



INVESTOR PRESENTATION

Q1-2025

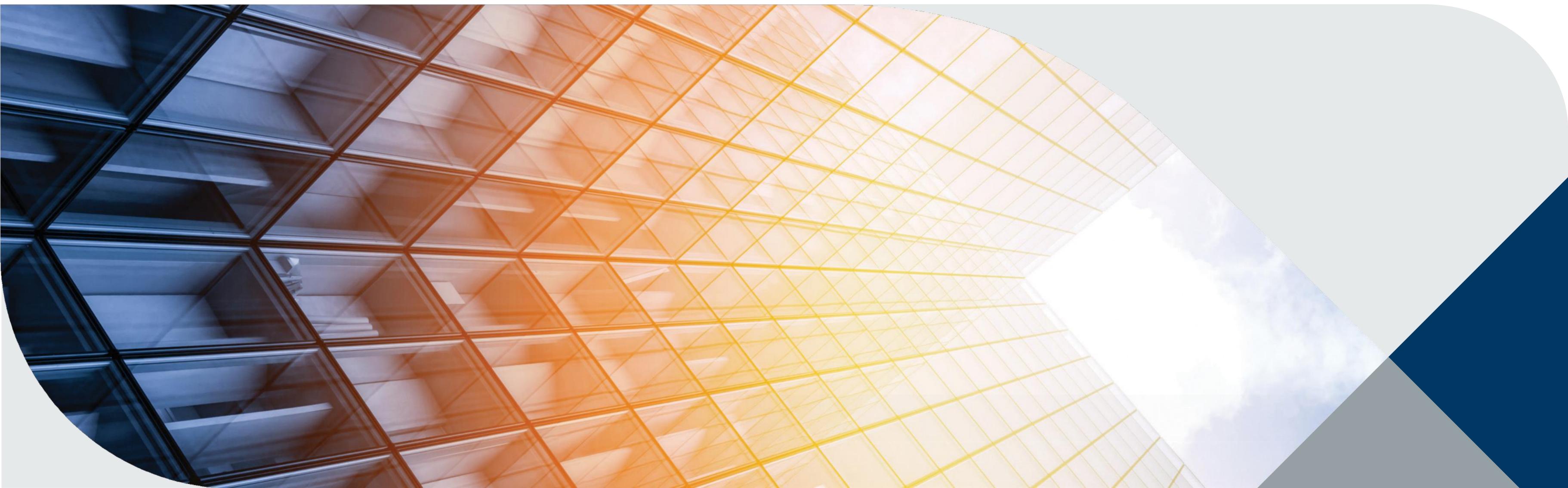


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ABOUT LESHA BANK



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 31st 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

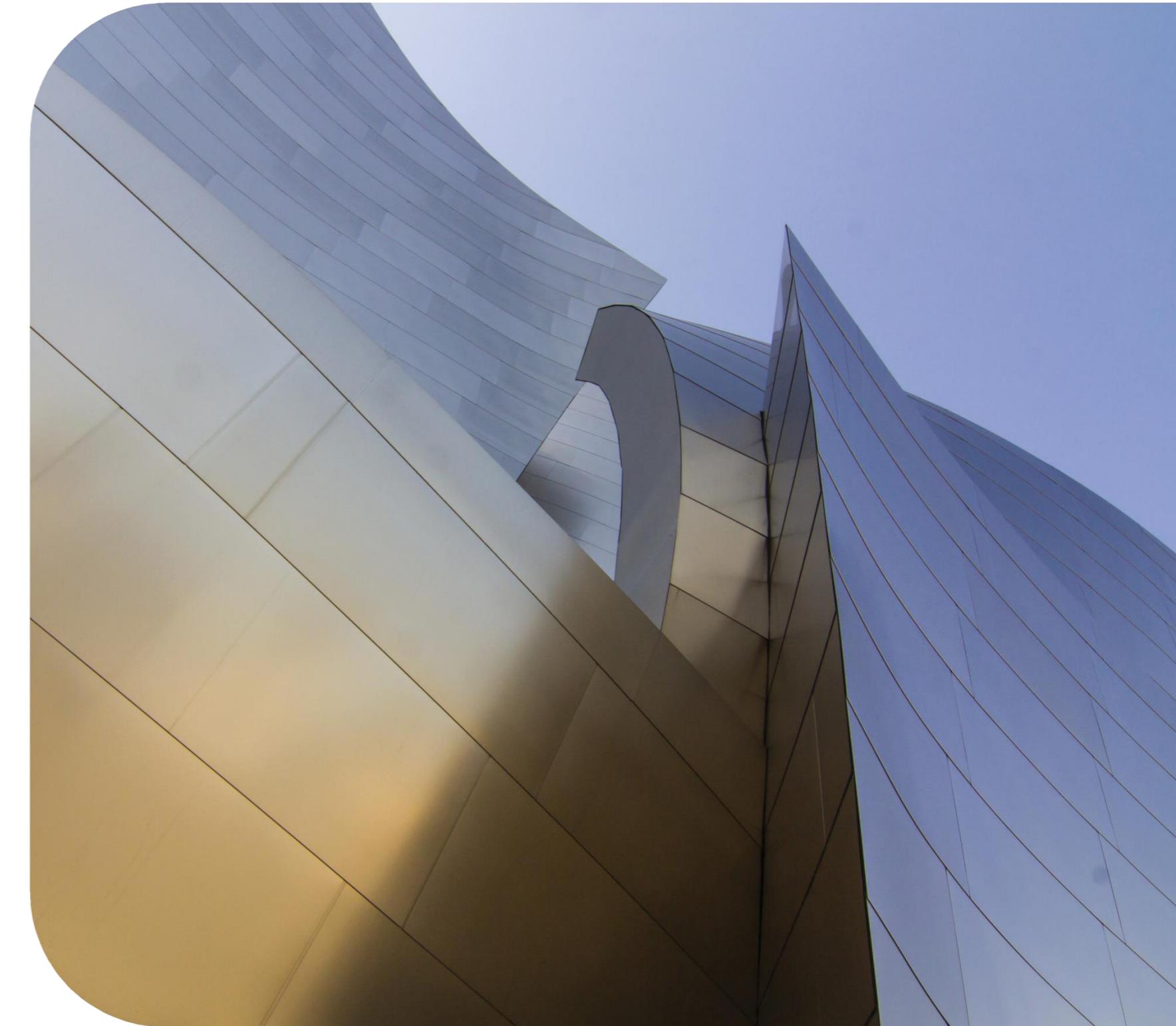
Market Capitalization

QAR 1,403,360,000
(As of 31st March 2025)

Trading Symbol

Qatar Stock Exchange
(QSE: QFBQ)

STRATEGY



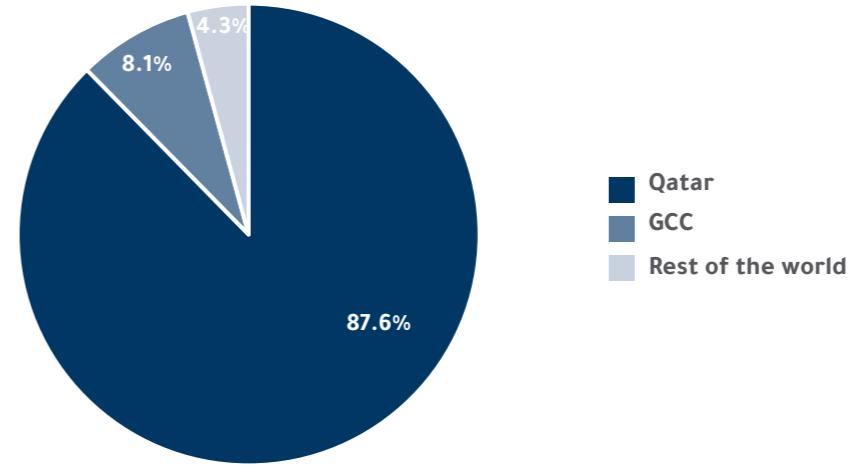
OVERVIEW AND OWNERSHIP STRUCTURE

Share Price

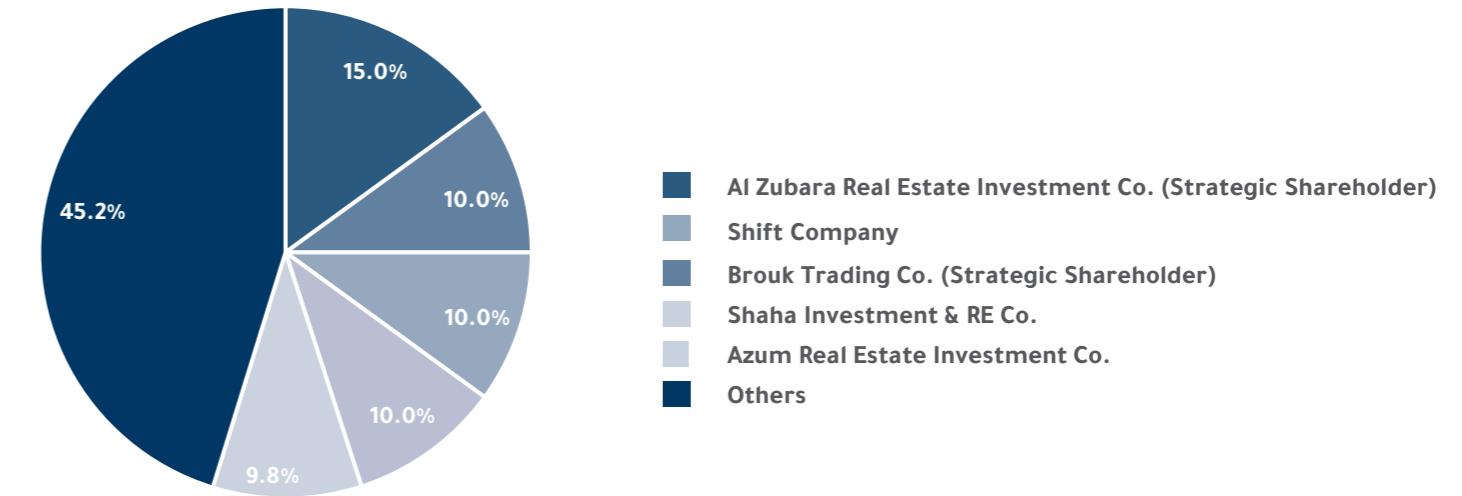
| Indicator | Date | Value (QAR) |
|--------------|-----------|-------------|
| Last Price | 31-Mar-25 | 1.253 |
| 52 Week High | 26-Sep-24 | 1.408 |
| 52 Week Low | 12-Mar-25 | 1.217 |



Shareholding by Country



Top Shareholders



LEADERSHIP

BOARD OF DIRECTORS

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



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

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

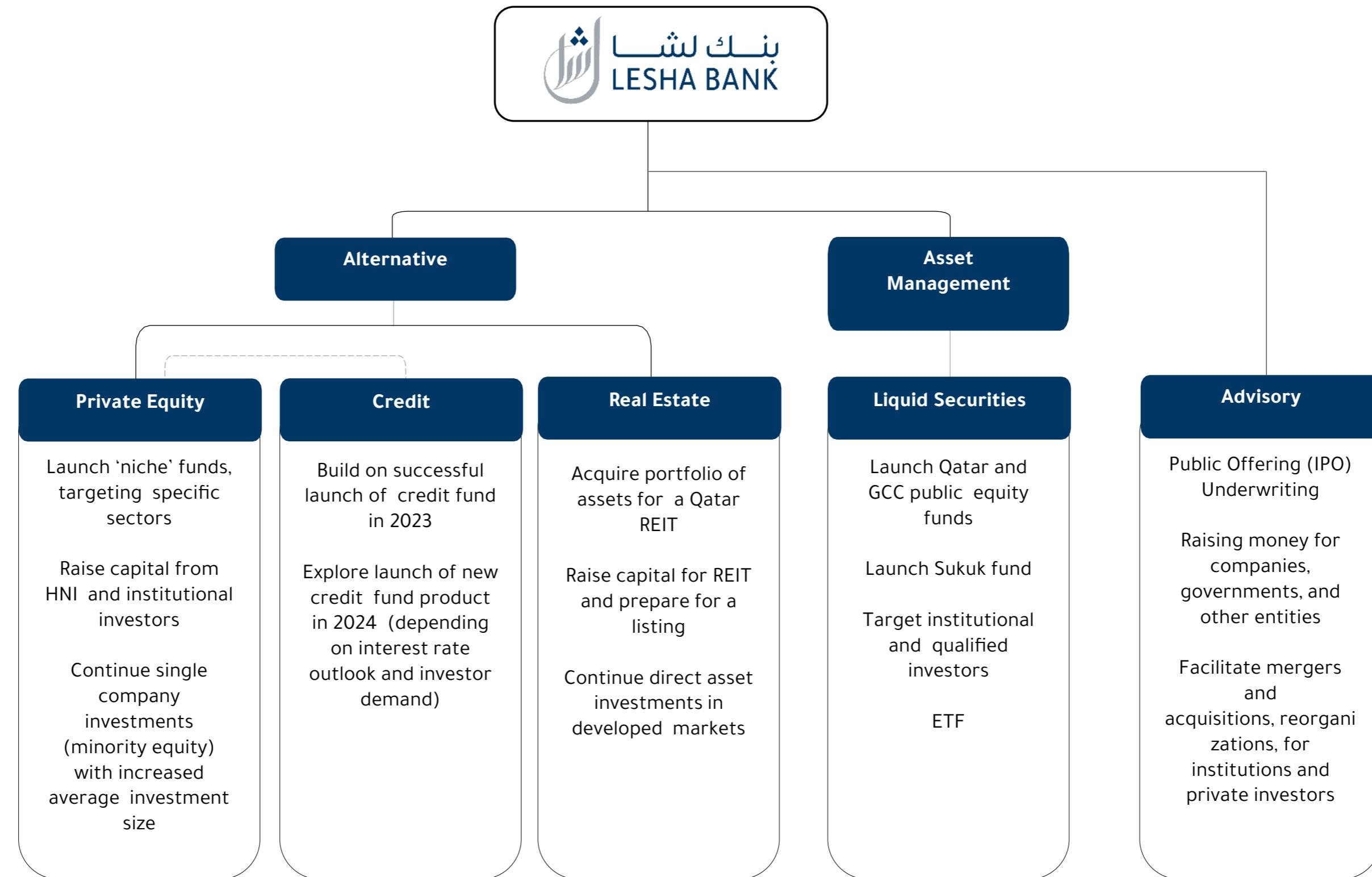


Abdulrahman Irfan Totonji
Board Member



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 31st 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% |
| Total Assets | 7,004 | 7,560 | -7% |
| Total Deposits | 2,854 | 3,617 | -21% |
| Total Equity * | 1,334 | 1,249 | 7% |

* Attributed to the equity holders of the bank

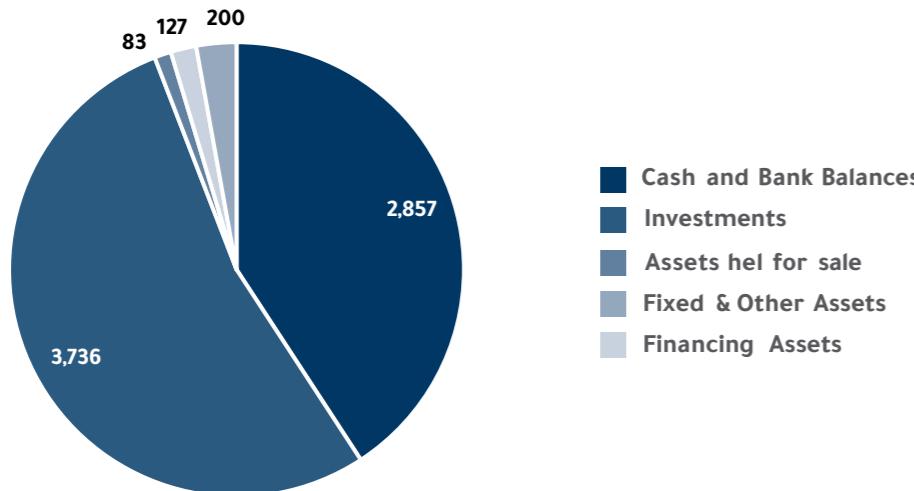
Key Highlights

- 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

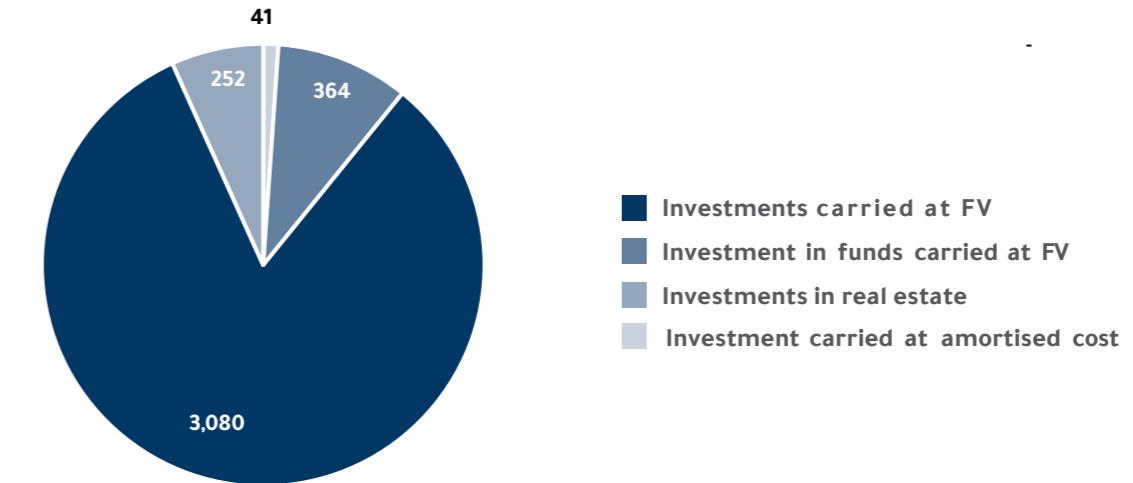


FINANCIAL POSITION ANALYSIS

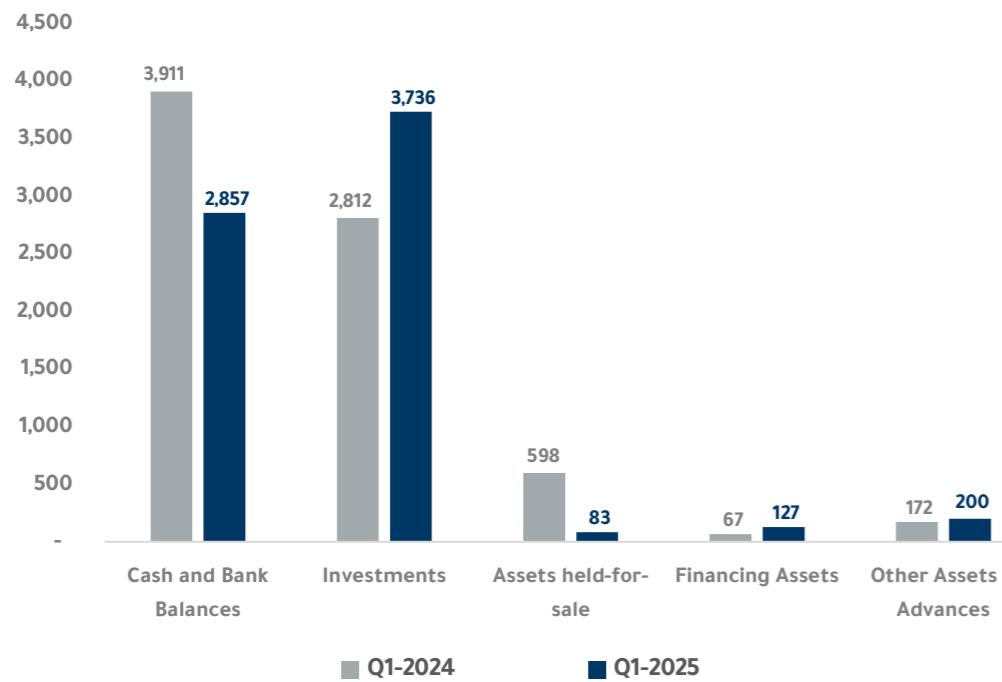
Asset Mix - Q1 2025 (QAR millions)



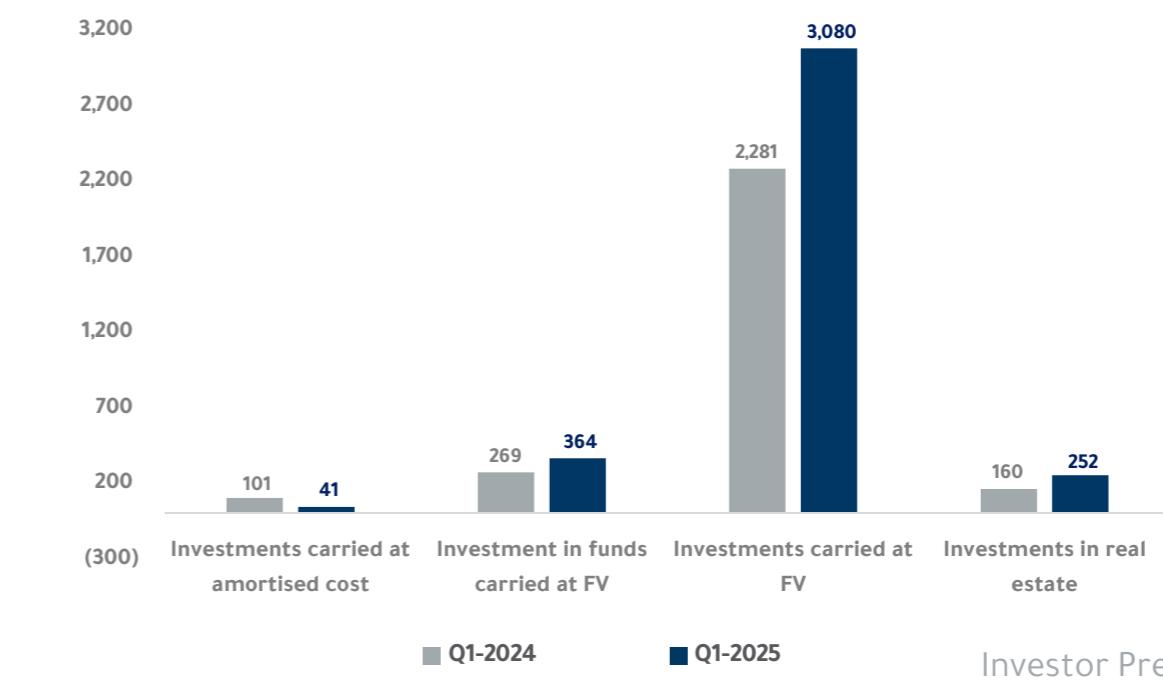
Investment Mix - Q1 2025 (QAR millions)



Asset Mix Trend (QAR millions)

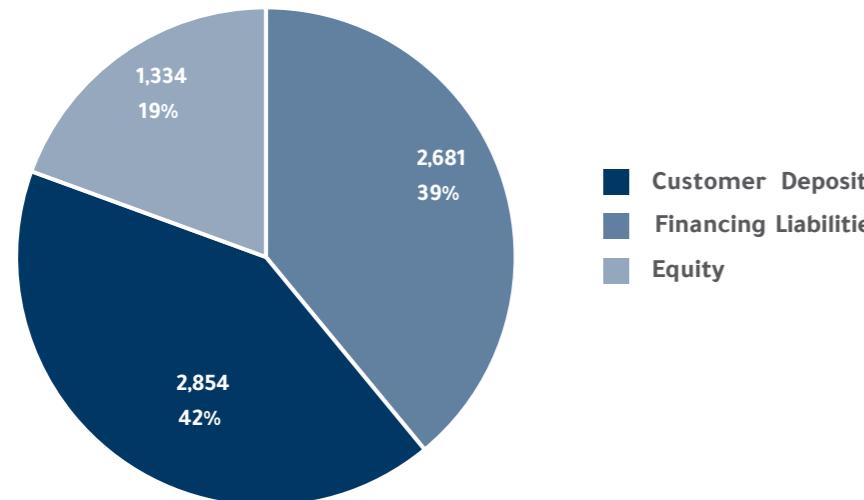


Investment Mix Trend (QAR millions)

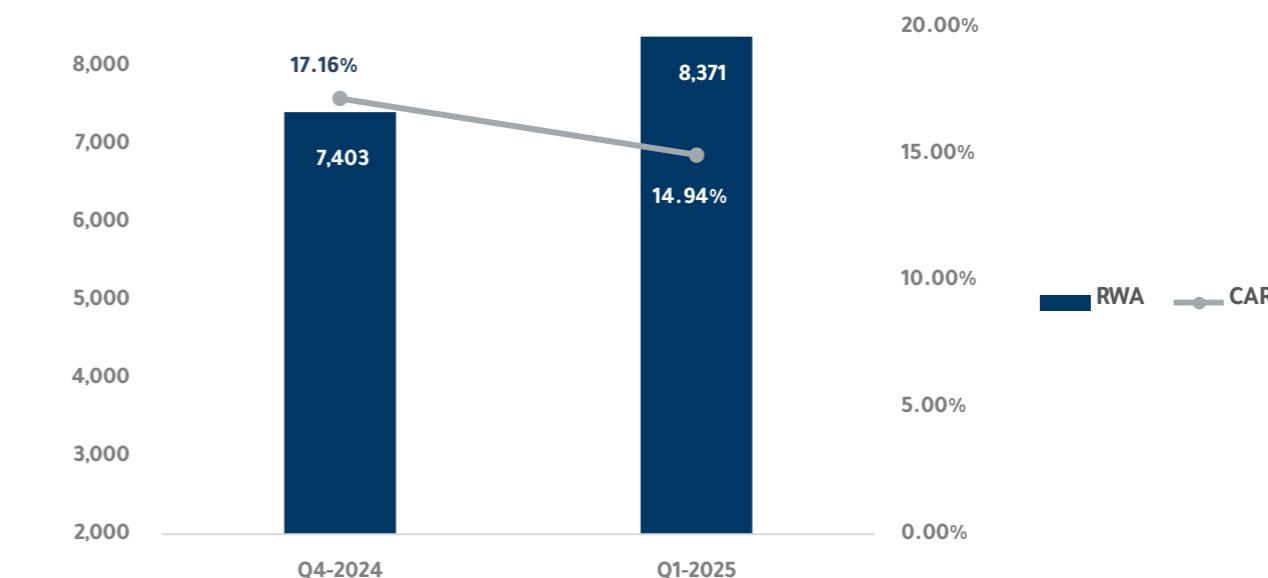


FINANCIAL POSITION ANALYSIS

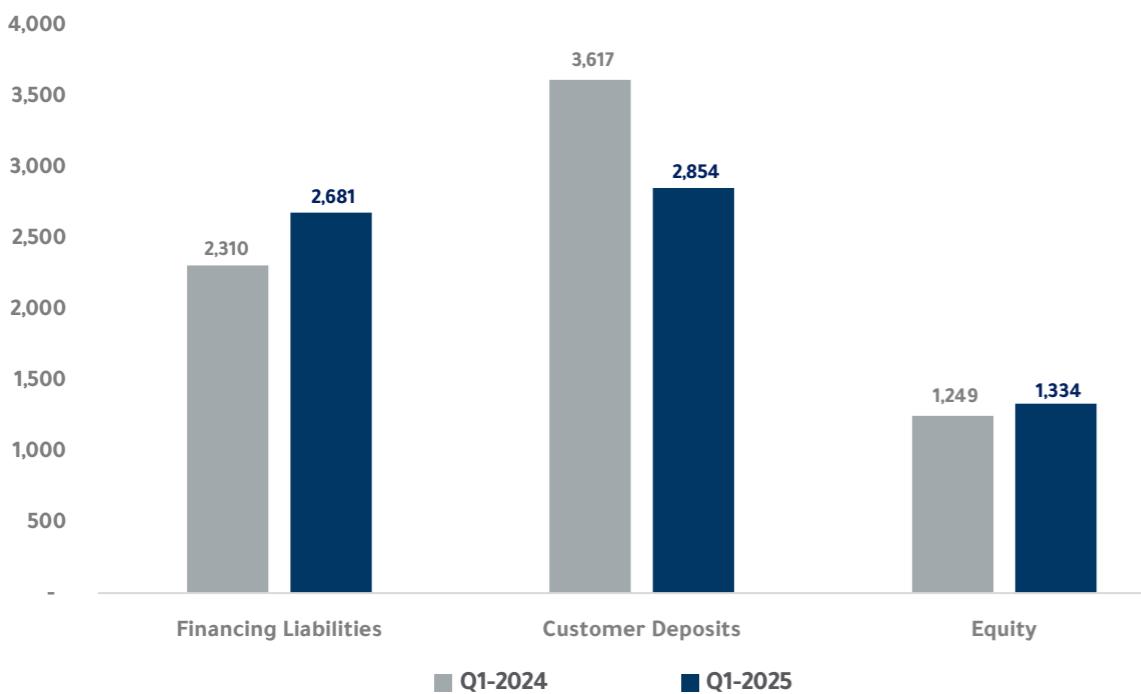
Funding Mix - Q1 2025 (QAR millions)



Risk Weighted Assets & Capital Adequacy Ratio - Q1 2025



Funding Mix Trend (QAR millions)



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 31st 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% |
| Total Income | 71.6 | 61.3 | 17% |
| Total Expenses | (34.6) | (30.3) | 14% |
| Provision for impairment & investments | (1.2) | (0.0) | 3,962% |
| Net Profit * | 40.5 | 28.8 | 41% |

* Attributed to equity holders of the bank

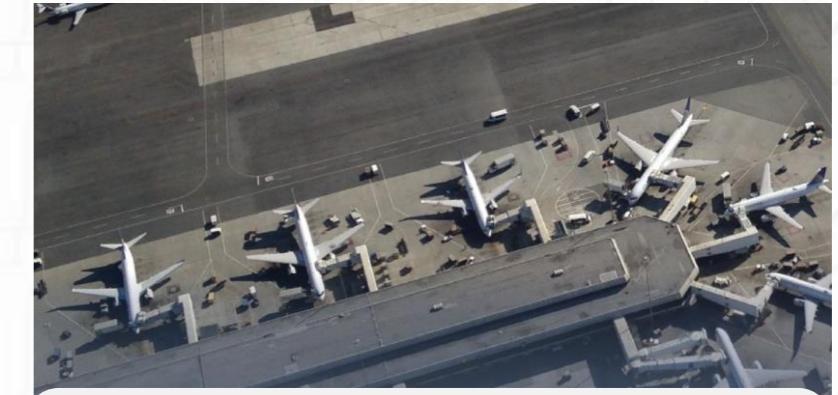
Key Highlights

- 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



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

JANUARY



IFN Qatar Deal of the Year 2024

FEBRUARY



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

DISCLAIMER

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Certain information set forth in this brochure contains “forward-looking information”, including “future-oriented financial information” and “financial outlook”, under applicable laws (collectively referred to herein as Forward-looking Statements or Statements). Except for statements of historical fact, the information contained herein constitutes Forward-looking Statements and may include, but is not limited to, the (i) projected financial performance of the investment; (ii) completion of, and the use of proceeds from, the sale of the shares when completed; (iii) the expected development of the investment, related business activities, projects, and joint ventures; (iv) execution of the investment’s objectives and growth strategy, and global growth outlook; (v) updates and developments relating to third-party financing for the investment; (vi) completion of the investment’s activities that are currently underway, in development or other-

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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