



Institutional Presentation - 2019



Contents

1. Introduction to QNB
2. Vision and strategy
3. Business overview
4. Financial highlights
5. Governance and sustainability



“ Looking ahead, we will continue to invest in our flourishing domestic business to maintain a market-leading position, while, at the same time, growing our international network to uncover more opportunities to further diversify sources of our business. ”

*Abdulla Mubarak Al-Khalifa
Acting Group Chief Executive Officer*

Introduction to QNB

A decorative graphic on the right side of the slide consists of two thick, overlapping lines that form a right-pointing arrow shape. The top line is a dark purple color, and the bottom line is a dark blue color. Both lines have rounded ends and extend from the left edge of the slide towards the right.

QNB is a strong and highly rated bank with a growing international footprint



#1 bank in the Middle East and Africa across all financial metrics



International network with presence in more than 31 countries



Most valuable banking brand in the Middle East and Africa, worth USD 5.0 Bn¹



~30,000 employees serving 24 million customers

Solid financial strength

USD 49.5 Bn **USD 3.8 Bn**

Market Cap. Net Profit

USD 236.8 Bn **21%**

Assets RoE

Top-tier credit ratings

A **Aa3**

Standard & Poor's Moody's

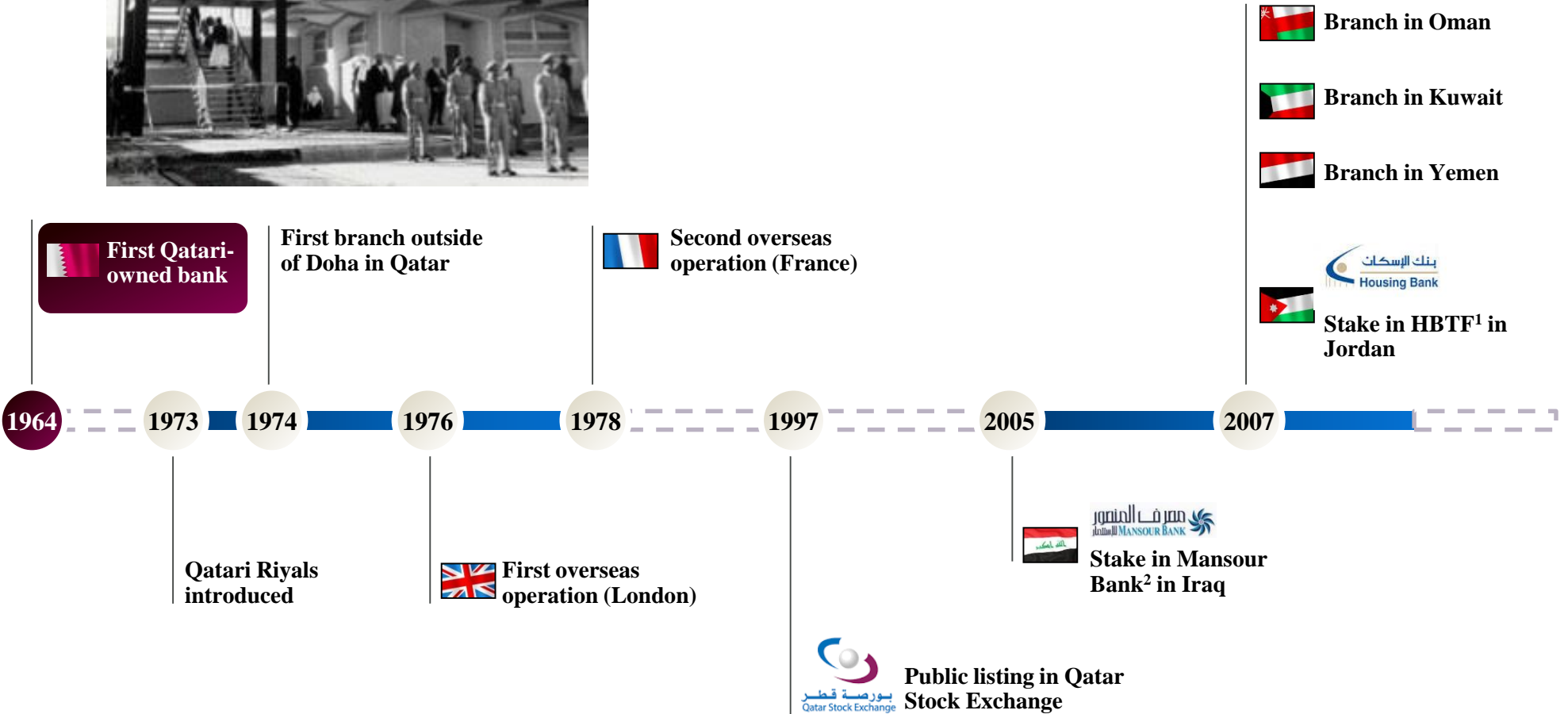
AA- **A+**

Capital Intelligence Fitch



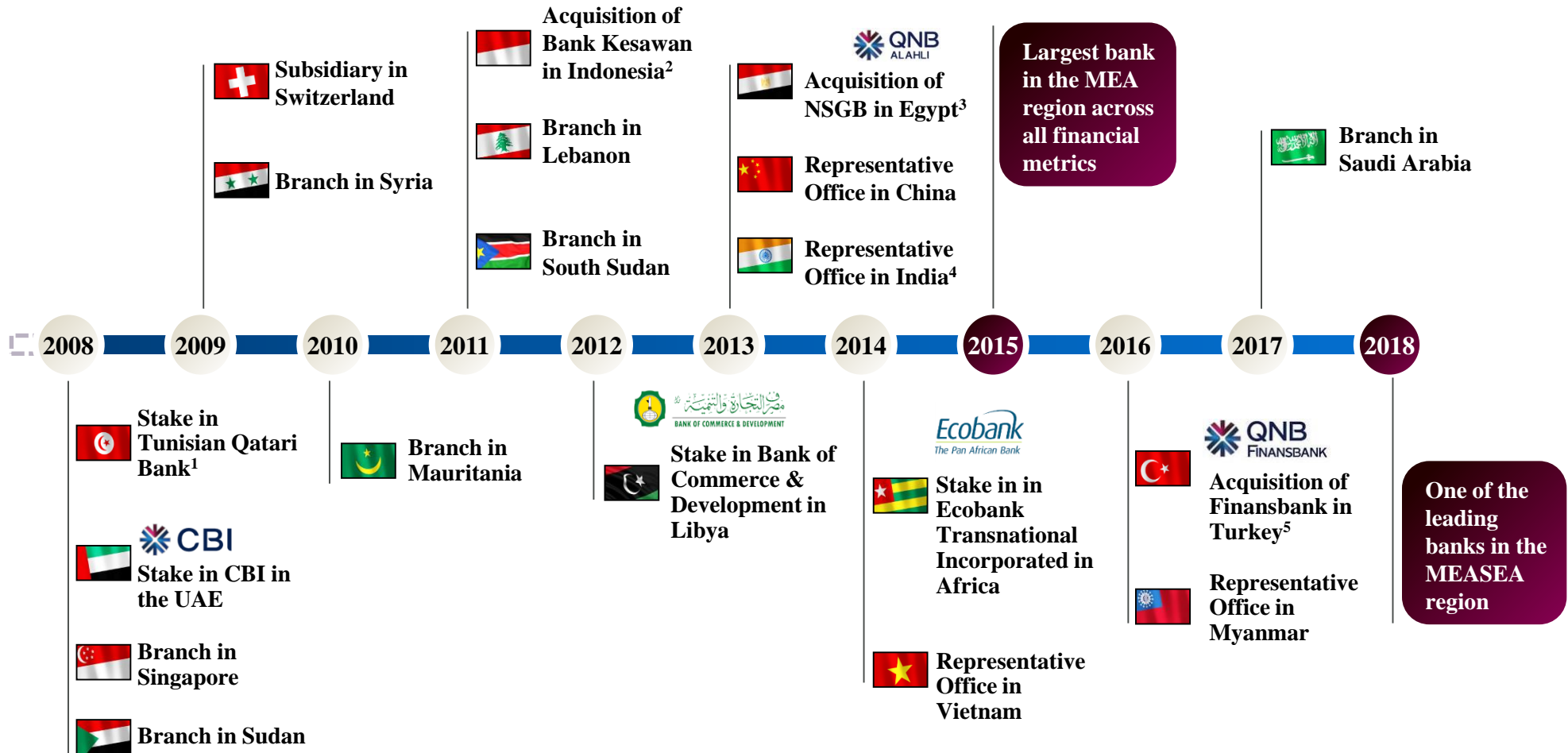
¹ Brand Finance © 2019
Note: Figures as at 31-Dec-2018

QNB was established in 1964 as the first Qatari-owned bank...



1 Housing Bank for Trade and Finance
2 Controlling stake subsequently purchased in 2012

...and has expanded internationally through organic and inorganic growth



1 Controlling stake subsequently purchased in 2013 and rebranded to QNB Tunisia

2 Rebranded to QNB Indonesia

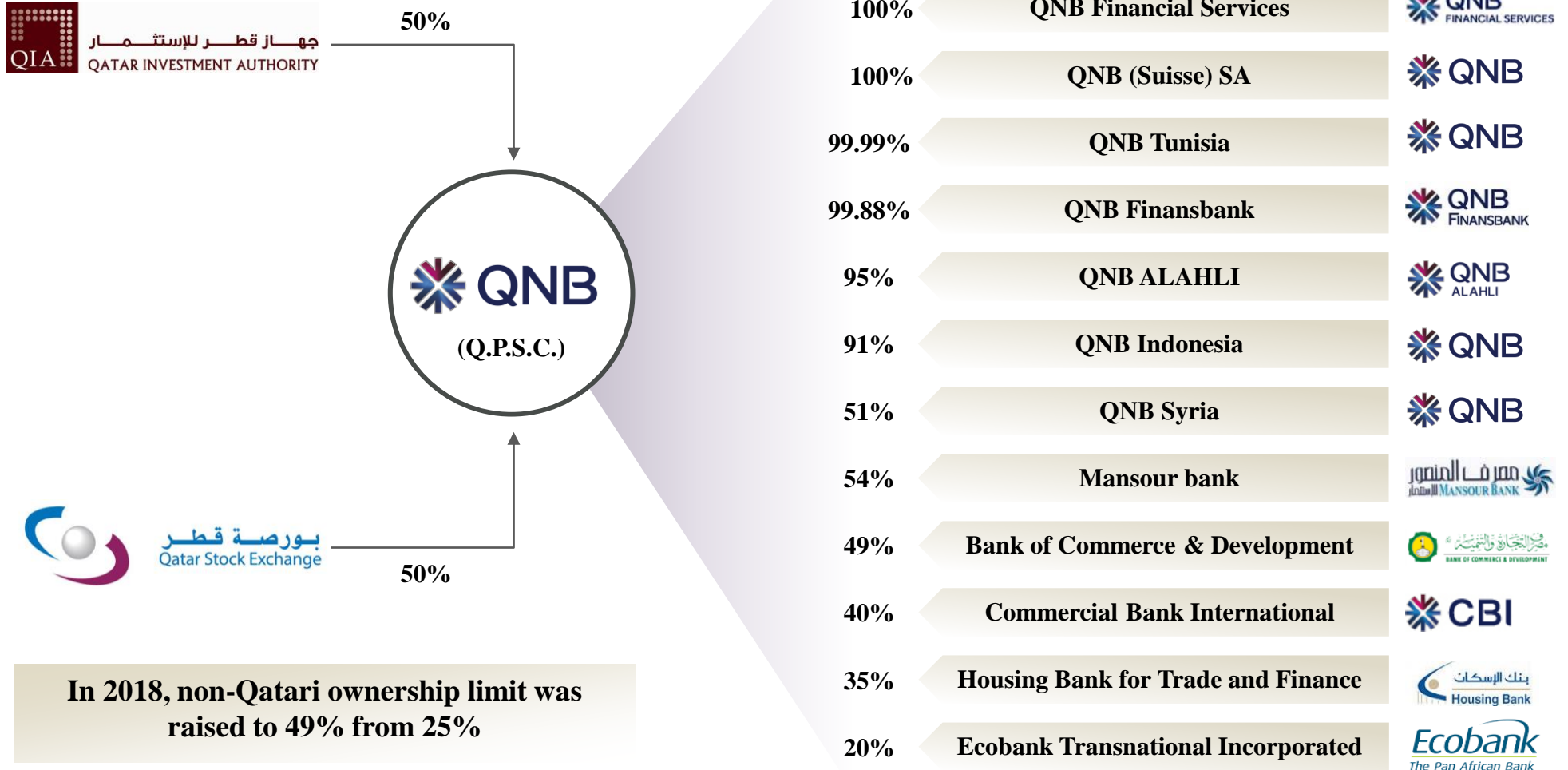
3 Rebranded to QNB ALAHLI

4 Upgraded to a full branch in 2017

5 Rebranded to QNB Finansbank

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

QNB Group ownership structure, principal subsidiaries and investments in associates (31-Dec-2018)¹

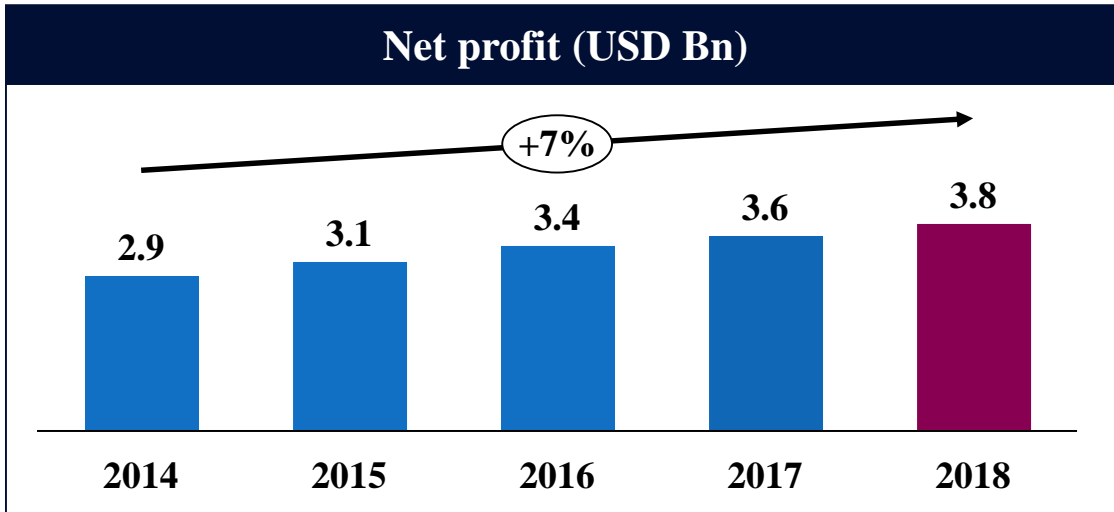
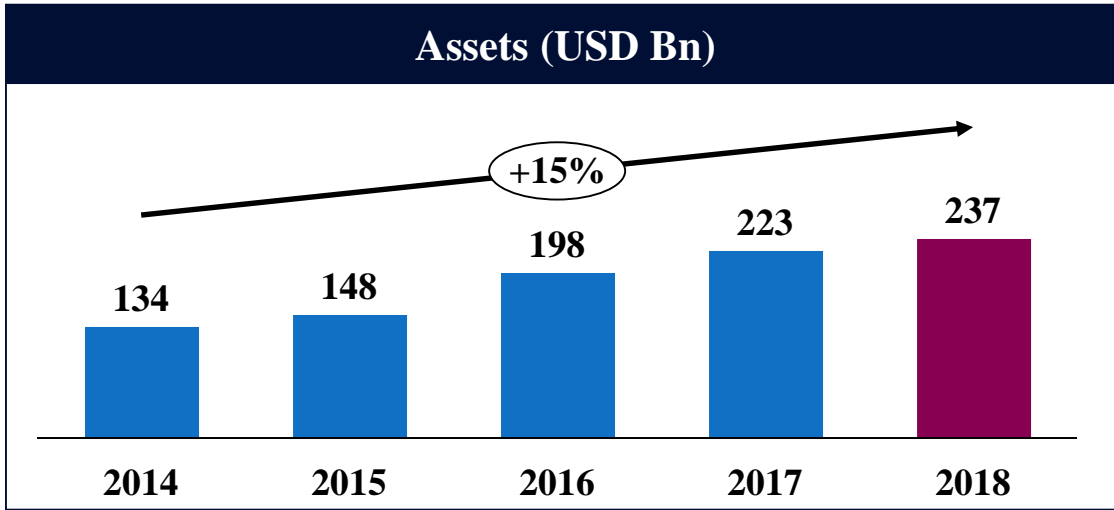


In 2018, non-Qatari ownership limit was raised to 49% from 25%



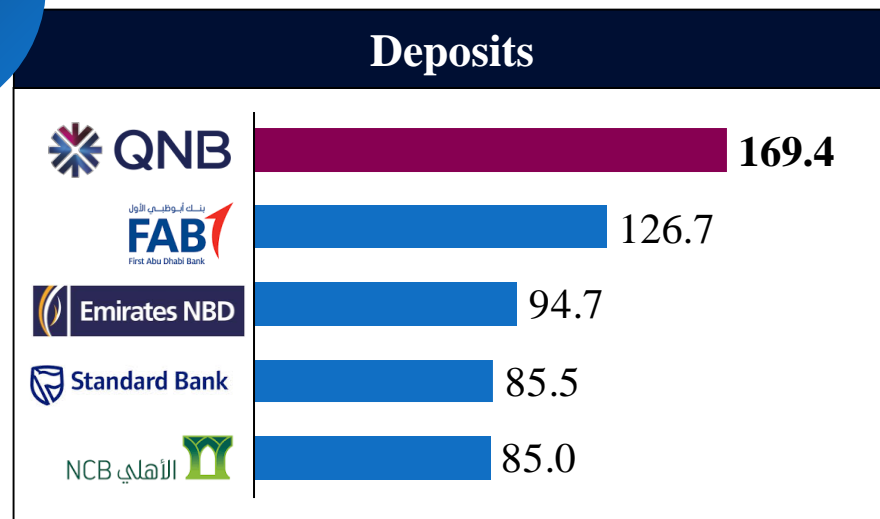
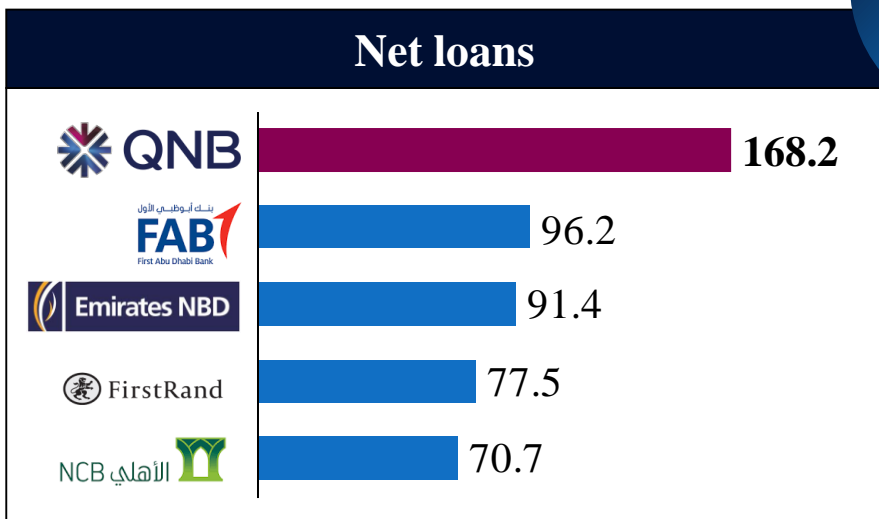
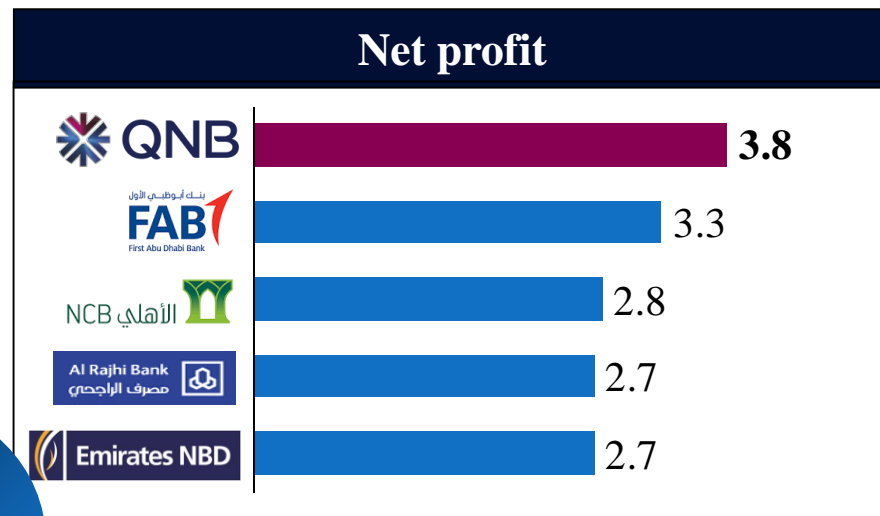
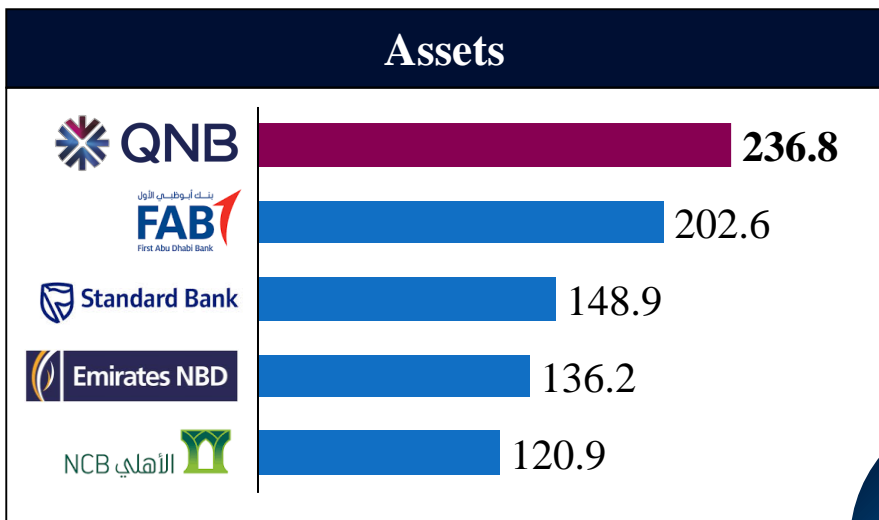
¹ Main subsidiaries, list is non-exhaustive

QNB has a leading position in its home markets, delivering consistent growth



QNB is the #1 bank in the Middle East and Africa across key financial metrics

USD Bn (As at 31-Dec-2018)¹



¹ Comparison of the top five banks by assets; non-exhaustive
Source: Financial Statements

Since 2013, QNB has been ranked as the most valuable banking brand in the Middle East and Africa

MEA banking brand ranking and brand value (2019, USD Bn)



QNB #1
Brand value of USD 5.0 Bn



Most valuable bank brand in MEA since 2013



Emirates NBD #2
USD 4.0 Bn

= 2019 MEA Ranking



Most valuable bank brand in the Middle East, Africa and Southeast Asia (MEASEA)



FAB #3
USD 3.9 Bn



Al Rajhi Bank #4
USD 2.9 Bn



61st most valuable bank brand in the world



NCB #5
USD 2.5 Bn



ADCB #6
USD 1.9 Bn



Dubai Islamic Bank #7
USD 1.8 Bn



FNB #8
USD 1.7 Bn



NBK #9
USD 1.6 Bn



ABSA #10
USD 1.6 Bn



One of the top 500 global brands



Source: Brand Finance © 2019

We are proud to have appointed the Brazilian football star, Neymar Jr., as our global brand ambassador

“

Neymar Jr.'s selection as QNB's latest Global Brand Ambassador is a reflection of the Bank's commitment to enriching the lives of its customers through its growing network of international branches around the world and motivating them to persevere and pursue their dreams through the inspiring image of an exceptional player.

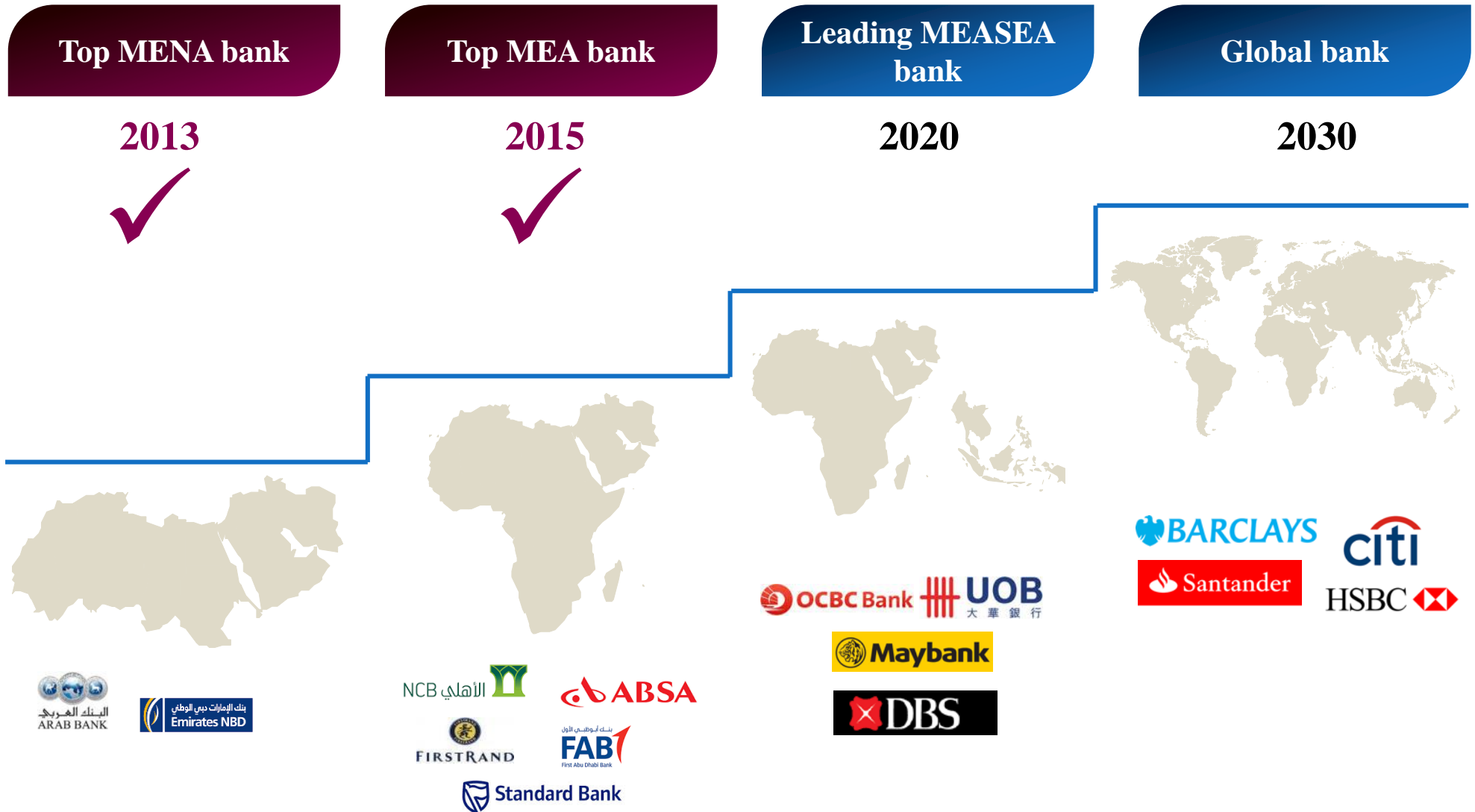
”



Vision and strategy



QNB aspires to become a leading Middle East, Africa and Southeast Asia (MEASEA) bank by 2020 and a global bank by 2030



Today, QNB is one of the leading financial institutions in the Middle East, Africa and Southeast Asia (MEASEA)

USD Bn (As at 31-Dec-2018)¹

Assets	Net loans	Deposits	Profit
• #1  DBS 404.1	• #1  DBS 253.1	• #1  DBS 288.9	• #1  DBS 4.2
• #2  OCBC Bank 343.1	• #2  UOB 大華銀行 189.8	• #2  OCBC Bank 216.8	• #2  QNB 3.8
• #3  UOB 大華銀行 284.8	• #3  OCBC Bank 187.2	• #3  UOB 大華銀行 215.1	• #3  OCBC Bank 3.5
• #4  QNB 236.8	• #4  QNB 168.2	• #4  QNB 169.4	• #4  FAB 1 3.3
• #5  FAB 1 202.6	• #5  Maybank 122.3	• #5  Maybank 128.9	• #5  UOB 大華銀行 3.0
• #6  Maybank 195.2	• #6  FAB 1 96.2	• #6  FAB 1 126.7	• #6  NCB 2.8
• #7  Standard Bank 148.9	• #7  Emirates NBD 91.4	• #7  Emirates NBD 94.7	• #7  Emirates NBD 2.7
• #8  Emirates NBD 136.2	• #8  CIMB 81.6	• #8  FirstRand 93.3	• #8  Standard Bank 2.2
• #9  CIMB 129.2	• #9  FirstRand 77.5	• #9  CIMB 89.6	• #9  FirstRand 2.2
• #10  NCB 120.9	• #10  NCB 70.7	• #10  Standard Bank 85.5	• #10  Maybank 2.1



¹ Top ten ranking by assets, loans, deposits and profit; non-exhaustive
Source: Financial Statements, FX rate used at end of year for B/S and average rate for profit

Our vision to become one of the leading MEASEA banks by 2020 and global bank by 2030 is founded on a strategy of sustainable, profitable growth

2020 Vision

To become one of the leading MEASEA banks by 2020



This is supported by

Sustainable finance + sustainable operations

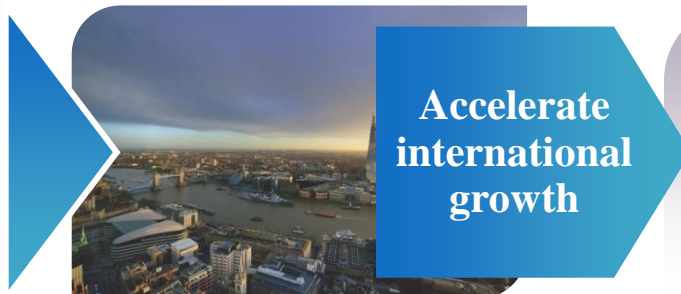
This allows

Sustainable financial performance

This is delivered through...



- Maintain our market share and profitability in the public sector
- Grow our market share and profitability from the private sector and individuals



- Build a specialised international wholesale business
- Expand asset and wealth management
- Significantly focus and scale-up current international footprint
- Selectively explore inorganic growth opportunities

QNB's strategy is underpinned by five key performance aspirations to ensure the customer is at the heart of all our activities

QNB is one of the top 500 global brands, driven by robust financial performance and successful international expansion

Be a leading brand

1

QNB Group remains a highly-rated bank, providing us with a competitive advantage to access funding and enabling us to continue our growth and expansion plans

Maintain a strong rating

5

Enhance shareholder value through sustainable profitable growth

Performance Aspirations

2

Be a financial institution of choice

QNB's market-leading capital ratios and strong and growing relationships with both the public and private sectors, help make QNB Group the first choice for customers

The strength of our capital allowed us to grow our balance sheet in a controlled way and take opportunities within, across and beyond our growing network

4

Be an employer of choice

3

By fostering a high-performance culture, investing in ongoing training and development, and by encouraging loyalty and respect, we empower and reward our employees

Business overview



QNB offers a full spectrum of financial products and services and tailors its business model in the markets based on its competitive advantage

Universal bank



Qatar Turkey Egypt Jordan UAE



Togo



Commercial bank



Lebanon Tunisia
Libya Algeria
Oman
Indonesia Syria Palestine
Iraq Sudan



UK



Indonesia



France



Kuwait



Switzerland



India



Yemen



China²



Myanmar²



Saudi Arabia



Mauritania



Vietnam²



Iran³



Singapore



South Sudan



Bahrain

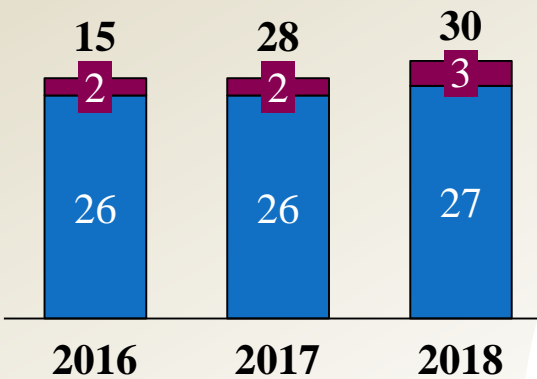
Wholesale bank



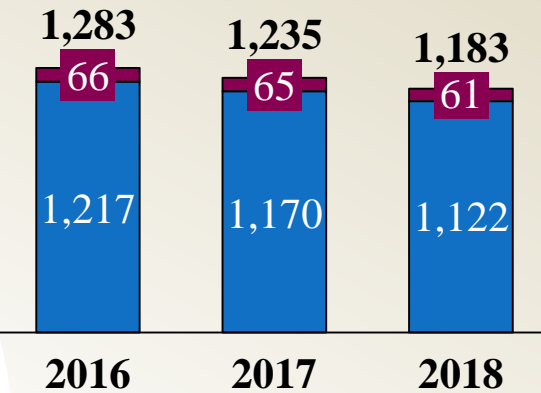
1 Outside Qatar, in selected countries
2 Representative offices
3 Dormant

QNB has ~30,000 employees and ~5,600 touch points focused on providing first-class customer service to all our clients

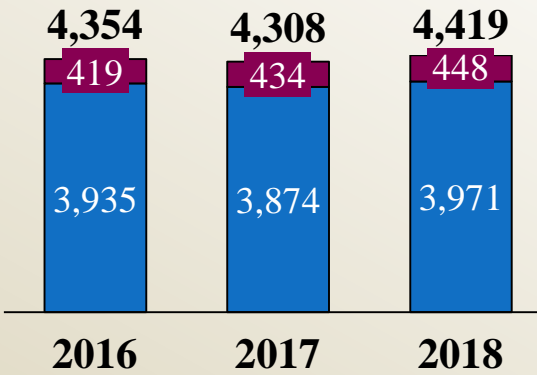
QNB Group employees (000's)



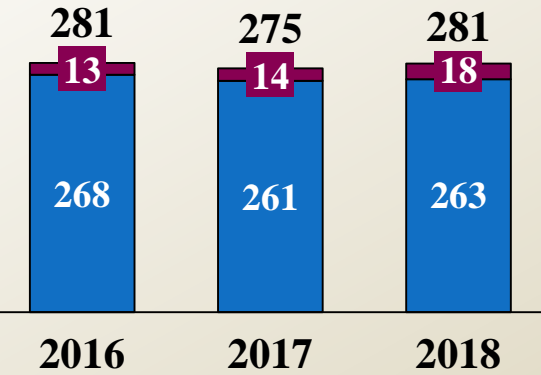
Branches and offices



ATMs

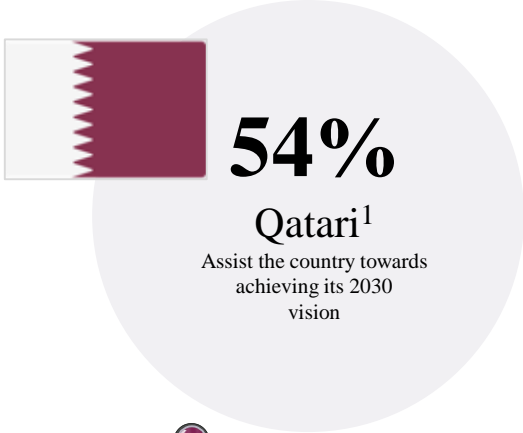
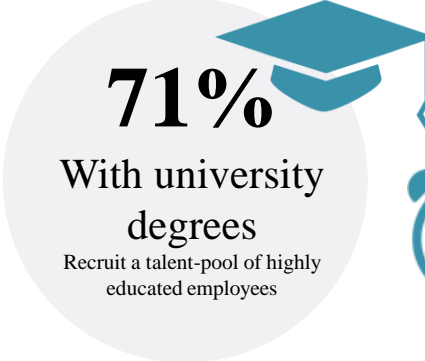
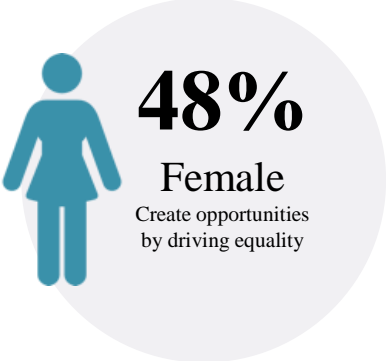


POS units (000's)²

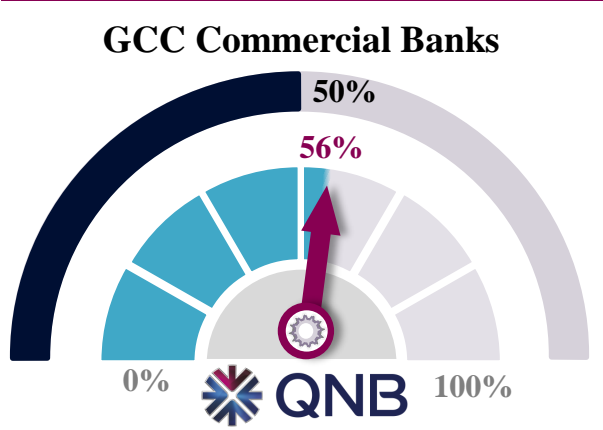


1 Includes majority-owned subsidiaries and affiliates HBTF, BCD and CBI
 2 Does not include affiliates

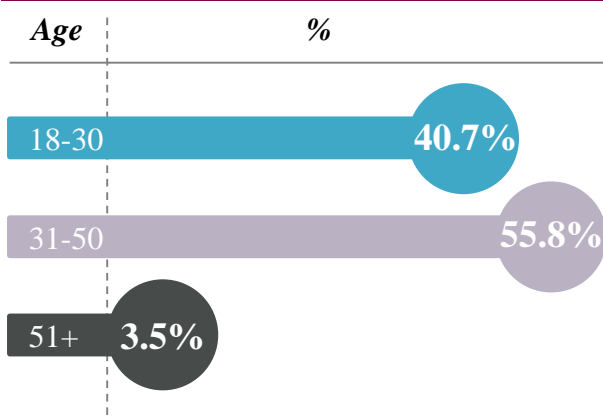
A well-diversified group of young, highly engaged employees is one of the key pillars supporting QNB's growth



Engagement Score¹



Age



¹ In Qatar
Note: The data gathered represents QNB international branches and majority owned subsidiaries

QNB has been acknowledged for its innovative products, services and performance from internationally recognised institutions

Selected Awards and Performance Recognitions (2016-2018)

EUROMONEY

- Best Bank in Qatar: 2017, 2018
- Best Commercial Banking Capabilities: 2017
- Best Net-Worth-Specific Services: 2018
- Best Commercial Banking Capabilities in Qatar: 2017, 2018

THE ASIAN BANKER

- Best Smart Branch Project: 2017
- Mobile Banking App of the Year: 2017
- Retail Banker of the Year: 2017
- Best Mobile Banking Project: 2017
- Middle East Mortgage Product of the Year: 2018

emeafinance

- Best Broker in Qatar: 2017, 2018
- Best Project Finance Deal in Africa: 2018
- Best Syndicated Loan in Africa: 2018

Other Awards

- **Global Banking & Finance:**
 - Best Corporate Bank in Egypt: 2018
 - Best SME Bank in Egypt: 2017, 2018
 - Best Retail Bank in Egypt: 2018
- **Global ISF:**
 - Asset Manager of the Year in Qatar: 2016, 2017
 - Best Broker in Qatar: 2016, 2017
- **International Finance Magazine:**
 - Best SME Bank in Egypt: 2018
- **Investor Relations Award:**
 - Winner of the 2nd Annual IR Excellence Program Awards: 2017
- **JP Morgan awards:**
 - JPMorgan Quality Recognition Award: 2016
- **Mastercard:**
 - Best Premium Solution in MENA Region (QNB First Plus Credit Card): 2018
 - Most Innovative Marketing Program: 2017
 - Most Promising Innovative Influence on Cashless: 2018
- **QITCOM:**
 - Best Mobile App in Qatar: 2017
- **Visa:**
 - Global Service Quality Performance Award: 2018
 - Growing Acceptance Award: 2018
- **World Union of Arab Bankers (WUAB):**
 - Strongest Bank in Qatar: 2018

Banker MIDDLE EAST

- Best Bank in Qatar: 2017
- Best Bank in the Middle East: 2018
- Best SME Customer Service in Qatar: 2016
- Best Managed Advisory Service in Qatar: 2016
- Fastest Growing Bank in Qatar: 2017

GLOBAL FINANCE

- Best Bank for Treasury and Cash Management in Qatar: 2018
- Best Bank in Qatar: 2017
- Best FX Provider (Qatar): 2016, 2018
- One of The World's Top 50 Safest Banks: 2017
- Best Investment Bank (Qatar): 2016

Brand Finance®

- Best Bank Brand in MEA: 2017
- Best Bank Brand in the MENA: 2017

ASIAMONEY

- Best Bank in Qatar: 2017
- Qatar's Best Bank for Asia: 2018

The Banker

- Best Bank in Qatar: 2017
- Fastest Growing Bank in Qatar: 2017
- Best Managed Advisory Service in Qatar: 2016
- Best SME Customer Service in Qatar: 2016

NEW AGE BANKING SUMMIT QATAR


- Best Bank: 2018
- Best Bank in Sustainability: 2018

Financial highlights





QNB continues to demonstrate sustainable and profitable growth


Financial highlights (USD Bn as at 31-Dec-18)


 Growth vs. December 2017

Profit¹ • USD 3.8 Bn  +5%

Assets

- USD 236.8 Bn assets  +6%
- USD 168.2 Bn loans  +5%

Funding • USD 169.4 Bn deposits  +5%

Equity • USD 24.2 Bn equity  +12%

- Net interest margin (NIM)²: **2.61%**
- Cost to income ratio: **25.8%**
- Earnings per share: **USD 3.9**
- ROAA: **1.65%**

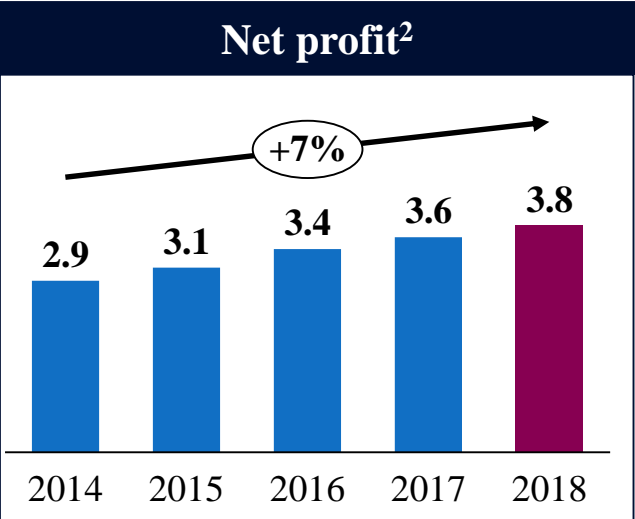
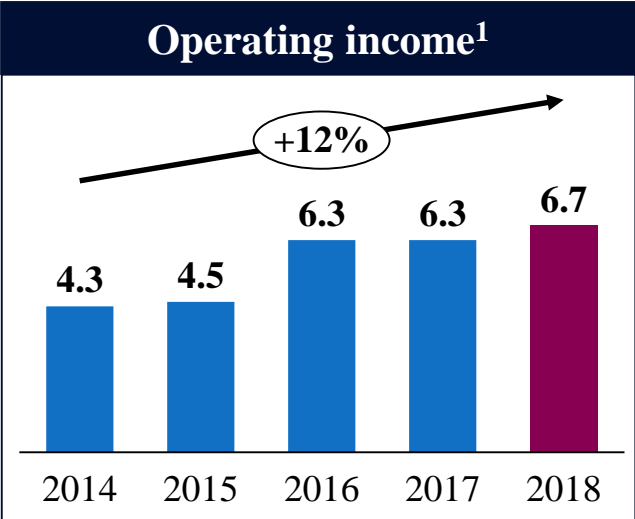
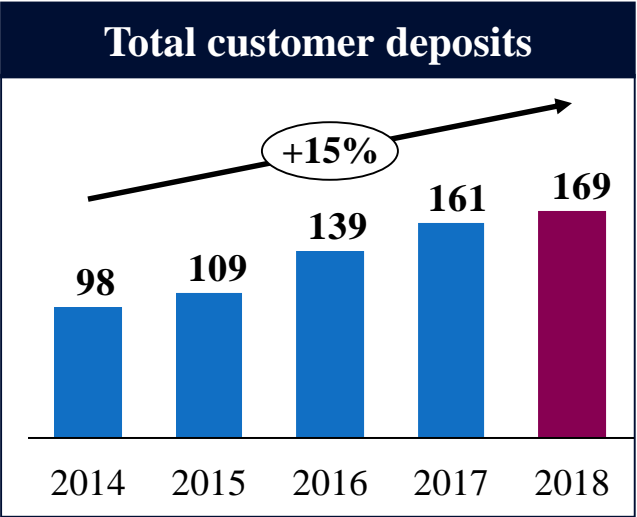
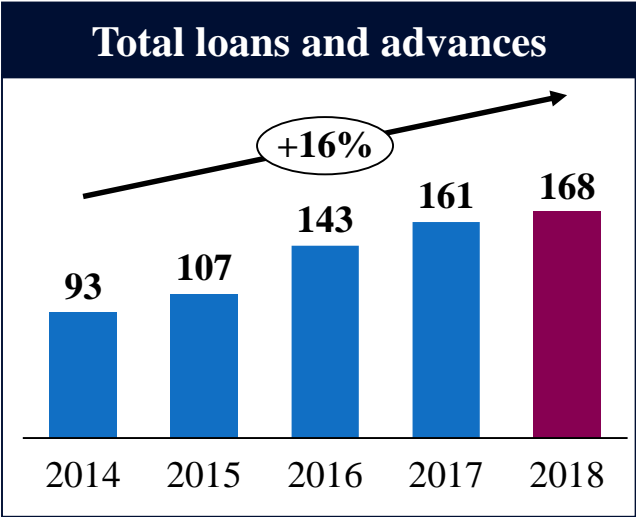
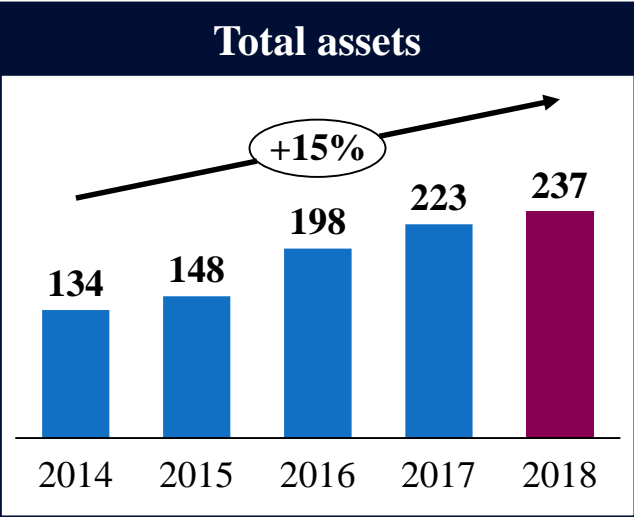
- NPL (% of gross loans): **1.9%**
- Coverage ratio³: **104%**

- Loans to deposits ratio: **99.3%**

- ROAE⁴: **21.0%**
- Capital adequacy ratio (QCB Basel III): **19.0%**

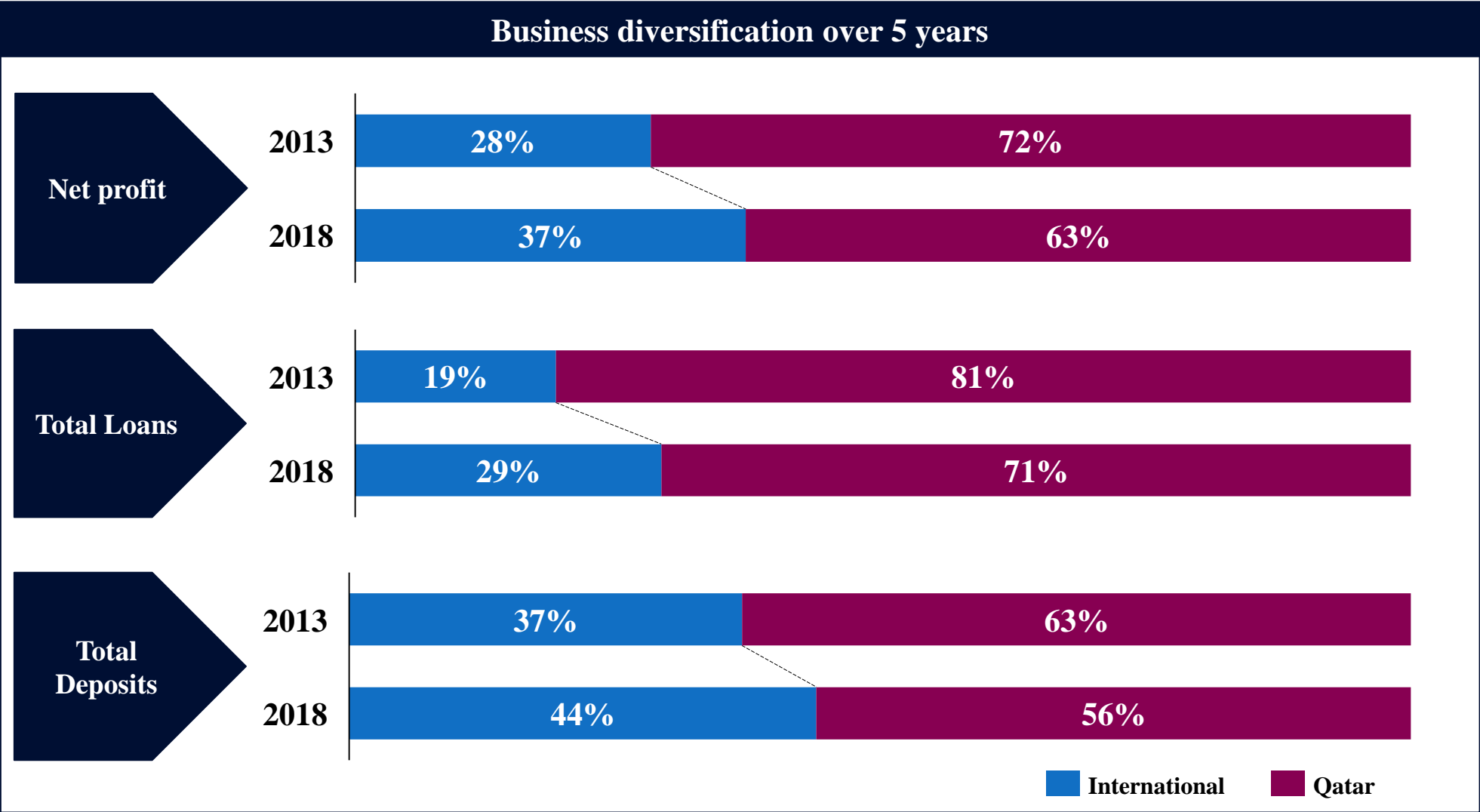
Effective strategy execution has enabled QNB to deliver sustainable growth across key financial metrics

Key financial metrics (USD Bn as at 31-Dec-18)



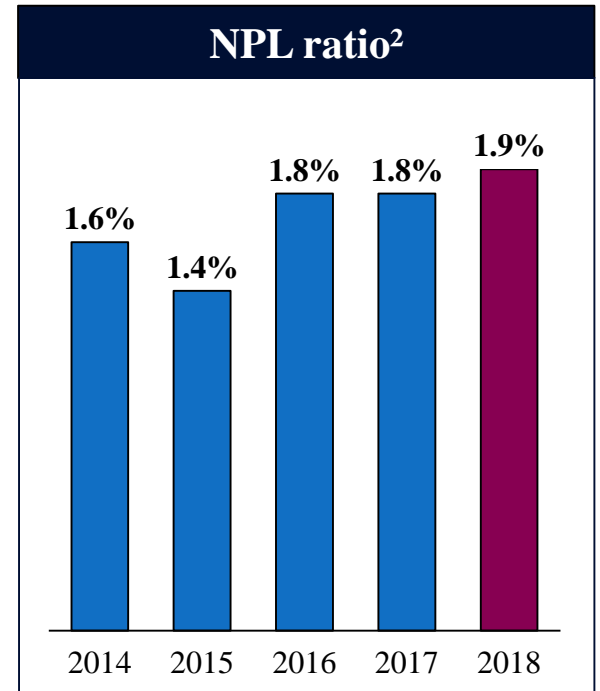
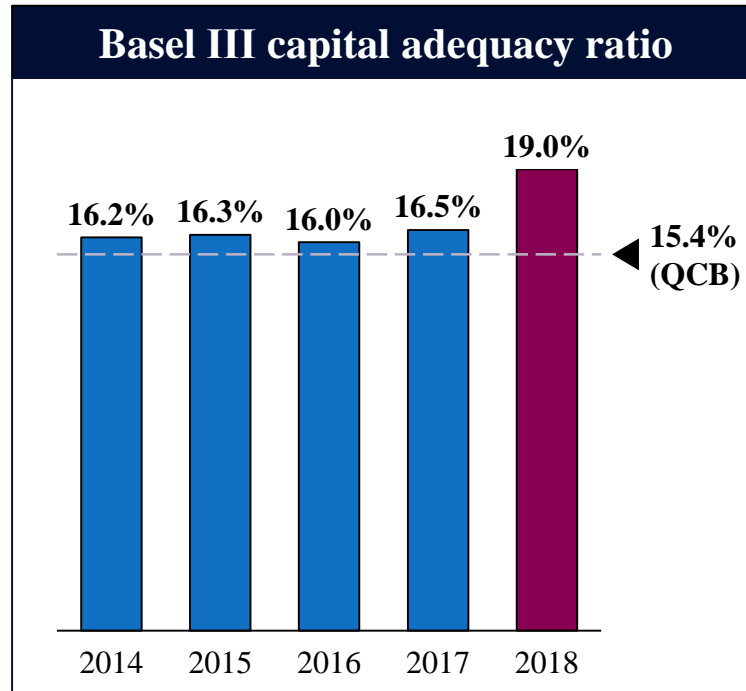
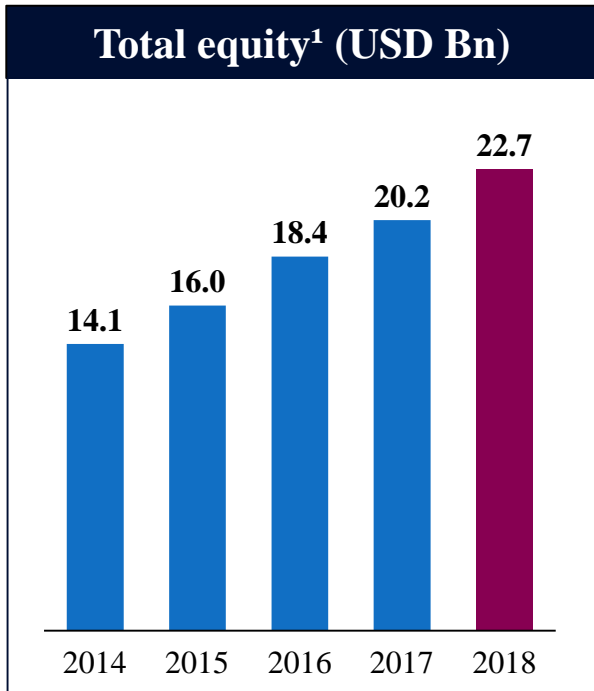
1 Operating income includes share of results of associates
 2 Profit attributable to equity holders of the bank
 Source: December 2018 Financial Report

QNB continues to diversify its business sources in terms of net profit, assets and liabilities



QNB's robust balance sheet is highlighted by the strong capital adequacy ratio and a high quality lending portfolio with low NPL ratios

Key metrics (USD Bn as at 31-Dec-18)



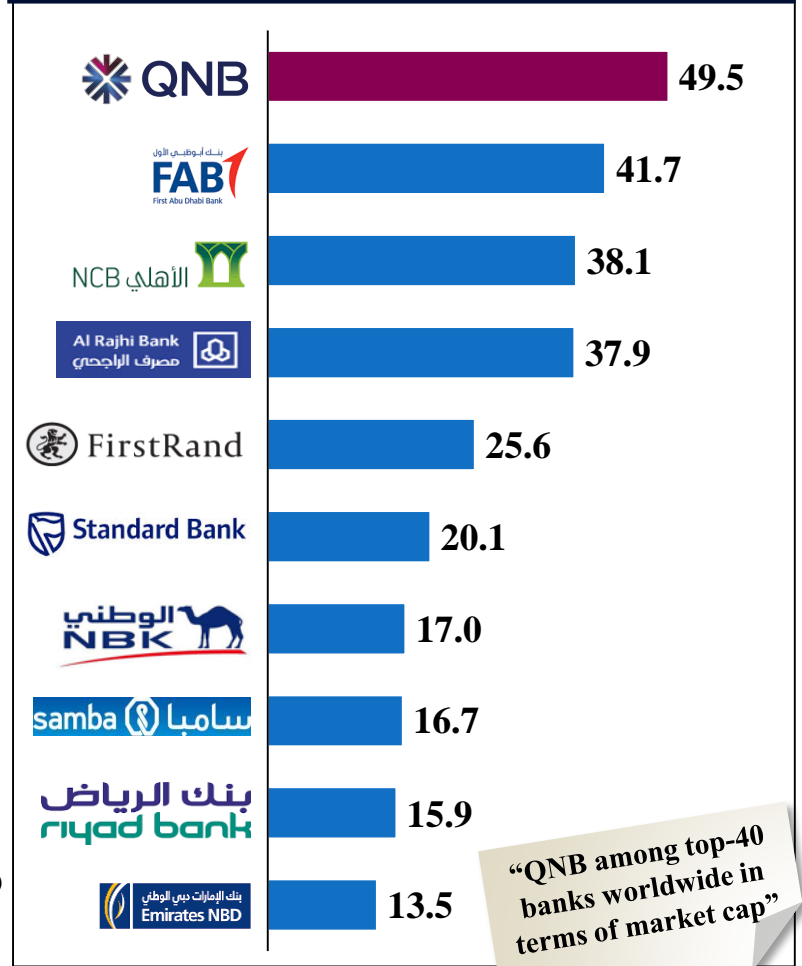
- QNB has continued to increase its provisions in response to the global economic situation
- The bank's coverage ratio has remained strong at 104%
- Capital adequacy ratio is comfortably above both QCB and Basel III requirements including the applicable DSIB buffer of 1.875%

QNB's stock has comfortably outperformed the Qatar Stock Exchange and the MSCI Emerging Markets indices over the past five years

Indexed performance of QNB vs. Qatar Stock Exchange and MSCI EM (Indexed to 100 on 01-Jan-2014)



Top MEA banks by market capitalisation (USD Bn, 31-Dec-18)



“QNB among top-40 banks worldwide in terms of market cap”

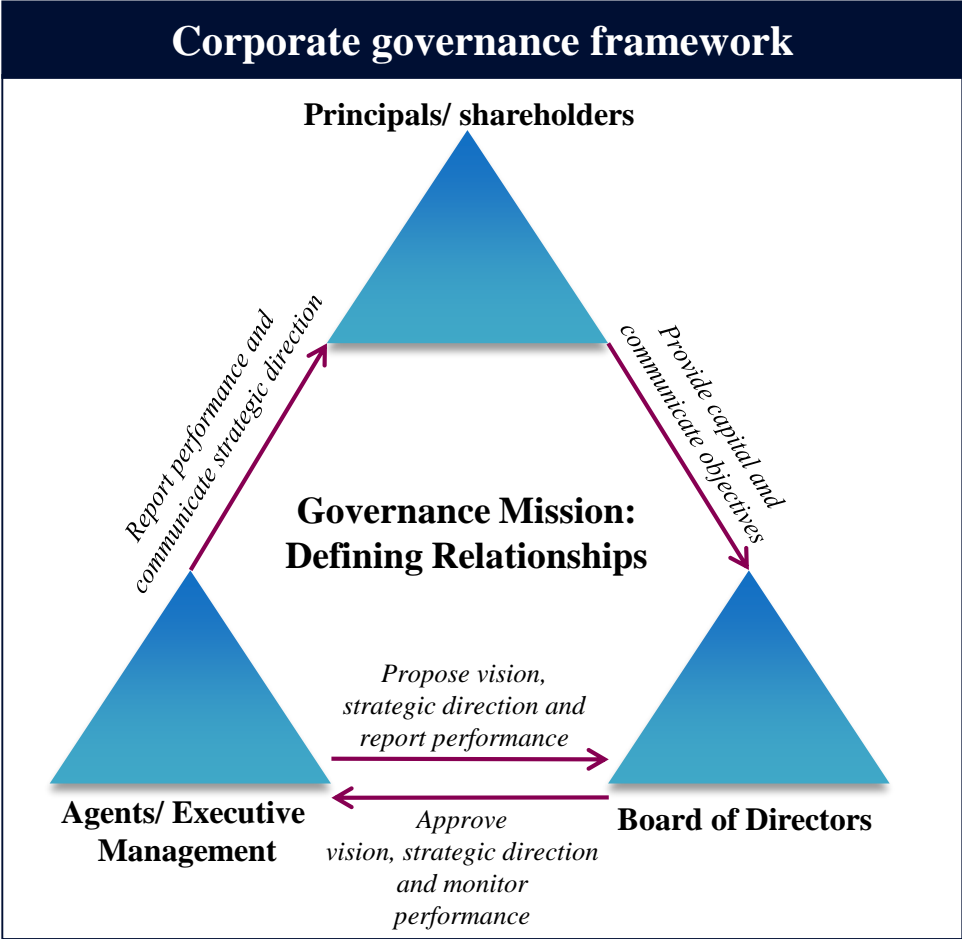
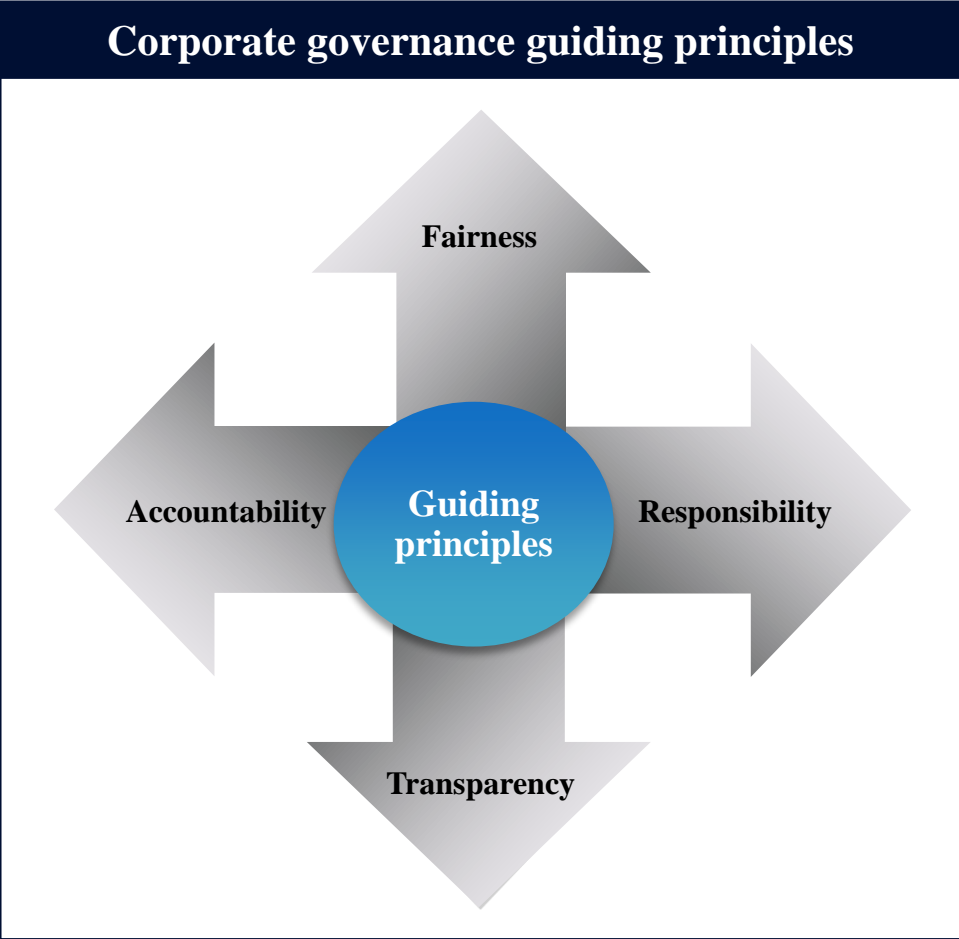


Source: Bloomberg



Governance and sustainability

QNB's corporate governance framework is based on four guiding principles and aims to prevent any principal-agent conflict of interest



QNB's governance framework ensures management decisions are taken in the best interests of shareholders

QNB’s corporate governance cascades from the Board of Directors to Senior Management Committees

Board of Directors is composed of ten non-Executive Directors of which four are independent

Four Board Committees:

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

Executive Management is composed of seven executives:

- Group Chief Executive Officer
- Group Chief Business Officer
- Group Chief Operating Officer
- Group Chief Financial Officer
- Group Chief Credit Officer
- Group Chief Risk Officer
- Group Chief Strategy Officer

Several cross functional Senior Management Committees have been formed to ensure sound governance and effective execution:

Tier 1 committees:

- Group Senior Management Committee
- Group Risk Committee
- Group Credit Committee
- Group Assets and Liabilities Committee
- Group Strategy Committee
- Central Purchasing Committee

Tier 2 committees:

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



Board of Directors



Executive Management



Senior Management Committees

QNB's Board of Directors is composed of ten non-Executive members of which four are independent

Board of Directors (as at 31-Dec-18)



H.E. Mr. Ali Shareef Al-Emadi
Chairman of the Board of Directors (BOD) since 2013



H.E. Sheikh Abdullah Bin Mohammed Bin Saud Al-Thani
Vice Chairman of the Board of Directors since 2016
BOD member since 2015



H.E. Sheikh Abdulrahman Bin Saud Bin Fahad Al-Thani
Member of the Group Board Nomination, Remuneration, Governance and Policies Committee
BOD member since 2016



H.E. Sheikh Hamad Bin Jabor Bin Jassim Al-Thani
Chairman of the Group Board Risk Committee and Group Board Executive Committee; Member of the Group Board Nomination, Remuneration, Governance and Policies Committee
BOD member since 2004



Mr. Ali Hussain Ali Al-Sada
Member of the Group Board Risk Committee and Group Board Executive Committee
BOD member since 1998



Mr. Bader Abdullah Darwish Fakhroo
Member of the Group Board Risk Committee and Group Board Executive Committee
BOD member since 2001



Mr. Fahad Mohammed Fahad Buzwair
Chairman of the Group Board Nomination, Remuneration, Governance and Policies Committee
BOD member since 2001



Mr. Mansoor Ebrahim Al-Mahmoud
Chairman of the Group Board Audit and Compliance Committee
BOD member since 2004



Mr. Ahmad Yousuf Hussain Kamal
Member of the Group Board Audit and Compliance Committee
BOD member since 2016



Mr. Khaled Hamad Al-Hajeri
Member of the Group Board Audit and Compliance Committee
BOD member since 2016

QNB is led by an experienced executive management team

Mr. Abdulla Mubarak Al-Khalifa

- Acting Group Chief Executive Officer
- Over 21 years at QNB



Mr. Yousef Mahmoud Al-Neama

- Executive General Manager
- Acting Group Chief Business Officer
- Over 14 years at QNB



Mr. Ali Rashid Al-Mohannadi

- Executive General Manager
- Group Chief Operating Officer
- Over 21 years at QNB



Mr. Ramzi Mari

- General Manager
- Group Chief Financial Officer
- Over 21 years at QNB and 28 years banking experience



Ms. Fareeda Abulfath

- General Manager
- Group Chief Credit Officer
- Over 21 years at QNB and 28 years banking experience



Ms. Fatma A Al-Suwaidi

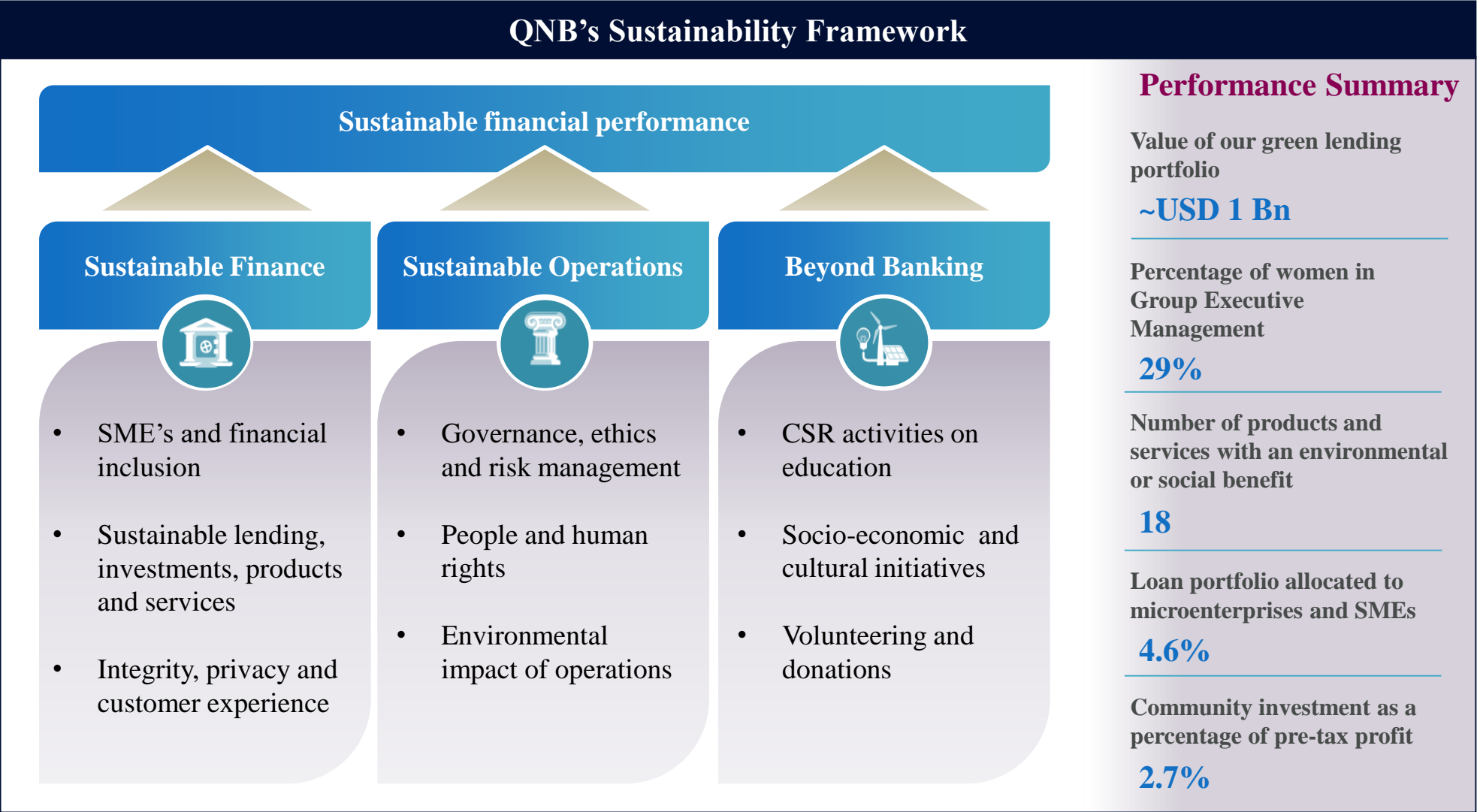
- General Manager
- Group Chief Risk Officer
- Over 19 years at QNB



Mr. Christian Eichner

- General Manager
- Group Chief Strategy Officer
- Over 10 years at QNB and over 18 years financial sector experience

QNB's sustainability strategy is built on three pillars aligned with the Group's strategy and identifies key areas to drive value creation



QNB is committed to creating a positive social footprint in the communities we serve



“Banking is, of course, more than just numbers. It is important for us to think about what we can deliver beyond profit, to ensure we are protecting our environment and our people, as well as our investments. Reflecting the increasing demand from investors, regulators, customers and our own staff, we have increased our emphasis on sustainable banking throughout the Group and bolstered our commitment to corporate responsibility.”

H.E. Mr. Ali Shareef Al-Emadi
Chairman of the Board of Directors

- Domestically, as Qatar’s leading financial institution, QNB’s Vision includes a commitment to promote economic development for the country and personal development for all stakeholders and is aligned with the Qatar Vision 2030 and the National Development Strategy 2018-2022
- Internationally, QNB’s Group-wide sustainability strategy has been developed in line with the United Nations Sustainable Development Goals and focuses on the topics identified as most material to our business

National Development Strategy 2018-2022



SUSTAINABLE DEVELOPMENT GOALS
17 GOALS TO TRANSFORM OUR WORLD

QNB CSR initiatives encompass six broad themes (1/2)

Arts and Culture



- Sponsored the **Darb Al Sai** and the iconic **Camel Race Festival for the Sword of H.H. the Amir**
- Celebrated Garangaoh (Ramadan tradition) **by organising a series of family events to distribute traditional gifts** to children in Qatar
- **Supported highly-talented young musicians in Turkey** through our Contemporary Education Association sponsorship

Economic and International Affairs

- Sponsored the **Moushtarayat Government Procurement and Contracting Conference 2018**
- Sponsored the **Made in Qatar exhibition**
- Organised an economic seminar in cooperation with the **Institute of International Finance (IIF)**
- Supported the **Qatar Business & Investment forum** in Berlin



Health and Environment



- Actively **supported World Autism Awareness Day** focused on empowering women and girls with autism
- **Donated medical equipment to hospitals in Egypt** to help provide free medical services for those who need it most while cutting waiting lists
- Held a recycling initiative, **recycling more than 19 tons of paper** with our Qatari partner Elite Paper Recycling

QNB CSR initiatives encompass six broad themes (2/2)

Social and Humanitarian Affairs



- QNB Tunisia staff helped **distribute winter clothing and heating equipment** to low-income families and students in Tunisia
- Donated and contributed in a number of projects in Egypt to help **develop a number of poorer villages and improve living standards**
- **Supported the International White Cane Day**, raising awareness on blindness and combating negative stereotypes

Sports

- Official sponsor of **Asia Champions League**
- Partnered with and signed an exclusive four-year deal to support the **International Association of Athletics Federation**
- Sponsored the **FINA Marathon Swim World Series and FINA Swimming World Cup Doha**, for the third consecutive year
- Sponsored **Qatar Stars League Management (QSLM)**



Youth and Education



- **Awareness of financial planning and money management** to 1,250 children in 15 different schools across Qatar during Global Money Week
- **Joint partnership with Carnegie Melon University** to cooperate in the field of training, education and community work
- **Partnering with Prestasi Junior Indonesia**, to achieve financial literacy in Jakarta

QNB Head Office and International Branches

Head Office

Qatar

P.O. Box: 1000
Doha, State of Qatar
Tel: +974 4425 2444 Fax: +974 4441 3753
ccsupport@qnb.com
qnb.com

Branches

France

65 Avenue d'Iena
75116
Paris, France
Tel: +33 1 53 23 0077
Fax: +33 1 53 23 0070
QNBParis@qnb.com

India

G-1A, Ground Floor, 4 North Avenue
Maker Maxity, Bandra Kurla Complex
Bandra East
400 051
Mumbai, India
Tel: +91 22 62296300
Fax: +91 22 62296363
QNBIndia@qnb.com

Kingdom of Saudi Arabia

Hamad Commercial Building
King Fahad Highway
P.O. Box: 230108
Riyadh, KSA
Tel: +966 11 297 80 99
Fax: +966 11 297 80 99
info@ksa.qnb.com

Kuwait

Al-Arabia Tower, Bld 4
Ahmad Al-Jaber Street
Sharq Area, P.O. Box: 583
Dasman 15456 - Kuwait
Tel: +965 2226 7023
Fax: +965 2226 7021
QNBKuwait@qnb.com

Lebanon

Ahmad Shawki Street
Capital Plaza Building
Mina El Hosn, Solidere
11-210 Riad El Solh
Beirut, Lebanon
Tel: +961 1 762 222
Fax: +961 1 377 177
QNBLebanon@qnb.com

Mauritania

Al-Khaima City Center
10, Rue Mamadou Konate
P.O. Box: 2049
Nouakchott, Mauritania
Tel: +222 45249651
Fax: +222 4524 9655
QNB Mauritania@qnb.com

Oman

CBD Area, Building 70, Way 30
P.O. Box: 4050
112, Ruwi
Muscat, Oman
Tel: +968 2478 3555
Fax: +968 2477 9233
QNB Oman@qnb.com

Singapore

Three Temasek Avenue
#27-01 Centennial Tower
039190
Singapore
Tel: +65 6499 0866
Fax: +65 6884 9679
QNB Singapore@qnb.com

South Sudan

Plot No 64
Port Road, Konyo-Konyo Market
P.O. Box: 587
Juba, South Sudan
Tel: +211 959 000 959
QNB South Sudan@qnb.com

Sudan

QNB Tower - Africa Road
Street 17, Amarat
P.O. Box: 8134
Khartoum, Sudan
Tel: +249 183 48 0000
Fax: +249 183 48 6666
QNB Sudan@qnb.com

United Kingdom

51 Grosvenor Street
W1K 3HH
London, UK
Tel: +44 207 647 2600
Fax: +44 207 647 2647
QNB London@qnb.com

Yemen

QNB Building
Al-Zubairi Street
4310 Sana'a
Sana'a, Yemen
Tel: +967 1 517517
Fax: +967 1 517666
QNB Yemen@qnb.com

QNB Representative Offices and Subsidiaries

Representative Offices

China

Shanghai World Financial Center
9th Floor, Room 930
100 Century Avenue
Pudong New Area, 200120
Shanghai, China
Tel: +86 21 6877 8980
Fax: +86 21 6877 8981
qnb.com

Iran¹

No.17 Africa Highway
Navak building, 6th Floor, Unit 14
Tehran, Iran
Tel: +9821 88889814-22
Fax: +9821 88889824
QNBIran@qnb.com

Myanmar

No. 53, Strand Road #316
Strand Square Pabedan Township
Yangon, Myanmar
Tel: +95 1 2307371
Fax: +95 1 2307372
QNBMyanmar@qnb.com

Vietnam

Times Square Building
10th Floor 57-69F, Dong Khoi Street
Ben Nghe Ward District 1
Ho Chi Minh City, Vietnam
Tel: +84 8 3911 7525
Fax: +84 8 3827 9889
QNBVietnam@qnb.com

Subsidiaries

Bahrain

QNB Finansbank
Flat 51, 5th Floor, Unitag Hse, Bldg 150,
Rd 383, Block 315, Government Ave
P.O. Box: 2435
Manama, Bahrain
Tel +973 211322
Fax +973 211339
dstk@finansbank.com

Egypt

QNB ALAHLI
Dar Champollion, 5 Champollion St
Downtown 2664
Cairo, Egypt
Tel: +202 2770 7000
Fax: +202 2770 7799
qnbbaa@qnbalahli.com

Indonesia

PT Bank QNB Indonesia Tbk
QNB Tower, 18 Parc SCBD
Jl. Jend. Sudirman Kav. 52-53
Jakarta, 12190, Indonesia
Tel : +62 21 515 5155
Fax: +62 21 515 5388
corporate.communication@qnb.co.id

Iraq

Mansour Bank
Al Wihda Area
district 14, building 51
Al Alawiya 3162
Baghdad, Iraq
Tel: +964 1 7175586
Fax: +964 1 7175514
info@mansourbank.com

Switzerland

QNB Suisse SA
Quai du Mont Blanc 1
P.O. Box: 1785 - 1201
Genève, Switzerland
Tel: +41 22907 7070
Fax: +41 22907 7071
info@qnb.ch

Syria

QNB Syria
Al Abbassiyeen Square
P.O. Box: 33000
Damascus, Syria
Tel: +963 11 2290 1000
Fax: +963 11 44 32221
QNB Syria@qnb.com

Tunisia

QNB Tunisia
Rue de la cité des sciences
P.O. Box: 320 - 1080
Tunis, Tunisia
Tel: +216 71 754 911
Fax: +216 70 728 533
qnbw.com.tn

Turkey

QNB Finansbank
Esentepe Mahallesi Büyükdere
Caddesi Kristal Kule Binası No:215, Şişli
Istanbul, Turkey
Tel: +222 4524 9651
Fax: +222 4524 9655
dstk@finansbank.com.tr

Associate Companies

Algeria

The Housing Bank for Trade and Finance
16 Rue Ahmed Ouaked - Dali Ibrahim
P.O. Box: 103
16 320 Dali Ibrahim
Alger, Algeria
Tel: +213 21918787
Fax: +213 21918881
info@hbtf.com.jo

Togo

Ecobank Transnational Incorporated
20, Avenue Sylvanus Olympio
P.O. Box: 3302
Lomé, Togo
Tel: +228 22 21 72 14
Fax: +228 22 21 42 37
ecobanktg@ecobank.com

Jordan

The Housing Bank for Trade and Finance
Parliament Street, Abdali
P.O. Box: 7693
Postal Code 11118
Amman, Jordan
Tel: +962 6 500 5555
Fax: +962 6 56781211
info@hbtf.com.jo

UAE

Commercial Bank International p.s.c
3rd and 13th Floor, Festival Tower,
Dubai Festival City
P.O. Box: 4449
Dubai, UAE
Tel: +971 4 4023 000
Fax: +971 4 4023 737
cbiuae.com

Libya

Bank of Commerce and Development
BCD Tower, Gamal Abdel Nasser Street
P.O. Box: 9045, Al Berka
Benghazi, Libya
Tel: +218 619 080 230
Fax: +218 619 097 115
info@bcd.ly

Palestine

The Housing Bank for Trade and Finance
Ramallah, AlQuds St., Padico Building
P.O.Box: 1473
West Bank, Palestine
Tel: +970 2 2986270
Fax: +970 2 2986275
info@hbtf.com.jo

Qatar

Al Jazeera Finance Company
Salwa Road, Opposite to Midmac Bridge
P.O. Box: 22310
Doha, Qatar
Tel: +974 4405 0444
Fax: +974 4405 0445
info@aljazeera.com.qa

Disclaimer

By reading the presentation slides, you agree to be bound by the following limitations:

- These materials contain statements about future events and expectations that are forward-looking statements.*
- These statements typically contain words such as "expects" and "anticipates" and words of similar import.*
- Any statement in these materials that is not a statement of historical fact is a forward-looking statement that involves known and unknown risks, uncertainties and other factors which may cause our actual results, performance or achievements to be materially different from any future results, performance or achievements expressed or implied by such forward-looking statements.*
- None of the future projections, expectations, estimates or prospects in this presentation should be taken as forecasts or promises nor should they be taken as implying any indication, assurance or guarantee that the assumptions on which such future projections, expectations, estimates or prospects have been prepared are correct or exhaustive or, in the case of the assumptions, fully stated in the presentation.*
- Past performance cannot be relied on as a guide to future performance.*
- The Bank assumes no obligations to update the forward-looking statements contained herein to reflect actual results, changes in assumptions or changes in factors affecting these statements.*
- The opinions presented herein are based on general information gathered at the time of writing and are subject to change without notice.*
- The Bank relies on information obtained from sources believed to be reliable but does not guarantee its accuracy or completeness.*