

INVESTOR PRESENTATION

H1-2025

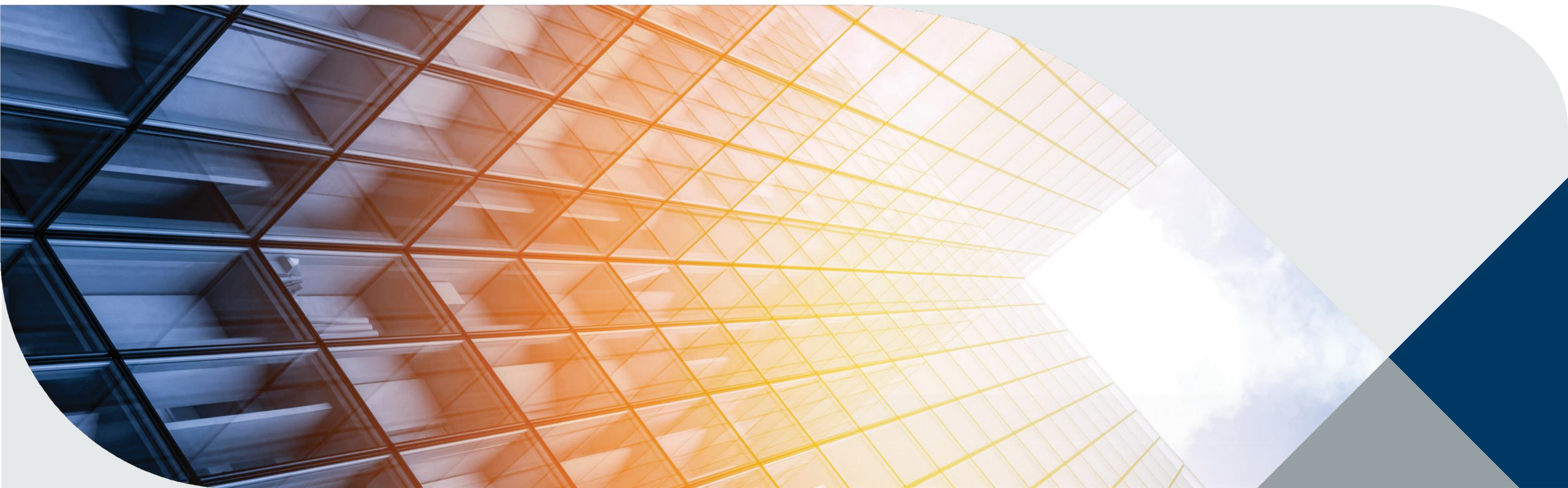
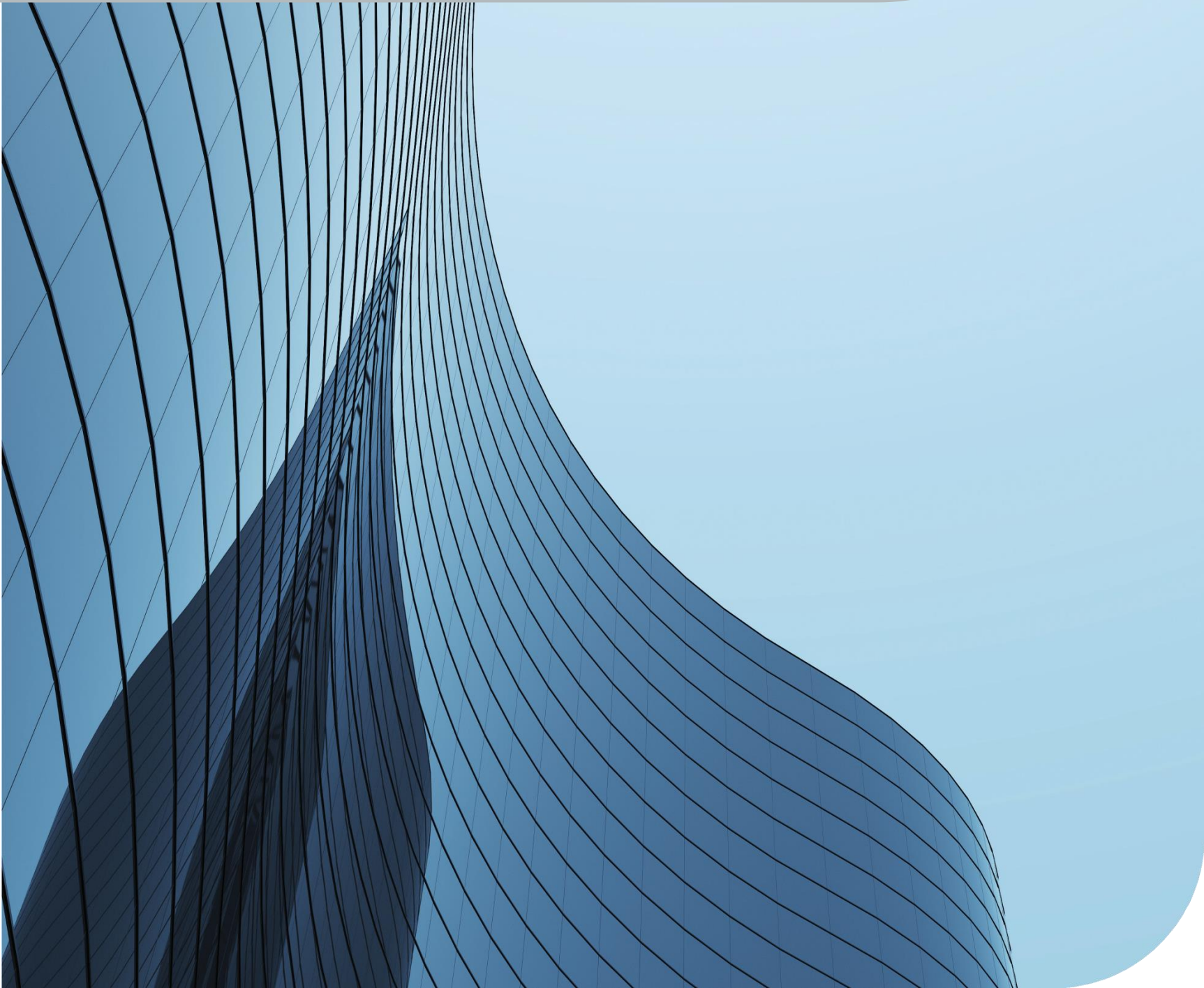


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ABOUT LESHA BANK



Vision

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



QAR 10.8 billion

Assets Under Management (AUM) as of 30th June 2025 in Real Estate, Public Equity, 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.

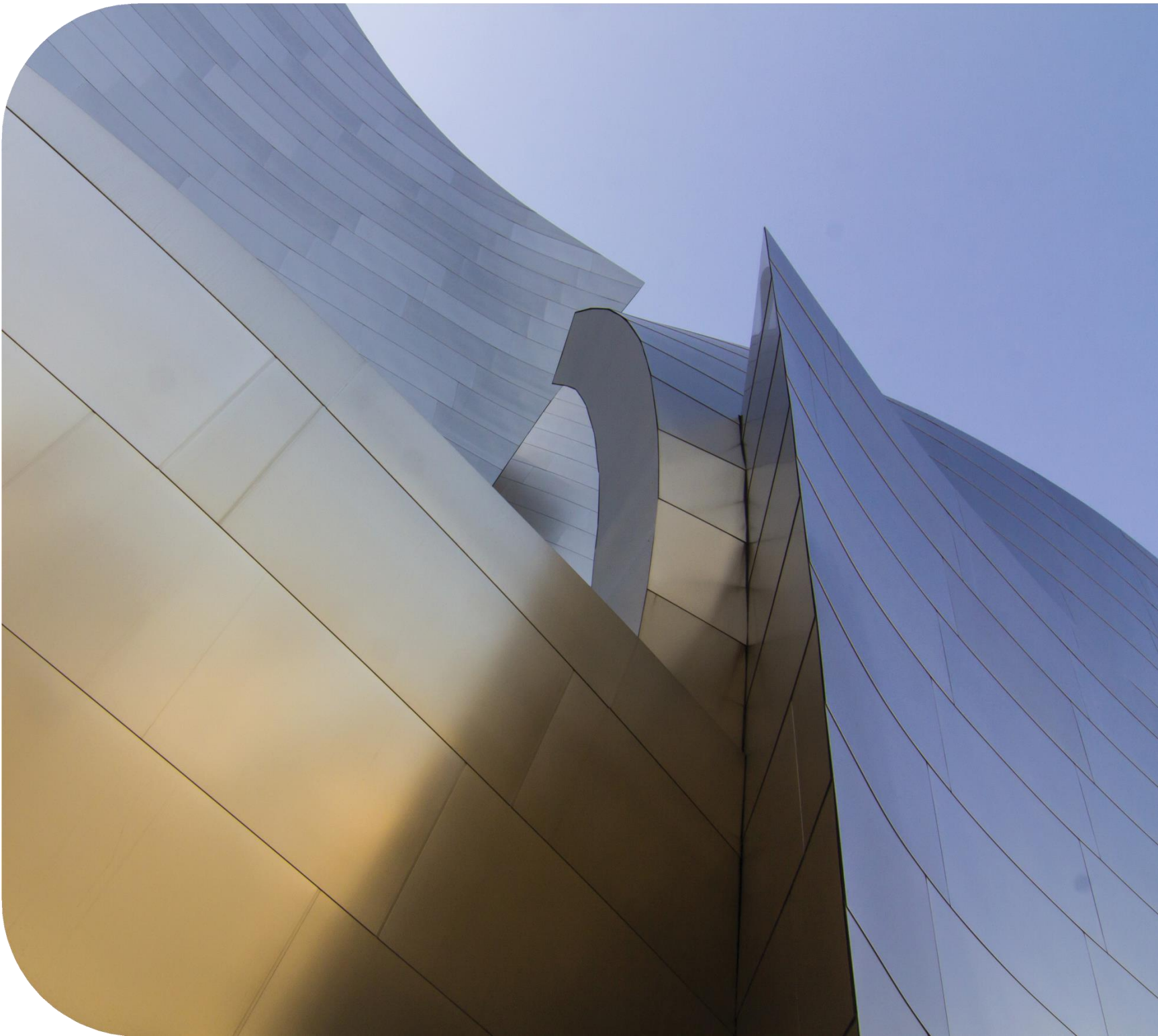


Experienced Team & Partners

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 1,120,000,000
Paid up Capital	QAR 1,120,000,000
Market Capitalization	QAR 2,027,200,000 (As of 30 th June 2025)
Trading Symbol	Qatar Stock Exchange (QSE: QFBQ)

STRATEGY

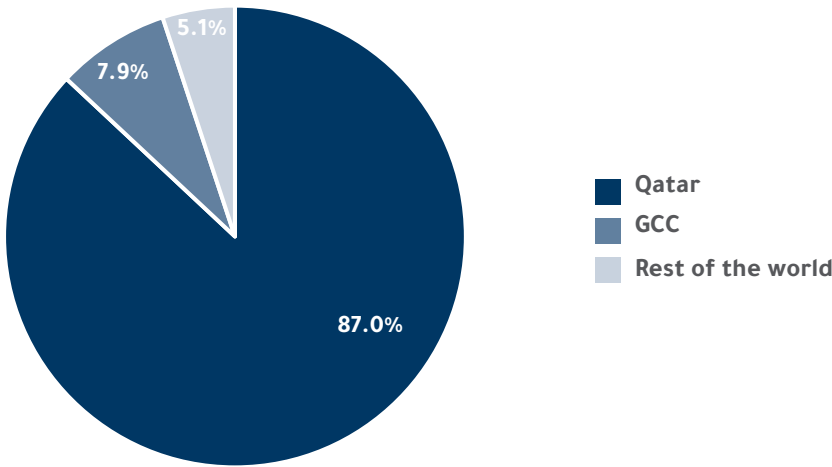


OVERVIEW AND OWNERSHIP STRUCTURE

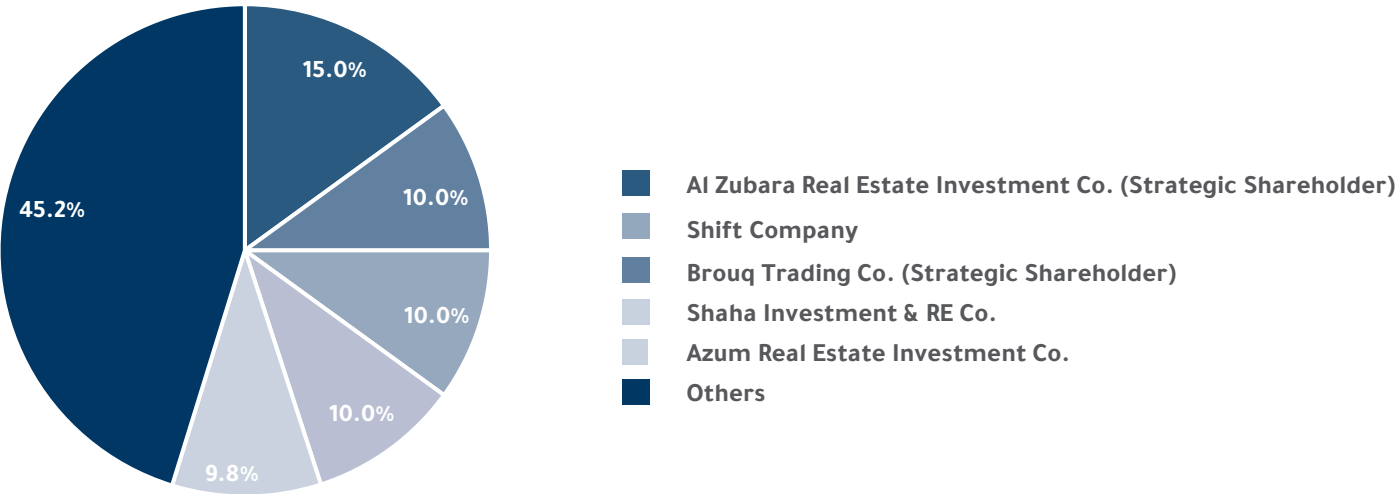
Share Price

Indicator	Date	Value (QAR)
Last Price	30-Jun-25	1.810
52 Week High	19-May-25	1.991
52 Week Low	06-April-25	1.167

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
- 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

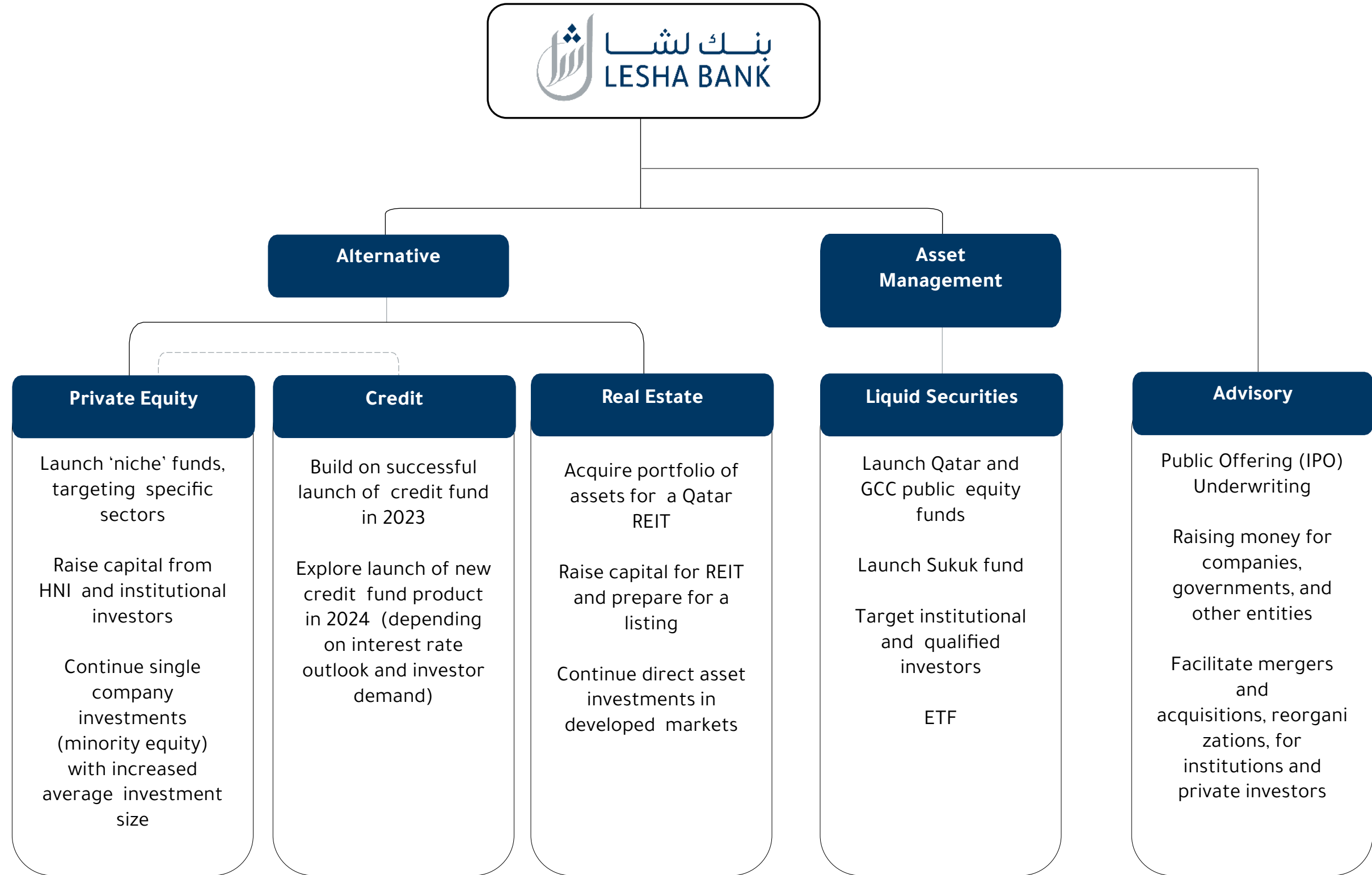
Board Member



Mr Nasser Abdullah Al Misnad

Board Member

BUSINESS SEGMENTS



FINANCIAL HIGHLIGHTS (YoY) - POSITION & PERFORMANCE

Balance Sheet

- ▶ Total assets at QAR 7.2 billion compared to QAR 7.5 billion last year
- ▶ Total investments reached QAR 3.7 billion
- ▶ Cash & bank balances stood at QAR 3 billion compared to QAR 3.8 billion last year
- ▶ Deposits reached QAR 3.1 billion
- ▶ Total equity* stood at QAR 1.4 billion

Income Statement

- ▶ Net profit* of QAR 82.4 million, 52% Increase YoY
- ▶ Income from sukuk investments at QAR 62.7 million
- ▶ Income from placements reached at QAR 74.8 million
- ▶ Total expenses at QAR 71.3 million for H1 2025

Financial Ratios

- ▶ Return on average equity (ROE) at 12.08%
- ▶ Return on average assets (ROA) at 2.35%
- ▶ Earnings per share (EPS) at QAR 0.147
- ▶ Book value reached to QAR 1.24
- ▶ Capital Adequacy Ratio (CAR) stood at 16.04% as of H1 2025

* Attributed to the equity holders of the bank



FINANCIAL POSITION HIGHLIGHTS

Summary of Balance Sheet as of 30th June 2025

Description (QAR millions)	H1-2025	H1-2024	YoY %
Cash and Bank Balances	3,010	3,787	-21%
Investments	3,711	3,234	15%
Assets held-for-sale	-	158	-100%
Financing Assets	150	66	126%
Fixed & Other Assets	331	222	49%
Total Assets	7,201	7,468	-4%
Total Deposits	3,115	3,667	-15%
Total Equity *	1,388	1,265	10%

* Attributed to the equity holders of the bank

Key Highlights

1

Total assets drop by 4% YoY

2

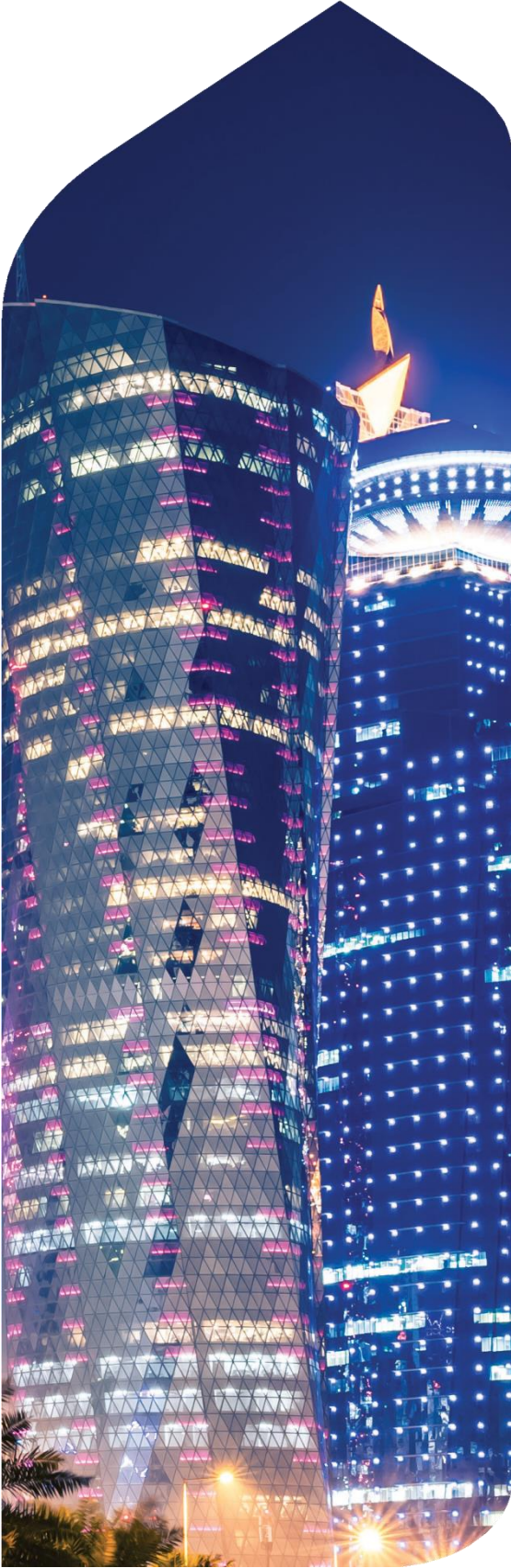
Investments include QAR 2,263 million of investment in sukuk

3

Total deposits include QAR 2,808 million on Quasi-Equity

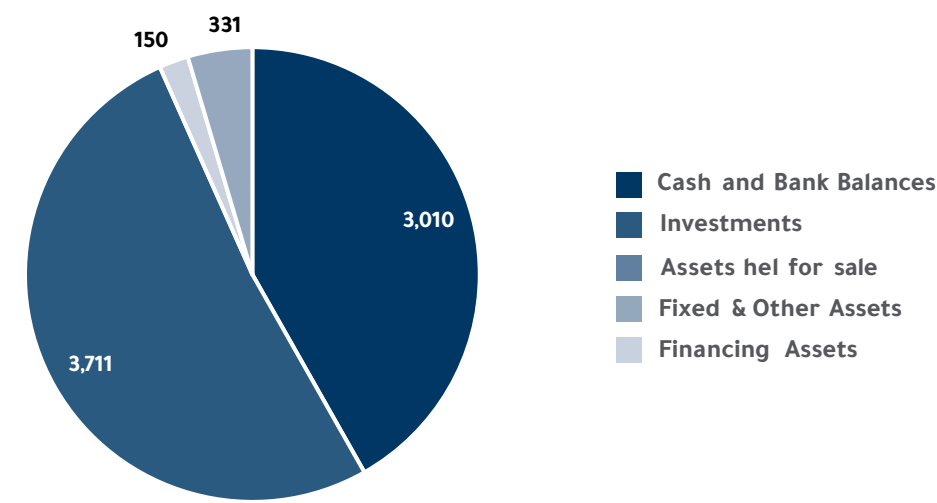
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Total equity attributable to the shareholders of Lesha Bank increased by 10% YoY

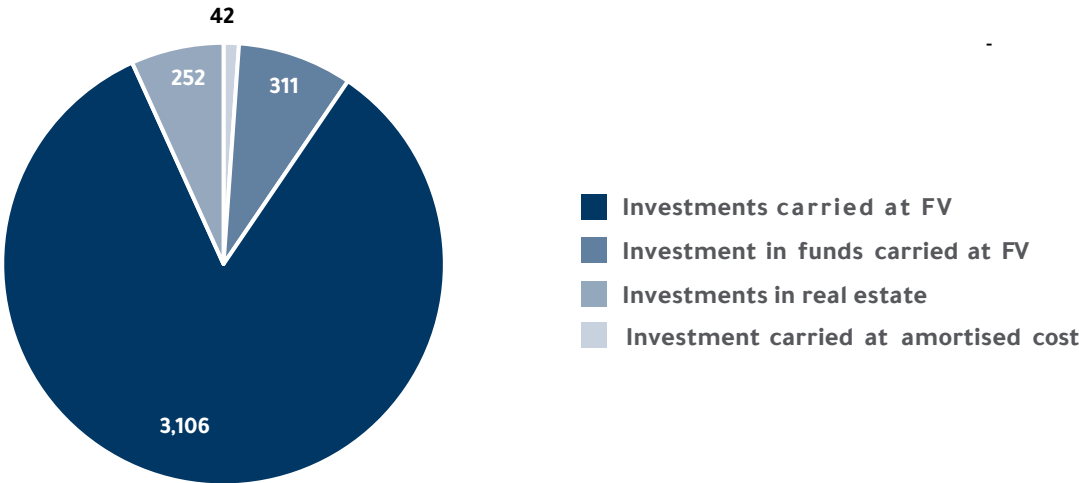


FINANCIAL POSITION ANALYSIS

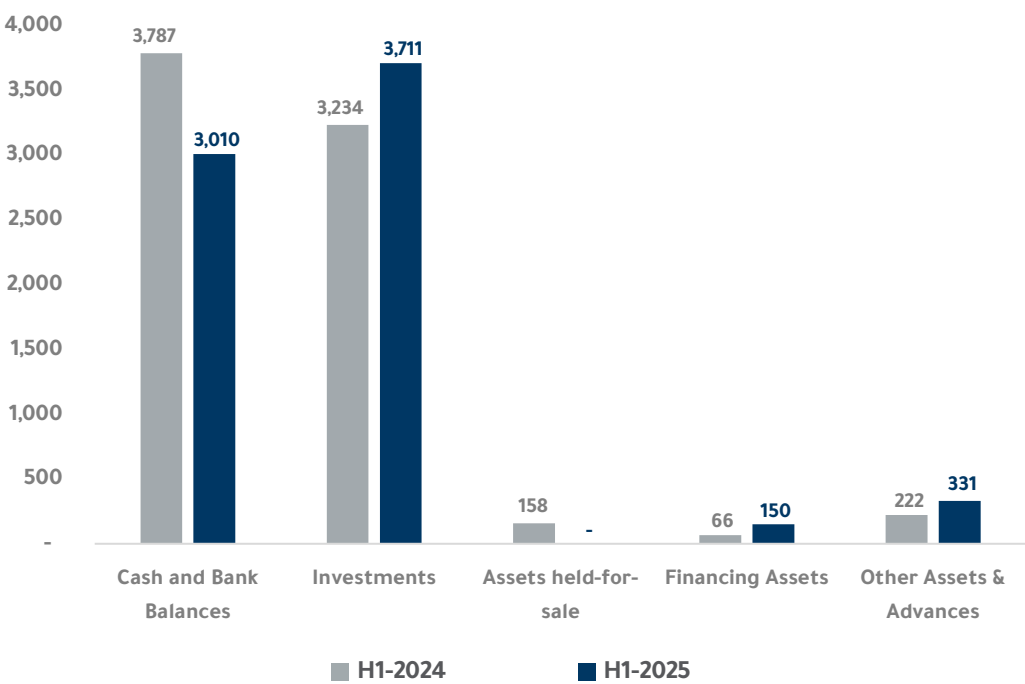
Asset Mix - H1 2025 (QAR millions)



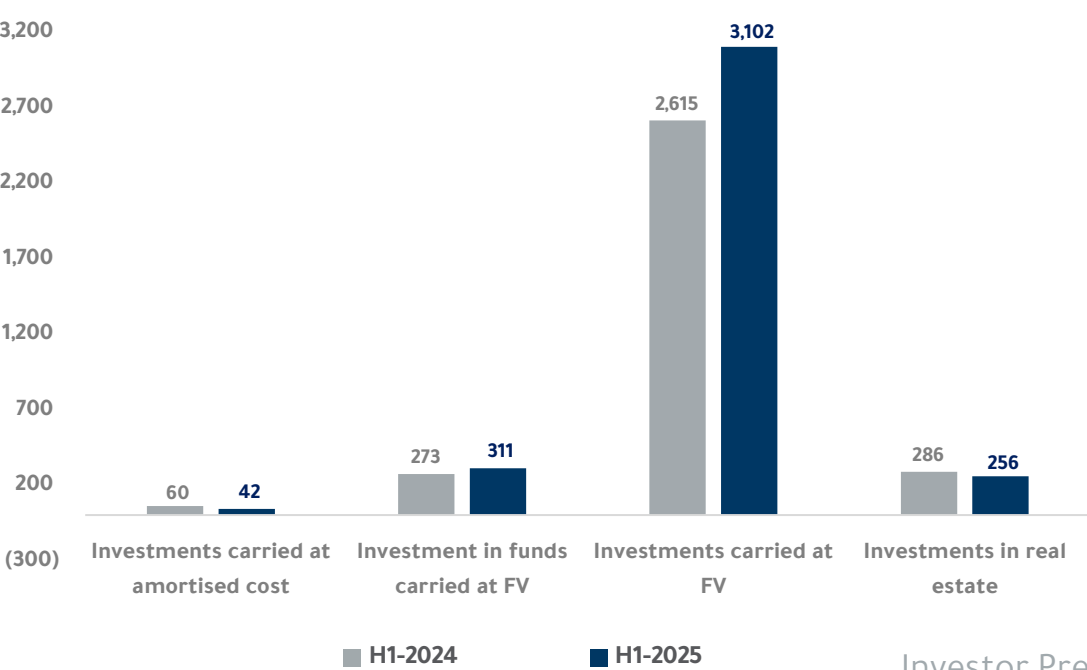
Investment Mix - H1 2025 (QAR millions)



Asset Mix Trend (QAR millions)

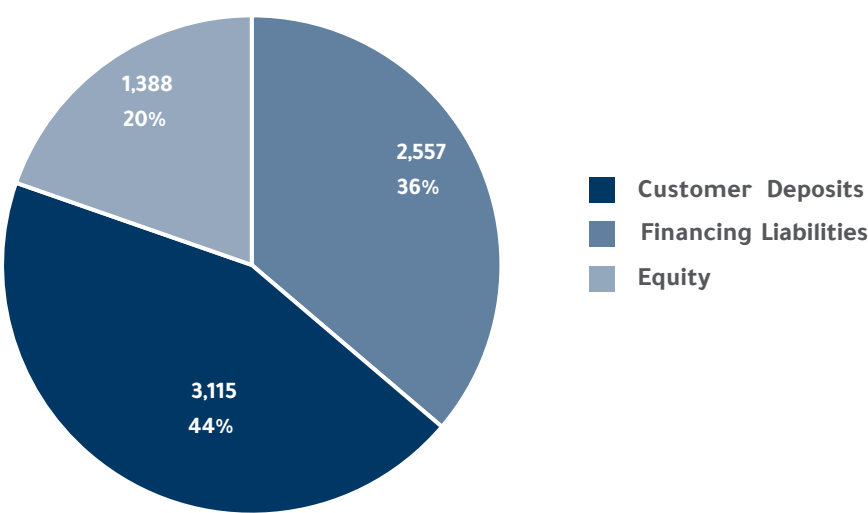


Investment Mix Trend (QAR millions)

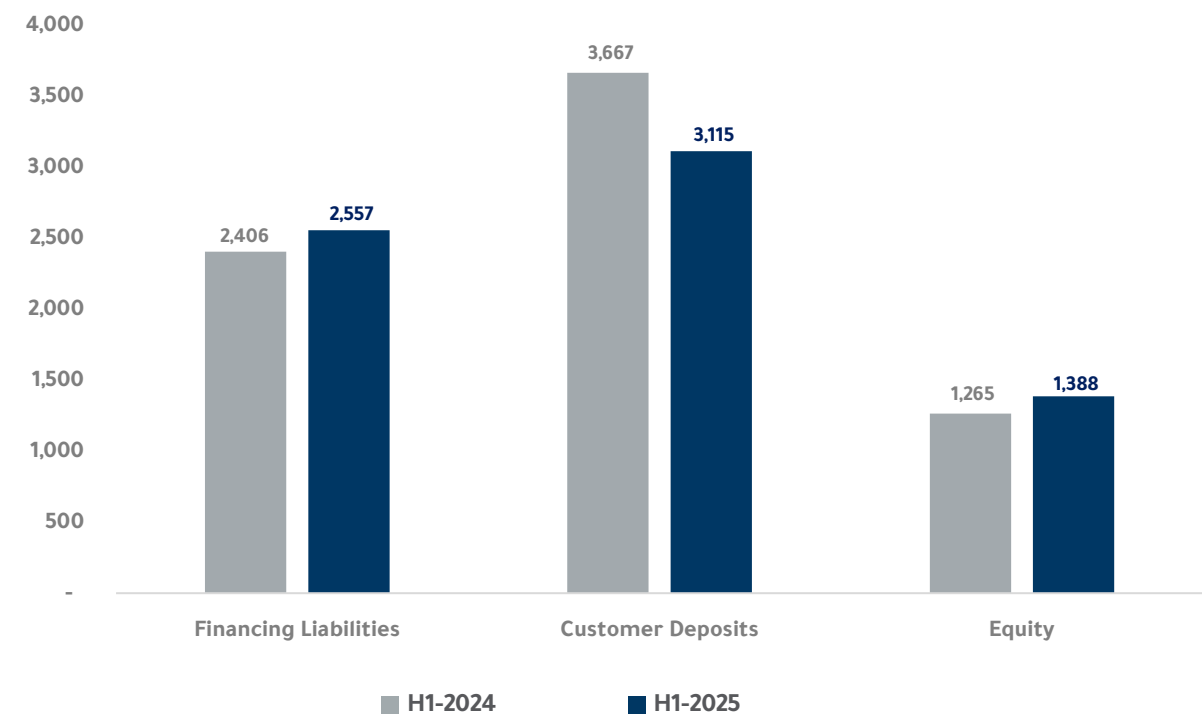


FINANCIAL POSITION ANALYSIS

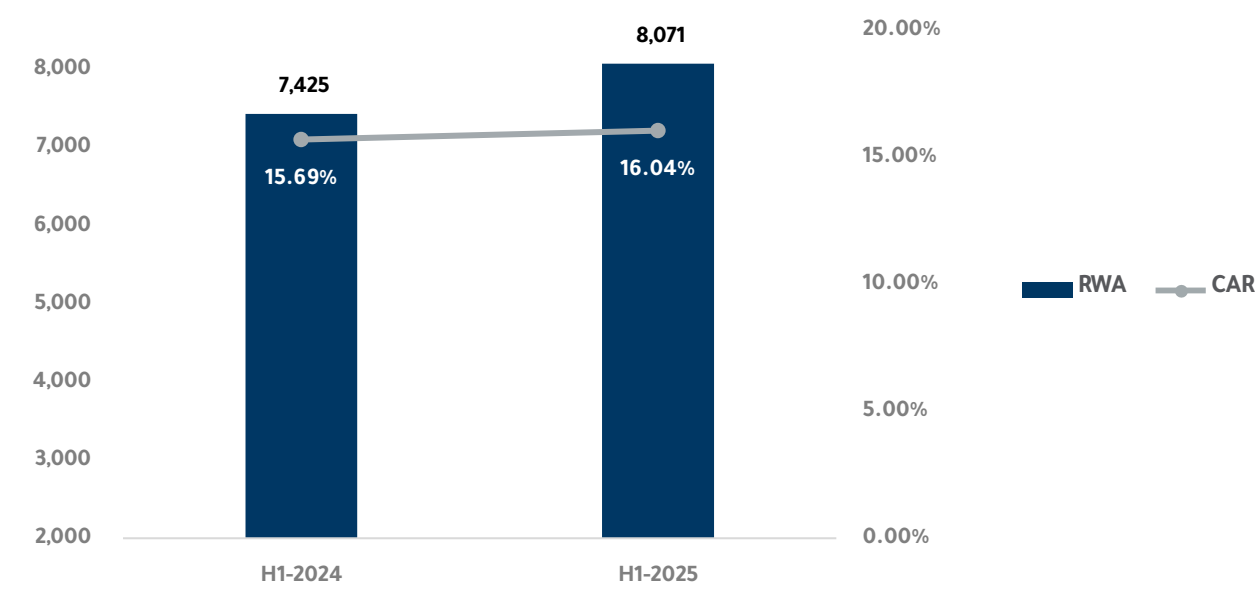
Funding Mix - H1 2025 (QAR millions)



Funding Mix Trend (QAR millions)



Risk Weighted Assets & Capital Adequacy Ratio - H1 2025



Key Highlights

- 1 Strong capitalization level - CAR of 16.04% as of 30 June 2025
- 2 Risk weighted assets (RWA) at QAR 8.1 billion by H1-2025
- 3 Deposits reached QAR 3.1 billion by H1-2025
- 4 Equity increased by 10% YoY

FINANCIAL PERFORMANCE HIGHLIGHTS

Summary of Income Statement for 30th June 2025

Description (QAR millions)	H1-2025	H1-2024	YoY %
Fee & Dividend Income	67.0	48.4	39%
Profit on Sukuk Investments	62.7	52.6	19%
Income from Placements	74.8	96.4	-22%
Other Income	55.2	39.3	41%
Financing costs	(105.9)	(119.6)	-11%
Total Income	153.9	117.1	31%
Total Expenses	(71.3)	(62.8)	14%
Provision for impairment & investments	(3.2)	2.3	-243%
Net Profit *	82.4	54.1	52%

* Attributed to equity holders of the bank

Key Highlights

1

Total Income increase by 31% in H1-2025

2

Net profit* of QAR 82.4 million for H1-2025 increased by 52% YoY

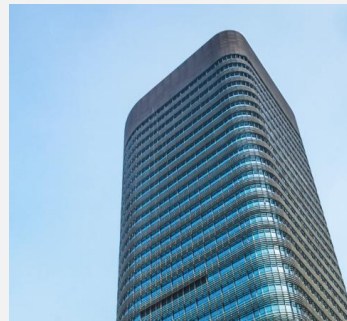
3

YoY Increase of 19% from Profit of Sukuk Investments

4

YOY increase of 39% in Fee & Dividend income

News updates - Q2 2025



Completed the acquisition of a residential building located in the west bay Qatar through a subsidiary of the Bank

APRIL

MAY

JUNE

Best Investment Bank in Qatar

MEED MENA Banking Excellence, Corporate & Investment Awards 2025



Best Real Estate Investment Manager, Qatar - International Finance Awards 2025



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

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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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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