



Creditor Presentation

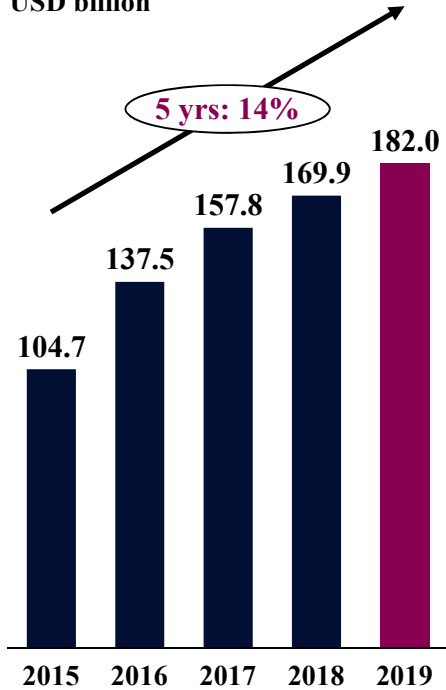
September 2019

Robust growth in customer deposits and funding

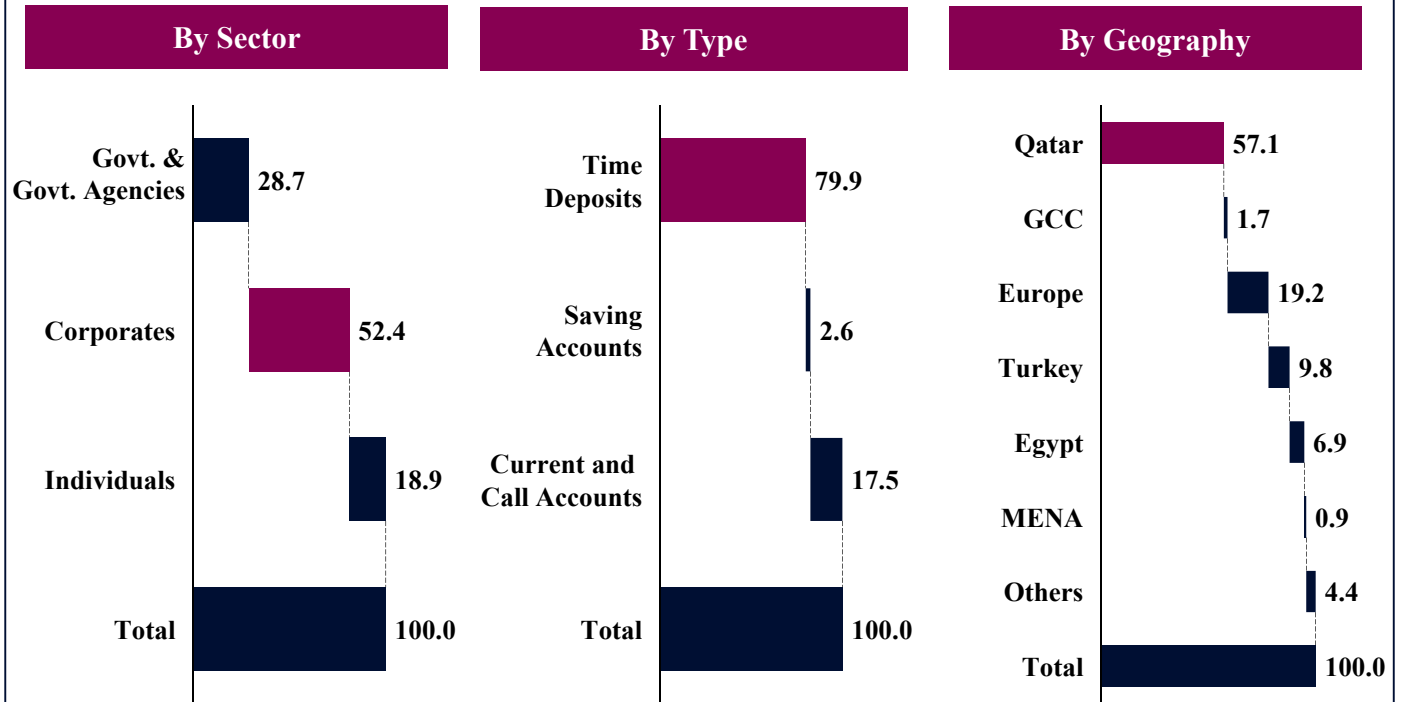
Funding Analysis (as at 30 September)

Total Customer Deposits Evolution

USD billion



2019 Split of Deposits (%)

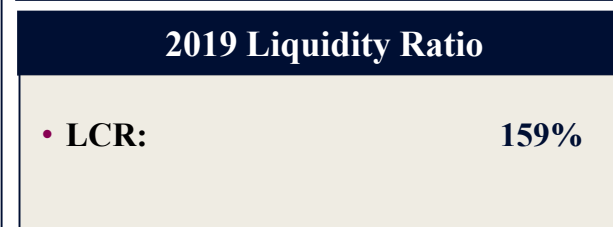
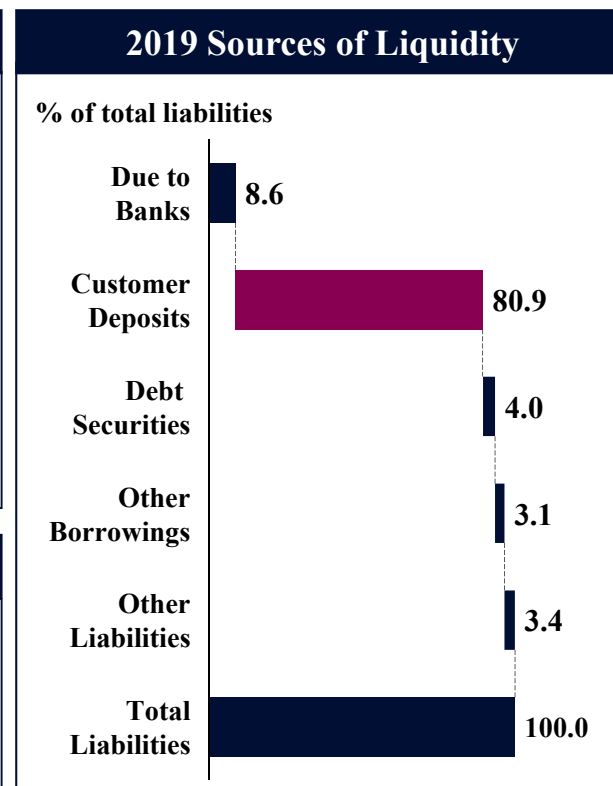
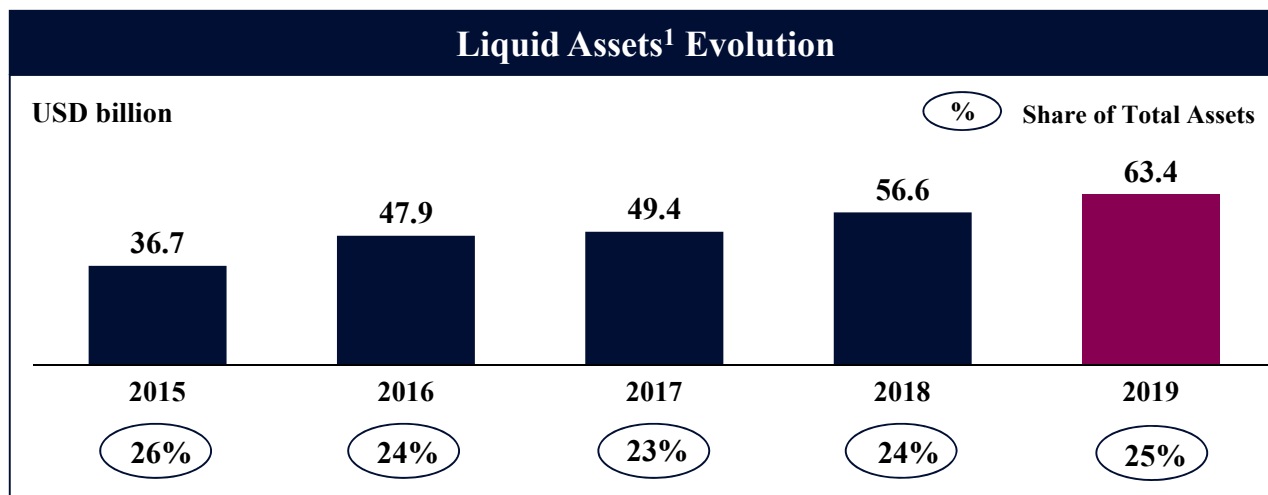
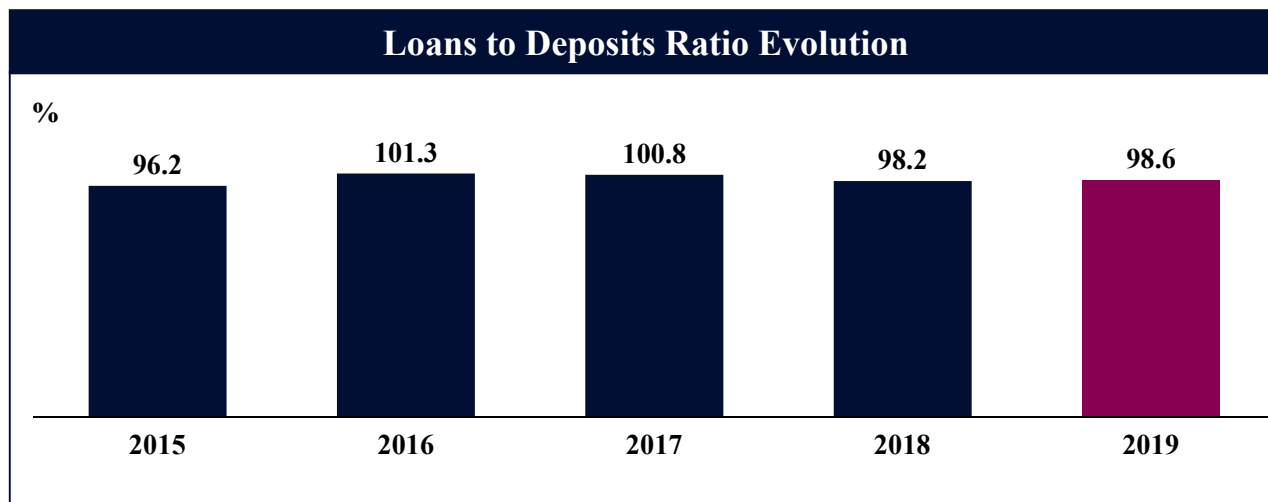


- Deposits increased 7% from September 2018
- 2014-2019 CAGR of 14%

- QNB remains the public sector's preferred bank
- USD, EGP and TRY denominated deposits represent 44%, 6% and 5% of total deposits respectively

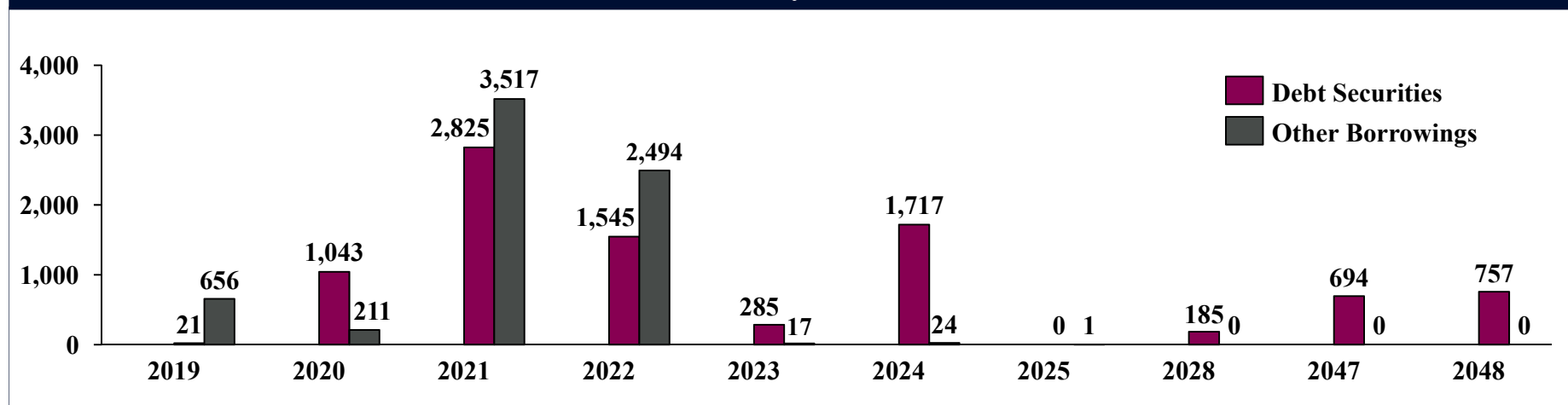
Solid liquidity profile

Liquidity Analysis (as at 30 September)



QNB Group Debt Securities and Other Borrowings Profile

Maturity Profile



Key Highlights

Funding Strategy	<ul style="list-style-type: none"> To ensure diversification of funding in terms of type, tenor and geography. 	Currencies	<ul style="list-style-type: none"> Issued in AUD, CHF, CNY, EUR, GBP, HKD, IDR, JPY, NZD, SGD, USD and ZAR.
Funding Structure	<ul style="list-style-type: none"> Includes bonds, other borrowing arrangements and syndicated loans 	Market Position	<ul style="list-style-type: none"> QNB issuances have attracted strong interest around the world by key global investors with subscription above expectations. This reflects high confidence in QNB's financial strength, its leading position in the MEA region and successful execution of its liquidity and funding strategy.
Set-Up	<ul style="list-style-type: none"> November 2011 in Reg S format Size of \$17.5bn (EMTN) and A\$2bn (Kangaroo) 		
Market Awards	<ul style="list-style-type: none"> 2018 MTN Issuer of the Year 2018 MTN Deal of the Year 		



Note: All amounts are in USD millions
Source: QNB Group's Financial Data – September 2019

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