





Investors' Presentation

- Q1-2026 -



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 March 2026, QIIB has the sixth market capitalization on the Qatar Exchange of all Listed banks in Qatar with a market capitalization of QAR 16.8 Bn (at QAR 11.12 per share).
- ◆ Large network in Qatar with 17 branches, 1 digital branch and 75 ATMs.
- ◆ Continuous improvement of Capital Adequacy Ratio.

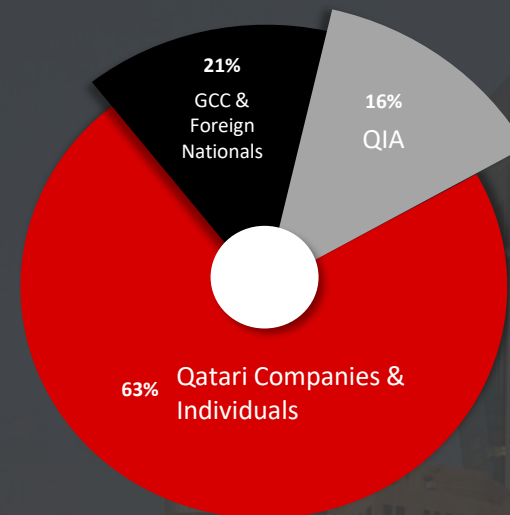
Financial Snapshot

QAR mn	Dec-22	Dec-23	Dec-24	Dec-25	Q1-26
Total Assets	56,393	61,626	59,979	62,629	61,725
Total Financing	35,022	36,499	39,326	41,966	43,871
NPL- Ratio	2.8%	2.9%	3.3%	2.9%	2.6%
Customer Deposits	37,945	38,934	41,383	43,290	43,811
Net Profit	1,075	1,165	1,260	1,351	368
Earning Per Share (QAR)	0.64	0.70	0.77	0.82	0.24
Capital Adequacy (BIII)	17.7%	17.0%	19.3%	20.1%	20.8%
Market Capitalization	QAR 16.8 Bn (as of 31 st March 2026)				

Ratings Fitch A: (RWN) 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



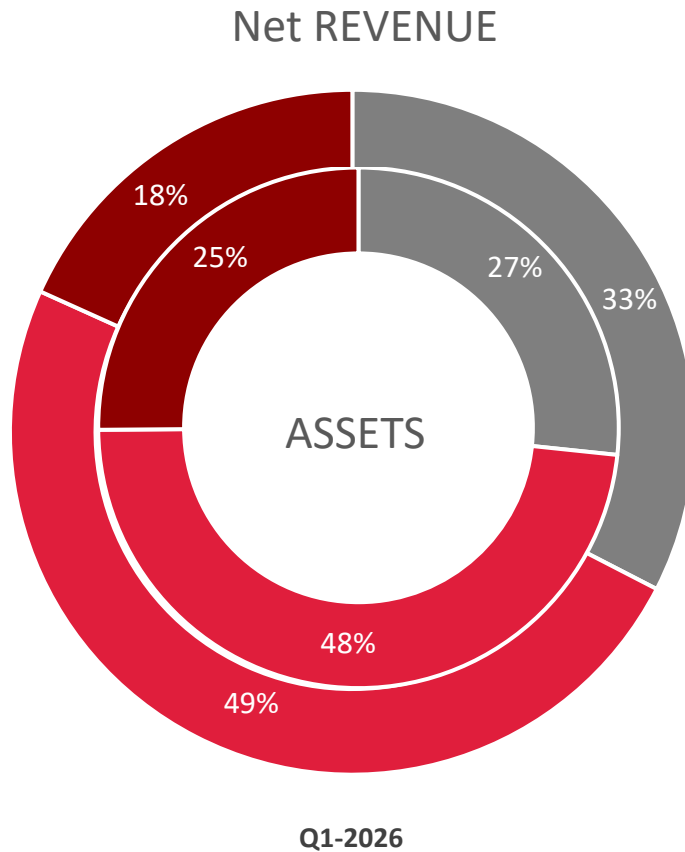


Section 1

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



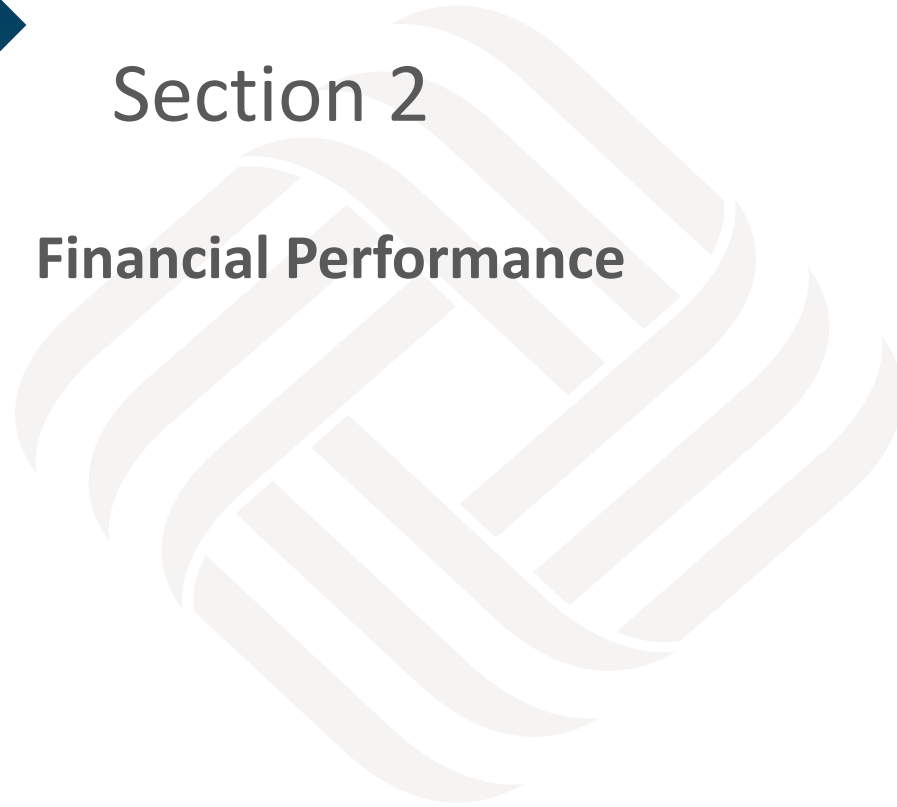
Corporate Financing

- 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

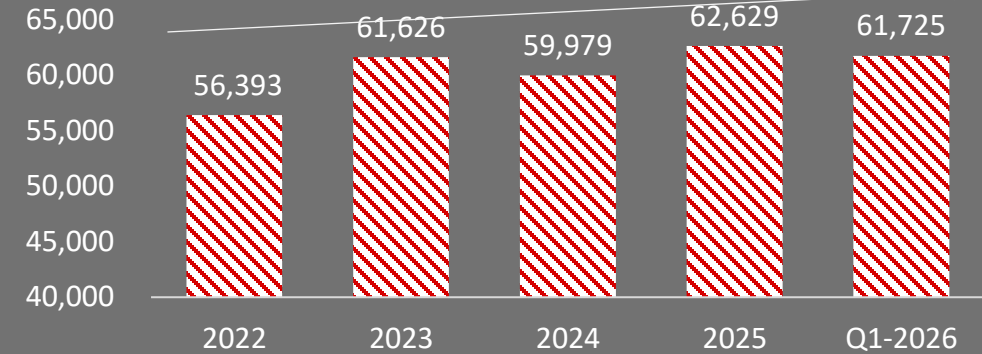


Highlights

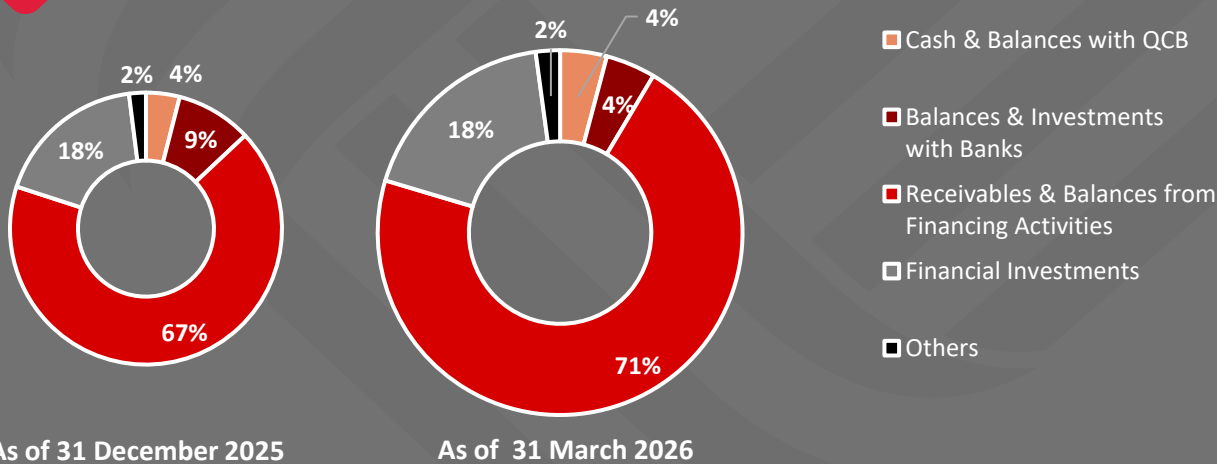
- ◆ QIIB's balance sheet declined by 1.4% compared to year-end 2025, primarily driven by a 53.4% reduction in 'Due from Banks' between December 2025 and March 2026.
- ◆ Financing assets grew by 4.5%, while total customer deposits grew by 1.2% for the period compared to year-end 2025.
- ◆ As of 31 March 2026, QIIB maintains a reasonably diversified financing portfolio totaling QAR 43.9 billion, representing 71% of the Bank's total assets.

Total banking assets development (QAR Mn)

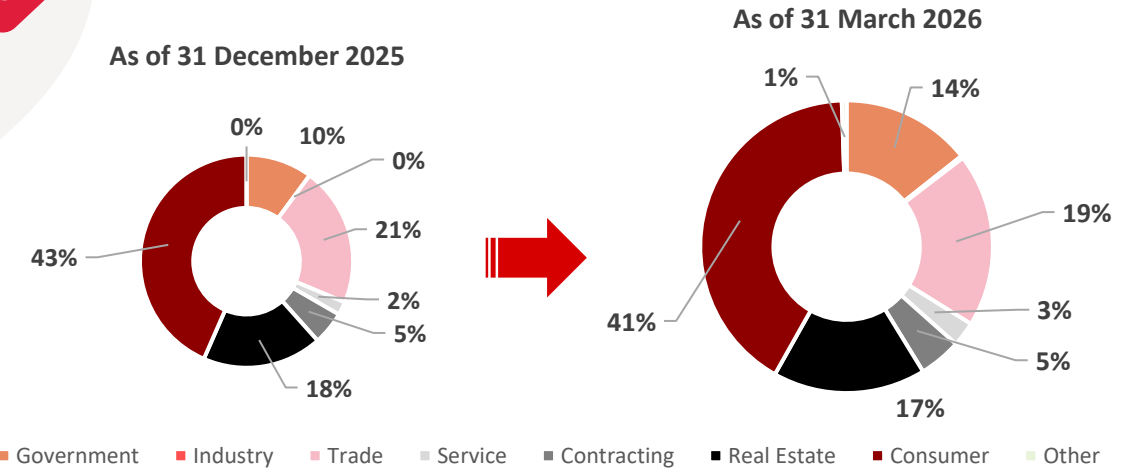
(CAGR: 2.3%)



Asset composition by type



QIIB financing book split





Asset quality highlights

- ◆ The non-performing financing ratio improved to 2.6% as of Q1-2026, down from 2.9% in December 2025, and remains well below the industry average.
- ◆ QIIB stage “3” NPL coverage ratio stands at 100.0% as end of Q1-2026 & the overall coverage of the Financing assets up to 5.3%.
- ◆ In addition, QIIB’s strong asset quality is further reinforced by the availability of collateral that the bank receives on its financings.



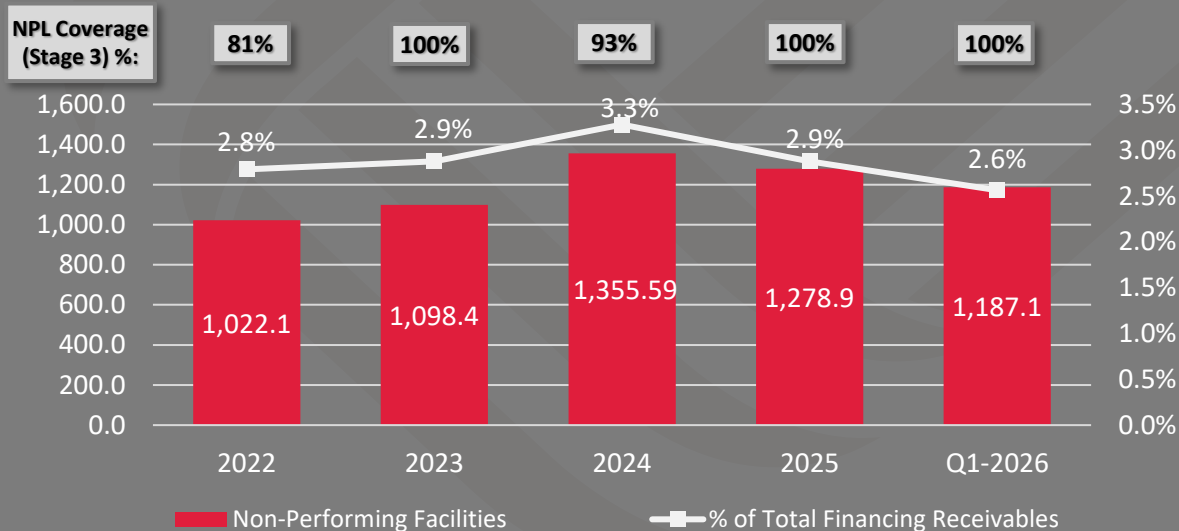
Asset quality ratios

	2022	2023	2024	2025	Q1-2026
<i>Non-performing financing ratio⁽¹⁾</i>	2.8%	2.9%	3.3%	2.9%	2.6%
<i>Non-performing coverage ratio⁽²⁾</i>	154.8%	154.2%	152.1%	189.5%	205.2%

- (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)

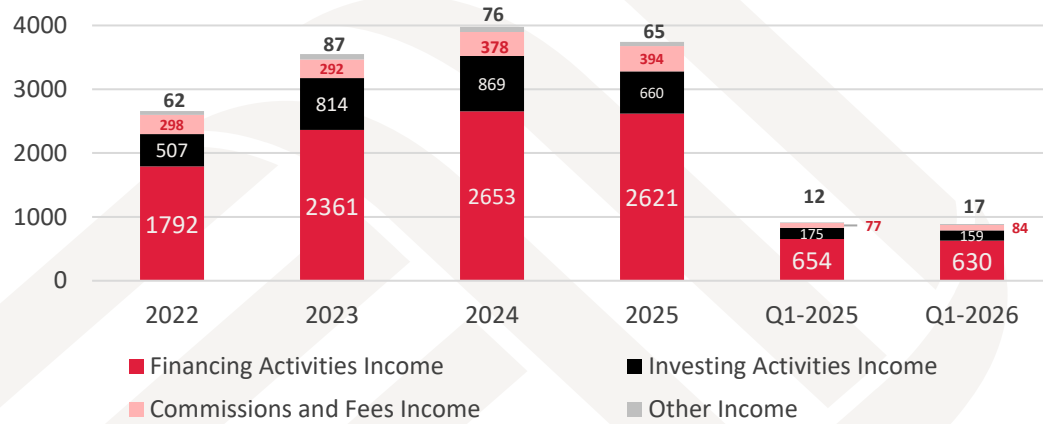
ECL of the Bank QR000s		Financing assets		Off balance sheet exposures subject to ECL	
		31-Mar-26	31-Dec-25	31-Mar-26	31-Dec-25
Stage 1	Exposure	40,207,099	38,406,160	8,914,103	11,169,068
	ECL	425,331	380,397	39,002	50,019
	Coverage	1.1%	1.0%	0.4%	0.4%
Stage 2	Exposure	4,912,390	4,704,670	776,651	749,251
	ECL	823,208	764,791	118,385	70,307
	Coverage	16.8%	16.3%	15.2%	9.4%
Stage 3	Exposure	1,187,120	1,278,938	13,270	14,596
	Provisions ⁽¹⁾	1,187,120	1,278,937	13,270	14,596
	Coverage	100.0%	100.0%	100.0%	100.0%
Total	Exposure	46,306,609	44,389,768	9,704,024	11,932,915
	Provisions ⁽¹⁾	2,435,660	2,424,125	170,657	134,922
	Coverage	5.3%	5.5%	1.8%	1.1%

* ECL and suspended profit

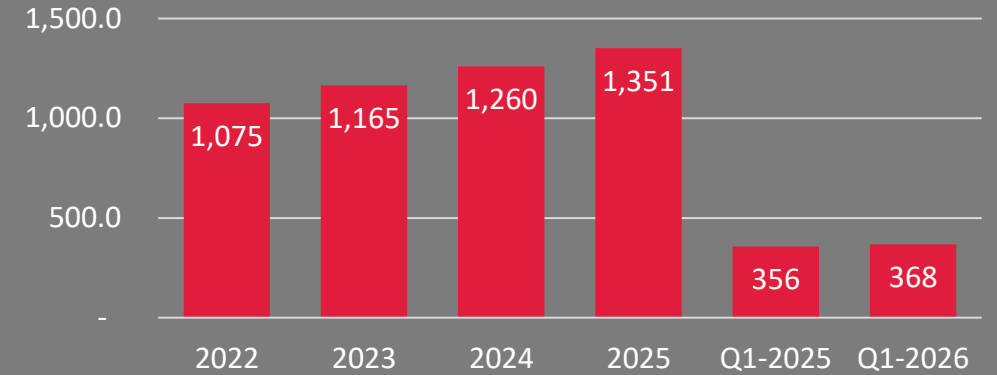
Continued Profitability & Operating Efficiency



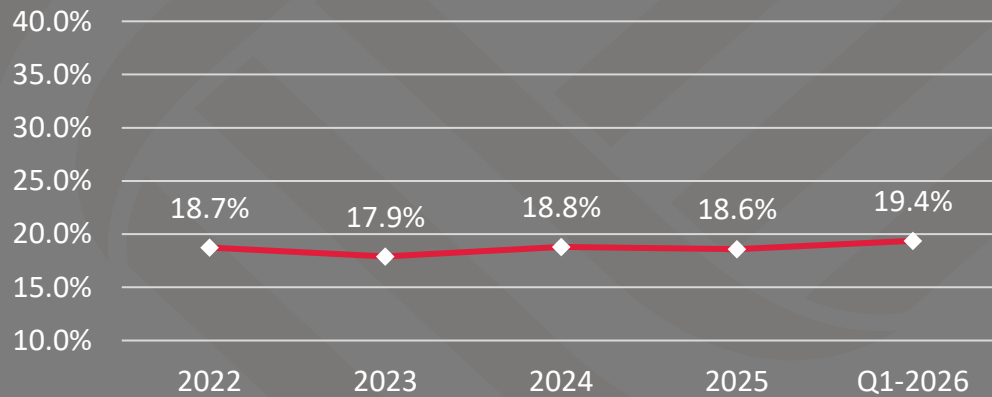
Operating income breakdown (QAR mn)



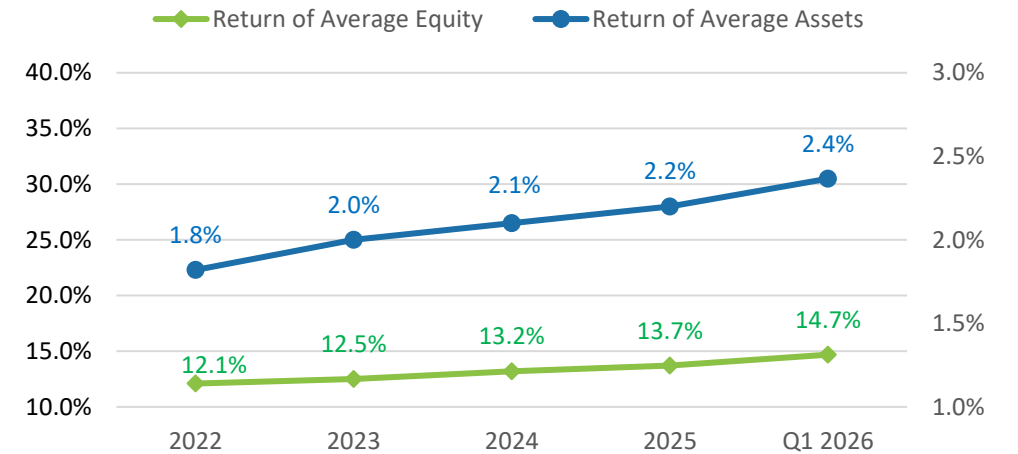
Sustained profitability (QAR mn)



Sustained efficiency ratio (Cost to Income Ratio %)



Return on average equity and assets (%)



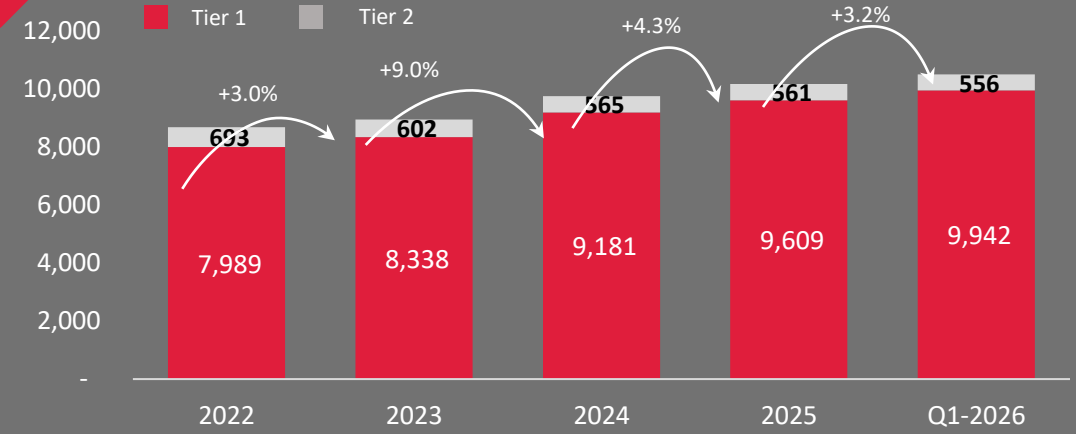
Robust Capitalization



Highlights

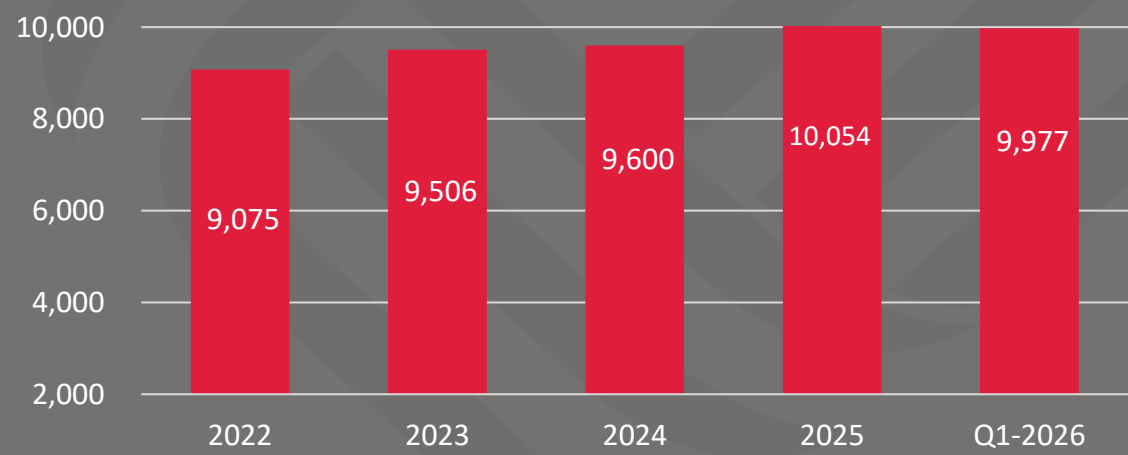
- Basel II, Pillar 2 (ICAAP) requirements were effective from 1 January 2014 with all ICAAP and BIII requirements subject to regular (external) audit. Guidelines were refined and updated in March 2016
- QCB's Basel III CAR is 10% plus a 2.5% capital buffer and minimum 1% ICAAP starting from year 2016, with additional DSIB capital between 0.5% to 3.5%. For QIIB, no additional capital is required under the DSIB model. As of 31 March 2026, 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	Q1-2026	2025	Minimum limit as per QCB
CET 1 ratio with DSIB buffer without capital conservation buffer	15.55%	14.83%	6.00%
CET 1 ratio including capital conservation buffer and DSIB buffer	15.55%	14.83%	8.50%
Tier 1 capital ratio including capital conservation buffer and DSIB buffer	19.70%	18.96%	10.50%
Total capital including capital conservation buffer	20.80%	20.07%	12.50%
Total capital including capital conservation buffer and DSIB buffer	20.80%	20.07%	12.50%
Total capital including conservation buffer, DSIB buffer and ICAAP Pillar II capital charge	20.80%	20.07%	14.36%

Summary of Q1-2026 Performance



-  Strong liquidity levels
-  Stable asset quality
-  Stable deposit base
-  Improving net operating income
-  Healthy capitalization ratios
-  High Level of efficiency

	31-Dec-25	Q1-2026	% Change
<i>Total Assets (QAR mn)</i>	62,629	61,725	↓ -1.4%
<i>Net Islamic Financing Facilities (QAR mn)</i>	41,966	43,871	↑ 4.5%
<i>Liquid Assets (QAR mn)</i>	19,401	16,529	↓ -14.8%
<i>Customers' Deposits (QAR mn)¹</i>	43,290	43,811	↑ 1.2%

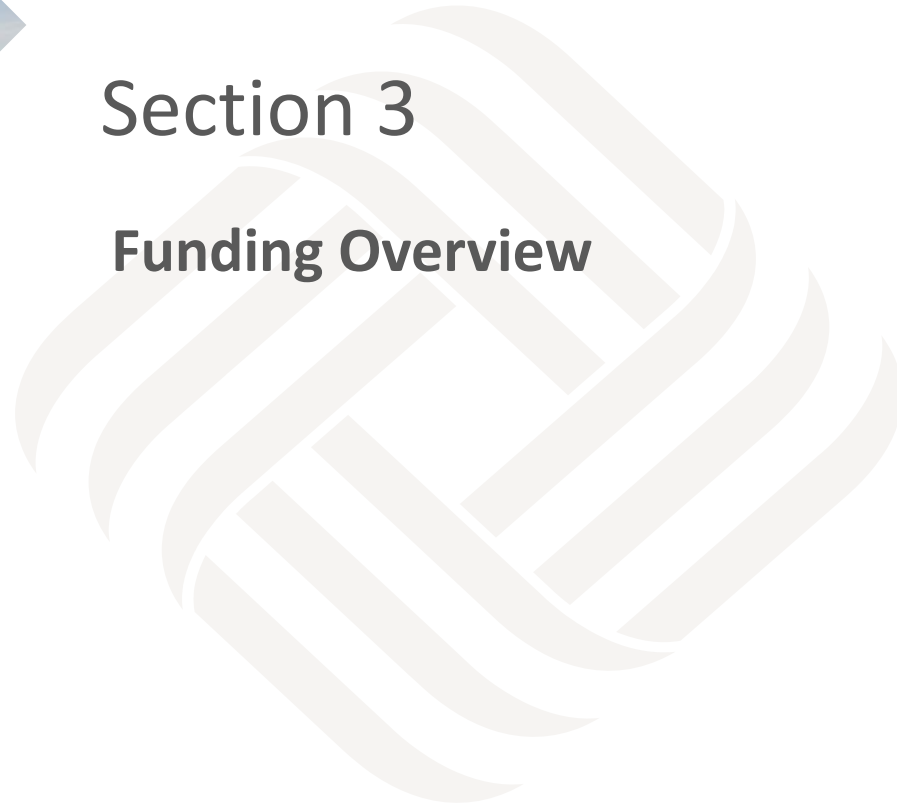
	Q1-2025	Q1-2026	% Change
<i>Net Operating Income</i>	504	517	↑ 2.4%
<i>Net Profit</i>	356	368	↑ 3.3%

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



Section 3

Funding Overview



Funding Overview

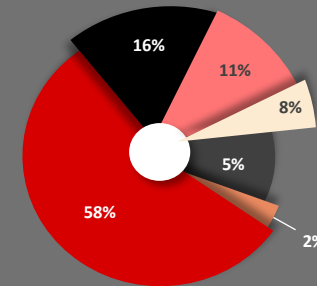


Highlights

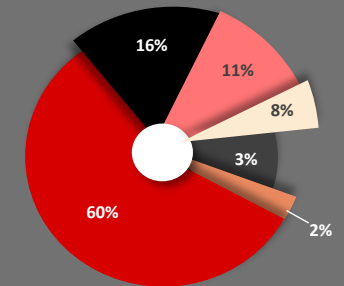
- ◆ QIIB's funding is predominantly driven by customer deposits and Sukuk Financing and is backed by the bank's own capital.
- ◆ QIIB has leveraged its expanding branch network and corporate relationships to steadily grow its deposits base – to be supported further with alternative channels services.
- ◆ QIIB maintains its market share of 11% of the retail Islamic banking sector.
- ◆ During 2024, QIIB has introduced its new retail savings account, the 'JOUD' Account, which offers monthly and yearly prize draws. A total of 14 winners selected annually, with total prizes amounting to QR 3.2 million.
- ◆ In 2026, QIIB Launched Avios Savings Account (Strategic partnership with Qatar Airways) with this first-of-its-kind banking account in Qatar, that allows customers to earn Avios points (Qatar airways) on their savings balance

QIIB's Funding Split

As of 31 December 2025



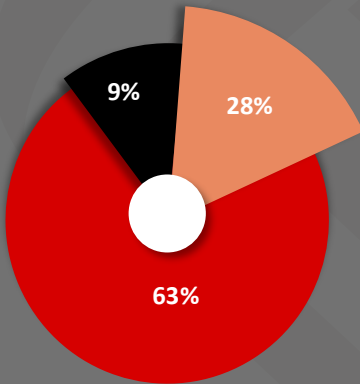
As of 31 March 2026



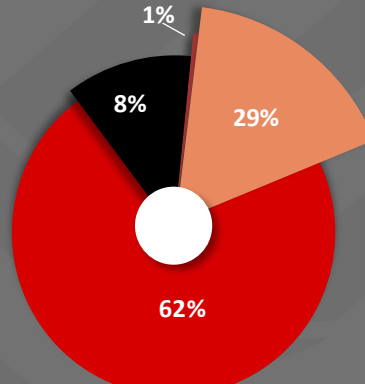
- Customers' current account
- Capital
- Due to banks
- Quasi-Equity
- Other liabilities
- Sukuk Financing

Quasi-Equity breakdown by Sector

As of 31 December 2025

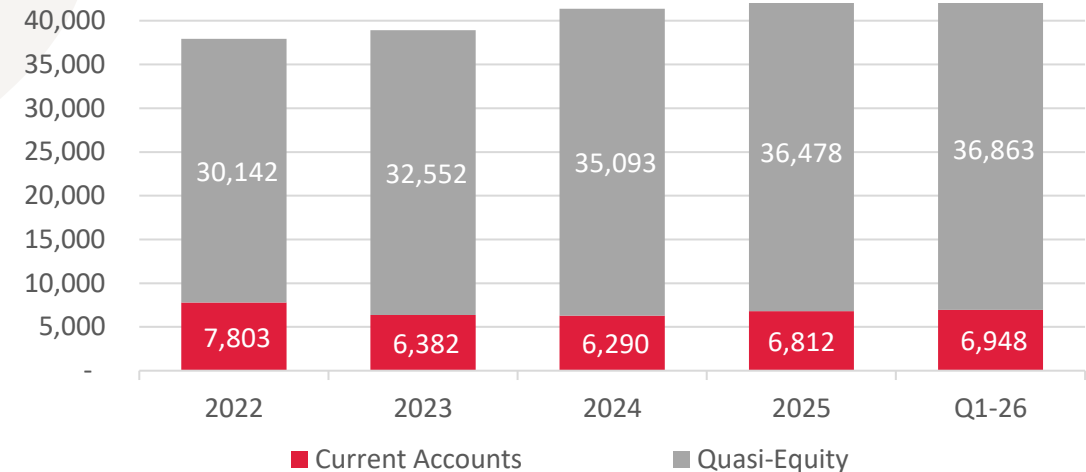


As of 31 March 2026



- Government & Semi Government
- Individuals
- Corporate
- Non-Banking Financial Institutions

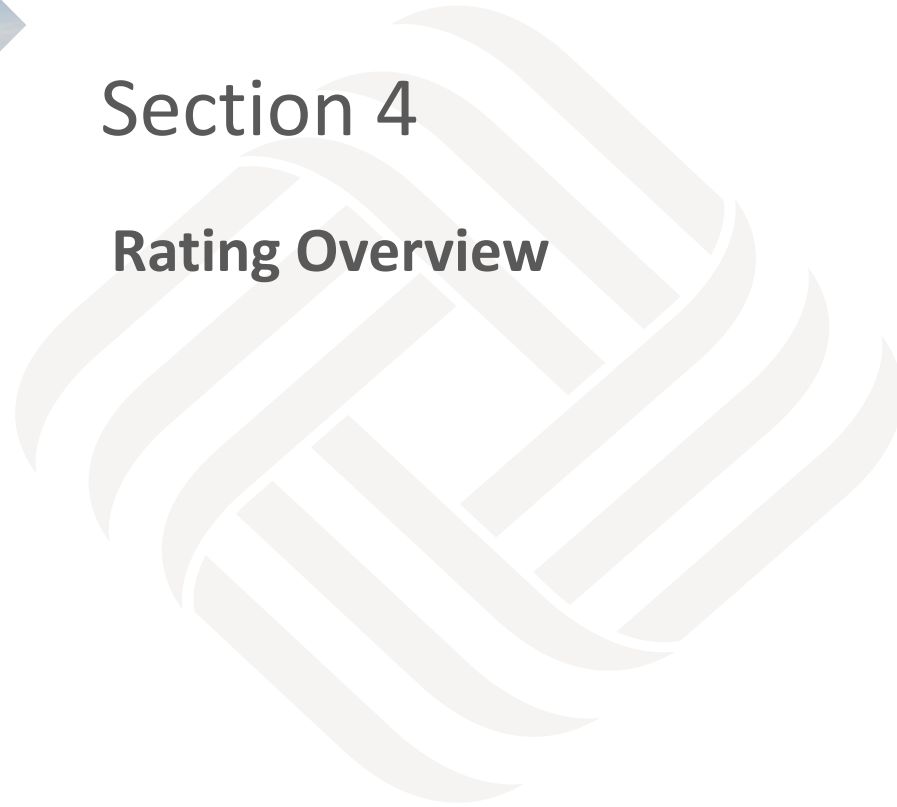
Growth in total customer deposits (QAR mn)





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+	RWN	April 2026

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 2026

Key Investment Highlights





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