



Earnings Flash Note

Qatar General Insurance & Reinsurance Co.

4Q2025/FY2025

Qatar General Insurance & Reinsurance Co. (QGRI)

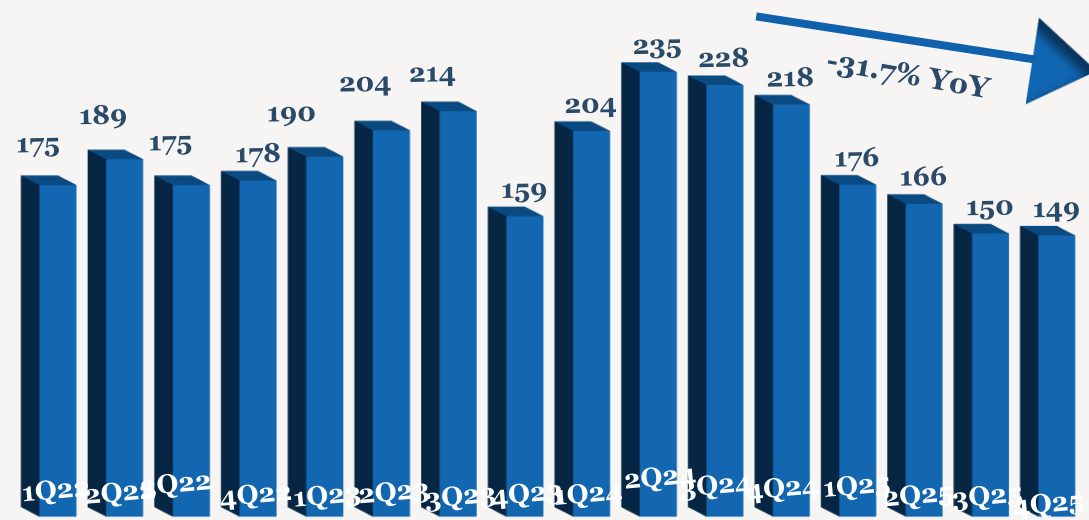
- > Net Profit came to QR31mn in 4Q2025 (vs net loss of QR17mn in 4Q2024) as compared to net profit of QR19mn in 3Q2025. For FY2025 the net profit was up 329.5% to QR124mn.
- > Insurance revenue decreased by 31.7% YoY (-0.7% QoQ) to QR149mn in 4Q2025. For FY2025 the insurance revenue was down 27.7% to QR640mn.
- > Investment and other operating income was QR41mn (vs QR43mn in 4Q2024) as compared to income of QR33mn in 3Q2025. For FY2025 the investment and other operations income was up 9.9% to QR167mn
- > For 4Q2025, Earnings Per Share was at QR0.036 vs Loss Per Share of QR0.019 in 4Q2024. For FY2025 EPS was at QR0.142 vs QR0.033 in FY2024.
- > As of 16th Feb 2026, the stock has decreased 6.3% YTD, Underperforming the QSE Index, which was up by 6.2% YTD.
- > The BoD proposed a dividend of QR0.05 per share, which translates to a DY of 3.4%. The company did not distribute dividends in 2024.

4Q/FY2025 Earnings Performance

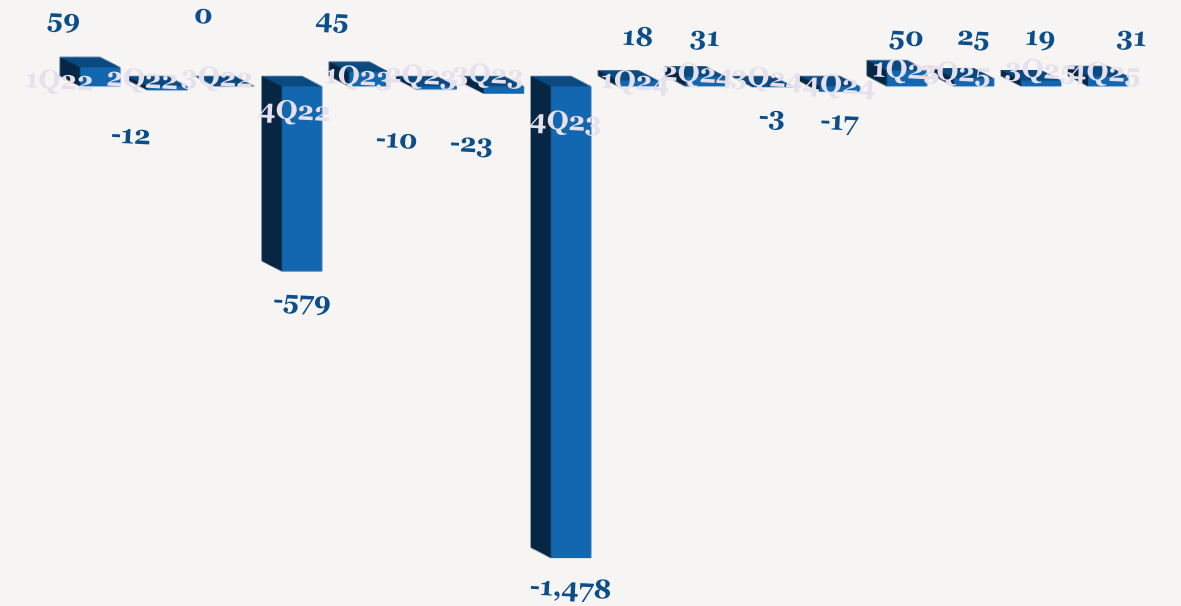
	4Q2025	4Q2024	YoY	3Q2025	QoQ	FY2025	FY2024	YoY
Insurance Revenue	149	218	-31.7%	150	-0.7%	640	885	-27.7%
Insurance Service Result	3	-30	-111.4%	7	-52.8%	51	35	44.5%
Investment and other operations results	41	43	-3.9%	33	23.4%	167	152	9.9%
(Loss) profit from operations	17	-16	NM	19	-11.6%	90	17	427.0%
Net Profit to Equity	31	-17	NM	19	68.3%	124	29	329.5%
EPS (QR)	0.036	-0.019	NM	0.021	68.3%	0.142	0.033	329.5%

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

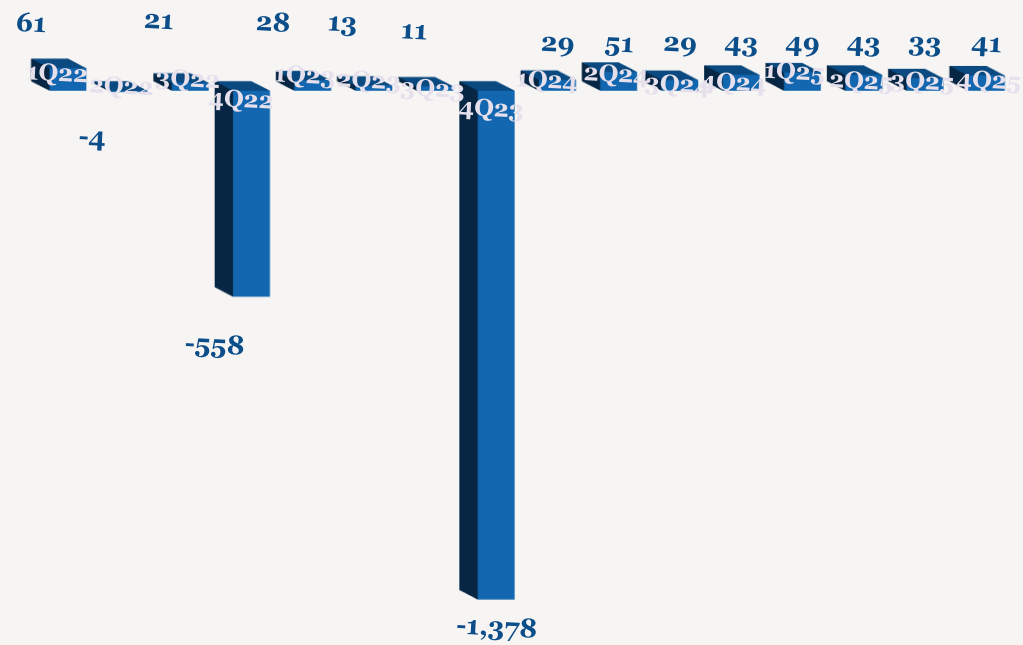
Quarterly Insurance Revenue (QRmn)



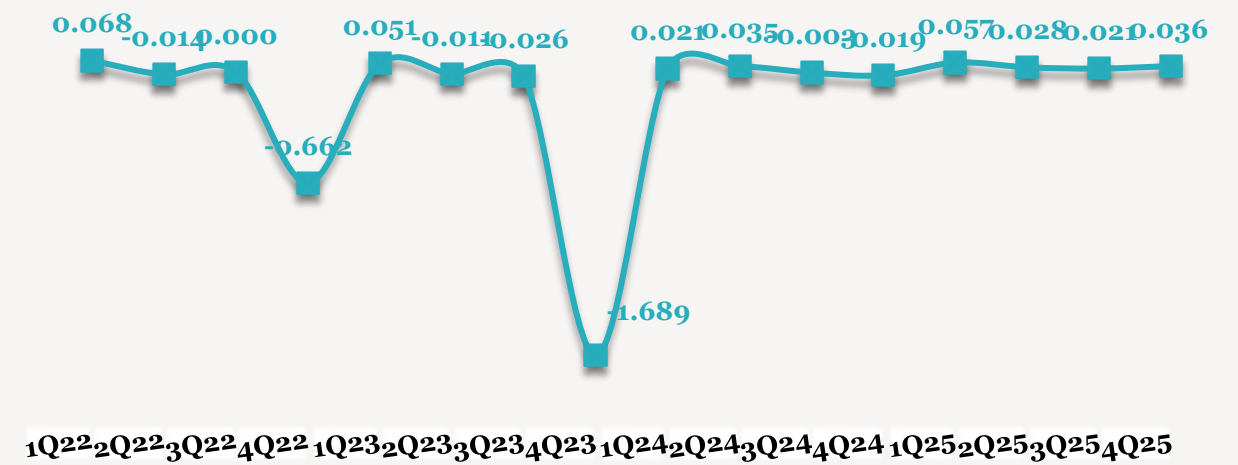
Quarterly Earnings Trend (QRmn)



Quarterly Investment and Other Operations Results (QRmn)



EPS (QR) Trend



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