

QIB'S CORPORATE PROFILE

Incorporated in 1982 as the country's first Islamic financial institution, Qatar Islamic Bank (QIB) is the largest private Bank in the country, with 27 branches, 180 ATMs and around 40% of the total assets of domestic Sharia-compliant banks. Rated A1 by Moody's, A by Fitch, A- by S&P and A+ by Capital Intelligence (CI). QIB is also the second largest of all banks in Qatar, with a market share of just over 11% of assets, financing and deposits.

QIB conducts its domestic business through a modern branch network spread throughout Qatar, with key branches featuring distinctive centers with specialized relationship managers focused on servicing specific customer segments: Private Banking Centers, Affluent Banking Centers, as well as Ladies Banking Centers. Additionally, the bank has accelerated its investments in digital channels providing its services through the award-winning QIB Mobile App, internet banking platforms for retail and corporate clients, multi-functional ATMs, Interactive Teller Machine (ITM) and an award-winning Call Center.

QIB's growth strategy is built on its position as a leading Islamic Bank with deeply rooted customer relationships and strong engagement with the local communities. The Bank's strategy is closely tied with Qatar's National Vision 2030 and the Government's commitment to investments in the country's infrastructure, the diversification of the economy and the development of a strong private sector. QIB is a stable financial group covering all segments of the financial markets, including individuals, government institutions, large corporations and SMEs providing innovative Sharia-compliant banking solutions that fits every segment's needs.

QIB Group has a stake in a number of Qatari Sharia'-compliant financial services companies. This includes QInvest, an investment banking subsidiary, its affiliates Damaan Islamic Insurance Company - Beema - (Takaful solutions provider) and Al Jazeera Finance (Consumer Finance Company). In recent years, QIB's efforts have been focused on digitalizing the banking experience. QIB's digital transformation focuses on customer-centricity. The Bank has found innovative services and features for each customer segment to create a seamless experience for all in a timely manner.



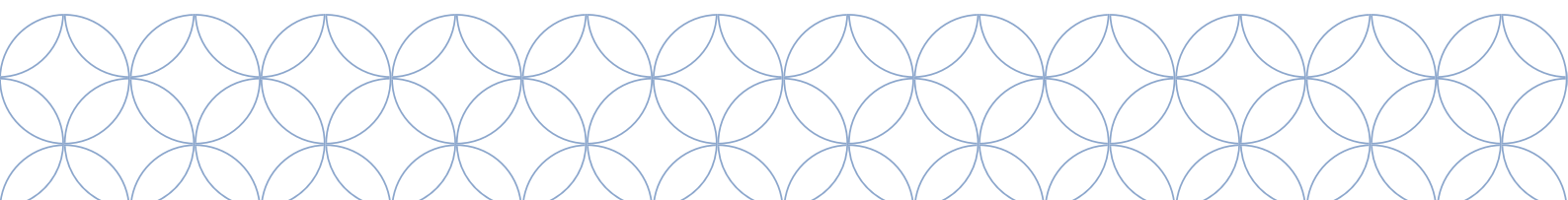
QIB have replaced their core banking system, developed a brand new omni-channel digital platform for both retail and corporate customers, and embarked on a bank-wide digital transformation to make the use of all key products and services simpler, faster, and more convenient for customers.

We worked hard to become a real 24/7 institution, offering our customers the possibility to perform most of their daily banking needs through our Mobile App and Internet Banking platforms without the need to visit a branch.

Global Awards

In light of the Bank's performance and continuous innovation, QIB is being recognized by reputable international financial publications and reports as one of the leading regional Banks. In 2020, QIB received the below awards:

- Bank of the Year, Qatar 2020, by the Banker (For the second year).
- Best Islamic Bank in the Middle East, by The Banker Magazine
- Best Islamic Bank in Qatar, by The Banker Magazine
- Best Islamic Bank in Middle East, by Global Finance
- Best Islamic Bank in Qatar, by Global Finance
- World's Best Islamic SME Bank, by Global Finance
- Best Mobile Banking App in Qatar, by Global Finance
- World's Best Innovator in Islamic Finance, by Global Finance
- Qatar's Best Social Media Marketing & Services, by Global Finance
- Best Islamic Retail Bank in the Middle East, by The Asian Banker
- Best Islamic Retail Bank in Qatar, by The Asian Banker
- Best Digital Bank in Qatar, by The Asian Banker
- Best CEO Response to COVID-19 in Qatar 2020, by The Asian Banker
- Best Managed Bank During COVID-19 in Qatar 2020, by The Asian Banker
- Best SME Bank in Qatar, by The Asian Banker
- Qatar's Best Digital Bank 2020, by The Asset
- Mr. Bassel Gamal, QIB's Group CEO, named the Islamic Banker of the Year, Middle East 2020, by The Asset.
- Islamic Bank of the Year Qatar 2020, by The Asset
- Qatar's Best Mobile Banking App 2020, by The Asset
- Best Islamic Bank in Qatar, by Islamic Finance News (IFN)
- Best Islamic Bank in Qatar, by EMEA Finance
- Best Digital Bank in MENA Region, by Global Banking & Finance Review
- Best Digital Bank in Qatar, by Global Banking & Finance Review
- Most Innovative Retail Banking App in MENA Region, by Global Banking & Finance Review
- Best Digital Banking Qatar 2020 - by International Business Magazine
- Qatar - Best Bank for SMEs, by Asiamoney



- Best Digital Bank of the Year, Qatar 2020, by The Digital Banker
- Best Retail Bank of the Year, Qatar 2020, by The Digital Banker
- Best Client On-boarding & Account Opening – Middle East, by The Digital Banker
- Best Islamic Bank in Qatar, by The World Finance Digital Banking Awards 2020
- Best Consumer Digital Bank in Qatar, by The World Finance Digital Banking Awards 2020
- Best Mobile Banking App in Qatar, by The World Finance Digital Banking Awards 2020

Vision

To be a leading, innovative and global Islamic bank, adhering to the highest Shari’a and ethical principles, complying with international banking standards and participating in the development of the global economy, as well as socio-economic growth.

Mission

- To provide innovative Shari’a-compliant financial solutions and quality services to our customers.
- To maximize returns for our shareholders and partners.
- To nurture an internal environment of qualified professionals and cutting-edge technology.

Values

Integrity; Transparency; Justice; Cooperation and Teamwork; Loyalty and Commitment; Excellence.

Key Strengths



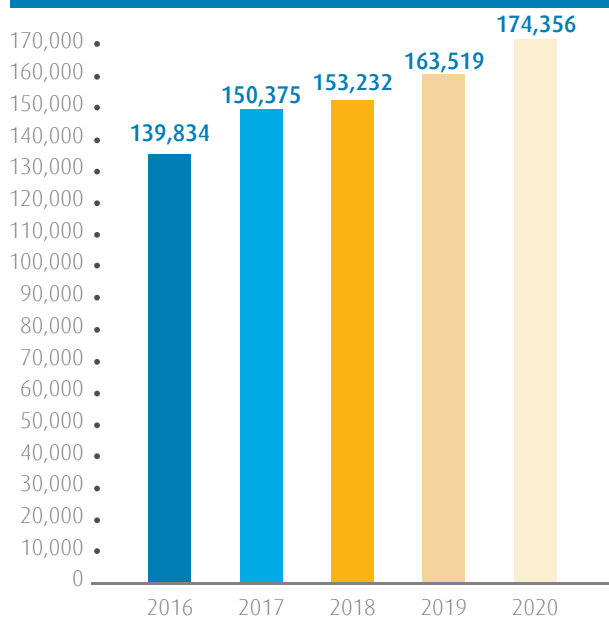
Overall Strategy

QIB’s vision is to be a leading, innovative Islamic bank adhering to Shari’a and ethical principles, whilst meeting international banking standards. QIB intends to achieve this by:

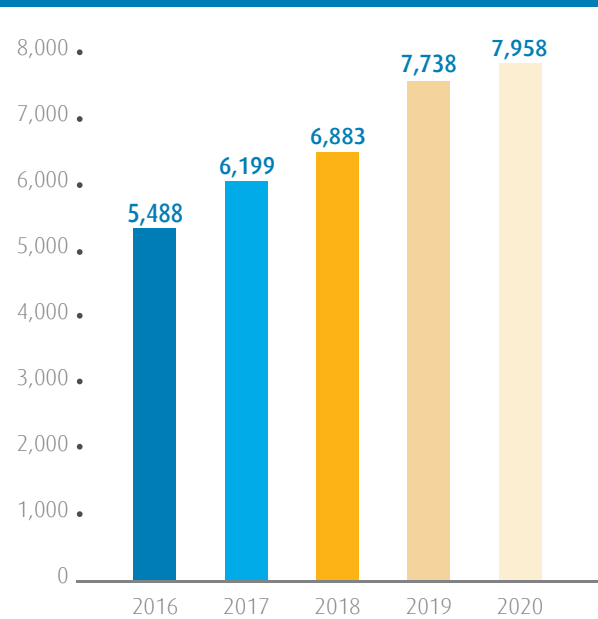
- Consolidating it's domestic presence and optimising the value of it's existing international presence;
- Expanding wholesale banking and becoming the flagship Islamic bank for Qatari Inc. companies;
- Modernizing personal banking and become a leading technology driven bank;
- Reengineering operations and IT to become leaner and customer service driven;
- Upgrading human capital and become talent rich, becoming an employer of choice in Qatar;
- Expanding it's private banking and wealth management operations, strengthening it's network of corporate clients and increasing cross-selling between QIB and it's subsidiaries and associates;
- Originating new banking and investment products and solutions within an integrated systems framework; and
- Continuously improving internal management systems in order to achieve optimal productivity and focus on corporate governance.

Financial Highlights 2016-2020

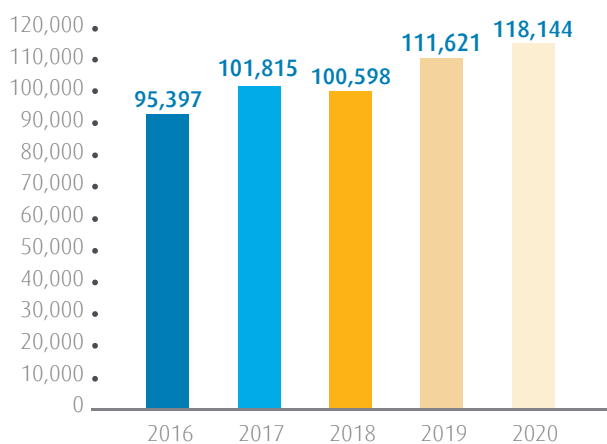
Assets (Million QR)



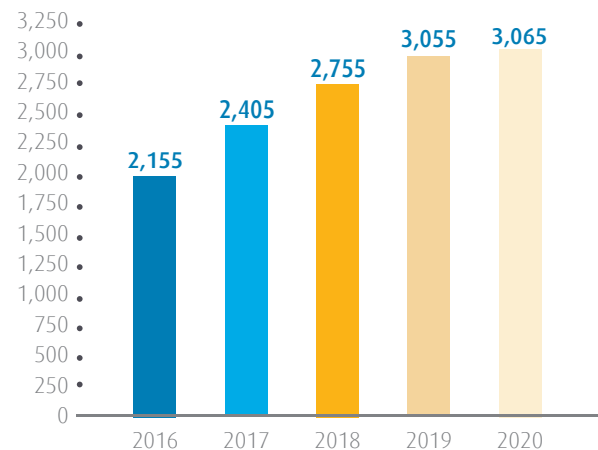
Total Income (Million QR)



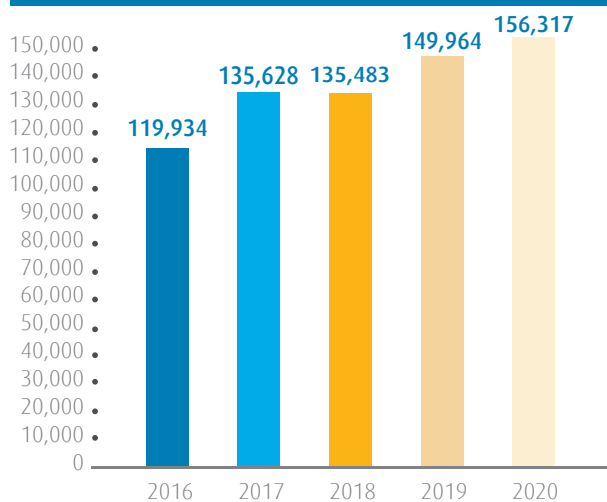
Deposits (Million QR)



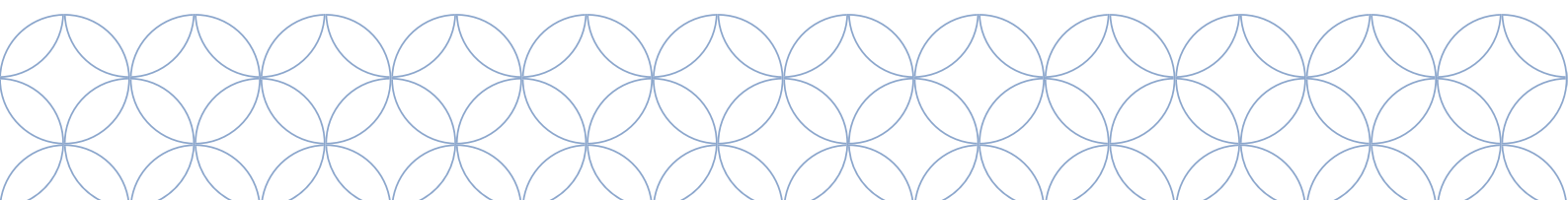
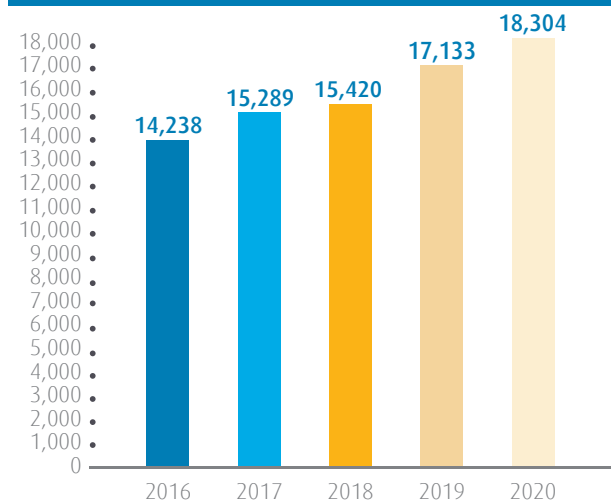
Net Profit (Million QR)



Financing & Investments (Million QR)



Shareholders Equity (Million QR)



QIB Domestic Subsidiaries & Associates



QInvest

Licensed by Qatar Financial Centre in May 2007 with authorised capital of US\$ 1 Billion, QInvest is the largest financial establishment to commence operations in Qatar Financial Centre (QFC). QIB played a key role in establishing QInvest and holds a 58% stake in the Company.



Al Jazeera Finance

Founded in 1989, Al Jazeera Finance is jointly owned by QIB (30%), Awqaf (20%) and other institutions such as Qatar Insurance Company (QIC) and QNB. Al Jazeera Finance spares no effort in satisfying the needs of its customers and offers them the best Shari'a-compliant solutions.



Aqar Real Estate

Established in year 2000 as a Shari'a-compliant joint venture. QIB holds 49% shares in the Company, Awqaf holds 34% and the General Authority for Minors Affairs hold 17%.



Damaan Islamic Insurance Company (Beema)

Was incorporated in September 2009 as a fully Shari'a-compliant Private Closed Qatari Shareholding Insurance Company, licensed to transact all classes of insurance (General and Family Takaful). The founders of the Company are: Qatar Islamic Bank (25%); Qatar Insurance Company (25%); Masraf Al Rayan (20%); Barwa Real Estate Company (20%) and QInvest (10%).



Durat Al Doha Real Estate Investment and Development

Engaged in real estate investment and development. QIB owns around 82.61% of the company's shares.



Bawabt Al-Shamal Real Estate Company W.L.L. is engaged in real estate investments, development and operation. QIB owns 25% of the company's shares.

QIB International

QIB has established presence in relevant markets outside Qatar so as to serve the cross border financial needs of its Qatari customers:



QIB UK

(wholly owned subsidiary). Established in 2008, covering the financial needs of Qatari High Net Worth Individuals & Companies in UK.



QIB Sudan

(one branch): Opened in July 2013, it provides Shari'a-compliant corporate finance and trade finance solutions to major corporates.



Arab Finance House (AFH) in Lebanon

Established in 2004, AFH was the first fully-fledged Islamic bank in Lebanon. The restructuring in 2012 refocused the bank on four strategic locations resulting in an efficient/sustainable business model.

