

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

Investor Presentation

September 2025



1	Introduction
2	Operating Environment
3	QIB Business Review
4	QIB Financial Overview
5	Appendix

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 2025.
- Network of 21 branches and offices and over 188 ATMs and CDMs as at 30 Sep 2025.
- 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 56.5 bn
- ✓ **Valuation multiples**: P/E – 12.26 ; P/B – 1.99

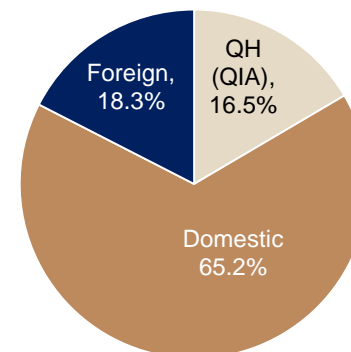
Index	Weight
Qatar Exchange General Index	15.00%
Qatar Exchange All Shares	12.59%

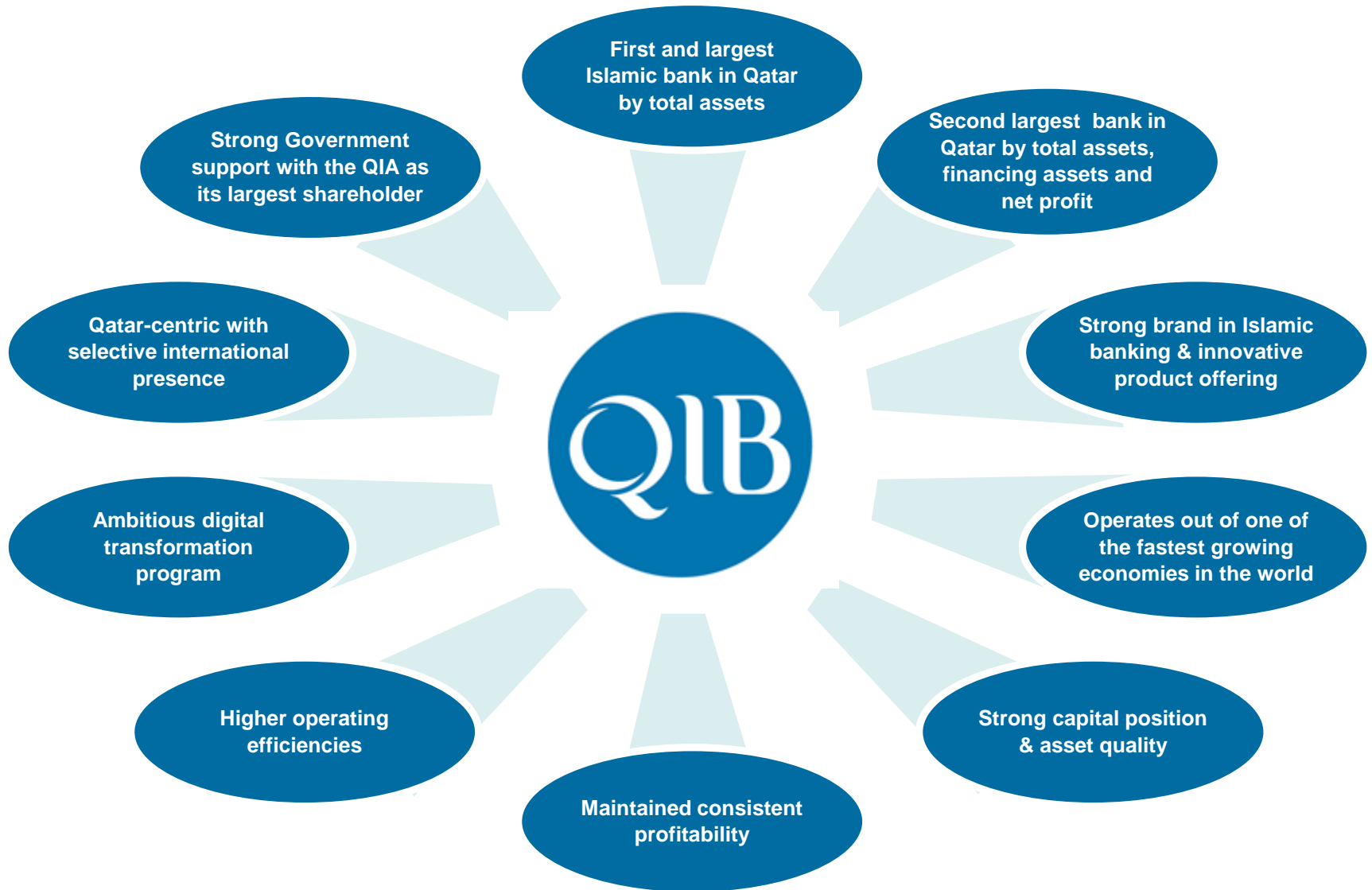
Financial Snapshot

QAR Mln	Sep-25	Dec-24	Sep-24
Total Assets	214,688	200,780	197,545
Total Financing Assets	131,895	125,274	127,723
Total Deposits	133,835	124,995	126,413
Shareholders Equity	28,435	27,157	26,338
Total Equity	33,015	31,771	30,946
Net Profit attributable to equity holders	3,455	4,605	3,265
Non-Performing Financing Ratio (%)	1.78%	1.86%	1.70%
Capital Adequacy Ratio (%)	22.2%	20.9%	21.3%
Market capitalization	56,474	50,472	50,449

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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Overview of the State of Qatar (“Qatar”)



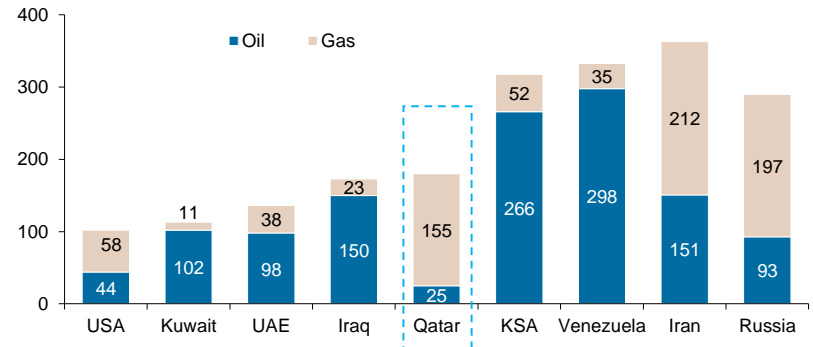
Ratings
 Moody's: Aa2/ Stable
 S&P: AA/ Stable
 Fitch: AA/ Stable

Nominal GDP (2024): USD 221 bn
 Per capita income (2024): USD 116,249
 Population (2024): 3.1 mn

Source: International Monetary Fund (IMF)

One of the Largest Hydrocarbon Reserves in the World

Total oil & gas reserves (bn boe)



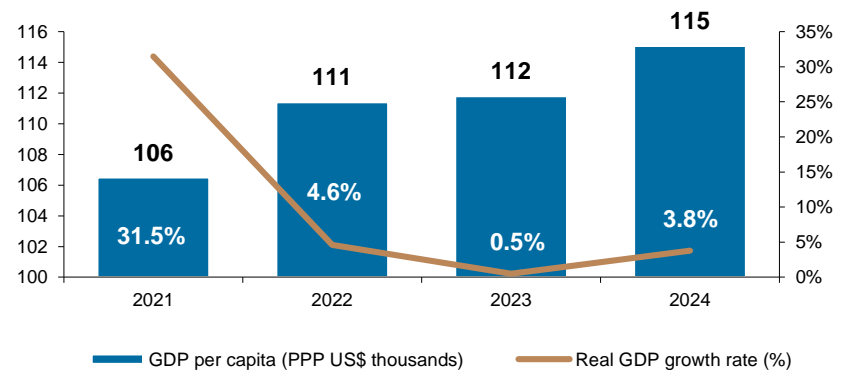
Sources: Bloomberg, BP, IMF, JODI, MDPS, MoF, QCB and QNB Group forecasts as of 30 December 2018

Qatar's Credit Highlights

- **Third largest gas** reserves in the world⁽¹⁾ (~13% 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

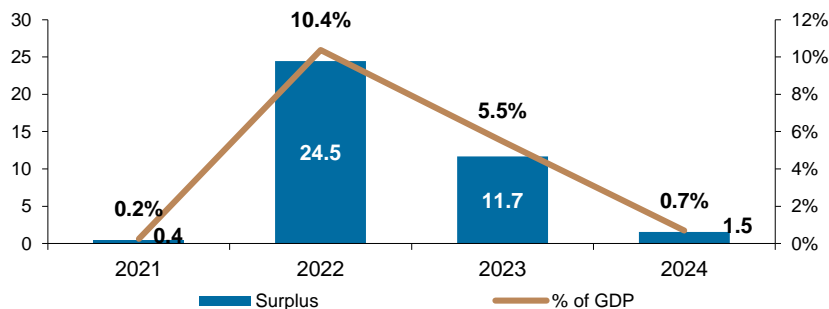
Stable Wealth Generation



Source: IMF

Fiscal Position

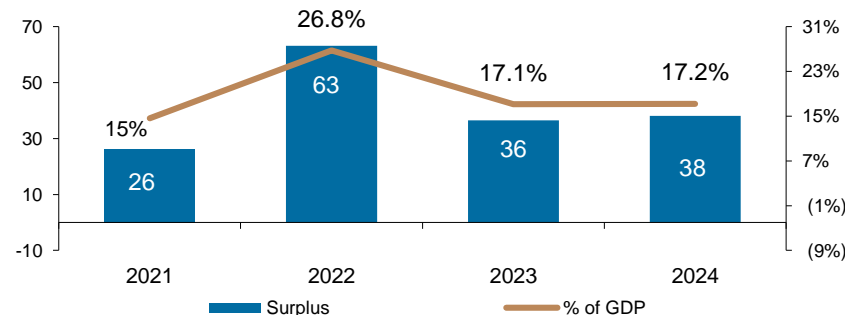
Fiscal surplus / deficit (USD bn and % of GDP)



Source: IMF

Current Account Balance

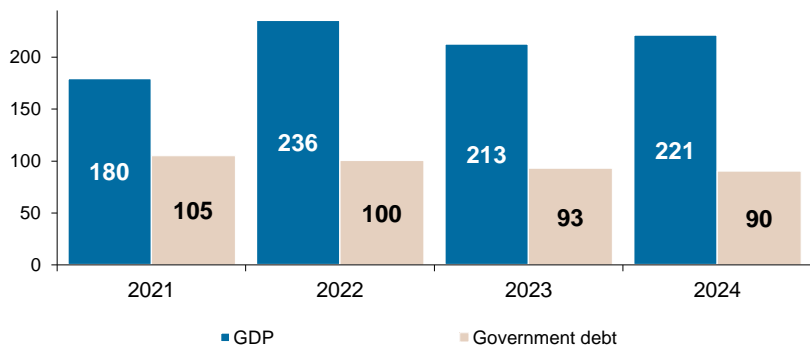
Current account balance (USD bn and % of GDP)



Source: IMF

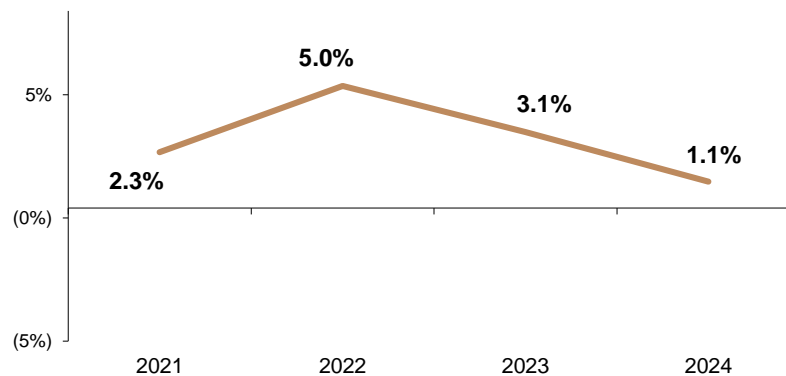
Low Level of Indebtedness

Nominal GDP vs. Government debt (USD bn)



Source: IMF

CPI Inflation (y-o-y)



Source: IMF

General Overview

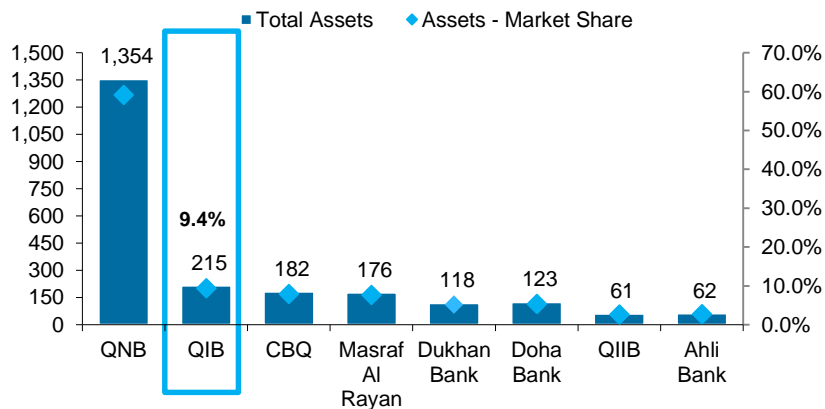
- **Qatar Central Bank prohibits conventional banks from providing Shari'a-compliant financing** – the Qatari banking sector consists of 18 banks:
 - Four local (exclusively) Islamic banks
 - Six local conventional commercial banks
 - Seven foreign banks
 - One development bank
- Total assets of QAR 2,291 bn (listed banks regulated by QCB) as at 30 Jun 2025 with strong and sound regulatory environment
 - Minimum capital adequacy ratio of 15.03% 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

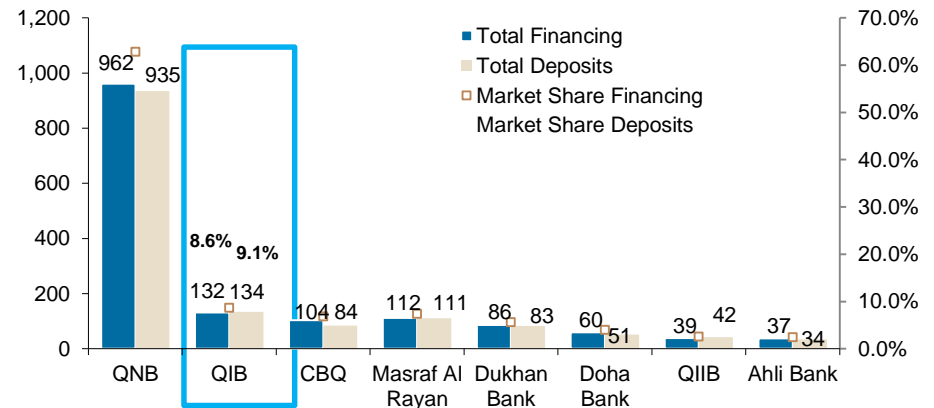
Total Assets (Jun'25) – Listed Banks

(QAR bn)



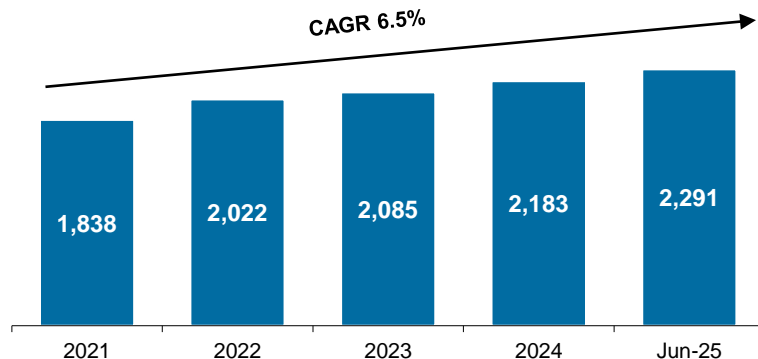
Total Financing and Deposits (Jun'25) – Listed Banks

(QAR bn)



Assets ⁽²⁾

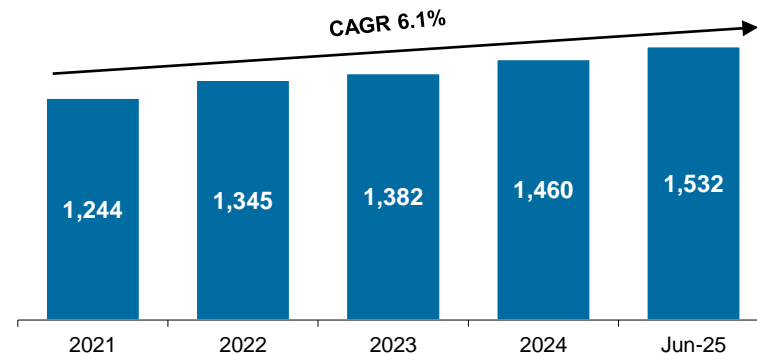
QAR bn



Source : Financial statements of the banks from Qatar Exchange)

Bank Financings and Advances ⁽²⁾

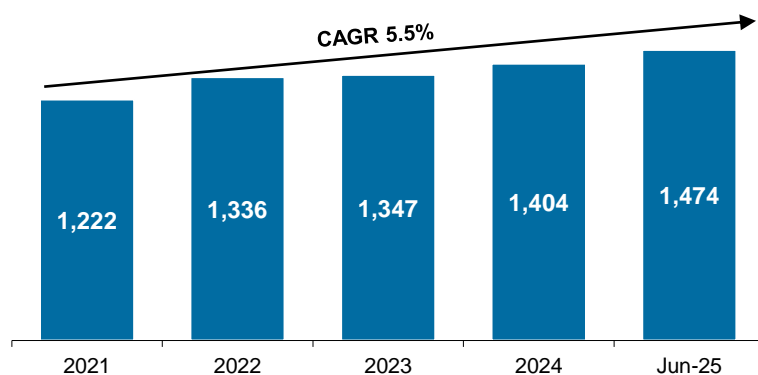
QAR bn



Source : Financial statements of the banks from Qatar Exchange)

Deposits ⁽²⁾

QAR bn



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 15.03% 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



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Phase 1: Creation of the Bank

Phase 2: Creation of a strong banking platform

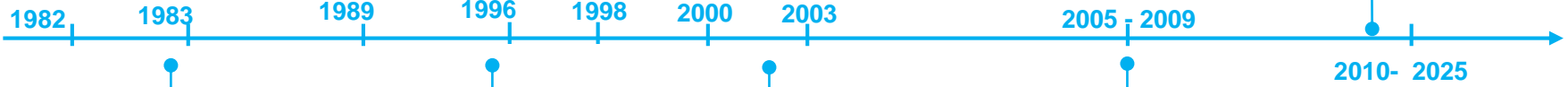
QIB established with **paid up capital QR 25mn** (equivalent to USD 6.9mn)

Al Jazeera Finance established (30% owned by QIB)

QIB listed on QE

Arab Finance House established in Beirut

2010: QIB launched **USD 750 mn Sukuk**
 2011: **Paid up capital increased to QAR 2,362 mn (USD 649 mn)**
 2012: Sukuk program of USD 1.5 bn was established
 2013: Set up a **branch in Sudan**
 2015/2016 : Issued QAR 4 bln (USD 1.1 bn) of AT1 Sukuk
 2017: Beginning of the Digital Transformation journey
 2018: Sold stake in AFB
 2020: Bawabat Al Shamal stake increased and classified as associate
 2020: Sustainability Strategy introduced
 2021: Qinvest stake increased to 65.6% due to shares buyback.
 2023: Beema stake was reduced to 18.75%



First branch opened for customers in July 1983

Paid up capital increased to QR 200mn (USD 54.9mn equivalent)

Aqar established (49% owned by QIB)

2005: QIB **branches at 8**; paid up capital increased to USD 182mn
 2007: **Asian Finance Bank** established (21% owned by QIB)
 2006: QIB changed its identity; paid up capital increased to USD 327mn
 2007: **Qinvest** established (25% owned by QIB)
 2008: **QIB-UK** established
 2009: **BEEMA** established (25% owned by QIB)

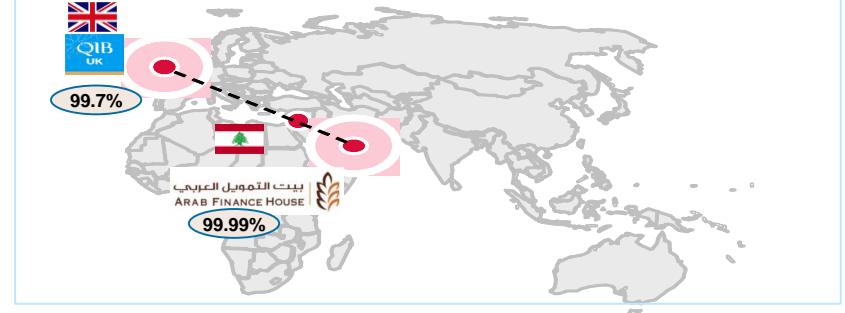
QIB's Product and Geographic Diversification

While Qatar-based banking operations contributed over 97% of the Group's Net Operating Income for the period ended 30 Sep 2025, 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
 - Beema (Al Damaan Islamic Insurance)
 - Bawabat Al Shamal (BASREC)
- Real Estate & International Investments

Local & International Subsidiaries

Local Subsidiaries

- QInvest
- Aqar
- Durat-Al-Doha

International Subsidiaries

- QIB-UK
- Arab Finance House

Personal Banking

Product / Services

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

Segments

- Individuals
- Affluent
- HNWI's-Private Banking

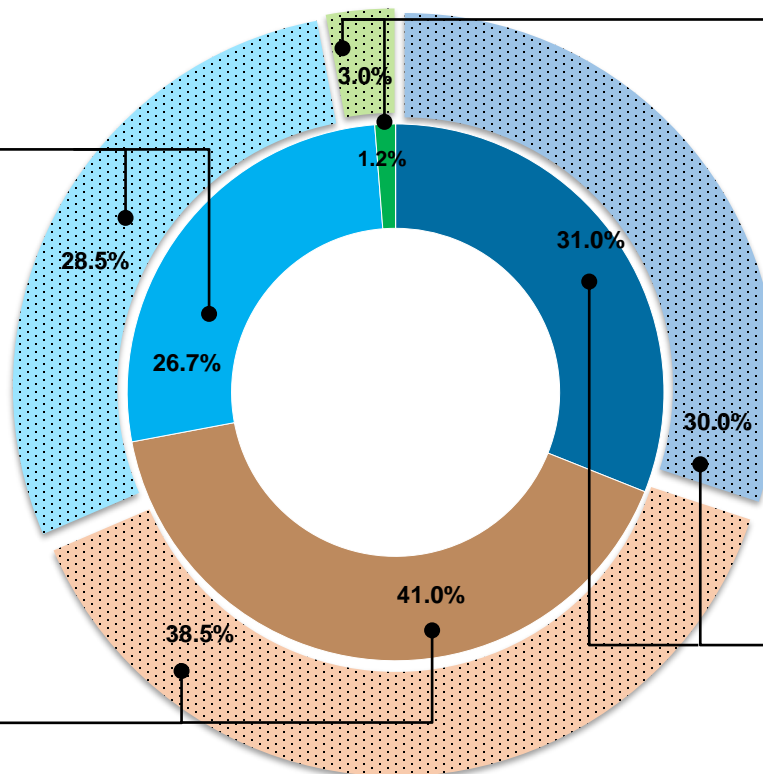
Corporate Banking

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



Net Profit⁽¹⁾ QAR 3,455 Mln

Net Operating Income⁽²⁾ QAR 5,003 Mln

(1) Net Profit : Net Profit Attributable to Equity Shareholders for the period ended 30 Sep 2025

(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 2025

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. Abdul Rahman Abdulla Abdul Ghani	Board Member
Mr. Mansour Mohamed A. Fattah Al Muslih	Board Member
Mr. Abdulla Bin Saeed Al Eidah	Board Member
Mr. Nasser Rashid S. Al-Kaabi	Board Member
Sheikh Khalifa Bin Thani Bin Abdullah al Thani	Board Member
Sheikh Jassim Faisal Qassim Thani Al Thani	Board Member
Mr. Nasser Abdullah Saad Al Mahmoud Al-Shareef	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

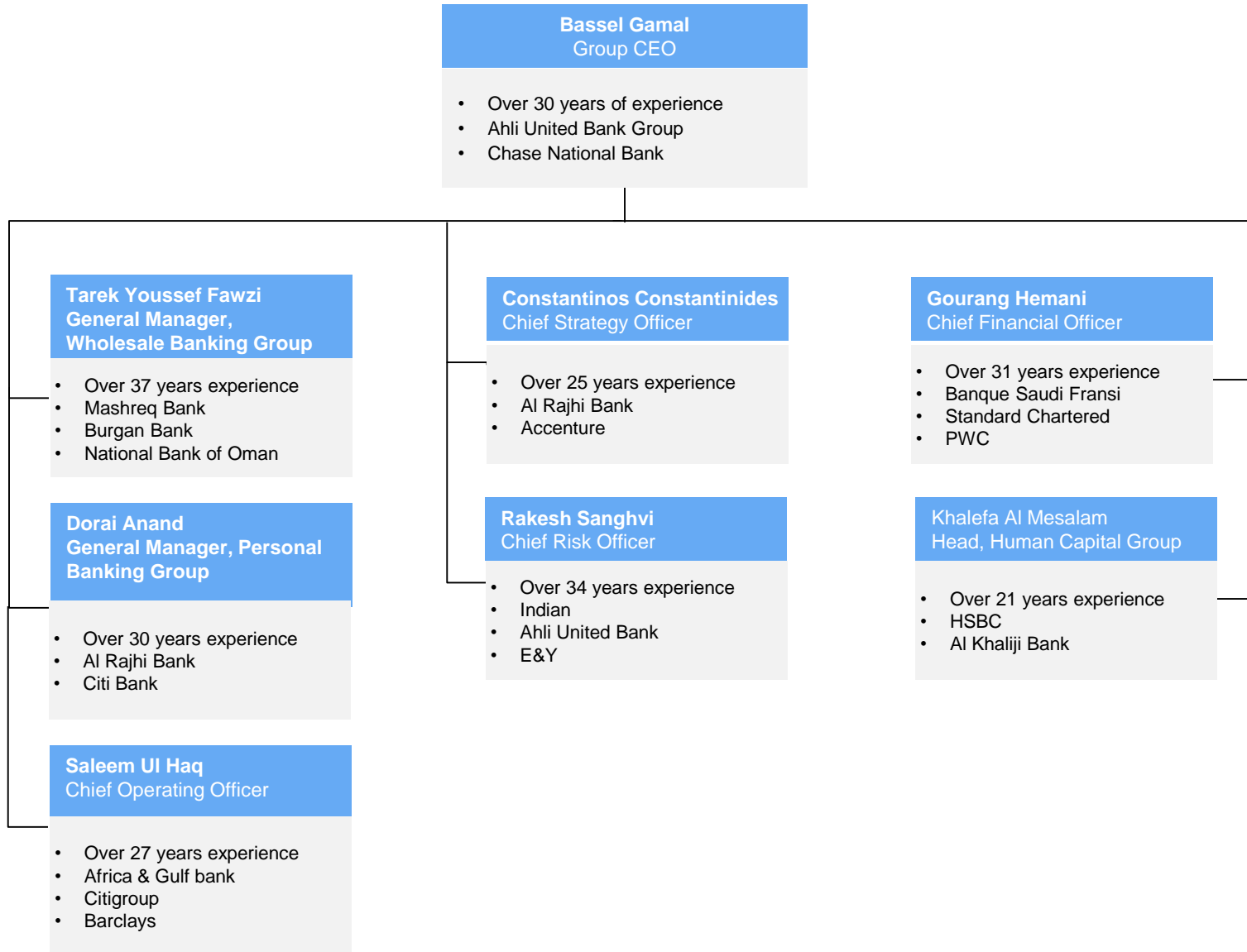
Chairman of Executive Committee

Sheikh Dr. Abdulaziz Khalefa Al-Qassar

Member

Dr. Mohammad Ahmaine

Member





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Financial Overview

Financial Position

QAR million	Sep-25	Dec-24	Growth Vs Dec-24	Sep-24	Growth Vs Sep-24
Total Assets	214,688	200,780	6.9%	197,545	8.7%
Total Financing	131,895	125,274	5.3%	127,723	3.3%
Total Deposits	133,835	124,995	7.1%	126,413	5.9%
Investments⁽³⁾	63,658	56,576	12.5%	54,760	16.2%
Shareholders Equity⁽¹⁾	28,435	27,157	4.7%	26,338	8.0%
Total Equity	33,015	31,771	3.9%	30,946	6.7%
Capital Adequacy Ratio (%)	22.2%	20.9%	1.3%	21.3%	0.9%
Provision Coverage Ratio (%)	95.0%	95.0%	0.0%	95.0%	0.0%

Profitability

QAR million	YTD-2025	YTD-2024	Growth	2024	2023	Growth
Net Operating Income⁽²⁾	5,003	4,863	2.9%	6,761	6,521	3.7%
Total expenses	(803)	(782)	2.6%	(1,149)	(1,117)	2.9%
Total provisions	(706)	(793)	-11.0%	(982)	(1,103)	-11.0%
Net profit before tax & NCI	3,454	3,270	5.6%	4,630	4,301	7.6%
Net profit for the year⁽¹⁾	3,455	3,265	5.8%	4,605	4,305	7.0%
Earnings Per Share (QAR)	1.46	1.38	5.8%	1.86	1.73	7.5%
Cost to income ratio	16.0%	16.1%	0.0%	17.0%	17.1%	-0.1%
Cost of Risk	0.32%	0.79%	-0.48%	0.69%	0.86%	-0.17%

Key Highlights

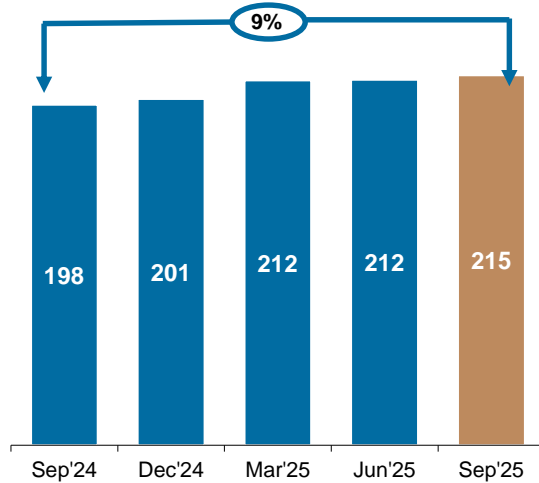
- **Total assets** at QAR 214.7 bln with a growth of 8.7% vs Sep-24 and 6.9% vs Dec-24.
- **Financing assets** at QAR 131.9 bln with a growth of 3.3% vs Sep-24 and 5.3% vs Dec-24.
- **Strong asset quality and prudent risk management policy** NPF ratio at 1.78% and provision coverage ratio at 95%.
- **Customer deposits** reached QAR 133.9 bln. with a growth of 5.9% vs Sep-24 and 7.1% vs Dec-24.
- **Shareholders Equity** reached QAR 28.4 bln with a growth of 8.0% vs Sep-24 and 4.7% vs Dec-24.
- **Stable net operating income** at QAR 5,003 mn, growth of 2.9% vs. Sep-24
- **Robust profitability with net profit** at QAR 3,455 mln a growth of 5.8% vs. Sep-24.
- **Operating efficiency:** Cost to income ratio at 16.0% one of the lowest in the Qatari Banking sector.
- **Adequately capitalized** with Basel III capital adequacy ratio stands at 22.2% as of Sep-25 well above the minimum requirement of 15.03% including ICAAP and DSIB charge.

Source: QIB financial statements

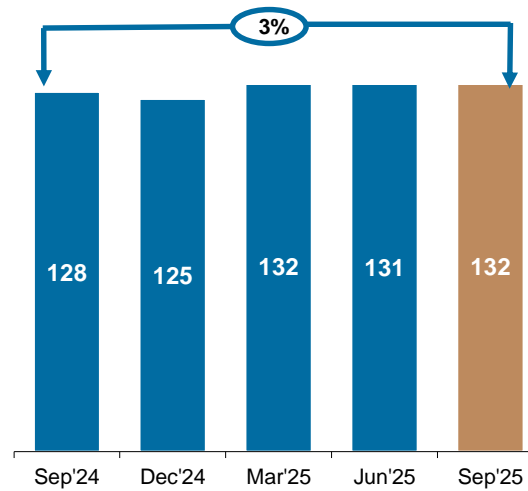
(1) Attributable to shareholders of QIB
 (2) Net Operating Income : Total income less net return to quasi-equity holders and share of Sukuk Holders' Profit
 (3) Investments includes investments securities , investments in associates and investments properties

QIB – Quarterly Financial Highlights

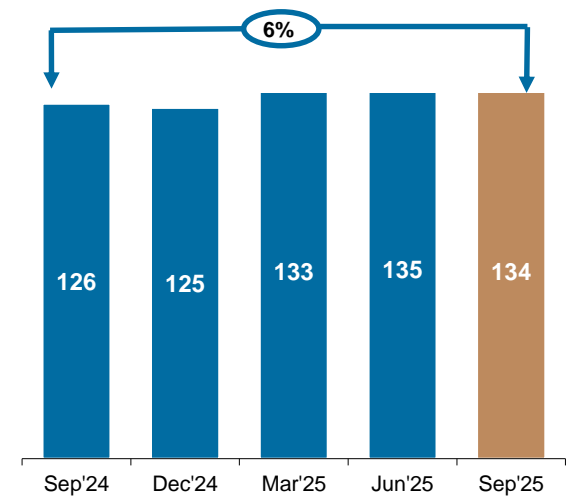
Assets (QAR Bn)



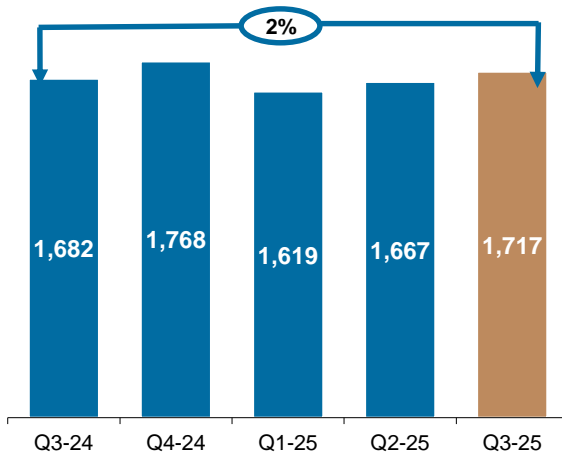
Financing (QAR Bn)



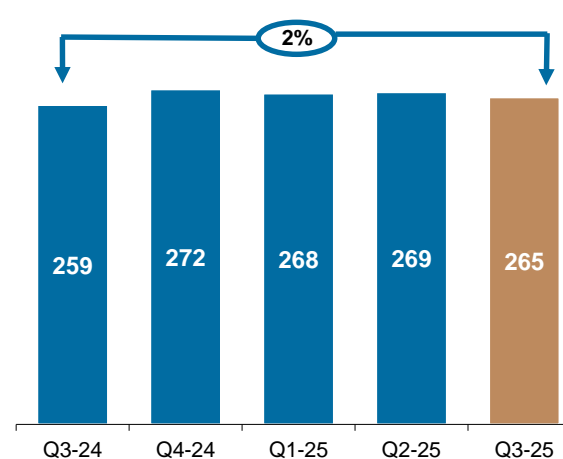
Deposits (QAR Bn)



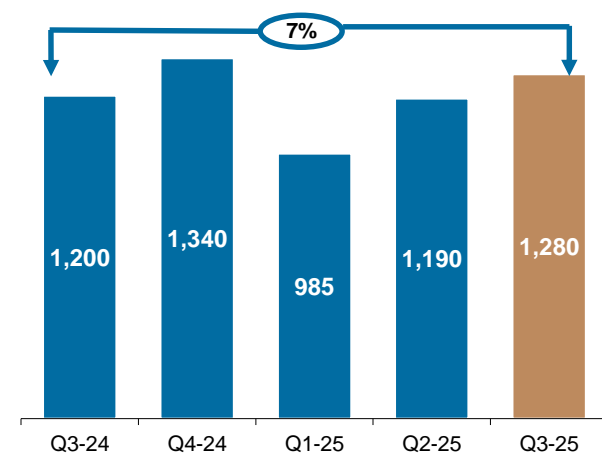
Quarterly Operating Income (QAR Mn)



Quarterly Operating Expenses (QAR Mn)

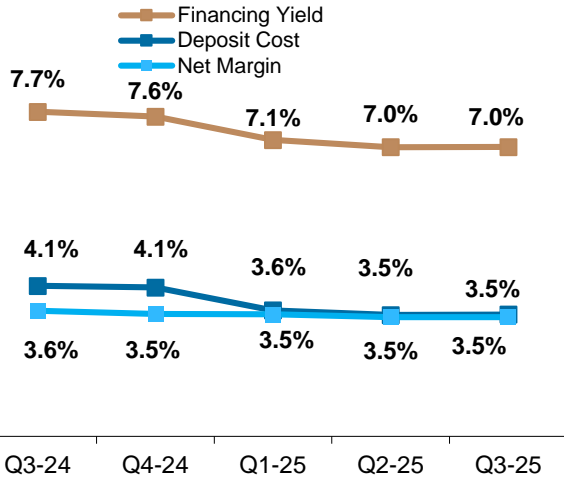


Quarterly Net Profit (QAR Mn)

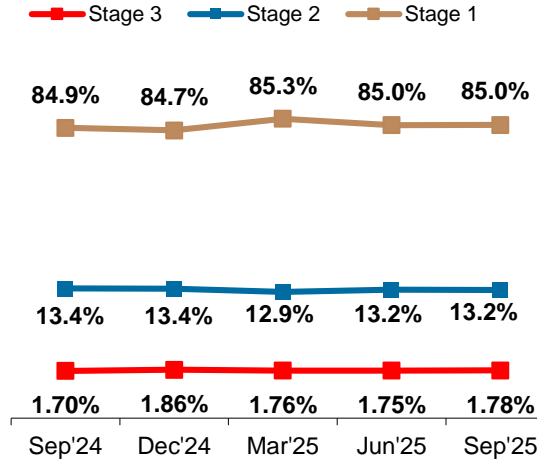


Key Quarterly Ratios

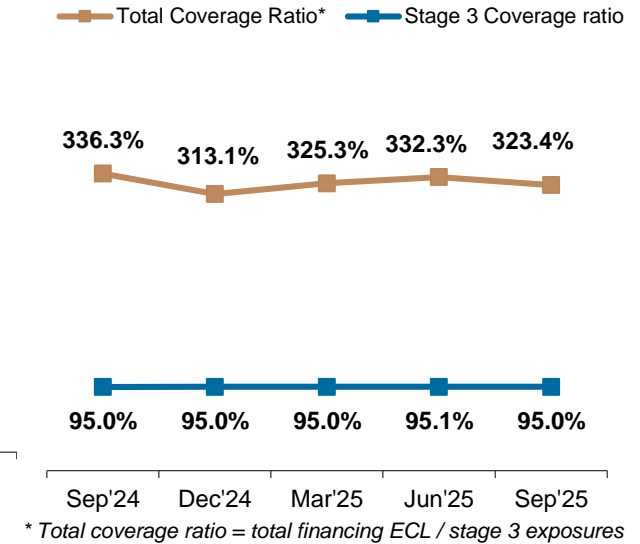
Yields (%)



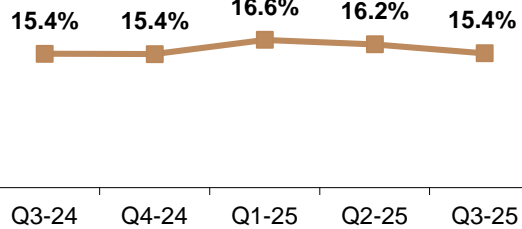
Financing Staging Ratio (%)



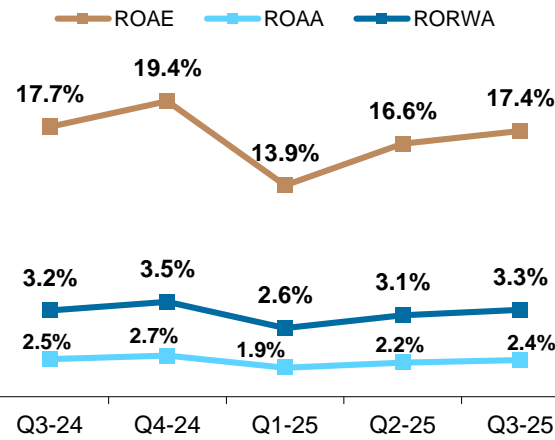
Financing Coverage Ratio (%)



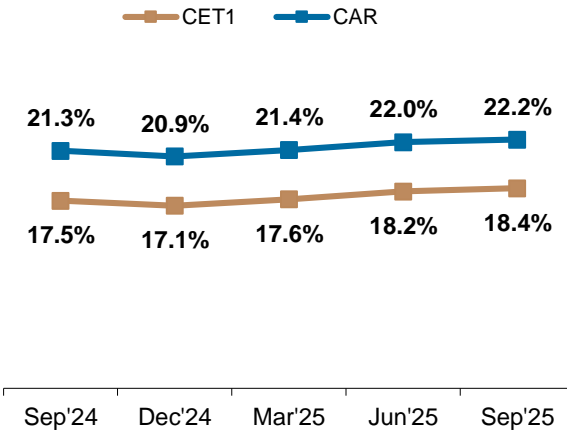
Cost to Income Ratio (%)



ROAE, ROAA, RORWA (%)

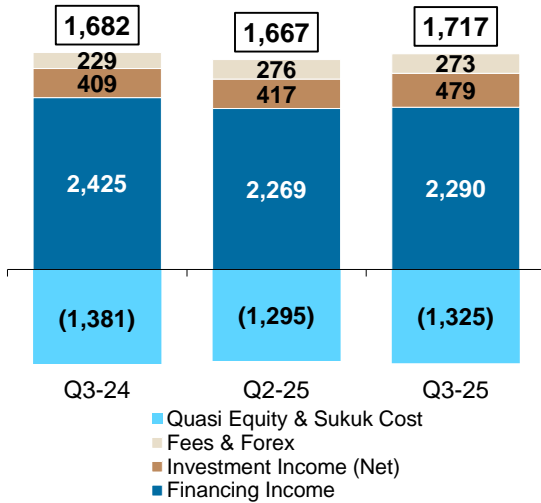


CET1 & CAR (%)

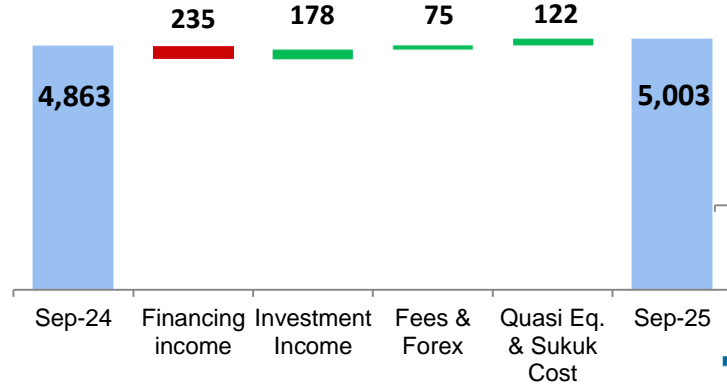


Operating Income and Cost

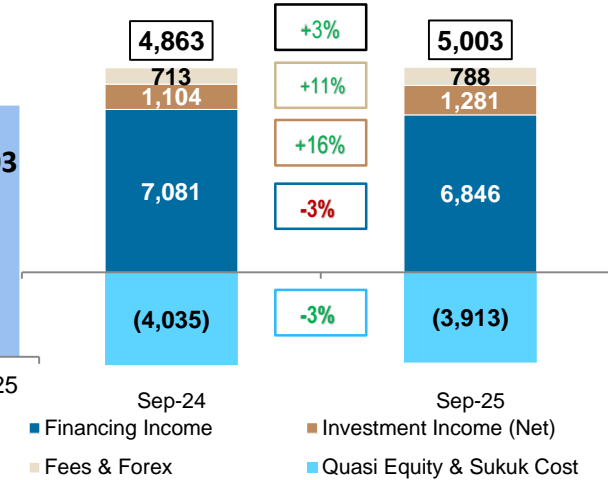
Quarterly Operating Income



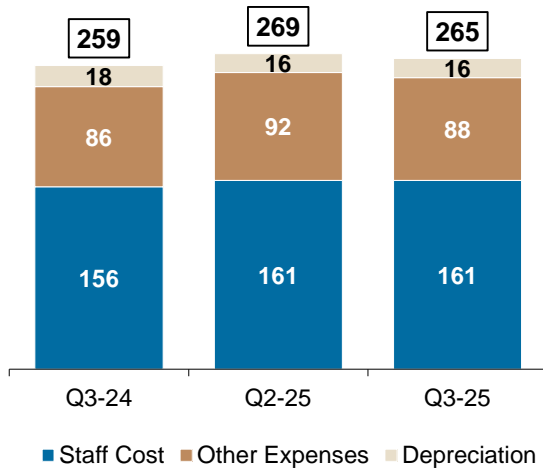
YTD Operating Income Change Drivers



YTD Operating Income



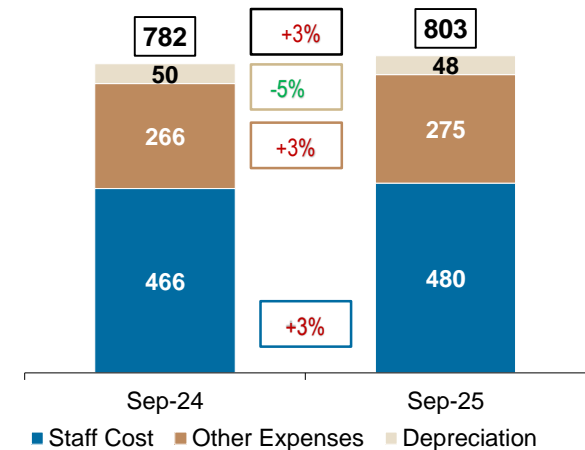
Quarterly Operating Expenses



YTD Operating Expenses Change Drivers



YTD Operating Expenses

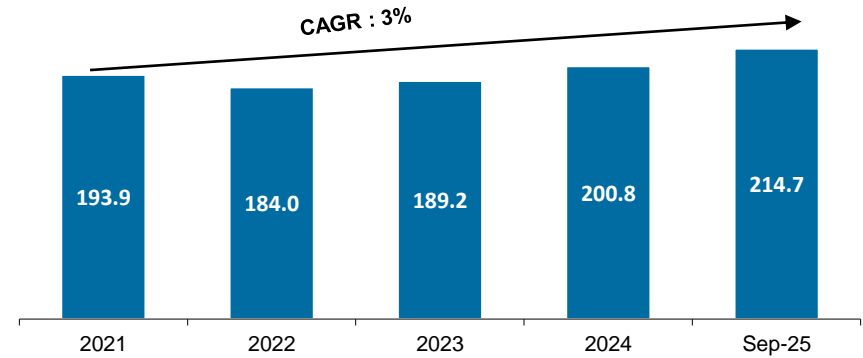


Strong balance sheet growth driven by growth in Qatar-focused financing

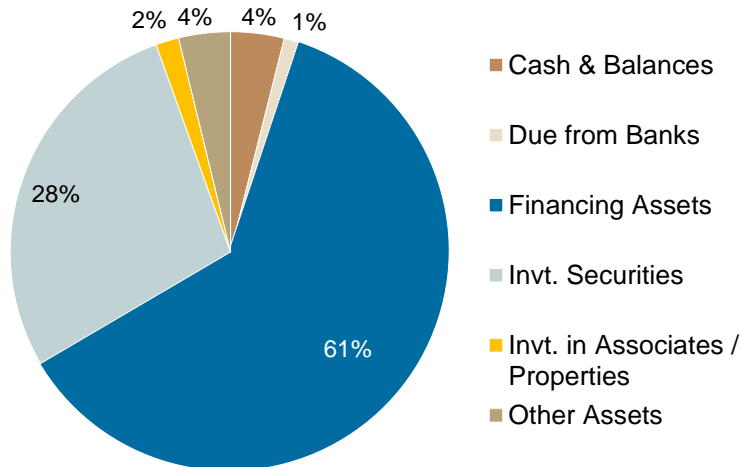
Summary

- ✓ Continuous balance sheet growth
- ✓ Growth driven by multiple products / asset classes
- ✓ Primarily Qatar-centric exposures

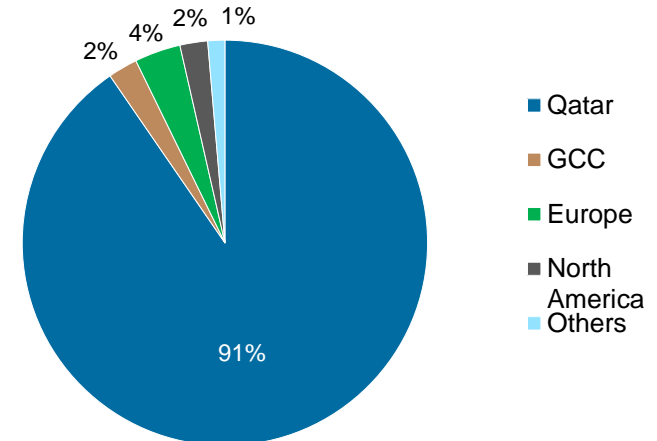
Steady Asset Growth (QAR bn)



Asset Composition by Type



Asset Composition by Geography Type



Source: QIB financial statements

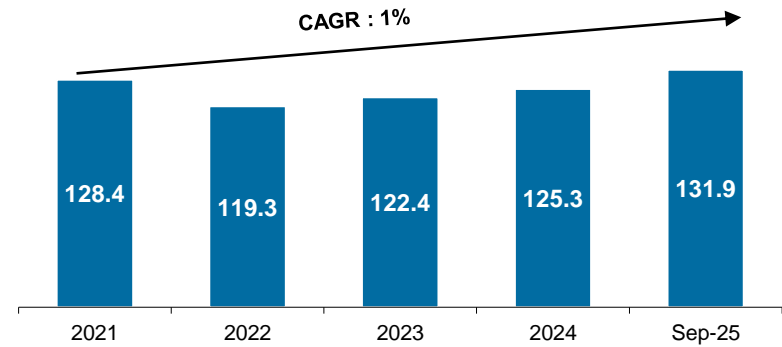
Strong Asset Quality and Provisioning

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

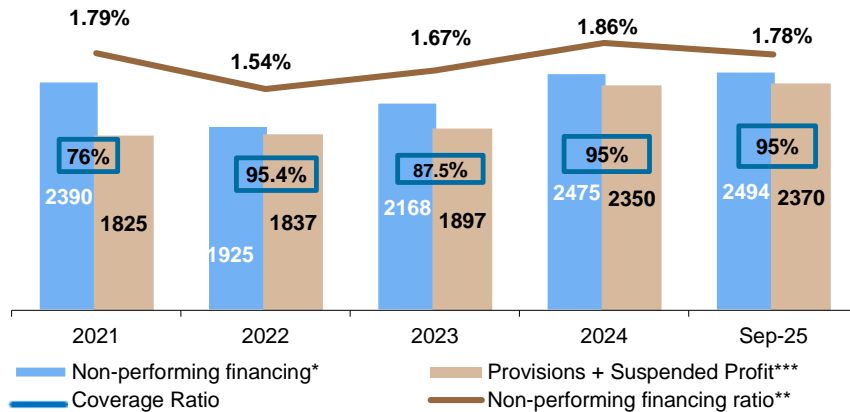
Summary

- ✓ Well-diversified & growing financing book
- ✓ Strong asset quality and conservative provisioning
- ✓ Reflective of robust risk management framework

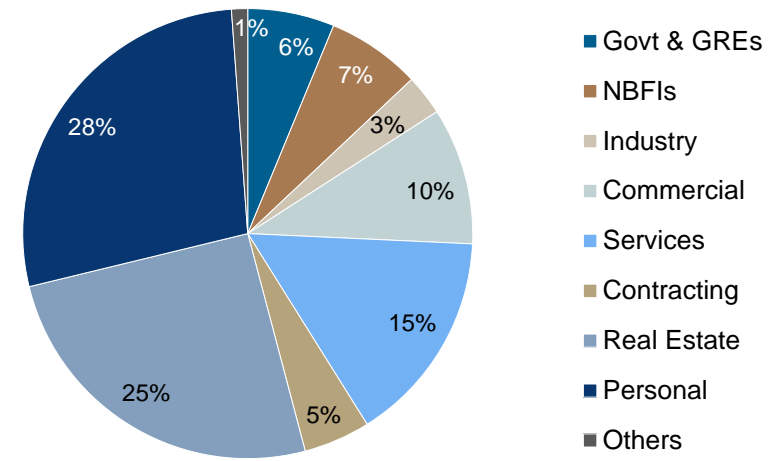
Financing – Key Growth Driver (QAR bn)



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



Balanced Financing Book



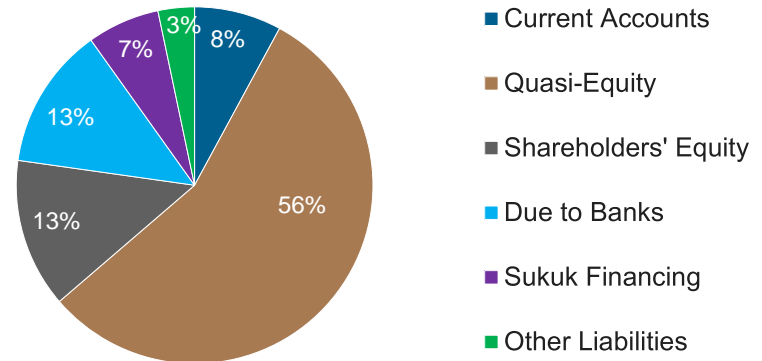
Source: QIB financial statements
 * Includes all financing assets overdue past 90 days
 ** Total non-performing financing / Total financing assets
 *** Provision does not include IFRS 9 provisions of QAR 5,696 M as of Sep-2025.

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

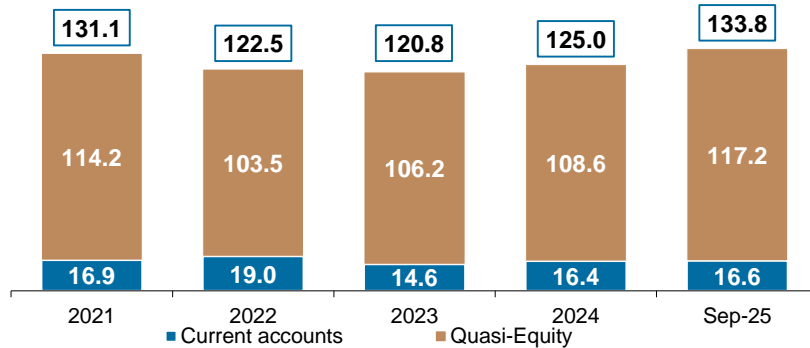
Summary

- ✓ Ability to obtain funding from diverse sources
- ✓ Diverse deposit base
- ✓ Stable funding from deposits

Diverse Sources of Funding



Strong Deposit⁽¹⁾ Growth (QAR bn)

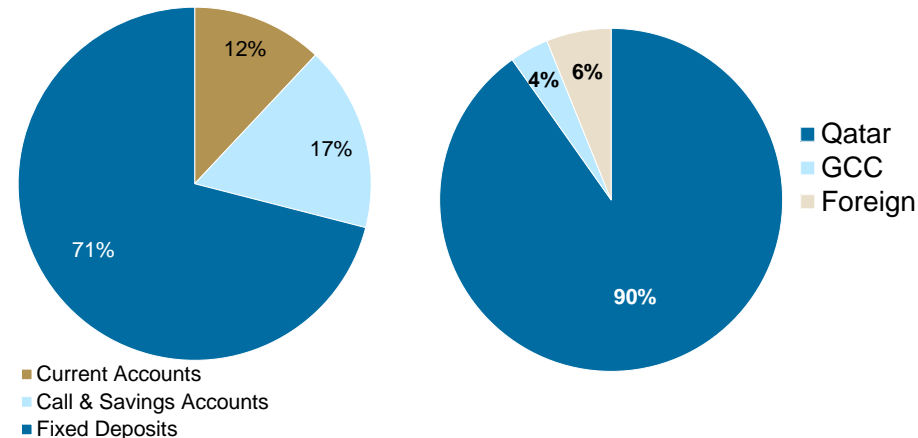


Source: QIB financial statements

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

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

High Quality Domestic Deposits⁽²⁾

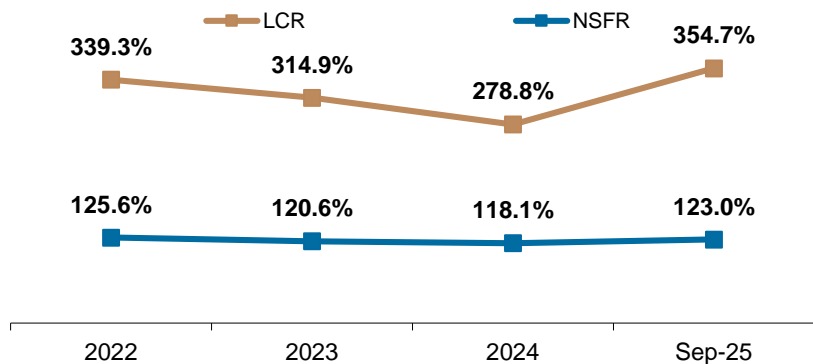


QIB's growth has been managed within a well-defined risk management framework

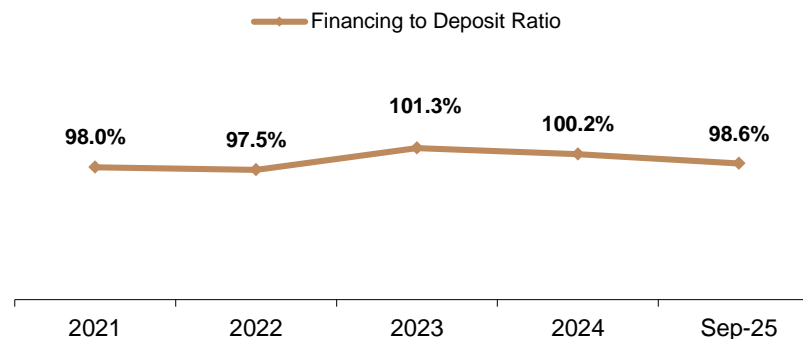
Summary

- ✓ Financing to deposit ratio below industry average
- ✓ Strong liquidity position to manage market stress
- ✓ Overall conservative approach to risk management

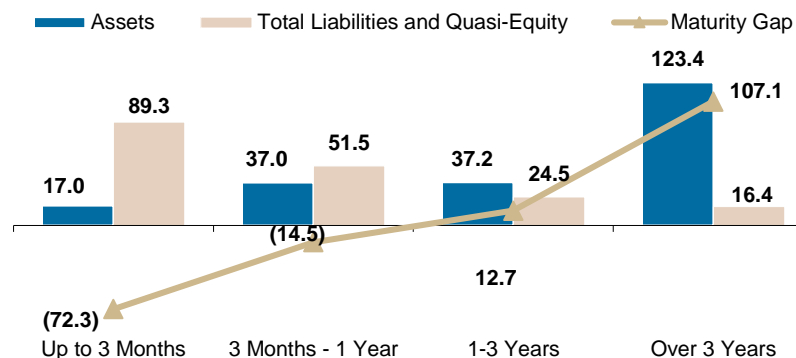
Liquidity Coverage Ratio & Net Stable Funding Ratio



Financing to Deposit Ratio⁽¹⁾



Asset Liability Management



Source: QIB financial statements, Management Accounts

(1) Total Deposits : Customer Current Accounts + Quasi-Equity

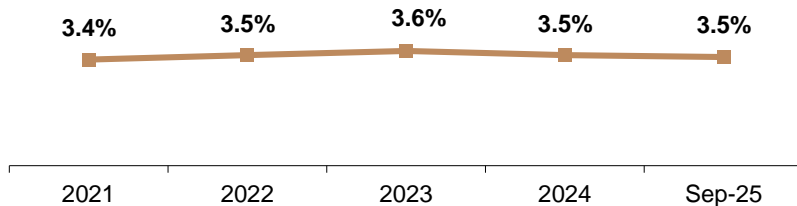
Source: Data is as of 30 Sep 2025

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

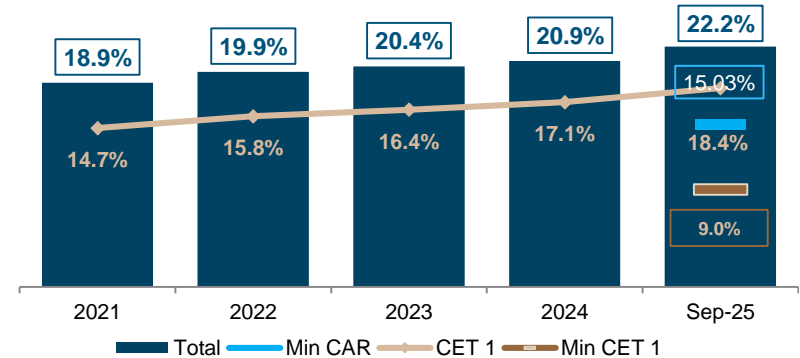
Summary

- ✓ Capital ratios well above regulatory requirements of 15.03%
- ✓ Stable net financing margin
- ✓ Healthy return on assets and equity

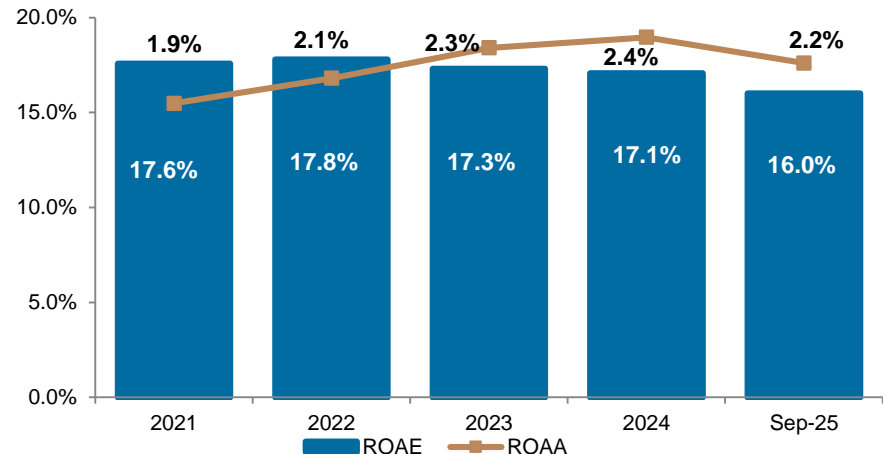
Net financing margin⁽²⁾



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

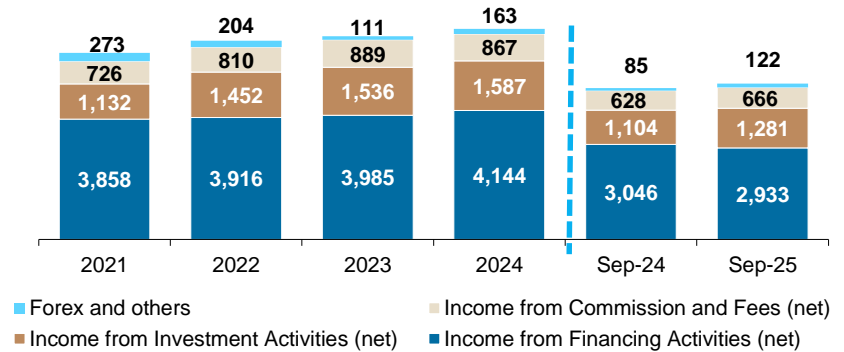
Stable and Diversified Earnings Profile

QIB has remained profitable even during the global financial crisis

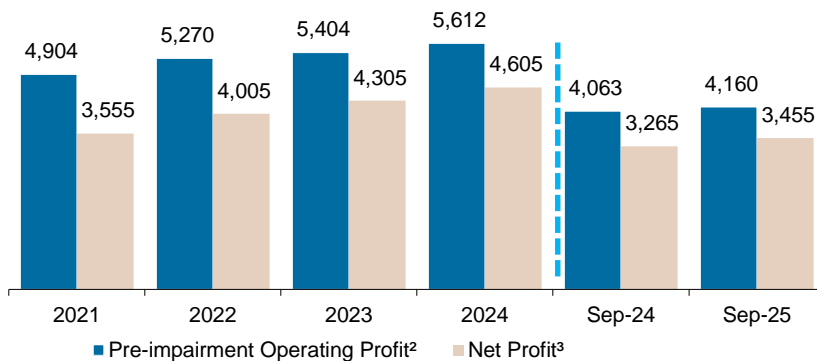
Summary

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

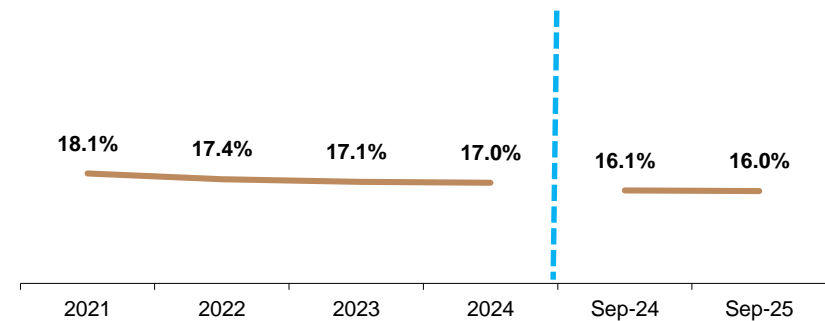
Revenue⁽¹⁾ Breakdown (QAR mn)



Overview of Profitability (QAR mn)



Operating Efficiency (Cost to Income Ratio, %)



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

Sustainability at QIB

Responsible Banking Operations	Sustainable Finance	Empowering our People	Positive Community Impacts	Governance, Ethics and Risk Management
22 Branches	QAR 3.9 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 mm.	41.6 average training hours per employee	21 Branches accessible by wheelchair users	All Board members of QIB are non-executive
165.3 mm. Digital transactions completed	QAR 5.31 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+ mm. average logins to QIB Mobile App monthly	1,540 Bedayya 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 mm. have been channeled to community investments	Climate Risk Assessment integrated into the overall risk management framework.
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 2024, there were zero fines associated with corruption, fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation and malpractice.

ESG Ratings			
QIB ESG Ratings	2023	2024	Change
Sustainalytics	25.99 (Medium Risk)	19.07 (Low Risk)	+6.9
S&P	27	34	+7
ESG Invest	56	60	+4
MSCI	BB	BBB	Level Up
FTSE	2.5	2.9	+0.4

Sustainable Finance Portfolio

Financing portfolio of **QAR 5.31 bn.**

Exposures of QAR 10 mm. and above constitute 81% of total portfolio

Financing portfolio of projects in line with QNV & SDGs

- Green Buildings** QAR 4 bn. Green Buildings as per "Identification of New deals with Environmental and Social Benefits"
- Pollution prevention and control** QAR 21.10 MM 1 client
- Access to essential services (i.e. healthcare and education)** QAR 133.7 MM 87 clients listed under sectors, Education, Medical and Health and Pharmacy"

QAR 1.4 bn. Sustainable Deposit portfolio

Lending and Investment Portfolio Risk Exposure			
Risk Classification based on sectoral classifications aligned with EBRD and Equator Principles	2022	2023	2024
High	13.9%	20%	19%
Medium	46.4%	29%	30.4%
Low	39.7%	51%	50.6%

* Risk classification for QIB portfolio for transactions > QAR 10 mm

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

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Operating Environment

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QIB Business Review

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QIB Financial Overview

5

Appendix

Consolidated Statement of Financial Position

QAR million	Sep-2025	Dec-2024	Dec-2023
Cash and balances with central banks	8,435	8,683	8,037
Due from banks	2,556	2,488	3,262
Financing assets	131,895	125,274	122,381
Investment Securities	60,014	53,008	48,013
Investment in associates	1,122	1,100	1,128
Investment properties	2,523	2,468	3,306
Fixed assets	414	356	516
Intangible assets	0	0	218
Other assets	1,935	2,214	2,297
Assets of a subsidiary held for sale	5,793	5,188	0
Total Assets	214,688	200,780	189,157
Due to banks	27,105	24,017	20,434
Customers' current accounts	16,613	16,429	14,648
Sukuk financing	13,798	13,742	14,668
Other Liabilities	2,796	2,826	3,203
Liabilities of a subsidiary held for sale	4,139	3,430	0
Total Liabilities	64,451	60,443	52,954
QUASI-EQUITY	117,222	108,566	106,186
Participatory investment accounts	117,131	108,512	106,128
Reserves attributable to quasi-equity	91	54	59
Equity			
Share capital	2,363	2,363	2,363
Legal reserve	6,370	6,370	6,370
Risk reserve	3,102	3,102	2,953
General reserve	82	82	82
Fair value reserve	(64)	(89)	(19)
Foreign currency translation reserve	(619)	(662)	(577)
Other reserves	217	217	217
Retained earnings	16,985	15,774	14,003
Total equity attributable to shareholders of the bank	28,435	27,157	25,392
Sukuk eligible as additional capital	4,000	4,000	4,000
Non-controlling interests	580	614	625
Total Equity	33,015	31,771	30,017
Total Liabilities, Quasi-Equity and Equity	214,688	200,780	189,157










Consolidated Statement of Income

QAR million	YTD Sep-25	YTD Sep-24	FY Dec-2024
Net income from financing activities	6,846	7,081	9,560
Net income from investing activities	1,281	1,104	1,480
Sukuk holders' share of profit	(374)	(327)	(452)
Total income from financing and investing activities	7,753	7,858	10,587
Fee and commission income	1,007	903	1,243
Fee and commission expense	(341)	(276)	(378)
Net fee and commission income	666	628	865
Net foreign exchange gain	44	35	93
Share of results of associates	65	43	60
Other income	12	7	13
Total Income	8,541	8,571	11,619
Staff costs	(480)	(466)	(626)
Depreciation and amortization	(48)	(50)	(66)
Other expenses	(275)	(266)	(362)
Total Expenses	(803)	(782)	(1,054)
Net impairment for financing assets, other assets and other provisions	(706)	(793)	(963)
Net profit for the period before tax and attribution to quasi-equity	7,032	6,995	9,602
Net return to quasi-equity holders	(3,538)	(3,708)	(4,988)
Net profit before tax	3,494	3,287	4,613
Tax expense	(16)	(17)	(24)
Profit/Loss from discontinued operations	(40)	(17)	11
Non-controlling interest	16	12	5
Profit Attributable to: Shareholder of the Bank	3,455	3,265	4,605

QIB AWARD WINNING ORGANIZATION



Premium Brand Reputation

<p>Best Bank in Qatar</p> <p>Best Personalized Financial Advice in Qatar & Middle East & The World</p> <p>Best Consumer Bank in AI in Qatar & Middle East</p> <p>Most Innovative Digital Bank in Qatar & Middle East</p> <p>Best in Lending in Qatar</p> <p>Best Online Product Offerings in Qatar</p> <p>Best Mobile Banking App in Qatar & Middle East</p> <p>Most Innovative Digital Bank in Qatar & Middle East</p> <p>Best Online/User Experience Portal in Qatar & Middle East</p> <p>Best SME Banking Platform in Qatar</p> <p>Top Innovators Award in Qatar</p>	 <p>TAB Global LEADERSHIP ACHIEVEMENT AWARDS 2025 BEST BANK CEO IN QATAR</p>	<p>CEO Leadership Achievement for Qatar</p> <p>Best Managed Bank in Qatar</p>	 <p>EUROMONEY AWARDS FOR EXCELLENCE QATAR 2024</p>	<p>Best Domestic Islamic Bank</p> <p>Best Bank for SMEs</p> <p>Best Private Bank for HNW</p>	 <p>TRIPLE A AWARDS 2024 DIGITAL FINANCE</p>	<p>Islamic Bank of the Year in Qatar</p> <p>Best Islamic Retail Bank in Qatar</p> <p>Best Islamic SME Bank in Qatar</p> <p>Islamic Wealth Management of the Year in Qatar</p>
 <p>BEST DIGITAL BANK AWARD 2025 GLOBAL FINANCE</p>	 <p>MENA BANKING EXCELLENCE AWARDS 2025 WINNER</p>	<p>MENA Islamic Banker of the Year</p> <p>Best Bank for Cross-Border Transactions in Qatar</p> <p>Best SME Bank in Qatar</p> <p>Best Retail Bank in Qatar</p>	 <p>THE ASIAN BANKER</p>	<p>The World's Most Efficient Bank</p> <p>World's Best Islamic Retail Bank</p> <p>Best Retail Bank in Qatar</p>	 <p>amafinance Middle East Banking Awards 2024</p>	<p>Best Bank in Qatar</p> <p>Best Islamic Bank in Qatar</p>
	 <p>THE BANKER ISLAMIC BANKING AWARDS 2025 WINNER MIDDLE EAST</p>	<p>Islamic Bank of the Year in the Middle East</p>	 <p>Forbes 10 Most Innovative Banks 2024</p>	<p>Forbes Top 100 Listed Companies in the Middle East</p> <p>#2 in Qatar</p> <p>#32 in the Middle East</p>		



Wide Recognition of Digital Solutions

 <p>BEST DIGITAL BANK AWARD 2025 GLOBAL FINANCE</p>	<p>Best Mobile Banking App in Qatar</p> <p>Best App to Encourage Financial Institution in Qatar</p> <p>Best Innovation in the Middle East</p> <p>Best Information Security & Fraud Management in the Middle East</p>	
 <p>EUROMONEY AWARDS FOR EXCELLENCE QATAR 2024</p>	<p>Best Digital Bank</p>	 <p>TRIPLE A AWARDS 2024 DIGITAL FINANCE</p>
 <p>amafinance Middle East Banking Awards 2024</p>	<p>Most Innovative Bank in the Middle East</p>	 <p>IFN BEST BANKS 2024</p>
		<p>Digital Bank of the Year in Qatar</p> <p>Best Islamic Bank for Digital Innovation in Qatar</p> <p>Best Retail Mobile Banking Experience in Qatar</p> <p>Best Mobile Banking Application in Qatar</p> <p>Best Digital Offering in Qatar</p>



Sustainability & Financial Inclusion

	 <p>Forbes 10 Most Innovative Banks 2024</p>	<p>Forbes Middle East Sustainability Leaders 2025 in Qatar #7 in the Middle East</p>
 <p>EUROMONEY AWARDS FOR EXCELLENCE QATAR 2024</p>	<p>Best Bank for Corporate Responsibility</p>	 <p>amafinance Middle East Banking Awards 2024</p>
 <p>TRIPLE A AWARDS 2024 DIGITAL FINANCE</p>	<p>Best Islamic Digital Banking Solution in Qatar - Financial Inclusion (QIB Lite App)</p> <p>Best Islamic Digital Banking Solution in Qatar - Car Financing (Auto Marketplace)</p>	 <p>THE ASIAN BANKER</p>
		<p>Financial Inclusion Award in the Middle East</p> <p>Best Financial Inclusion Initiative in Middle East & Africa</p>