بنك لشا
LESHA BANK

INVESTOR PRESENTATION

H1-2026

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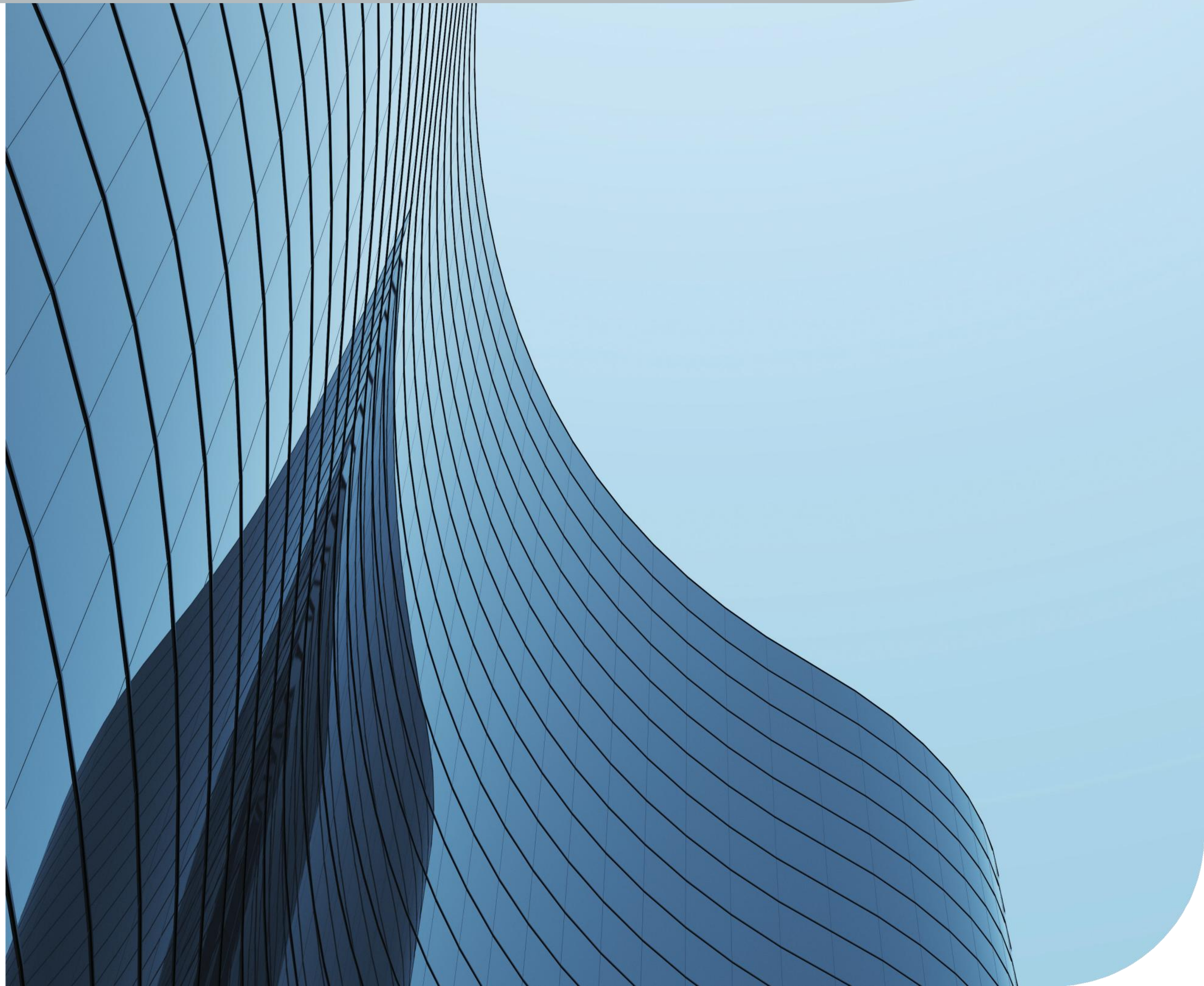


ABOUT LESHA BANK

Vision
Become a global leader in Shari'a-compliant investment banking by offering innovative investment opportunities to achieve sustainable growth.

Founded in 2008
irst independent Shari'a -compliant Investment Bank in Qatar to be authorized by Qatar Financial Center Regulatory Authority (QFCRA) and a listed entity on Qatar Stock Exchange (QSE: QFBQ).

Shari'a-Complaint
Shari'a Supervisory board reviews and approves each deal and investment.

QAR 19.2 billion
Assets Under Management (AUM)

as of 30th June 2026 in Private Equity, Aviation, Real Estate, Public Equity and Debt.

Product Offerings
Provide top-tier Private & Public Equity, Real Estate, Advisory, Private Banking & Wealth Management, Corporate Banking and Treasury services to High-Net Worth & Ultra High-Net-Worth Individuals and well-renowned corporations and institutions.

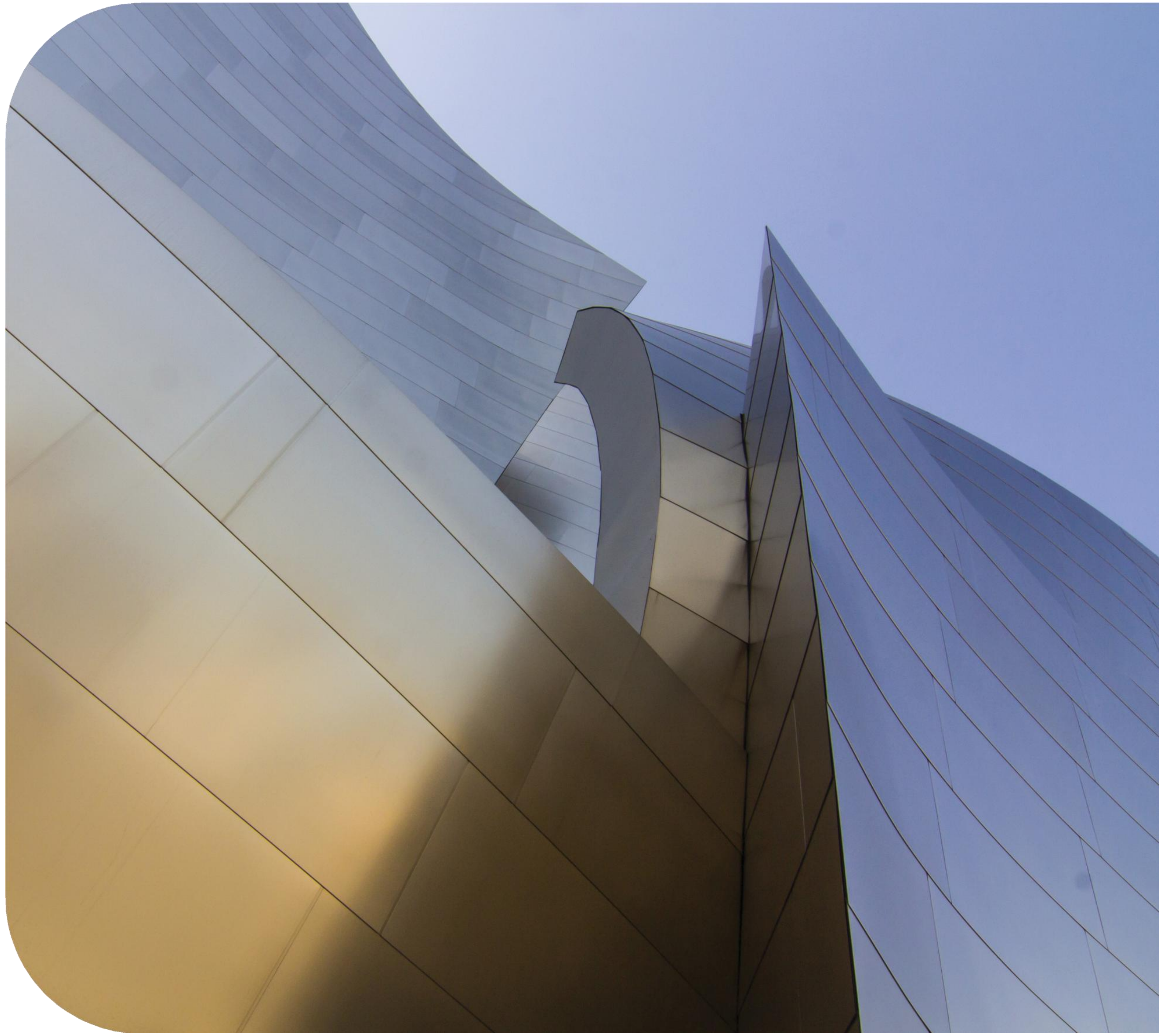
Experienced Team & Partners
Lesha Bank's global, multi- disciplined approach and broad network allows the Bank to source unique investment opportunities globally.

Legal Structure	A limited Liability Company (Public) incorporated in the QFC
QFC License No.	00091
Date of Registration	4 September 2008
Authorized Capital	QAR 1,120,000,000
Paid up Capital	QAR 1,120,000,000
Market Capitalization	QAR 3,326,400,000 (As of 30th June 2026)
Trading Symbol	Qatar Stock Exchange (QSE: QFBQ)

STRATEGY

STRATEGY

- Focus on Asset light investments
- Maximum Return on investments
- Diversify Product Portfolio
- Geographical Expansion
- Client-Centric Approach
- Well Managed Investments
- Robust Risk Management & Compliance
- Increase Shareholder Value

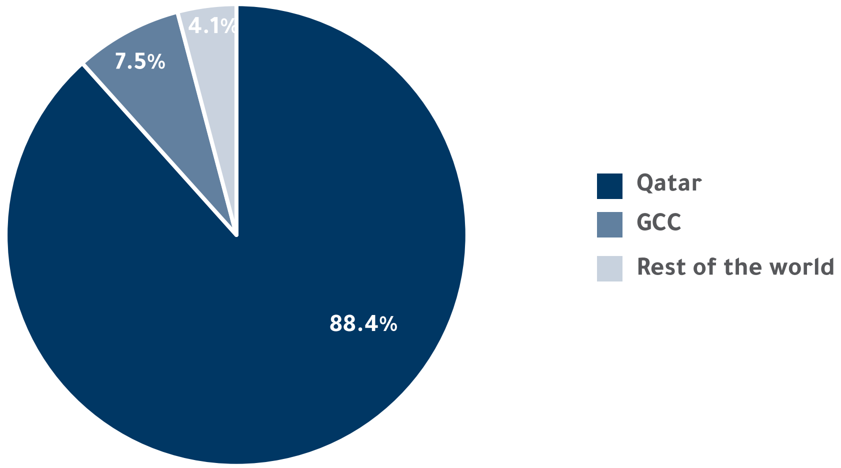


OVERVIEW AND OWNERSHIP STRUCTURE

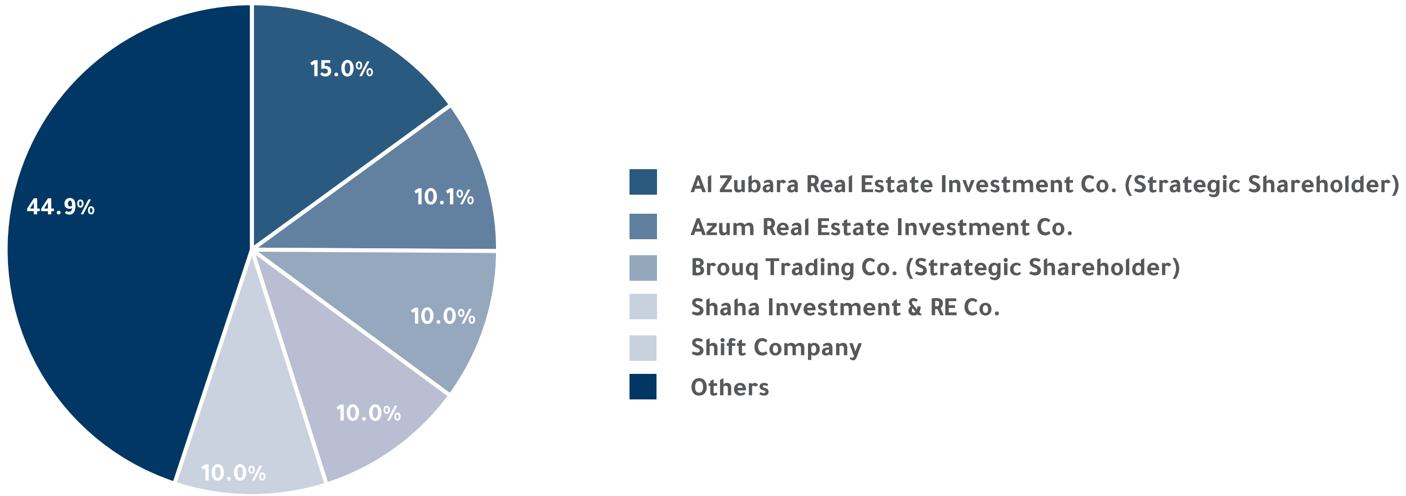
Share Price

Indicator	Date	Value (QAR)
Last Price	30-June-26	2.970
52 Week High	25-June-26	3.047
52 Week Low	03-March-26	1.666

Shareholding by Country



Top Shareholders



LEADERSHIP

CHAIRMAN

HE Sheikh Faisal bin Thani Al Thani

- Minister of Commerce and Industry
- Chairman of the Qatar Financial Centre Authority, Qatar Stock Exchange and the Advisory Board for the Investment Promotion Agency
- Chairman of Ooredoo Group and is a member of the Board of Directors of Qatar Airways Group and Qatar Insurance Company
- Served as the Chief Investment Officer for Asia and Africa at the Qatar Investment Authority
- Former Board member of several prominent organizations, including Ahlibank, Qatari Diar Real Estate Investment Company, Nakilat, Bharti Airtel, and Siemens Qatar
- Degree in Business Administration from Marymount University in the USA and an Executive MBA from HEC Paris

GROUP CHIEF EXECUTIVE OFFICER (GCEO)

Mohammed Ismail Al Emadi

- Current Chairman Oryx Corniche Developments QPJSC
- Former Group Chief Business Officer at Masraf Al Rayan
- Board Advisor at Qatar Academy Msheireb
- Degree in Business Management and Finance from George Washington University in Washington DC

BOARD OF DIRECTORS

HE Mohammed Yousef Al Mana
Vice Chairman

HE Hamad Ali Al Mannai
Board Member

HE Meshaal Mohamed Al Mahmoud
Board Member

Mr Mohammed Ali Al Sulaiti
Board Member

Mr Nasser Ali Al Hajri
Board Member

Mr Eisa Mohamad Al Mohannadi
Board Member

Mr Abdulrahman Irfan Totonji
Board Member

Mr Nasser Abdullah Al Misnad
Board Member

BUSINESS SEGMENTS

بنك لشا
LESHA BANK

Alternative

Private Equity

Launch 'niche' funds, targeting specific sectors

Raise capital from HNI and institutional investors

Continue single company investments (minority equity) with increased average investment size

Aviation

Focus on acquisition of larger portfolios

Build out core evergreen semi-liquid fund.

Aircraft for part-out (scrapping) and flip trading

Real Estate

Acquire portfolio of assets for a Qatar REIT

Raise capital for REIT and prepare for a listing

Continue direct asset investments in developed markets

Asset Management

Liquid Securities

Launch Qatar and GCC public equity funds

Launch Sukuk fund

Target institutional and qualified investors

ETF

Advisory

Public Offering (IPO) Underwriting

Raising money for companies, governments, and other entities

Facilitate mergers and acquisitions, reorganizations, for institutions and private investors

FINANCIAL HIGHLIGHTS (YoY) - POSITION & PERFORMANCE

Balance Sheet

- Total assets at QAR 11.1 billion compared to QAR 7.2 billion in the same period last year
- Total investments reached QAR 4.7 billion
- Cash & bank balances stood at QAR 5.1 billion compared to QAR 3 billion last year
- Deposits reached QAR 5.6 billion
- Total equity* stood at QAR 1.5 billion

Income Statement

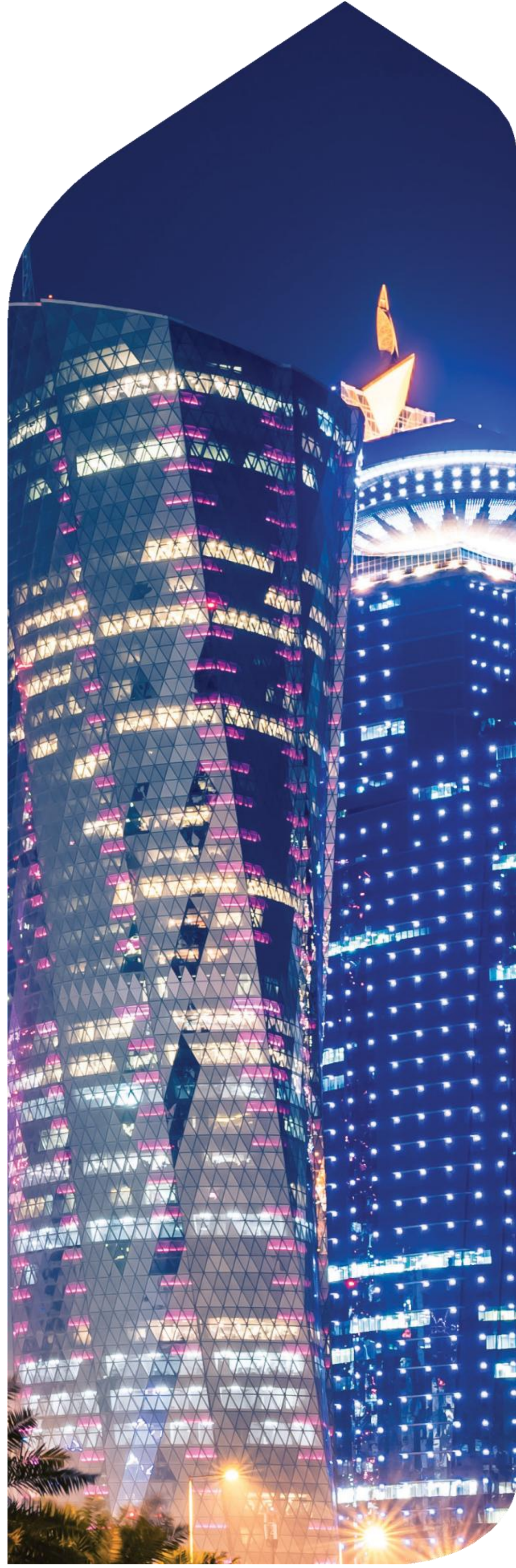
- Net profit* of QAR 123.7 million, 50% Increase YoY
- Income from sukuk investments reached at QAR 77.5 million
- Fees & Dividend income at QAR 137.9 million, 106% increase YoY
- Total expenses at QAR 115.2 million for H1 2026

Financial Ratios

- Return on average equity (ROE) at 16.2%
- Return on average assets (ROA) at 2.6%
- Earnings per share (EPS) at QAR 0.221
- Book value reached to QAR 1.38

* Attributed to the equity holders of the bank
**Annualized

FINANCIAL POSITION HIGHLIGHTS



Summary of Balance Sheet as of 30th June 2026

Description (QAR millions)	H1-2026	H1-2025	YoY %
Cash and Bank Balances	5,119	3,010	70%
Investments	4,736	3,711	28%
Financing Assets	304	150	103%
Fixed & Other Assets	920	331	178%
Total Assets	**11,079**	**7,201**	**54%**
Total Deposits	5,568	3,115	79%
Total Equity *	**1,541**	**1,388**	**11%**

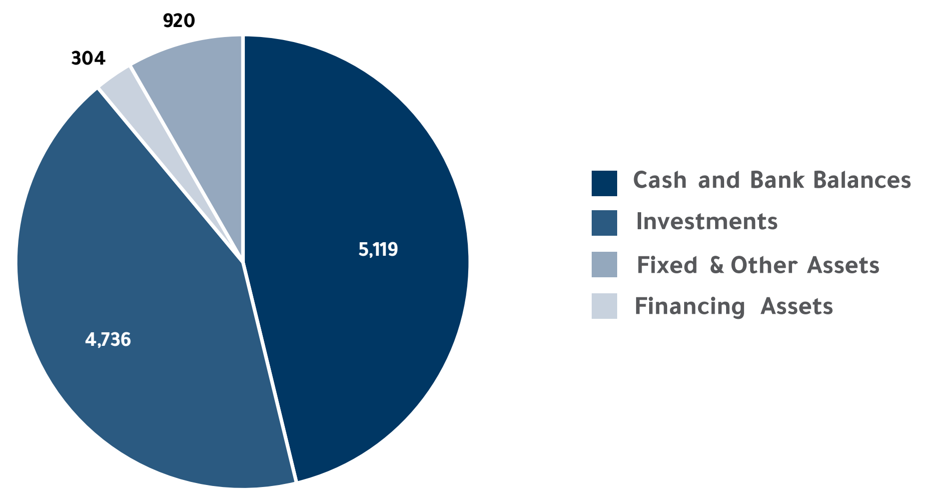
* Attributed to the equity holders of the bank

Key Highlights

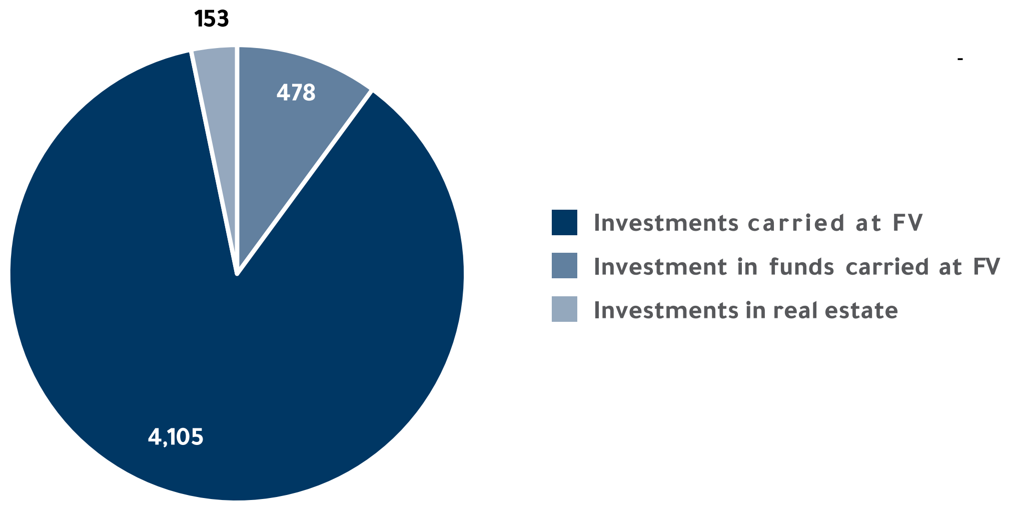
1. Total assets increase by 54% YoY
2. Investments include QAR 2,886 million of investment in sukuk
3. Total deposits include QAR 4,817 million on Quasi-Equity
4. Total equity attributable to the shareholders of Lesha Bank increased by 11% YoY

FINANCIAL POSITION ANALYSIS

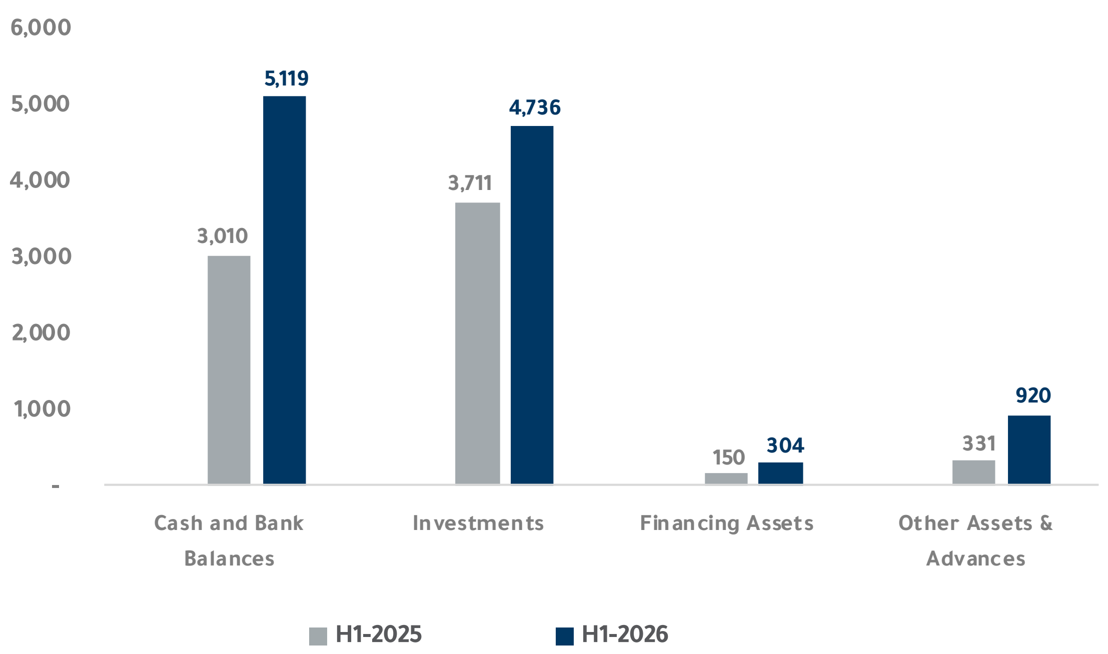
Asset Mix - H1 2026 (QAR millions)



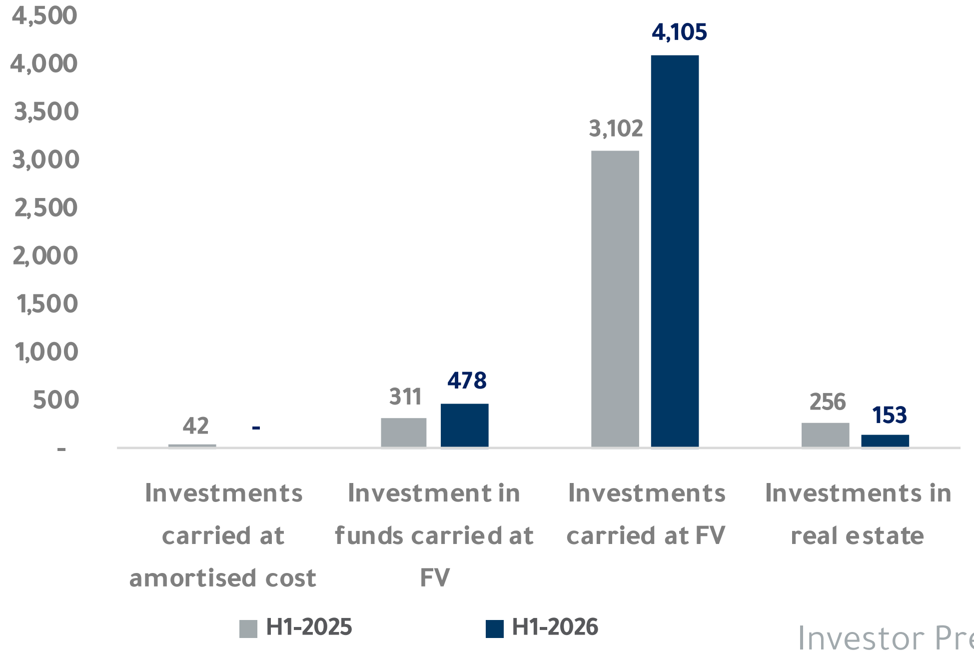
Investment Mix - H1 2026 (QAR millions)



Asset Mix Trend (QAR millions)

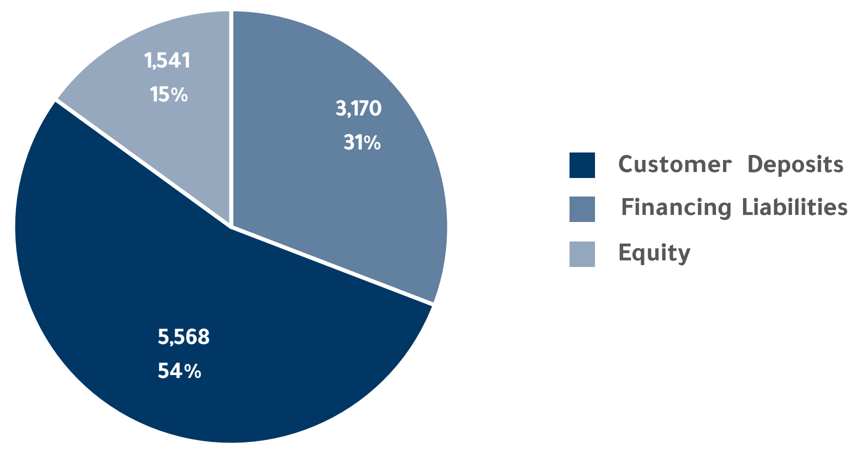


Investment Mix Trend (QAR millions)

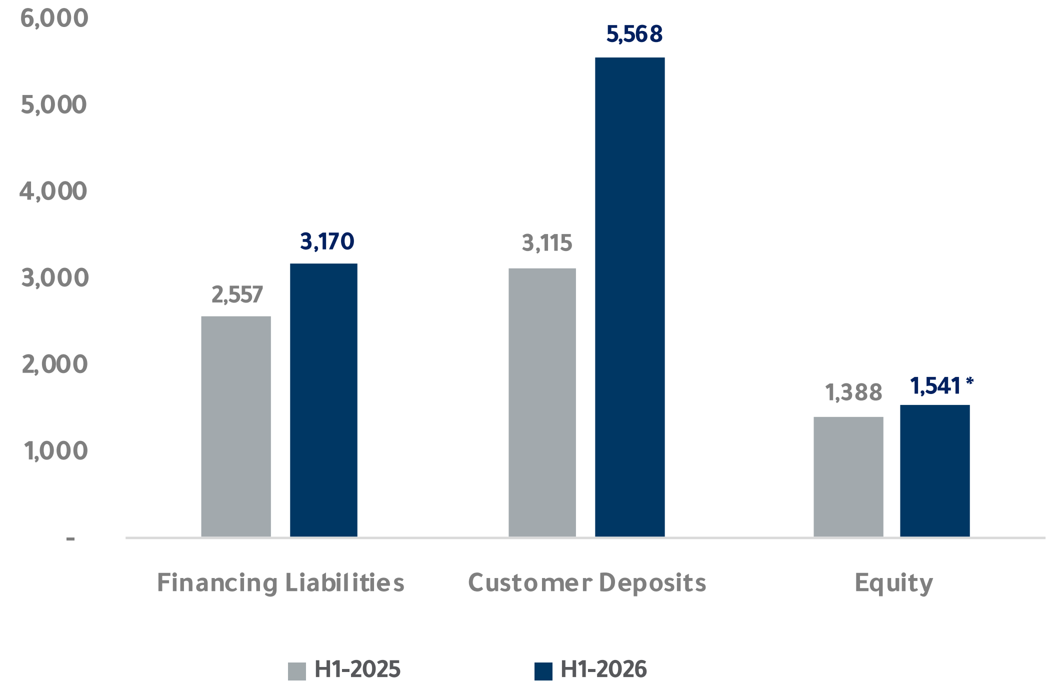


FINANCIAL POSITION ANALYSIS

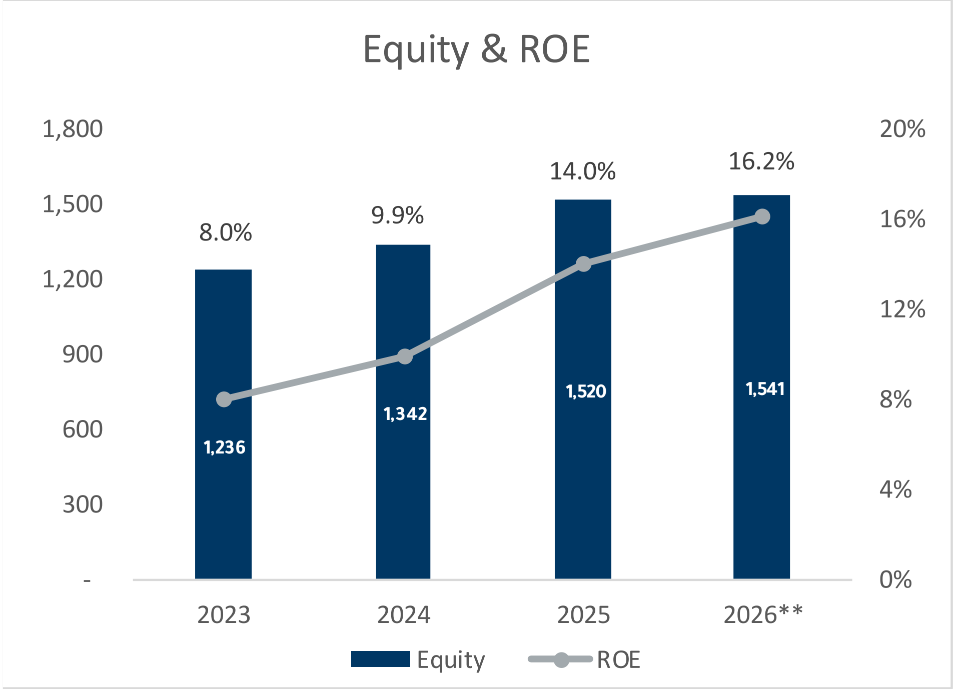
Funding Mix - H1 2026 (QAR millions)



Funding Mix Trend (QAR millions)



ROE and Equity Growth Trajectory (2023-2026)



1. Consistent Equity Growth
2. Improving Profitability: ROE improved from 8 % in 2023 to 16.2% in 2026**
3. Customer deposit increased by 79% YoY
4. Equity increased by 11.1% YoY

* Attributed to the equity holders of the bank
**Annualized

FINANCIAL PERFORMANCE HIGHLIGHTS

Summary of Income Statement for 30th June 2026

Description (QAR millions)	H1-2026	H1-2025	YoY %
Fee & Dividend Income	137.9	67.0	106%
Profit on Sukuk Investments	77.5	62.7	24%
Income from Placements	82.0	74.8	10%
Other Income	99.4	55.2	80%
Financing costs	(157.8)	(105.9)	49%
Total Income	**239.1**	**153.9**	**55%**
Total Expenses	(115.2)	(71.3)	62%
Provision for impairment & investments	(0.1)	(3.2)	-97%
Net Profit	**123.7**	**79.4**	**56%**
Attributable to :			
- Equity holder of the Bank	123.7	82.4	50%
- Non-controlling interest	(0.0)	(3.1)	-99%

Key Highlights

1. Total income increase by 55% in H1-2026
2. Net profit* of QAR 123.7 million for H1-2026 increased by 50% YoY
3. YoY Increase of 24% from Profit of Sukuk Investments
4. YOY increase of 106% in Fee & Dividend income

* Attributed to the equity holders of the bank

KEY NEWS UPDATE & AWARDS - H1 2026

Joint Lead Manager for AlRayan Bank's QAR 500 million debut 3-year Green Sukuk issuance.

Lesha Bank held its Annual and Extraordinary General Meeting on Wednesday 25 February 2026 and approved all items listed on its agenda.

February

لشا المالية
LESHA CAPITAL

Lesha Capital (fully owned subsidiary of Lesha Bank) has been officially granted the Managing Investments and Operating Funds license by the Capital Market Authority (CMA) in Saudi Arabia in addition to its existing advisory license.

March

AMEDEO
AIR FOUR PLUS

Proposed acquisition by Lesha Bank's fully owned subsidiary LAC 10 LLC (a Qatar Financial Centre company) of the entire issued share capital of Amedeo Air Four Plus Limited an aircraft leasing company incorporated in Guernsey and listed on the London Stock Exchange (acquisition is expected to complete in Q3 2026).

KEY NEWS UPDATE & AWARDS - H1 2026 (cont…)

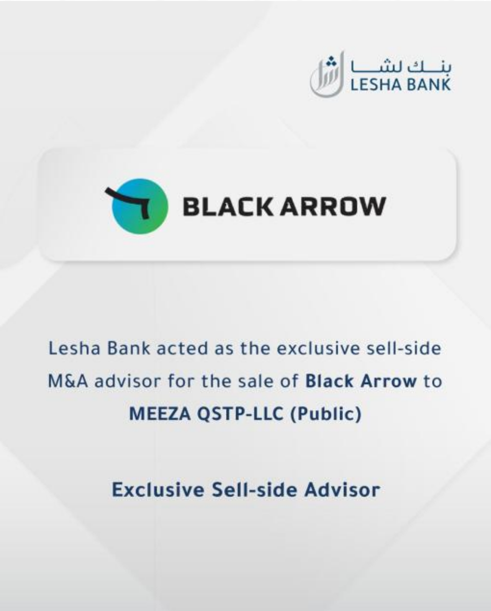
April

Great Place To Work Certified™ in Qatar

QAR 189 million investment in an infrastructure platform through an entity managed by the Bank

May

Lesha Bank and DTX Partners Sign Strategic Collaboration to Advance Shari'a Compliant Technology Investments, Including VC Opportunities



Lesha Bank acted as the exclusive sell-side M&A advisor for the sale of Black Arrow to MEEZA QSTP-LLC (Public)

Proposed acquisition by Lesha Bank subsidiary LB for Educational Services WLL of 51% of the issued share capital of Sharaka Education Holdings WLL, a Qatari company engaged in the education sector and operating a number of outstanding schools in Qatar

June

Completed the acquisition of 100% of Amedeo Air Four Plus Limited, an aircraft leasing company incorporated in Guernsey and listed on the London Stock Exchange

Completed an indirect investment through an investment fund managed by the Bank in CVC-PE Global Private Equity, a sub-fund of the CVC Private Equity Strategies Funds S.A. SICAV ("CVC Fund"), for an approximate amount of QAR 273 million

Euromoney Islamic Finance Awards 2026 - Qatar's Best Islamic Alternative Investment Firm

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Forward-looking statements are provided to allow current and potential investors the opportunity to understand management's demonstration and opinions in respect of the future of this investment so that they may use such beliefs and opinions as one factor in evaluating an investment and shall not be a reliable guide to the future performance of this investment.

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