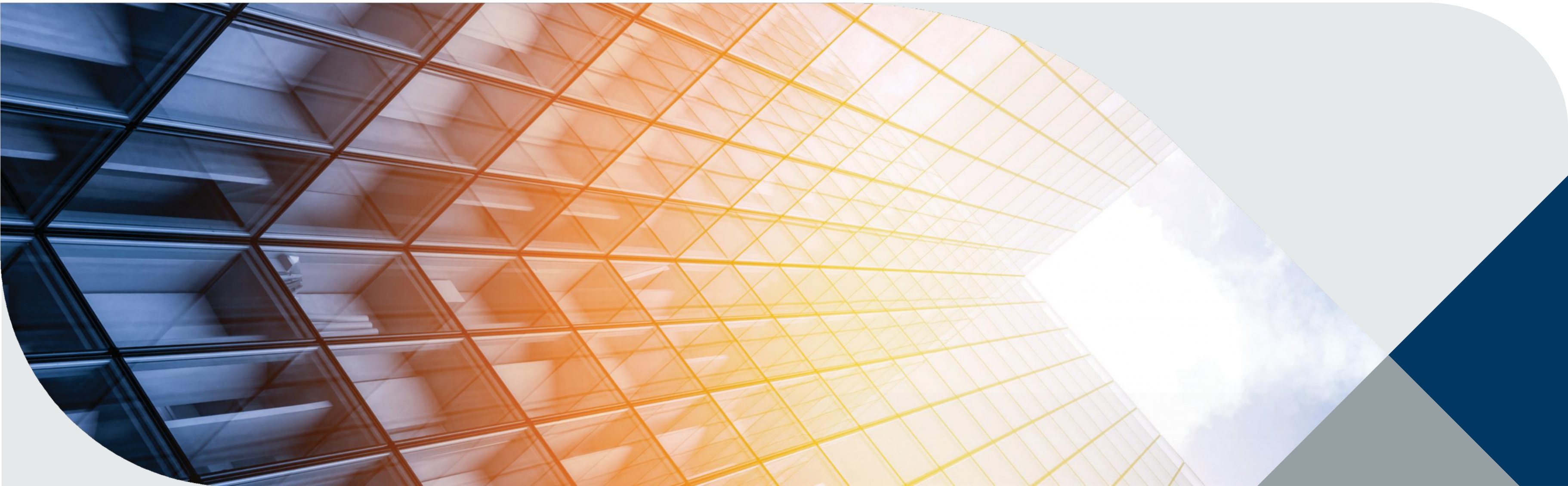


# INVESTOR PRESENTATION

FY-2025



# TABLE OF CONTENT

ABOUT LESHA BANK	03
STRATEGY	04
OWNERSHIP STRUCTURE AND OVERVIEW	05
LEADERSHIP	06
BUSINESS SEGMENTS	07
FINANCIAL HIGHLIGHTS - POSITION & PERFORMANCE	08
KEY NEWS UPDATE	13
DISCLAIMER	14

# 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

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).



## Shari'a-Compliant

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



## QAR 13.3 billion

Assets Under Management (AUM) as of 31<sup>st</sup> December 2025 in Private Equity, 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

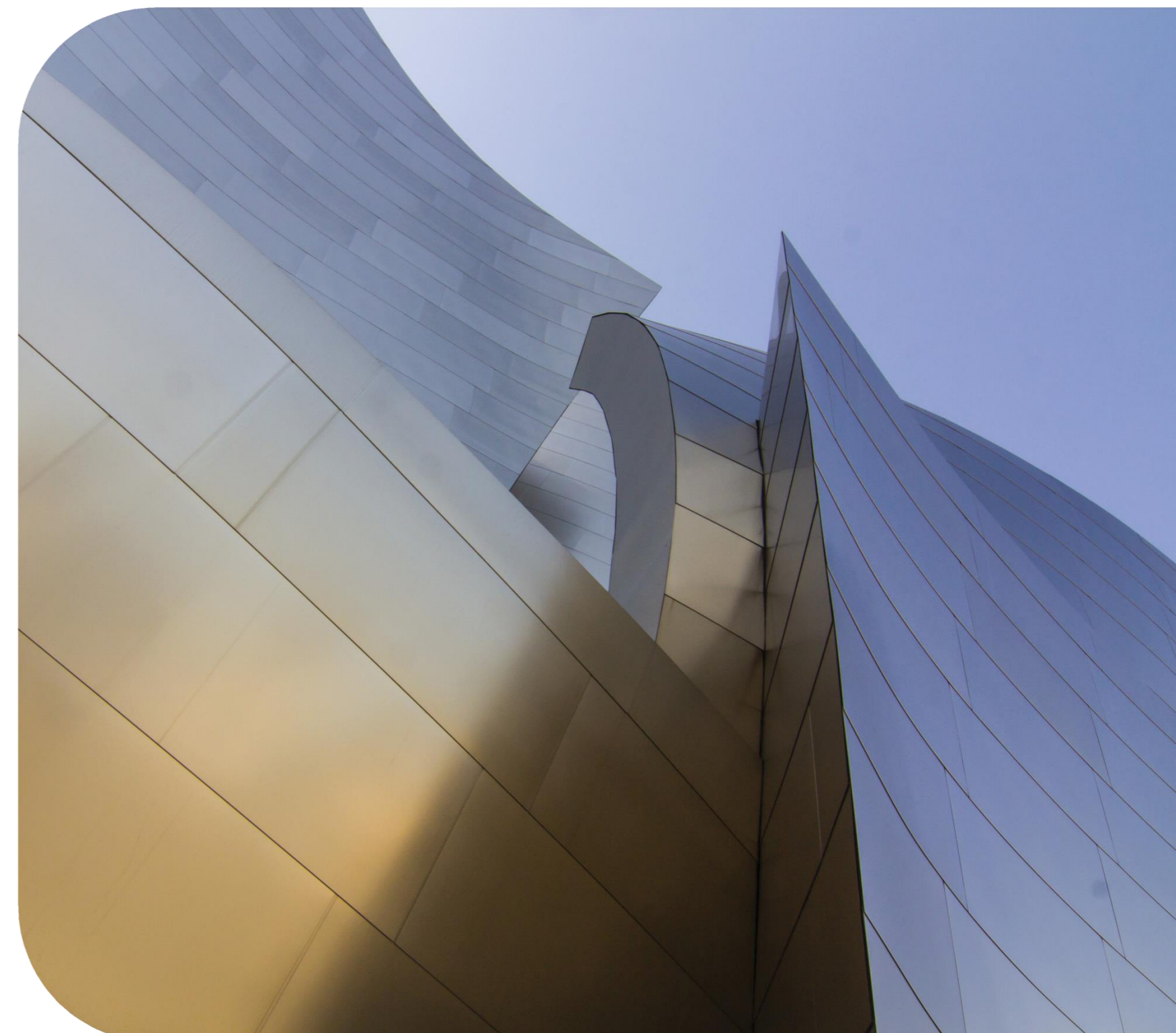
Market Capitalization

QAR 2,083,200,000  
(As of 31<sup>st</sup> December 2025)

Trading Symbol

Qatar Stock Exchange  
(QSE: QFBQ)

# STRATEGY

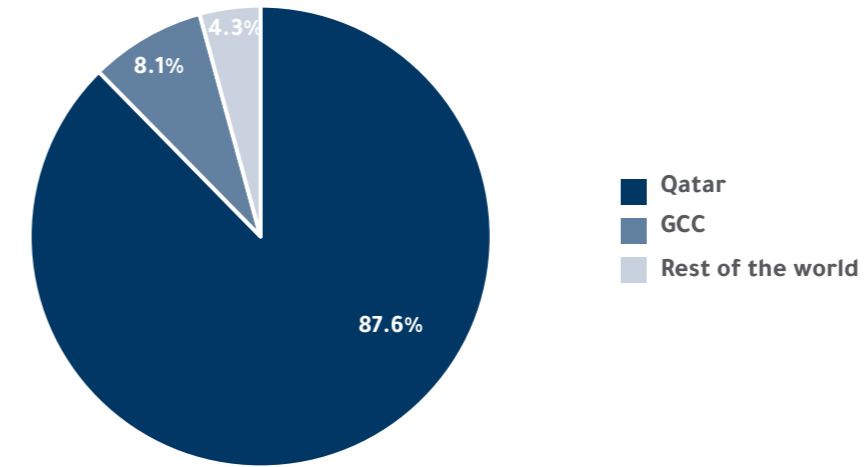


# OVERVIEW AND OWNERSHIP STRUCTURE

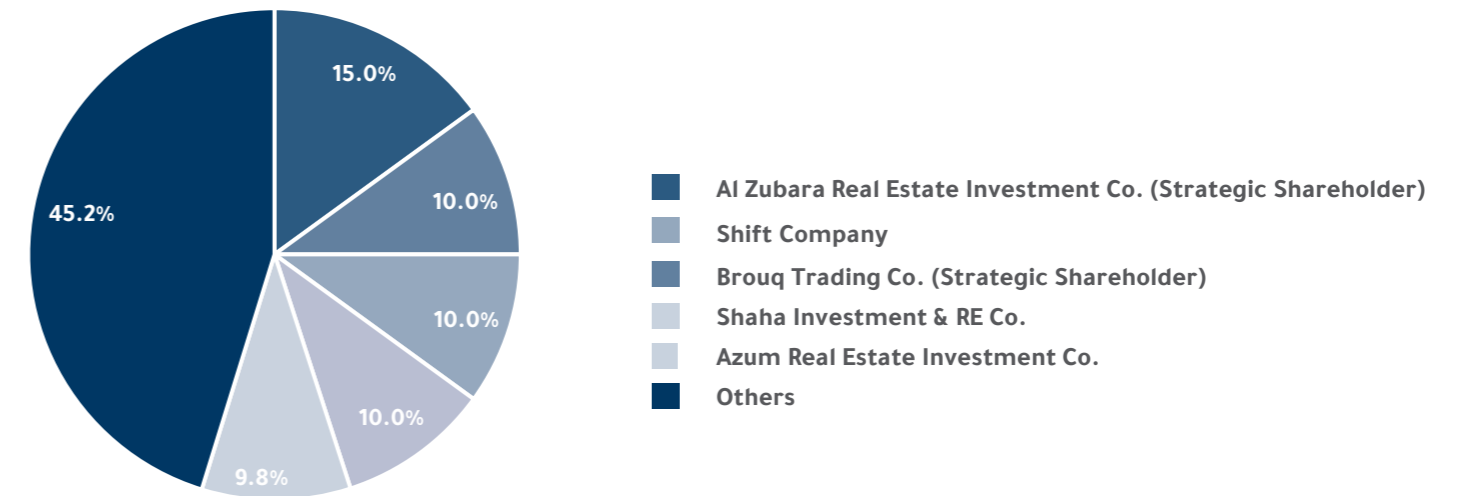
## Share Price

Indicator	Date	Value (QAR)
Last Price	31-Dec-25	1.860
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 QPJS
- 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

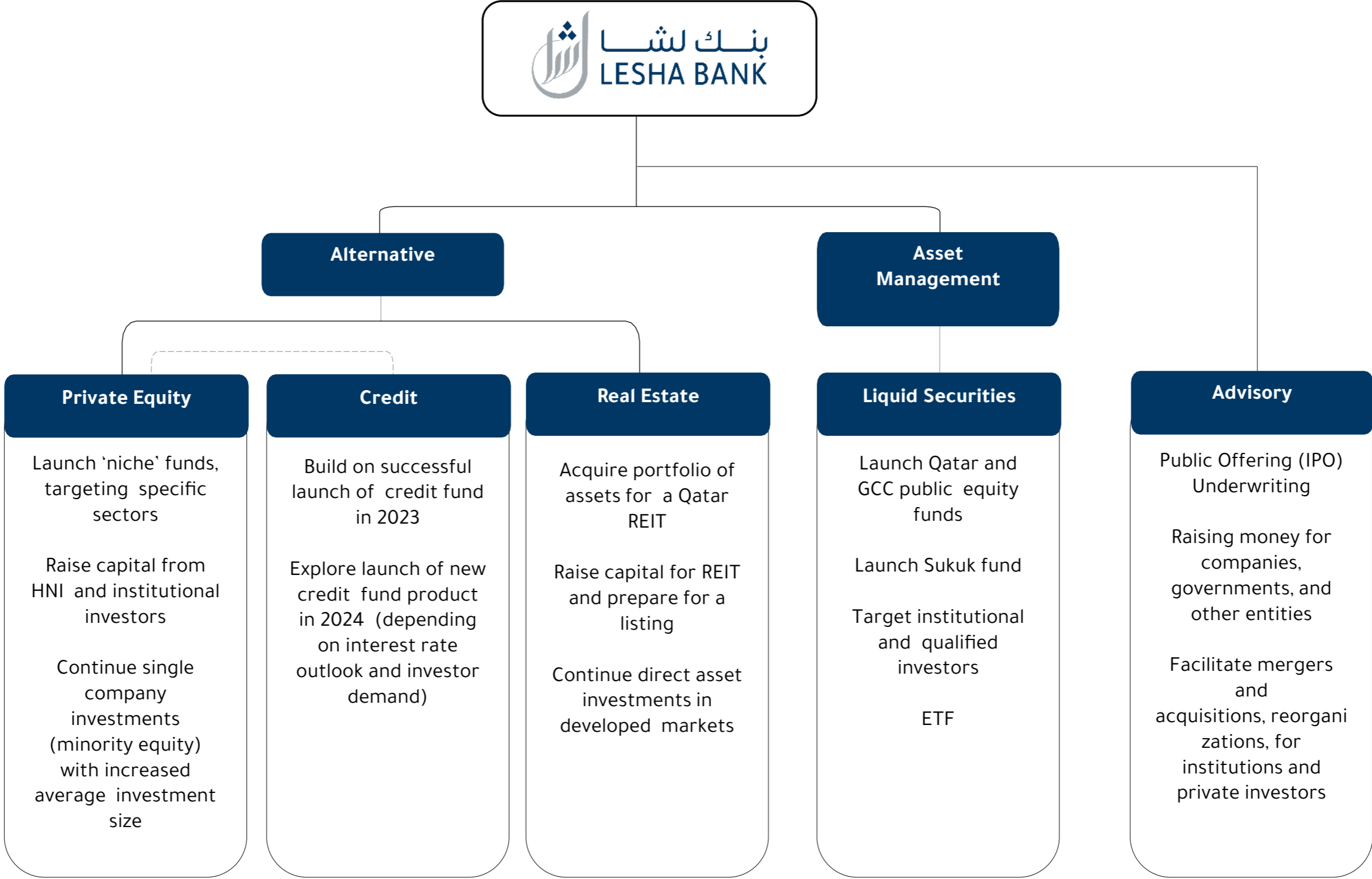
Board Member



### Mr Nasser Abdullah Al Misnad

Board Member

# BUSINESS SEGMENTS



# FINANCIAL HIGHLIGHTS (YoY) - POSITION & PERFORMANCE

## Balance Sheet

- ▶ Total assets at QAR 8.1 billion compared to QAR 6.8 billion last year
- ▶ Total investments reached QAR 4.4 billion
- ▶ Cash & bank balances stood at QAR 3 billion
- ▶ Deposits reached QAR 3.3 billion
- ▶ Total equity\* stood at QAR 1.5 billion

## Income Statement

- ▶ Net profit\* of QAR 200.1 million, 56% Increase YoY
- ▶ Income from sukuk investments reached at QAR 130.7 million
- ▶ Fees & Dividend income at QAR 146.2 million, 72% increase YoY
- ▶ Total expenses at QAR 153.7 million as of YE 2025

## Financial Ratios

- ▶ Return on average equity (ROE) at 14%
- ▶ Return on average assets (ROA) at 2.7%
- ▶ Earnings per share (EPS) at QAR 0.179
- ▶ Book value reached to QAR 1.36

\* Attributed to the equity holders of the bank



# FINANCIAL POSITION HIGHLIGHTS

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

Description (QAR millions)	YE-2025	YE-2024	YoY %
Cash and Bank Balances	3,015	3,090	-2%
Investments	4,350	3,325	31%
Assets held-for-sale	-	83	-100%
Financing Assets	210	175	20%
Fixed & Other Assets	522	149	250%
<b>Total Assets</b>	<b>8,097</b>	<b>6,822</b>	<b>19%</b>
Total Deposits	3,294	2,880	14%
<b>Total Equity *</b>	<b>1,520</b>	<b>1,342</b>	<b>13%</b>

\* Attributed to the equity holders of the bank

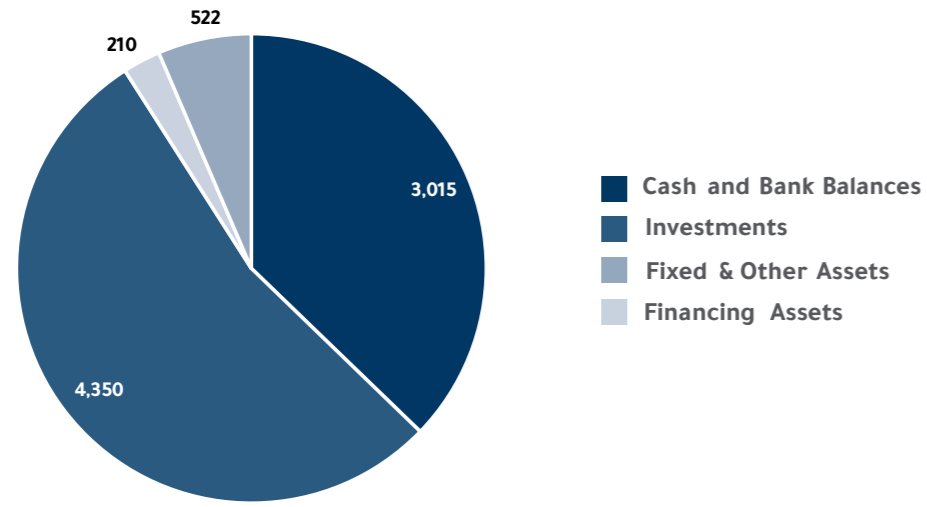
## Key Highlights

- Total assets increase by 19% YoY
- Investments include QAR 2,496 million of investment in sukuk
- Total deposits include QAR 3,000 million on Quasi-Equity
- Total equity attributable to the shareholders of Lesha Bank increased by 13% YoY

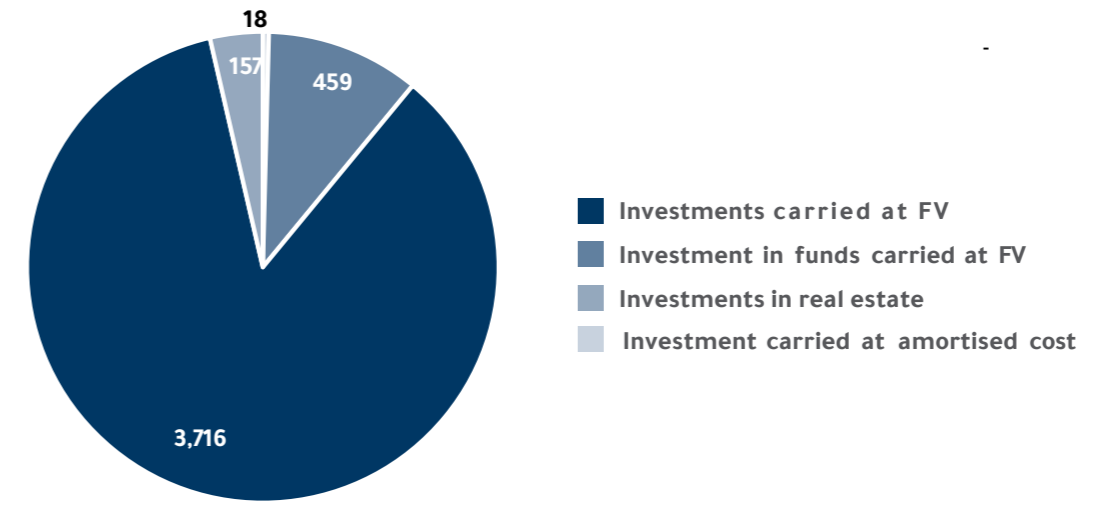


# FINANCIAL POSITION ANALYSIS

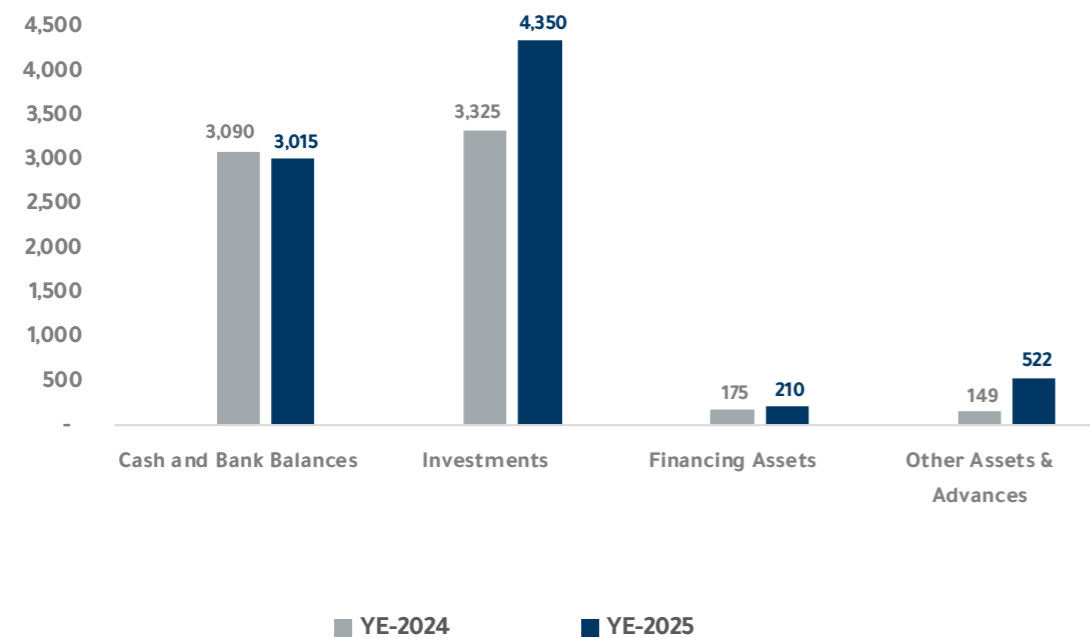
## Asset Mix - YE 2025 (QAR millions)



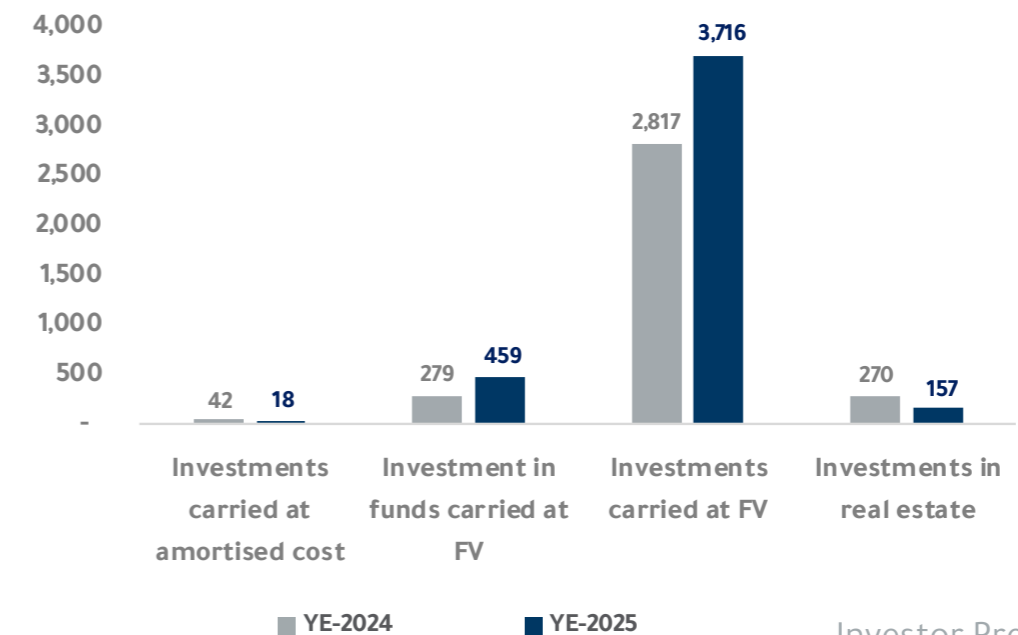
## Investment Mix - YE 2025 (QAR millions)



## Asset Mix Trend (QAR millions)

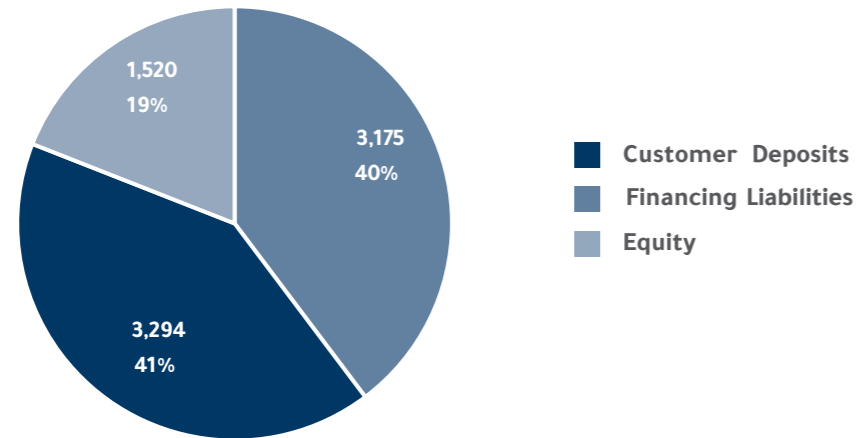


## Investment Mix Trend (QAR millions)

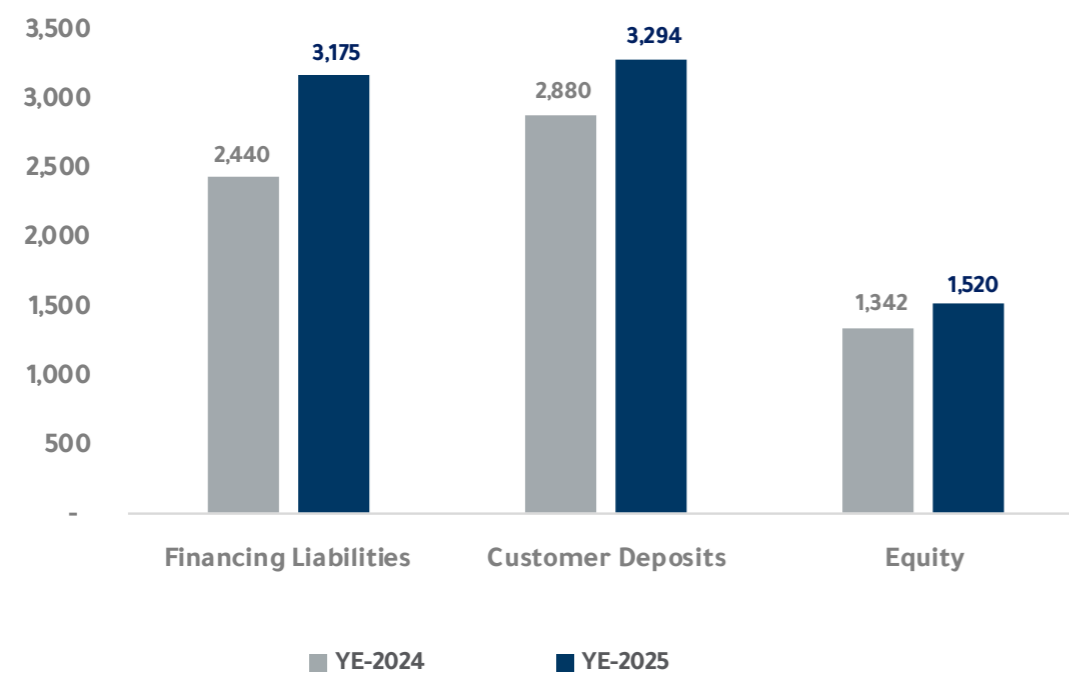


# FINANCIAL POSITION ANALYSIS

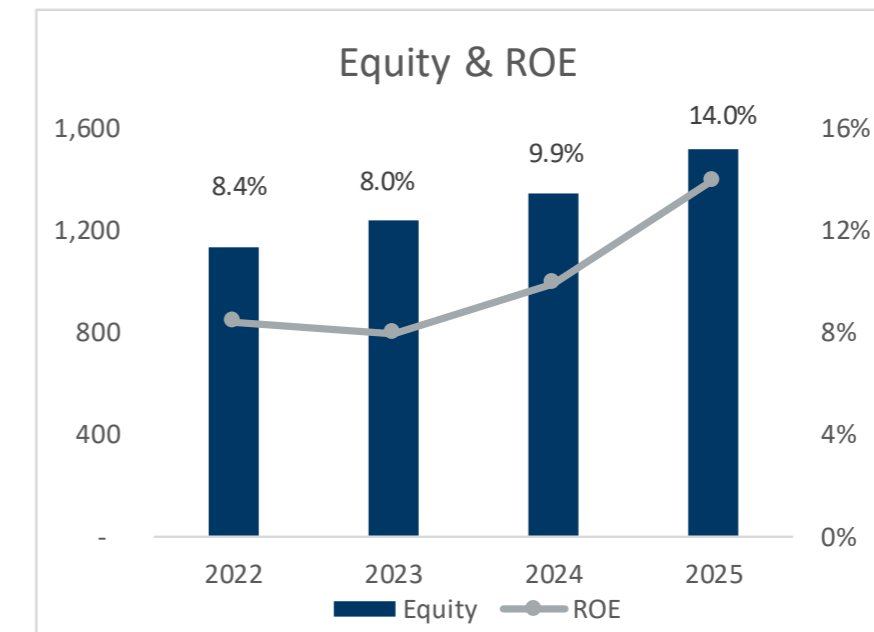
## Funding Mix - YE 2025 (QAR millions)



## 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 14% in 2025
- 3 Strong Momentum in 2025
- 4 Equity increased by 13.3% YoY

# FINANCIAL PERFORMANCE HIGHLIGHTS

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

Description (QAR millions)	FY-2025	FY-2024	YoY %
Fee & Dividend Income	146.2	85.1	72%
Profit on Sukuk Investments	130.7	109.3	20%
Income from Placements	146.9	190.0	-23%
Other Income	162.6	123.8	31%
Financing costs	(220.9)	(237.5)	-7%
<b>Total Income</b>	<b>365.5</b>	<b>270.6</b>	<b>35%</b>
Total Expenses	(153.7)	(134.0)	15%
Provision for impairment & investments	(11.7)	(17.2)	-32%
<b>Net Profit *</b>	<b>200.1</b>	<b>128.2</b>	<b>56%</b>

\* Attributed to equity holders of the bank

## Key Highlights

**1** Continued focus on recurring income streams

**3** YoY Increase of 20% from Profit of Sukuk Investments

**2** Net profit\* of QAR 200.1 million for FY-2025 increased by 56% YoY

**4** YOY increase of 72% in Fee & Dividend income

# KEY NEWS UPDATE & AWARDS 2025



## February



Annual and Extraordinary General Meeting



Islamic Finance News (IFN) Qatar Deal of the Year Award 2024 for the landmark QAR 500 million Sukuk issuance by Estithmar Holding



Forbes Middle East Top 40 Asset Managers 2025



Acquisition of an indirect stake in Edinburgh airport through an investment in an infrastructure-focused investment fund



Acquisition of a residential building for QAR 280 million located in the west bay Qatar through a subsidiary of the Bank



Acquisition of four Airbus A350-1000 aircraft

## May



Best Real Estate Investment Manager Qatar - International Finance Awards 2025



Qatar's Best for Independent Advisory (Investment Banking) - Euromoney Awards for Excellence 2025



Exclusive sell-side M&A advisor for a leading oil and gas servicing company in Qatar



Best Investment Bank in Qatar at the MEED MENA Banking Excellence - Corporate & Investment Awards 2025



Acquisition of an Airbus A320neo aircraft

## October



Sole Lead Manager for Estithmar Holding's QAR 150 million Sukuk Tap Issuance



QAR 182 million investment in a private equity global secondaries fund in partnership with leading investment manager



QAR 540 million indirect investment in an energy platform, in partnership with a leading energy and infrastructure manager



Acquisition of two Boeing 787-9 aircraft



QAR 364 million indirect investment in a fund specializing in the secondary private equity market in partnership with global investment manager

## November



Lesha Capital completed the commencements of business requirements to conduct Advisory Activities as per CMS - KSA approval



Joint Lead Manager for QIIB's QAR 500 million Local Currency Sukuk issuance



QAR 283 million acquisition of an asset through the acquisition of a special purpose company (owner of that asset)



QAR 182 million indirect investment in an infrastructure platform



Joint Lead Manager for QIIB's QAR 500 million Local Currency Sukuk issuance

## December

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The information contained in this brochure is strictly confidential and intended for the sole consumption of its intended recipient. The information contained herein is strictly intended for providing general updates and information, it does not constitute a sale or offer of investment products, neither does it constitute as an investment advice and shall not be a reliable guide to future performance. The recipient is cautioned from making investment decisions based on this information and is required to obtain independent investment and legal advice from a licensed financial/investment advisor/counsel.

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.

Although Forward-looking Statements contained in this brochure are based upon what management believes are reasonable assumptions in accordance with the information provided by the target investment, there can be no assurance that Forward-looking Statements will prove to be accurate, as actual results and future events could differ materially from those anticipated in such statements. The Bank undertakes no obligation to update

Forward-looking Statements if circumstances or management’s estimates or opinions should change except as required by applicable relevant laws. The reader is cautioned not to place undue reliance on 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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