



INVESTOR PRESENTATION

Q3-2025

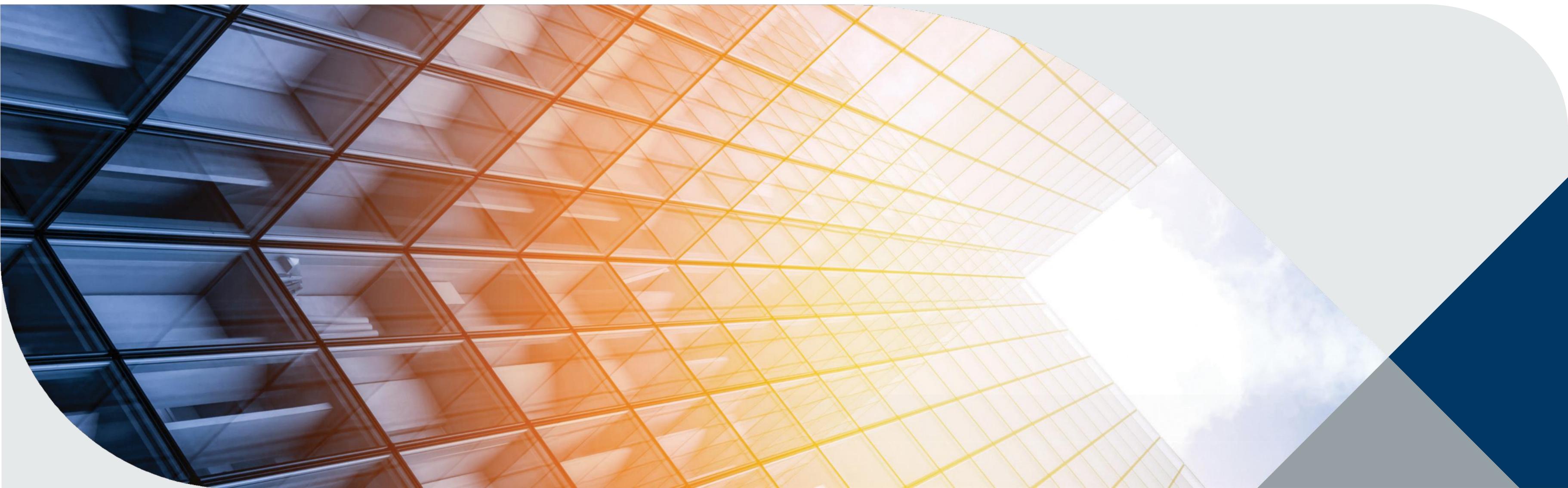


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ABOUT LESHA BANK



Vision

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



QAR 11.7 billion

Assets Under Management (AUM) as of 30th September 2025 in Private Equity, Real Estate, Public 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-Compliant

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

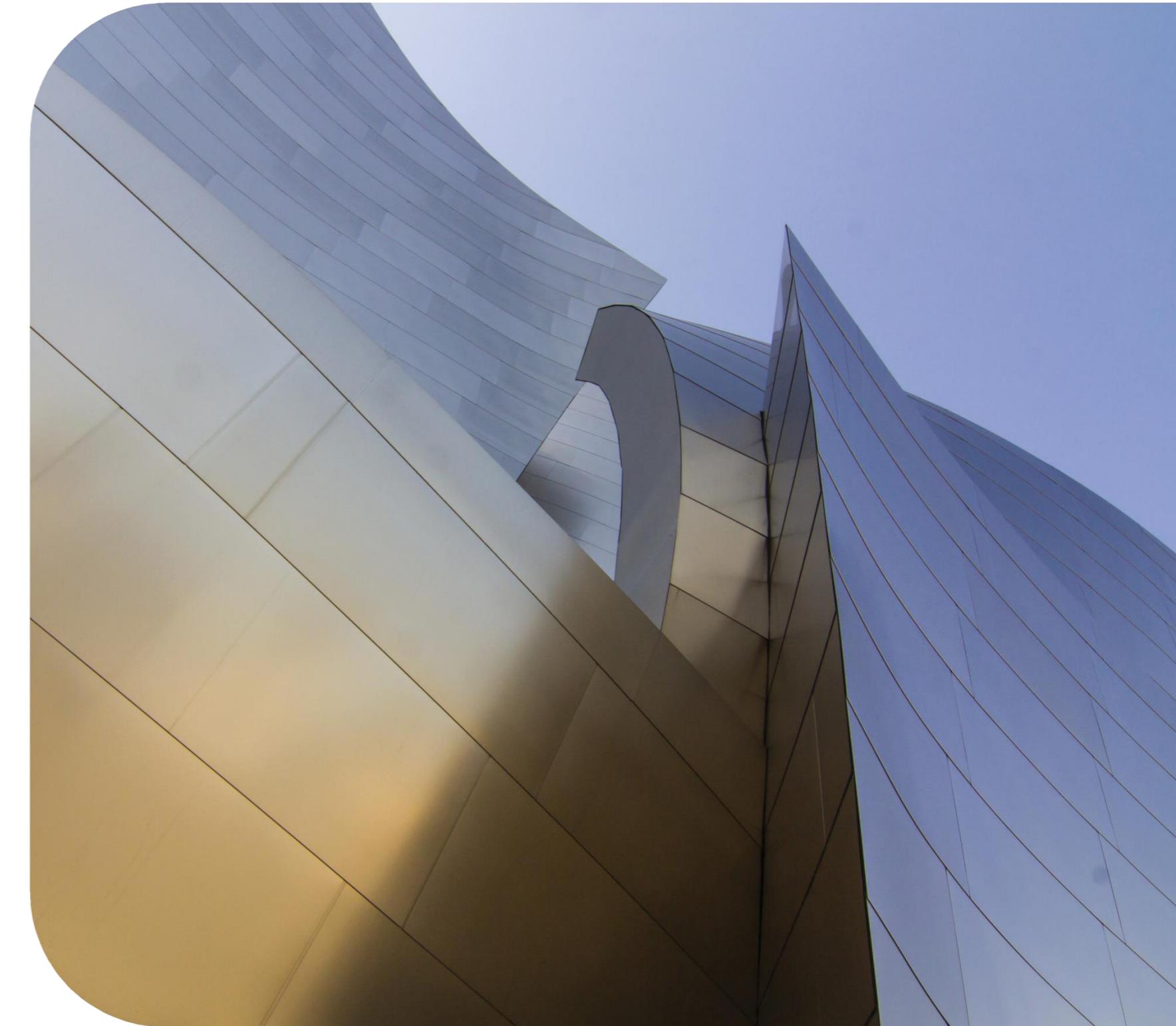
Market Capitalization

QAR 2,080,960,000
(As of 30th September 2025)

Trading Symbol

Qatar Stock Exchange
(QSE: QFBQ)

STRATEGY



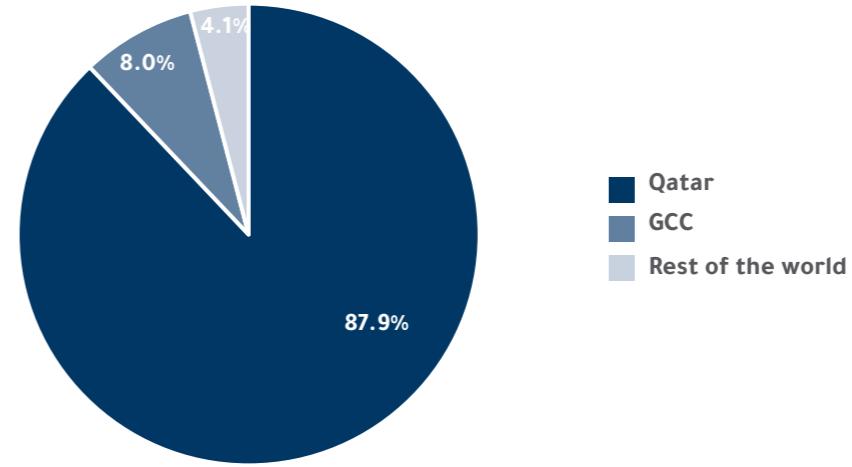
OVERVIEW AND OWNERSHIP STRUCTURE

Share Price

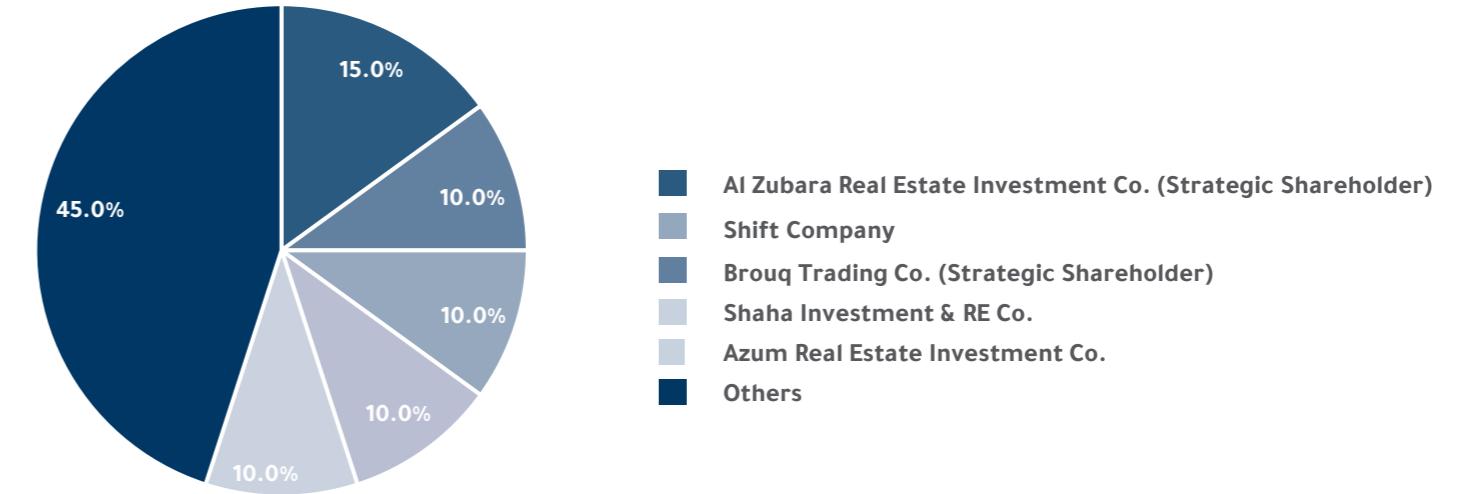
Indicator	Date	Value (QAR)
Last Price	30-Sep-25	1.858
52 Week High	19-May-25	1.922
52 Week Low	06-April-25	1.211



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

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

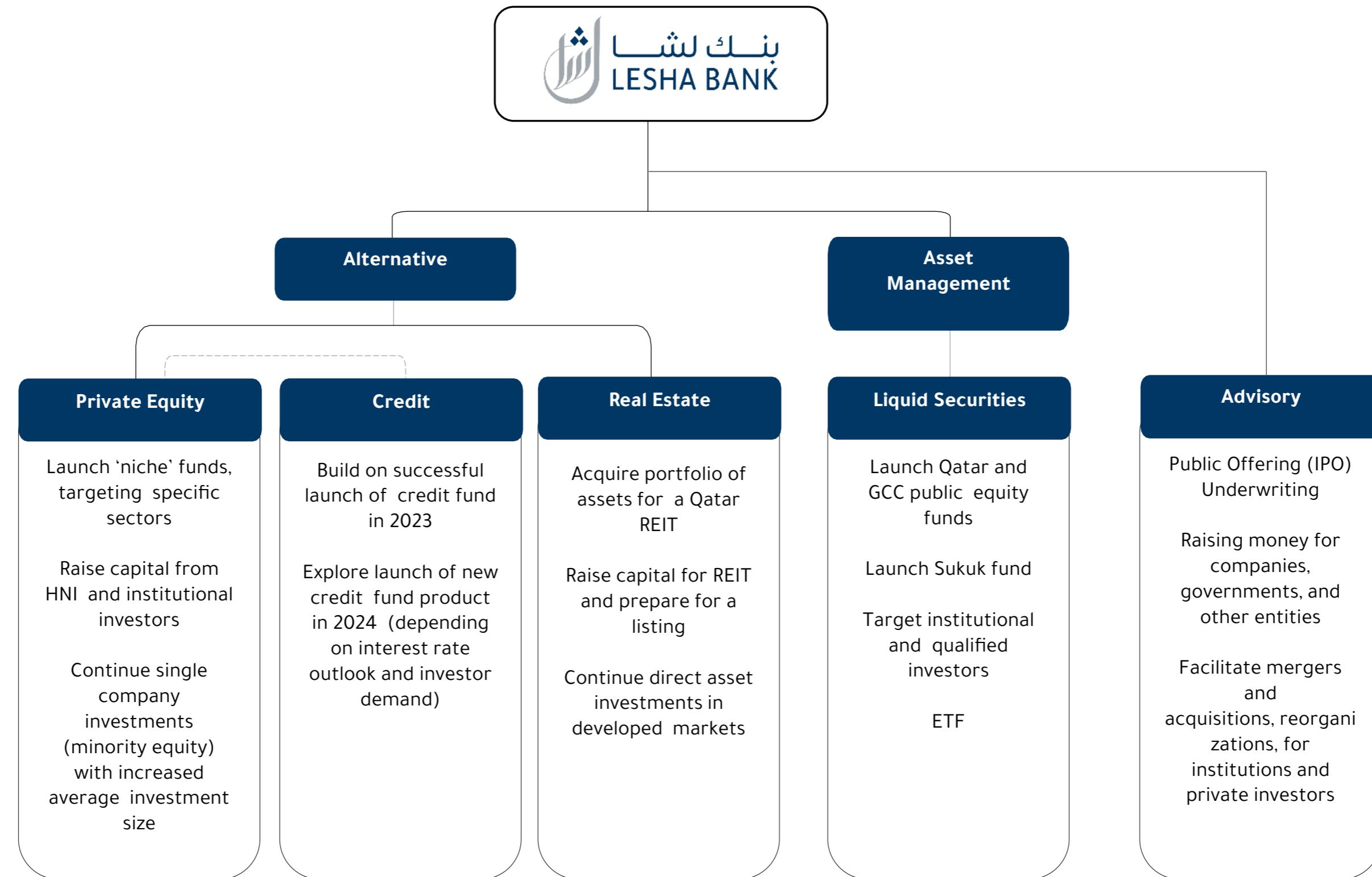
CHIEF EXECUTIVE OFFICER (CEO)



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

BUSINESS SEGMENTS



FINANCIAL HIGHLIGHTS (YoY) - POSITION & PERFORMANCE

Balance Sheet

- ▶ Total assets at QAR 7.9 billion compared to QAR 7.6 billion last year
- ▶ Total investments reached QAR 4.3 billion
- ▶ Cash & bank balances stood at QAR 3.3 billion
- ▶ Deposits remain constant at QAR 3.6 billion
- ▶ Total equity* stood at QAR 1.5 billion

Income Statement

- ▶ Net profit* of QAR 140.1 million, 45% Increase YoY
- ▶ Income from sukuk investments at QAR 96.3 million
- ▶ Income from placements reached at QAR 112.5 million
- ▶ Total expenses at QAR 109.9 million as of Q3 2025

Financial Ratios

- ▶ Return on average equity (ROE) at 13.28%
- ▶ Return on average assets (ROA) at 2.53%
- ▶ Annualized earnings per share (EPS) at QAR 0.167
- ▶ Book value reached to QAR 1.31

* Attributed to the equity holders of the bank

FINANCIAL POSITION HIGHLIGHTS

Summary of Balance Sheet as of 30th September 2025

Description (QAR millions)	Q3-2025	Q3-2024	YoY %
Cash and Bank Balances	3,329	3,682	-10%
Investments	4,278	3,333	28%
Assets held-for-sale	-	164	-100%
Financing Assets	145	194	-25%
Fixed & Other Assets	176	240	-27%
Total Assets	7,927	7,613	4%
Total Deposits	3,563	3,663	-3%
Total Equity *	1,473	1,357	9%

* Attributed to the equity holders of the bank

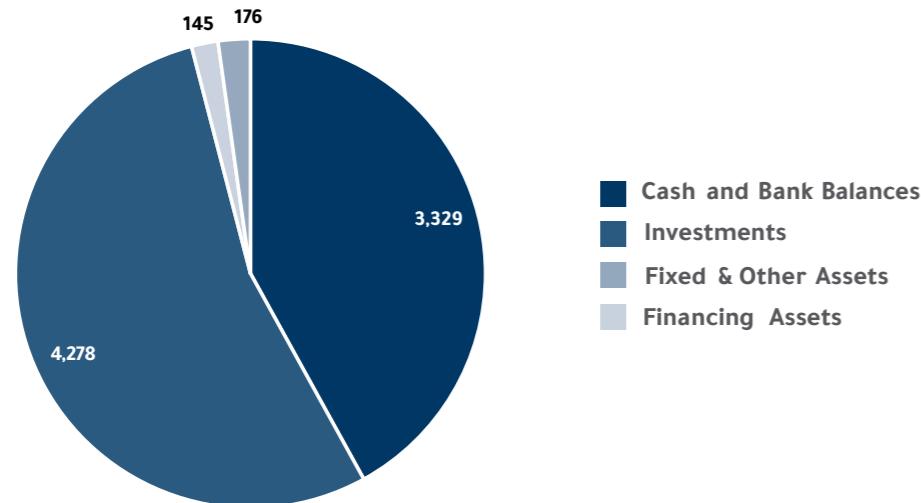
Key Highlights

- 1 Total assets increase by 4% YoY
- 2 Investments include QAR 2,363 million of investment in sukuk
- 3 Total deposits include QAR 2,980 million on Quasi-Equity
- 4 Total equity attributable to the shareholders of Lesha Bank increased by 9% YoY

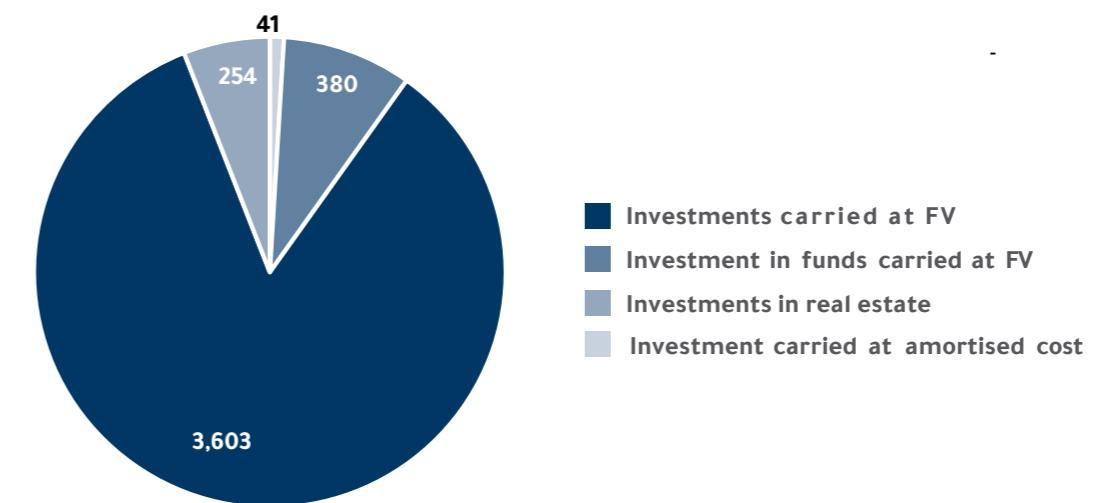


FINANCIAL POSITION ANALYSIS

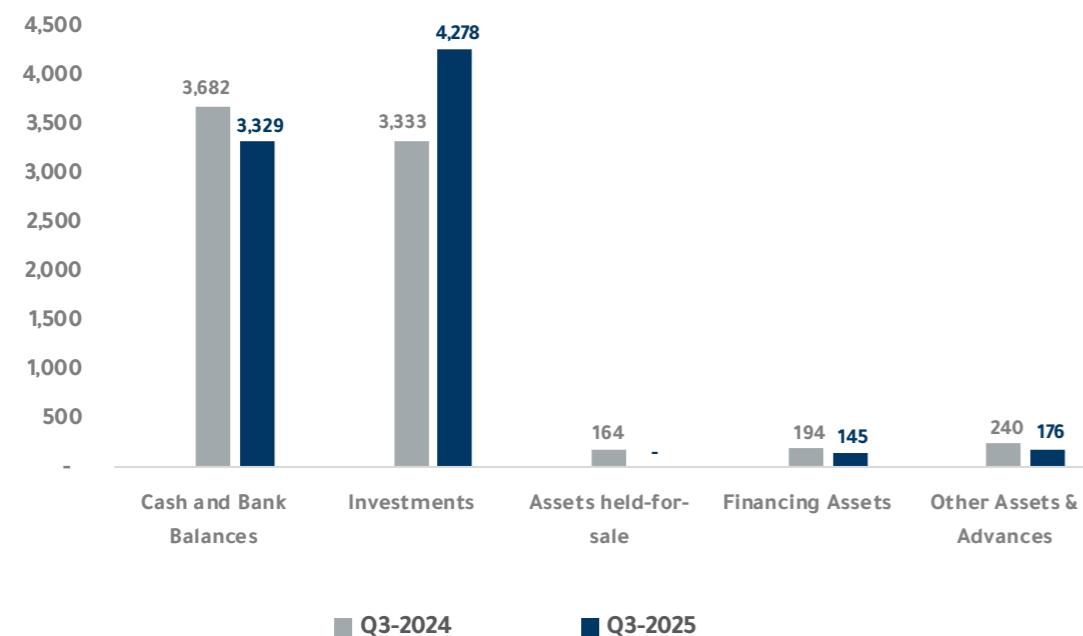
Asset Mix - Q3 2025 (QAR millions)



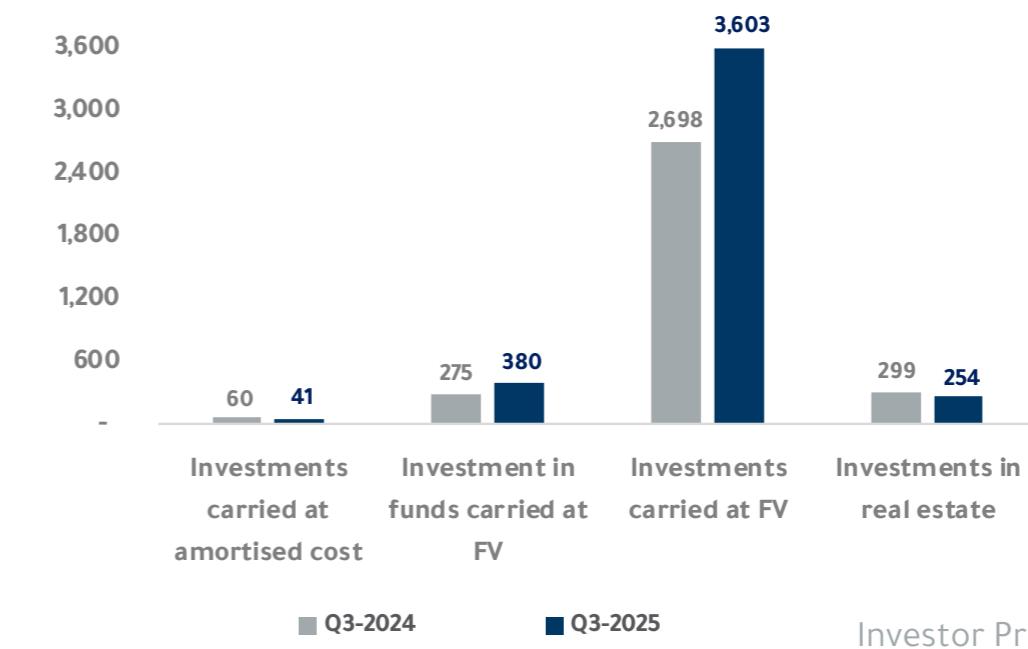
Investment Mix - Q3 2025 (QAR millions)



Asset Mix Trend (QAR millions)

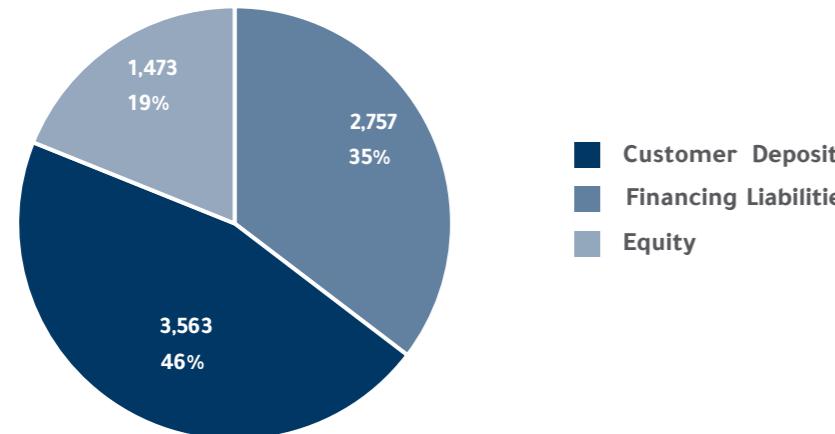


Investment Mix Trend (QAR millions)

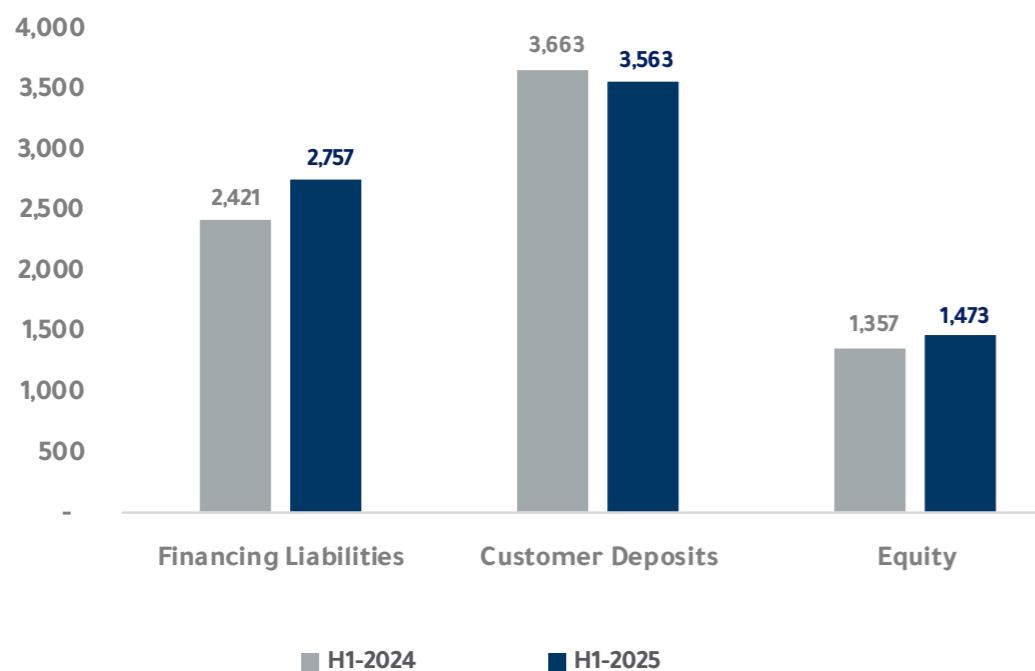


FINANCIAL POSITION ANALYSIS

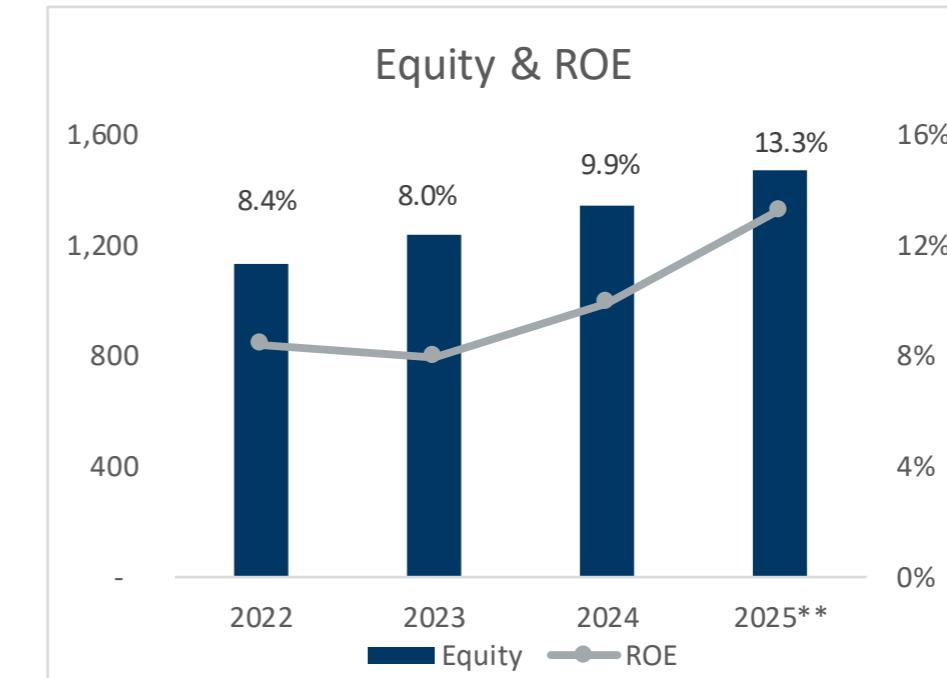
Funding Mix - Q3 2025 (QAR millions)



Funding Mix Trend (QAR millions)



ROE and Equity Growth Trajectory (2022-2025)



- 1 Consistent Equity Growth
- 2 Improving Profitability: ROE improved from 8.4% in 2022 to 13.3% in 2025
- 3 Strong Momentum in 2025
- 4 Equity increased by 9% YoY

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

FINANCIAL PERFORMANCE HIGHLIGHTS

Summary of Income Statement for 30th September 2025

Description (QAR millions)	Q3-2025	Q3-2024	YoY %
Fee & Dividend Income	96.6	65.5	47%
Profit on Sukuk Investments	96.3	80.7	19%
Income from Placements	112.5	147.2	-24%
Other Income	109.2	102.0	7%
Financing costs	(161.3)	(181.0)	-11%
Total Income	253.4	214.4	18%
Total Expenses	(109.9)	(100.3)	10%
Provision for impairment & investments	(6.2)	(12.8)	-52%
Net Profit *	140.1	96.6	45%

* Attributed to equity holders of the bank

Key Highlights

- 1 Total Income increase by 18% in 1-2025
- 2 Net profit* of QAR 140.1 million for Q3-2025 increased by 45% YoY
- 3 YoY Increase of 19% from Profit of Sukuk Investments
- 4 YOY increase of 47% in Fee & Dividend income

Key news updates - Q3 2025

Acquisition of A320neo aircraft

Acquired from EMP Aviation Trading GmbH. The value of the transaction was approximately 150 million Qatari Riyal.



JULY

QAR 540 million Shari'a-compliant indirect investment in an energy platform

(In partnership with a leading fund manager in the field)

SEP

QAR 182 million Shari'a-compliant Fund Investment

(private equity global secondaries fund in partnership with leading investment manager)

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.

These statements are not guarantees of future performance and undue reliance should not be placed on them. Such Forward-looking Statements necessarily involve known and unknown risks and uncertainties, which may cause actual performance and financial results in future periods to differ materially from any projections of future performance or result expressed or implied by such Forward-looking Statements.

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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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