



Earnings Flash Note
Damaan Islamic Insurance Co.
4Q/FY 2025

Damaan Islamic Insurance Co. (BEEMA)

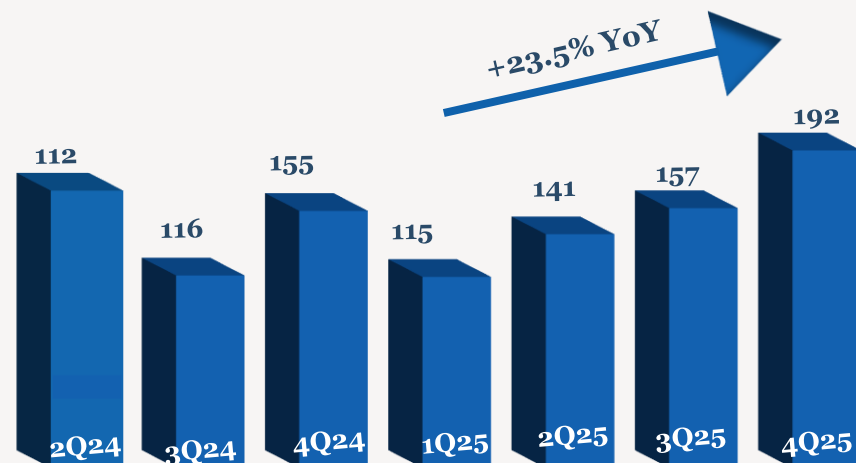
- > Net profit decreased by 26.5% YoY to QR17mn (-35.6% QoQ) in 4Q2025 primarily due to lower net takaful result. For FY2025 the net profit was up 12.9% to QR96mn.
- > Recognized Takaful Contributions increased by 23.5% YoY to QR192mn (+22.2% QoQ) in 4Q2025. For FY2025 the recognized takaful contributions was up 28.3% to QR605mn.
- > Takaful Gross Margin came to QR21mn in 4Q2025 as against the QR35mn in 4Q2024 and as against the QR-3mn in 3Q2025. For FY2025 the takaful gross margin was down 15.8% to QR38mn.
- > For 4Q2025, EPS came at QR0.08 vs. QR0.11 in 4Q2024. For FY2025 EPS came at QR0.48 vs QR0.42 in FY2024.
- > As of 27th January 2026, the stock increased by 8.8% YTD, outperforming the QSE Index, which was up by 4.9% YTD.
- > Proposed Dividends Distribution. Cash Dividends H2 25%. Total Annual Cash Dividends 25%.

4Q/FY2025 Earnings Performance

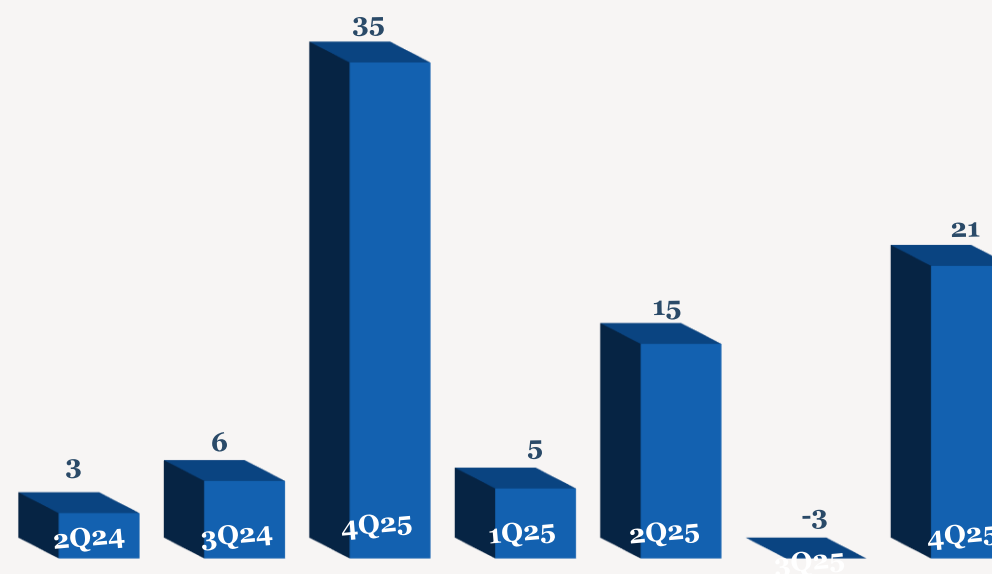
	4Q2025	4Q2024	YoY	3Q2025	QoQ	FY2025	FY2024	YoY
Recognized Takaful Contributions	192	155	23.5%	157	22.2%	605	472	28.3%
Recognized Takaful Costs	-160	-123	29.6%	-150	6.4%	-497	-373	33.1%
Takaful Gross Margin	21	35	-40.9%	-3	-843.3%	38	46	-15.8%
Net Takaful Result	9	27	-65.6%	-11	-181.8%	7	21	-68.7%
Net Profit	17	23	-26.5%	26	-35.6%	96	85	12.9%
EPS (QR)	0.08	0.11	-26.5%	0.13	-35.6%	0.48	0.42	12.9%

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

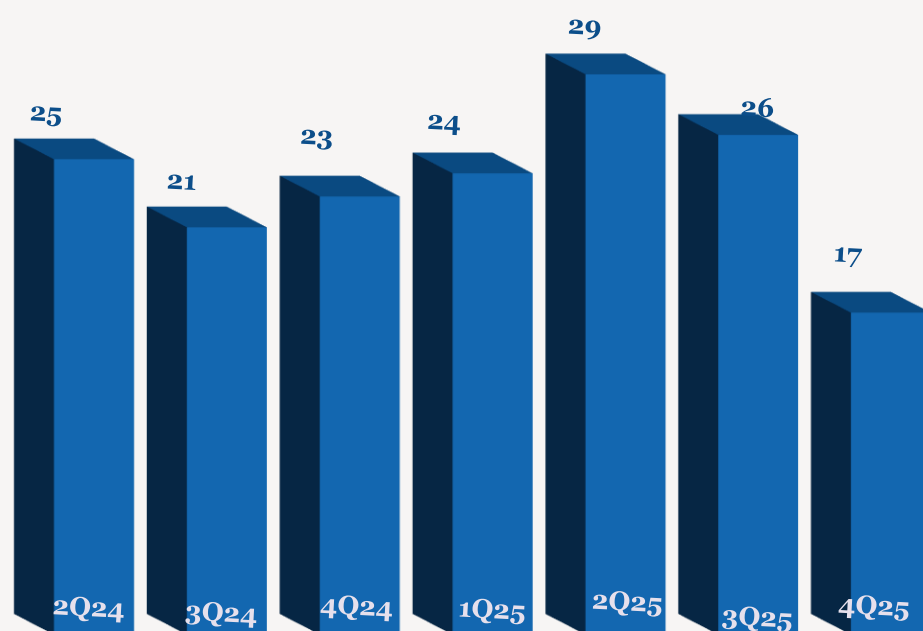
Quarterly Recognised Takaful Contributions Trend (QRmn)



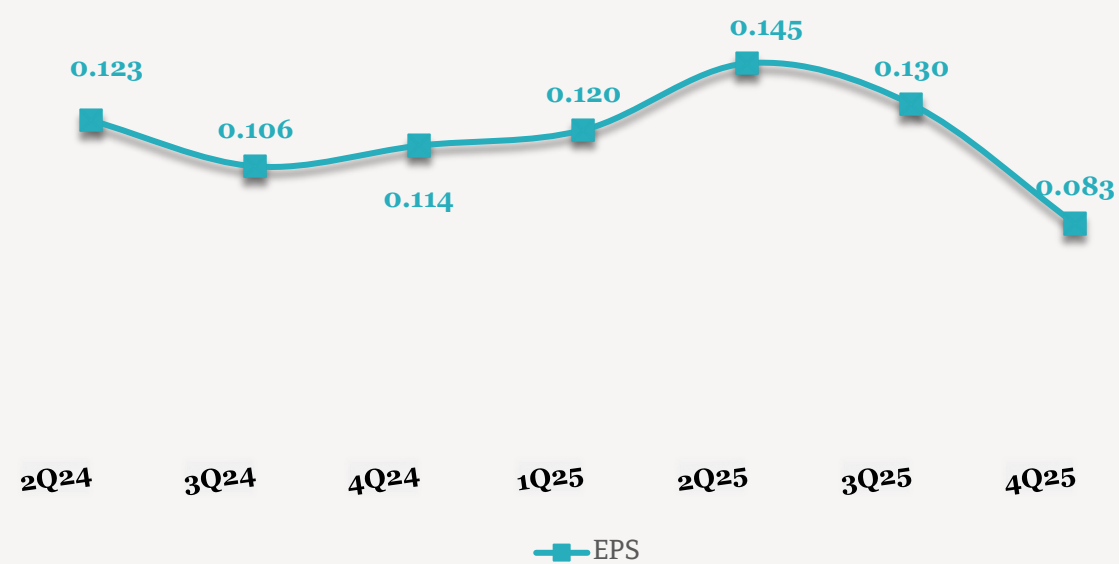
Quarterly Takaful Gross Margin Trend (QRmn)



Quarterly Net Profit Trend (QRmn)



EPS (QR) Trend



Contacts

QNB Financial Services Co. W.L.L.
Contact Center: (+974)4476 6666
info@qnbfs.com.qa
Doha, Qatar

Saugata Sarkar, CFA, CAIA
Head of Research
saugata.sarkar@qnbfs.com.qa

Shahan Keushgerian
Senior Research Analyst
shahan.keushgerian@qnbfs.com.qa

Phibion Makuwerere, CFA
Senior Research Analyst
phibion.makuwerere@qnbfs.com.qa

Dana Saif Al Sowaidi
Research Analyst
dana.alsowaidi@qnbfs.com.qa

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