



Earnings Flash Note  
Damaan Islamic Insurance Co.  
3Q2025/9M2025



## Damaan Islamic Insurance Co. (BEEMA)

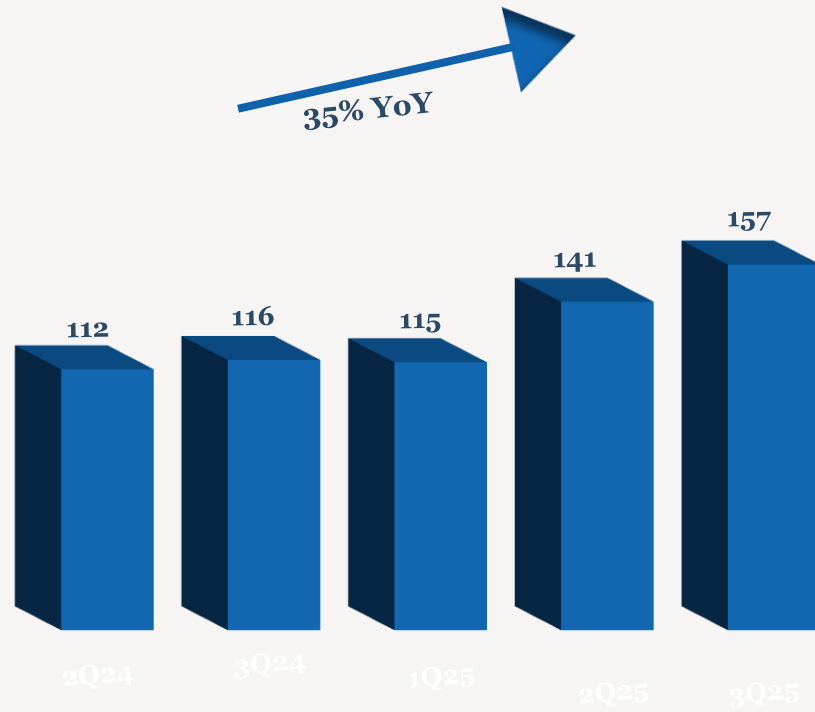
- > Net profit increased by 22.7% YoY to QR26mn (-10.8% QoQ) in 3Q2025 primarily due to higher Recognised Takaful Contributions. For 9M2025 the net profit was up 27.4% to QR79mn
- > Recognised Takaful Contributions increased by 35% YoY to QR157mn (+11.2% QoQ) in 3Q2025. For 9M2025 the recognised takaful contributions was up 30.6% to QR413mn
- > Takaful Gross Margin came to QR-3mn in 3Q2025 as against the QR6mn in 3Q2024 and as against the QR15mn in 2Q2025. For 9M2025 the takaful gross margin was up 71% to QR18mn
- > For 3Q2025, EPS came at QR0.13 vs. QR0.11 in 3Q2024. For 9M2025 EPS came at QR0.39 vs QR0.31 in 9M2024.
- > As of 28th Oct 2025, the stock increased by 6.2% YTD, Outperforming the QSE Index, which was up by 3.3% YTD.

### 3Q/9M2025 Earnings Performance

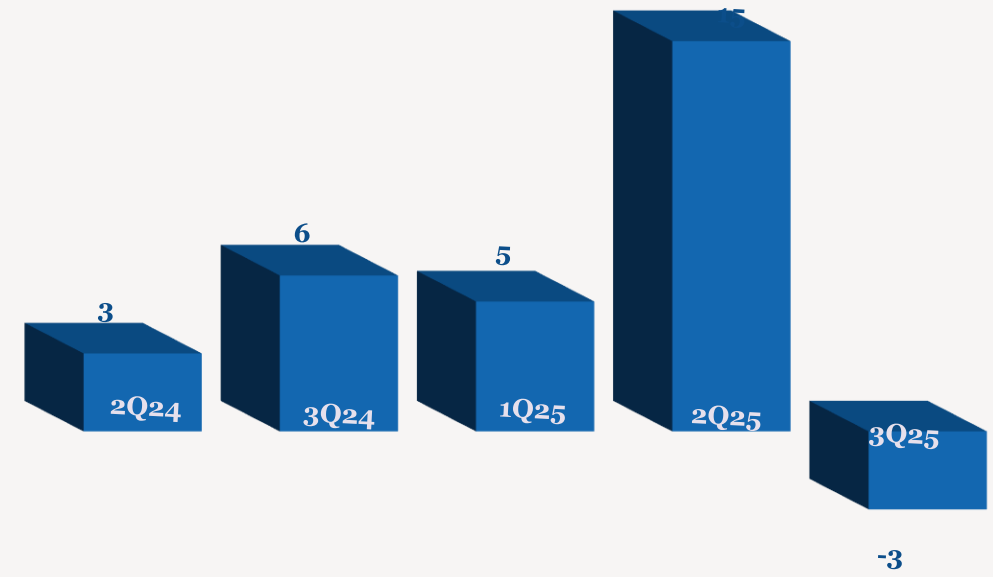
	3Q2025	3Q2024	YoY	2Q2025	QoQ	9M2025	9M2024	YoY
Recognised Takaful Contributions	157	116	35.0%	141	11.2%	413	317	30.6%
Recognised Takaful Costs	-150	-108	38.9%	-99	52.0%	-337	-250	34.8%
Takaful Gross Margin	-3	6	-150.8%	15	-118.3%	18	10	71.0%
Net Takaful Result	-11	-2	556.0%	8	-235.0%	-3	-6	-54.3%
Net Profit	26	21	22.7%	29	-10.8%	79	62	27.4%
EPS (QR)	0.13	0.11	22.7%	0.15	-10.8%	0.39	0.31	27.4%

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

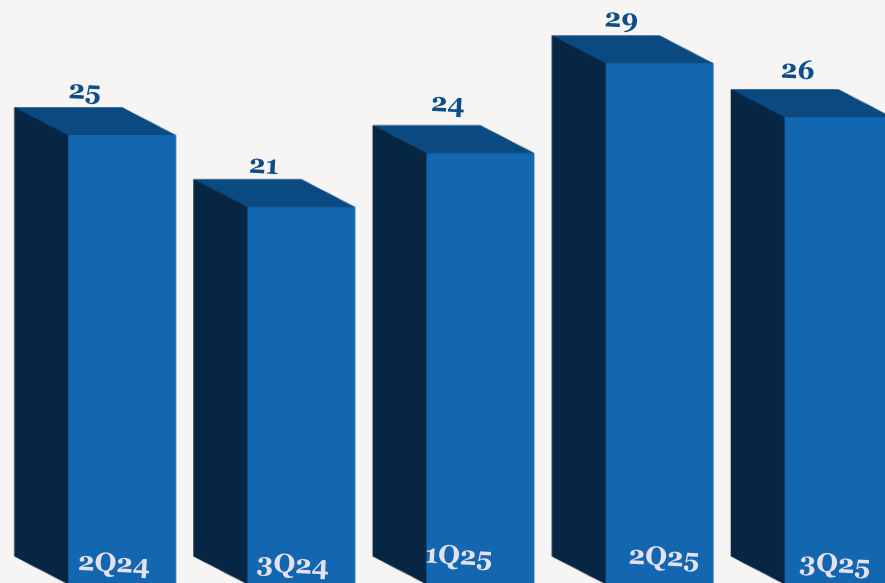
### Quarterly Recognised Takaful Contributions Trend (QRmn)



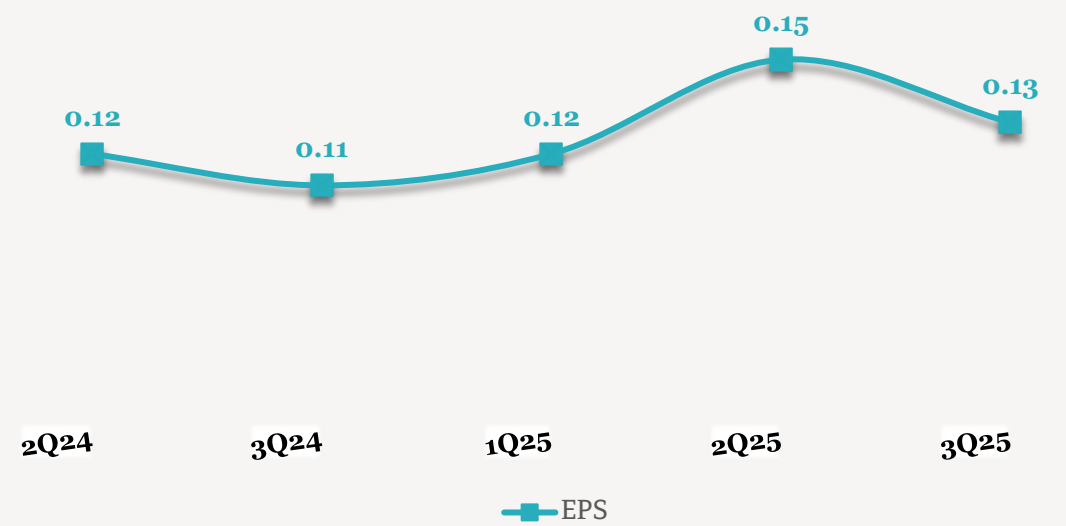
### Quarterly Takaful Gross Margin Trend (QRmn)



### Quarterly Net Profit Trend



### EPS (QR) Trend



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