



# Earnings Flash Note Qatar Islamic Insurance Group 1Q 2025



## Qatar Islamic Insurance Group (QISI)

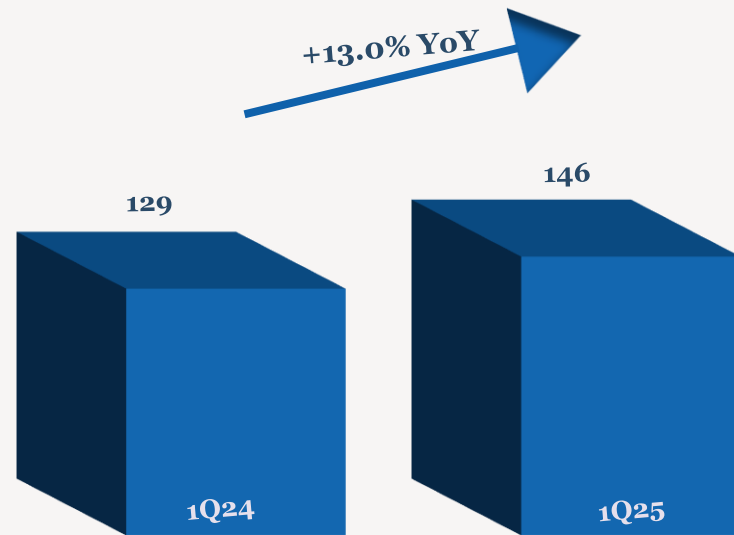
- > Net profit increased by 2.6% YoY to QR44mn 1Q2025 primarily due to lower total expenses and recognized takaful costs.
- > Recognised Takaful Contributions rose by 13.0% YoY to QR146mn in 1Q2025.
- > Takaful Gross Margin came at QR50mn in 1Q2025 vs QR-39mn in 1Q2024.
- > Net Takaful Result came at QR46mn in 1Q2025 vs QR-42mn in 1Q2024.
- > For 1Q2025, EPS came at QR0.29 vs. QR0.29 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

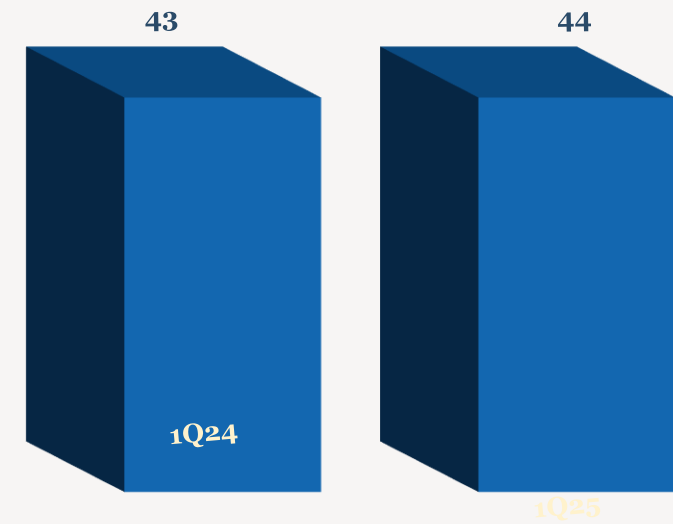
	1Q2025	1Q2024	YoY
Recognised Takaful Contributions	146	129	13.0%
Recognised Takaful Costs	82	127	-35.5%
Takaful Gross Margin	50	-39	NM
Net Takaful Result	46	-42	NM
Net Profit	44	43	2.6%
EPS (QR)	0.29	0.29	0.0%

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

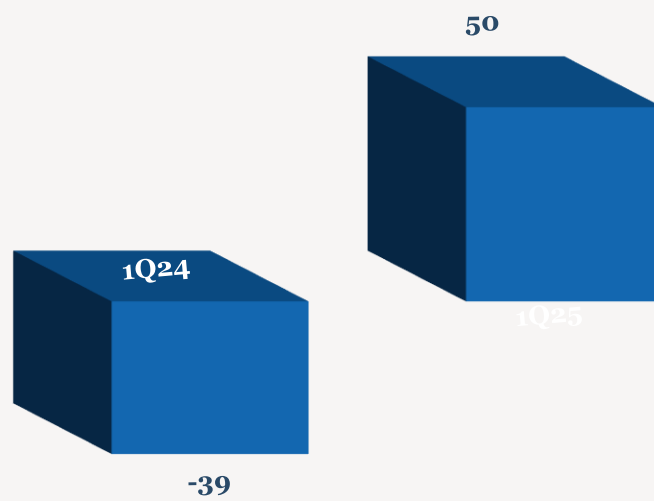
### Quarterly Recognised Takaful Contributions Trend (QRmn)



### Quarterly Earnings Trend (QRmn)



### Quarterly Takaful Gross Margin Trend (QRmn)



### EPS (QR) Trend



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