



2025 Institutional Presentation



➤ QNB Group is the largest bank in the MEA region with a wide international footprint, strong financial performance and high ratings

Largest bank in the MEA region

356.5 USD Bn
Total Assets

Present in 28 countries

Highly profitable

4.59 USD Bn
Net Profit

17.9%
RoAE¹

Strongly rated

A+ S&P
Aa2 Moody's
A+ Fitch

A
MSCI ESG rating

Robust asset quality

19.2%
Capital Adequacy Ratio

2.8%
NPL ratio

Highly valued

43.7 USD Bn
Market Capitalisation

9.4 USD Bn
Brand Value²



1 RoAE uses Average Equity which excludes fair value reserve, proposed dividends and non-controlling interest and instruments eligible for additional Tier 1 Capital
2 Brand Finance, Brand value as at January 2025
Note: Figures as at 31-Dec-2024; Ratings as at 31-March-2025



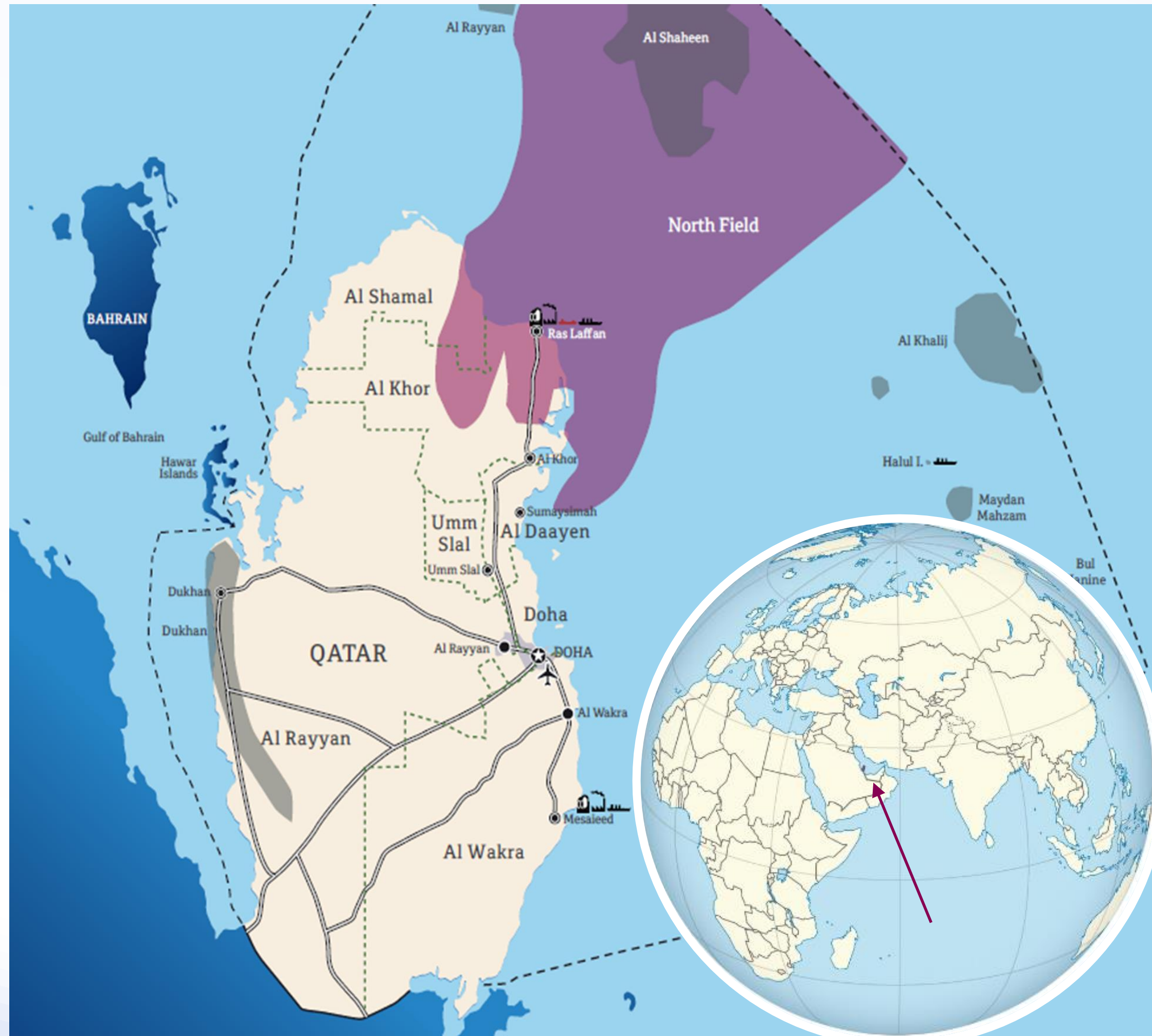
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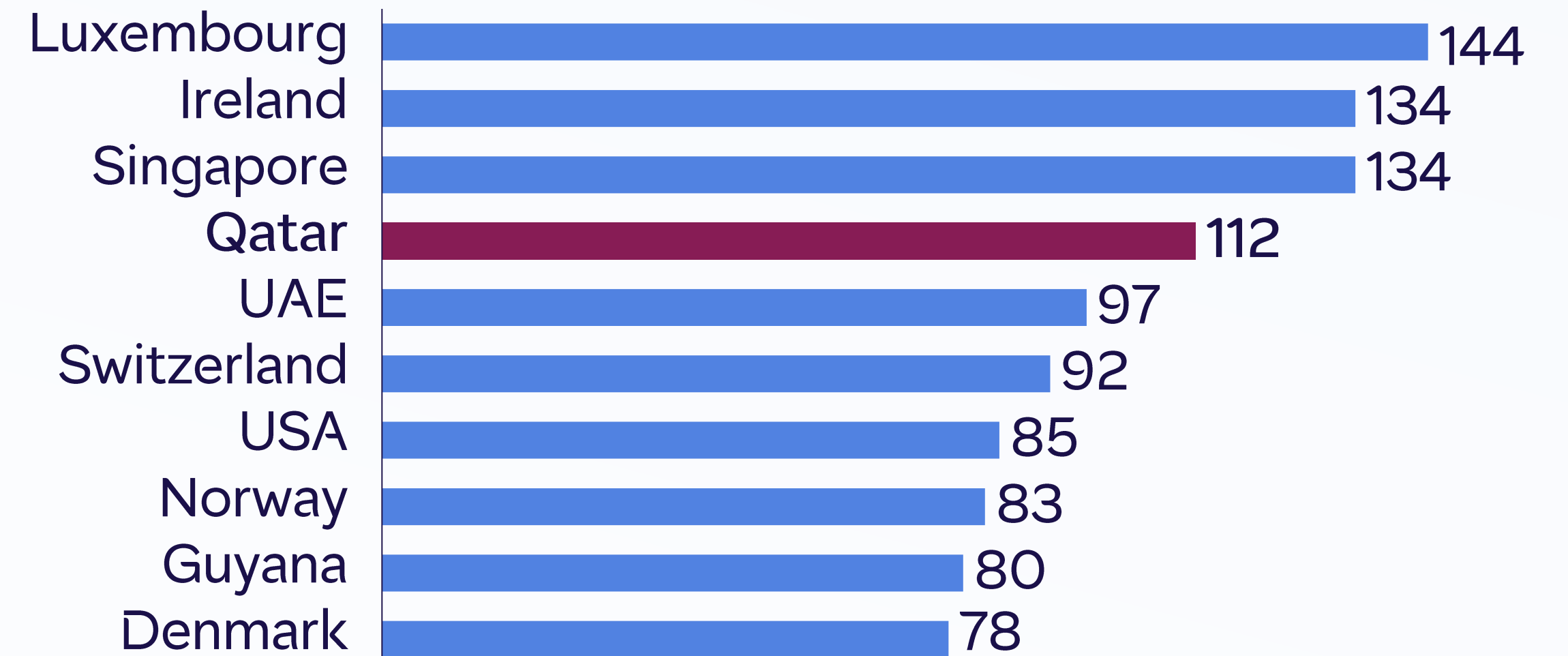


1. Introduction to QNB

QNB is based in Qatar, one of the largest LNG exporters and one of the richest countries globally



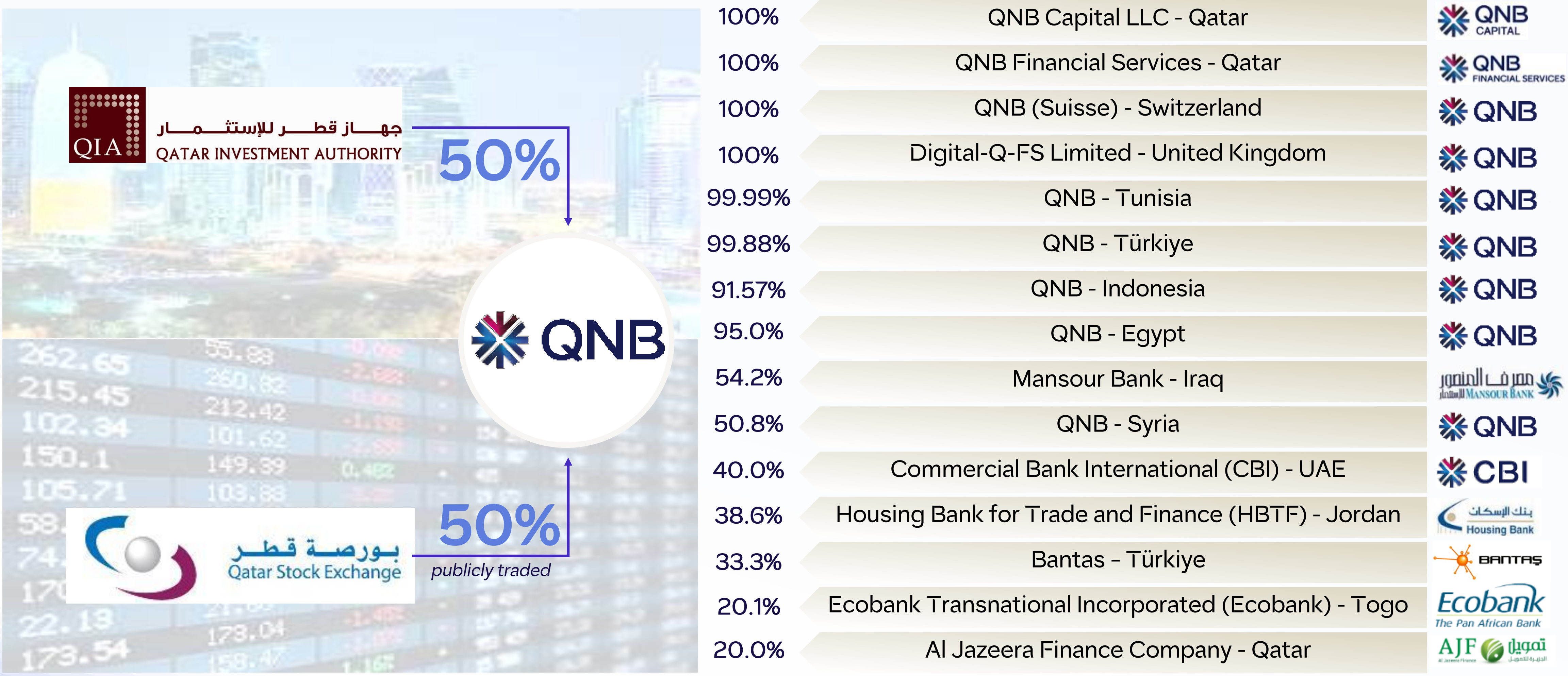
GDP per capita (2024, USD 000s PPP)



- Qatar has one of the largest gas reserves in the world, mostly held in the North Field, the world's largest non-associated gas field
- Qatar is one of the world's largest exporters of LNG
- At current extraction rates, Qatar's proven reserves would last for more than one hundred years

QNB's ownership structure is split between the Qatar Investment Authority and the public

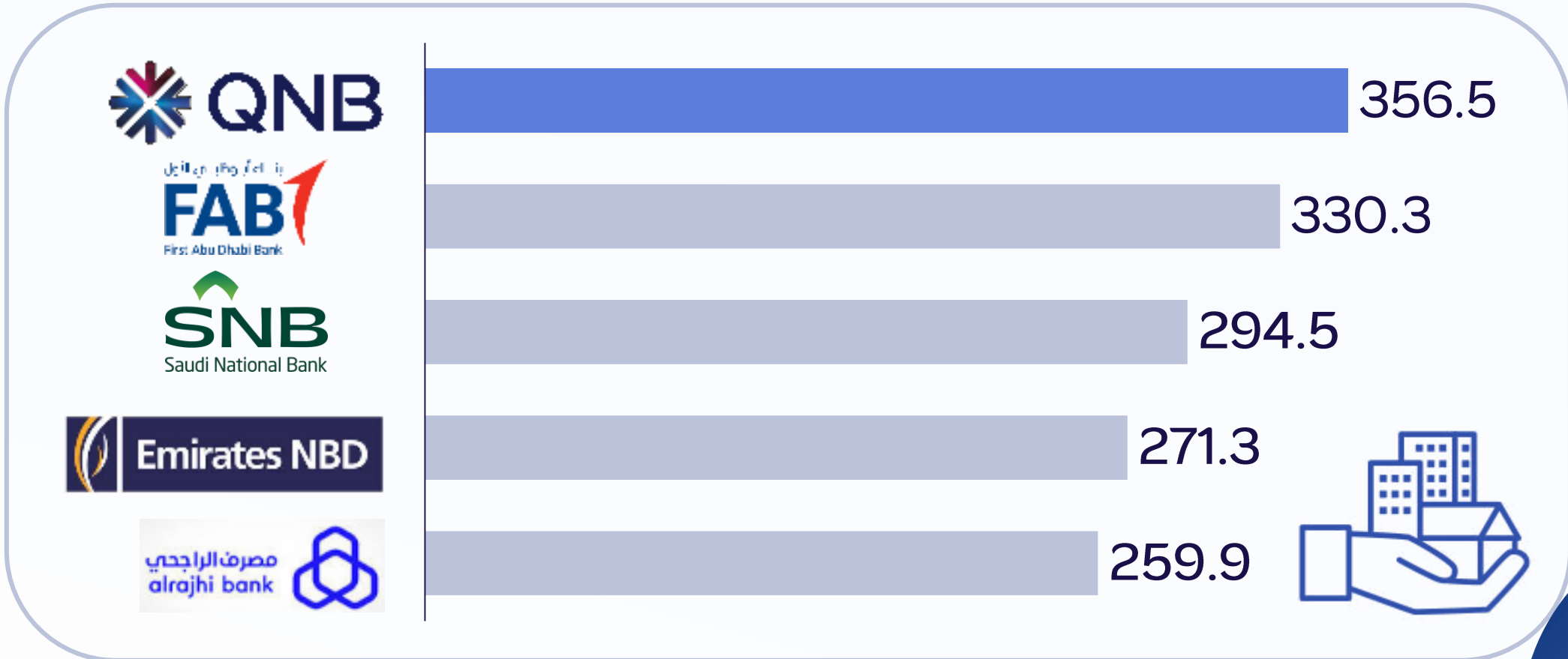
QNB Group ownership structure, principal subsidiaries and investments in associates¹



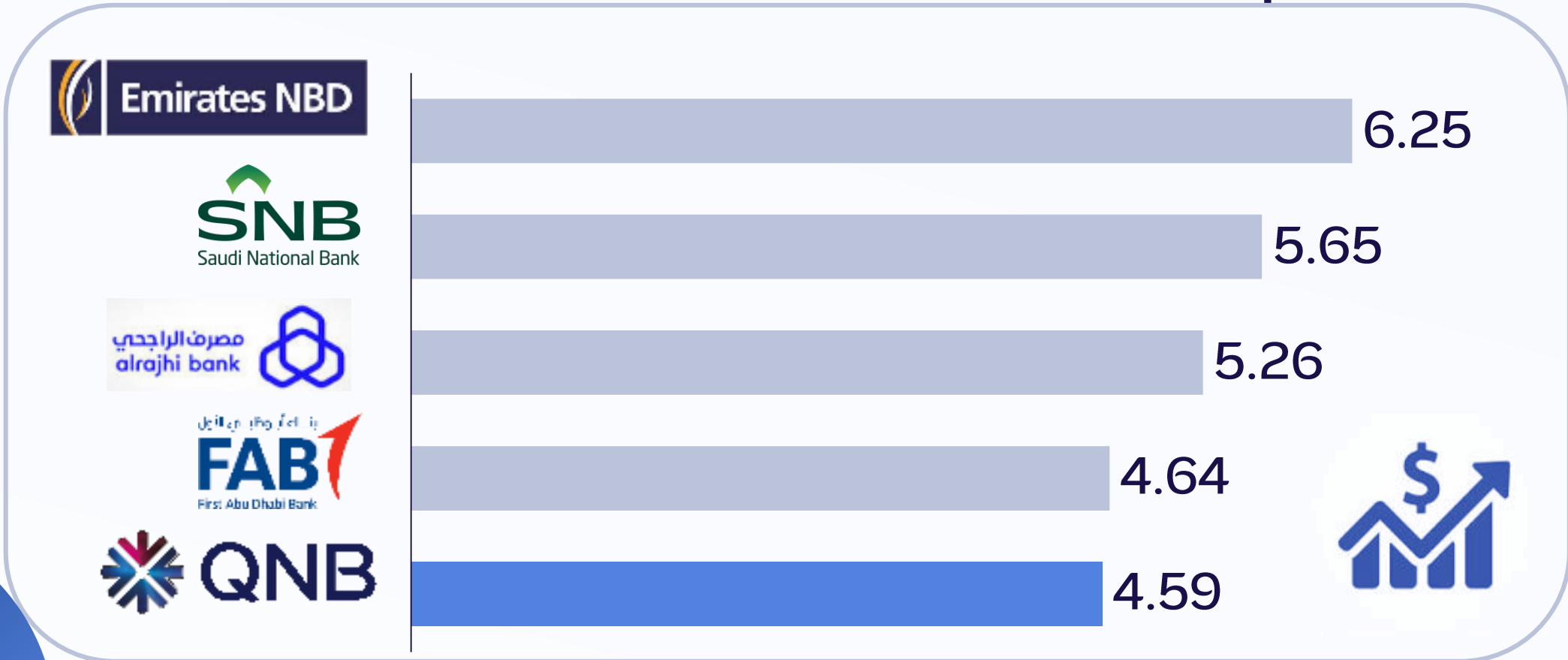
QNB maintains its position as the largest bank in the MEA region

USD Bn (As at 31-Dec-2024)

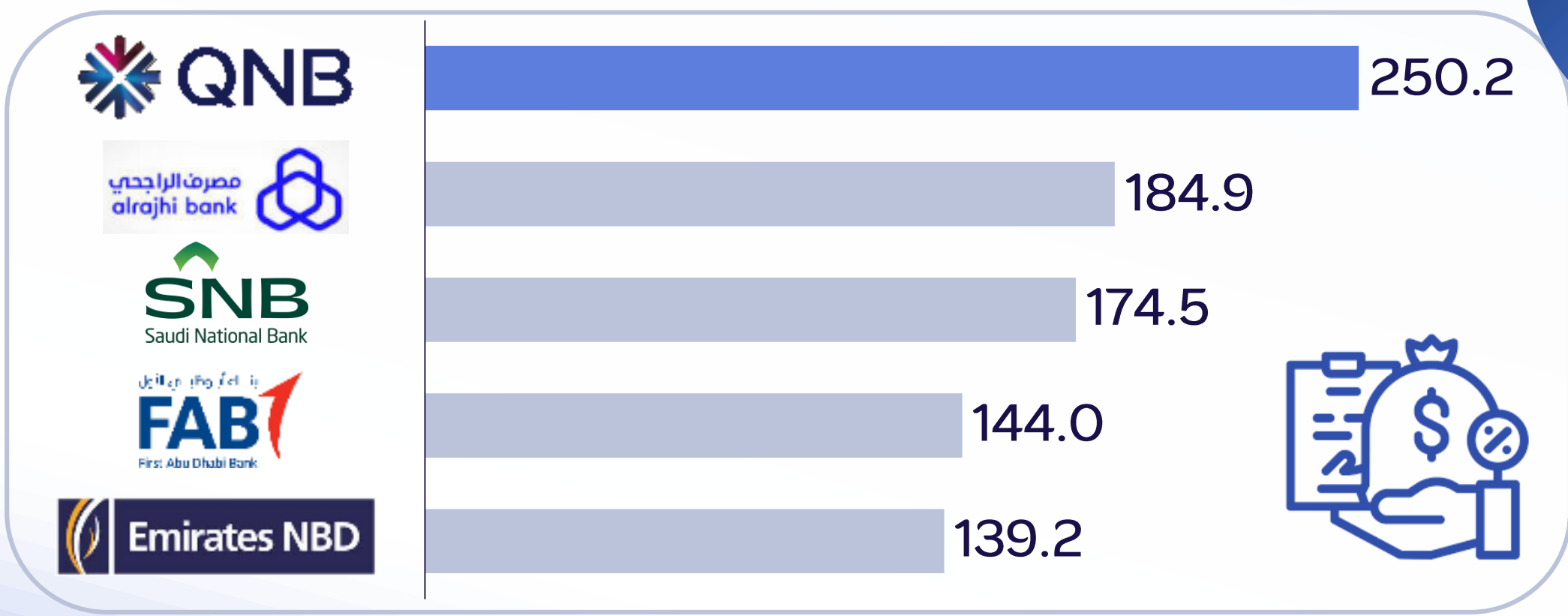
Assets



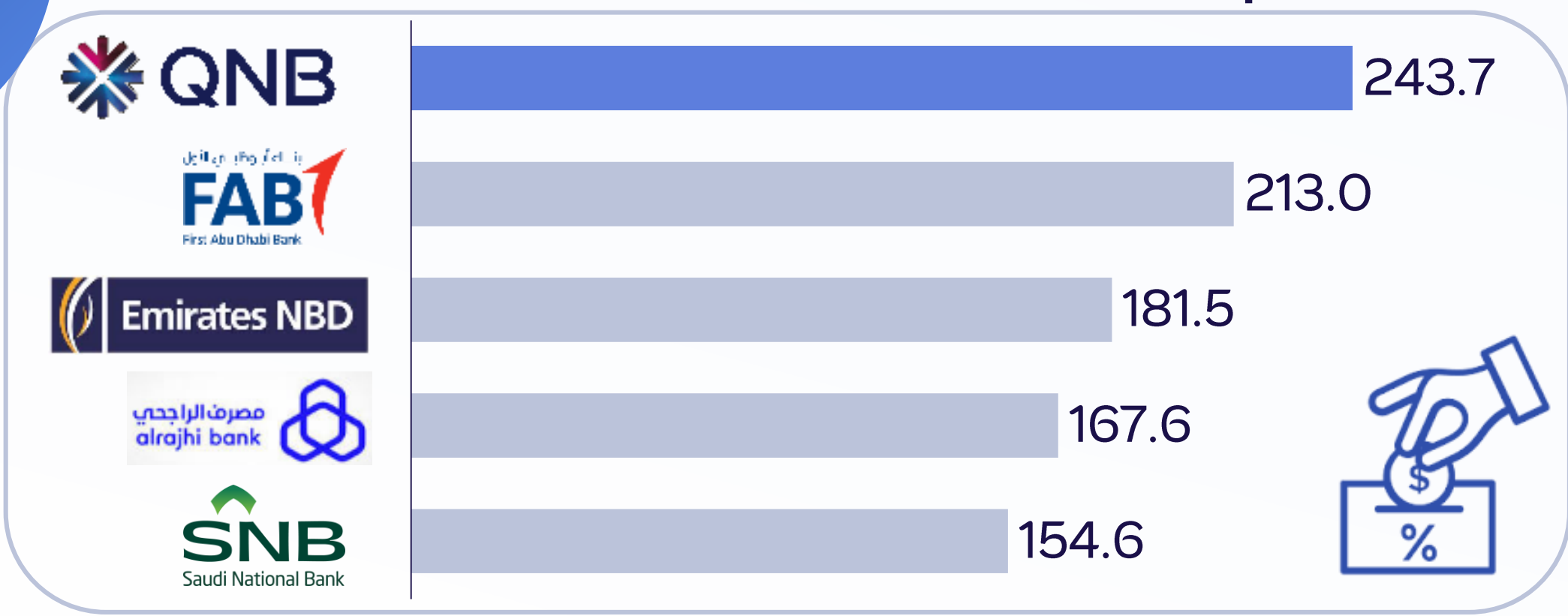
Net profit



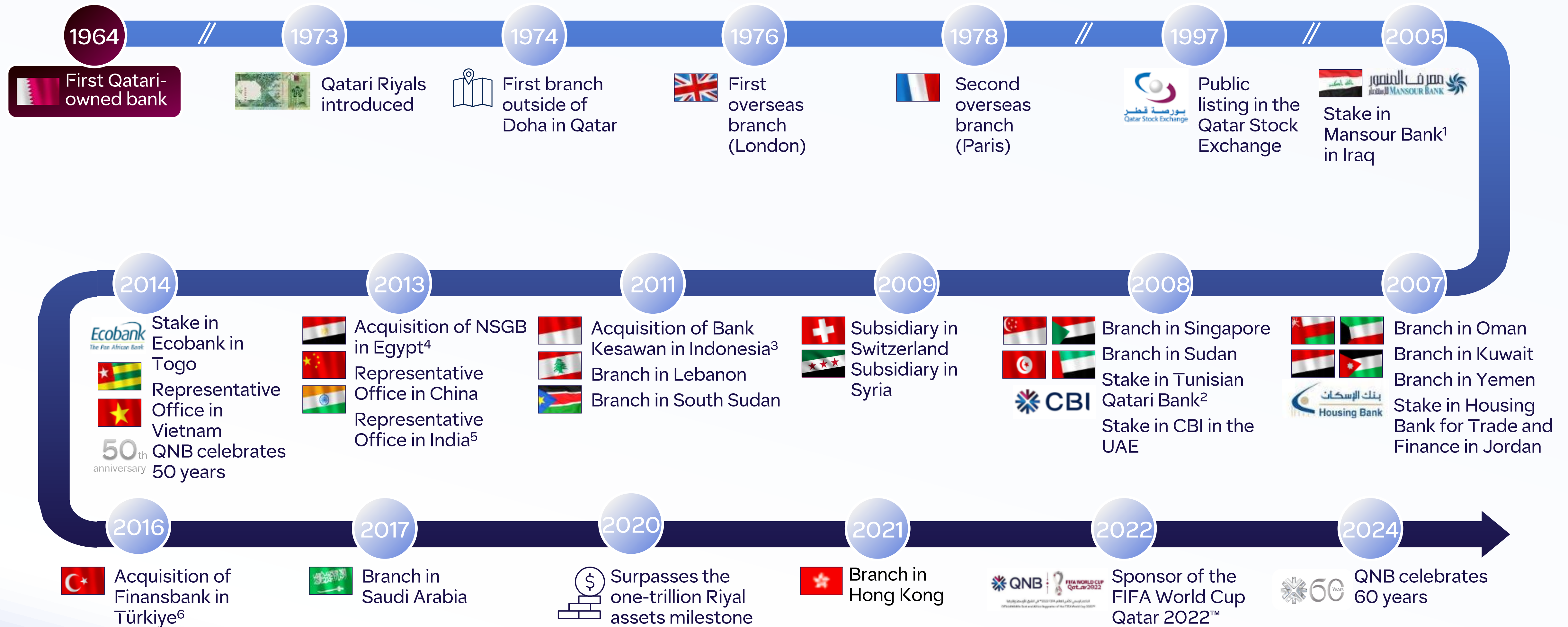
Net loans



Deposits

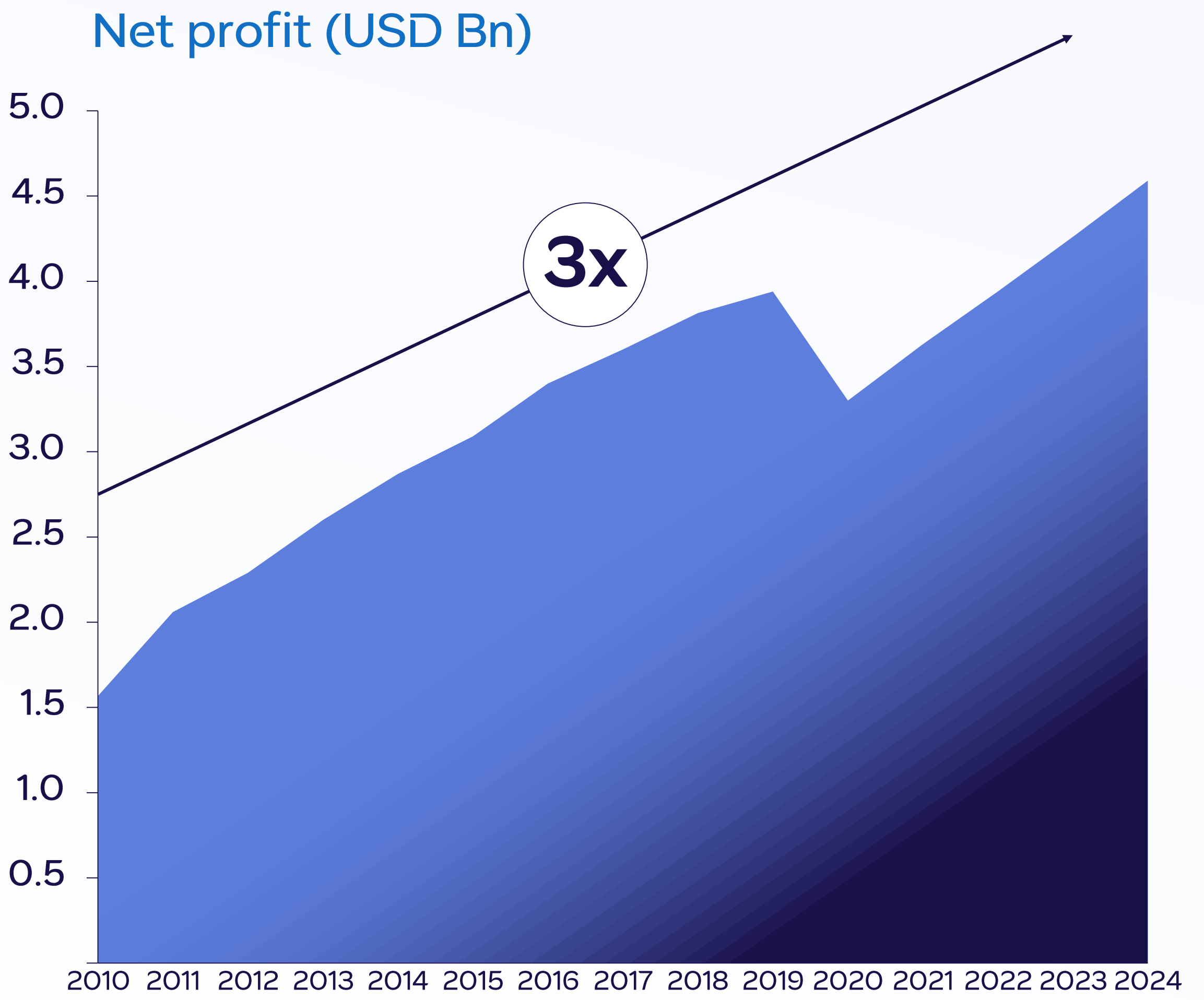
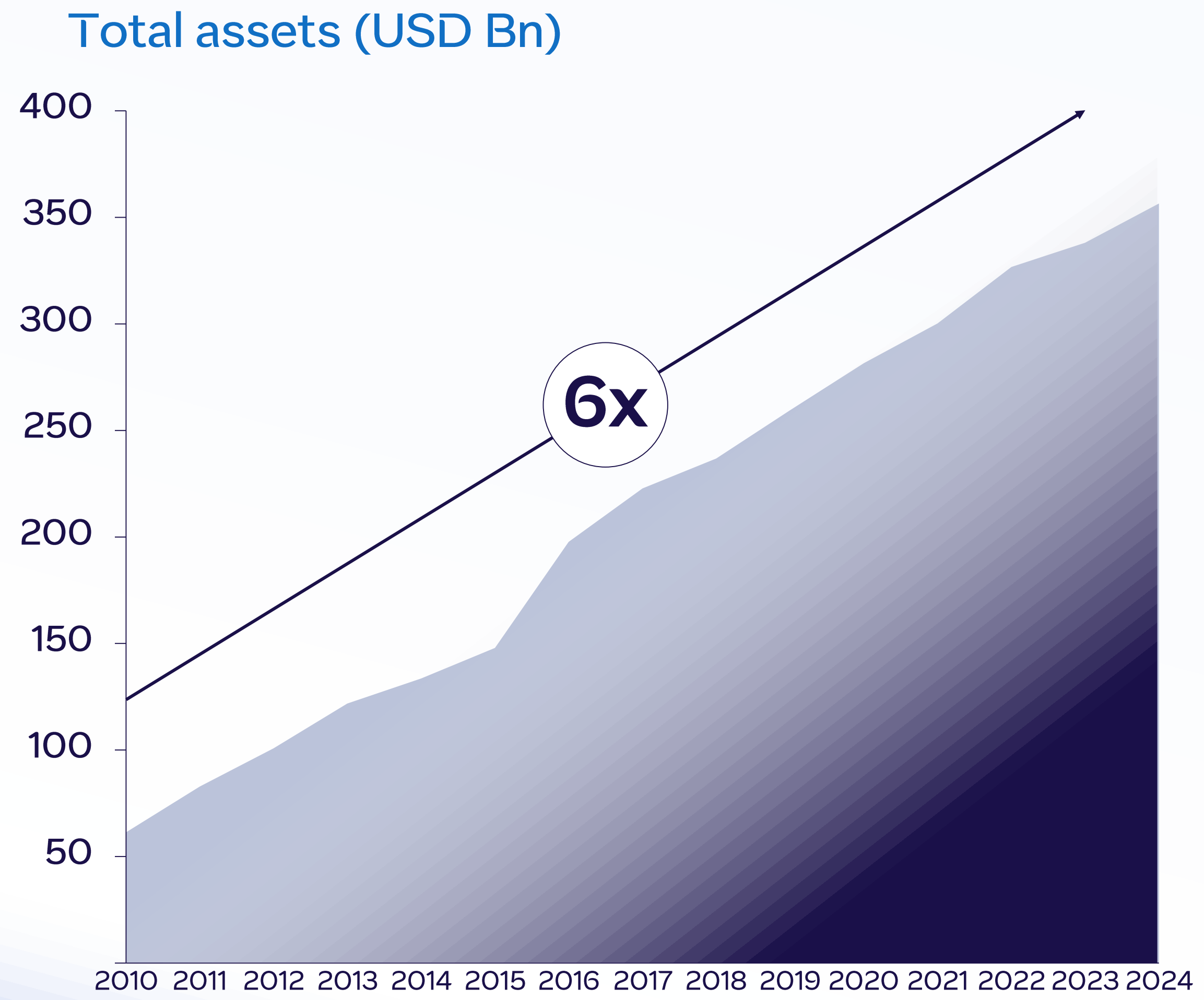


QNB was established in 1964 as the first Qatari-owned bank and has expanded internationally through organic and inorganic growth

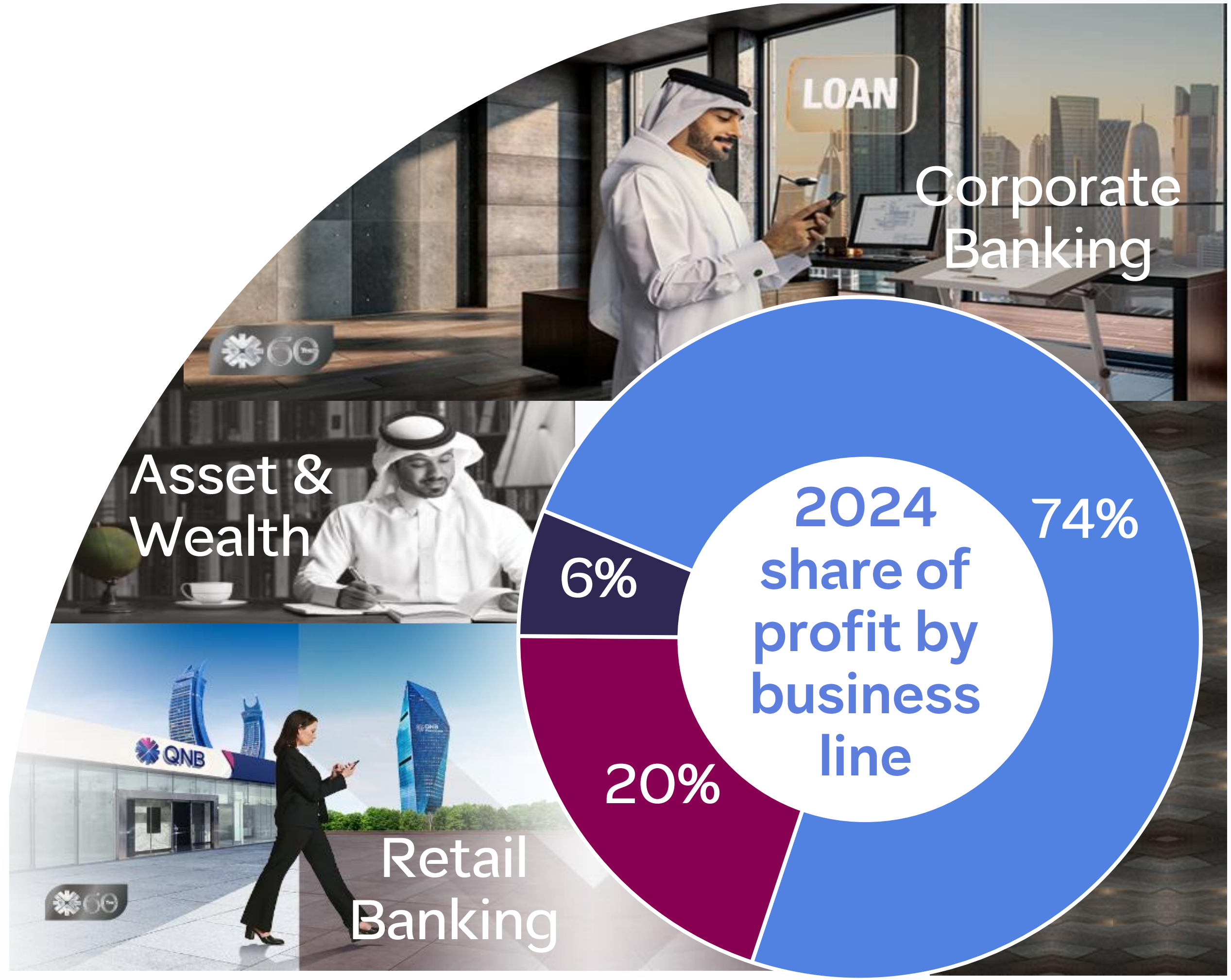
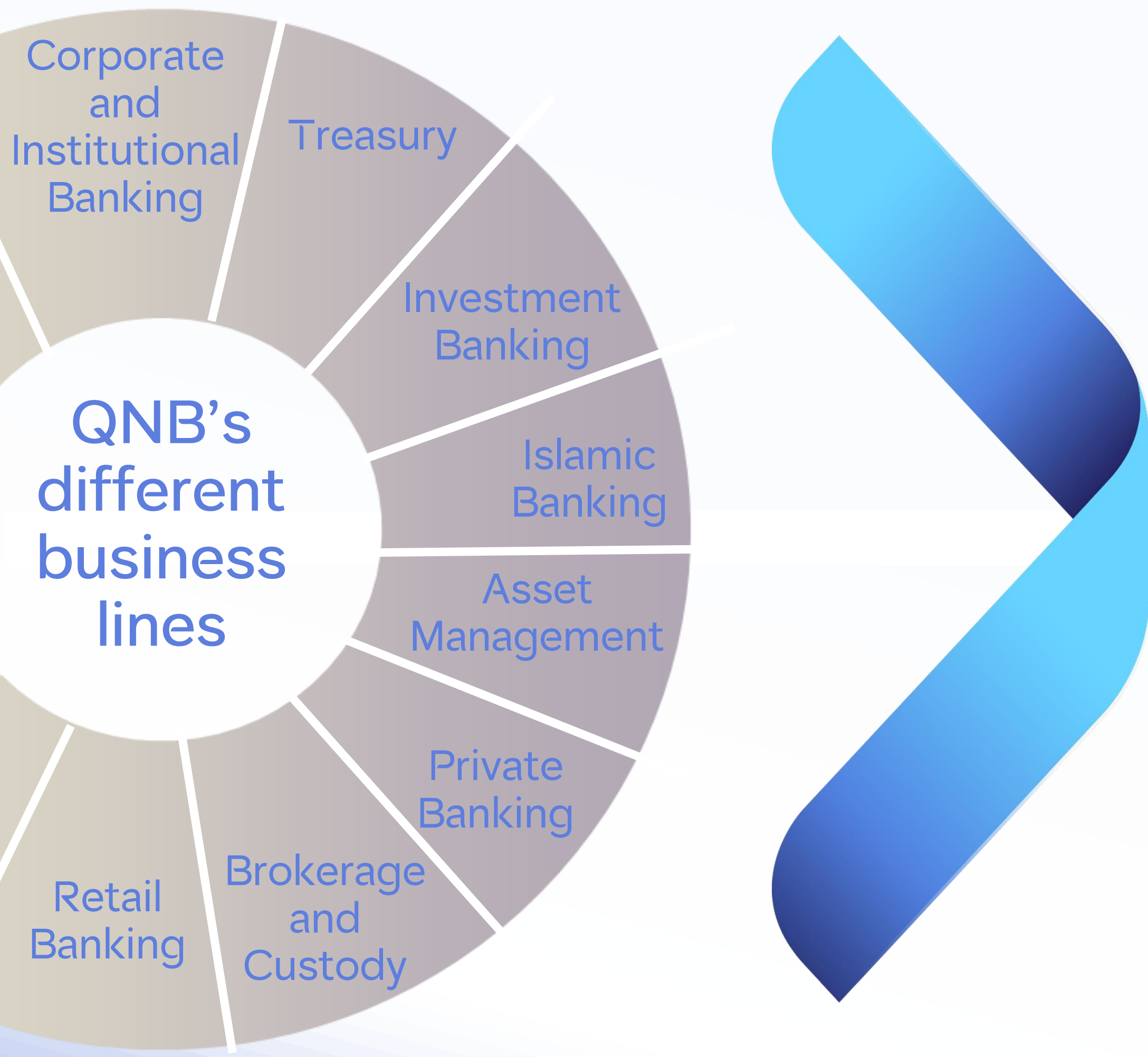


- 1 Controlling stake purchased in 2012
- 2 Controlling stake purchased in 2013 and subsequently rebranded to QNB Tunisia
- 3 Rebranded to QNB Indonesia
- 4 Rebranded to QNB Egypt
- 5 Upgraded to a full branch in 2017
- 6 Rebranded to QNB Türkiye

Effective strategy execution has enabled QNB to deliver growth consistently over the past 15 years













➤ QNB is primarily a corporate bank while also offering a diverse and comprehensive suite of products and services











QNB has a diverse international footprint across more than 28 countries in the Middle East, Asia and Europe

Branches

 Qatar	 Lebanon
 France	 South Sudan
 UK	 Sudan
 Saudi Arabia	 India
 Oman	 Hong Kong
 Kuwait	 Singapore
 Yemen	

Subsidiaries

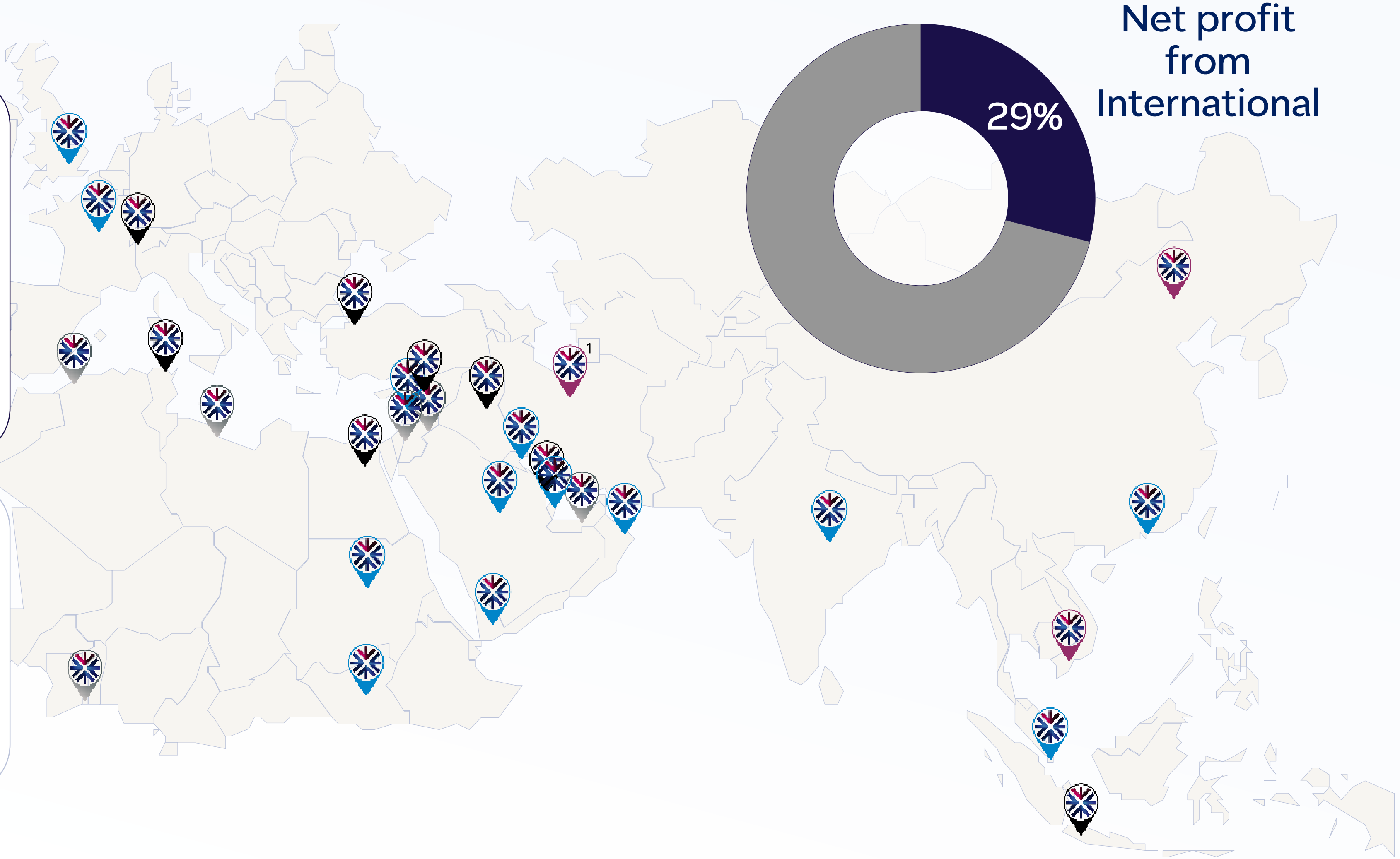
 Türkiye	 Bahrain
 Egypt	 Tunisia
 Iraq	 Indonesia
 Syria	 Switzerland

Associates

 Jordan	 Algeria
 UAE	 Libya
 Togo	 Palestine

Rep. offices

 China	 Iran¹
 Vietnam	



➤ Today, QNB has ~31,000 employees and ~6,000 touch points focused on providing first-class customer service to all our clients



1 Includes majority-owned subsidiaries and affiliates HBTF and CBI
2 Includes only Qatar, Türkiye, Egypt and Tunisia
Note: All figures as at December 2024

QNB's position is reinforced by strong and stable ratings from leading international rating agencies and solid capital adequacy

A+

S&P Global

Ratings

Outlook: stable

“Stable income sources and improving operating efficiency support QNB's strong business position”

Aa2

MOODY'S
INVESTORS SERVICE

Outlook: stable

“QNB's ratings is based on strong profitability, supported by dominant market position and strong government relationships, solid asset quality and diversified funding profile”

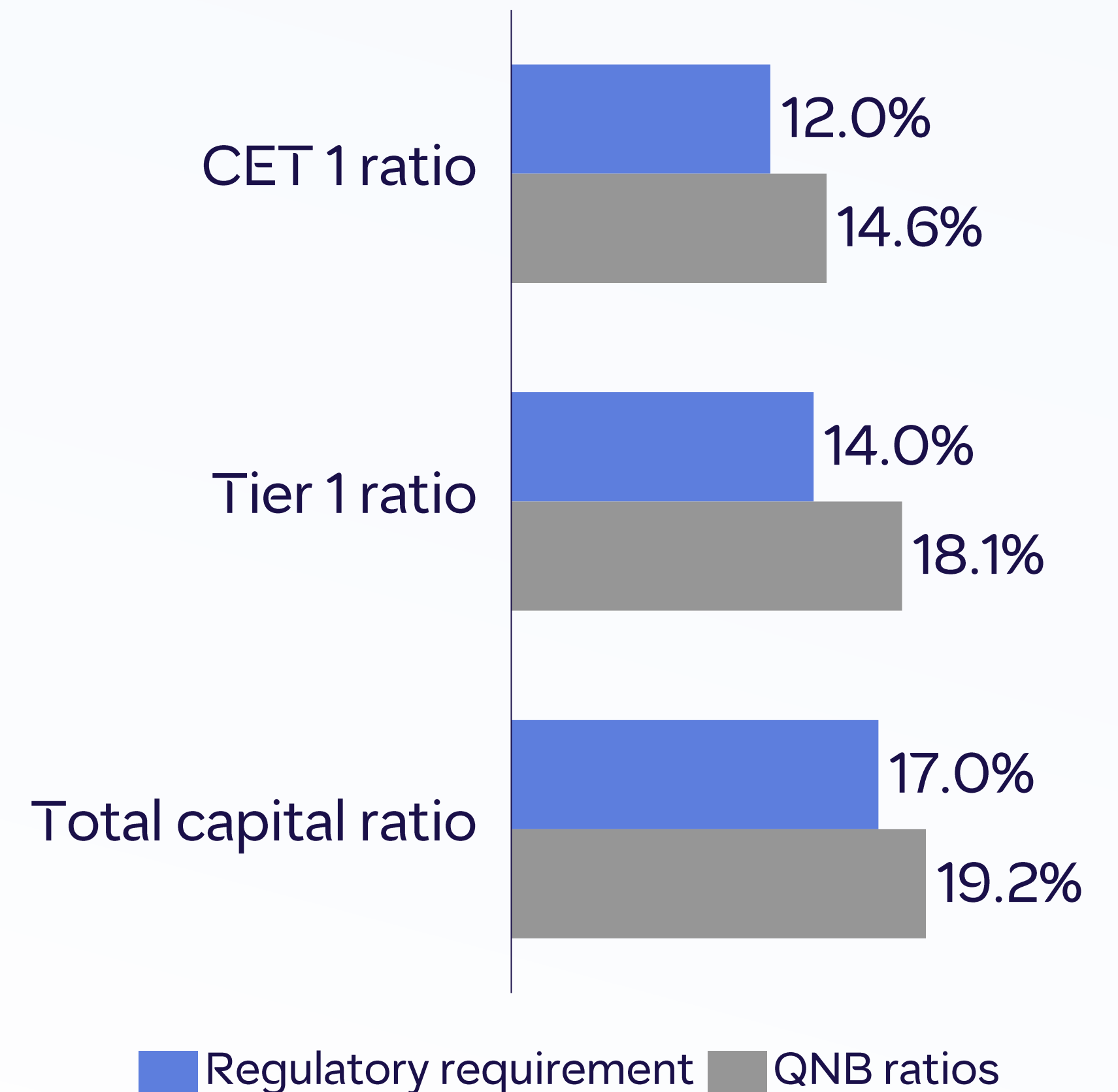
A+

Fitch Ratings

Outlook: stable

“Still-high hydrocarbon prices continue to support Qatari banks' domestic operating environment, which is also underpinned by resuming growth”

Capital Adequacy Ratio (%)¹



➤ For the 12th consecutive year, QNB has been ranked as the most valuable banking brand in the Middle East and Africa, valued at USD 9.4 Bn

MEA banking brand ranking and brand value (2025, USD Bn)

+11%

Brand value growth



QNB

Brand value of USD 9.4 Bn



Most valuable banking brand in the Middle East and Africa since 2013

Today, the QNB brand is more valuable than well-known bank brands:



NatWest



OCBC



MIZUHO



ANZ



Itaú



CRÉDIT AGRICOLE



Deutsche Bank



BBVA



UniCredit



39th most valuable banking brand in the world



One of the top 250 global brands



2. Governance, vision and strategy

QNB is led by an experienced Board of Directors that oversee the execution of the Bank's vision to create shareholder value



QNB's experienced management team executes the Bank's strategy and day-to-day operations to deliver profitability



Abdulla Mubarak Al-Khalifa

Group Chief Executive Officer

+29 years at QNB



Yousef Mahmoud Al-Neama

Group Chief Business Officer

+20 years at QNB



Ali Rashid Al-Mohannadi

Group Chief Operating Officer

+29 years at QNB



Ramzi Mari

Group Chief Financial Officer

+28 years at QNB



Fatma A Al-Suwaidi

Group Chief Risk Officer

+25 years at QNB


Group Board Audit and Compliance Committee



Riadh Al Fayeck

Group Chief Compliance Officer

+17 years at QNB



Rogier Dolleman

Group Chief Audit Executive Officer

+2 years at QNB

QNB Group's Executive Management

QNB applies best-practice governance principles that ensure sound supervision and effective execution at the same time

QNB's Board of Directors is composed of **eleven non-Executive Directors** and no member holds a full or part-time job within the Group

Board Committees:

- Group Board Executive Committee
- Group Board Nomination, Remuneration, Governance and Policies Committee
- Group Board Audit and Compliance Committee
- Group Board Risk Committee

Board of Directors Committees

Executive Management is composed of **five executives and two executives** that report directly to the Board of Directors:

Executive Management:

- Group Chief Executive Officer
- Group Chief Business Officer
- Group Chief Operating Officer
- Group Chief Financial Officer
- Group Chief Risk Officer
- Group Chief Compliance Officer¹
- Group Chief Audit Executive¹

Executive Management

Several cross-functional Senior Management Committees are in place to ensure **sound governance and effective execution**:

Tier 1 Committees:

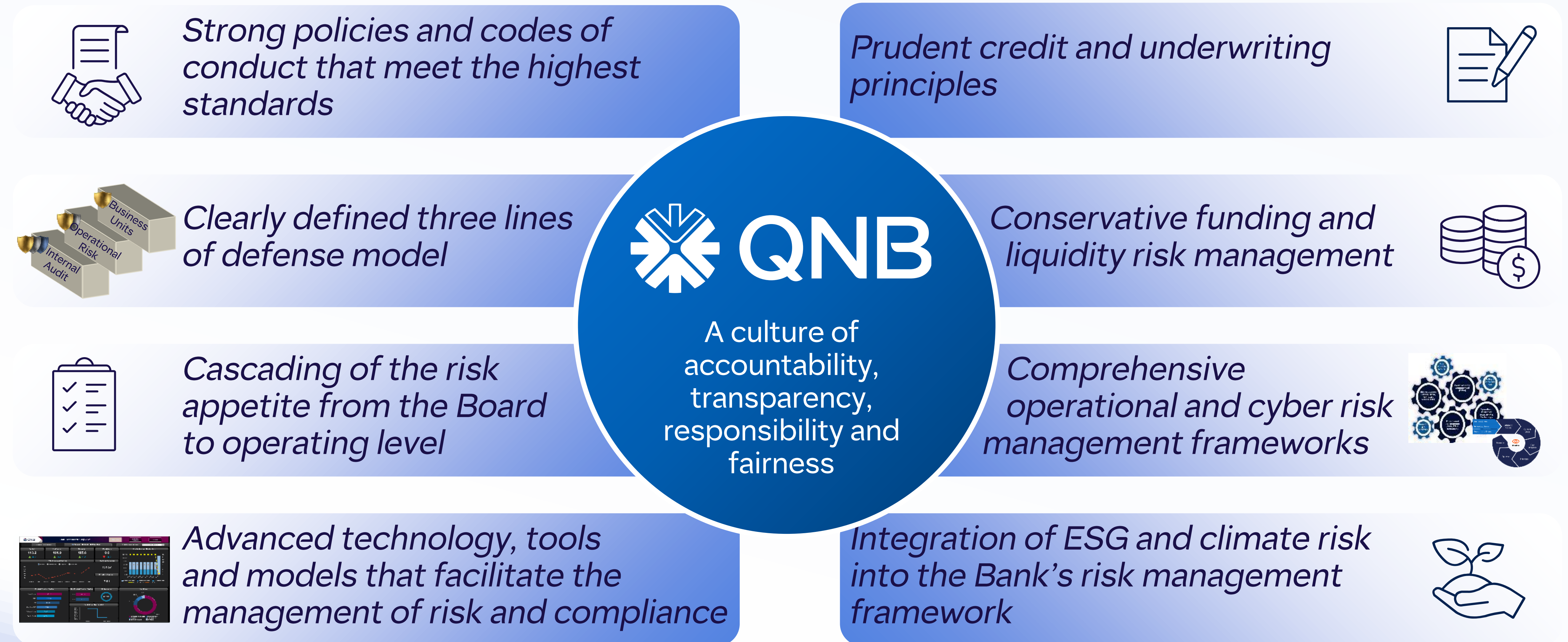
- Group Senior Mgmt. Committee
- Group Strategy Committee²
- Group ALCO³
- Group Mgmt. Risk Committee
- Procurement Tender Committee
- Group Cybersecurity Committee
- Group Credit Committee
- Group Financial Recovery Mgmt. Committee

Tier 2 Committees:

- Group Business Development Committee
- Group Information Technology Committee
- Group Human Capital Committee
- Group Operations and Services Committee

Senior Management Committees

Robust risk management and compliance practices allow proactive risk mitigation in line with applicable laws and regulations



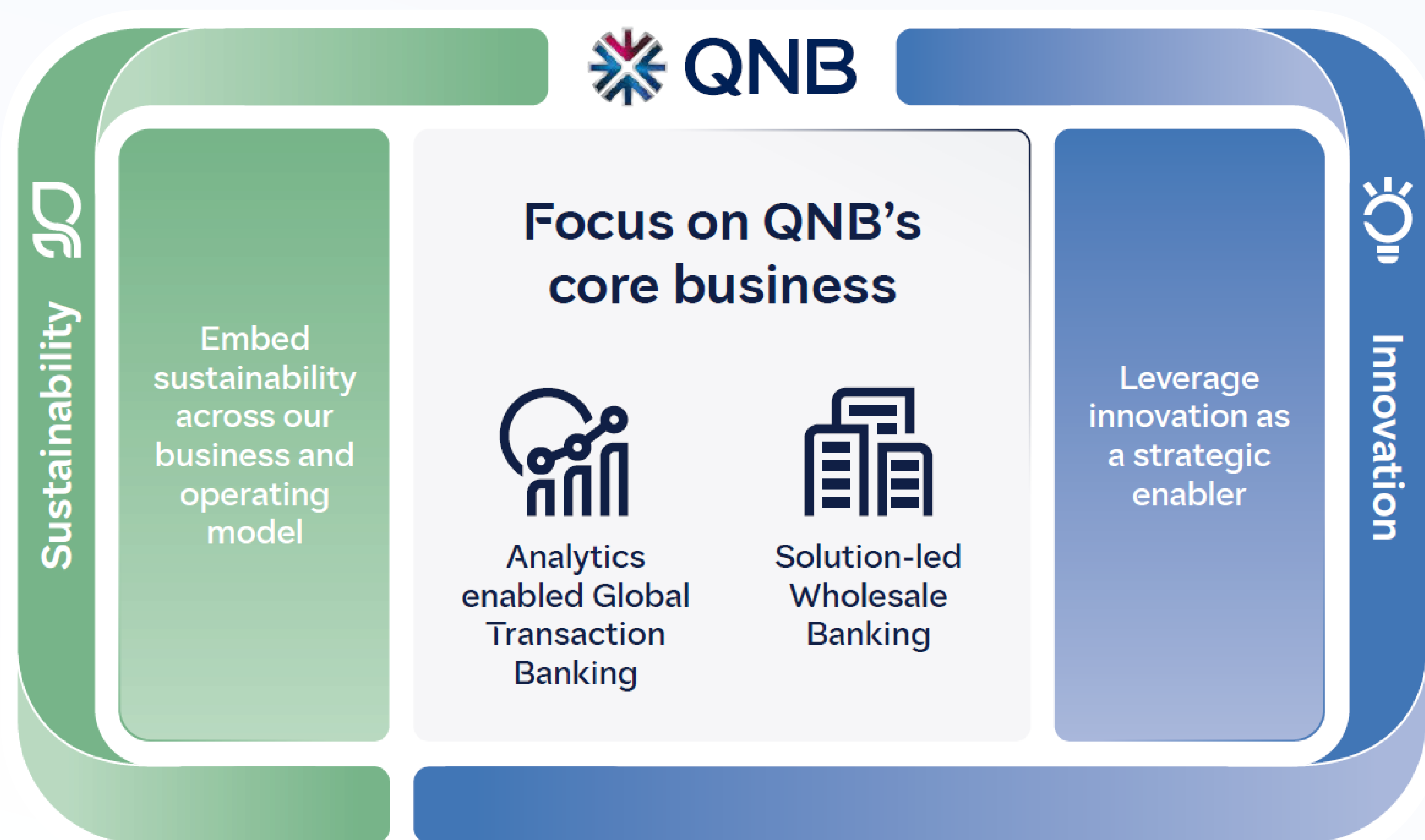
➤ QNB's vision and strategy for 2025 is to maintain its position as the largest bank in MEA and one of the leading banks in MEASEA

QNB's Purpose

Promoting prosperity and sustainable growth across the markets we serve

QNB's Vision

To maintain our position as the largest bank in MEA and to be one of the leading banks in MEASEA



QNB's value creation is substantiated through four fundamental elements that support its strategy



Largest bank in the MEA region

- Key player in one of the fastest-growing regions worldwide
- Gateway to the Middle East and Africa
- Present in over 28 countries

- Competitive access to different funding sources
- Solid capital base
 - Trusted by regulators, customers and investors



Robust capital strength, prudent risk management and strong ratings



One of the top 300 global brands and 39th most valuable banking brand worldwide

- Highly recognizable presence and go-to banking partner
- Competitive positioning in key segments
- Attractive employer of choice

- Scalable revenue generating opportunities
- Wide adoption of synergies across the network
- Regional leader for digital banking



Leveraging innovation as a strategic enabler



For its successful execution and achievements, QNB has received numerous accolades and awards over the last three years

Global Finance

- World's best bank for emerging markets: 2024
- Best private bank in Middle East: 2023
- Best private bank in Qatar: 2022, 2023, 2024
- Best SME bank in Middle East: 2022, 2023
- Best SME bank in Qatar: 2022, 2023
- Best investment bank in Qatar: 2022
- Best bank in Iraq: 2022
- Market leader for digitising govt. payments: 2023
- Best treasury and cash mgmt. in Qatar: 2024
- Best private bank digital solutions for clients in the Middle East: 2023
- Best UX design in Türkiye: 2024
- Best bank for sustainable finance in emerging markets: 2024
- Best bank for sustainable finance in the Middle East: 2024
- Best bank for green bonds in the Middle East: 2023, 2024
- Best bank for sustainable project financing in the Middle East: 2024
- Outstanding leadership in sustainable finance in the Middle East: 2022, 2023
- Outstanding leadership in sustainable bonds in the Middle East: 2022
- Outstanding leadership in social bonds in the Middle East: 2022
- Best bank for sustainable finance in Qatar: 2022, 2023



The Banker

- Bank of the year in Qatar: 2024



Euromoney

- Best bank in Qatar: 2023, 2024
- Best bank for SMEs in Qatar: 2024
- Best investment bank in Qatar: 2024
- Market leader in corporate banking: 2022
- Best private bank in the Middle East: 2022, 2023
- Best private bank in Qatar: 2022, 2023
- Best wealth manager in Qatar: 2022
- Best service in Qatar: 2024
- Best securities house in Qatar: 2024
- Best bank for SMEs in Türkiye: 2024
- Best bank for digital solutions in Qatar: 2022, 2023
- Market leader in CSR: 2022
- Middle East's best bank for ESG: 2024
- Qatar's best bank for ESG: 2024
- Qatar's best bank for diversity & inclusion: 2024



Stevie Awards

- Innovative use of technology in customer service in MENA (Gold): 2024
- Innovative achievement in customer satisfaction in MENA (Silver): 2024
- Innovation in customer service in Türkiye (Bronze): 2024
- Use of data & analytics in customer service in Türkiye (Silver): 2024
- Use of customer insight in Türkiye (Silver): 2024
- Use of technology in customer service in Türkiye (Silver): 2024



World Finance Banking

- Best investment bank in Türkiye: 2024
- Best bank for SMEs in Türkiye: 2024



Forbes Middle East

- Third on Forbes' top 100 companies in the Middle East: 2022
- First on Forbes' list of The Middle East's top 30 Banks: 2022
- Sustainability leader in the Middle East: 2023, 2024



International Finance

- Best customer experience bank in Egypt: 2024
- Best e-banking product in Egypt: 2022
- Most innovative retail bank: 2024
- Best customer loyalty program in Türkiye: 2024
- Best business change or transformation in Türkiye: 2024
- Most user friendly mobile banking solution in Türkiye: 2024
- AI award in Türkiye: 2024



EMEA Finance

- Best syndicated loan in North Africa: 2023
- Best restructuring in EMEA: 2023



Global Trade Review

- Best trade finance bank in Qatar: 2022, 2024



Global Investor Group

- Best brokerage house in Qatar: 2022, 2024



MEED

- Excellence in product marketing: 2023, 2024
- Best mobile banking app: 2023
- Best payment innovation: 2023
- Excellence in omni-channel integration: 2024
- Best digital wallet: 2024



Brandverse

- Gold award in Türkiye: 2024



Brand Finance

- Most valuable banking brand in the MEA region: 2022, 2023, 2024



Türkiye Customer Experience Awards

- Best innovation in CX: 2024



Finnovex

- Excellence in payment modernisation: 2024



AI (Artificial Intelligence) World Series

- Best AI-enabled chatbot in Türkiye: 2024



Qatar CSR Summit

- Best bank for CSR in Qatar: 2023



Capital Finance International Magazine

- Best SME bank: 2024
- Best retail bank in Egypt: 2022, 2024



Wealth Briefing

- Best wealth manager servicing Qatar: 2023
- Best use of technology in Türkiye: 2024



Infobank Digital Brand Awards

- Top 3 best bank with digital service in Indonesia: 2022



GFC Media Africa

- Project loan deal of the year: 2023



Global Banking and Finance

- Best corporate bank in Egypt: 2024
- Best retail bank in Egypt: 2022, 2024
- Best trade finance bank in Egypt: 2024
- Best bank for treasury activities: 2024
- Best SME bank in Egypt: 2024
- Best bank for digital banking services in Egypt: 2024
- Best bank for digital transformation in Türkiye: 2022
- Best online services for micro and SMEs in Türkiye: 2022
- Best bank for digital banking services in Egypt: 2022



VISA

- Recognition of partnership award: 2023
- Excellence in loyalty programme in Qatar: 2023
- Excellence in introducing new solutions in Qatar: 2023
- Fastest growing credit card portfolio in Qatar: 2024
- First bank to launch Visa click to pay in Central Europe, Middle East and Africa: 2024
- Highest growth in tap to phone volume and transactions in Qatar: 2024



MasterCard

- E-commerce fraud protection leader in MENA: 2023
- Fastest growing commercial credit cards portfolio in Qatar: 2024



The Digital Banker

- Best digital bank in the Middle East: 2023
- Best digital bank in Qatar: 2023
- Best digital wallet: 2023
- Best retail bank for digital CX in the Middle East: 2024
- Best SME beyond banking initiative in Egypt: 2024
- Best retail bank for digital CX in Qatar: 2024



Global Business Outlook

- Best brokerage house in Qatar: 2022
- Best research house in Qatar: 2022
- Most Innovative mobile trading application in Qatar: 2022

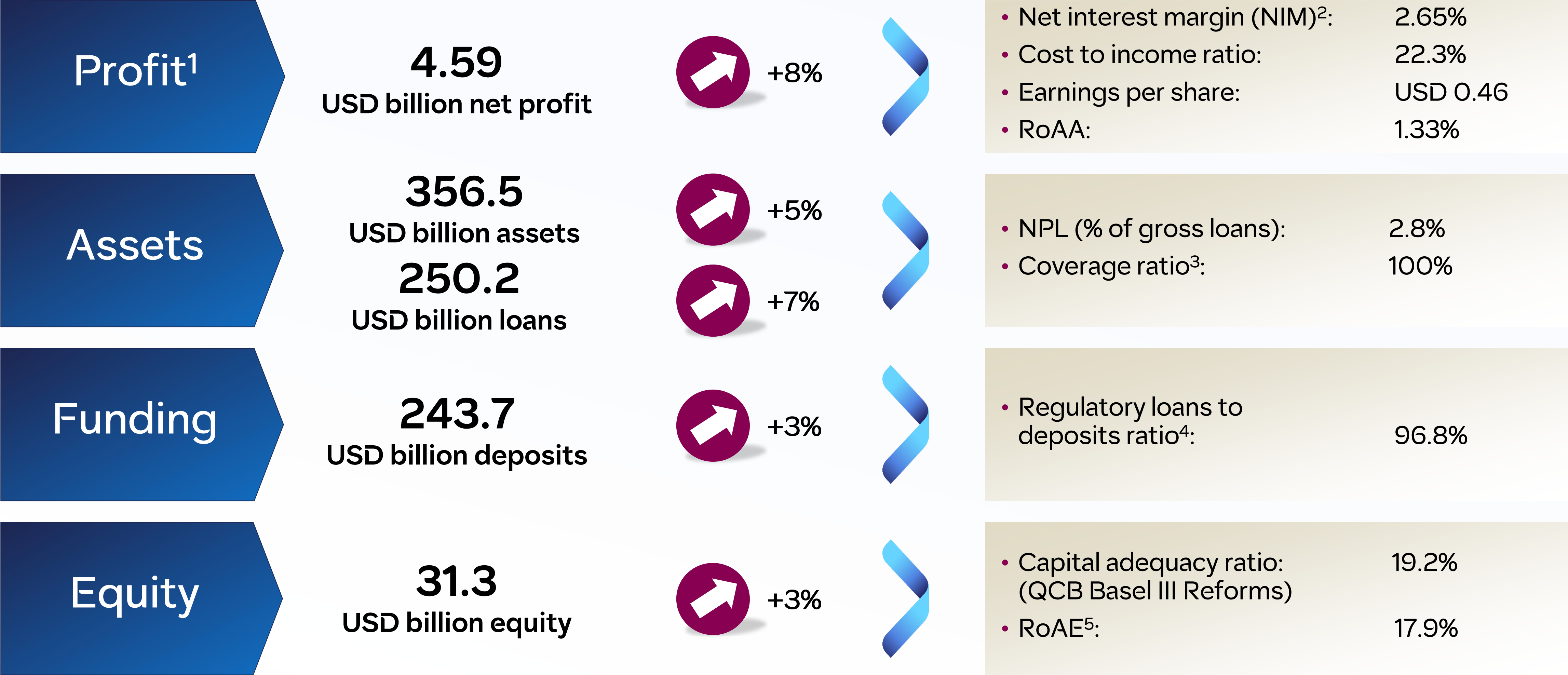




3. Financial highlights

QNB continues to deliver profitable growth

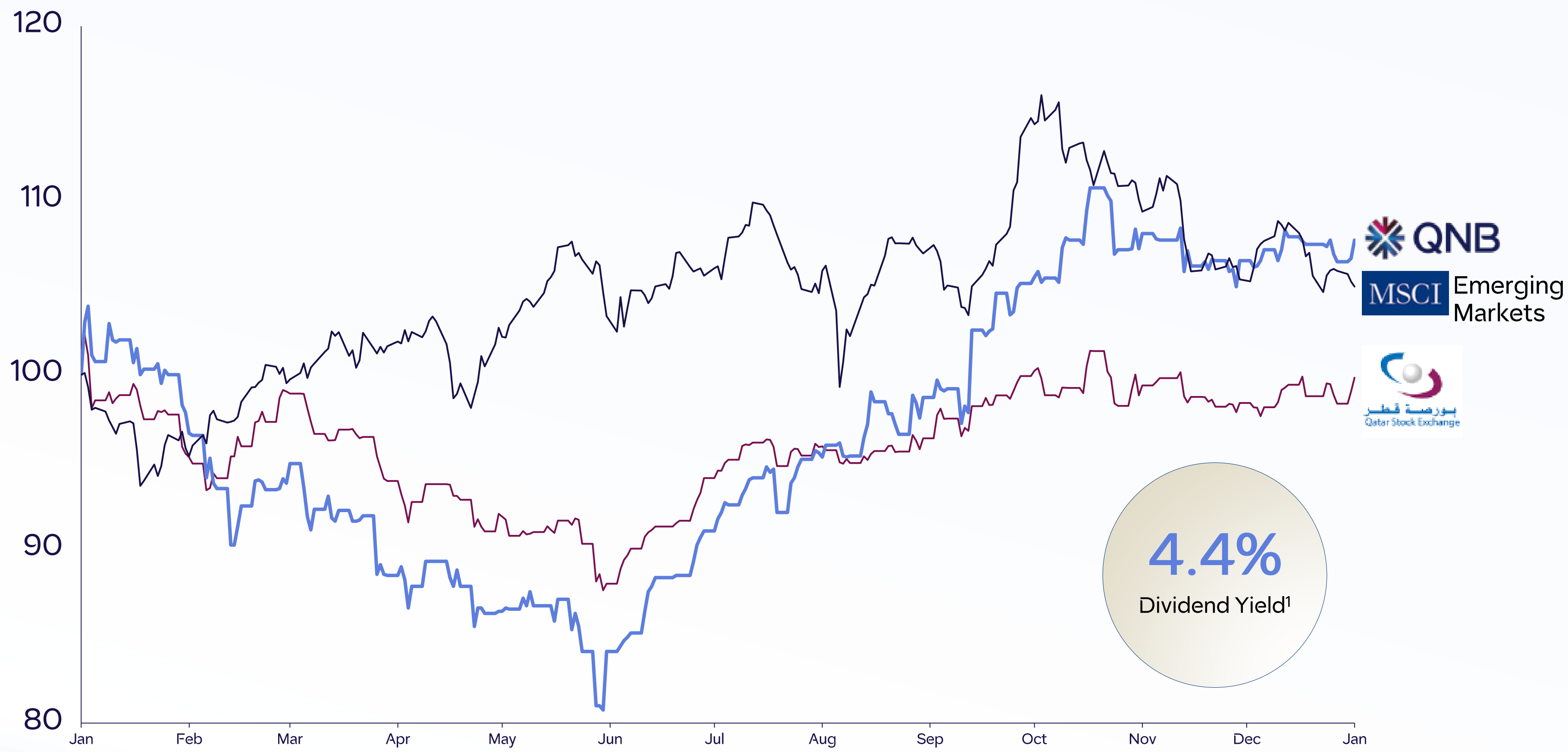
Financial Highlights (as at 31 December 2024)



1 Profit attributable to equity holders of the Bank
2 Net interest margin calculated as net interest income over average earnings assets
3 Based on Stage 3 provisions, excluding interest accrued
4 This represents the regulatory loans to deposits ratio imposed by QCB, effective from 2022
5 RoAE uses Average Equity excluding Fair Value Reserve, Proposed Dividend and Non Controlling Interests
Source: Financial Statements

QNB's stock has continued to outperform its relevant benchmark indices in 2024

Performance of QNB vs. Qatar Stock Exchange and MSCI Emerging Markets (Index 100 = 31/12/2023)

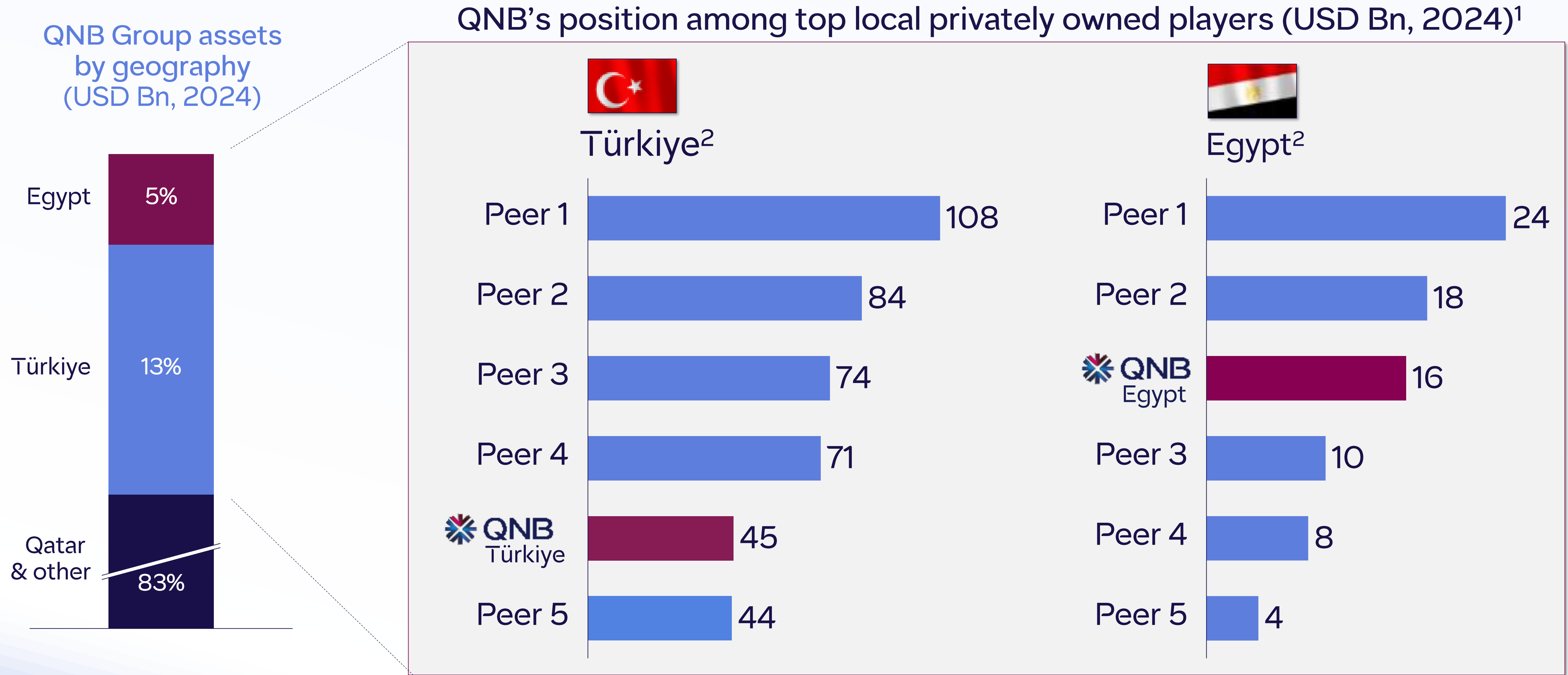


QNB is one of the world's top 50 banks in terms of market capitalisation, reaching USD 43.7 billion



¹ Cash dividend yield on declaration date; excludes Bonus Shares and Stock Splits
Source: Bloomberg

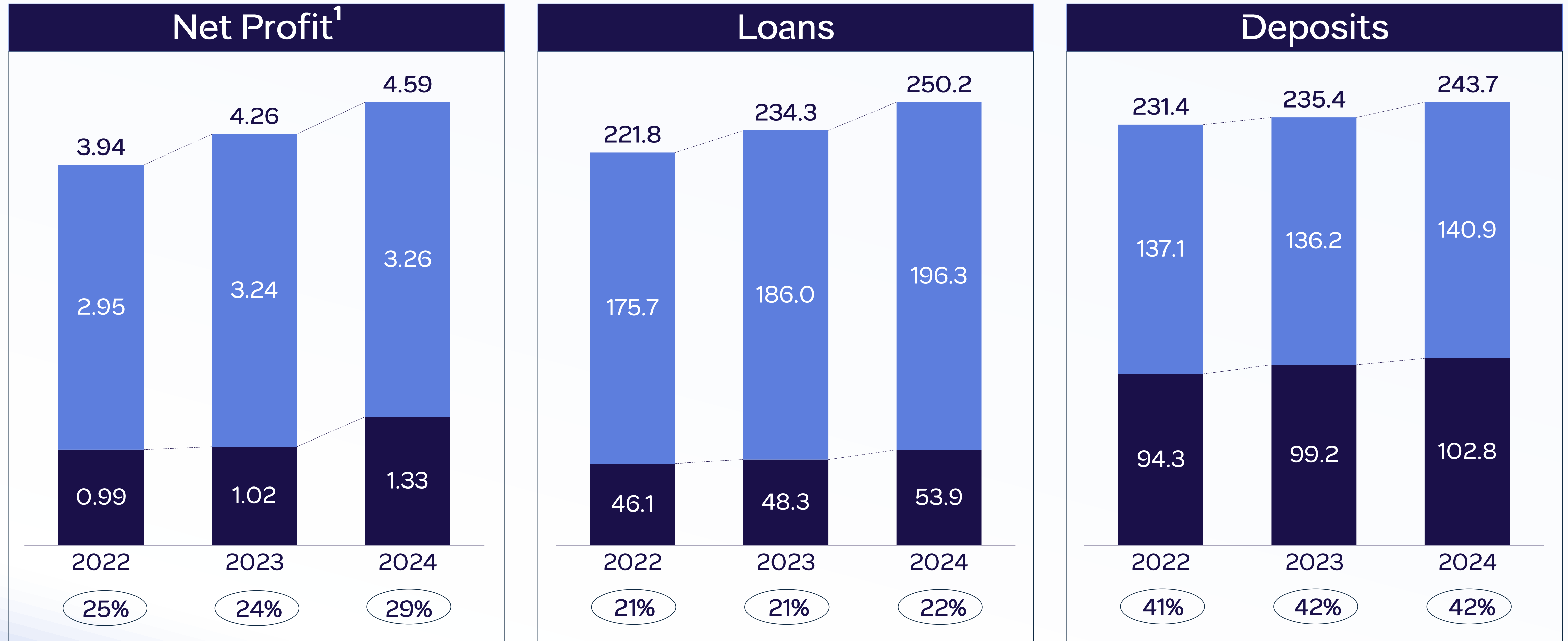
In addition to its domestic leadership in Qatar, QNB holds a leading position in its other two core markets in Türkiye and Egypt



1 1 USD = 50.84 EGP = 35.33 TRY
2 Ranking for privately-owned banks
Source: Banks' December 2024 Financial Statements

A strong domestic franchise with a widespread geographical footprint contributes to diversification and growth

Geographical Contribution, USD billion (as at 31 December 2024)



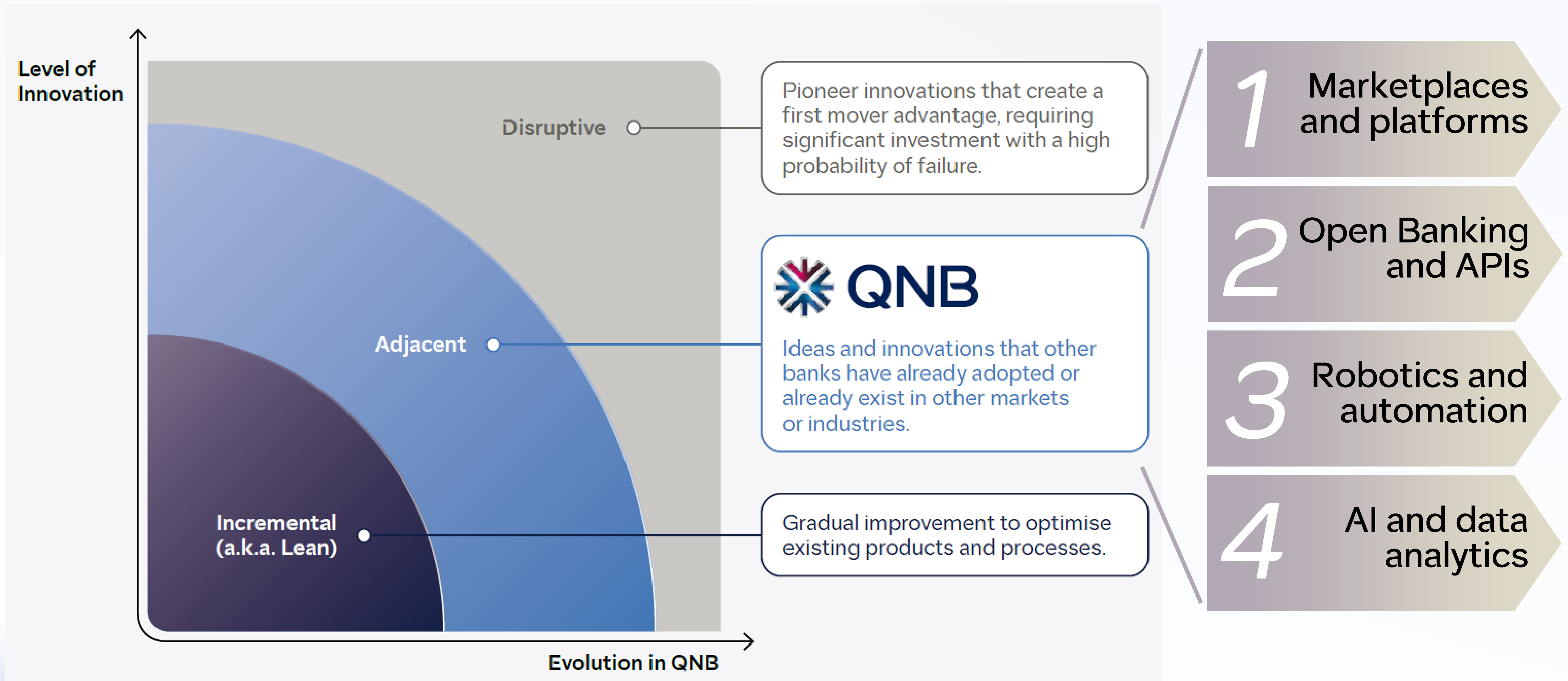
Domestic International

X% % of international



4. Innovation

QNB drives innovation by focusing on adjacent opportunities through four strategic themes



Innovative solutions and emerging technologies are constantly being tested and have been implemented across QNB

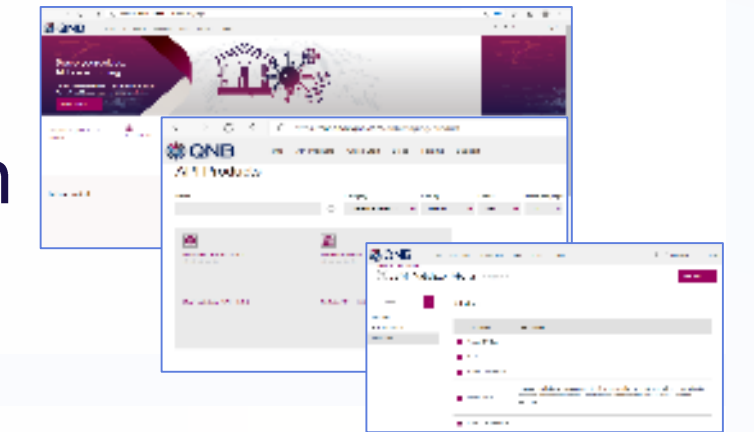
Marketplaces and platforms

- Joined marketplaces across businesses for new revenue generation (e.g., trade/ structured finance/ invoice discounting/ etc.) to drive international business expansion
- Leveraged blockchain-based technology for cross-border flows
- Partnered with a platform for structured finance deal origination and distribution



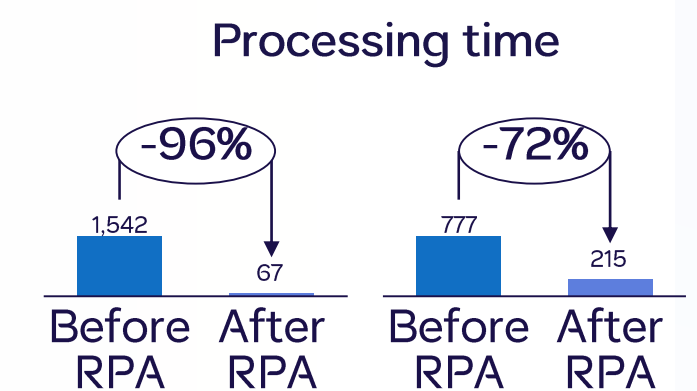
Open banking and APIs

- Launched first Open Banking platform in Qatar to offer an API-based corporate value proposition
- Leveraged Open Banking platform for ERP integration to mass market transaction banking and cash management services



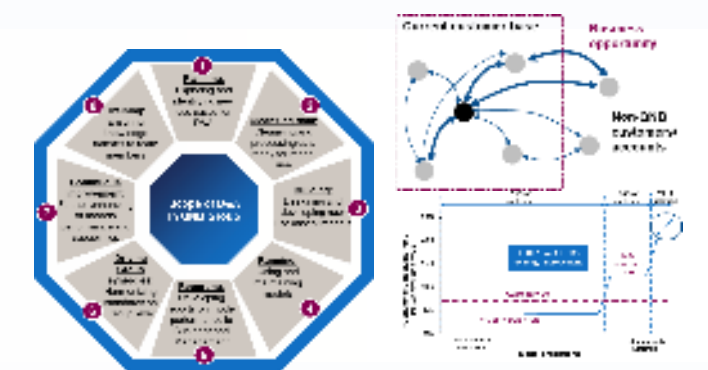
Robotics and automation

- Implemented third wave of Digitization (digital 3.0) to provide a fully digital first value proposition
- Achieved 95% digitisation of all customer-interfacing processes
- Launched a Robotics programme across QNB's network operations to drive automation with 30% efficiency improvement



AI and data analytics

- Introduced the concept of data & analytics and AI to uplift business performance across divisions through monetisation of use cases and front-office driven campaign management



QNB is constantly strengthening its digital transformation to meet and exceed its customer expectations in Retail and SME

Examples of QNB's ongoing digital transformation efforts



Products & services

Fitbit Pay and Garmin Pay

Apple Pay

Google Pay

Samsung Wallet

QR Pay

Paypal

QNB Virtual Prepaid Card

WeChat Pay

FacePay

Direct transfers with blockchain tech

Ripple

HDFC direct transfers

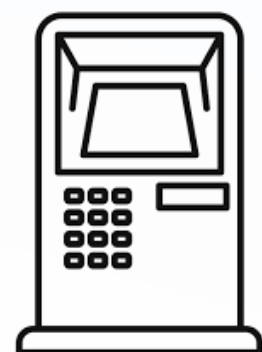
Virtual Cards

Multi-Currency Cards

Fawran

Himyan Prepaid

Alipay+



Self-service ATM customer experience

Contactless ATM Services

Multi Currency ATMs

Interactive Teller Machine (ITM) Banking

ATM QR

Cheque Deposit on ATMs

Cheque Book Printing Machine



Omnichannel digital banking customer experience

QNB Mobile and Internet Banking

Mobile Cash

QNB Chat

Global Account Access

QNBpay contactless payment solutions

USSD

Chatbot

E-Statements & Receipts

QNBpay Wallet app

WhatsApp

Digital Onboarding

QNB First Explorer

QNB Payment Gateway

Enpara is Türkiye's leading digital bank and has shown tremendous growth since inception

Enpara principles

Transparency

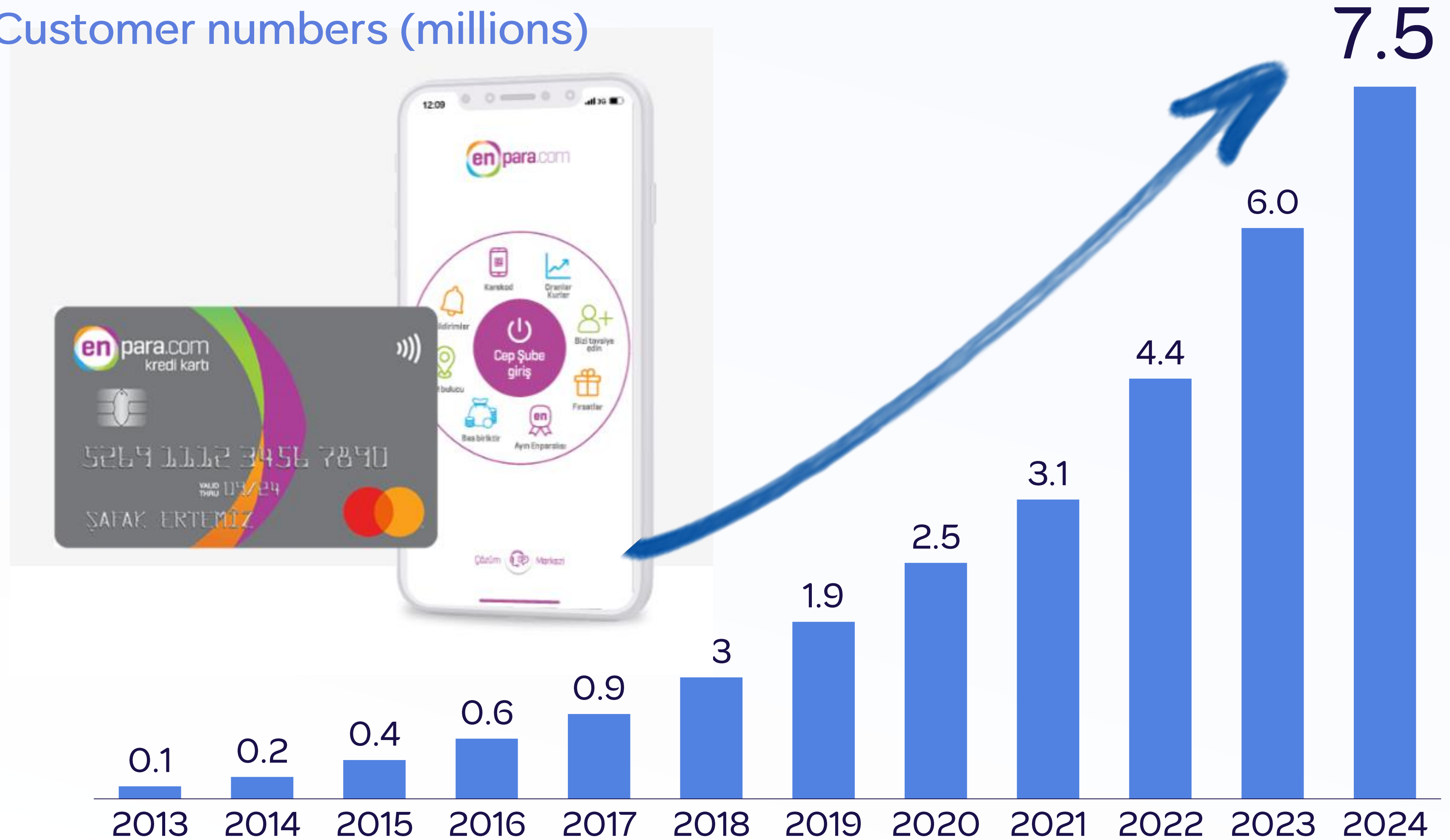
Simplicity

Perfection

Consistently good value

Sincerity in communication

Customer numbers (millions)



QNB is capitalizing on Enpara's experience in its aspiration to become a leading regional digital bank

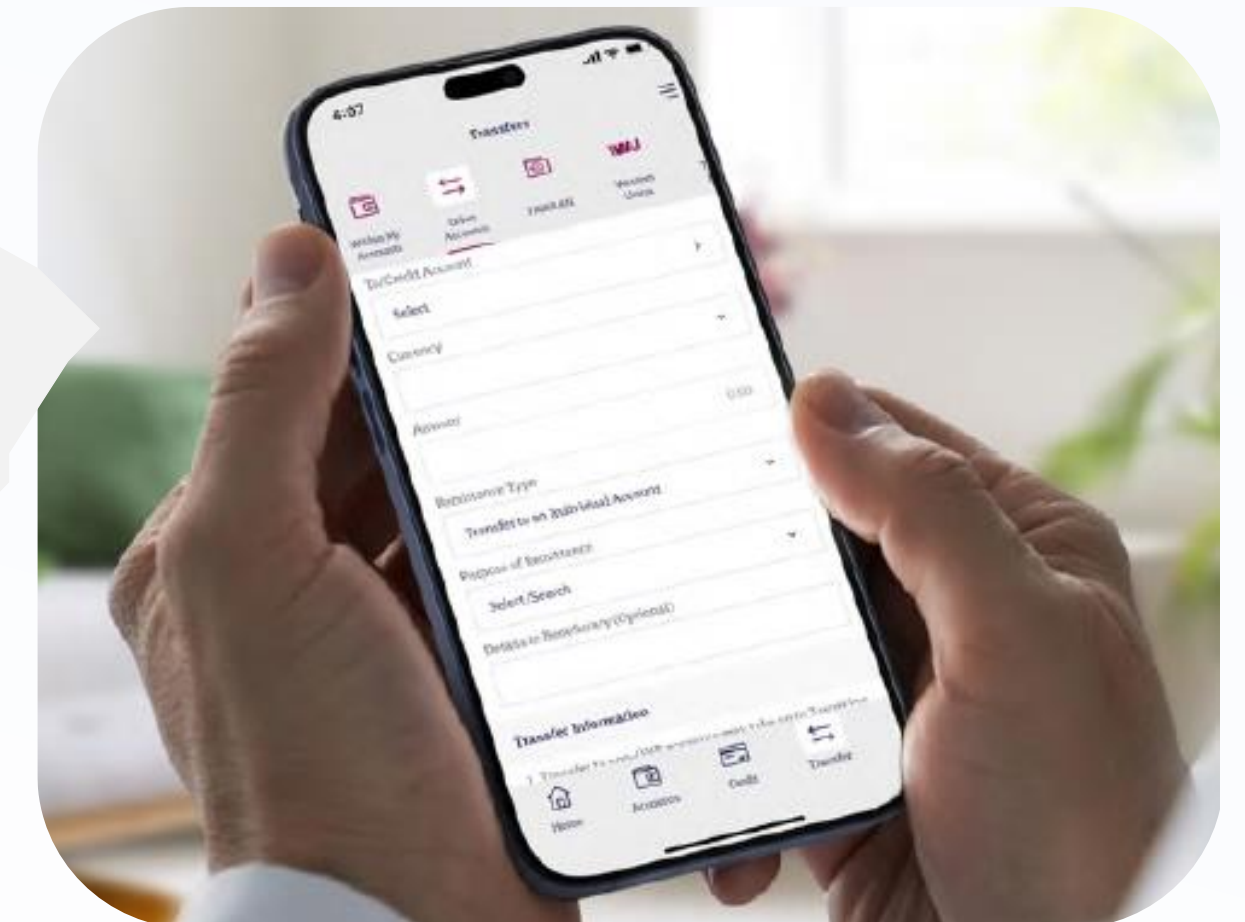
- Launched in 2013 as the first digital bank in **Türkiye**
- Today, Enpara would be within the top-5 digital banks in Europe by number of customers and one of the top-10 privately owned banks in Türkiye by loans and deposits



- Licence application submitted in 2023 to launch a digital bank in the **Kingdom of Saudi Arabia**
- Currently awaiting for regulatory approval



- Launched the first digital bank in **Egypt** in 2023
- Successfully on-boarded nearly a quarter of a million customers¹
- Aims to drive financial inclusion and digital transformation across Egypt



QNB, through its subsidiary in Türkiye, created the QNBeyond innovation centre to engage with FinTechs and accelerate innovation

QNBeyond

6 batches >50 Start-ups 135 mentors 70 partners

Wide partnership network

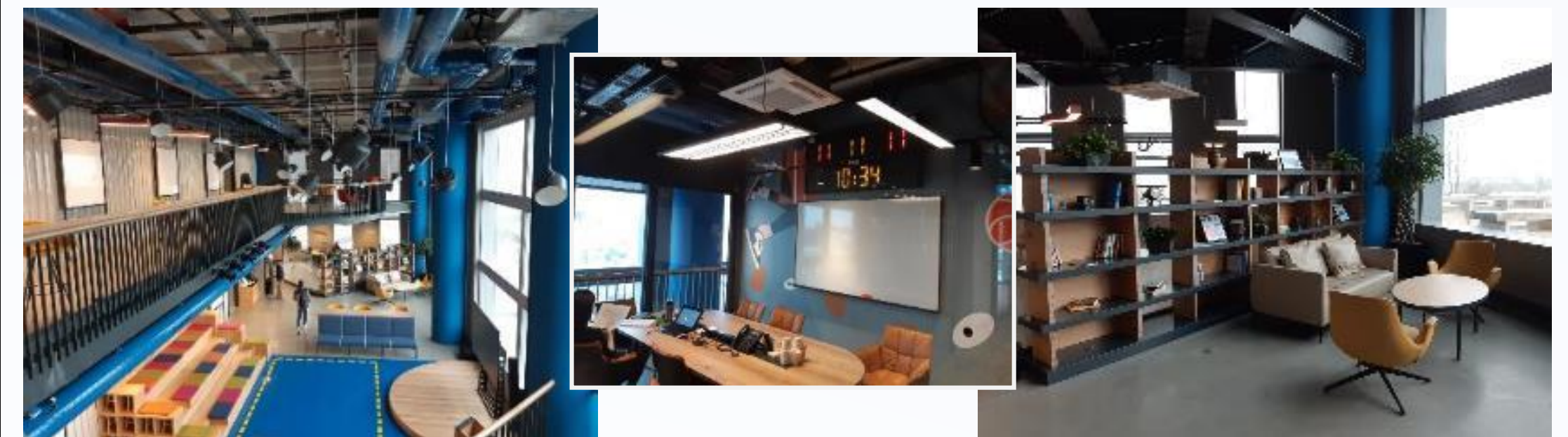


Specialized team and mentors



12 Fintechs we invested in 6 Venture Capital Funds we committed in

FinTech accelerator



Structured support and service offering





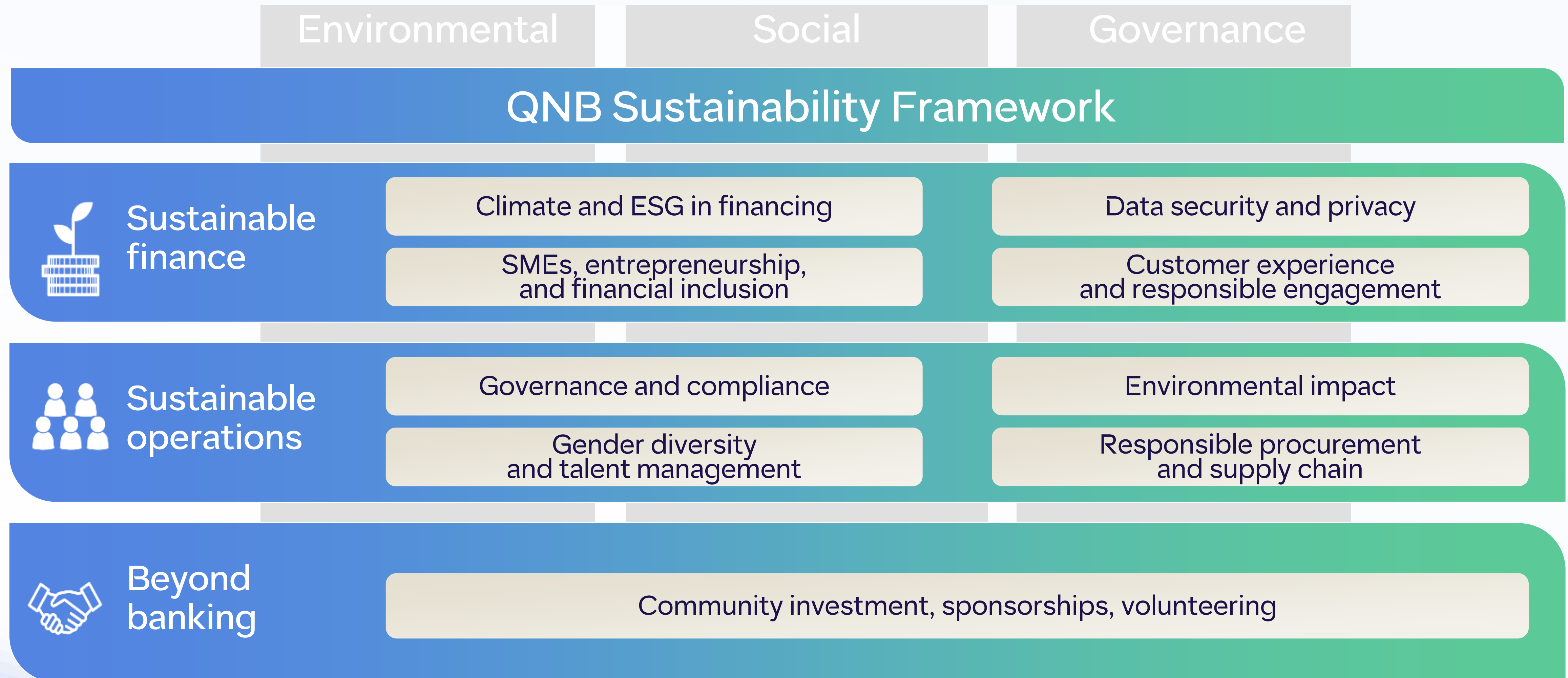
5. Sustainability

QNB engages key stakeholder groups to formulate, prioritise, and act upon the sustainability topics most material to them



Based upon this approach, QNB has compiled a comprehensive list of relevant economic, ethical, social and environmental impact areas

QNB has established its sustainability framework and strategy along the pillars of ESG to actively and positively address material topics



QNB has delivered and achieved a number of key ESG milestones across all areas of our sustainability framework

As at 31 December 2024

Non-exhaustive



Sustainable finance

Transition to Greener Economy



USD 9.6 Bn of sustainable financing



Sustainable Finance and Product Framework



ESRM¹, Climate Change Strategy, Scope 3 financed emissions (PCAF)



39 sustainable products and services



Sustainable operations

Operate to Succeed



Independent assurance for GRI and KPIs



UNGC, UNEP FI, UN WEP Signatory²



Carbon reduction initiatives



Employee and third-party focus



Beyond banking

Contribute to Society



Health and Environment



Youth and Education



Social and Humanitarian



Sport and Culture

¹ Environmental and Social Risk Management policy framework

² UNGC = UN Global Compact, PCAF = Partnership for Carbon Accounting Financials, UNEP FI = UN Environment Programme Finance Initiative (QNB Egypt), UN WEP = UN Women's Empowerment Principles (QNB Türkiye)

QNB is recognised as a regional leader in climate financing and ESG initiatives through external ratings and international awards

Disclosures	2022	2023	2024
MSCI 	A	A	A
S&P Global	46 (83 rd percentile)	50 (85 th percentile)	52 (83 rd percentile)
 SUSTAINALYTICS	22.6 (Medium risk)	23.6 (Medium risk)	21.9 (Medium risk)
 CDP	C	B	B



9x

Sustainable Finance Awards 2025 (Global Finance)

- Best bank for Green Bonds in Middle East (ME)
- Best bank for Sustainable Project Finance in ME
- Best bank for Sustainability Transparency in ME

➤ For more information on our international locations, Investor Relations and sustainability, visit QNB's dedicated web pages

International offices



Investor Relations



Sustainability





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