



Institutional Presentation 2022





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“ The start of the post-pandemic recovery and the resilience of our business drove our strong performance in 2021... a testament to our strong governance framework, prudent risk management, stringent operating model and disciplined execution. ”

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 30 countries³



Most valuable banking brand in the Middle East and Africa, worth USD 7.1 Bn⁴



~27,000 employees

Solid financial strength

Top-tier credit ratings

USD 51.2 Bn	USD 3.63 Bn
Market Cap.	Net Profit
USD 300.2 Bn	16.4%
Assets	RoAE ¹

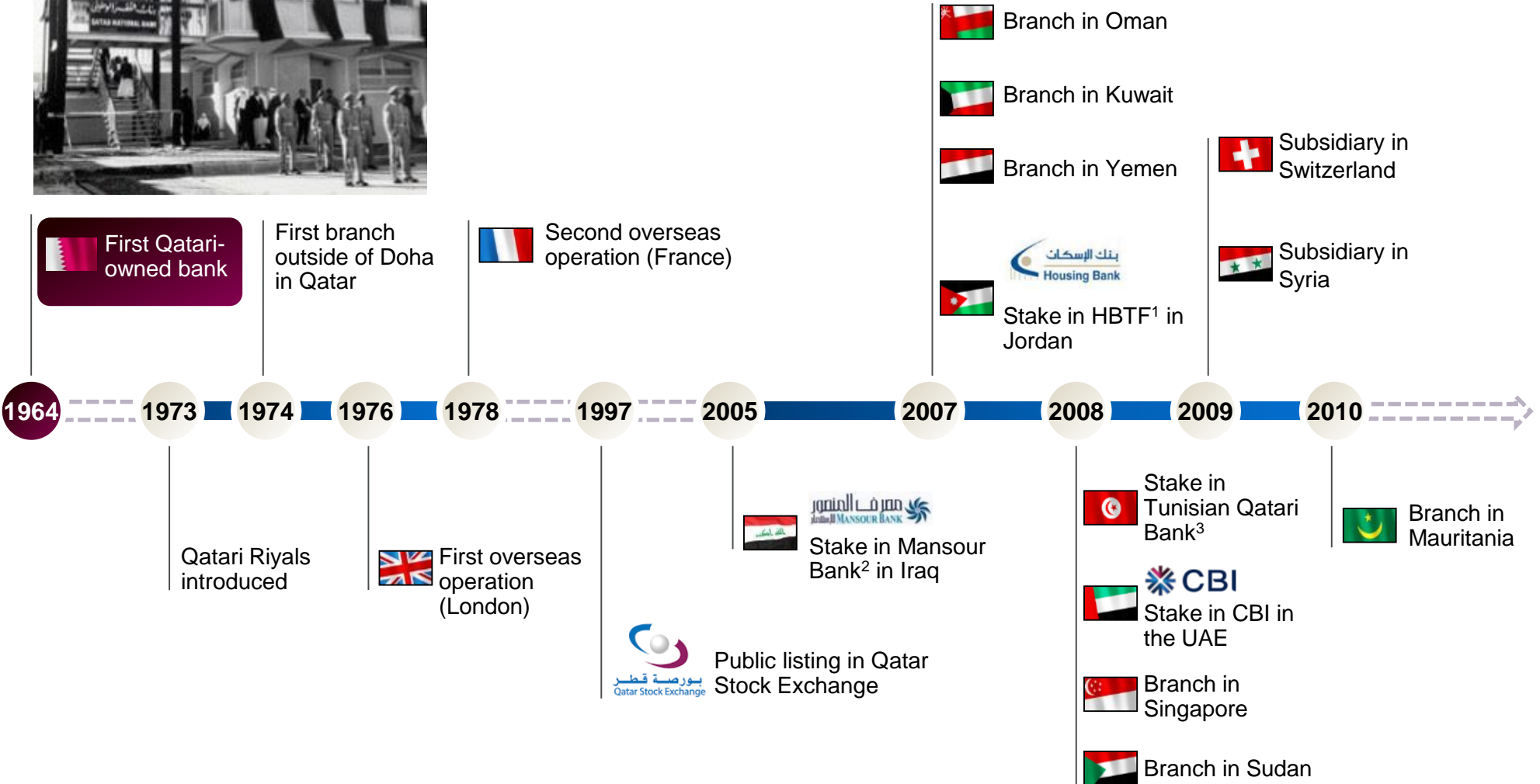
A	Aa3
Standard & Poor's	Moody's
AA-	A²
Capital Intelligence	Fitch

1 RoAE uses Average Equity which excludes fair value reserve, proposed dividends and non-controlling interest eligible for additional Tier 1 Capital;
 2 Fitch rating updated as at April 2022;
 Note: Figures as at 31-Dec-2021

3 International network updates as at March 2022
 4 Brand Finance, Brand value as at January 2022

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

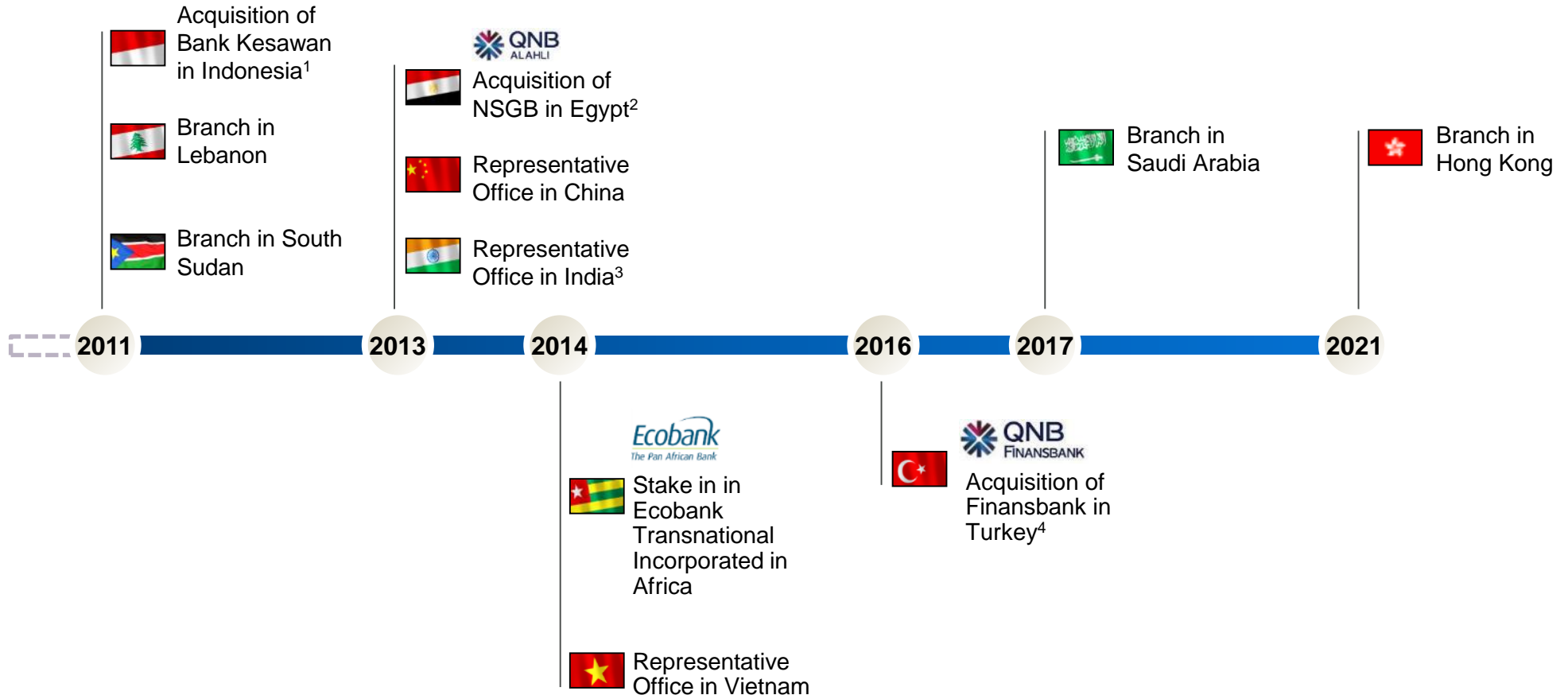
International network updated as at March 2022



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

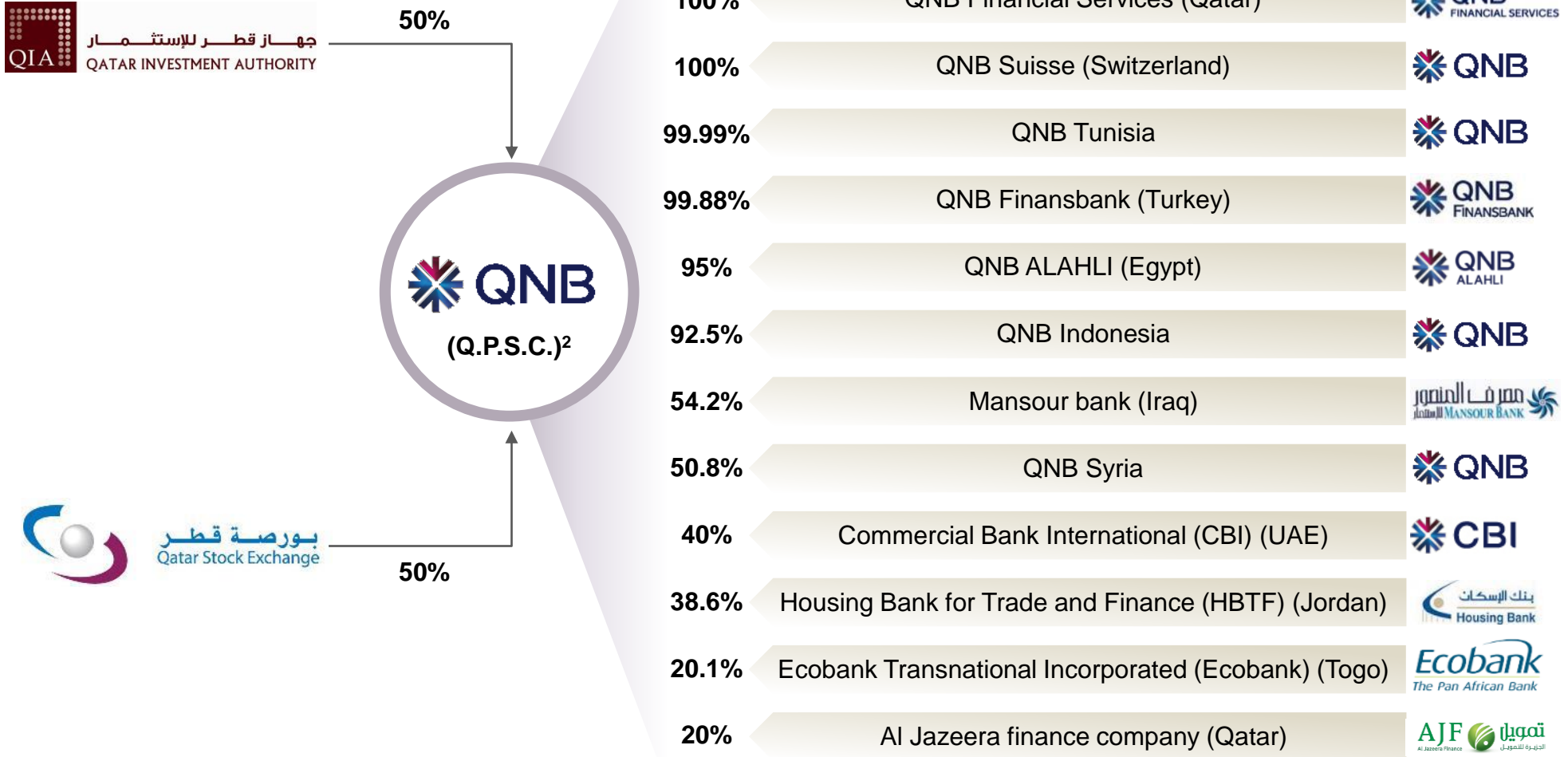
International network updated as at March 2022



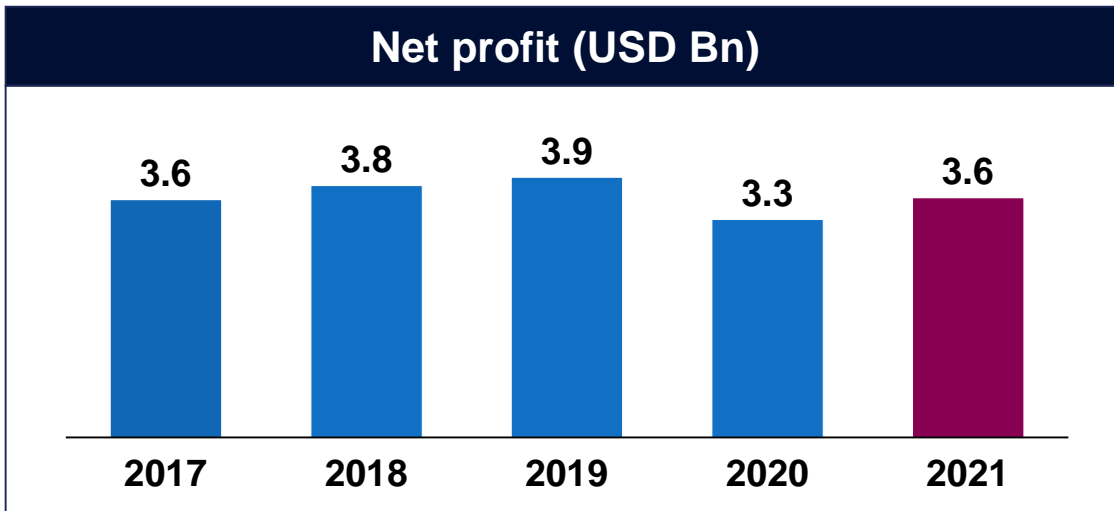
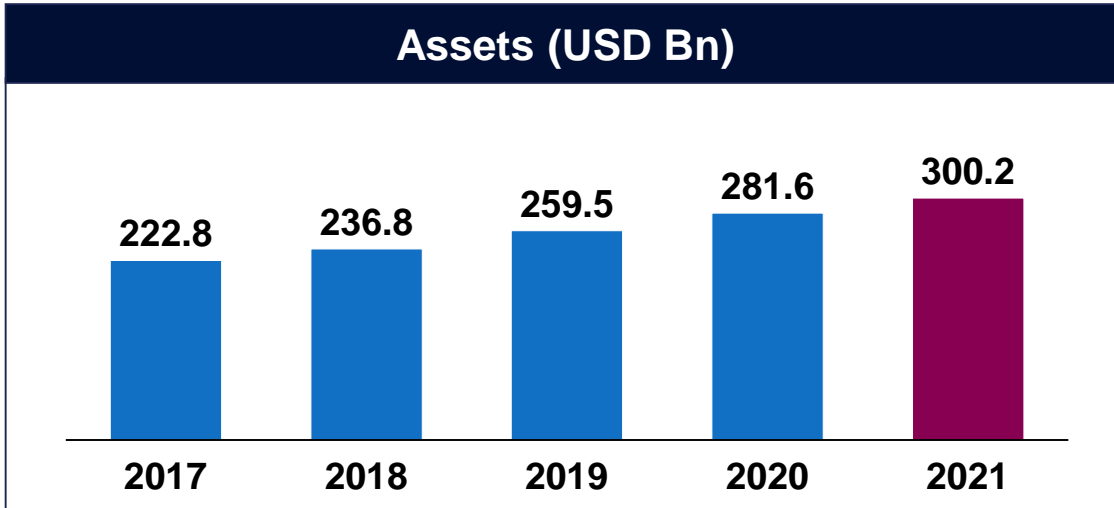
1 Rebranded to QNB Indonesia
2 Rebranded to QNB ALAHLI
3 Upgraded to a full branch in 2017
4 Rebranded to QNB Finansbank

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-2021)¹

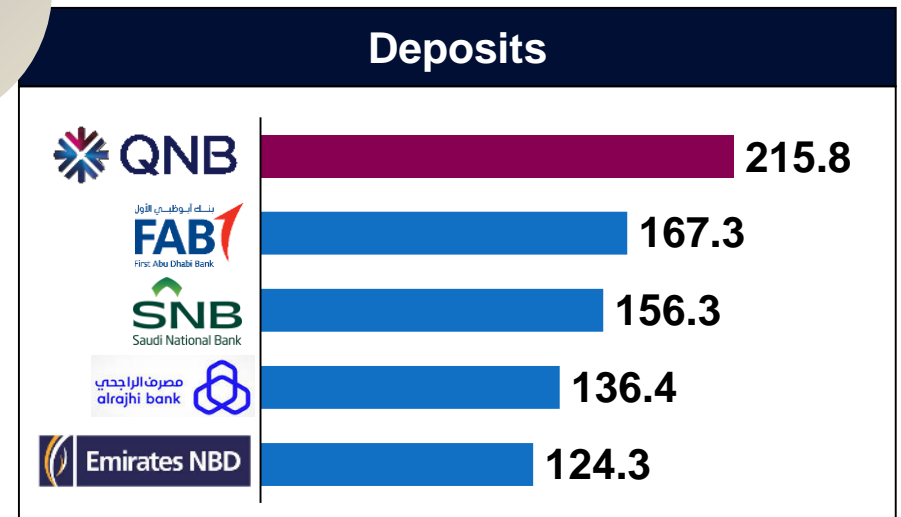
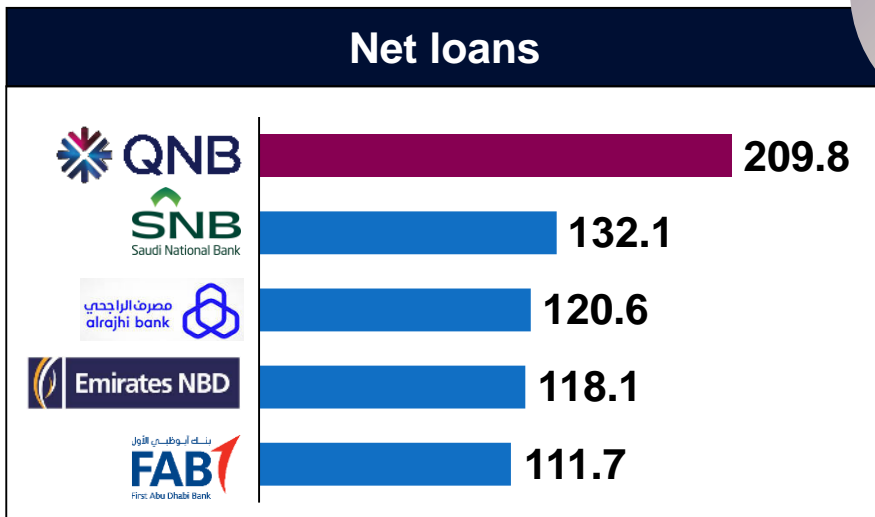
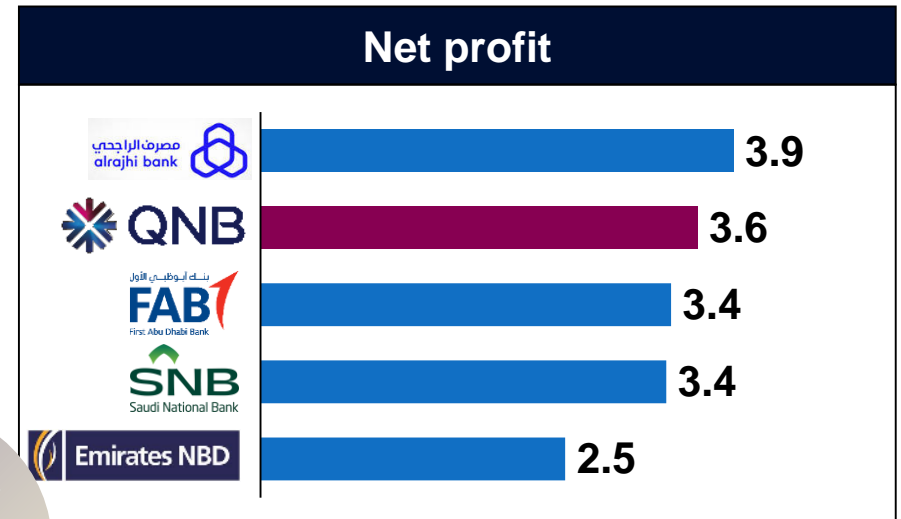
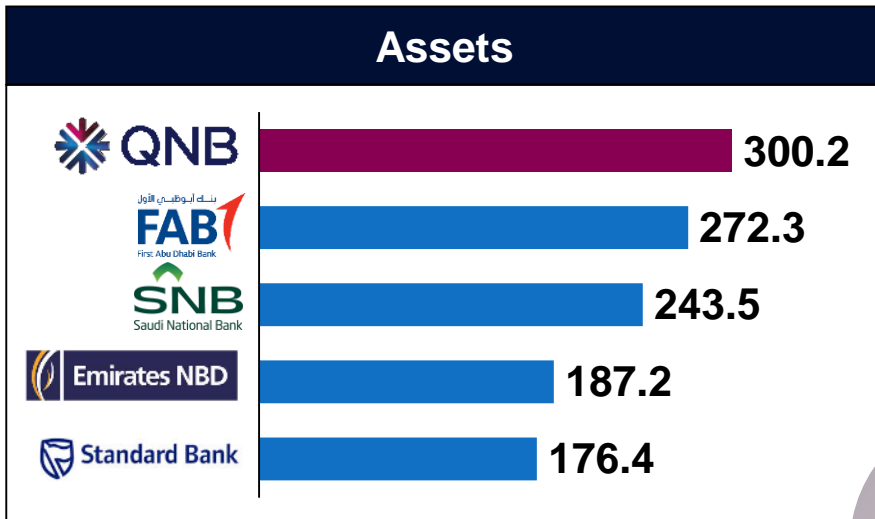


QNB has a leading position in its home markets, delivering consistent growth



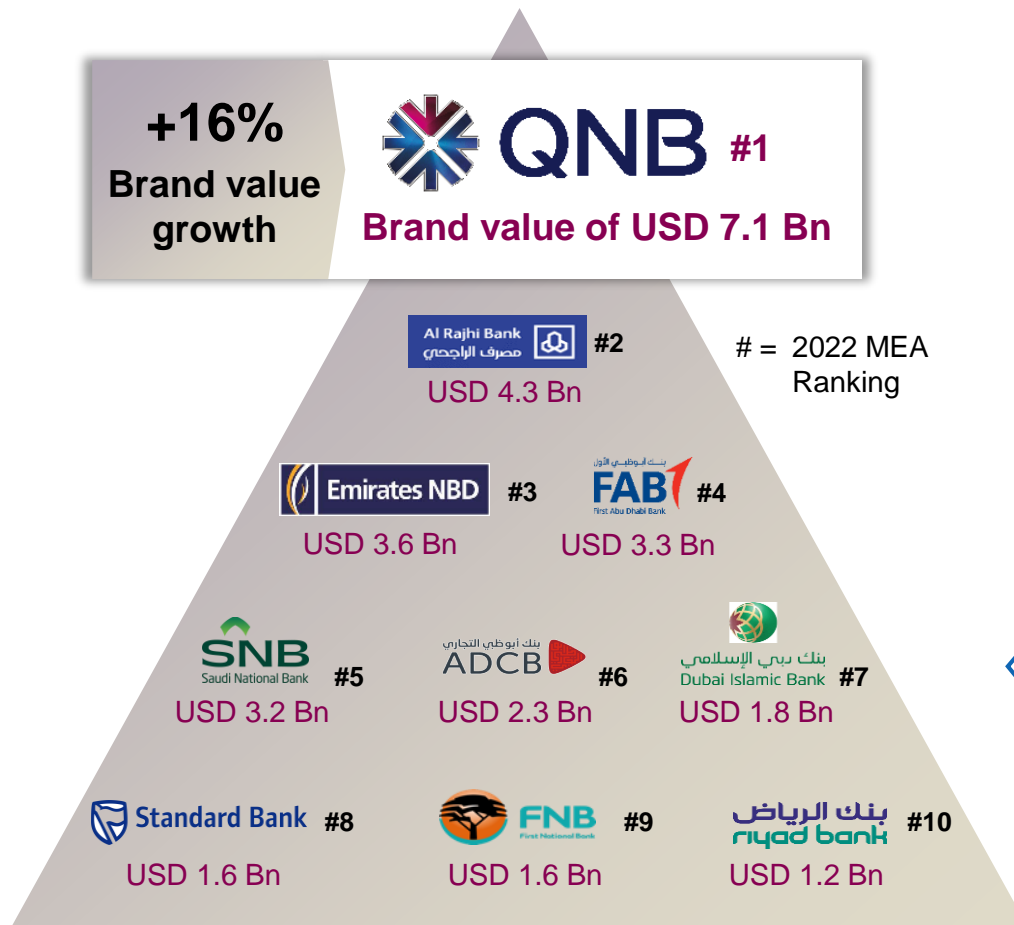
QNB is the largest bank in the Middle East and Africa (MEA) region

USD Bn (As at 31-Dec-2021)



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 (2022, USD Bn)



#1 Most valuable bank brand in MEA since 2013



45th 45th most valuable bank brand in the world



Top 500 One of the top 500 global brands

“QNB’s growth outpaced the average of the top 50 banking brands, reflecting the hard work put behind the brand and business over the last few years.”

David Haigh
Brand Finance Chairman & CEO

Brand Finance®



Vision and strategy

Our vision and strategy for 2025 is to be one of the leading banks in the Middle East, Africa and Southeast Asia (MEASEA)

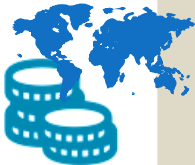
QNB's Purpose Promoting prosperity and sustainable growth across the markets we serve

QNB's Vision To be one of the leading Middle East, Africa and Southeast Asia (MEASEA) banks while maintaining our number one position in the Middle East and Africa (MEA)

QNB's Strategy



Develop a solution-led wholesale banking approach



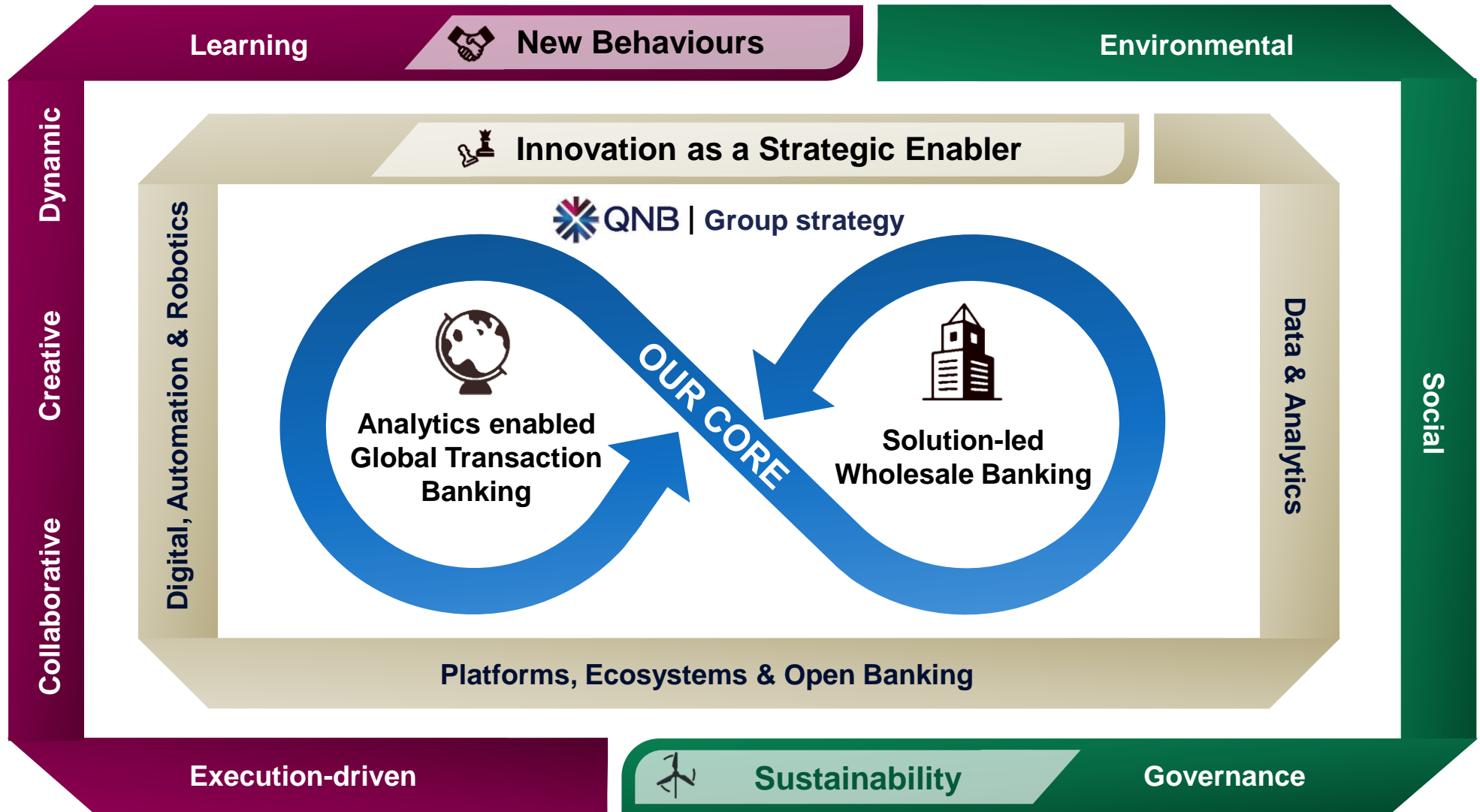
Deliver a seamless transaction banking proposition across our entire global footprint



Leveraging innovation as a strategic enabler and a Group-wide approach to sustainability



To achieve our strategy, we will capitalise on our core and embed innovation, new behaviours and sustainability into our organisation



Our value creation is substantiated through four fundamental elements that support our strategy

QNB is the **largest bank in the MEA region**, with a presence in more than 30 countries¹ across three continents including core markets in Qatar, Turkey and Egypt

International presence

4

Capital strength, risk management and 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

QNB's value creation

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

Brand value

3

2

Our people

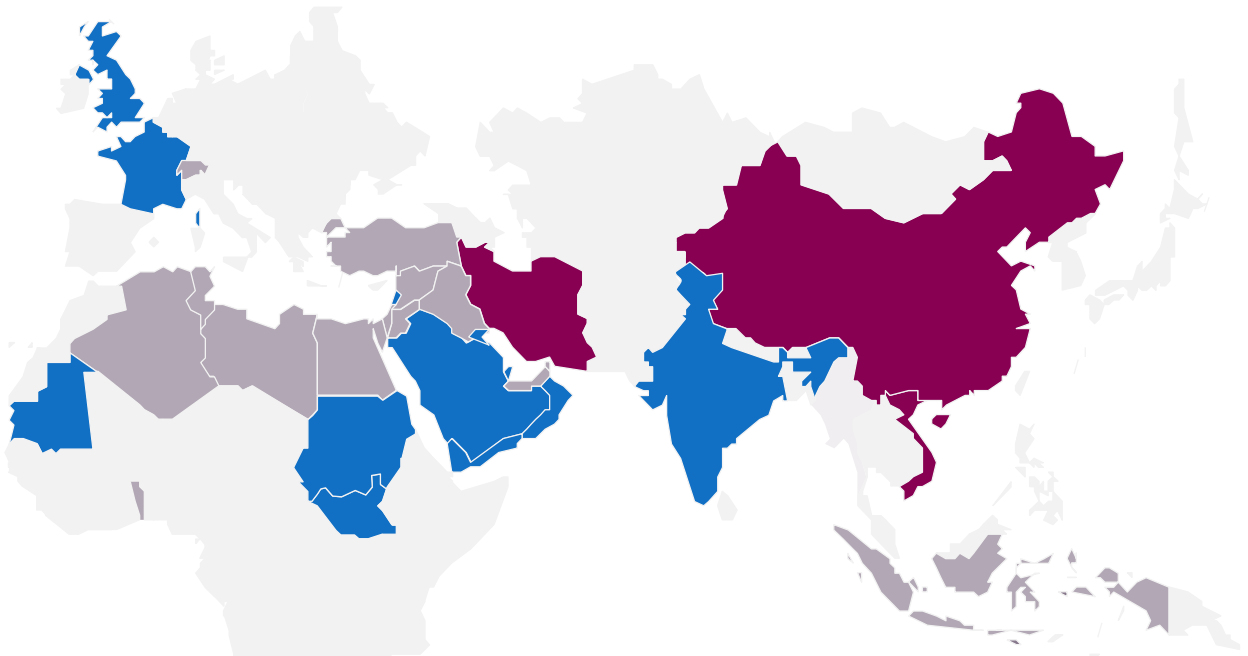
Our employees and talent base are paramount to our business success, and we place a high importance in fostering a high-performance culture, investing in training, encouraging loyalty and attracting superior talent



Business overview

QNB's business model offers a diverse and comprehensive suite of products and services across its international footprint

International network updated as at March 2022



Branches

France	Hong Kong	India	KSA	Kuwait	Lebanon	Mauritania
Oman	Qatar	Singapore	South Sudan	Sudan	UK	Yemen

Representative offices

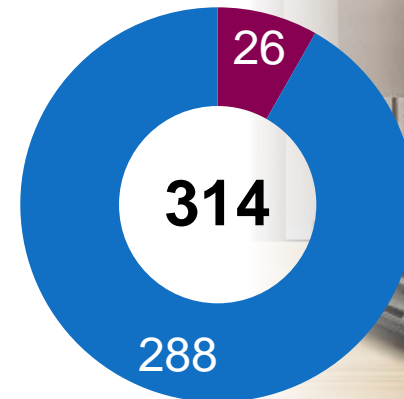
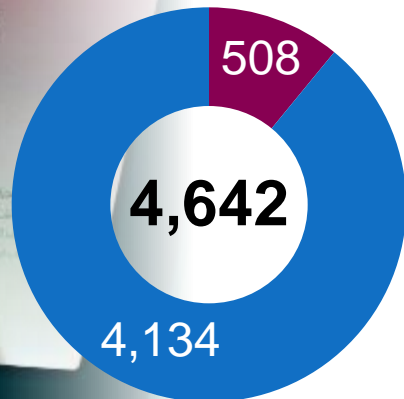
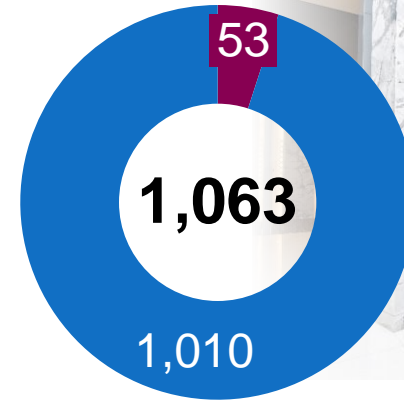
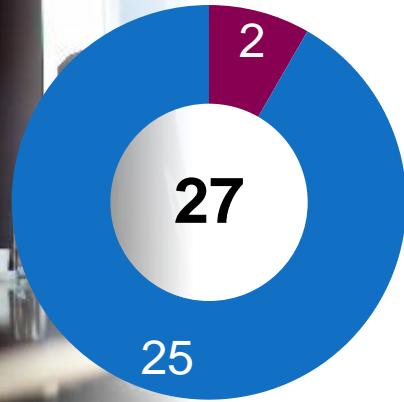
China	Iran ¹	Vietnam
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Subsidiaries and associates

Algeria	Bahrain	Egypt	Indonesia
Iraq	Jordan	Libya	Palestine
Switzerland	Syria	Tunisia	Turkey
Togo	UAE		












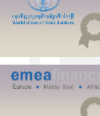




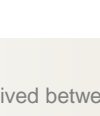
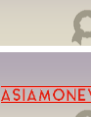
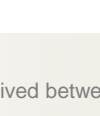









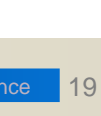
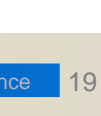
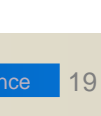
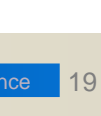
QNB has ~27,000 employees and ~6,000 touch points focused on providing first-class customer service to all our clients

Domestic International¹



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

Our trophy cabinet: Selected Awards and Performance Recognitions (2019-2021)


Business attributions		Sustainability contributions		Innovation & digital solutions		
Global Finance <ul style="list-style-type: none"> • Best Private Bank in ME¹: 2021, 2020 • Best Private Bank in Qatar: 2021, 2020 • Best FX Provider in ME¹: 2021 • Best FX Provider in Qatar: 2021 • Best Investment Bank in Qatar: 2019 		Euromoney <ul style="list-style-type: none"> • Best Bank in Qatar: 2020 • Best SME Bank in Central and Eastern Europe: 2020 		Global Finance 2021 Sustainable Finance <ul style="list-style-type: none"> • Outstanding Sustainable Financing in Emerging Markets: 2021 • Outstanding Leadership in Green Bonds: 2021 		
International Finance <ul style="list-style-type: none"> • Best SME Bank: 2021, 2020 • Best Retail Bank in Egypt: 2021 • Best Brokerage House in Qatar: 2020 		Global Trade Review <ul style="list-style-type: none"> • Leader in Trade for Qatar: 2020 • Best Trade Finance Bank in Qatar: 2019 		Climate Bonds Initiative <ul style="list-style-type: none"> • Green Market Pioneer in Qatar: 2021 		
Global Banking and Finance <ul style="list-style-type: none"> • Best Corporate Bank in Egypt: 2021 • Best Retail Bank in Egypt: 2021 • Best Bank for SMEs: 2020 		Asian Banking and Finance <ul style="list-style-type: none"> • Best Domestic Retail Bank in Qatar: 2019 • Best Mortgage and Home Loan Product in Qatar: 2019 				
Capital Finance International Magazine <ul style="list-style-type: none"> • Best SME Bank: 2021, 2020 • Best Retail Bank in Egypt: 2021 		Asian Banker <ul style="list-style-type: none"> • Best transaction bank in MEA²: 2021 				
Bonds and Loans Awards <ul style="list-style-type: none"> • Infrastructure Finance Deal of the Year: 2020 • Project Finance Deal of the Year: 2020 • Syndicated Loan Deal of the Year: 2020 		World Union of Arab Bankers <ul style="list-style-type: none"> • Strongest Bank in the Arab World: 2021 				
		EMEA Finance <ul style="list-style-type: none"> • Best project finance deal: 2019 				
		Global ISF <ul style="list-style-type: none"> • Best Broker in Qatar: 2019 				
The Banker <ul style="list-style-type: none"> • Best Bank in the ME¹: 2019 • Best Bank in Qatar: 2019 • Best Bank in Egypt: 2019 		IJ Global <ul style="list-style-type: none"> • Best Europe Road Deal: 2019 				
		Islamic Finance News (IFN) <ul style="list-style-type: none"> • Project & Infrastructure Finance Deal: 2019 				
Asia Money <ul style="list-style-type: none"> • Best Domestic Bank in Qatar: 2021 • Best Private Bank in the ME¹: 2020 		PFI <ul style="list-style-type: none"> • Best Deal in Turkey: 2019 				
						
					Stevie Awards <ul style="list-style-type: none"> • Digital Bridge: Business Intelligence Solution (Gold): 2021 • Customer Satisfaction Achievement (Bronze): 2021 • Best use of technology in customer service – financial services industries: 2020 	
					International Finance <ul style="list-style-type: none"> • Best E-Banking Product - Mobile Banking in Egypt: 2021 • Most Innovative Mobile Trading Application in Qatar: 2020 	
					European Customer Centricity Awards <ul style="list-style-type: none"> • Best Digital Strategy: 2021, 2020 	
					Global Business Outlook <ul style="list-style-type: none"> • Best Digital Bank in Qatar: 2020 • Most Innovative Loan Offering in Qatar: 2020 	
					The Digital Banker <ul style="list-style-type: none"> • Best Digital Wallet of the Year in the ME: 2020 • Best Self Service Banking in the ME: 2020 	
					Arab Banks Digital Excellence <ul style="list-style-type: none"> • Best Mobile Banking Application: 2019 • Best Digital Bank in the Arab Gulf Region: 2019 	
					Global Banking and Finance <ul style="list-style-type: none"> • Best digital banking products and services: 2021 	
					Global Finance (The Innovators) <ul style="list-style-type: none"> • Excelling Innovation in Corporate Banking in Turkey: 2021 	
					World Finance Banking Awards (Europe) <ul style="list-style-type: none"> • Most Innovative Banks: 2021 	
					Golden Spider Web Awards <ul style="list-style-type: none"> • Best Website in Banking Finance: 2020 	
					Asian Banking and Finance <ul style="list-style-type: none"> • Best Digital Banking Initiative in Qatar: 2019 	
					Asian Banker <ul style="list-style-type: none"> • Best Biometrics Initiative, Application or Program in Qatar: 2019 	



Financial highlights

QNB continues to demonstrate sustainable and profitable growth



Financial highlights (USD Bn as at 31-Dec-21)

 Growth vs. December 2020

Profit¹

- USD 3.63 Bn  +10%


Assets

- USD 300.2 Bn assets 
- USD 209.8 Bn loans  +6%

Funding

- USD 215.8 Bn deposits  +6%

Equity

- USD 27.5 Bn equity  +3%

- Net interest margin (NIM)²: **2.47%**
- Cost to income ratio: **22.2%**
- Earnings per share: **USD 0.36**
- ROAA: **1.25%**

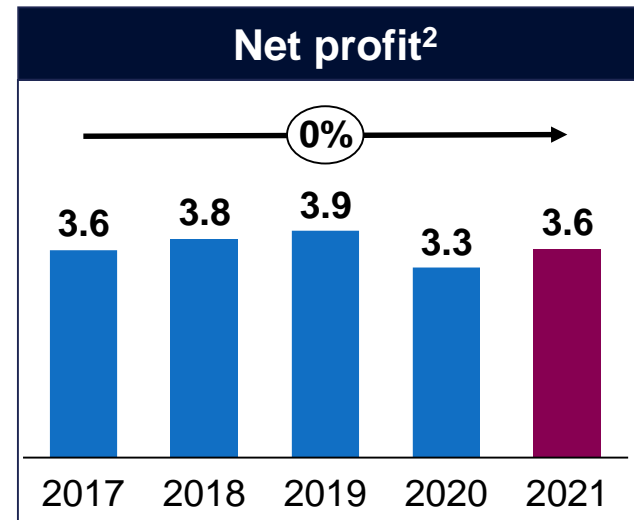
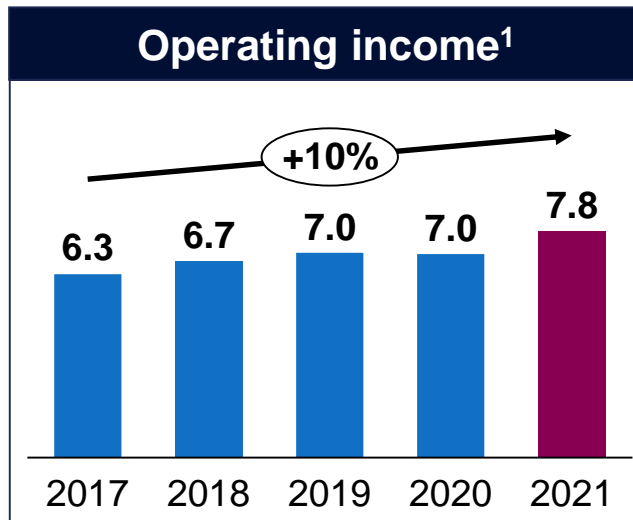
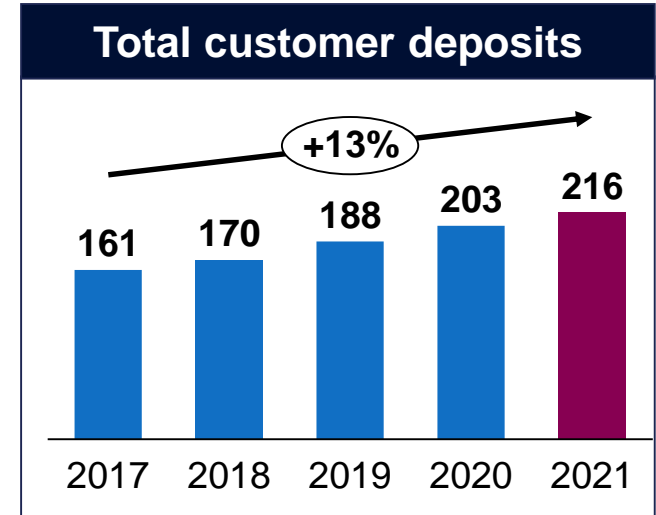
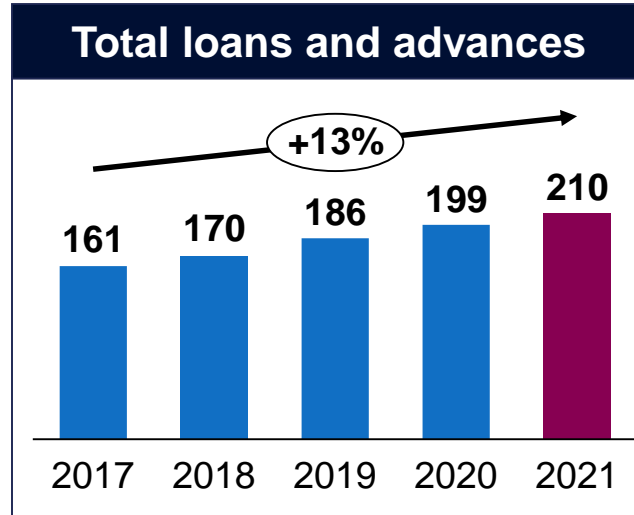
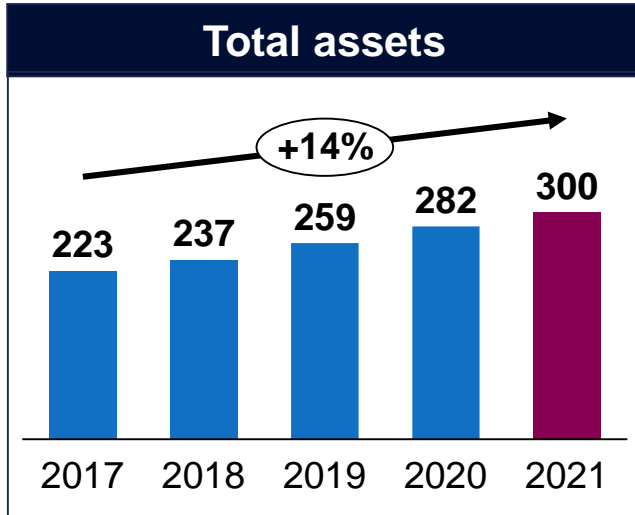
- NPL (% of gross loans): **2.3%**
- Coverage ratio³: **117%**

- Loans to deposits ratio: **97.2%**

- ROAE⁴: **16.4%**
- Capital adequacy ratio (QCB Basel III): **19.3%**

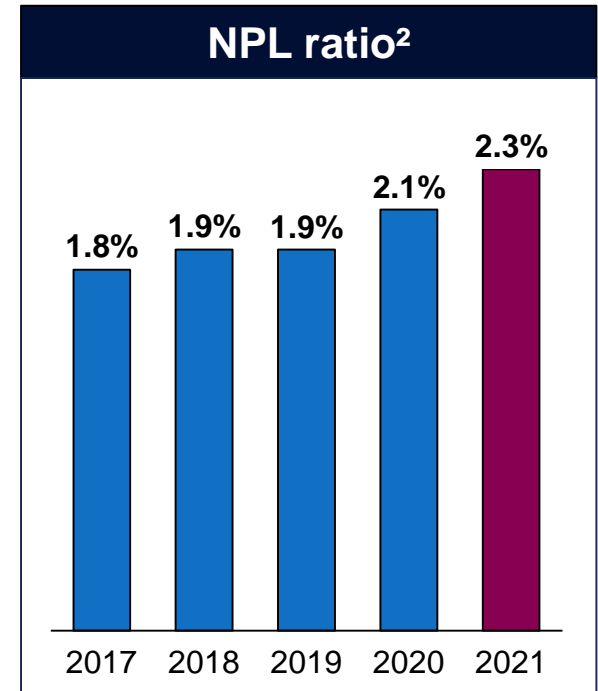
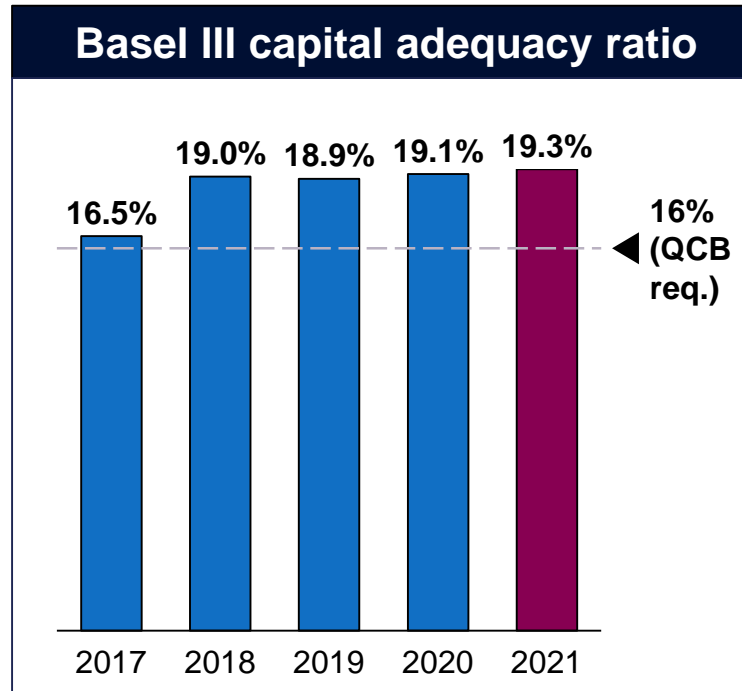
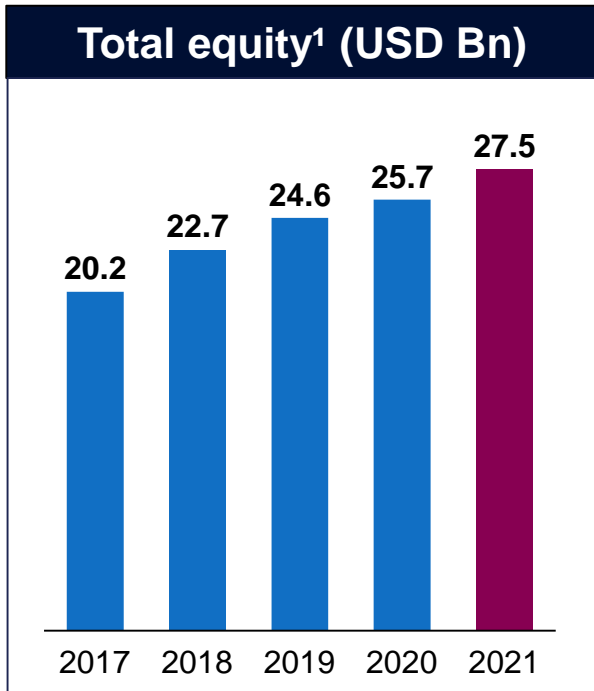
Effective strategy execution has enabled QNB to deliver sustainable growth across key financial metrics

Key financial metrics (USD Bn as at 31-Dec-21)



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-21)



- 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 117%
- 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 last five years

Indexed performance of QNB vs. Qatar Stock Exchange & MSCI EM (Indexed to 100 on 02-Jan-2017)



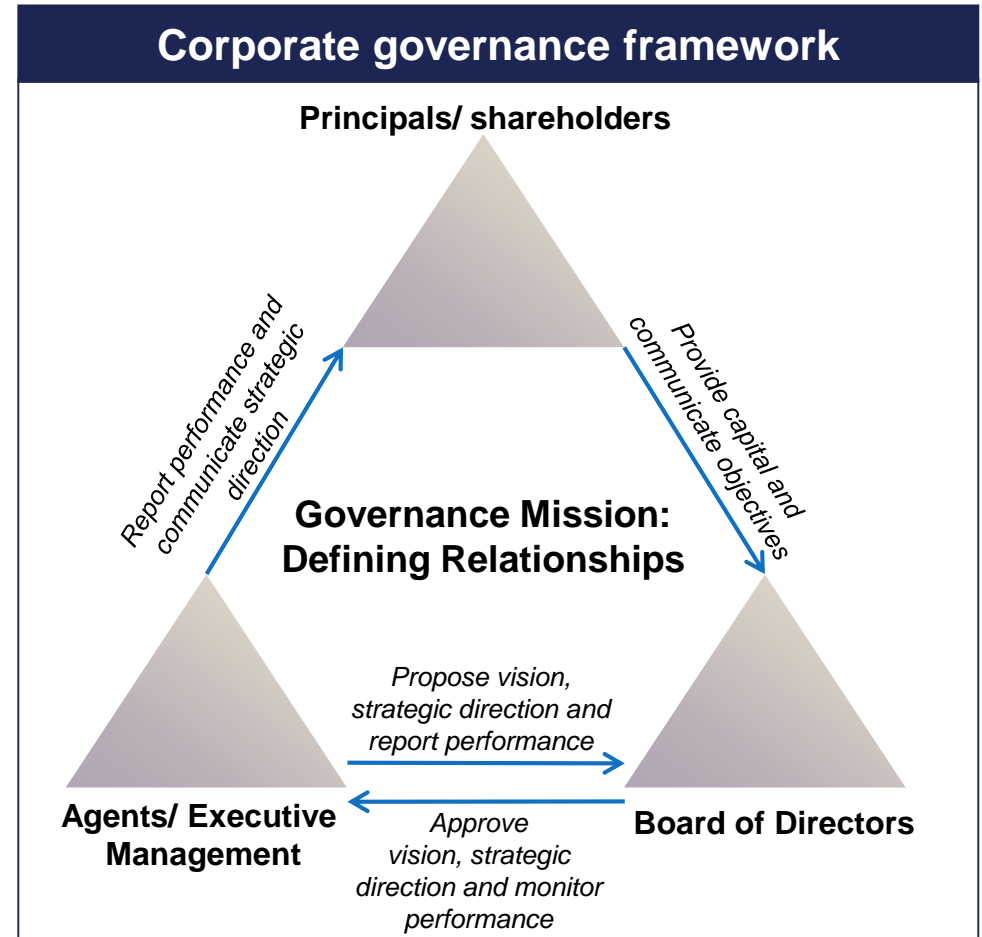
“ QNB is one of the world’s top 50 banks in terms of market capitalisation reaching USD51.2 billion. ”





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: | Tier 2 Committees: |
| - Group Senior Mgmt. Committee | - Group Business Development Committee |
| - Group Mgmt. Risk Committee | - Group Information Technology Committee |
| - Group Credit Committee | - Group Human Capital Committee |
| - Group Assets and Liabilities Committee | - Group Operations and Services Committee |
| - Group Cybersecurity Committee | |
| - Group Strategy Committee ¹ | |
| - Central Purchasing Committee | |



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

Board of Directors (as at 31-Mar-22)



H.E. Mr. Ali Ahmed Al-Kuwari
Chairman of the Board of Directors
BOD member since 2021



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 Executive Committee;
Member of the Group Board Nomination, Remuneration, Governance and Policies Committee
BOD member since 2004



Mr. Ali Yousef H A Kamal
Member of the Group Board Audit and Compliance Committee
BOD member since 2022



Mr. Bader Abdullah Darwish Fakhroo
Member of the Group Board Executive Committee and Group Board Risk 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 H A Al-Jufairi
Member of the Group Board Executive Committee and Group Board Risk Committee
BOD member since 2019



QNB is led by an experienced executive management team



Mr. Abdulla Mubarak Al-Khalifa

- Group Chief Executive Officer
- Over 24 years at QNB



Mr. Yousef Mahmoud Al-Neama

- Executive General Manager
- Group Chief Business Officer
- Over 17 years at QNB



Mr. Ali Rashid Al-Mohannadi

- Executive General Manager
- Group Chief Operating Officer
- Over 24 years at QNB



Mr. Ramzi Mari

- General Manager
- Group Chief Financial Officer
- Over 24 years at QNB and 30 years banking experience



Ms. Fatma A Al-Suwaidi

- General Manager
- Group Chief Risk Officer
- Over 22 years at QNB

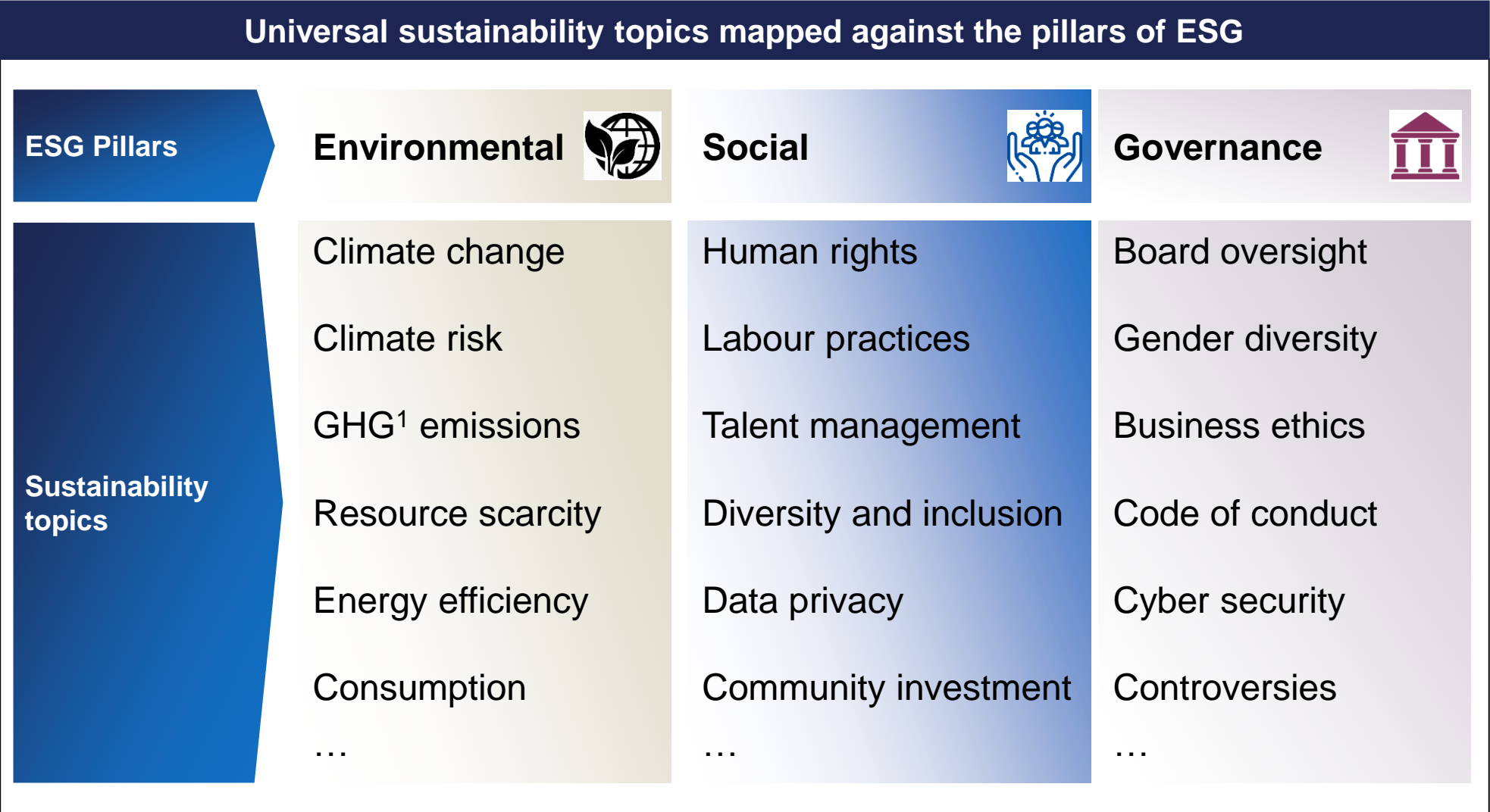


Mr. Christian Eichner

- General Manager
- Group Chief Strategy Officer
- Over 13 years at QNB and over 21 years financial sector experience

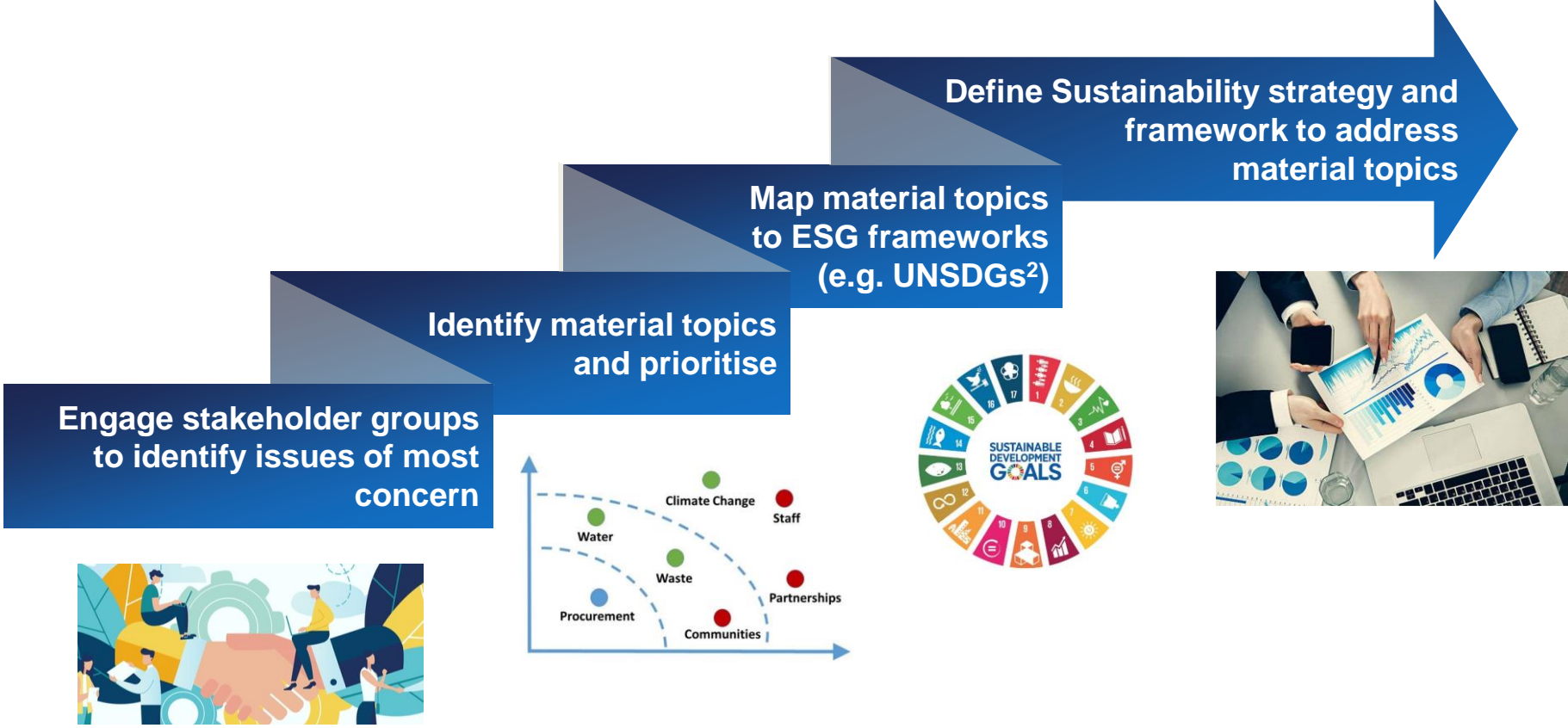


Sustainability aims to deliver positive impact across all pillars and topics of Environmental, Social and Governance (ESG)



QNB engages key stakeholder groups to identify and map the topics that are most material to them with regards to sustainability

QNB stakeholder¹ assessment approach

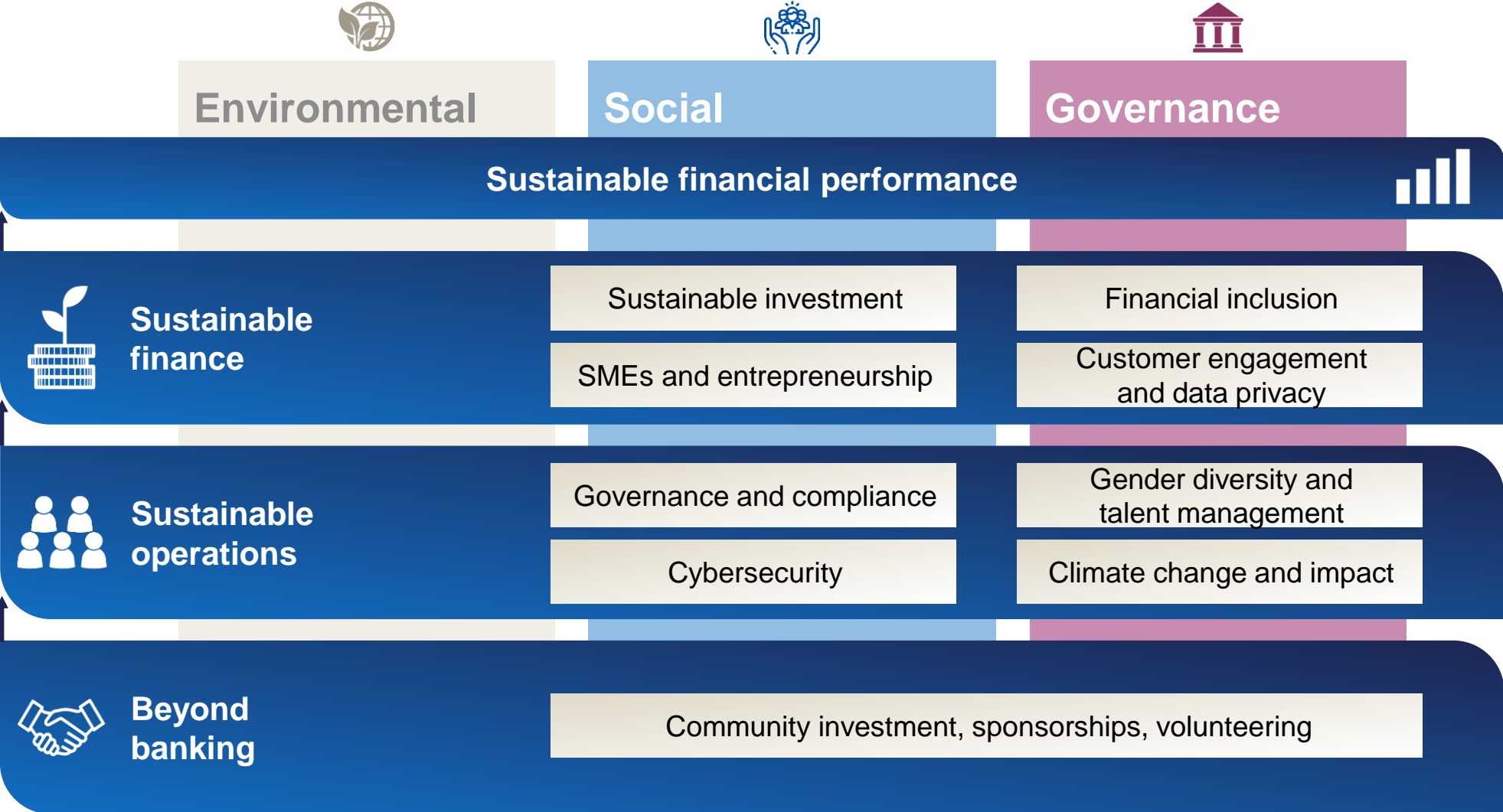


Based upon this approach QNB has compiled a comprehensive list of relevant economic, ethical, social and environmental impact areas



1 Stakeholder groups include customers, investors, employees, regulators and government, society and suppliers
2 United Nations Sustainable Development Goals


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




A glance of QNBs 2021 achievements in ESG

Financing


QR10.25 billion
Lending portfolio financing environmentally friendly, low carbon activities




34
Number of sustainable financial products and services offered to customers



First green repurchase agreement
First green “repo” deal for QNB and in the State of Qatar




QR14.9 billion
Value of loan portfolio to SMEs and microenterprises




Customer Experience

77.2%
Digital transactions (online and mobile as a % of total)



0
Data security breaches



Commitments



Ten Principles
Our commitment and membership to UNGC

Gender Diversity

32%
% Women in middle and senior management



47%
% Women employees



17%
% Women Board members in our subsidiaries




0.91
Female/ male pay ratio




Climate

16.5%
Reduction in GHG Consumption (CO₂) Since 2017



-1.26 tonnes (CO₂ / employee)
Reduction in carbon intensity Since 2015



“
We are committed to address the topic of sustainability to protect our environment and promote sustainable development in line with our purpose
”

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

As at 28-Feb-22

	QNB Disclosures	2020	2021	Trend
Credit & ESG Rating Agencies	 MSCI	A	AA	↑
	 S&P Global	41 (59 th percentile)	42 (62 nd percentile)	↑
	 SUSTAINALYTICS	Medium risk (27.9)	Medium risk (22.4)	↑
	 CDP	D	D	↔
	 ESG Invest By SUSTAINABILITY EXCELLENCE	56/100 1 st in Qatar	62/100 1 st in Qatar ¹	↑
Stock Exchange and Indices	 FTSE4Good	Constituent	Constituent	↔
	 Qatar Stock Exchange	100%	100%	↔
	 Qatar Stock Exchange MSCI ESG Index		Constituent	

YoY Progress: ↑ Improved ↔ No change

QNB Head Office and International Branches

Head Office

Qatar

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QNBParis@qnb.com

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