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Investors’ Presentation

- Q3 -2026 -



1. QIIB Overview & Strategy
2. Financial Performance
3. Funding Overview
4. Rating Overview

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QIIB Snapshot

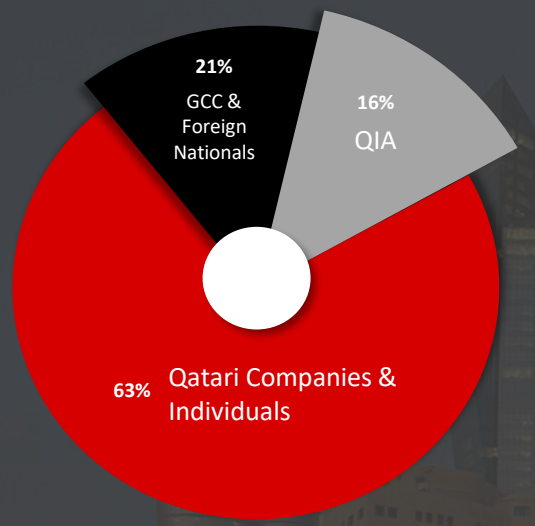
Introduction

- (QIIB) Established in 1990 by an Amiri Decree, Qatar International Islamic Bank began operations on 1 January 1991.
- As of 30 September 2026, QIIB has the sixth market capitalization on the Qatar Exchange of all Listed banks in Qatar with a market capitalization of QAR 15.4 Bn (at QAR 10.20 per share).
- Large network in Qatar with 17 branches, 1 digital branch and 72 ATMs.
- Continuous improvement of Capital Adequacy Ratio.

Financial Snapshot

QAR mn	Dec-22	Dec-23	Dec-24	Dec-25	Q3-26
Total Assets	56,393	61,626	59,979	62,629	63,559
Total Financing	35,022	36,499	39,326	41,966	44,148
NPL- Ratio	2.8%	2.9%	3.3%	2.9%	3.0%
Customer Deposits	37,945	38,934	41,383	43,290	43,178
Net Profit	1,075	1,165	1,260	1,351	1,115
Earning Per Share (QAR)	0.64	0.70	0.77	0.82	0.69
Capital Adequacy (BIII)	17.7%	17.0%	19.3%	20.1%	22.4%
Market Capitalization	QAR 15.4 Bn (as of 30th September 2026)				
Ratings	Fitch A: (Negative) 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



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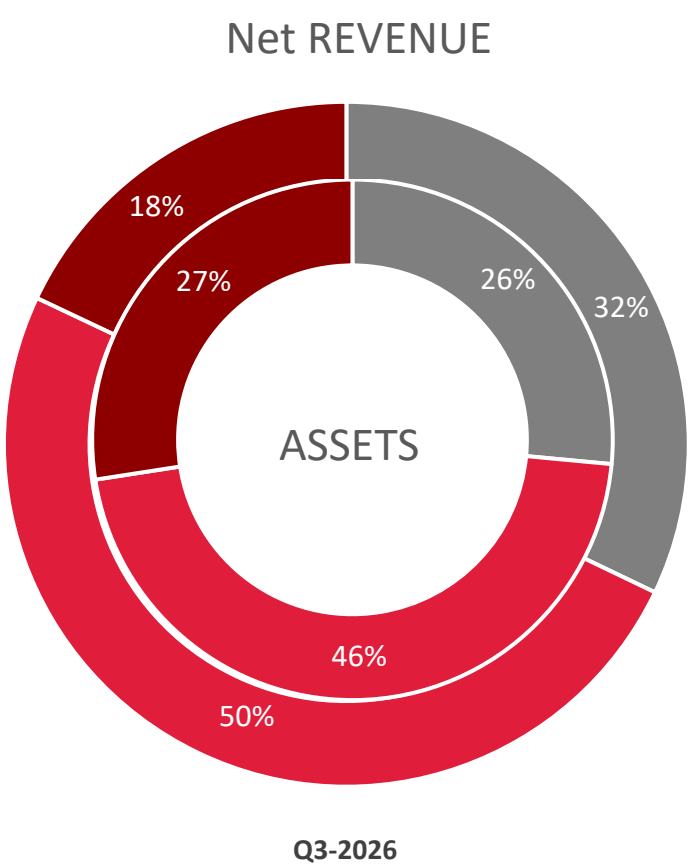


Section 1

QIIB Overview & Strategy

QIIB Business Overview

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 72 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

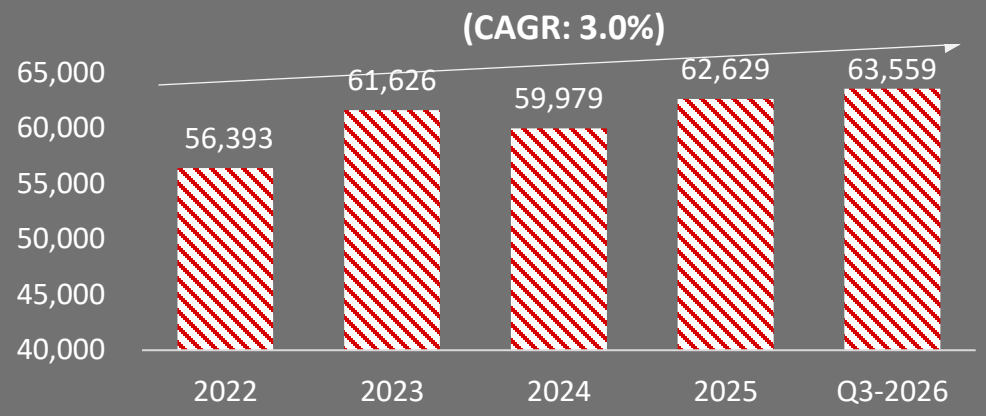
Financial Performance

Balance sheet highlights

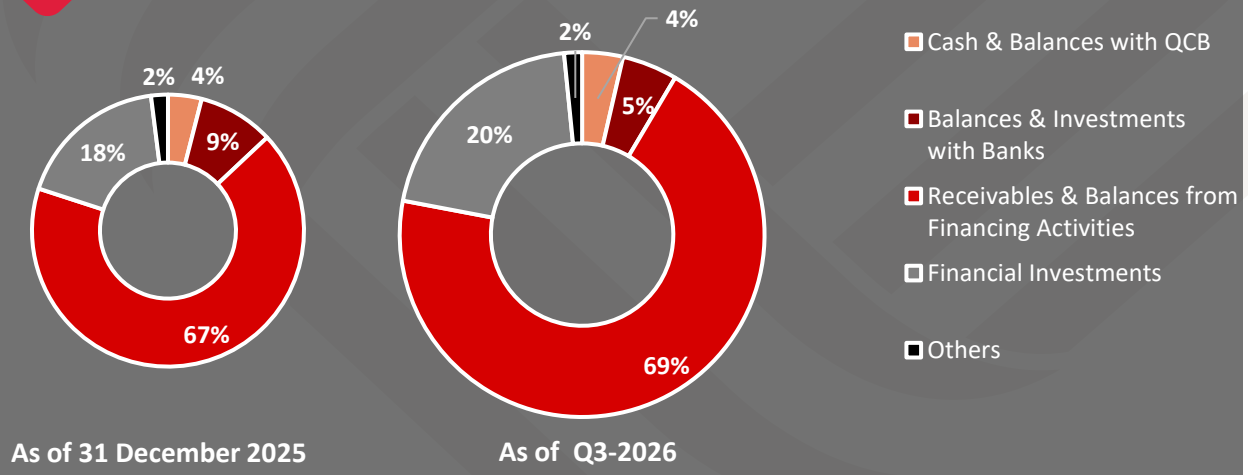
Highlights

- QIIB's balance sheet increased by 1.5% compared to year-end 2025, supported primarily by a 5.2% rise in financing assets and a 18.3% increase in investment securities over the period from December 2025 to September 2026.
- Total Equity grew by 5.9%, while total customer deposits declined by 0.3% for the period compared to year-end 2025.
- As of 30 September 2026, QIIB maintains a reasonably diversified financing portfolio totaling QAR 44.1 billion, representing 69% of the Bank's total assets.

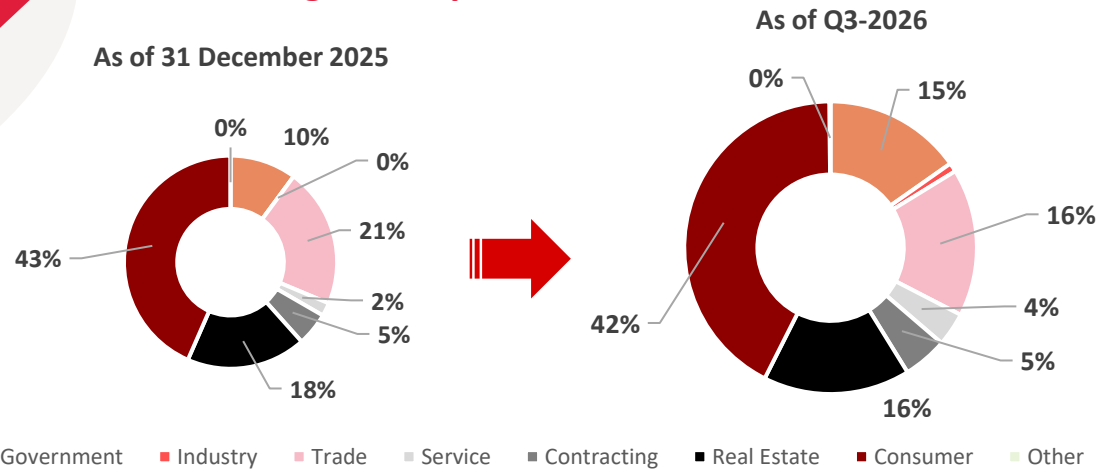
Total banking assets development (QAR Mn)



Asset composition by type



QIIB financing book split



Asset Quality

Asset quality highlights

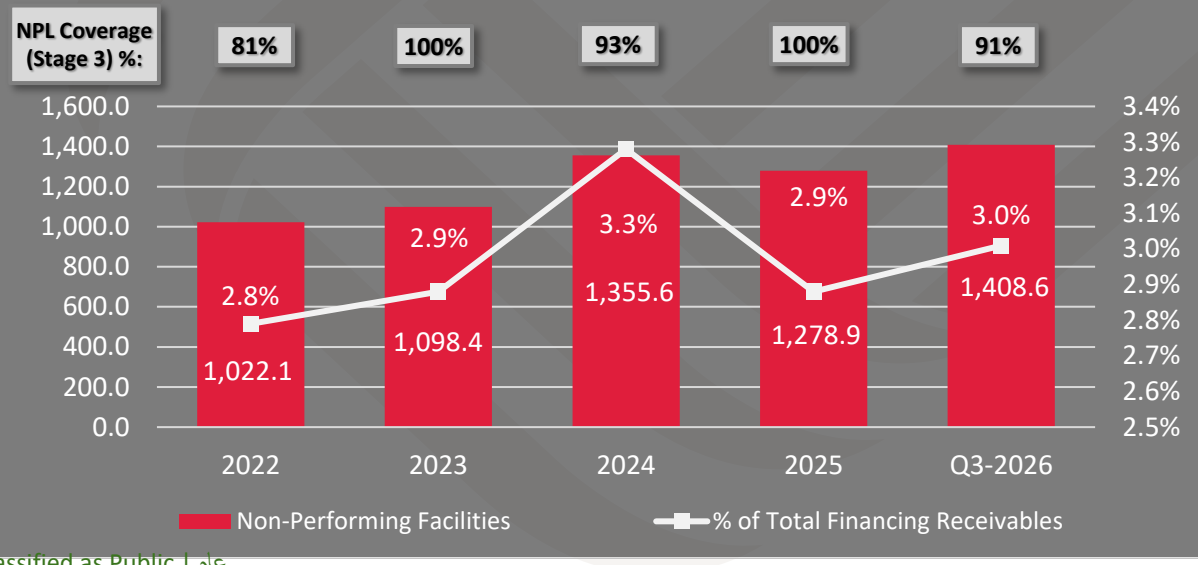
- The non-performing financing ratio increased to 3.0% as of Q3-2026, up from 2.9% in December 2025, and remains well below the industry average.
- QIIB stage "3" NPL coverage ratio stands at 90.6% as end of Q3-2026 & the overall coverage of the Financing assets up to 5.7%.
- In addition, QIIB's strong asset quality is further reinforced by the high level of collateral securing its financing portfolio.

Asset quality ratios

	2022	2023	2024	2025	Q3-2026
Non-performing financing ratio(1)	**2.8%**	**2.9%**	**3.3%**	**2.9%**	**3.0%**
Non-performing coverage ratio(2)	154.8%	154.2%	152.1%	189.5%	**188.8%**

(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)

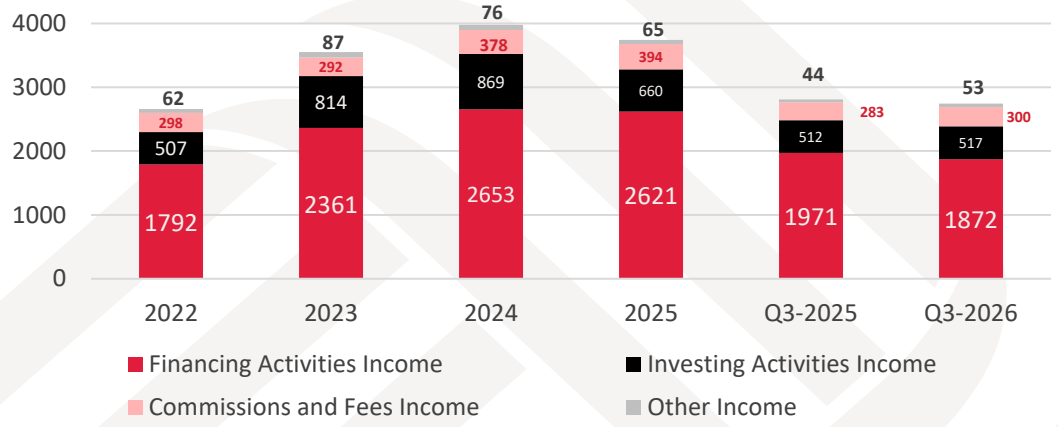
ECL of the Bank QR000s		Financing assets		Off balance sheet exposures subject to ECL	
		30-Sep-26	31-Dec-25	30-Sep-26	31-Dec-25
Stage 1	Exposure	41,135,861	38,406,160	8,923,535	11,169,068
	ECL	393,692	380,397	41,586	50,019
	Coverage	1.0%	1.0%	0.5%	0.4%
Stage 2	Exposure	4,262,645	4,704,670	733,576	749,251
	ECL	988,864	764,791	45,743	70,307
	Coverage	23.2%	16.3%	6.2%	9.4%
Stage 3	Exposure	1,408,569	1,278,938	13,265	14,596
	Provisions (1)	1,276,419	1,278,937	13,265	14,596
	Coverage	90.6%	100.0%	100.0%	100.0%
Total	Exposure	46,807,075	44,389,768	9,670,376	11,932,915
	Provisions (1)	2,658,974	2,424,125	100,594	134,922
	Coverage	5.7%	5.5%	1.0%	1.1%

* *ECL and suspended profit*

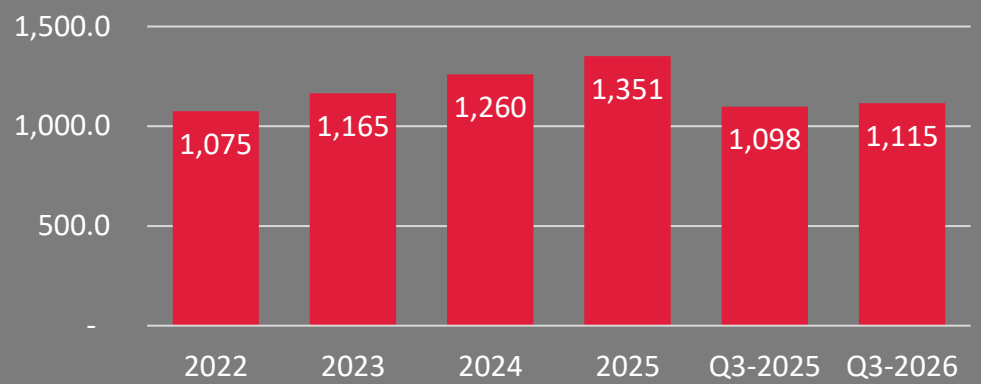
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Continued Profitability & Operating Efficiency

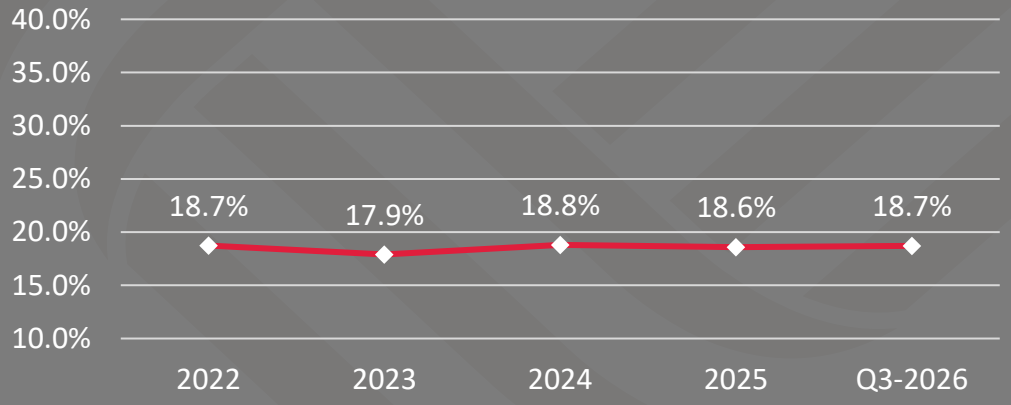
Operating income breakdown (QAR mn)



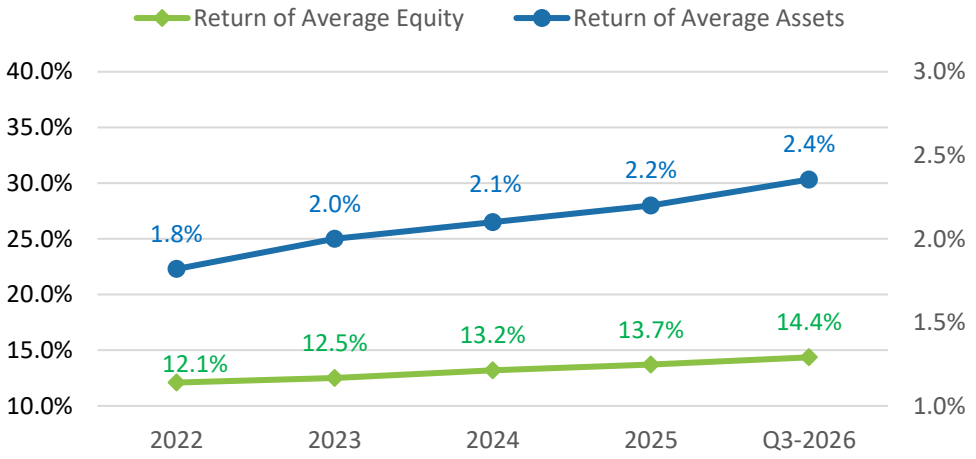
Sustained profitability (QAR mn)



Sustained efficiency ratio (Cost to Income Ratio %)



Return on average equity and assets (%)



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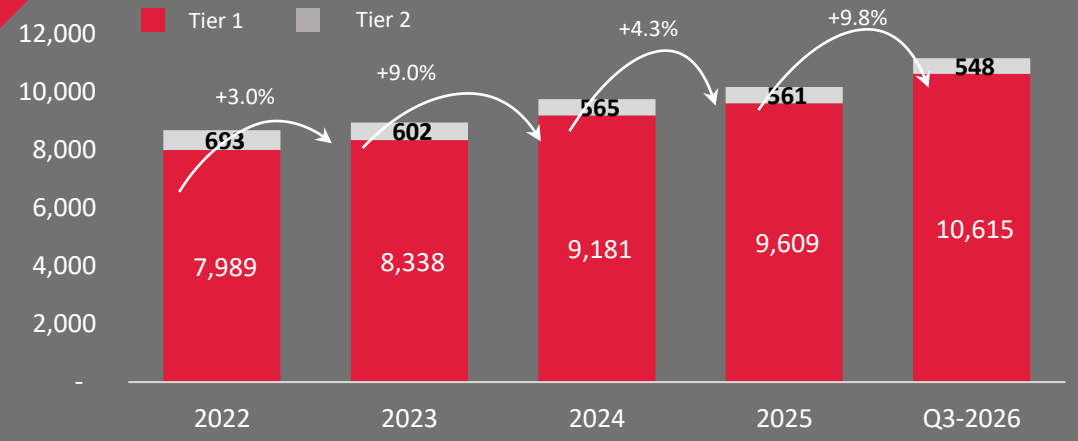
Robust Capitalization & Liquidity

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

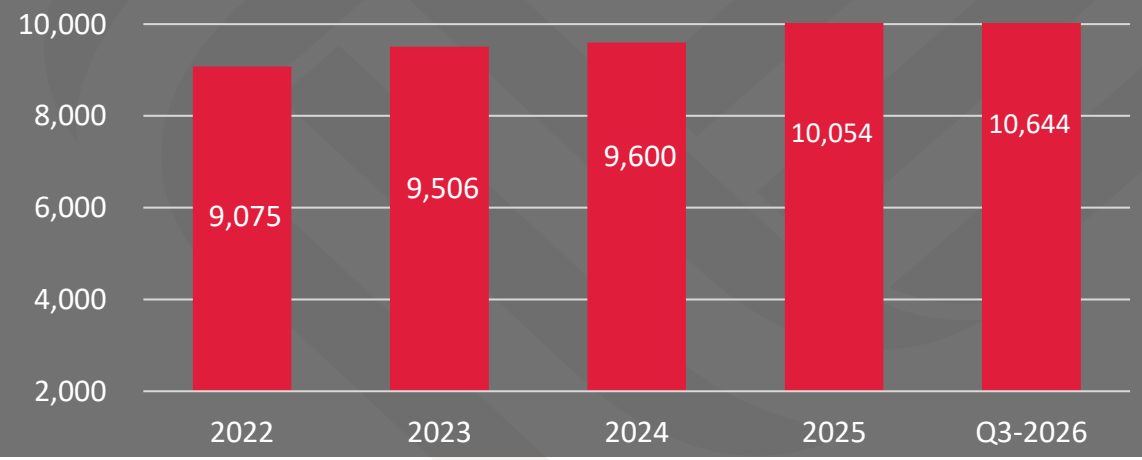
- QCB's Basel III CAR is 10% plus a 2.5% capital buffer and minimum 1% ICAAP starting from year 2016, with additional DSIB capital between 0.5% to 3.5%. For QIIB, no additional capital is required under the DSIB model. As of 30 September 2026, total CAR reached 22.4%, including the additional Tier 1 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	Q3-2026	2025	Minimum limit as per QCB
CET 1 ratio without capital conservation buffer	17.06%	14.83%	6.00%
CET 1 ratio including capital conservation buffer	17.06%	14.83%	8.50%
Tier 1 capital ratio including capital conservation buffer	21.25%	18.96%	10.50%
Total capital including capital conservation buffer	22.35%	20.07%	12.50%
Total capital including capital conservation buffer and DSIB buffer	22.35%	20.07%	12.50%
Total capital including conservation buffer & ICAAP Pillar II capital charge	22.35%	20.07%	14.36%

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Summary of Q3-2026 Performance



	31-Dec-25	Q3-2026	% Change
Total Assets (QAR mn)	62,629	63,559	1.5%
Net Islamic Financing Facilities (QAR mn)	41,966	44,148	5.2%
Liquid Assets (QAR mn)	19,401	18,405	-5.1%
Customers' Deposits (QAR mn) [1]	43,290	43,178	-0.3%

	Q3-2025	Q3-2026	% Change
Net Operating Income	1,634	1,603	-1.9%
Net Profit	1,098	1,115	1.5%

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

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Section 3

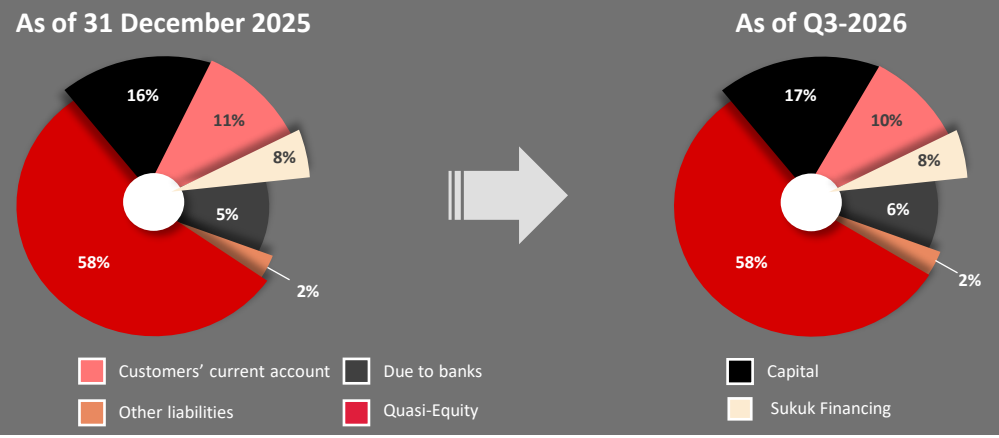
Funding Overview

Funding Overview

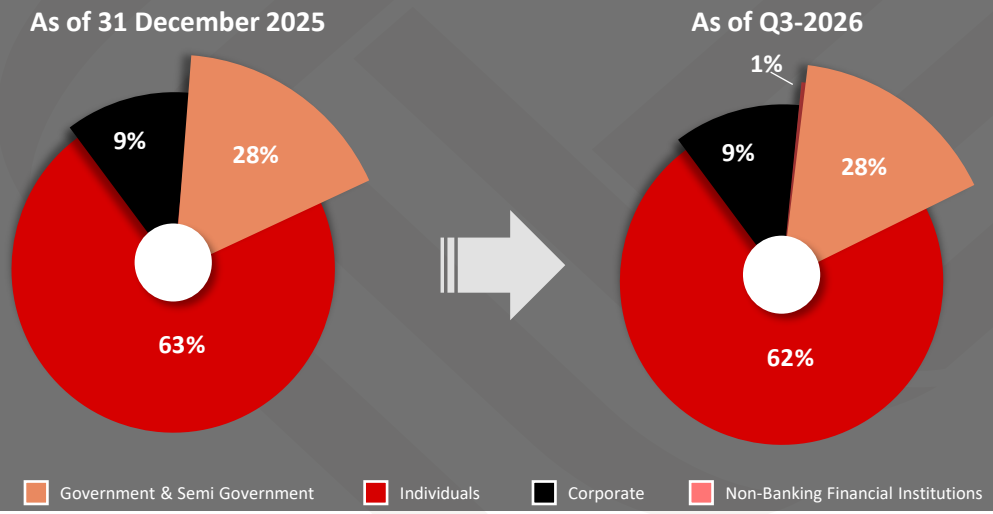
Highlights

- QIIB's funding is predominantly driven by customer deposits and Sukuk Financing and is backed by the bank's own capital.
- QIIB maintains it's market share of 11.5% of the retail Islamic banking sector.
- 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
- As of September 2026, the Bank maintained a strong liquidity and funding position, with a Liquidity Coverage Ratio **(LCR)** of **239.9%** and a Net Stable Funding Ratio **(NSFR)** of **118.1%,** both significantly exceeding the Qatar Central Bank (QCB) minimum regulatory requirement of 100%. In addition, the regulatory Loan-to-Deposit Ratio **(LDR)** stood at **95.1%,** remaining below the QCB's maximum regulatory limit of 100%.

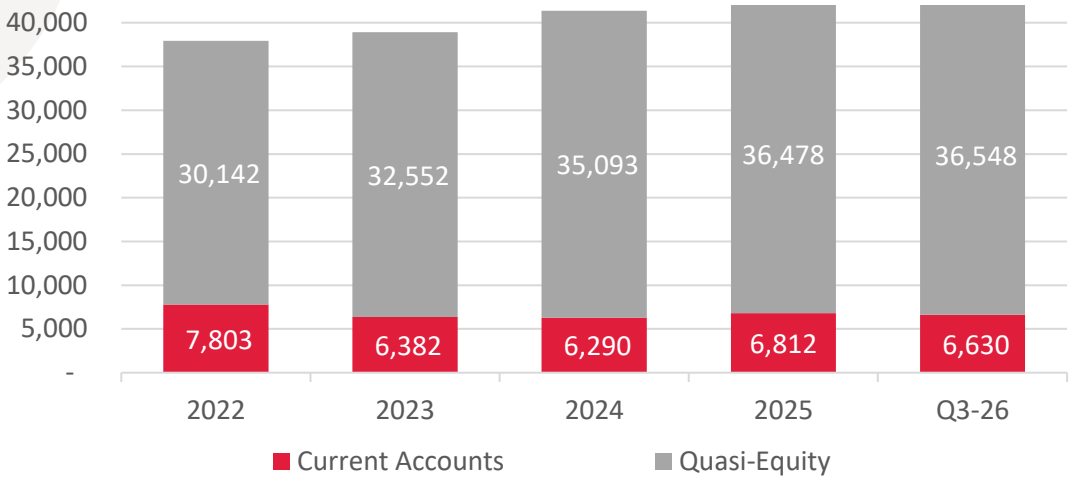
QIIB's Funding Split



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+	Negative	September 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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