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القطري

QIB'S CORPORATE PROFILE

Qatar Islamic Bank (QIB) was the first Islamic bank to start operating in the country in 1982 and it is still the largest today: The Bank currently holds 42.3% share of the Islamic banking sector and approximately 11% of the total domestic banking sector. As of end of 2018, the total Shareholders' Equity of the bank amounted to QAR 15.4 billion (4.23 billion US Dollars) with total assets reaching QAR 153.2 billion (42.1 billion US Dollars).

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. In addition to its branch network, the Bank has accelerated its investments in digital channels providing its services through QIB Mobile App, internet banking applications for individuals and companies, 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.

QIB Group has a stake in a number of Qatari Sharia'-compliant financial services companies. This includes QInvest, its investment banking subsidiary, and its associates Beema (Takaful solutions provider) and Al Jazeera Finance (Consumer Finance company).

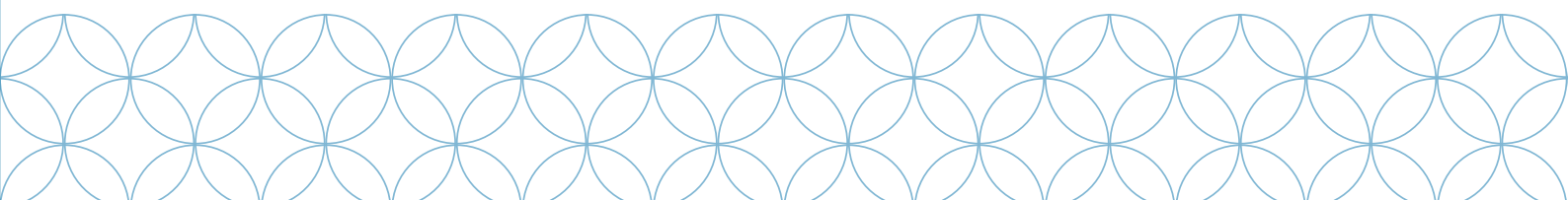


The Group has established an international presence in key markets so as to be able to serve the cross border needs of its customers as well as to develop a focused presence in geographies with high interest in Islamic banking services. QIB-UK is a subsidiary established in 2008 covering the financial needs of Qatari individuals and companies in the United Kingdom. Furthermore, the bank has presence in Lebanon through Arab Finance House and one branch in Sudan.

Awards 2018

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 2018, QIB received the below awards:

- Islamic Bank of the year 2018 in Qatar, by The Banker – Financial Times Group
- Best Islamic Financial Institution in the Middle East 2018, by Global Finance.
- Best Islamic Financial Institution in Qatar 2018, by Global Finance
- Best Islamic Financial Institution for Large Corporate 2018, by Global Finance
- Best Islamic Project Finance Provider 2018, by Global Finance
- Best Real Estate Deal of the Year 2018, by Global Finance
- Best Sukuk Deal of the Year 2018, by Global Finance
- Qatar's Best Consumer Digital Bank Award 2018, by the Global Finance magazine
- Best Islamic Bank in Qatar, by Islamic Finance News (IFN)
- Best Deal of the Year in Qatar, by Islamic Finance News (IFN)
- Structuring Deal of the Year, by Islamic Finance News (IFN)
- Best Islamic Bank in Qatar, by The World Union of Arab Bankers (WUAB)
- Best Prepaid Product in Qatar 2017, by Visa International
- Islamic Bank of the Year, Qatar 2018, by The Assets Magazine
- Best Islamic Deal, Qatar 2018, by The Assets Magazine
- Best Islamic Deal - Shariah adviser 2018, by The Assets Magazine
- Best Islamic Bank in Qatar, by The World Union of Arab Bankers (WUAB)
- Best Portfolio Growth, by Qatar Development Bank (QDB), for supporting (SMEs)
- Best Islamic Bank in Qatar 2018, by The New Age Banking Summit
- Excellence in Mobile Banking 2018, by The New Age Banking Summit



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.

Overall Strategy

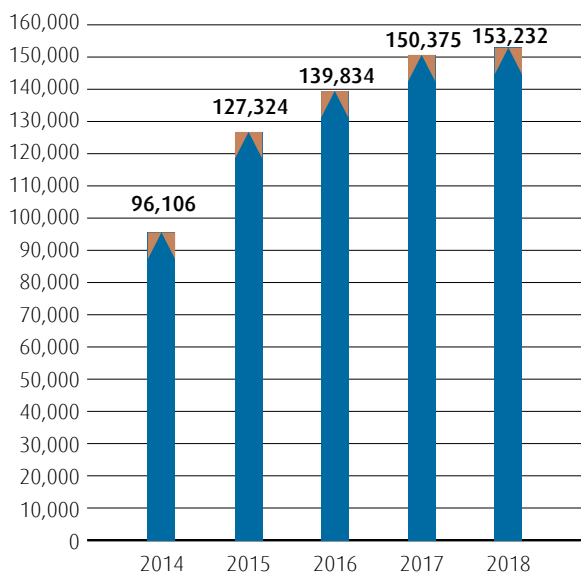
QIB's vision is to be a leading, innovative Islamic bank adhering to Shari'a and ethical principles, whilst meeting international banking standards. QIB intends to achieve this by:

- Consolidating its domestic presence and optimising the value of its 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 its private banking and wealth management operations, strengthening its network of corporate clients and increasing cross-selling between QIB and its 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.

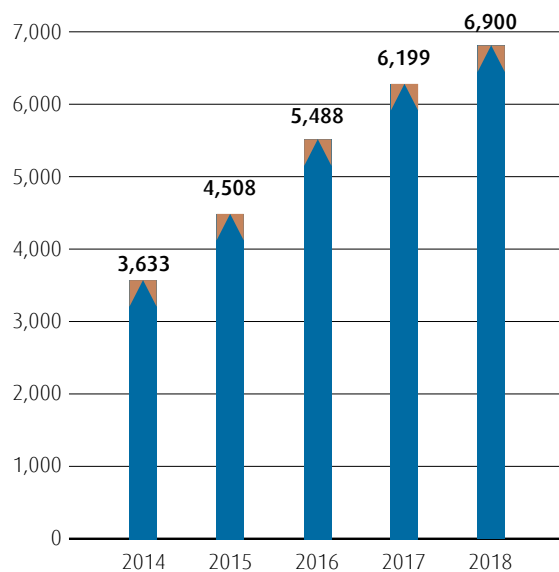
Key Strengths



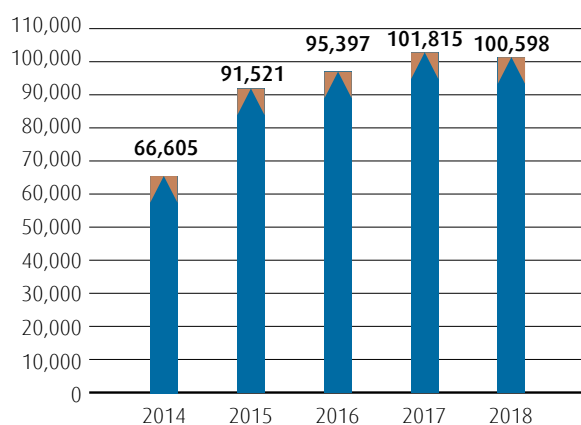
Assets (Million QR)



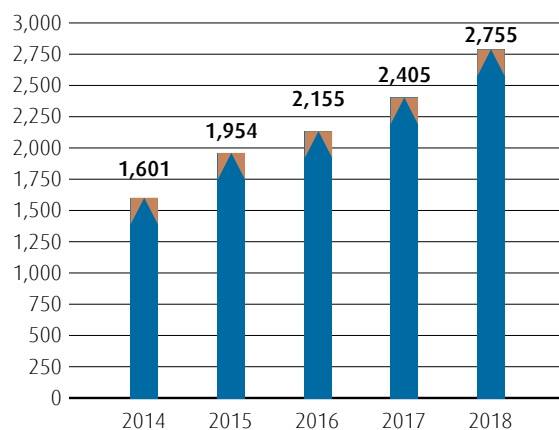
Total Income (Million QR)



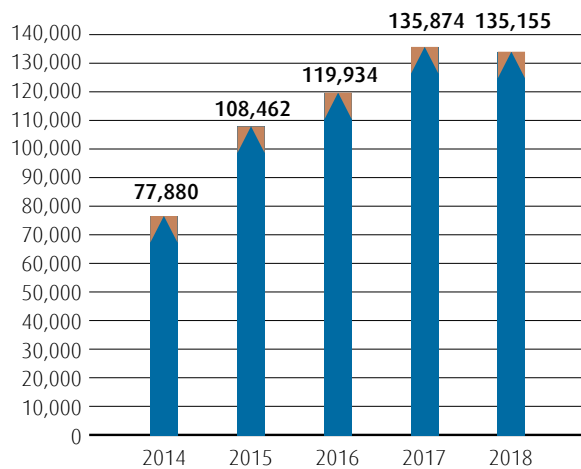
Deposits (Million QR)



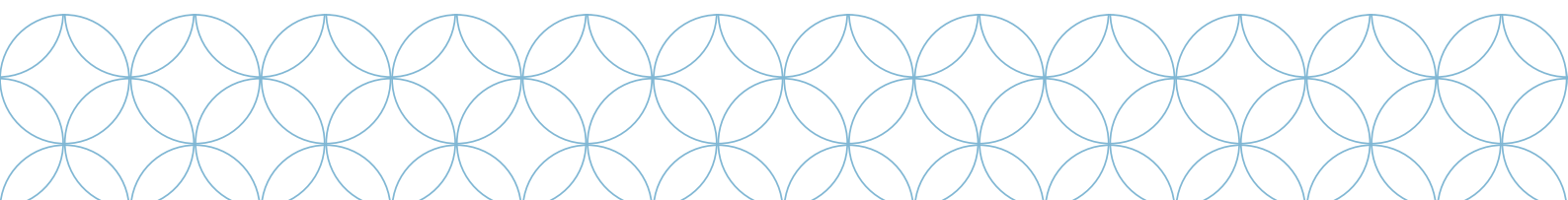
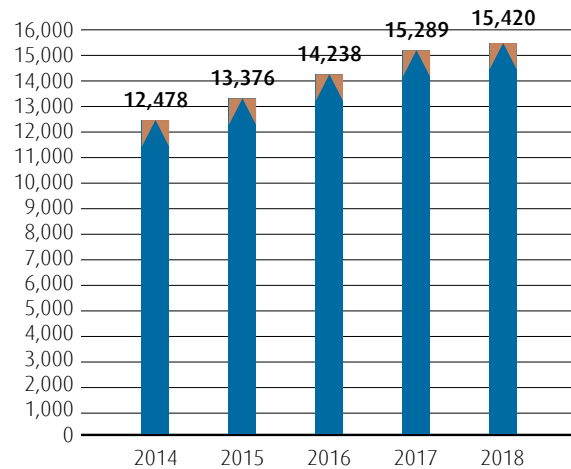
Net Profit (Million QR)



Financing & Investments (Million QR)



Shareholders Equity (Million QR)



QIB Domestic Subsidiaries & Associates



Established in 2007 and licensed by Qatar Financial Centre, QInvest is 50.13% owned by QIB. QInvest has three business divisions: Investment Banking, Principal Investments and Asset Management. It has unrivalled expertise in structuring Islamic products and provides clients with Shari'a compliant solutions quickly and competitively, inside and outside Qatar.



Damaan Islamic Insurance Company (Beema), incorporated in September 2009 as a fully Shari'a-compliant private Closed Qatari Shareholding Insurance Company. The authorised and paid-up capital is QR 200 million. QIB's stake consists of 25%.



Established in 1989 and based in Qatar, Al Jazeera Finance, a consumer finance company, is 30% owned by QIB.



Based in Qatar, Aqar was established in 2000. It operates in the field of real estate investment and development, and is 49% owned by QIB.



Durat Al Doha Real Estate Investment and Development is engaged in real estate investment and development. QIB owns 40% of the company shares.

QIB International

QIB has established the following banks in various key markets around the world, that has furthermore helped extend QIB'S role as one of the leading Islamic banks.



Established in 2008, covering the financial needs of Qatari HNWI & Companies in UK. (wholly owned subsidiary).



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



Opened in July 2013, being QIB's first overseas fully owned branch. Provides Shari'a-compliant corporate finance and trade finance solutions to major corporates.

