

Earnings Flash Note
Damaan Islamic Insurance Co.
2Q/6M2025

Damaan Islamic Insurance Co. (BEEMA)

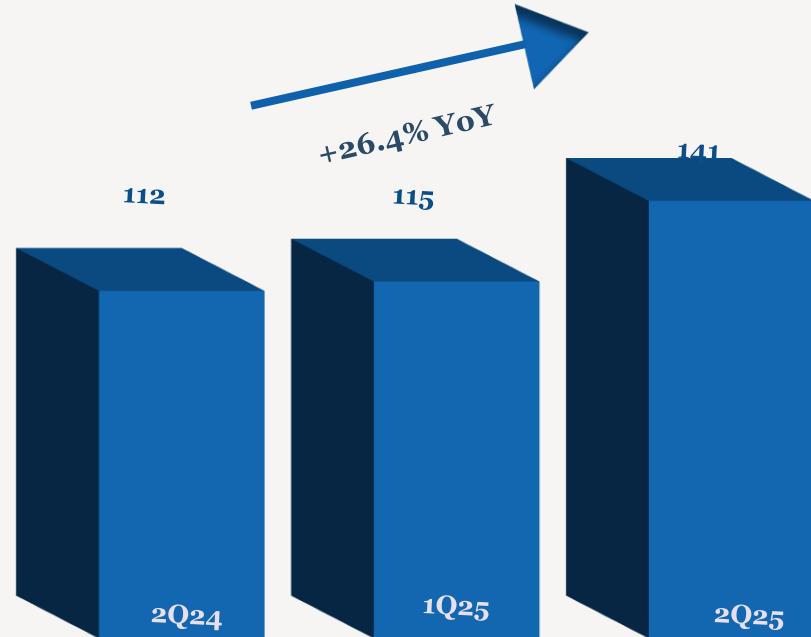
- > Net profit increased by 17.9% YoY to QR29mn (+21.5% QoQ) in 2Q2025 primarily due to higher Recognized Takaful Contributions. For 6M2025 the net profit was up 29.8% to QR53mn
- > Recognized Takaful Contributions increased by 26.4% YoY to QR141mn (+22.4% QoQ) in 2Q2025. For 6M2025 the recognized takaful contributions was up 28.1% to QR257mn
- > Takaful Gross Margin increased by 373.8% YoY to QR15mn (+206.7% QoQ) in 2Q2025. For 6M2025 the takaful gross margin was up 331.8% to QR20mn
- > For 2Q2025, EPS came at QR0.15 vs. QR0.12 in 2Q2024. For 6M2025 EPS came at QR0.26 vs QR0.20 in 6M2024.
- > As of 30th Jul 2025, the stock increased by 0.3% YTD, Underperforming the QSE Index, which was up by 5.5% YTD.

2Q/6M2025 Earnings Performance

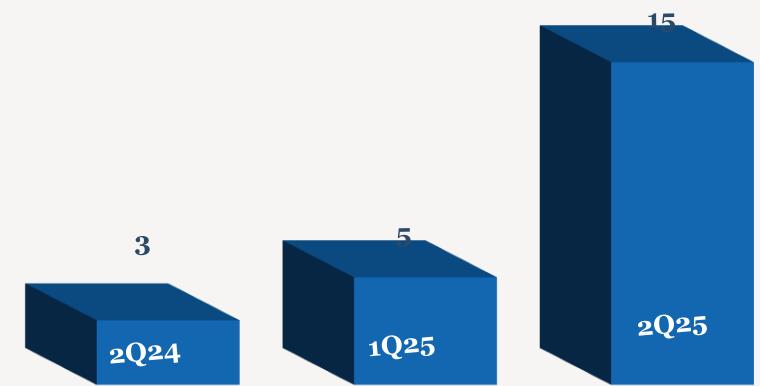
	2Q2025	2Q2024	YoY	1Q2025	QoQ	6M2025	6M2024	YoY
Recognized Takaful Contributions	141	112	26.4%	115	22.4%	257	200	28.1%
Recognized Takaful Costs	-99	-74	34.0%	-88	11.6%	-187	-142	31.7%
Takaful Gross Margin	15	3	373.8%	5	206.7%	20	5	331.8%
Net Takaful Result	8	-2	-543.3%	0	2358.6%	9	-4	-321.4%
Net Profit	29	25	17.9%	24	21.5%	53	41	29.8%
EPS (QR)	0.15	0.12	17.9%	0.12	21.5%	0.26	0.20	29.8%

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

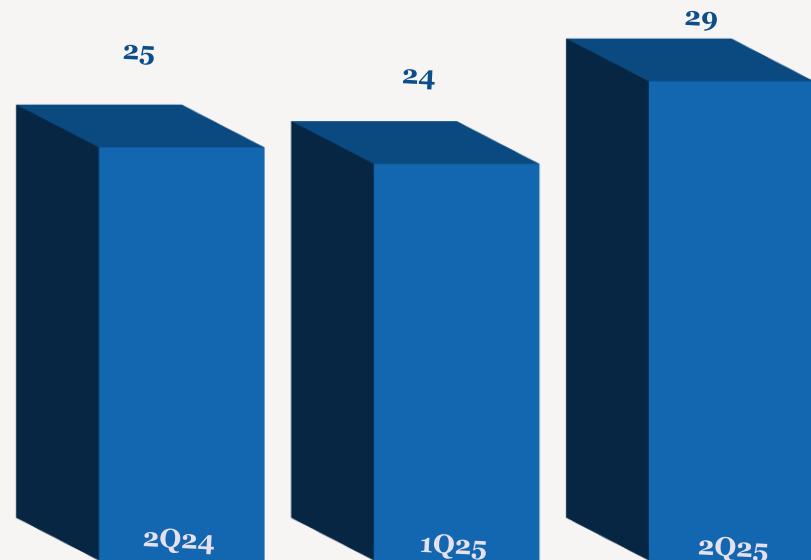
Quarterly Recognised Takaful Contributions Trend (QRmn)



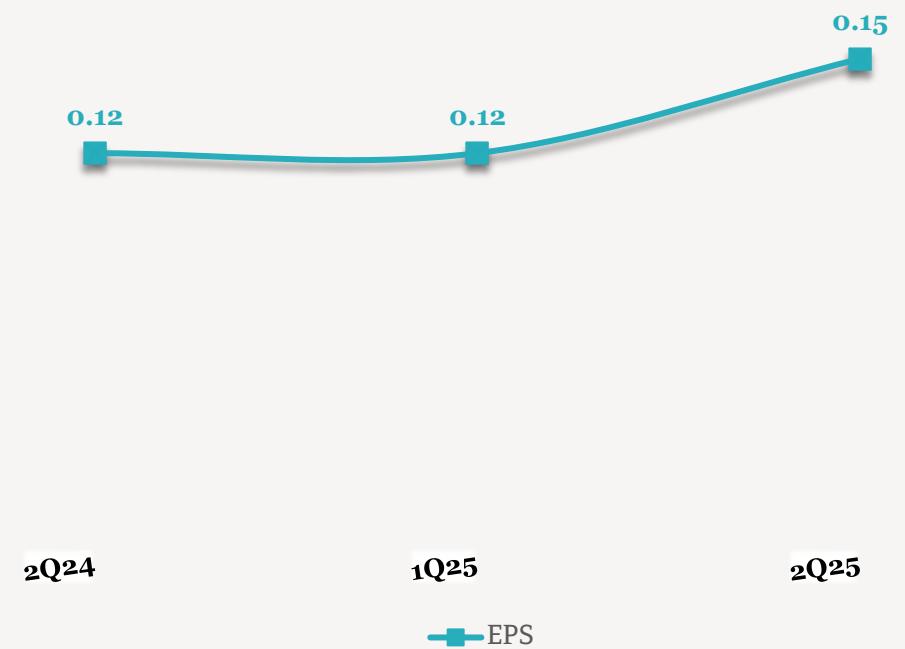
Quarterly Takaful Gross Margin Trend (QRmn)



Quarterly Net Profit Trend



EPS (QR) Trend



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