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QIIB Senior Oryx Ltd.

QAR 500 million 4.40% Fixed Rate Trust Certificates Due 2028 (3-year) (the "Certificates") Issued under its U.S.\$2,000,000,000 Trust Certificate Issuance Programme Pricing Term Sheet

Date: Tuesday 9 December 2025

Issuer/Trustee:	QIIB Senior Oryx Ltd.
Issuer/Trustee LEI:	549300A07UNNRZ2DVQ26
Obligor:	Qatar International Islamic Bank (Q.P.S.C.)
Obligor LEI:	2549007SZGKT5N5ND952
Credit Ratings of Obligor:	A2 (stable) by Moody's / A (stable) by Fitch
Documentation:	U.S.\$2,000,000,000 Trust Certificate Issuance Programme base offering circular dated 18 September 2025 as supplemented by the supplement dated 30 October 2025 (together, the "Base Offering Circular")
Sukuk Structure:	Wakala / Murabaha
Ranking:	Senior, unsecured
Format:	Regulation S only, Registered, Category 2
Currency:	Qatari Riyal ("QAR")
Issue Size:	500 million
Tenor:	3-year
Pricing Date:	9 December 2025
Settlement Date:	15 December 2025
Maturity Date:	15 December 2028
Issue Price:	100%
Redemption Price:	100%
Profit Rate:	4.40%, payable semi-annually in arrear
Periodic Distribution Dates:	15 June and 15 December in each year, commencing on 15 June 2026
Day Count Fraction:	30/360
Denominations:	QAR 100,000 and integral multiples of QAR 1,000 in excess thereof
Governing Law of Certificates:	English Law
Listing:	Qatar Stock Exchange
Clearing System:	Qatar Central Securities Depository (Edaa). The Certificates will not be accepted for clearance through Euroclear Bank SA/NV or Clearstream Banking, S.A. Only investors with an account (known as the National Identification Number (NIN)) registered with Edaa will be able to hold the Certificates in the records of Edaa, being the clearing system.
ISIN:	QA000K9GHZC2
Joint Lead Managers:	Al Rayan Investment L.L.C., Dukhan Bank, Lesha Bank, Standard Chartered Bank and The First Investor Q.S.C.
Shariah Approval:	Fatwa obtained at programme level
Principal Paying Agent:	Qatar International Islamic Bank or any other party appointed according to QFMA regulations

Financial Centre:	Qatar
Payment Business Day:	For the purposes of this Series, " Payment Business Day " means a day (other than a Friday, Saturday or public holiday) on which banks and foreign exchange markets are open for business in the place in which the specified office of the Registrar is located, in such jurisdictions as shall be specified as Financial Centres in the Pricing Supplement. For the avoidance of doubt, this definition shall apply in place of any definition of "Payment Business Day" in the Conditions for this Series.
Transaction Account	For the purposes of this Series, the Transaction Account is the non-interest bearing account maintained in Qatar in the Trustee's name held with the Principal Paying Agent.
Selling Restrictions:	As per the Base Offering Circular

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The information contained in this Term Sheet does not purport to be a complete description of the Certificates or the offering thereof referred to herein. Please refer to the Base Offering Circular including the documents incorporated by reference therein, and the Pricing Supplement (as defined in the Base Offering Circular) relating to the Certificates for a complete description. Investors should not subscribe for any Certificates except on the basis of information contained in the Base Offering Circular and the Pricing Supplement relating to the Certificates. This Term Sheet is qualified in its entirety by reference to the Base Offering Circular, which is hereby incorporated by reference.

This Term Sheet is indicative and is strictly confidential to the recipient and has been prepared by the Joint Lead Managers for information purposes only in connection with the transaction referred to herein. The offering and the distribution of this Term Sheet and other information referred to herein may be restricted by law and persons into whose possession this Term Sheet or such other information comes should inform themselves about and observe any such restrictions. Any failure to comply with these restrictions may constitute a violation of the securities laws of any such jurisdiction. This Term Sheet shall not constitute an underwriting commitment, an offer of financing, an offer to sell, or the solicitation of an offer to buy any Certificates described herein in any jurisdiction to any person to whom it is unlawful to make such offer or solicitation in such jurisdiction.

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Solely for the purposes of its obligations pursuant to sections 309B(1)(a) and 309B(1)(c) of the Securities and Futures Act 2001 of Singapore (as modified or amended from time to time, the "**SFA**"), QIIB Senior Oryx Ltd. has determined, and hereby notifies all relevant persons (as defined in Section 309A of the SFA) that the Notes are "prescribed capital markets products" (as defined in the Securities and Futures (Capital Markets Products) Regulations 2018).

Offers and sales to professional investors only as defined in the Securities and Futures Ordinance (Cap.571) of Hong Kong (the “SFO”) and any rules made under the SFO.

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This Term Sheet is not a recommendation to invest in the Certificates nor should any aspect of this Term Sheet be viewed as giving any legal, regulatory, financial, tax, accounting, *Shari'a* or other advice. Prospective investors should conduct their own due diligence and consult their own *Shari'a* advisers as to whether the proposed issue and the trading of the Certificates (including on the secondary market) is in compliance with *Shari'a* principles for their own purposes.

The Joint Lead Managers make no representation, warranty or undertaking and accept no responsibility as to the accuracy or completeness of any information contained in this Term Sheet. The value of any investment may fluctuate as a result of market changes. The information in this Term Sheet is not intended to predict actual results and no assurances are given with respect thereto.

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