

QIIB



**الحدو لى
الإسلا مى**



Investors' Presentation

- YE 2024 -



1. QIIB Overview & Strategy

2. Financial Performance

3. Funding Overview

4. Rating Overview



Introduction

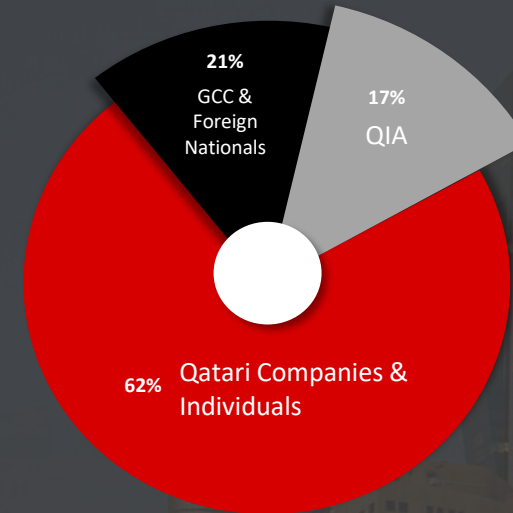
- ◆ (QIIB) Established in 1990 by an Amiri Decree, Qatar International Islamic Bank began operations on 1 January 1991.
- ◆ As of 31 December 2024, QIIB has the sixth market capitalization on the Qatar Exchange of all Listed banks in Qatar with a market capitalization of QAR 16.5 Bn (at QAR 10.90 per share).
- ◆ Large network in Qatar with 17 branches, 1 digital branch and over 80 ATMs.
- ◆ Continuous improvement of Capital Adequacy Ratio.

Financial Snapshot

QAR mn	Dec-20	Dec-21	Dec-22	Dec-23	Dec-24
Total Assets	61,314	61,792	56,393	61,626	59,979
Total Financing	40,514	37,031	35,022	36,499	39,326
NPL- Ratio	1.6%	2.6%	2.8%	2.9%	3.3%
Customer Deposits	36,352	38,646	37,945	38,934	41,383
Net Profit	938	1003	1,075	1,165	1,260
Earning Per Share (QAR)	0.55	0.59	0.64	0.70	0.77
Capital Adequacy (BIII)	16.6%	16.7%	17.7%	17.0%	19.3%
Market Capitalization	QAR 16.5 Bn (as of 31 st December 2024)				

Ratings Fitch A: (Stable) Moody's A2: (Stable)

Shareholder Structure



- The Qatar Investment Authority (QIA) is the largest shareholder (17%) of QIIB through its subsidiary, Qatar Holdings Company.
- Qatari Companies & Individuals own 62% of the bank's shares

QIIB Business Segments





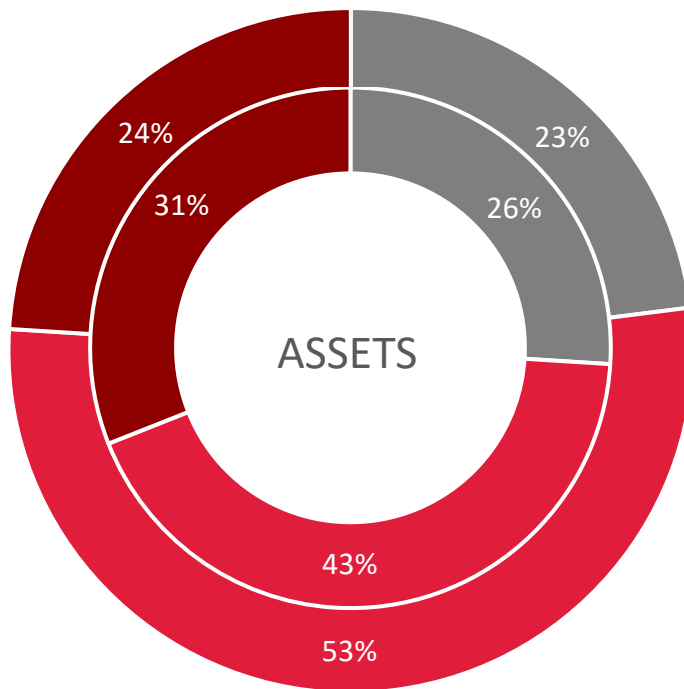
Section 1

QIIB Overview & Strategy



Business Segments Overview

Net REVENUE



Dec-2024



Treasury & Investments

- Equity participation, private equity, investment funds
- Sukuk investment book
- International finance and syndications
- Islamic Treasury products and services



Personal Banking Financing

- Large personal banking franchise with 14 branches, 1 digital branch and 80 ATMs across Qatar
- Strong brand
- Client segmentation to provide client-focused services
- Maintain growth in distribution network
- Focus on sales and service quality



Corporate Financing

- Major sectors served include Government, oil & gas, commercial and contracting
- Key partner of the public sector and continue to attract and maintain strong deposit base
- Key products include: Murabahah, Ijarah, Mudarabah, Istisna, foreign trade finance and commercial finance
- 3 branches fully dedicated to serve Corporate Customers'
- Developing Small-to-Medium Enterprise (SME) sector in partnership with Government



Section 2

Financial Performance

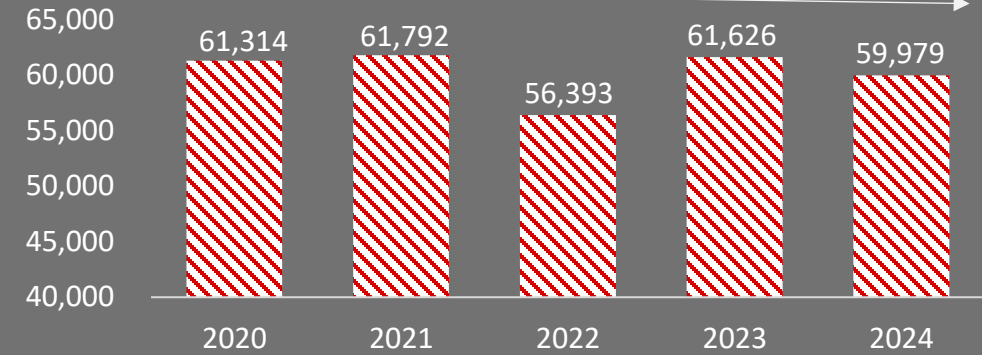


Highlights

- QIIB's balance sheet decreased compared to year end 2023, reflecting a strategic reduction in the bank's balances and investments with financial institutions. This shift aligns with our ongoing efforts to optimize asset allocation and enhance financial efficiency
- However, Financing Assets grew by 7.7% compared to year end 2023, which offset the decline in balances and investments with Financial Institutions.
- QIIB has a reasonably diversified financing book totaling QAR 39.3 Bn as of 31 December 2024, representing 66% of the bank's total assets.

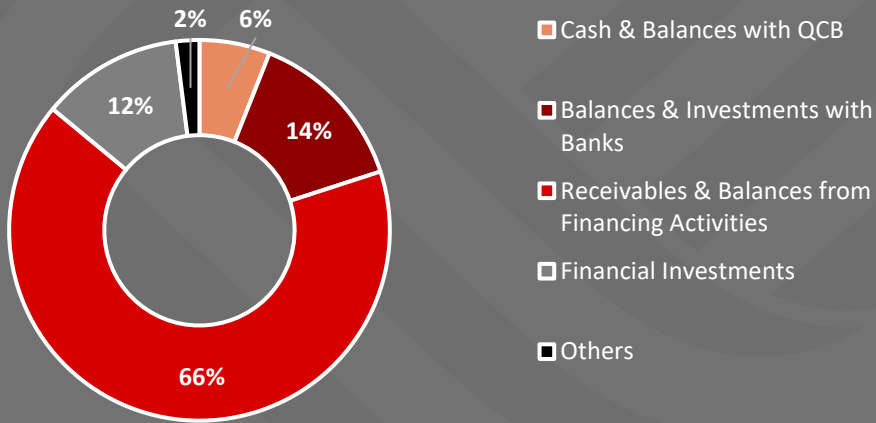
Total banking assets development (QAR Mn)

(CAGR: -0.55%)



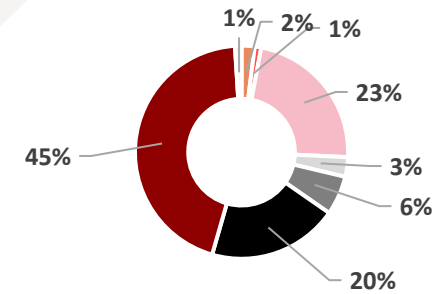
Asset composition by type

As at Dec-2024

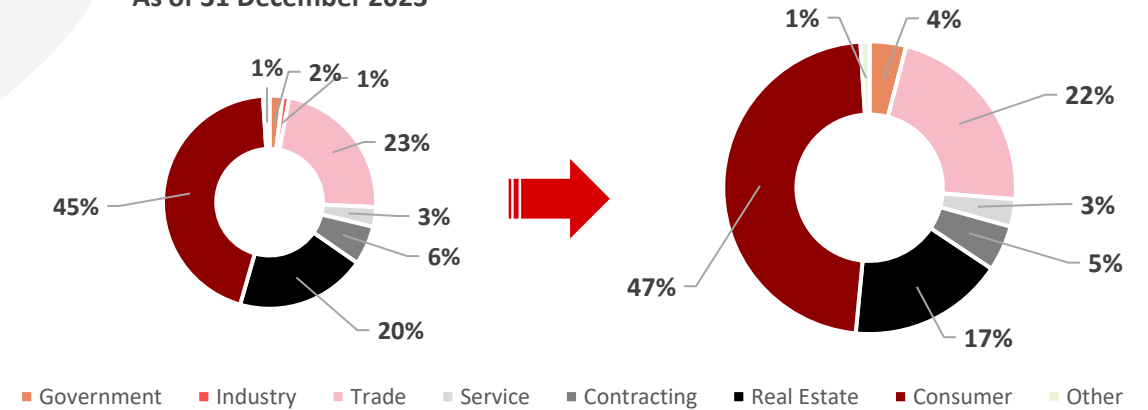


QIIB financing book split

As of 31 December 2023



As of 31 December 2024





Asset quality highlights

- ◆ Non-performing financing ratio slightly increased to 3.3% as end of December 2024, compared to December 2023, nevertheless its still less than the industry average.
- ◆ QIIB stage “3” NPL coverage ratio reached 99.8% as end of December 2024, & the overall coverage of the Financing assets up to 5.0%.
- ◆ In addition, QIIB’s strong asset quality is further reinforced by the availability of collateral that the bank receives on its financings.



Asset quality ratios

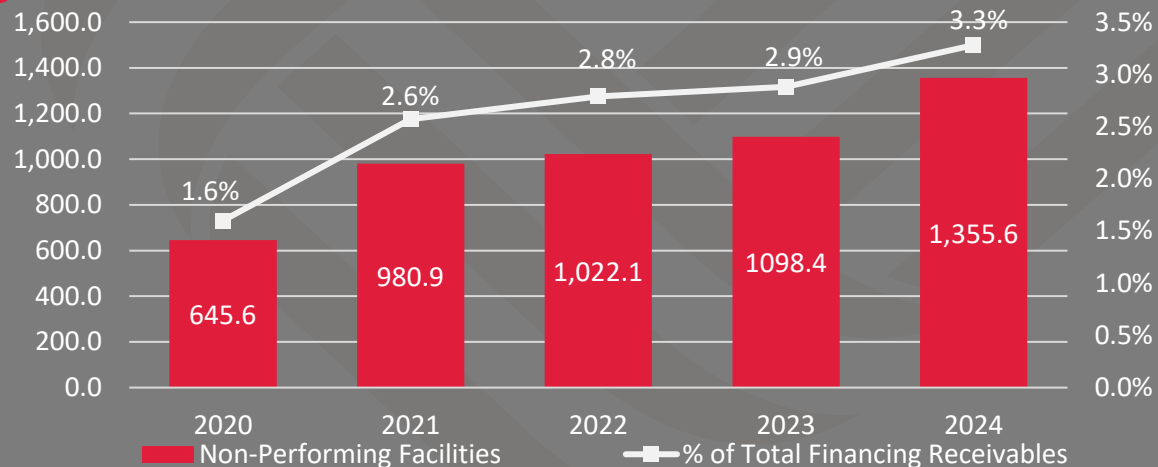
	2020	2021	2022	2023	2024
<i>Non-performing financing ratio⁽¹⁾</i>	1.6%	2.6%	2.8%	2.9%	3.3%
<i>Non-performing coverage ratio⁽²⁾</i>	134.4%	128.8%	154.8%	154.2%	152.1%

(1) Non-performing facilities as at period end divided by gross financing and receivables as at period end

(2) All financing provisions & suspended profit, as at period end divided by non-performing facilities as at period end



Non-performing receivables (QAR mn)



ECL of the Bank (QR 000s)

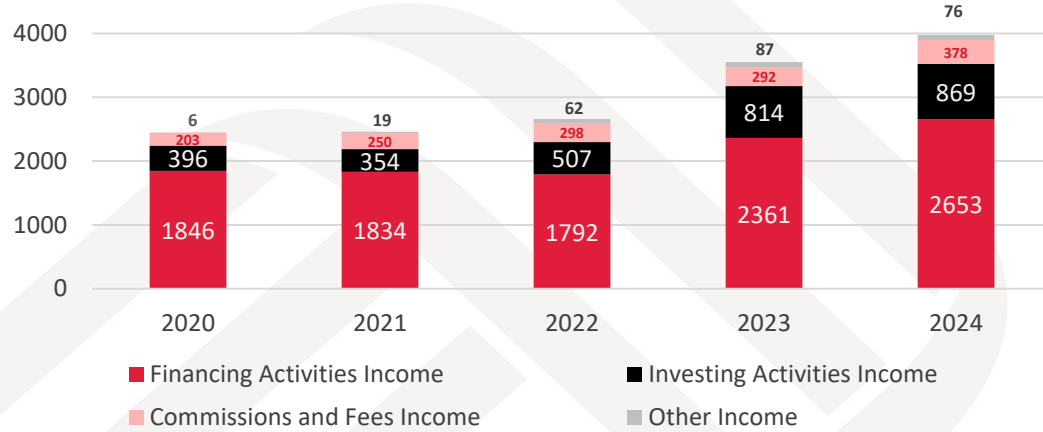
	ECL of the Bank QR000s	Financing assets		Off balance sheet exposures subject to ECL	
		31-Dec-24	31-Dec-23	31-Dec-24	31-Dec-23
Stage 1	Exposure	35,737,317	33,166,345	9,364,358	10,160,677
	ECL	272,086	238,548	90,142	40,366
	Coverage	0.8%	0.7%	1.0%	0.4%
Stage 2	Exposure	4,294,954	3,928,843	418,907	957,297
	ECL	436,318	434,299	27,226	44,477
	Coverage	10.2%	11.1%	6.5%	4.6%
Stage 3	Exposure	1,355,590	1,098,374	14,939	41,432
	Provisions ⁽¹⁾	1,353,292	1,021,278	14,939	-
	Coverage	99.8%	93.0%	100.0%	0.0%
Total	Exposure	41,387,861	38,193,562	9,798,204	11,159,406
	Provisions ⁽¹⁾	2,061,696	1,694,125	132,307	84,843
	Coverage	5.0%	4.4%	1.4%	0.8%

* ECL and suspended profit

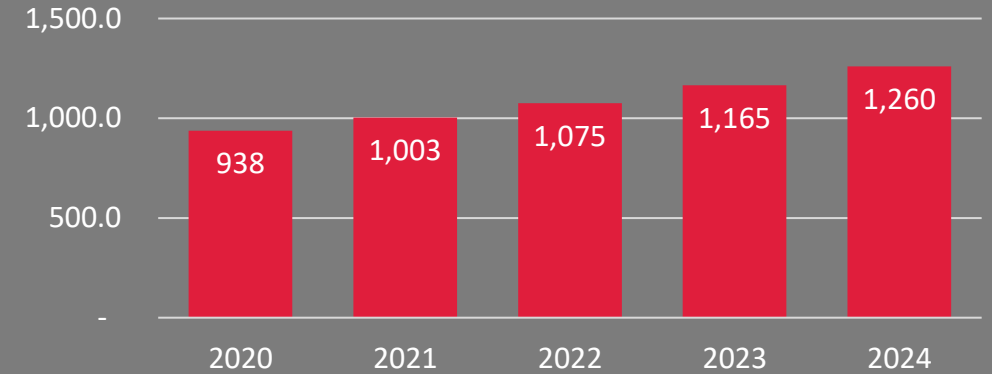
Continued Profitability & Operating Efficiency



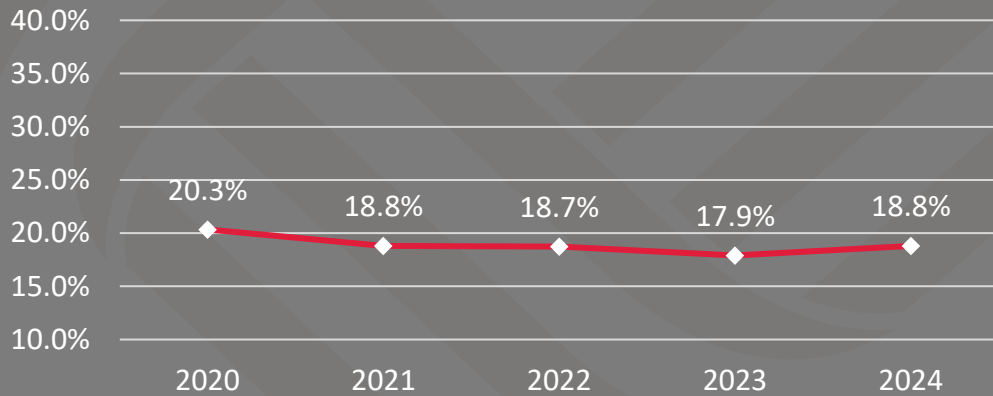
Operating income breakdown (QAR mn)



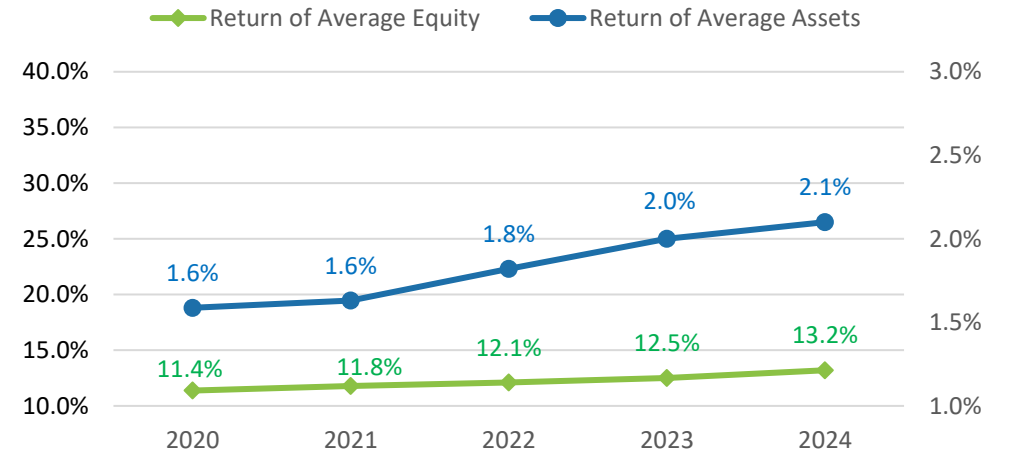
Sustained profitability (QAR mn)



Sustained efficiency ratio (Cost to Income Ratio %)



Return on average equity and assets (%)



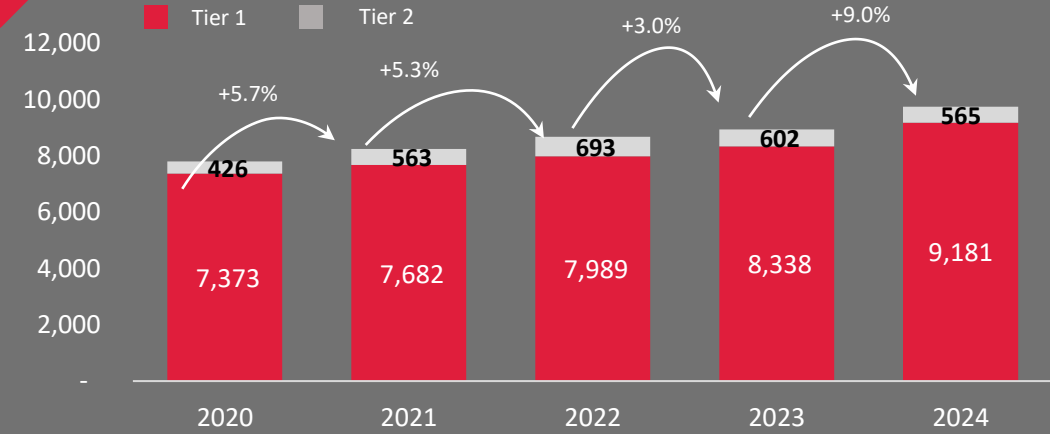
Robust Capitalization



Highlights

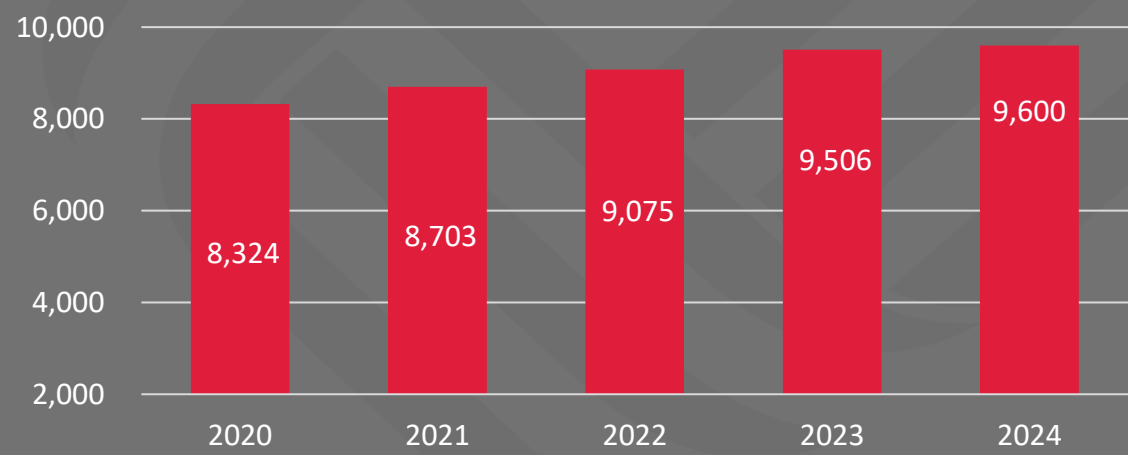
- Basel II, Pillar 2 (ICAAP) requirements were effective from 1 January 2014 with all ICAAP and BIII requirements subject to regular (external) audit. Guidelines were refined and updated in March 2016. To date, no audit qualification has been raised on QIIB's submissions.
- QCB's Basel III CAR is 10% plus a 2.5% capital buffer and minimum 1% ICAAP starting from year 2016, with additional DSIB capital between 0.5% to 3.5%. QIIB is now subject to a 0.5% DSIB charge. As of 31 December 2024, total CAR reached 19.3%, including the additional Tier 1 issuance (QAR 1 billion & USD 300 million) concluded in August 2016 & October 2024.

Capital Structure (QAR mn)



*Percentage change is calculated on total eligible capital.

Equity (QAR mn)



Capital adequacy ratios (%)

Capital Adequacy Basel III	2024	2023	Minimum limit as per QCB
CET 1 ratio without capital conservation buffer	14.02%	11.87%	6.50%
CET 1 ratio including capital conservation buffer	14.02%	11.87%	9.00%
Tier 1 capital ratio including capital conservation buffer	18.15%	15.85%	10.50%
Tier 1 and 2 capital ratio including capital conservation buffer	19.27%	17.00%	12.50%
Total capital including conservation buffer, domestic systemic important bank buffer and ICAAP Pillar II capital charge	19.27%	17.00%	14.93%

Summary of YE - 2024 Performance



Strong liquidity levels

Stable asset quality

Stable deposit base

Improving total income

Healthy capitalization ratios

High Level of efficiency

	31-Dec-23	31-Dec-24	% Change
<i>Total Assets (QAR mn)</i>	61,626	59,979	↓ -2.7%
<i>Net Islamic Financing Facilities (QAR mn)</i>	36,499	39,326	↑ 7.7%
<i>Liquid Assets (QAR mn)</i>	23,898	19,477	↓ -18.5%
<i>Customers' Deposits (QAR mn)¹</i>	38,934	41,383	↑ 6.3%

	31-Dec-23	31-Dec-24	% Change
<i>Total Income</i>	3,055	3,519	↑ 15.2%
<i>Net Profit</i>	1,165	1,260	↑ 8.2%

(1) Includes Customers' Current Accounts and Quasi-Equity



Section 3

Funding Overview

Funding Overview



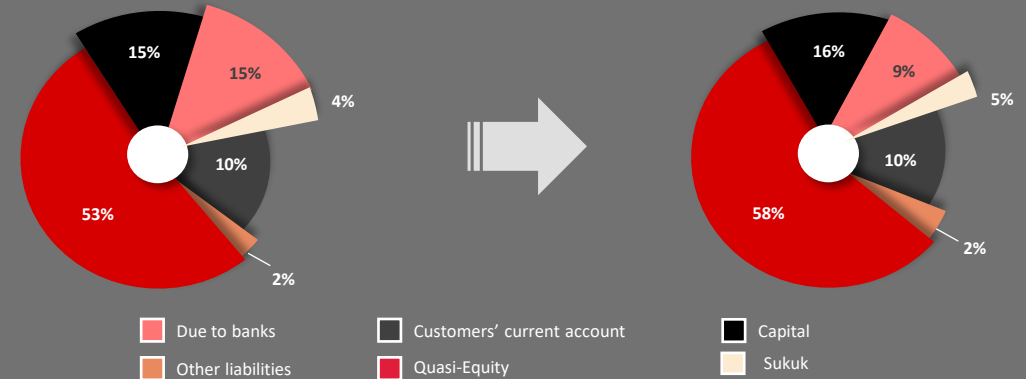
Highlights

- ◆ QIIB's funding is predominantly driven by customer deposits and Quasi-Equity and is backed by the bank's own capital.
- ◆ QIIB has leveraged its expanding branch network and corporate relationships to steadily grow its deposits base – to be supported further with Corporate e-Banking services.
- ◆ QIIB is increasingly becoming a preferred banking partner for individuals as well as corporations and financial institutions looking for Sharia-compliant solutions.
- ◆ In the process of establishing an investor relations function to broaden investor base, develop investor relationships.

QIIB's Funding Split

As of 31 December 2023

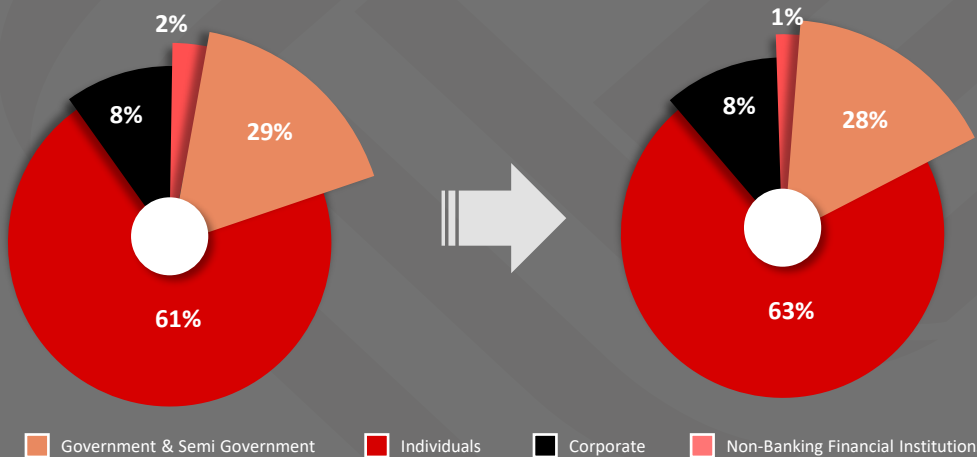
As of 31 December 2024



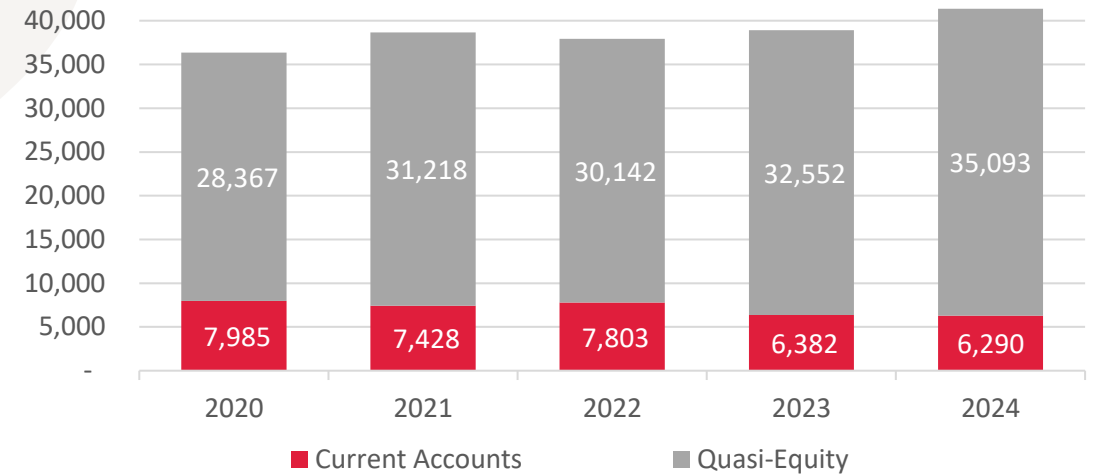
Quasi-Equity breakdown by Sector

As of 31 December 2023

As of 31 December 2024



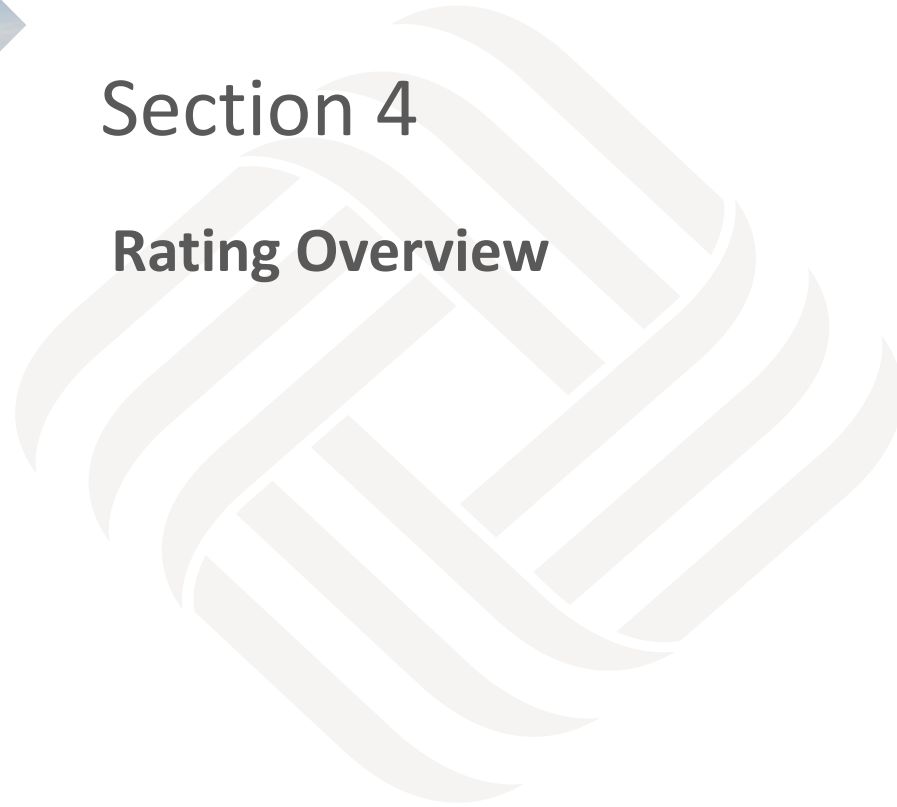
Growth in total customer deposits (QAR mn)





Section 4

Rating Overview





Fitch Ratings

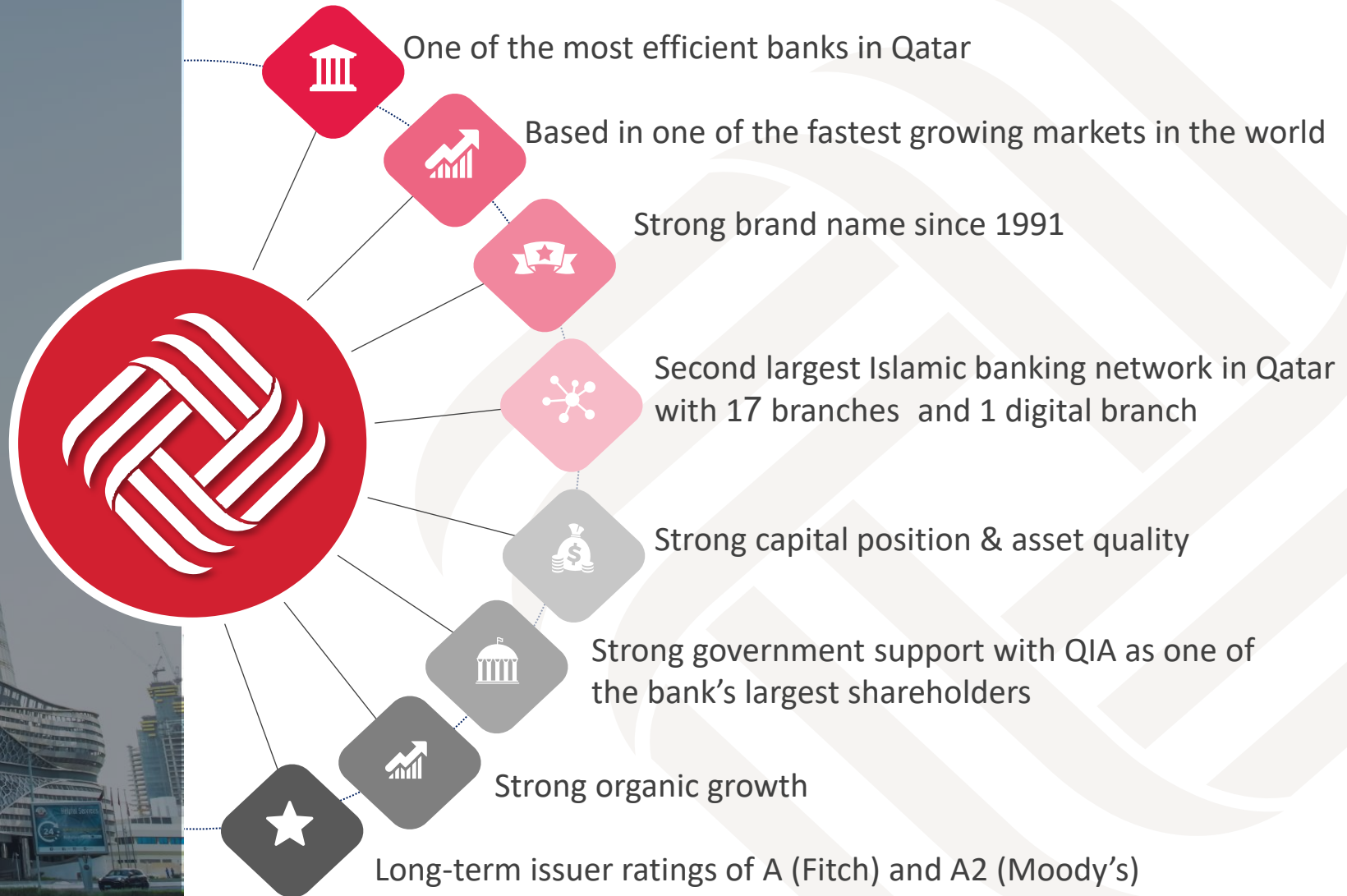
<i>Longer-term IDR</i>	<i>Short-term IDR</i>	<i>Viability Rating</i>	<i>Outlook</i>	<i>Date</i>
A	F1	bb+	Stable	January 2025

Moody's

<i>Issuer Rating</i>	<i>ST Issuer Rating</i>	<i>Baseline credit assessment</i>	<i>Outlook</i>	<i>Date</i>
A2	P-1	baa3	Stable	July 2024

Capital Intelligence

<i>Long Term Rating</i>	<i>Short Term Rating</i>	<i>Standalone Rating (BSR)</i>	<i>Outlook</i>	<i>Date</i>
A+	A1	bbb+	Stable	March 2024





Head Office:

Qatar International Islamic Bank
Doha, Qatar
P.O. Box 664



Web:

www.qiib.com.qa



Email:

IR@qiib.com.qa



IR Mobile App



IR Contact:

Mr. Hossam Khattab
Chief Financial Officer
Finance

hossamkhattab@qiib.com.qa

(+974) 44840180

Dr. Mohammed Ghiyath Sheikhah
Head of Investment
Treasury & Investment

MohammedGhiyath@qiib.com.qa

(+974) 44840251



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