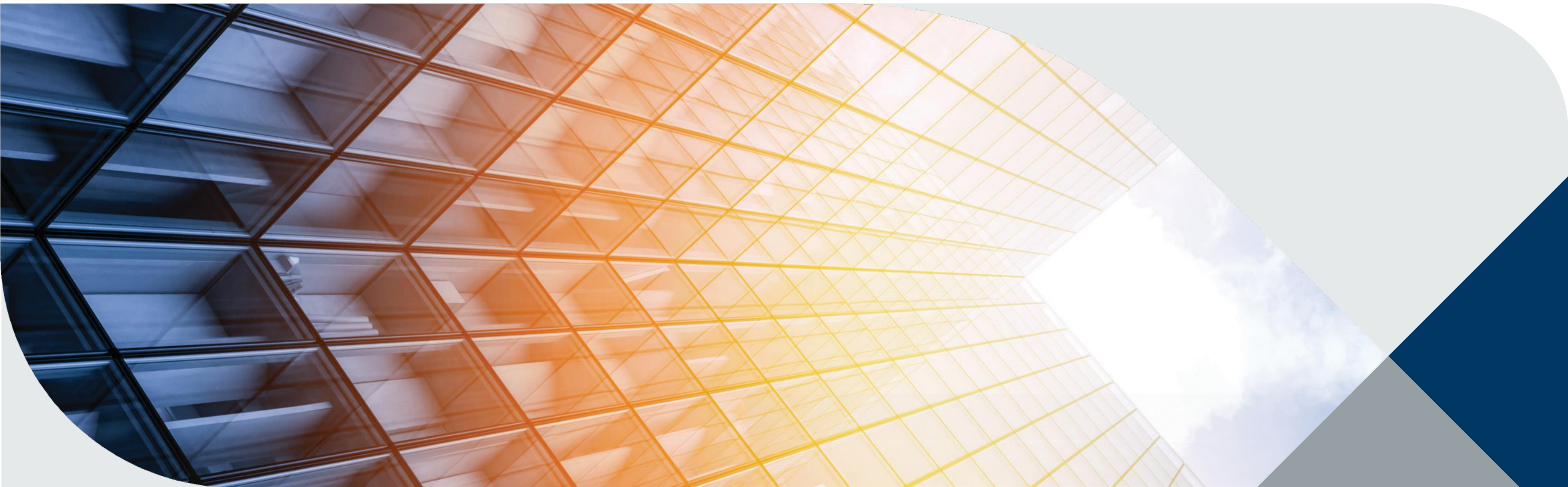


# INVESTOR PRESENTATION

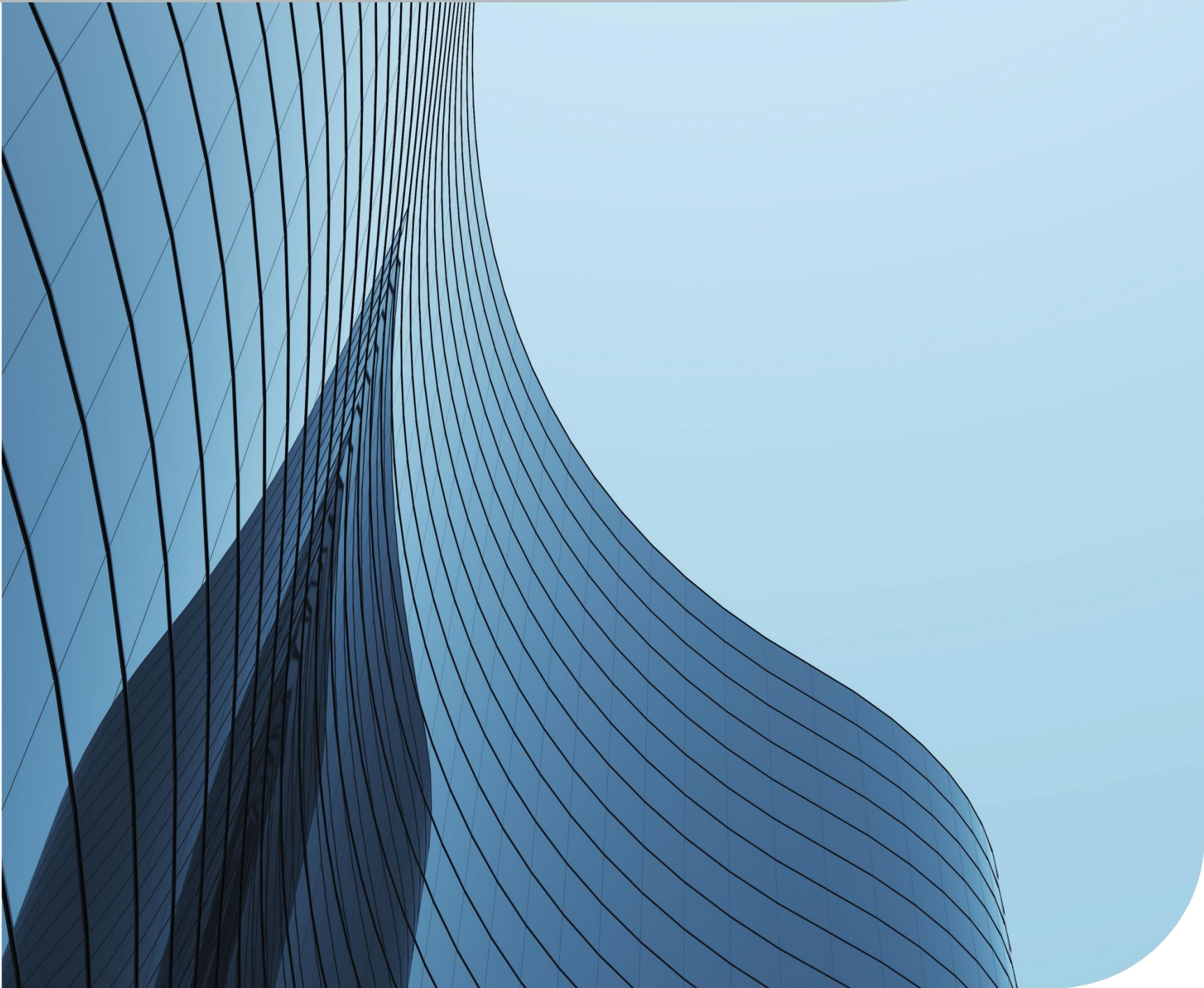
Q1-2025





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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.



## QAR 10.7 billion

Assets Under Management (AUM) as of 31<sup>st</sup> March 2025 in Real Estate, Private Equity and Debt.



## Founded in 2008

First 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).



## 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.



## Shari'a-Complaint

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



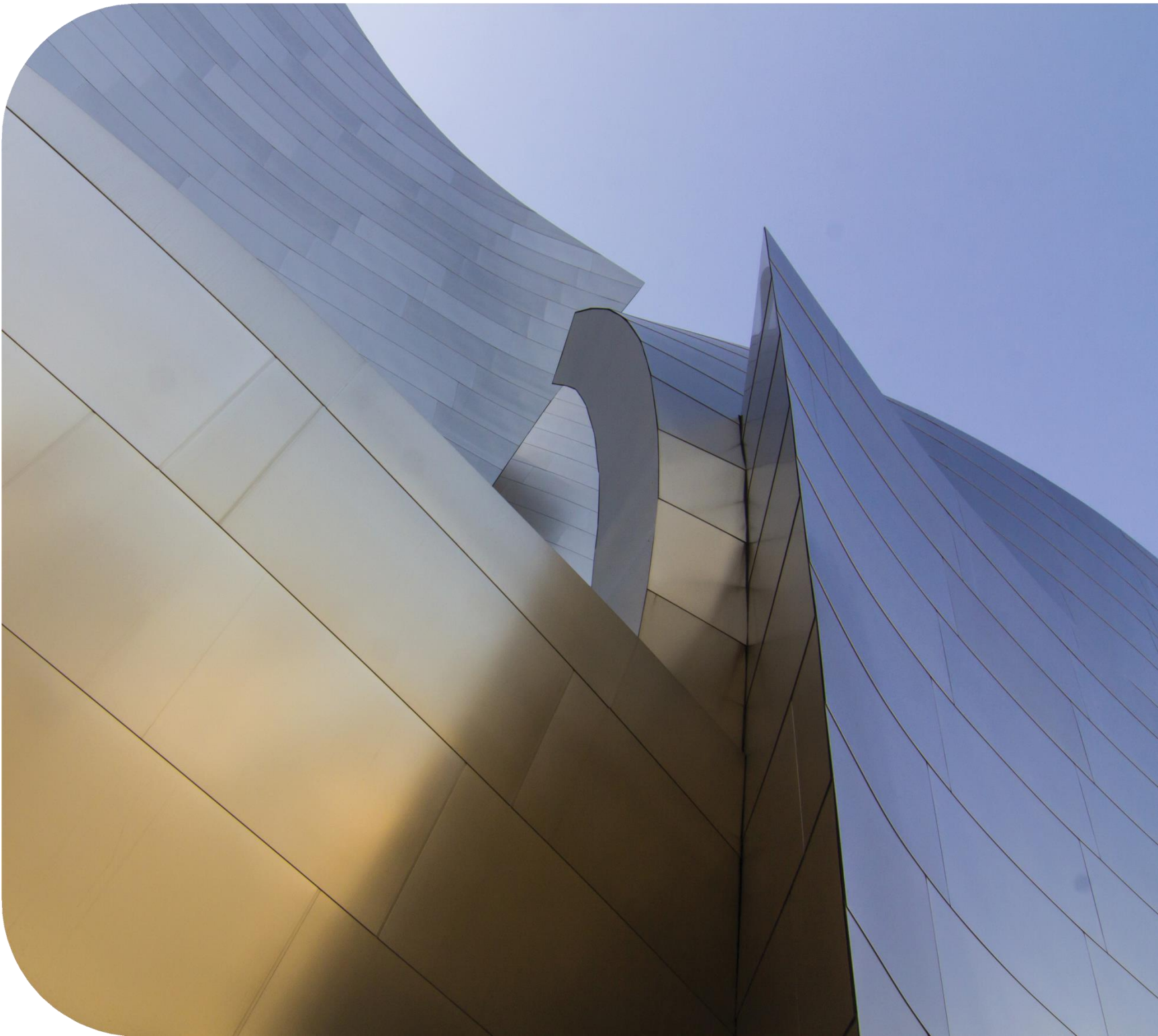
## Experienced Team & Partners

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 1,403,360,000 (As of 31 <sup>st</sup> March 2025)
Trading Symbol	Qatar Stock Exchange (QSE: QFBQ)



# STRATEGY

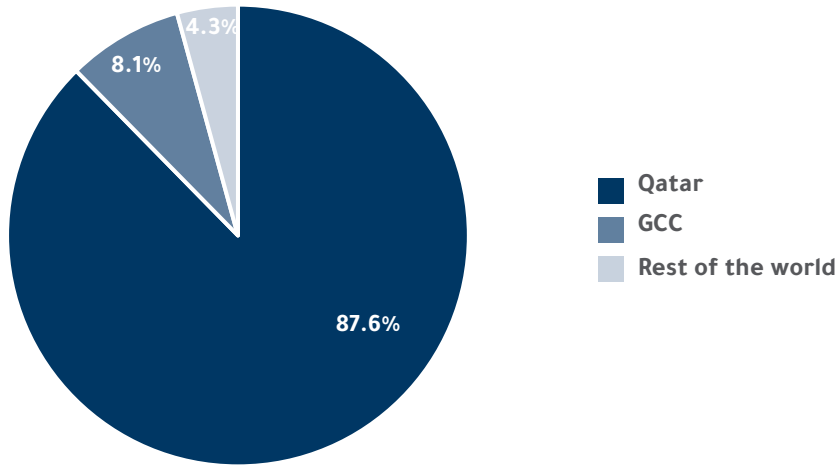


# OVERVIEW AND OWNERSHIP STRUCTURE

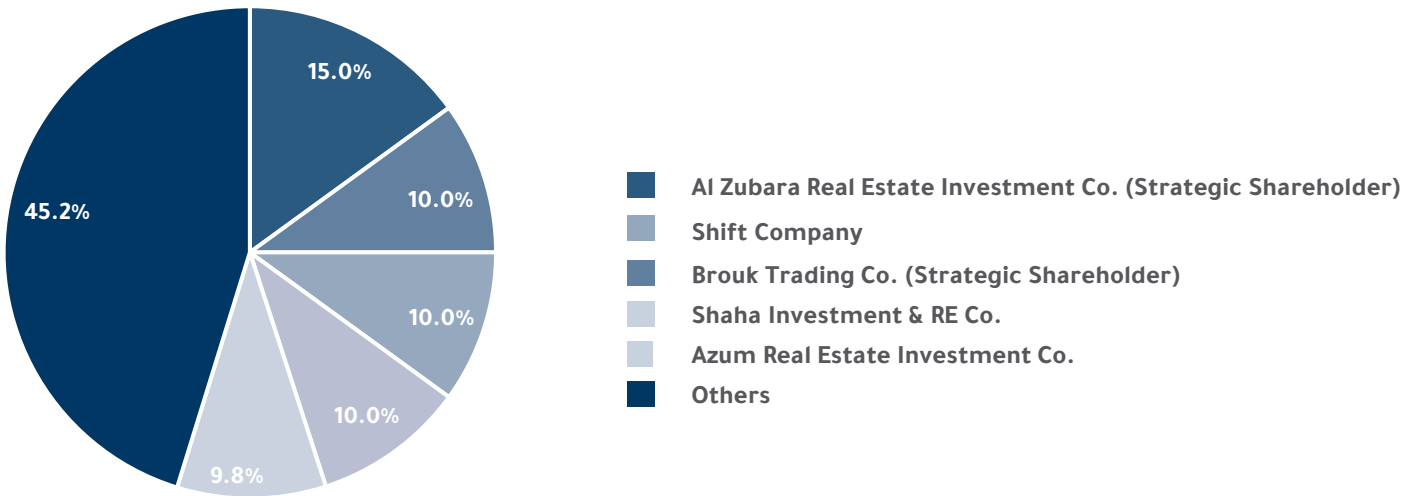
## Share Price

Indicator	Date	Value (QAR)
Last Price	31-Mar-25	1.253
52 Week High	26-Sep-24	1.408
52 Week Low	12-Mar-25	1.217

## Shareholding by Country



## Top Shareholders





# LEADERSHIP

## CHAIRMAN



**HE Sheikh Faisal bin Thani Al Thani**

- Chief of Africa & Asia-Pacific Investments at Qatar Investment Authority (QIA)
- Current Chairman of the Board of Directors at Ooredoo Group
- Board member at Qatar Insurance Company
- Deputy Chairman of Boyner Retail & Textile Investments Inc. in Turkey
- Degree in Business Administration from Marymount University in the USA and an Executive MBA from HEC Paris

## CHIEF EXECUTIVE OFFICER (CEO)



**Mohammed Ismail Al Emadi**

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

## BOARD OF DIRECTORS



**Mohammed Yousef Al Mana**

Vice Chairman



**HE Hamad Ali Al Mannai**

Board Member



**HE Meshaal Mohamed Al Mahmoud**

Board Member



**Mohammed Ali Al Sulaiti**

Board Member



**Mr Nasser Ali Al Hajri**

Board Member



**Eisa Mohamad Al Mohannadi**

Board Member



**Abdulrahman Irfan Totonji**

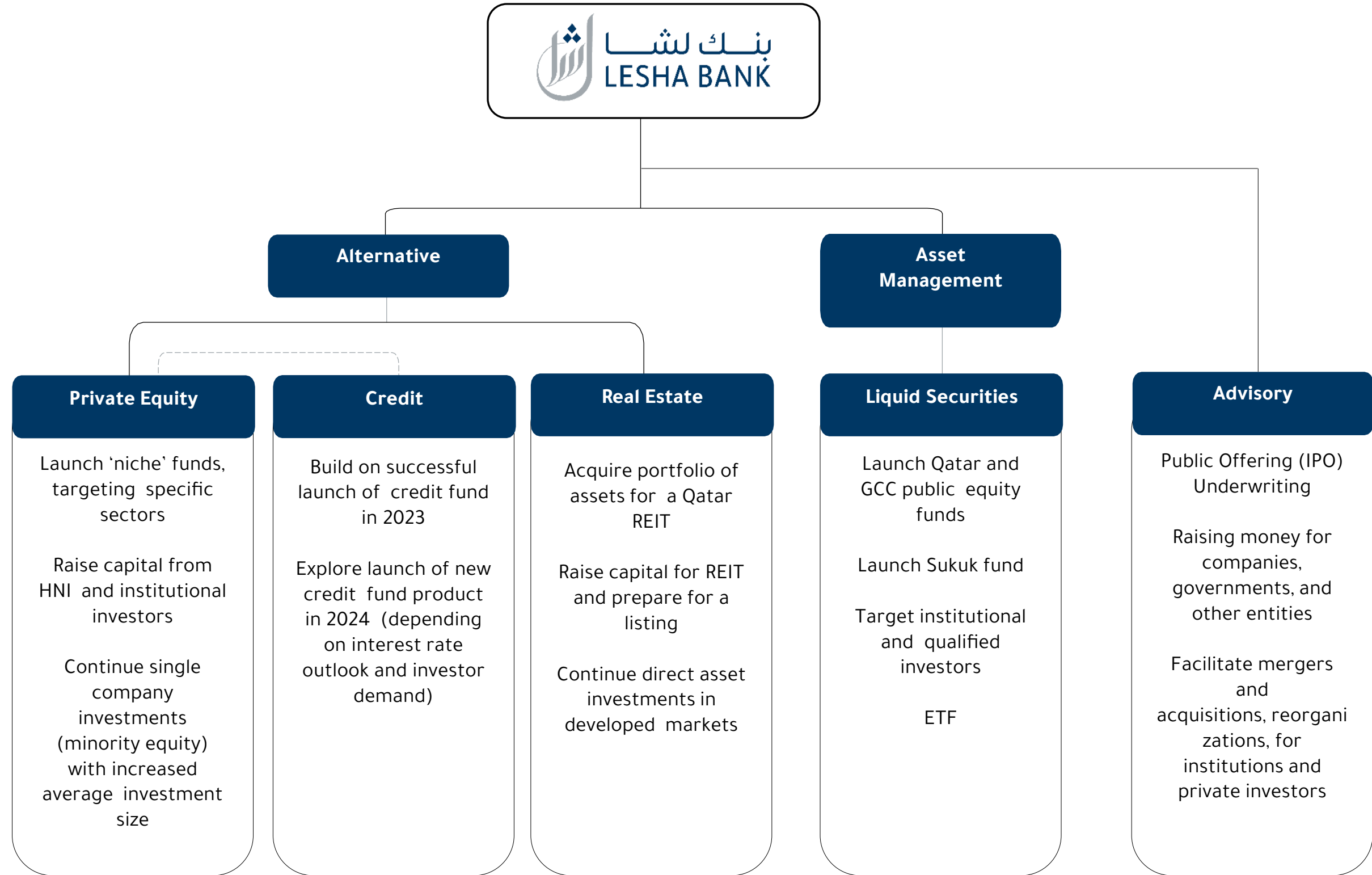
Board Member



**Mr Nasser Abdullah Al Misnad**

Board Member

# BUSINESS SEGMENTS



# FINANCIAL HIGHLIGHTS (YoY) - POSITION & PERFORMANCE

## Balance Sheet

- ▶ Total assets at QAR 7.0 billion compared to QAR 7.6 billion last year
- ▶ Total investments reached QAR 3.7 billion
- ▶ Cash & bank balances stood at QAR 2.9 billion compared to QAR 3.1 billion YE 2024
- ▶ Deposits reached QAR 2.9 billion
- ▶ Total equity\* stood at QAR 1.3 billion

## Income Statement

- ▶ Net profit\* of QAR 40.5 million, 41% Increase YoY
- ▶ Income from sukuk investments at QAR 30.5 million
- ▶ Income from placements reached at QAR 38.6 million
- ▶ Total expenses at QAR 34.6 million for Q1 2025

## Financial Ratios

- ▶ Return on average equity (ROE) at 12.09%
- ▶ Return on average assets (ROA) at 2.34%
- ▶ Earnings per share (EPS) at QAR 0.144
- ▶ Book value reached to QAR 1.19
- ▶ Capital Adequacy Ratio (CAR) stood at 14.94% as of Q1 2025

\* Attributed to the equity holders of the bank





# FINANCIAL POSITION HIGHLIGHTS

## Summary of Balance Sheet as of 31<sup>st</sup> March 2025

Description (QAR millions)	Q1-2025	Q1-2024	YoY %
Cash and Bank Balances	2,857	3,911	-27%
Investments	3,736	2,812	33%
Assets held-for-sale	83	598	-86%
Financing Assets	127	67	91%
Fixed & Other Assets	200	172	16%
<b>Total Assets</b>	<b>7,004</b>	<b>7,560</b>	<b>-7%</b>
Total Deposits	2,854	3,617	-21%
<b>Total Equity *</b>	<b>1,334</b>	<b>1,249</b>	<b>7%</b>

\* Attributed to the equity holders of the bank

## Key Highlights

1

Total assets drop by 7% YoY

2

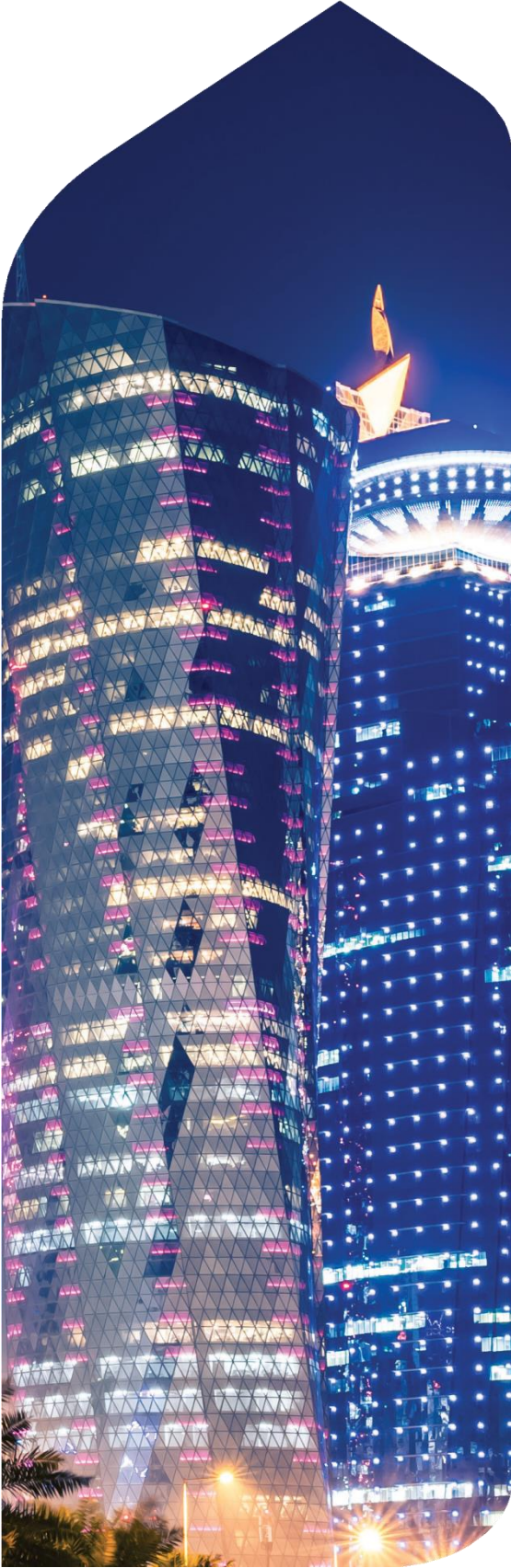
Investments include QAR 2,154 million of investment in sukuk

3

Total deposits include QAR 2,610 million on Quasi-Equity

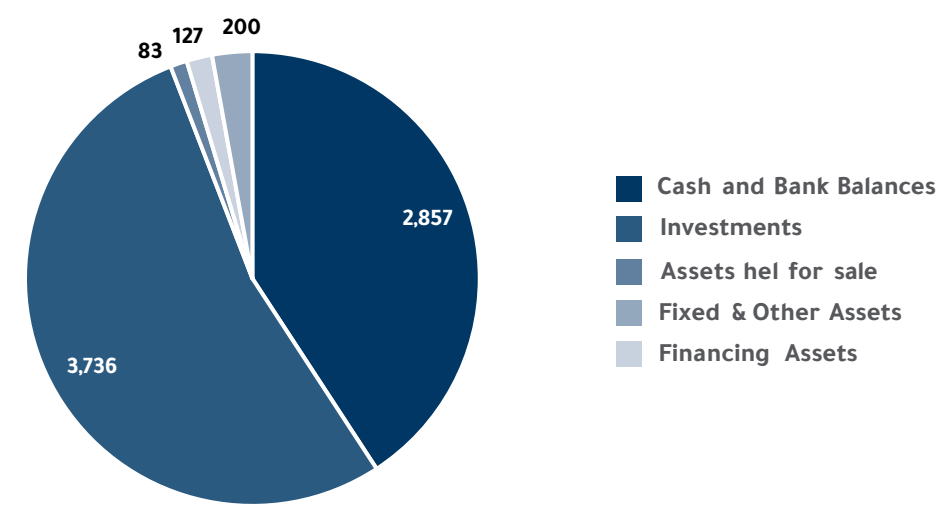
4

Total equity attributable to the shareholders of Lesha Bank increased by 7% YoY

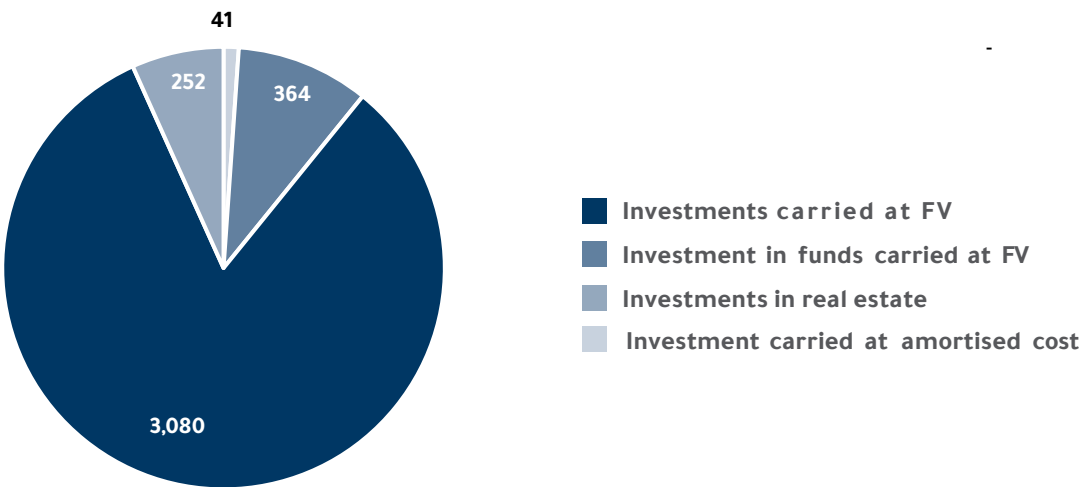


# FINANCIAL POSITION ANALYSIS

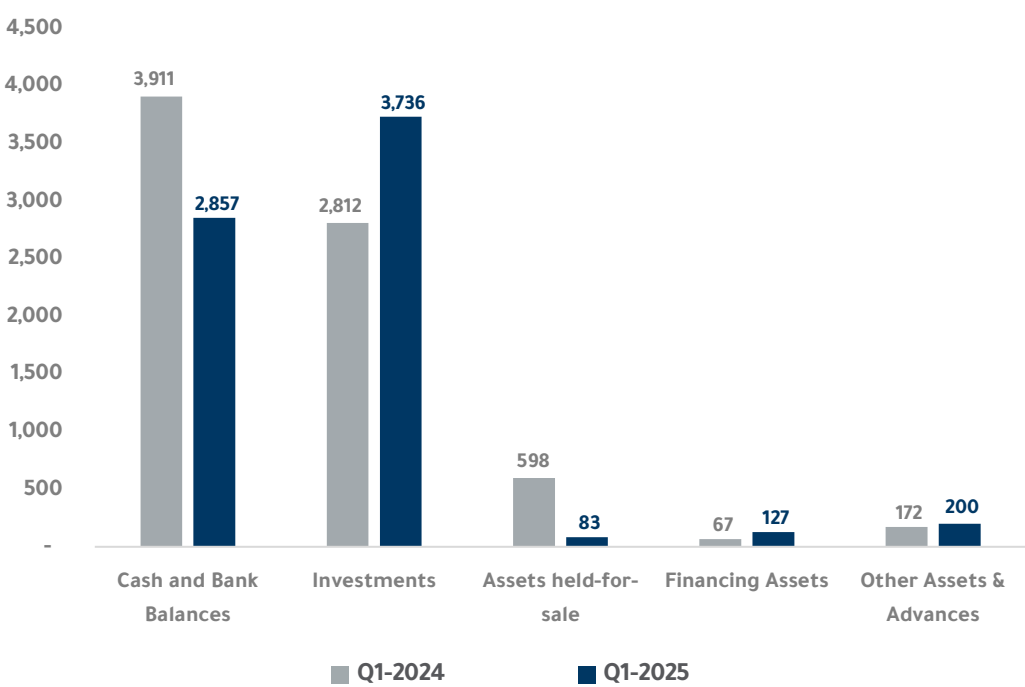
Asset Mix - Q1 2025 (QAR millions)



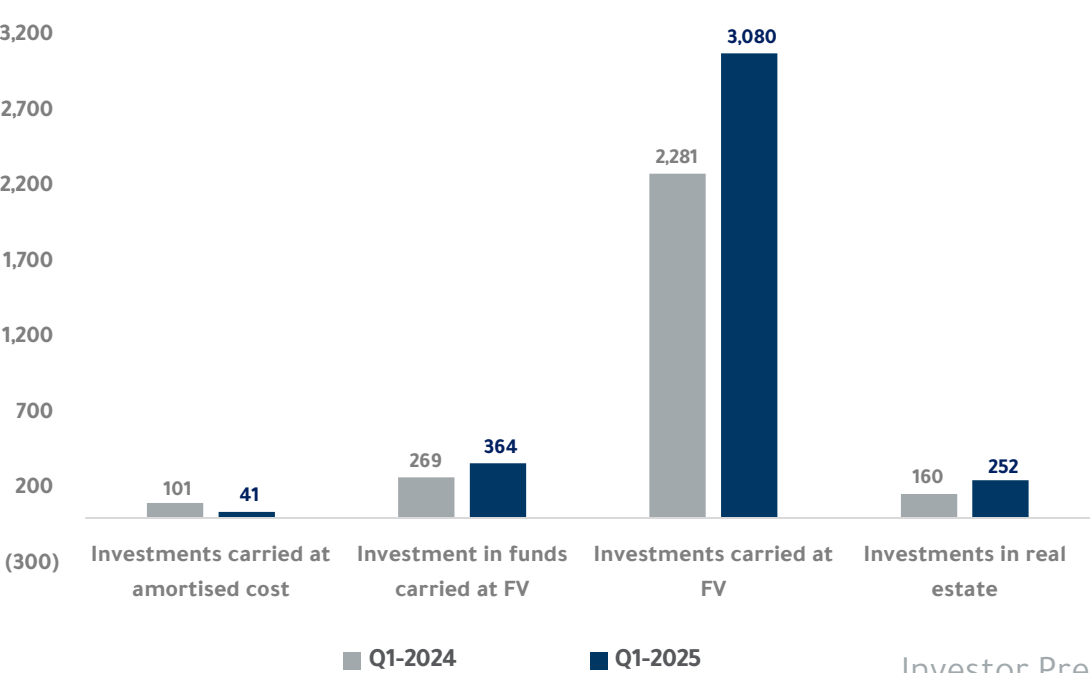
Investment Mix - Q1 2025 (QAR millions)



Asset Mix Trend (QAR millions)



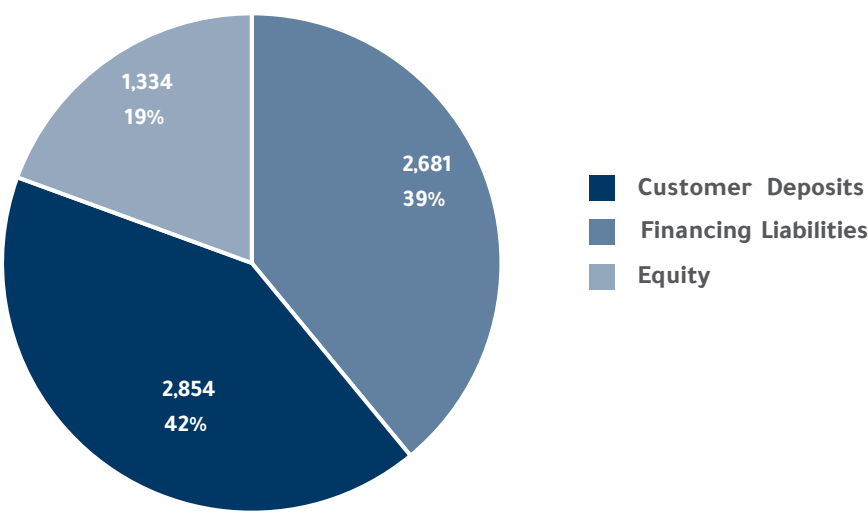
Investment Mix Trend (QAR millions)



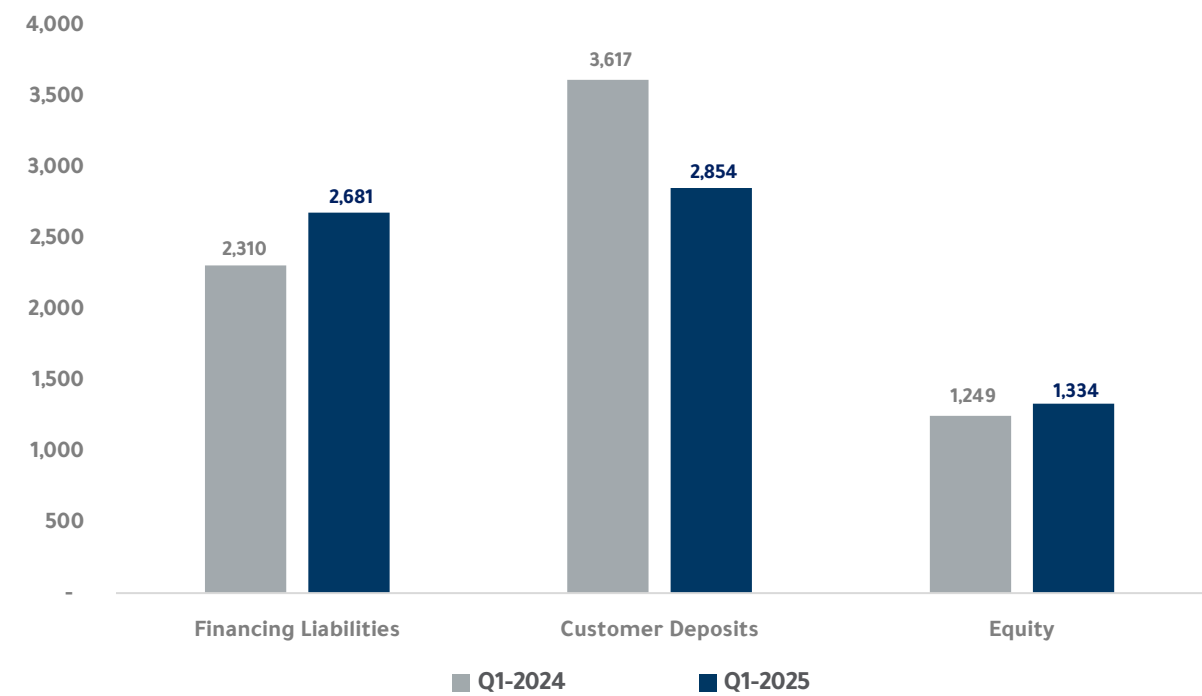


# FINANCIAL POSITION ANALYSIS

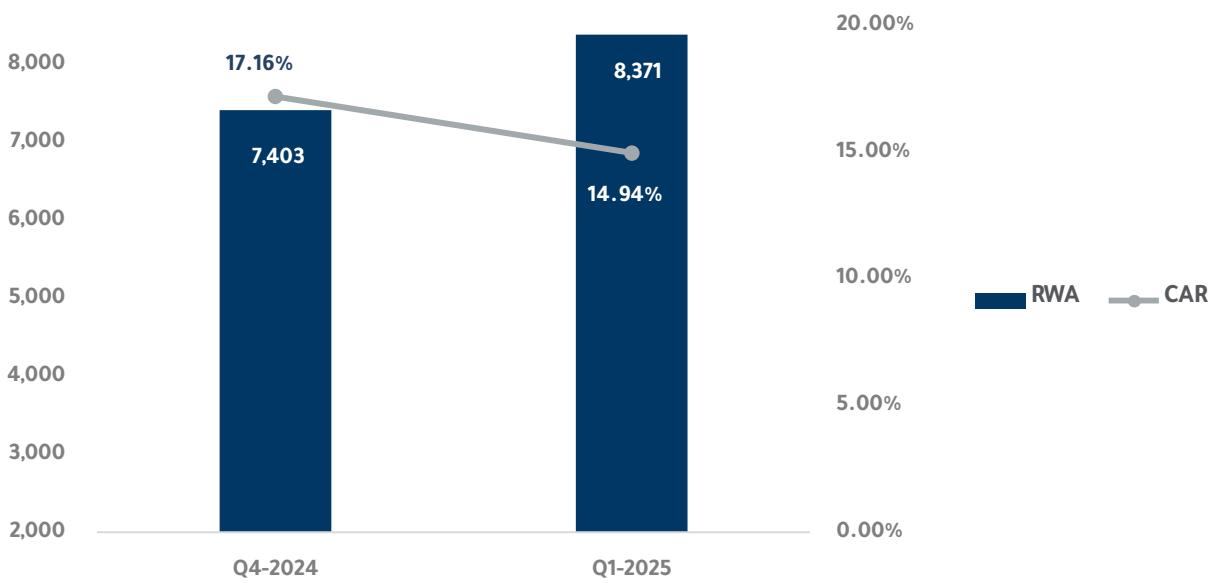
Funding Mix - Q1 2025 (QAR millions)



Funding Mix Trend (QAR millions)



Risk Weighted Assets & Capital Adequacy Ratio - Q1 2025



Key Highlights

- 1 Strong capitalization level - CAR of 14.94% as of 31 March 2025
- 2 Risk weighted assets (RWA) at QAR 8.4 billion by Q1-2025
- 3 Deposits reached QAR 2.9 billion by Q1-2025
- 4 Equity increased by 7% YoY

# FINANCIAL PERFORMANCE HIGHLIGHTS

## Summary of Income Statement for 31<sup>st</sup> March 2025

Description (QAR millions)	Q1-2025	Q1-2024	YoY %
Fee & Dividend Income	33.7	19.9	70%
Profit on Sukuk Investments	30.5	25.6	19%
Income from Placements	38.6	44.8	-14%
Other Income	21.7	25.5	-15%
Financing costs	(52.8)	(54.5)	-3%
<b>Total Income</b>	<b>71.6</b>	<b>61.3</b>	<b>17%</b>
Total Expenses	(34.6)	(30.3)	14%
Provision for impairment & investments	(1.2)	(0.0)	3,962%
<b>Net Profit *</b>	<b>40.5</b>	<b>28.8</b>	<b>41%</b>

\* Attributed to equity holders of the bank

## Key Highlights

1

Total Income increase by 17% in Q1-2025

2

Net profit\* of QAR 40.5 million for Q1-2025 increased by 41% YoY

3

YoY Increase of 19% from Profit on sukuk investments

4

Better yields resulted QAR 38.6 million income from placements for Q1-2024



# Key Business and News updates - Q1 2025



Net Profit of QAR 128.2 million for the year ended 2024, reflecting 36% YoY growth and propose cash dividends

JANUARY

FEBRUARY

MARCH



Indirect acquisition of a stake in Edinburgh airport, through an investment in an infrastructure-focused investment fund managed by a renowned infrastructure fund manager



IFN Qatar Deal of the Year 2024



Annual and Extraordinary General Meeting



Ranked among the Forbes Middle East Top 40 Asset Managers 2025



Acquisition of four Airbus A350-1000 aircraft through aviation leasing platform, currently leased to a leading global airline

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wise under consideration; (vii) future liquidity, working capital, and capital requirements.

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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Lesha Bank LLC (Public) is a Shari'a-compliant bank authorized by QFCRA under license No. 00091 and listed on the Qatar Stock Exchange (QSE: QFBQ)

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