

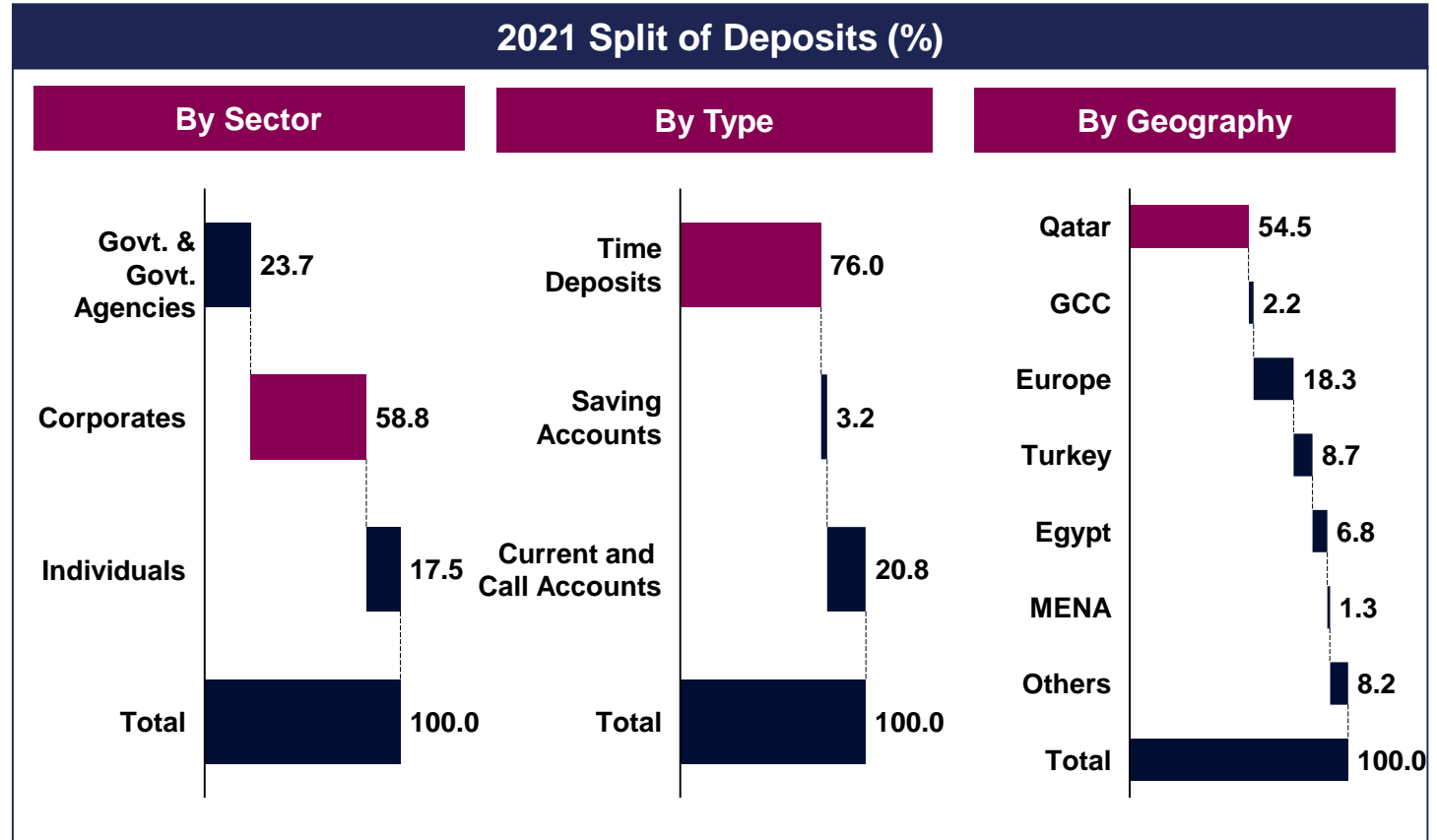
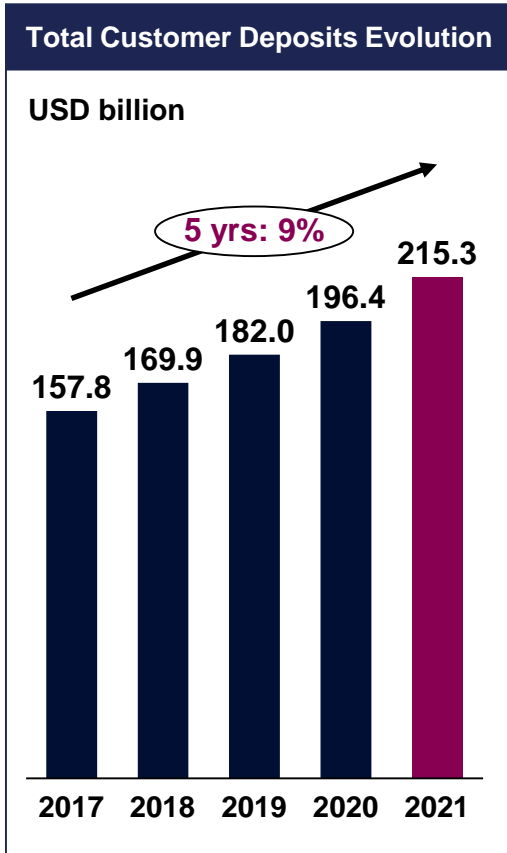


# Creditor Presentation

September 2021

# Robust growth in customer deposits and funding

Funding Analysis (as at 30 September)



- Deposits increased 10% from September 2020
- 2016-2021 CAGR of 9%

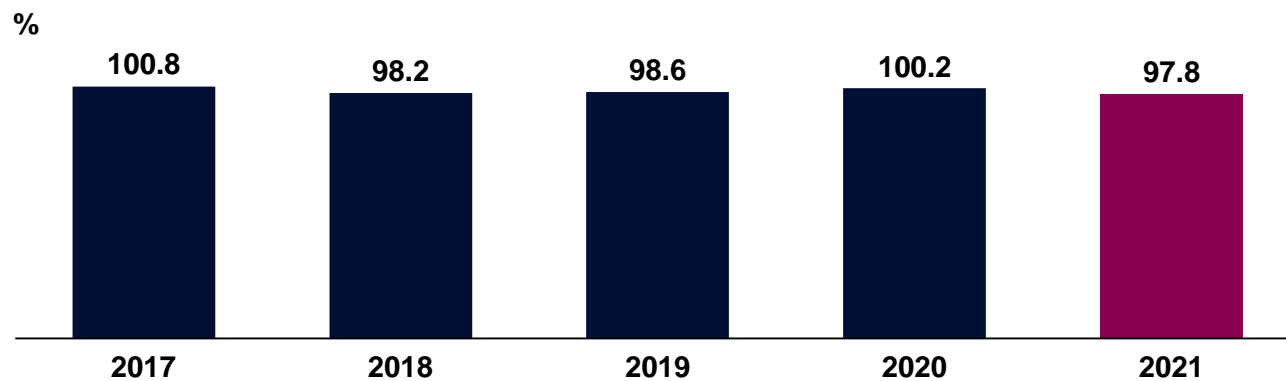
- QNB remains the public sector's preferred bank
- USD, EGP and TRY denominated deposits represent 45%, 7% and 4% of total deposits respectively



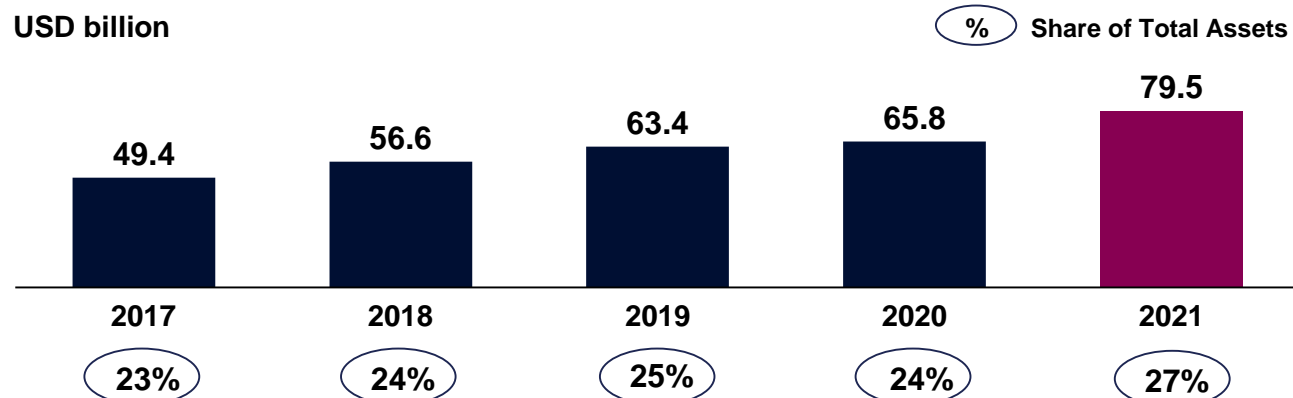
# Solid liquidity profile

## Liquidity Analysis (as at 30 September)

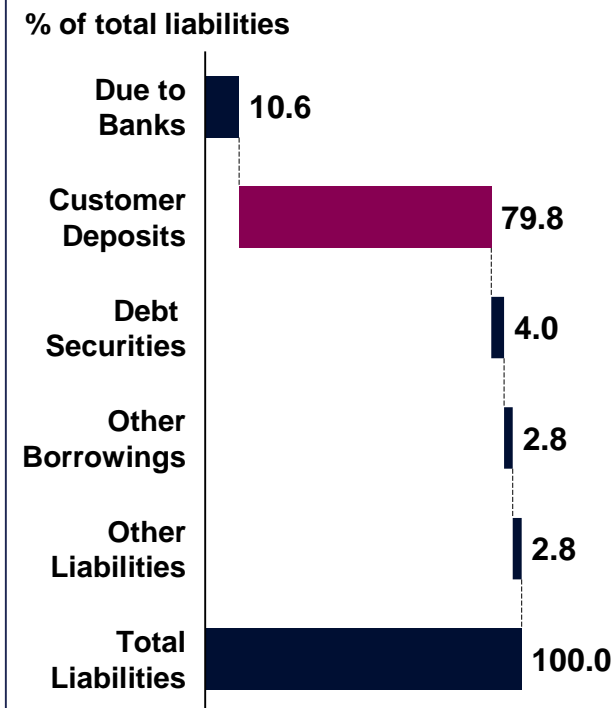
### Loans to Deposits Ratio Evolution



### Liquid Assets<sup>1</sup> Evolution



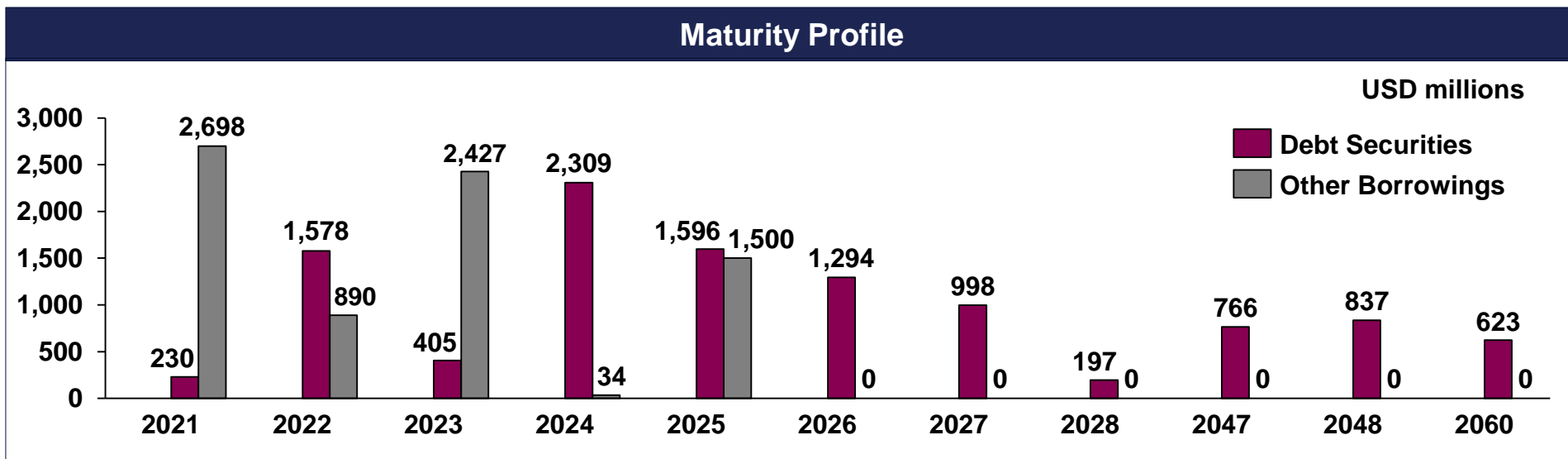
### 2021 Sources of Liquidity



### 2021 Liquidity Ratio

• <b>LCR:</b>	<b>165%</b>
(Minimum requirement)	100%
• <b>NSFR:</b>	<b>104%</b>
(Minimum requirement)	100%

# QNB Group Debt Securities and Other Borrowings Profile



## Key Highlights

<b>Funding Strategy</b>	<ul style="list-style-type: none"> <li>To ensure diversification of funding in terms of type, tenor and geography.</li> </ul>	<b>Currencies</b>	<ul style="list-style-type: none"> <li>Issued in multiple currencies</li> </ul>
<b>Funding Structure</b>	<ul style="list-style-type: none"> <li>Includes bonds, other borrowing arrangements and syndicated loans</li> </ul>	<b>Market Position</b>	<ul style="list-style-type: none"> <li>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.</li> </ul>
<b>Set-Up</b>	<ul style="list-style-type: none"> <li>November 2011 in Reg S format</li> <li>Size of \$22.5bn (EMTN) and A\$2bn (Kangaroo)</li> </ul>		
<b>Market Awards</b>	<ul style="list-style-type: none"> <li>2021 Green Market Pioneer – Qatar Award</li> </ul>		
<b>Green Bond</b>	<ul style="list-style-type: none"> <li>Successful completion of first green benchmark bond issuance and first green bond issued in Qatar</li> <li>Issued USD600 million tranche on 15 Sep 2020 in the form of Senior Unsecured Notes with a maturity of 5 years</li> </ul>		



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