



Earnings Flash Note

Qatar General Insurance & Reinsurance Co.

3Q2025/9M2025

Qatar General Insurance & Reinsurance Co. (QGRI)

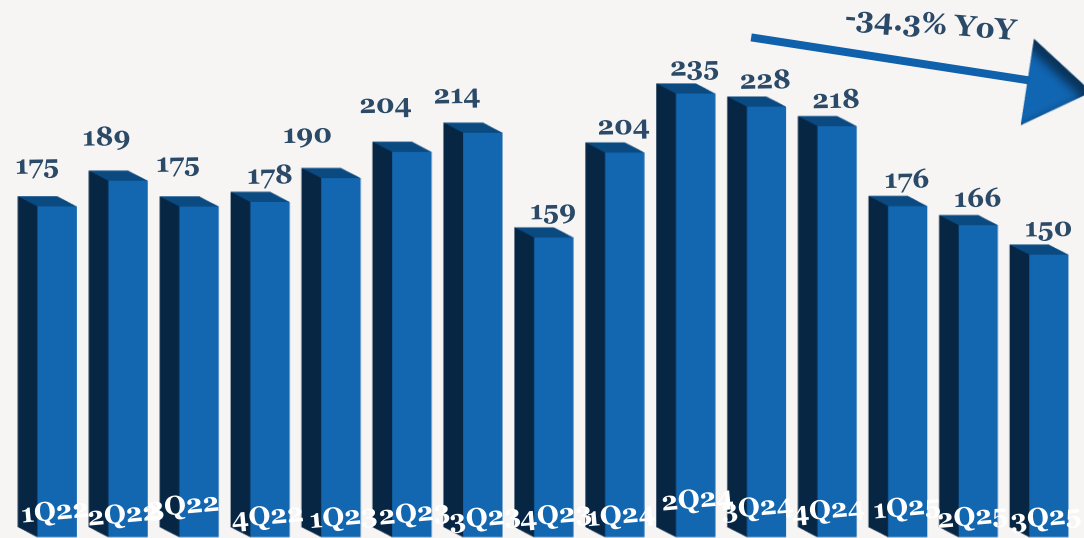
- > Net Profit came to QR19mn in 3Q2025 (vs net loss of QR3mn in 3Q2024) as compared to net profit of QR25mn in 2Q2025. For 9M2025 the net profit was up 102.5% to QR93mn.
- > Insurance revenue decreased by 34.3% YoY (-9.4% QoQ) to QR150mn in 3Q2025. For 9M2025 the insurance revenue was down 26.4% to QR491mn.
- > Investment and other operations income was QR33mn (vs QR29mn in 3Q2024) as compared to income of QR43mn in 2Q2025. For 9M2025 the investment and other operations income was up 15.3% to QR126mn
- > For 3Q2025, Earnings Per Share was at QR0.021 vs Loss Per Share of QR0.003 in 3Q2024. For 9M2025 EPS was at QR0.106 vs QR0.053 in 9M2024.
- > As of 30th Oct 2025, the stock has Increased 10% YTD, Outperforming the QSE Index, which was up by 3.6% YTD.

3Q/9M2025 Earnings Performance

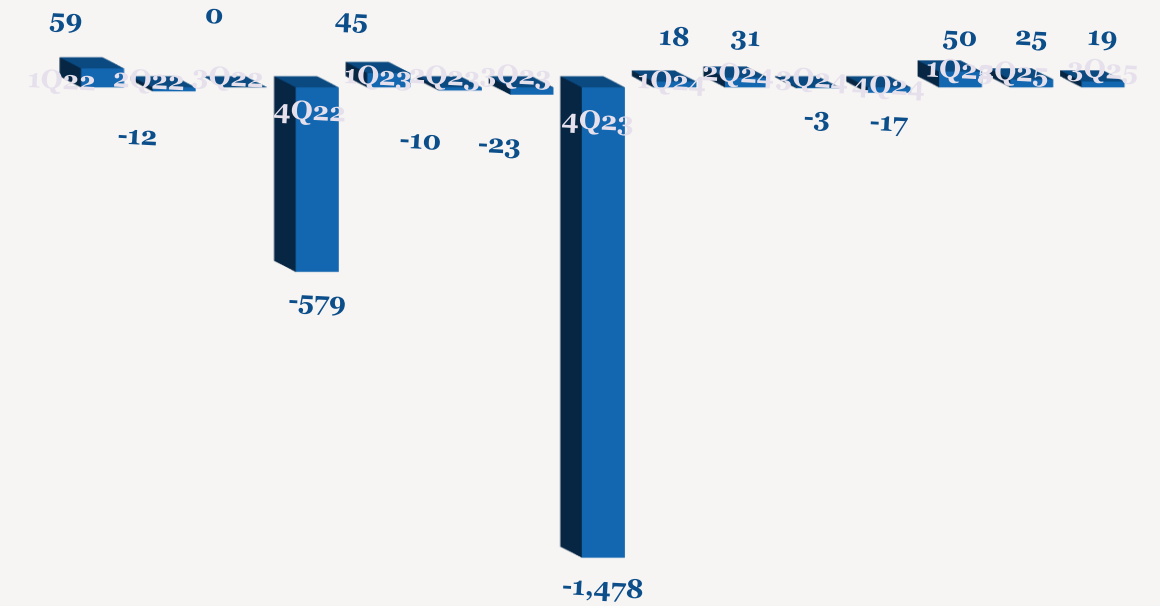
	3Q2025	3Q2024	YoY	2Q2025	QoQ	9M2025	9M2024	YoY
Insurance Revenue	150	228	-34.3%	166	-9.4%	491	667	-26.4%
Insurance Service Result	7	16	-54.5%	20	-63.0%	47	65	-27.3%
Investment and other operations results	33	29	15.8%	43	-22.0%	126	109	15.3%
(Loss) profit from operations	19	-1	NM	25	-23.9%	73	33	122.1%
Net Profit to Equity	19	-3	NM	25	-25.1%	93	46	102.5%
EPS (QR)	0.021	-0.003	NM	0.028	-25.1%	0.106	0.053	102.5%

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

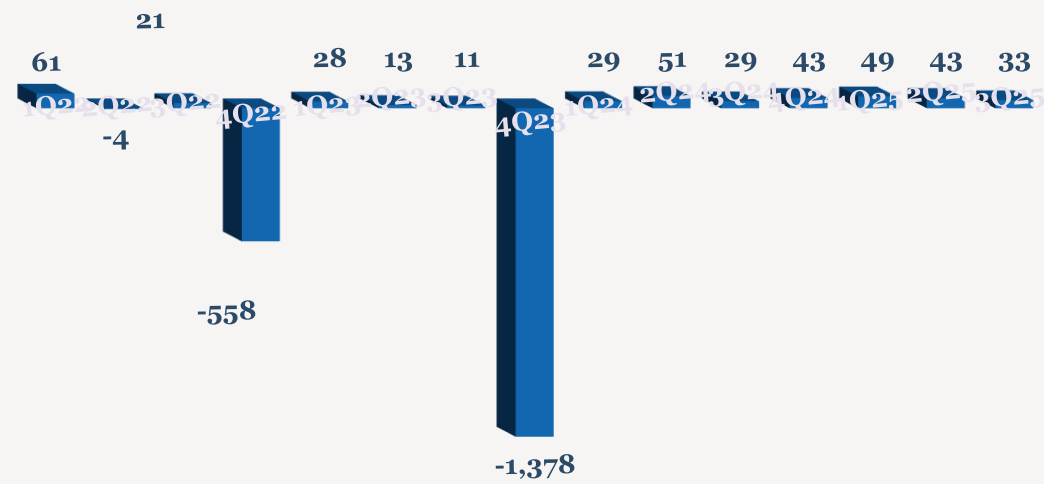
Quarterly Insurance Revenue (QRmn)



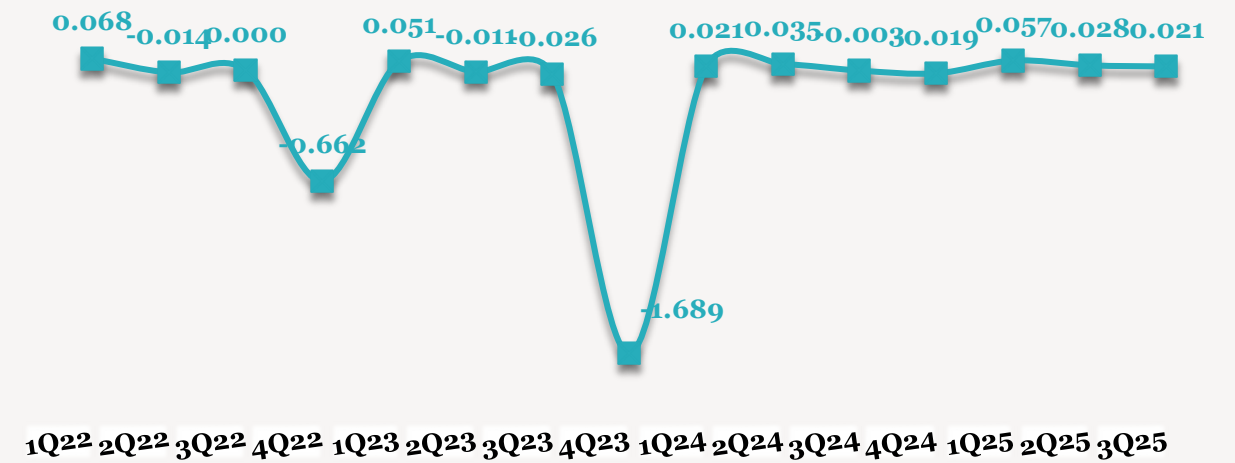
Quarterly Earnings Trend (QRmn)



Quarterly Investment and Other Operations Results (QRmn)



EPS (QR) Trend



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