Qatar Islamic Bank (Q.P.S.C.)

Results Presentation

June 2026

Disclaimer

Comparative figures have been reclassified where appropriate to conform to the presentation and accounting policies adopted in the condensed consolidated financial statements.

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Agenda

1 Introduction

2 QIB Financial Overview

3 Appendix

Introduction

- Qatar Islamic Bank (“QIB” or the “Bank”) was incorporated in 1982 as the **first Islamic financial institution in Qatar**.
- **Largest Islamic bank** (approximately 38% of total assets of listed Islamic banks in Qatar) and **second largest bank** in Qatar by total assets, financing assets and net profit.
- Network of 22 branches and offices and over 191 ATMs and CDMs in Qatar as at 30 June 2026.
- Leading domestic franchise supported by selective **international footprint** in the United Kingdom, Sudan and Lebanon.
- **Strong financial profile** with **continued growth** in recent years and **robust risk management** framework.
- Rated A1 by Moody’s, A by Fitch and AA- by Capital Intelligence.

Key Strengths

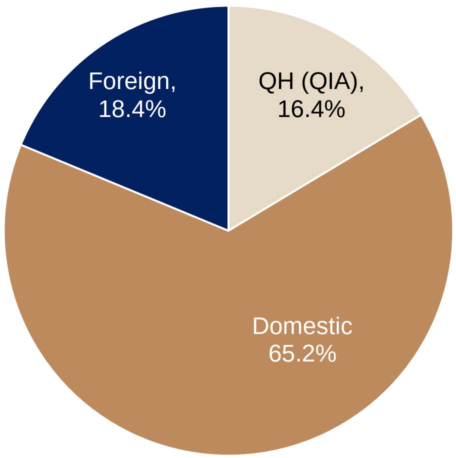
- First and largest Islamic bank in Qatar by total assets
- Second largest bank in Qatar by total assets, financing assets and net profit
- Strong brand in Islamic banking & innovative product offering
- Operates out of one of the fastest growing economies in the world
- Strong capital position & asset quality
- Maintained consistent profitability
- Higher operating efficiencies
- Ambitious digital transformation program
- Qatar-centric with selective international presence
- Strong Government support with the QIA as its largest shareholder

Share Profile and Credit Ratings

Share Overview

- **QIB shares** listed on the Qatar Stock Exchange
- **Symbol :** QIBK, ISIN: QA0006929853
- **Market cap :** QAR 51.6 bn
- **Valuation multiples:** P/E – 11.60 ; P/B – 1.69

Shareholding



Index Weighting

Index	Weight
Qatar Exchange General Index	15.00%
Qatar Exchange All Shares	12.30%

Stable Long Term Credit Rating

Rating Agency	Long Term	Short Term	Outlook
Moody's	A1	P-1	Stable
Fitch*	A	F2	Stable
Capital Intelligence	AA-	A1+	Stable

**Fitch has added QIB to Ratings Watch Negative*

All the above data is as of 30 June 2026. The weightings are subject to changes

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Financial Overview Jun-2026

Financial Position

QAR million	Jun-26	Jun-25	Variance vs Jun-25	Mar-26	Dec-25	Var. Jun-26 vs Dec-25
Total Assets	234,046	212,069	10.4%	224,010	221,051	5.9%
Total Financing	156,414	130,770	19.6%	146,386	138,482	12.9%
Total Deposits	148,280	135,024	9.8%	140,698	142,727	3.9%
Investments(3)	65,948	63,776	3.4%	66,212	65,712	0.4%
Shareholders Equity(1)	30,622	28,089	9.0%	29,384	29,625	3.4%
Total Equity	34,747	32,678	6.3%	33,508	33,748	3.0%
Capital Adequacy Ratio (%)	23.3%	22.0%	1.3%	22.9%	22.2%	1.1%
Provision Coverage Ratio (%)	95.1%	95.1%	0.0%	95.0%	95.0%	0.1%

Profitability

QAR million	Year-to-date Jun-26	Year-to-date Jun-25	Year-to-date Variance vs Jun-25	Quarterly Q2-26	Quarterly Q2-25	Quarterly Growth Q2-26 vs Q2-25
Net Operating Income(2)	3,444	3,286	4.8%	1,818	1,667	9.0%
Total expenses	(566)	(538)	5.2%	(289)	(269)	7.3%
Total provisions	(362)	(315)	15.0%	(126)	(68)	87.1%
Net profit before tax & NCI	2,516	2,407	4.5%	1,402	1,312	6.9%
Net profit for the year(1)	2,225	2,175	2.3%	1,240	1,190	4.2%
Earnings Per Share (QAR)	0.94	0.92	2.3%	0.52	0.50	4.2%
Cost to income ratio	16.4%	16.4%	0.1%	15.9%	16.2%	-0.3%
Return on average equity	14.2%	15.2%	-0.9%	15.8%	16.6%	-0.7%
Return on average assets	2.0%	2.1%	-0.1%	2.2%	2.2%	-0.1%
Cost of Risk (Fin. assets) annuali:	0.39%	0.49%	-0.11%	0.33%	0.17%	0.15%

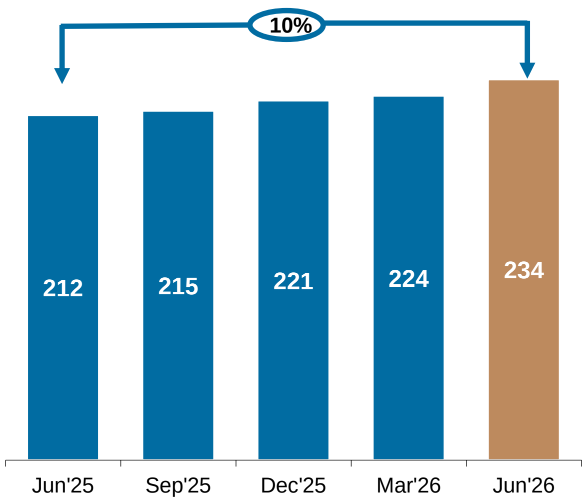
(1) Attributable to shareholders of QIB
(2) Net Operating Income : Total income less profit paid to Quasi-equity holders and share of Sukuk Holders' Profit
(3) Investments includes investments securities , investments in associates and investments properties

Key Highlights

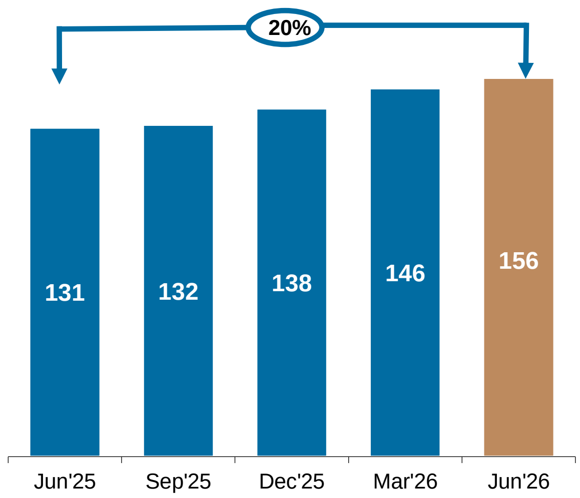
- **Total assets** at QAR 234.0 bln with a growth of 10.4% vs Jun-25 and 5.9% vs Dec-25.
- **Financing assets** at QAR 156.4 bln with a growth of 19.6% vs Jun-25 and 12.9% vs Dec-25.
- **Strong asset quality and prudent risk management policy** NPF ratio at 1.49% and provision coverage ratio at 95.1%.
- **Customer deposits** reached QAR 148.3 bln. with a growth of 9.8% vs Jun-25 and 3.9% vs Dec-25.
- **Shareholders Equity** reached QAR 30.6 bln with a growth of 9.0% vs Jun-25 and 3.4% vs Dec-25
- **Strong profitability** with net profit at QAR 2.2 bln a growth of 2.3% vs Jun-25.
- **Operating efficiency:** Cost to income ratio at 16.4% one of the lowest in the Qatari Banking sector.
- **Adequately capitalized** the Basel III capital adequacy ratio stands at 23.3% as of Jun-2026.

QIB – Quarterly Financial Highlights

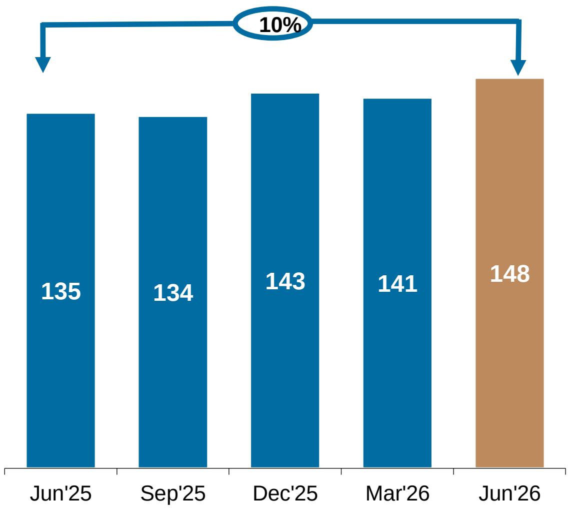
Assets (QAR Bn)



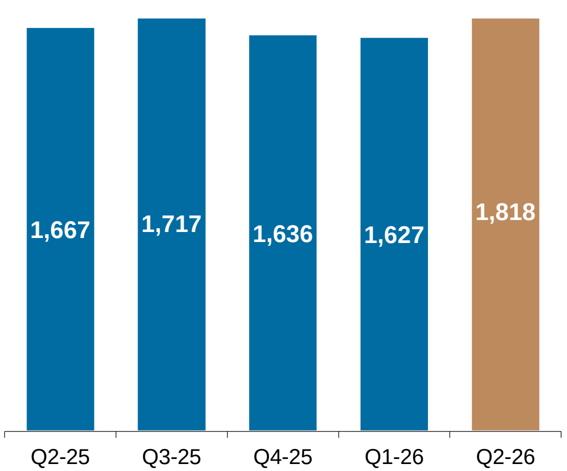
Financing (QAR Bn)



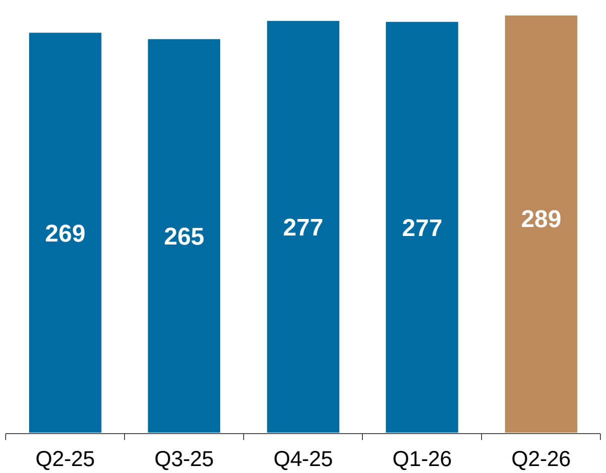
Deposits (QAR Bn)



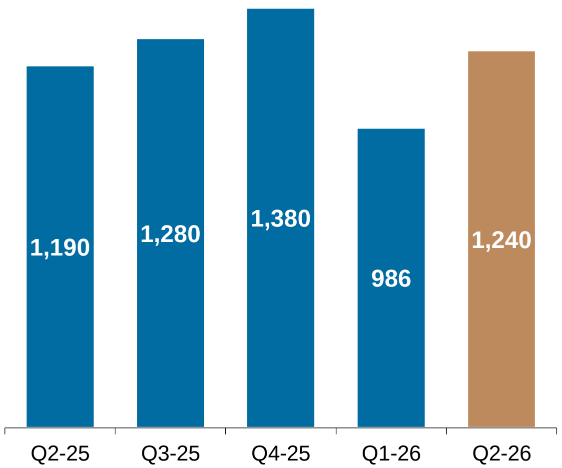
Quarterly Operating Income (QAR Mn)



Quarterly Operating Expenses (QAR Mn)

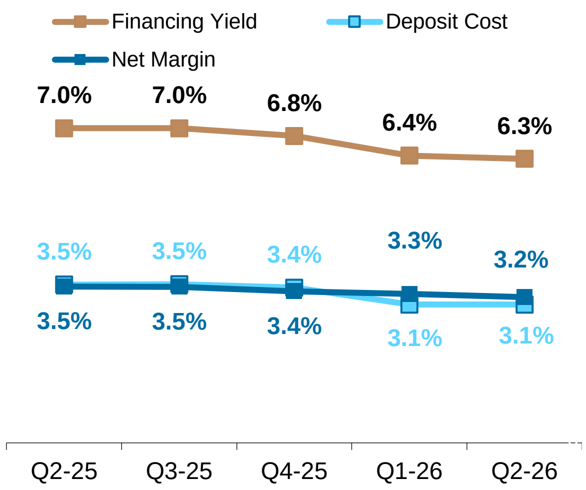


Quarterly Net Profit (QAR Mn)

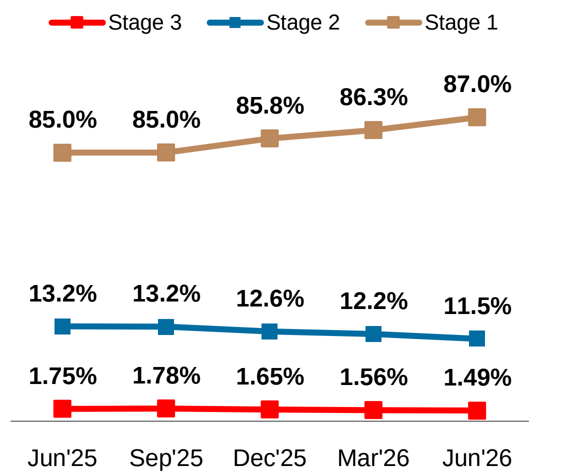


Key Quarterly Ratios

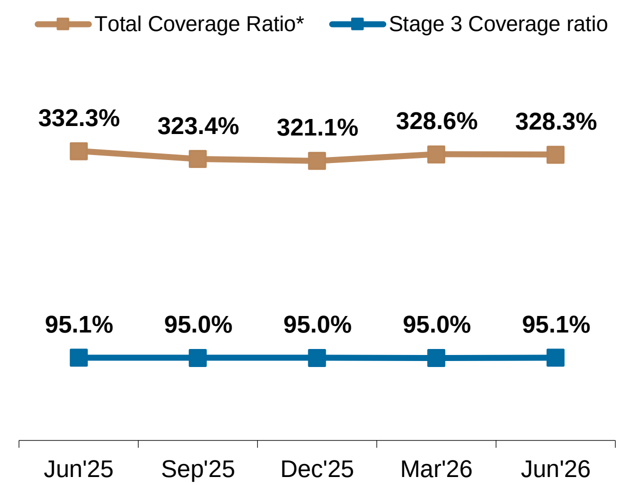
Yields (%)



Financing Staging Ratio (%)

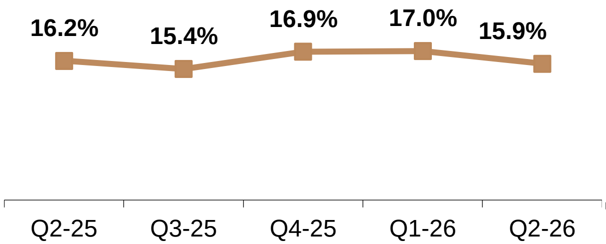


Financing Coverage Ratio (%)

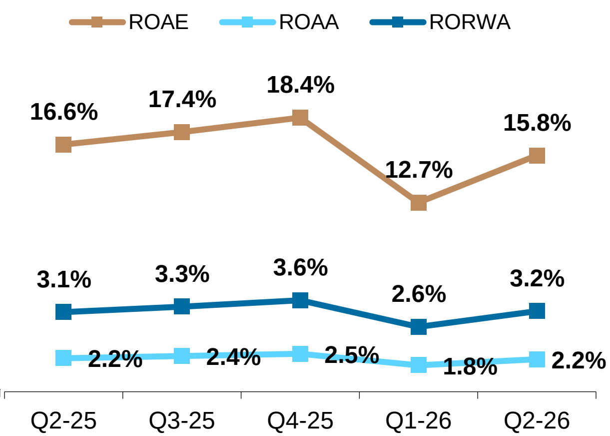


** Total coverage ratio = total financing ECL / stage 3 exposures*

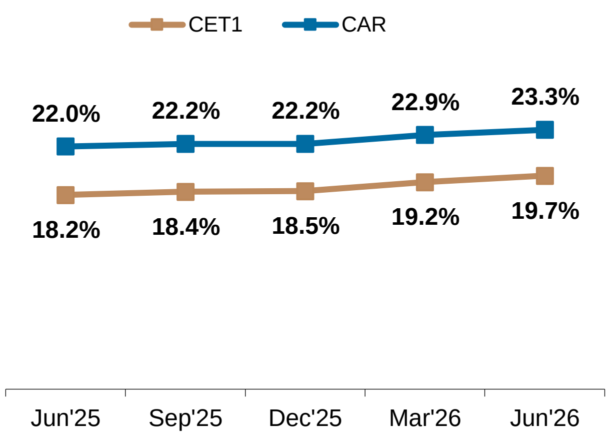
Cost to Income Ratio (%)



ROAE, ROAA, RORWA (%)

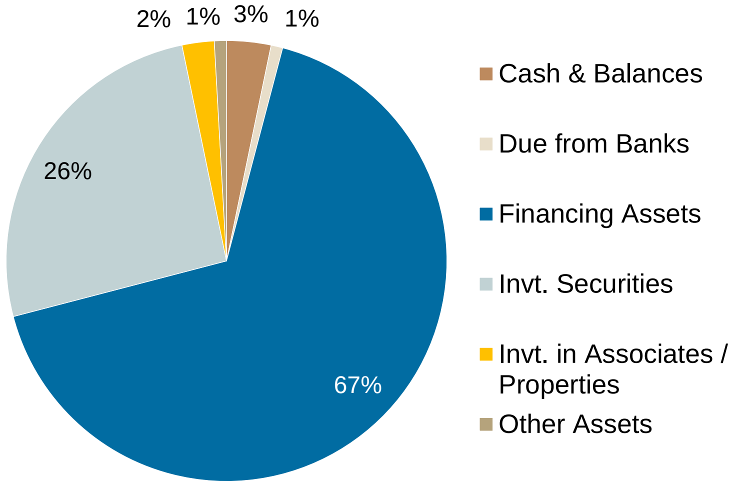


CET1 & CAR (%)

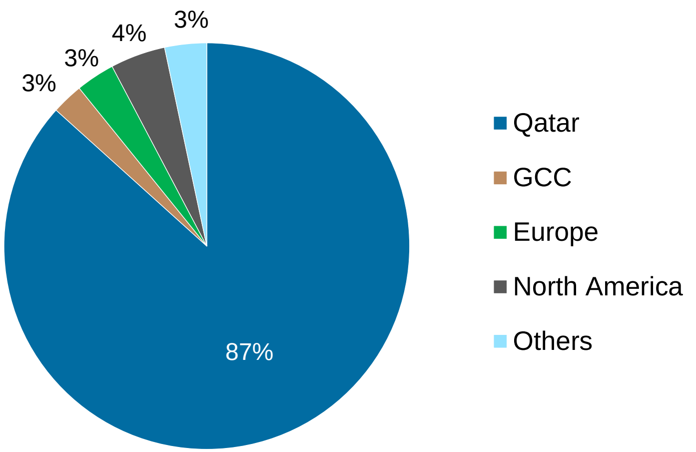


Asset Mix – 30 Jun 2026

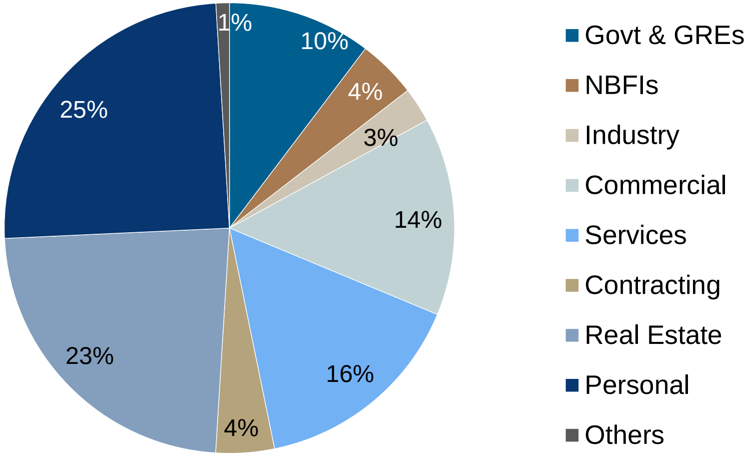
Asset Composition by Type



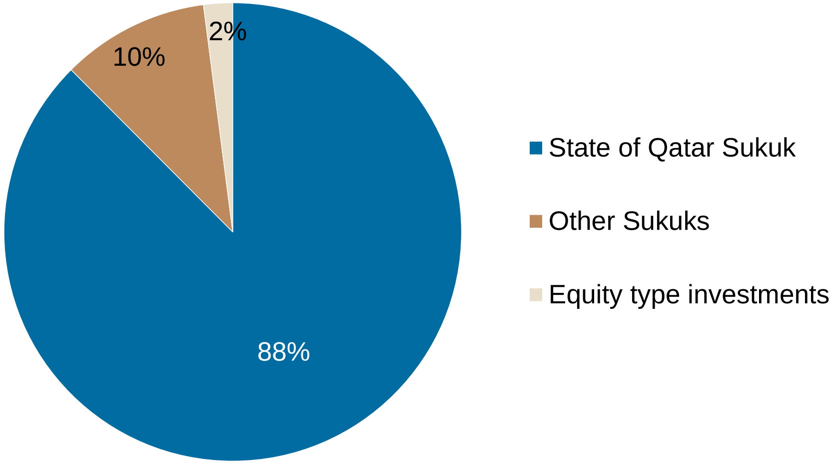
Asset Composition by Geography



Financing by Sector



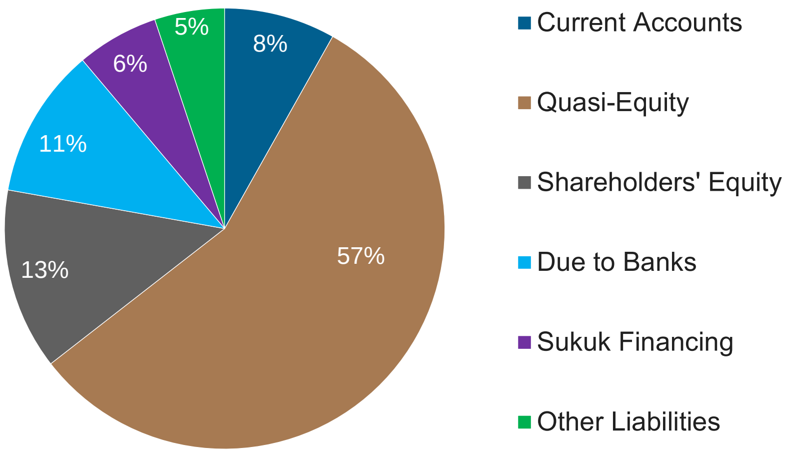
Financial Investments by Type



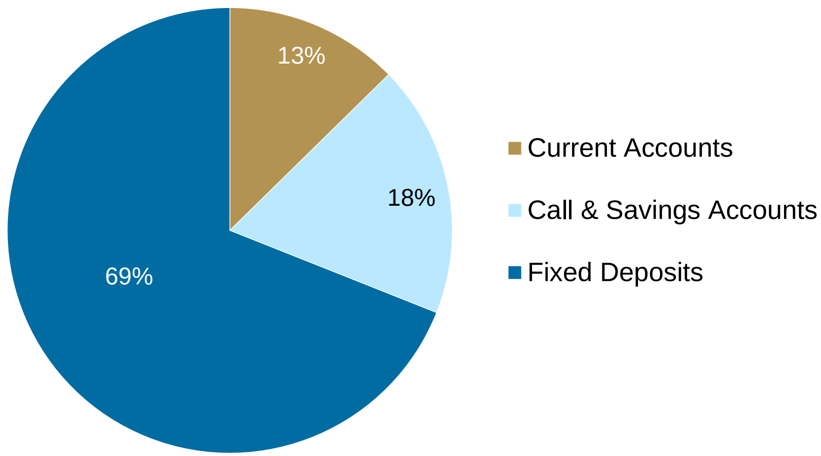
Source: QIB financial statements

Liability Mix – 30 Jun 2026

Diverse Sources of Funding

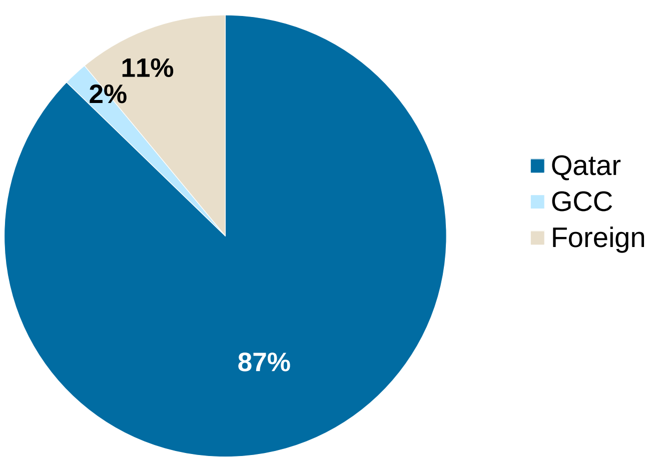


Deposits by Type



Call & Savings and Fixed Deposits constitutes Quasi Equity

High Quality Domestic Deposits



Sukuk Issuances and Maturities in 2026

The sukuk program size is USD 5 Bln.

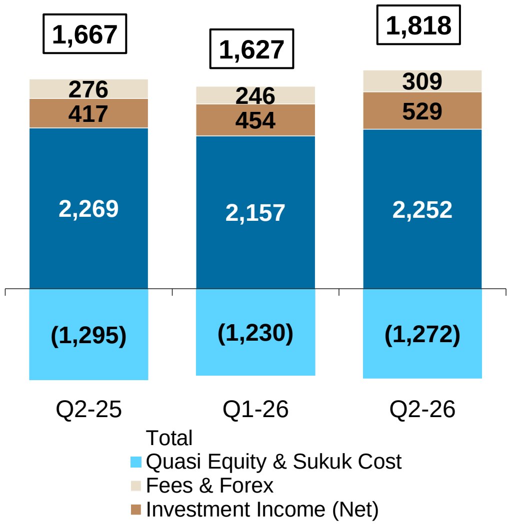
New Issuances: as below

Tenure	USD 'Mln'	QAR 'Mln'	Profit Rate
5 yr.	750	2,730	4.402%

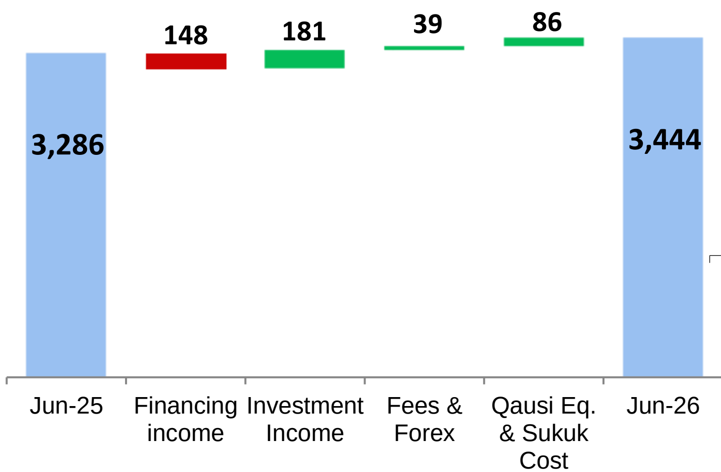
Maturities: NIL

Operating Income and Cost

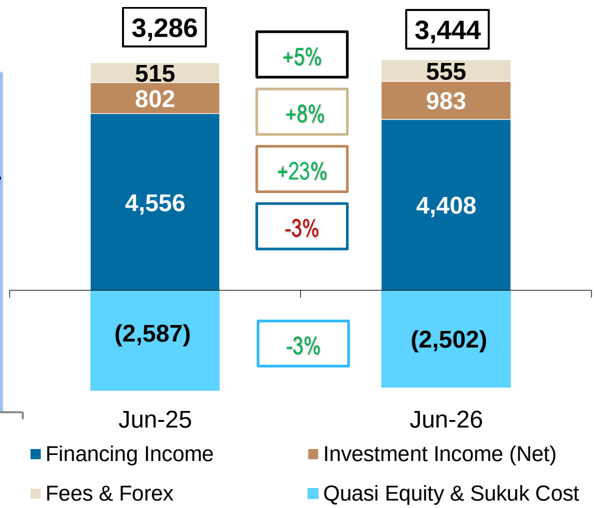
Quarterly Operating Income



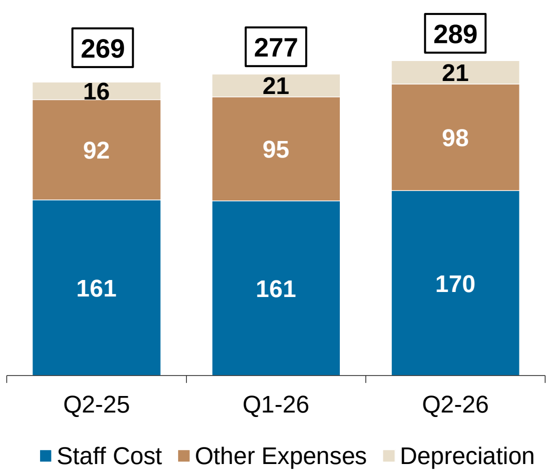
YTD Operating Income Change Drivers



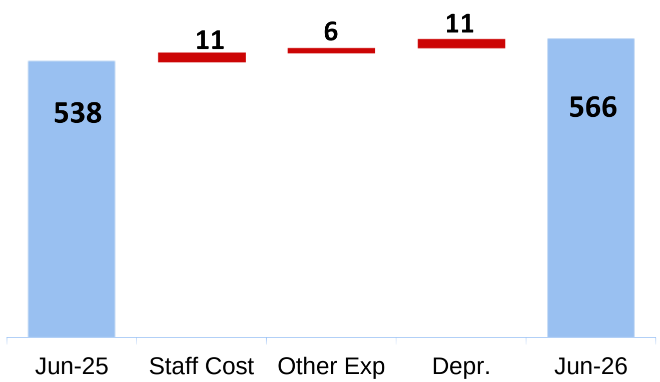
YTD Operating Income



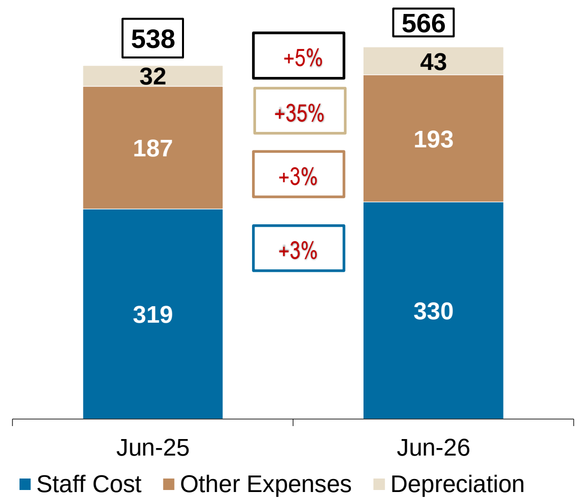
Quarterly Operating Expenses



YTD Operating Expenses Change Drivers



YTD Operating Expenses



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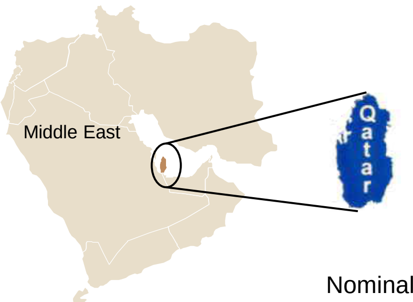
State of Qatar – Sustainable and Robust Growth Story…

Overview of the State of Qatar ("Qatar")



Ratings

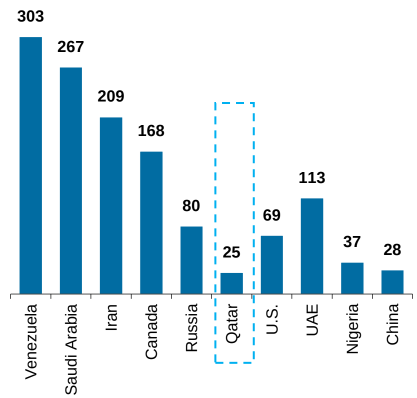
Moody's:	Aa2/ Stable
S&P:	AA/ Stable
Fitch:	AA/ Stable

Nominal GDP (2025): USD 221 bn
Per capita income (2025): USD 120,114
Population (2025): 3.2 mn

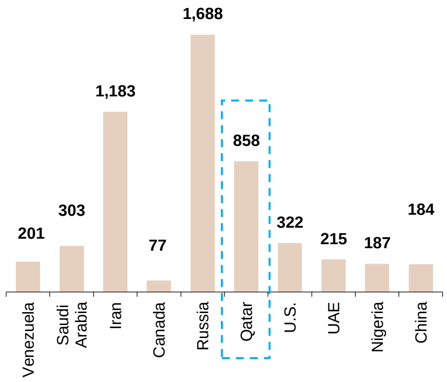
Source: International Monetary Fund (IMF)

One of the Largest Hydrocarbon Reserves in the World

OIL IN BILLION BARRELS (BN BBL)



GAS IN TRILLION CUBIC FEET (TCF)



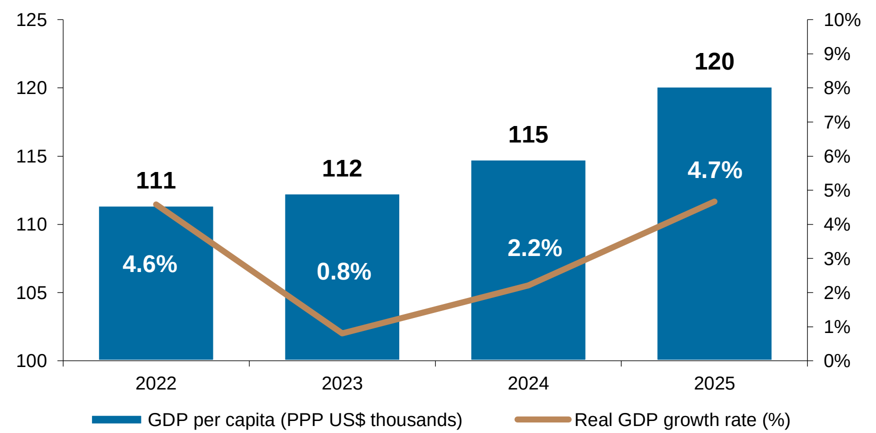
Source: Bloomberg , BP/Energy Institute, JODI, Qatar Planning & Statistics Authority MF, QCB ; Data as of 31 December 2024

Qatar's Credit Highlights

- **Third largest gas** reserves in the world[1] (~12% of world's total) and largest exporter of LNG
- Among world's wealthiest economies
- Historically large surpluses in both fiscal and external accounts that moved to fiscal deficit at manageable levels with the fall in oil prices.
- Low level of sovereign indebtedness with no external liquidity pressure
- Track record of prudent budgetary and financial policymaking
- Sovereign's financial strength is also underpinned by investment holdings by the QIA
- **Stable political and attractive operational environment**

Source: IMF

Stable Wealth Generation

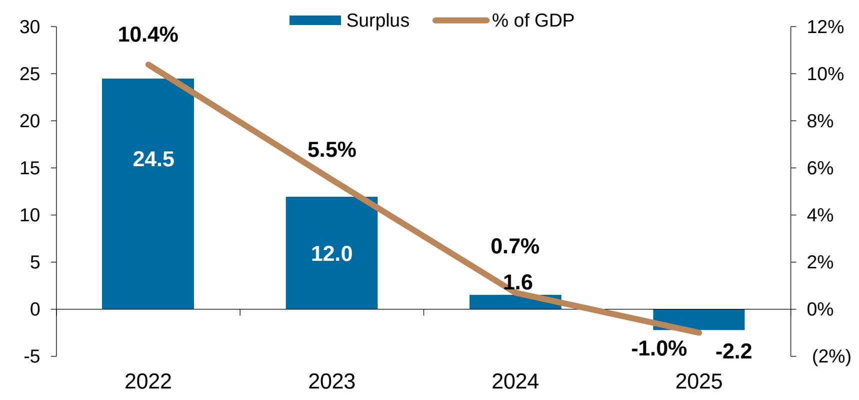


Source: IMF

Economic Indicators

Fiscal Position

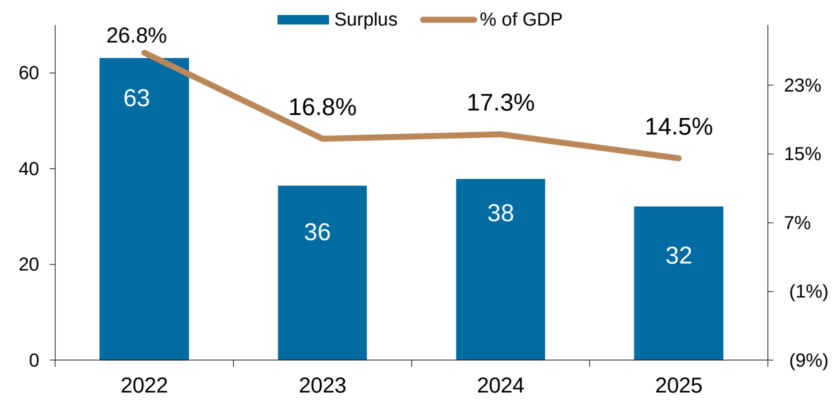
Fiscal surplus / deficit (USD bn and % of GDP)



Source: IMF

Current Account Balance

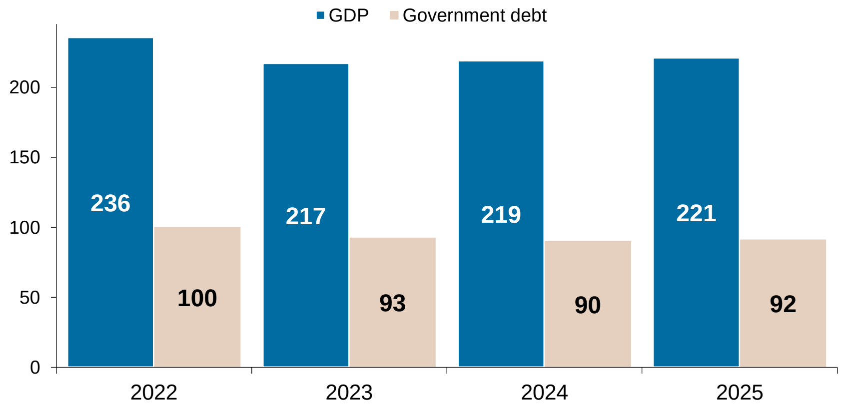
Current account balance (USD bn and % of GDP)



Source: IMF

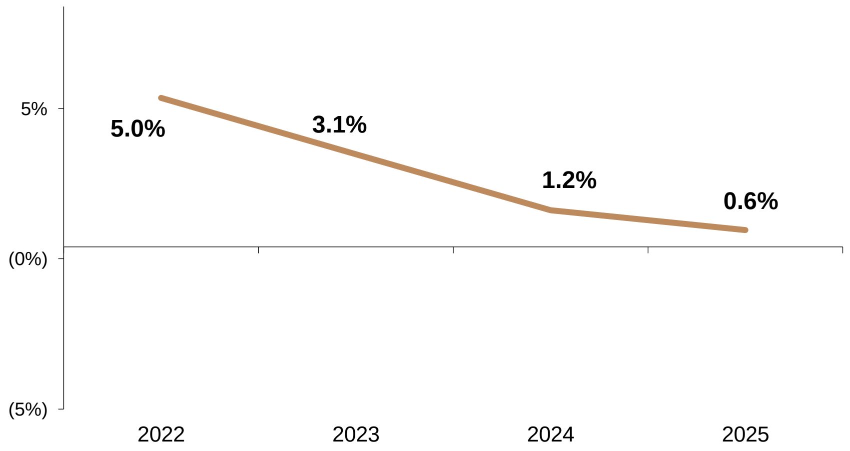
Low Level of Indebtedness

Nominal GDP vs. Government debt (USD bn)



Source: IMF

CPI Inflation (y-o-y)



Source: IMF

Qatari Banking Sector – Robust Operating Environment

General Overview

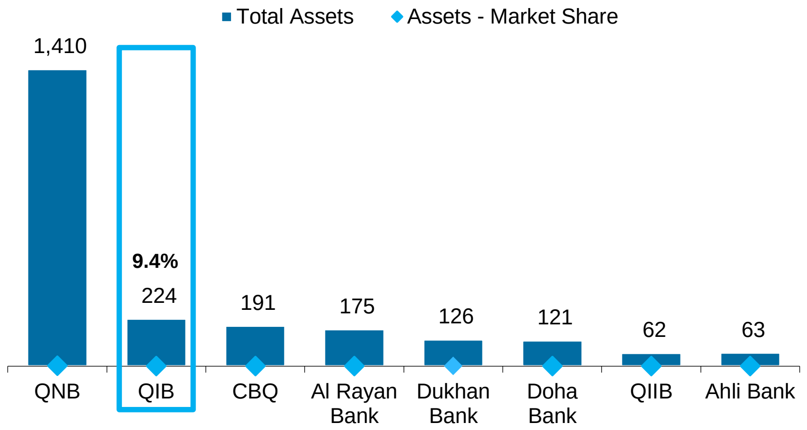
- **Qatar Central Bank prohibits conventional banks from providing Shari'a-compliant financing** – the Qatari banking sector consists of 18 banks:
  - **Four local (exclusively) Islamic banks**
  - Six local conventional commercial banks
  - Seven foreign banks
  - One development bank
- Total assets of QAR 2,371 bn (listed banks regulated by QCB) as at 31 March 2026 with strong and sound regulatory environment
  - Minimum capital adequacy ratio of 14.84% including ICAAP charge and DSIB capital charge
  - Maximum credit limit to single customer of 20% of a bank's capital and reserves

The State of Qatar has been Supportive Throughout Crisis

October 2008	QIA announced plans to acquire equity ownership interests of up to 20% in domestic banks listed on the QE
March 2009	The Government proposed to purchase the domestic equity portfolios of seven of the nine domestic QE-listed banks
June 2009	The Government purchased USD 2.7 bn worth of real estate financings and other exposures of Qatari banks
2010 & 2011	The Government issued USD 16.4 bn worth of Sukuk and bonds to absorb excess liquidity in the Qatari banking sector
June 2017	Funding provided to support the liquidity requirements in the banking system which was impacted due to withdrawal of funds by blockading countries
2020	Financial and economic incentives of QR75bn, 6 month moratorium on facilities for impacted sectors, guarantee program for impacted SMEs

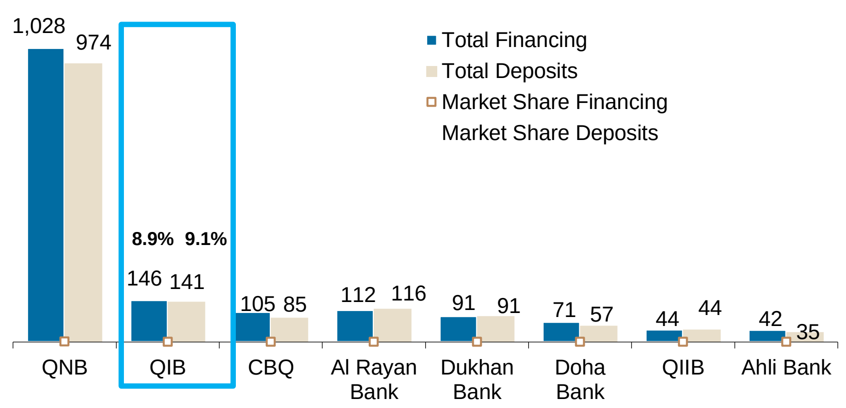
Total Assets (Mar'26) – Listed Banks

(QAR bn)



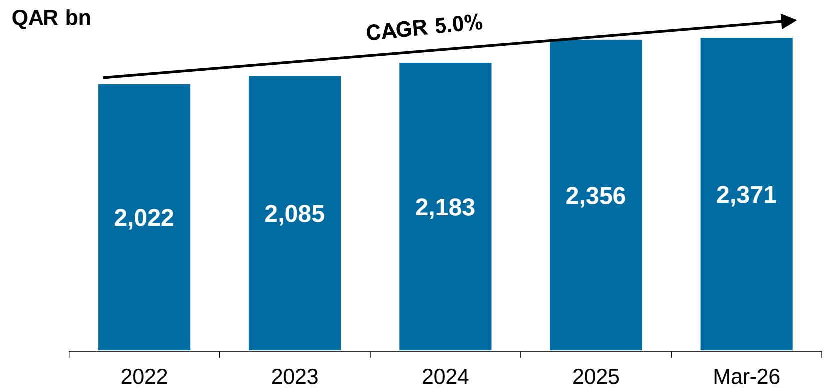
Total Financing and Deposits (Mar'26) – Listed Banks

(QAR bn)



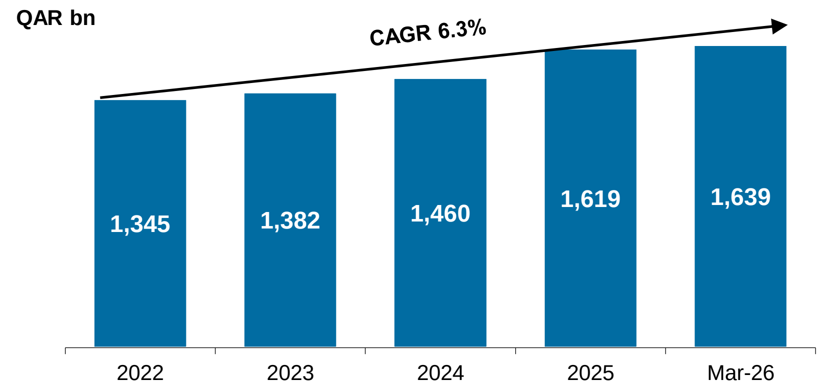
Qatari Banking Sector – Continued Growth

Assets (2)



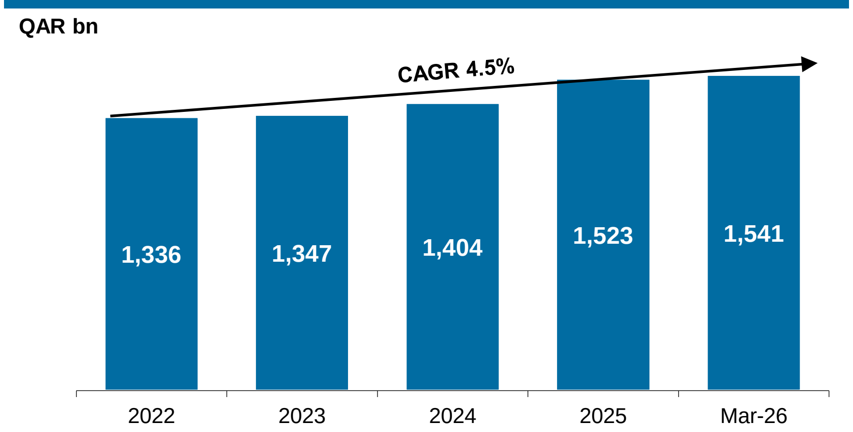
Source : Financial statements of the banks from Qatar Exchange)

Bank Financings and Advances (2)



Source : Financial statements of the banks from Qatar Exchange

Deposits (2)



Source : Financial statements of the banks from Qatar Exchange

Prudential Regulatory Framework for Banks

Selected key bank regulations: Source: QCB, IMF

Capital	Minimum capital adequacy ratio requirement under Basel III is 14.84% including ICAAP charge and DSIB capital charge
Liquidity	Reserve requirement of 4.5% of a bank's total deposits to be kept with the QCB
Financing	Maximum financing to deposits (incl. LT debt) ratio of 100%(1) and financing to real estate limited 150% of shareholder's equity
Ownership	Permitted foreigner ownership of up to 49% in listed banks
Provisioning	Risk reserves of min. 2.5% of total credit facilities in addition to NPL provisioning depending on classification of financing

(1): As per the QCB's calculation: (Total facilities – (Specific Provisions + Suspended Profit + Unearned Income) + Acceptances) / (Customer Deposits + Sukuk Issued)
2): Listed Qatari Banks – Qatar Exchange

Consolidated Statement of Financial Position

QAR million	Jun-26	Jun-25	Dec-25
Cash and balances with central banks	7,607	8,469	8,971
Due from banks	2,007	1,211	5,796
Financing assets	156,414	130,770	138,482
Investment Securities	60,426	60,100	60,249
Investment in associates	2,146	1,133	2,134
Investment properties	3,376	2,543	3,330
Fixed assets	590	383	576
Other assets	1,480	1,999	1,513
Assets held for sale	0	5,462	0
Total Assets	**234,046**	**212,069**	**221,051**
Due to banks	25,356	24,226	24,008
Customers' current accounts	18,773	16,946	17,219
Sukuk financing	13,847	13,754	11,074
Other Liabilities	11,817	2,608	9,493
Liabilities directly associated with assets held for sale	0	3,780	0
Total Liabilities	**69,793**	**61,314**	**61,795**
Participatory investment accounts	129,391	118,000	125,400
Reserves attributable to quasi-equity	116	78	107
QUASI-EQUITY	**129,507**	**118,078**	**125,507**
Equity			
Share capital	2,363	2,363	2,363
Legal reserve	6,370	6,370	6,370
Risk reserve	3,183	3,102	3,183
General reserve	82	82	82
Fair value reserve	118	(93)	137
Foreign currency translation reserve	(682)	(601)	(672)
Other reserves	217	217	217
Retained earnings	18,971	16,649	17,944
Total equity attributable to shareholders of the bank	**30,622**	**28,089**	**29,625**
Sukuk eligible as additional capital	4,000	4,000	4,000
Non-controlling interests	125	589	124
Total Equity	**34,747**	**32,678**	**33,748**
Total Liabilities, Quasi-Equity and Equity	**234,046**	**212,069**	**221,051**

Consolidated Statement of Income

QAR million	YTD Jun-26	YTD Jun-25	FY Dec-25
Net income from financing activities	4,408	4,556	9,092
Net income from investing activities	983	802	1,723
Sukuk holders' share of profit	(309)	(230)	(509)
Total income from financing and investing activities	**5,083**	**5,128**	**10,306**
Fee and commission income	701	665	1,368
Fee and commission expense	(245)	(220)	(464)
Net fee and commission income	**456**	**444**	**904**
Net foreign exchange gain	41	22	60
Net share of results of associates	53	41	84
Other income	4	7	14
Total Income	**5,637**	**5,643**	**11,367**
Staff costs	(330)	(319)	(640)
Depreciation and amortization	(42)	(32)	(69)
Sukuk holders' share of profit	0	0	0
Other expenses	(193)	(187)	(371)
Total Expenses	**(566)**	**(538)**	**(1,080)**
Net impairment for financing assets, other assets and other provisions	(362)	(315)	(168)
Net profit for the period before tax and attribution to quasi-equity	**4,709**	**4,790**	**10,119**
Net return to quasi-equity holders	(2,193)	(2,357)	(4,728)
Net profit before tax	**2,516**	**2,433**	**5,391**
Tax expense	(291)	(244)	(561)
Profit/Loss from discontinued operations	0	(26)	0
Non-controlling interest	0	(12)	(5)
Profit Attributable to: *Shareholder of the Bank*	**2,225**	**2,175**	**4,835**

Premium Brand Reputation

Global Finance – Best Bank Award 2026

- Best Bank in Qatar
- Best Islamic Financial Institution in Qatar
- Best Islamic Investment Bank in the World
- Best Islamic Asset Manager in the World

The Banker – Top 1000 World Banks 2026

- Best Performing Bank in Qatar

Euromoney Awards for Excellence Qatar 2024

- Best Domestic Islamic Bank
- Best Bank for SMEs
- Best Private Bank for HNW

The Asset – Triple A Digital Finance Awards 2024

- Islamic Bank of the Year in Qatar
- Best Islamic Retail Bank in Qatar
- Best Islamic SME Bank in Qatar
- Islamic Wealth Management of the Year in Qatar

TAB Global Leadership Achievement Awards 2025

- CEO Leadership Achievement for Qatar
- Best Managed Bank in Qatar

TAB Global Excellence in Retail Finance Global Awards 2026

- Best Retail Bank in Qatar

Global Finance – Top Financial Innovations 2026 – QIB Mobile App Middle East

- Top Financial Innovations in the Middle East – QIB Mobile App

MENA Banking Excellence Awards 2025

- MENA Islamic Banker of the Year
- Best Bank for Cross-Border Transactions in Qatar
- Best SME Bank in Qatar
- Best Retail Bank in Qatar

The Banker – Islamic Banking Awards 2025

- Islamic Bank of the Year in the Middle East

Forbes Middle East – 30 Most Valuable Banks 2024

- Forbes Top 100 Listed Companies in the Middle East
- #2 in Qatar
- #32 in the Middle East

Wide Recognition of Digital Soutions

Global Finance – Best Digital Bank Award 2025

- Best Mobile Banking App in Qatar
- Best App to Encourage Financial Institution in Qatar
- Best Innovation in the Middle East
- Best Information Security & Fraud Management in the Middle East

Euromoney Awards for Excellence Qatar 2024

- Best Digital Bank

IFN Awards – Best Banks

- Best Islamic Bank in Qatar
- Best Corporate Bank in Qatar
- Best Retail Bank in Qatar
- Best Islamic Digital Offering by a Bank in Qatar

emeafinance Middle East Banking Awards 2024

- Most Innovative Bank in the Middle East

Sustainability & Financial Inclusion

Forbes Middle East – 30 Most Valuable Banks 2024

- Forbes Middle East Sustainability Leaders 2025 in Qatar #7 in the Middle East

Euromoney Awards for Excellence Qatar 2024

- Best Bank for Corporate Responsibility

emeafinance Middle East Banking Awards 2024

- Financial Inclusion Award in the Middle East

The Asset – Triple A Digital Finance Awards 2024

- Best Islamic Digital Banking Solution in Qatar - Financial Inclusion (QIB Lite App)
- Best Islamic Digital Banking Solution in Qatar – Car Financing (Auto Market-place)

The Asian Banker

- Best Financial Inclusion Initiative in Middle East & Africa