



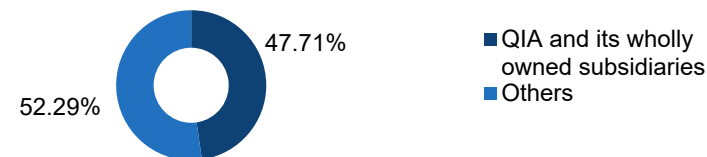
Investor Presentation Q3 2025

Overview

Overview

- Founded in 1983 and listed on the Qatar Stock Exchange,
 - Market cap of QAR 9.00 bln (as of 30 Sept 2025)
 - Has a network of 12 branches and 93 ATMs throughout Qatar
 - Best regulated banking sector in the Middle East through the QCB, according to the World Bank
- Offers its wholesale and retail banking services with a focus on the Qatari market:
 - Qatar has been a steady and growing economy over the past decade
 - The bank is operating under IFRS 9 and updated Basel III frameworks
- Long term IDR of "A" by Fitch and A2/Prime I by Moody's deposit rating
- Efficiently run bank with a cost income ratio at 25.6%
- Effective risk management and good quality loan book as proven by low non-performing assets
 - NPL ratio stood at 3.02% and conservatively provisioned (coverage of 235% including ECL provisions as of Sep 2025)
- Good capital position with Basel III Capital Adequacy Ratio (CAR) of 20.7% as of 30 Sept 2025.
- ABQ has access to a number of funding sources, with the diversification of funding and proportion of medium and long-term debt in the funding portfolio increasing in recent years – stable medium / long term debt accounts for 6.6% as of 30 Sep 2025.

Shareholding Structure



- 52.29% of shareholders are Qatari firms and individuals
- QIA and its wholly owned subsidiaries directly own the remaining 47.71% of the shares
- No other shareholder owns more than 5% of the bank's shares
- "ABQ's A2 deposit rating reflects our assessment of a very high likelihood of government support in case of need. Ahli Bank's BCA rating reflects the bank's (1) solid capital and healthy liquidity (2) sound profitability and (3) contained level of reported problem loans and good provisioning coverage," Moody's, May, 2025

Key Indicators	2023		2024		Q3 2024		Q3 2025	
	QAR mln	US\$ mln	QAR mln	US\$ mln	QAR mln	US\$ mln	QAR mln	US\$ mln
Total Assets	60,464	16,611	59,591	16,371	61,545	16,908	62,557	17,186
Total Net Loans	34,754	9,548	35,663	9,798	34,940	9,599	38,224	10,501
Total Customer Deposits	29,645	8,144	32,154	8,834	33,750	9,272	35,303	9,699
Total Equity	8,245	2,265	8,453	2,322	8,235	2,262	8,457	2,323
CAR (Basel III)	21.0%		21.2%		22.8%		20.7%	
C / I Ratio	22.8%		21.0%		20.0%		25.6%	
RoAE	12.2%		12.6%		12.4%		12.6%	

ABQ Has Been at the Heart of the Community for Over 40 Years

1983	<ul style="list-style-type: none"> Incorporated as Al-Ahli Bank of Qatar part of CitiBank operations
1987	<ul style="list-style-type: none"> ABQ began to operate as a standalone entity
2004	<ul style="list-style-type: none"> Ahli United Bank (AUB) acquires a 40% stake through issue of new shares with a ten year renewable management agreement
2008	<ul style="list-style-type: none"> QIA announces 20% equity infusion in Qatar's listed banks based on December 2008 share capital. As a result, ABQ received QAR 642 mln support during 2010 and 2011
2011	<ul style="list-style-type: none"> Ahli Brokerage Co is launched as a fully owned Licensed Brokerage House on the Qatar Exchange
2012	<ul style="list-style-type: none"> 20% rights issue to Qatari Shareholders raising capital of QAR 448 mln
2013	<ul style="list-style-type: none"> Qatar Foundation for Education, Science and Community Development (Qatar Foundation) acquires a 29.41% stake in ABQ from AU
2014	<ul style="list-style-type: none"> New brand reflecting the identity of the bank: "at the heart of the community" Debut Syndicated Facility of US\$ 200 mln, 3-year loan
2015	<ul style="list-style-type: none"> Redesign of 6 branches, enhancing customer experience Strengthened stable funding profile through additional medium term loans – US\$ 200 mln
2016	<ul style="list-style-type: none"> Awarded debut Moody's Rating - A2/Prime-1 deposit ratings ABQ raises additional funds through the issuance of US\$ 500 mln 3.625% notes due 2021 ABQ successfully closes a 3 year US\$195 mln Club Term Loan Facility
2017	<ul style="list-style-type: none"> ABQ second EMTN bond issue of US\$ 500 mln to the international debt capital market Increased 3-year committed bank funding to US\$ 250 mln and extended maturity up to 2020 Qatar Foundation transferred its 29.41% stake in ABQ to Qatar Investment Authority, which increased QIA⁽¹⁾'s stake in the bank to 47.7%
2018	<ul style="list-style-type: none"> Increased and extended the tenor of US\$ 200 mln of committed stable funding
2019	<ul style="list-style-type: none"> ABQ issued third tranche of EMTN bond for US\$ 500 mln to the international debt capital market New stable funding of US\$50 mln raised and extension of US\$250 mln committed bilateral facility till June 2022
2020	<ul style="list-style-type: none"> ABQ issued fourth tranche of EMTN bond for US\$ 500 mln to the international debt capital market in September 2020 ABQ successfully launched a redesigned online and mobile banking platform with an easy user interface to enhance the digital banking experience of its customers.
2021	<ul style="list-style-type: none"> Successfully placed \$300 mln of AT1 bonds in February 2021 Repaid first tranche of EMTN US\$ 500 Mln in April 2021 Repaid US \$ 140 mln Asian Club Loan ABQ issued fifth tranche of EMTN Bond for US\$ 500 mln to the International Capital Market in July 2021
2022	<ul style="list-style-type: none"> Repaid second tranche of EMTN US\$ 500 Mln in February 2022 Increased term loan bilateral facility from US\$ 250 mln to US \$ 400 Mln and extended tenor to April 2026
2024	<ul style="list-style-type: none"> ABQ incorporated a wholly owned subsidiary in QFC, ABQ Innovate LLC for providing consulting services across multiple domains Repaid third tranche of EMTN US\$ 500 mln in September 2024
2025	<ul style="list-style-type: none"> Tranche VI of EMTN issued in March 2025 Tranche IV of EMTN repaid in Sept 2025 Committed term loan bilateral facility of US\$ 250 mln was extended for three years

Source: Company data. 1. QIA and its wholly owned subsidiaries.

“At the heart of the community” – Corporate Social Responsibility

Our brand identity is a modern interpretation of a potent symbol from Qatar’s past, the oyster shell. The shell protects and nurtures its treasure, growing it over time, just as we seek to grow and protect our customers’ assets.

We ask, we listen, and we act on what we learn. We respond by producing products that genuinely meet the needs of our community. We are who we are because of our community. And that’s why we go further for our customers and our stakeholders.

Inspired

Considered

البنك الأهلي
ahlibank



Engaged

We will always stay actively involved with our community. We aim to be a sensitive bank: knowledgeable, experienced, and insightful. We offer what our customers tell us they need most: reliable and effective products and advice they can trust.

We are always straightforward, approachable, and responsive. We are an active part of the community. We never forget that our customers are also our neighbours.



Corporate Social Responsibility



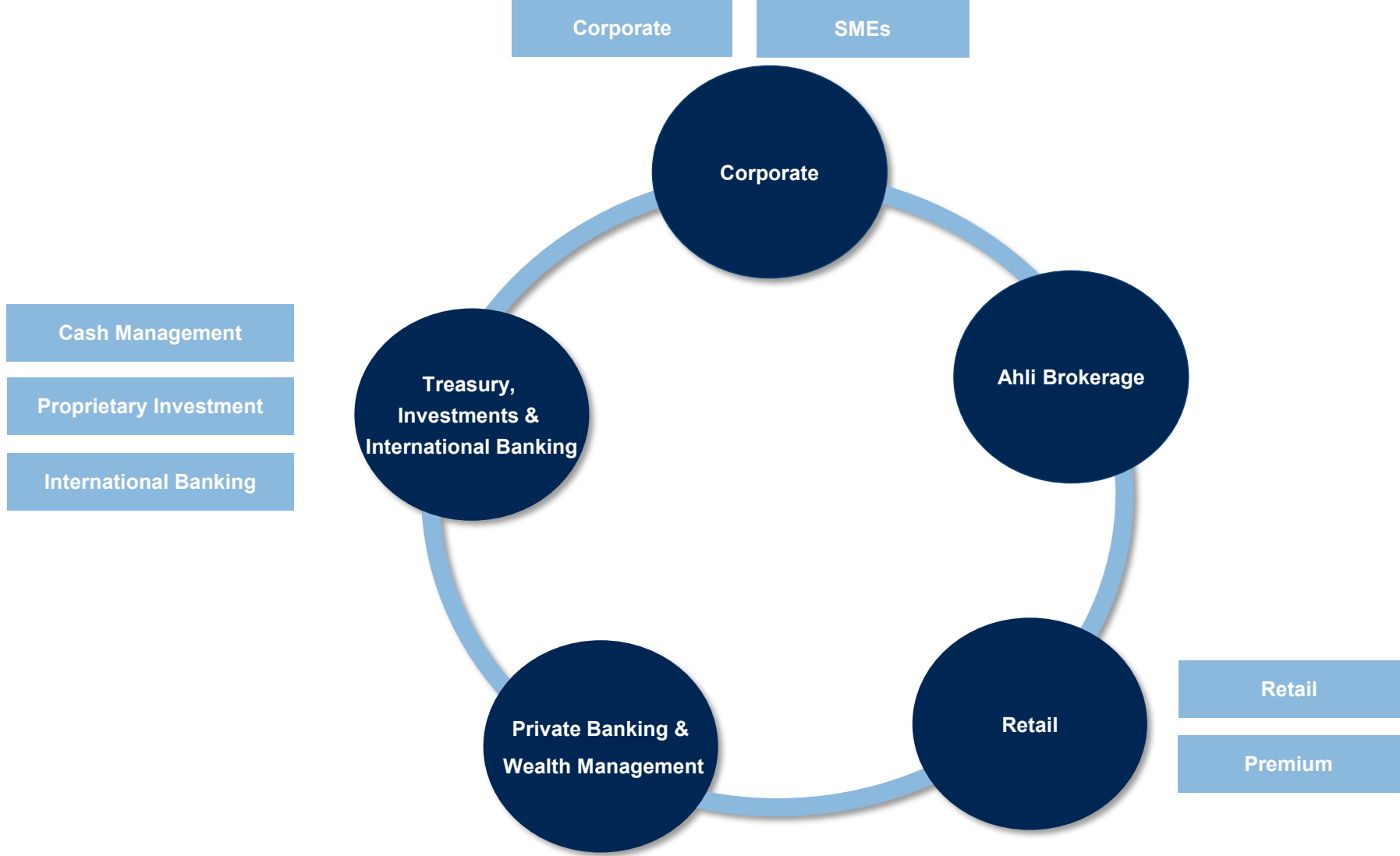
 International Federation of Red Cross and Red Crescent Societies



The Qatar Society for Rehabilitation of Special Needs








Business Lines



Executive Summary – 2025

1. Steady Performance with Net Profit of QR 676 mln and YoY growth of 4.5%;
2. Stable Capital Adequacy Ratio of 20.7%
3. NPL Ratio stood at 3.02% (Dec 2024: 2.91%) with a coverage of 235% (Dec 2024: 238%)
4. Loan book grew by 7.2% to QR 38.2 bln from QR 35.7 bln in Dec 2024
5. Deposits increased by 9.8% (QR 35.3 bln) vis-a vis Dec 24 (QR 32.2 bln)
6. Sixth tranche of EMTN of US\$ 500 mln issued in March 2025
7. Fourth tranche of EMTN of US\$ 500 mln repaid in Sept 2025
8. Committed term loan facility of US\$ 250 mln extended for three years
9. QCB has extended the compliance deadline for ISSB S1 and S2 to 2027.
10. ABQ received the award ‘Best Bank for Treasury Services’ from Global Banking & Finance Review.
11. New branch proposed to be opened at the upscale Doha Oasis Mall.

Key Performance Highlights

	Sep 2025	Sep 2024	Growth
Net Profit	676	647	4.5% 
	Sep 2025	Dec-24	Growth
Loans & Advances	38,224	35,663	7.2% 
Customer Deposits	35,303	32,154	9.8% 
Investments	11,295	9,445	19.6% 
Total Assets	62,557	59,591	5.0% 
LDR Ratio	101.5%	109.0%	-

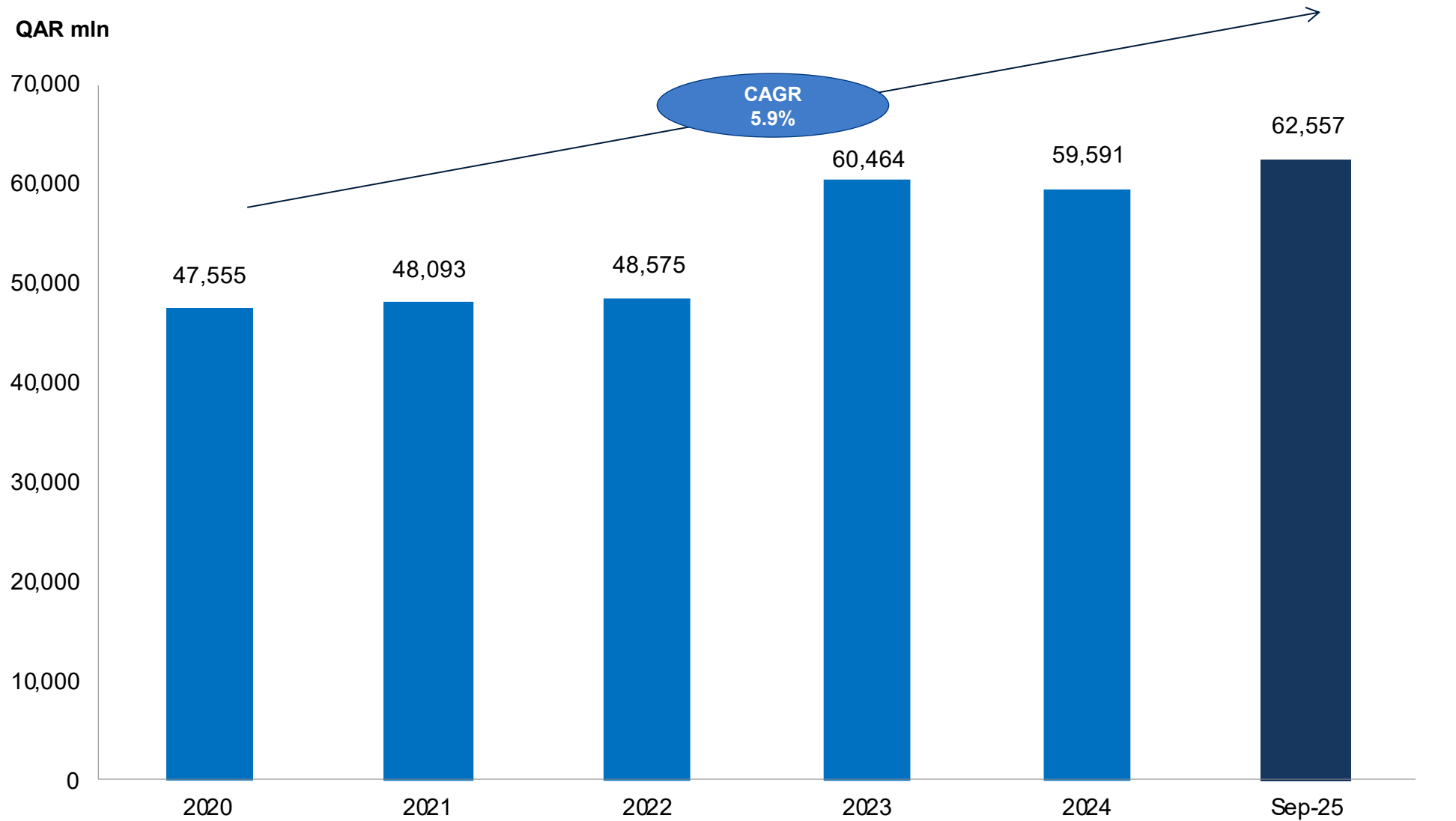
P&L – YTD Sep 2025

QAR '000	Sep 2025	Sep 2024	YOY Variance Fav/(Adv)
Interest income	2,321,132	2,690,460	(14%)
Interest expense	1,321,335	1,420,221	7%
Net interest income	999,797	1,270,239	(21%)
Fees and other income (Including FX)	211,615	149,681	41%
Total operating income	1,211,412	1,419,920	(15%)
Staff Expenses	154,770	139,900	(11%)
Other expenses and Depreciation	155,631	144,648	(8%)
Total operating expenses	310,401	284,548	(9%)
Net operating income before provisions	901,011	1,135,372	(21%)
Provisions for loan losses - ECL/Specific	250,856	563,205	55%
Recoveries of provisions	(26,022)	(83,982)	(69%)
	224,834	479,222	53%
Provision for repossessed collateral (D ring land)	-	9,000	100%
Net Provisions	224,834	488,222	54%
Net Profit	676,177	647,150	4.5%
Cost to Income ratio	25.6%	20.0%	

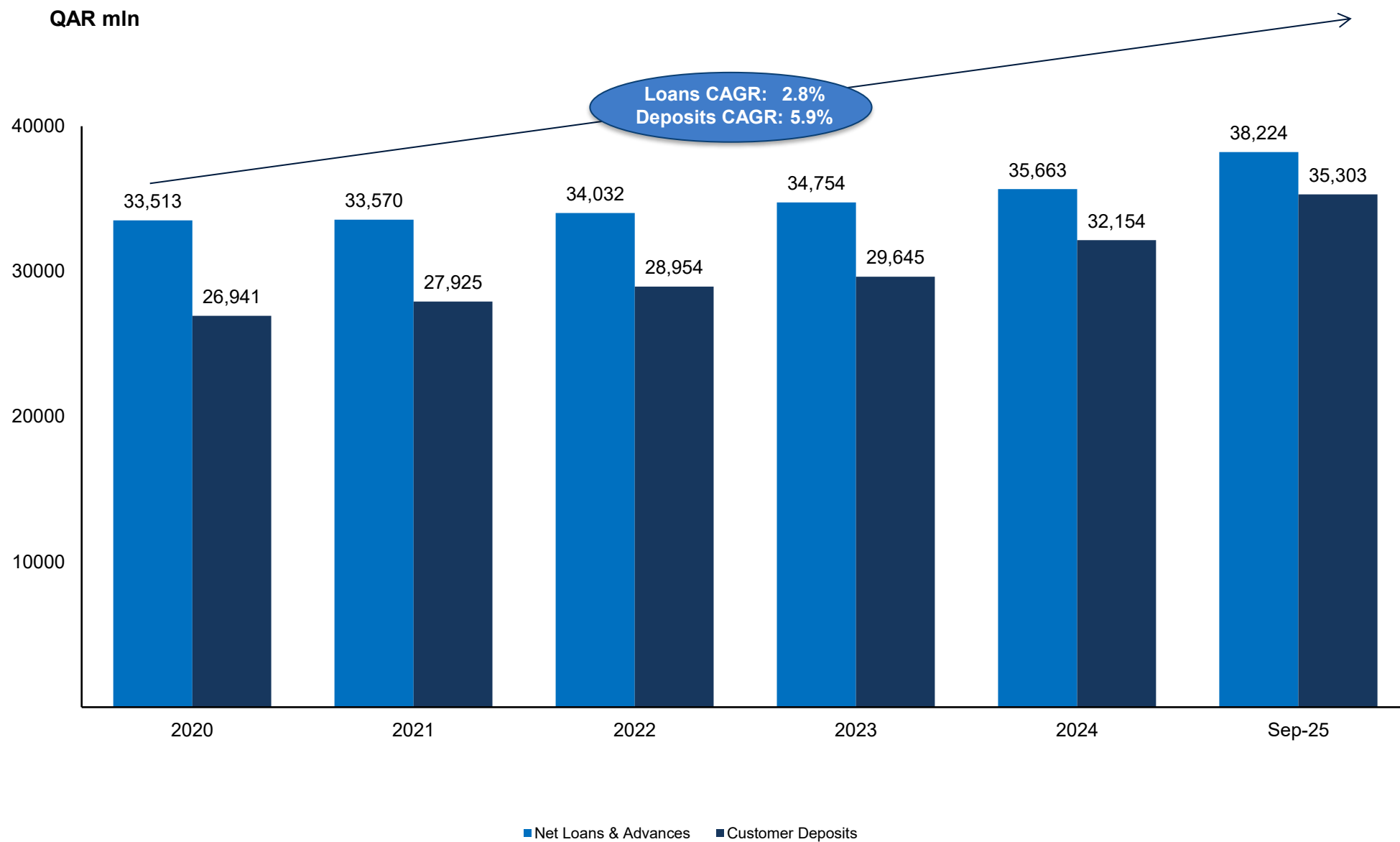
Balance Sheet –September 2025

QR 'Mln	Sep 2025	Dec 2024	Variance Amount	%
Cash and Balances with central bank (includes Statutory reserve: QR 1.67 bln-Sep 25)	3,708	2,180	1,528	70%
Due from Banks	8,494	11,731	-3,236	(28%)
Loans and Advances	38,224	35,663	2,561	7%
SOQ	32	1	31	3598%
Other Loans	38,192	35,662	2,530	7%
Investments	11,295	9,445	1,850	20%
Others	836	572	264	46%
Total assets	62,557	59,591	2,965	5%
Customer Deposits	35,304	32,154	3,149	10%
Medium Term Funding	1,471	1,461	10	1%
EMTN	3,634	3,662	-28	(1%)
Interbank borrowings	13,019	12,829	190	1%
Others	672	1,033	-361	(35%)
Total Liabilities	54,100	51,138	2,962	6%
Shareholder's Equity	7,365	7,361	4	0%
AT-1	1,092	1,092	-	0%
Total Liabilities & Equity	62,557	59,591	2,967	5%

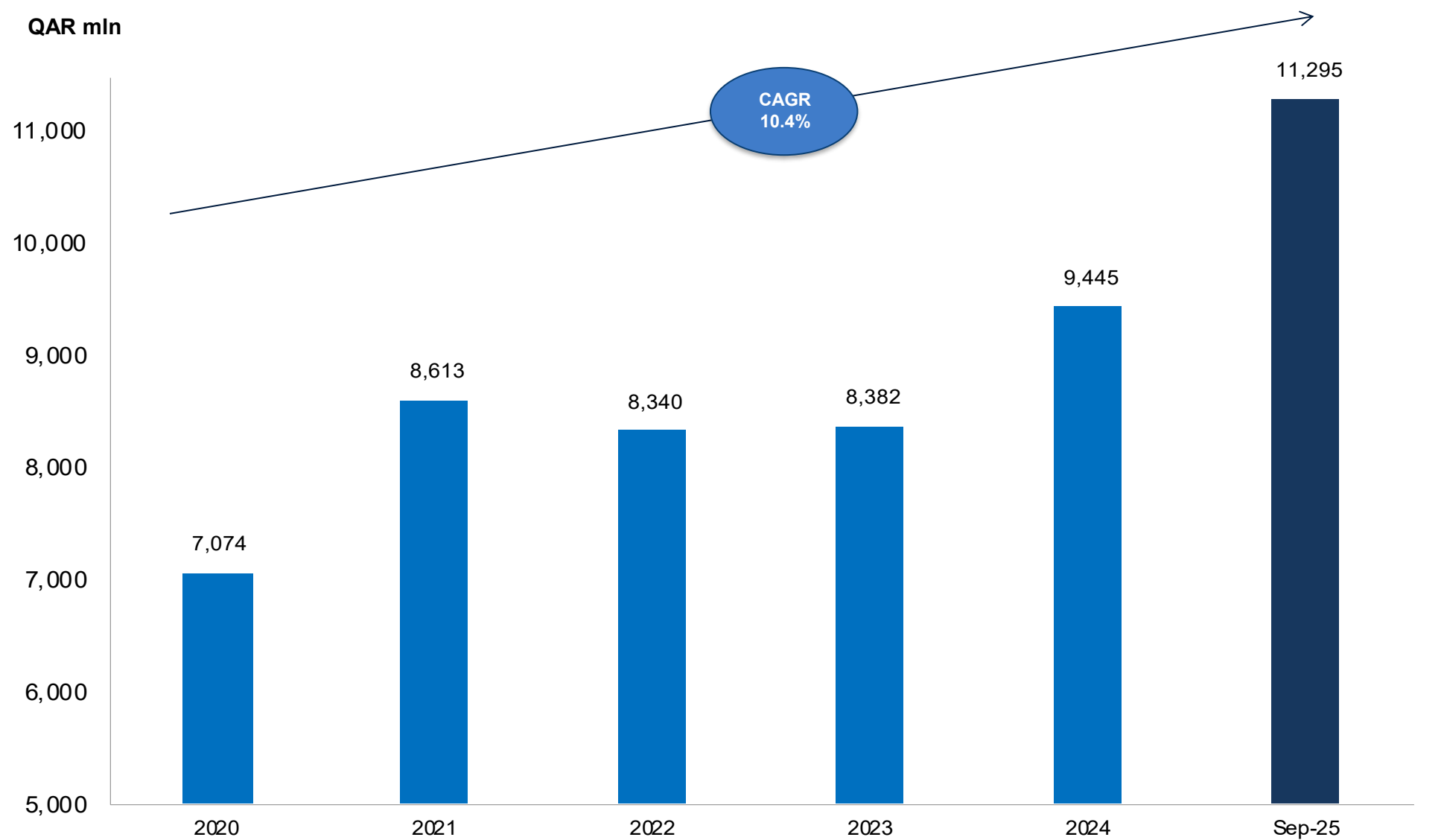
Total Assets – Trend



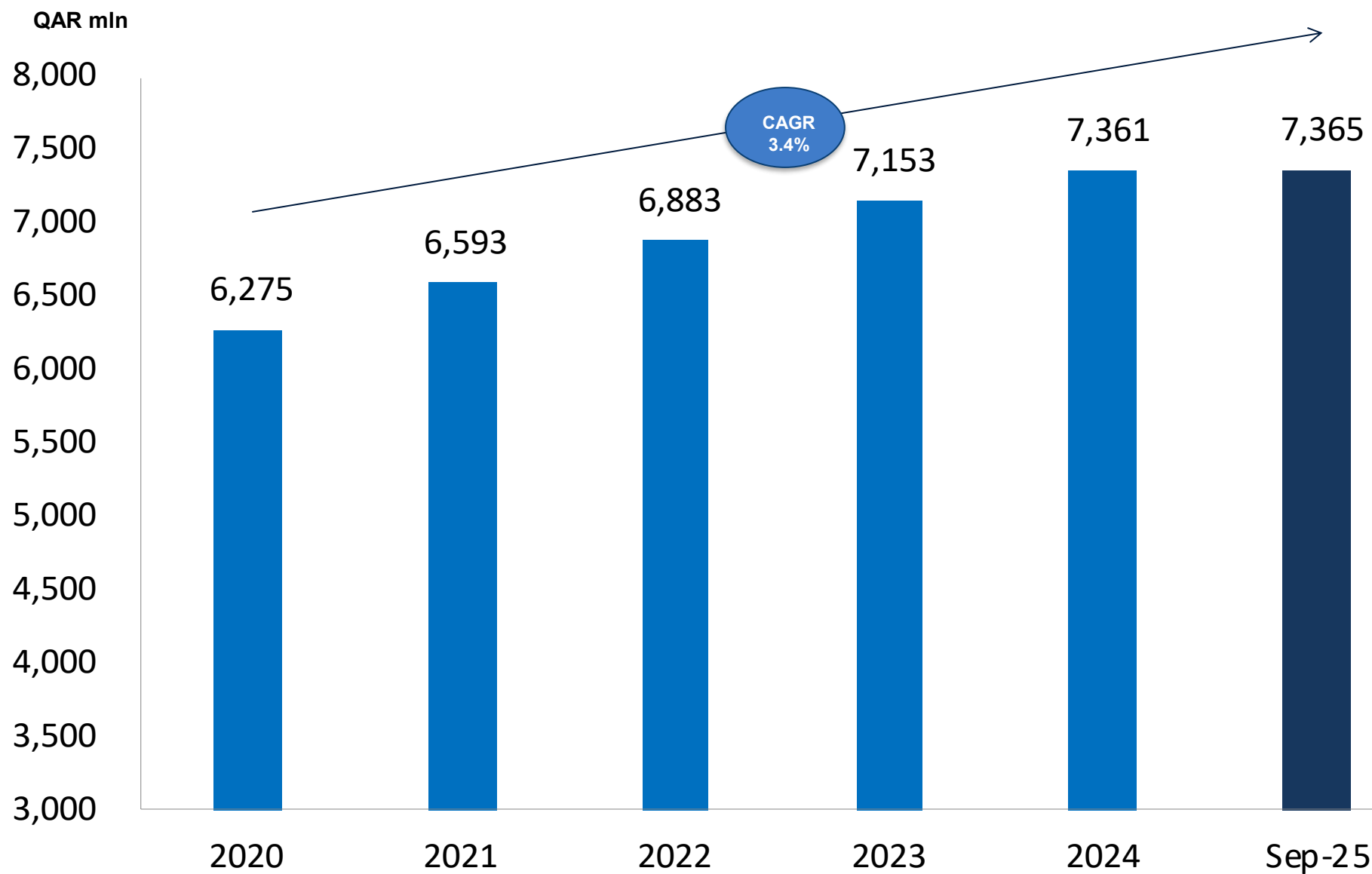
Net Loans & Advances / Customer Deposits – Trend



Proprietary Investments – Trend



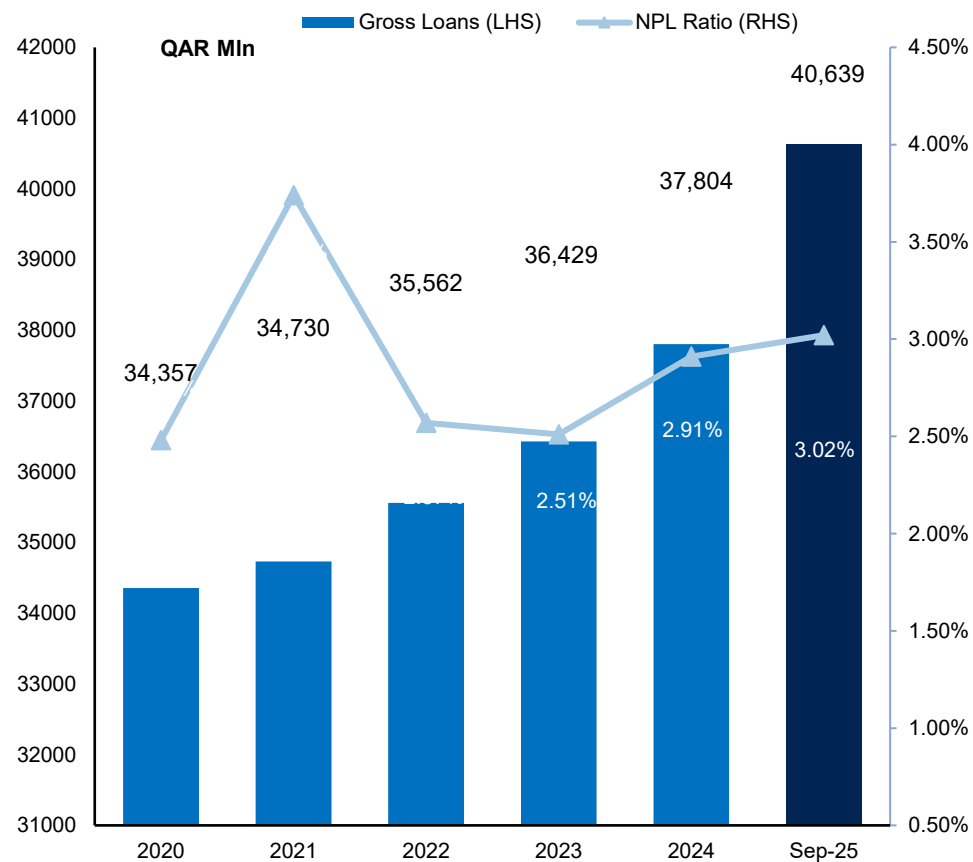
Shareholder's Funds – Trend



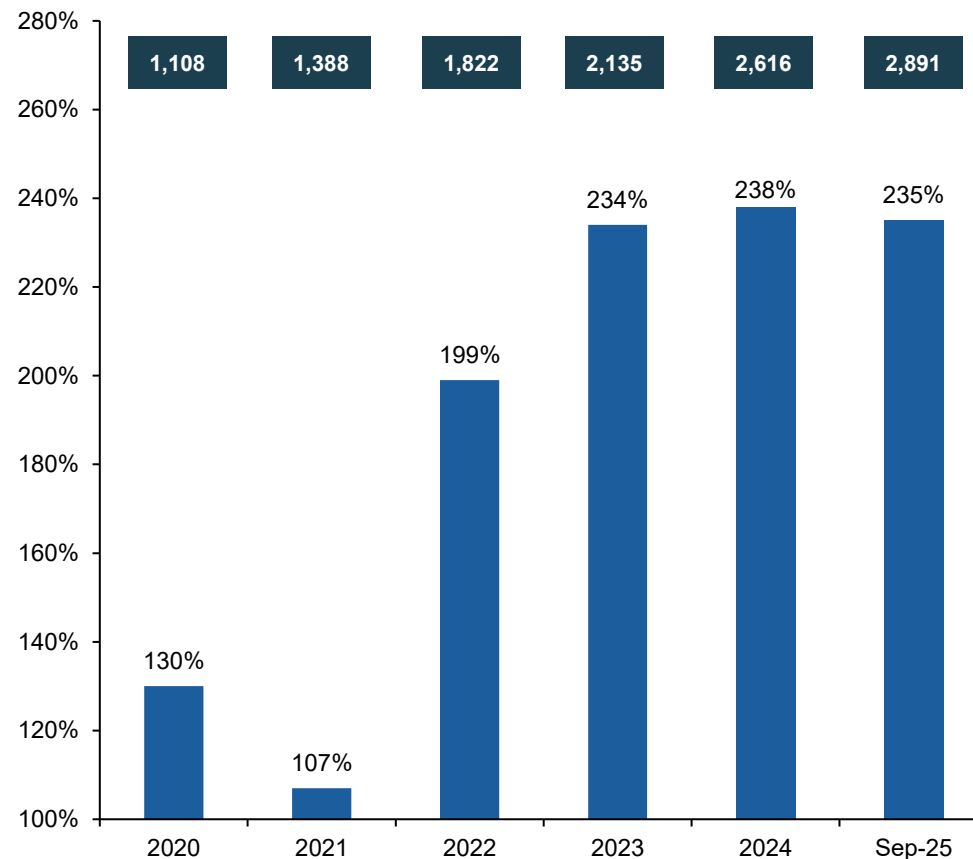
Asset Quality

NPL ratio of 3.02% and a coverage of 235% as at September 2025

Gross Loans and NPL Ratio⁽¹⁾



NPL Provision Coverage⁽²⁾

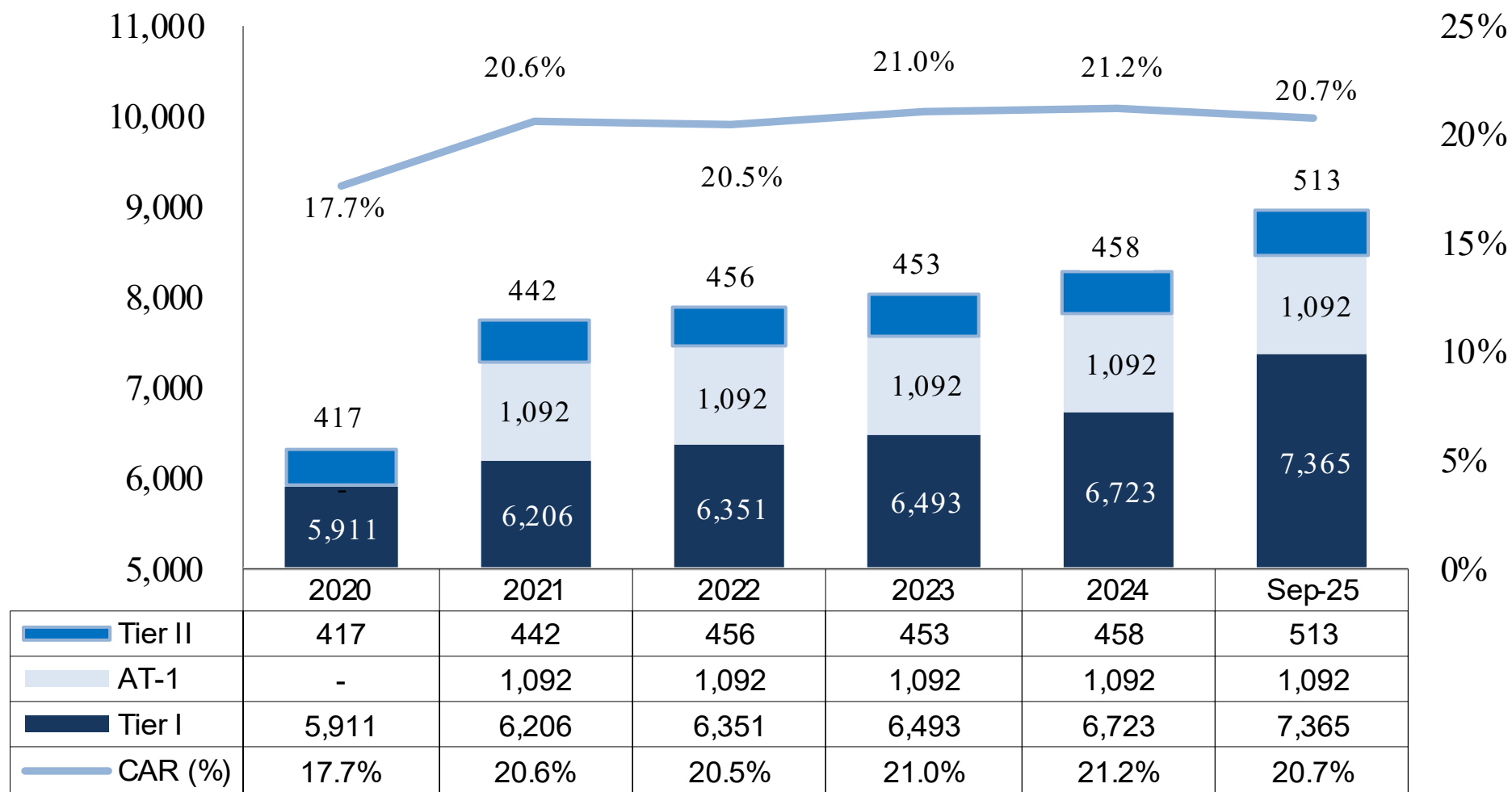


1. Non-Performing Loans divided by gross loans.

2. Loan loss impairment provision divided by non-performing loans.

Capital Adequacy Ratio

QAR mln



Tier I
 AT-1
 Tier II
 CAR (%)

Diversified Funding Mix

Debut Syndicated Bank Facilities (Sep 2014)

- 3-year US\$ 200 mln Syndicated Term Loan Facility for general corporate funding purposes carrying a margin of 120 basis points over LIBOR
- Syndication was launched in an initial amount of US\$ 100 mln and closed significantly oversubscribed
- Refinanced by a new 3 year US\$ 195 mln STLF in Sep 2016.

Fundraising in International Debt Capital Markets

- 5-year US\$ 500 mln EMTN tranche I was issued in Apr 2016 carrying a coupon rate of 3.625% and was 2.4 times oversubscribed. Repaid in April 2021.
- 5 year US\$ 500 mln EMTN tranche II was issued in Feb 2017 at a coupon rate of 3.50% and was 4 times oversubscribed. Repaid in February 2022.
- 5 year US\$ 500 mln EMTN tranche III was issued in Sep 2019 at a coupon rate of 3.125% and was 3.5 times oversubscribed
- 5 year US\$ 500 mln EMTN tranche IV was issued in Sep 2020 at a coupon rate of 1.875% and was oversubscribed 3 times.
- Perpetual debt of US\$ 300 mln was issued in February 2021 @4% to be repriced in 2027.
- 5 year US\$ 500 mln EMTN tranche V was issued in July 2021 at a coupon rate of 2% at significant oversubscription.
- Term loan bilateral facility increased from US\$ 250 Mln to US\$ 400 Mln maturing in April 2026. Part of the term loan of US\$ 250 mln extended for three years till July 2028.

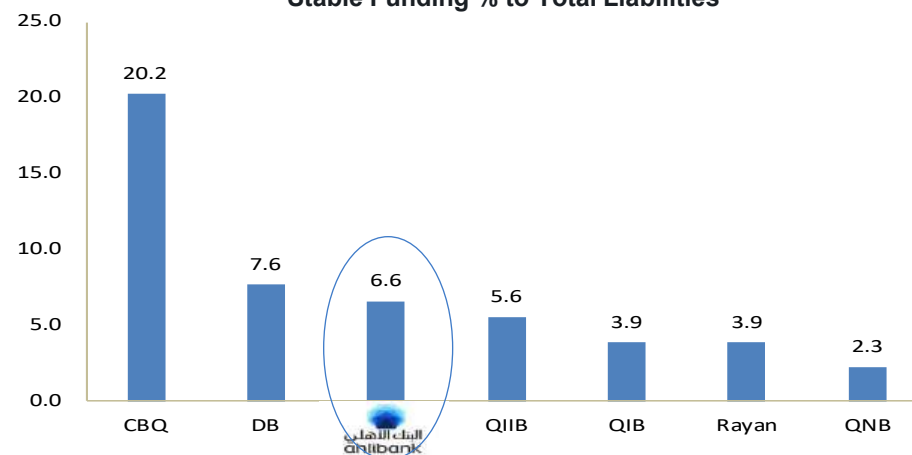
Description	Principal (QAR mln)	Maturity	Original Tenor
Term Loan Facility (US\$)	546.0	Nov 2025	4 years
Term Loan Facility (US\$)	921.0	July 2028	3 years
EMTN Tranche 5 (US\$)	1,820.0	July 2026	5 years
EMTN Tranche 6 (US\$)	1,820.0	Mar 2030	5 years
Total	5,107.0		

Maturity Profile

- With the new facilities, we have significantly improved our funding profile, positioning ourselves in line with most peers, and demonstrated our ability to access capital markets
- In 2018, increased and extended the tenor of approximately US\$ 200 mln of committed , stable funding.
- 5 Tranches of 5 year US\$ 500 mln EMTN each completed, thereby improving the maturity profile.
- Term loan bilateral facility increased from US\$250 Mln to US\$ 400 Mln maturing in April 2026
- First tranche of US\$ 500 mln repaid in April 2021
- Second tranche of US\$ 500 mln repaid in February 2022
- Third tranche of US\$ 500 mln repaid in September 2024
- Sixth Tranche of US\$ 500 mln issued in March 2025
- Fourth tranche of US\$ 500 mln repaid in September 2025

Maturity Profile

Stable Funding % to Total Liabilities



Peer data as of Dec 2024

Market Positioning

Cost to Income (%)				
	2022	2023	2024	Q3 2025
QIB	18.2	18.3	18.0	16.9
QIIB	19.7	19.7	20.7	19.8
QNB	20.9	21.7	23.9	24.4
ABQ	23.1	22.8	21.0	25.6
Rayan	29.1	26.1	25.8	28.2
CBQ	22.7	28.5	26.8	32.3
Dukhan	28.6	31.2	33.8	36.3
DB	33.4	36.8	39.1	43.7

Return on Assets (%)				
	2022	2023	2024	Q3 2025
QIIB	1.59	1.95	2.14	2.05
QIB	2.02	2.08	2.17	2.16
ABQ	1.55	1.58	1.48	1.47
CBQ	1.48	1.73	1.74	1.23
Dukhan	1.14	1.43	1.22	1.15
Rayan	0.80	0.94	1.06	1.15
QNB	1.17	1.20	1.28	1.17
DB	0.54	0.61	0.70	0.57

Return on Equity (%)				
	2022	2023	2024	Q3 2025
QNB	16.3	17.2	14.7	16.4
QIB	17.7	16.2	13.6	16.7
QIIB	14.6	16.3	14.1	12.7
ABQ	11.0	12.2	12.6	12.6
Dukhan	9.7	11.5	10.1	10.3
CBQ	13.6	15.2	11.2	10.7
DB	5.3	5.8	5.0	6.3
Rayan	5.8	6.7	7.0	7.0

NIM (%)				
	2022	2023	2024	Q3 2025
QIB	2.83	2.82	2.79	2.50
QNB	2.58	2.35	2.43	2.26
QIIB	2.15	2.36	2.17	2.65
ABQ	2.56	2.32	2.50	1.94
CBQ	2.46	2.27	2.02	1.64
Dukhan	1.93	1.50	1.61	1.60
DB	2.09	1.64	1.43	1.14
Rayan	2.06	1.45	1.47	1.15

Peer data as of Jun 2025

Disclaimer:

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