





# Investors' Presentation

- Q3-2025 -



**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 30 September 2025, QIIB has the sixth market capitalization on the Qatar Exchange of all Listed banks in Qatar with a market capitalization of QAR 16.4 Bn (at QAR 10.85 per share).
- ◆ Large network in Qatar with 17 branches, 1 digital branch and 75 ATMs.
- ◆ Continuous improvement of Capital Adequacy Ratio.

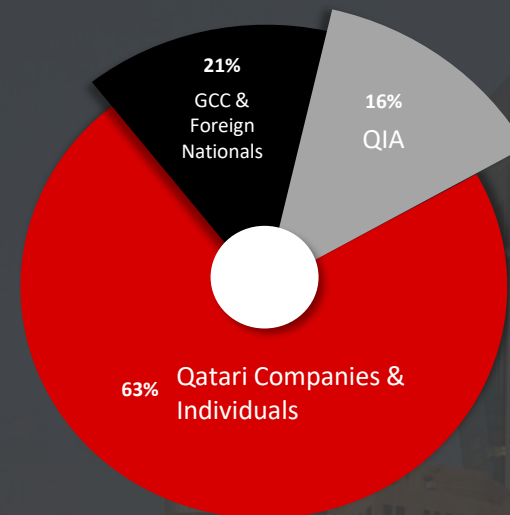
## Financial Snapshot

QAR mn	Dec-21	Dec-22	Dec-23	Dec-24	Q3-25
Total Assets	61,792	56,393	61,626	59,979	60,523
Total Financing	37,031	35,022	36,499	39,326	41,315
NPL- Ratio	2.6%	2.8%	2.9%	3.3%	2.9%
Customer Deposits	38,646	37,945	38,934	41,383	42,321
Net Profit	1003	1,075	1,165	1,260	1,098
Earning Per Share (QAR)	0.59	0.64	0.70	0.77	0.68
Capital Adequacy (BIII)	16.7%	17.7%	17.0%	19.3%	20.8%
Market Capitalization	QAR 16.4 Bn (as of 30 <sup>th</sup> September 2025)				

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

Ratings

## Shareholder Structure



- The Qatar Investment Authority (QIA) is the largest shareholder (16%) of QIIB through its subsidiary, Qatar Holdings Company.
- Qatari Companies & Individuals own 63% of the bank's shares

## QIIB Business Segments



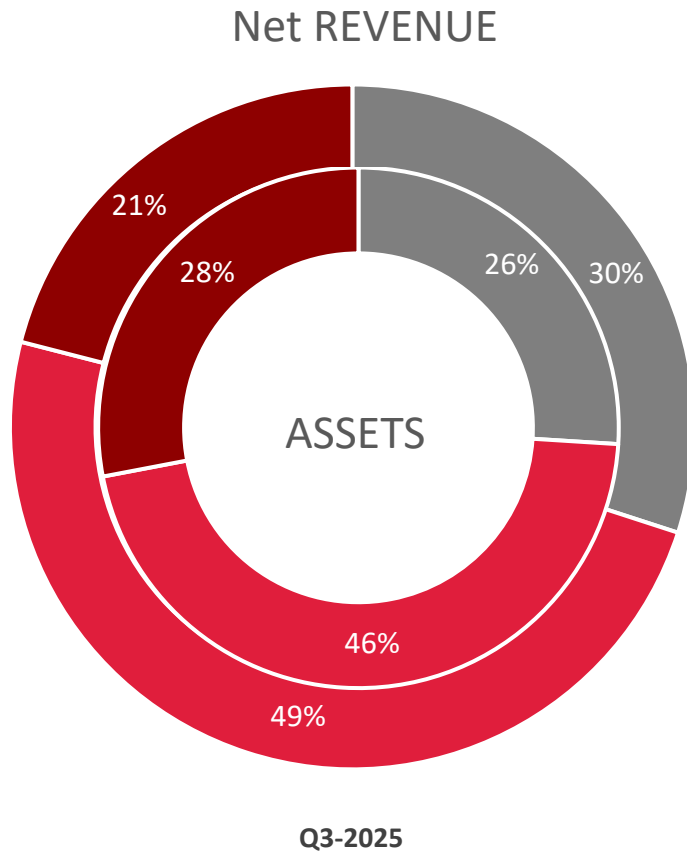


## Section 1

### QIIB Overview & Strategy



## Business Segments Overview



### 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 75 ATMs across Qatar
- Strong brand
- Client segmentation to provide client-focused services
- Maintain growth in distribution network
- Focus on sales and service quality

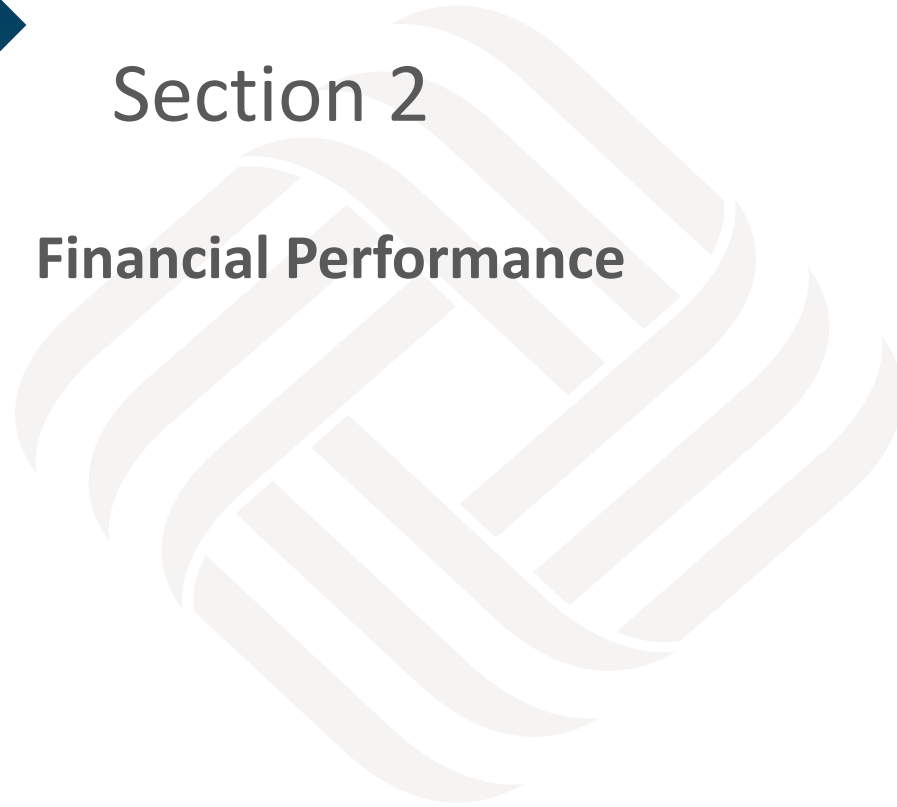
### Corporate Financing

- 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



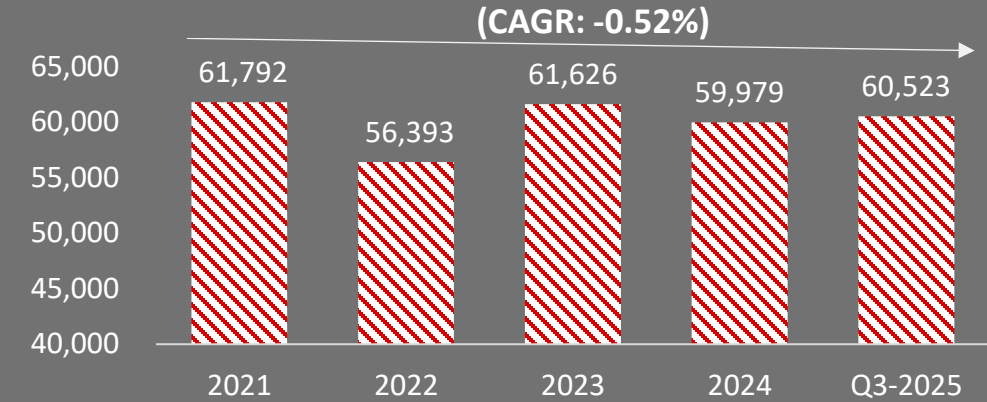
# Balance sheet highlights



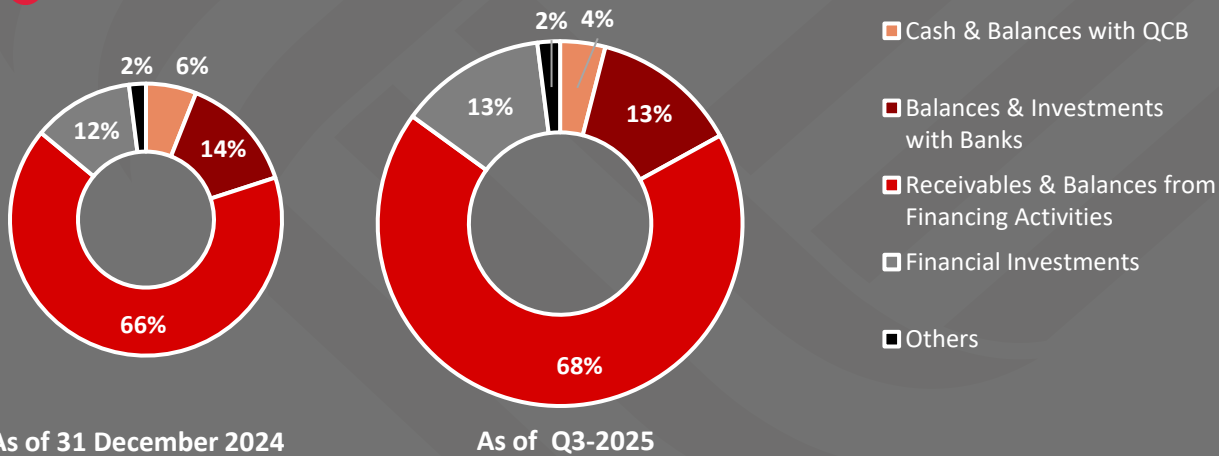
## Highlights

- ◆ QIIB's balance sheet grew by 1% compared to year end 2024, reflecting ongoing efforts to optimize asset allocation and enhance financial efficiency.
- ◆ Financing assets grew by 5.1%, while total customer deposits grew by 2.3% for the period compared to year-end 2024.
- ◆ As of 30 September 2025, QIIB maintains a reasonably diversified financing portfolio totaling QAR 41.3 billion, representing 68% of the Bank's total assets.

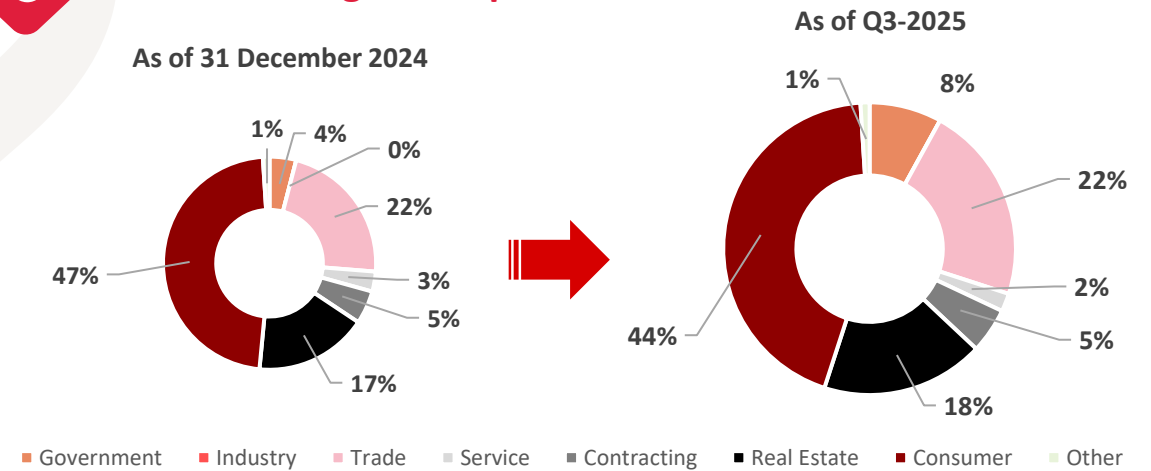
## Total banking assets development (QAR Mn)



## Asset composition by type



## QIIB financing book split





## Asset quality highlights

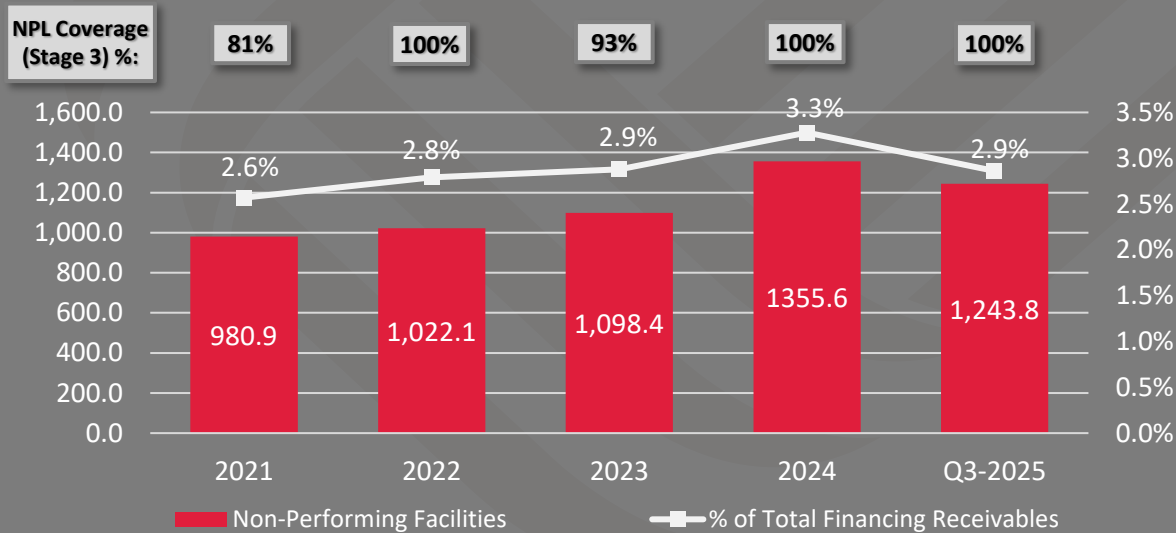
- ◆ The non-performing financing ratio improved to 2.9% as of Q3-2025, down from 3.3% in December 2024, and remains well below the industry average.
- ◆ QIIB stage “3” NPL coverage ratio stands at 100.0% as end of Q3-2025 & the overall coverage of the Financing assets up to 4.9%.
- ◆ In addition, QIIB’s strong asset quality is further reinforced by the availability of collateral that the bank receives on its financings.

## Asset quality ratios

	2021	2022	2023	2024	Q3-2025
<i>Non-performing financing ratio<sup>(1)</sup></i>	2.6%	2.8%	2.9%	3.3%	2.9%
<i>Non-performing coverage ratio<sup>(2)</sup></i>	128.8%	154.8%	154.2%	152.1%	171.4%

- (1) Non-performing facilities as at period end divided by gross financing assets as at period end  
 (2) All financing assets 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)

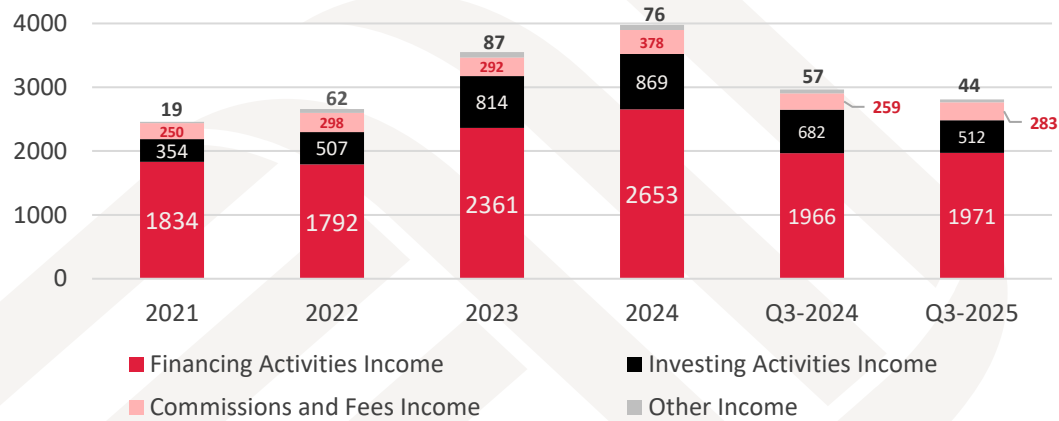
ECL of the Bank QR000s		Financing assets		Off balance sheet exposures subject to ECL	
		30-Sep-25	31-Dec-24	30-Sep-25	31-Dec-24
Stage 1	Exposure	37,576,216	35,737,317	8,785,873	9,364,358
	ECL	349,821	272,086	71,855	90,142
	<b>Coverage</b>	0.9%	0.8%	0.8%	1.0%
Stage 2	Exposure	4,626,667	4,294,954	1,717,741	418,907
	ECL	537,744	436,318	137,283	27,226
	<b>Coverage</b>	11.6%	10.2%	8.0%	6.5%
Stage 3	Exposure	1,243,776	1,355,590	13,808	14,939
	Provisions <sup>(1)</sup>	1,243,776	1,353,292	13,189	14,939
	<b>Coverage</b>	100.0%	99.8%	95.5%	100.0%
Total	Exposure	43,446,658	41,387,861	10,517,422	9,798,204
	Provisions <sup>(1)</sup>	2,131,340	2,061,696	222,327	132,307
	<b>Coverage</b>	4.9%	5.0%	2.1%	1.4%

\* ECL and suspended profit

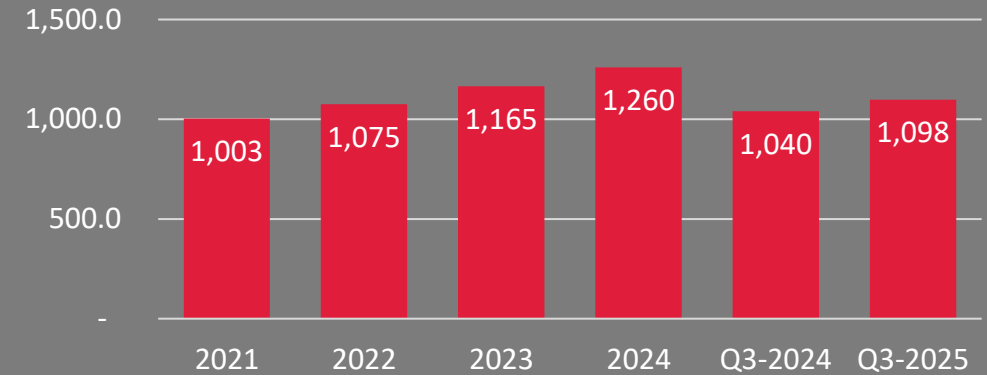
# Continued Profitability & Operating Efficiency



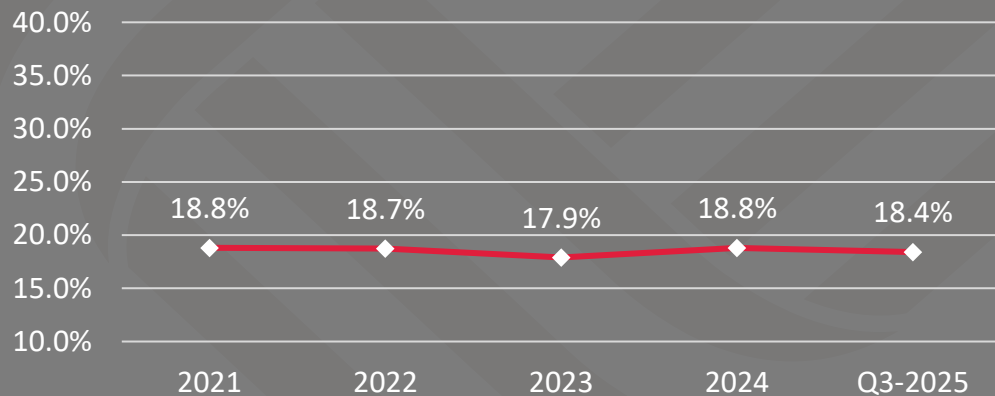
## Operating income breakdown (QAR mn)



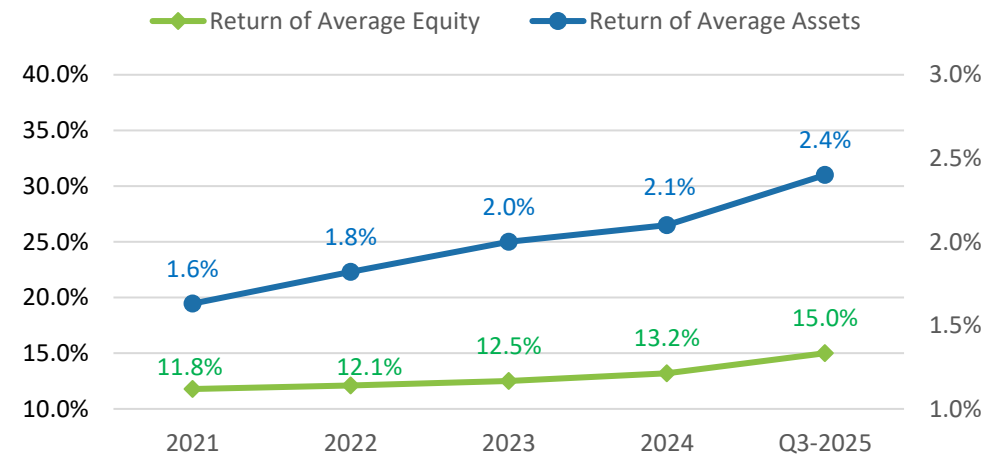
## Sustained profitability (QAR mn)



## Sustained efficiency ratio (Cost to Income Ratio %)



## Return on average equity and assets (%)



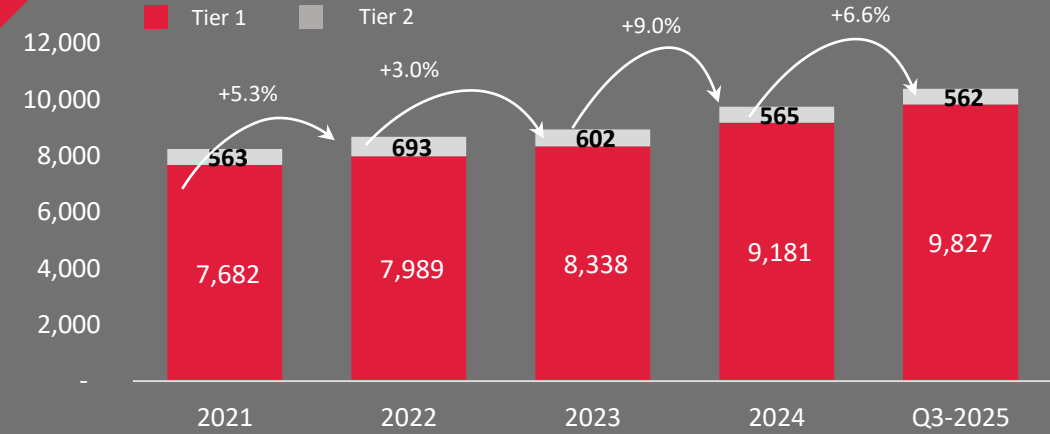
# Robust Capitalization



## Highlights

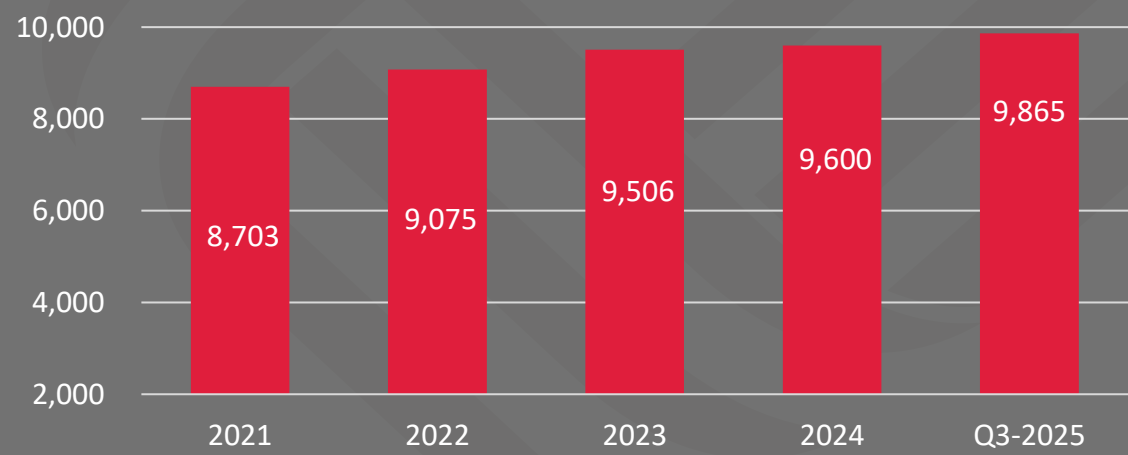
- Basel II, Pillar 2 (ICAAP) requirements were effective from 1 January 2014 with all ICAAP and BIII requirements subject to regular (external) audit. Guidelines were refined and updated in March 2016
- QCB's Basel III CAR is 10% plus a 2.5% capital buffer and minimum 1% ICAAP starting from year 2016, with additional DSIB capital between 0.5% to 3.5%. QIIB is now subject to a 0.5% DSIB charge. As of 30 September 2025, total CAR reached 20.8%, including the additional Tier 1 issuance (QAR 1 billion & USD 300 million) concluded in January 2022 & October 2024.

## Capital Structure (QAR mn)



\*Percentage change is calculated on total eligible capital.

## Equity (QAR mn)



## Capital adequacy ratios (%)

Capital Adequacy Basel III	Q3-2025	2024	Minimum limit as per QCB
CET 1 ratio with DSIB buffer without capital conservation buffer	15.46%	14.02%	6.50%
CET 1 ratio including capital conservation buffer and DSIB buffer	15.46%	14.02%	9.00%
Tier 1 capital ratio including capital conservation buffer and DSIB buffer	19.65%	18.15%	11.00%
Total capital including capital conservation buffer	20.77%	19.27%	12.50%
Total capital including capital conservation buffer and DSIB buffer	20.77%	19.27%	13.00%
Total capital including conservation buffer, DSIB buffer and ICAAP Pillar II capital charge	20.77%	19.27%	14.93%

# Summary of Q3-2025 Performance



Strong liquidity levels

Stable asset quality

Stable deposit base

Improving total income

Healthy capitalization ratios

High Level of efficiency

	31-Dec-24	Q3-2025	% Change
<i>Total Assets (QAR mn)</i>	59,979	60,523	↑ 0.9%
<i>Net Islamic Financing Facilities (QAR mn)</i>	39,326	41,315	↑ 5.1%
<i>Liquid Assets (QAR mn)</i>	19,477	17,937	↓ -7.9%
<i>Customers' Deposits (QAR mn)<sup>1</sup></i>	41,383	42,321	↑ 2.3%

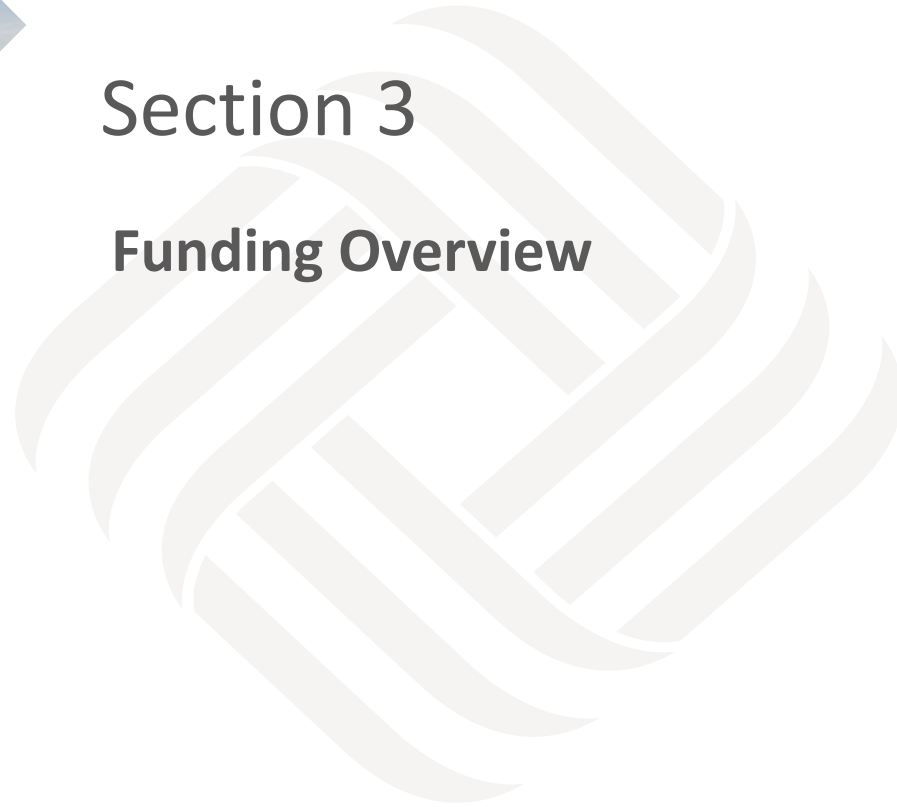
	Q3-2024	Q3-2025	% Change
<i>Total Income</i>	2,597	2,590	↓ -0.2%
<i>Net Profit</i>	1,040	1,098	↑ 5.5%

(1) Includes Customers' Current , Saving and Term deposits



## Section 3

### Funding Overview



# Funding Overview

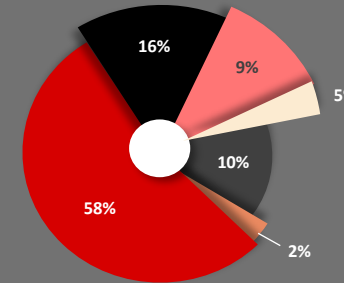


## Highlights

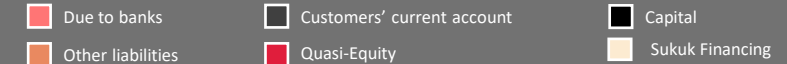
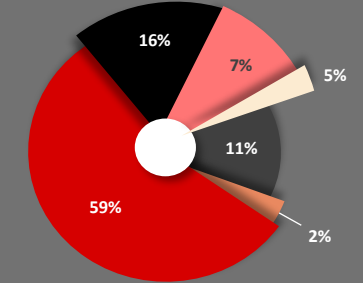
- ◆ QIIB's funding is predominantly driven by customer deposits and Sukuk Financing and is backed by the bank's own capital.
- ◆ QIIB has leveraged its expanding branch network and corporate relationships to steadily grow its deposits base – to be supported further with alternative channels services.
- ◆ QIIB maintains its market share of 12% of the retail Islamic banking sector.
- ◆ QIIB has introduced its new retail savings account, the 'JOUD' Account, which offers monthly, quarterly, and yearly prize draws. A total of 141 winners will be selected annually, with total prizes amounting to QR 3.2 million.

## QIIB's Funding Split

As of 31 December 2024

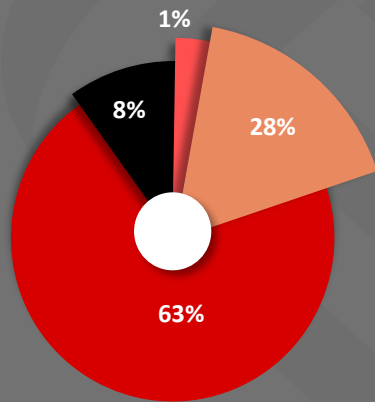


As of Q3-2025

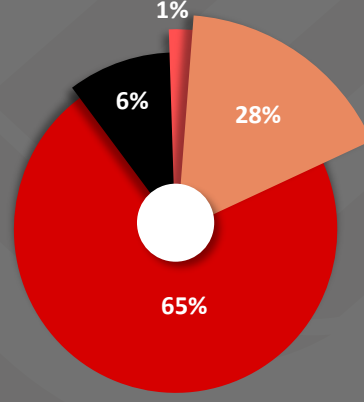


## Quasi-Equity breakdown by Sector

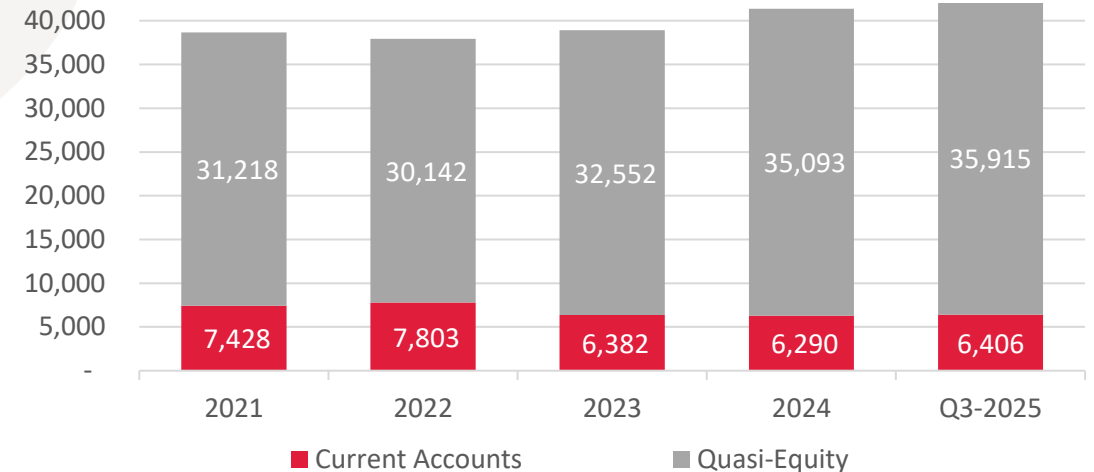
As of 31 December 2024



As of Q3-2025



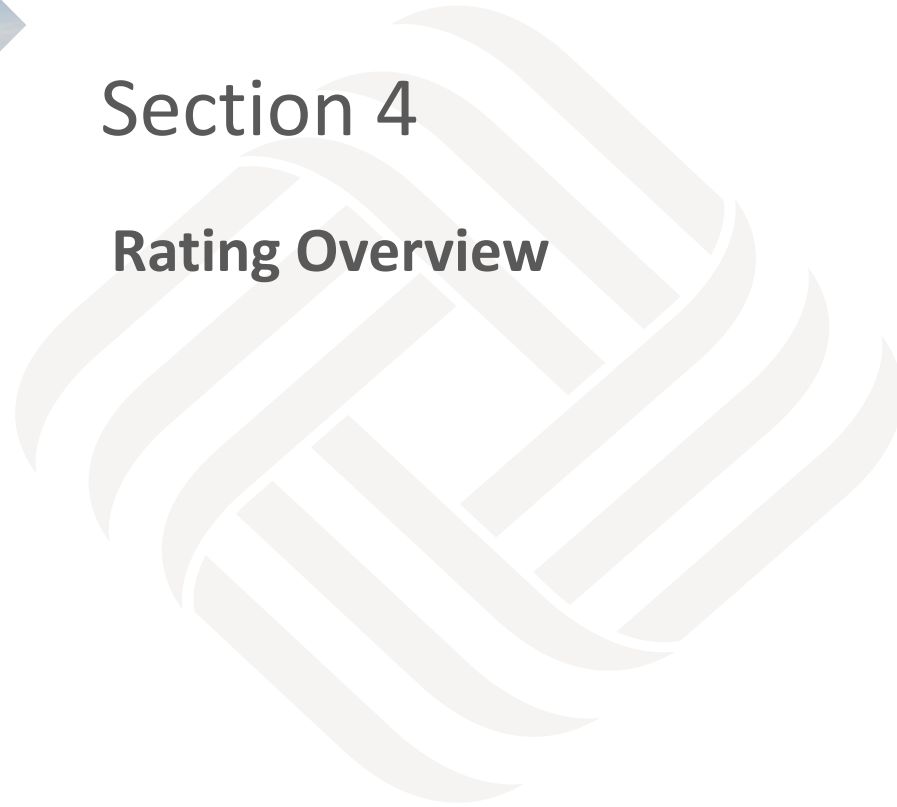
## Growth in total customer deposits (QAR mn)





## 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	June 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	May 2025

## 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 2025

# Key Investment Highlights





## Head Office:

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