



Institutional Presentation - 2020



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A low-angle photograph of a modern glass skyscraper, the QNB building, against a blue sky with scattered white clouds. The building's facade is composed of a grid of glass panels, and the QNB logo and name are prominently displayed on the upper part of the structure. The logo is a stylized, multi-colored flower-like emblem, and the letters 'QNB' are in a bold, white, sans-serif font.

“ In 2020 we will continue to invest in technology and innovation to ensure we provide the best and most secure products and services to our customers, no matter where they are. Naturally, investment in our flourishing domestic business will continue so that we remain firmly in a market-leading position. At the same time, we will carry on capitalising on the opportunities beyond our borders, prudently growing our international network to uncover more opportunities and further diversify our portfolio.

”

*Abdulla Mubarak Al-Khalifa
Group Chief Executive Officer*

Introduction to QNB



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 6.0 Bn¹



~29,000 employees serving 25 million customers

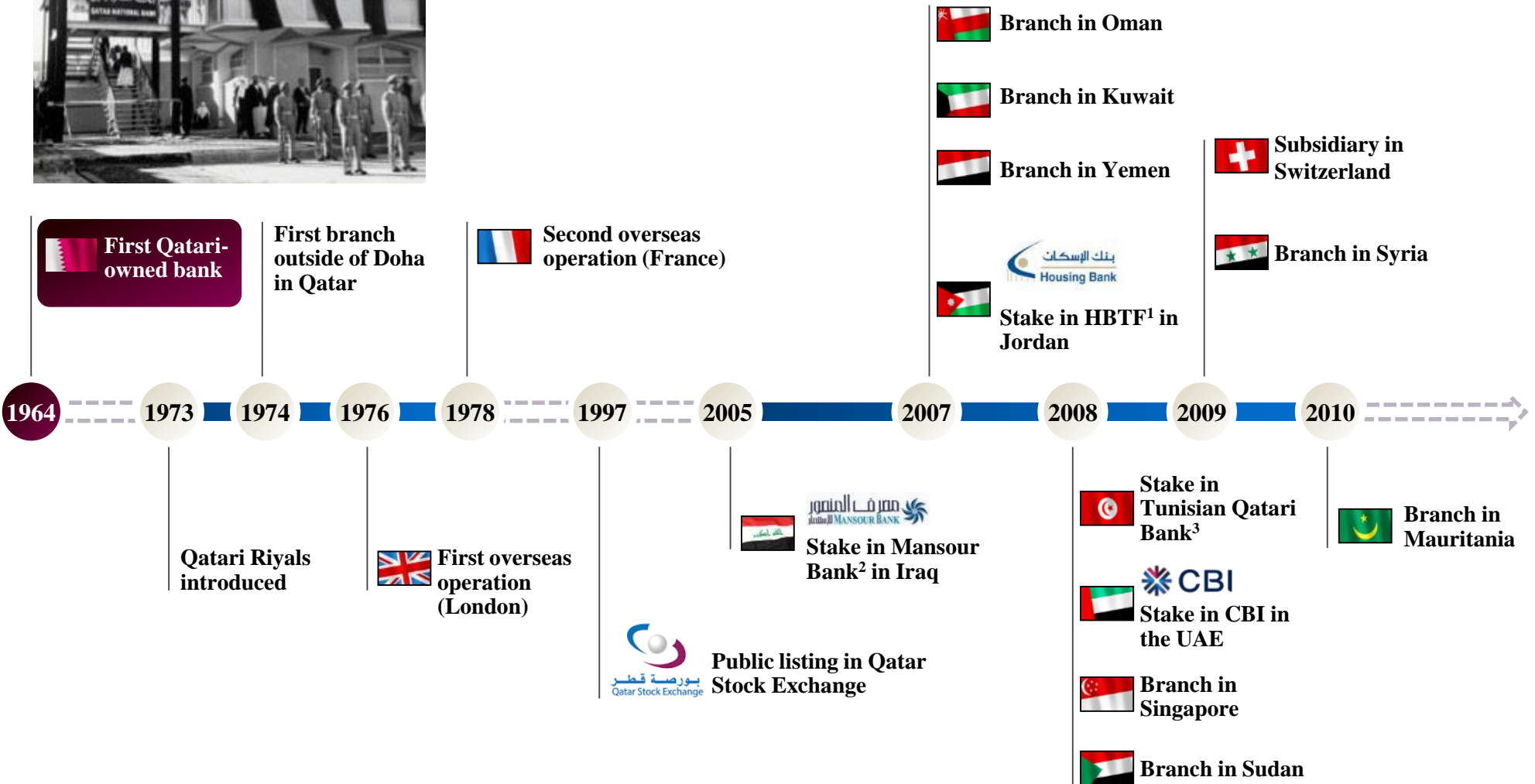
Solid financial strength

USD 52.2 Bn	USD 3.94 Bn
Market Cap.	Net Profit
USD 259.5 Bn	20.2%
Assets	RoE

Top-tier credit ratings

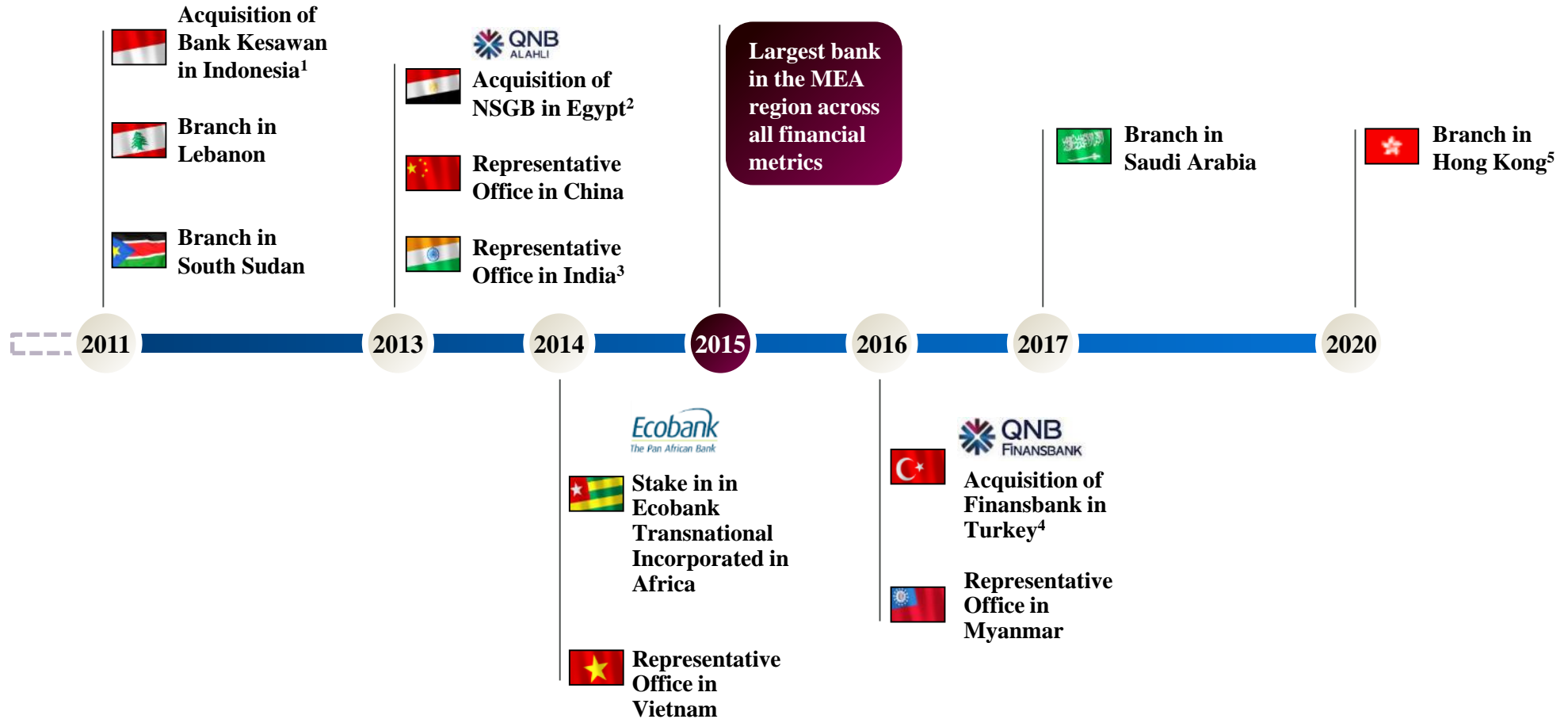
A stable	Aa3 stable
Standard & Poor's	Moody's
AA- stable	A+ stable
Capital Intelligence	Fitch

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

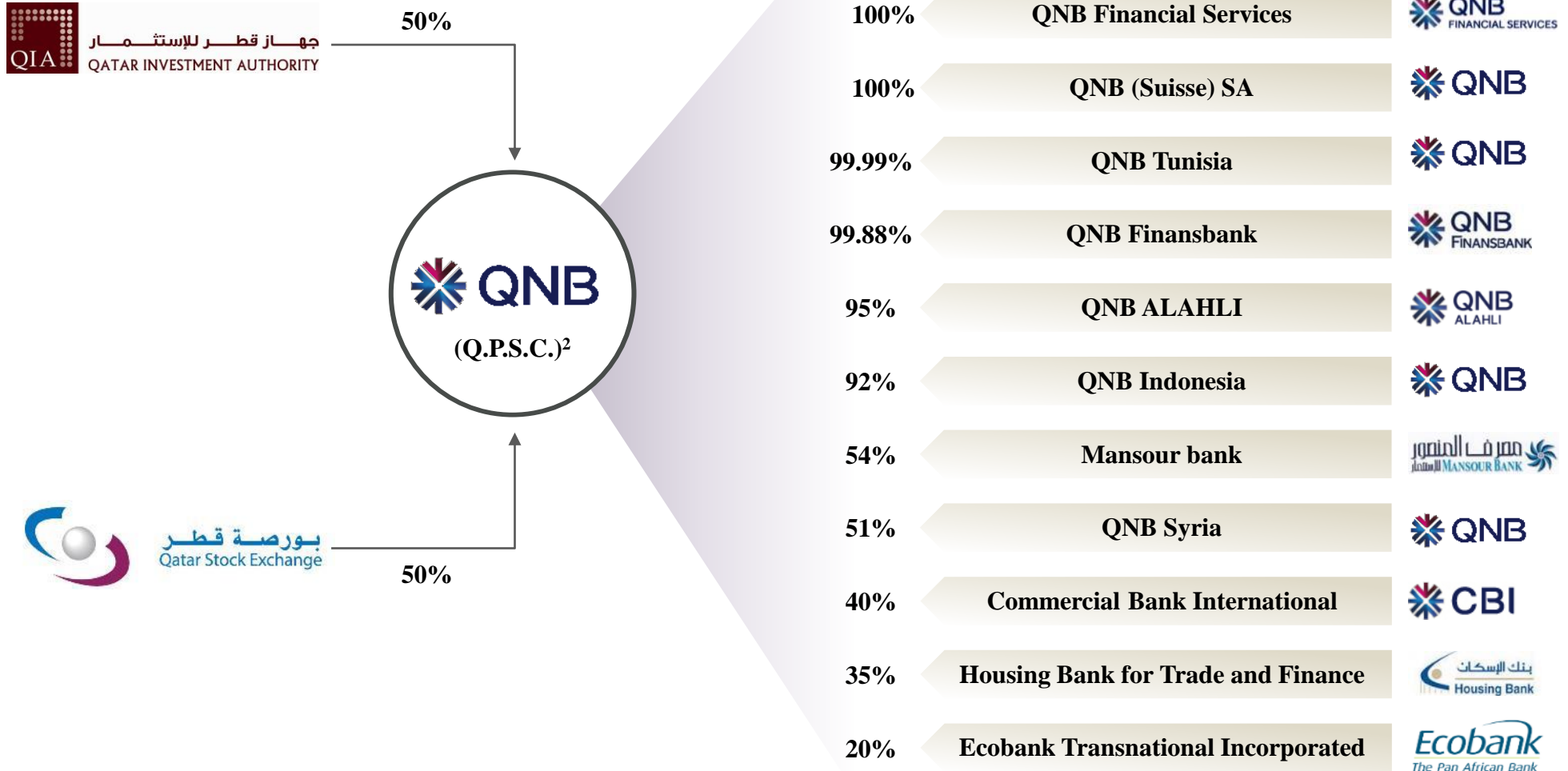
...and has expanded internationally through organic and inorganic growth



1 Rebranded to QNB Indonesia
 2 Rebranded to QNB ALAHLI
 3 Upgraded to a full branch in 2017
 4 Rebranded to QNB Finansbank
 5 Planned; regulatory approval granted in 2019

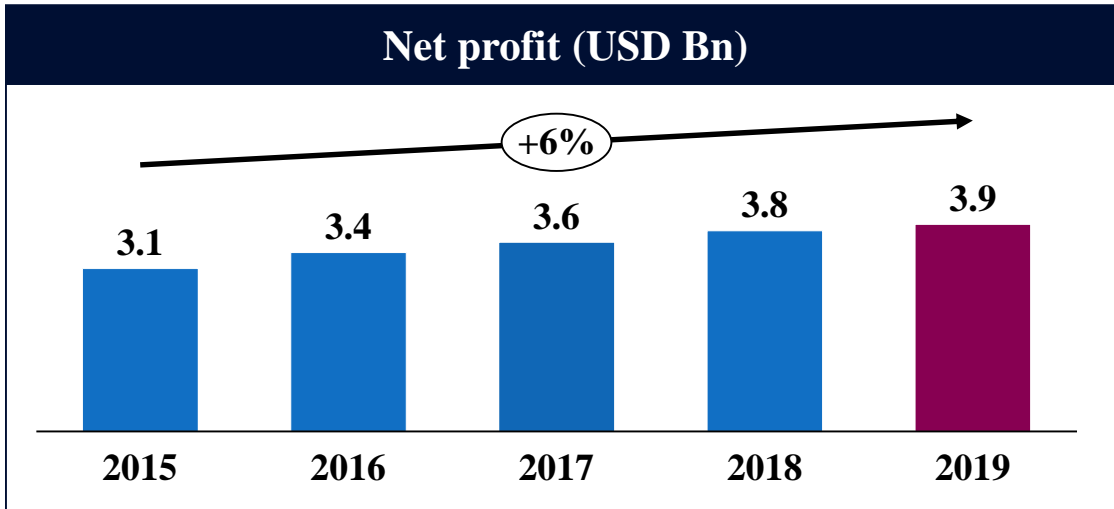
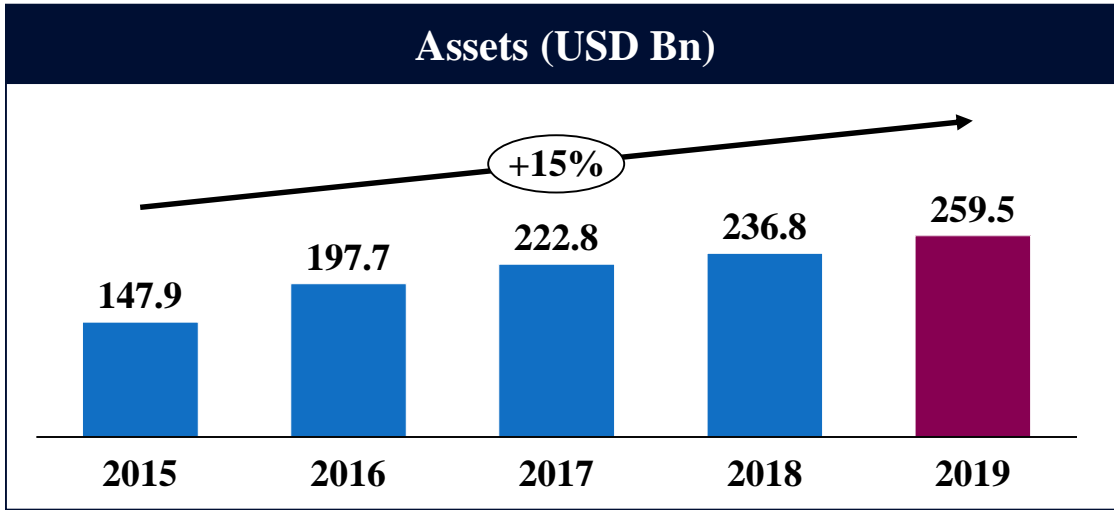
QNB's ownership structure is split between the Qatar Investment Authority and the public

QNB Group ownership structure, principal subsidiaries and investments in associates (31-Dec-2019)¹



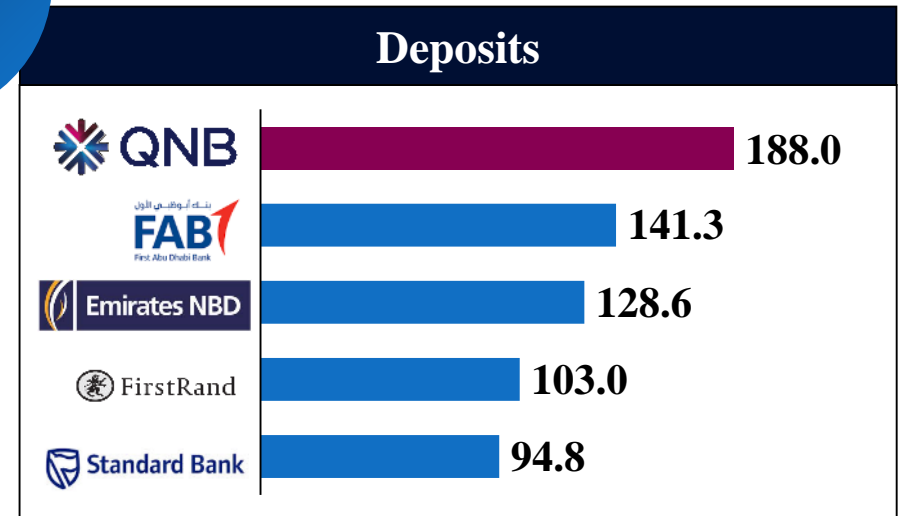
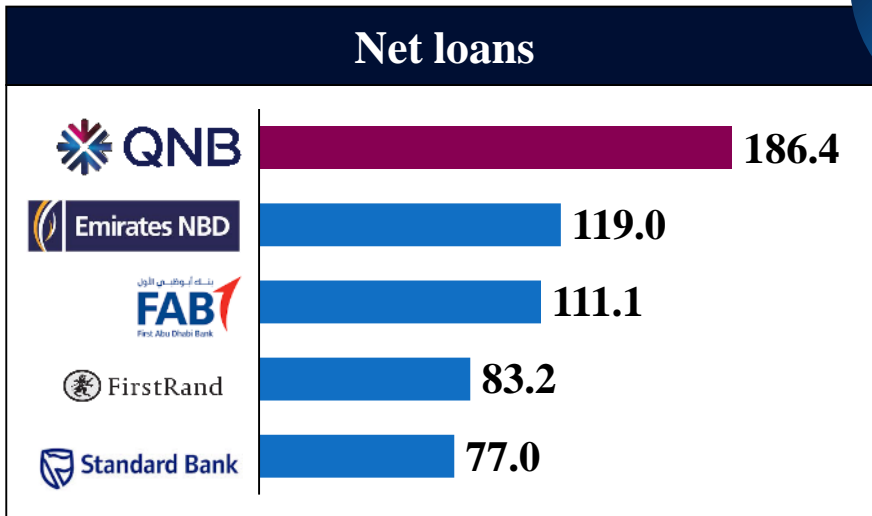
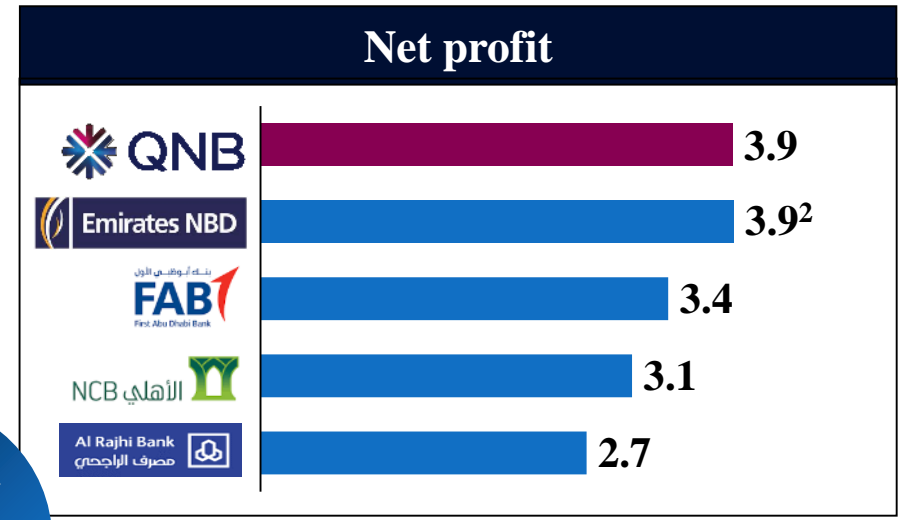
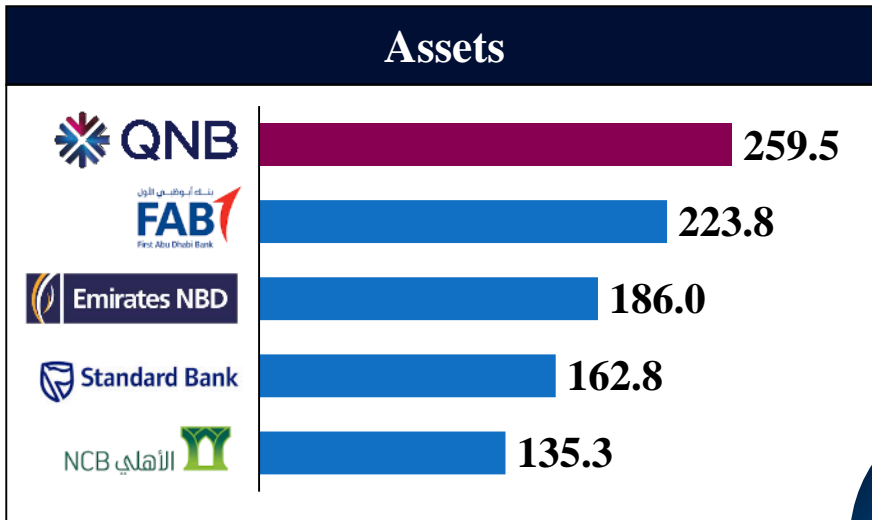
¹ Main subsidiaries, list is non-exhaustive
² In 2018, non-Qatari ownership limit was raised from 25% to 49%

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



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

USD Bn (As at 31-Dec-2019)¹



¹ Comparison of the top five banks by assets; non-exhaustive
² Includes one-off gain on disposal of stake in Network International LLC of USD 1.2 Bn
 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 (2020, USD Bn)



QNB #1
Brand value of USD 6.0 Bn



Most valuable bank brand in MEA since 2013



Emirates NBD #2
USD 4.1 Bn

= 2020 MEA Ranking



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



FAB #3
USD 4.0 Bn



Al Rajhi Bank #4
USD 3.5 Bn



52nd most valuable bank brand in the world



ADCB #5
USD 2.7 Bn



NCB #6
USD 2.6 Bn



Dubai Islamic Bank #7
USD 1.8 Bn



FNB #8
USD 1.6 Bn



ABSA #9
USD 1.5 Bn



NBK #10
USD 1.5 Bn



One of the top 500 global brands

Vision and strategy



QNB aspires to become one of the leading banks in the Middle East, Africa and Southeast Asia (MEASEA)

Top MENA bank

2013

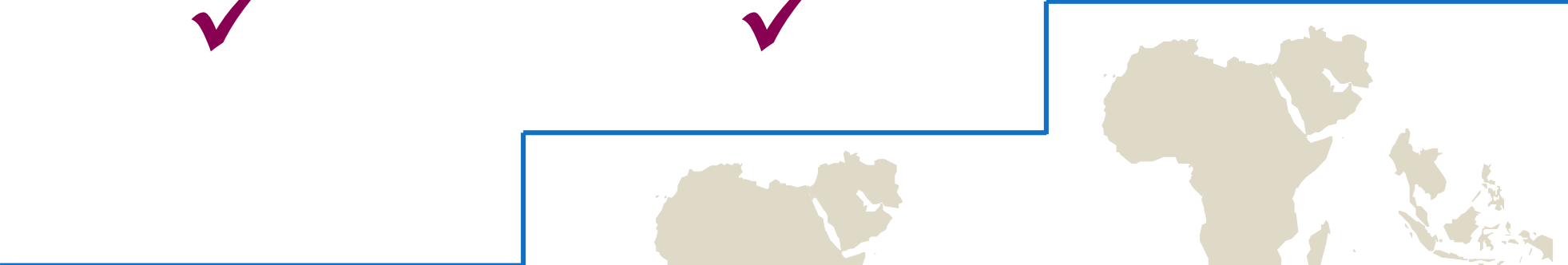


Top MEA bank

2015




























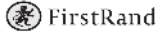







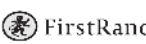


Leading MEASEA bank



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

USD Bn (As at 31-Dec-2019)¹

Assets	Net loans	Deposits	Profit
• #1  DBS 430.6	• #1  DBS 266.1	• #1  DBS 300.7	• #1  DBS 4.7
• #2  OCBC Bank 365.7	• #2  UOB 大華銀行 197.4	• #2  UOB 大華銀行 231.1	• #2  QNB 3.9
• #3  UOB 大華銀行 300.8	• #3  OCBC Bank 194.9	• #3  OCBC Bank 225.2	• #3  Emirates NBD 3.9 ²
• #4  QNB 259.5	• #4  QNB 186.4	• #4  QNB 188.0	• #4  OCBC Bank 3.7
• #5  FAB 223.8	• #5  Maybank 125.2	• #5  FAB 141.3	• #5  FAB 3.4
• #6  Maybank 204.0	• #6  Emirates NBD 119.0	• #6  Maybank 133.1	• #6  UOB 大華銀行 3.2
• #7  Emirates NBD 186.0	• #7  FAB 111.1	• #7  Emirates NBD 128.6	• #7  NCB 3.1
• #8  Standard Bank 162.8	• #8  CIMB 88.0	• #8  FirstRand 103.0	• #8  BANK BRI 2.4
• #9  CIMB 140.1	• #9  FirstRand 83.2	• #9  CIMB 95.9	• #9  Standard Bank 2.1
• #10  NCB 135.2	• #10  Standard Bank 77.0	• #10  Standard Bank 94.8	• #10  FirstRand 2.1



¹ Top ten ranking by assets, loans, deposits and profit; non-exhaustive

² Includes one-off gain on disposal of stake in Network International LLC of USD 1.2 Bn

Source: Financial Statements, FX end-of-period rate used for balance sheet accounts and average-of-period rate for profit

Our vision to become one of the leading MEASEA banks is founded on a strategy of sustainable, profitable growth

QNB's Vision **To become one of the leading MEASEA banks** 

This is supported by

Sustainable finance + sustainable operations

This allows

Sustainable financial performance

This is delivered through...



Protect leading market position in Qatar

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



Accelerate international growth

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

Five key performance aspirations support our strategy and empower our growth and international reputation

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
Syria Algeria
Oman Indonesia
Sudan Palestine
UK
France
Iraq
Kuwait



Switzerland



Singapore



India



Saudi Arabia



South Sudan



Yemen



Mauritania



Bahrain²



China²



Libya²



Vietnam²



Myanmar²



Iran³

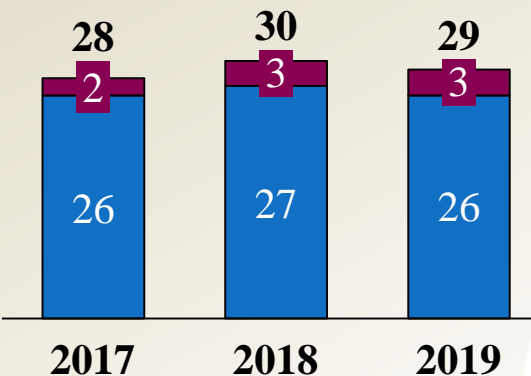
Wholesale bank



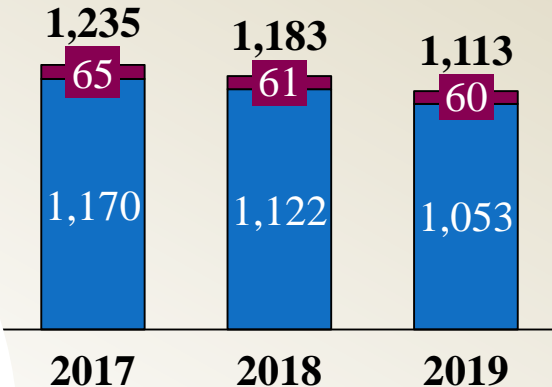
- 1 Outside Qatar, in selected countries
- 2 Representative offices
- 3 Dormant

QNB has ~29,000 employees and ~5,400 touch points focused on providing first-class customer service to all our clients

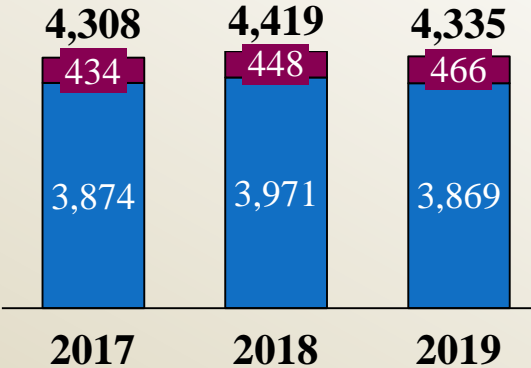
QNB Group employees (000's)



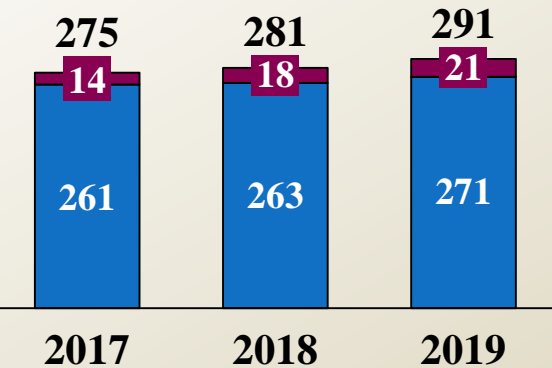
Branches and offices



ATMs

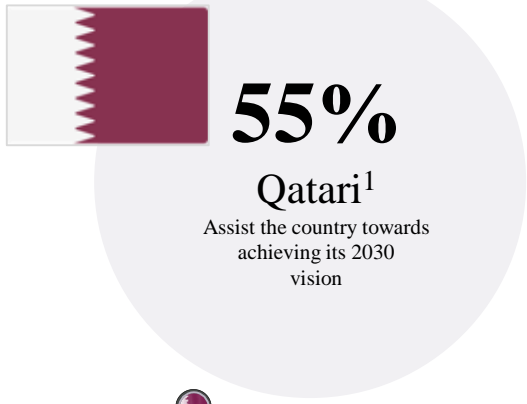
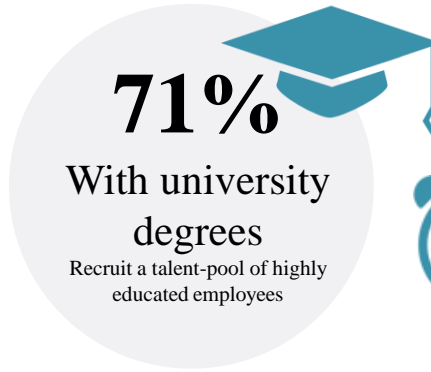
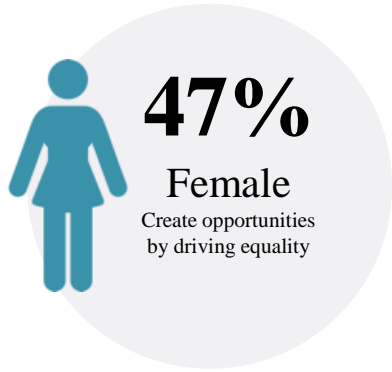


POS units (000's)²

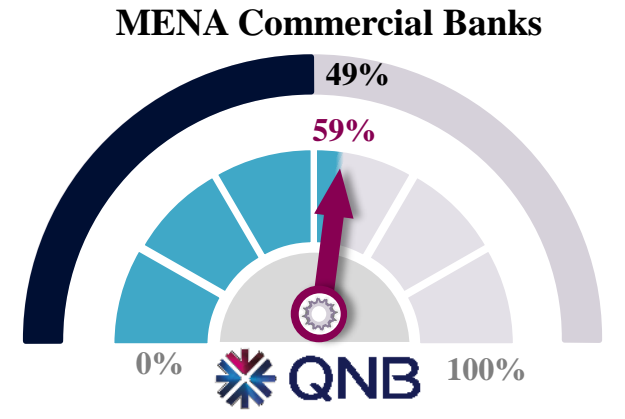


1 Includes majority-owned subsidiaries and affiliates HBTF and CBI
 2 Does not include affiliates
 Note: All figures as at year-end

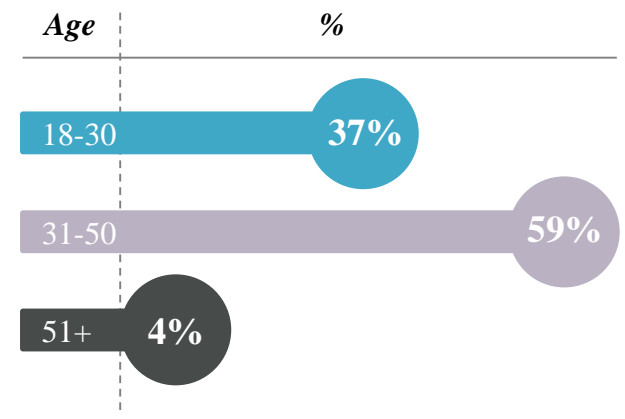
A well-diversified group of young, highly engaged employees is one of the key pillars supporting QNB's growth



Engagement Score¹



Age



¹ In Qatar and international branches
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 (2017-2019)

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 Biometrics Initiative, Application or Program in Qatar: 2019
- Best Smart Branch Project: 2017
- Best Mobile Banking App: 2017
- Retail Banker of the Year: 2017
- Best Mobile Banking Project: 2017
- Middle East Mortgage Product of the Year: 2018

emeafinance

- Best project finance deal: 2019
- 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
- **Arab Digital Banking Excellence:**
 - Best Mobile Banking Application: 2019
 - Best Digital Bank in the Arab Gulf Region: 2019
- **Global ISF:**
 - Asset Manager of the Year in Qatar: 2017
 - Best Broker in Qatar: 2017, 2019
- **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
- **Visa:**
 - Global Service Quality Performance Award: 2018
 - Growing Acceptance Award: 2018
- **Islamic Finance News (IFN):**
 - Project & Infrastructure Finance Deal: 2019
- **PFI:**
 - Best Deal in Turkey: 2019
- **IJ Global:**
 - Best Europe Road Deal: 2019
- **Global Trade Review:**
 - Best Trade Finance Bank in Qatar: 2019

ASIAN BANKING & FINANCE

- Best Domestic Retail Bank in Qatar: 2019
- Best Digital Banking Initiative in Qatar: 2019
- Best Mortgage and Home Loan Product in Qatar: 2019

GLOBAL FINANCE

- Best Investment Bank in Qatar: 2019
- Best Bank for Treasury and Cash Management in Qatar: 2018
- Best Bank in Qatar: 2017
- Best FX Provider (Qatar): 2018
- One of The World's Top 50 Safest Banks: 2017

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 the Middle East: 2018, 2019
- Best Bank in Qatar: 2017, 2019
- Best Bank in Egypt: 2019
- Fastest Growing Bank in Qatar: 2017

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-19)

 Growth vs. December 2018


Profit¹

- USD 3.94 Bn
-  +4%


Assets

- USD 259.5 Bn assets  +10%
- USD 186.4 Bn loans  +10%

Funding

- USD 188.0 Bn deposits  +10%

Equity

- USD 26.0 Bn equity  +7%

- Net interest margin (NIM)²: 2.57%
- Cost to income ratio: 25.9%
- Earnings per share: USD 0.4
- ROAA: 1.59%

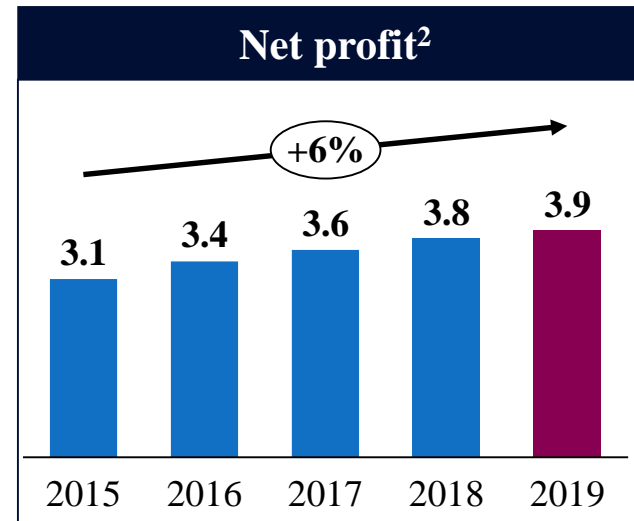
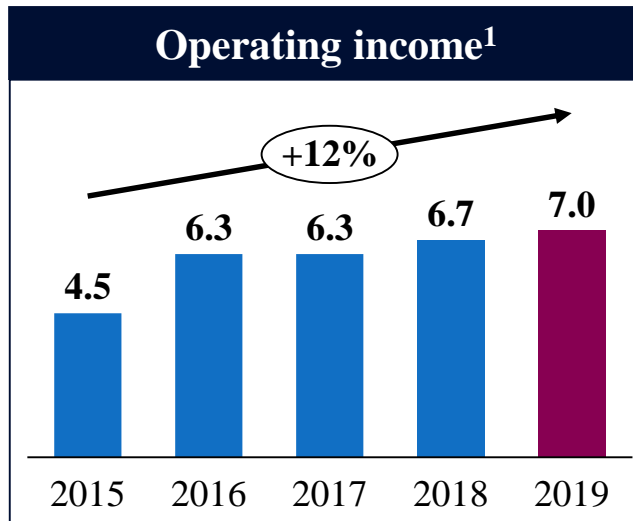
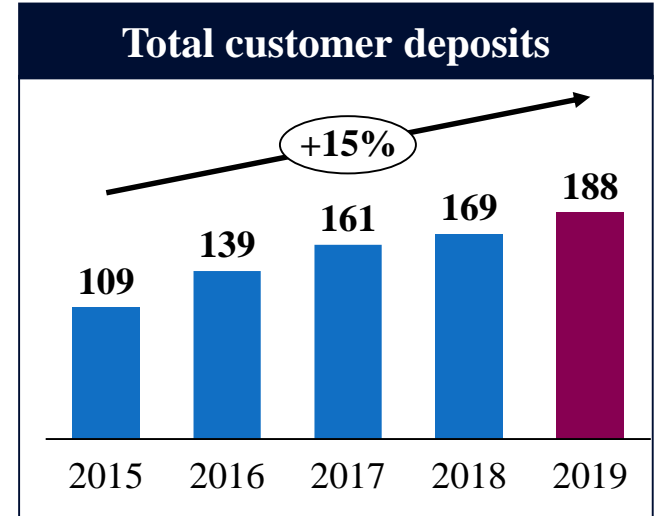
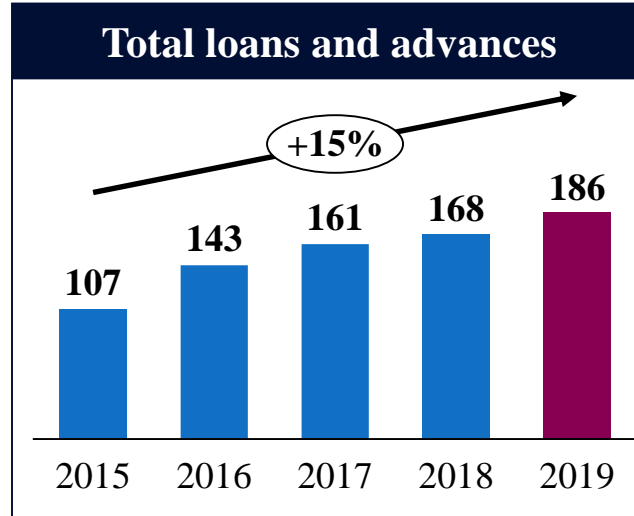
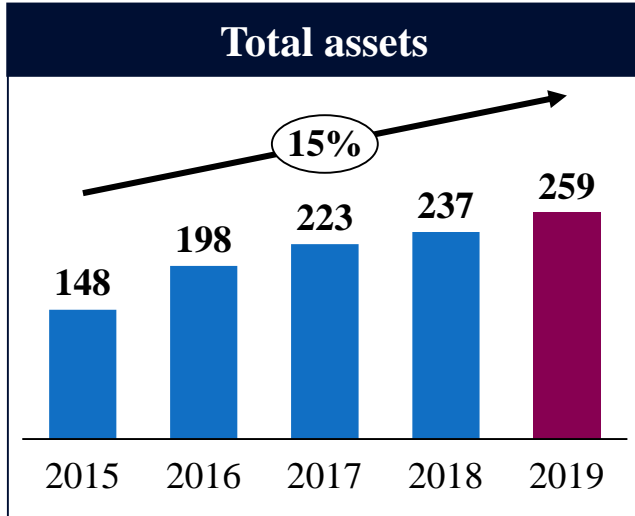
- NPL (% of gross loans): 1.9%
- Coverage ratio³: 100%

- Loans to deposits ratio: 99.2%

- ROAE⁴: 20.2%
- Capital adequacy ratio (QCB Basel III): 18.9%

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

Key financial metrics (USD Bn as at 31-Dec-19)

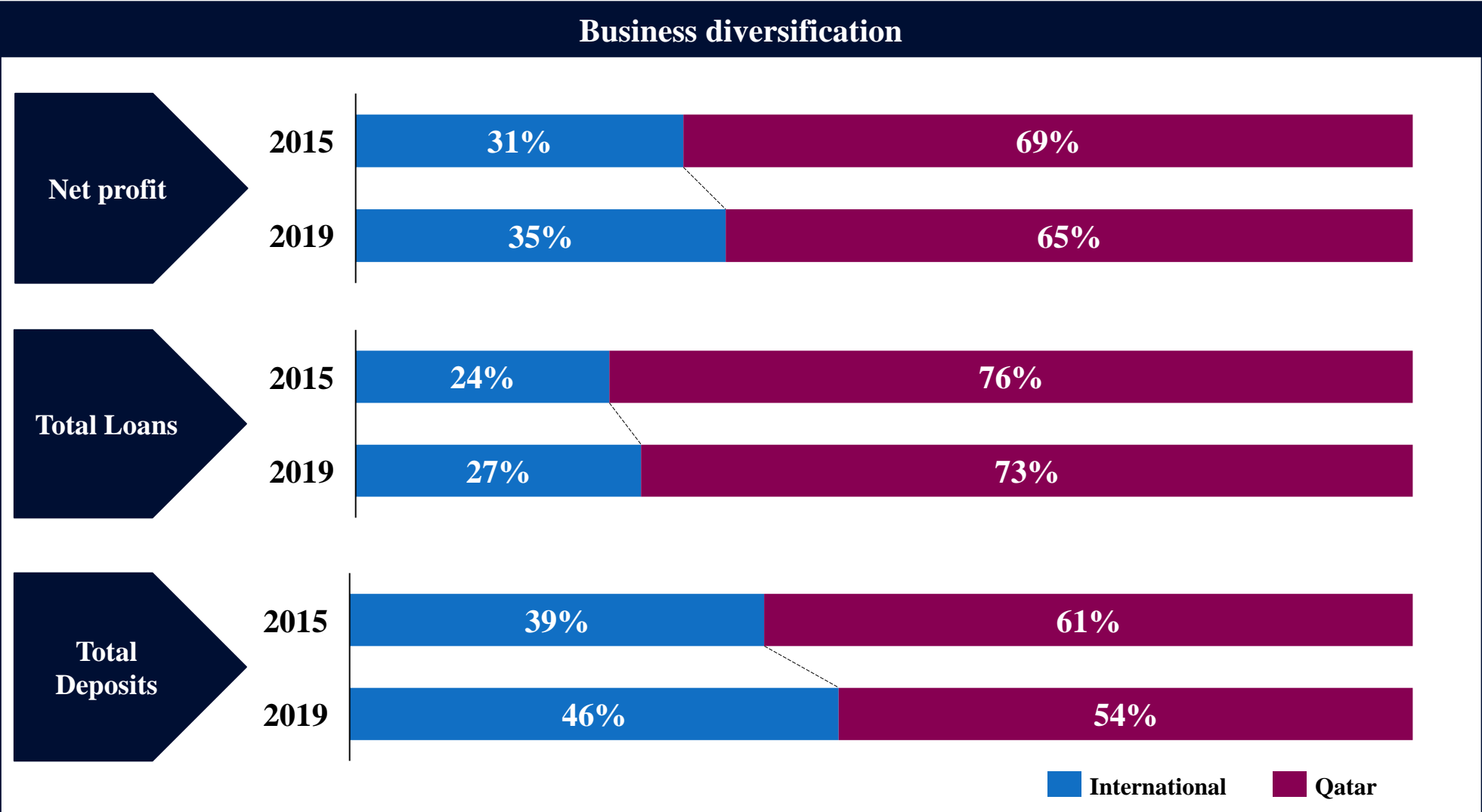


¹ Operating income includes share of results of associates

² Profit attributable to equity holders of the bank

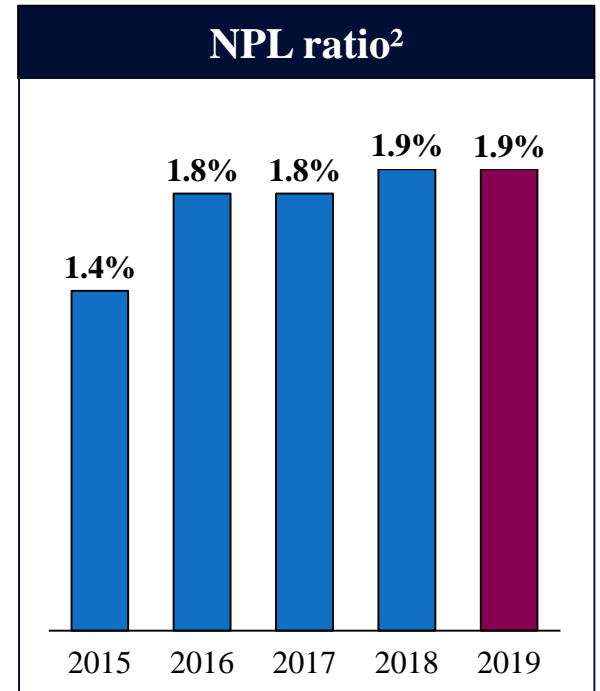
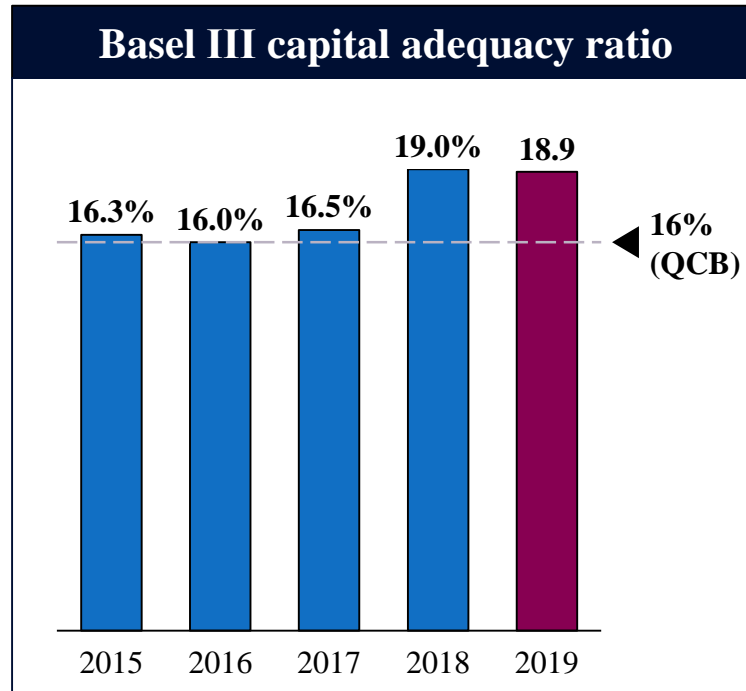
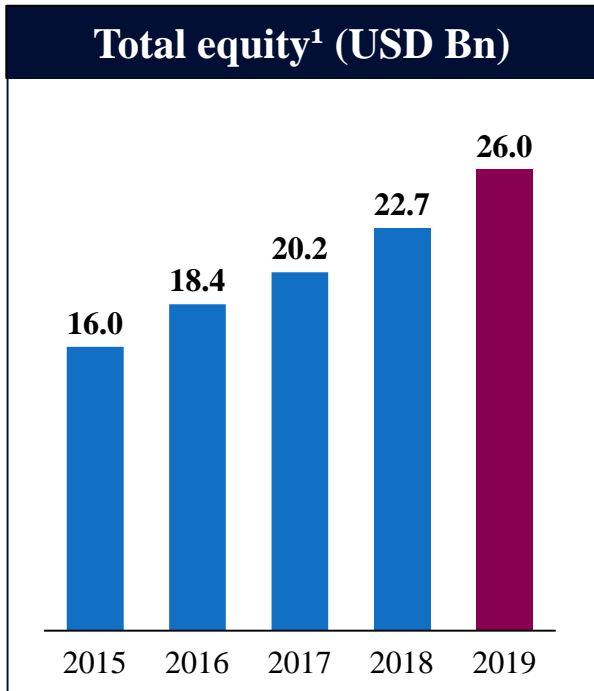
Source: December 2019 Financial Report

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 ratio

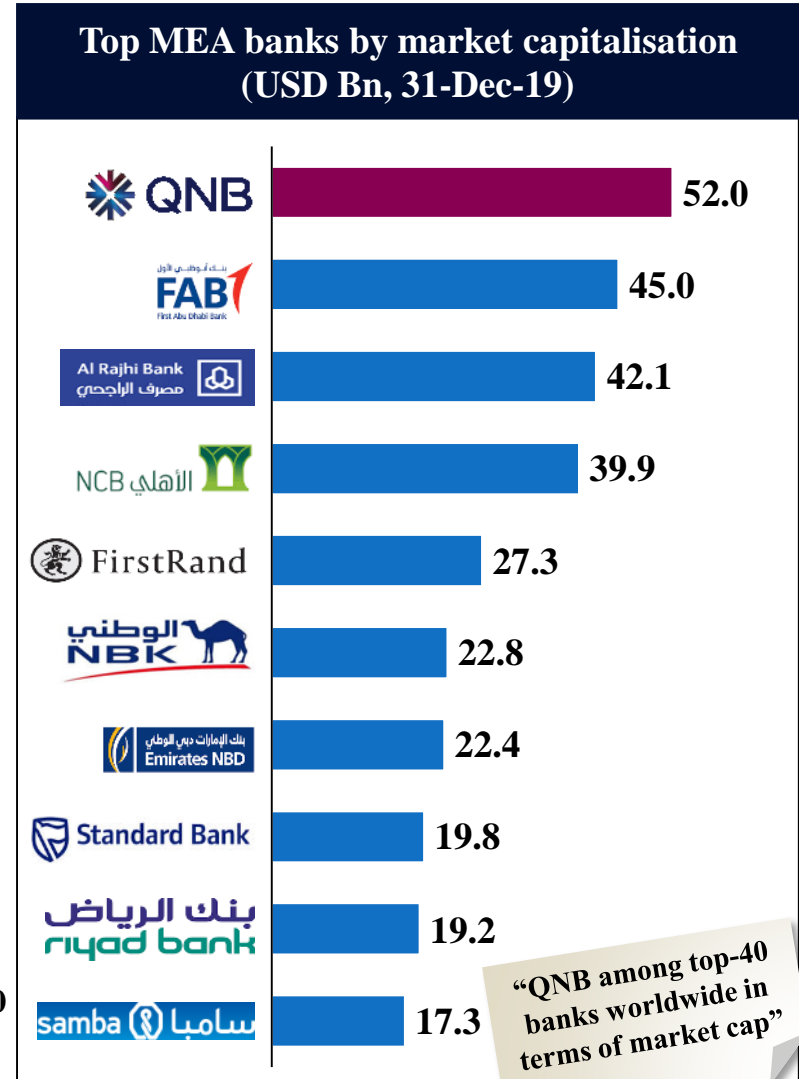
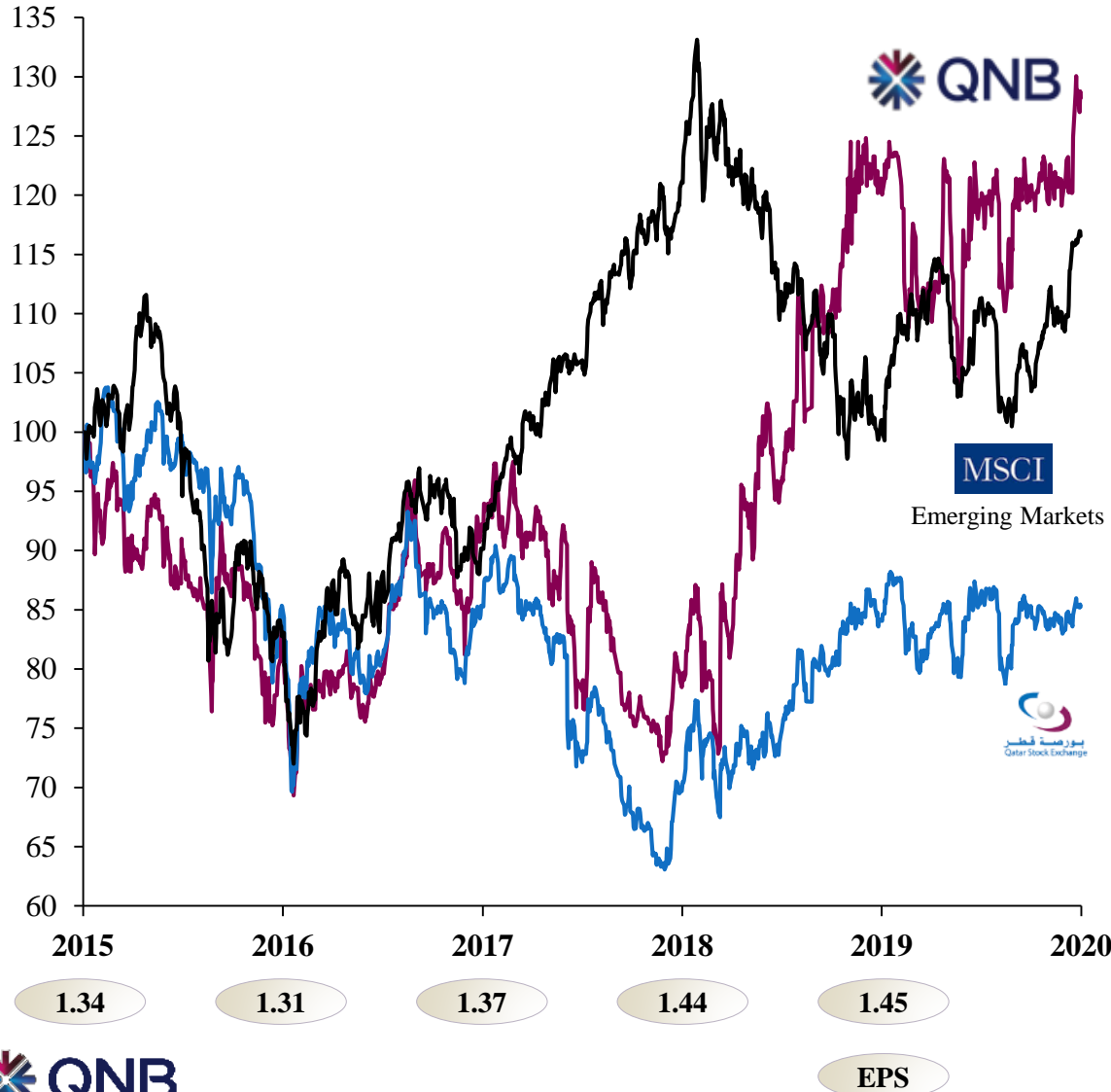
Key metrics (USD Bn as at 31-Dec-19)



- QNB has continued to increase its provisions in response to the global economic situation
- The bank's coverage ratio has remained strong at 100%
- Capital adequacy ratio is comfortably above both QCB and Basel III requirements including the applicable DSIB buffer of 2.5% (effective 01-Jan-19)

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

Indexed performance of QNB vs. Qatar Stock Exchange and MSCI EM (Indexed to 100 on 01-Jan-2015)

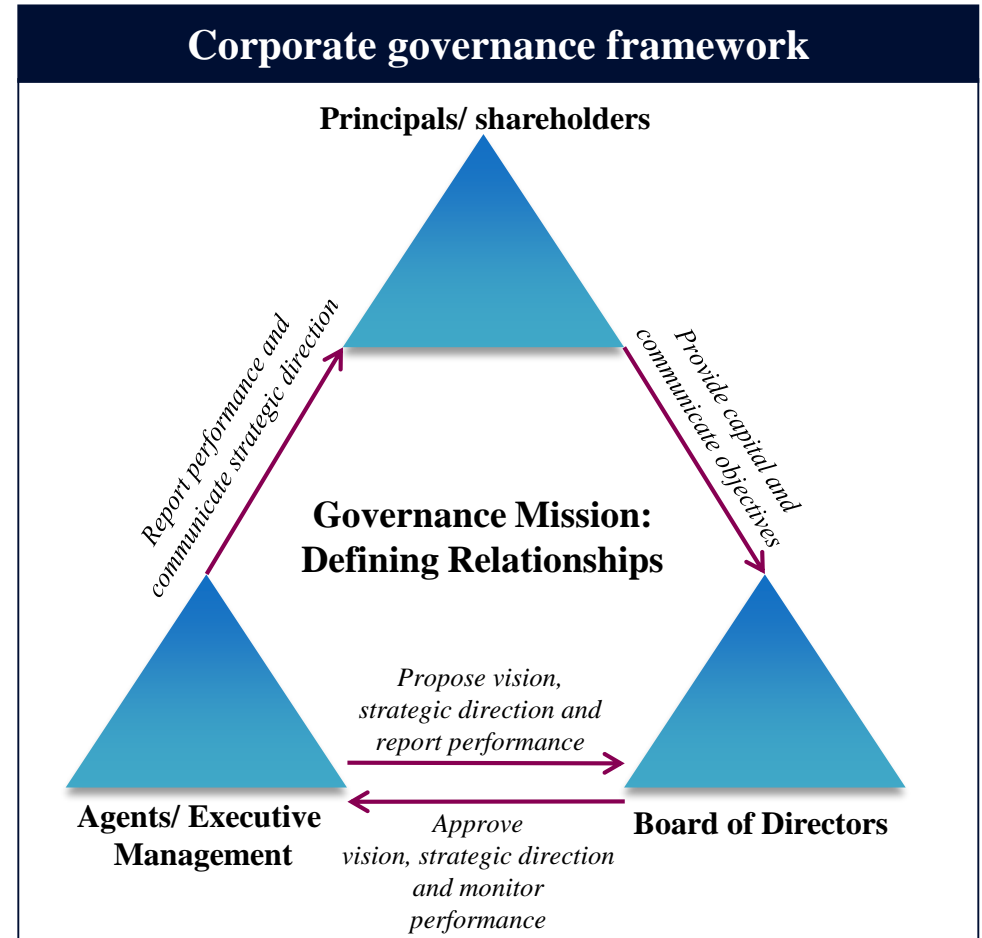


Source: Bloomberg



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 at least one-third are independent and no member holds a full or part-time job within the Group

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 Cybersecurity Committee
- Group Strategy Committee¹
- Central Purchasing Committee

Tier 2 committees:

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



¹ Includes Sustainability Committee

QNB's Board of Directors is composed of ten non-Executive members

Board of Directors (as at 31-Dec-19)



H.E. Mr. Ali Shareef Al-Emadi

Chairman of the Board of Directors (BOD) since 2013



H.E. Sheikh Fahad Bin Faisal Bin Thani Al-Thani

Vice Chairman of the Board of Directors since 2019
Chairman of the Group Board Audit and Compliance Committee
BOD member since 2019



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. Abdulrahman Mohammed Y Jolo

Member of the Group Board Audit and Compliance Committee
BOD member since 2019



Mr. Adil Hassan HA Al-Jufairi

Member of the Group Board Audit and Compliance Committee
BOD member since 2019

QNB is led by an experienced executive management team

Mr. Abdulla Mubarak Al-Khalifa

- Group Chief Executive Officer
- Over 22 years at QNB



Mr. Yousef Mahmoud Al-Neama

- Executive General Manager
- Group Chief Business Officer
- Over 15 years at QNB



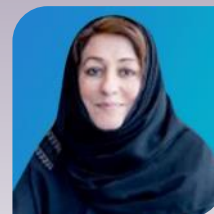
Mr. Ali Rashid Al-Mohannadi

- Executive General Manager
- Group Chief Operating Officer
- Over 22 years at QNB



Mr. Ramzi Mari

- General Manager
- Group Chief Financial Officer
- Over 22 years at QNB and 29 years banking experience



Ms. Fareeda Abulfath

- General Manager
- Group Chief Credit Officer
- Over 22 years at QNB and 29 years banking experience



Ms. Fatma A Al-Suwaidi

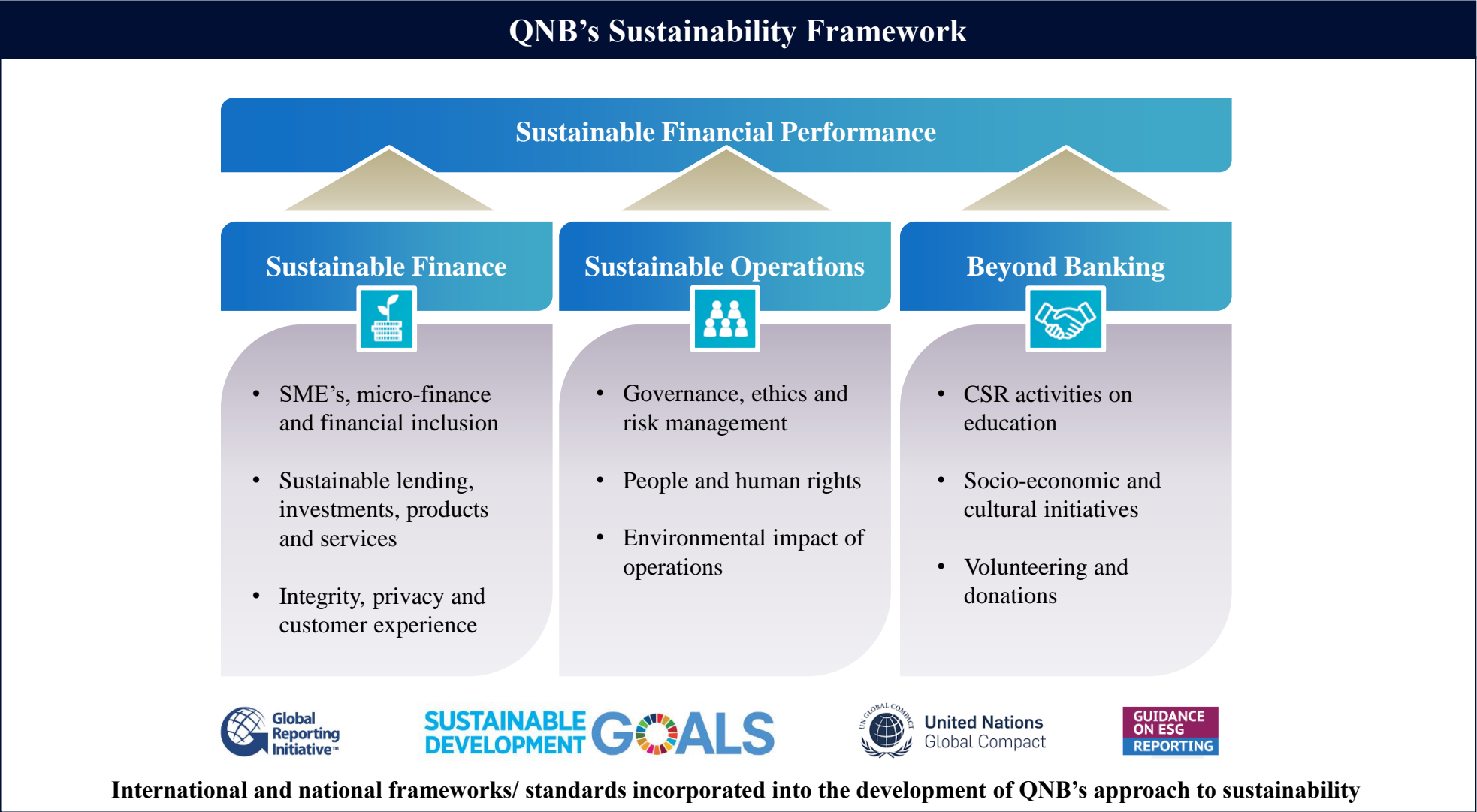
- General Manager
- Group Chief Risk Officer
- Over 20 years at QNB



Mr. Christian Eichner

- General Manager
- Group Chief Strategy Officer
- Over 11 years at QNB and over 19 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 Group is committed to enhancing its Environmental, Social and Governance (ESG) Practices

Established Group Strategy, Policy and Governance

Sustainable finance



Sustainable operations



Beyond banking



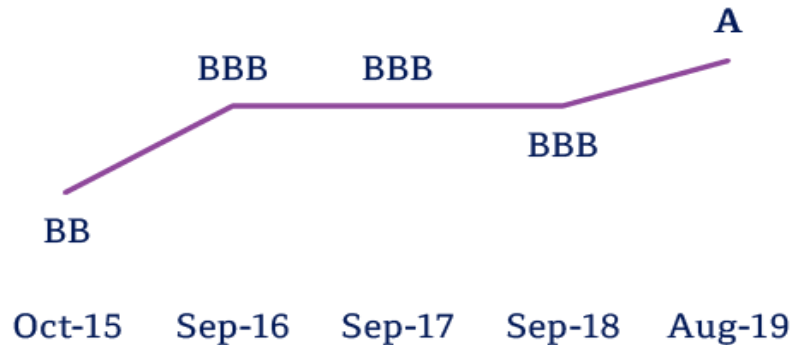
Achieved 100% ESG disclosure to Qatar Stock Exchange



Awarded MSCI ESG Rating "A"



ESG Rating history



Published 1st GRI Sustainability Report



Joined United Nations Global Compact



QNB Group Sustainability Report can be found on our website <https://www.qnb.com/sites/qnb/qnbqatar/page/en/ensustainabilitymanagementatqnb.html>

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**
- Supported **emerging Qatari jewellery designers** by sponsoring Doha Jewellery & Watches Exhibition 2019
- Supported **highly-talented young musicians in Turkey** through our Contemporary Education Association sponsorship

Economic and International Affairs

- Signed **major agreement with Qatar Rail**, placing QNB on the metro map
- Sponsored the **Qatar Information Technology Conference & Exhibition 2019 (QITCOM)**
- Backed **QP's Tawteen programme** to localise services and industries in the energy sector
- Sponsored **ICC Qatar Trade Finance 2019** and **Tech Invest 3** in Egypt
- Diamond sponsor of the **21st International Forum of Maghreb Economists**



Health and Environment



- Raised awareness on efficient energy use as a diamond **sponsor of the Tarsheed carnival 2019 Kahramaa**
- Encouraged staff to make a significant **contribution to blood bank stocks** at Hamad Hospital Blood Donor Centre
- Raised **awareness about breast cancer** by providing a free check-up in Indonesia and draping Group's Head Office with a pink ribbon
- Sponsored the annual **Qatar Sustainability Week 2019**
- Encouraged small and medium-scale **solar development projects in Egypt**

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
- Supported **the International White Cane Day**, raising awareness on blindness and combating stereotypes
- QNB Kuwait team gave **gifts to cancer patients**
- QNB Indonesia team enjoyed **drawing with children as part of the series of Ramadan** gathering activities

Sports

- Partnered with and signed an exclusive four-year deal to support the **International Association of Athletics Federation (IAAF)**
- Official sponsor of **Asia Champions League**
- Sponsored **Oman Football Association (OFA)**
- Sponsored **Qatar Stars League Management (QSLM)**



Youth and Education



- Raised awareness of **financial planning and money management** in 15 different schools across Qatar
- Taught kids **how to open their own business** at Kidzania world
- Ran **computer skills campaign** to 3,000 children from 8 to 14-years-old across 22 cities in Turkey
- Handed out **colouring stories for kids** explaining saving, spending and sharing at Hamad Int'l Airport
- Partnered with **educational institutions to help schoolchildren** succeed in academic and sport fields

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