p>	<p>التصويت على الأعمال والعقود التي تمت بين الشركة وشركة سمارت لينك والتي لعضو مجلس الإدارة الأستاذ/ سلمان الفارس مصلحة غير مباشرة فيها، وهي عبارة عن وثائق تأمين، علماً بأن التعاملات إلى نهاية الربع الرابع من عام 2025م بلغت 18,918,197.49 ريال وذلك بدون أي شروط تفضيلية. (مرفق)</p>
<p>13 Voting on the business relationship between the Company and Almalath Alarabiah which Board member Mr. Salman AlFares has an indirect interest. Businesses related to insurance policies. Note that transactions up to the end of the fourth quarter of 2025 amounted to 672,879.96 SAR without any preferential treatment. (Attached)</p>	<p>التصويت على الأعمال والعقود التي تمت بين الشركة وشركة الملاذ العربية والتي لعضو مجلس الإدارة الأستاذ/ سلمان الفارس مصلحة غير مباشرة فيها، وهي عبارة عن وثائق تأمين، علماً بأن التعاملات إلى نهاية الربع الرابع من عام 2025م بلغت 672,879.96 ريال وذلك بدون أي شروط تفضيلية. (مرفق)</p>
<p>14 Voting on the business relationship between the Company and General Organization for Social Insurance which Board members Mr. Salman Al Fares, Mrs. Hessa Al Sheikh have an indirect interest. Businesses related to insurance policies. Note that transactions up to the end of the fourth quarter of 2025 amounted to 142,958,632 SAR without any preferential treatment. (Attached)</p>	<p>التصويت على الأعمال والعقود التي تمت بين الشركة والمؤسسة العامة للتأمينات الاجتماعية والتي لعضو مجلس الإدارة الأستاذ/ سلمان الفارس وعضو مجلس الإدارة الأستاذة/ حصة آل الشيخ مصلحة فيها غير مباشرة وهي عبارة عن وثائق تأمين، علماً بأن التعاملات إلى نهاية الربع الرابع من عام 2025م بلغت 142,958,632 ريال وذلك بدون أي شروط تفضيلية. (مرفق)</p>
<p>15 Voting on the business relationship between the Company and General Organization for Social Insurance which Board members Mr. Salman Al Fares, Mrs. Hessa Al Sheikh have an indirect interest.</p>	<p>التصويت على الأعمال والعقود التي تمت بين الشركة والمؤسسة العامة للتأمينات الاجتماعية والتي لعضو مجلس الإدارة الأستاذ/ سلمان الفارس وعضو مجلس الإدارة الأستاذة/ حصة آل الشيخ مصلحة فيها غير مباشرة وهي عبارة عن رسوم خدمات أخرى (غير</p>

<p>Businesses related to other services fees (non-insurance). Note that transactions up to the end of the fourth quarter of 2025 amounted to 85,740,493 SAR without any preferential treatment. (Attached)</p>	<p>تأمينية)، علماً بأن التعاملات إلى نهاية الربع الرابع من عام 2025 بلغت 85,740,493 ريال وذلك بدون أي شروط تفضيلية. (مرفق)</p>
<p>16 Voting on the business relationship between the Company and Hassana Investment Company which Board members Mr. Salman Al Fares, Mrs. Hessa Al Sheikh have indirect interest. Businesses related to insurance policies. Note that transactions up to the end of the fourth quarter of 2025 amounted to 10,821,012 SAR without any preferential treatment. (Attached)</p>	<p>16 التصويت على الأعمال والعقود التي تمت بين الشركة وشركة حصانة الاستثمارية والتي لعضو مجلس الإدارة الأستاذ/ سلمان الفارس وعضو مجلس الإدارة الأستاذة/ حصة آل الشيخ مصلحة غير مباشرة فيها وهي عبارة عن وثائق تأمين، علماً بأن التعاملات إلى نهاية الربع الرابع من عام 2025م بلغت 10,821,012 ريال وذلك بدون أي شروط تفضيلية. (مرفق)</p>
<p>17 Voting on the business relationship between the Company and Nesma Company which Board member Mr. Nasser ALHagbani has an indirect interest. Businesses related to insurance policies. Note that transactions up to the end of the fourth quarter of 2025 amounted to 1,155,044.10 SAR without any preferential treatment. (Attached)</p>	<p>17 التصويت على الأعمال والعقود التي تمت بين الشركة وشركة نسمة والتي لعضو مجلس الإدارة الأستاذ/ ناصر الحقباني مصلحة غير مباشرة فيها، وهي عبارة عن وثائق تأمين، علماً بأن التعاملات إلى نهاية الربع الرابع من عام 2025م بلغت 1,155,044.10 ريال وذلك بدون أي شروط تفضيلية. (مرفق)</p>
<p>18 Voting on the business relationship between the Company and Elm Company which Board member Dr. Khalid ALGhunaim has an indirect interest. Businesses related to insurance policies. Note that transactions up to the end of the fourth quarter of 2025 amounted to 85,420,082.75 SAR without any preferential treatment. (Attached)</p>	<p>18 التصويت على الأعمال والعقود التي تمت بين الشركة وشركة علم والتي لعضو مجلس الإدارة الدكتور/ خالد الغنيم مصلحة غير مباشرة فيها وهي عبارة عن وثائق تأمين، علماً بأن التعاملات إلى نهاية الربع الرابع من عام 2025م بلغت 85,420,082.75 ريال وذلك بدون أي شروط تفضيلية. (مرفق)</p>
<p>19 Voting on the business relationship between the Company and Elm Company which Board member Dr. Khalid ALGhunaim has an indirect interest. Business related to other services fees (non-insurance). Note that transactions up to the end of the fourth quarter of 2025 amounted to 87,476,652.29 SAR without any preferential treatment. (Attached)</p>	<p>19 التصويت على الأعمال والعقود التي تمت بين الشركة وشركة علم والتي لعضو مجلس الإدارة الدكتور/ خالد الغنيم مصلحة فيها وهي عبارة عن رسوم خدمات أخرى (غير تأمينية)، علماً بأن التعاملات إلى نهاية الربع الرابع من عام 2025م بلغت 87,476,652.29 ريال وذلك بدون أي شروط تفضيلية. (مرفق)</p>
<p>20 Voting on the business relationship between the Company and Obeikan company which Board</p>	<p>20 التصويت على الأعمال والعقود التي تمت بين الشركة وشركة العبيكان والتي لعضو مجلس الإدارة الدكتور/ خالد الغنيم</p>

	<p>مصلحة غير مباشرة فيها وهي عبارة عن وثائق تأمين، علماً بأن التعاملات إلى نهاية الربع الرابع من عام 2025م بلغت 94,942.84 ريال وذلك بدون أي شروط تفضيلية. (مرفق)</p>
<p>21 Voting on the business relationship between the Company and Vision Bank which CEO Mr. Othman Alkassabi has an indirect interest. Businesses related to insurance policies. Note that transactions up to the end of the fourth quarter of 2025 amounted to 170,010.71 SAR without any preferential treatment. (Attached)</p>	<p>21 التصويت على الأعمال والعقود التي تمت بين الشركة وبنك فيجن والتي للرئيس التنفيذي الأستاذ/ عثمان القصبي مصلحة غير مباشرة فيها، وهي عبارة عن وثائق تأمين، علماً بأن التعاملات إلى نهاية الربع الرابع من عام 2025م بلغت 170,010.71 ريال وذلك بدون أي شروط تفضيلية. (مرفق)</p>
<p>22 Voting on the business relationship between the Company and Zahra Association which CEO Mr. Othman Alkassabi has indirect interest. Businesses related to other services fees (non-insurance). Note that transactions up to the end of the fourth quarter of 2025 amounted to 250,000 SAR without any preferential treatment. (Attached)</p>	<p>22 التصويت على الأعمال والعقود التي تمت بين الشركة وجمعية زهرة والتي للرئيس التنفيذي الأستاذ/ عثمان القصبي مصلحة غير مباشرة فيها، وهي عبارة عن رسوم خدمات أخرى (غير تأمينية)، علماً بأن التعاملات إلى نهاية الربع الرابع من عام 2025م بلغت 250,000 ريال وذلك بدون أي شروط تفضيلية. (مرفق)</p>
<p>23 Voting on the business relationship between the Company and Waseel Company which CEO Mr. Othman Al Kassabi, Chief Technology & Digital Officer Mr. Abdullah Alshargi and Health Sector CEO Mr. Mohammed Alsaead have an indirect interest. Business related to other services fees (non-insurance). Note that transactions up to the end of the fourth quarter of 2025 amounted to 4,490,474 SAR without any preferential treatment. (Attached)</p>	<p>23 التصويت على الأعمال والعقود التي تمت بين الشركة وشركة وصيل والتي للرئيس التنفيذي الأستاذ/ عثمان القصبي والرئيس التنفيذي لقطاع تقنية المعلومات والتحول الأستاذ/ عبدالله الشريقي والرئيس التنفيذي لقطاع الصحة الأستاذ/ محمد السعيد مصلحة غير مباشرة فيها، وهي عبارة عن رسوم خدمات أخرى (غير تأمينية)، علماً بأن التعاملات إلى نهاية الربع الرابع من عام 2025م بلغت 4,490,474 ريال وذلك بدون أي شروط تفضيلية. (مرفق)</p>
<p>24 Voting on the business relationship between the Company and Tree which Chief Executive Officer Mr. Othman Alkassabi and CFO Mr. Abdulaziz Alshaiekh have an indirect interest. Businesses related to insurance policies. Note that transactions up to the end of the fourth quarter of 2025 amounted to</p>	<p>24 التصويت على الأعمال والعقود التي تمت بين الشركة وشركة تري والتي للرئيس التنفيذي الأستاذ/ عثمان القصبي والرئيس التنفيذي المالي الأستاذ/ عبدالعزيز الشيخ مصلحة غير مباشرة فيها، وهي عبارة عن وثائق تأمين، علماً بأن التعاملات إلى نهاية الربع الرابع من عام 2025م بلغت 2,302,117.05 ريال وذلك بدون أي شروط تفضيلية. (مرفق)</p>

2,302,117.05 SAR without any preferential treatment.
(Attached)

25 Voting on the business relationship between the Company and Tree which Chief Executive Officer Mr. Othman Alkassabi and CFO Mr. Abdulaziz Alshaiekh have an indirect interest. Businesses related to other services fees (non-insurance). Note that transactions up to the end of the fourth quarter of 2025 amounted to 69,846,592 SAR without any preferential treatment. (Attached)

التصويت على الأعمال والعقود التي تمت بين الشركة وشركة تري والتي للرئيس التنفيذي الأستاذ/ عثمان القصي والرئيس التنفيذي المالي الأستاذ/ عبدالعزيز الشيخ مصلحة غير مباشرة فيها، وهي عبارة عن رسوم خدمات أخرى (غير تأمينية)، علماً بأن التعاملات إلى نهاية الربع الرابع من عام 2025م بلغت 69,846,592 ريال وذلك بدون أي شروط تفضيلية. (مرفق)

26 Voting on the business relationship between the Company and Meena which CEO Mr. Othman Alkassabi, CFO Mr. Abdulaziz Alshaiekh, Chief Technology & Digital Officer Mr. Abdullah Alshargi and Health Sector CEO Mr. Mohammad Alsaeed have an indirect interest. Businesses related to insurance policies. Note that transactions up to the end of the fourth quarter of 2025 amounted to 18,033,495 SAR without any preferential treatment. (Attached)

التصويت على الأعمال والعقود التي تمت بين الشركة وشركة مينا الصحي الطبية والتي للرئيس التنفيذي الأستاذ/ عثمان القصي والرئيس التنفيذي للقطاع المالي الأستاذ/ عبدالعزيز الشيخ والرئيس التنفيذي لقطاع تقنية المعلومات والتحول الأستاذ/ عبدالله الشرقي والرئيس التنفيذي لقطاع الصحة الأستاذ/ محمد السعيد مصلحة غير مباشرة فيها وهي عبارة عن وثائق تأمين، علماً بأن التعاملات إلى نهاية الربع الرابع من عام 2025م بلغت 18,033,495 ريال وذلك بدون أي شروط تفضيلية. (مرفق)

27 Voting on the business relationship between the Company and Meena which CEO Mr. Othman Alkassabi, CFO Mr. Abdulaziz Alshaiekh, Chief Technology & Digital Officer Mr. Abdullah Alshargi and Health Sector CEO Mr. Mohammad Alsaeed have an indirect interest. Businesses related to other services fees (non-insurance). Note that transactions up to the end of the fourth quarter of 2025 amounted to 256,137,561 SAR without any preferential treatment. (Attached)

التصويت على الأعمال والعقود التي تمت بين الشركة وشركة مينا الصحي الطبية والتي للرئيس التنفيذي الأستاذ/ عثمان القصي والرئيس التنفيذي للقطاع المالي الأستاذ/ عبدالعزيز الشيخ والرئيس التنفيذي لقطاع تقنية المعلومات والتحول الأستاذ/ عبدالله الشرقي والرئيس التنفيذي لقطاع الصحة الأستاذ/ محمد السعيد مصلحة غير مباشرة فيها وهي عبارة عن رسوم خدمات أخرى (غير تأمينية)، علماً بأن التعاملات إلى نهاية الربع الرابع من عام 2025م بلغت 256,137,561 ريال وذلك بدون أي شروط تفضيلية. (مرفق)

28 Voting on the business relationship between the Company and AWRIS, which General Sector CEO Mr. Sultan Alkhomashi has an indirect interest. Businesses related to insurance policies. Note that transactions up to the end of the fourth quarter of 2025 amounted to 1,197,470.10 SAR without any preferential treatment. (Attached)

التصويت على الأعمال والعقود التي تمت بين الشركة والصندوق العربي لتأمين أخطار الحرب والتي للرئيس التنفيذي لقطاع العام الأستاذ/ سلطان الخمسي مصلحة غير مباشرة فيها، وهي عبارة عن وثائق تأمين، علماً بأن التعاملات إلى نهاية الربع الرابع من عام 2025م بلغت 1,197,470.10 ريال وذلك بدون أي شروط تفضيلية. (مرفق)

	2025 amounted to 1,197,470.10 SAR without any preferential treatment. (Attached)	
29	Voting on the business relationship between the Company and Chemanol, which General Sector CEO Mr. Sultan Alkhomashi has an indirect interest. Businesses related to insurance policies. Note that transactions up to the end of the fourth quarter of 2025 amounted to 31,749,284.81 SAR without any preferential treatment. (Attached)	التصويت على الأعمال والعقود التي تمت بين الشركة وشركة كيமானول والتي للرئيس التنفيذي لقطاع العام الأستاذ/ سلطان الخمشي مصلحة غير مباشرة فيها، وهي عبارة عن وثائق تأمين، علماً بأن التعاملات إلى نهاية الربع الرابع من عام 2025م بلغت 31,749,284.81 ريال وذلك بدون أي شروط تفضيلية. (مرفق)
30	Voting on the business relationship between the Company and Najm which Mobility Sector CEO Mr. Mansour Abuthnein has an indirect interest. Businesses related to insurance policies. Note that transactions up to the end of the fourth quarter of 2025 amounted to 570,733.64 SAR without any preferential treatment. (attached)	التصويت على الأعمال والعقود التي تمت بين الشركة وشركة نجم والتي للرئيس التنفيذي لقطاع المركبات الأستاذ/ منصور أبو اثنين مصلحة غير مباشرة فيها وهي عبارة عن وثائق تأمين علماً بأن التعاملات إلى نهاية الربع الرابع من عام 2025م بلغت 570,733.64 ريال وذلك بدون أي شروط تفضيلية. (مرفق)
31	Voting on the business relationship between the Company and Najm which Mobility Sector CEO Mr. Mansour Abuthnein has an indirect interest. Business related to other services fees (non-insurance). Note that transactions up to the end of the fourth quarter of 2025 amounted to 106,406,913 SAR without any preferential treatment. (attached)	التصويت على الأعمال والعقود التي تمت بين الشركة وشركة نجم والتي للرئيس التنفيذي لقطاع المركبات الأستاذ/ منصور أبو اثنين مصلحة غير مباشرة فيها وهي عبارة عن رسوم خدمات أخرى (غير تأمينية)، علماً بأن التعاملات إلى نهاية الربع الرابع من عام 2025م بلغت 106,406,913 ريال وذلك بدون أي شروط تفضيلية. (مرفق)
32	Voting on the business relationship between the Company and Tanami Real Estate which Chief Technology & Digital Officer Mr. Abdullah Alshargi has an indirect interest. Businesses related to insurance policies. Note that transactions up to the end of the fourth quarter of 2025 amounted to (2,478.25) SAR without any preferential treatment. (Attached)	التصويت على الأعمال والعقود التي تمت بين الشركة وشركة تنامي العقارية والتي للرئيس التنفيذي لقطاع التكنولوجيا والتحول الأستاذ/ عبدالله الشريقي مصلحة غير مباشرة فيها وهي عبارة عن وثائق تأمين، علماً بأن التعاملات إلى نهاية الربع الرابع من عام 2025م بلغت (2,478.25) ريال وذلك بدون أي شروط تفضيلية. (مرفق)
33	Voting on the business relationship between the Company and Al Moammar Information Systems Which Chief Investment Officer Mr. Fahad Bin Moammar has an indirect interest. Businesses related	التصويت على الأعمال والعقود التي تمت بين الشركة وشركة المعمر لتقنية المعلومات والتي للرئيس التنفيذي لقطاع الإستثمار الأستاذ/ فهد بن معمر مصلحة غير مباشرة فيها وهي عبارة عن وثائق تأمين، علماً بأن التعاملات إلى نهاية الربع الرابع من

<p>to insurance policies. Note that transactions up to the end of the fourth quarter of 2025 amounted to 134,579 SAR without any preferential treatment. (Attached)</p>	<p>عام 2025م بلغت 134,579 ريال وذلك بدون أي شروط تفضيلية. (مرفق)</p>
<p>34 Voting on the business relationship between the Company and Altharwah Albashariyyah Which Chief Investment Officer Mr. Fahad Bin Moammar has an indirect interest. Business related to insurance policies. Note that transactions up to the end of the fourth quarter of 2025 amounted to 1,611,413.58 SAR without any preferential treatment. (attached)</p>	<p>34 التصويت على الأعمال والعقود التي تمت بين الشركة وشركة الثروة البشرية والتي للرئيس التنفيذي لقطاع الإستثمار الأستاذ/ فهد بن معمر مصلحة غير مباشرة فيها وهي عبارة عن وثائق تأمين، علماً بأن التعاملات إلى نهاية الربع الرابع من عام 2025م بلغت 1,611,413.58 ريال وذلك بدون أي شروط تفضيلية. (مرفق)</p>
<p>35 Voting on the business relationship between the Company and Dar Altamleek Which Chief Investment Officer Mr. Fahad Bin Moammar has an indirect interest. Business related to insurance policies. Note that transactions up to the end of the fourth quarter of 2025 amounted to 3,472,912.83 SAR without any preferential treatment. (attached)</p>	<p>35 التصويت على الأعمال والعقود التي تمت بين الشركة وشركة دار التمليك والتي للرئيس التنفيذي لقطاع الإستثمار الأستاذ/ فهد بن معمر مصلحة غير مباشرة فيها وهي عبارة عن وثائق تأمين، علماً بأن التعاملات إلى نهاية الربع الرابع من عام 2025م بلغت 3,472,912.83 ريال وذلك بدون أي شروط تفضيلية. (مرفق)</p>
<p>36 Voting on the business relationship between the Company and Hala Financing Which Chief GRC Officer Mr. Yaser Allaf has an indirect interest. Business related to insurance policies. Note that transactions up to the end of the fourth quarter of 2025 amounted to 334,943.26 SAR without any preferential treatment. (attached)</p>	<p>36 التصويت على الأعمال والعقود التي تمت بين الشركة وشركة هلا للتمويل والتي للرئيس التنفيذي لقطاع الحوكمة والمخاطر والرقابة الأستاذ/ ياسر علاف مصلحة غير مباشرة فيها وهي عبارة عن وثائق تأمين، علماً بأن التعاملات إلى نهاية الربع الرابع من عام 2025م بلغت 334,943.26 ريال وذلك بدون أي شروط تفضيلية. (مرفق)</p>
<p>37 Voting on delegating to the Board of Directors the authorization powers of the General Assembly stipulated in paragraph (1) of Article 27 of the Companies Law, for a period of one year starting from the date of the approval by the General Assembly or until the end of the delegated Board of Directors' term, whichever is earlier, in accordance with the conditions set forth in the Implementing Regulation of the Companies Law for Listed Joint Stock Companies.</p>	<p>37 التصويت على تفويض مجلس الإدارة بصلاحيبة الجمعية العامة العادية بالترخيص الوارد في الفقرة (1) من المادة السابعة والعشرون من نظام الشركات، وذلك لمدة عام من تاريخ موافقة الجمعية العامة أو حتى نهاية دورة مجلس الإدارة المفوض أيهما أسبق، وفقاً للشروط الواردة في اللائحة التنفيذية لنظام الشركات الخاصة بشركات المساهمة المدرجة.</p>



01

Review and discuss the Board of
Directors' report for the fiscal year
ending on 31/12/2025

(Audit Committee Report for 2025)

The Audit Committee of the Company for Cooperative Insurance (Tawuniya) is pleased to present to the honorable shareholders of the Company its annual report for the fiscal year ending on December 31, 2025. This report presents the Committee opinion on the adequacy of the internal control systems. This opinion is based on the Committee' work within its mandate, conducted in accordance with Article (88) of the Corporate Governance Regulations issued by the Capital Market Authority (CMA) on January 18, 2023.

In 2025, the Audit Committee held 10 meetings, as the attendance rate of its members reached (100%), as indicated in the attendance records contained in the Board of Directors Annual Report.

The Audit Committee (hereinafter referred to as "the Committee") accomplished its tasks and activities in accordance with its charter relevant regulations, which included the following:

Financial Reports

The Committee thoroughly reviewed the preliminary annual and quarterly financial statements with the external auditors and made recommendations to the Board of Directors. In addition, the Committee reviewed the external auditors' reports, including "management letter", and made recommendations to the Board of Directors. The Committee also discussed with the executive management and the external auditors the management's plans to address the deficiencies in the control aspects, if any.

The Committee evaluated the professional expertise, performance and independence of the external auditors. Subsequently, the Committee reviewed the offers submitted by the auditors to review the annual financial statements for year 2025 and recommended contracting with KPMG and PKF to audit the Company's annual financial statements for the year 2025, as well as for the second and third quarters of year 2025 and the first quarter of year 2026.

Finally, the Committee reviewed the Risk Maturity assessment, surplus distribution status, accounts receivable, collections performance and the adequacy of doubtful debts provisions.

Internal Audit

The Committee oversaw the performance of the Internal Audit Division (IAD) throughout the year, ensuring the efficiency and objectivity of its work. This included reviewing and approving IAD's 2025 work plan and budget, monitoring its implementation and any necessary modifications, and reviewing IAD reports. The Committee analyzed key observations from these reports, brought them to Board of Directors attention, and monitored their implementation by the executive management.

The Committee also confirmed the IAD's independence, verifying that its work face no restrictions and that no factors negatively impacted its function.

Regulatory Compliance

During the fiscal year, the Committee reviewed, approved and monitored the implementation of Compliance Division work plan. Furthermore, The Committee also reviewed the Compliance Division reports and made recommendations based on them. Furthermore, the Committee monitored the Division's progress on regulatory compliance, anti-money laundering and combating the financing of terrorism, reporting violations, transactions with related parties and distribution of surplus to ensure accurate reporting and full compliance in line with the regulatory requirements.

The Internal Control System

Recognizing that management is responsible for establishing a comprehensive and effective control system tailored to the Company's business and related risks, the Committee received updates about the improvements made by the executive management in the internal control system, the results of the internal audit activity and the systems of risk management. The Committee also:

- Reviewed quarterly performance reports on customer complaints.
- Was informed of all major lawsuits filed by or against the Company.
- Reviewed reports from Internal Audit Division and the external auditors on the effectiveness of the internal controls related to the financial reporting system.

Therefore, the Committee found no material weaknesses in the Company's internal control systems. However, the Committee believes further improvements are necessary to support the Company's growth and strategic directions, and will monitor these improvements.



07

Voting on the company's External
auditors report for the fiscal year
ending on 31/12/2025 after
discussing it

Classification: **Restricted**

Internal Memo

مذكرة داخلية

Date 24/02/2026

التاريخ

To The Chairman and Members of the Board of Directors

إلى

From Chairman of Audit Committee

من

CC Audit Committee Members, CEO, CFO, E.D IA & Secretary of Board

نسخة إلى

Subject Recommendation to appoint external auditors for the Company's Financial Statements for Year 2026 and the First Quarter of Year 2027

الموضوع

Dear Board Chairman & Members,

Please be advised that the Audit Committee has requested the Internal Audit Division to seek offers from the licensed audit firms to audit and review the Company's consolidated financial statements for the year ending on December 31, 2026, in addition to reviewing the interim condensed and consolidated financial statements for the second and third quarters of the fiscal year 2026 as well as the first quarter of the year 2027, emphasis and focus was to invite the well-known firms having wide experience and competence.

Accordingly, the Internal Audit Division has initially considered ten auditing firms with insurance experience in the Saudi market.

One firm (BDO) was excluded due to regulatory requirements of reappointment pursuant to the Corporate Governance Regulations issued by the Capital Market Authority. Three firm (PWC, Deloitte and EY) are excluded because of potential conflict of interest as these firms are providing consulting services to Tawuniya. Remaining six auditing firms were considered and respective analysis was conducted. Two firms (CROWE and MOORE) did not submit the proposal. Four firms (KPMG, PKF, RSM & MAZARS) submitted their commercial and technical proposals for consideration.

Finally following two firms are considered for submitted proposals along with the quoted fees (exclusive of VAT) that are summarized below:

S:No	Firm Name	Quoted Fees (SAR)
1	KPMG	3,975,000
2	PKF - Al-Bassam and Partners	1,140,000

The Audit Committee has analyzed and studied received quotations, taking into consideration of application of International Financial Reporting Standards 9 and 17, as accordingly, it requires the presence of firms having wide experience in such standards. Including, availing the wide experience of previous companies dealing with Tawuniya, the Committee considered KPMG and Al-Bassam and Partners "PKF" for the following reasons:

Classification: Restricted

Reasons for choosing KPMG:

Their wide experience in auditing corporate accounts, especially insurance companies, in addition to their previous experience in auditing Tawuniya Financial statements from 2010 to 2014 and from 2020 - 2025.

The firm's keenness to offer their expertise and services as KPMG is also providing external audit services to some other insurance companies in the region and their readiness with a working team specialized in insurance business.

Their quoted fees is SAR 3,975,000 for the audit of financial year 2026 including reviewing the interim condensed and consolidated financial statements for the second and third quarters of the fiscal year 2026 as well as the first quarter of the year 2027.

Reasons for choosing Al-Bassam and Partners "PKF":

Their wide experience in auditing corporate accounts, especially insurance companies along with having an experienced and qualified team. Furthermore, PKF has experience in auditing Tawuniya's Financial Statements for the year 2024 and 2025.

Their quoted fees is SAR 1,140,000 for the audit of financial year 2026 including reviewing the interim condensed and consolidated financial statements for the second and third quarters of the fiscal year 2026 as well as the first quarter of the year 2027.

The Committee considers the nomination of KPMG and PKF and accordingly the final fees for the audit of financial year 2026 including reviewing the interim condensed and consolidated financial statements for the second and third quarters of the fiscal year 2026 as well as the first quarter of the year 2027 will be SAR 5,115,000 (Excluding VAT).

In conclusion, the Audit Committee recommends to the esteemed Board to approve the selected firms, and recommend to the General Assembly to appoint KPMG and PKF to audit the Company's consolidated financial statements for the year 2026 including reviewing the interim condensed and consolidated financial statements for the second and third quarters of the fiscal year 2026 as well as the first quarter of the year 2027, taking into consideration business continuity and related experience in insurance sector.

Chairman of Audit Committee
Abdulaziz Mohammed AlSedeas



08

Voting on Tawuniya's purchase of its own shares, with maximum of (212,143) shares, to be allocated to the company's employees within the employee shares program. The purchase of these shares to be financed through the company's fund. Further to authorizes the Board (or whomever it delegates) to complete the purchase within (18 months) from the date of the extraordinary general assembly's approval, The company will keep the purchased shares for a period not exceeding (10) years from the date of approval of the Extraordinary General Assembly as a maximum until they are allocated to the eligible employees Once the said period lapses, the Company will follow the rules and procedures stipulated in the relevant laws and regulations



INDEPENDENT AUDITOR'S LIMITED ASSURANCE REPORT

TO THE SHAREHOLDERS
THE COMPANY FOR COOPERATIVE INSURANCE
(A SAUDI JOINT STOCK COMPANY)
RIYADH, KINGDOM OF SAUDI ARABIA

(1 /4)

INTRODUCTION

According to the request of the management of The Company for Cooperative Insurance ("the Company"), we have been engaged to perform a limited assurance engagement in order to state whether anything has come to our attention that causes us to believe that the subject matter detailed below ("Subject Matter"), has not been reported and presented fairly, in all material respects, in accordance with the applicable criteria mentioned below "applicable criteria".

SUBJECT MATTER

The scope of the limited assurance engagement relates to the Company's assessment of the financial solvency requirements as per the applicable requirements of Part Six, Chapter One, Article 17.3 of the Implementing Regulations of the New Companies Law for Listed Joint Stock Companies issued by the Capital Market Authority ("CMA") of the Kingdom of Saudi Arabia dated 18 January 2023 (as amended) ("the Implementing Regulations", the "Criteria") and the accompanying statement of the proposed buy-back of shares ("The Schedule") prepared by the management of the Company and submitted to us.

APPLICABLE CRITERIA

Article 17.3 of the Implementing Regulations of the New Companies Law for Listed Joint Stock Companies issued by the Capital Market Authority ("CMA") of the Kingdom of Saudi Arabia dated 18 January 2023 (as amended) ("the Implementing Regulations", the "Criteria").

MANAGEMENT RESPONSIBILITY

The management and the chairman of the Company's board of directors are responsible for preparing the subject matter of assurance and presenting it as appropriate in accordance with applicable criteria. The Company's management is also responsible for establishing and maintaining an adequate internal control system for the preparation and presentation of the subject matter of assurance that are free of material misstatements, whether arising from fraud or error, choosing and applying appropriate controls, maintaining adequate records, and making reasonable estimates according to the circumstances.

PRACTITIONER RESPONSIBILITY

It is our responsibility to express the conclusion of a limited assurance on the subject matter of assurance based on the limited assurance engagement that we have performed in accordance with the *International Standard for Assurance Engagements 3000 (Revised) "Assurance Engagements Other Than Audits or Reviews of Historical Financial Information"* that is endorsed in the Kingdom of Saudi Arabia and the terms and conditions of this engagement as agreed with the Company's management.

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INDEPENDENT AUDITOR'S LIMITED ASSURANCE REPORT

TO THE SHAREHOLDERS
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RIYADH, KINGDOM OF SAUDI ARABIA

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PRACTITIONER RESPONSIBILITY (CONTINUED)

Our procedures were designed to obtain a limited level of assurance on which to base our conclusion, and as such do not provide all of the evidence that would require to provide a reasonable assurance. The procedures performed depend on our professional judgment, including the risk of material misstatement of the subject matter, whether due to fraud or error. While, we considered the effectiveness of management's internal control when determining the nature and extent of our procedure, our engagement was not designed to provide assurance on the effectiveness of internal control system.

PROFESSIONAL ETHICS AND QUALITY MANAGEMENT

We have complied with the International Code of Ethics for Professional Accountants, issued by the International Ethics Standard Board for Accountants, that is endorsed in the Kingdom of Saudi Arabia by the Saudi Organization for Chartered and Professional Accountants ("SOCPA"), "referred as IESBA Code" and the independence requirements in Part 4A of IESBA Code.

Our firm applies International Standard on Quality Management (ISQM) 1, *Quality Management for Firms that Perform Audits or Reviews of Financial Statements, or Other Assurance or Related Services Engagements*, that is endorsed in the Kingdom of Saudi Arabia and accordingly, maintains a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

DESCRIPTION OF PROCEDURES PERFORMED

Our procedures regarding systems and controls relating to the Company's assessment of the financial solvency requirements as per the applicable requirements of Part Six, Chapter One, Article 17.3 of the Implementing Regulations of the New Companies Law for Listed Joint Stock Companies issued by the Capital Market Authority ("CMA") of the Kingdom of Saudi Arabia dated 18 January 2023 (as amended) ("the Implementing Regulations", the "Criteria"), are subject to inherent limitations and, accordingly, errors or irregularities may occur and not be detected. Furthermore, such procedures may not be relied upon as evidence of the effectiveness of the systems and controls against fraudulent collusion, especially on the part of those holding positions of authority or trust.

Procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Our procedures were designed to obtain a limited level of assurance on which to base our conclusion, and do not provide all the evidence that would be required to provide a reasonable level of assurance.

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INDEPENDENT AUDITOR'S LIMITED ASSURANCE REPORT

TO THE SHAREHOLDERS
THE COMPANY FOR COOPERATIVE INSURANCE
(A SAUDI JOINT STOCK COMPANY)
RIYADH, KINGDOM OF SAUDI ARABIA

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DESCRIPTION OF PROCEDURES PERFORMED (CONTINUED)

Although we considered the effectiveness of management's internal control when determining the nature and extent of our procedures, our assurance engagement was not designed to provide assurance on internal controls. Our procedures did not include testing controls or performing procedures relating to checking aggregation or calculation of data within IT systems.

A limited assurance engagement consists of making enquiries, primarily of persons responsible for preparing the Subject matter and related information and applying analytical and other appropriate procedures.

Our assurance procedures are as follows:

1. With respect to Section (a) of the Statement:

- a. Obtained the forecasted working capital of the Company as per International Financial Reporting Standard (IFRS) 04 (calculated as current assets minus current liabilities) at 31 December 2026 (budget) and at 31 December 2027 (forecast), supporting Excel workings as well as checked respective approvals.
- b. Reconciled the statement comprising the forecasted working capital of the Company as per IFRS 04 at 31 December 2026 (budget) and at 31 December 2027 (forecast) to the supporting excel workings.
- c. Checked the arithmetical accuracy of the statement comprising the forecasted working capital at 31 December 2026 (budget) and at 31 December 2027 (forecast), as well as the supporting Excel workings obtained from the management in step 1(b) above.

2. With respect to Section (b) of the Statement:

- a. Obtained the market price per share of the Company prevailing on 01 March 2026 from Tadawul to estimate the purchase cost of the share buy-back.
- b. Reviewing minutes of the meeting of the Nomination & Remuneration Committee of the Company, in which the resolution relevant to the proposed shares buy-back was approved.
- c. Compared the balances of total assets, total liabilities and total contingent liabilities with the audited consolidated financial statements of the Company for the year ended 31 December 2025.
- d. Checked the arithmetical accuracy of the computation of the surplus net assets therein (being the amount of net assets remaining after deduction from total assets of total liabilities, total contingent liabilities and estimated cost of proposed share buy-back).

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INDEPENDENT AUDITOR'S LIMITED ASSURANCE REPORT

TO THE SHAREHOLDERS
THE COMPANY FOR COOPERATIVE INSURANCE
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RIYADH, KINGDOM OF SAUDI ARABIA

(4 / 4)

DESCRIPTION OF PROCEDURES PERFORMED (CONTINUED)

3. With respect to Section (c) of the Statement:
- Matched the balance of the retained earnings of the Company with the respective balance in the audited consolidated financial statements for the year ended 31 December 2025.
 - Checked the arithmetical accuracy of the calculation of the balance of the retained profits of the Company, net of treasury shares balance after the buy-back of such treasury shares

We also performed such other procedures as we considered necessary in the circumstances.

CONCLUSION

Based on the procedures performed and evidence obtained, nothing has come to our attention that causes us to believe that the Company's assessment of the financial solvency requirements has not complied, in all material respects, as per the applicable requirements of Part Six, Chapter One, Article 17.3 of the Implementing Regulations of the New Companies Law for Listed Joint Stock Companies issued by the Capital Market Authority ("CMA") of the Kingdom of Saudi Arabia dated 18 January 2023 (as amended) ("the Implementing Regulations", the "Criteria").

RESTRICTIONS ON THE USE OF OUR REPORT

Our report has been solely prepared upon the request of the Company's management to be presented to the Board of Directors in their meeting in accordance with the requirements of Part Six, Chapter One, Article 17.3 of the Implementing Regulations of the New Companies Law for Listed Joint Stock Companies of the Saudi Regulation of Companies, and it should not be used for any other purpose.

PKF Al-Bassam
Chartered Accountants
Riyadh, Kingdom of Saudi Arabia



Fahad Saleh Alhathal
Certified Public Accountant
License No. 680
Riyadh: 17 Shawwal 1447 H
Corresponding to: 05 April 2026



Classification: Public

Appendix A

The Company for Cooperative Insurance

Statement of compliance in accordance with Article 17(3), Part 6 Chapter 1 of the Implementing Regulation of the Companies Law for Listed Joint Stock Companies

a) Adequacy of the working capital

The proposed date for the share buy-back is 1 August 2026.

The forecasted working capital as at 31 December 2026 and 31 December 2027 (i.e., post 12 months following the proposed date of the share buy-back transaction):

Particulars	31 December 2026	31 December 2027
	SAR '000	
Current assets	21,719,000	25,280,000
Current liabilities	(15,595,000)	(17,869,000)
Working capital excess	6,124,000	7,410,000

b) Summary of the assets and liabilities as at 31 December 2025

	31 December 2025
	SAR' 000
Total assets	21,763,833
Total liabilities	(16,406,333)
Total contingent liabilities	(587,000)
Net assets	4,770,500
Estimated cost of treasury shares to be purchased (212,143* 140) [Maximum shares to be purchase (212,143 shares) * Estimated purchase price per share (SAR 140)]	(29,700)
Net assets after share buy-back	4,740,800

c) Treasury shares

	31 December 2025
	SAR' 000
Retained earnings	2,300,407
Estimated cost of the treasury shares to be purchased	(29,700)
Retained earnings after the share buy-back	2,270,707

This appendix should be read in conjunction with our factual finding report, dated 05 April 2026 issued via an engagement letter with PKF and The Company for Cooperative Insurance Company, dated 16 March 2026.



Chief Executive Officer



Chief Financial Officer



Voting on the business relationship
between the Company and the
companies which the Board members
has an indirect interest into it

Internal Memo

مذكرة داخلية

Date	2026-03-30	التاريخ
To	Shareholders – General Assembly	إلى السادة مساهمي شركة التعاونية للتأمين
From	The Chairman and Members of the Board	من رئيس وأعضاء مجلس إدارة الشركة
CC		نسخة إلى
Subject	Declaration of Related Party Transactions for the fiscal year 2025	الموضوع الأعمال والعقود التي يكون لعضو المجلس مصلحة مباشرة أو غير مباشرة للعام المالي 2025

In line with Article (71) of the Companies Law issued by the Ministry of Commerce, Board members must disclose any direct or indirect interest they may have in contracts or transactions made for the company. Such disclosures must be recorded in the Board meeting minutes, and the member concerned is not allowed to vote on related decisions in either Board or General Assembly meetings.

إشارة إلى متطلبات المادة (71) من نظام الشركات الصادر عن وزارة التجارة والتي تنص على "مراعاة حكم المادة (السابعة والعشرين) من النظام، يجب على عضو مجلس الإدارة فور علمه بأي مصلحة له سواء مباشرة أو غير مباشرة في الأعمال والعقود التي تكون لحساب الشركة، أن يبلغ المجلس بذلك، ويثبت هذا الإبلاغ في محضر اجتماع المجلس عند اجتماعه. ولا يجوز لهذا العضو الإشتراك في التصويت على القرار الذي يصدر في هذا الشأن في المجلس والجمعيات العامة.

The Board must also inform the General Assembly of these transactions, supported by a report from the company's external auditor prepared according to approved auditing standards.

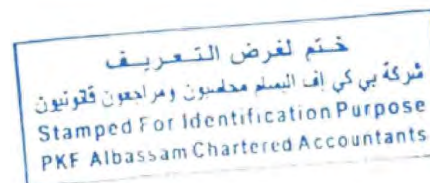
ويبلغ المجلس الجمعية العامة عند انعقادها من الأعمال والعقود التي يكون لعضو المجلس مصلحة مباشرة أو غير مباشرة فيها. ويرفق بالإبلاغ تقرير خاص من مراجع حسابات الشركة يعد وفق معايير المراجعة المعتمدة في المملكة.

Based on the Board resolution no (8/2026) and date 30 March 2026, the Board recommends submitting the Related Party Transactions in which members have a direct or indirect interest to the General Assembly for shareholder approval. This excludes transactions approved under a prior delegation of authority to the Board, in line with Article (64-a) of the Implementing Regulations, provided the total value is less than 1% of the company's revenue and does not exceed SAR 10 million, as shown in the attached table.

لذلك وبناءً على قرار مجلس الإدارة رقم (8/2026) وتاريخ 30 مارس 2026م، يرفع مجلس الإدارة توصيته للجمعية العامة لمساهمي الشركة التعاونية للتأمين بالتعاملات والعقود التي لأعضاء مجلس الإدارة مصلحة مباشرة أو غير مباشرة فيها للحصول على ترخيص السادة مساهمي الشركة، بإستثناء ما تم الموافقة عليه بموجب تفويض مجلس الإدارة بصلاحيه الجمعية العامة العادية بالترخيص الوارد في الفقرة (أ) من المادة الرابعة والستون من اللائحة التنفيذية لنظام الشركات الخاصة بشركات المساهمة المدرجة، بشأن إجمالي الأعمال والعقود خلال السنة المالية للعضو التي تشكل أقل من 1% من إيرادات الشركة وفق أ لآخر قوائم مالية مراجعة وعلى أن لا تتجاوز 10 ملايين ريال كما هو موضح في الجدول أدناه.

Name of Company	Name of the Director / Executives	Insurance Premium (Annual Term)	Claims (Annual Term)	Others (Non-Insurance) (Annual Term)	Due (to)/Due from (Balance as at 31-Dec-2025)	Investment (Balance as at 31-Dec-2025)
Al Majd Al Arabiah Trading Company	Selman Al-fares	330,847.90	1,724.68	-	-	-
Al Malath Al Arabiah Company	Selman Al-fares	672,879.96	2,984.70	-	325,234.00	-
ELM	Khaled Al-Ghoneim	85,420,082.75	1,675,653.45	87,476,652.29	37,222,579.00	-
Emaar	Abdulaziz Al-Nowaiser	-	-	53,647.50	-	-
GOSI	Hessa Al-Sheikh	142,958,632.00	21,372,058.90	85,740,493.00	7,952,625.47	-
	Selman Al-fares					
Hassana	Hessa Al-Sheikh	10,821,012.00	226,989.00	-	4,072,320.62	-
	Selman Al-fares					
Mobiliy	Khaled Al-Ghoneim	-	325,210.07	-	2,878,499.87	-
Nesma Company	Nasser Al-huqbani	1,155,044.10	11,226.04	-	15,566.45	-
Obeikan	Khaled Al-Ghoneim	94,942.84	-	-	104,857.29	-
Osool	Abdulaziz Al-Nowaiser	-	102,492.80	-	(26,891.00)	-
Smartlink	Selman Al-fares	18,918,197.49	135,349.54	-	13,461,665.49	-

Name of Company	Name of the Director / Executives	Insurance Premium (Annual Term)	Claims (Annual Term)	Others (Non-Insurance) (Annual Term)	Due (to)/Due from (Balance as at 31-Dec-2025)	Investment (Balance as at 31-Dec-2025)
UIC	Abdulaziz Al-Nowaiser	-	-	(7,223,560.00)	15,688,658.37	110,120,000.00
	Abdulaziz Al-Khamis					
	Abdullah Al Shargi					
	Mansoor Abuthnein					
	Sultan Al Khomashi					
Al Moammar MIS	Fahad Bin Moammar	134,579.00	17,513.00	-	(13,852.58)	-
Altharwah Albashariyyah	Fahad Bin Moammar	1,611,413.58	21,105.21	-	350,959.55	-
AWRIS (Bahrain)	Sultan Al Khomashi	1,197,470.10	-	-	2,296,547.15	-
Chemanol	Sultan Al Khomashi	31,749,284.81	369,337.03	-	9,151,556.14	-
Dar Al Tamleek	Fahad Bin Moammar	3,472,912.83	1,591,455.05	-	1,706.77	-
Hala Financing	Yaser Allaf	334,943.26	4,323.76	-	203,665.78	-
Najm	Mansoor Abuthnein	570,733.64	807,482.68	106,406,913.00	497,296.43	76,965,000.00
Tanami Real Estate Company	Abdullah Al Shargi	(2,478.25)	-	-	(2,478.25)	-
Vision Bank	Othman Al Kassabi	170,010.71	8,277.06	-	2,570.51	-



Name of Company	Name of the Director / Executives	Insurance Premium (Annual Term)	Claims (Annual Term)	Others (Non-Insurance) (Annual Term)	Due (to)/Due from (Balance as at 31-Dec-2025)	Investment (Balance as at 31-Dec-2025)
Waseel	Othman Al Kassabi	-	15,582.00	4,490,474.00	-	18,351,000.00
	Abdullah Al Shargi					
	Mohammad Al-Saeed					
Zahra Association	Othman Al Kassabi	-	-	250,000.00	-	-
Tree (a wholly owned subsidiary of Tawuniya)	Othman Al Kassabi	2,302,117.05	26,150.68	69,846,592.00	75,145,409.43	-
	Abdulaziz Alshaikh					
Meena (a wholly owned subsidiary of Tawuniya)	Othman Al Kassabi	18,033,495.00	74,439.00	256,137,561.00	224,980,140.00	-
	Abdulaziz Alshaikh					
	Abdullah Al Shargi					
	Mohammad Al-Saeed					
Mobility Ecosystem (a wholly owned subsidiary of Tawuniya)	Mansoor Abuthnein	-	-	-	25,505,725.99	-
	Abdullah Abahussain					
	Dhari Almodaifer					
Riyadh-Re (a wholly owned subsidiary of Tawuniya)	Not applicable	-	-	-	113,708.96	-



INDEPENDENT AUDITOR'S LIMITED ASSURANCE REPORT

TO THE SHAREHOLDERS
THE COMPANY FOR COOPERATIVE INSURANCE
(A SAUDI JOINT STOCK COMPANY)
RIYADH, KINGDOM OF SAUDI ARABIA

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INTRODUCTION

According to the request of the management of The Company for Cooperative Insurance ("the Company"), we have been engaged to perform a limited assurance engagement in order to state whether anything has come to our attention that causes us to believe that the subject matter detailed below ("Subject Matter"), has not been reported and presented fairly, in all material respects, in accordance with the applicable criteria mentioned below "applicable criteria".

SUBJECT MATTER

The scope of the engagement relates to the limited assurance engagement to the information submitted by the Chairman of the Board of Directors attached in Appendix No. (1) ("The Notification") prepared in accordance with the requirements of Article (71) of the Regulation of Companies and presented by the Chairman of the Board of Directors of the Company. It consists of the transactions that were carried out by the Company during the year ended 31 December 2025 in which any of the members of the Company's Board of Directors had a personal interest in it, whether directly or indirectly.

APPLICABLE CRITERIA

Article (71) of the Saudi Regulation of Companies issued by the Ministry of Commerce and Investment (1443 H - 2022 G).

MANAGEMENT RESPONSIBILITY

The management and the chairman of the Company's board of directors are responsible for preparing the subject matter of assurance and presenting it as appropriate in accordance with applicable criteria. The Company's management is also responsible for establishing and maintaining an adequate internal control system for the preparation and presentation of the subject matter of assurance that are free of material misstatements, whether arising from fraud or error, choosing and applying appropriate controls, maintaining adequate records, and making reasonable estimates according to the circumstances.

PRACTITIONER RESPONSIBILITY

It is our responsibility to express the conclusion of a limited assurance on the subject matter of assurance based on the limited assurance engagement that we have performed in accordance with the *International Standard for Assurance Engagements 3000 (Revised) "Assurance Engagements Other Than Audits or Reviews of Historical Financial Information"* that is endorsed in the Kingdom of Saudi Arabia and the terms and conditions of this engagement as agreed with the Company's management.

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PRACTITIONER RESPONSIBILITY (CONTINUED)

Our procedures were designed to obtain a limited level of assurance on which to base our conclusion, and as such do not provide all of the evidence that would require to provide a reasonable assurance. The procedures performed depend on our professional judgment, including the risk of material misstatement of the subject matter, whether due to fraud or error. While, we considered the effectiveness of management's internal control when determining the nature and extent of our procedure, our engagement was not designed to provide assurance on the effectiveness of internal control system.

PROFESSIONAL ETHICS AND QUALITY MANAGEMENT

We have complied with the International Code of Ethics for Professional Accountants, issued by the International Ethics Standard Board for Accountants, that is endorsed in the Kingdom of Saudi Arabia by the Saudi Organization for Chartered and Professional Accountants ("SOCPA"), "referred as IESBA Code" and the independence requirements in Part 4A of IESBA Code.

Our firm applies International Standard on Quality Management (ISQM) 1, *Quality Management for Firms that Perform Audits or Reviews of Financial Statements, or Other Assurance or Related Services Engagements*, that is endorsed in the Kingdom of Saudi Arabia and accordingly, maintains a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

DESCRIPTION OF PROCEDURES PERFORMED

Our procedures regarding systems and controls relating to the preparation of the Notification in accordance with the requirements of Article (٧١) of the Regulation of Companies, are subject to inherent limitations and, accordingly, errors or irregularities may occur and not be detected. Furthermore, such procedures may not be relied upon as evidence of the effectiveness of the systems and controls against fraudulent collusion, especially on the part of those holding positions of authority or trust.

Procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Our procedures were designed to obtain a limited level of assurance on which to base our conclusion, and do not provide all the evidence that would be required to provide a reasonable level of assurance.

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RIYADH, KINGDOM OF SAUDI ARABIA

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DESCRIPTION OF PROCEDURES PERFORMED (CONTINUED)

Although we considered the effectiveness of management's internal control when determining the nature and extent of our procedures, our assurance engagement was not designed to provide assurance on internal controls. Our procedures did not include testing controls or performing procedures relating to checking aggregation or calculation of data within IT systems.

A limited assurance engagement consists of making enquiries, primarily of persons responsible for preparing the Subject matter and related information and applying analytical and other appropriate procedures.

Our assurance procedures are as follows:

- Obtaining a statement that includes a notification from the Chairman of the Board of Directors specifying all transactions and contracts executed during the year ended 31 December 2025 by any member of the company's Board of Directors, whether directly or indirectly, for the benefit of the company during the year, Appendix No. (1);
- Ensure that the transactions executed during the year ended 31 December 2025 are included in the statement prepared by the Chairman of the Board of Directors and are matching with the transactions included in Note No. (31) of the audited financial statements.

We also performed such other procedures as we considered necessary in the circumstances.

CONCLUSION

Based on our procedures performed and evidence obtained, nothing has come to our attention that causes us to believe that the Chairman's notification has not complied, in all material respects, with the Article (71) requirement of the Saudi Regulation of Companies.

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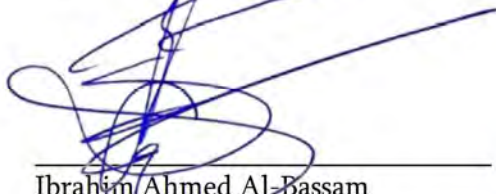
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RIYADH, KINGDOM OF SAUDI ARABIA

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RESTRICTIONS ON THE USE OF OUR REPORT

Our report has been solely prepared upon the request of the Company's management to be presented to the shareholders in their meeting in the Ordinary General Assembly in accordance with the requirements of Article (71) of the Saudi Regulation of Companies, and it should not be used for any other purpose.

PKF Al-Bassam
Chartered Accountants
Riyadh, Kingdom of Saudi Arabia



Ibrahim Ahmed Al-Bassam
Certified Public Accountant
License No. 337
Riyadh: 22 Ramadhan 1447 H
Corresponding to: 11 March 2026



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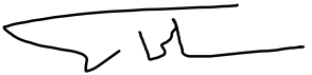
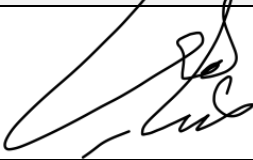






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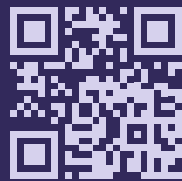
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Board of Directors Members Signatures

Mr. Abdulaziz Alnowaiser الأستاذ/ عبدالعزيز النويصر	Mr. Selman Alfares الأستاذ/ سلمان الفارس
	
Mr. Abdulaziz Alkhamis الأستاذ/ عبدالعزيز الخميس	Dr. Khaled Alghoneim الدكتور خالد الغنيم
	
Mrs. Hessa Alsheikh الأستاذة/ حصة ال الشيخ	Dr. Paul Sweeting الدكتور/ بول سويتينج
	
Mr. Nasser Al Huqbani الأستاذ/ ناصر الحقباني	Mr. Abdulaziz Alsedeads الأستاذ/ عبدالعزيز السديس
	
Mr. Abdulsalam Abaoud الأستاذ/ عبدالسلام اباعود	
	



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