

INVESTOR PRESENTATION

H1-2024

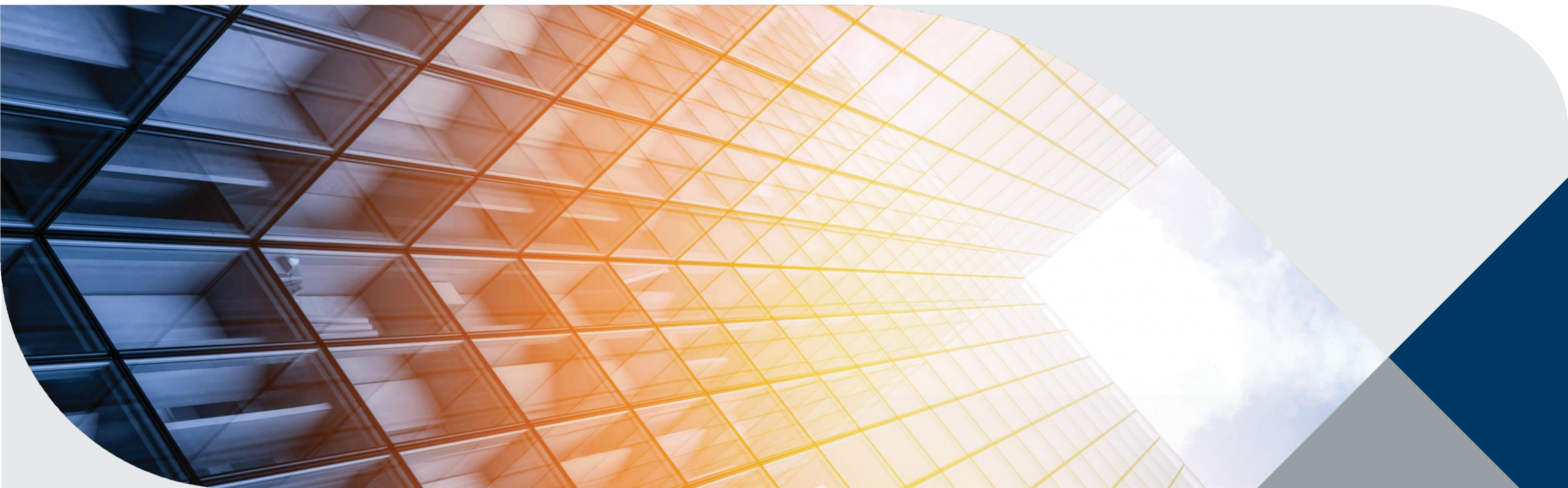
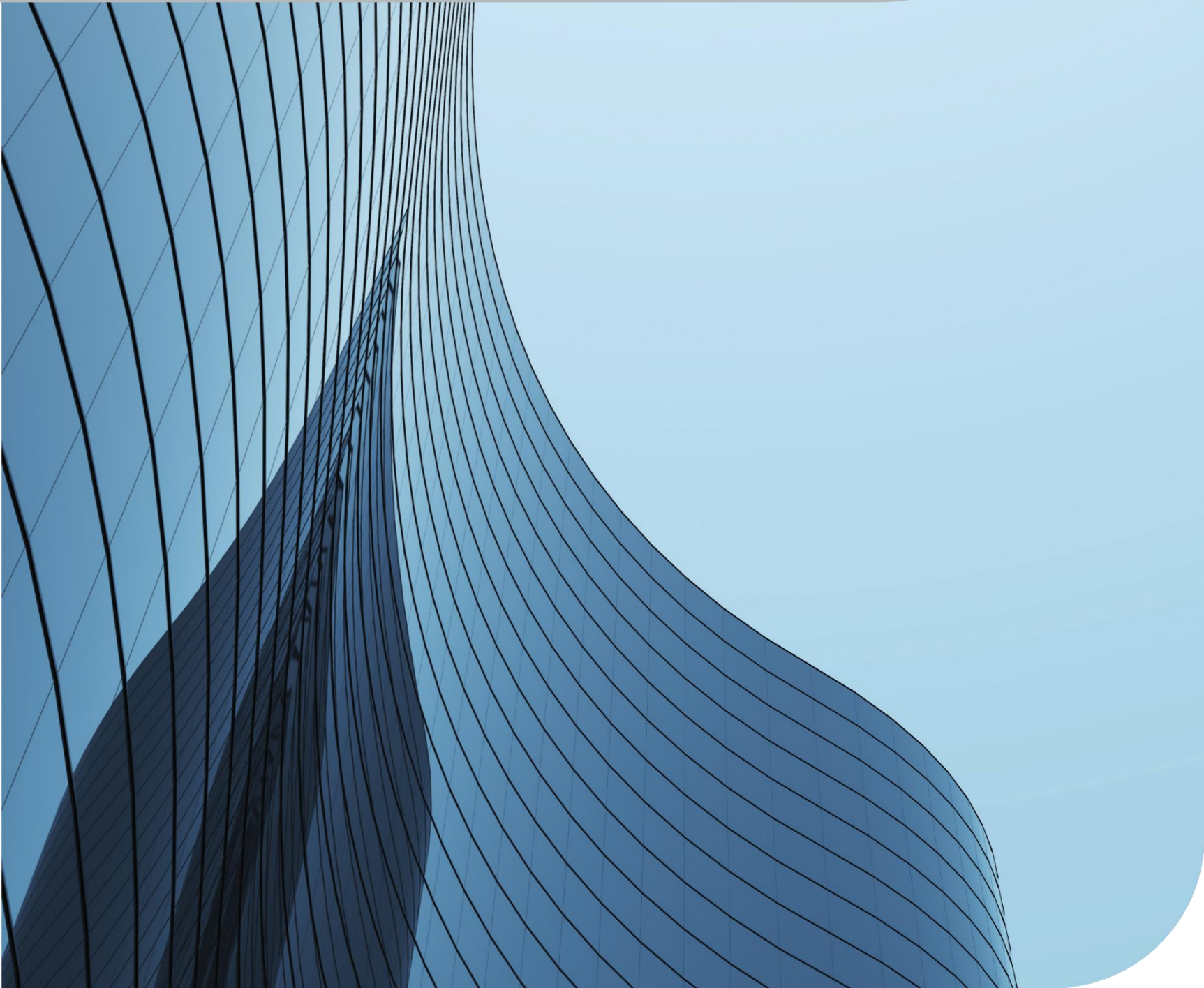


TABLE OF CONTENT

ABOUT LESHA BANK	02
STRATEGY	03
OWNERSHIP STRUCTURE AND OVERVIEW	04
LEADERSHIP	05
BUSINESS SEGMENTS	06
FINANCIAL HIGHLIGHTS - POSITION & PERFORMANCE	07
ENVIRONMENTAL, SOCIAL & GOVERNANCE (ESG)	13
KEY NEWS UPDATE	14
AWARDS AND ACCOLADES	15
DISCLAIMER	16





ABOUT LESHA BANK



Vision

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



QAR 6.7 billion

Assets Under Management (AUM) as of 30th June 2024 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.

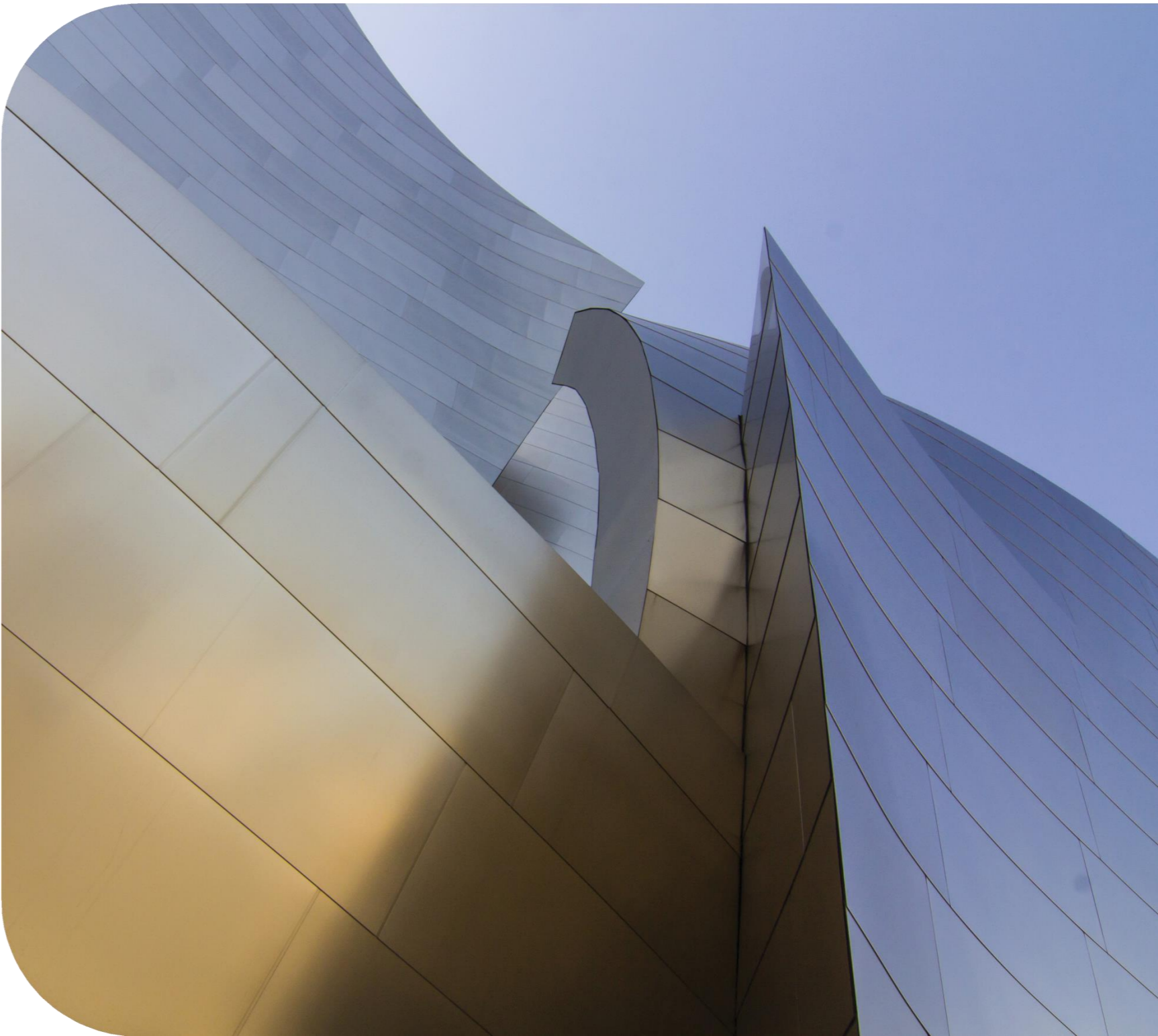


Experienced Team & Partners

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 2,500,000,000
Paid up Capital	QAR 1,120,000,000
Market Capitalization	QAR 1,426,880,000 (As of 30 th June 2024)
Trading Symbol	Qatar Stock Exchange (QSE: QFBQ)

STRATEGY

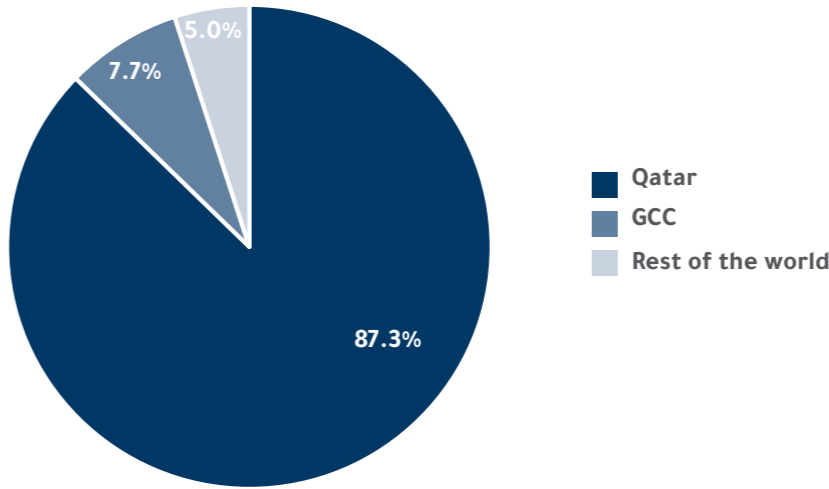


OVERVIEW AND OWNERSHIP STRUCTURE

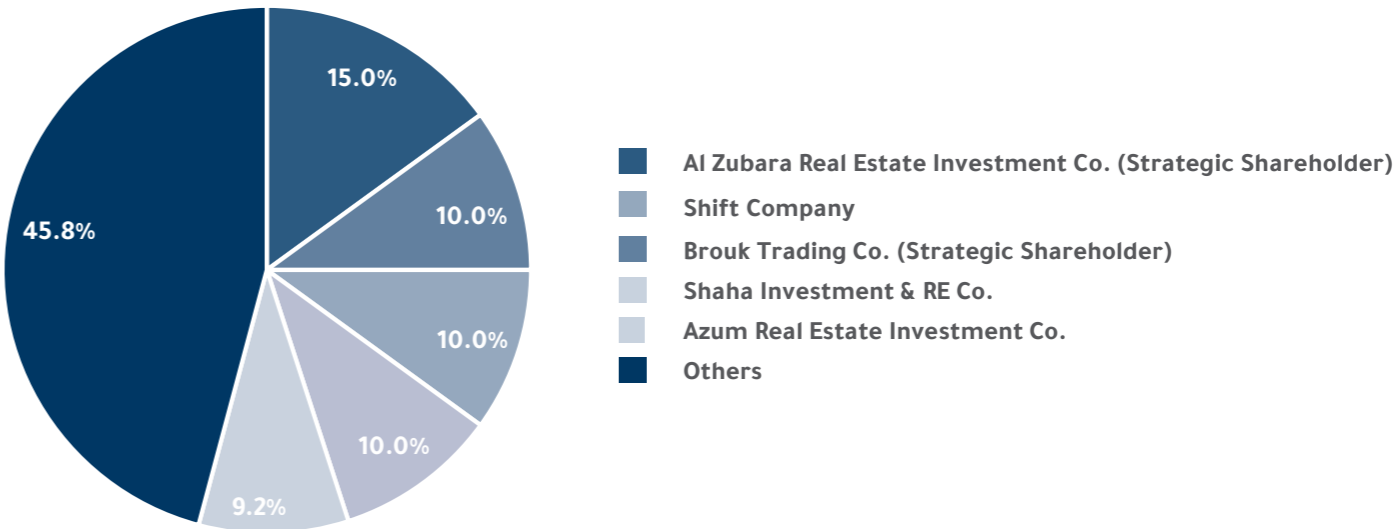
Share Price

Indicator	Date	Value (QAR)
Last Price	30-Jun-24	1.274
52 Week High	30-Jun-23	1.625
52 Week Low	14-Feb-24	1.209

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



Ibrahim Mohamed Ibrahim Jaidah
Board Member



Nasser Ali Al Hajri
Board Member



Mohammad Nasser Al Faheed Al Hajri
Board Member



Mohammed Ali Al Sulaiti
Board Member



Meshaal Mohamed Al Mahmoud
Board Member

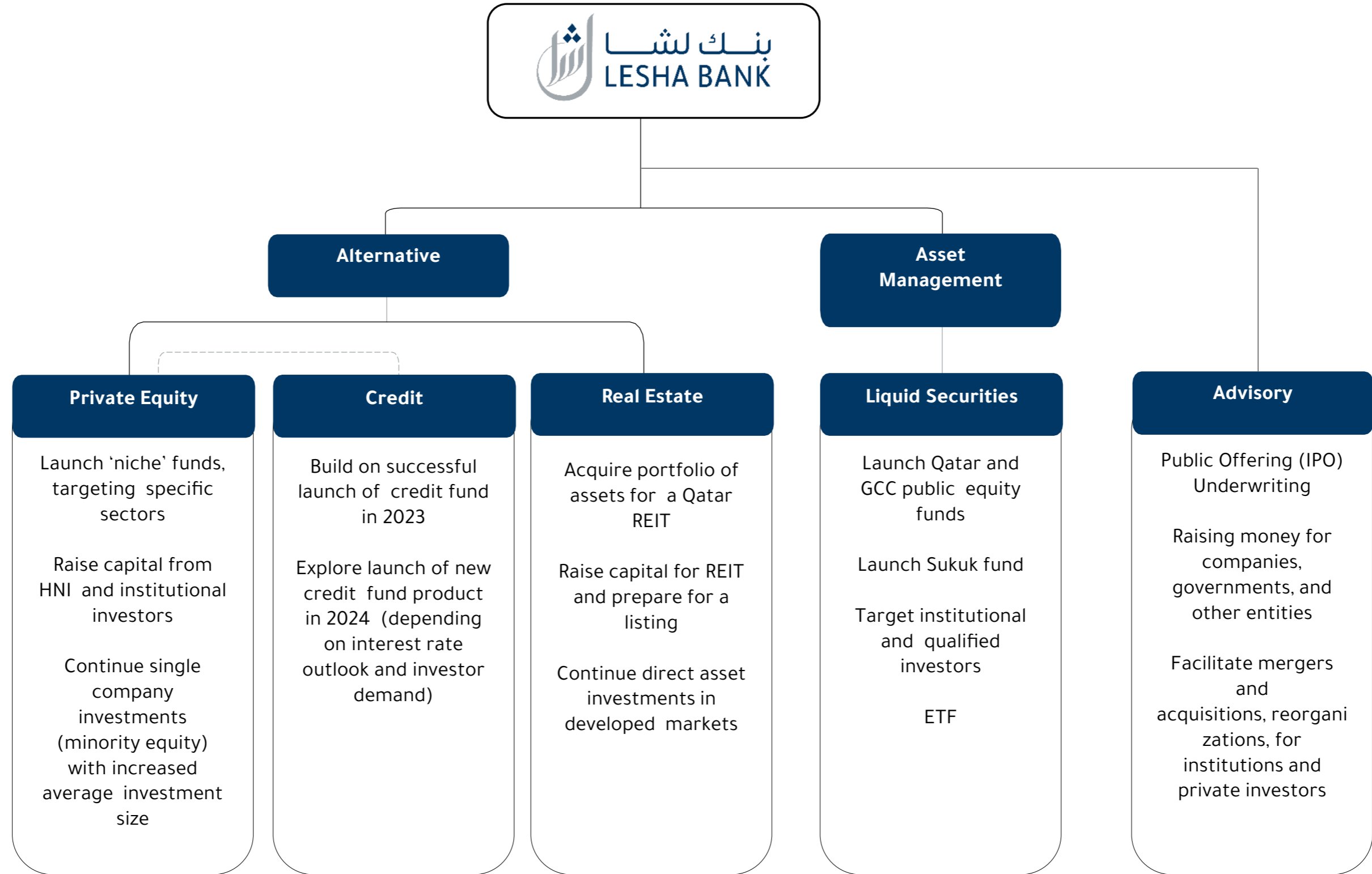


Eisa Mohamad Al Mohannadi
Board Member



Abdulrahman Irfan Totonji
Board Member

BUSINESS SEGMENTS



FINANCIAL HIGHLIGHTS (YoY) - POSITION & PERFORMANCE

Balance Sheet

- ▶ Total assets at QAR 7.5 billion compared to QAR 5.1 billion last year
- ▶ Total investments reached QAR 3.2 billion
- ▶ Cash & bank balances stood at QAR 3.8 billion compared to QAR 2.1 billion on H1 2023
- ▶ Deposits reached QAR 3.7 billion
- ▶ Total equity* at QAR 1.3 billion compared to QAR 1.2 billion previous year

* Attributed to the equity holders of the bank

Income Statement

- ▶ Net profit* of QAR 54.1 million, 21.0% Increase YoY
- ▶ Income from sukuk investments at QAR 52.6 million
- ▶ Income from placements reached at QAR 96.4 million
- ▶ Total expenses at QAR 62.8 million as of H1 2024

Financial Ratios

- ▶ Return on average equity (ROE) at 8.65%
- ▶ Return on average assets (ROA) at 1.57%
- ▶ Earnings per share (EPS) at QAR 0.097
- ▶ Book value reached to QAR 1.13
- ▶ Capital Adequacy Ratio (CAR) stood at 15.69% as of H1 2024



FINANCIAL POSITION HIGHLIGHTS

Summary of Balance Sheet as of 30th June 2024

Description (QAR millions)	H1-2024	H1-2023	YoY %
Cash and Bank Balances	3,787	2,073	83%
Investments	3,234	2,675	21%
Assets held-for-sale	158	175	-10%
Financing Assets	66	74	-10%
Fixed & Other Assets	222	74	198%
Total Assets	7,468	5,073	47%
Total Deposits	3,667	3,056	20%
Total Equity *	1,265	1,176	8%

* Attributed to the equity holders of the bank

Key Highlights

1

Total assets grew by 47% YoY

2

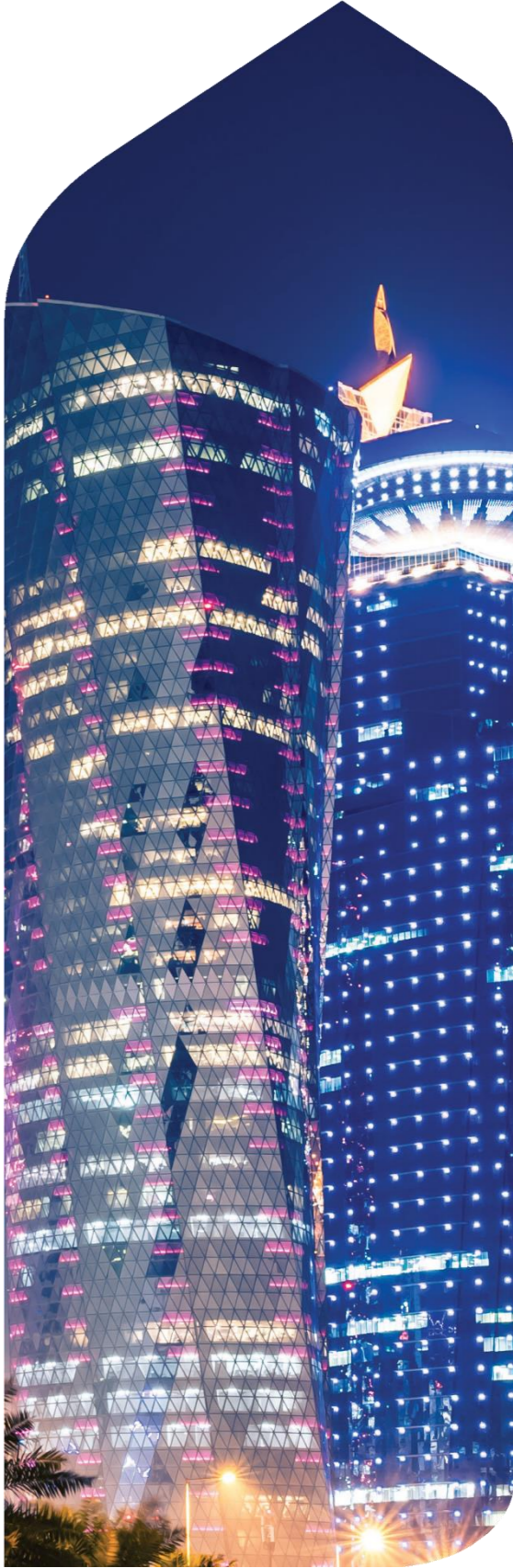
Investments include QAR 1,862 million of investment in sukuk

3

Total deposits include QAR 3,436 million on Quasi-Equity

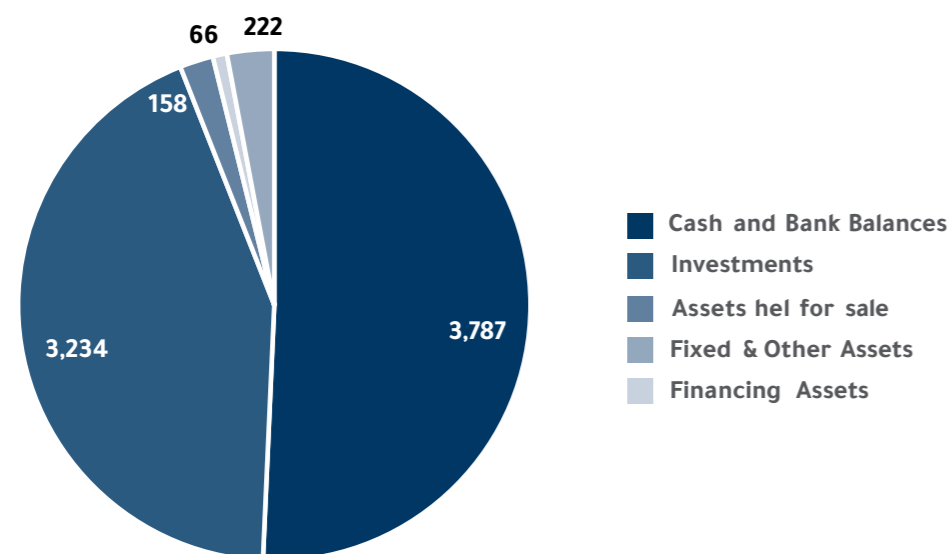
4

Total equity attributable to the shareholders of Lesha Bank increased by 8% YoY

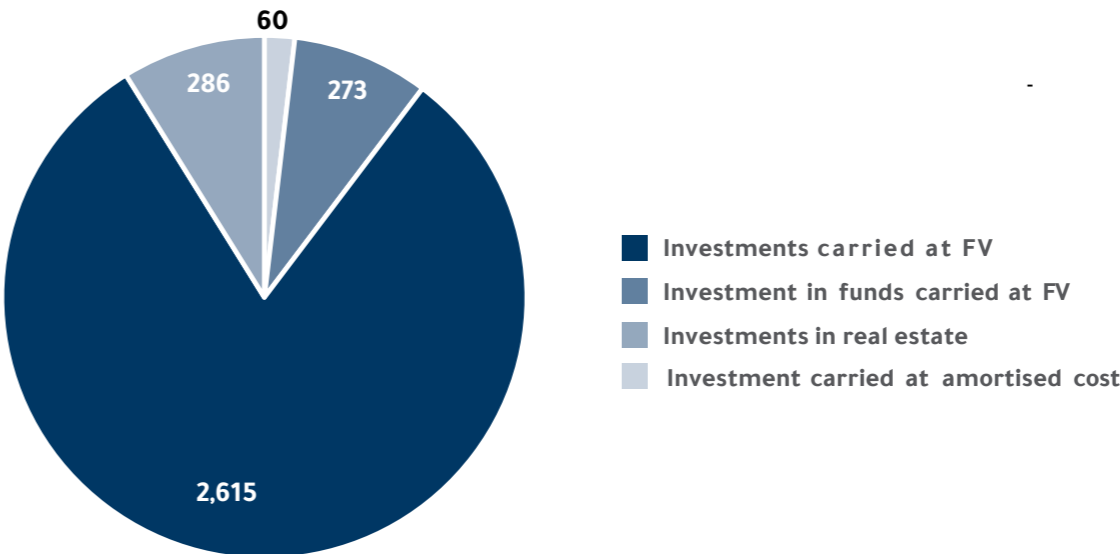


FINANCIAL POSITION ANALYSIS

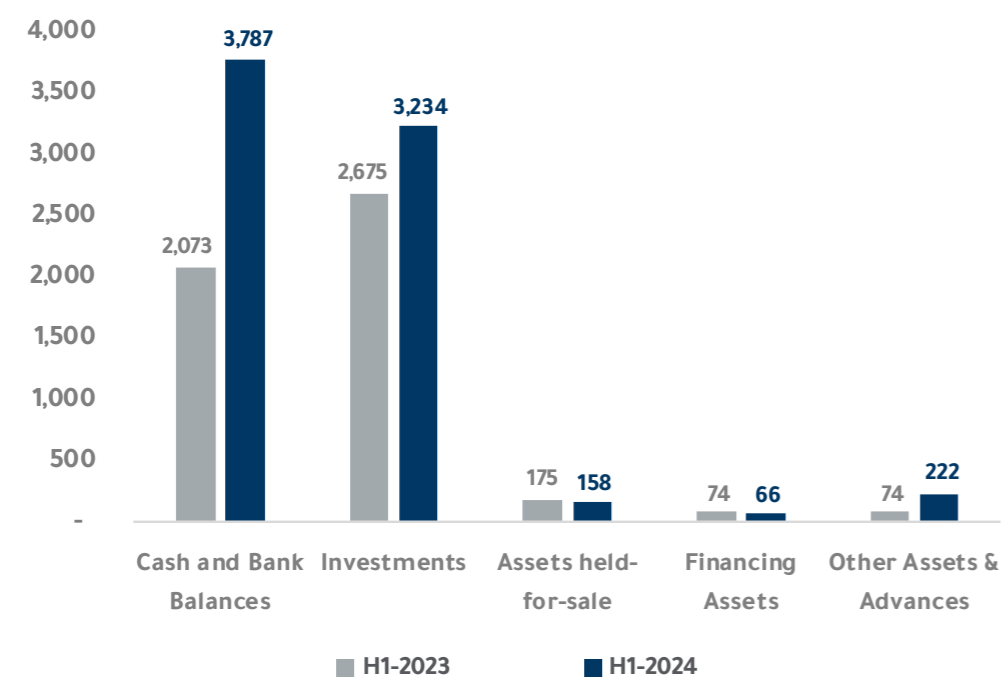
Asset Mix - H1 2024 (QAR millions)



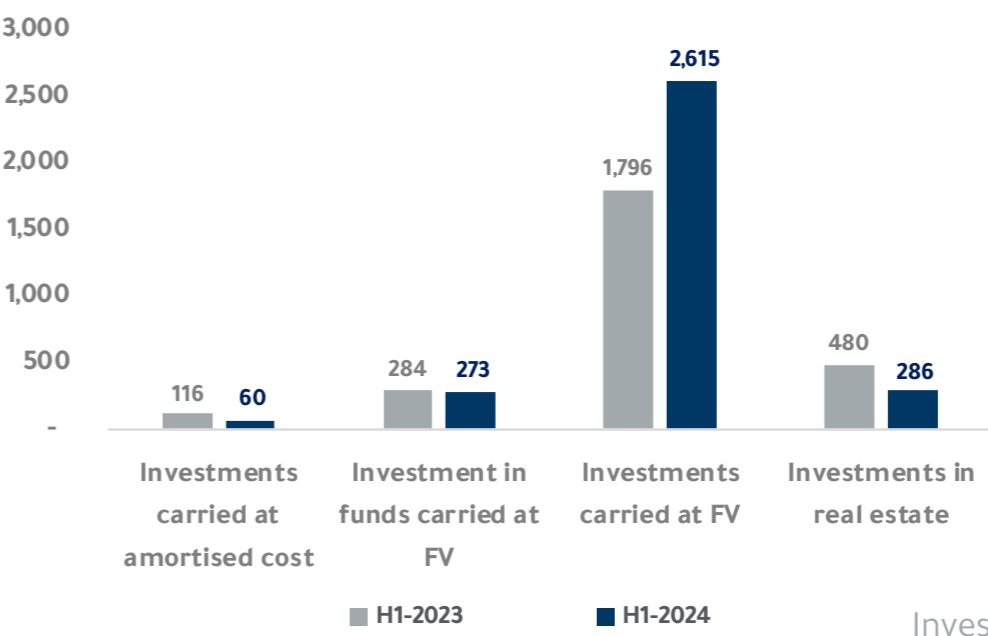
Investment Mix - H1 2024 (QAR millions)



Asset Mix Trend (QAR millions)

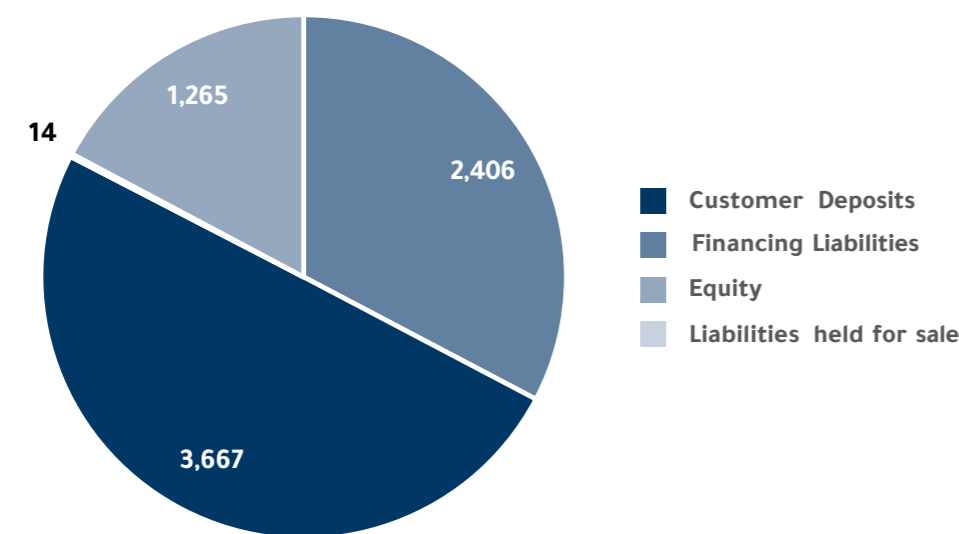


Investment Mix Trend (QAR millions)

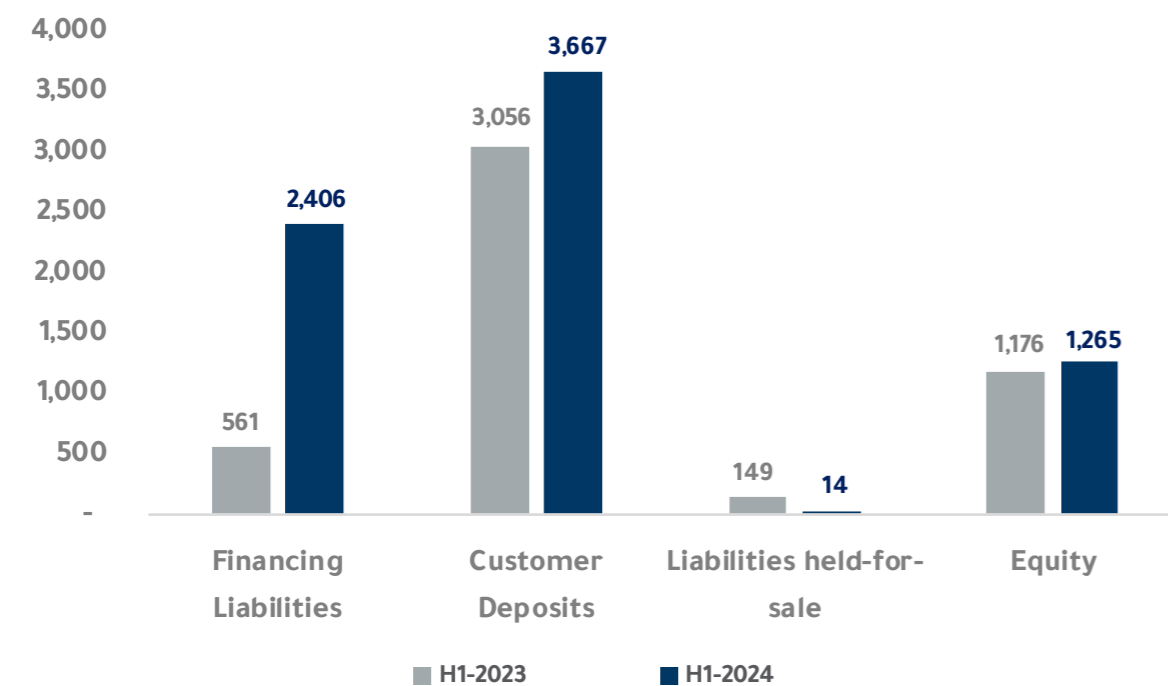


FINANCIAL POSITION ANALYSIS

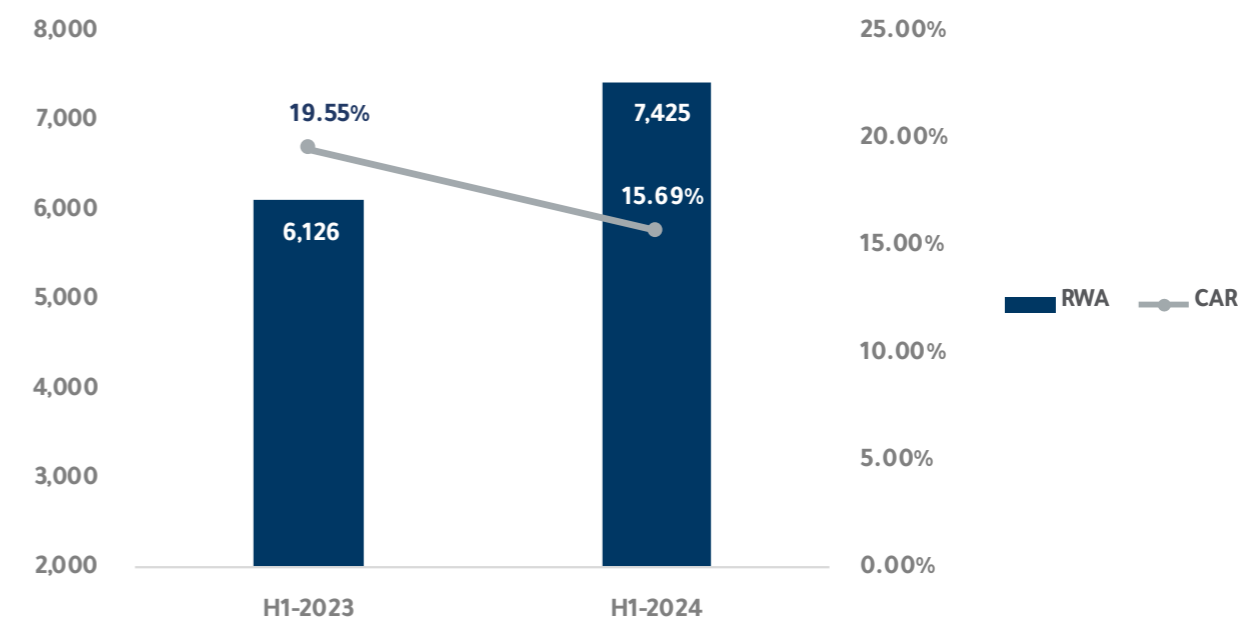
Funding Mix - H1 2024 (QAR millions)



Funding Mix Trend (QAR millions)



Risk Weighted Assets & Capital Adequacy Ratio - H1 2024



Key Highlights

- 1 Strong capitalization level - CAR of 15.69% as of 30 June 2024
- 2 Risk weighted assets (RWA) at QAR 7.4 billion by H1-2024
- 3 Deposits reached QAR 3.7 billion by H1-2024
- 4 Equity increased by 8% YoY

FINANCIAL PERFORMANCE HIGHLIGHTS

Summary of Income Statement for 30th June 2024

Description (QAR millions)	H1-2024	H1-2023	YoY %
Fee & Dividend Income	48.4	37.3	30%
Profit on Sukuk Investments	52.6	31.1	69%
Income from Placements	96.4	50.3	92%
Other Income	39.3	29.1	35%
Financing costs	(119.6)	(56.7)	111%
Total Income	117.1	91.0	29%
Total Expenses	(62.8)	(41.3)	52%
Provision for impairment	2.3	(5.3)	-142%
Net Profit *	54.1	44.7	21%

* Attributed to equity holders of the bank

Key Highlights

1

Highest ever H1 Net profit* for the Bank

2

Net profit* of QAR 54.1 million for H1-2024 increased by 21% YoY

3

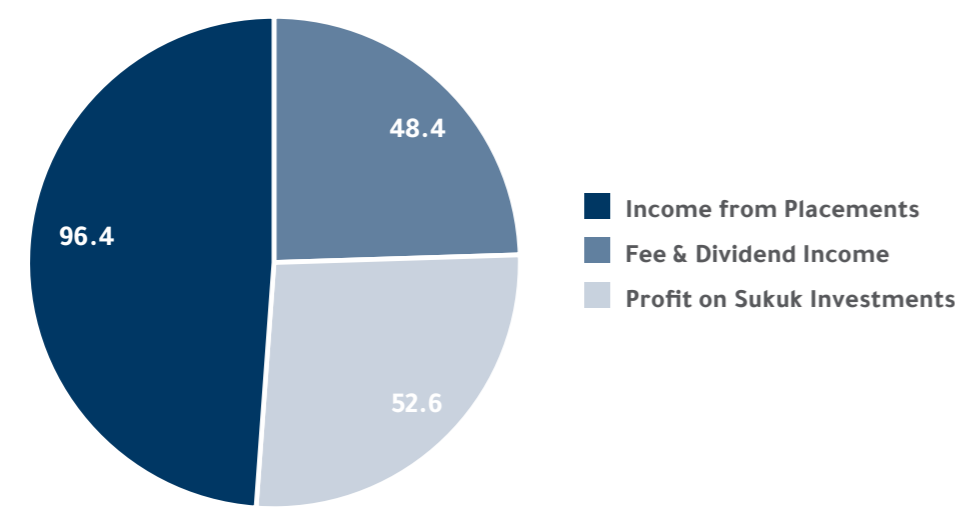
YoY Increase of 69% from Profit on sukuk investments

4

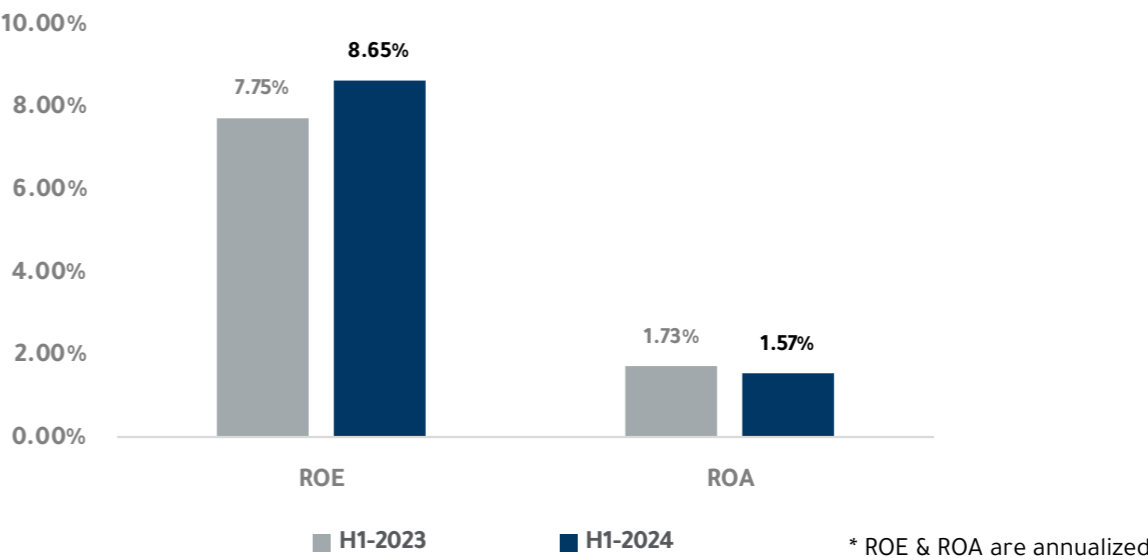
Better yields resulted QAR 96.4 million income from placements during H1-2024

FINANCIAL PERFORMANCE ANALYSIS

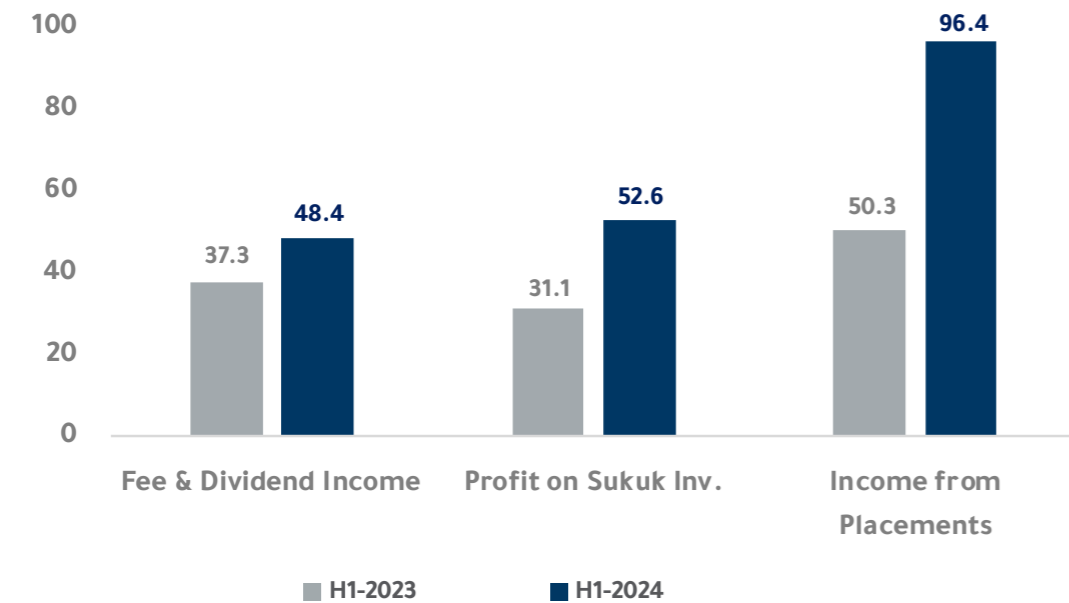
Major Income Streams - H1 2024 (QAR millions)



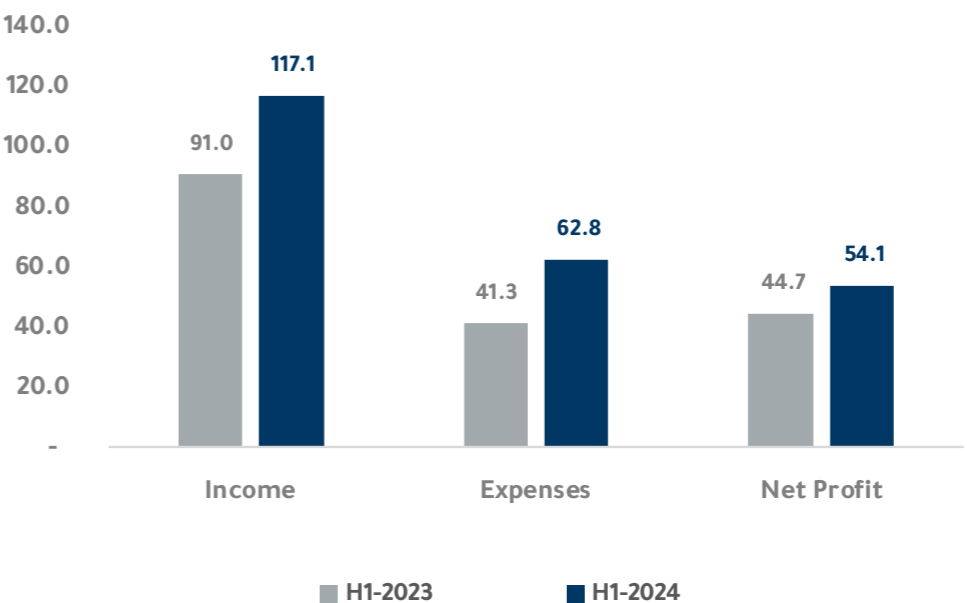
Return on Average Equity (ROE) & Return on Average Assets (ROA)*



Major Income Streams Trend (QAR millions)



Income, Expenses & Net Profit (QAR millions)



ENVIRONMENTAL, SOCIAL & GOVERNANCE (ESG)

- 1 Started in 2021, the Bank released its Sustainability Report for the year 2022-2023
- 2 Lesha Bank sustainability reporting is guided by the Qatar Stock Exchange (QSE) ESG reporting methodology
- 3 Lesha Bank has successfully attained ISO 14001:2015 certificate for Environmental Management System reinforcing its commitment to implementing a world-class quality management system, environmental management, economic sustainability, and social responsibility
- 4 Lesha Bank has developed a Waste management policy that outlines the strategic intent of LB's environmental objectives. This policy will help LB to manage its waste more efficiently and reduce its environmental footprint



Lesha Bank Achieved a score of 72% over all for the QSE Sustainable Qatar Stock Exchange initiatives for the year 2021. <https://qse.arabsustainability.com>

Corporate Social Responsibility (CSR) program organized by Lesha Bank

- ▶ Joined Doha Environmental Actions Project (DEAP Qatar) to clean the Zubara beach strip
- ▶ Hosted Doha Environmental Actions Project (DEAP Qatar) on World Environment Day
- ▶ A blood donation drive in association with Hamad Medical Corporation
- ▶ Employee awareness sessions on breast cancer, mental health, environment conservation, and diabetic prevention

Financial Inclusion

Financial inclusion is incorporated as we enhance product accessibility by introducing diversified investment products and customizing private banking services.

Adopting digital inclusion, we invest in user-friendly platforms. This strategy reflects our steady commitment to corporate governance, ensuring transparency, and accountability in our pursuit of a more inclusive and sustainable financial future.

KEY NEWS UPDATE

Appointment of three new board members during its Annual Ordinary Meeting

Appointment of Three New Board Members During its Annual Ordinary Meeting

Three new board members (one independent and two non-independent) were elected during the recently concluded Annual Ordinary General Meeting. Mr. Meshaal Mohamed Al Mahmoud, Mr. Abdulrahman Irfan Totonji, and Mr. Mohammed Ali Al Sulaiti were elected as new board members



Sustainability Report 2022-2023

The Bank released its Sustainability Report for the year 2022-2023, providing a comprehensive overview of its sustainability performance, initiatives, and commitments. The report reflects the Bank's dedication to transparency, responsible business practices, and ongoing target to create a positive impact on the economy, environment, and society

Forbes

Middle East

THE MIDDLE EAST'S

Top 30 Asset Managers 2024

Forbes ME Top 30 Asset Managers 2024

Our CEO has been named among 'Forbes Middle East's Top 30 Asset Managers for 2024'. Leshya Bank is particularly proud to be the only financial institution in Qatar to be included in this esteemed list this year.

AWARDS AND ACCOLADES

Lesha Bank secured below list of key awards and accolades during the year 2023 - 2024



**Most Effective Investment Service Offering
MEED's MENA Banking Excellence Awards 2024**



- Euromoney Market Leaders 2023**
- Digital Solutions - Notable
 - Islamic Finance - Notable
 - Investment Banking - Notable
 - Private Banking - Highly Regarded
 - Environment Social and Governance (ESG) - Notable
 - Corporate Social Responsibility (CSR) - Highly Regarded



**Forbes Middle East's
Top 30 Asset Managers for 2024
Mr. Mohammed Ismail Al Emadi (CEO)**



**Best Asset Manager in Qatar at the EMEA
Finance Middle East Banking Awards**



**Best Investment Bank in Qatar -
2023 Global Banking and Finance Awards**

**MENA Asset Manager of the Year and Most
Effective Investment Service Offering -
MEED MENA Banking Excellence Awards 2023**

DISCLAIMER

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.

While the Bank has endeavored to ensure the correctness of the information provided, the Bank is not responsible for any errors, omissions, or the results obtained from using this information and shall not make any guarantees or warranties based on the information contained in this brochure.

4th Floor, Tornado Tower, West Bay, Doha, Qatar | PO Box 28028 | T +974 4448 3333 | F +974 4448 3560 | information@leshabank.com | www.leshabank.com

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)

Investor Relations Contact

Mr. Ahmed Abou Elela

Head of Corporate Services

PO Box 28028, 4th Floor, Tornado Towers,
West Bay Doha, Qatar

Direct: + 974 4448 3496

E-mail: investor@leshabank.com