



Earnings Flash Note Damaan Islamic Insurance Company 1Q 2025

Damaan Islamic Insurance Company “BEEMA” (BEMA)

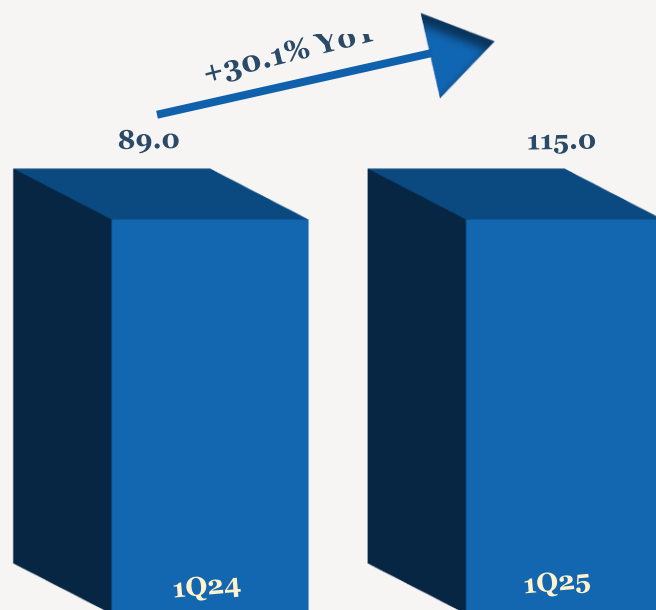
- > Net profit increased by 48.0% YoY to QR24mn in 1Q2025 primarily due to higher Recognised Takaful Contributions.
 - > Recognised Takaful Contributions increased by 30.1% YoY to QR115mn in 1Q2025.
 - > Takaful Gross Margin increased by 239.5% YoY to QR5mn in 1Q2025.
 - > For 1Q2025, EPS came at QR0.12 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

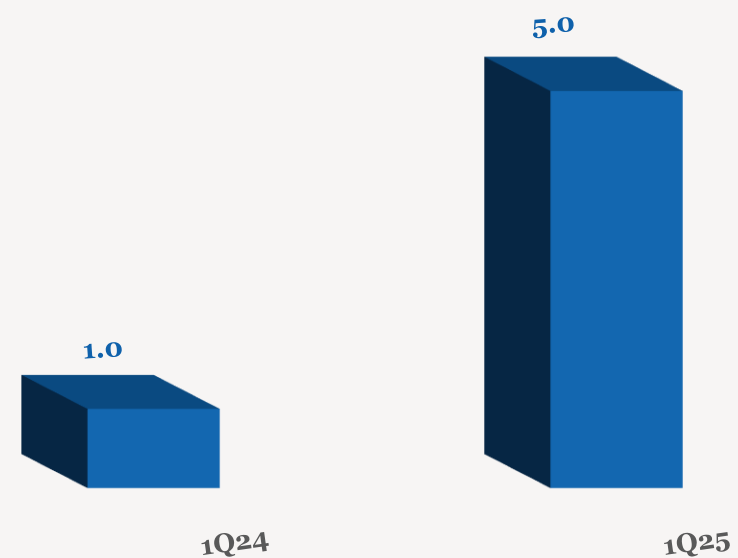
	1Q2025	1Q2024	YoY
Recognised Takaful Contributions	115	89	30.1%
Recognised Takaful Costs	-88	-68	29.3%
Takaful Gross Margin	5	1	239.5%
Net Takaful Result	0	-2	NM
Net Profit	24	16	48.0%
EPS (QR)	0.12	0.08	48.0%

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

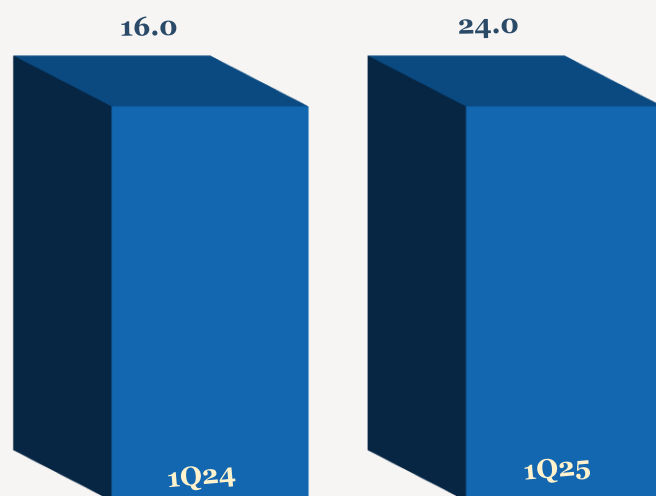
Quarterly Recognised Takaful Contributions Trend (QRmn)



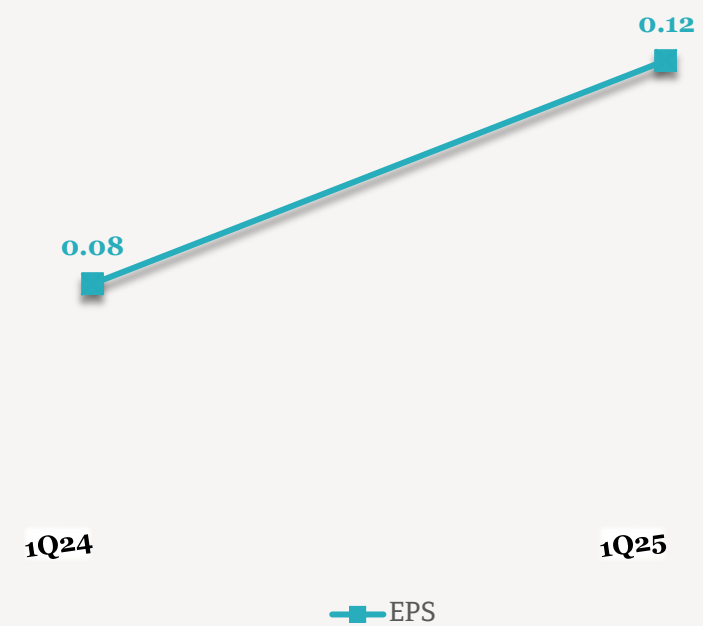
Quarterly Takaful Gross Margin Trend (QRmn)



Quarterly Net Profit Trend



EPS (QR) Trend



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