





Investors' Presentation

- YE-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 31 December 2025, QIIB has the fifth market capitalization on the Qatar Exchange of all Listed banks in Qatar with a market capitalization of QAR 17.3 Bn (at QAR 11.43 per share).
- ◆ Large network in Qatar with 17 branches, 1 digital branch and 75 ATMs.
- ◆ Continuous improvement of Capital Adequacy Ratio.

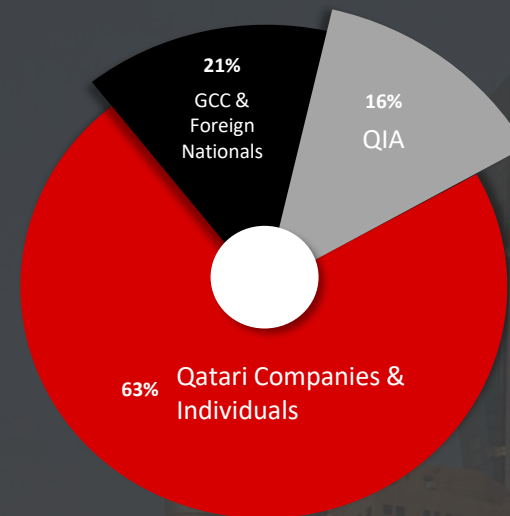
Financial Snapshot

QAR mn	Dec-21	Dec-22	Dec-23	Dec-24	YE-25
Total Assets	61,792	56,393	61,626	59,979	62,629
Total Financing	37,031	35,022	36,499	39,326	41,966
NPL- Ratio	2.6%	2.8%	2.9%	3.3%	2.9%
Customer Deposits	38,646	37,945	38,934	41,383	43,290
Net Profit	1003	1,075	1,165	1,260	1,351
Earning Per Share (QAR)	0.59	0.64	0.70	0.77	0.82
Capital Adequacy (BIII)	16.7%	17.7%	17.0%	19.3%	20.1%
Market Capitalization	QAR 17.3 Bn (as of 31 st December 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



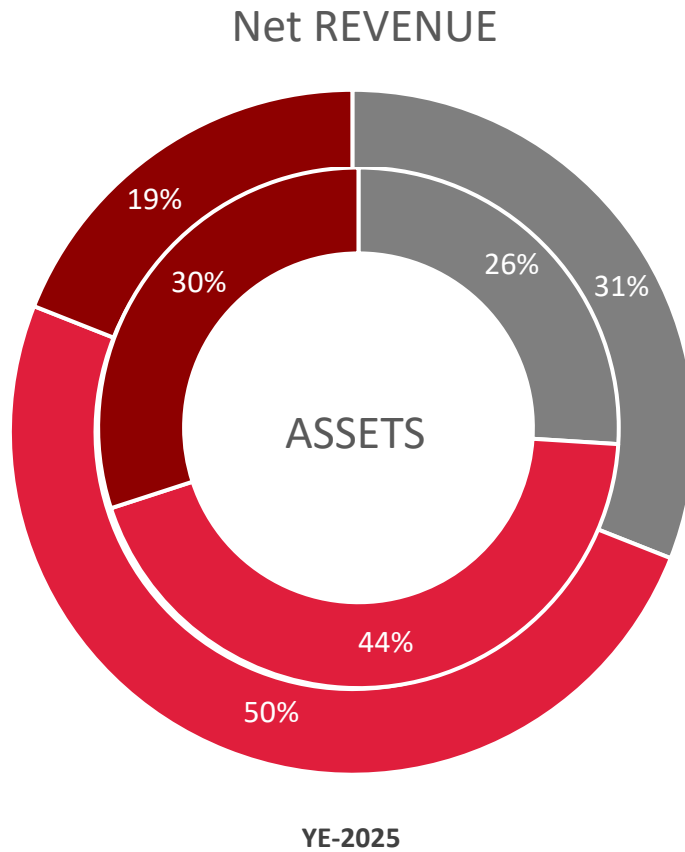


Section 1

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

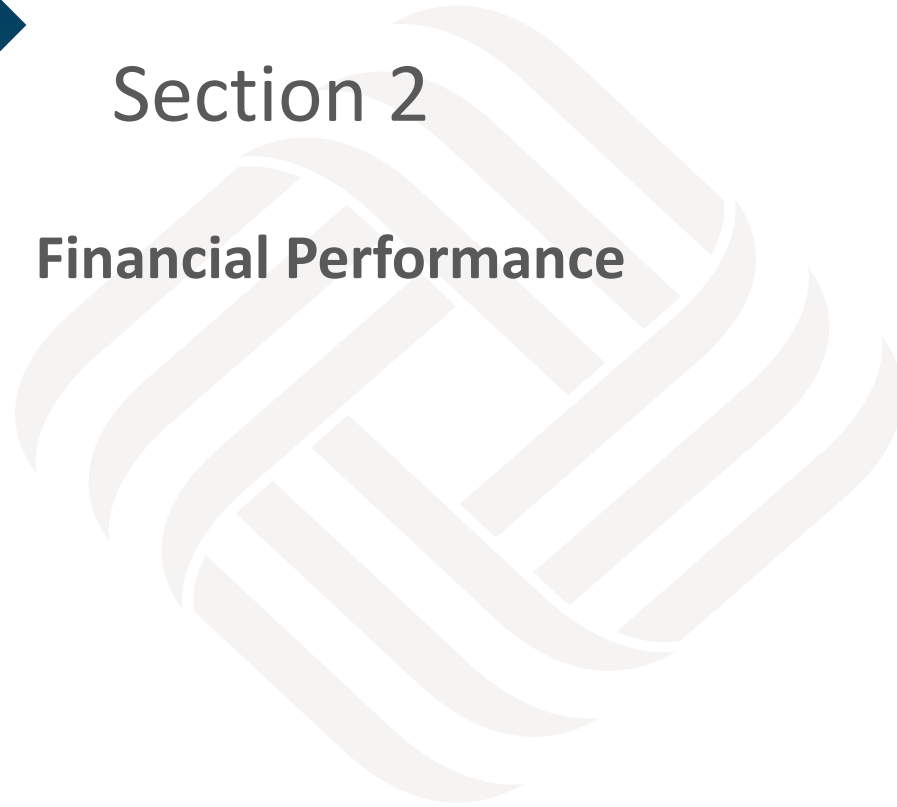
Corporate Financing

- 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

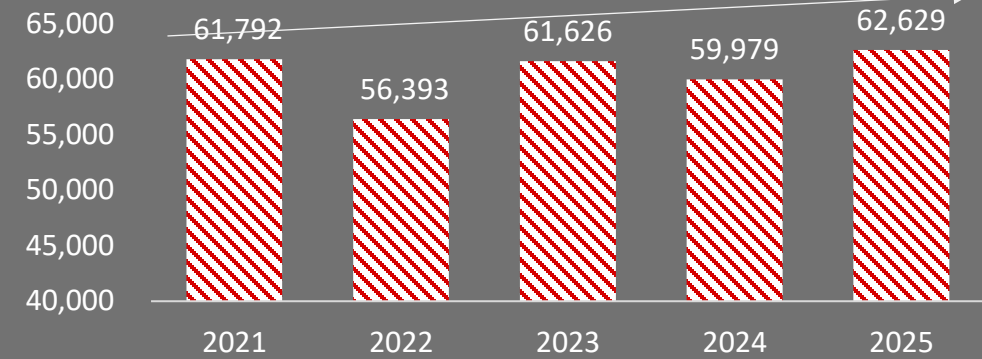


Highlights

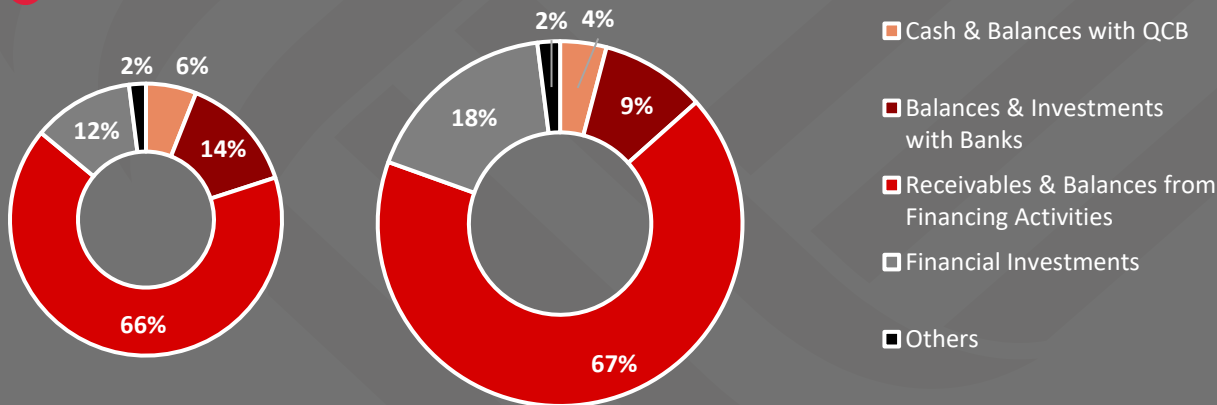
- “QIIB’s balance sheet grew by 4.4% compared to year-end 2024, in line with the overall growth of Qatar’s banking system
- Financing assets grew by 6.7%, while total customer deposits grew by 4.6% for the period compared to year-end 2024.
- As of 31 December 2025, QIIB maintains a reasonably diversified financing portfolio totaling QAR 41.9 billion, representing 67% of the Bank’s total assets.

Total banking assets development (QAR Mn)

(CAGR: 0.34%)



Asset composition by type

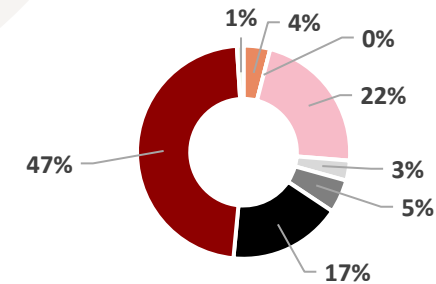


As of 31 December 2024

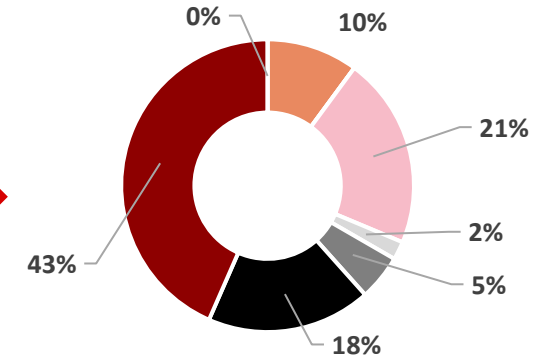
As of 31 December 2025

QIIB financing book split

As of 31 December 2024



As of 31 December 2025



Government Industry Trade Service Contracting Real Estate Consumer Other



Asset quality highlights

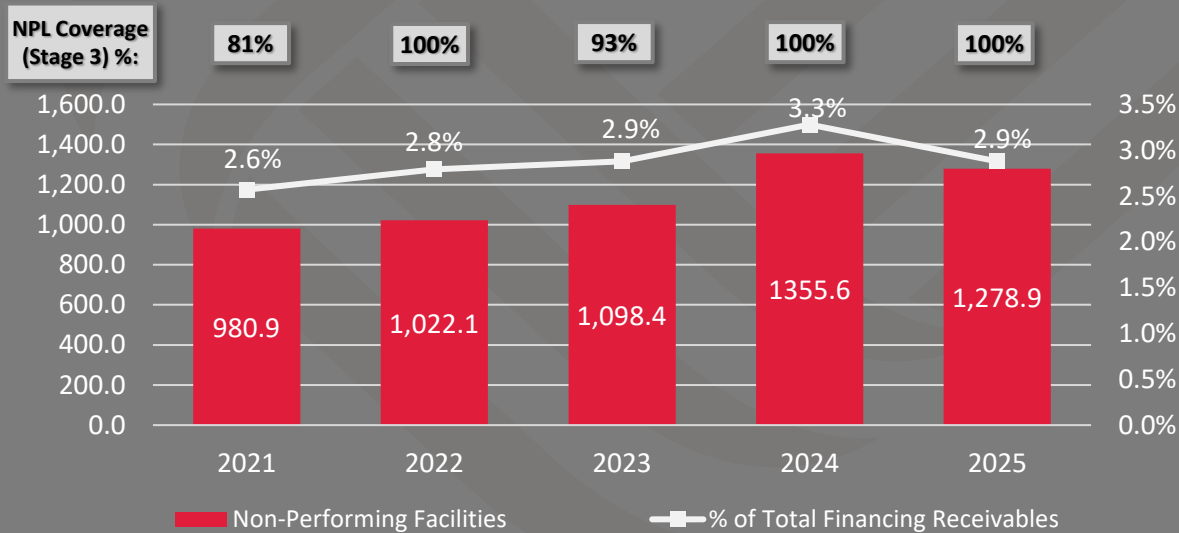
- The non-performing financing ratio improved to 2.9% as of YE-2025, down from 3.3% in December 2024, and remains well below the industry average.
- QIIB stage “3” NPL coverage ratio stands at 100.0% as end of YE-2025 & the overall coverage of the Financing assets up to 5.5%.
- In addition, QIIB’s strong asset quality is further reinforced by the availability of collateral that the bank receives on its financings.

Asset quality ratios

	2021	2022	2023	2024	2025
<i>Non-performing financing ratio⁽¹⁾</i>	2.6%	2.8%	2.9%	3.3%	2.9%
<i>Non-performing coverage ratio⁽²⁾</i>	128.8%	154.8%	154.2%	152.1%	189.5%

- (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)

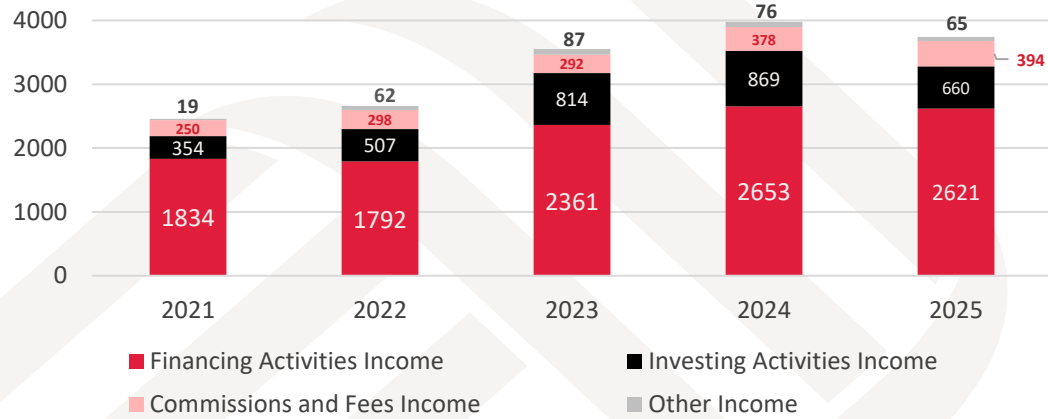
ECL of the Bank QR000s		Financing assets		Off balance sheet exposures subject to ECL	
		31-Dec-25	31-Dec-24	31-Dec-25	31-Dec-24
Stage 1	Exposure	38,406,160	35,737,317	11,169,068	9,364,358
	ECL	380,397	272,086	50,019	90,142
	Coverage	1.0%	0.8%	0.4%	1.0%
Stage 2	Exposure	4,704,670	4,294,954	749,251	418,907
	ECL	764,791	436,318	70,307	27,226
	Coverage	16.3%	10.2%	9.4%	6.5%
Stage 3	Exposure	1,278,938	1,355,590	14,596	14,939
	Provisions ⁽¹⁾	1,278,937	1,353,292	14,596	14,939
	Coverage	100.0%	99.8%	100.0%	100.0%
Total	Exposure	44,389,768	41,387,861	11,932,915	9,798,204
	Provisions ⁽¹⁾	2,424,125	2,061,696	134,922	132,307
	Coverage	5.5%	5.0%	1.1%	1.4%

* ECL and suspended profit

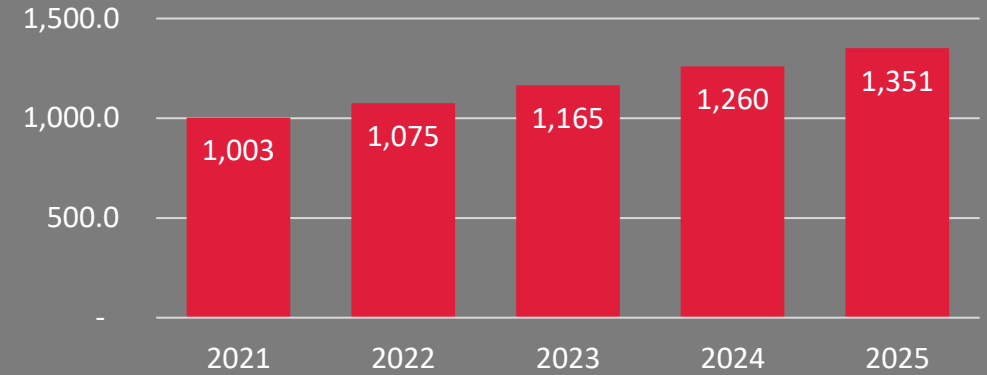
Continued Profitability & Operating Efficiency



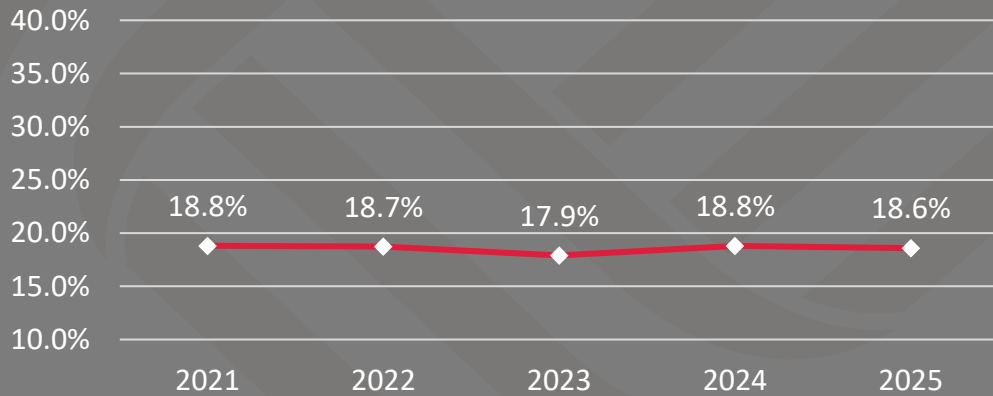
Operating income breakdown (QAR mn)



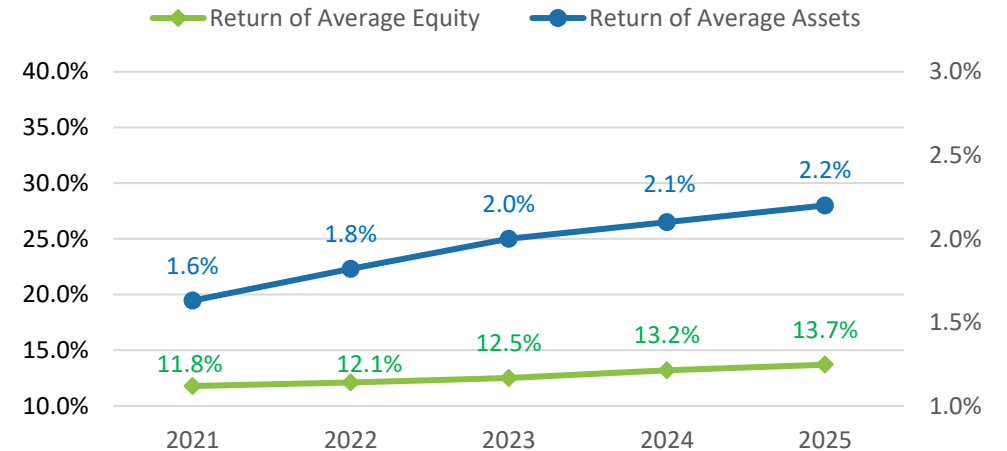
Sustained profitability (QAR mn)



Sustained efficiency ratio (Cost to Income Ratio %)



Return on average equity and assets (%)



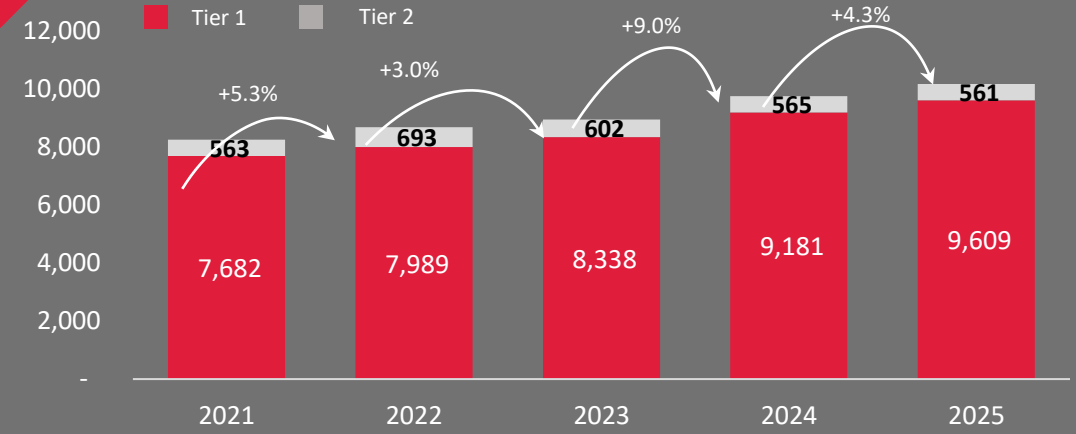
Robust Capitalization



Highlights

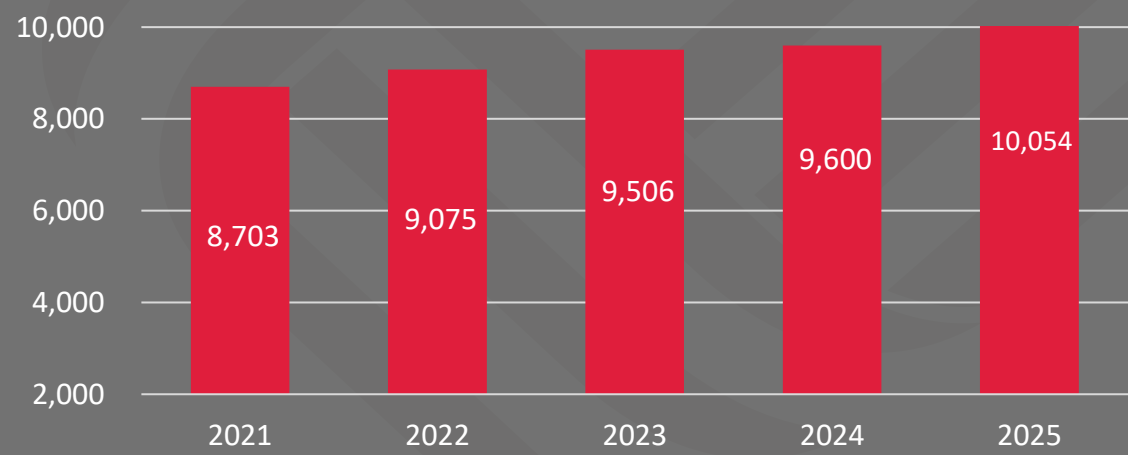
- Basel II, Pillar 2 (ICAAP) requirements were effective from 1 January 2014 with all ICAAP and BIII requirements subject to regular (external) audit. Guidelines were refined and updated in March 2016
- QCB's Basel III CAR is 10% plus a 2.5% capital buffer and minimum 1% ICAAP starting from year 2016, with additional DSIB capital between 0.5% to 3.5%. For QIIB, no additional capital is required under the DSIB model. As of 31 December 2025, total CAR reached 20.1%, 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	2025	2024	Minimum limit as per QCB
CET 1 ratio with DSIB buffer without capital conservation buffer	14.83%	14.02%	6.00%
CET 1 ratio including capital conservation buffer and DSIB buffer	14.83%	14.02%	8.50%
Tier 1 capital ratio including capital conservation buffer and DSIB buffer	18.96%	18.15%	10.50%
Total capital including capital conservation buffer	20.07%	19.27%	12.50%
Total capital including capital conservation buffer and DSIB buffer	20.07%	19.27%	12.50%
Total capital including conservation buffer, DSIB buffer and ICAAP Pillar II capital charge	20.07%	19.27%	14.36%

Summary of YE-2025 Performance



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

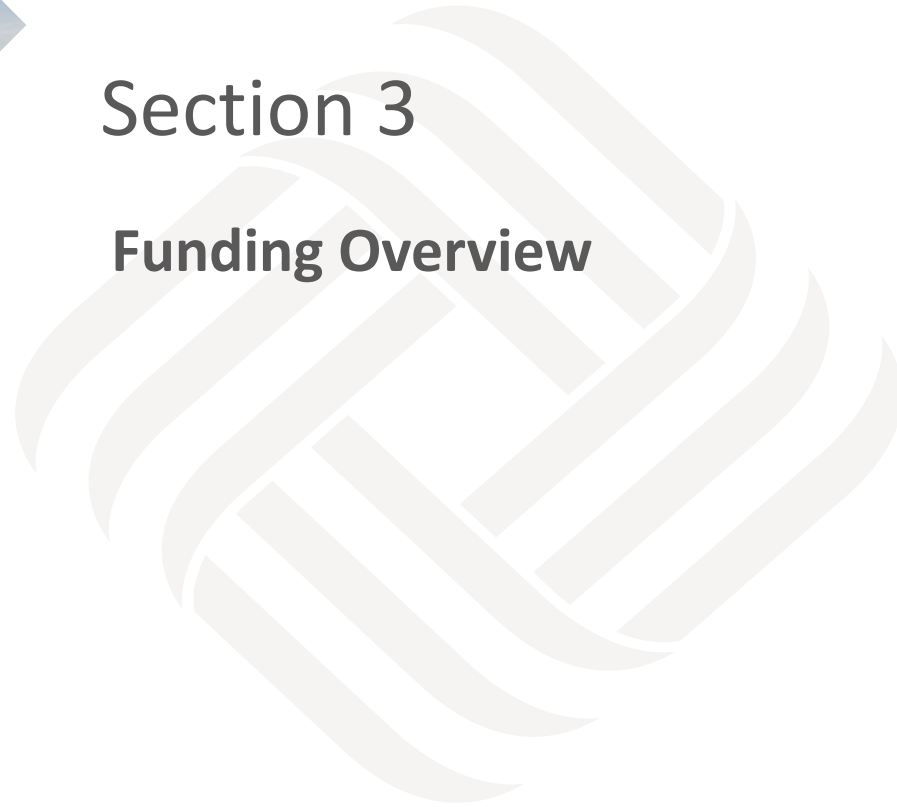
	31-Dec-24	31-Dec-25	% Change
<i>Total Assets (QAR mn)</i>	59,979	62,629	↑ 4.4%
<i>Net Islamic Financing Facilities (QAR mn)</i>	39,326	41,966	↑ 6.7%
<i>Liquid Assets (QAR mn)</i>	19,477	19,401	↓ -0.4%
<i>Customers' Deposits (QAR mn) ¹</i>	41,383	43,290	↑ 4.6%
	31-Dec-24	31-Dec-25	% Change
<i>Net Operating Income</i>	2,032	2,181	↑ 7.3%
<i>Net Profit</i>	1,260	1,351	↑ 7.2%

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



Section 3

Funding Overview



Funding Overview

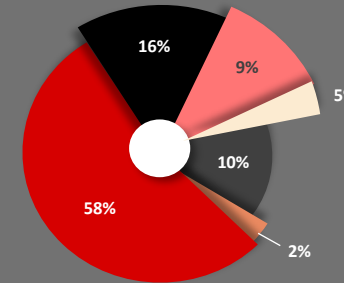


Highlights

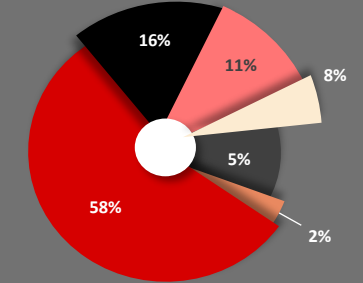
- ◆ QIIB's funding is predominantly driven by customer deposits and Sukuk Financing and is backed by the bank's own capital.
- ◆ QIIB has leveraged its expanding branch network and corporate relationships to steadily grow its deposits base – to be supported further with alternative channels services.
- ◆ QIIB maintains its market share of 11% of the retail Islamic banking sector.
- ◆ QIIB has introduced its new retail savings account, the 'JOUD' Account, which offers monthly, quarterly, and yearly prize draws. A total of 141 winners selected annually, with total prizes amounting to QR 3.2 million.

QIIB's Funding Split

As of 31 December 2024



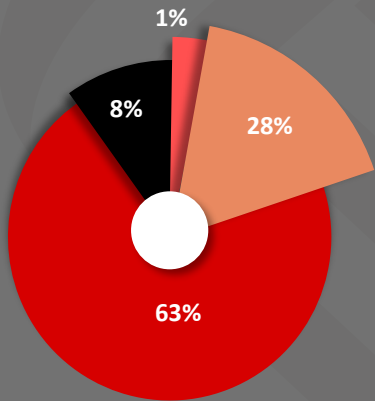
As of 31 December 2025



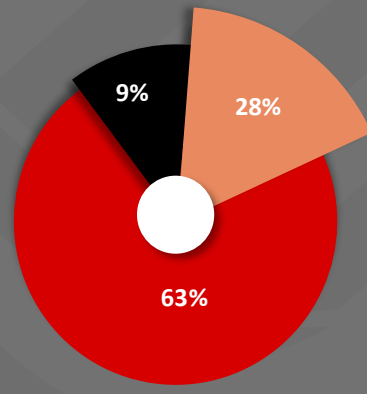
Due to banks Customers' current account Capital
Other liabilities Quasi-Equity Sukuk Financing

Quasi-Equity breakdown by Sector

As of 31 December 2024

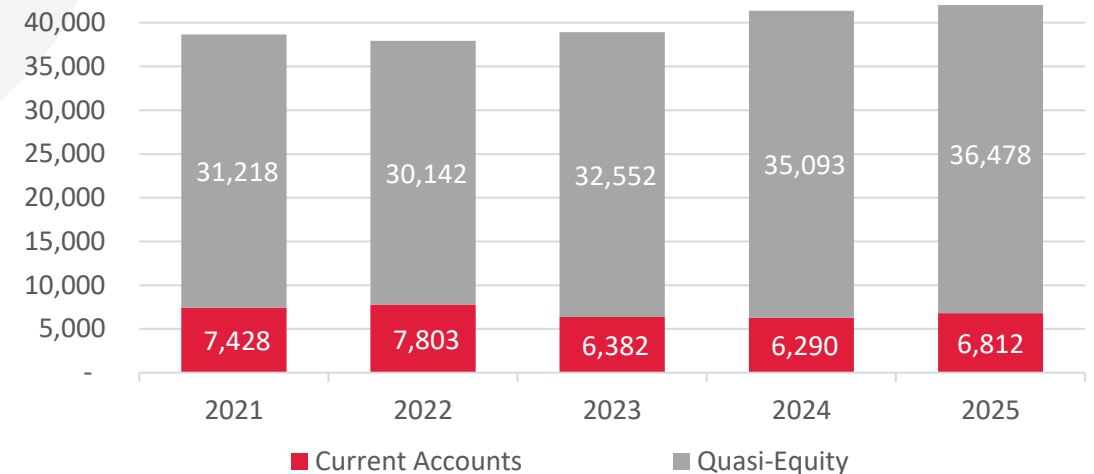


As of 31 December 2025



Government & Semi Government Individuals Corporate Non-Banking Financial Institutions

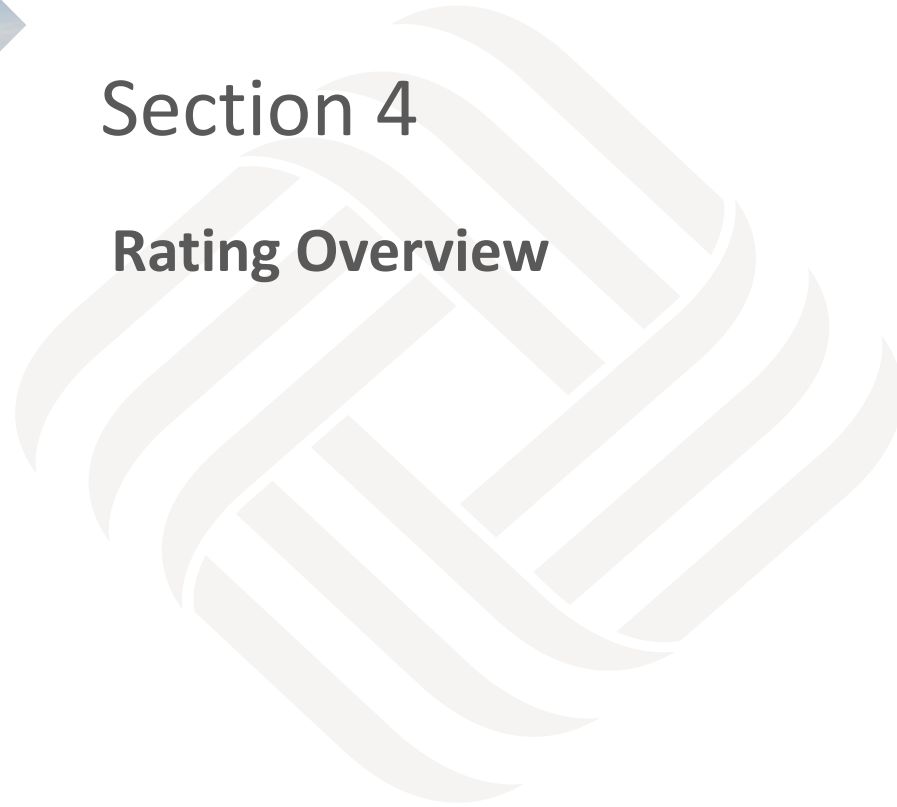
Growth in total customer deposits (QAR mn)





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+	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





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