



Institutional Presentation 2021





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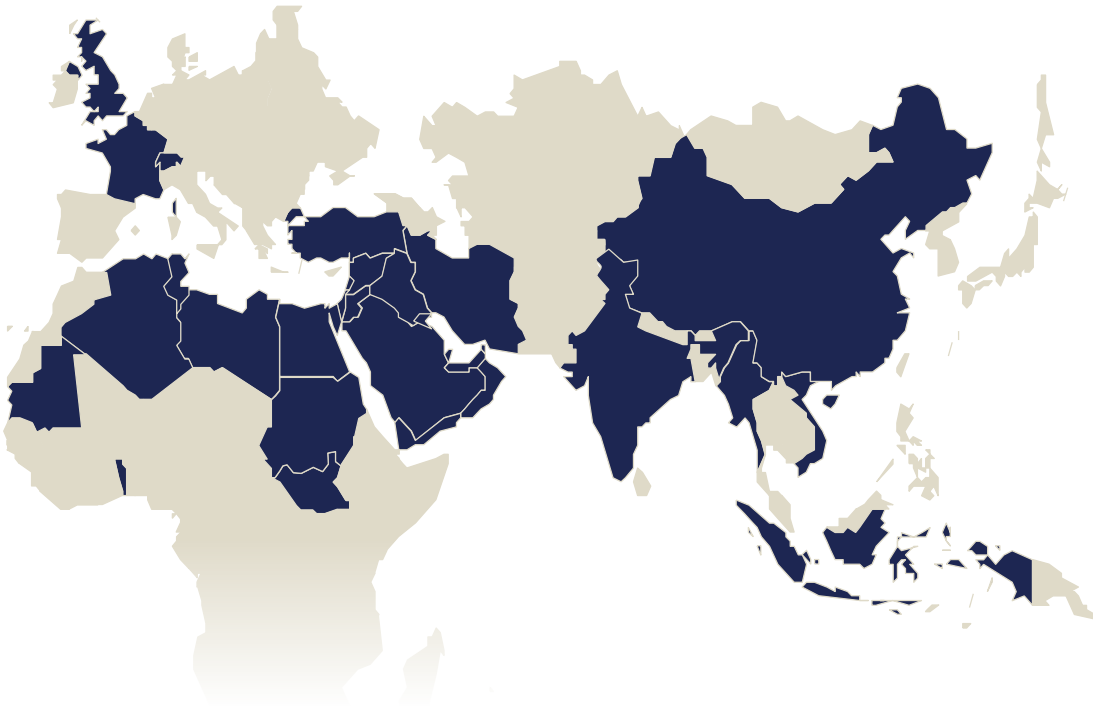
“ We remained steadfast in our focus to not only ensure the safety of our customers – both offline and online – but also to support them in navigating through the crisis. For the first time in our history we surpassed the trillion riyal watermark in total assets. ”

Abdulla Mubarak Al-Khalifa
Group Chief Executive Officer



Introduction to QNB

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



 Largest bank in MEA region

 International network with presence in more than 31 countries

 Most valuable banking brand in the Middle East and Africa, worth USD 6.1 Bn¹

 ~28,000 employees serving 25 million customers

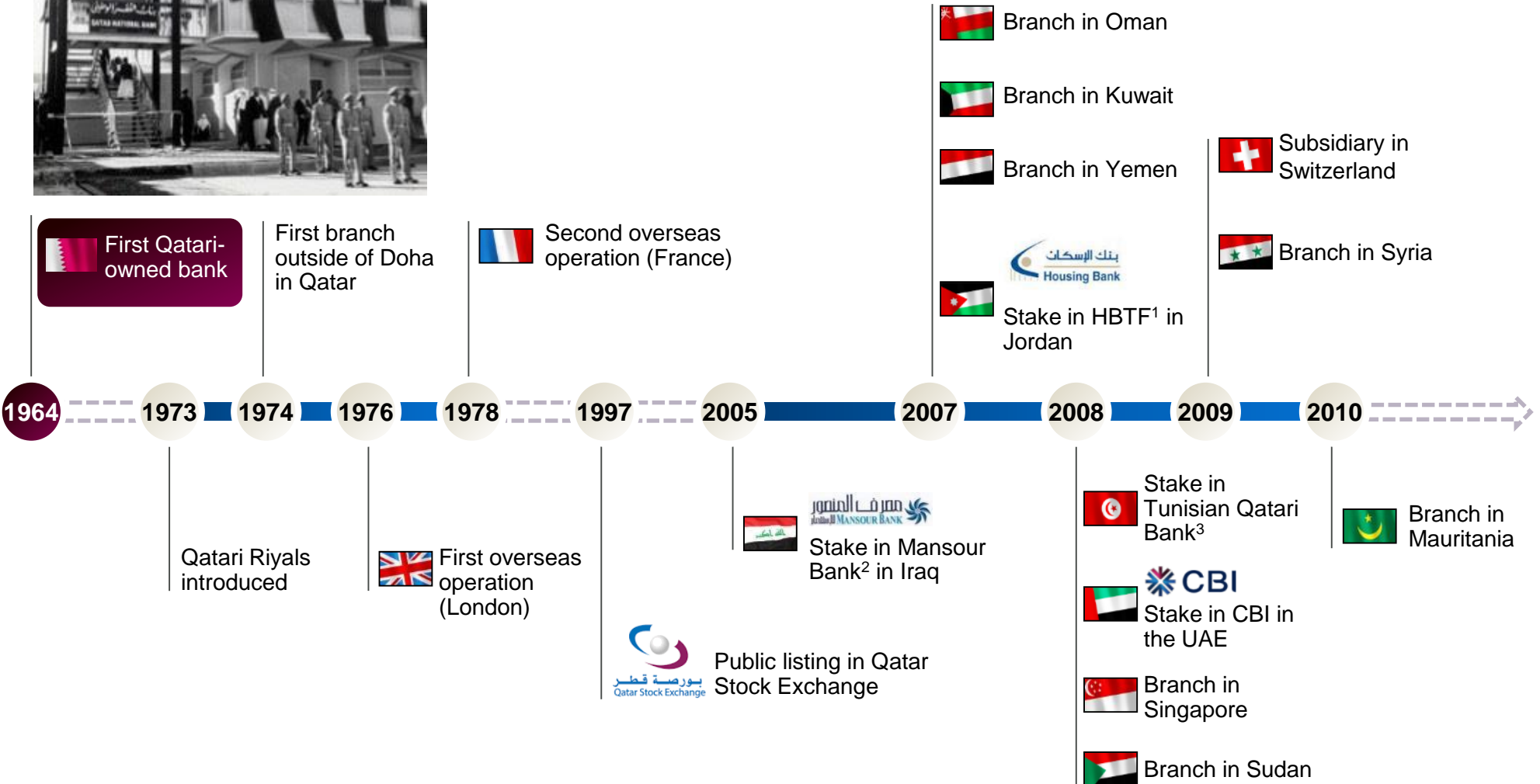
Solid financial strength

Top-tier credit ratings

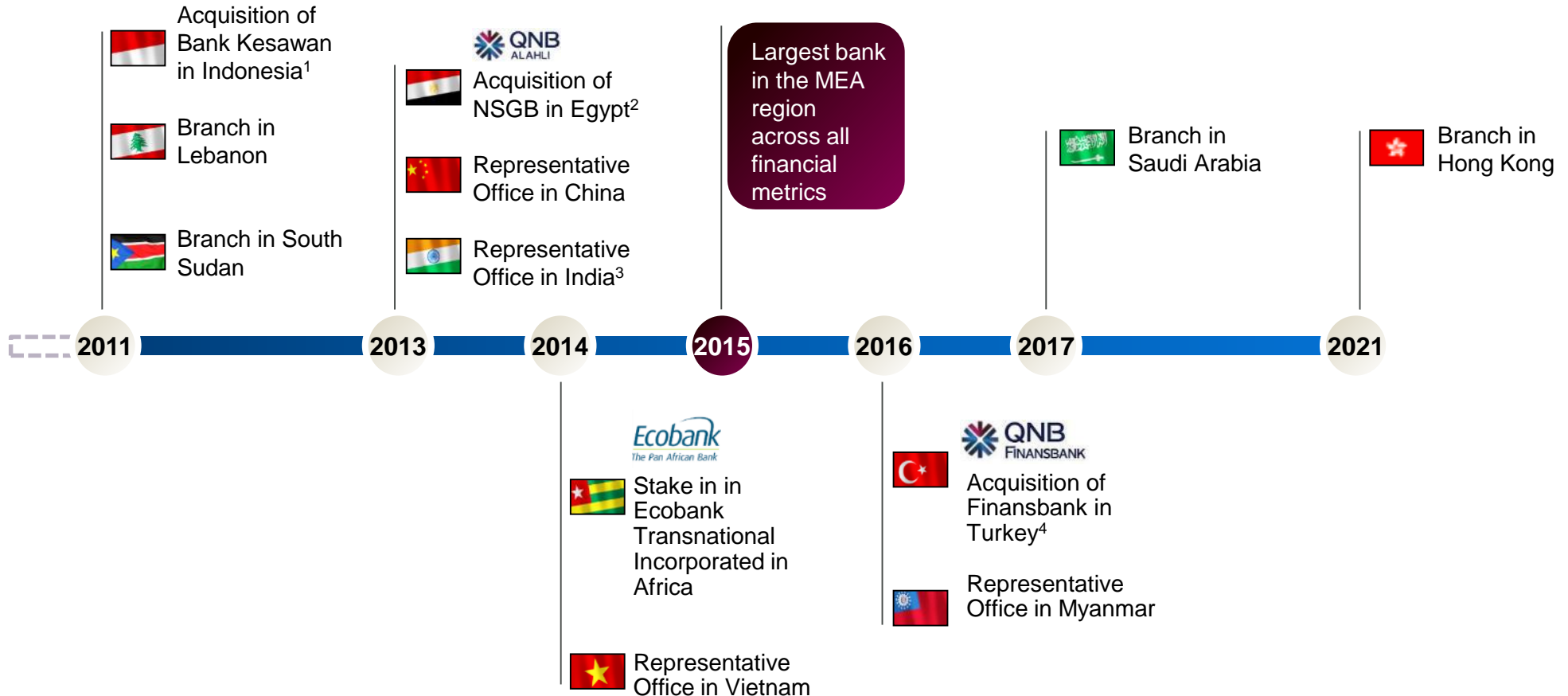
USD 45.2 Bn	USD 3.3 Bn
Market Cap. ²	Net Profit
USD 281.6 Bn	15.4%
Assets	RoE

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...



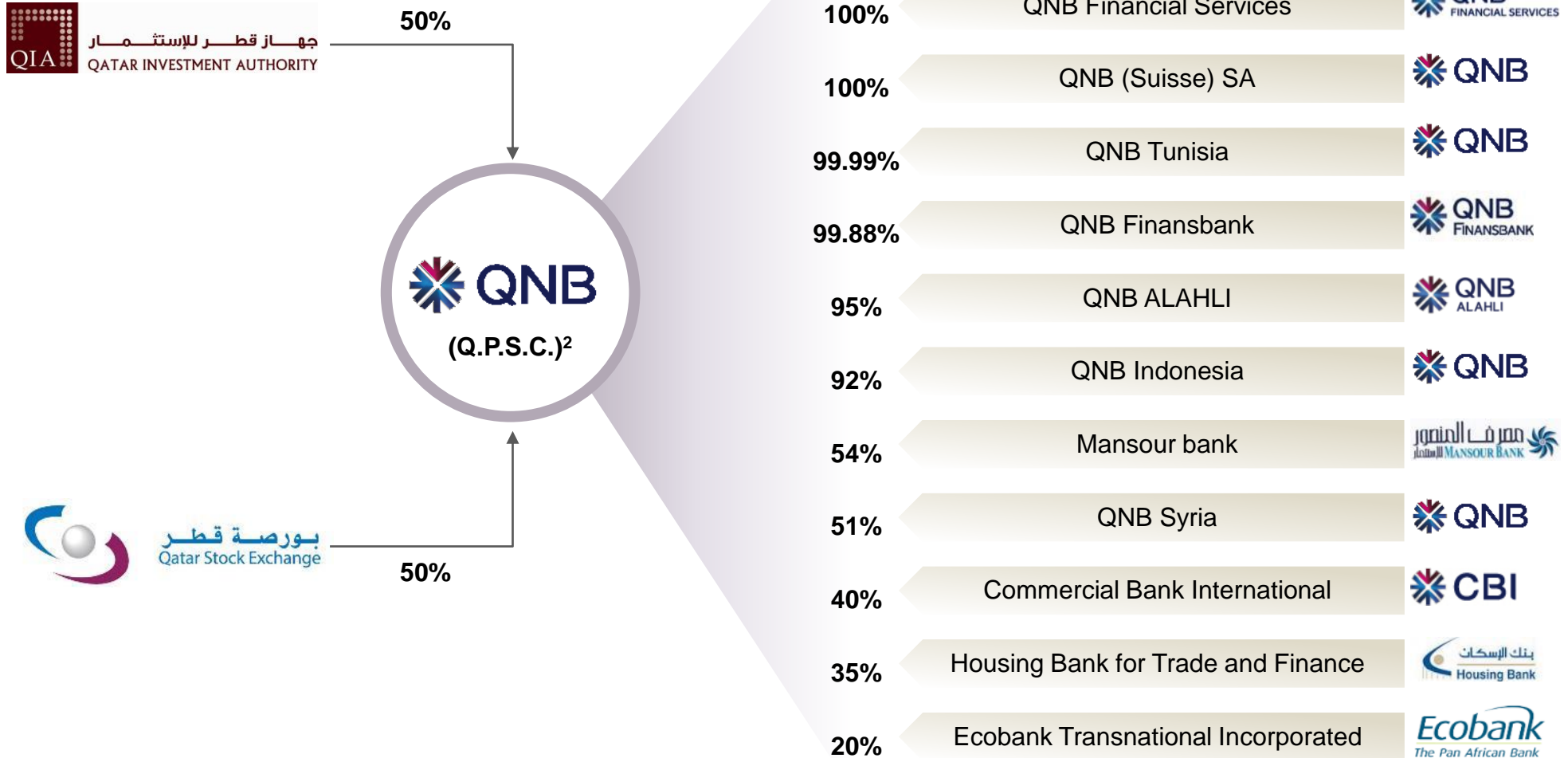
...and has expanded internationally through organic and inorganic growth



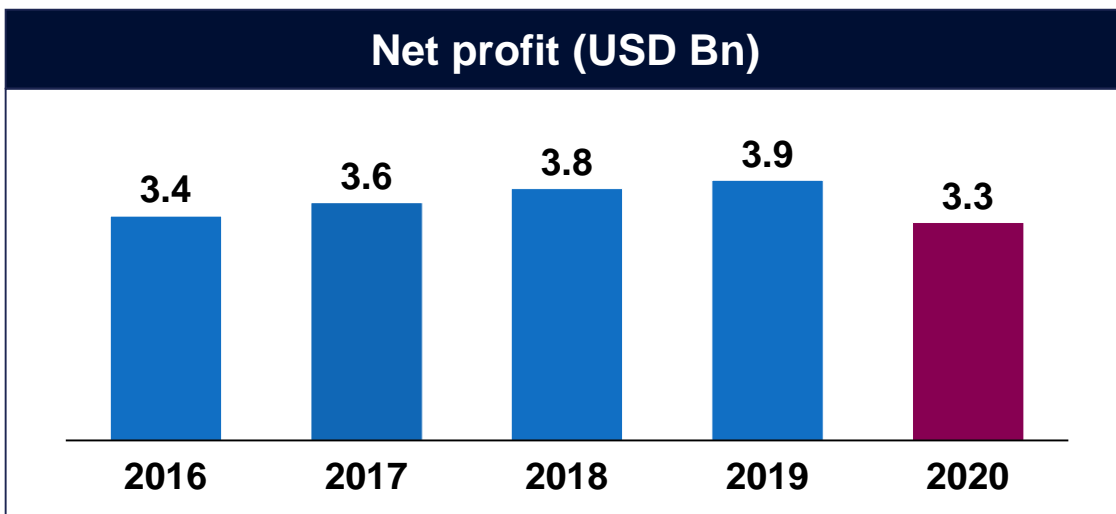
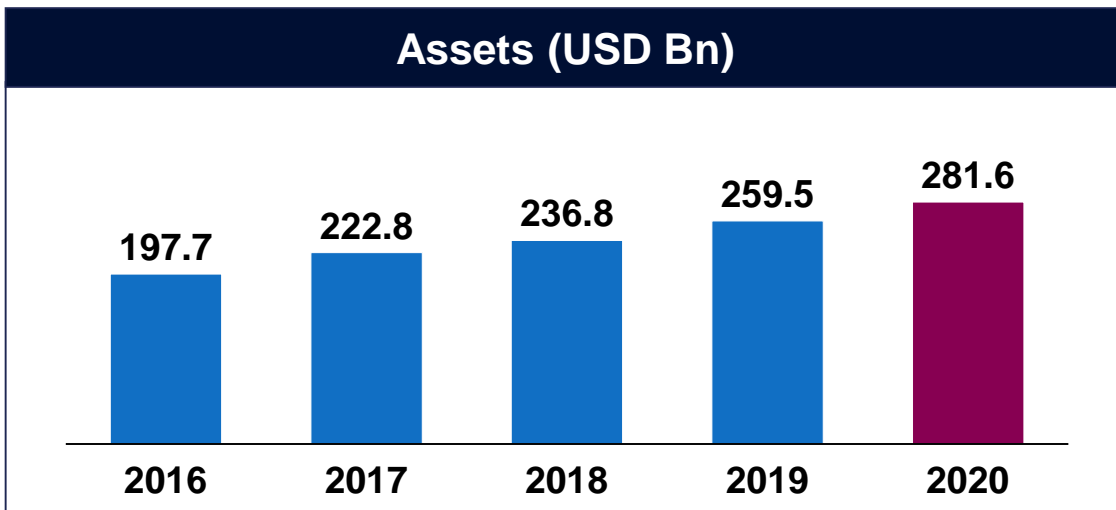
1 Rebranded to QNB Indonesia
 2 Rebranded to QNB ALAHLI
 3 Upgraded to a full branch in 2017
 4 Rebranded to QNB Finansbank

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-2020)¹

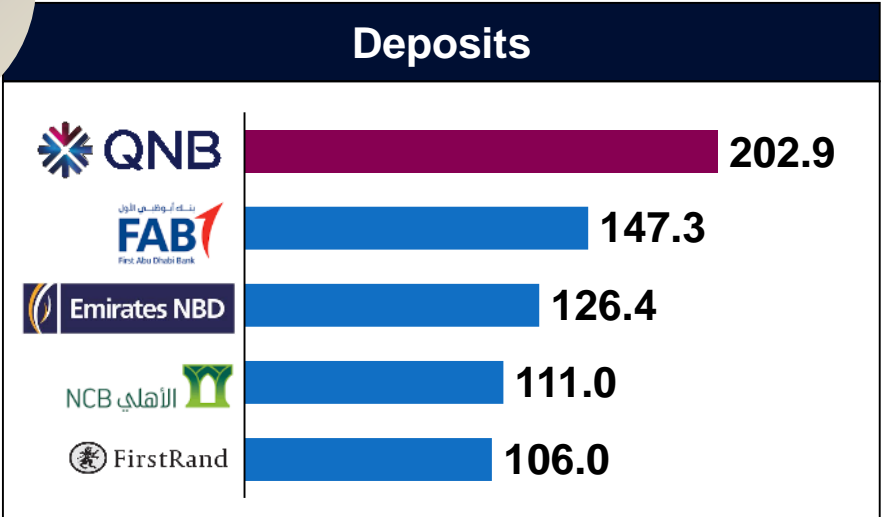
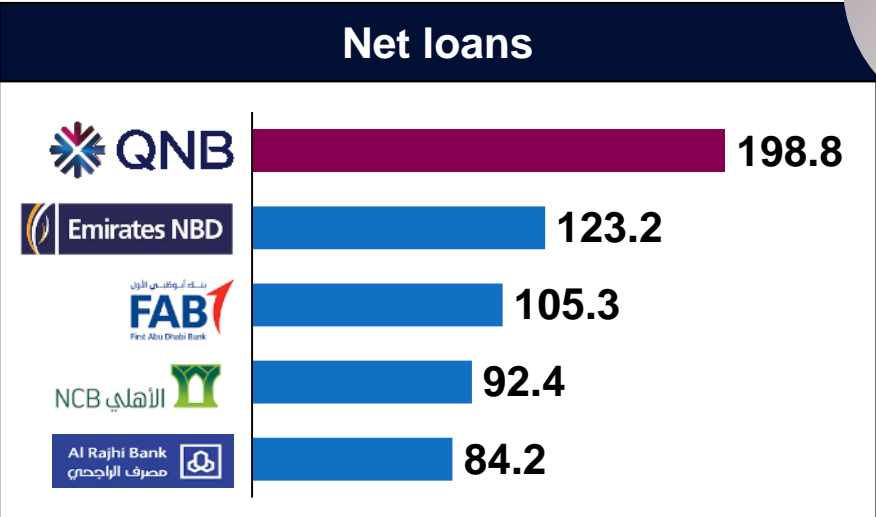
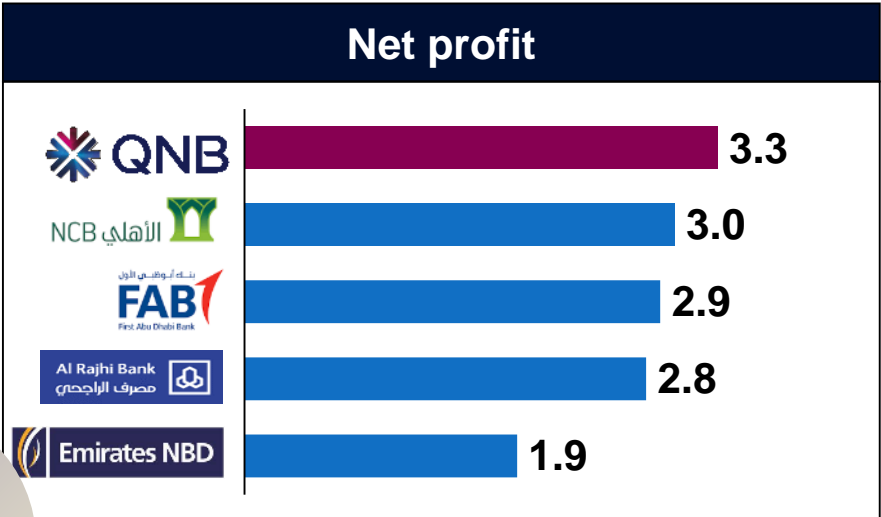
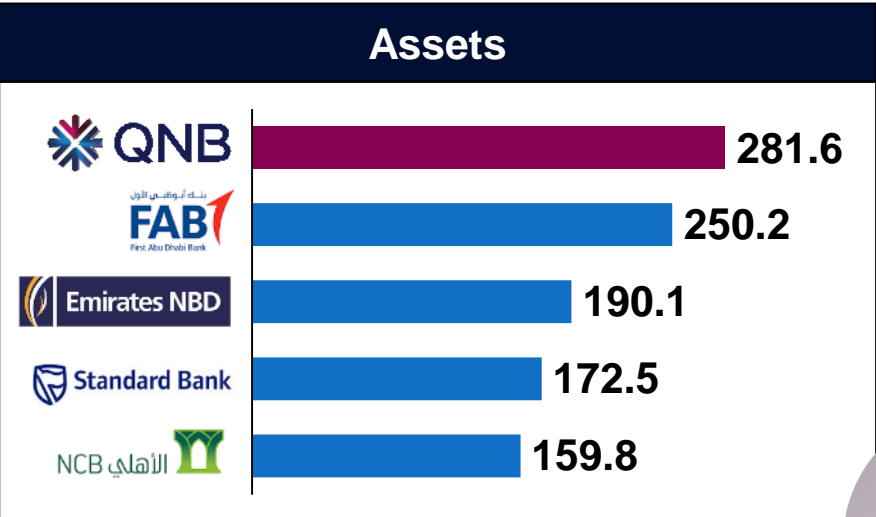


QNB has a leading position in its home markets, delivering consistent growth



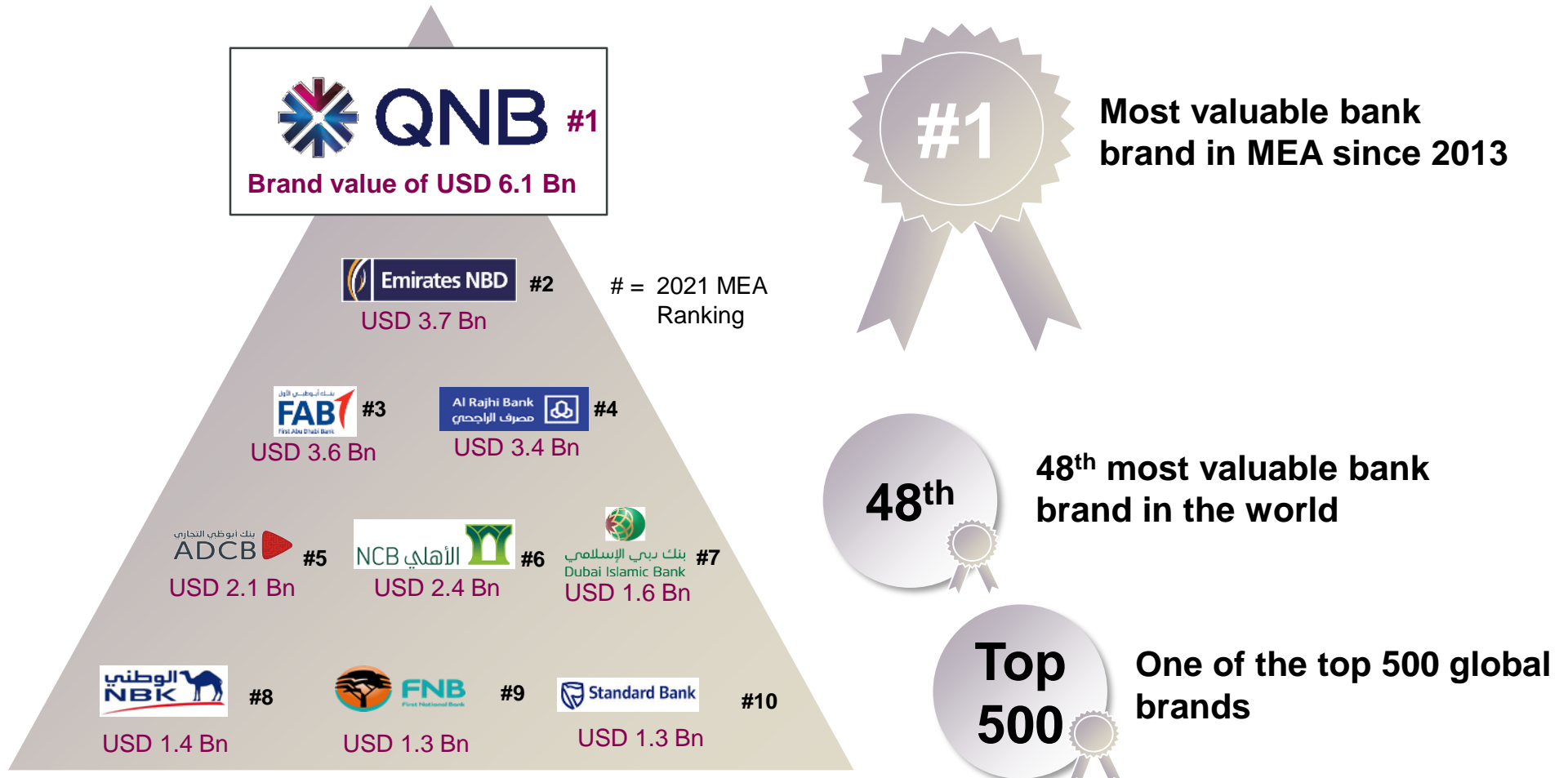
QNB is the #1 bank in the Middle East and Africa across all key financial metrics

USD Bn (As at 31-Dec-2020)¹



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 (2021, USD Bn)





Vision and strategy

Our vision is to become a leading bank in the Middle East, Africa and Southeast Asia (MEASEA)

QNB's Vision

To become a leading bank in the Middle East, Africa and Southeast Asia (MEASEA)

This is supported by

Sustainable finance + sustainable operations

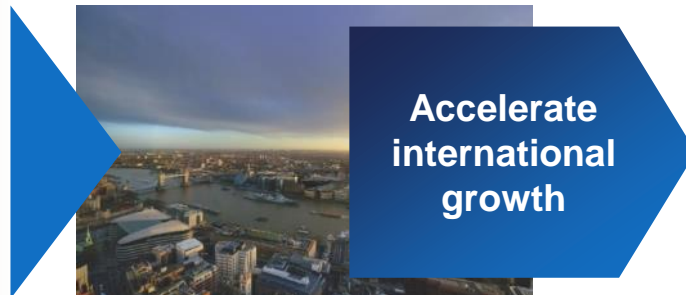
This allows

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 bank
- Significantly focus and scale-up current international footprint
- Selectively explore inorganic growth opportunities



Five mission statements 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

5

Maintain a strong rating

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

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

Enhance shareholder value through sustainable profitable growth

4

Mission statements

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

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

With a wide range of products and services, QNB tailors its business model in different markets based on its competitive advantage

Universal bank



Qatar Turkey Egypt Jordan UAE



Togo

Wholesale bank

Commercial bank

Universal bank



Commercial bank



Lebanon

Tunisia

Syria

Algeria

Oman

Indonesia

Sudan

Palestine

UK

France

Iraq

Hong Kong

Kuwait



India

Yemen

Libya²

Switzerland

Saudi Arabia

Bahrain²

Mauritania

Singapore

South Sudan

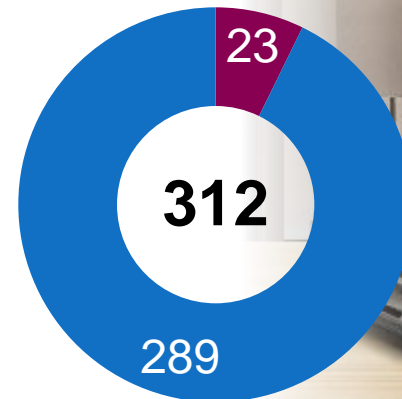
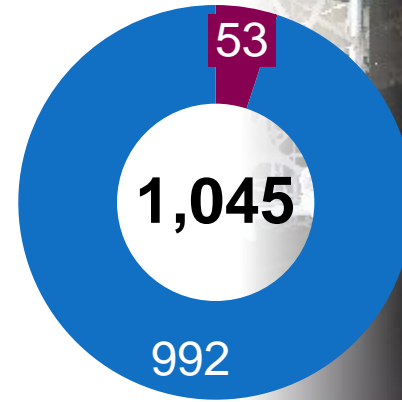
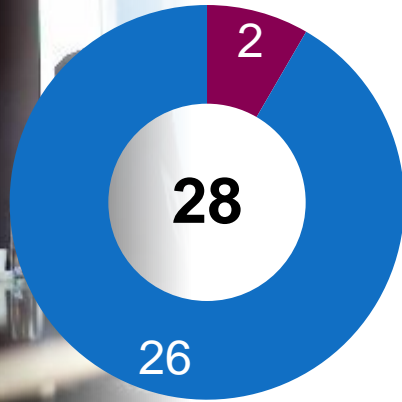
Wholesale bank



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

QNB has ~28,000 employees and ~5,400 touch points focused on providing first-class customer service to all our clients

■ Domestic ■ International¹



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

Selected Awards and Performance Recognitions (2018-2020)

- Best bank in Qatar 2018, 2020
- Best SME Bank in Central and Eastern Europe 2020
- Best Net-Worth-Specific Services: 2018
- Best Commercial Banking Capabilities in Qatar: 2018

EUROMONEY

- Best Private Bank in the ME 2020
- Best Private Bank in Qatar: 2020
- Best Investment Bank in Qatar: 2019
- Best Bank for Treasury & Cash Management in Qatar: 2018
- Best FX Provider (Qatar): 2018

GLOBAL FINANCE

- Best Bank for SMEs 2020
- Best Corporate Bank in Egypt: 2018
- Best SME Bank in Egypt: 2018
- Best Retail Bank in Egypt: 2018

GLOBAL BANKING & Finance review

- Best Bank for SMEs: 2020
- Best Brokerage House in Qatar: 2020
- Most Innovative Mobile Trading Application in Qatar: 2020

INTERNATIONAL FINANCE

- Best Biometrics Initiative, Application or Program in Qatar: 2019
- Middle East Mortgage Product of the Year: 2018

THE ASIAN BANKER

Other Awards

• Capital Finance International Magazine:

- Best Bank for SMEs: 2020

• Bonds and Loans Awards:

- Infrastructure Finance Deal of the Year: 2020
- Project Finance Deal of the Year: 2020
- Syndicated Loan Deal of the Year: 2020

• Global Business Outlook:

- Best Digital Bank in Qatar: 2020
- Most Innovative Loan Offering in Qatar: 2020

• Stevie Awards:

- Best use of technology in customer service – financial services industries: 2020

• European Customer Centricity Awards:

- Best Digital Strategy: 2020

• Golden Spider Web Awards:

- Best Website in Banking Finance: 2020

• Digital Banker:

- Best Digital Wallet of the Year in the ME: 2020
- Best Self Service Banking in the ME: 2020

• Arab Digital Banking Excellence:

- Best Mobile Banking Application: 2019
- Best Digital Bank in the Arab Gulf Region: 2019

• Global ISF:

- Best Broker in Qatar: 2017, 2019

• Mastercard:

- Best Premium Solution in MENA Region (QNB First Plus Credit Card): 2018
- 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:

- Leader in Trade for Qatar: 2020
- Best Trade Finance Bank in Qatar: 2019

• Asia Money:

- Best Private Bank in the ME 2020
- 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

• Asian Banking and Finance:

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

• New Age Banking Summit Qatar:

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

• EMEA Finance:

- Best project finance deal: 2019
- Best Broker in Qatar: 2018
- Best Project Finance Deal in Africa: 2018
- Best Syndicated Loan in Africa: 2018







Financial highlights

QNB continues to demonstrate sustainable and profitable growth



Financial highlights (USD Bn as at 31-Dec-20)

 Growth vs. December 2019

Profit¹

- USD 3.30 Bn  -16%


Assets

- USD 281.6 Bn assets  +9%
- USD 198.8 Bn loans  +7%

Funding

- USD 202.9 Bn deposits  +8%

Equity

- USD 26.6 Bn equity  +2%

- Net interest margin (NIM)²: **2.49%**
- Cost to income ratio: **24.3%**
- Earnings per share: **USD 0.33**
- ROAA: **1.22%**

- NPL (% of gross loans): **2.1%**
- Coverage ratio³: **107%**

- Loans to deposits ratio: **98.0%**

- ROAE⁴: **15.4%**
- Capital adequacy ratio (QCB Basel III): **19.1%**

¹ Profit Attributable to Equity Holders of the Bank

² Net interest margin calculated as net interest income over average earning assets

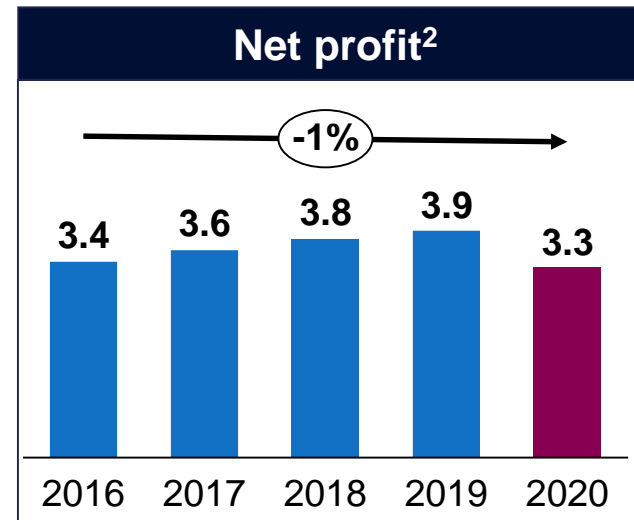
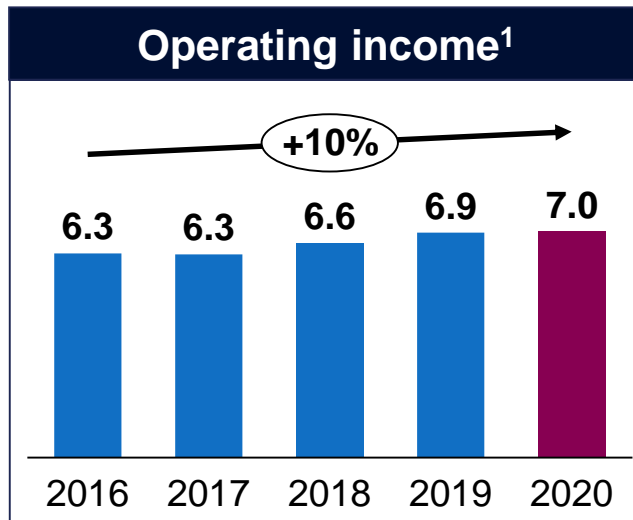
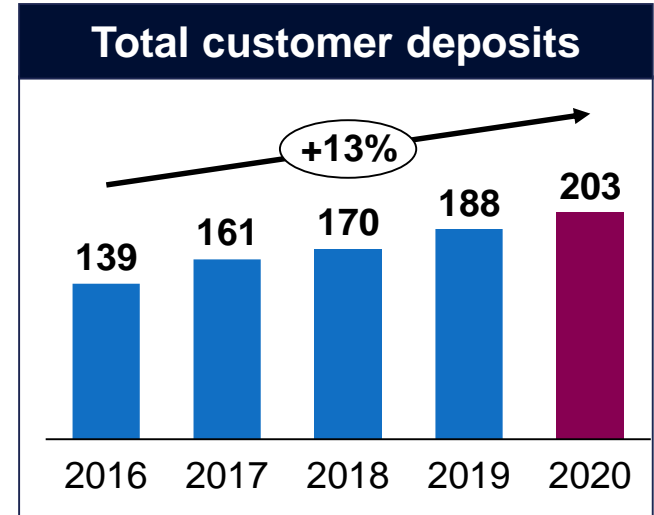
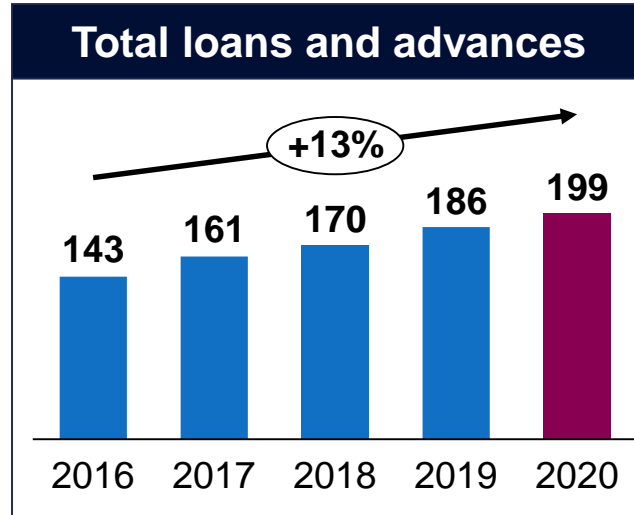
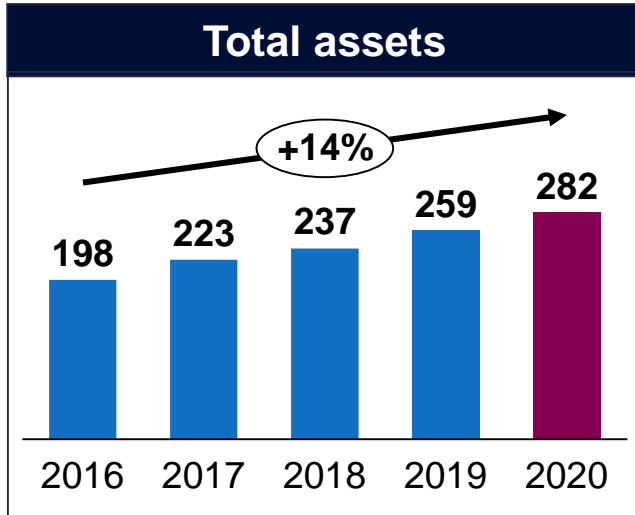
³ Based on Stage 3 ECL provisions

Source: December 2020 Financial Report

⁴ RoAE uses Average Equity which excludes fair value reserve, proposed dividends and non-controlling interest eligible for additional Tier 1 Capital

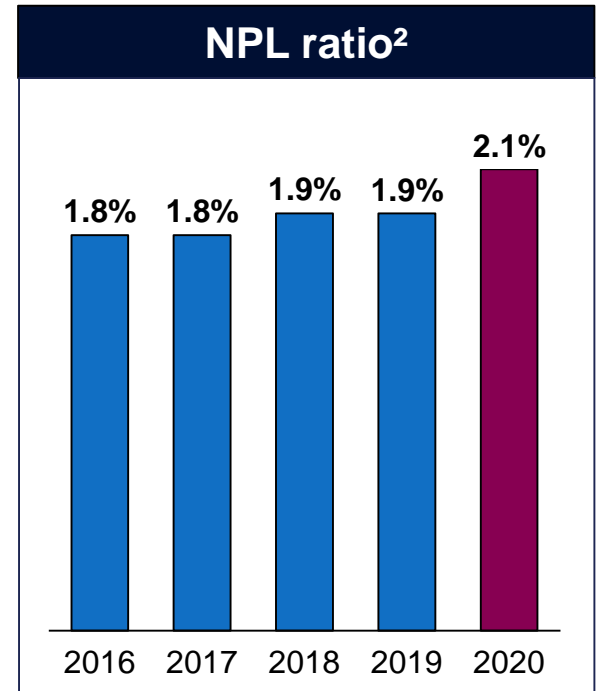
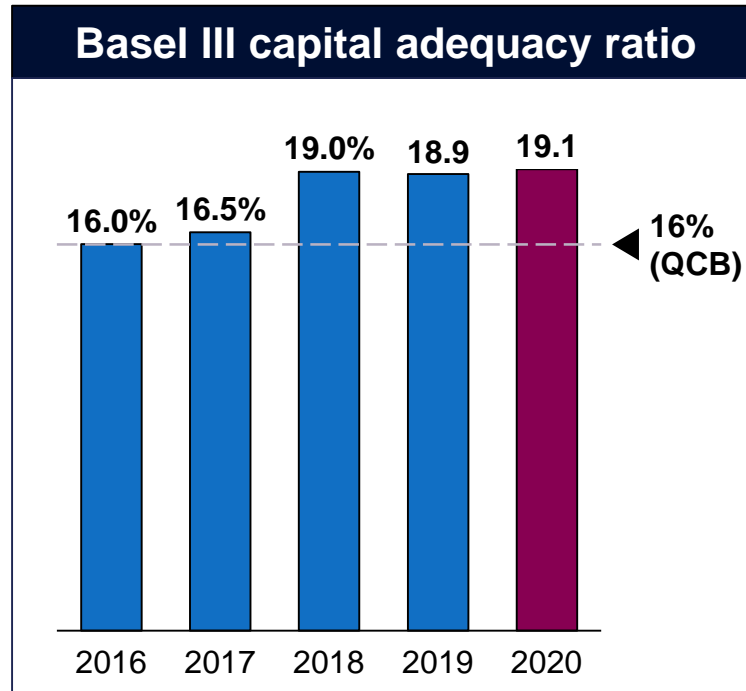
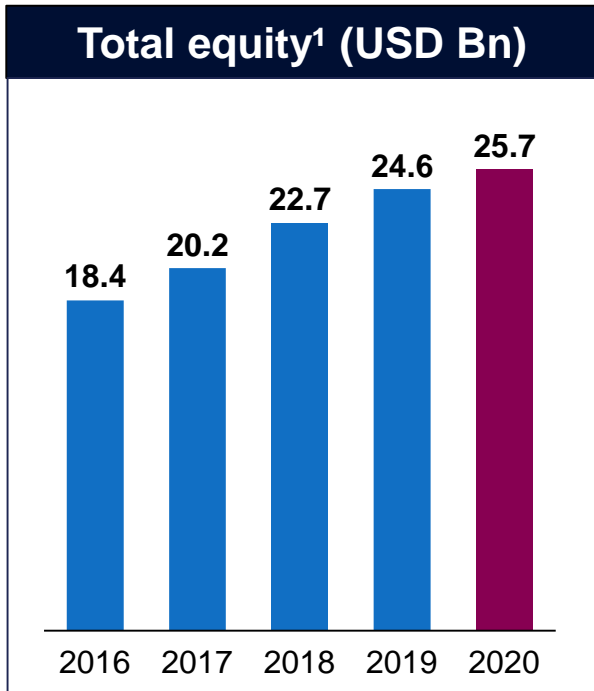
Effective strategy execution has enabled QNB to deliver sustainable growth across key financial metrics

Key financial metrics (USD Bn as at 31-Dec-20)



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-20)

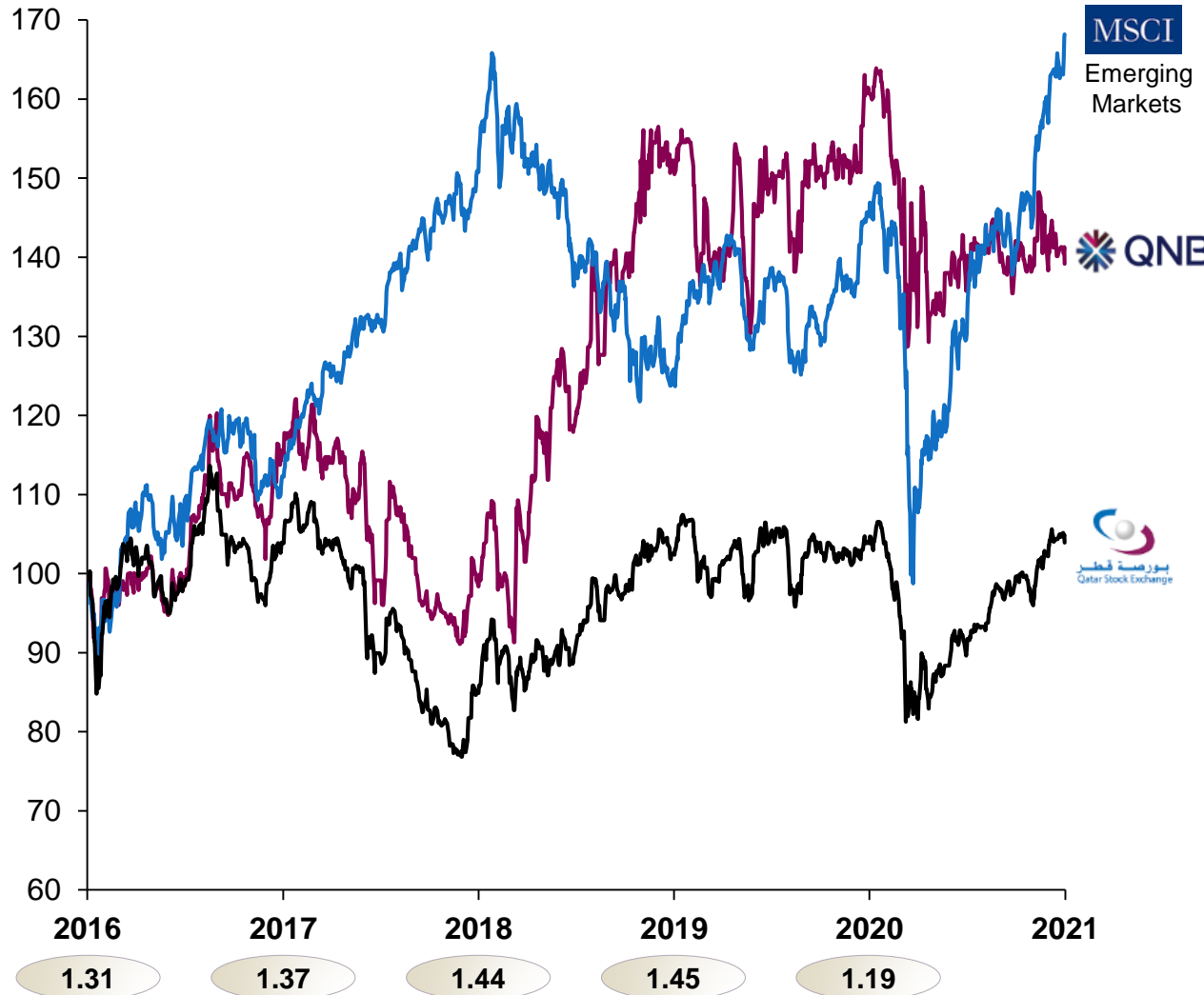


- QNB has continued to increase its provisions in response to the global economic situation as a result of COVID 19 pandemic
- The bank's coverage ratio has remained strong at 107%
- Capital adequacy ratio is comfortably above both QCB and Basel III requirements including the applicable DSIB buffer of 2.5% (effective 01-Jan-19)

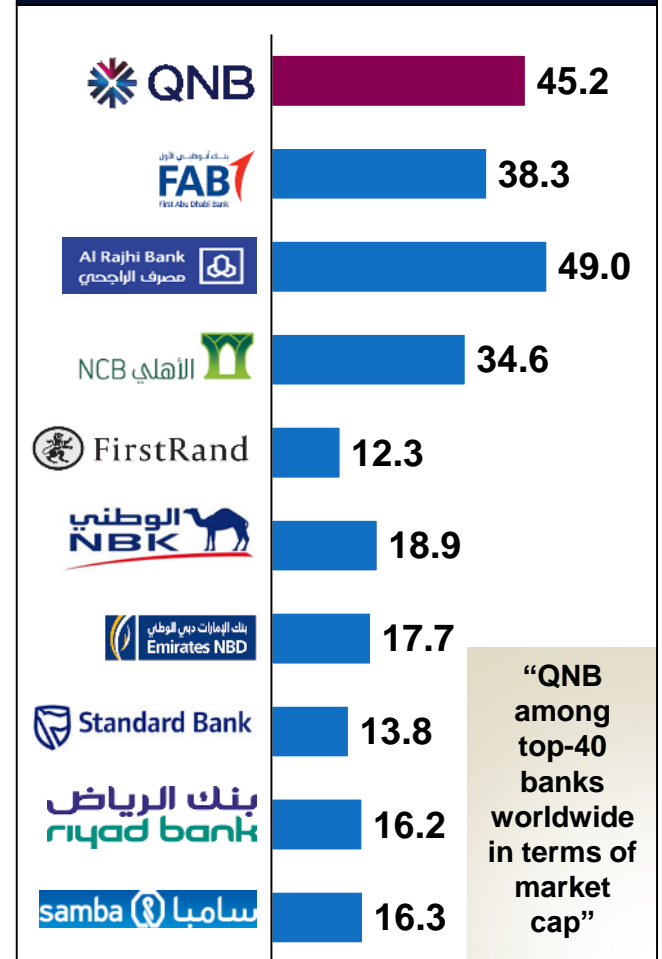


QNB's stock has comfortably outperformed the Qatar Stock Exchange over the years

Indexed performance of QNB vs. Qatar Stock Exchange & MSCI EM (Indexed to 100 on 04-Jan-2016)



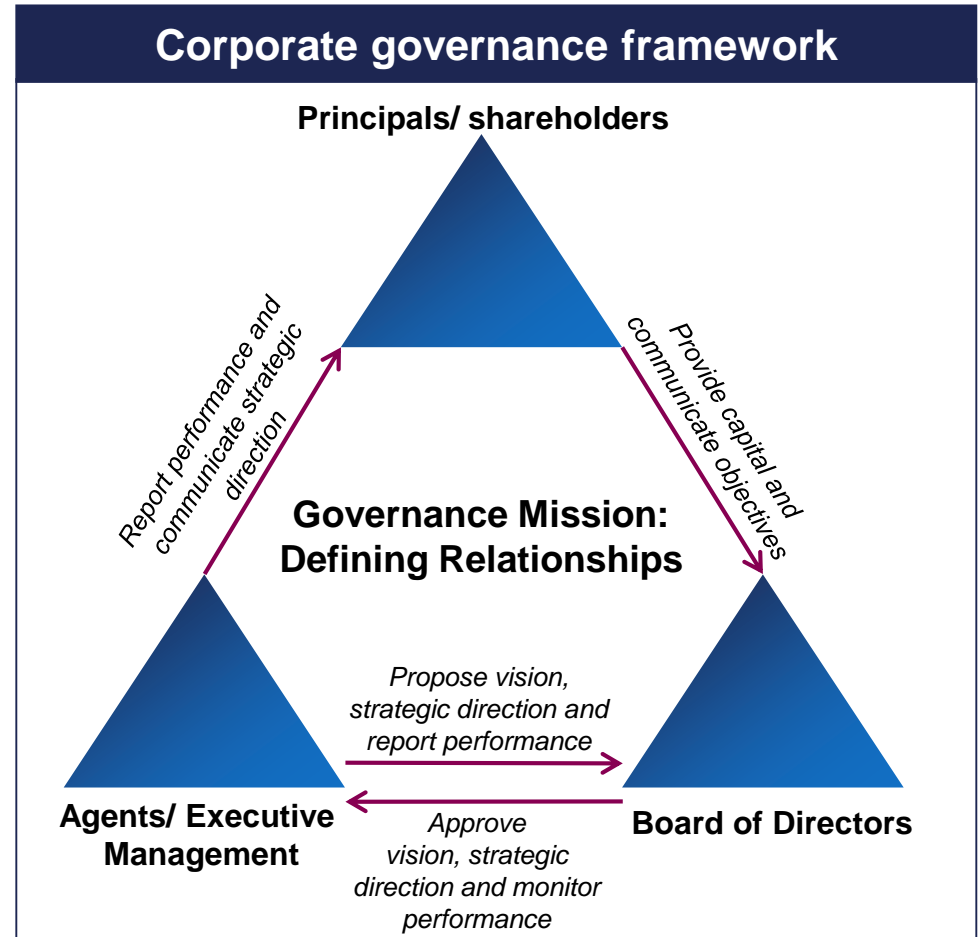
Top MEA banks by market cap. (USD Bn, 31-Dec-20)





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** 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 **six executives**:

- Group Chief Executive Officer
- Group Chief Business Officer
- Group Chief Operating Officer
- Group Chief Financial 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: | – Central Purchasing Committee |
| – Group Senior Management Committee | |
| – Group Management Risk Committee | Tier 2 committees: |
| – Group Credit Committee | – Group Business Development Committee |
| – Group Assets and Liabilities Committee | – Group Information Technology Committee |
| – Group Cybersecurity Committee | – Group Human Capital Committee |
| – Group Strategy Committee ¹ | – 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

Board of Directors (as at 14-Jun-21)



H.E. Sheikh Fahad Bin Faisal Bin Thani Al-Thani
Vice Chairman of the Board of Directors (Acting Chairman)
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 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 Risk 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 23 years at QNB



Mr. Yousef Mahmoud Al-Neama

- Executive General Manager
- Group Chief Business Officer
- Over 16 years at QNB



Mr. Ali Rashid Al-Mohannadi

- Executive General Manager
- Group Chief Operating Officer
- Over 23 years at QNB



Mr. Ramzi Mari

- General Manager
- Group Chief Financial Officer
- Over 23 years at QNB and 29 years banking experience



Ms. Fatma A Al-Suwaidi

- General Manager
- Group Chief Risk Officer
- Over 21 years at QNB

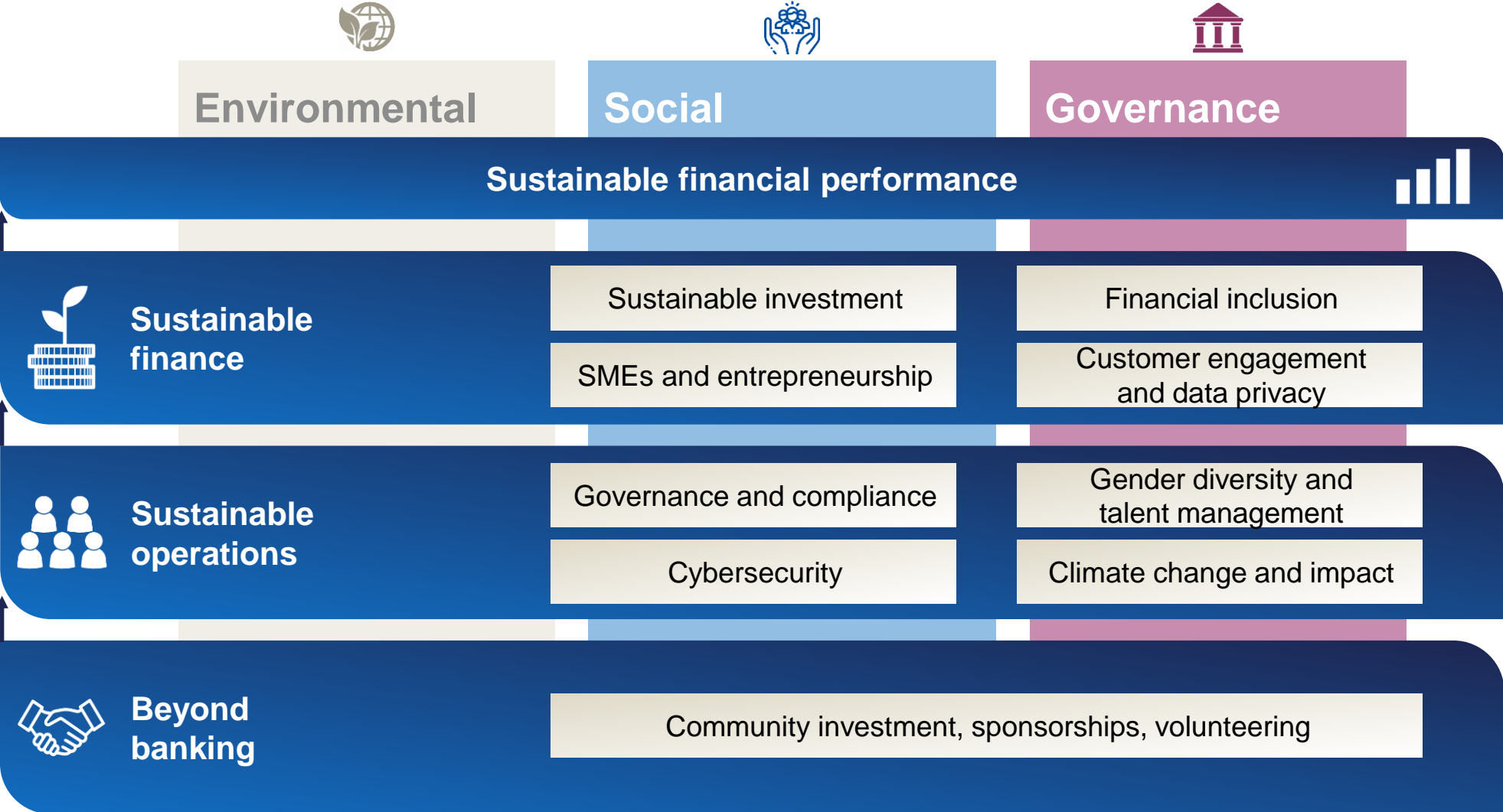


Mr. Christian Eichner

- General Manager
- Group Chief Strategy Officer
- Over 12 years at QNB and over 20 years financial sector experience



QNB's sustainability framework and strategy is founded on the building blocks of Environmental, Social and Governance (ESG)

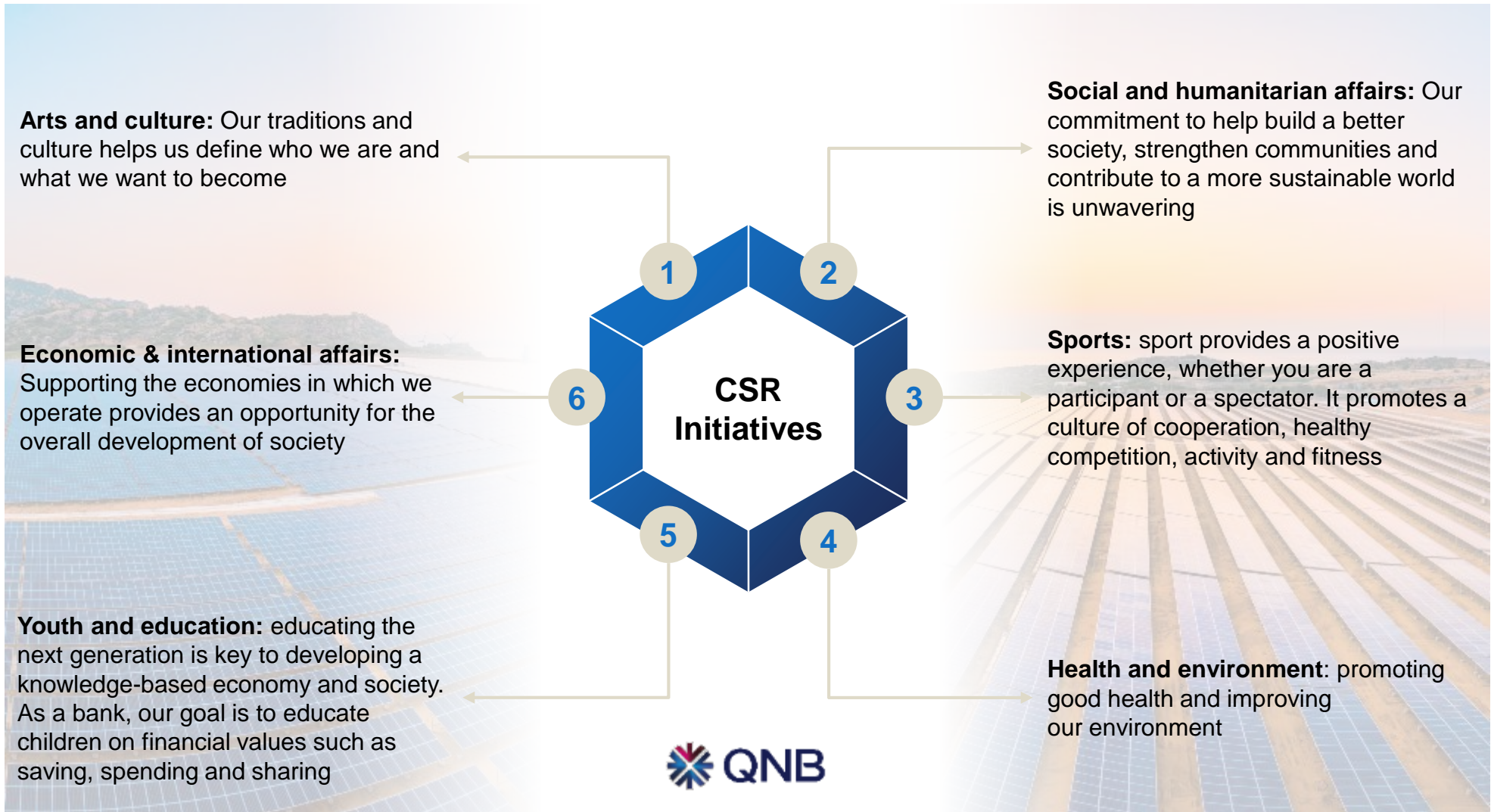


QNB Group's commitment to enhancing its sustainability practices helped improve ESG ratings

	QNB Disclosures	2019	2020	Trend
Credit & ESG Rating Agencies	 S&P Global	20 (11 th percentile)	41 (59 th percentile)	
	 SUSTAINALYTICS	High risk	Medium risk	
	 CDP	D	D	
	 ESG Invest By SUSTAINABILITY EXCELLENCE	5 th in Qatar	1st in Qatar	
Stock Exchange and Indices	 MSCI	A	A	
	 FTSE4Good	Not listed	Constituent	
	 Qatar Stock Exchange	100%	100%	

YoY Progress:  Improved  No change

QNB CSR initiatives encompass six broad themes



QNB Head Office and International Branches

Head Office

Qatar

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Fax: +62 21 515 5388
corporate.communication@qnb.co.id

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dstk@finansbank.com.tr

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QNB Associate Companies

Associate Companies

Algeria

The Housing Bank for Trade and Finance
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16 320 Dali Ibrahim
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info@hbtbf.com.jo

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P.O. Box: 3302
Lomé, Togo
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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
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