QIIB الدولي الإسلامي

Investors’ Presentation

- HY-2026 -

QIIB Snapshot

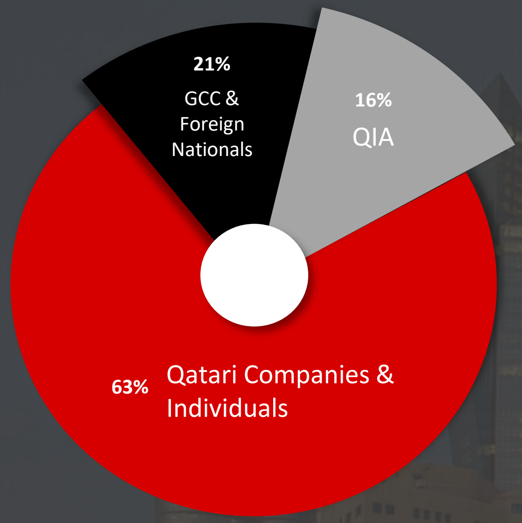
Introduction

- (QIIB) Established in 1990 by an Amiri Decree, Qatar International Islamic Bank began operations on 1 January 1991.
- As of 30 June 2026, QIIB has the fifth market capitalization on the Qatar Exchange of all Listed banks in Qatar with a market capitalization of QAR 16.8 Bn (at QAR 11.11 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	HY-26
Total Assets	56,393	61,626	59,979	62,629	63,834
Total Financing	35,022	36,499	39,326	41,966	44,062
NPL- Ratio	2.8%	2.9%	3.3%	2.9%	2.5%
Customer Deposits	37,945	38,934	41,383	43,290	43,098
Net Profit	1,075	1,165	1,260	1,351	713
Earning Per Share (QAR)	0.64	0.70	0.77	0.82	0.42
Capital Adequacy (BIII)	17.7%	17.0%	19.3%	20.1%	21.4%
Market Capitalization	QAR 16.8 Bn (as of 30th June 2026)				
Ratings	Fitch A: (RWN) Moody's A2: (Stable)				

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

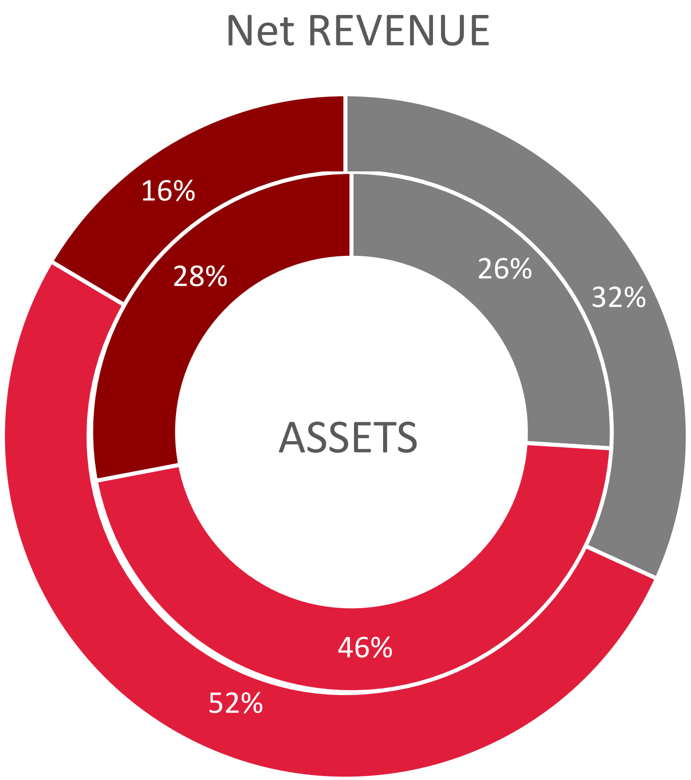
QIIB Business Segments

Section 1

QIIB Overview & Strategy

QIIB Business Overview

Business Segments Overview



HY-2026

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

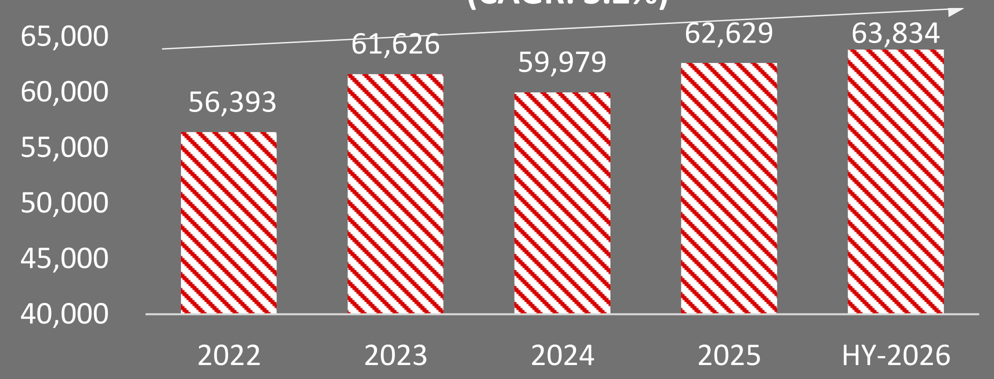
Financial Performance

Balance sheet highlights

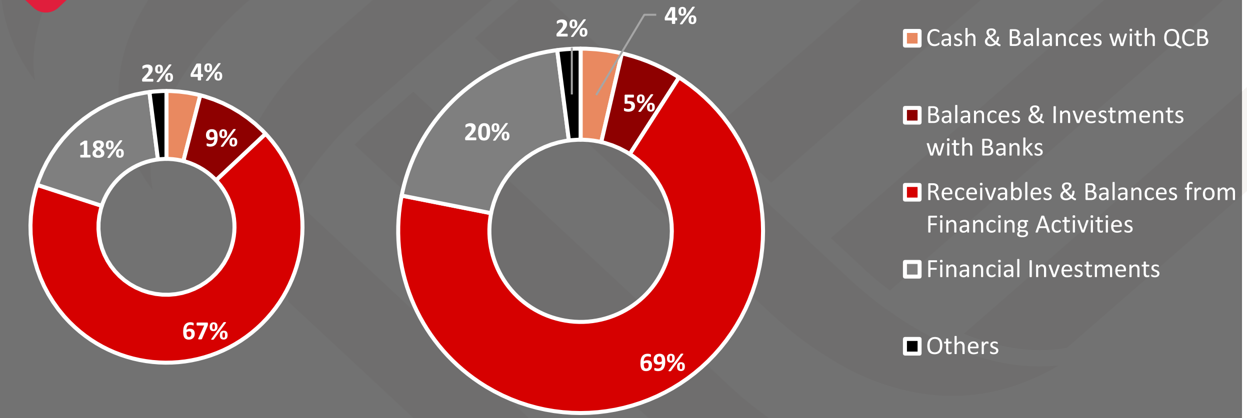
Highlights

- QIIB's balance sheet increase by 1.9% compared to year-end 2025, supported primarily by a 5.0% rise in financing assets and a 15.5% increase in investment securities over the period from December 2025 to June 2026..
- Total Equity grew by 2.0%, while total customer deposits declined by 0.4% for the period compared to year-end 2025.
- As of 30 June 2026, QIIB maintains a reasonably diversified financing portfolio totaling QAR 44.1 billion, representing 69% of the Bank's total assets.

Total banking assets development (QAR Mn)



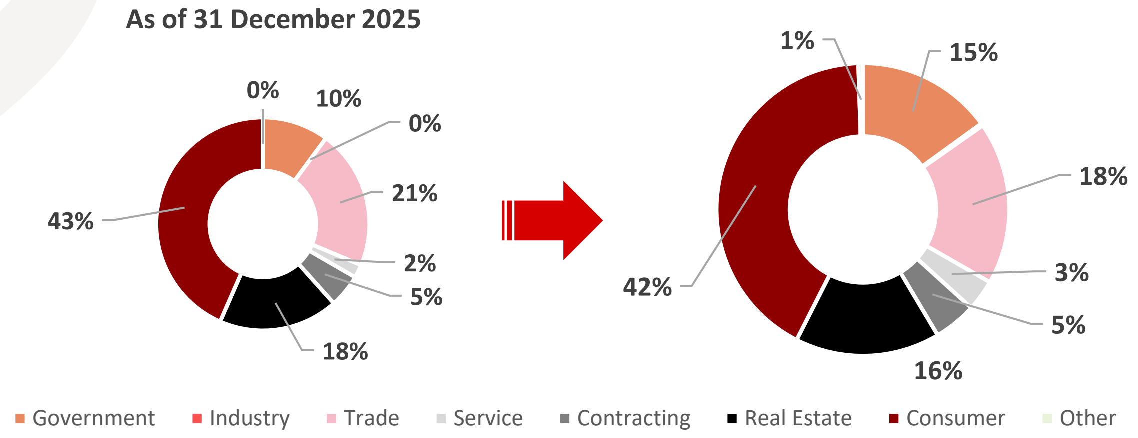
Asset composition by type



As of 31 December 2025

As of HY-2026

QIIB financing book split



Asset Quality

Asset quality highlights

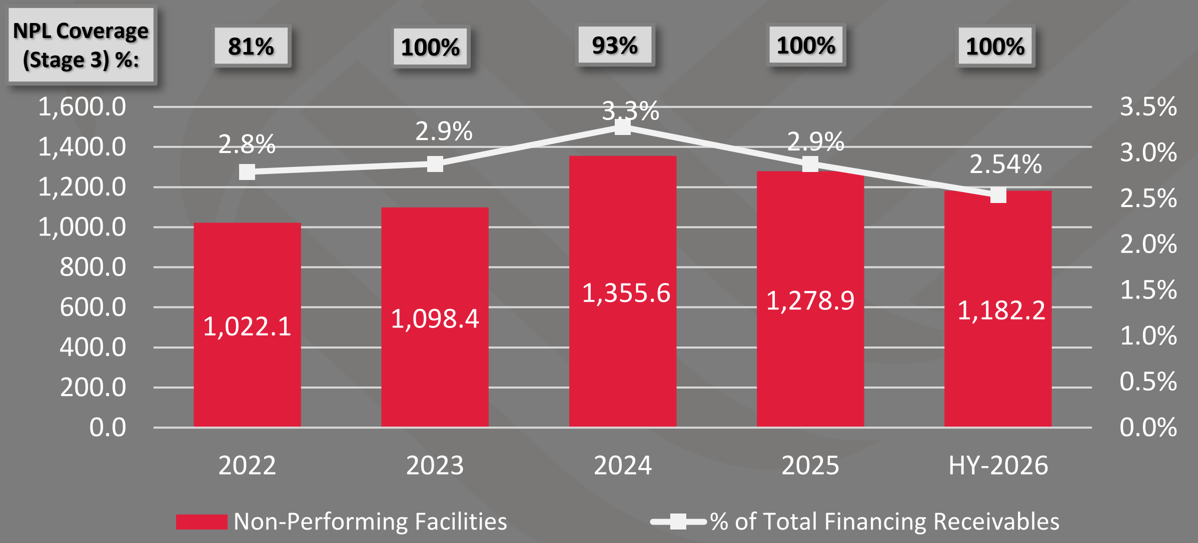
- The non-performing financing ratio improved to 2.5% as of HY-2026, down from 2.9% in December 2025, and remains well below the industry average.
- QIIB stage "3" NPL coverage ratio stands at 100.0% as end of HY-2026 & the overall coverage of the Financing assets up to 5.4%.
- In addition, QIIB's strong asset quality is further reinforced by the high level of collateral securing its financing portfolio.

Asset quality ratios

	2022	2023	2024	2025	HY-2026
Non-performing financing ratio(1)	2.8%	2.9%	3.3%	2.9%	2.5%
Non-performing coverage ratio(2)	154.8%	154.2%	152.1%	189.5%	211.6%

(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)



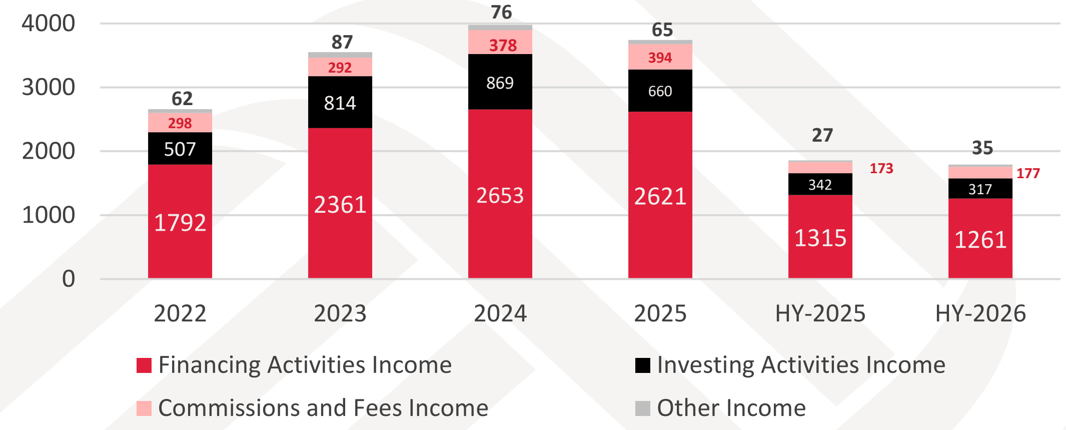
ECL of the Bank (QR 000s)

ECL of the Bank QR000s		Financing assets		Off balance sheet exposures subject to ECL	
		30-Jun-26	31-Dec-25	30-Jun-26	31-Dec-25
Stage 1	Exposure	40,959,885	38,406,160	9,157,564	11,169,068
	ECL	403,841	380,397	44,311	50,019
	Coverage	1.0%	1.0%	0.5%	0.4%
Stage 2	Exposure	4,421,394	4,704,670	807,148	749,251
	ECL	915,444	764,791	120,297	70,307
	Coverage	20.7%	16.3%	14.9%	9.4%
Stage 3	Exposure	1,182,179	1,278,938	13,265	14,596
	Provisions (1)	1,182,179	1,278,937	13,265	14,596
	Coverage	100.0%	100.0%	100.0%	100.0%
Total	Exposure	46,563,458	44,389,768	9,977,976	11,932,915
	Provisions (1)	2,501,464	2,424,125	177,873	134,922
	Coverage	5.4%	5.5%	1.8%	1.1%

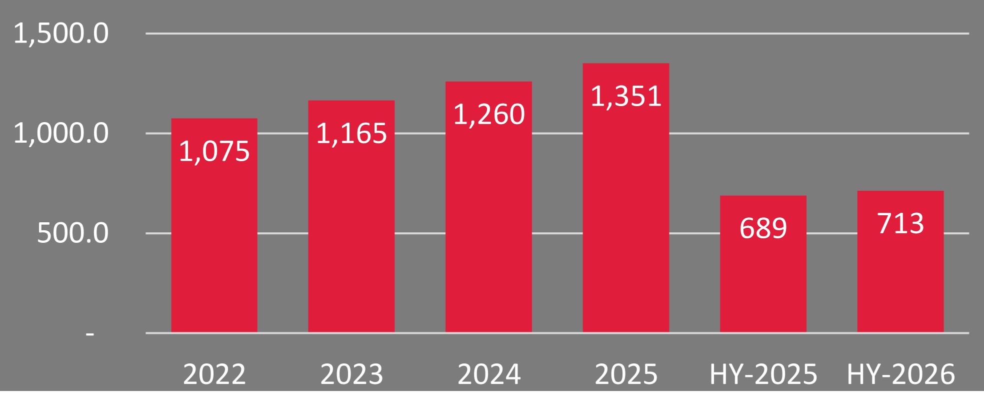
* *ECL and suspended profit*

Continued Profitability & Operating Efficiency

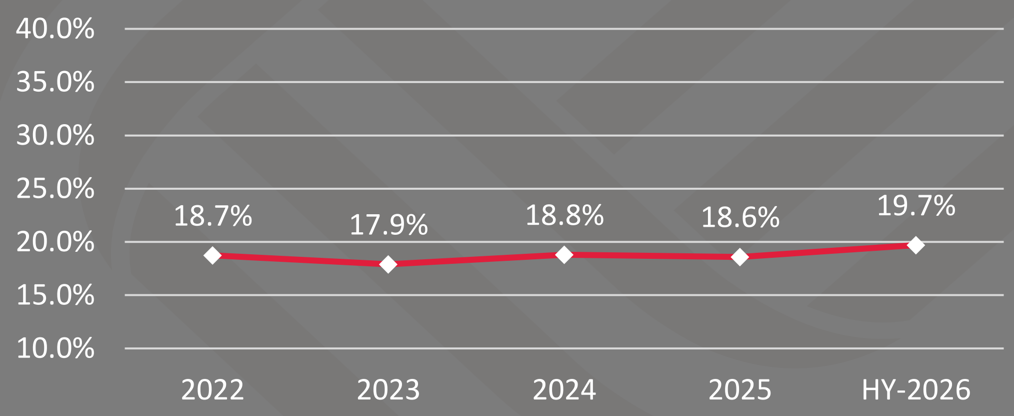
Operating income breakdown (QAR mn)



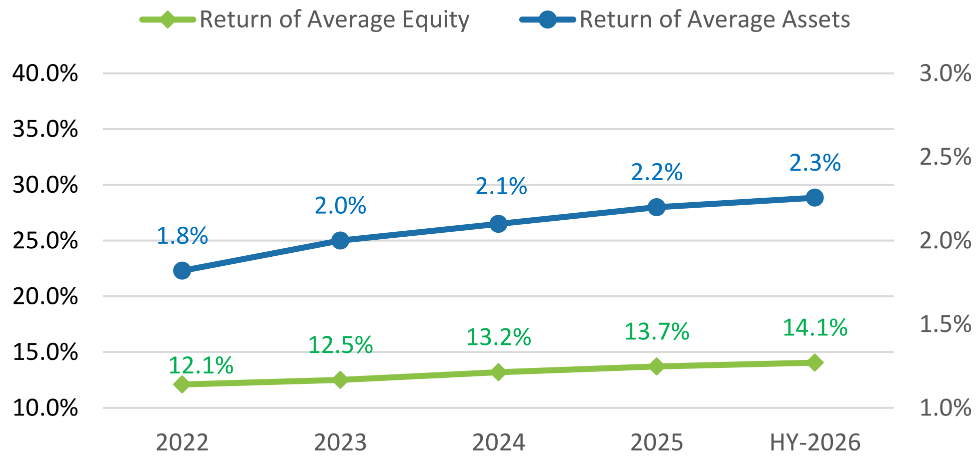
Sustained profitability (QAR mn)



Sustained efficiency ratio (Cost to Income Ratio %)



Return on average equity and assets (%)



Robust Capitalization & Liquidity

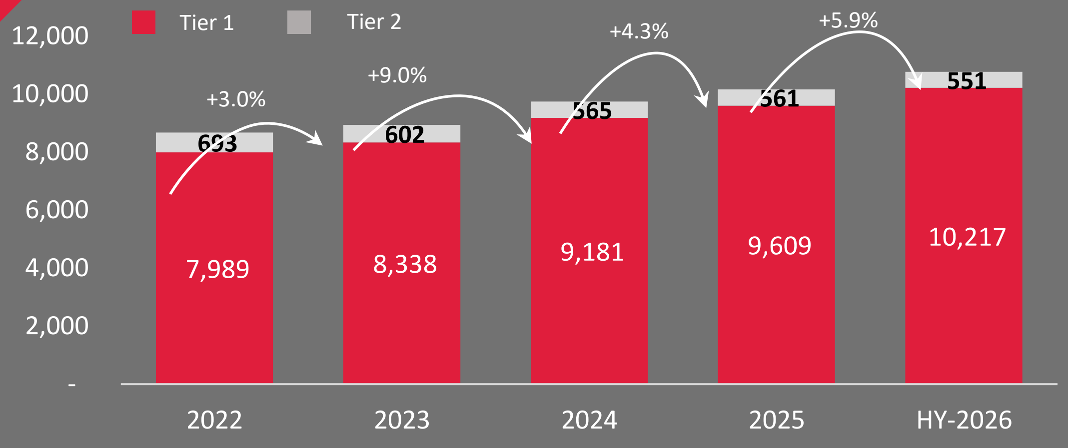
Highlights

- 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 30 June 2026, total CAR reached 21.4%, including the additional Tier 1 issuance (QAR 1 billion & USD 300 million) concluded in January 2022 & October 2024.

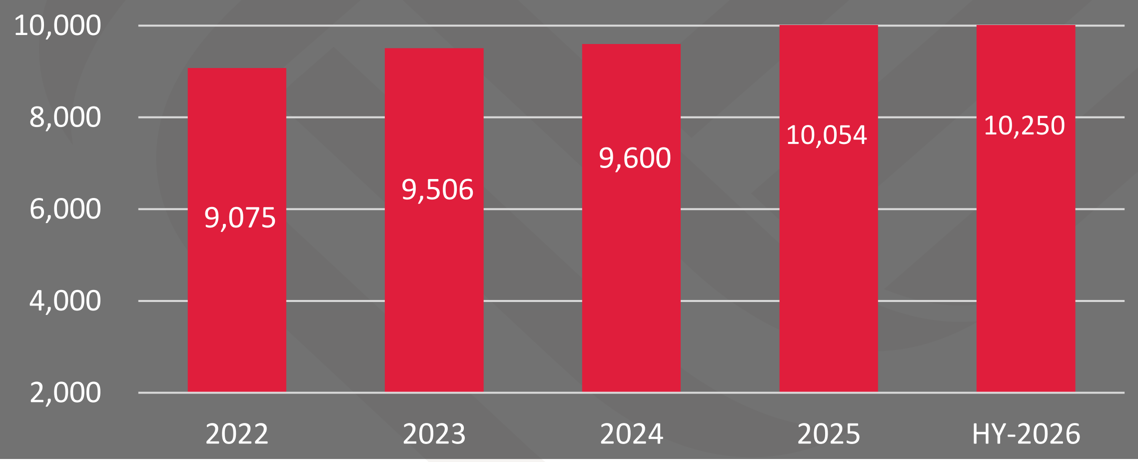
- As of June 2026, QIIB maintains a robust liquidity profile, with an LCR of 168.8% and an NSFR of 114.8%, both significantly above the Qatar Central Bank's (QCB) minimum regulatory requirement of 100%, demonstrating the Bank's strong funding and liquidity resilience.

Capital Structure (QAR mn)



**Percentage change is calculated on total eligible capital .*

Equity (QAR mn)



Capital adequacy ratios (%)

Capital Adequacy Basel III	HY-2026	2025	Minimum limit as per QCB
CET 1 ratio without capital conservation buffer	16.16%	14.83%	6.00%
CET 1 ratio including capital conservation buffer	16.16%	14.83%	8.50%
Tier 1 capital ratio including capital conservation buffer	20.32%	18.96%	10.50%
Total capital including capital conservation buffer	21.41%	20.07%	12.50%
Total capital including capital conservation buffer and DSIB buffer	21.41%	20.07%	12.50%
Total capital including conservation buffer & ICAAP Pillar II capital charge	21.41%	20.07%	14.36%

Summary of HY-2026 Performance

	31-Dec-25	HY-2026	% Change
Total Assets (QAR mn)	62,629	63,834	↑ 1.9%
Net Islamic Financing Facilities (QAR mn)	41,966	44,062	↑ 5.0%
Liquid Assets (QAR mn)	19,401	18,466	↓ -4.8%
Customers' Deposits (QAR mn) [1]	43,290	43,098	↓ -0.4%
	HY-2025	**HY-2026**	**% Change**
Net Operating Income	1,061	1,036	↓ -2.3%
Net Profit	689	713	↑ 3.5%

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

Section 3

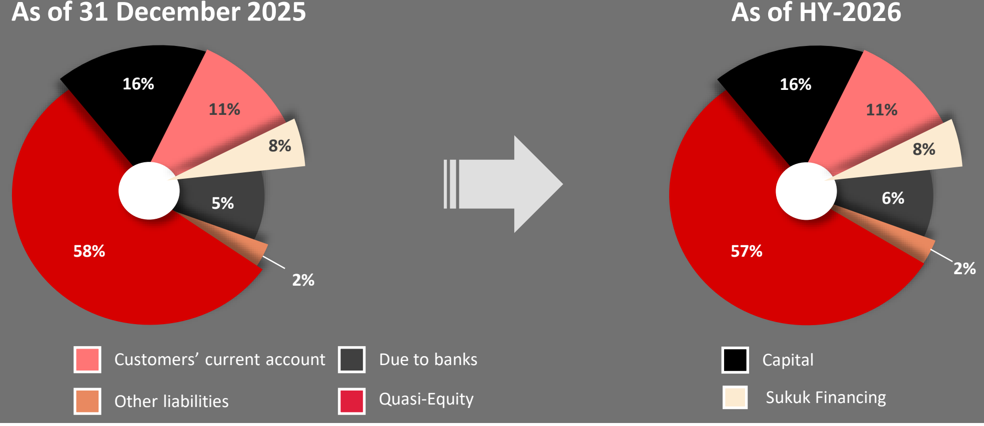
Funding Overview

Funding Overview

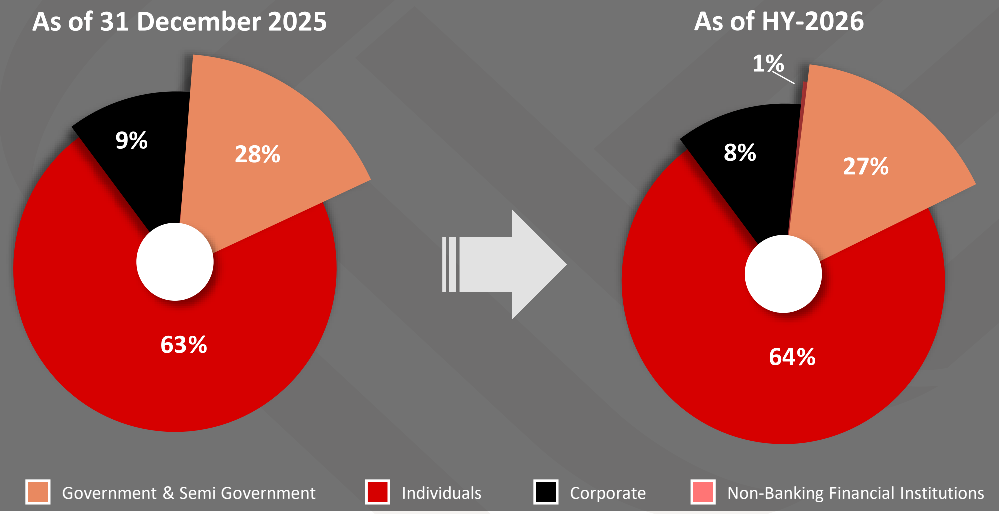
Highlights

- 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 it's 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

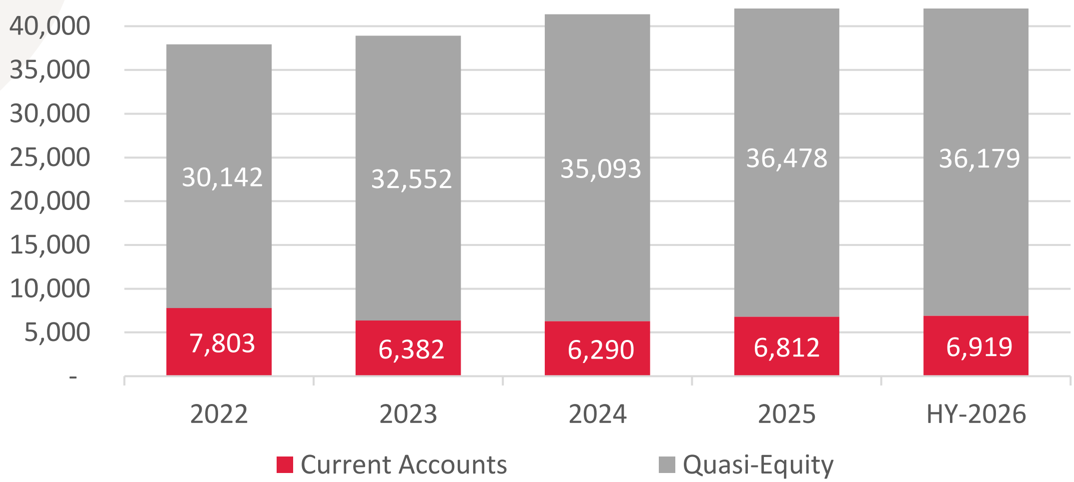
QIIB's Funding Split



Quasi-Equity breakdown by Sector



Growth in total customer deposits (QAR mn)



Section 4

Rating Overview

Credit Ratings

Fitch Ratings				
Longer-term IDR	*Short-term IDR*	*Viability Rating*	*Outlook*	*Date*
A	F1	bb+	RWN	June 2026

Moody's				
Issuer Rating	*ST Issuer Rating*	*Baseline credit assessment*	*Outlook*	*Date*
A2	P-1	baa3	Stable	June 2026

Capital Intelligence				
Long Term Rating	*Short Term Rating*	*Standalone Rating (BSR)*	*Outlook*	*Date*
A+	A1	bbb+	Stable	March 2026

Key Investment Highlights

- One of the most efficient banks in Qatar
- Based in one of the fastest growing markets in the world
- Strong brand name since 1991
- Second largest Islamic banking network in Qatar with 17 branches and 1 digital branch
- Strong capital position & asset quality
- Strong government support with QIA as one of the bank's largest shareholders
- Strong organic growth
- Long-term issuer ratings of A (Fitch) and A2 (Moody's)

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