



Earnings Flash Note
Damaan Islamic Insurance Company
1Q 2025



Damaan Islamic Insurance Company “BEEMA” (BEMA)

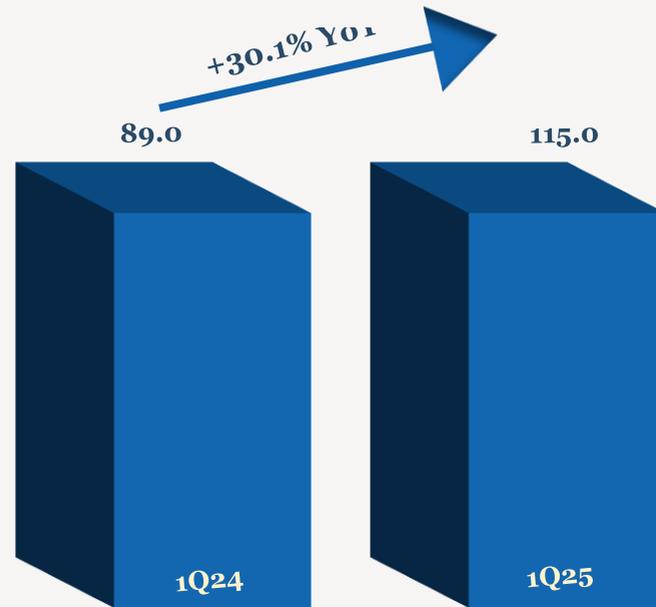
- > Net profit increased by 48.0% YoY to QR24mn in 1Q2025 primarily due to higher Recognised Takaful Contributions.
- > Recognised Takaful Contributions increased by 30.1% YoY to QR115mn in 1Q2025.
- > Takaful Gross Margin increased by 239.5% YoY to QR5mn in 1Q2025.
- > For 1Q2025, EPS came at QR0.12 vs. QR0.08 in 1Q2024.
- > As of 28th April 2025, the stock decreased by 5.2% YTD, Underperforming the QSE Index, which was down by 2.5% YTD.

1Q2025 Earnings Performance

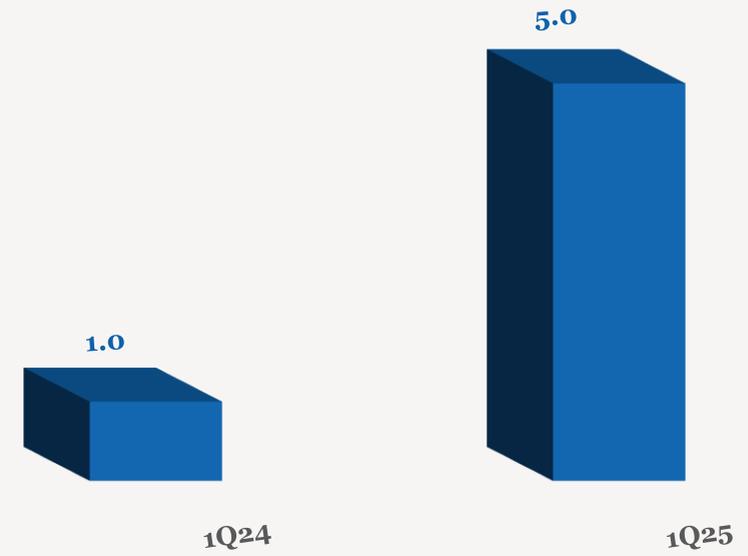
	1Q2025	1Q2024	YoY
Recognised Takaful Contributions	115	89	30.1%
Recognised Takaful Costs	-88	-68	29.3%
Takaful Gross Margin	5	1	239.5%
Net Takaful Result	0	-2	NM
Net Profit	24	16	48.0%
EPS (QR)	0.12	0.08	48.0%

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

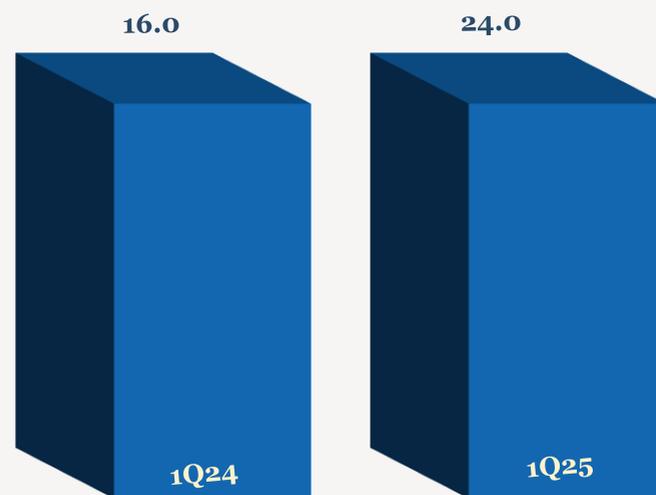
Quarterly Recognised Takaful Contributions Trend (QRmn)



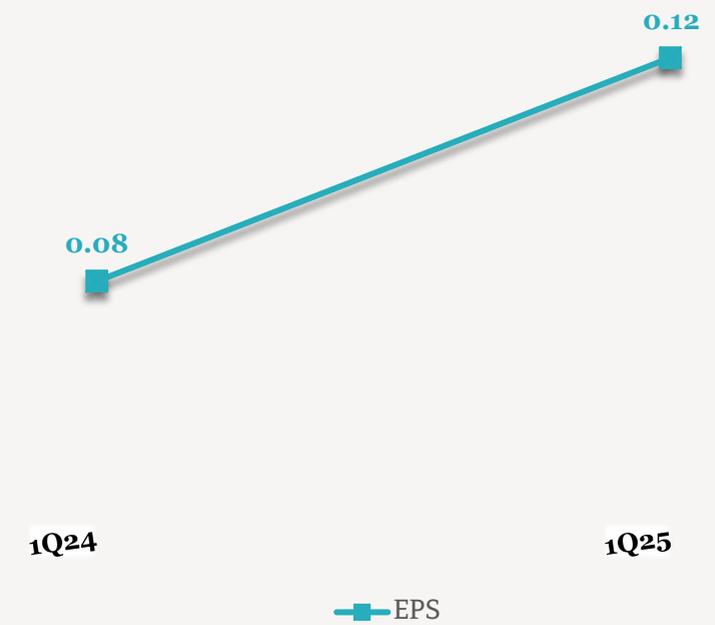
Quarterly Takaful Gross Margin Trend (QRmn)



Quarterly Net Profit Trend



EPS (QR) Trend



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

Roy Thomas

Senior Research Analyst

roy.thomas@qnbfs.com.qa

Dana Saif Al Sowaidi

Research Analyst

dana.alsowaidi@qnbfs.com.qa

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