





Investors' Presentation

- HY 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 30 June 2023, QIIB has the sixth market capitalization on the Qatar Exchange of all Listed banks in Qatar with a market capitalization of QAR 15.14 Bn (at QAR 10.0 per share).
- ◆ Large network in Qatar with 17 branches and over 82 ATMs.
- ◆ Continuous improvement of Capital Adequacy Ratio .

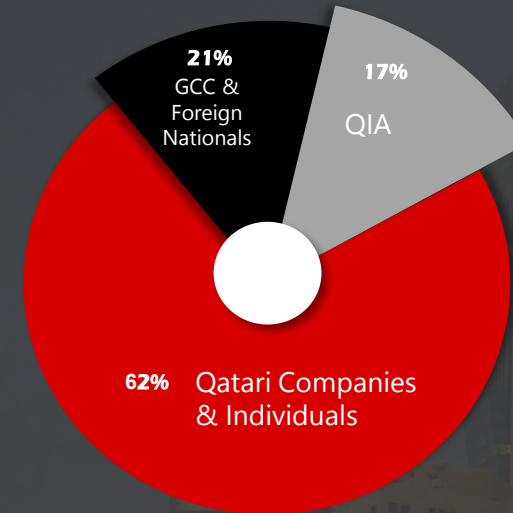
Financial Snapshot

QAR mn	Dec-19	Dec-20	Dec-21	Dec-22	HY-23
Total Assets	56,831	61,314	61,792	56,393	58,076
Total Financing	37,011	40,514	37,031	35,022	35,832
NPL- Ratio	1.9%	1.6%	2.6%	2.8%	2.8%
Customer Deposits	31,229	36,352	38,646	37,945	36,527
Net Profit	927	938	1003	1,075	615.1
Earning Per Share (QAR)	0.58	0.55	0.59	0.64	0.41
Capital Adequacy (BIII)	18.5%	16.6%	16.7%	17.7%	17.6%
Market Capitalization	QAR 15.1 Bn (as of 30 th June 2023)				

Ratings

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

Shareholder Structure



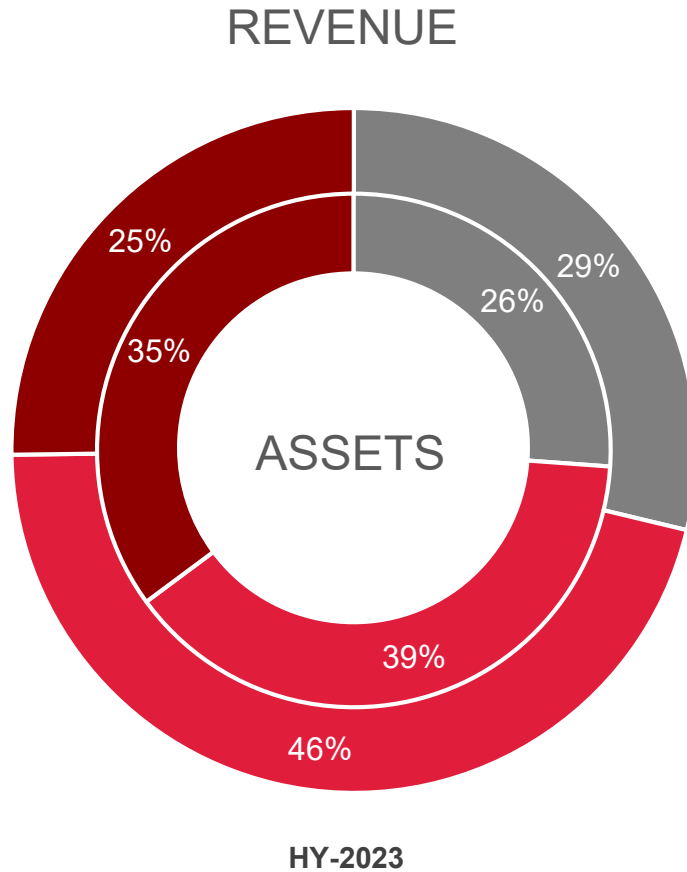
- The Qatar Investment Authority (QIA) is the largest shareholder (17%) of QIIB through its subsidiary, Qatar Holdings Company.
- Qatari Companies & Individuals own 63% of the bank's shares

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 82 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

QIIB Assets & Financing

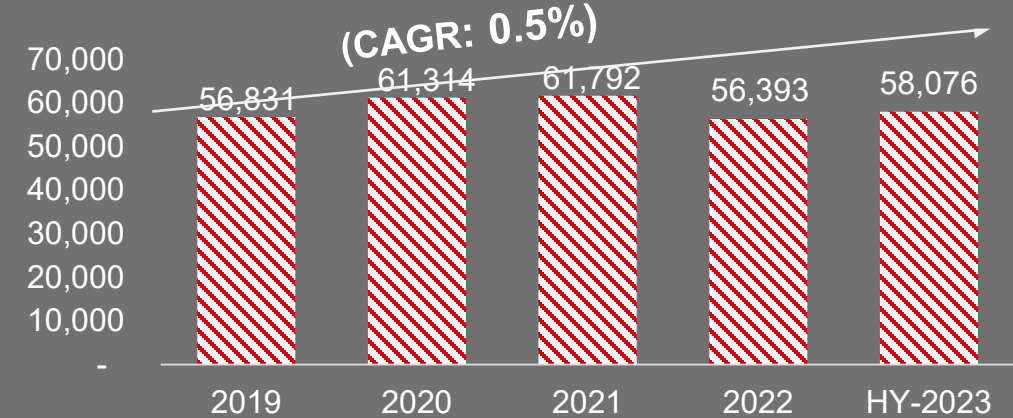


Highlights

- 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 35 Bn as of 30 June 2023, representing 62% of the bank's total assets.

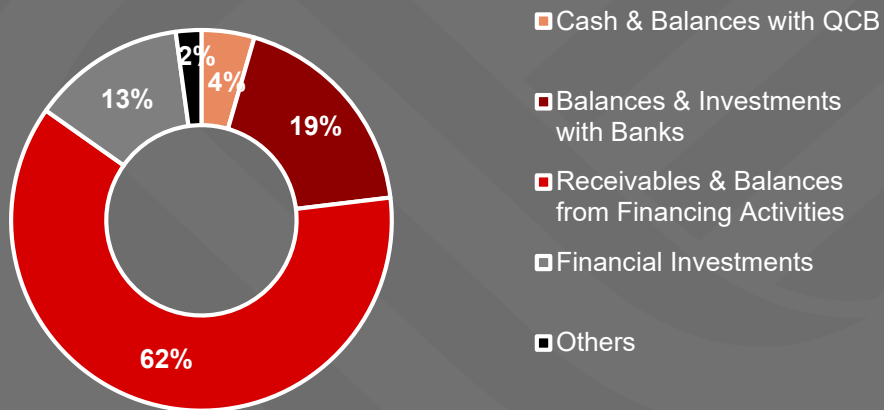


QIIB'S strong asset growth (QAR Mn)



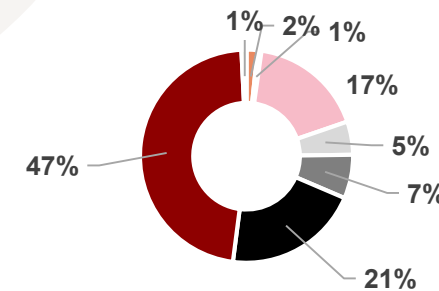
Asset composition by type

As at HY-2023

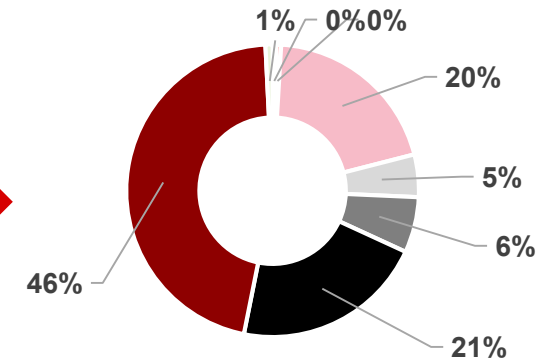


QIIB financing book split

As of 31 December 2022



As of HY-2023



Government Industry Trade Service Contracting Real Estate Consumer Other

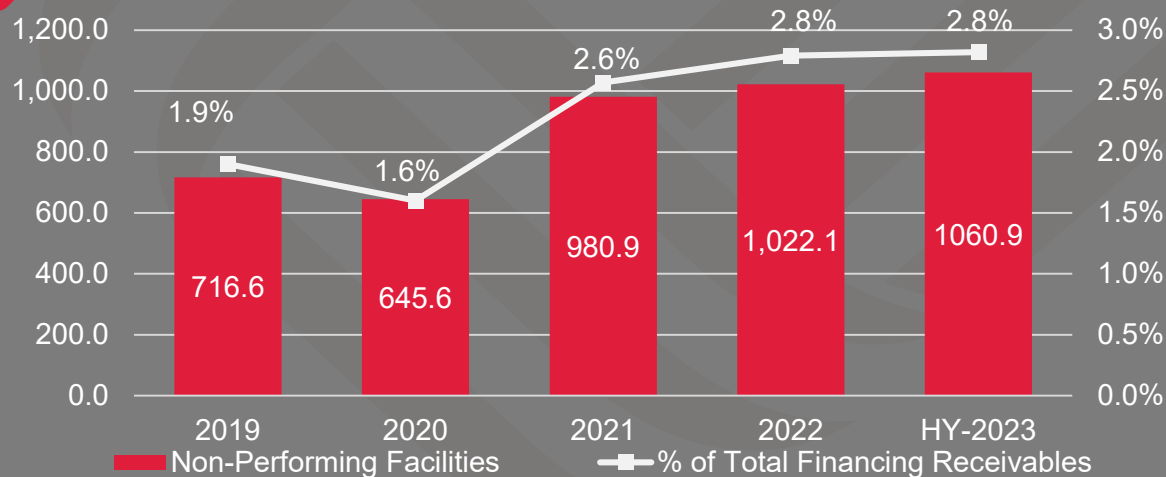


Asset quality highlights

- Non-performing financing ratio slightly increased to 2.8% as of 30 June 2023, compared to December 2022, nevertheless its still within the industry average
- QIIB stage“3”NPL coverage ratio reached 94.7% as of June-2023, & the overall coverage of the Financing assets up to 4.4%.
- 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	HY-2023
Non-performing financing ratio ⁽¹⁾	1.9%	1.6%	2.6%	2.8%	2.8%
Non-performing coverage ratio ⁽²⁾	99.0%	134.4%	128.8%	154.8%	165.2%

- (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



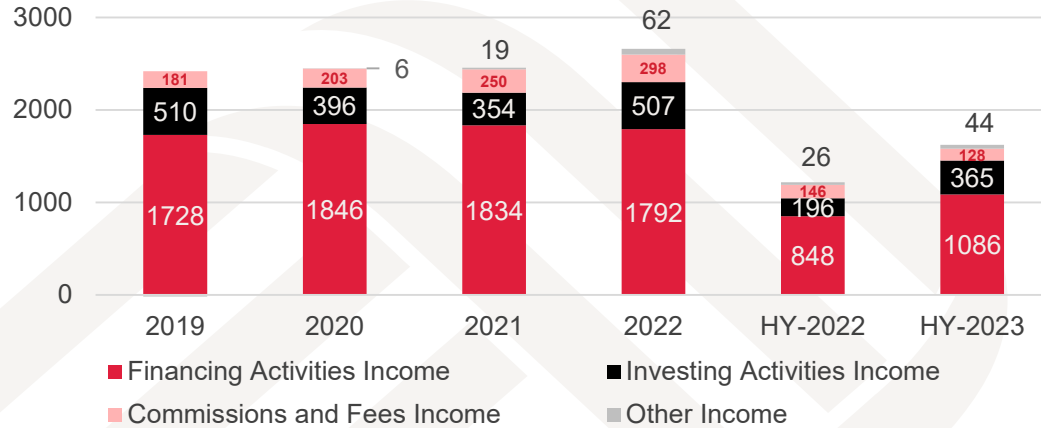
ECL of the Bank (QR 000s)

ECL of the Bank QR000s		Financing assets		Off balance sheet exposures subject to ECL	
		30-Jun-23	31-Dec-22	30-Jun-23	31-Dec-22
Stage 1	Exposure	33,278,643	32,480,419	14,148,438	14,922,455
	ECL	411,826	312,356	86,230	99,527
	Coverage	1.2%	1.0%	0.6%	0.7%
Stage 2	Exposure	3,244,989	3,100,946	366,508	555,751
	ECL	240,555	242,636	5,095	9,662
	Coverage	7.4%	7.8%	1.4%	1.7%
Stage 3	Exposure	1,060,868	1,022,100	3,906	2,911
	ECL	1,004,506	954,290	-	-
	Coverage	94.7%	93.4%	0.0%	0.0%
Total	Exposure	37,584,500	36,603,465	14,518,852	15,481,117
	ECL	1,656,887	1,509,282	91,325	109,189
	Coverage	4.4%	4.1%	0.6%	0.7%

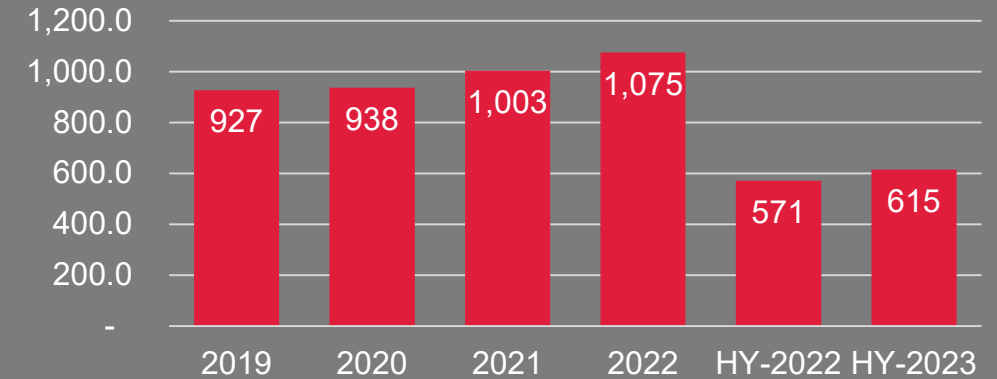
Continued Profitability & Operating Efficiency



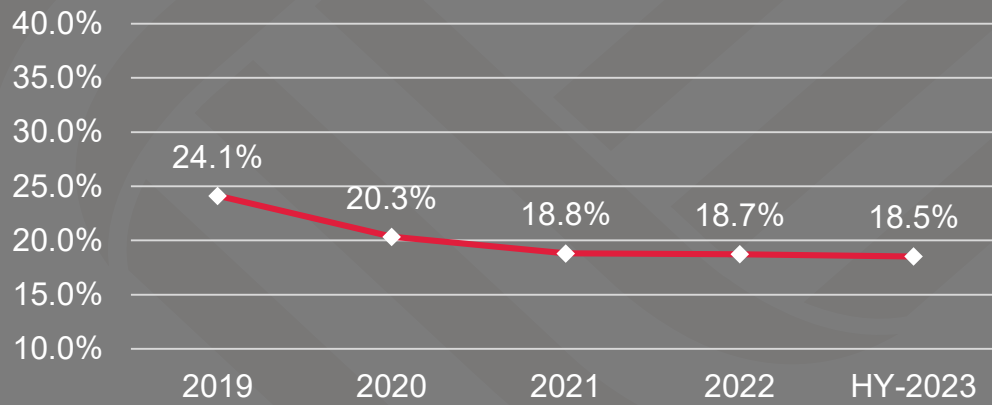
Operating income breakdown (QAR mn)



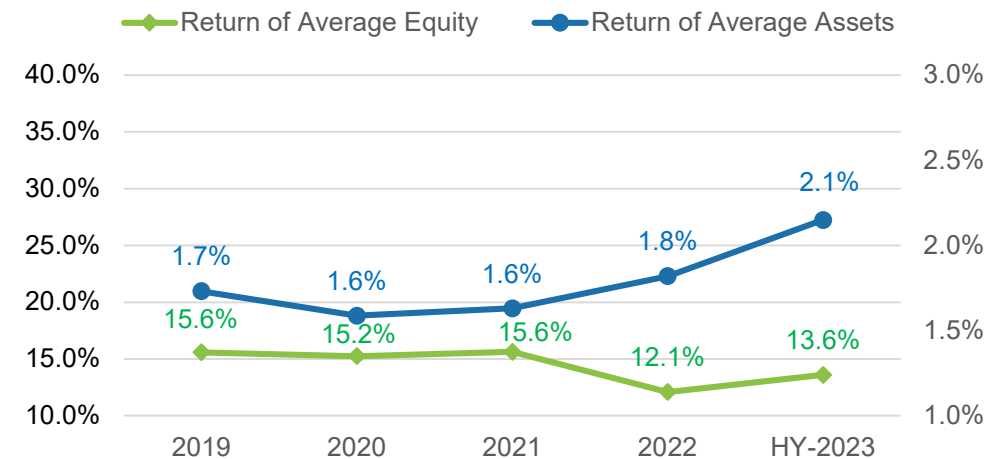
Sustained profitability (QAR mn)



Sustained efficiency ratio (Cost to Income Ratio %)



Return on average equity and assets (%)



Robust Capitalization

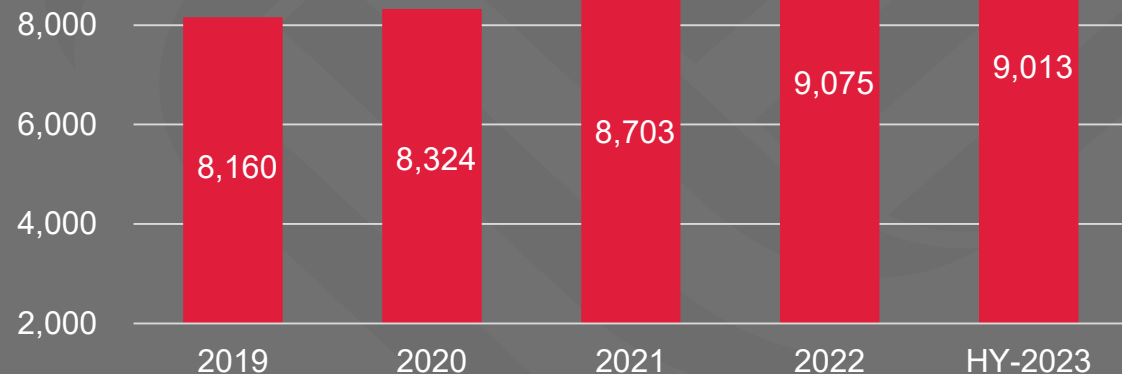


Highlights

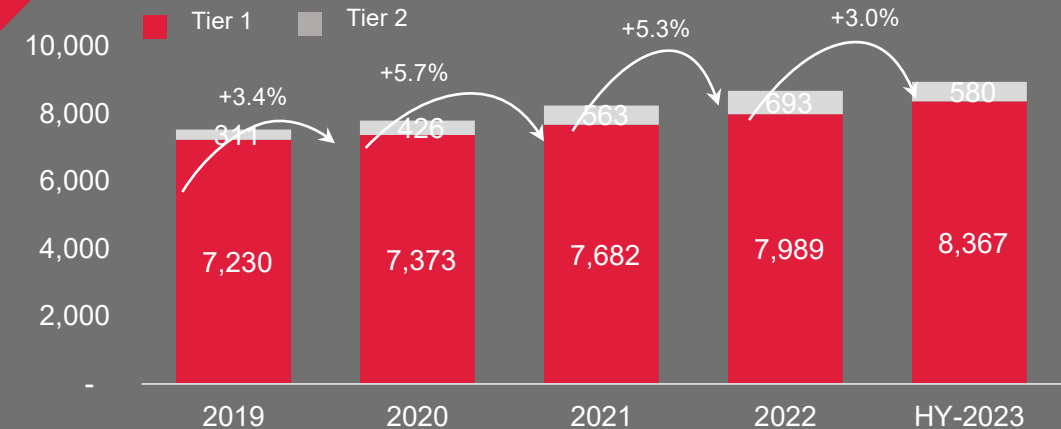
- Basel II, Pillar 2 (ICAAP) requirements were effective from 1 January 2014 with all ICAAP and BII requirements subject to regular (external) audit. Guidelines were refined and updated in March 2016. To date, no audit qualification has been raised on QIIB's submissions.
- QCB's Basel III CAR is 10% 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 June 2023, total CAR increased to 17.6%, 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	HY-2023	2022	Minimum limit as per QCB
CET 1 ratio without capital conservation buffer	12.37%	12.01%	6.00%
CET 1 ratio including capital conservation buffer	12.37%	12.01%	8.50%
Tier 1 capital ratio including capital conservation buffer	16.50%	16.27%	10.50%
Tier 1 and 2 capital ratio including capital conservation buffer	17.64%	17.68%	12.50%
Total capital including conservation buffer, domestic systemic important bank buffer and ICAAP Pillar II capital charge	17.64%	17.68%	14.15%

Summary of HY - 2023 Performance



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

	31-Dec-22	30-June-2023	% Change
<i>Total Assets (QAR mn)</i>	56,393	58,076	↑ 3.0%
<i>Net Islamic Financing Facilities (QAR mn)</i>	35,022	35,832	↑ 2.3%
<i>Liquid Assets (QAR mn)</i>	20,003	20,987	↑ 4.9%
<i>Customers' Deposits (QAR mn) ¹</i>	37,945	36,527	↓ -3.7%
	HY-2022	HY-2023	% Change
<i>Total Income</i>	1216.8	1623.0	↑ 33.4%
<i>Net Profit</i>	571.1	615.1	↑ 7.7%

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

Section 3

Funding Overview



Funding Overview



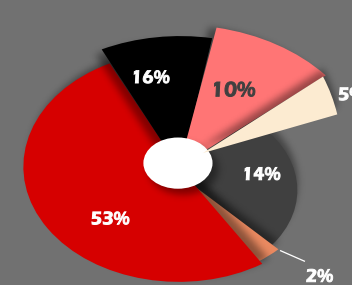
Highlights

- ◆ 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.

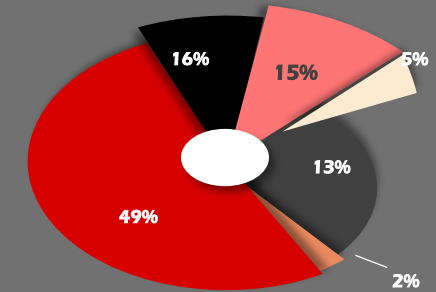


QIIB's Funding Split

As of 31 December 2022



As of HY-2023

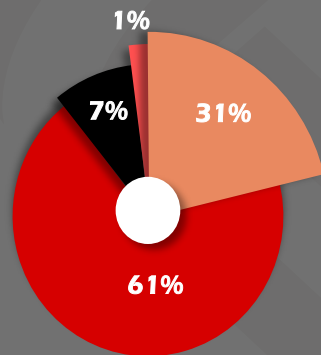


Due to banks
Customers' current account
Capital
Equity of investment account holders
Sukuk
Other liabilities

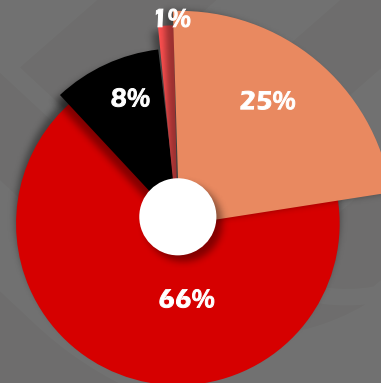


EIAH breakdown by Sector

As of 31 December 2022



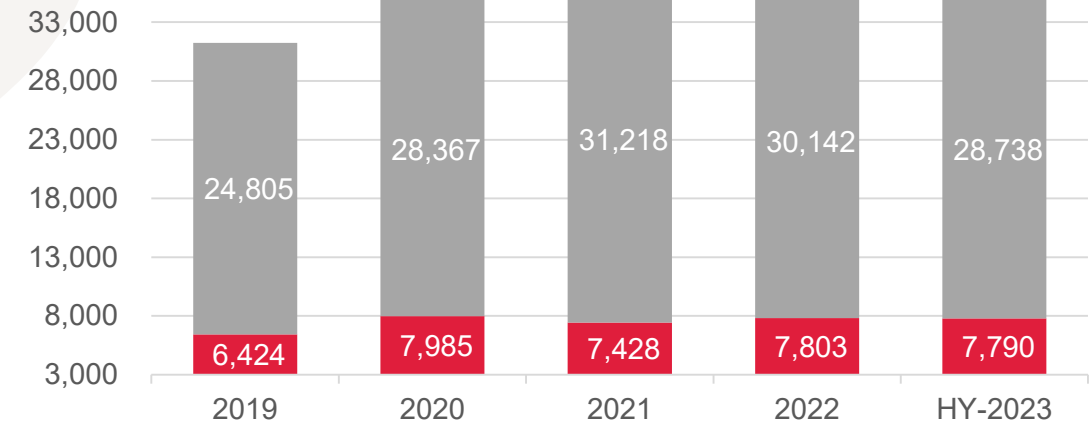
As of HY-2023



Government & Semi Government
Individuals
Corporate
Non-Banking Financial Institutions



Growth in total customer deposits (QAR mn)



Current Accounts
Equity of Investment Account Holders

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	January 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





Head Office:

Qatar International Islamic Bank
Doha, Qatar
P.O. Box 664



Web:

www.qiib.com.qa



Email:

IR@qiib.com.qa



IR Mobile App



IR Contact:

Mr. Hossam Khattab
Chief Financial Officer
Finance

hossamkhattab@qiib.com.qa

(+974) 44840180

Dr. Mohammed Ghiyath Sheikhah
Head of Investment
Treasury & Investment

MohammedGhiyath@qiib.com.qa

(+974) 44840251



Acceptance by recipients of a copy of this document will be deemed to constitute an acknowledgement and agreement that:

This document has been prepared by QIIB and accepts no liability, express or implied, to any other parties or recipients. The reliance which can be placed upon this document is a matter of commercial judgment and each recipient must make, and will be deemed to have made, such investigations as it considers necessary to form its own opinions on the subject of this document.

This document has been based upon information which is believed to be reliable but has not been independently verified by QIIB, as such, QIIB accepts no liability or responsibility for the adequacy, accuracy, completeness or currency of, nor makes any representation or warranty, express or implied, with respect to the information contained in this document or on which this document is based or as to the reasonableness of any projections which this document contains.

QIIB accepts no responsibility or liability for advising any recipient of any changes or additions to the information contained in this document;

QIIB may, from time to time, trade in any securities, either as principal or as intermediary, underwrite an issue of securities, earn brokerage or commission or have a long or short term position in any securities or instruments which are the subject of this document.

The law in certain jurisdictions may restrict the distribution of this document and recipients warrant that they are required to inform themselves about, and to observe, any such restrictions, and QIIB accepts no liability to any person in relation to the distribution of this document in any jurisdiction; and this document does not constitute, and may not be used in connection with an offer or solicitation in any jurisdiction in which such an offer or solicitation is not authorized or to any person to whom it is unlawful to make such an offer or solicitation.

For the purposes of this disclaimer, QIIB refers to Qatar international Islamic bank, its subsidiaries and associated companies, together with their respective directors, officers, employees and agents, both collectively and individually.