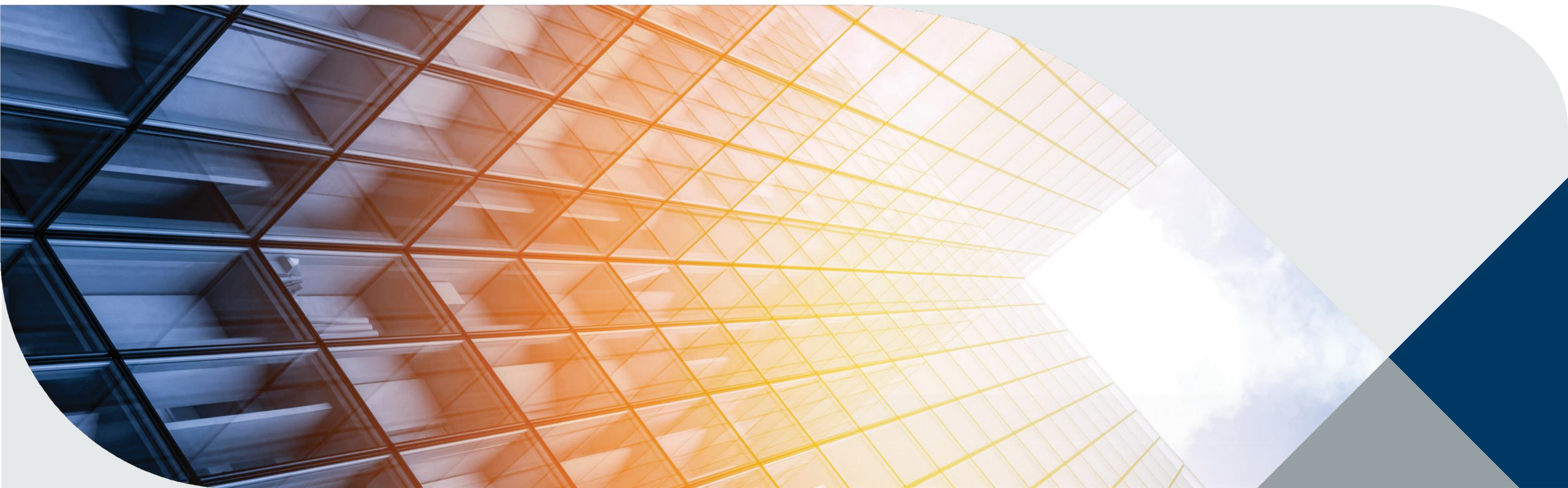


# INVESTOR PRESENTATION

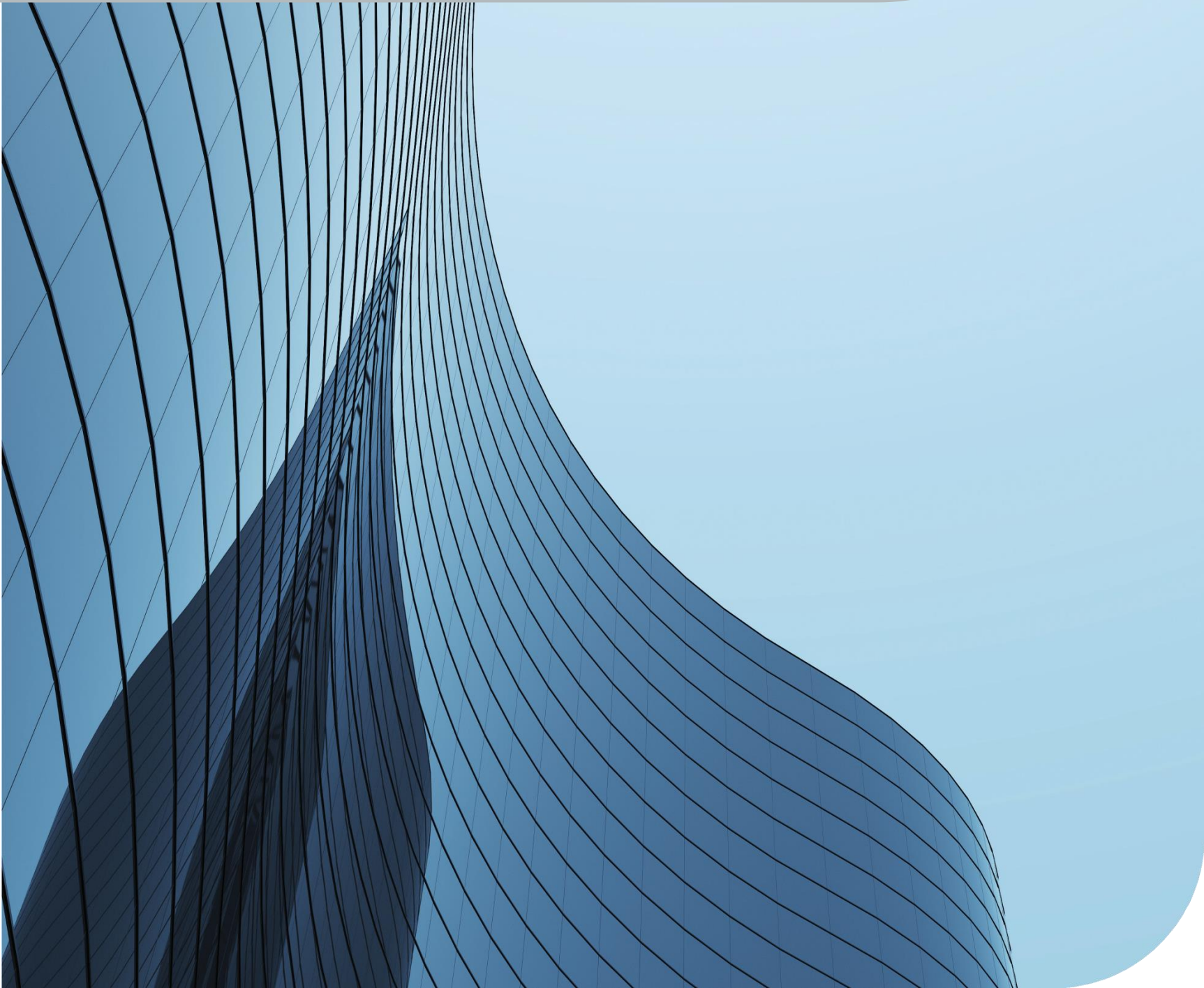
Q3-2025





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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 30<sup>th</sup> 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-Complaint

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



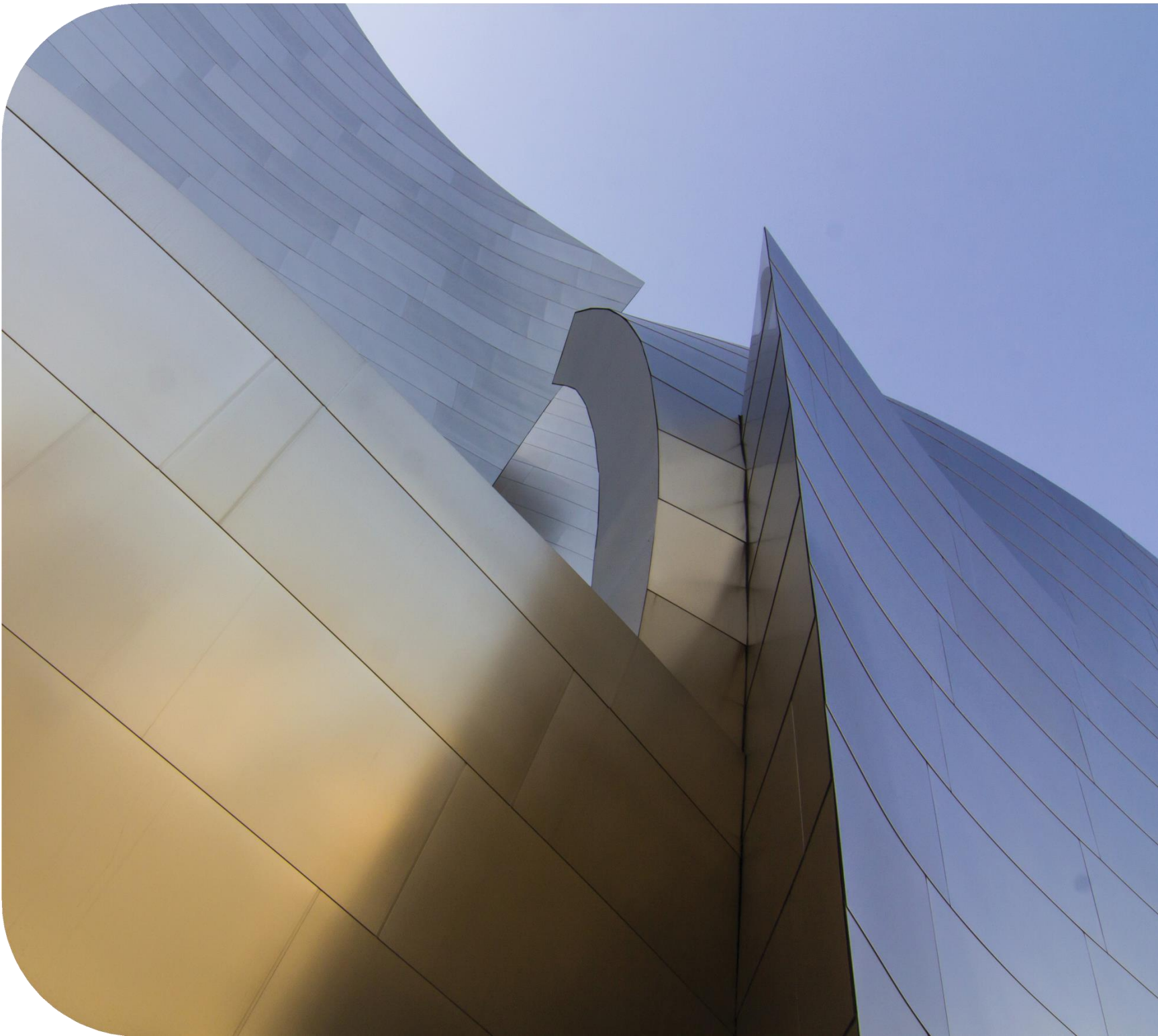
## Experienced Team & Partners

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 2,080,960,000 (As of 30 <sup>th</sup> September 2025)
Trading Symbol	Qatar Stock Exchange (QSE: QFBQ)



# STRATEGY

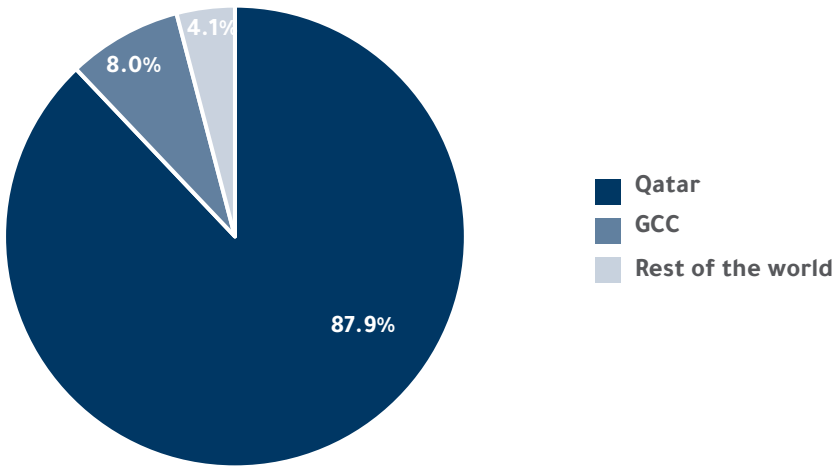


# OVERVIEW AND OWNERSHIP STRUCTURE

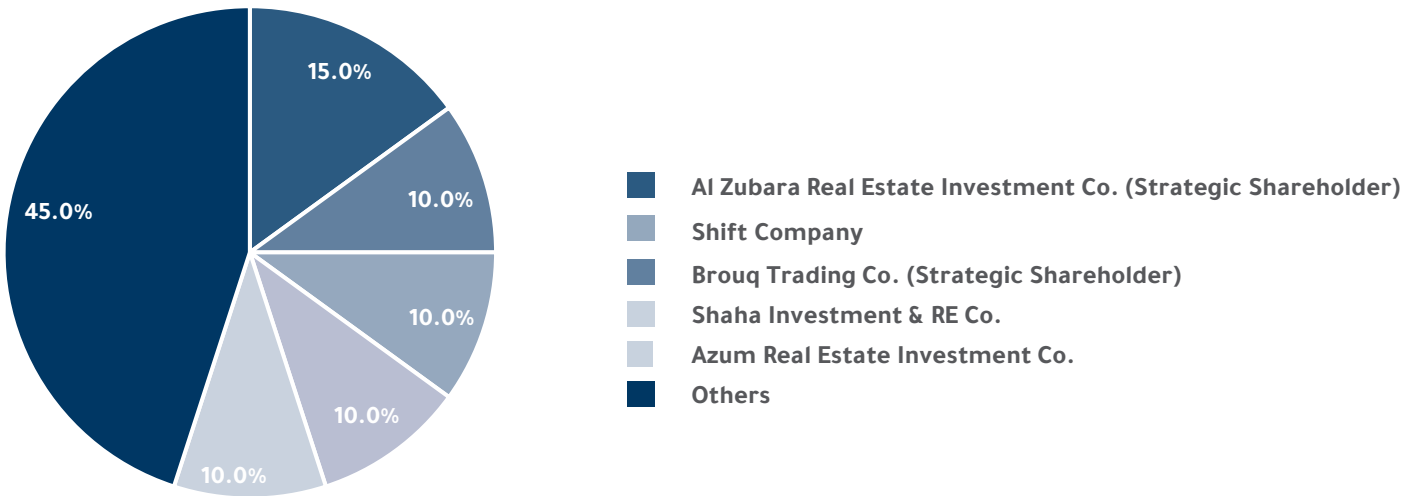
## Share Price

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

## 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

## 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

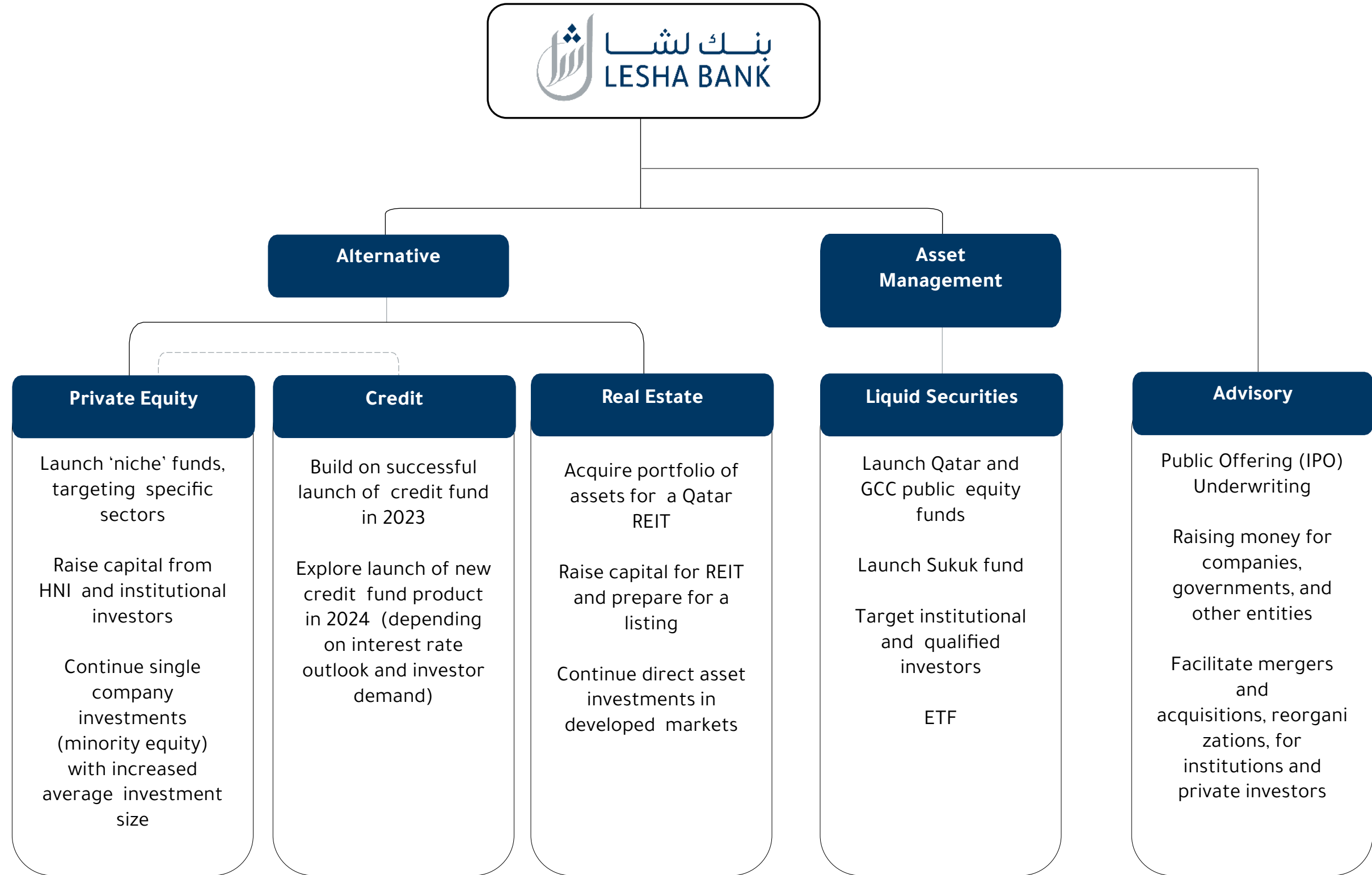
Board Member



### Mr Nasser Abdullah Al Misnad

Board Member

# BUSINESS SEGMENTS



# 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 30<sup>th</sup> 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%
<b>Total Assets</b>	<b>7,927</b>	<b>7,613</b>	<b>4%</b>
Total Deposits	3,563	3,663	-3%
<b>Total Equity *</b>	<b>1,473</b>	<b>1,357</b>	<b>9%</b>

\* Attributed to the equity holders of the bank

## Key Highlights

1

Total assets increase by 4% YoY

2

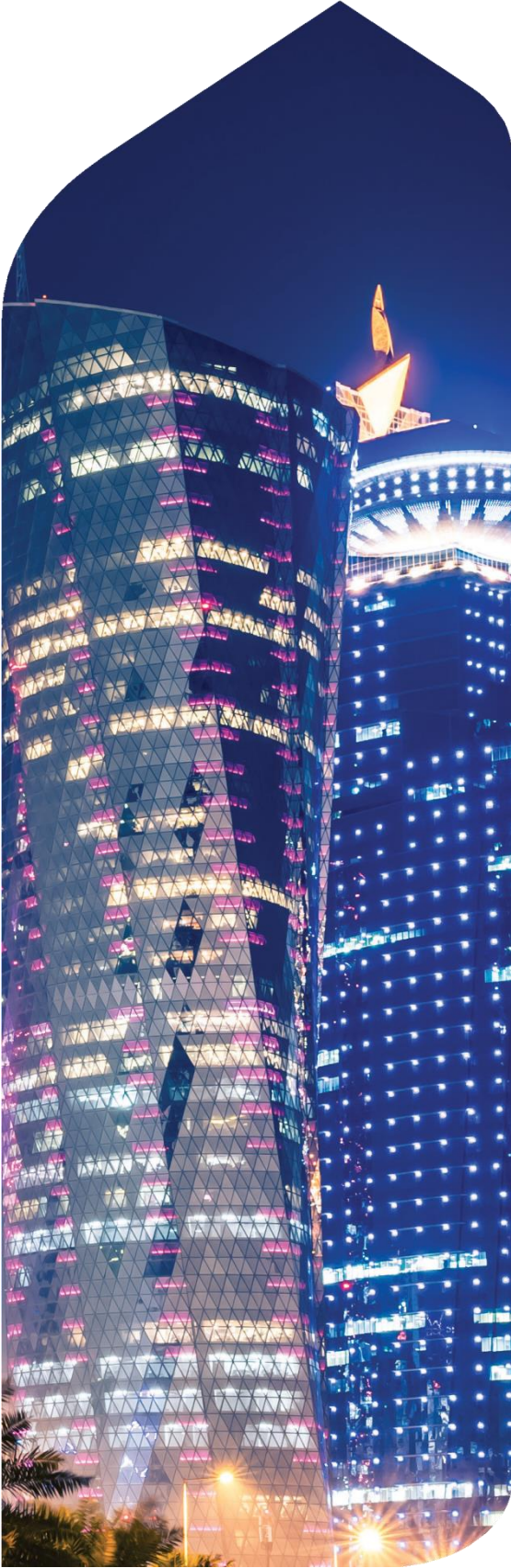
Investments include QAR 2,363 million of investment in sukuk

3

Total deposits include QAR 2,980 million on Quasi-Equity

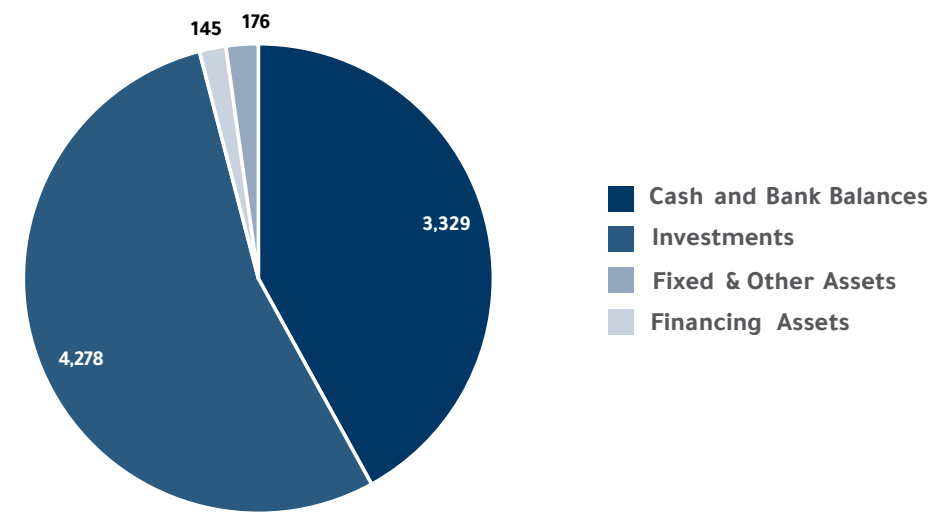
4

Total equity attributable to the shareholders of Lesha Bank increased by 9% YoY

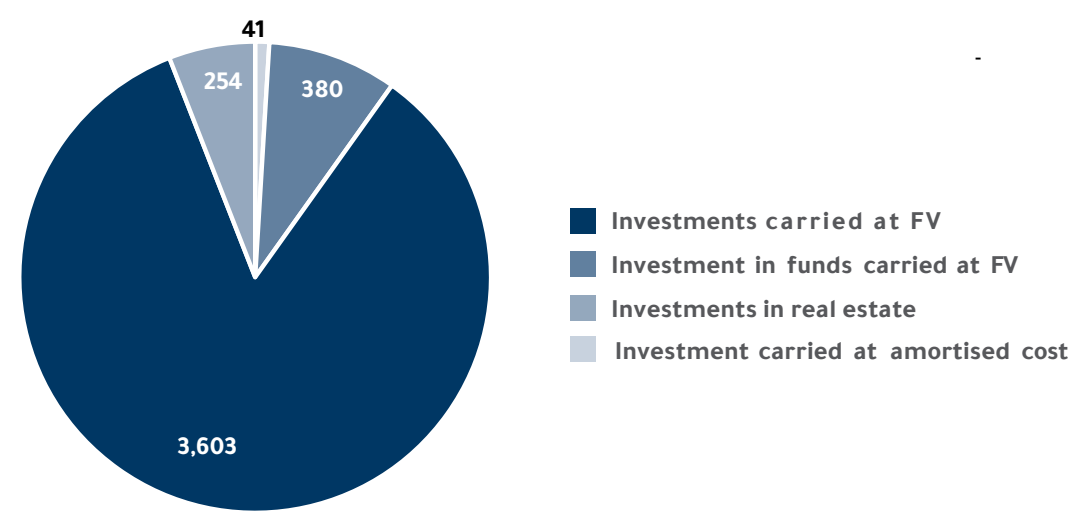


# FINANCIAL POSITION ANALYSIS

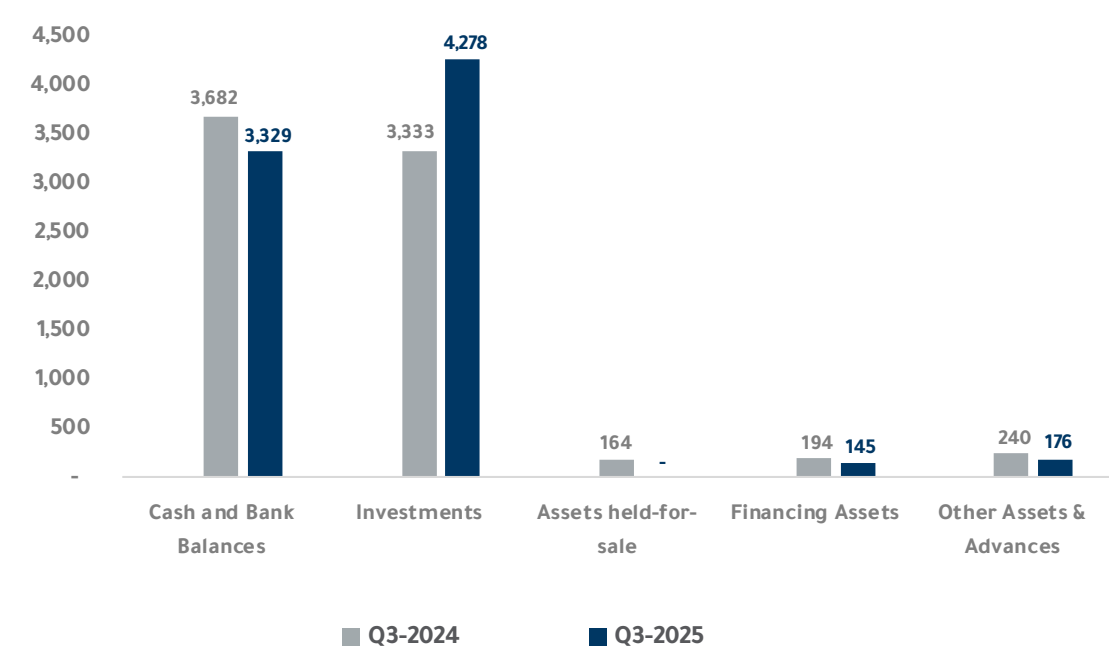
Asset Mix - Q3 2025 (QAR millions)



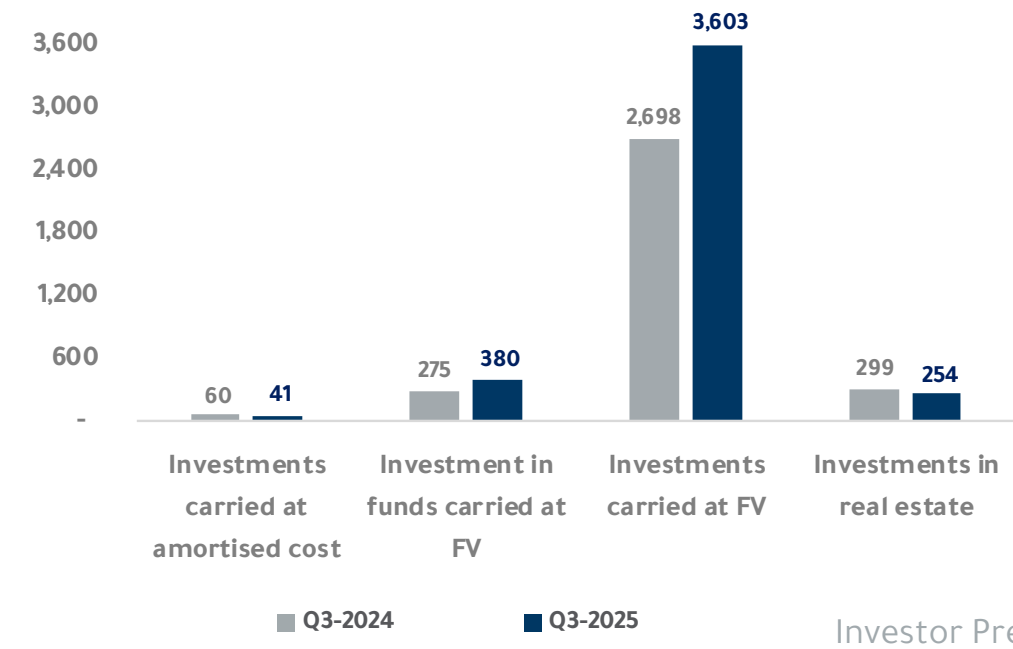
Investment Mix - Q3 2025 (QAR millions)



Asset Mix Trend (QAR millions)



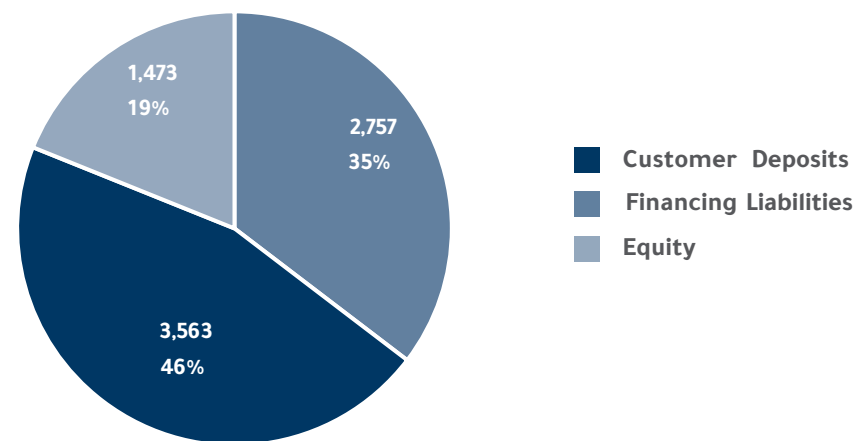
Investment Mix Trend (QAR millions)



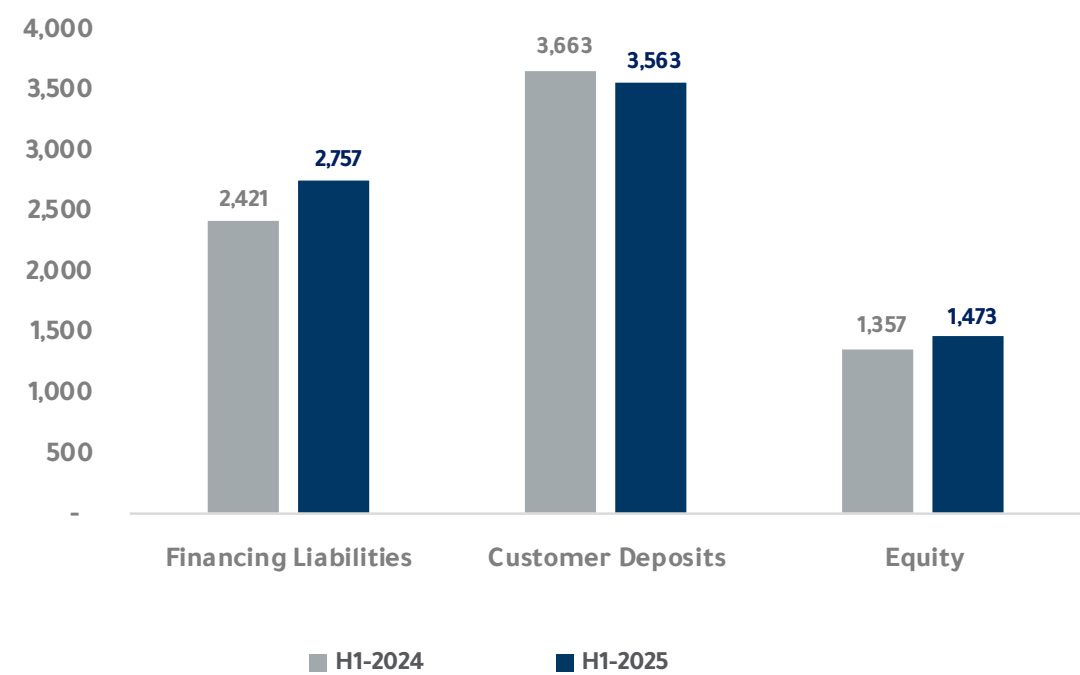


# FINANCIAL POSITION ANALYSIS

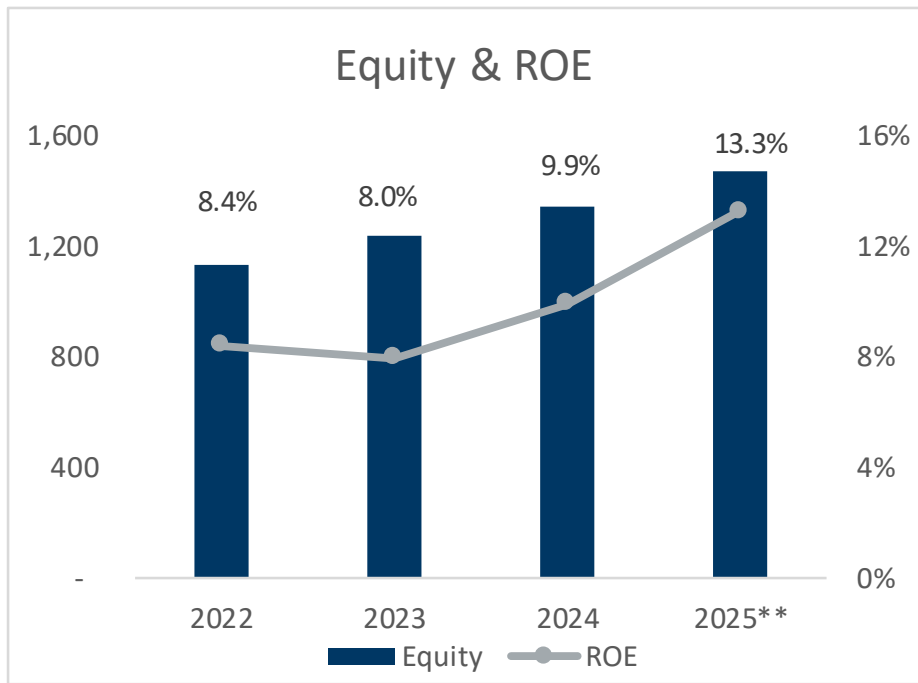
Funding Mix - Q3 2025 (QAR millions)



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 30<sup>th</sup> 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%
<b>Total Income</b>	<b>253.4</b>	<b>214.4</b>	<b>18%</b>
Total Expenses	(109.9)	(100.3)	10%
Provision for impairment & investments	(6.2)	(12.8)	-52%
<b>Net Profit *</b>	<b>140.1</b>	<b>96.6</b>	<b>45%</b>

\* 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)

## QAR 182 million Shari'a-compliant Fund Investment

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

SEP

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

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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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