



Qatar International Islamic Bank

Q3 ' 2024



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Financial Advisor

Profit Growth

- 1 **Nine-Month Period**

Profits reached 1,040.4 million riyals, up 6.5% from 976.9 million riyals.
- 2 **Third Quarter 2024**

Profits hit 385.3 million riyals, compared to 361.8 million in Q3 2023.
- 3 **Second Quarter 2024**

Profits recorded at 319.9 million riyals.



Earnings Per Share

EPS

Earnings per share rose to QAR 0.64 riyals. Compared to QAR 0.60 in Sep 2023.

| Q3 ' 23 | Q4 ' 23 | Q1 ' 24 | Q2 ' 24 | Q3 ' 24 |
|---------|---------|---------|---------|---------|
| 361.8 | 187.8 | 335.2 | 319.9 | 385.3 |





Increase Factors

1 Net Financing

18.9% rise in net financing and investment revenues, totalling 361.8 million ryials.

2 Loan Portfolio

Expansion of the loan portfolio contributed to increased revenues.

3 Interest Margin

Enhancement in the interest margin boosted overall revenue.



Total Income Growth

Overall Increase

Total income rose by 17.9% by the end of September 2024.

Contributing Factors

Improved net fees and commissions boosted total income.

Affiliated Companies

Better performance from Makin Real Estate Company and Umniah Bank in Morocco.

Non-Performing Loan Provisions

The bank has recorded a non-performing debt provision that is approximately 71.9 million riyals lower than the corresponding period. Additionally, there has been no recovery of provisions for its affiliated companies, in contrast to the loss expense for the same period in 2023, which amounts to around 32.6 million riyals.

Non-performing loans represent approximately 3.37%, an increase from 2.88% at the conclusion of 2023. The total balance of non-performing loans reached around 1.38 billion riyals, in contrast to 1.1 billion riyals at the end of 2023.





Loan Portfolio Performance

- 1
- 2
- 3

Growth

Loans Portfolio grew 6.5% compared to the end of 2023.

Asset Proportion

Loans represent about 65% of total bank assets.

Debt Write-offs

1,98 million riyals, down from 7,3 million in 2023.



Non-Performing Loans

Previous Ratio

2.88% at the end of 2023.

Current Ratio

Non-performing loans at 3.37% of total loans.

1

2

3

4

Previous Balance

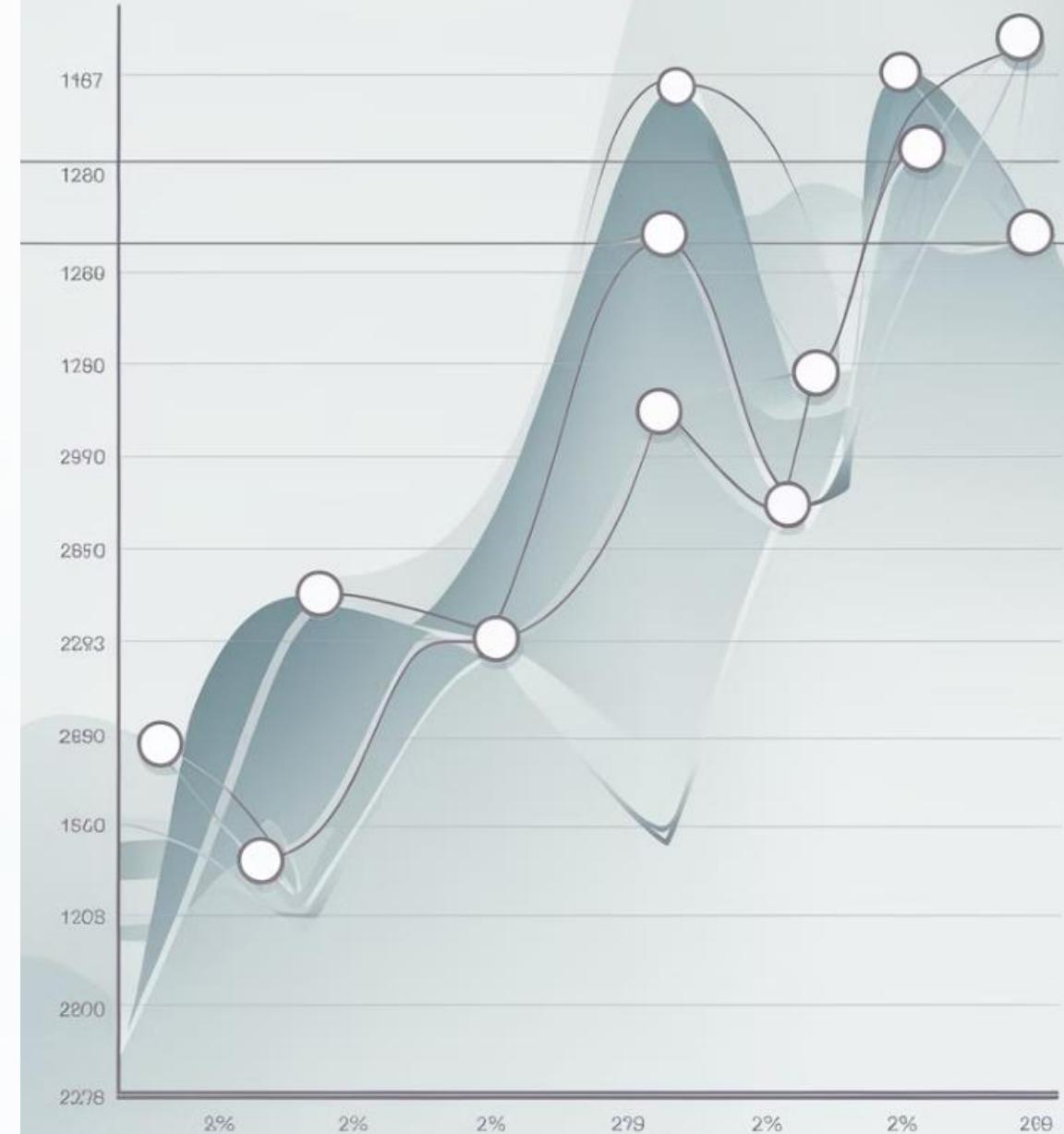
1.1 billion riyals at end of 2023.

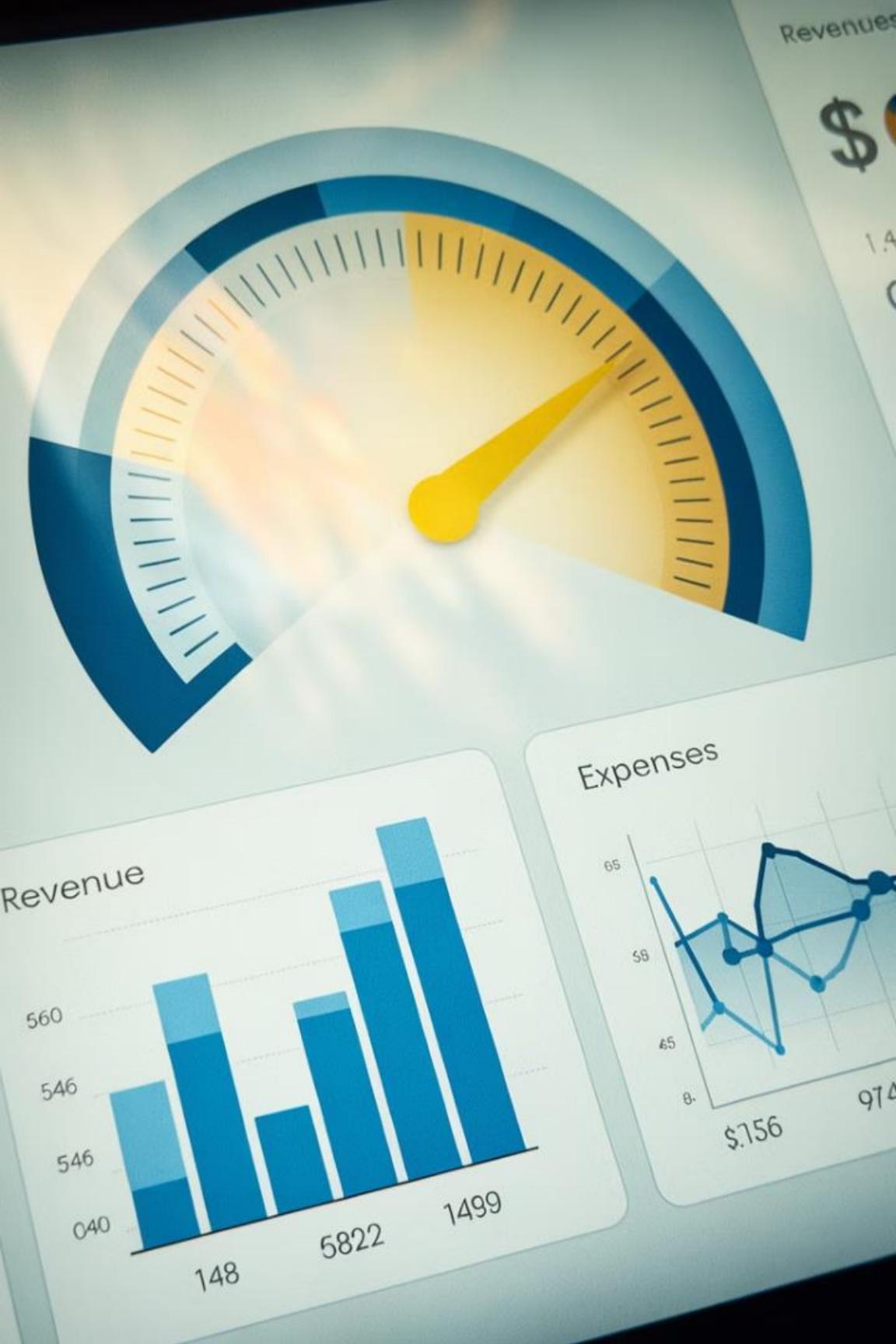
Current Balance

1.38 billion riyals in non-performing loans.

Net Interest Margin Trend

| Quarter | Net Interest Margin |
|---------|---------------------|
| Q3 '23 | 2.69 |
| Q4 '23 | 2.75 |
| Q1 '24 | 2.69 |
| Q2 '24 | 2.69 |
| Q3 '24 | 2.57 |





Key Banking Ratios



Loans to Deposits

99.6% total loans to total deposits ratio.



ROE

Return on Equity at 14.63%.



Equity to Assets

12.0% equity to assets ratio.



Coverage Ratio

130% coverage ratio.



Stock Performance Metrics

Dividend Yield

4.3% dividend yield.

P/E Ratio

14.7x price-to-earnings ratio.

Price to Book

1.7x price-to-book ratio.

52 Week Range

52-week high: 11.44, low: 9.11.

Recent Dividend History

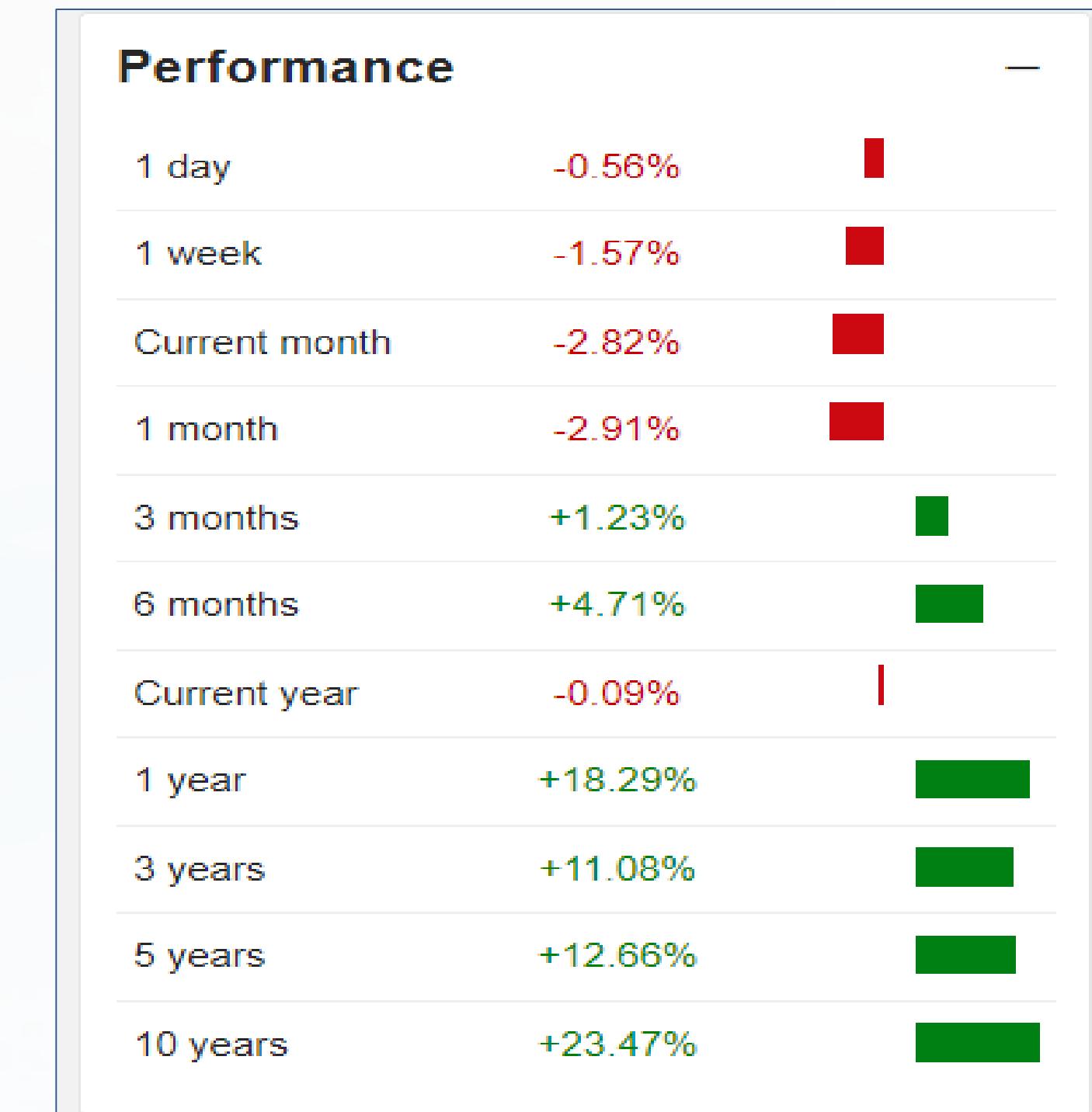
| Date | Amount | Type |
|------------|--------|---------|
| 2024-07-31 | 0.230 | Regular |
| 2024-04-01 | 0.450 | Regular |
| 2023-03-15 | 0.400 | Regular |
| 2023-10-31 | 0.350 | Regular |
| 2023-07-01 | 0.200 | Regular |



Stock Performance (Yearly)



For Many Periods



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