

Segmental revenue reconciliation

The below tables provide a reconciliation between the previously reported segmental revenue for Motor Retail and Health to the segmental disclosure in the financial statements

Motor Retail	H1'25	H1'26	Y-o-Y
Gross Written Premiums (SAR MM)	1,773	2,700	52%
Blended take-rate	3.6%	3.5%	
Motor Retail revenue ex. other revenue	64	94	48%
Other revenue (VAS and other products)	55	119	116%
Segmental revenue prior to reclassification items	119	213	79%
Reclassification items			
(+) Data validation cost recovery	34	33	
(-) Payment gateway charges/ recoveries	(9)	(54)	
Net reclassification impact	24	(21)	
Adj. segmental revenue	143	192	34%

Health	H1'25	H1'26	Y-o-Y
Gross Written Premiums (SAR MM)	338	467	38%
Blended take-rate	9.0%	8.9%	
Health revenue ex. other revenue	30	41	37%
Other revenue	1	0	nm
Segmental revenue prior to reclassification items	31	42	34%
Reclassification items			
(+) Data validation cost recovery	12	16	
(+) Payment gateway charges/ recoveries	3	4	
Net reclassification impact	16	21	
Adj. segmental revenue	47	62	34%

Total Revenue	H1'25	H1'26	Y-o-Y
Group revenue	245	517	111%
Reclassification items (as above)	40	(0)	
Adj. group revenue	285	517	82%