



Investor Relations Presentation

September 2026



Download our IR Application

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Notes:

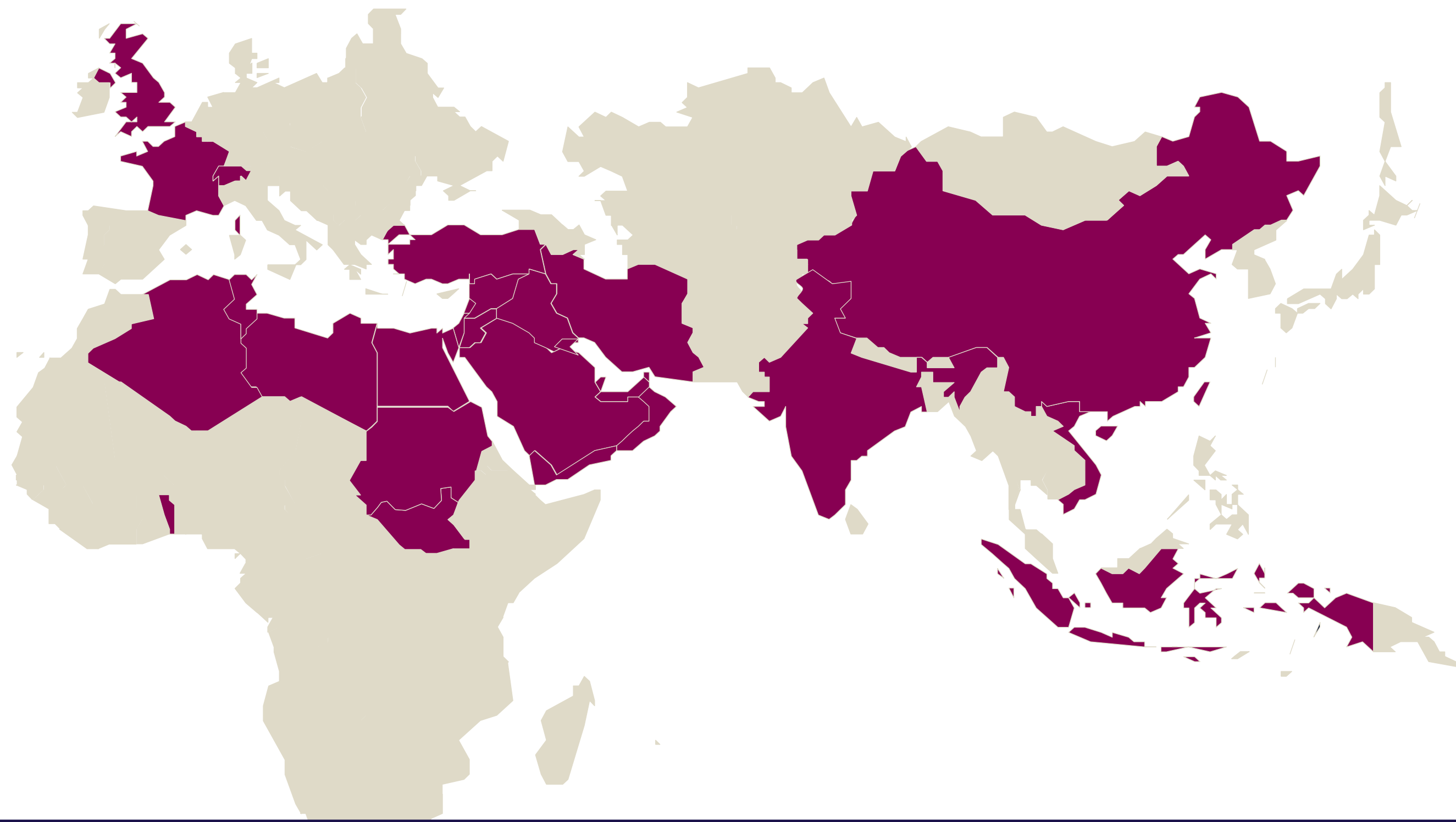
All figures in US Dollars have been converted from Qatari Riyals based on the exchange rate of 1 US Dollar = 3.6405 Qatari Riyals
In certain cases, numbers may be rounded for presentation purposes



QNB at a Glance



QNB is a strong and highly rated bank with international footprint



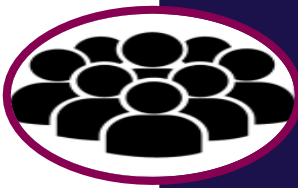
#1 bank in the Middle East and Africa across all balance sheet metrics



International network with presence in more than 28 countries



Most valuable banking brand in the Middle East and Africa, worth USD 10.4 Bn¹



About 31,000 employees operating from more than 900 locations

Solid financial strength

USD 39.4 Bn	USD 3.7 Bn
Market Cap.	Net Profit ²
USD 402 Bn	USD 0.38
Assets	EPS

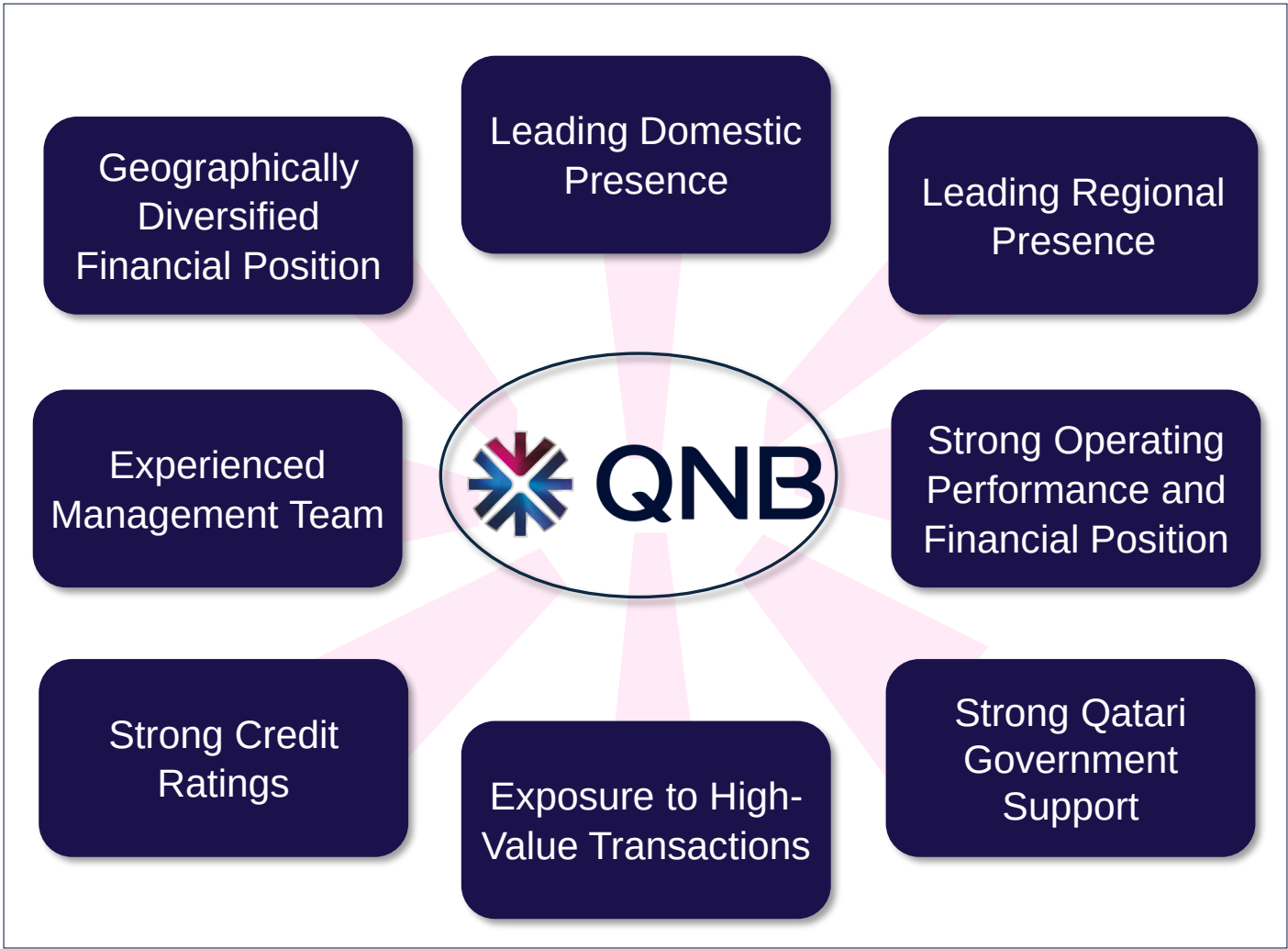
Top-tier credit ratings

A+	Aa2
Standard & Poor's	Moody's
AA	A+
Capital Intelligence	Fitch



Source:
1: Brand Finance ® 2026
2: Profit attributable to Equity Holders of the Bank

Key Strengths



QNB's International Footprint

Sub-Saharan Africa

-  **South Sudan:** (1 Branch)
-  **Togo:** (626 Branches³ across Africa through 20.1% stake in Ecobank)

Asia

-  **Indonesia:** (3 Branches, 91.57% stake in QNB Indonesia)
-  **Singapore:** (1 Branch)
-  **India:** (2 Branches)
-  **China / Hong Kong:** (1 Representative office, 1 Branch)
-  **Vietnam:** (1 Representative office)

North Africa

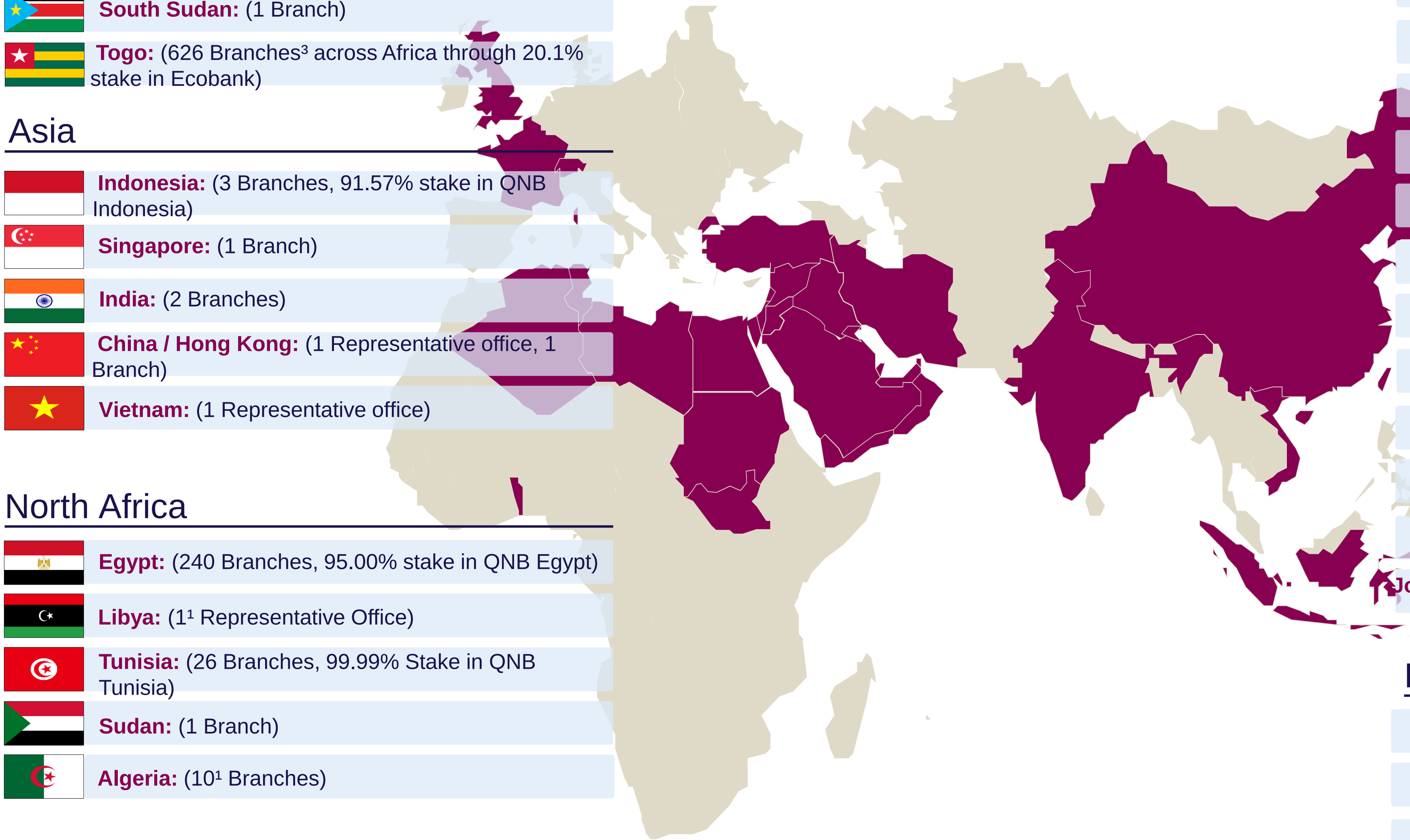
-  **Egypt:** (240 Branches, 95.00% stake in QNB Egypt)
-  **Libya:** (1¹ Representative Office)
-  **Tunisia:** (26 Branches, 99.99% Stake in QNB Tunisia)
-  **Sudan:** (1 Branch)
-  **Algeria:** (10¹ Branches)

Middle East

-  **Qatar:** (47 Branches)
-  **KSA:** (2 Branches)
-  **UAE:** (6¹ + 1¹ Branches, 40% stake in CBI)
-  **Syria:** (8 + 23¹ Branches, 50.8% stake in QNB Syria)
-  **Palestine:** (15¹ Branches)
-  **Iraq:** (9 Branches, 54.2% stake in Mansour Bank)
-  **Oman:** (4 Branches)
-  **Bahrain:** (1¹ + 1¹ Branch)
-  **Kuwait:** (1 Branch)
-  **Lebanon:** (1 Branch)
-  **Yemen:** (1 Branch)
-  **Iran:** (1 Representative Office²)
-  **Jordan:** (102¹ + 2¹ Branches, 38.6% stake in Housing Bank of Trade & Finance)

Europe

-  **United Kingdom:** (1 + 1¹ Branch)
-  **France:** (1 Branch)
-  **Switzerland:** (1 Branch, 100% stake in QNB Suisse SA)
-  **Turkiye:** (415 Branches, 99.88% stake in QNB Turkiye and Enpara)



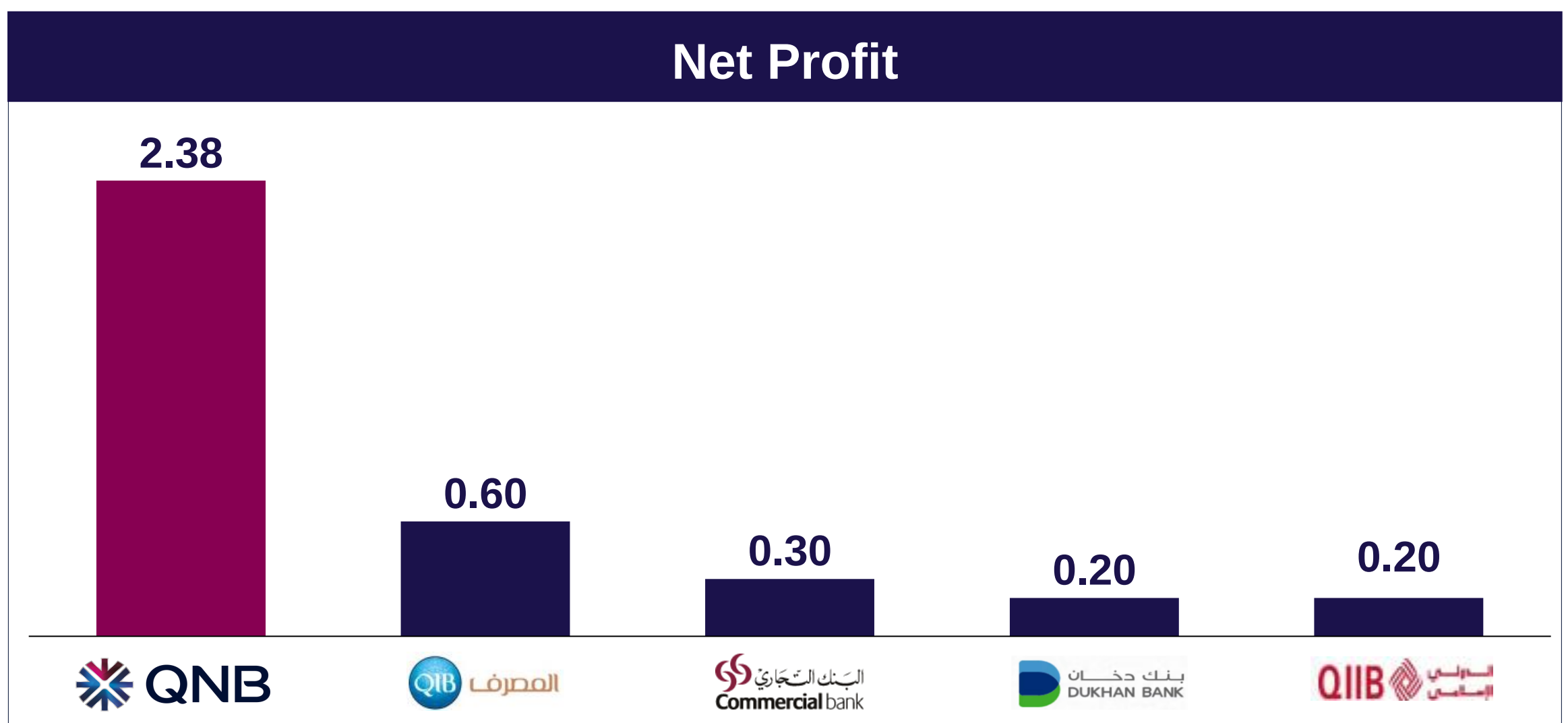
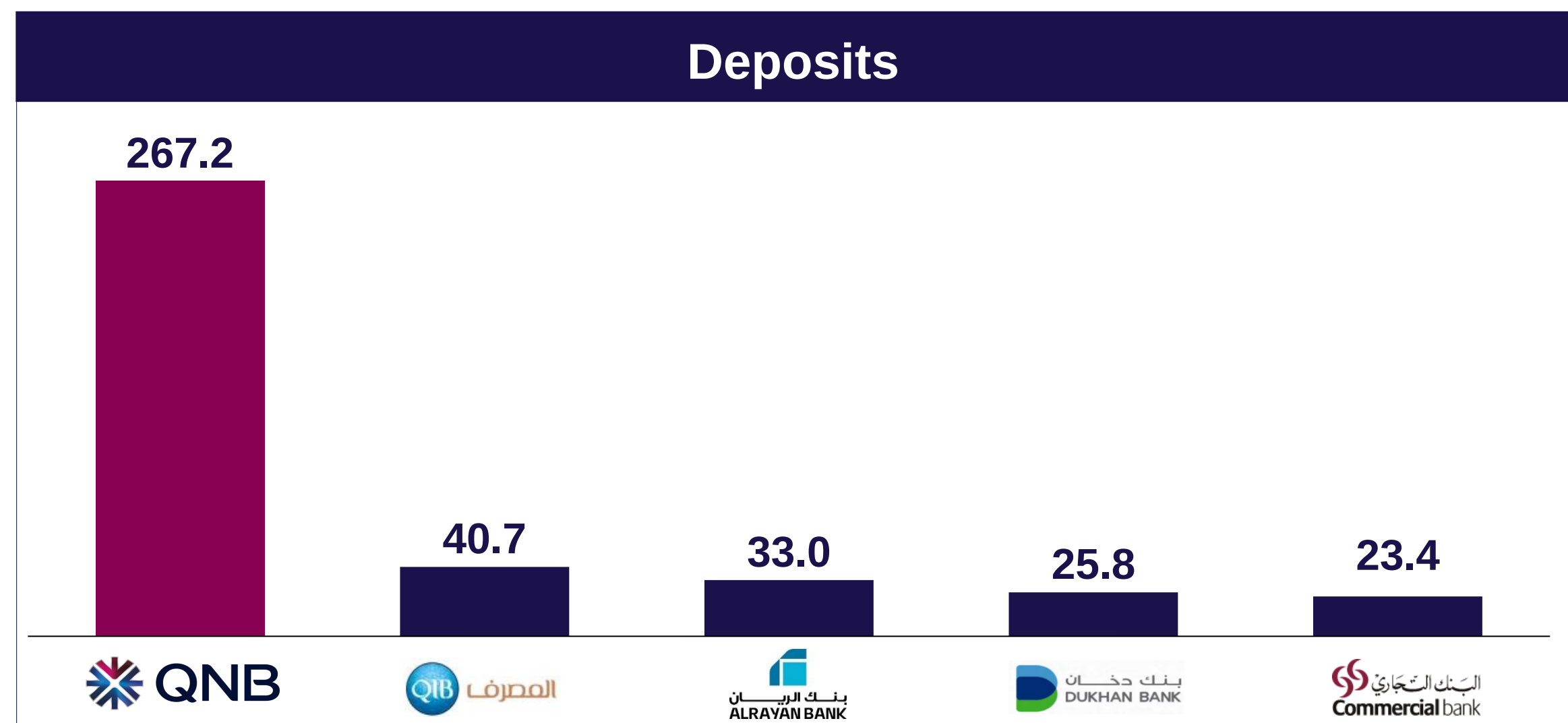
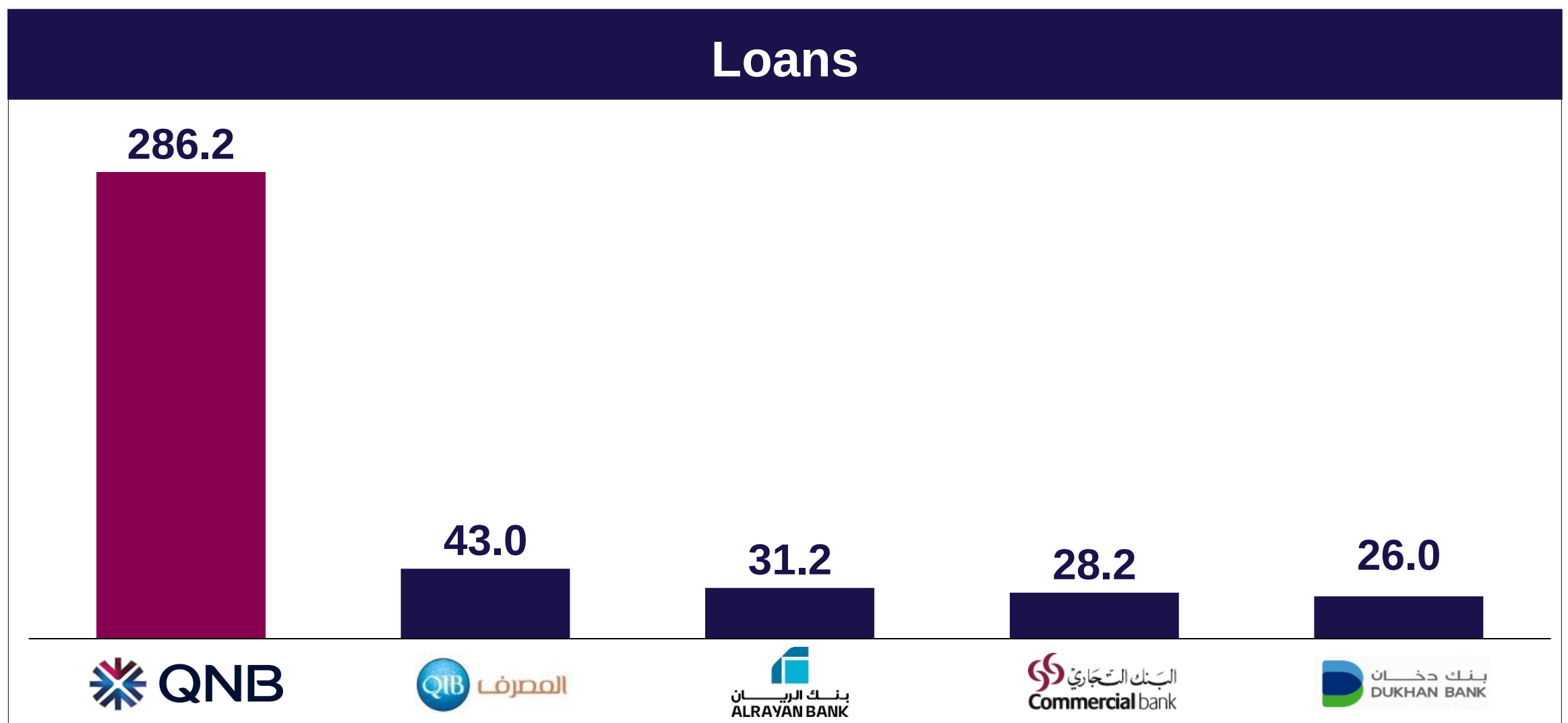
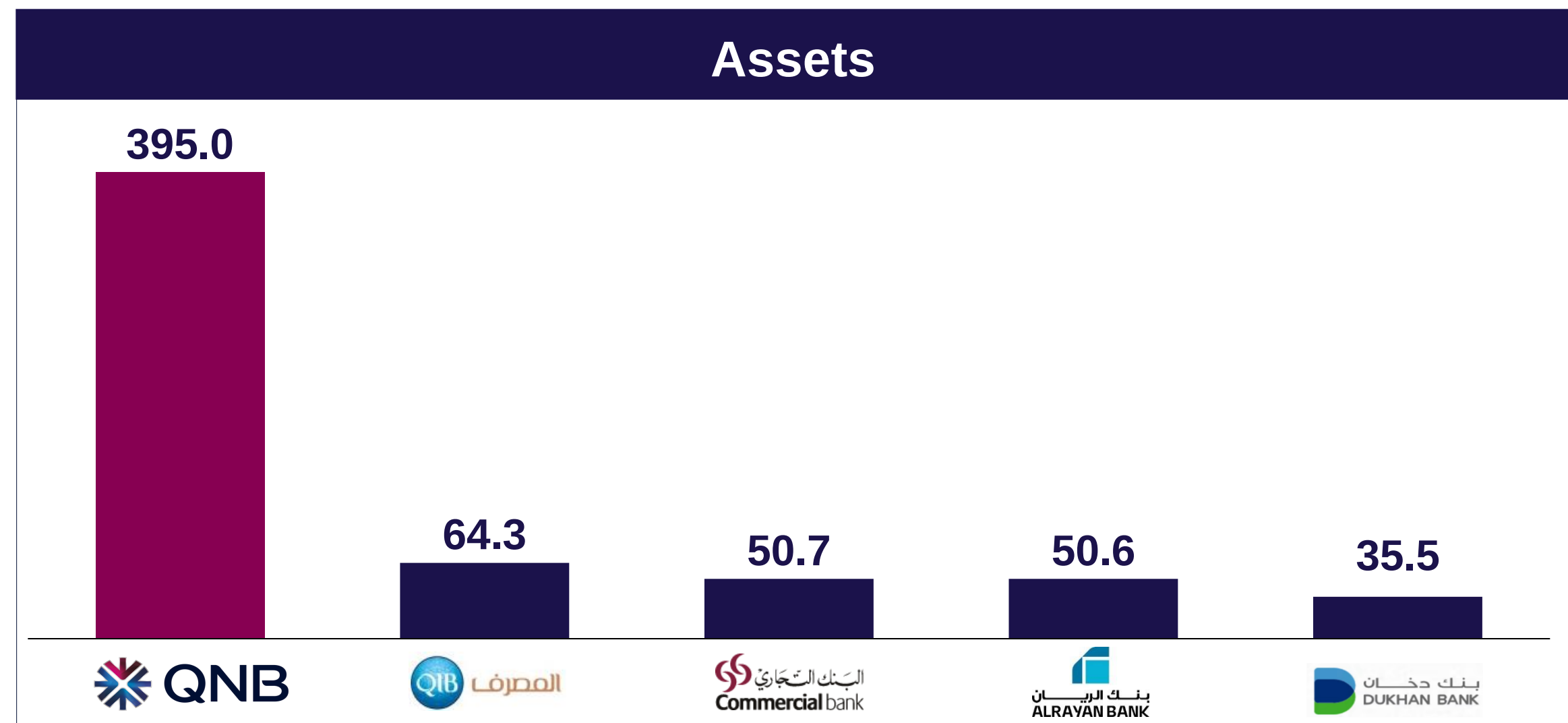


QNB Comparative Positioning – Qatar and MEA



Top 5 Listed Domestic Banks – June 2026

QNB continues to excel in the domestic market



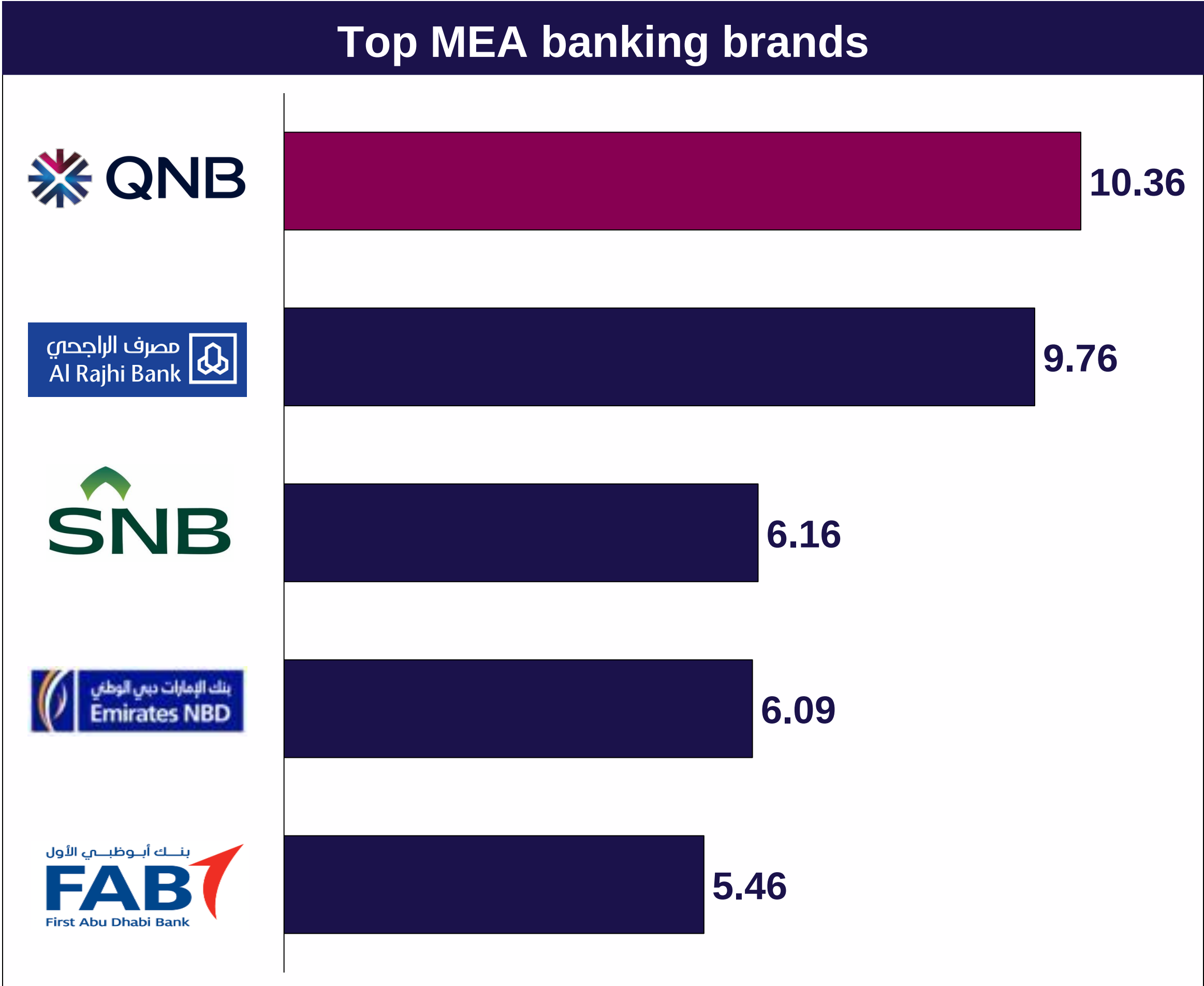
Top 5 Listed MEA Banks – June 2026

QNB maintains its position as the leading bank in the region across key balance sheet categories



QNB is the leading financial institution in the MEA region with regards to brand value

Brand Value (USD Bn)



Key highlights
• QNB For the 13th consecutive year, QNB retains the most valuable Banking Brand in Middle East and Africa region • The 2026 Brand Value for QNB Group increased by 11% to USD 10.4 billion • QNB’s Brand Strength Index (BSI) was rated at 86 (AAA) • QNB currently ranks as the 36th most valuable bank brand in the world



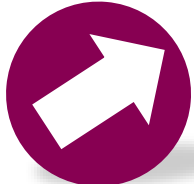
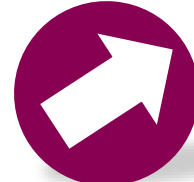
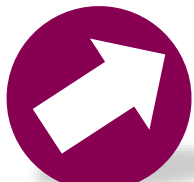
Financial Highlights



QNB Group demonstrate sustainable growth

Financial Highlights (as at 30 September 2026)

 Growth vs. September 2025

Profit ¹	USD3.66 billion	 +4%	- Net interest margin (NIM)²: 2.61% - Cost to income ratio: 24.3% - Earnings per share: USD 0.38
Assets	- USD402.1 billion assets - USD291.5 billion loans	 +5%  +6%	- NPL (% of gross loans): 2.7% - Coverage ratio³: 96.8%
Funding	USD269.0 billion deposits	 +2%	Regulatory loans to deposits ratio⁴: 98.9%
Equity	USD36.7 billion equity	 +10%	Capital adequacy ratio: (QCB Basel III Reforms) 19.7%



Source: Financial Statements

1: Profit Attributable to Equity Holders of the Bank

2: Net interest margin calculated as net interest income over average interest earnings assets

3: Based on Stage 3 provisions, excluding interest accrued

4: This represents the regulatory loans to deposits ratio imposed by QCB effective from 2022

QNB Turkiye Operations¹

Financial Highlights (as at 30 September 2026)



Growth vs. September 2025

Profit ²	• USD221.4 million (TRY10.9 billion)		-21% (-7%)	• Net interest margin (NIM)³: 7.40% • Cost to income ratio: 32.4%
Assets	• USD58.7 billion assets (TRY2,897.4 billion) • USD34.2 billion loans (TRY1,674.5 billion)		+18% (+39%)	• NPL (% of gross loans): 4.3% • Coverage ratio⁴: 88%
Funding	• USD31.9 billion deposits (TRY1,562.2 billion)		+11% (+31%)	• Loans to deposits ratio: 107.2%
Equity	• USD5.6 billion equity (TRY273.8 billion)		+18% (+39%)	• Capital adequacy ratio³: 14.5% (QCB Basel III Reforms)



Source:

1: QNB Turkiye Operations represents combined financials of QNB Bank A.S. and Enpara Bank A.S.

2: Profit Attributable to Equity Holders of the Bank

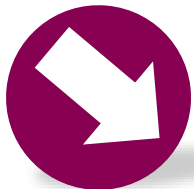
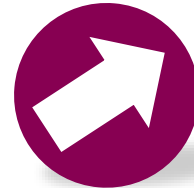
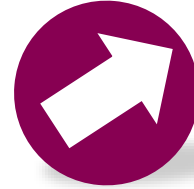
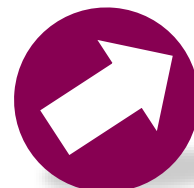
3: Net interest margin (calculated as net interest income over average interest earnings assets) and Capital Adequacy Ratio are reported based on QNB Bank A.S.

4: Based on Stage 3 provisions, excluding interest accrued

Enpara Bank A.S.

Financial Highlights (as at 30 September 2026)

 Growth vs. September 2025

Profit	• USD41.1 million (TRY2.0 billion) 18% of QNB Turkiye Operations¹		-20% (-6%)	• Net interest margin (NIM): 8.2% • Cost to income ratio: 28.3%
Assets	• USD3.6 billion loans (TRY175.2 billion) 10% of QNB Turkiye Operations¹		+12% (+32%)	• NPL (% of gross loans): 6.6% • Retail Loans Market Share²: 4.0% • Credit Cards Market Share²: 2.7%
Funding	• USD4.9 billion deposits (TRY240.9 billion) 15% of QNB Turkiye Operations¹		+4% (+22%)	• Loans to deposits ratio: 73% • Retail Deposits Market Share²: 2.4%
Clients	• 9.5 million registered clients		+14%	• Average Daily Logins³: 4.3 million • Digital Onboarding Market Share² 13.0%



Enpara.com was the digital banking division of QNB Bank A.S. Enpara Bank A.S. has been spun off from QNB Bank A.S. effective 27 August 2025 with all related balances of Enpara.com transferred to Enpara Bank A.S.

1. QNB Turkiye Operations represent the combined balances of QNB Bank A.S. and Enpara Bank A.S.

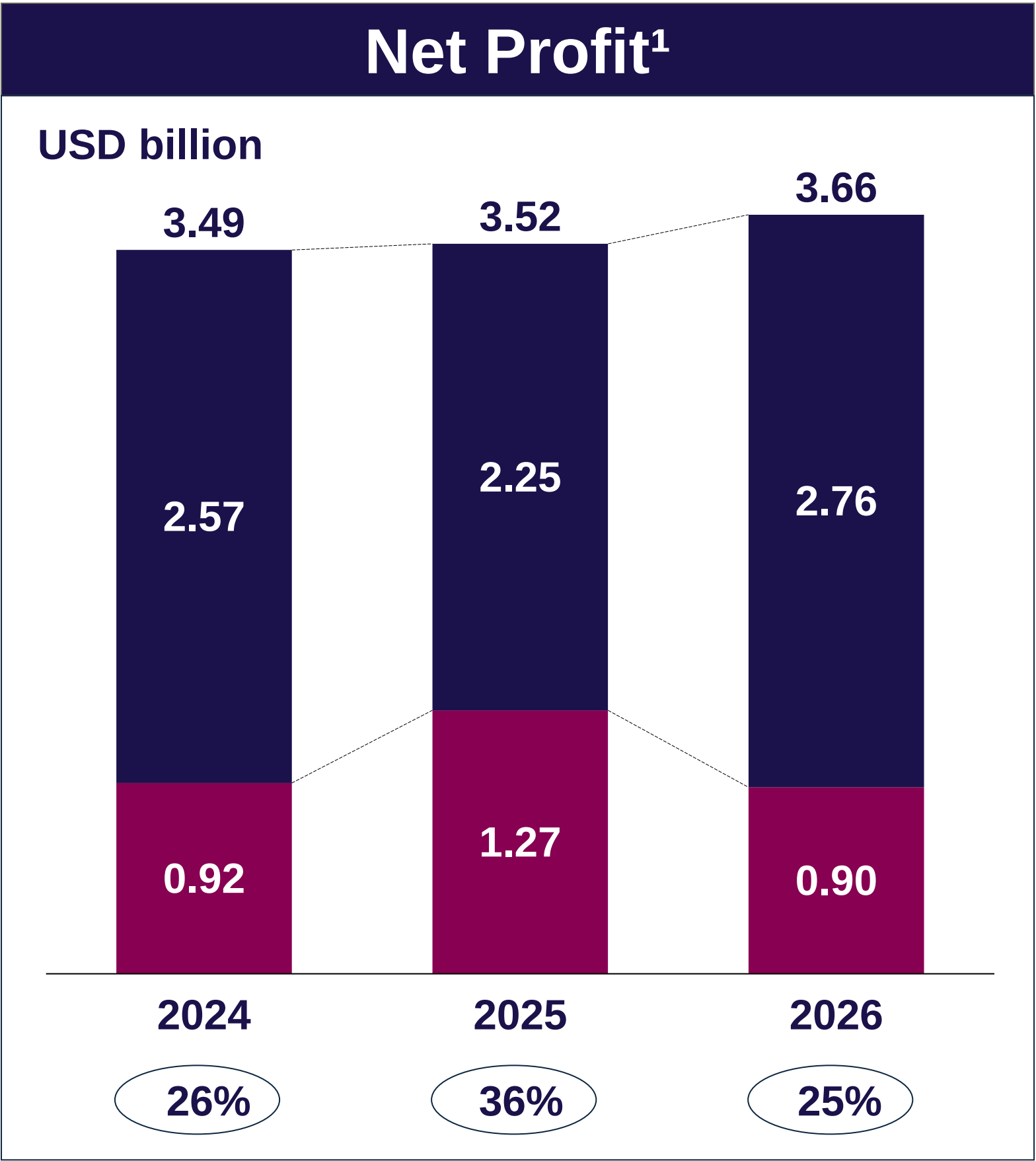
2. All market share data is computed with respect to a subset of privately owned banks in Turkiye

3. As of August 2026

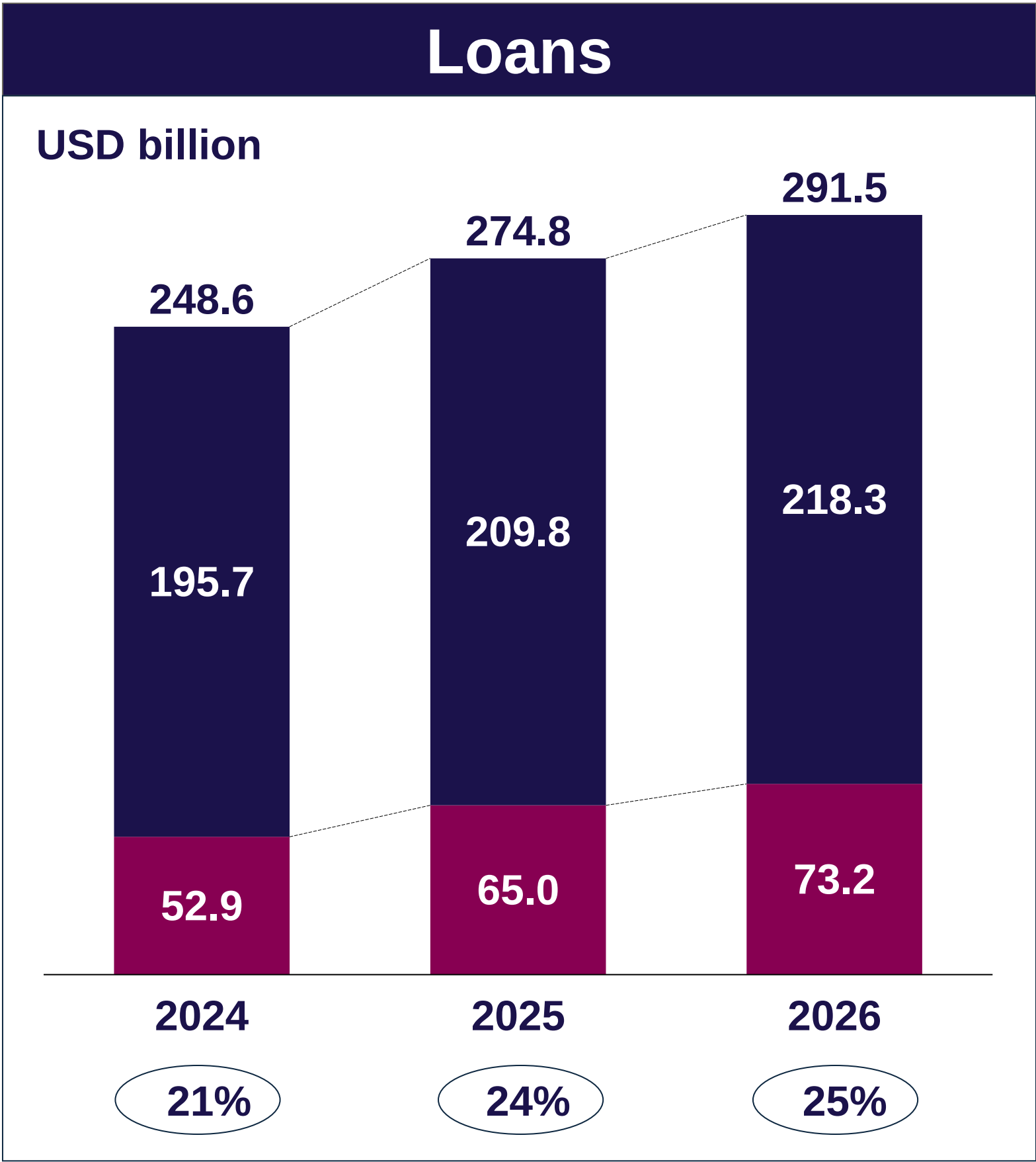
Strong domestic franchise with widespread geographical footprint contributes to diversification and growth

Geographical Contribution (as at 30 September 2026)

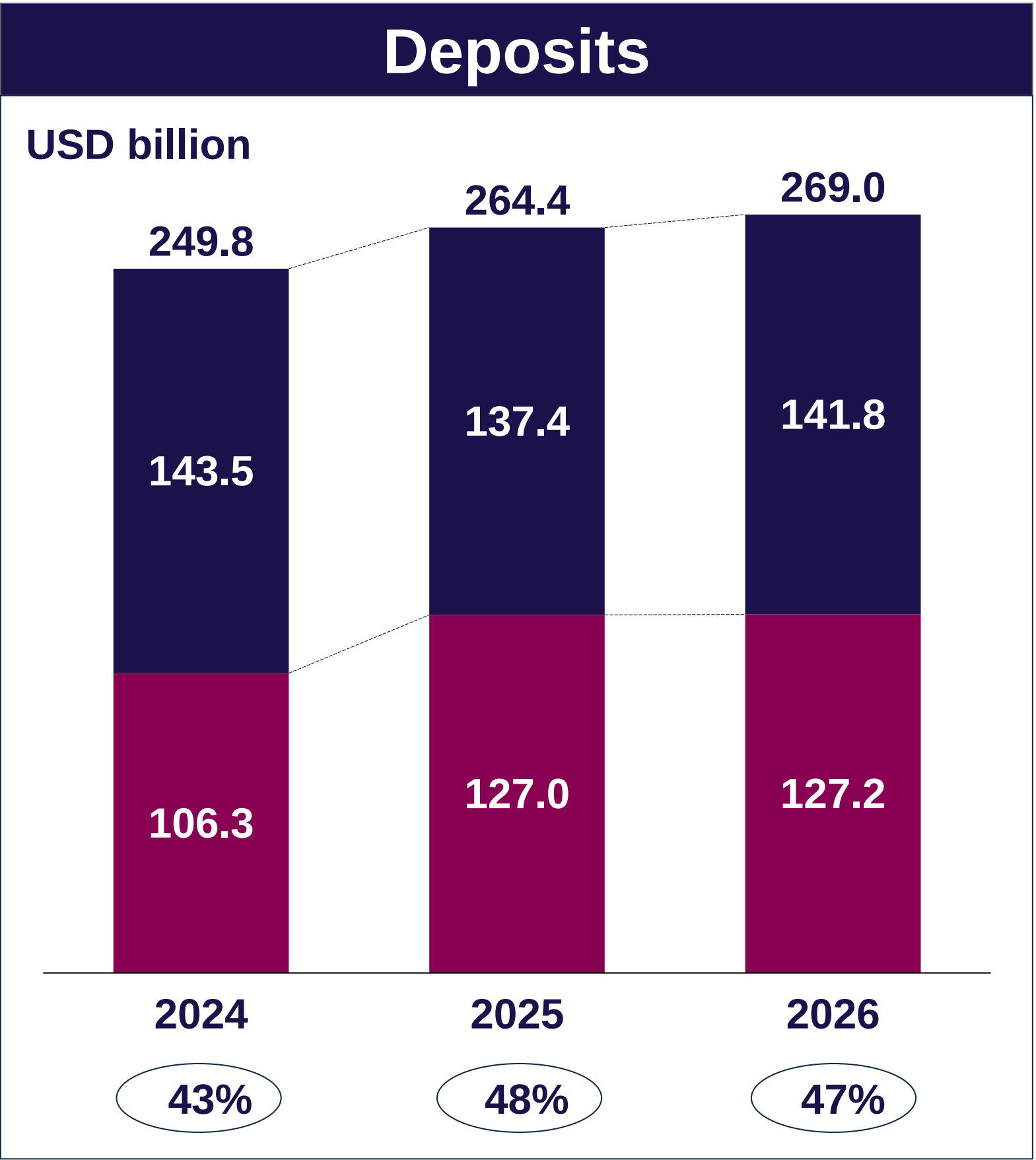
Domestic International % Share of International as percentage of the total



• Profit from international operations decreased by USD0.02 Bn (2%) from 2024 to 2026

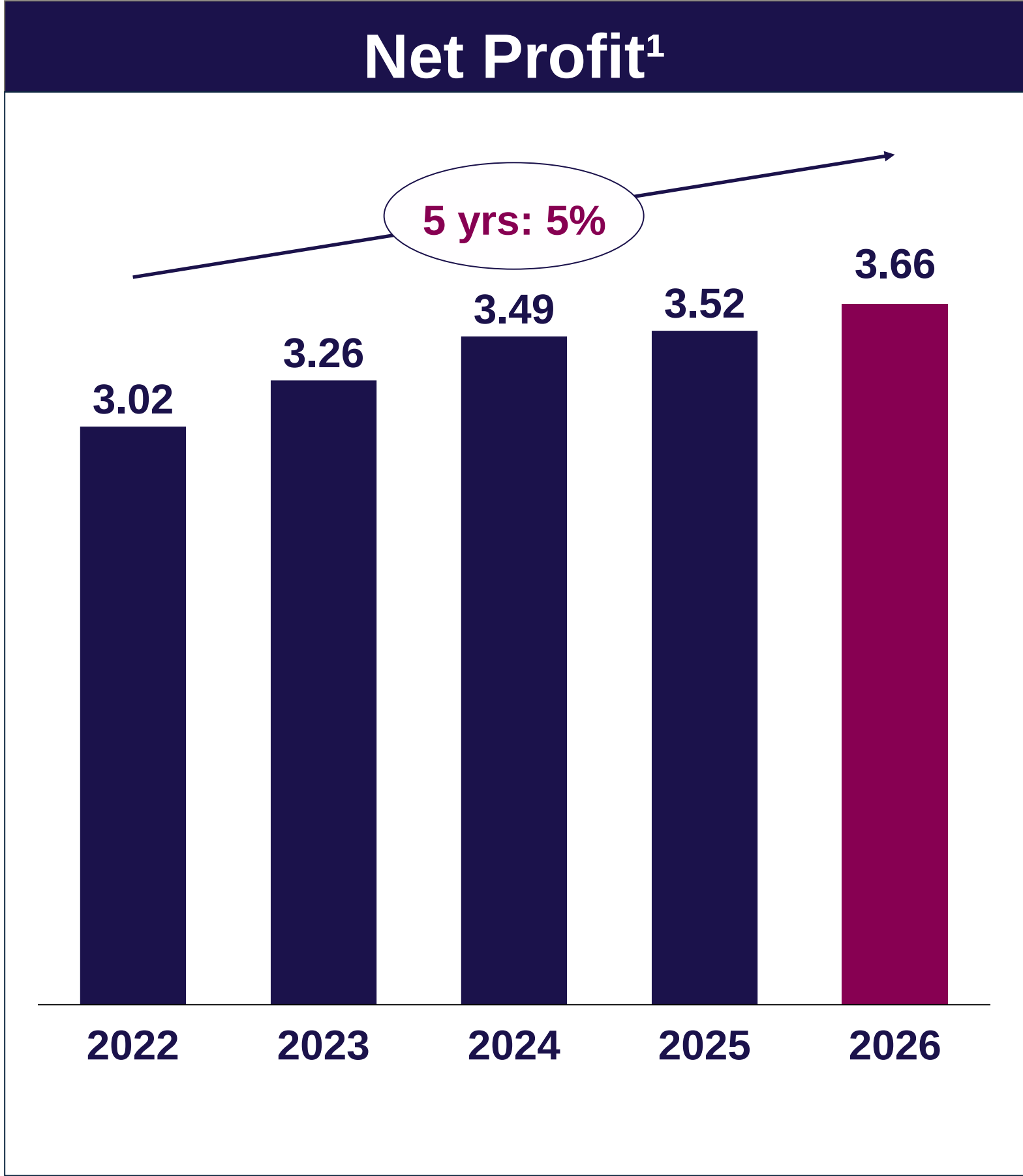


• Loans from International operations increased by USD20.3 Bn (38%) from 2024 to 2026
• Deposits from International operations increased by USD20.9 Bn (20%) from 2024 to 2026

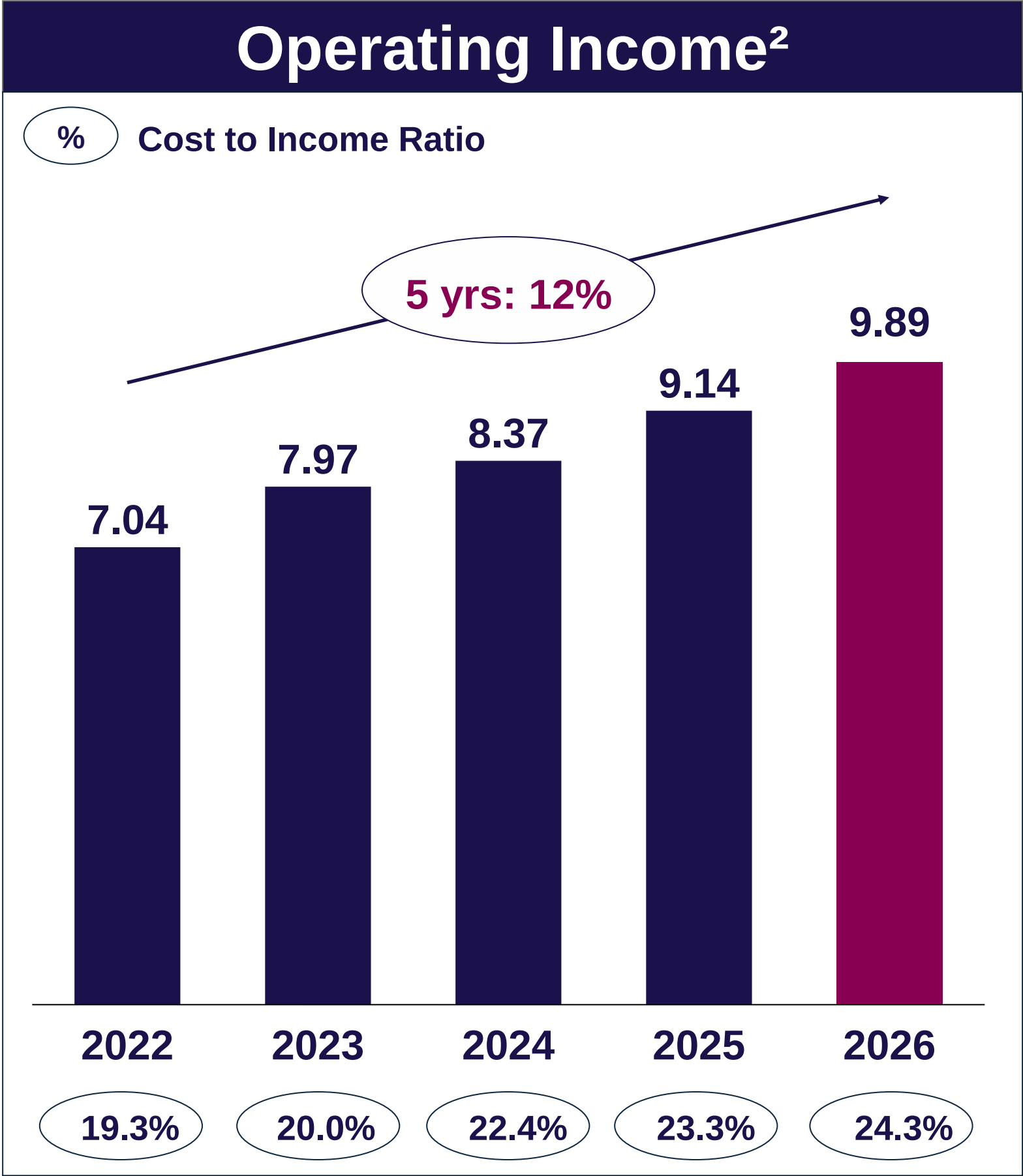


Consistent Profitability and Cost Discipline

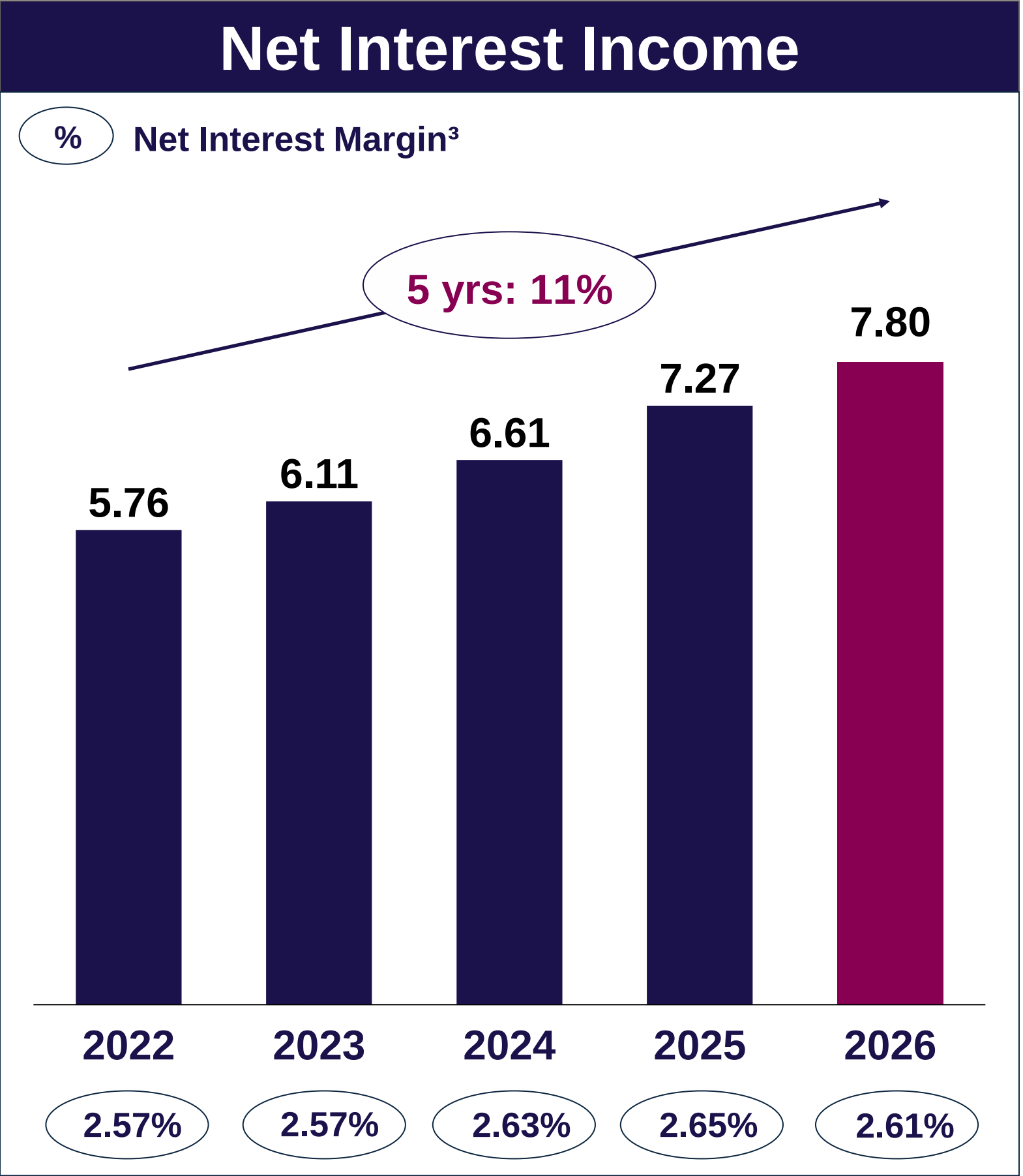
Income Statement Breakdown (USD billion as at 30 September 2026)



- Net Profit increased by 4% from September 2025



- Operating income increased by 8% from September 2025
- Best-in-class efficiency



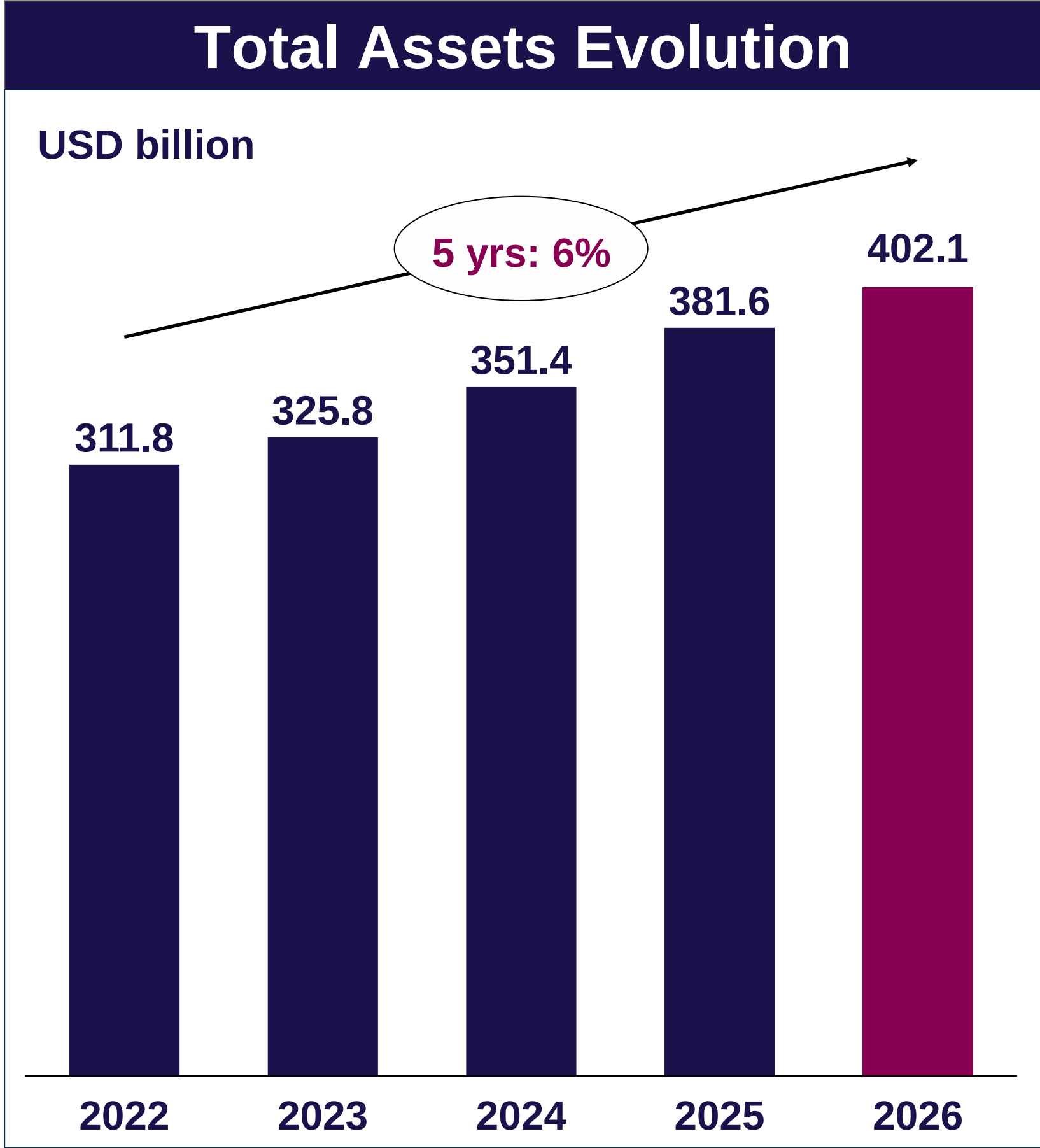
- NII increased by 7% from 2025
- Strong NIM with the current size of USD402 billion of total assets



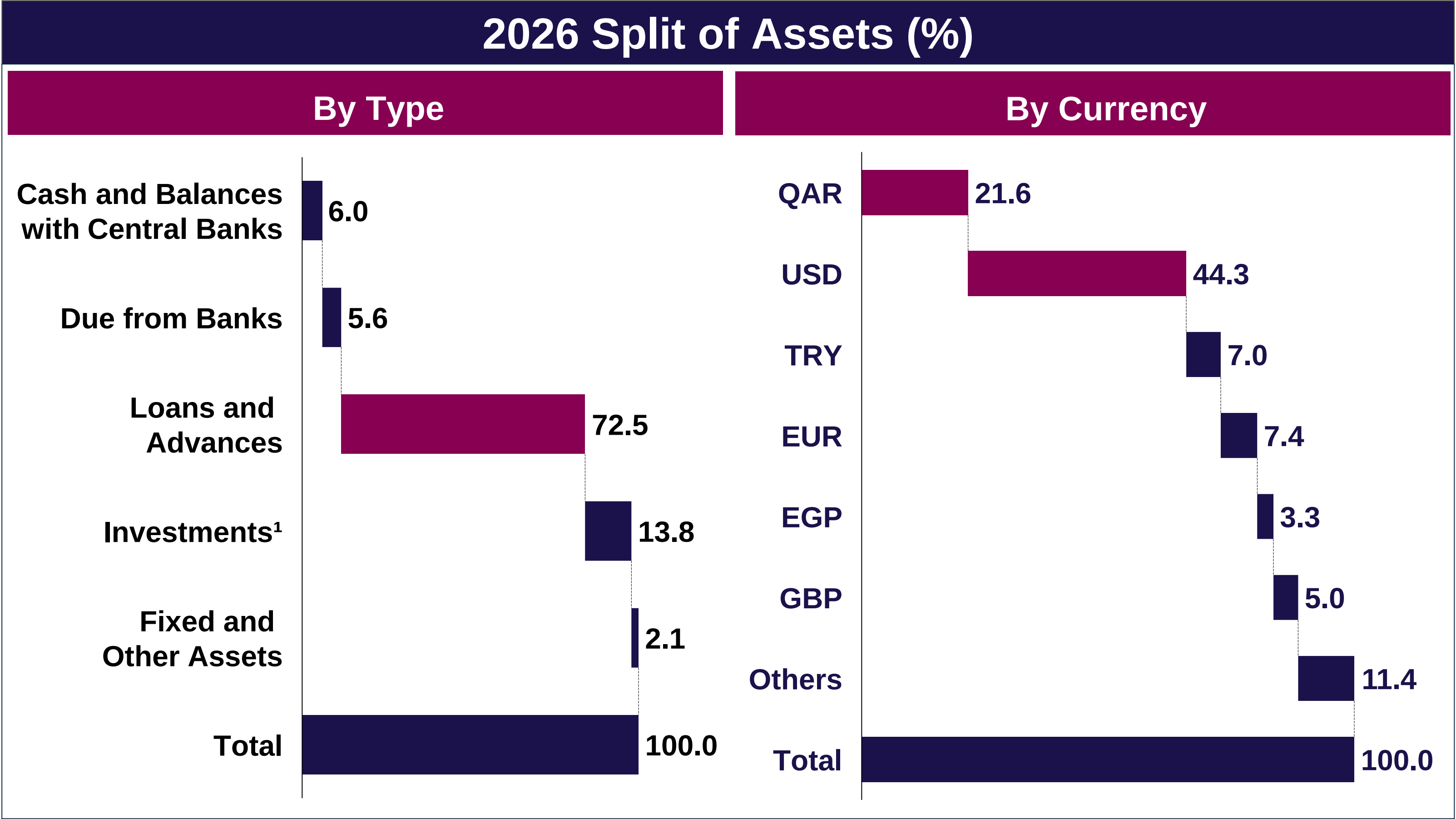
Source: Financial Statements
1: Profit Attributable in Equity Holders of the Bank
2: Operating Income includes Share of Results of Associates
3: Net interest margin calculated as net interest income over average interest earning assets

Asset growth driven by lending activities mainly in USD and QAR

Assets Analysis (as at 30 September)



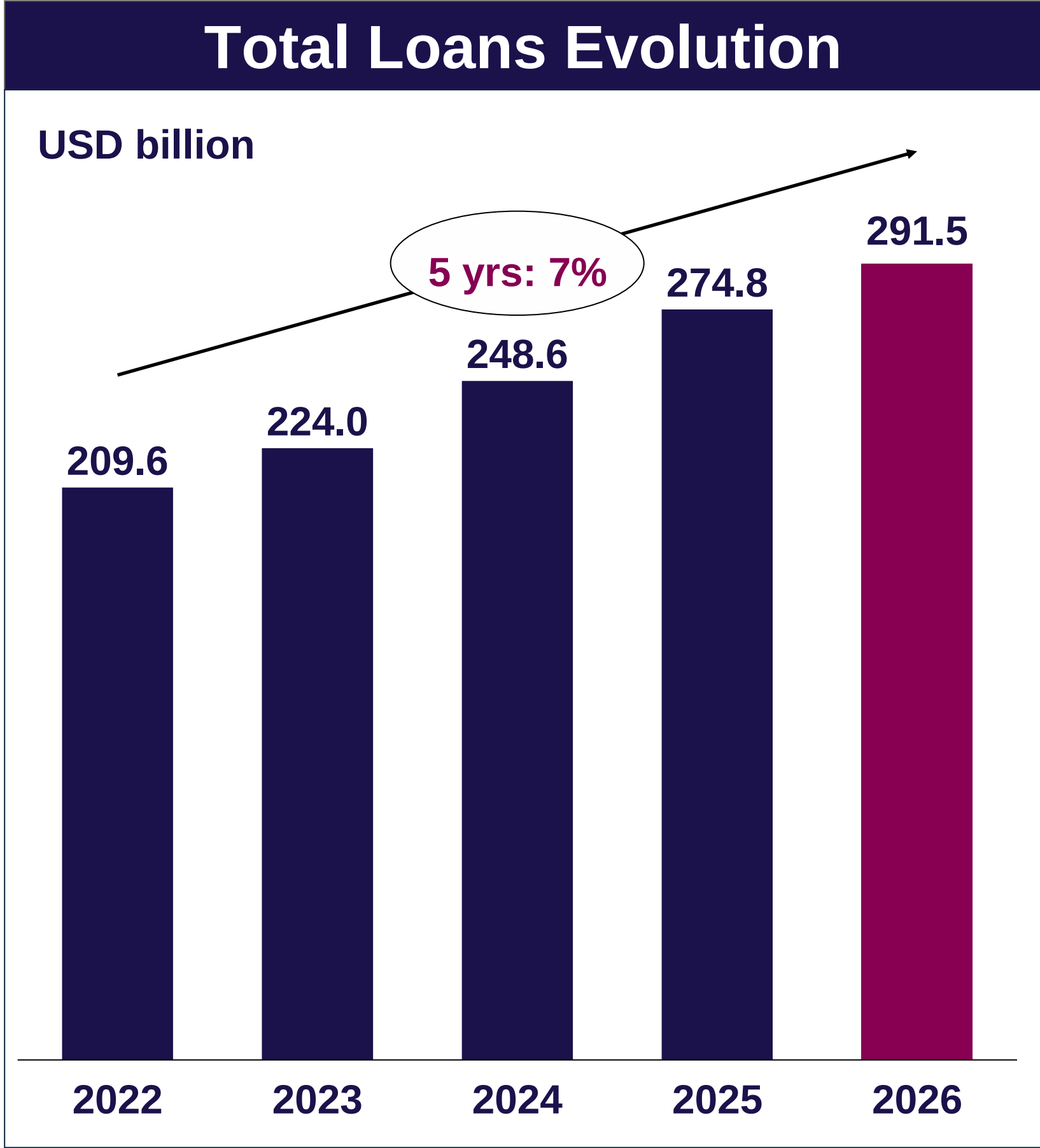
- Assets increased by 5% from September 2025



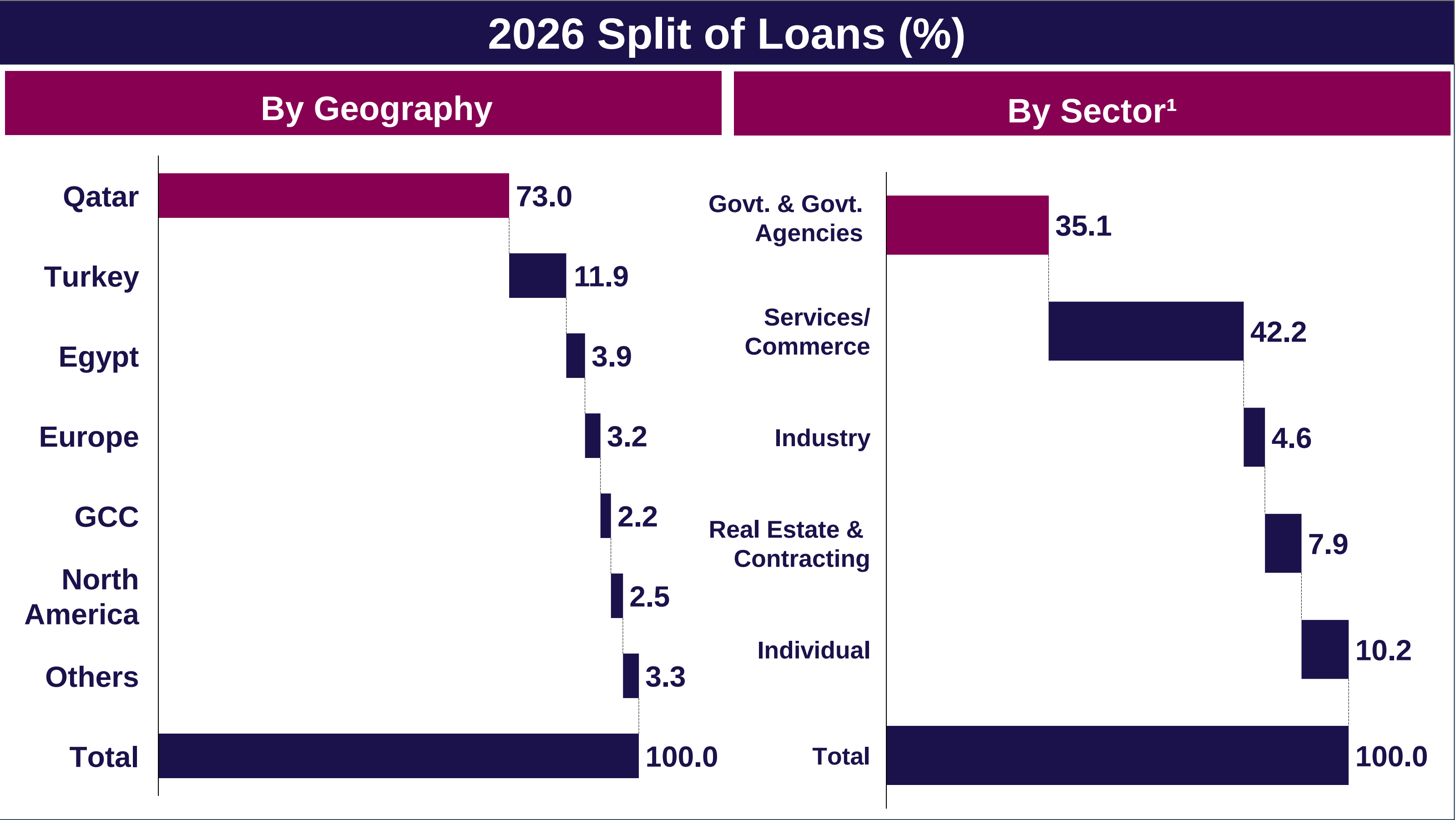
- Loans and advances represent 73% of total assets
- USD and QAR currencies account for about 66% of total assets

Stable loan momentum

Loan Analysis (as at 30 September)



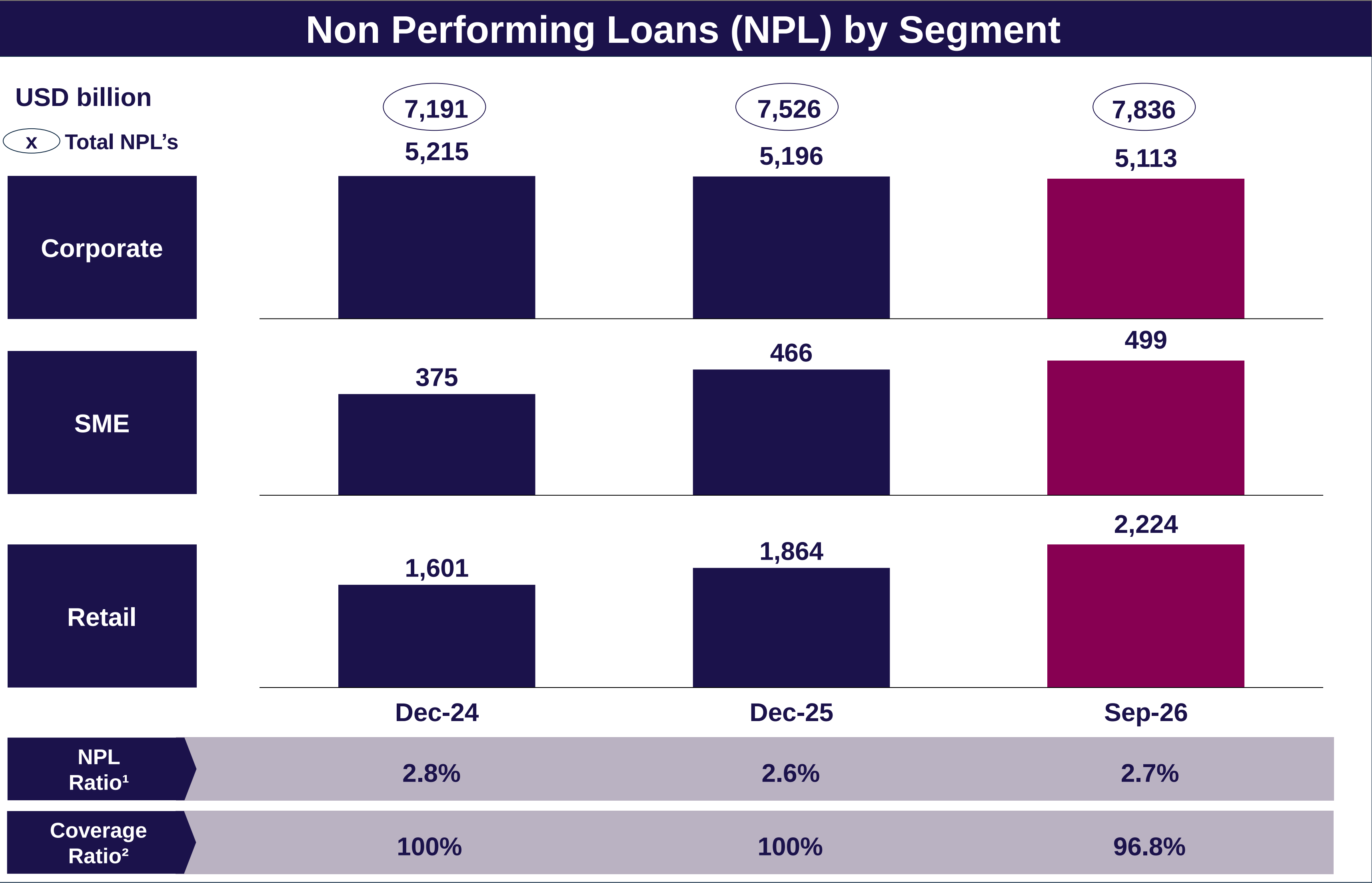
- Loans increased by 6% compared to September 2025



- Loans denominated in USD represent 59% of total loans
- Loan exposures are of a high quality with 35% concentration to Government and public sector entities

High quality lending portfolio is underpinned by low NPL ratios

Asset Quality Analysis



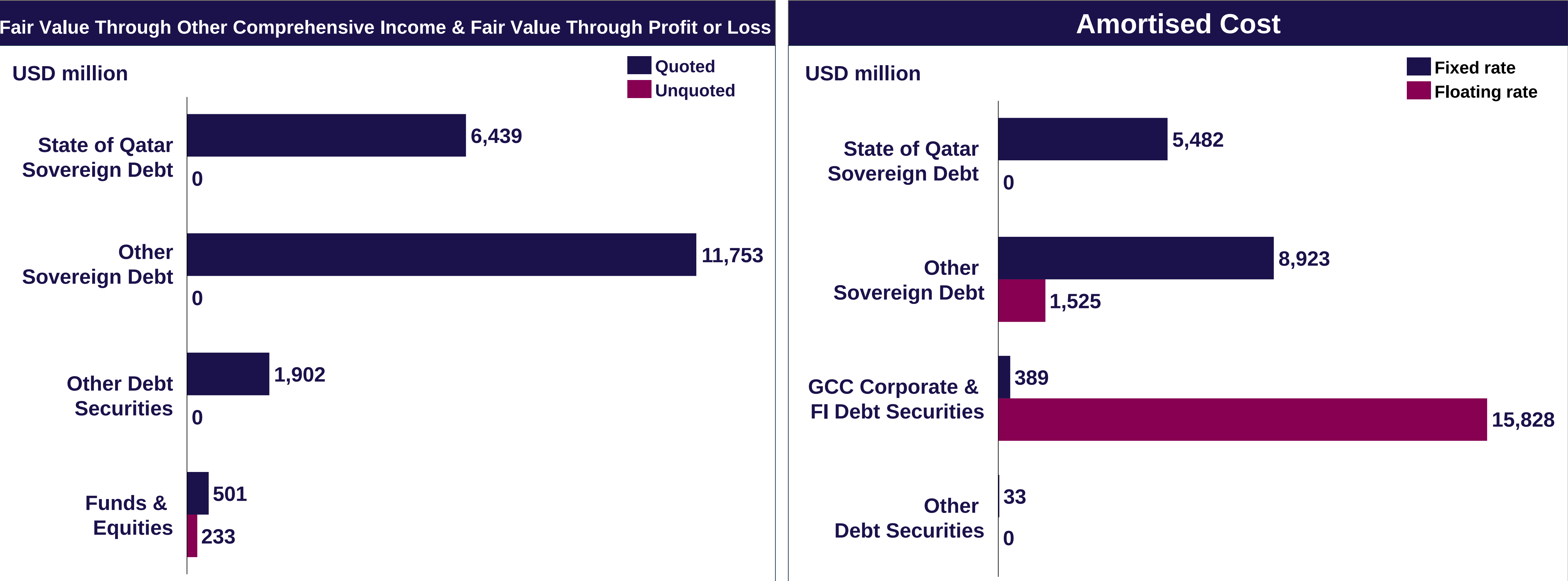
- QNB has continued to increase its provisions in response to the global economic situation on account of economic headwinds and uncertainties
- The bank’s coverage ratio has remained robust amidst the economic downturn, with a coverage of 97% as at September 2026
- Past dues are NPL after 90 days default
- There is an additional risk reserve of USD 4,120 million which is greater than the 2.5% QCB requirements



Source: Financial Statements
1: % of NPLs over gross loans excluding interest receivables
2: % of provisions over NPLs (Stage 3 only)

High quality investment portfolio with 64% of securities rated AA or Sovereign

Investments Analysis (USD million as at September 2026)

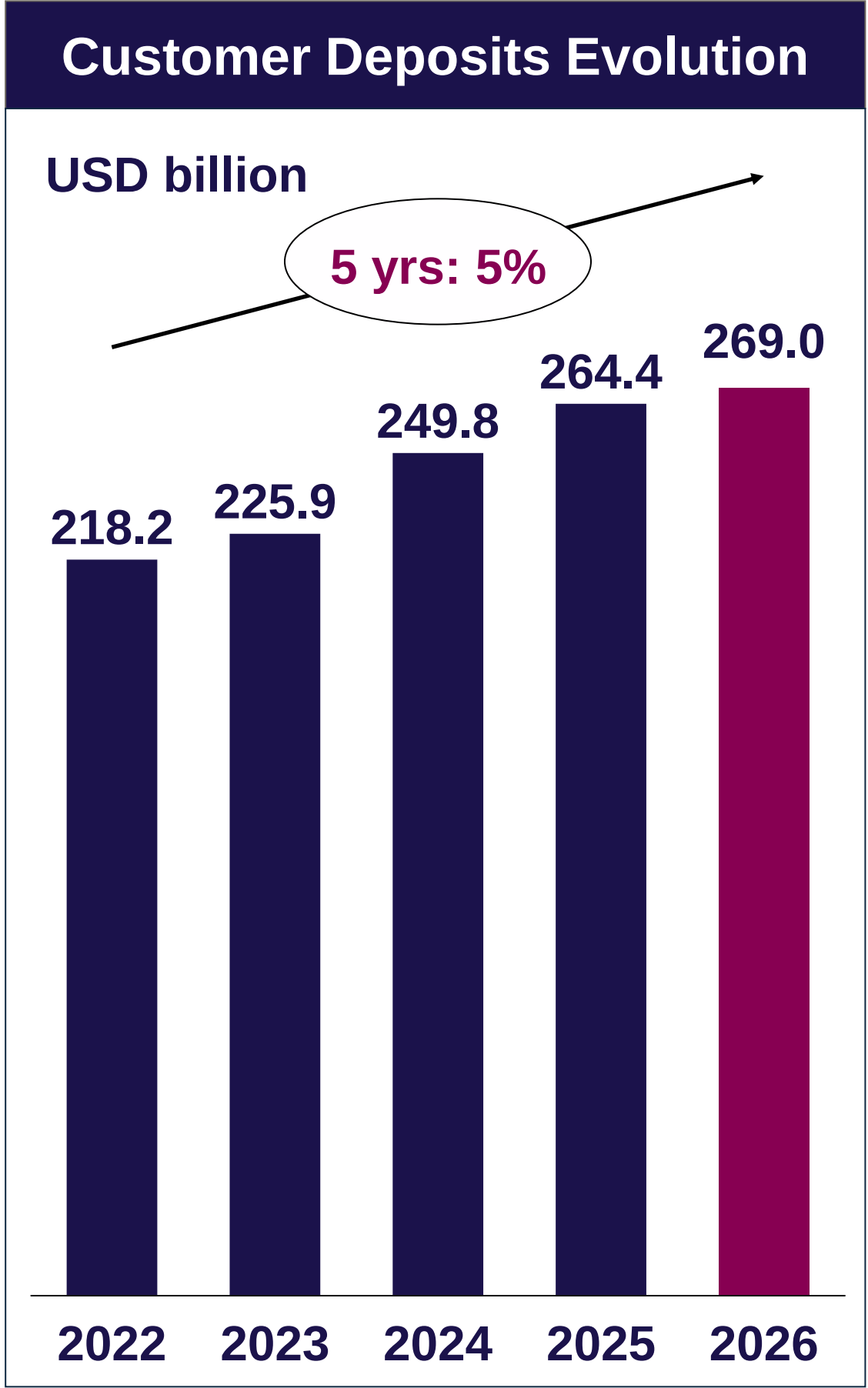


• Quoted securities account for 99% of FVOCI Investment securities

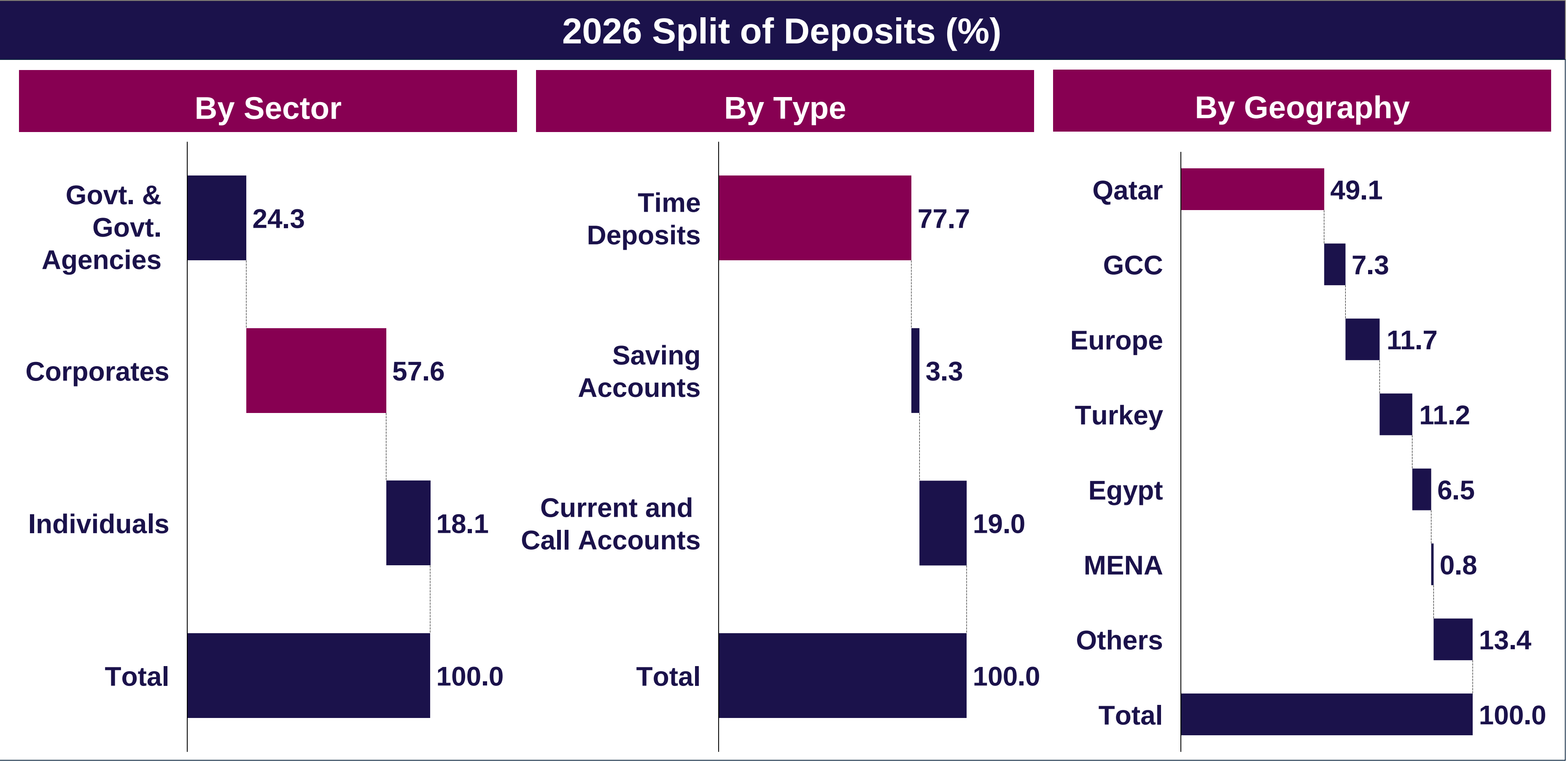
• Good mix of both fixed and floating rates securities

Robust growth in customer deposits and funding

Funding Analysis (as at 30 September)



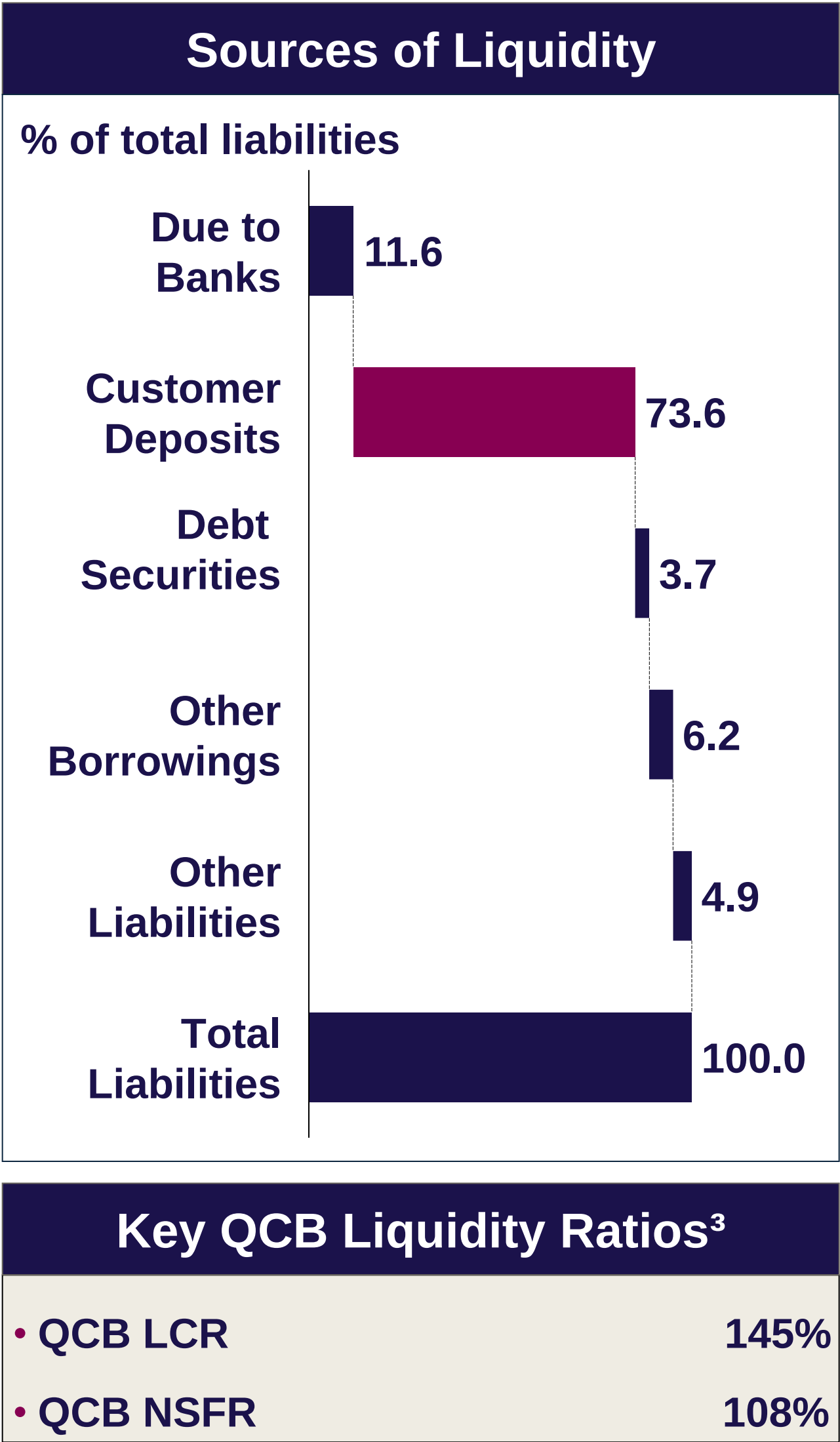
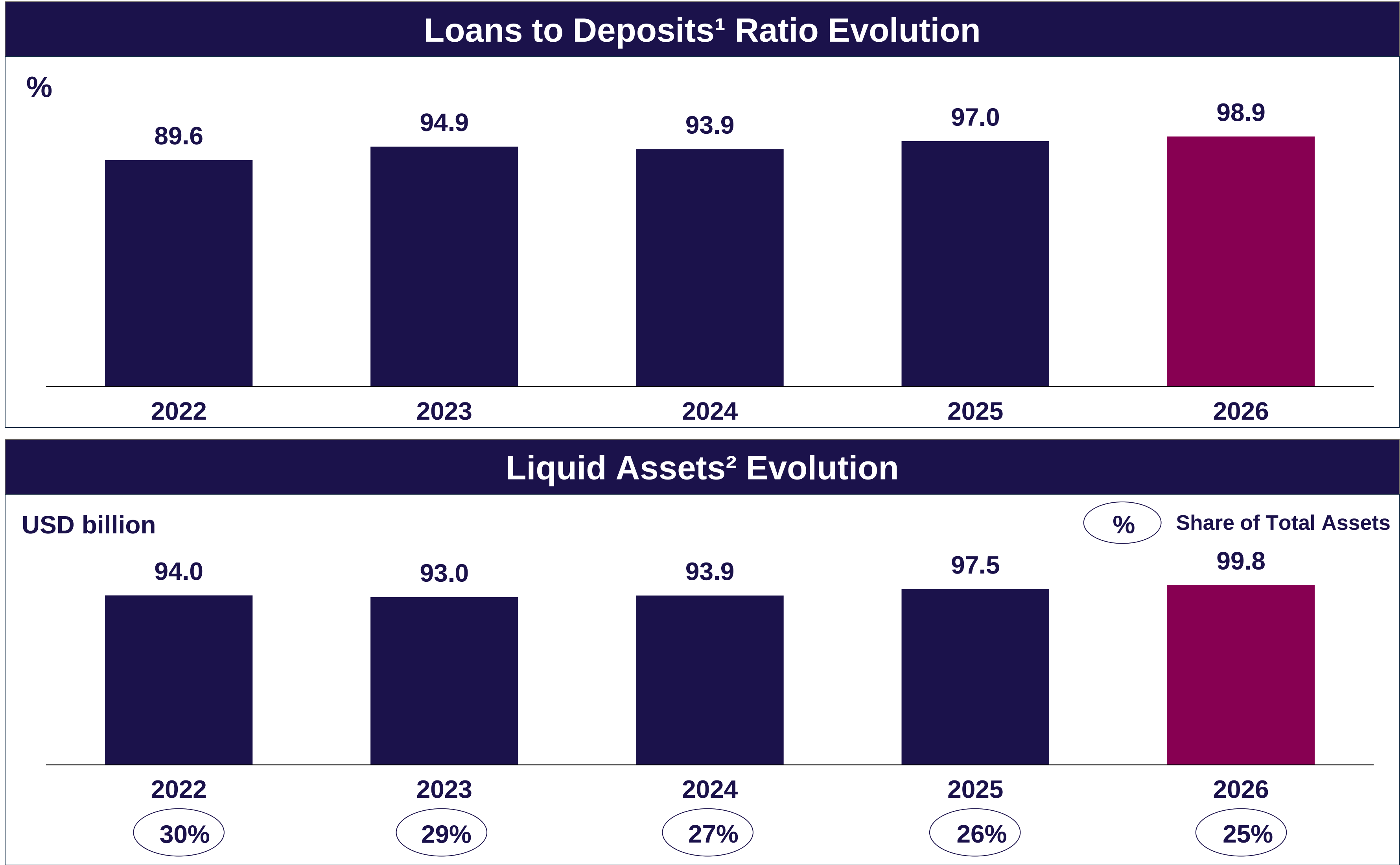
- Deposits increased by 2% from September 2025



- QNB remains the public sector’s preferred bank
- USD, EGP and TRY denominated deposits represent 42%, 5% and 8% of total deposits respectively

Solid liquidity profile

Liquidity Analysis (as at 30 September)



Source: Financial Statements

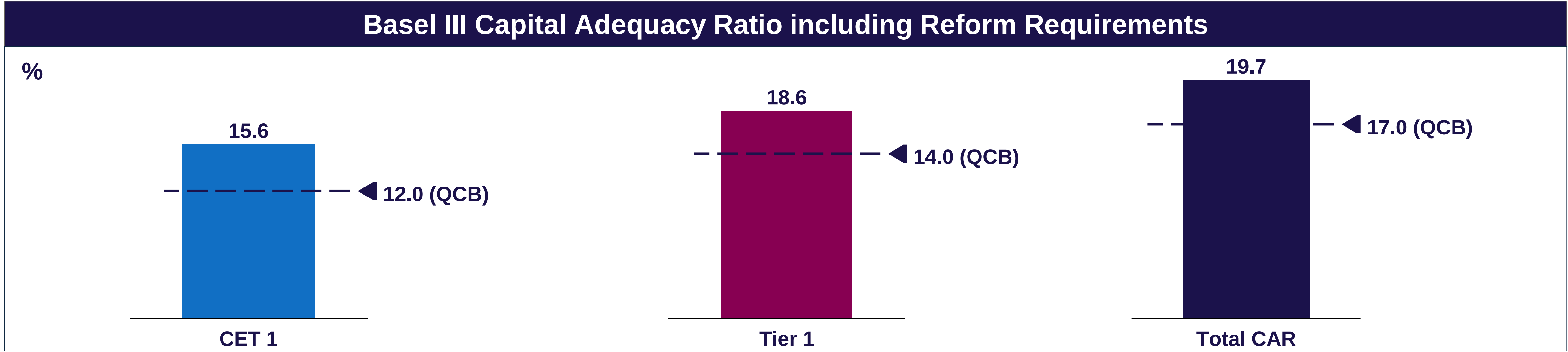
1: This represents the regulatory loans to deposits ratio imposed by QCB effective from 2022.

2: Liquid Assets calculated as the sum of Cash and Balances with Central Bank, Due from Banks and Investment Securities

3: QCB Liquidity ratios are more restrictive than standard Basel definitions for non-resident funding

Strong capital adequacy ratio maintained above both QCB and Basel III reform requirements

Capital Analysis (as at 30 September)



• Capital adequacy ratio is above QCB and Basel III reform requirements including the applicable DSIB¹ buffer of 3.5%

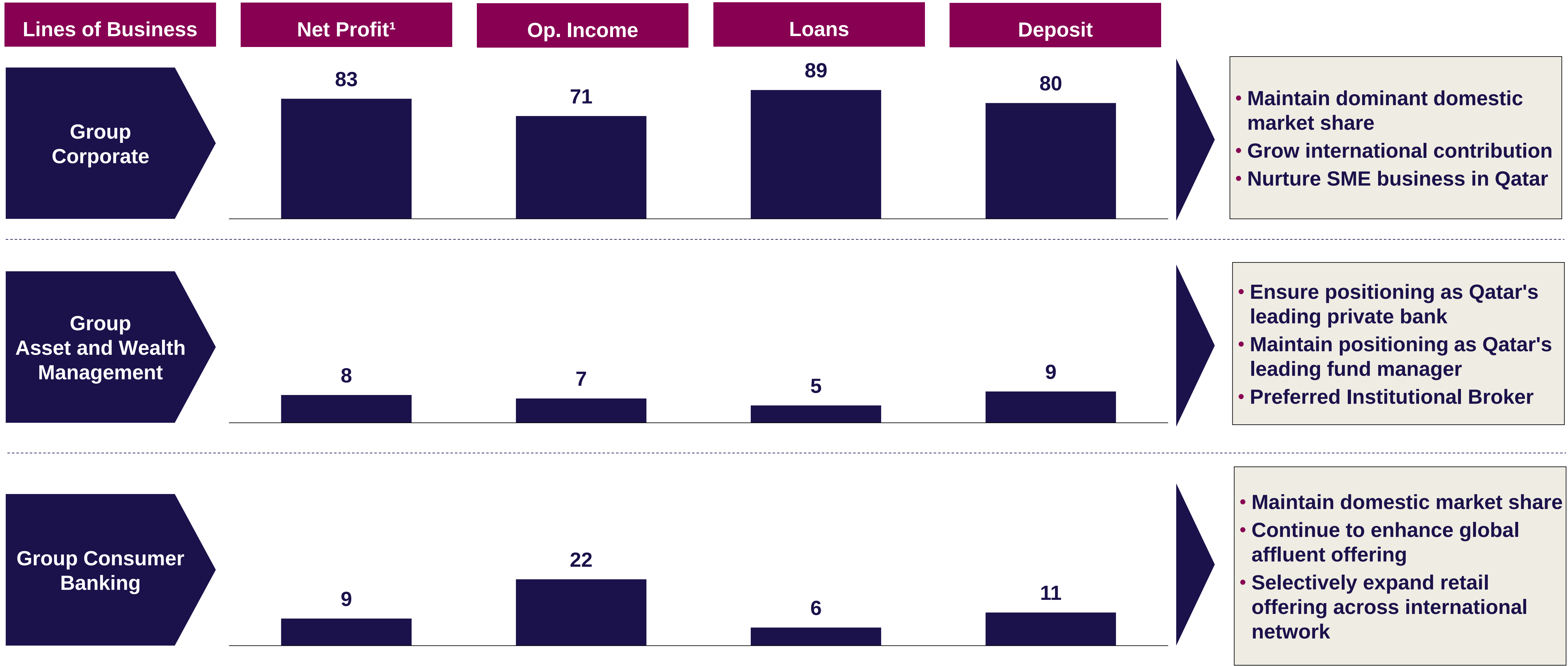
Minimum CAR Requirements					
%	Without buffers	Capital Conservation Buffer	DSIB Charge ¹	ICAAP Charge	Total Requirement
CET 1 ratio	6.0	2.5	3.5	-	12.0
Tier 1 ratio	8.0	2.5	3.5	-	14.0
Total CAR	10.0	2.5	3.5	1.0	17.0



Source: Financial Statements
1. Effective 1 January 2024, the DSIB charge has been increased from 2.5 per cent to 3.5 per cent, thus the total capital requirements are higher by 1 per cent at all levels.

Diversifying business mix bolsters sustainable growth

Business Mix Contribution (% share as at 30 September)



IFRS 9 – Additional buffers for earnings stability

Coverage ratio ¹				
September 2026	Stage 1	Stage 2	Stage 3	
Due from Banks and Balances with Central Banks	0.2%	0.5%	98.4%	
Loans	0.3%	13.6%	96.8%	
Investments	0.1%	N/A	99.7%	
Off balance sheet	0.2%	12.8%	89.9%	

Cost of Risk for Lending ²				
September 2026	Stage 1	Stage 2	Stage 3 (NPL)	Total
Cost of Risk	5 bps	19 bps	52 bps	76 bps



Source: QNB
1: Coverage ratio is calculated as impairment allowance over gross exposures subject to ECL
2: Cost of Risk is calculated as annualised ECL charge on Loans & Advances over Average Gross Loans



Sustainability

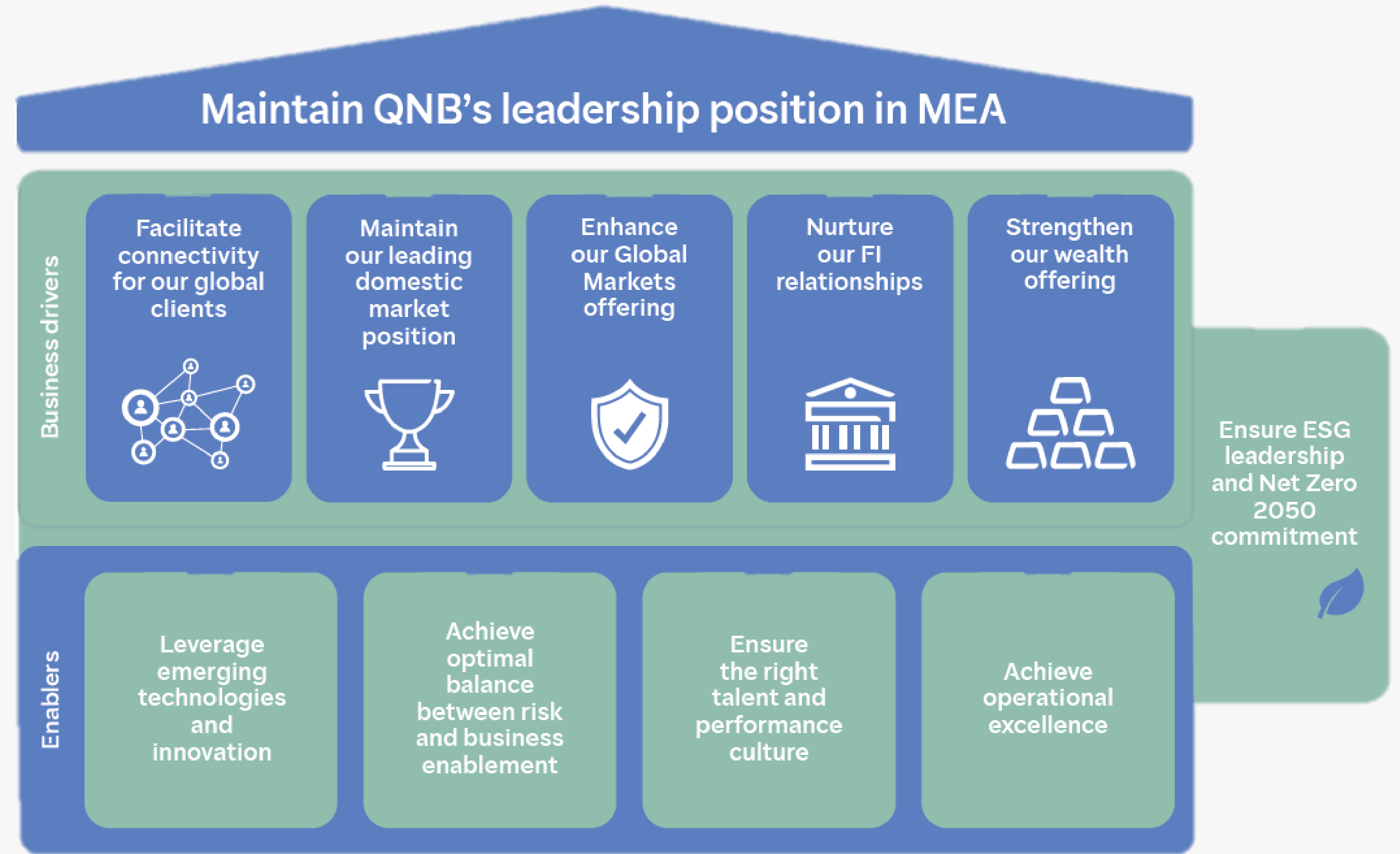


QNB Group's purpose, vision, and 2030 strategy embeds sustainability as a strategic imperative across our business and operating model

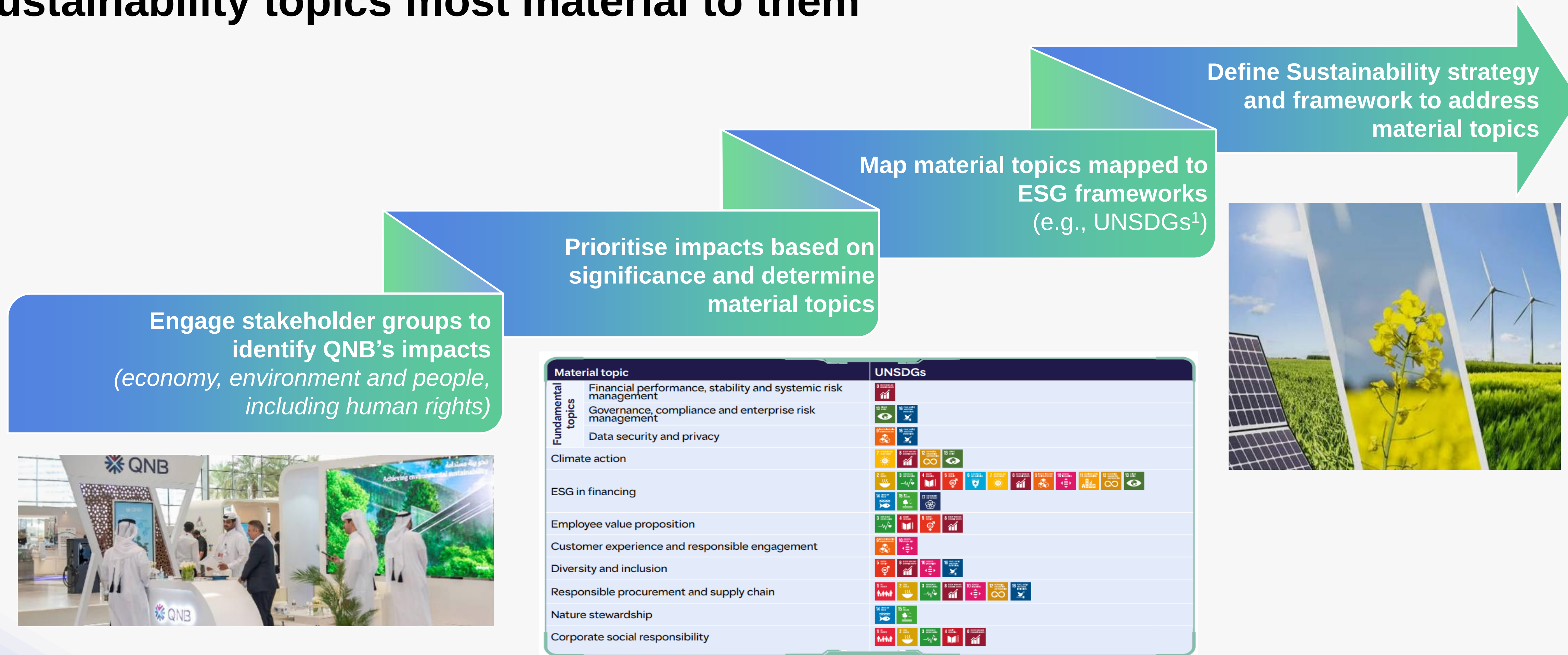
Our Purpose and Vision

Promoting prosperity and sustainable growth across the markets we serve

To be a leading MEASEA bank while maintaining our number one position in MEA

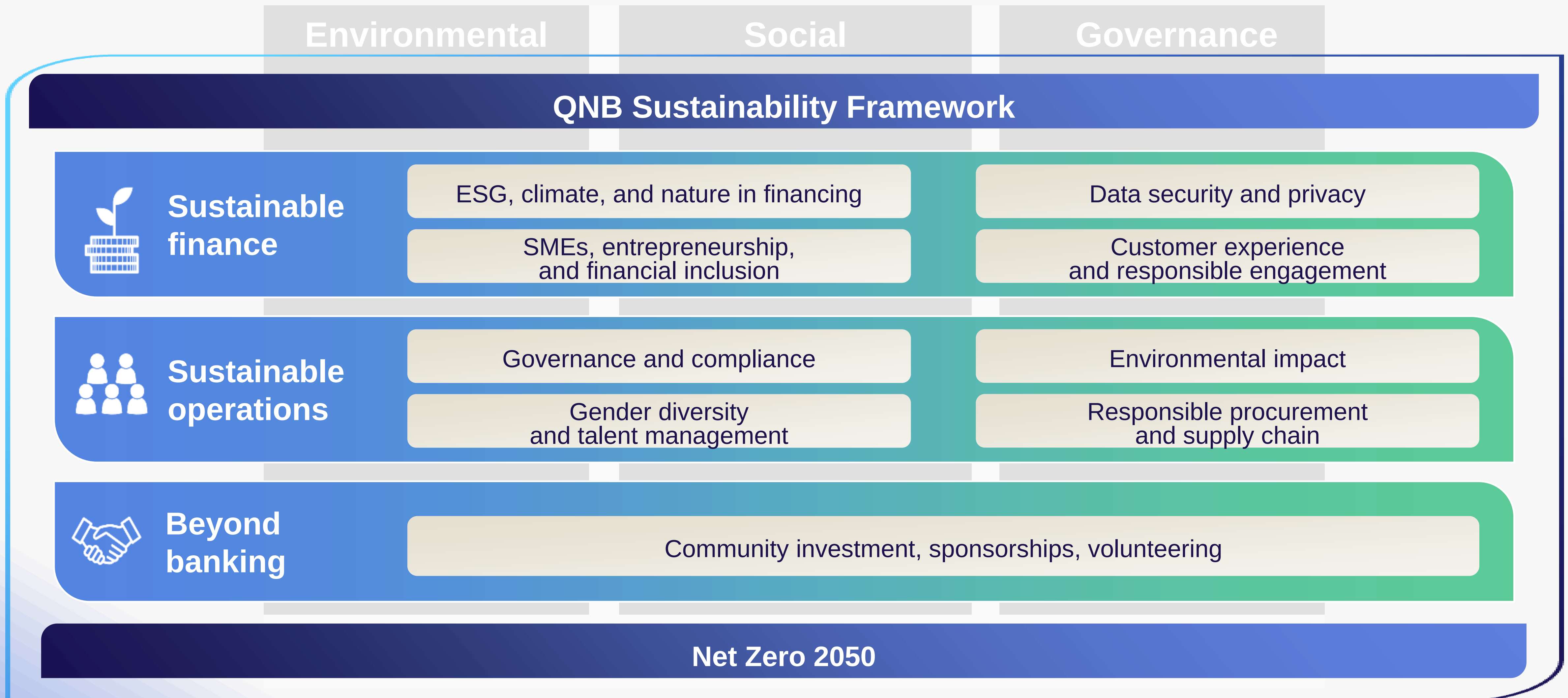


QNB engages key stakeholder groups to formulate, prioritise, and act upon the sustainability topics most material to them



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

QNB has established its sustainability framework and strategy along the pillars of ESG to actively and positively address relevant topics



QNB has delivered and achieved numerous key ESG milestones across all areas of our sustainability framework

As at 30 June 2026

Non-exhaustive



Sustainable finance

Transition to Greener Economy



USD >12 Bn
of sustainable
financing



USD >2.5 Bn
sustainable
bond issuances¹



Group-wide **Climate Strategy & Net Zero 2050**



Assurance of **Scope 3 financed emissions²**



Sustainable operations

Operate to Succeed



Appointed first **two female** Board members



Independent assurance for GRI and KPIs



Second full **IFRS S1 & S2 ESG** disclosure



100% renewable energy in Türkiye, India and UK



Beyond banking

Contribute to Society



Health and Environment



Youth and Education



Social and Humanitarian



Sport and Culture

➤ Following completion of its group-wide climate change strategy, QNB is the first bank in Qatar to set Net Zero 2050 ambition and priority sectors



**QNB Group
first bank in
Qatar to set
Net Zero 2050
ambition**



**Qatar and
International
branches**



**Power
Generation**



**Oil and
Gas**



**Transport:
Aviation**



**Real
Estate**



Türkiye



**Power
Generation**



**Oil and
Gas**



Cement



**Iron and
Steel**



Egypt



**Power
Generation**



**Oil and
Gas**

Portfolio steering to align with Net Zero pathways and sectoral targets

Initial prioritised sectors for decarbonisation and transition

Client engagement to enable transition, financing, and data library

Sustainable finance at a glance

As at 30 June 2026

Achievements

USD >12 Bn

Sustainable financing portfolio (via SFPP¹)



Committed to Net Zero 2050

First bank in Qatar to set ambition



39

Sustainable products and services



Independently assured Scope 3 financed emissions

Only bank in the Middle East



Issued EUR 750 Mn Green bond

Largest from bank in the Middle East at issuance



PCAF² 2.9 data quality score

First PCAF² member in Qatar



First ICMA Climate Transition Bond

IFC's first investment



E&S screening of 111 projects worth USD 10 Bn

Assessed in accordance with ESRM³



Customer Experience

Non-exhaustive

96%

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



0

Data security breaches



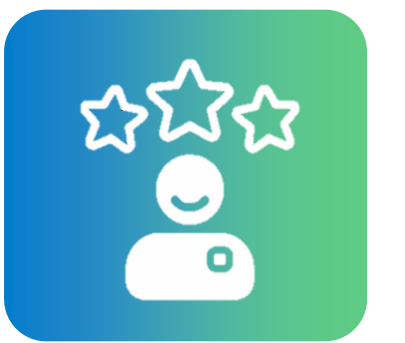
95%

Customer complaints resolved in Qatar



81

Retail Net Promoter Score (NPS) achieved in Qatar



Enabling Net Zero 2050 ambitions, QNB is proactively addressing both risk and opportunities in its comprehensive approach to climate change

As at 31 December 2025

Only bank in Middle East to align with IFRS S1 & S2, including FY2025 Scope 3 financed emissions

NET
ZERO

ISSB

IFRS

PCAF

مصرف قطر المركزي
Qatar Central Bank
دولة قطر • State of Qatar

QATAR NATIONAL
DIALOGUE ON
الحوار الوطني
تغير المناخ
CLIMATE CHANGE

2025 Financial exposures (QAR '000)						2025 Gross financed GHG emissions (tCO ₂ e)			
Description	Gross financial exposure	Emissions In Scope (Disclosed)	Emissions In Scope (Not Disclosed)	Emissions Not In Scope	% of Gross exposure	Scope 1	Scope 2	Scope 3	Total
Funded Amounts²									
Cash and Balances with Central Banks	79,489,167	-	-	79,489,167	5%	-	-	-	-
Due from Banks	70,364,806	-	-	70,364,806	4%	-	-	-	-
Loans and Advances <i>Including Project Finance</i>	1,018,078,852	919,689,760	-	98,389,092	64%	37,772,890	3,825,547	63,198,637	104,797,074
Investment Securities <i>Including Debt Securities</i>	187,005,602	185,362,645	-	1,642,957	12%	5,109,225	331,842	8,522,611	13,963,678
<i>Including Equity Securities</i>	184,335,136	183,439,820	-	895,316	12%	5,078,534	327,969	8,508,399	13,914,902
Investment in Associates	2,670,466	1,922,825	-	747,641	0%	30,691	3,873	14,212	48,776
Property and equipment	8,560,614	-	8,560,614	-	1%	-	-	-	-
Intangible assets	8,468,237	-	-	8,468,237	1%	-	-	-	-
Other Assets	1,852,970	-	-	1,852,970	0%	-	-	-	-
Sub-total Funded Amounts	1,391,346,423	1,105,052,405	8,560,614	277,733,404	88%	42,882,115	4,157,389	71,721,248	118,760,752
Undrawn Loan Commitments	17,526,175	-	-	17,526,175	1%	-	-	-	-
Total	1,596,811,590	1,309,688,278	9,389,908	277,733,404	100%	56,282,358	6,294,086	81,653,772	144,230,216

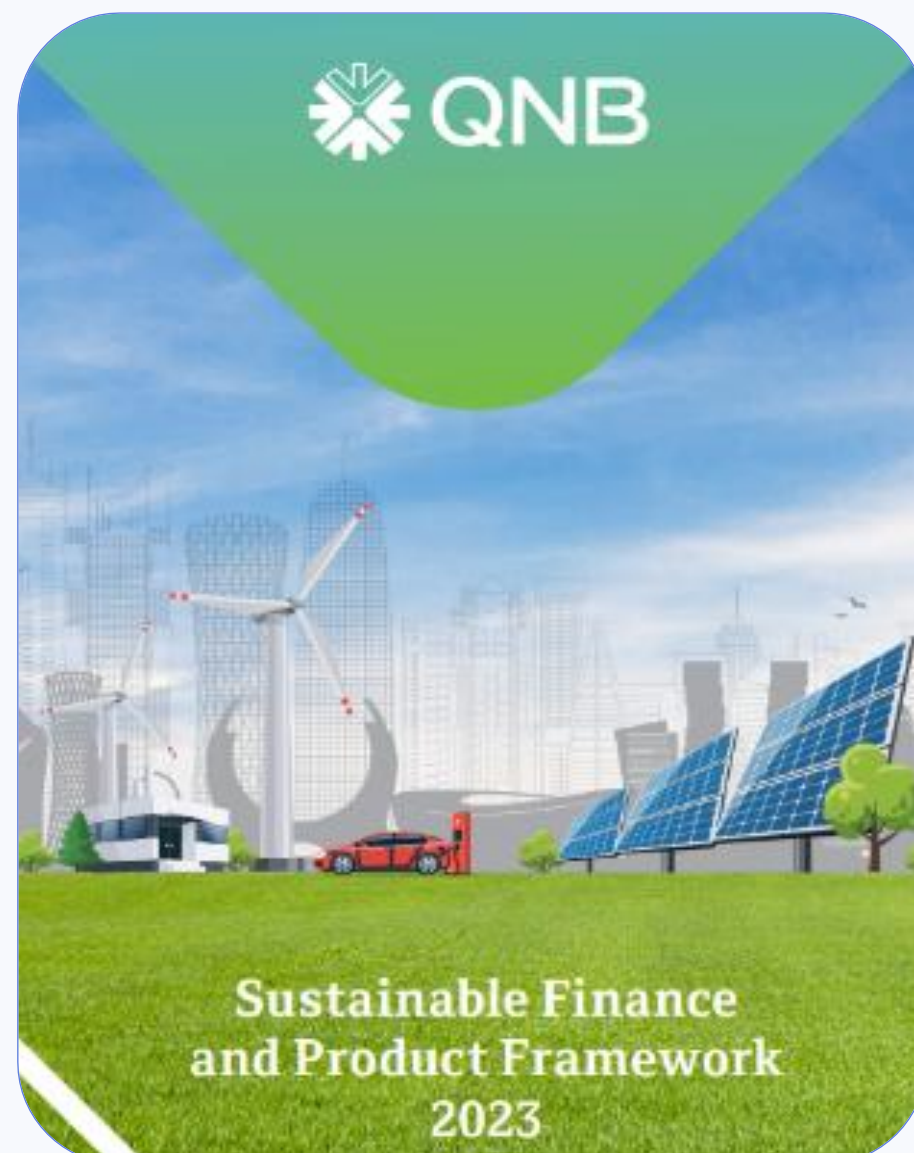
Group financed emissions intensity
110
tCO₂e/QAR Mn

Independent assurance of Group-wide Scope 3 financed emissions

QNB PCAF data quality score of **2.9**

QNB's Sustainable Finance and Product Framework (SFPF) is the first of its type in Qatar, and aligned with international best practices

QNB Group SFPF



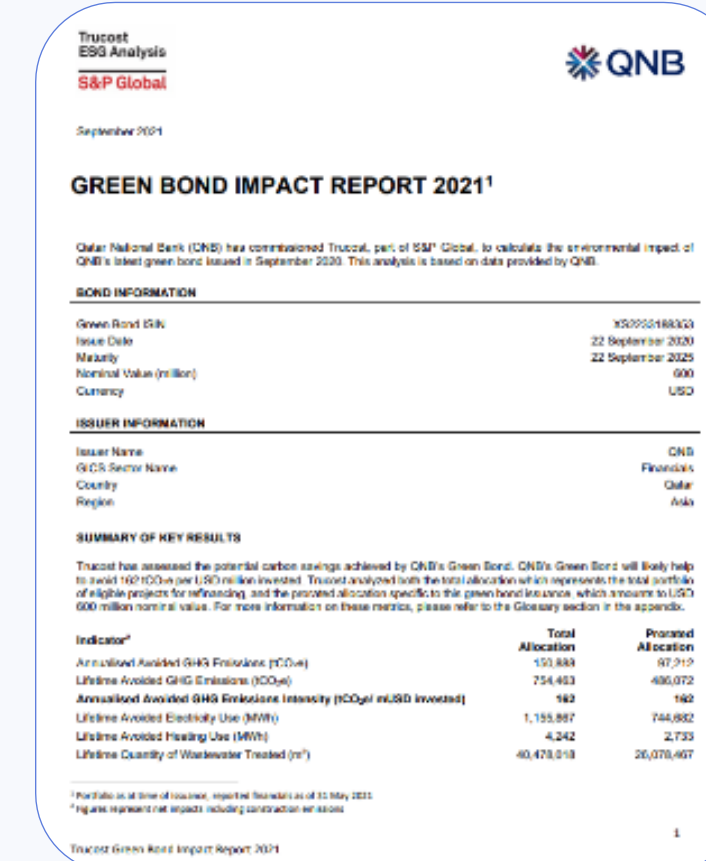
- ✓ Use of proceeds
- ✓ Projects evaluation and selection
- ✓ Management of proceeds
- ✓ Reporting

Second Party Opinion (SPO)



- QNB's SFPF aligned with international principles, robust ESG criteria, and a credible sustainable financing approach
- Positive assessment affirms integration of ESG into products and services

Environmental Impact Reports



- ~9,000,000 tCO2e avoided GHG emissions
- 98 Mn m3 wastewater treated
- 90 Mn m3 water reused
- ~120,000 tonnes waste diverted from waste-to-energy

QNB's SFPF is aligned with international principles, taxonomies, and eligibility criteria to enable the growth of ESG and climate financing

Sustainable Finance

Green/ Social Activities

Green Use of Proceeds



Social Use of Proceeds



Sustainability-Linked

- Ambitious and relevant **Sustainability Performance Targets** and KPIs
- **Externally verified**
- KPIs include, e.g.,
 - Reduction in GHG emissions
 - Reduction in energy consumption
 - Increase in renewable energy



Transition Finance¹

- **Credible climate transition plan**
- Paris aligned and/ or science-based **climate targets**
- Criteria includes, e.g.,
 - Decarbonisation technologies
 - Use of low GHG sustainable fuel
 - Switch to electric or hydrogen engines

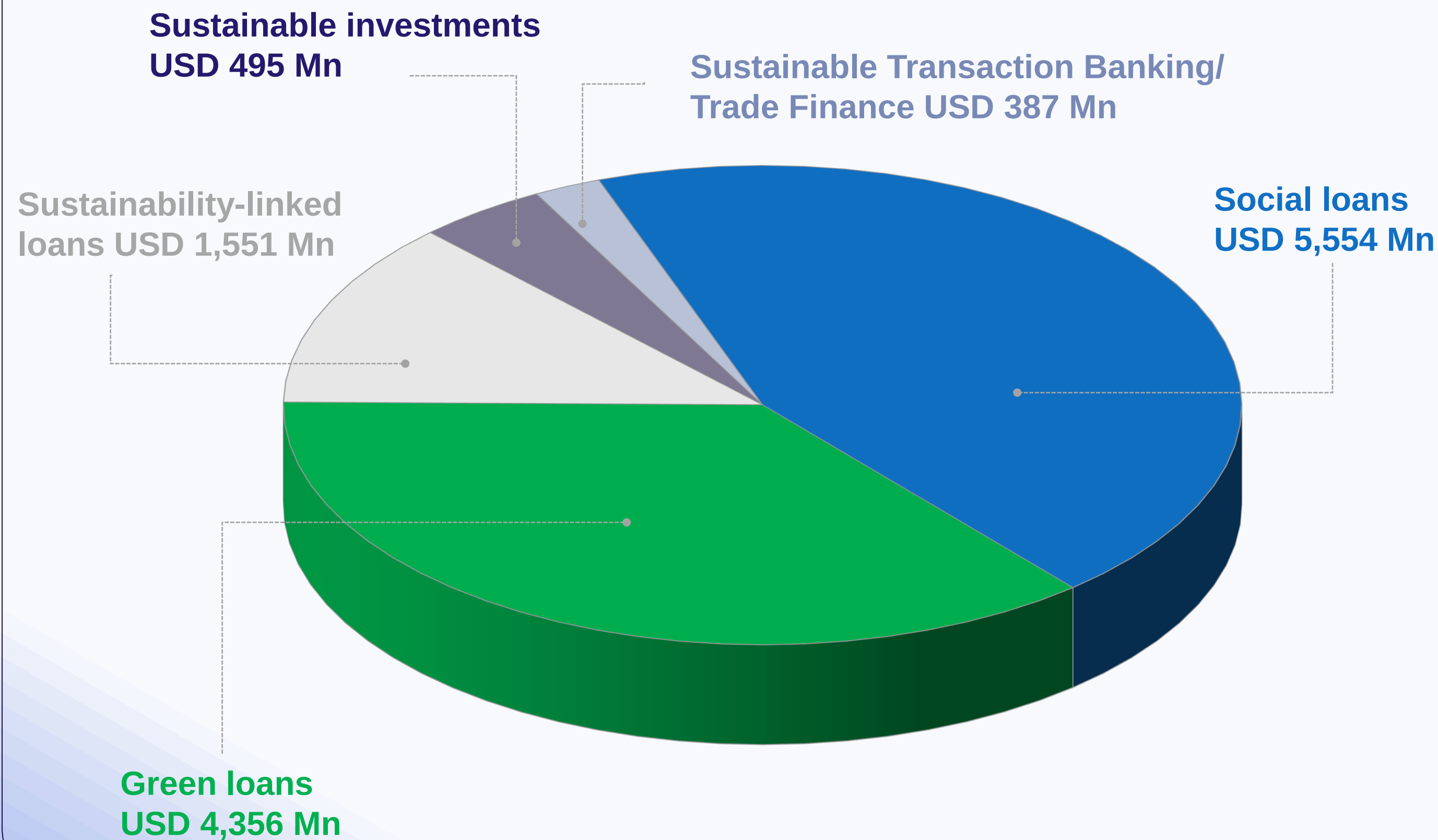


Eligibility criteria

QNB continues to leverage the award-winning SFPF and client engagement to further activate and grow its sustainability portfolio

As at 30 June 2026

QNB Group's total sustainable lending portfolio USD >12 Bn



>73%

Increase in green financing since 2021

Syndicated sustainability-linked loans of

USD >19.5 Bn

with direct participation of over

USD 1.5 Bn

Green and Sustainable bonds

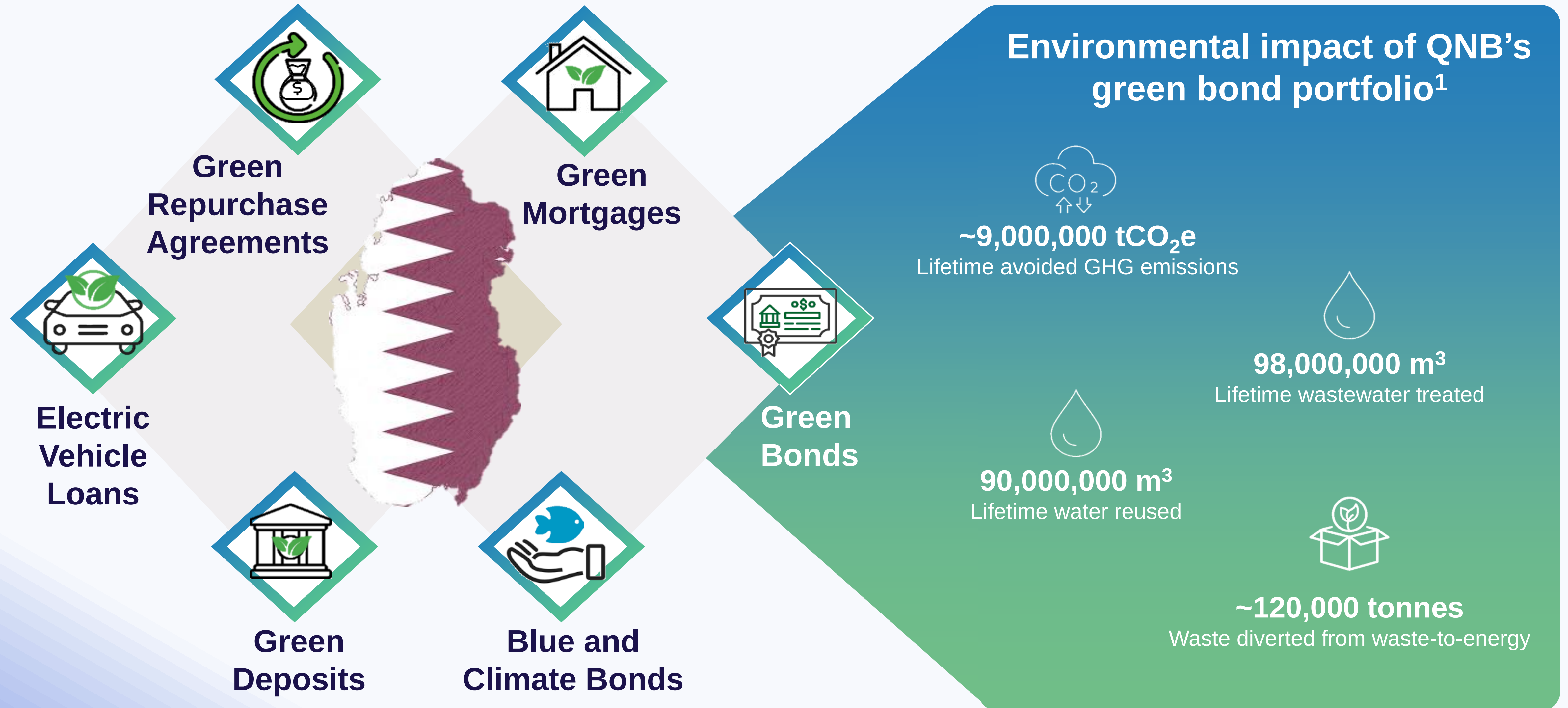
USD >2.5 Bn

total issued since 2020

In addition,
QNB facilitation of
sustainable bonds

**USD
>520 Mn¹**

QNB is recognised as a leader in sustainable financing, launching a number of pioneering products and transactions into the market



Sustainable operations at a glance

As at 30 June 2026

Environmental impact



100%

Renewable energy in QNB
Türkiye, India, and UK



14001 & 50001

ISO certifications for
Environmental and Energy
Management



**51% reduction in
GHG emissions**

Total reduction since 2017

Externally assured ESG KPIs

- ✓ **Scope 1 GHG emissions**
- ✓ **Scope 2 GHG emissions**
- ✓ **Scope 3 GHG emissions –
Business Travel**
- ✓ **Scope 3 financed emissions**
- ✓ **Female employment rate**
- ✓ **Percentage of female board
members in subsidiaries**

Deloitte.

Gender diversity

Non-exhaustive



2

Newly appointed QNB Group
female board members¹



0.94

Female/male pay ratio



49%

Female employees

**Deloitte & Touche Middle East provided independent limited assurance in 2025 on
Reporting in accordance with GRI Universal Standards and selected ESG KPIs**

➤ We have integrated ESG principles into our operations to align with international best practices and embed sustainability into our DNA

Commitment to global and regional frameworks



Focus on our people – employee value proposition



- Continued emphasis on **diversity, inclusion, and nationalisation** for our people and talent
- Focus on **learning and development**, capabilities building, and succession planning
- **>1.3 Mn hrs** of employee training in 2025 (in-person and online)

Independent assurance on reporting¹



- **100% renewable energy** sources in Türkiye, India, and UK operations (52% of Group energy consumption)
- **Acquisition of 5 MV solar power plant** in Türkiye, and **installed solar energy stations** in all owned stand-alone buildings in Egypt

Protecting environment and society

- Established **Third Party Risk Management** assessments
- Embedded **Supplier Code of Conduct** as part of centralised procurement requirement
- Conducted **site visits and inspections for 100% of manpower suppliers²** in Qatar



Supplier Code of Conduct



Enhancing Third Party Risk Management (TPRM)

QNB is recognised as a regional leader in sustainable financing and ESG initiatives through external ratings and international awards

As at 30 September 2026

ESG Ratings	2024	2025	2026
MSCI 	A	AA	AA
S&P Global	52 (83 rd percentile)	59 (86 th percentile)	68 (90 th percentile)
 SUSTAINALYTICS	21.9 (Medium risk)	16.7 (Low risk)	TBC
 CDP	B	B	TBC



5x

Sustainable Finance Awards 2026
(Global Finance)

- Best bank for Green Bonds in Middle East (ME)
- Best bank for Sustainability Bonds in ME
- Best bank for Sustainable Finance in ME

➤ For further information please refer to QNB's public reports and Sustainability page for all ESG-related policies and frameworks

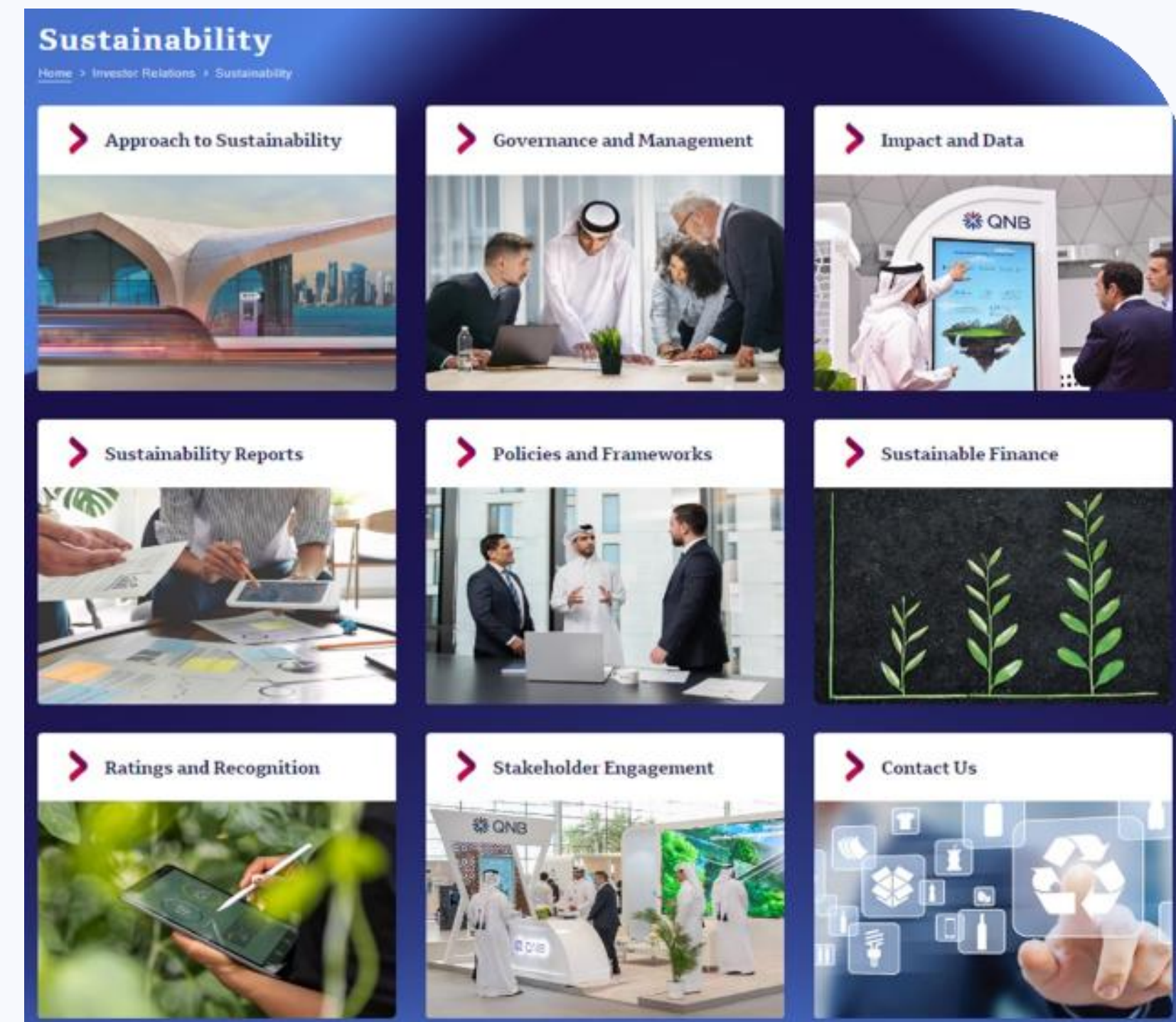
Public reports

- Click on the below reports for direct access



QNB's Sustainability website

- Click on the below to visit QNB's Sustainability website



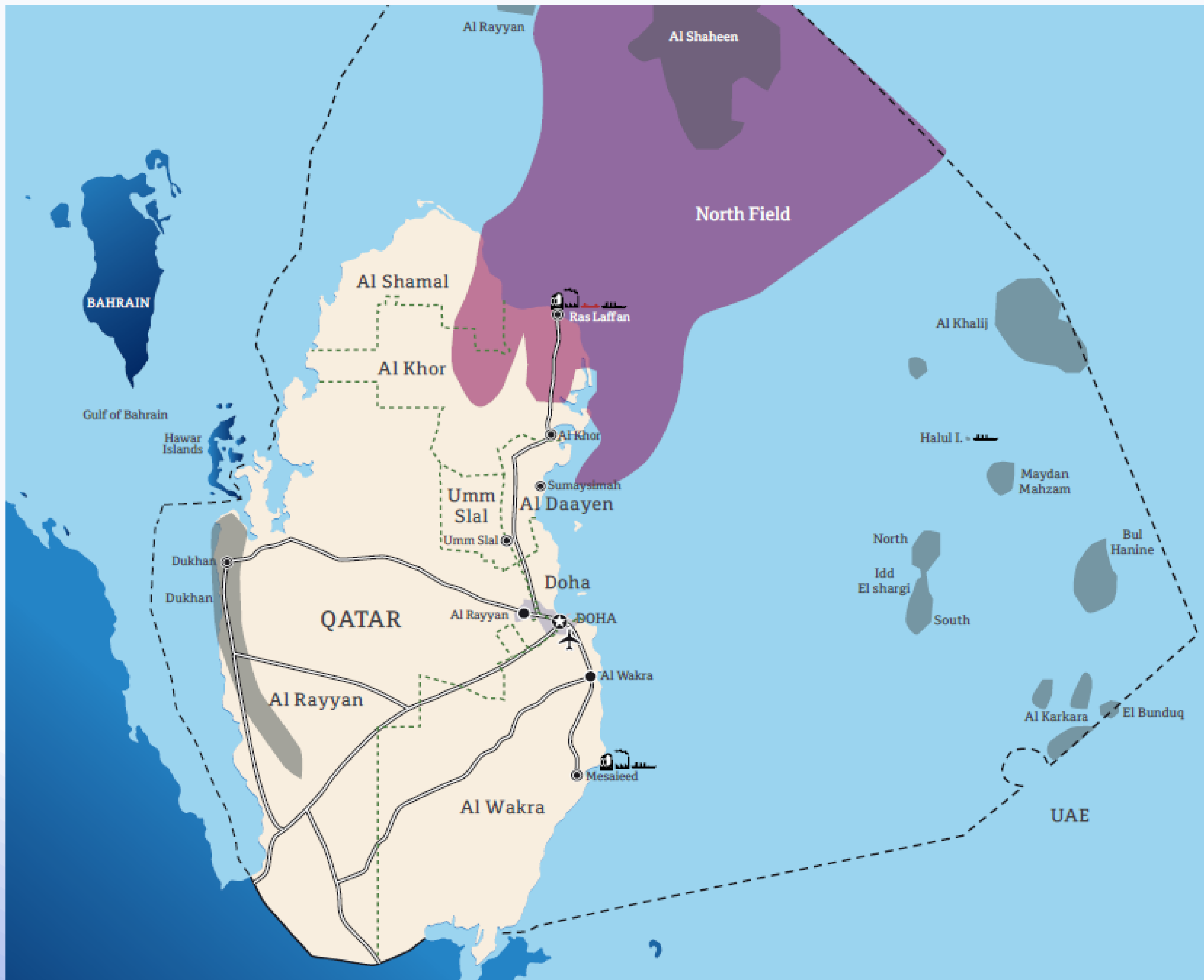
For queries please contact: sustainability@qnb.com



Economic Overview

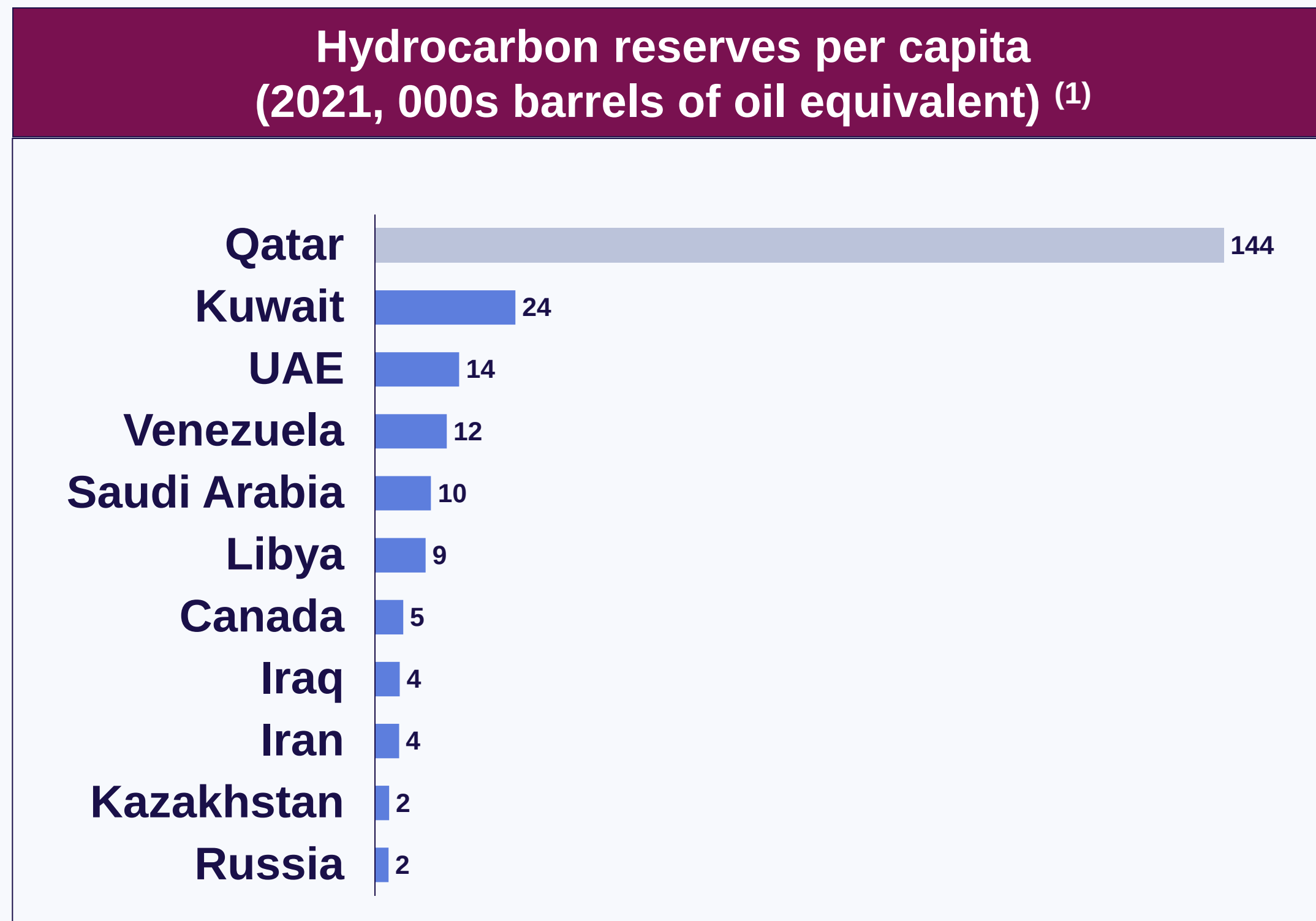


➤ Qatar is strategically located between Europe and Asia and possesses one of the largest gas reserves in the world

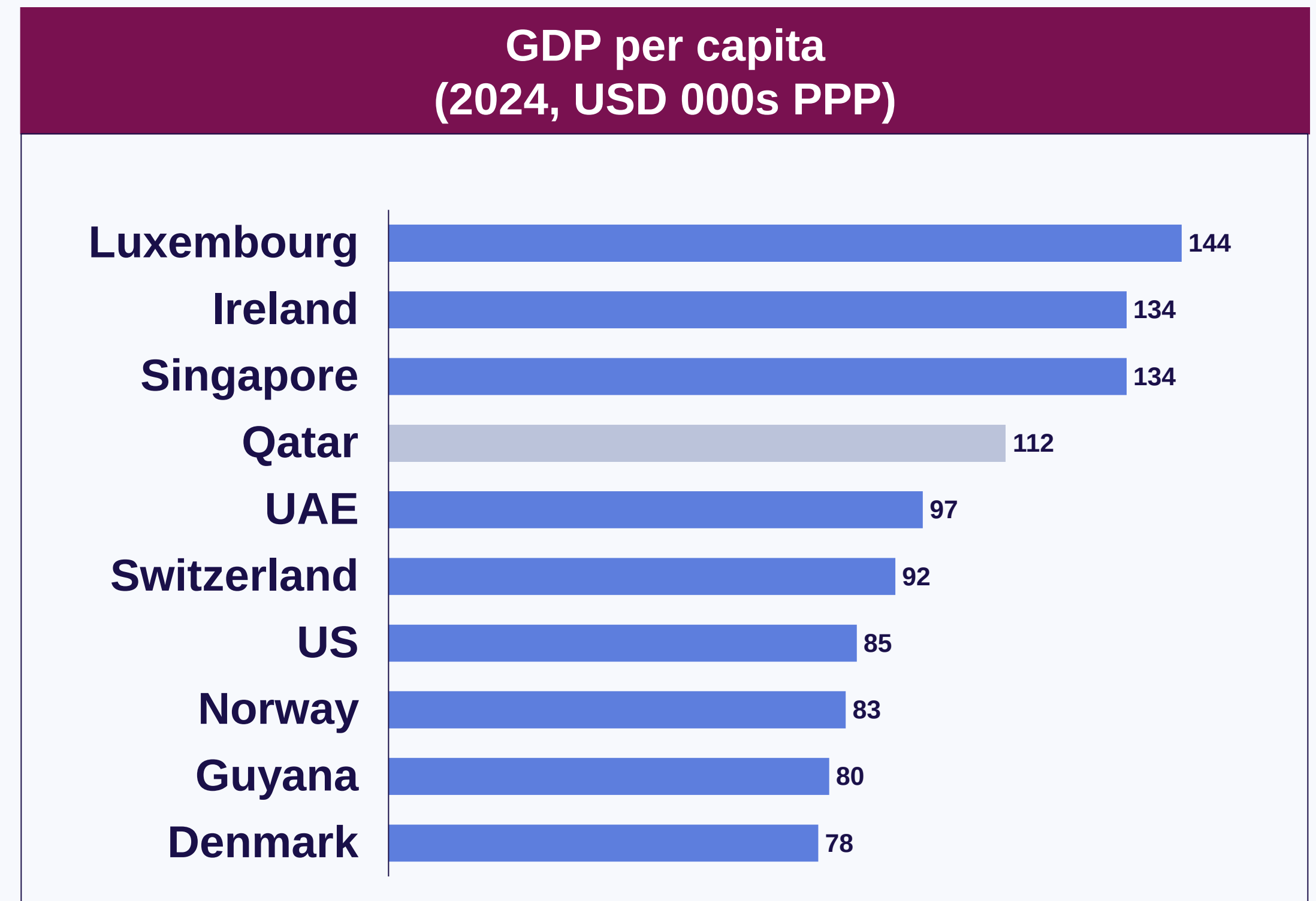


- Qatar is a peninsula located in the Persian Gulf and is a member of the Gulf Cooperation Council (GCC)
- Qatar's total population is around 3 million
- Qatar is endowed with the world's largest hydrocarbon reserves on a per capita basis
- Qatar's hydrocarbon reserves are mostly held in the North Field; the world's largest non-associated gas field
- Qatar is one of the world's largest exporters of liquefied natural gas (LNG)

The development of Qatar's vast hydrocarbon reserves make it one of the richest countries in the world



At current extraction rates, Qatar's proven gas reserves would last for over a hundred years

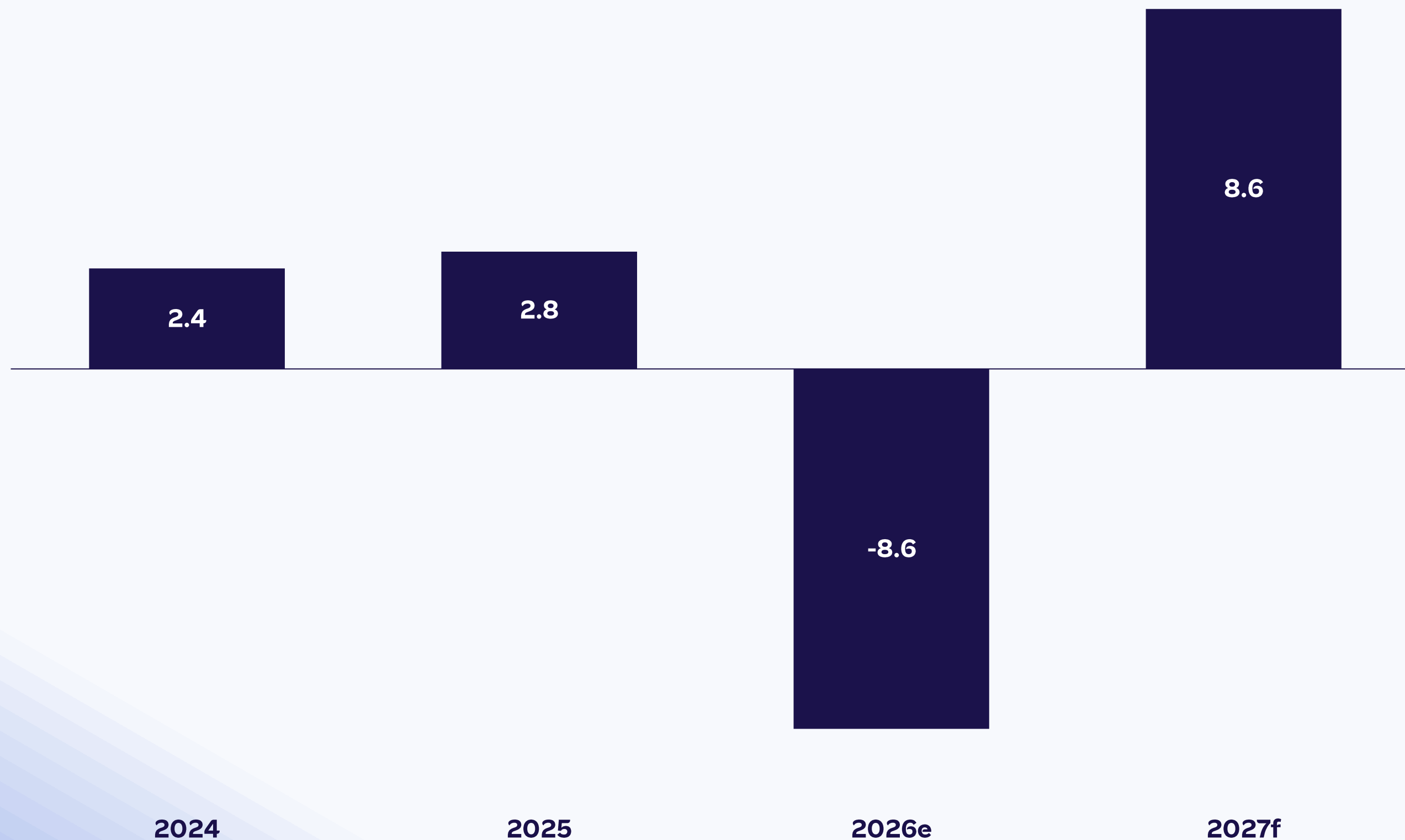


Development of the hydrocarbon sector has made Qatar one of the world's richest countries

Qatar's economy is set to strongly rebound on the back of the re-opening and additional production from the North Field Expansion project

Qatar's expected real GDP recovery

%, y/y



Key assumptions

- North Field Expansion coming online throughout 2027, creating an additional economic uplift
- Prompt normalisation of LNG and manufactured product exports
- Full resumption of all other sectors to pre-conflict levels
- In 2026, the non-hydrocarbon sector, representing 75% of GDP, continues to outperform, growing 3.1% year-on-year in H1 2026.



Thank you

