



Earnings Flash Note Qatar Islamic Insurance Group 1Q2026



Qatar Islamic Insurance Group (QISI)

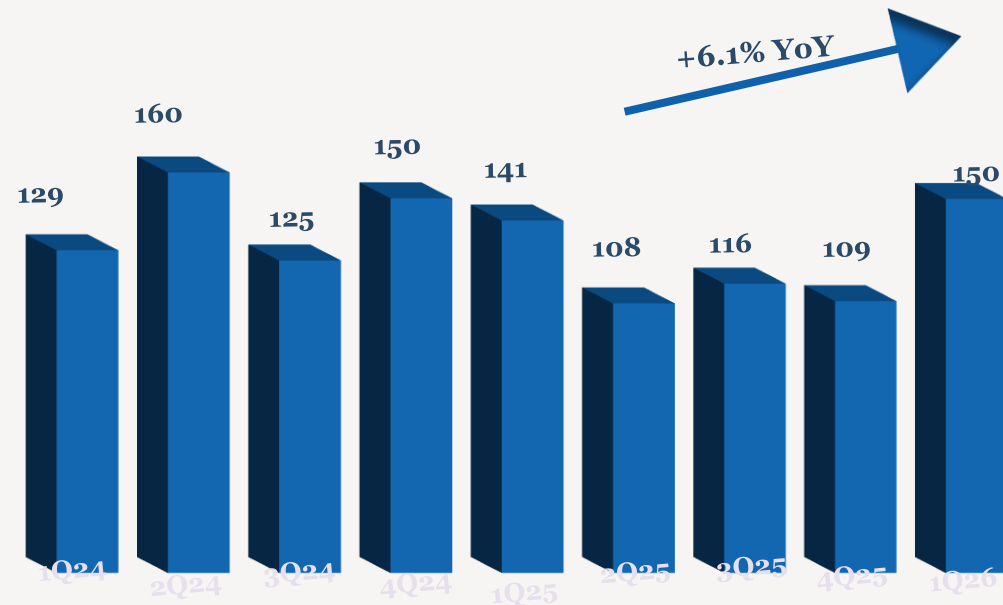
- > Net profit increased by 23.3% YoY to QR38mn (+179.4% QoQ) in 1Q2026 due to higher total revenue.
- > Recognized Takaful Contributions increased by 6.1% YoY to QR150mn (+37.6% QoQ) in 1Q2026.
- > Takaful Gross Margin came at QR11mn in 1Q2026 vs QR43mn in 1Q2025 and QR2mn in 4Q2025.
- > Net Takaful Result came at QR8mn in 1Q2026 vs QR39mn in 1Q2025 and QR-1mn in 4Q2025.
- > For 1Q2026, EPS came at QR0.25 vs. QR0.20 in 1Q2025.
- > As of 30th April 2026, the stock has decreased 3.5% YTD, underperforming the QSE Index, which was down by 2.5% YTD.

1Q 2026 Earnings Performance

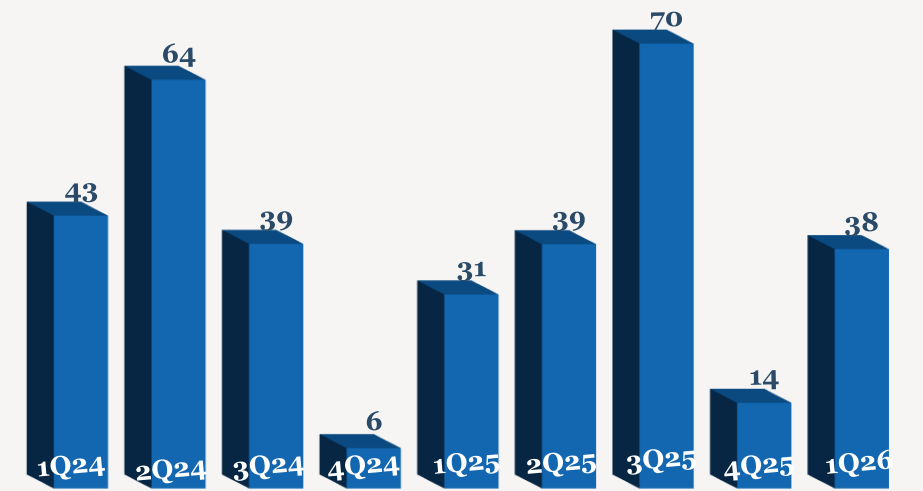
	1Q2026	1Q2025	YoY	4Q2025	QoQ
Recognised Takaful Contributions	150	141	6.1%	109	37.6%
Recognised Takaful Costs	-103	-81	N/M	-69	N/M
Takaful Gross Margin	11	43	-75.4%	2	515.0%
Net Takaful Result	8	39	-79.0%	-1	N/M
Net Profit	38	31	23.3%	14	179.4%
EPS (QR)	0.25	0.20	23.3%	0.09	179.4%

Note: Values are expressed in QR'mn unless explicitly stated

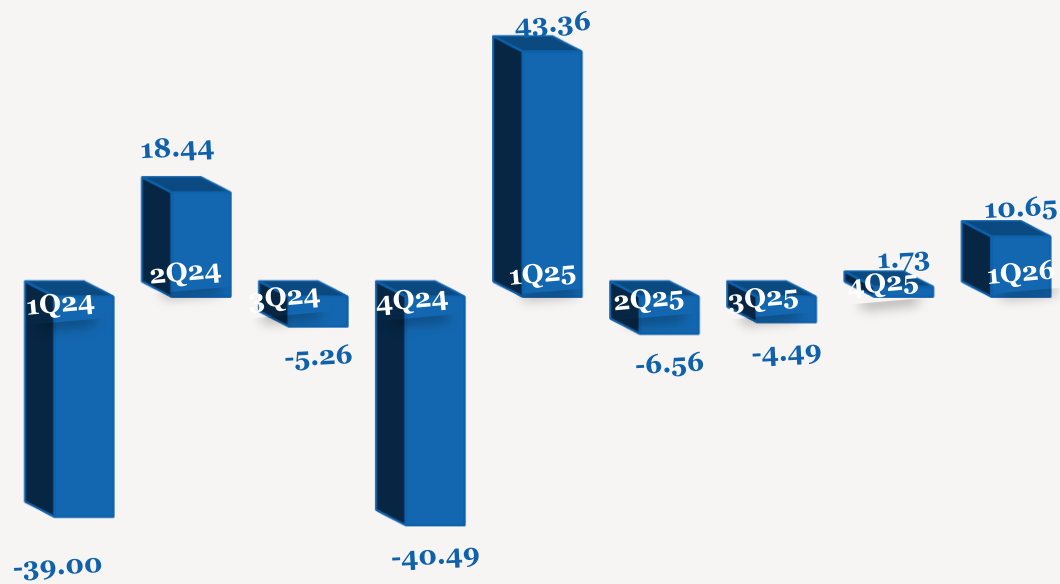
Quarterly Recognised Takaful Contributions Trend (QRmn)



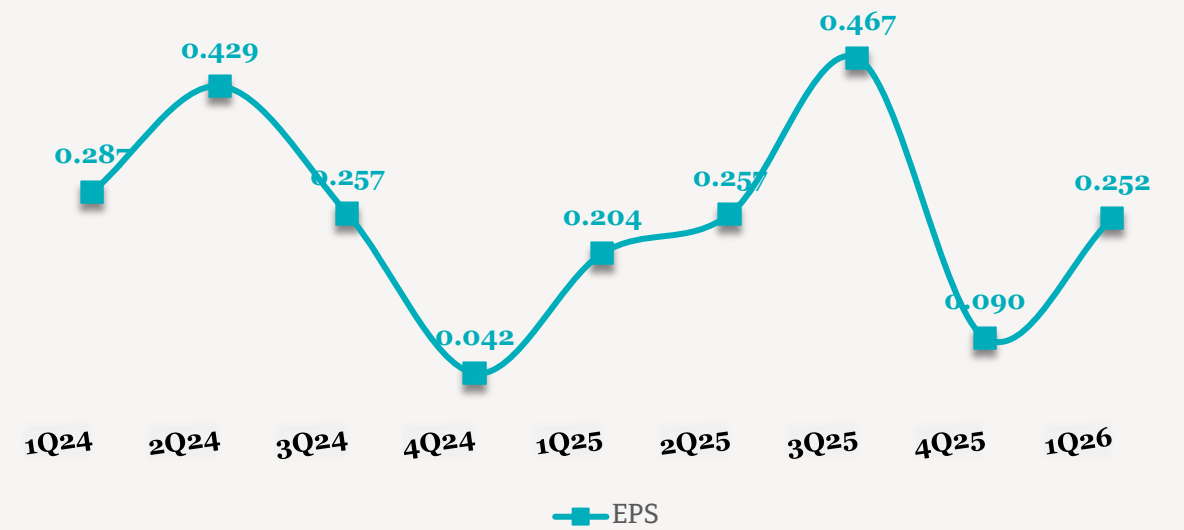
Quarterly Earnings Trend (QRmn)



Quarterly Takaful Gross Margin Trend (QRmn)



EPS (QR) Trend



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