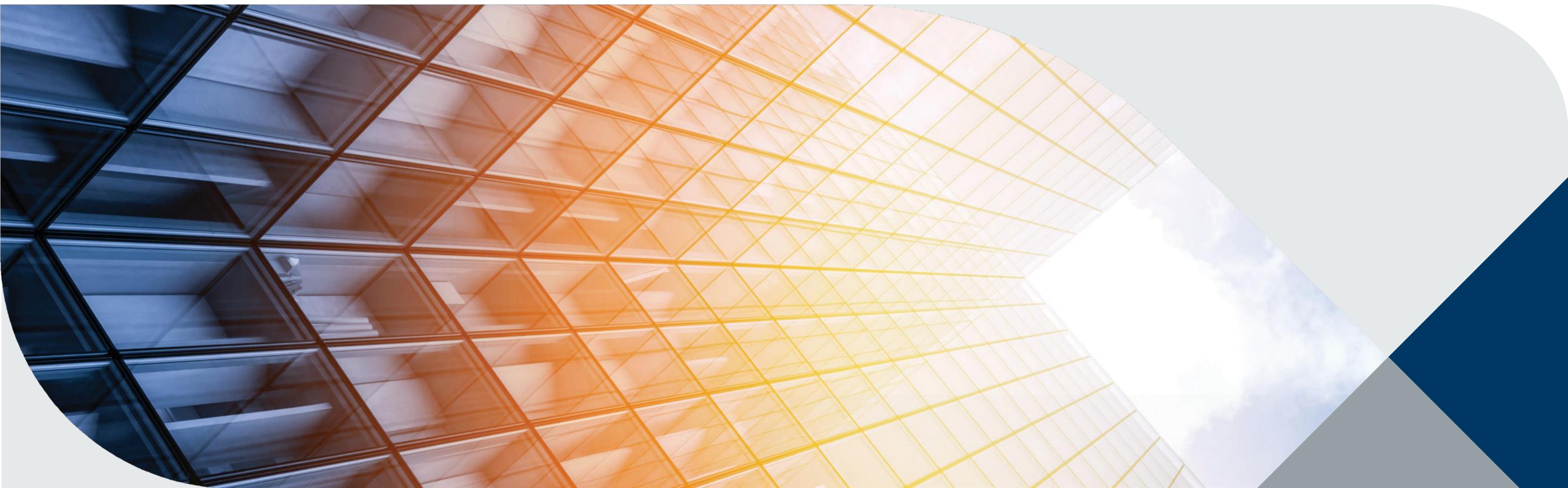




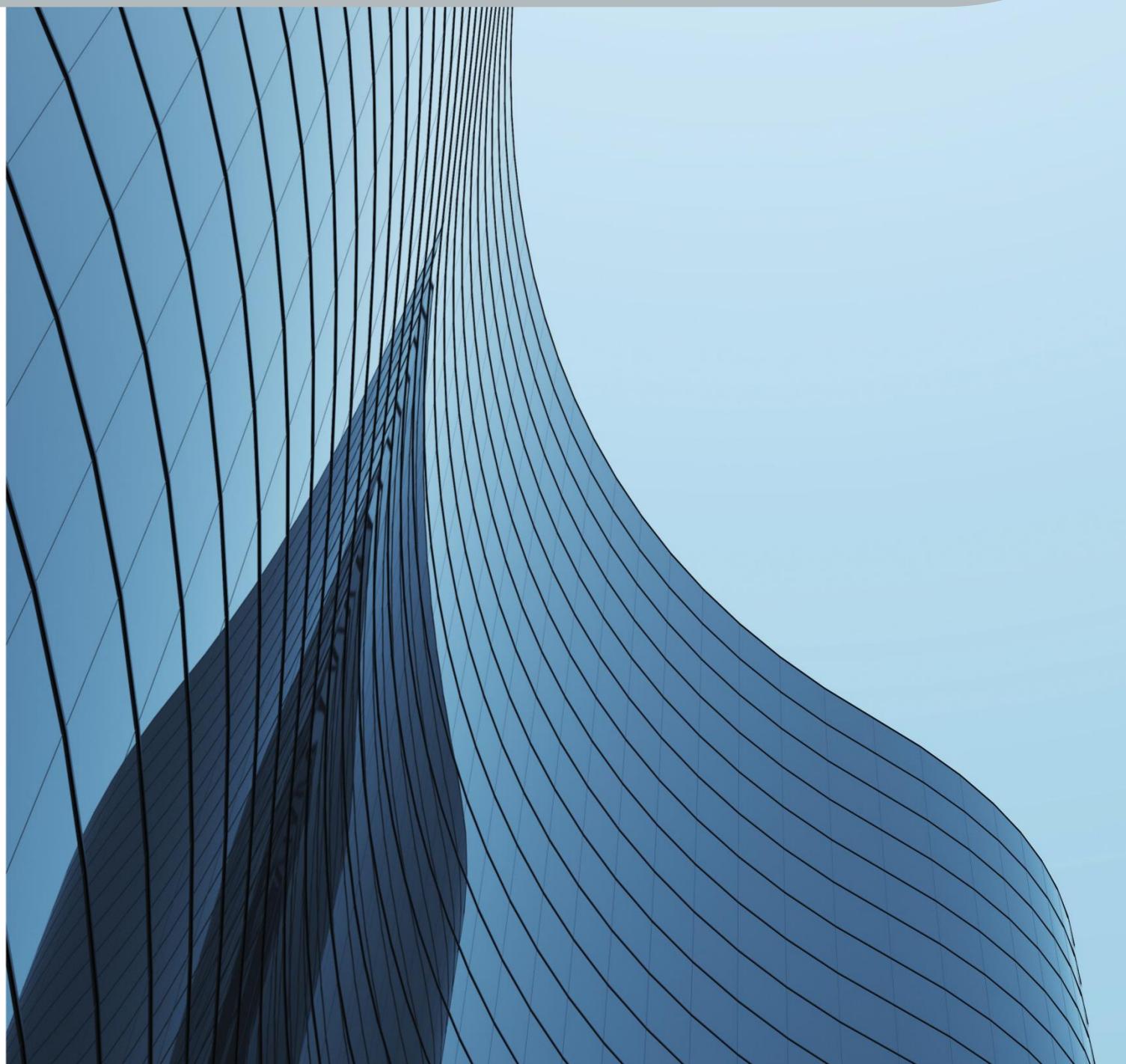
# INVESTOR PRESENTATION

## H1-2024



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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 6.7 billion

Assets Under Management (AUM) as of 30<sup>th</sup> 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-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 2,500,000,000

### Paid up Capital

QAR 1,120,000,000

### Market Capitalization

QAR 1,426,880,000  
(As of 30<sup>th</sup> June 2024)

### Trading Symbol

Qatar Stock Exchange  
(QSE: QFBQ)

# STRATEGY



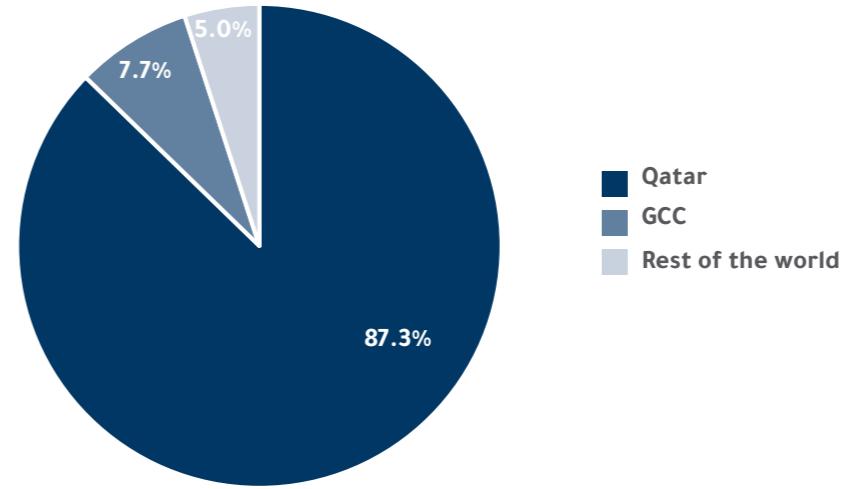
# OVERVIEW AND OWNERSHIP STRUCTURE

## Share Price

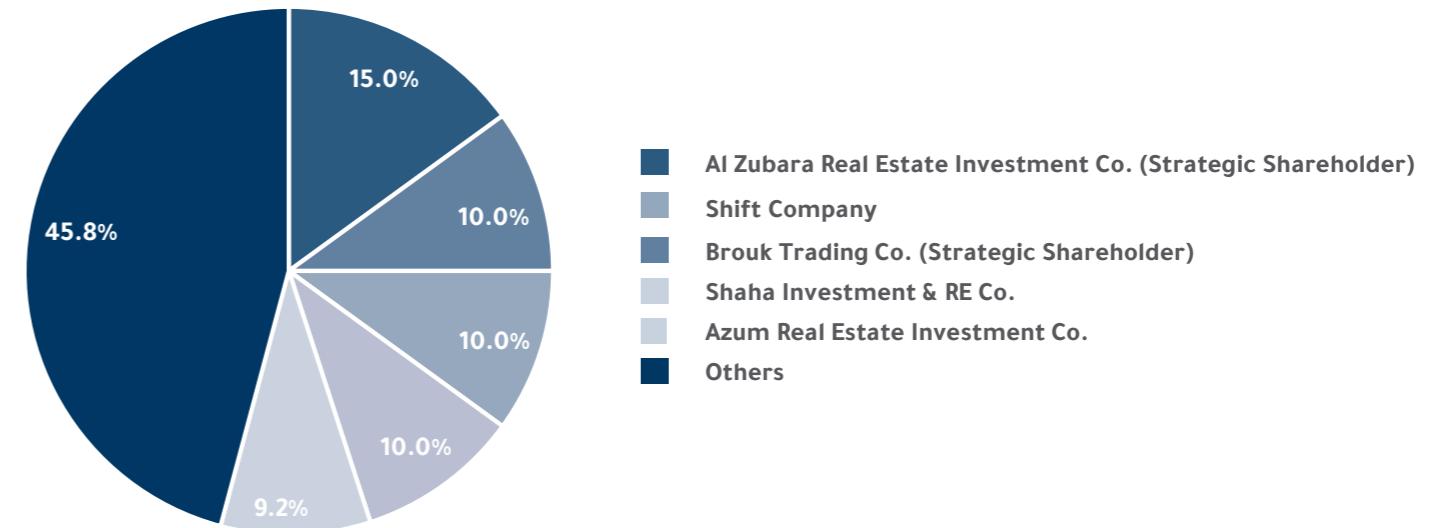
Indicator	Date	Value (QAR)
Last Price	30-Jun-24	1.274
52 Week High	30-Jun-23	1.625
52 Week Low	14-Feb-24	1.209



## Shareholding by Country



## Top Shareholders



# LEADERSHIP

## 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

### 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



**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

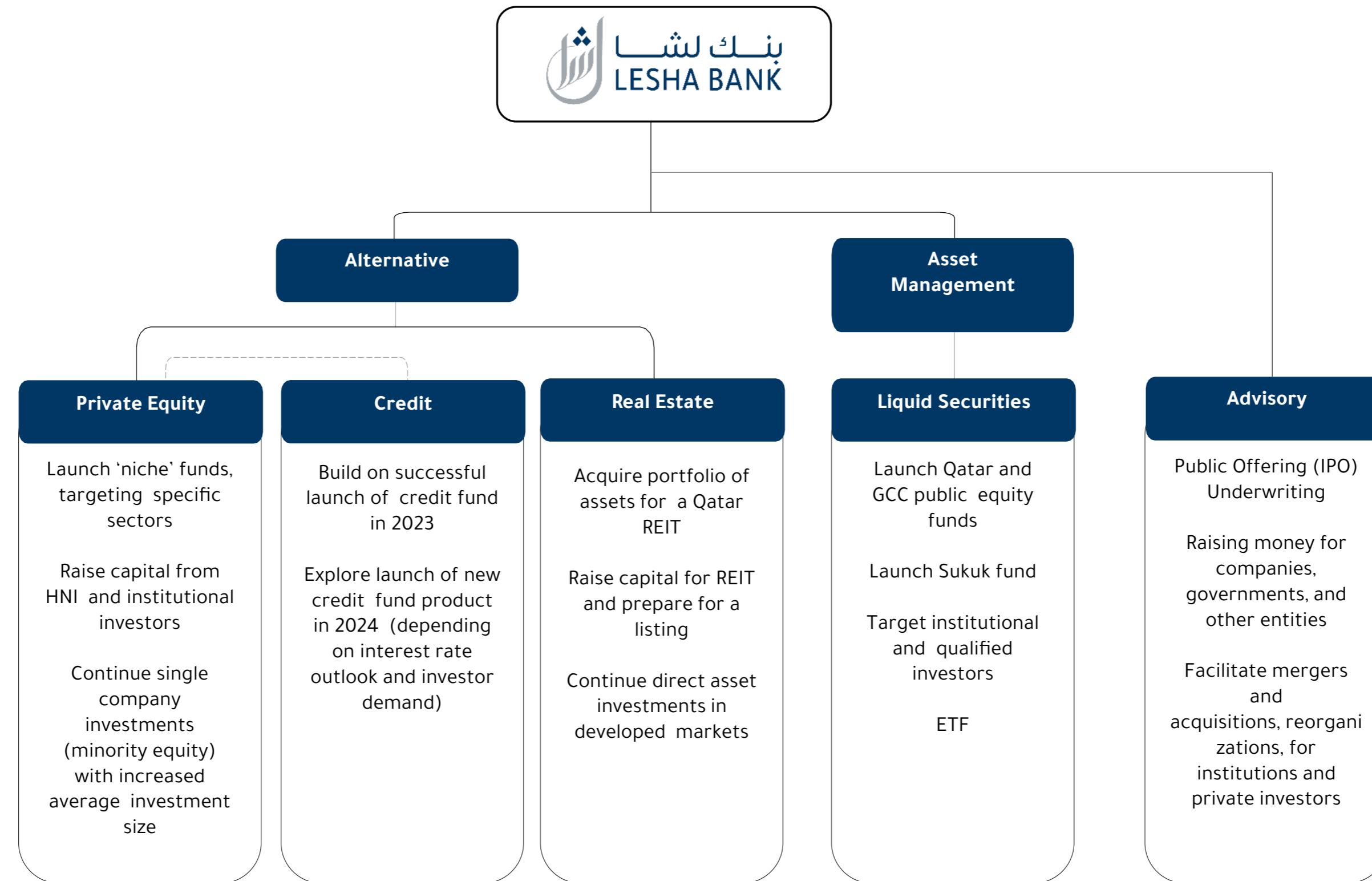


**Eisa Mohamad Al Mohannadi**  
Board Member



**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

## 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

\* Attributed to the equity holders of the bank

# FINANCIAL POSITION HIGHLIGHTS

## Summary of Balance Sheet as of 30<sup>th</sup> 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%
<b>Total Assets</b>	<b>7,468</b>	<b>5,073</b>	<b>47%</b>
Total Deposits	3,667	3,056	20%
<b>Total Equity *</b>	<b>1,265</b>	<b>1,176</b>	<b>8%</b>

\* Attributed to the equity holders of the bank

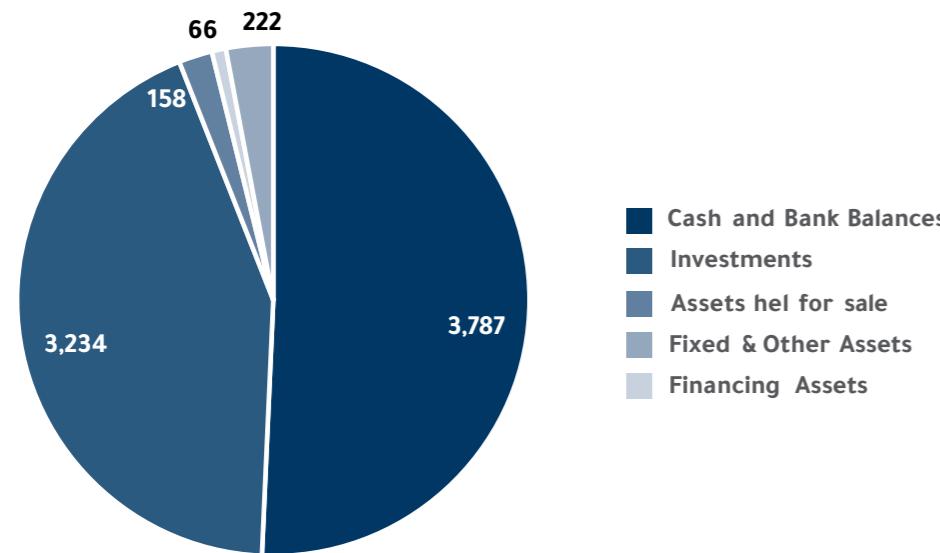
## Key Highlights

- 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

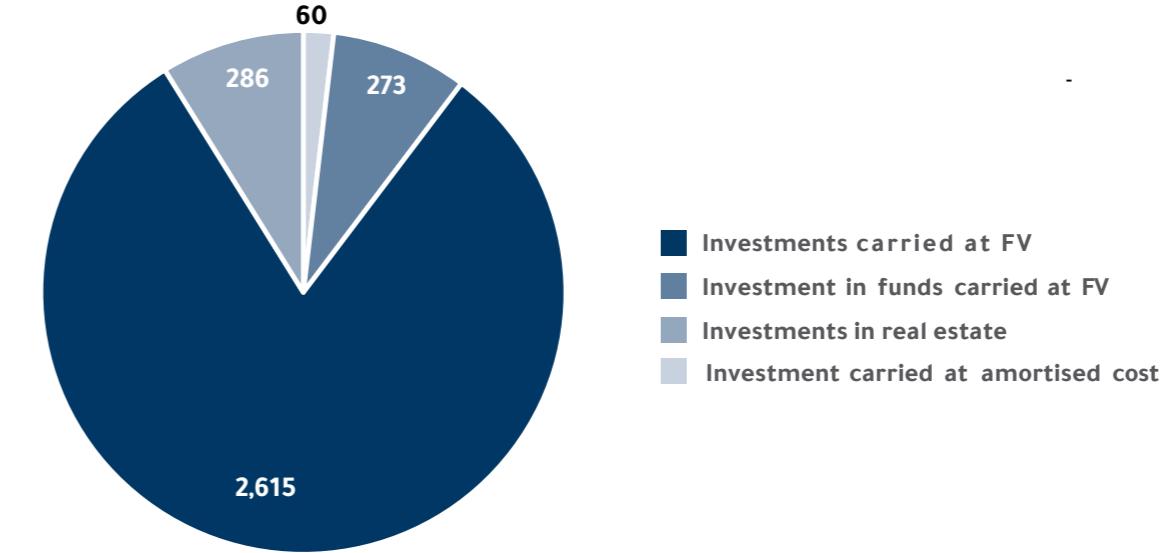


# FINANCIAL POSITION ANALYSIS

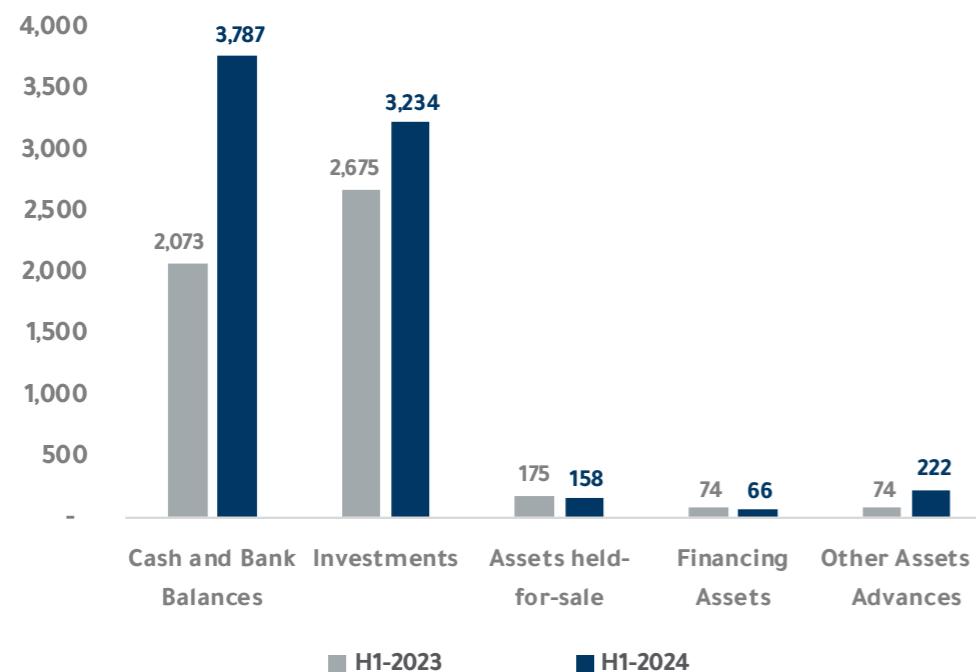
Asset Mix - H1 2024 (QAR millions)



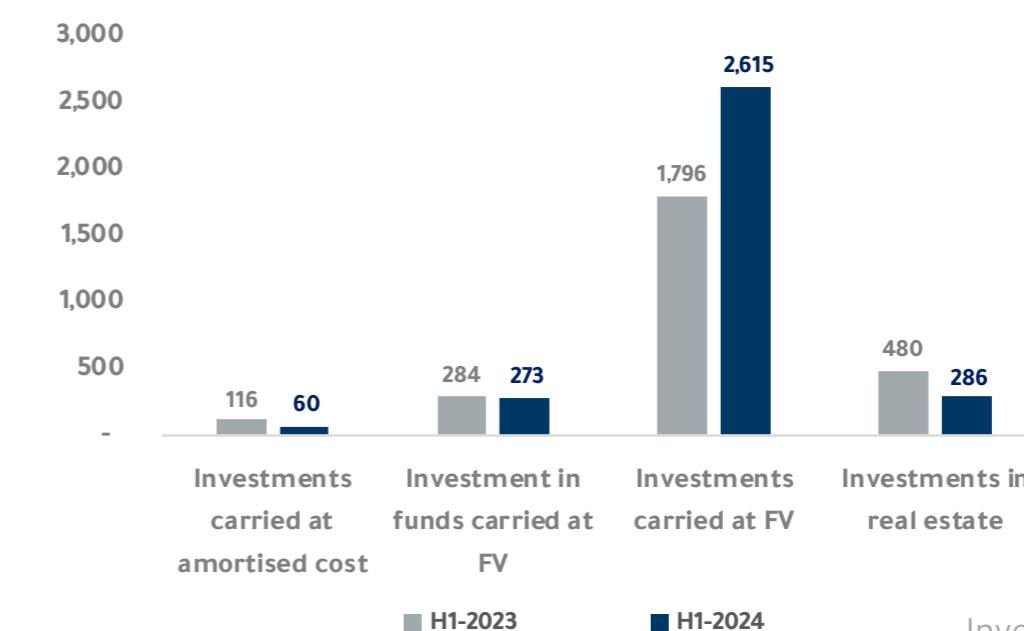
Investment Mix - H1 2024 (QAR millions)



Asset Mix Trend (QAR millions)

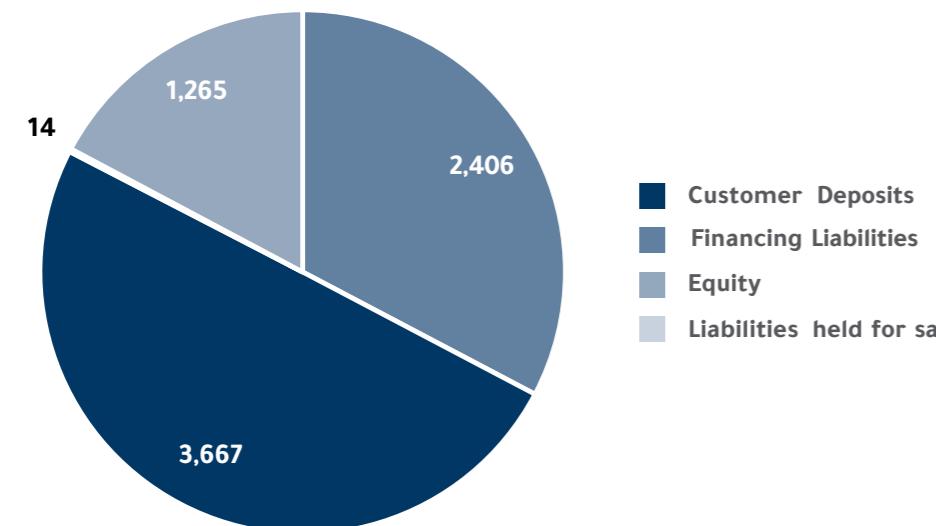


Investment Mix Trend (QAR millions)

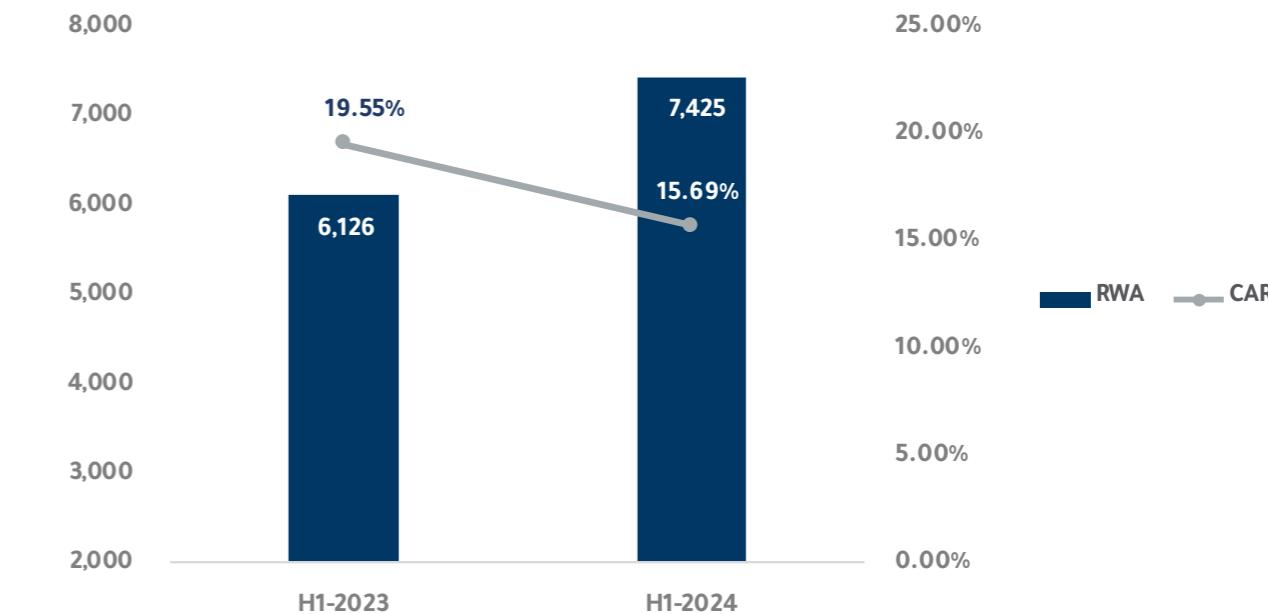


# FINANCIAL POSITION ANALYSIS

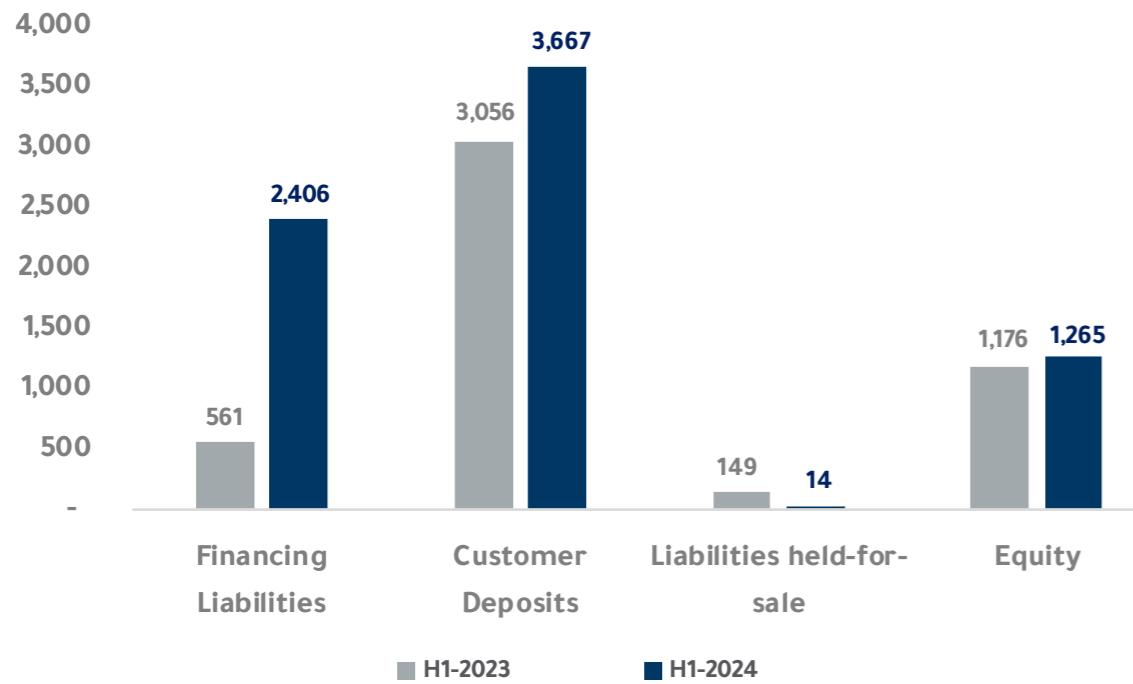
## Funding Mix - H1 2024 (QAR millions)



## Risk Weighted Assets & Capital Adequacy Ratio - H1 2024



## Funding Mix Trend (QAR millions)



## 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 30<sup>th</sup> 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%
<b>Total Income</b>	<b>117.1</b>	<b>91.0</b>	<b>29%</b>
Total Expenses	(62.8)	(41.3)	52%
Provision for impairment	2.3	(5.3)	-142%
<b>Net Profit *</b>	<b>54.1</b>	<b>44.7</b>	<b>21%</b>

\* Attributed to equity holders of the bank

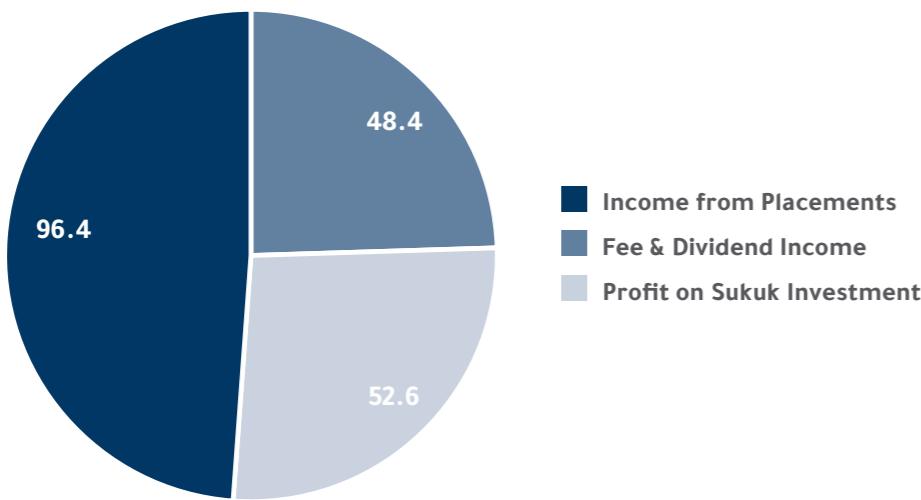
## Key Highlights

- 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

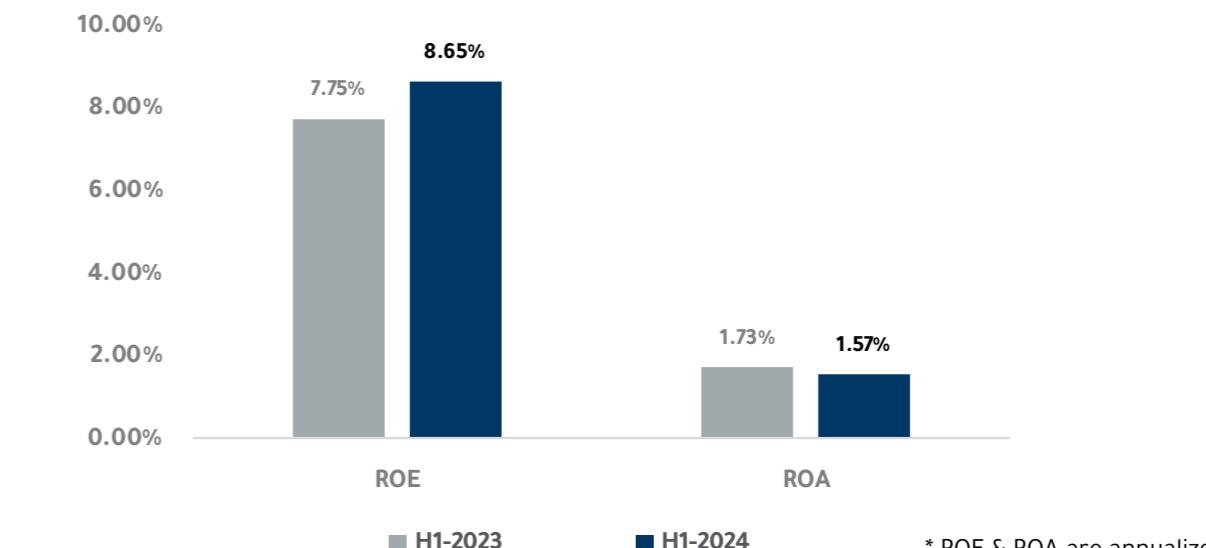


# FINANCIAL PERFORMANCE ANALYSIS

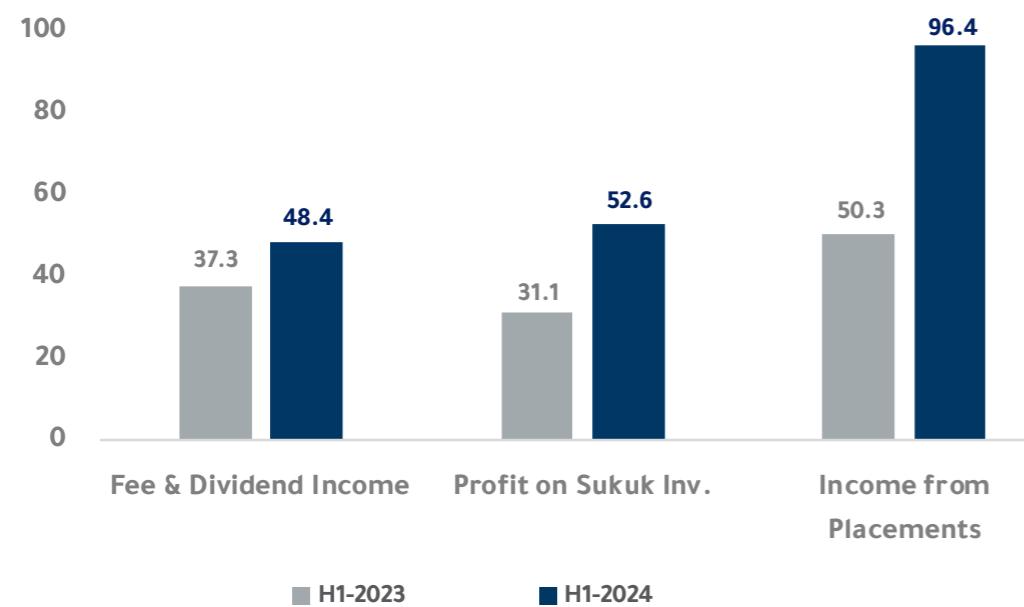
## Major Income Streams - H1 2024 (QAR millions)



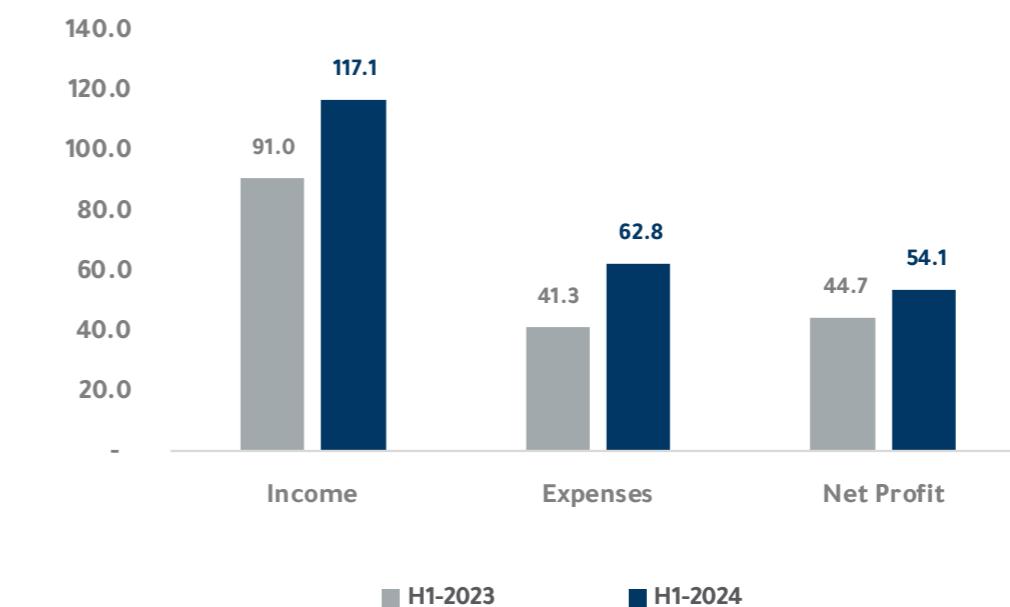
## Return on Average Equity (ROE) & Return on Average Assets (ROA)\*



## 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'. Lesha 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**



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

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



**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

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



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

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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.

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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4th Floor, Tornado Tower, West Bay, Doha, Qatar | PO Box 28028 | T +974 4448 3333 | F +974 4448 3560 | [information@leshabank.com](mailto:information@leshabank.com) | [www.leshabank.com](http://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](mailto:investor@leshabank.com)