





Investors' Presentation

- Q3 2023 -



1. QIIB Overview & Strategy

2. Financial Performance

3. Funding Overview

4. Rating Overview



Section 1

QIIB Overview & Strategy



Introduction

- ◆ (QIIB) Established in 1990 by an Amiri Decree, Qatar International Islamic Bank began operations on 1 January 1991.
- ◆ As of 28 September 2023, QIIB has the sixth market capitalization on the Qatar Exchange of all Listed banks in Qatar with a market capitalization of QAR 14.5 Bn (at QAR 9.6 per share).
- ◆ Large network in Qatar with 17 branches and over 84 ATMs.
- ◆ Continuous improvement of Capital Adequacy Ratio .

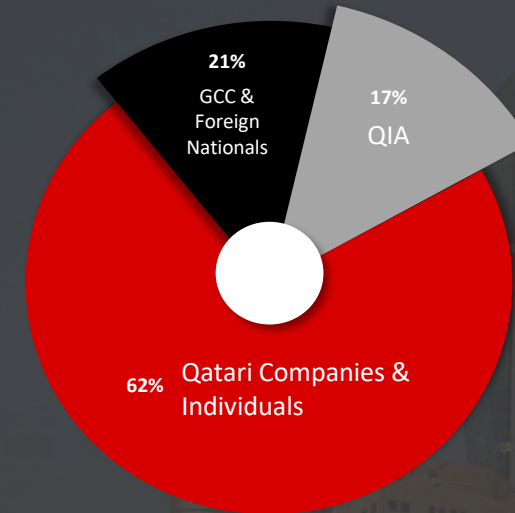
Financial Snapshot

QAR mn	Dec-19	Dec-20	Dec-21	Dec-22	Q3-23
Total Assets	56,831	61,314	61,792	56,393	60,833
Total Financing	37,011	40,514	37,031	35,022	36,779
NPL- Ratio	1.9%	1.6%	2.6%	2.8%	3.2%
Customer Deposits	31,229	36,352	38,646	37,945	37,994
Net Profit	927	938	1003	1,075	976.9
Earning Per Share (QAR)	0.58	0.55	0.59	0.64	0.65
Capital Adequacy (BIII)	18.5%	16.6%	16.7%	17.7%	17.2%
Market Capitalization	QAR 14.5 Bn (as of 28 th September 2023)				

Ratings

Fitch A-: (Positive) Moody's A2: (Stable)

Shareholder Structure



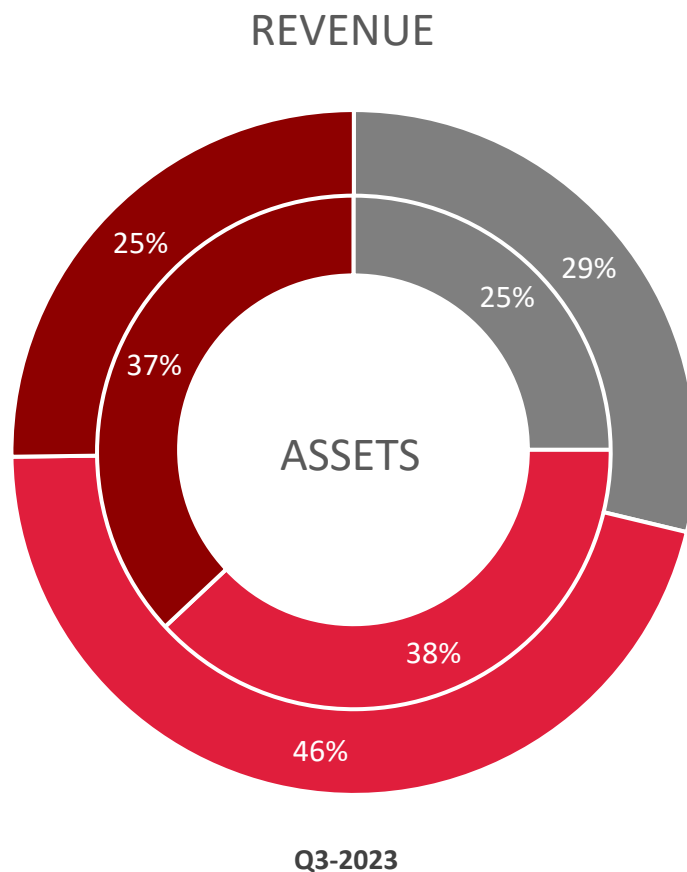
- The Qatar Investment Authority (QIA) is the largest shareholder (17%) of QIIB through its subsidiary, Qatar Holdings Company.
- Qatari Companies & Individuals own 62% of the bank's shares

QIIB Business Segments





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 and 84 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



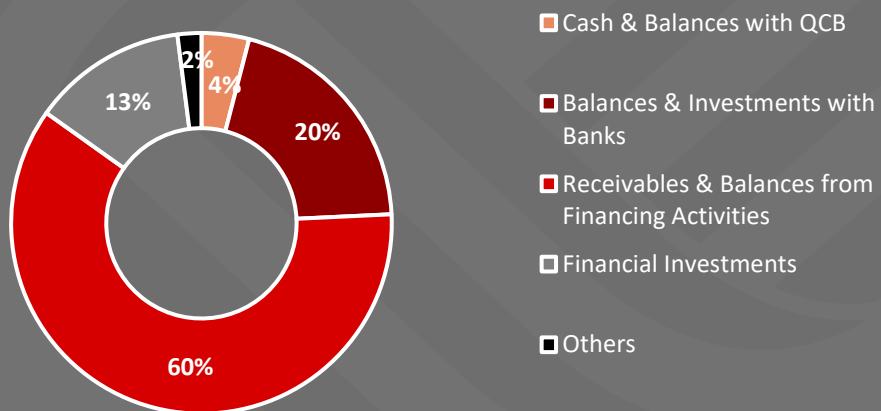
Highlights

- QIIB's balance sheet increased compared to year end 2022, which is consistent with Qatar banking system
- The growth has been driven by a strong increase in QIIB's Islamic Financing Facilities (IFFs), and Financial investments.
- QIIB has a reasonably diversified financing book totaling QAR 36.8 Bn as of 30 September 2023, representing 60% of the bank's total assets.



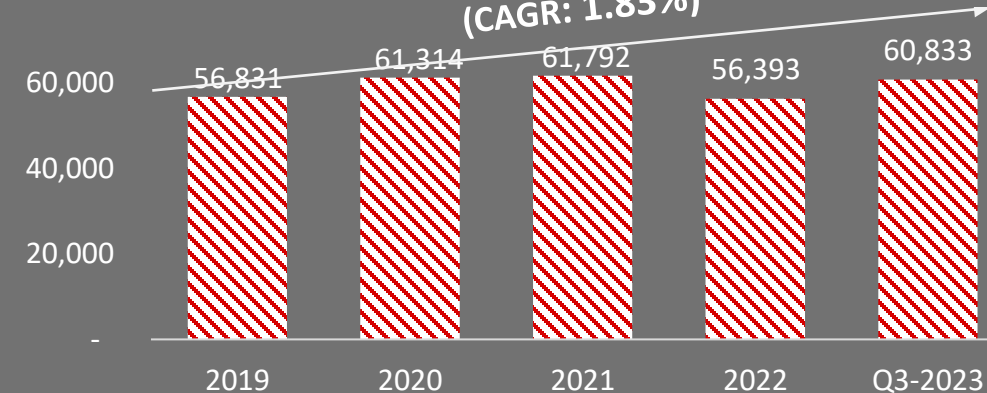
Asset composition by type

As at Q3-2023



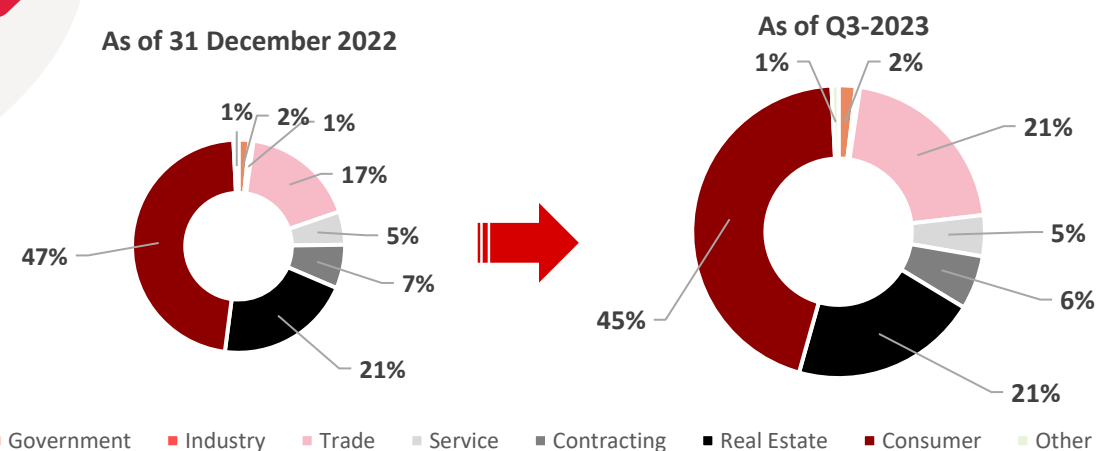
QIIB'S strong asset growth (QAR Mn)

(CAGR: 1.83%)



QIIB financing book split

As of 31 December 2022



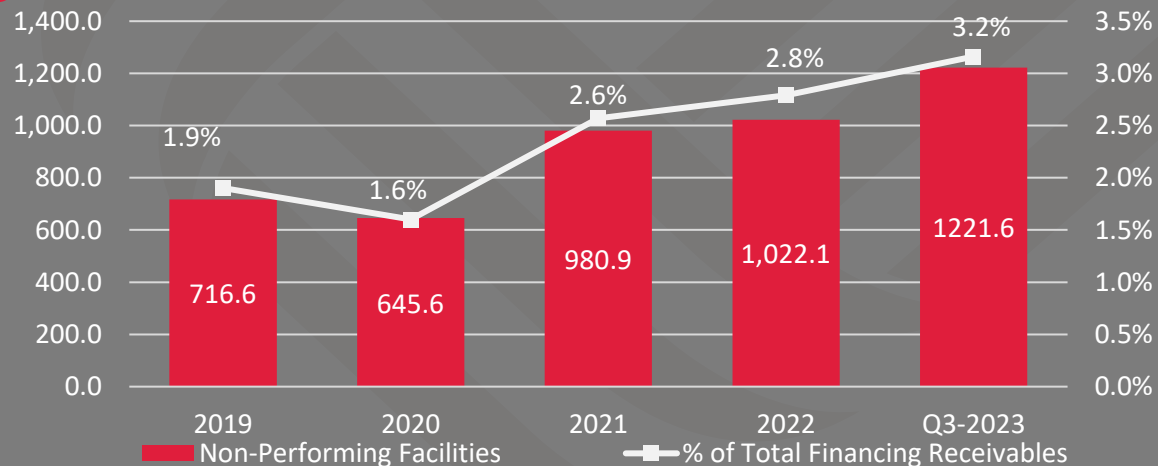


Asset quality highlights

- ◆ Non-performing financing ratio slightly increased to 3.2% as end of September 2023, compared to December 2022, nevertheless its still within the industry average
- ◆ QIIB stage “3” NPL coverage ratio reached 89.5% as end of September 2023, & the overall coverage of the Financing assets up to 4.5%.
- ◆ In addition, QIIB’s strong asset quality is further reinforced by the availability of collateral that the bank receives on its financings.



Non-performing receivables (QAR mn)



Asset quality ratios

	2019	2020	2021	2022	Q3-2023
<i>Non-performing financing ratio⁽¹⁾</i>	1.9%	1.6%	2.6%	2.8%	3.2%
<i>Non-performing coverage ratio⁽²⁾</i>	99.0%	134.4%	128.8%	154.8%	150.2%

(1) Non-performing facilities as at period end divided by gross financing and receivables as at period end

(2) All financing provisions & suspended interest, as at period end divided by non-performing facilities as at period end



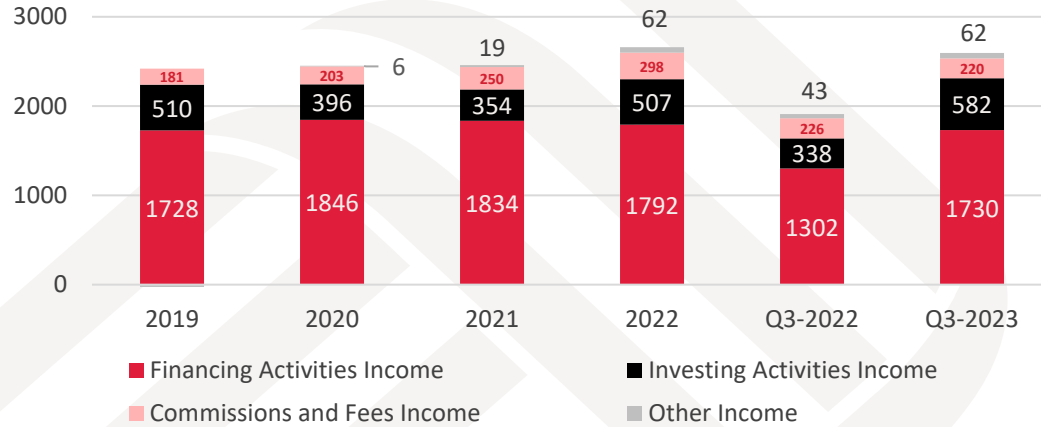
ECL of the Bank (QR 000s)

ECL of the Bank QR000s		Financing assets		Off balance sheet exposures subject to ECL	
		30-Sep-23	31-Dec-22	30-Sep-23	31-Dec-22
Stage 1	Exposure	34,136,485	32,480,419	12,500,505	14,922,455
	ECL	438,351	312,356	84,231	99,527
	Coverage	1.3%	1.0%	0.7%	0.7%
Stage 2	Exposure	3,256,359	3,100,946	394,388	555,751
	ECL	222,298	242,636	4,551	9,662
	Coverage	6.8%	7.8%	1.2%	1.7%
Stage 3	Exposure	1,221,591	1,022,100	13,446	2,911
	ECL	1,092,855	954,290	-	-
	Coverage	89.5%	93.4%	0.0%	0.0%
Total	Exposure	38,614,435	36,603,465	12,908,339	15,481,117
	ECL	1,753,504	1,509,282	88,782	109,189
	Coverage	4.5%	4.1%	0.7%	0.7%

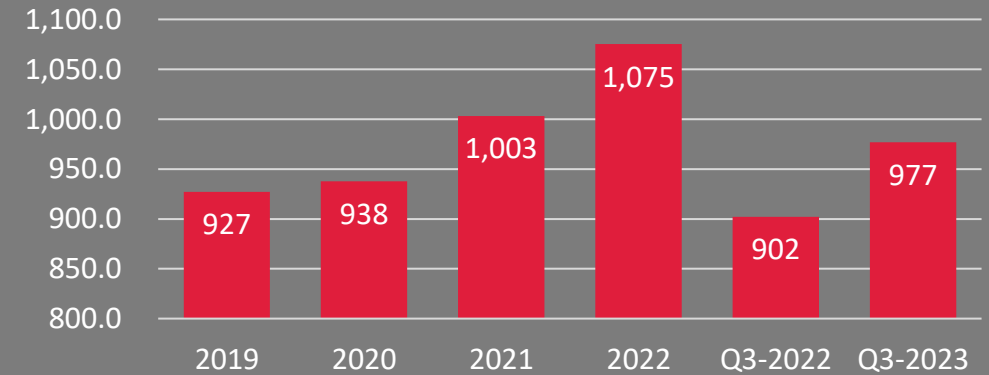
Continued Profitability & Operating Efficiency



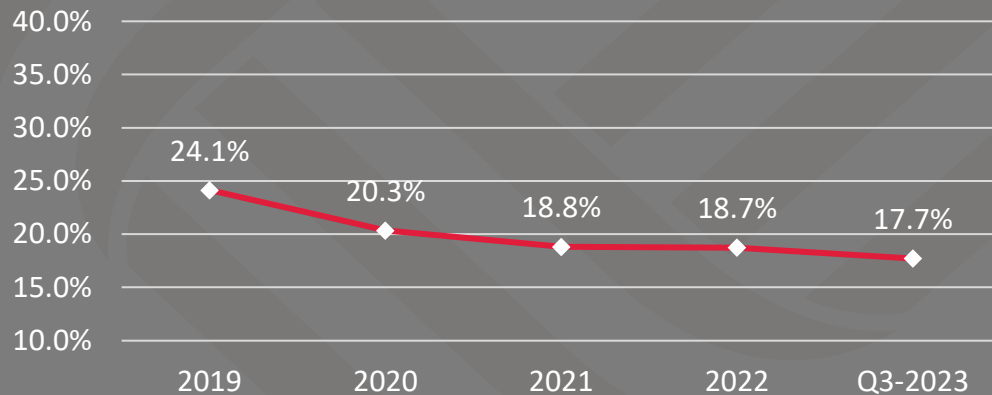
Operating income breakdown (QAR mn)



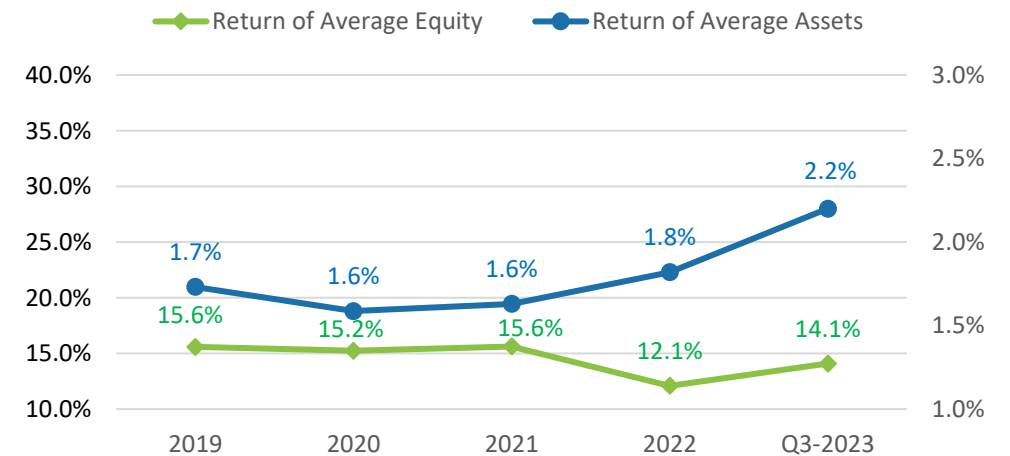
Sustained profitability (QAR mn)



Sustained efficiency ratio (Cost to Income Ratio %)



Return on average equity and assets (%)



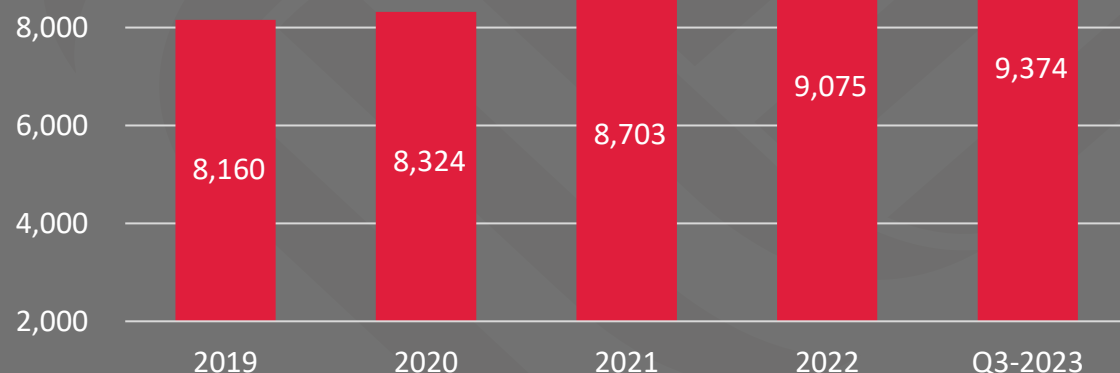


Highlights

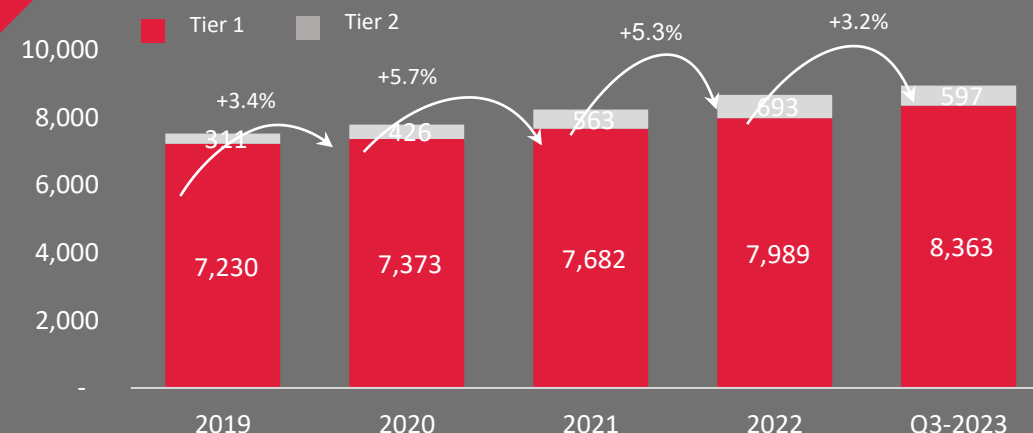
- Basel II, Pillar 2 (ICAAP) requirements were effective from 1 January 2014 with all ICAAP and BII requirements subject to regular (external) audit. Guidelines were refined and updated in March 2016. To date, no audit qualification has been raised on QIIB's submissions.
- QCB's Basel III CAR is 10% 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 2023, total CAR increased to 17.16%, including the additional Tier 1 issuance (QAR 1 billion & USD 300 million) concluded in August 2016 & November 2019.



Equity (QAR mn)



Capital Structure (QAR mn)



*Percentage change is calculated on total equity.



Capital adequacy ratios (%)

Capital Adequacy Basel III	Q3-2023	2022	Minimum limit as per QCB
CET 1 ratio without capital conservation buffer	12.01%	12.01%	6.00%
CET 1 ratio including capital conservation buffer	12.01%	12.01%	8.50%
Tier 1 capital ratio including capital conservation buffer	16.01%	16.27%	10.50%
Tier 1 and 2 capital ratio including capital conservation buffer	17.16%	17.68%	12.50%
Total capital including conservation buffer, domestic systemic important bank buffer and ICAAP Pillar II capital charge	17.16%	17.68%	14.15%

Summary of Q3 - 2023 Performance



- Strong liquidity levels
- Stable asset quality
- Stable deposit base
- Improving total income
- Healthy capitalization ratios

	31-Dec-22	Q3-2023	% Change
<i>Total Assets (QAR mn)</i>	56,393	60,833	↑ 7.9%
<i>Net Islamic Financing Facilities (QAR mn)</i>	35,022	36,779	↑ 5.0%
<i>Liquid Assets (QAR mn)</i>	20,003	22,807	↑ 14.0%
<i>Customers' Deposits (QAR mn) ¹</i>	37,945	37,994	↑ 0.1%
	Q3-2022	Q3-2023	% Change
<i>Total Income</i>	1,908	2,595	↑ 36.0%
<i>Net Profit</i>	902.0	976.9	↑ 8.3%

(1) Includes Customers' Current Accounts and Equity of Investment Account Holders



Section 3

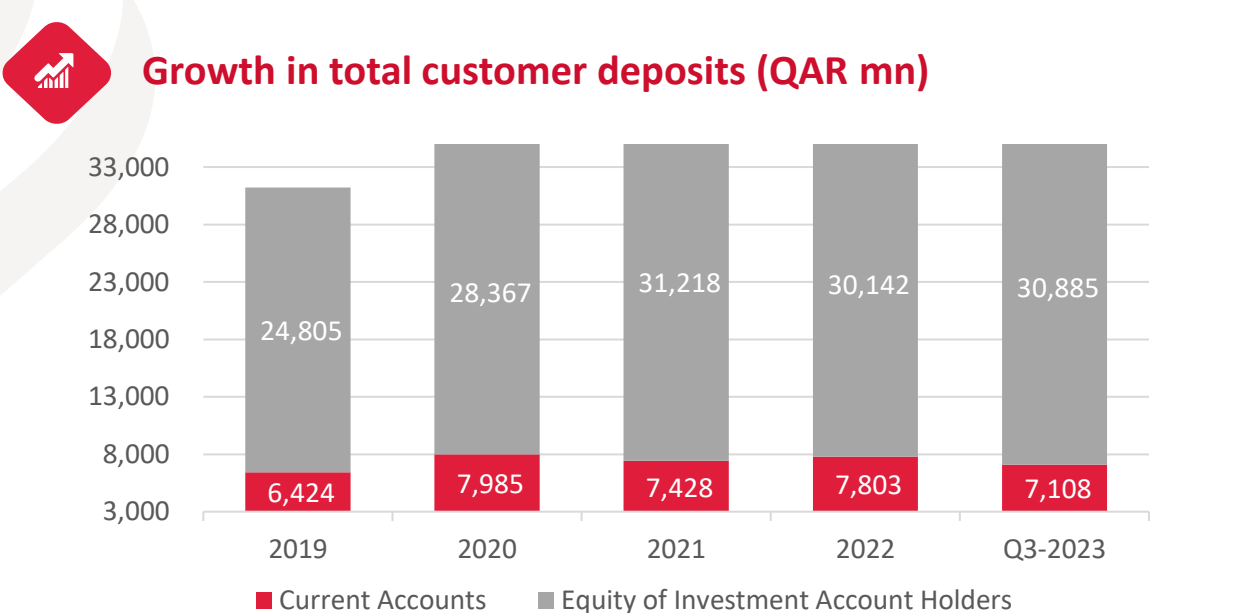
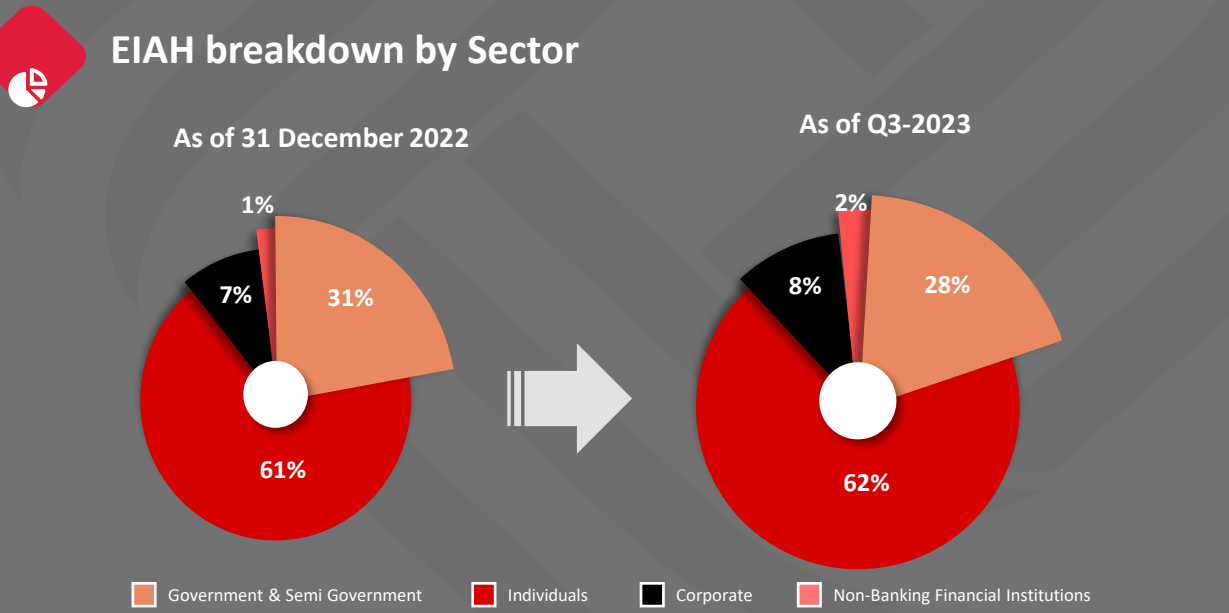
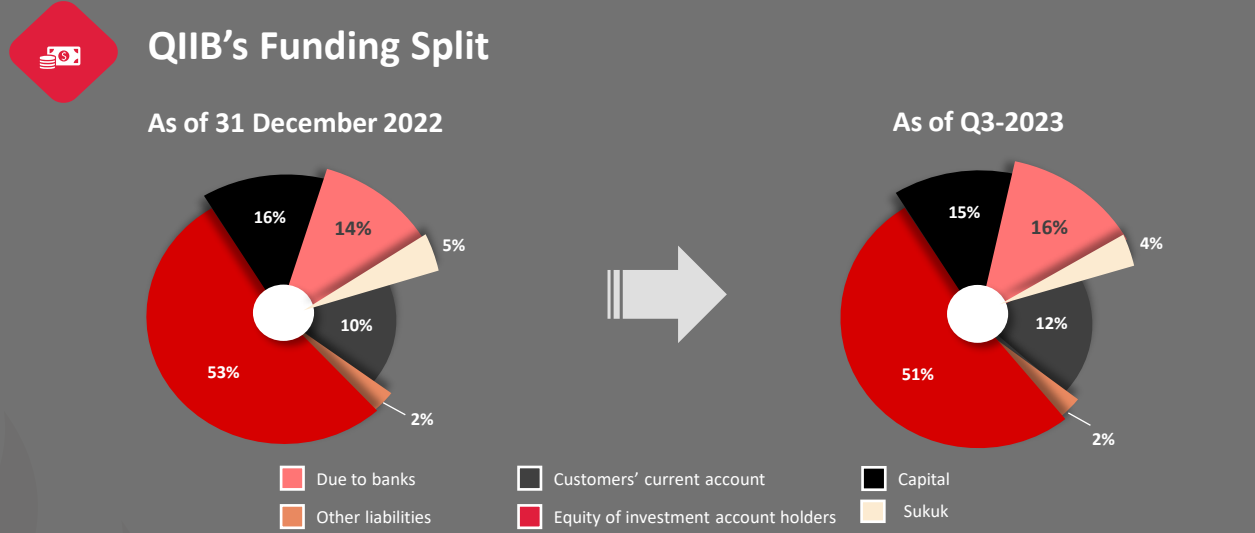
Funding Overview

Funding Overview



Highlights

- ◆ QIIB's funding is predominantly driven by customer deposits and equity of investment account holders (EIAH) 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 Corporate e-Banking services.
- ◆ QIIB is increasingly becoming a preferred banking partner for individuals as well as corporations and financial institutions looking for Sharia-compliant solutions.
- ◆ In the process of establishing an investor relations function to broaden investor base, develop investor relationships.





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-	F2	bb+	Positive	April 2023

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	June 2023

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	February 2023

Key Investment Highlights



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