



Earnings Flash Note
Qatar Islamic Insurance Group
2Q 2026/6M 2026

Qatar Islamic Insurance Group (QISI)

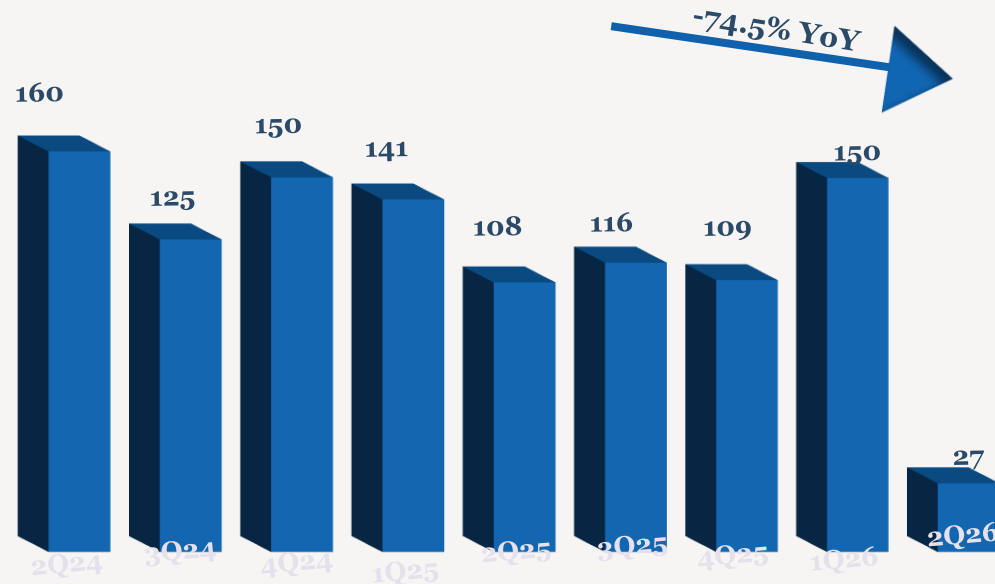
- > Net profit decreased by 42.7% YoY to QR22mn (-41.5% QoQ) in 2Q2026 due to lower total revenue. For 6M2026, net profit rose 15.6% to QR60mn.
- > Recognized Takaful Contributions fell by 74.5% YoY to QR27mn (-81.6% QoQ) in 2Q2026. For 6M2026, recognized takaful contributions rose 40.5% to QR177mn.
- > Takaful Gross Margin came at QR-13mn in 2Q2026 vs QR-7mn in 2Q2025 and QR11mn in 1Q2026. For 6M2026, takaful gross margin came at QR-3mn vs QR37mn in 6M2025.
- > Net Takaful Result came at QR-14mn in 2Q2026 vs QR-9mn in 2Q2025 and QR8mn in 1Q2026. For 6M2026, net takaful results came at QR-6mn vs QR30mn in 6M2025.
- > For 2Q2026, EPS came at QR0.15 vs. QR0.26 in 2Q2025. For 6M2026, EPS came at QR0.40 vs. QR0.46 in 6M2025.
- > As of 19th July 2026, the stock has decreased 3.9% YTD, outperforming the QSE Index, which was down by 7.5% YTD.

2Q/6M 2026 Earnings Performance

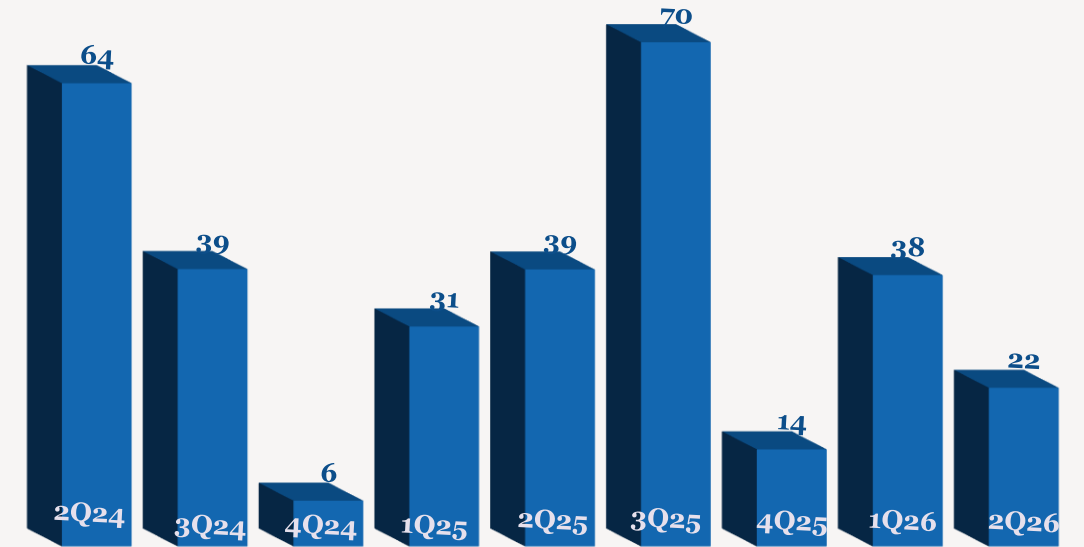
	2Q2026	2Q2025	YoY	1Q2026	QoQ	6M2026	6M2025	YoY
Recognized Takaful Contributions	27	108	-74.5%	150	-81.6%	177	249	40.5%
Recognized Takaful Costs	-54	-73	NM	-103	NM	-158	-154	NM
Takaful Gross Margin	-13	-7	NM	11	NM	-3	37	NM
Net Takaful Result	-14	-9	NM	8	NM	-6	30	NM
Net Profit	22	39	-42.7%	38	-41.5%	60	69	15.6%
EPS (QR)	0.15	0.26	-42.7%	0.25	-41.5%	0.40	0.46	15.6%

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

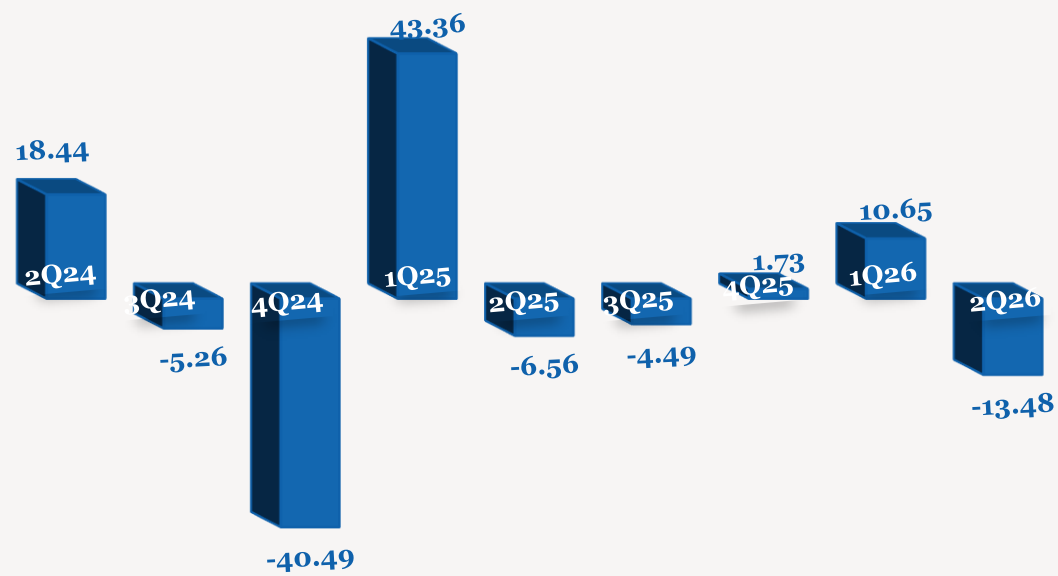
Quarterly Recognised Takaful Contributions Trend (QRmn)



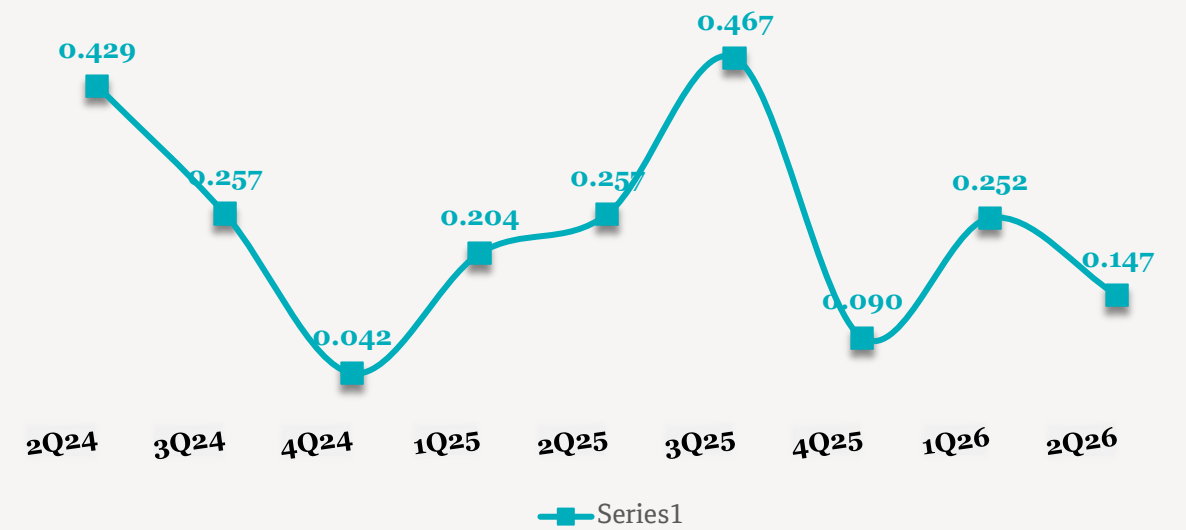
Quarterly Earnings Trend (QRmn)



Quarterly Takaful Gross Margin Trend (QRmn)



EPS (QR) Trend



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