

Earnings Flash Note
Damaan Islamic Insurance Co.
1Q 2026



Damaan Islamic Insurance Co. (BEMA)

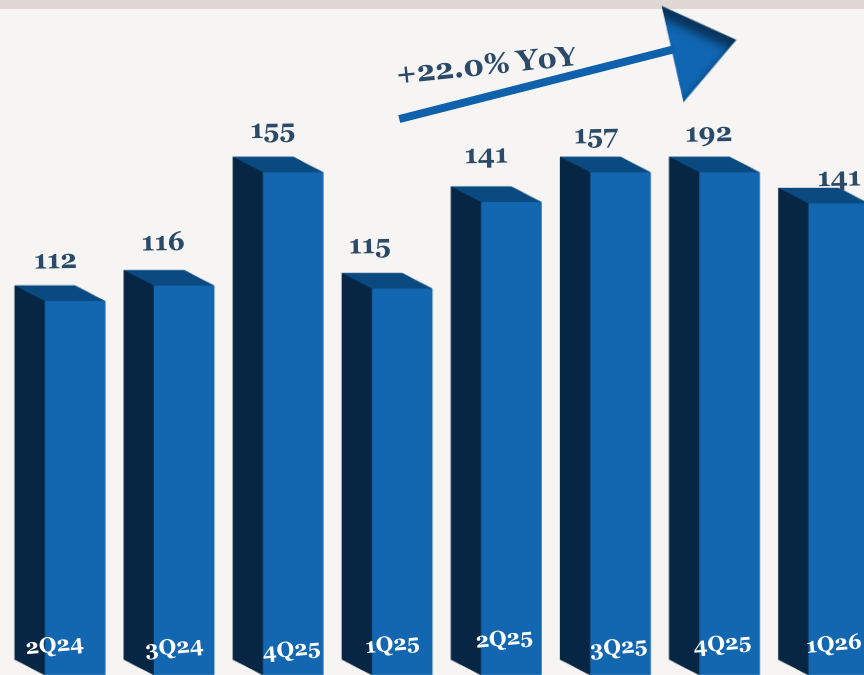
- > Net profit increased by 6.6% YoY to QR25mn (+52.7% QoQ) in 1Q2026 primarily due to higher total income.
- > Recognized Takaful Contributions increased by 22.0% YoY to QR141mn (-26.6% QoQ) in 1Q2026.
- > Takaful Gross Margin came to QR-11mn in 1Q2026 as against the QR5mn in 1Q2025 and as against the QR21mn in 4Q2025.
- > For 1Q2026, EPS came at QR0.13 vs. QR0.12 in 1Q2025.
- > As of 26th April 2026, the stock increased by 0.3% YTD, outperforming the QSE Index, which was down by 0.9% YTD.

1Q 2026 Earnings Performance

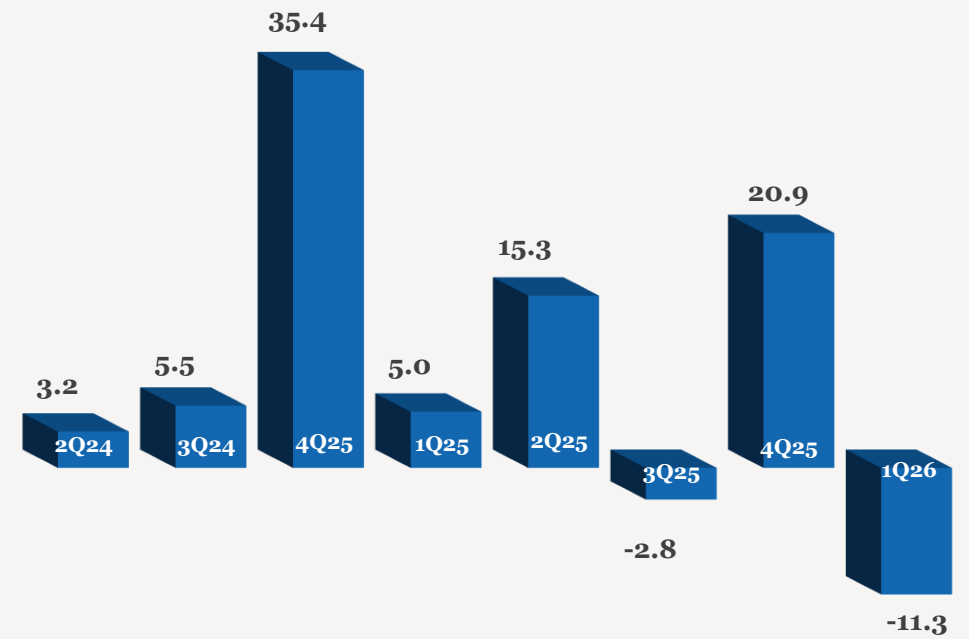
	1Q2026	1Q2025	YoY	4Q2025	QoQ
Recognized Takaful Contributions	141	115	22.0%	192	-26.6%
Recognized Takaful Costs	-132	-88	NM	-160	NM
Takaful Gross Margin	-11	5	NM	21	NM
Net Takaful Result	-17	0	-5092.5%	9	NM
Net Profit	25	24	6.6%	17	52.7%
EPS (QR)	0.13	0.12	6.6%	0.08	52.7%

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

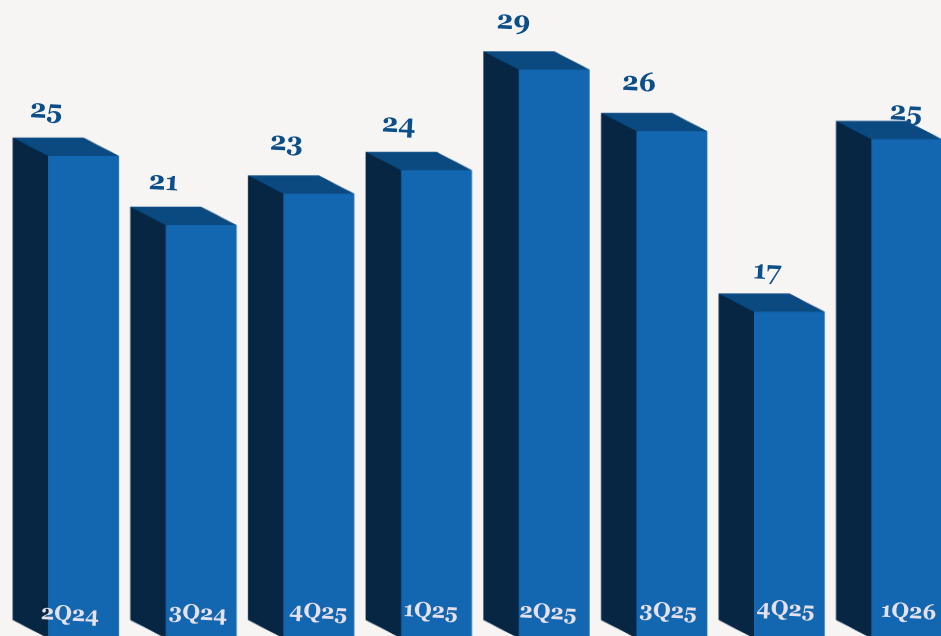
Quarterly Recognised Takaful Contributions Trend (QRmn)



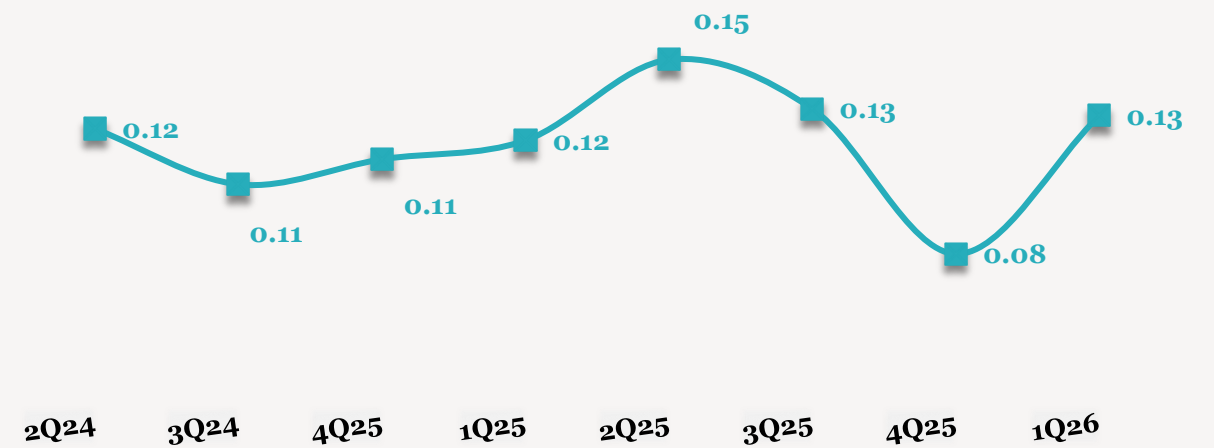
Quarterly Takaful Gross Margin Trend (QRmn)



Quarterly Net Profit Trend



EPS (QR) Trend



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