



Earnings Flash Note  
Al Khaleej Takaful Insurance Co.  
1Q 2025



## Al Khaleej Takaful Insurance Co. (AKHI)

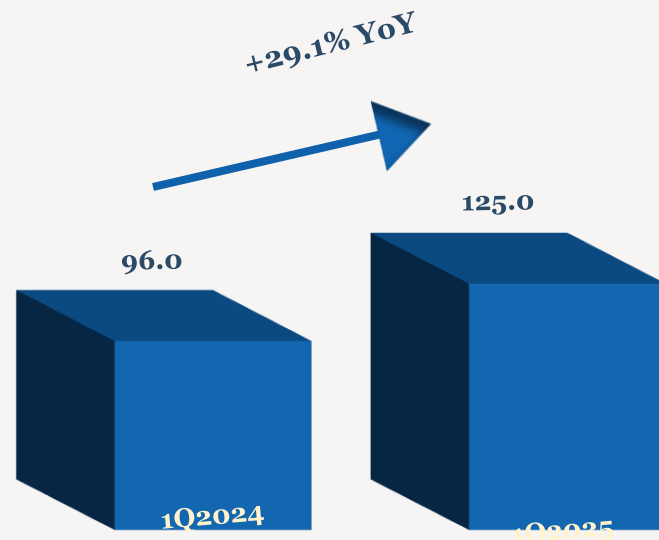
- > Net profit decreased 17.1% YoY to QR18mn in 1Q2025 primarily due to higher expenses and lower total income.
- > Takaful revenue rose by 29.1% YoY to QR125mn in 1Q2025.
- > For 1Q2025 takaful services result increased by 68.6% YoY TO QR3mn in 1Q2025.
- > For 1Q2025, EPS came to QR0.07 vs. QR0.084 in 1Q2024.
- > As of 30<sup>th</sup> April 2025, the stock has decreased 3.3% YTD, Underperforming the QSE Index, which was down by 1,1% YTD.

### 1Q 2025 Earnings Performance

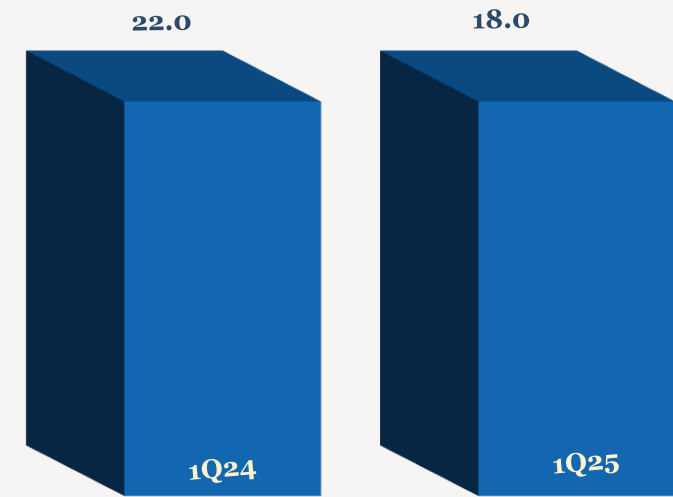
|                                 | 1Q2025 | 1Q2024 | YoY    |
|---------------------------------|--------|--------|--------|
| Recognised takaful Revenue      | 125    | 96     | 29.1%  |
| Recognised takaful Services Exp | -56    | -55    | 1.4%   |
| Retakaful Net Exp               | -65    | -39    | 65.6%  |
| Takaful Services Results        | 3      | 2      | 68.6%  |
| Net Profit                      | 18     | 22     | -17.1% |
| EPS (QR)                        | 0.07   | 0.08   | -16.7% |

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

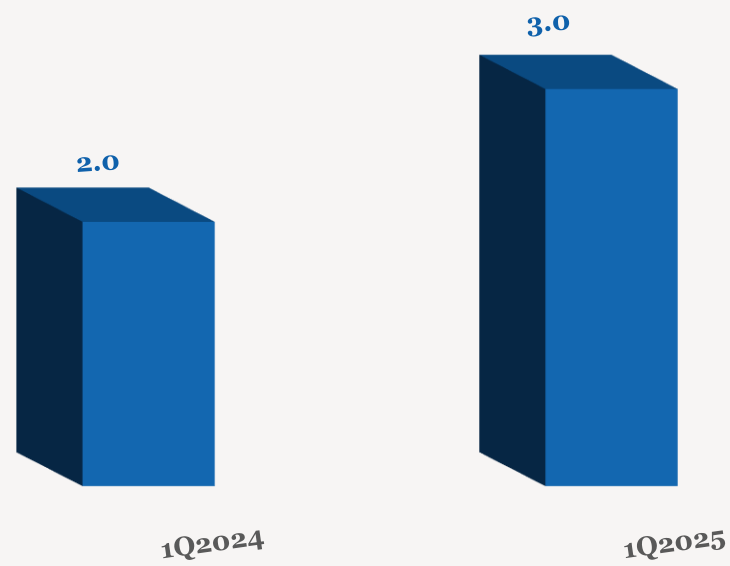
Quarterly Takaful Revenues Trend (QRmn)



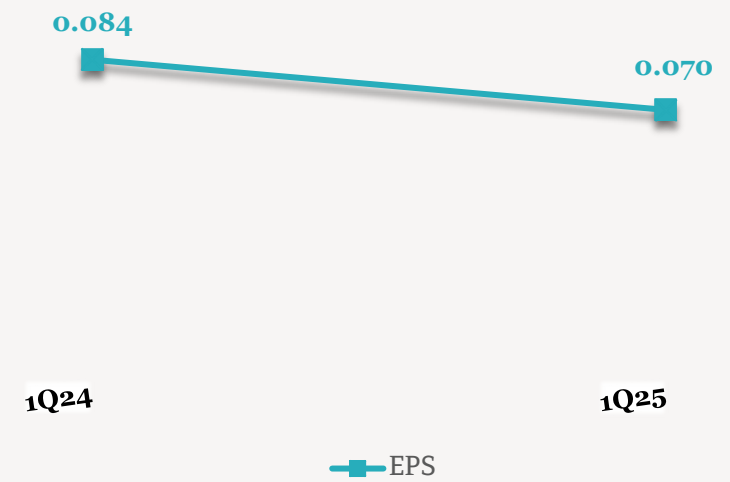
Quarterly Earnings Trend (QRmn)



Takaful Services Result



EPS (QR) Trend



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