

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

Investor Presentation

Sep 2026

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Introduction

- Qatar Islamic Bank ("QIB" or the "Bank") was incorporated in 1982 as the **first Islamic financial institution in Qatar**.
- Largest Islamic bank** in terms of total assets (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 as at 30 Sep 2026.
- Network of 22 branches and offices and over 190 ATMs and CDMs as at 30 Sep 2026.
- Leading domestic franchise supported by selective **international footprint**, with investments in the UK, 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, AA- by Capital Intelligence.

Share Overview

- ✓ **Foreign Ownership Limit** : 100%
- ✓ **Market cap** : QAR 48.2 bn
- ✓ **Valuation multiples**: P/E – 10.26 ; P/B – 1.51

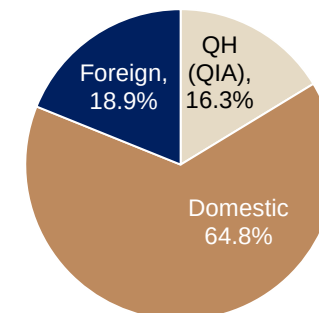
Index	Weight
Qatar Exchange General Index	15.00%
Qatar Exchange All Shares	12.53%

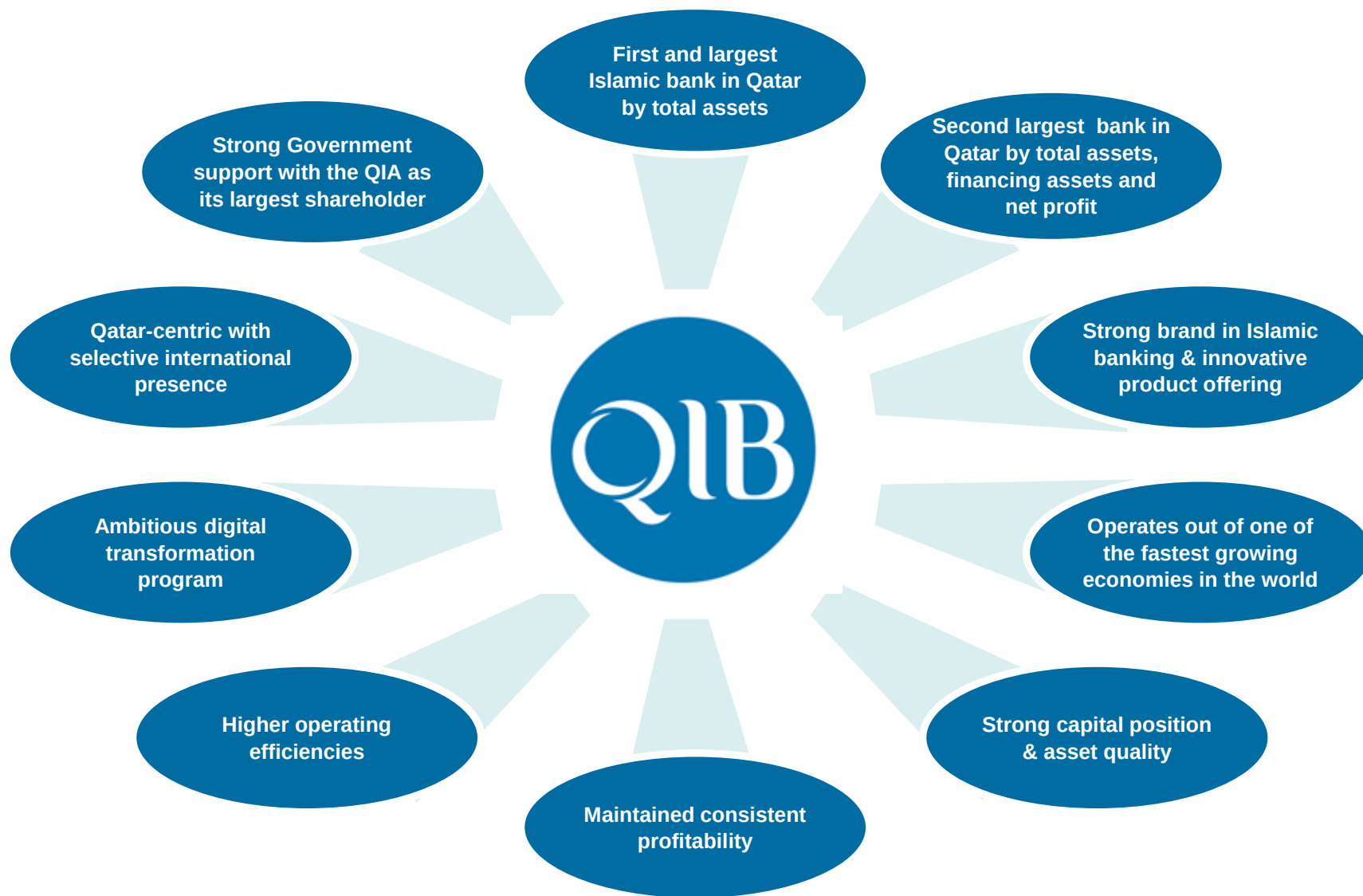
Financial Snapshot

QAR Mln	Sep-26	Dec-25	Sep-25
Total Assets	235,486	221,051	214,688
Total Financing Assets	160,726	138,482	131,895
Total Deposits	144,957	142,727	133,835
Shareholders Equity	31,892	29,625	28,435
Total Equity	36,017	33,748	33,015
Net Profit attributable to equity holders	3,525	4,835	3,455
Non-Performing Financing Ratio (%)	1.51%	1.65%	1.78%
Capital Adequacy Ratio (%)	23.6%	22.2%	22.2%
Market capitalization	48,204	56,592	56,474

Shareholder structure / Strong Government Linkage

- QIB's shares are **listed on the Qatar Stock Exchange ("QE")**.
- The **Qatar Holding LLC, the investment arm of Qatar Investment Authority ("QIA")** is the **single largest shareholder of QIB**.
- The balance of QIB's shareholders comprise prominent Qatari individuals, families and institutions.





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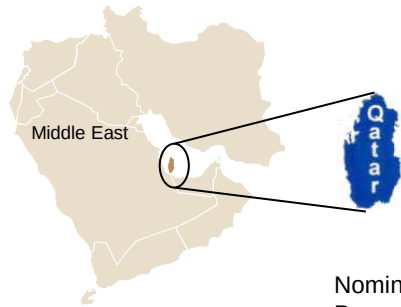
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State of Qatar – Sustainable and Robust Growth Story...

Overview of the State of Qatar ("Qatar")



Ratings

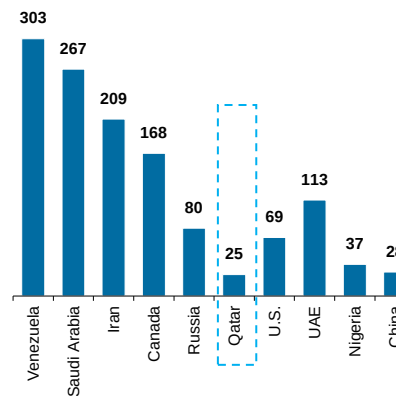
Moody's: Aa2/ Stable
S&P: AA/ Stable
Fitch: AA/ Stable

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

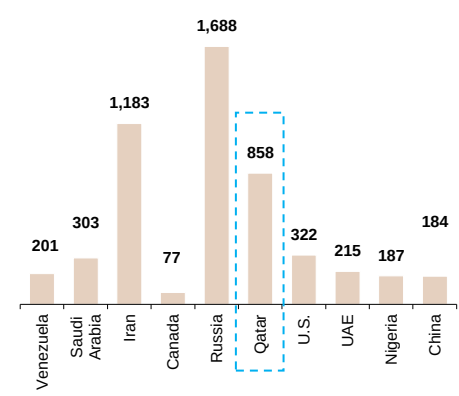
Source: International Monetary Fund (IMF)

One of the Largest Hydrocarbon Reserves in the World

OIL IN BILLION BARRELS (BN BBL)



GAS IN TRILLION CUBIC FEET (TCF)



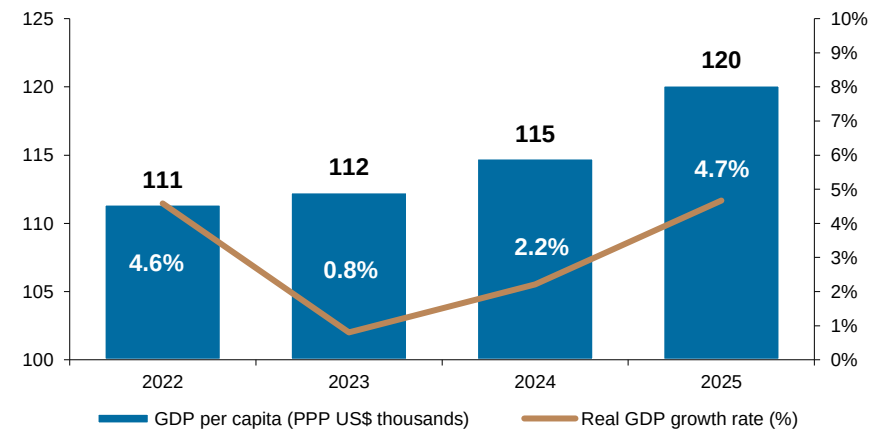
Source: Bloomberg, BP/Energy Institute, JODI, Qatar Planning & Statistics Authority MF, QCB; Data as of 31 December 2024

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

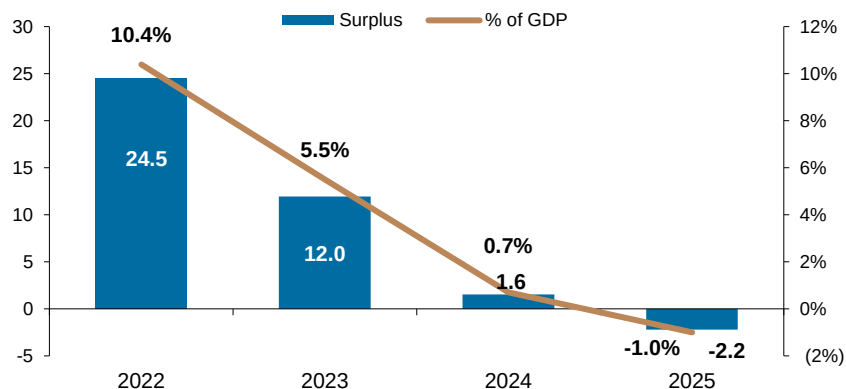
Stable Wealth Generation



Source: IMF

Fiscal Position

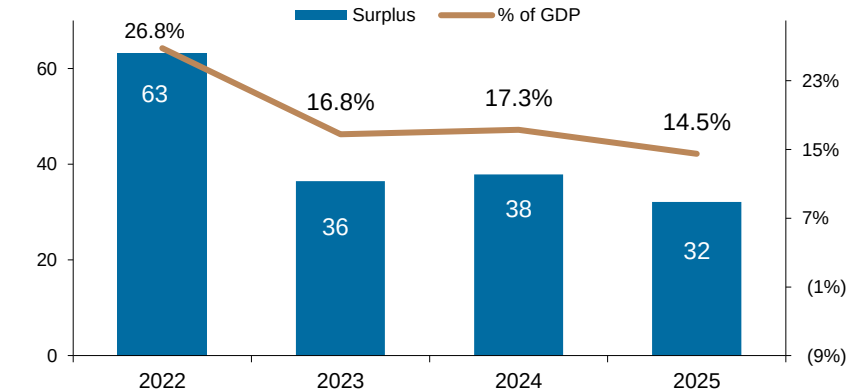
Fiscal surplus / deficit (USD bn and % of GDP)



Source: IMF

Current Account Balance

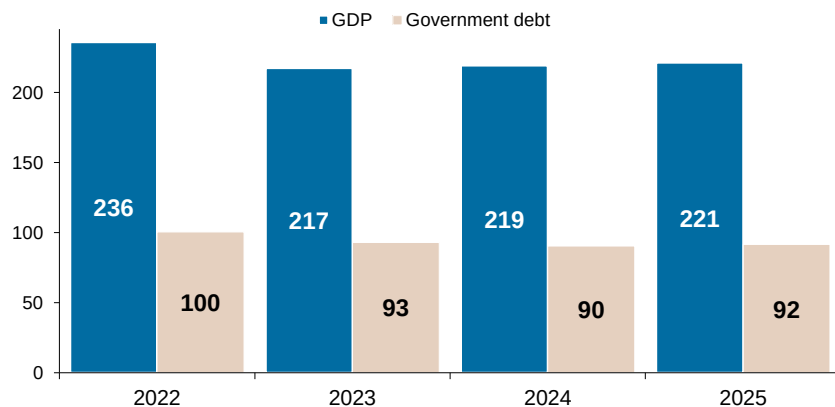
Current account balance (USD bn and % of GDP)



Source: IMF

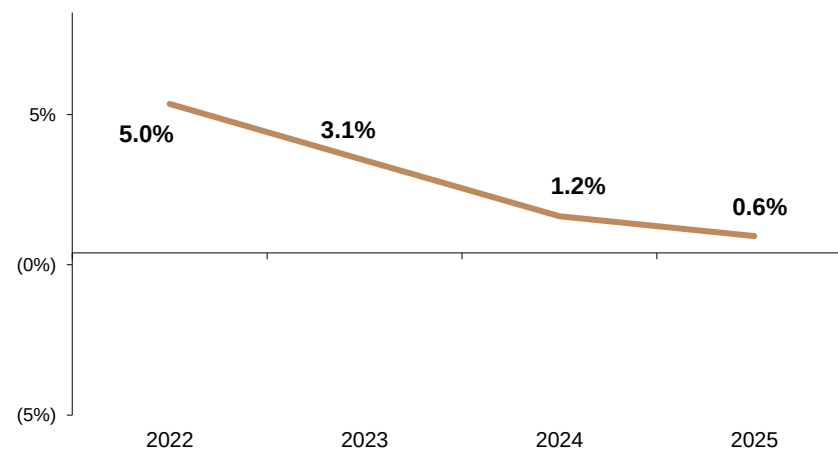
Low Level of Indebtedness

Nominal GDP vs. Government debt (USD bn)



Source: IMF

CPI Inflation (y-o-y)



Source: IMF

Qatari Banking Sector – Robust Operating Environment

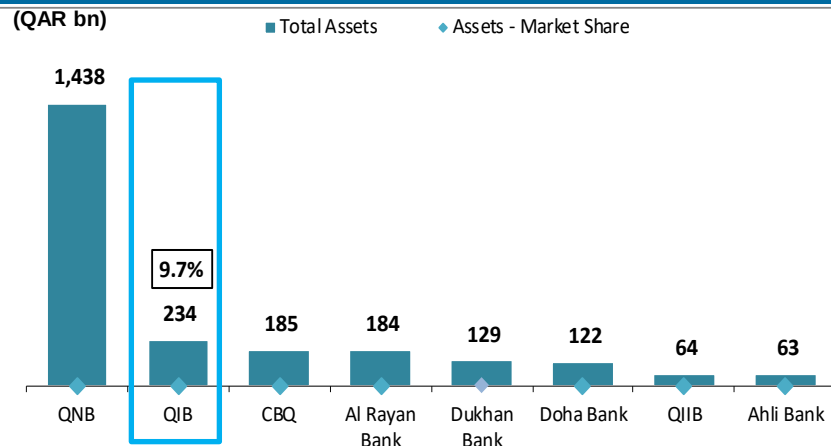
General Overview

- **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 2,419 bn (listed banks regulated by QCB) as at 30th June 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

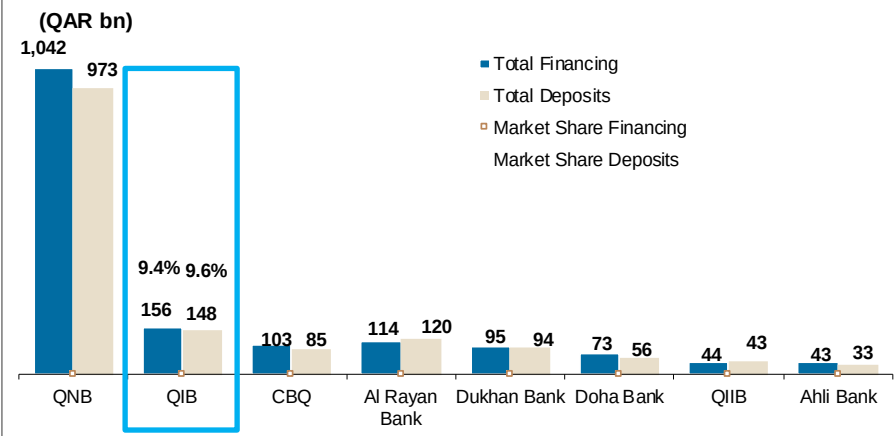
The State of Qatar has been Supportive Throughout Crisis

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

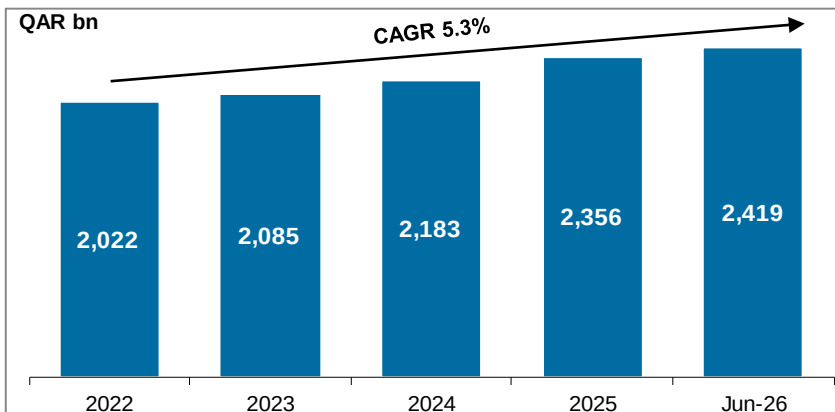
Total Assets (Jun'26) – Listed Banks



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

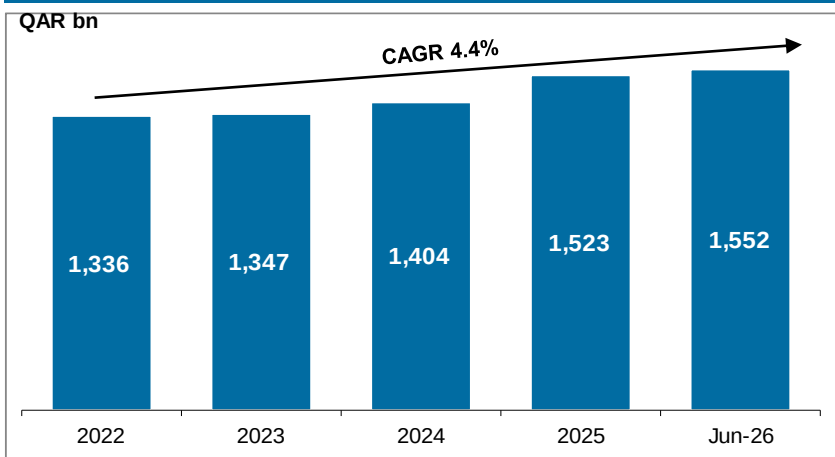


Assets ⁽²⁾



Source : Financial statements of the banks from Qatar Exchange)

Deposits ⁽²⁾

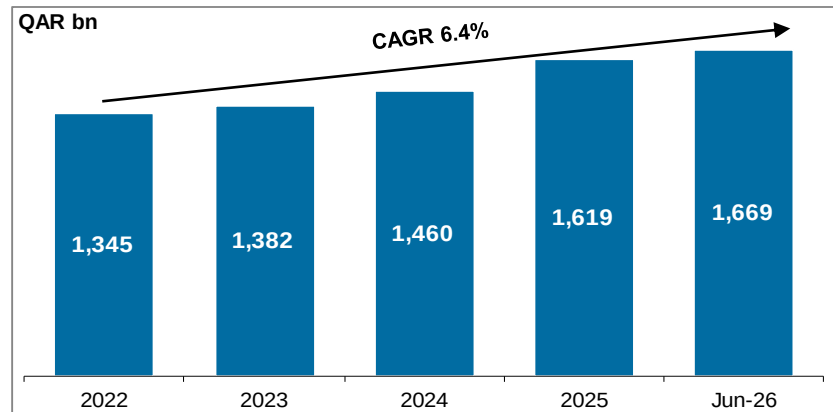


Source : Financial statements of the banks from Qatar Exchange

(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

Bank Financings and Advances ⁽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

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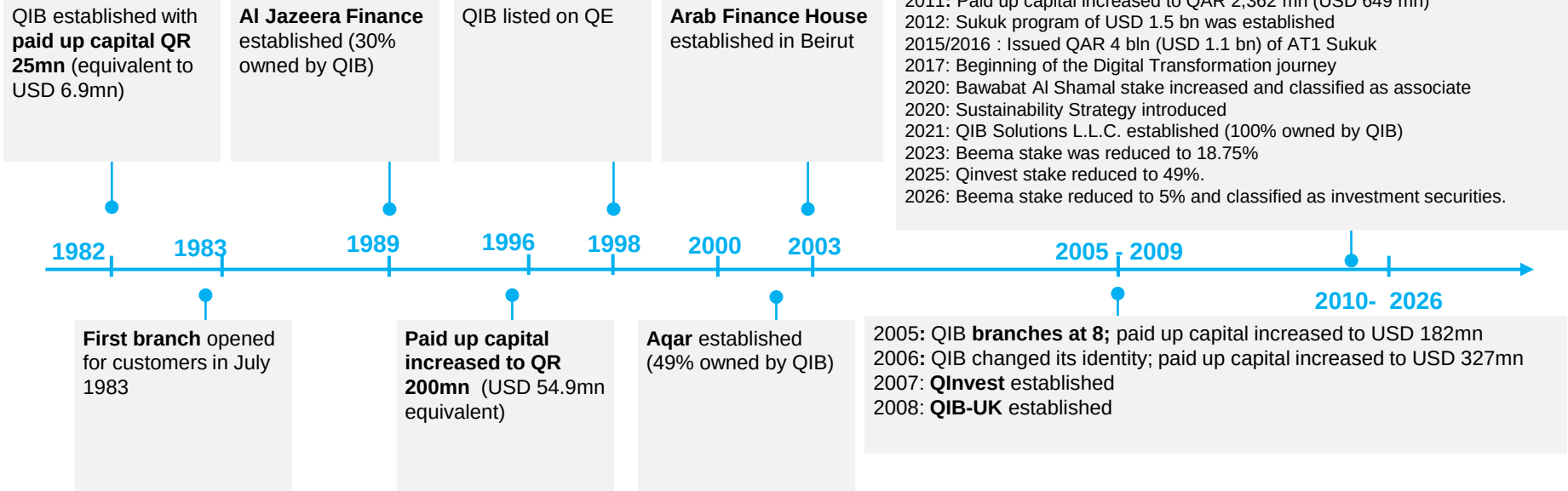
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Overview of QIB

Phase 1: Creation of the Bank

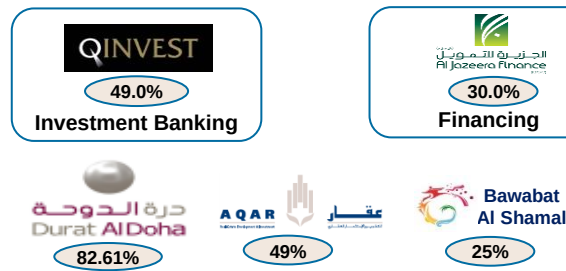
Phase 2: Creation of a strong banking platform



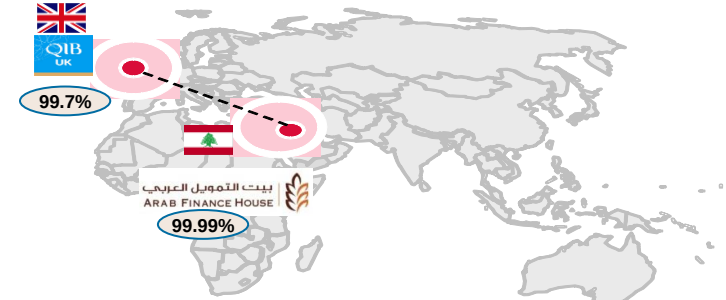
QIB's Product and Geographic Diversification

While Qatar-based banking operations contributed over 97% of the Group's Net Operating Income for the period ended 30 Sep 2026, QIB has expanded its platform over recent years

Domestic Holdings



International Holdings



○ = Ownership

Group Function

Treasury

- Sukuk and Local Equity Investment Portfolio
- Treasury Services and Sales
- Liquidity Management

Investments

- Associates
 - Al Jazeera Finance
 - Bawabat Al Shamal (BASREC)
 - Qinvest
- Real Estate & International Invts

Local & International Subsidiaries

Local Subsidiaries

- Aqar
- Durat-Al-Doha

International Subsidiaries

- QIB-UK
- Arab Finance House

Corporate Banking

Product / Services

- Deposits
- Current Accounts
- Credit Facilities
- Trade Finance
- Cash Management
- Wages Protection System
- POS Services

Segments

- Government Related Entities
- Financial Institutions
- Contracting & Real Estate
- Commercial
- Individual Real Estate & General coverage
- Small & Medium Enterprises
- Cross border and Oil & Gas

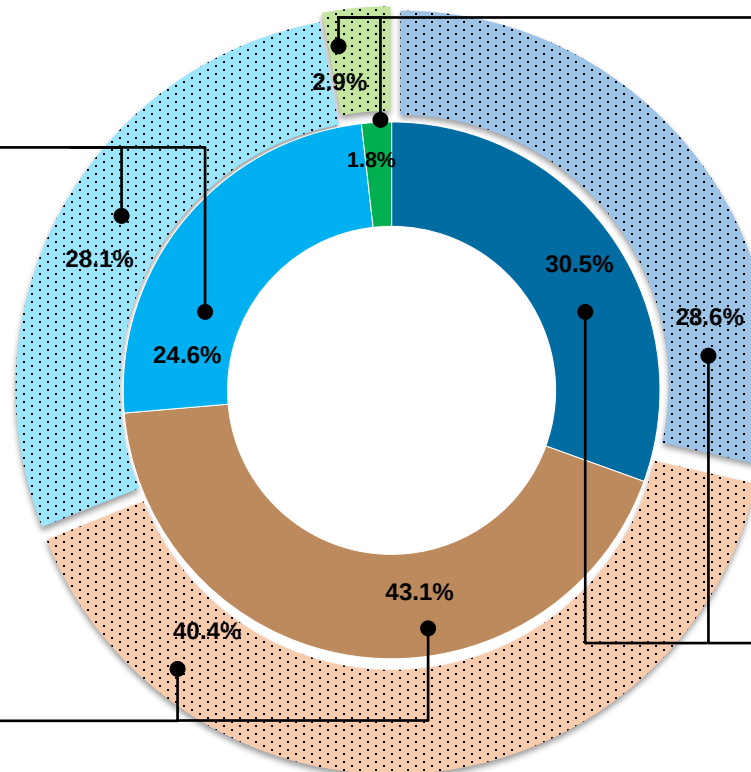
Personal Banking

Product / Services

- Deposits
- Current Accounts
- Consumer Finance
- Cards
- Remittances
- Takaful Insurance
- Digital Banking

Segments

- Individuals
- Affluent
- HNWI's-Private Banking



Net Profit⁽¹⁾ QAR 3,525 Mln

Net Operating Income⁽²⁾ QAR 5,200 Mln

(1) Net Profit : Net Profit Attributable to Equity Shareholders for the period ended 30 Sep 2026.

(2) Net Operating Income : total income net of profit to unrestricted investment account holders and share of Sukuk holders profit + income from discontinued operations for the period ended 30 Sep 2026

QIB is committed to strong corporate governance practices, with its Board of Directors meeting at least six times a year

Board Committees

Audit, Risk & Compliance Committee

- Review financial control, internal control and risk management framework & systems
- Establish risk appetite and monitor overall portfolio while reviewing effectiveness of system to monitor compliance with laws/ regulations
- Oversight of internal and external (including financials) audit processes

Remunerations, Compensation and Benefits Committee

- Lay down specific bases for evaluating the performance of senior employees in the executive management.
- Determine senior staff rewards and privileges.

Nominations and Governance Committee

- Study and appraise the qualifications of candidates for Senior Executive positions and candidatures for Board membership.
- Draw up the human resources policies and confirming the existence of a succession plan for senior employees in the executive management.

Board of Directors

Sheikh Jassim Bin Hamad Bin Jassim Bin Jaber Al Thani, *Chairman of the Board*

Member of QIB Board of Directors since June 2004, and became Chairman in April 2005. Graduated from Sandhurst Royal Military College in the United Kingdom, and had a high level leadership training. He is Chairman of QInvest - the first Islamic investment bank in Qatar, Chairman of Qatar Navigation Company (Milaha) and Chairman of Beema (Daman Islamic insurance company in Qatar). He is also a board member of Qatar Insurance Company.

Director	Position Designation
Mr. Abdullatif Bin Abdulla Al Mahmoud	Vice Chairman
Mr. Mohamed Bin Issa Al Mohanadi	Vice Chairman
Mr. Mansour Mohamed A. Fattah Al Muslih	Board Member
Mr. Abdulla Bin Saeed Al Eidah	Board Member
Mr. Sraiya Nasser Rashid Sraiya Al-Kaabi	Board Member
Mr. Khalid Mohamed Al-Emadi	Board Member
Sheikh Jassim Faisal Qassim Thani Al Thani	Board Member
Mr. Nasser Abdullah Saad Al Mahmoud Al-Shareef	Independent Board Member
Mrs. Maitha Mubarak Rashid Al Jabr Al-Naemi	Independent Board Member
Mr. Fahad Saad Shrida Al-Kaabi	Independent Board Member

QIB enjoys a strong Islamic heritage and has based its success on sound Sharia'a - compliant principles, under the supervision of an expert Shari'a Supervisory Board ("SSB")

The SSB currently meets at least four times each year. The Shari'a Supervisory Board is primarily responsible for monitoring the Bank's operations compliance with the Islamic Shari'a principles and review the processes and products presented. It acts as an independent body of specialist jurists in Fiqh-Al-Muamalat. The Board is responsible for the following:

- ✓ Provide Islamic advice and guidance based on QIB's management request.
- ✓ Review Auditors' Reports in compliance with Shari'a and report to members about that subject.
- ✓ Review QIB's proposed transactions and activities and issue fatwas that approve or reject such proposed transactions or activities for compliance with Islamic Shari'a. Determine whether contracts, transactions and dealings presented to the board complies with Shari'a.
- ✓ Approve QIB marketing materials that is presented to the board.
- ✓ Ensure with possible means that all earnings realized from sources or by means prohibited by Shari'a are disposed of to charitable causes

In addition to the SSB, QIB has a dedicated internal Shari'a Audit Department, which continually examines, monitors and reports on QIB's activities for Shari'a compliance.

Sharia's Supervisory Board Members

His Eminence Sheikh Walid Bin Hadi

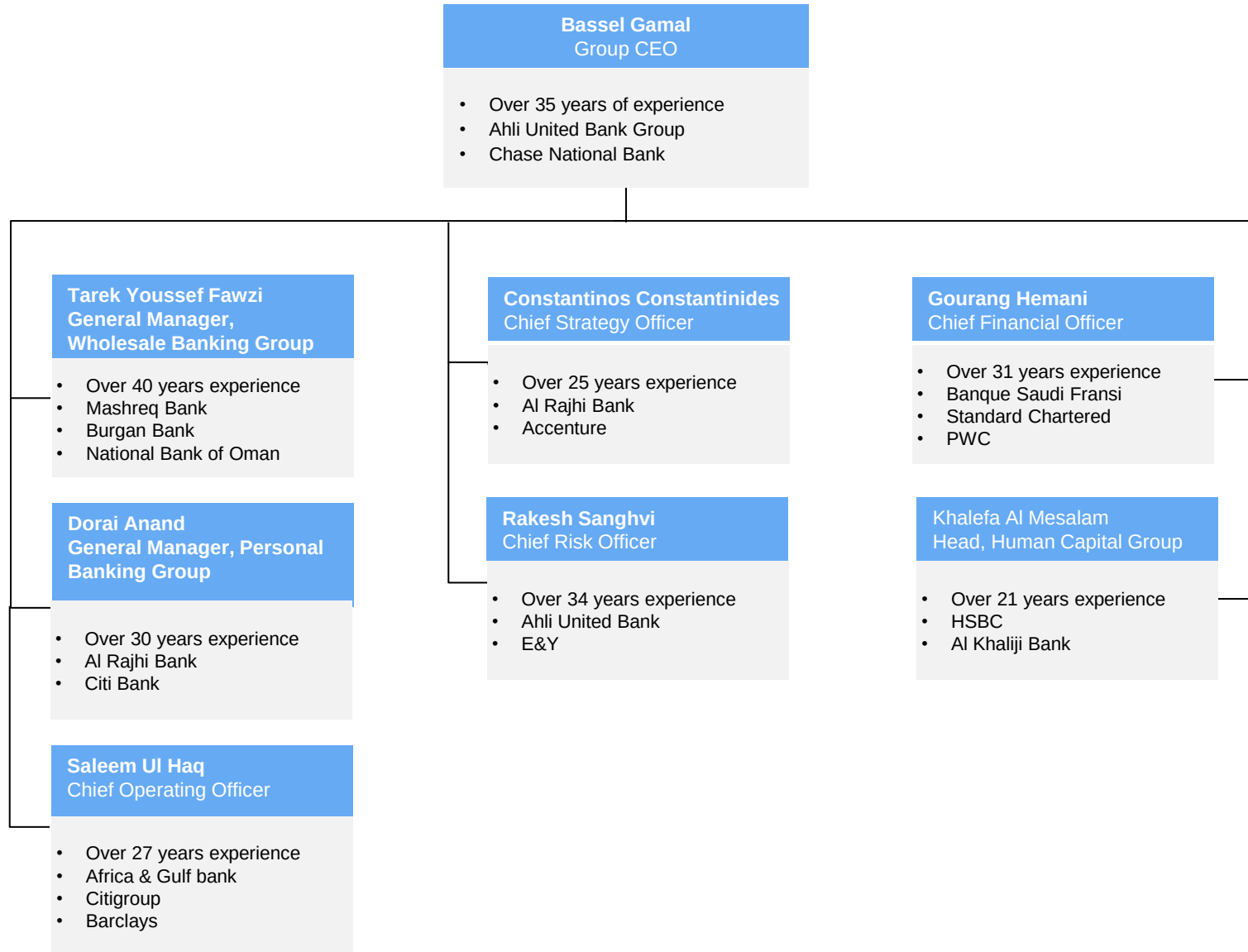
Chairman of Executive Committee

Sheikh Dr. Abdulaziz Khalefa Al-Qassar

Member

Dr. Mohammad Ahmaine

Member



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Financial Overview

Financial Position

QAR million	Sep-26	Dec-25	Growth Vs Dec-25	Sep-25	Sep-26 Vs Sep 25
Total Assets	235,486	221,051	6.5%	214,688	9.7%
Total Financing	160,726	138,482	16.1%	131,895	21.9%
Total Deposits	144,957	142,727	1.6%	133,835	8.3%
Investments⁽³⁾	65,158	65,712	-0.8%	63,658	2.4%
Shareholders Equity⁽¹⁾	31,892	29,625	7.7%	28,435	12.2%
Total Equity	36,017	33,748	6.7%	33,015	9.1%
Capital Adequacy Ratio (%)	23.6%	22.2%	1.4%	22.2%	1.4%
Provision Coverage Ratio (%)	95.1%	95.0%	0.1%	95.0%	0.1%

Profitability

QAR million	YTD-2026	YTD-2025	Growth	2025	2024	Growth
Net Operating Income⁽²⁾	5,200	5,003	3.9%	6,639	6,761	-1.8%
Total expenses	(845)	(803)	5.2%	(1,080)	(1,149)	-6.0%
Total provisions	(367)	(322)	14.0%	(168)	(982)	-82.9%
Net profit before tax & NCI	3,988	3,838	3.9%	5,391	4,630	16.4%
Tax expenses ⁽⁴⁾	(463)	(399)	15.9%	(561)	(30)	1777.0%
Non controlling interest (NCI)	(0.1)	16	-100.9%	5	5	-8.8%
Net profit for the year⁽¹⁾	3,525	3,455	2.0%	4,835	4,605	5.0%
Earnings Per Share (QAR)	1.49	1.46	2.1%	1.95	1.86	4.8%
Cost to income ratio	16.2%	16.0%	0.2%	16.3%	17.0%	-0.7%
Cost of Risk	0.25%	0.32%	-0.07%	0.07%	0.69%	-0.62%

Key Highlights

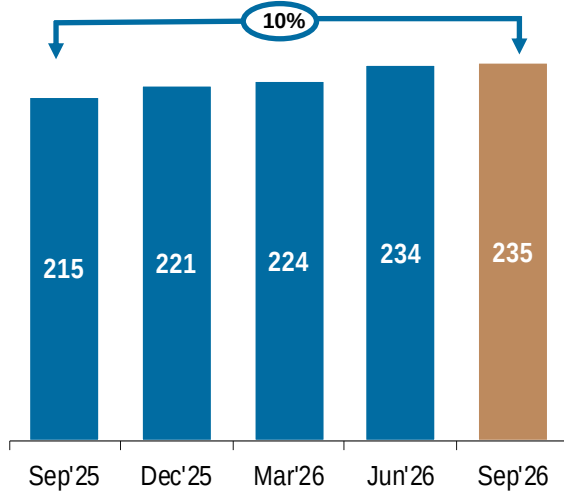
- **Total assets** at QAR 235 bln with a growth of 9.7% vs Sep-25 and 6.5% vs Dec-25.
- **Financing assets** at QAR 160.7 bln with a growth of 21.9% vs Sep-25 and 16.1% vs Dec-25.
- **Strong asset quality and prudent risk management policy** NPF ratio at 1.51% and provision coverage ratio at 95.1%.
- **Customer deposits** reached QAR 145.0 bln. with a growth of 8.3% vs Sep-25 and 1.6% vs Dec-25.
- **Shareholders Equity** reached QAR 31.9 bln with a growth of 12.2% vs Sep-25 and 7.7% vs Dec-25.
- **Stable profitability** with net profit at QAR 3.5 bln a growth of 2.0% vs Sep-25.
- **Operating efficiency:** Cost to income ratio at 16.2% one of the lowest in the Qatari Banking sector.
- **Adequately capitalized** with Basel III capital adequacy ratio stands at 23.6% as of Sep-26 comfortably above the minimum requirement of 14.84% including ICAAP and DSIB charge.

(1) Attributable to shareholders of QIB
 (2) Net Operating Income : Total income less net return to quasi-equity holders and share of Sukuk Holders' Profit
 (3) Investments includes investments securities , investments in associates and investments properties
 (4) Tax expenses includes Pillar 2 tax charge of QAR 540.4 Mln in 2025

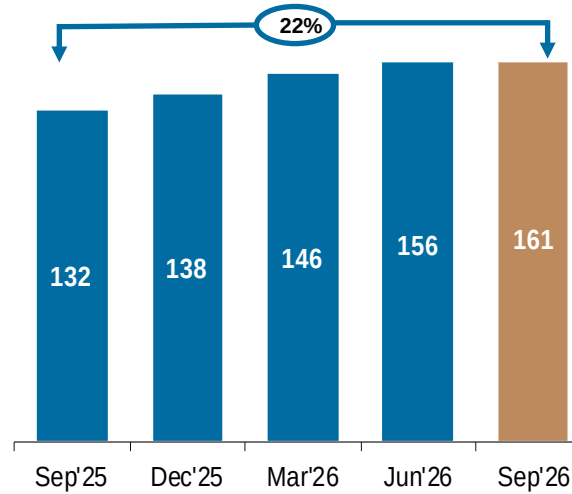
Source: QIB financial statements

QIB – Quarterly Financial Highlights

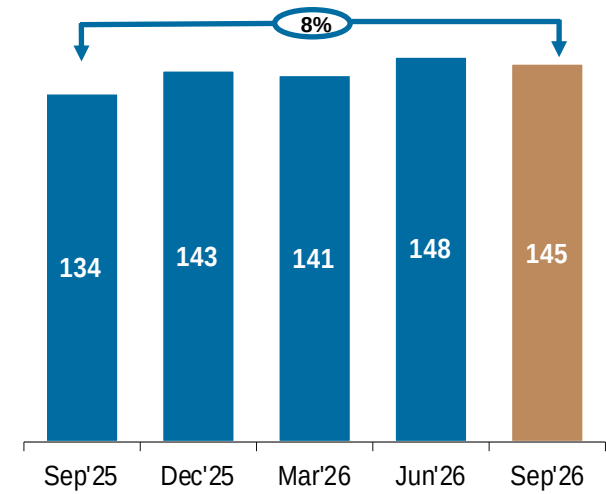
Assets (QAR Bn)



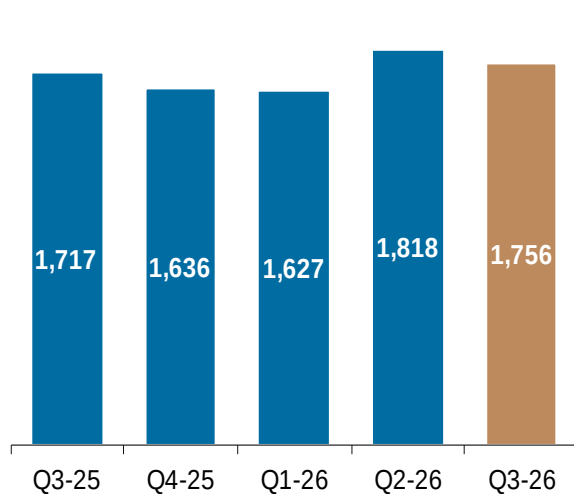
Financing (QAR Bn)



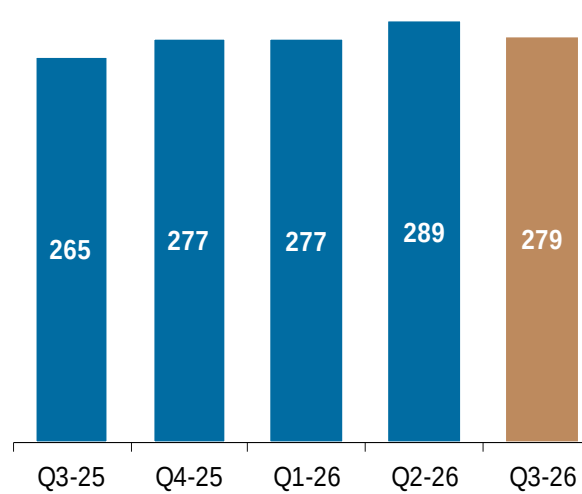
Deposits (QAR Bn)



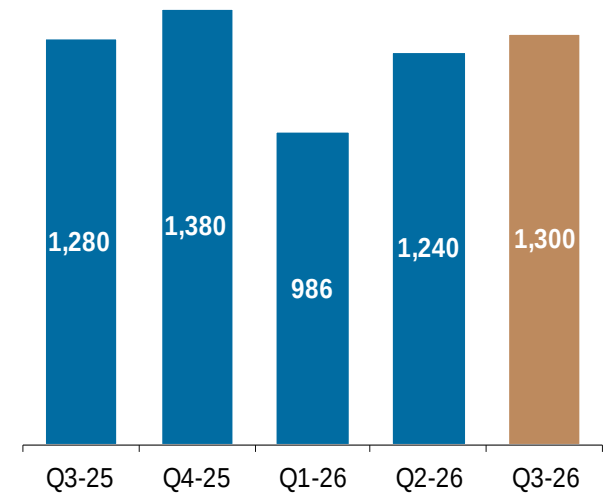
Quarterly Operating Income (QAR Mn)



Quarterly Operating Expenses (QAR Mn)

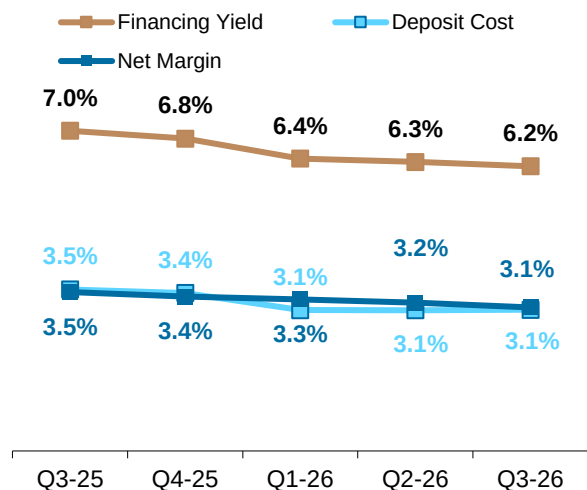


Quarterly Net Profit (QAR Mn)

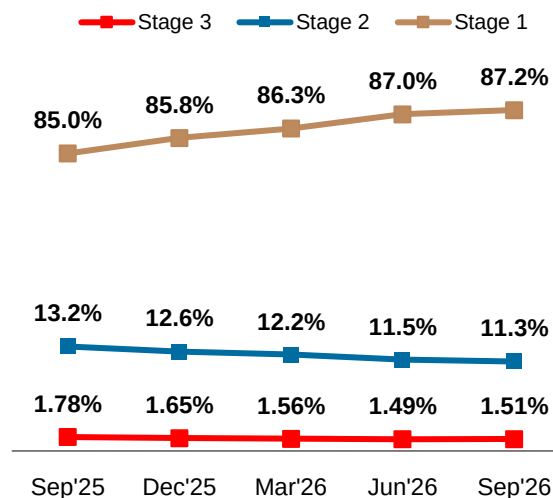


Key Quarterly Ratios

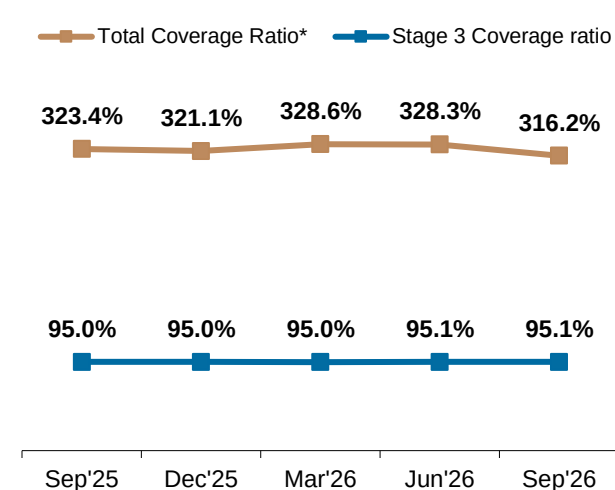
Yields (%)



Financing Staging Ratio (%)

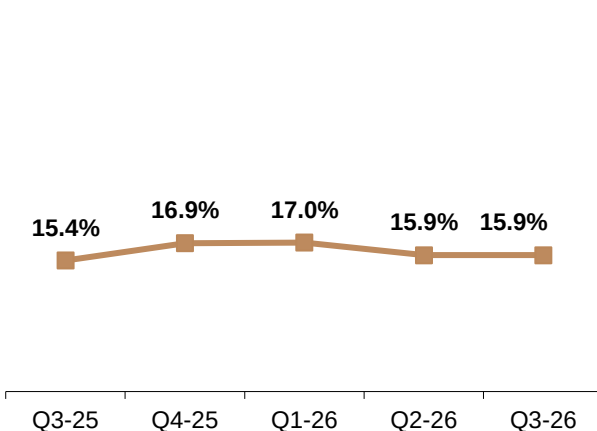


Financing Coverage Ratio (%)

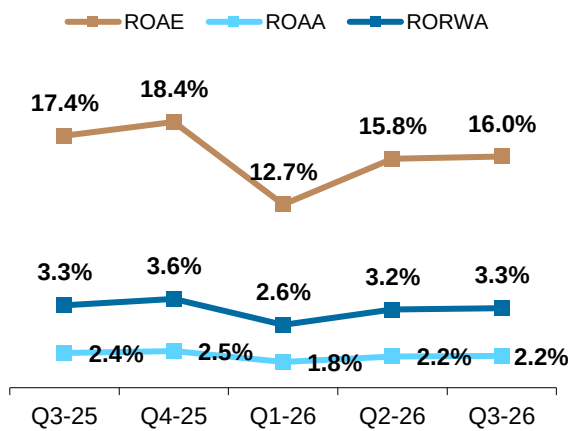


* Total coverage ratio = total financing ECL / stage 3 exposures

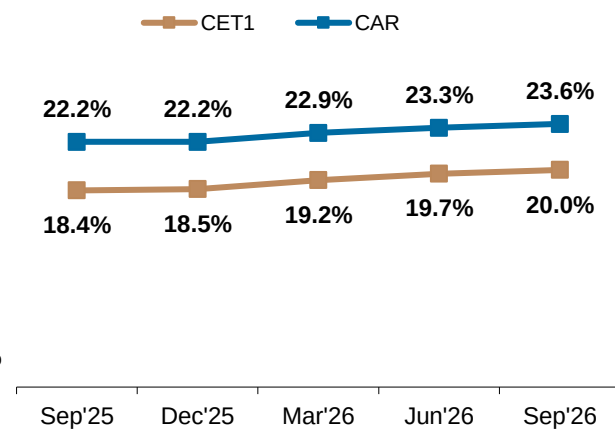
Cost to Income Ratio (%)



ROAE, ROAA, RORWA (%)

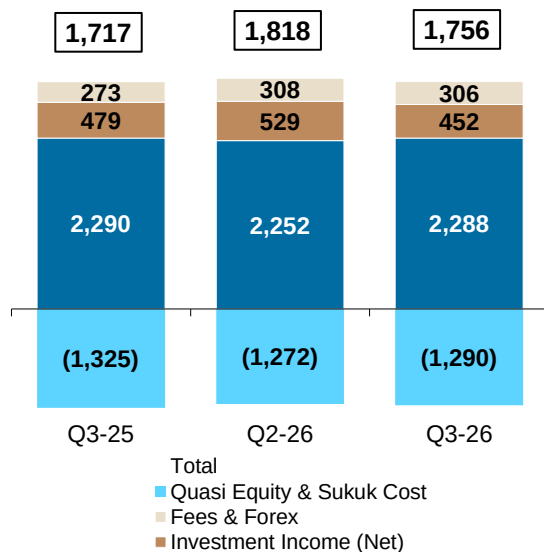


CET1 & CAR (%)

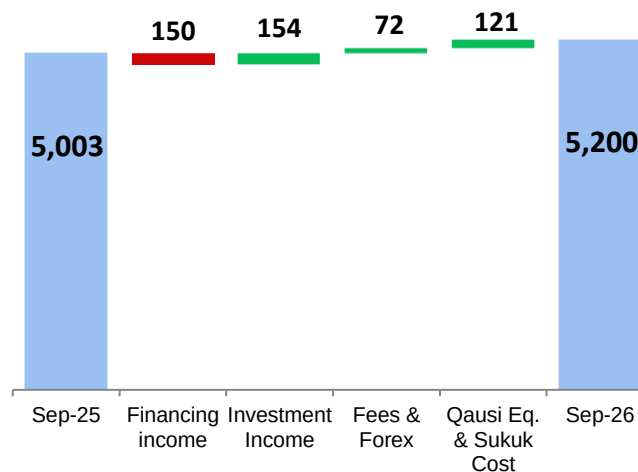


Operating Income and Cost

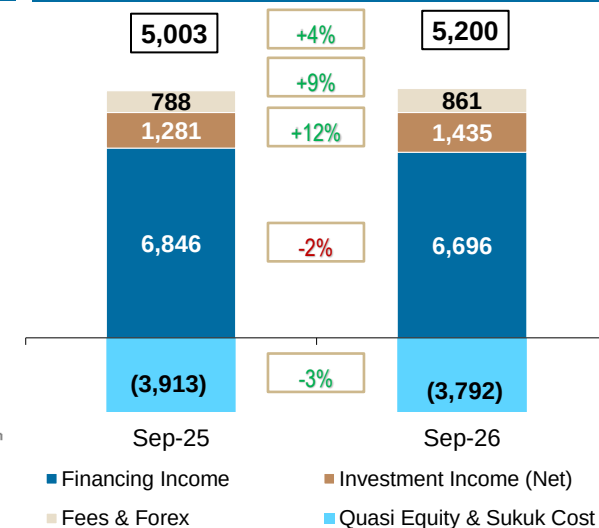
Quarterly Operating Income



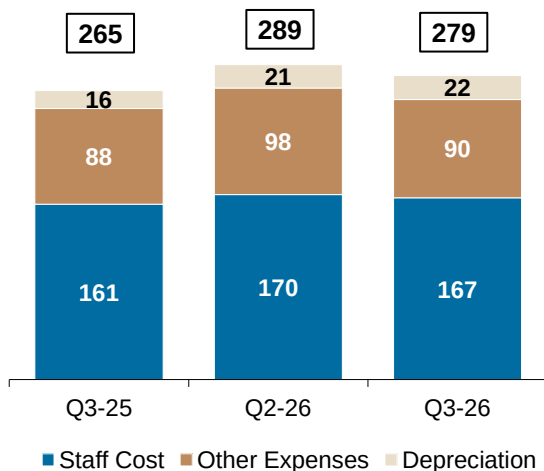
YTD Operating Income Change Drivers



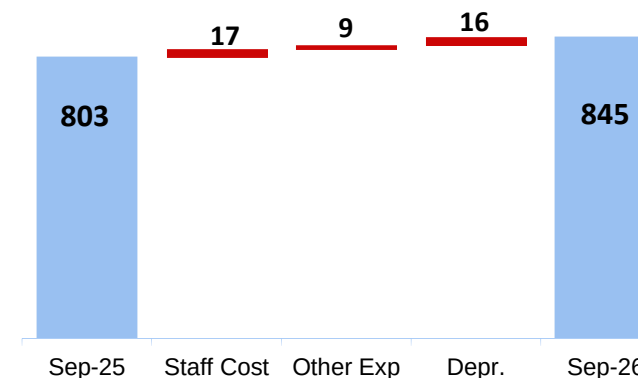
YTD Operating Income



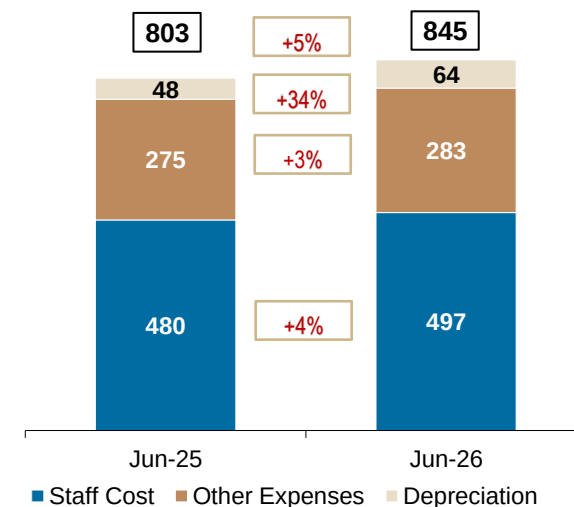
Quarterly Operating Expenses



YTD Operating Expenses Change Drivers



YTD Operating Expenses



Strong balance sheet growth driven by growth in Qatar-focused financing

Summary



Continuous balance sheet growth

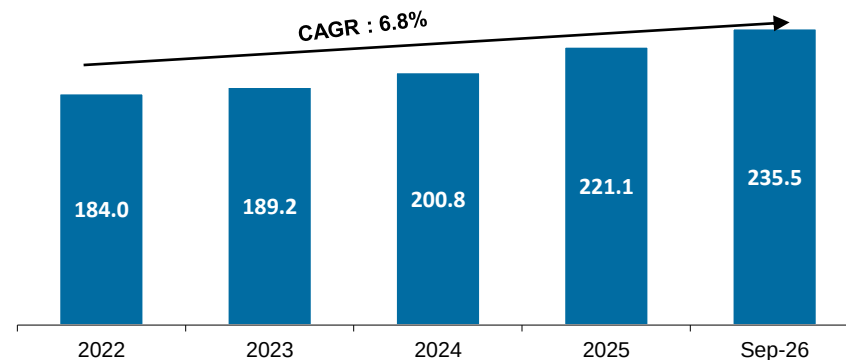


Growth driven by multiple products / asset classes

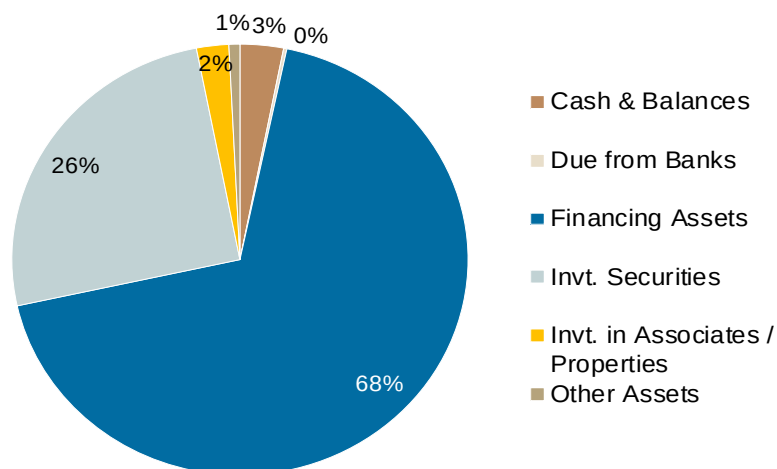


Primarily Qatar-centric exposures

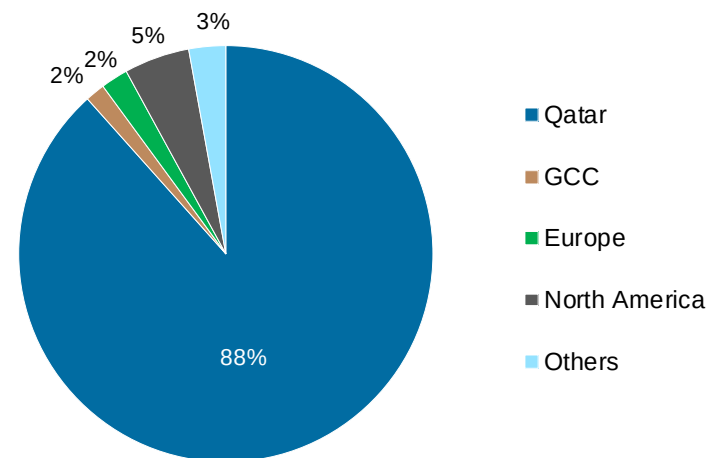
Steady Asset Growth (QAR bn)



Asset Composition by Type



Asset Composition by Geography Type



Source: QIB financial statements

Despite the strong growth, QIB has maintained very good asset quality and comfortable provisioning levels

Summary



Well-diversified & growing financing book

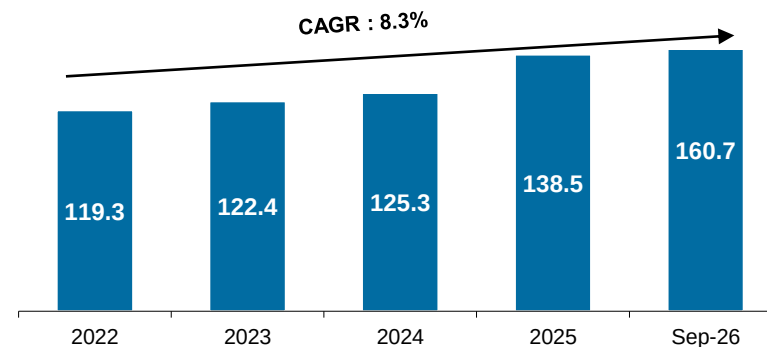


Strong asset quality and conservative provisioning

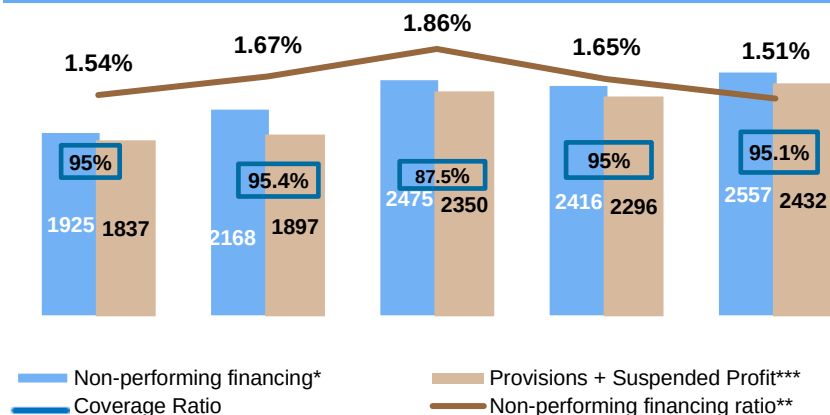


Reflective of robust risk management framework

Financing – Key Growth Driver (QAR bn)



Non-Performing Financing Assets (“NPF”, QAR mn)



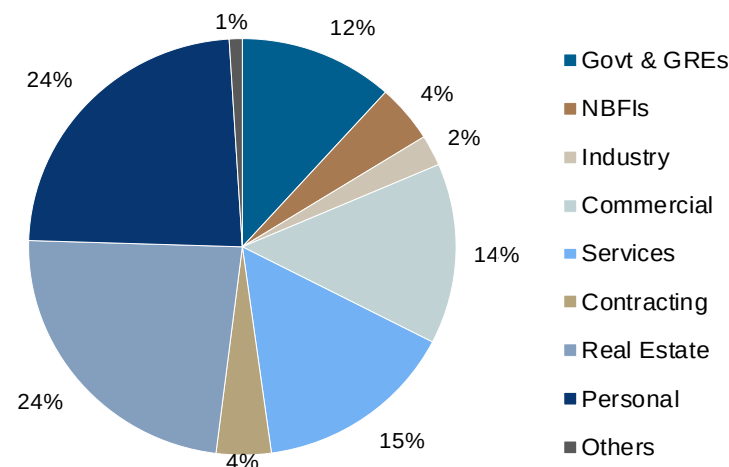
Source: QIB financial statements

* Includes all financing assets overdue past 90 days

** Total non-performing financing / Total financing assets

*** Provision does not include IFRS 9 provisions of QAR 5,655 M as of Sep-2026.

Balanced Financing Book



QIB's growth has been enabled by its ability to source funding, primarily in the form of deposits

Summary



Ability to obtain funding from diverse sources

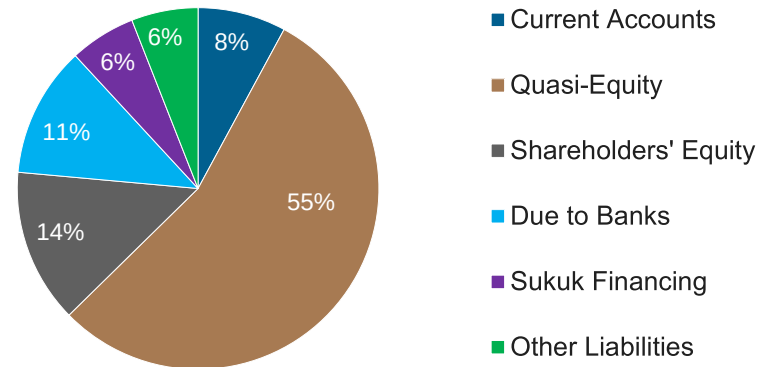


Diverse deposit base

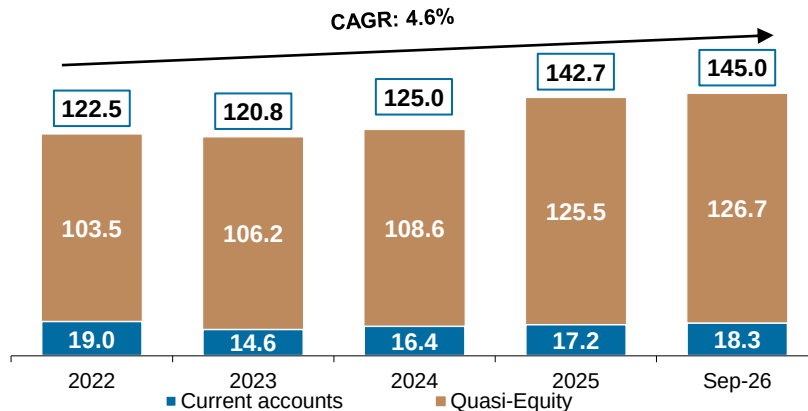


Stable funding from deposits

Diverse Sources of Funding



Strong Deposit⁽¹⁾ Growth (QAR bn)

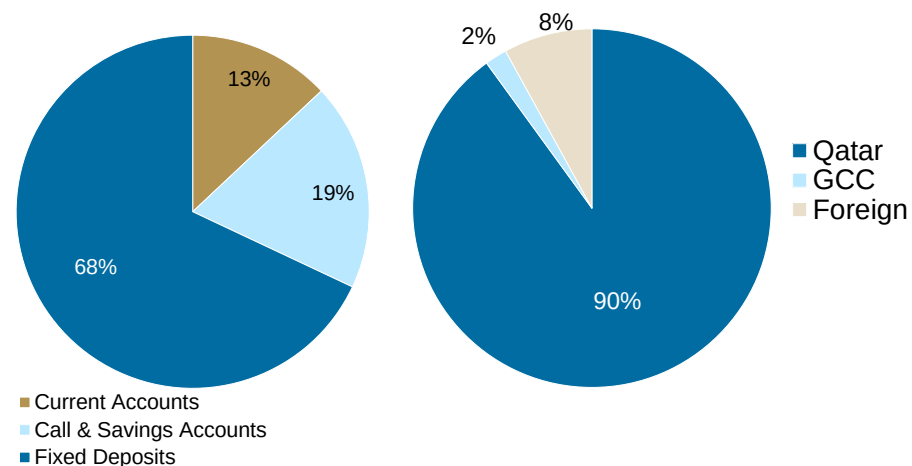


Source: QIB financial statements

(1) Customer's current accounts and quasi-equity

(2) Quasi-Equity includes call & savings accounts and fixed deposits

High Quality Deposits⁽²⁾



QIB's growth has been managed within a well-defined risk management framework

Summary



Financing to deposit ratio below industry average

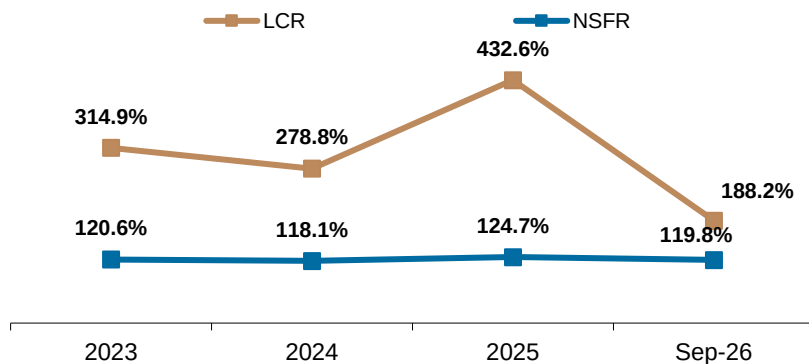


Strong liquidity position to manage market stress

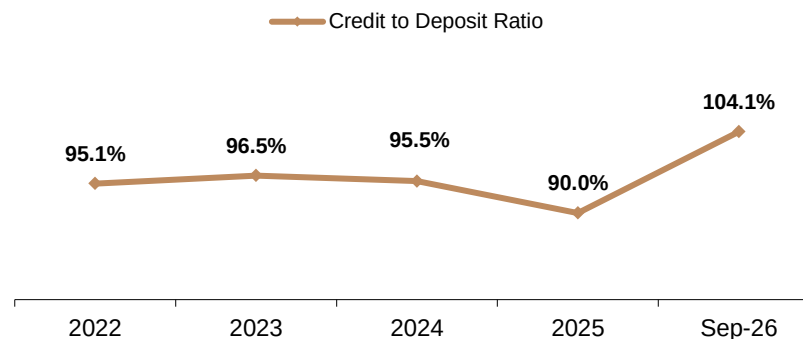


Overall conservative approach to risk management

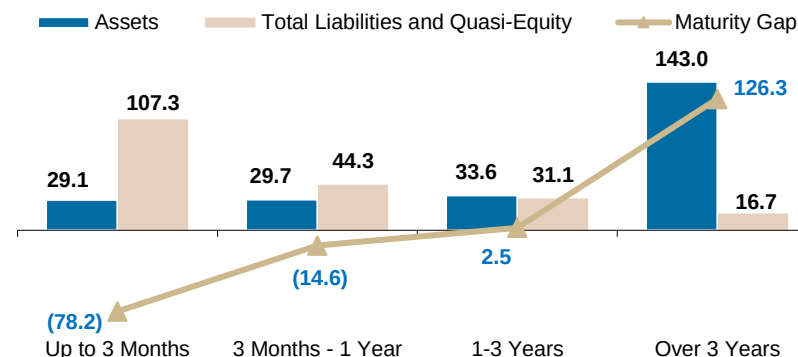
Liquidity Coverage Ratio & Net Stable Funding Ratio



Credit to Deposit Ratio⁽¹⁾



Asset Liability Management



Source: QIB financial statements, Management Accounts

(1) As per Qatar Central Bank guidelines

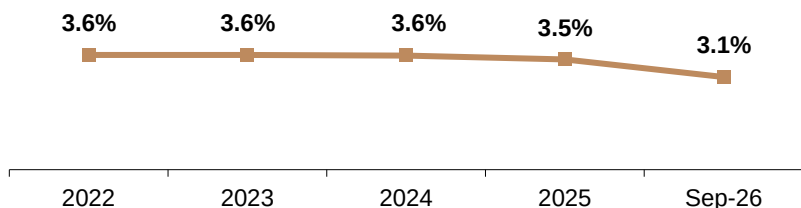
Source: Data is as of 30 Sep 2026

QIB boasts an ideal platform for future growth, including strong capitalization and supportive margins/returns

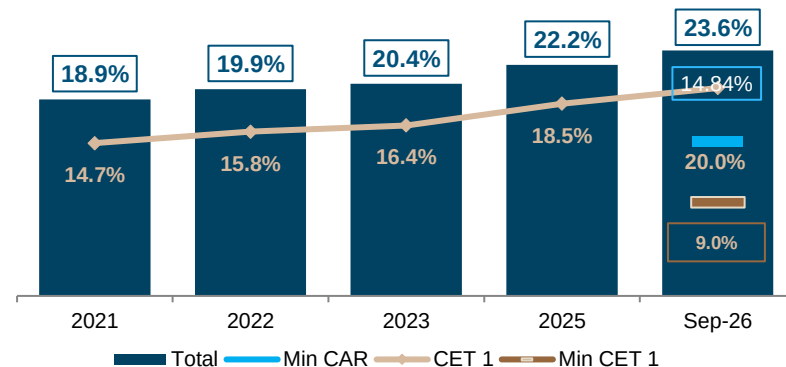
Summary

- ✓ Capital ratios well above regulatory requirements of 14.84%
- ✓ Stable net financing margin
- ✓ Healthy return on assets and equity

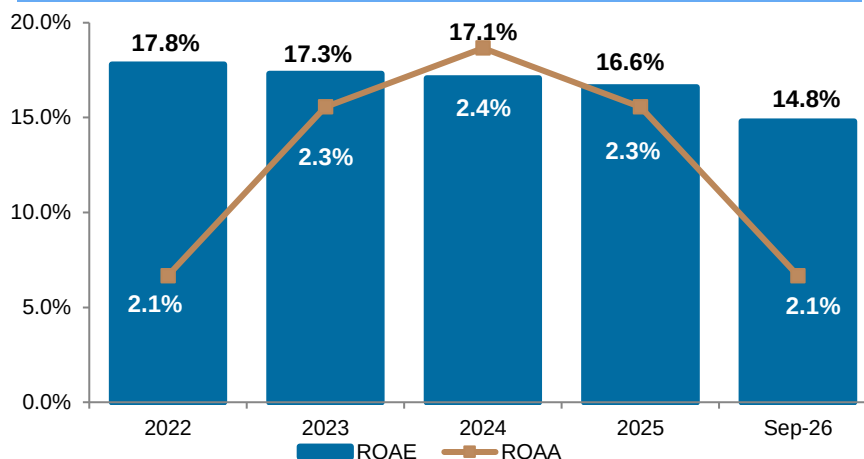
Net financing margin⁽²⁾



Capital Adequacy Ratio⁽¹⁾



Robust Returns (%)



Source: QIB financial statements

(1) Capital adequacy is as per Basel III guidelines.

(2) Net financing margin = (Income from financing activities, net – Net return to quasi-equity holders) / (Net Average Financing Assets)

ROAE calculated after reducing the dividend for Sukuk Eligible as Additional Tier 1 Capital

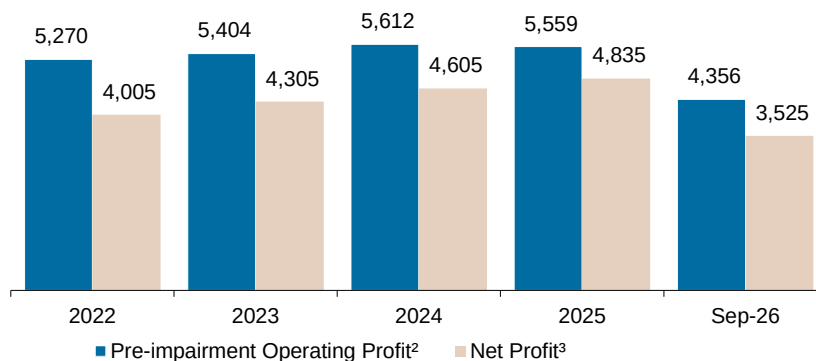
Stable and Diversified Earnings Profile

QIB has remained profitable even during the global financial crisis

Summary

- ✓ Recurring financing and investing revenues
- ✓ Continued profitability during crisis
- ✓ Cost base effectively managed

Overview of Profitability (QAR mn)



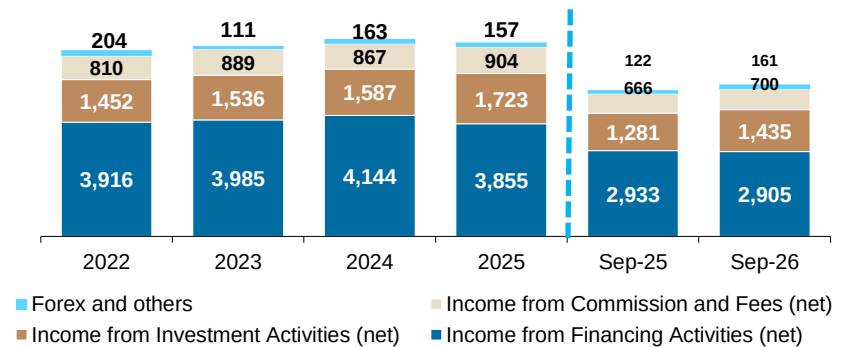
Source: QIB financial statements

(1) Income from Financing Activities (net) : Net of profit to unrestricted investment account holders and share of Sukuk Holders' profit

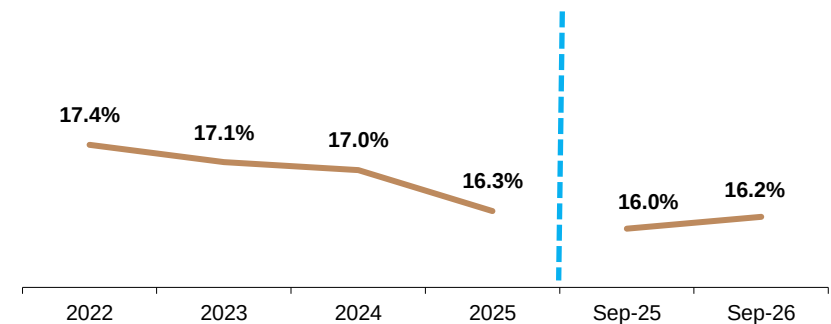
(2) Pre-Impairment Operating Profit : Total Income + Income from discontinued operations – Sukuk Holders' Share of Profit - Unrestricted investment account holders' share of profit – General and administrative expenses – Depreciation and amortization

(3) Net Profit for the year attributable to shareholders

Revenue⁽¹⁾ Breakdown (QAR mn)



Operating Efficiency (Cost to Income Ratio, %)



Sustainability at QIB

Responsible Banking Operations	Sustainable Finance	Empowering our People	Positive Community Impacts	Governance, Ethics and Risk Management
23 Branches	QAR 3.7 bn. financing portfolio of green buildings	819 Full time employees	Sign Language & Braille trained staff	Robust Governance Code built on the principles of transparency, accountability, fairness, and equality
187 ATMs	Exposure to ESG related securities: QAR 334 mn.	41.6 average training hours per employee	21 Branches accessible by wheelchair users	All Board members of QIB are non-executive. 3 members are independent, including 1 female.
165.3 mn. Digital transactions completed	QAR 5.7 bn. financing portfolio of projects contributing to Qatar's National Vision 2030 & UNSDGs	30.1% of our workforce are Qatari nationals	100% of indoor ATMs are wheelchair accessible	Board Nomination and Corporate Governance Committee responsible for overall sustainability at the bank
4+ mn. average logins to QIB Mobile App monthly	1,540 Bedaya accounts opened by university students	29% female employees	19k+ SME customers	Dedicated Sustainability Management Committee chaired by the Group CEO
Lowest Cost to income ratio among Qatari Banks: 17%	QAR 1.37 bn. finance products granted to young people (up to 25 years)	39 Nationalities	QAR 127.8 mn. have been channeled to community investments	Board Audit, Risk and Compliance Committee has oversight on management ESG & Climate Risks
16k+ kg of paper recycled	QAR 5 bn. finance products granted to women	Average spend on training: QAR 5k per FTE	100+ staff volunteers for social causes	In 2025, there were zero fines associated with corruption, fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation and malpractice.

ESG Ratings	
QIB ESG Ratings	2025
Sustainalytics	19.07 (Low Risk)
S&P	45
ESG Invest	64
MSCI	BBB
FTSE	2.9

Sustainable Finance Portfolio	
Financing portfolio of QAR 5.7 bn.	Exposures of QAR 10 mn. and above constitute 81% of total portfolio
Financing portfolio of projects in line with QNV & SDGs	
Green Buildings QAR 3.7 bn. Green Buildings as per "Identification of New deals with Environmental and Social Benefits"	Pollution prevention QAR 21.1 mn. 1 client
	Access to essential services (i.e. healthcare and education) QAR 130 mn.

QAR 3.1 bn. Sustainable Deposit portfolio

Lending and Investment Portfolio Risk Exposure			
Risk Classification based on sectoral classifications aligned with EBRD and Equator Principles	2023	2024	2025
High	20%	19%	17.2%
Medium	29%	30.4%	23.4%
Low	51%	50.6%	59.4%

* Risk classification for QIB portfolio for transactions > QAR 10 mn.

Financial Inclusion	
	Educating the Youth
	Advocating for Special Needs Inclusion
	Assisting low-income earners
	Empowering women
	Uplifting domestic workers
	Supporting SMEs

Our Sustainable Offerings

-  **Sustainable Deposit**
A long-term deposit for a low carbon future
-  **Green Car Financing**
Encouraging electric vehicle purchasing with a special financing rate
-  **Carbon Emission Tracker**
Track your carbon footprint & get advice on how to spend responsibly
-  **Recyclable Cards**
Pledged to print all new QIB cards using recycled plastics

1

Introduction

2

Operating Environment

3

QIB Business Review

4

QIB Financial Overview

5

Appendix

Consolidated Statement of Financial Position

QAR million	Sep-26	Sep-25	Dec-25
Cash and balances with central banks	7,243	8,435	8,971
Due from banks	536	2,556	5,796
Financing assets	160,726	131,895	138,482
Investment Securities	59,766	60,014	60,249
Investment in associates	2,009	1,122	2,134
Investment properties	3,384	2,523	3,330
Fixed assets	583	414	576
Other assets	1,240	1,935	1,513
Assets held for sale	0	5,793	0
Total Assets	235,486	214,688	221,051
Due to banks	27,047	27,105	24,008
Customers' current accounts	18,265	16,613	17,219
Sukuk financing	13,674	13,798	11,074
Other Liabilities	13,793	2,796	9,493
Liabilities directly associated with assets held for sale	0	4,139	0
Total Liabilities	72,778	64,451	61,795
Participatory investment accounts	126,557	117,131	125,400
Reserves attributable to quasi-equity	135	91	107
QUASI-EQUITY	126,692	117,222	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	88	(64)	137
Foreign currency translation reserve	(682)	(619)	(672)
Other reserves	217	217	217
Retained earnings	20,271	16,985	17,944
Total equity attributable to shareholders of the bank	31,892	28,435	29,625
Sukuk eligible as additional capital	4,000	4,000	4,000
Non-controlling interests	124	580	124
Total Equity	36,017	33,015	33,748
Total Liabilities, Quasi-Equity and Equity	235,486	214,688	221,051

Consolidated Statement of Income

<i>QAR million</i>	YTD Sep-26	YTD Sep-25	FY Dec-25
Net income from financing activities	6,696	6,846	9,092
Net income from investing activities	1,435	1,281	1,723
Sukuk holders' share of profit	(472)	(374)	(509)
Total income from financing and investing activities	7,659	7,753	10,306
Fee and commission income	1,082	1,007	1,368
Fee and commission expense	(383)	(341)	(464)
Net fee and commission income	700	666	904
Net foreign exchange gain	81	44	60
Net share of results of associates	74	65	84
Other income	5	12	14
Total Income	8,520	8,541	11,367
Staff costs	(497)	(480)	(640)
Depreciation and amortization	(64)	(48)	(69)
Other expenses	(283)	(275)	(371)
Total Expenses	(845)	(803)	(1,080)
Net impairment (losses) / reversals on investment securities	(0)	0	0
Net impairment reversals / (losses) on financing assets	(298)	(312)	(103)
Other impairment losses	(69)	(10)	(65)
Net profit for the period before tax and attribution to quasi-equity	7,308	7,416	10,119
Net return to quasi-equity holders	(3,320)	(3,538)	(4,728)
Net profit before tax	3,988	3,878	5,391
Tax expense	(463)	(399)	(561)
Profit/Loss from discontinued operations	0	(40)	0
Non-controlling interest	0	(16)	(5)
Profit Attributable to: Shareholder of the Bank	3,525	3,455	4,835



Premium Brand Reputation



Best Bank in Qatar

Best Islamic Financial Institution in Qatar

Best Islamic Investment Bank in the World

Best Islamic Asset Manager in the World



Best Performing Bank in Qatar



CEO Leadership Achievement for Qatar
Best Managed Bank in Qatar



Qatar's Best Bank

Qatar's Best Digital Bank for Consumers

Qatar's Best Bank for SMEs

Best Private Bank for HNW



Best Retail Bank in Qatar



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



Top Financial Innovations in the Middle East – QIB Mobile App

Best Corporate Bank for AI in Finance in Qatar

Best AI in Payments in Qatar & the Middle East



MENA Islamic Banker of the Year

Best Bank for Cross-Border Transactions in Qatar

Best SME Bank in Qatar

Best Retail Bank in Qatar



Islamic Bank of the Year in the Middle East



#3 Globally Among Upper Mid-Size Banks
World's Top Performing Banks 2026

Forbes Top 100 Listed Companies in the Middle East

#2 in Qatar

#32 in the Middle East



Wide Recognition of Digital Solutions



Best Consumer Digital Bank in Qatar

Best Mobile Banking App in Qatar

Best Online Product Offerings in Qatar and the Middle East

Best Precision Credit & Lending in Qatar

Best in Social Media Marketing & Services in Qatar

Best Digital Payments Strategy in Qatar and the Middle East

Most Innovative Digital Bank in Qatar

Best Mobile Banking App in Qatar



Most Innovative Bank in the Middle East



Best Islamic Bank in Qatar

Best Corporate Bank in Qatar

Best Retail Bank in Qatar

Best Islamic Digital Offering by a Bank in Qatar



Sustainability & Financial Inclusion



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



Best Bank for Corporate Responsibility



Financial Inclusion Award in the Middle East



Best Islamic Digital Banking Solution in Qatar - Financial Inclusion (QIB Lite App)

Best Islamic Digital Banking Solution in Qatar – Car Financing (Auto Marketplace)



Best Financial Inclusion Initiative in Middle East & Africa