

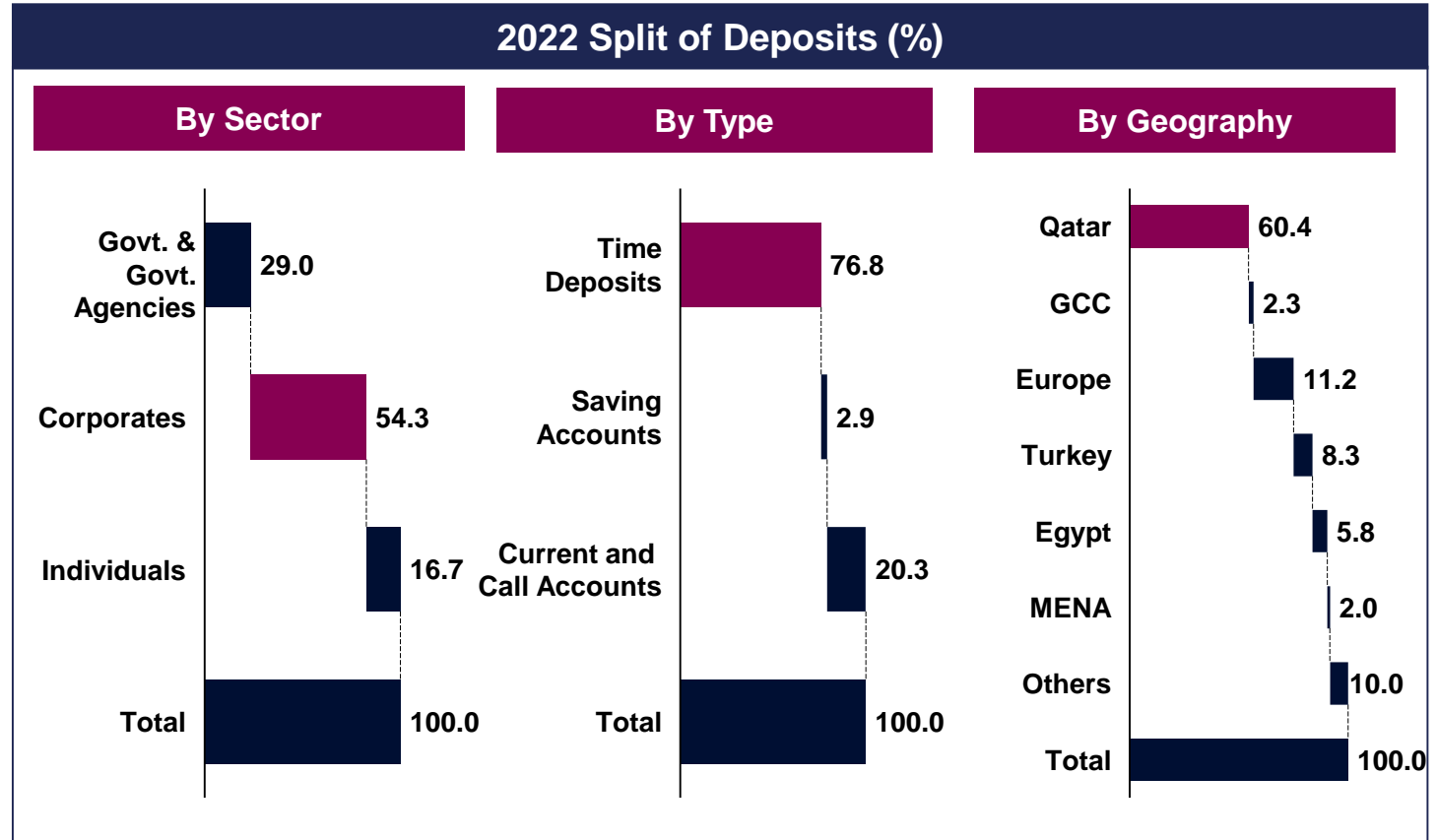
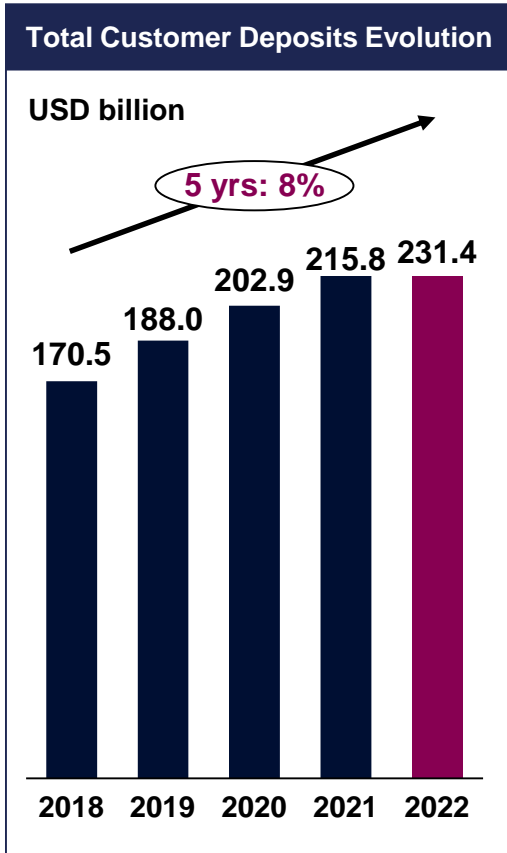


Creditor Presentation

December 2022

Robust growth in customer deposits and funding

Funding Analysis (as at 31 December)



- Deposits increased 7% from December 2021
- 2017-2022 CAGR of 8%

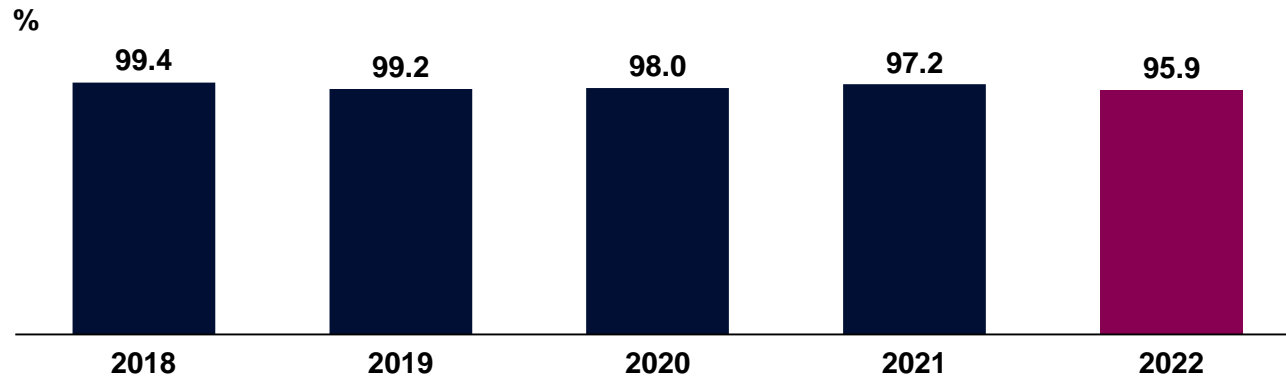
- QNB remains the public sector's preferred bank
- USD, EGP and TRY denominated deposits represent 45%, 6% and 6% of total deposits respectively



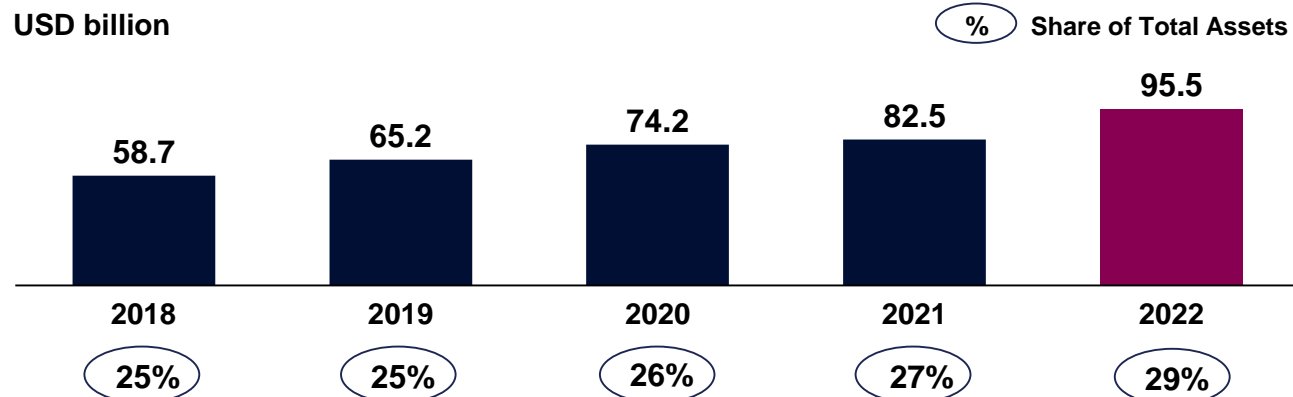
Solid liquidity profile

Liquidity Analysis (as at 31 December)

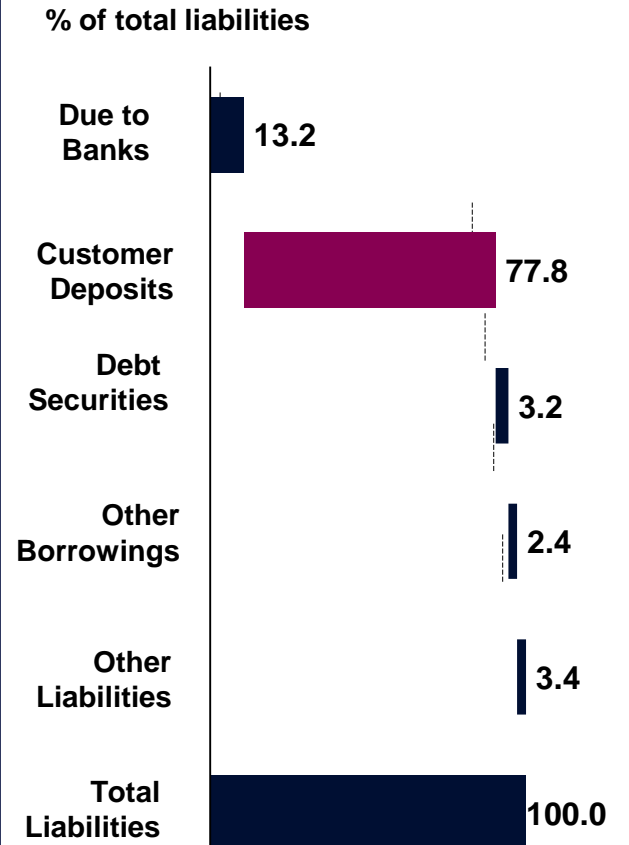
Loans to Deposits Ratio Evolution



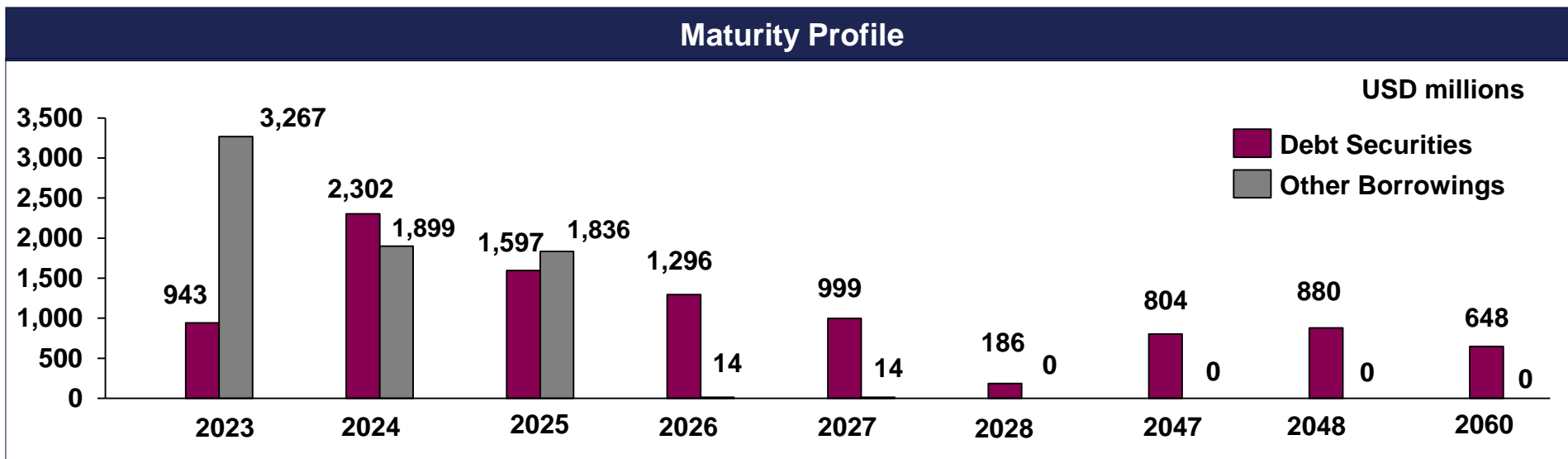
Liquid Assets¹ Evolution



2022 Sources of Liquidity



QNB Group Debt Securities and Other Borrowings 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 multiple currencies
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 \$22.5bn (EMTN) and A\$2bn (Kangaroo) 		
Market Awards	<ul style="list-style-type: none"> 2021 Green Market Pioneer – Qatar Award 		
Green Bond	<ul style="list-style-type: none"> Successful completion of first green benchmark bond issuance and first green bond issued in Qatar Issued USD600 million tranche on 15 Sep 2020 in the form of Senior Unsecured Notes with a maturity of 5 years 		



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