2026
Institutional Presentation

QNB

QNB Group is one of the largest banks in the MEA region with a wide international footprint, strong financial performance and high ratings

Leading bank in the MEA region

382.2 USD Bn Total Assets

Present in 28 countries

Highly profitable

4.67 USD Bn Net Profit

16.7% RoAE[1]

Strongly rated

A+ S&P
Aa2 Moody's
A+ Fitch

AA MSCI ESG rating

Robust asset quality

19.3% Capital Adequacy Ratio

2.6% NPL ratio

Highly valued

46.7 USD Bn Market Capitalisation

10.4 USD Bn Brand Value[2]

1 RoAE uses Average Equity which excludes fair value reserve, proposed dividends and non-controlling interest and instruments eligible for additional Tier 1 Capital
2 Brand Finance, Brand value as of 01-Jan-2026
Note: Figures as of 31-Dec-2025; Ratings as of 01-Mar-2026

Business Sensitive

Contents

1. Introduction to QNB
2. Governance, vision and strategy
3. Financial highlights
4. Sustainability



1. Introduction to QNB

QNB was established in 1964 as the first Qatari-owned bank and has expanded internationally through organic and inorganic growth

1964 – First Qatari-owned bank

1973 – Qatari Riyals introduced

1974 – First branch outside of Doha in Qatar

1976 – First overseas branch (London)

1978 – Second overseas branch (Paris)

1997 – Public listing in the Qatar Stock Exchange

2005 – Stake in Mansour Bank[1] in Iraq

2007
- Branch in Oman
- Branch in Kuwait
- Branch in Yemen
- Stake in Housing Bank for Trade and Finance in Jordan

2008
- Branch in Singapore
- Branch in Sudan
- Stake in Tunisian Qatari Bank[2]
- Stake in CBI in the UAE

2009
- Subsidiary in Switzerland
- Subsidiary in Syria

2011
- Acquisition of Bank Kesawan in Indonesia[3]
- Branch in Lebanon
- Branch in South Sudan

2013
- Acquisition of NSGB in Egypt[4]
- Representative Office in China
- Representative Office in India[5]

2014
- Stake in Ecobank in Togo
- Representative Office in Vietnam

2016 – Acquisition of Finansbank in Türkiye[6]

2017 – Branch in Saudi Arabia

2020 – Surpasses the one-trillion Riyal assets milestone

2021 – Branch in Hong Kong

2022 – Sponsor of the FIFA World Cup Qatar 2022™

2024 – QNB celebrates 60 years

1 Controlling stake purchased in 2012
2 Controlling stake purchased in 2013 and subsequently rebranded to QNB Tunisia
3 Rebranded to QNB Indonesia
4 Rebranded to QNB Egypt
5 Upgraded to a full branch in 2017
6 Rebranded to QNB Türkiye

QNB's ownership structure is split between the Qatar Investment Authority and the public

QNB Group ownership structure, principal subsidiaries and investments in associates[1]



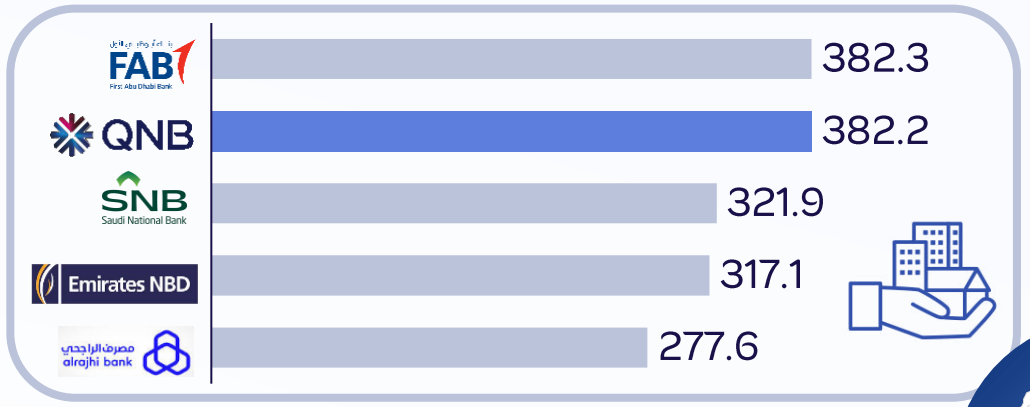
100%	QNB Capital LLC - Qatar	QNB CAPITAL
100%	QNB Financial Services - Qatar	QNB FINANCIAL SERVICES
100%	QNB (Suisse) - Switzerland	QNB
100%	Digital-Q-FS Limited - United Kingdom	QNB
99.99%	QNB - Tunisia	QNB
99.88%	QNB - Türkiye	QNB
99.88%	Enpara - Türkiye	enpara.com
91.57%	QNB - Indonesia	QNB
95.0%	QNB - Egypt	QNB
54.2%	Mansour Bank - Iraq	مصرف المنصور MANSOUR BANK
50.8%	QNB - Syria	QNB
40.0%	Commercial Bank International (CBI) - UAE	CBI
38.6%	Housing Bank for Trade and Finance (HBTF) - Jordan	بنك الإسكان Housing Bank
20.1%	Ecobank Transnational Incorporated (Ecobank) - Togo	Ecobank The Pan African Bank
20.0%	Al Jazeera Finance Company - Qatar	AJF تمويل

1 As of 31-Dec-2025; Main subsidiaries, list is non-exhaustive

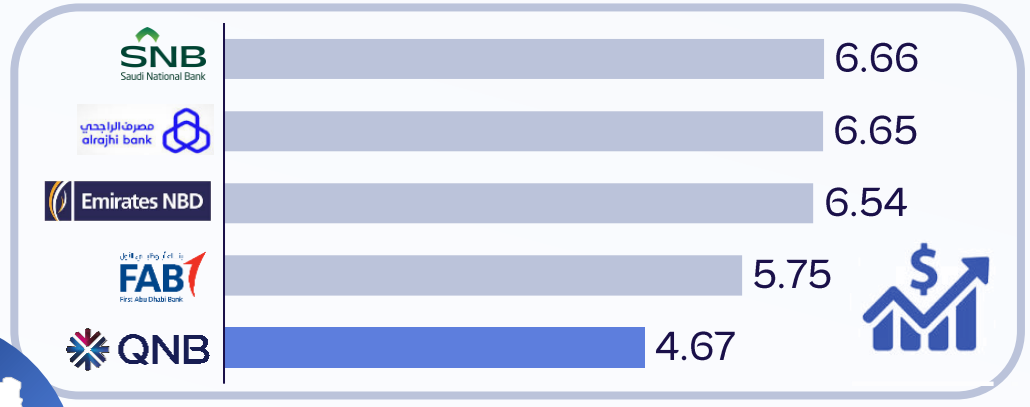
QNB is one of the leading banks in the Middle East and Africa region

USD Bn (as of 31-Dec-2025)

Assets

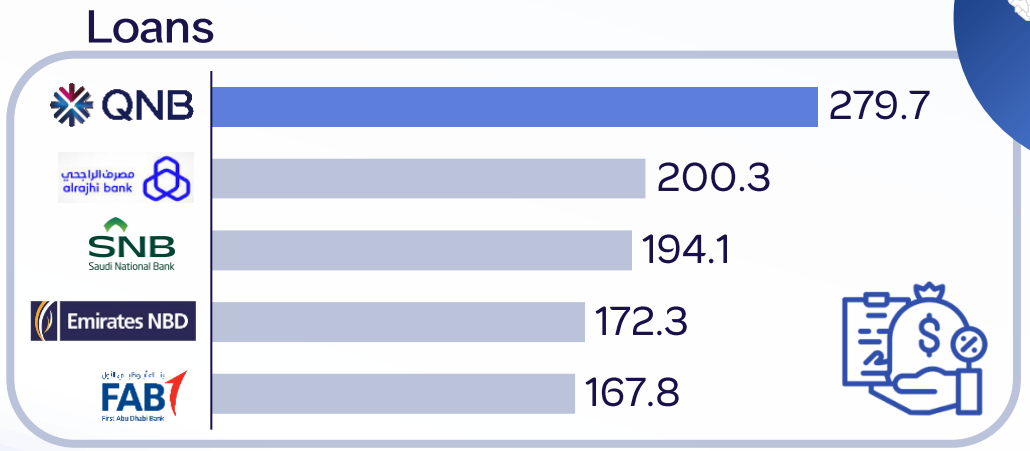


Net Profit

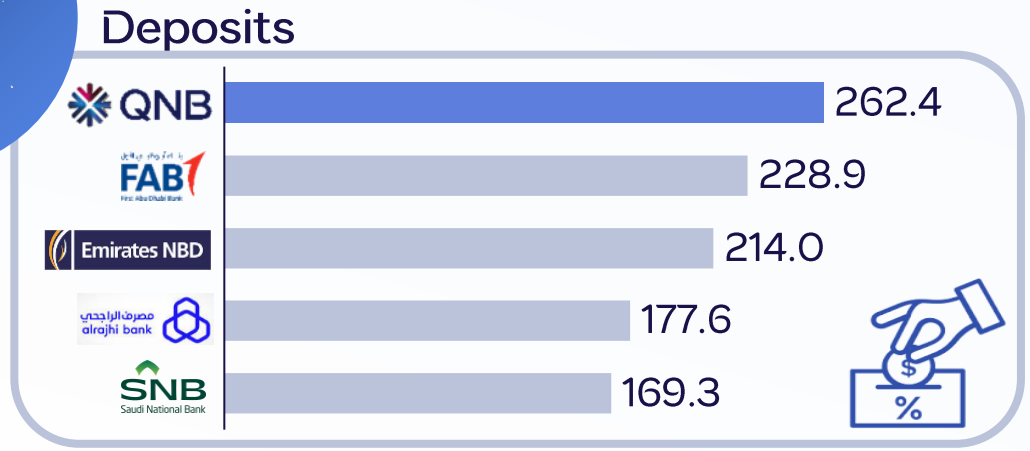




Loans

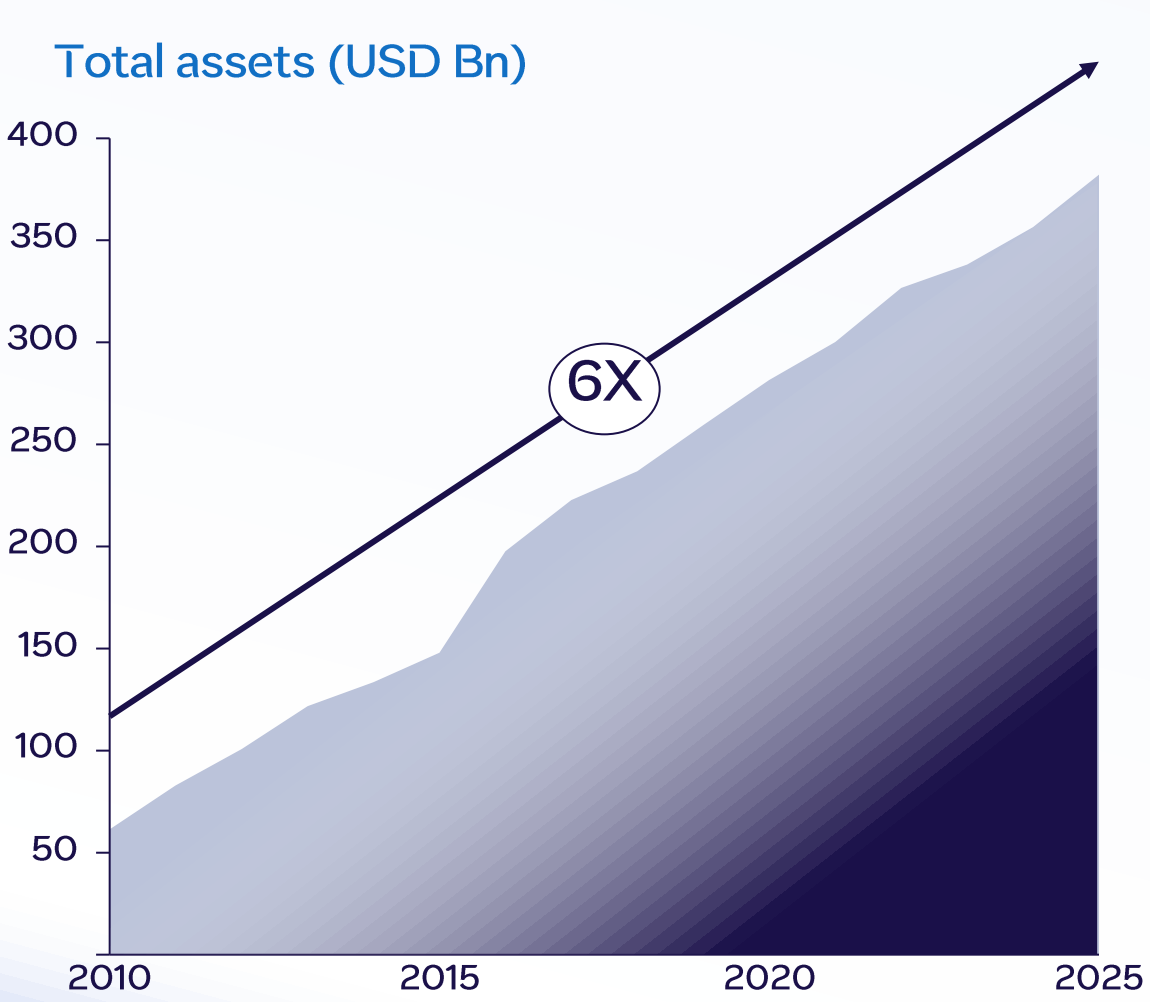


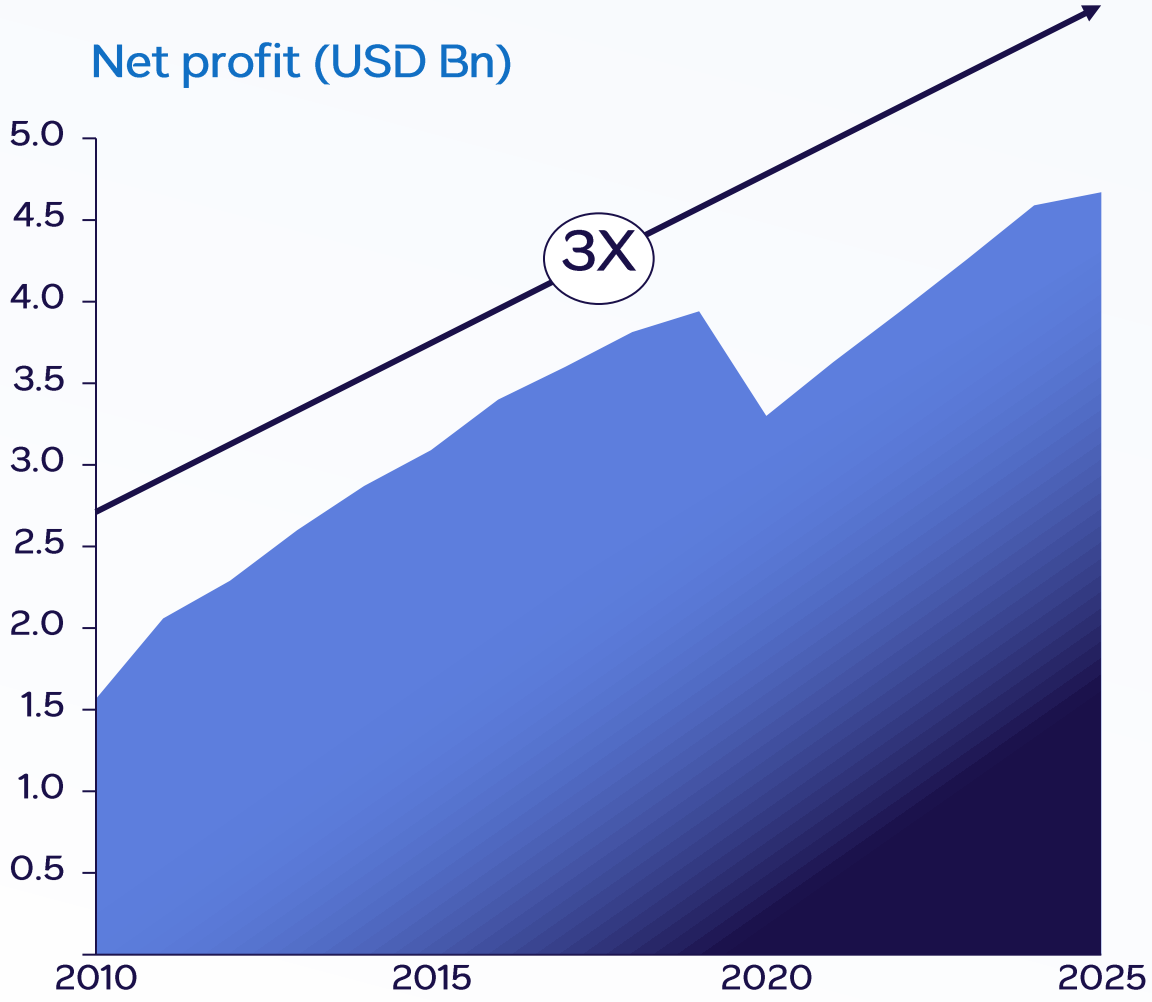
Deposits



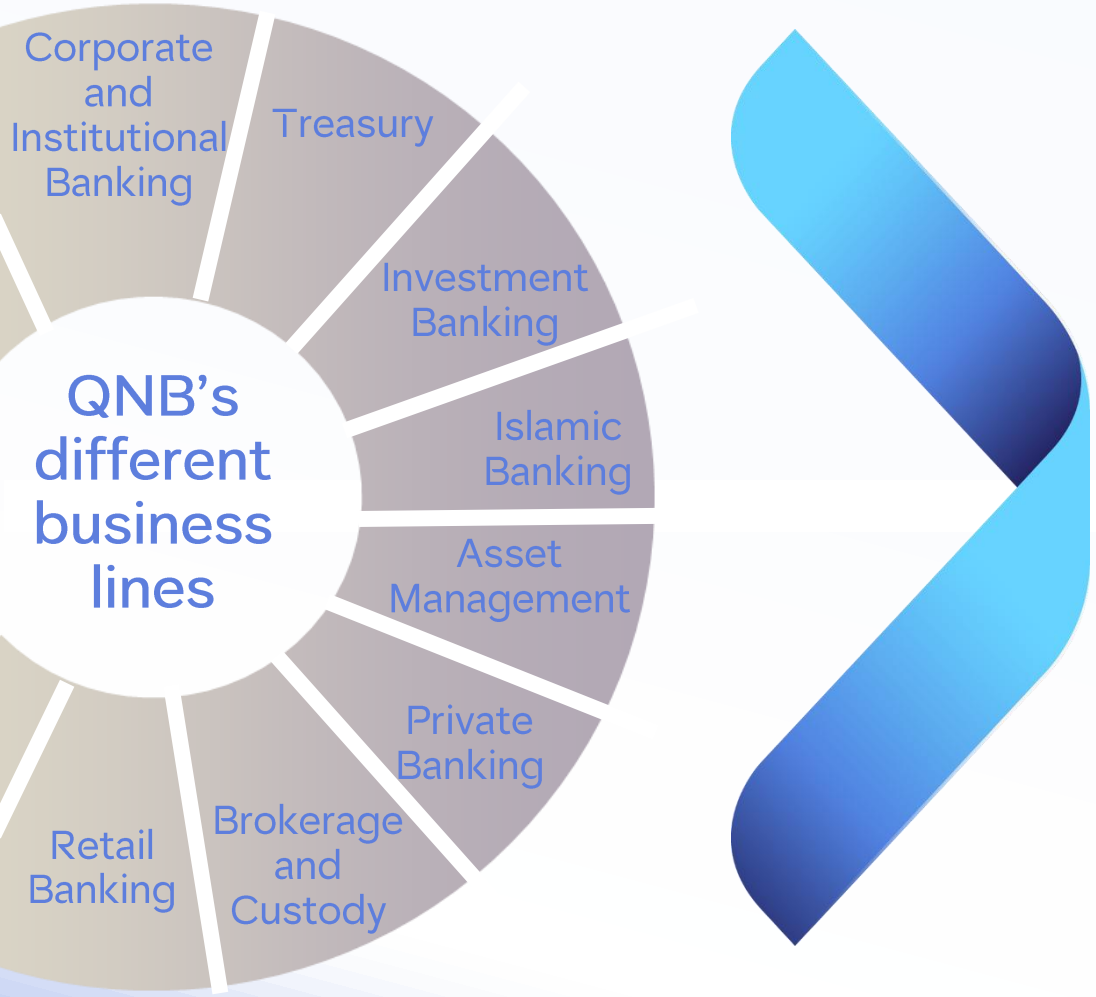
Source: Banks' 2025 Financial Statements

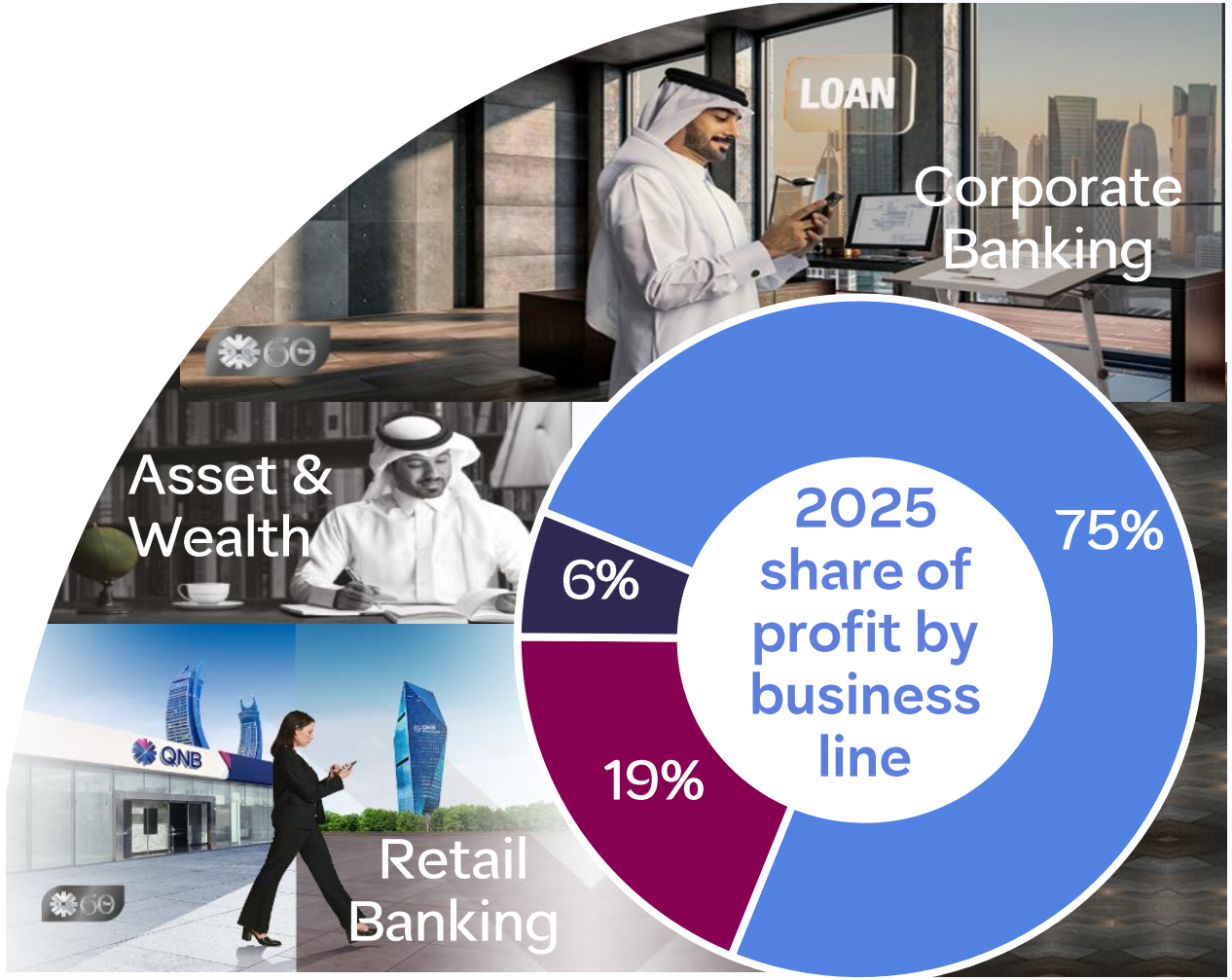
Effective strategy execution has enabled QNB to deliver growth consistently over the past 15 years





QNB is primarily a corporate bank while also offering a diverse and comprehensive suite of products and services





QNB has a diverse international footprint across more than 28 countries in the Middle East, Asia and Europe

Branches

- Qatar
- Lebanon
- France
- South Sudan
- UK
- Sudan
- Saudi Arabia
- India
- Oman
- Hong Kong
- Kuwait
- Singapore
- Yemen

Subsidiaries

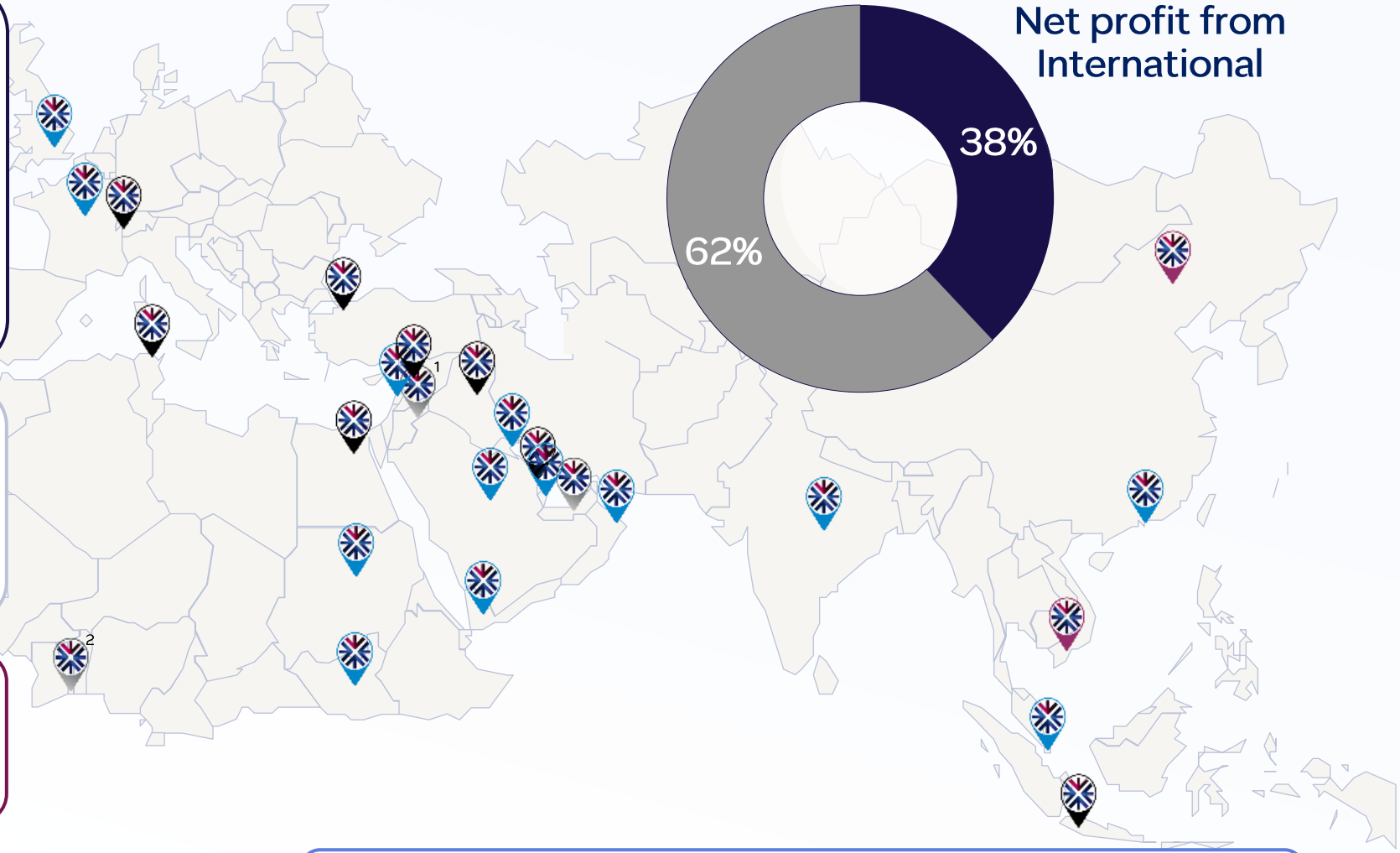
- Türkiye
- Bahrain
- Egypt
- Tunisia
- Iraq
- Indonesia
- Syria
- Switzerland

Associates

- Jordan[1]
- Togo[2]
- UAE

Representative offices

- China
- Vietnam

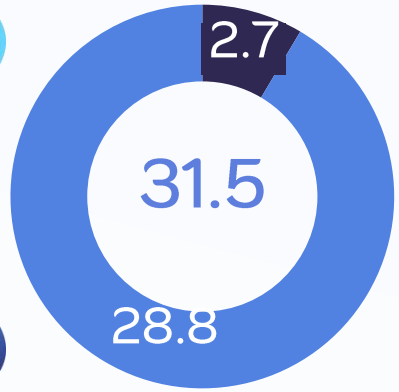


1 HBTF is present in 8 countries across the Middle East and North Africa
2 Ecobank has operations in 33 countries across Africa
3 Dormant

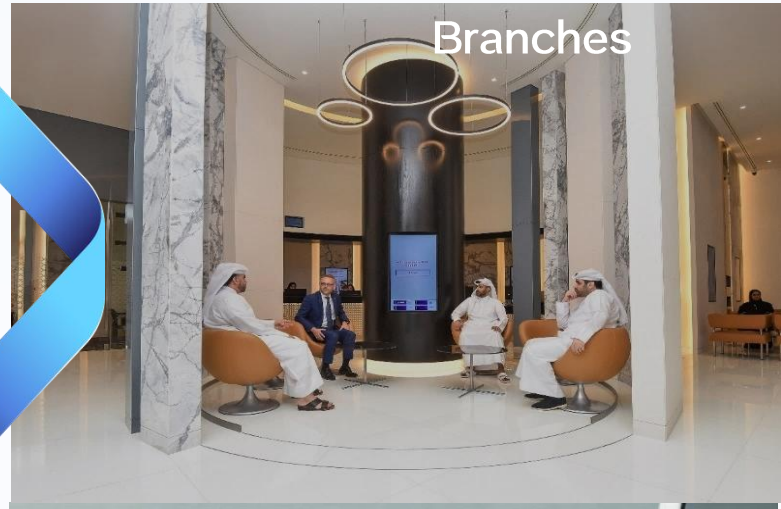
Branches | Subsidiaries | Associates | Rep. Offices

Today, QNB has ~31,500 employees and ~6,200 touch points focused on providing first-class services to ~36 million customers internationally

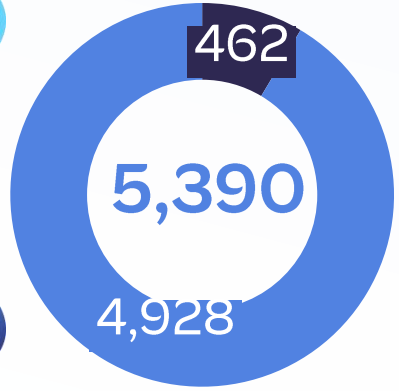




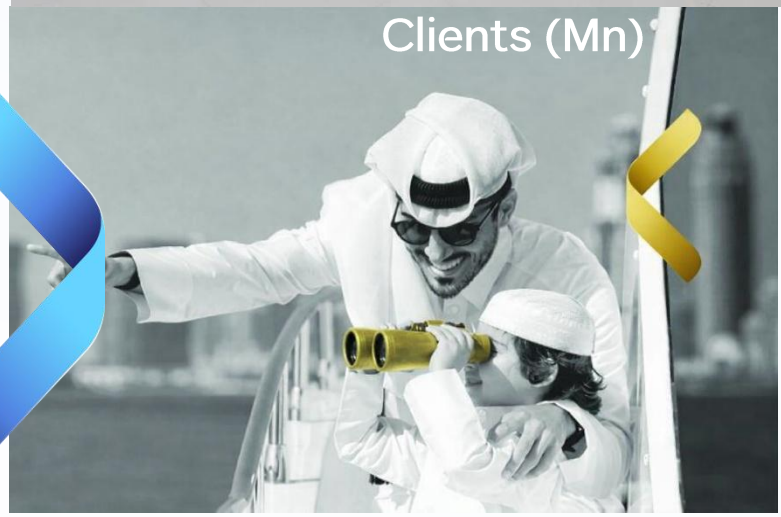












Domestic International[1]

1 Includes majority-owned subsidiaries and affiliates HBTF and CBI
Note: All figures as of 31-Dec-2025

QNB's position is reinforced by strong and stable ratings from leading international rating agencies and solid capital adequacy

A+
S&P Global Ratings
Outlook: stable

"We expect QNB's capitalization to remain at comfortable levels and believe the Bank will continue to display a sound liquidity position, together with timely government support"

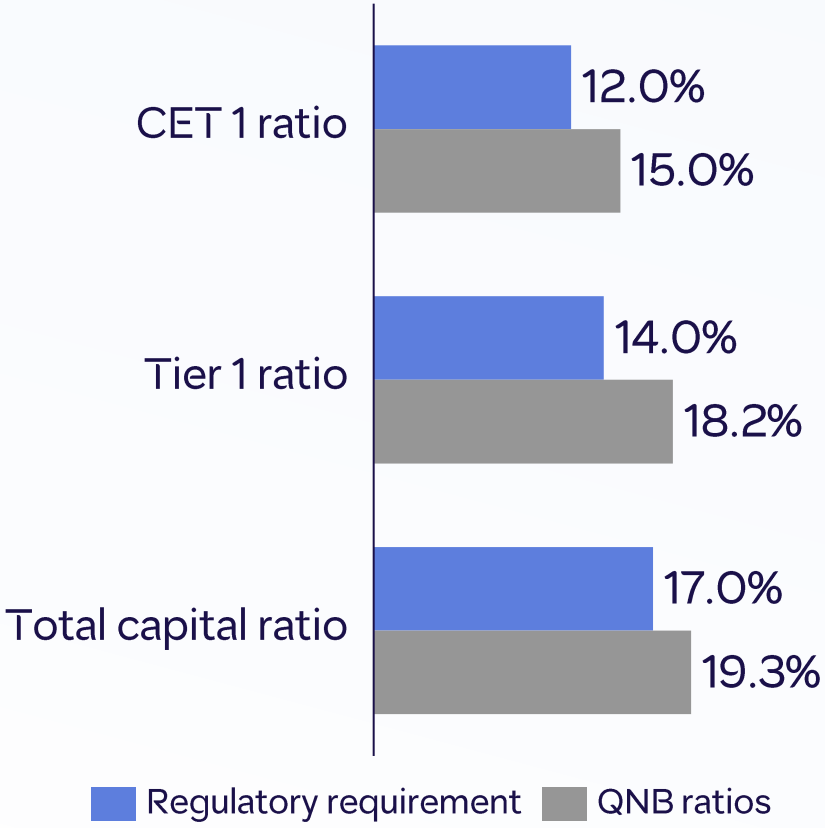
Aa2
Moody's Investors Service
Outlook: stable

"[Our rating] reflects strong profitability, supported by the Bank's dominant market position and strong government relationships"

A+
FitchRatings
Outlook: stable

"[Our rating] reflects the Bank's flagship status and dominant franchise in Qatar, underpinned by its close links to the government, (...) sound asset quality, solid profitability and adequate capitalization"

Capital Adequacy Ratio (%)[1]



1 As of 31-Dec-2025
Source: Rating documents as of 01-Mar-2026

For the 13th consecutive year, QNB has been ranked as the most valuable banking brand in MEA, becoming the first bank to surpass USD 10 USD Bn

+11%
Brand value growth

QNB
Brand value of 10.4 USD Bn

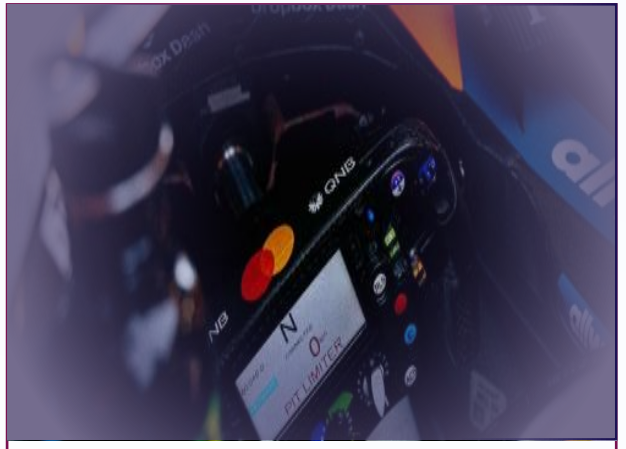
#1 Most valuable banking brand in the Middle East and Africa since 2013

36th 36th most valuable banking brand in the world

Top 250 One of the top 250 global brands across all industries



QNB maintains a long-term partnership with Paris Saint-Germain (PSG)



QNB was the Official Race Partner for McLaren Formula 1 Team Grand Prix De Monaco 2025

QNB

Source: Brand Finance 2026



2. Governance, vision and strategy

QNB is led by an experienced Board of Directors that oversee the execution of the Bank's vision to create shareholder value

QNB Group Board of Directors

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



H.E. Sheikh Fahad Bin Faisal Al-Thani
- Vice Chairman of the Board of Directors
- Chairman of the Group Board Risk Committee
- BOD member since 2019



H.E. Sheikh Hamad Bin Jabor Al-Thani
- Chairman of the Group Board Executive Committee
- Member of the Group Board Nomination, Remuneration, Governance and Policies Committee
- BOD member since 2004



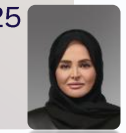
H.E. Mr. Mohammed Saif Al-Sowaidi
- Member of the Group Board Executive Committee
- BOD member since 2025



H.E. Sheikh Saheim Bin Khalid Al-Thani
- Member of the Group Board Risk Committee
- BOD member since 2025



H.E. Sheikha Hanadi Bint Nasser Al-Thani
- Member of the Group Board Audit and Compliance Committee
- BOD member since 2025



H.E. Mr. Fahad Bin Mohammed Buzwair
- Chairman of the Group Board Nomination, Remuneration, Governance and Policies Committee
- BOD member since 2001



Mr. Bader Abdullah Al-Darwish
- Member of the Group Board Risk Committee
- Member of the Group Board Executive Committee
- BOD member since 2001



Mr. Abdulaziz Mohammed Al-Mannai
- Member of the Group Board Nomination, Remuneration, Governance and Policies Committee
- BOD member since 2025



Dr. Abdulrahman Mohammed Jolo
- Chairman of the Group Board Audit and Compliance Committee
- BOD member since 2019



Mrs Hemyan Mansour Al-Khater
- Member of the Group Board Audit and Compliance Committee
- BOD member since 2025



Note: Board of Directors as of 31-Dec-2025

QNB's experienced management team executes the Bank's strategy and day-to-day operations to deliver profitability

QNB Group's Executive Management



Abdulla Mubarak Al-Khalifa

Group Chief Executive Officer

+30 years at QNB



Yousef Mahmoud Al-Neama

Group Chief Business Officer

+21 years at QNB



Ali Rashid Al-Mohannadi

Group Chief Operating Officer

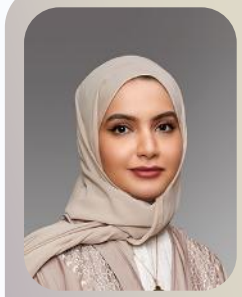
+30 years at QNB



Ramzi Mari

Group Chief Financial Officer

+29 years at QNB



Fatima Abdulla Al-Suwaidi

Group Chief Risk Officer

+26 years at QNB

Group Board Audit and Compliance Committee



Riadh Al Fayech

Group Chief Compliance Officer

+18 years at QNB



Rogier Dolleman

Group Chief Audit Executive

+3 years at QNB

Our 2030 strategy focuses on maintaining QNB's leadership position in MEA

Maintain QNB's leadership position in MEA

Business drivers

- Facilitate connectivity for our global clients
- Maintain our leading domestic market position
- Enhance our Global Markets offering
- Develop our FI relationships
- Strengthen our wealth offering

Ensure ESG leadership and Net Zero 2050 commitment

Enablers

- Leverage emerging technologies and innovation
- Achieve optimal balance between risk and business enablement
- Ensure the right talent and performance culture
- Achieve operational excellence

QNB's group-wide strategy is complemented by our efforts to launch digital attackers in high-growth markets across our network

- Launched in 2013 as the first digital bank in Türkiye
- One of the top-10 privately owned banks in Türkiye by loans and deposits



- Received license approval from Central Bank of Egypt for a digital-first standalone banking entity in 2025



- Received regulatory approval from Saudi Central Bank (SAMA) to launch a digital bank in 2025



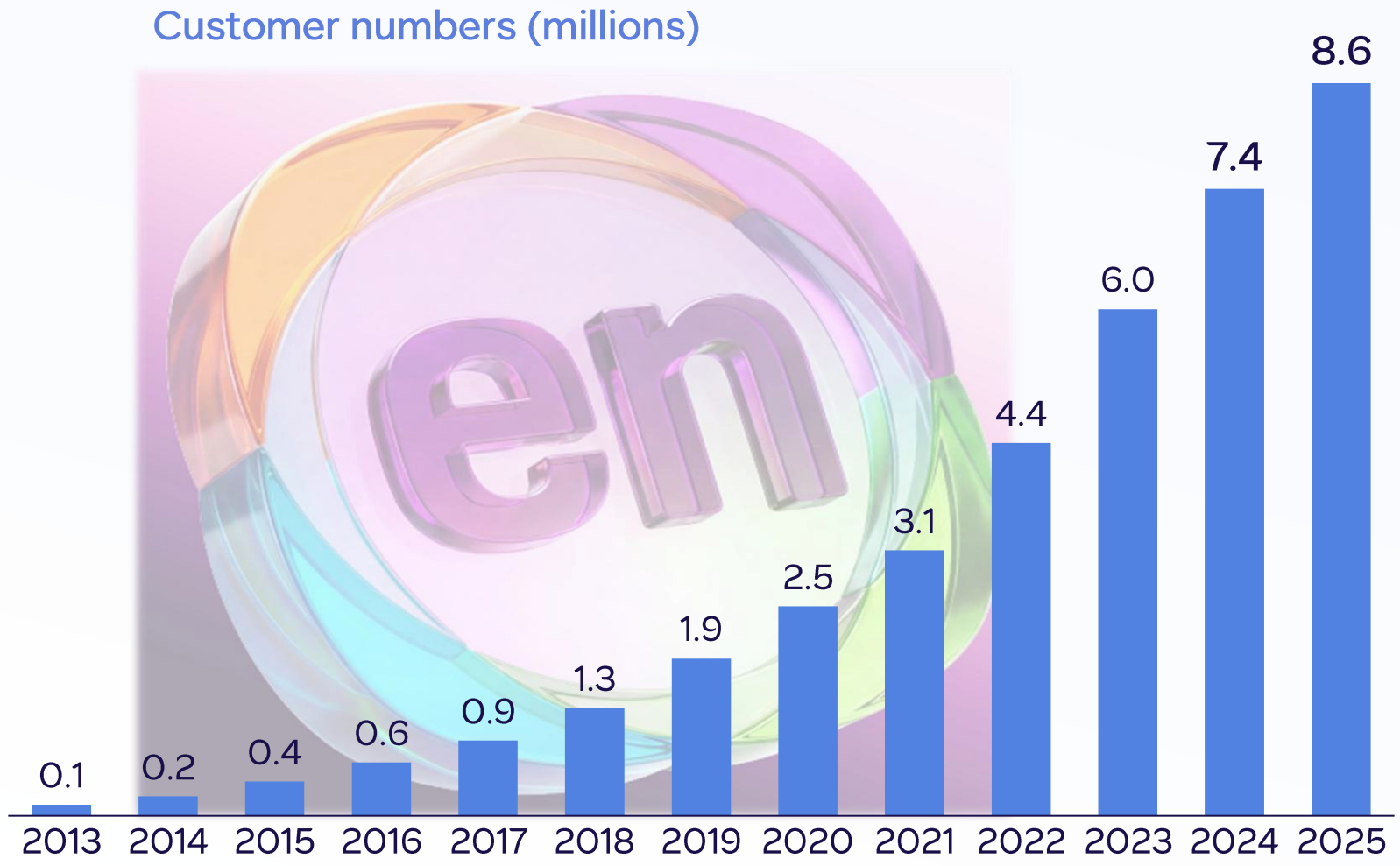
- QNB aims to drive financial inclusion and digital transformation
- Focused on the markets within our network with high population and high growth potential



QNB Group started its digital banking journey with Enpara in Türkiye which is today the leading digital attacker in the country

Enpara Principles

- Transparency
- Simplicity
- Perfection
- Consistently good value
- Sincerity in communication



QNB's value creation is substantiated through four fundamental elements that support its strategy

Leading bank in the MEA region

- Key player in one of the fastest-growing regions worldwide
- Gateway to the Middle East and Africa
- Present in over 28 countries

Robust capital strength, prudent risk management and strong ratings

- Competitive access to different funding sources
- Solid capital base
  - Trusted by regulators, customers and investors

One of the top 250 global brands and 36th most valuable banking brand worldwide

- Highly recognizable presence and go-to banking partner
- Competitive positioning in key segments
- Attractive employer of choice

Leveraging innovation as a strategic enabler

- Scalable revenue generating opportunities
- Wide adoption of synergies across the network
- Regional leader for digital banking

QNB

For its successful execution and achievements, QNB has received numerous accolades and awards over the last three years

Global Finance
- Best private bank in Middle East: 2023
- Best private bank in Qatar: 2023, 2024
- Best SME bank in Middle East: 2023
- Best SME bank in Qatar: 2023
- Market leader for digitising govt. payments: 2023
- World's best bank for emerging markets: 2024
- Best treasury and cash mgmt. in Qatar: 2024, 2025
- Best trade finance provider in Qatar: 2025
- Best investment bank in Qatar: 2025
- Best private bank digital solutions for clients in the Middle East: 2023
- Best UX design in Türkiye: 2024
- Best mobile banking app in Qatar: 2025
- Best in social media and marketing services in Qatar: 2025
- Outstanding leadership in sustainable finance in the Middle East: 2023
- Best bank for sustainable finance in Qatar: 2023
- Best bank for green bonds in the Middle East: 2023, 2024
- Best bank for sustainable finance in emerging markets: 2024
- Best bank for sustainable finance in the Middle East: 2024
- Best bank for sustainable project financing in the Middle East: 2024
- Best bank for sustainability transparency in the Middle East: 2025

Euromoney
- Best private bank in the Middle East: 2023
- Best bank in Qatar: 2023, 2024
- Best private bank in Qatar: 2023, 2025
- Best bank for SMEs in Qatar: 2024
- Best investment bank in Qatar: 2024
- Best service in Qatar: 2024
- Best securities house in Qatar: 2024
- Best bank for SMEs in Türkiye: 2024
- Best cash bank in Qatar: 2025
- Middle East and Africa most valuable banking brand: 2025
- Best bank for digital solutions in Qatar: 2023
- Best digital bank in Qatar: 2025
- Best digital SME bank in Türkiye: 2025
- CEE's Best Digital Bank for SMEs: 2025
- Qatar's best bank for ESG: 2024
- Qatar's best bank for diversity & inclusion: 2024
- Middle East's best bank for ESG: 2024, 2025
- Best ESG bank in Türkiye: 2025
- Best ESG bank in Türkiye: 2025

Stevie Awards
- Brand experience strategy (Gold): 2025
- Achievement in Organizational Culture (Silver): 2025
- Achievement in Human Resources (Silver): 2025
- Best Transformation Strategy (Bronze): 2025
- Best Corporate Culture (Bronze): 2025
- Innovative use of technology in customer service in MENA (Gold): 2024
- Innovative achievement in customer satisfaction in MENA (Silver): 2024
- Innovation in customer service in Türkiye (Bronze): 2024
- Use of data & analytics in customer service in Türkiye (Silver): 2024
- Use of customer insight in Türkiye (Silver): 2024
- Use of technology in customer service in Türkiye (Silver): 2024
- Big data solutions (Gold): 2025
- Work Management Platform (Gold): 2025
- Company culture innovation disruptor company of the year (Silver): 2025

World Finance Banking
- Best investment bank in Türkiye: 2024
- Best bank for SMEs in Türkiye: 2024

Forbes Middle East
- Sustainability leader in the Middle East: 2023, 2024

International Finance
- Best customer experience bank in Egypt: 2024
- Best customer loyalty program in Türkiye: 2024
- Best business change or transformation in Türkiye: 2024
- Most innovative retail bank: 2024
- Most user-friendly mobile banking solution in Türkiye: 2024
- AI award in Türkiye: 2024

EMEA Finance
- Best syndicated loan in North Africa: 2023
- Best restructuring in EMEA: 2023
- Best syndicated loan in CEE: 2025

Global Trade Review
- Best trade finance bank in Qatar: 2024, 2025

Global Investor Group
- Best brokerage house in Qatar: 2024

MEED
- Excellence in product marketing: 2023, 2024
- Best private bank in Qatar: 2025
- Best mobile banking app: 2023
- Best payment innovation: 2023
- Excellence in omni-channel integration: 2024
- Best digital wallet: 2024
- Best multi-channel offering through digital platforms in Middle East and North Africa: 2025

Brandverse
- Gold award in Türkiye: 2024

Brand Finance
- Most valuable banking brand in the MEA region: 2023, 2024

Türkiye Customer Experience Awards
- Best innovation in CX: 2024

Finnovex
- Excellence in payment modernisation: 2024

AI (Artificial Intelligence) World Series
- Best AI-enabled chatbot in Türkiye: 2024

Qatar CSR Summit
- Best bank for CSR in Qatar: 2023

Capital Finance International Magazine
- Best SME bank: 2024, 2025
- Best retail bank in Egypt: 2024, 2025
- Best Customer Experience in Egypt: 2025
- Most Innovative Retail Bank in Egypt: 2025

Wealth Briefing
- Best wealth manager servicing Qatar: 2023
- Best client initiative: 2025
- Best use of technology in Türkiye: 2024

Kristal Elma Awards
- Best innovative rebranding campaign in Türkiye (Silver): 2025

GFC Media Africa
- Project loan deal of the year: 2023

Global Banking and Finance
- Best corporate bank in Egypt: 2024, 2025
- Best retail bank in Egypt: 2024, 2025
- Best trade finance bank in Egypt: 2024, 2025
- Best bank for treasury activities: 2024, 2025
- Best SME bank in Egypt: 2024,2025
- Best bank for digital banking services in Egypt: 2024, 2025
- Most Innovative SMEs loyalty program in Türkiye: 2025

VISA
- Recognition of partnership award: 2023
- Excellence in loyalty programme in Qatar: 2023
- Excellence in introducing new solutions in Qatar: 2023
- Fastest growing credit card portfolio in Qatar: 2024
- First bank to launch Visa click to pay in Central Europe, Middle East and Africa: 2024
- Highest growth in tap to phone volume and transactions in Qatar: 2024

MasterCard
- E-commerce fraud protection leader in MENA: 2023
- Fastest growing commercial credit cards portfolio in Qatar: 2024

The Digital Banker
- Best digital bank in the Middle East: 2023
- Best digital bank in Qatar: 2023
- Best digital wallet: 2023
- Best retail bank for digital CX in the Middle East: 2024
- Best retail bank for digital CX in Qatar: 2024
- Best SME beyond banking initiative in Egypt: 2024, 2025
- Best bank for cash management: 2025
- Best bank for trade finance: 2025
- Excellence in omni-channel customer experience in the Middle East: 2025

Union of Arab Banks
Strongest Arab Bank: 2025

The Banker
- Bank of the year in Qatar: 2024, 2025

TIME
Worlds best company in sustainable growth: 2025

Note: Selected awards and performance recognitions from 2023 to 2025

Business-related awards
Innovation and digital-related awards
Sustainability-related awards



3. Financial highlights

QNB continues to deliver profitable growth supported by solid capitalization

Financial Highlights (as of 31-Dec-2025)

Profit[1]	4.67 USD Bn	+2%
Assets	382.2 USD Bn assets	+7%
	279.7 USD Bn loans	+12%
Funding	262.4 USD billion deposits	+8%
Equity	34.3 USD billion equity	+10%

- Net interest margin (NIM)[2]: 2.67%
- Cost to income ratio: 23.3%
- Earnings per share: USD 0.48
- RoAA: 1.26%

- NPL (% of gross loans): 2.6%
- Coverage ratio[3]: 100%

- Regulatory loans to deposits ratio[4]: 98.6%

- Capital adequacy ratio: (QCB Basel III Reforms) 19.3%
- RoAE[5]: 16.7%

1 Profit attributable to equity holders of the Bank
2 Net interest margin calculated as net interest income over average 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
5 RoAE uses Average Equity excluding Fair Value Reserve, Proposed Dividend and Non-Controlling Interests

QNB

Growth vs. Dec. 2024

QNB's stock has continued to outperform regional and domestic benchmark indices in 2025

Performance of QNB vs. Qatar Stock Exchange and GCC Index (Index 100 = 01/01/2025)

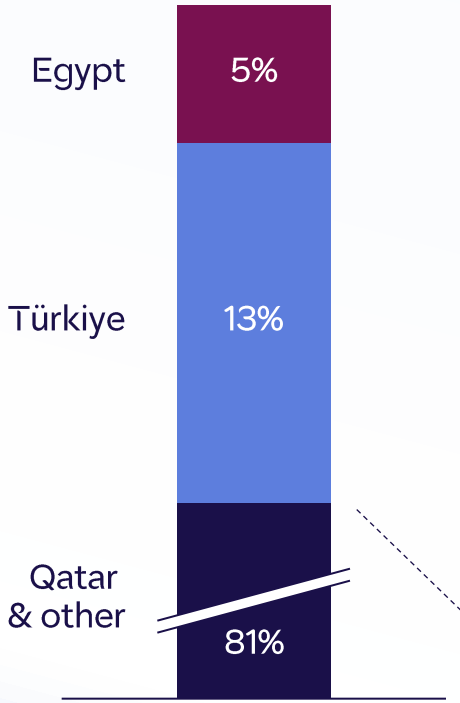


QNB is one of the world's top 50 banks in terms of market capitalisation, reaching USD 46.7 billion

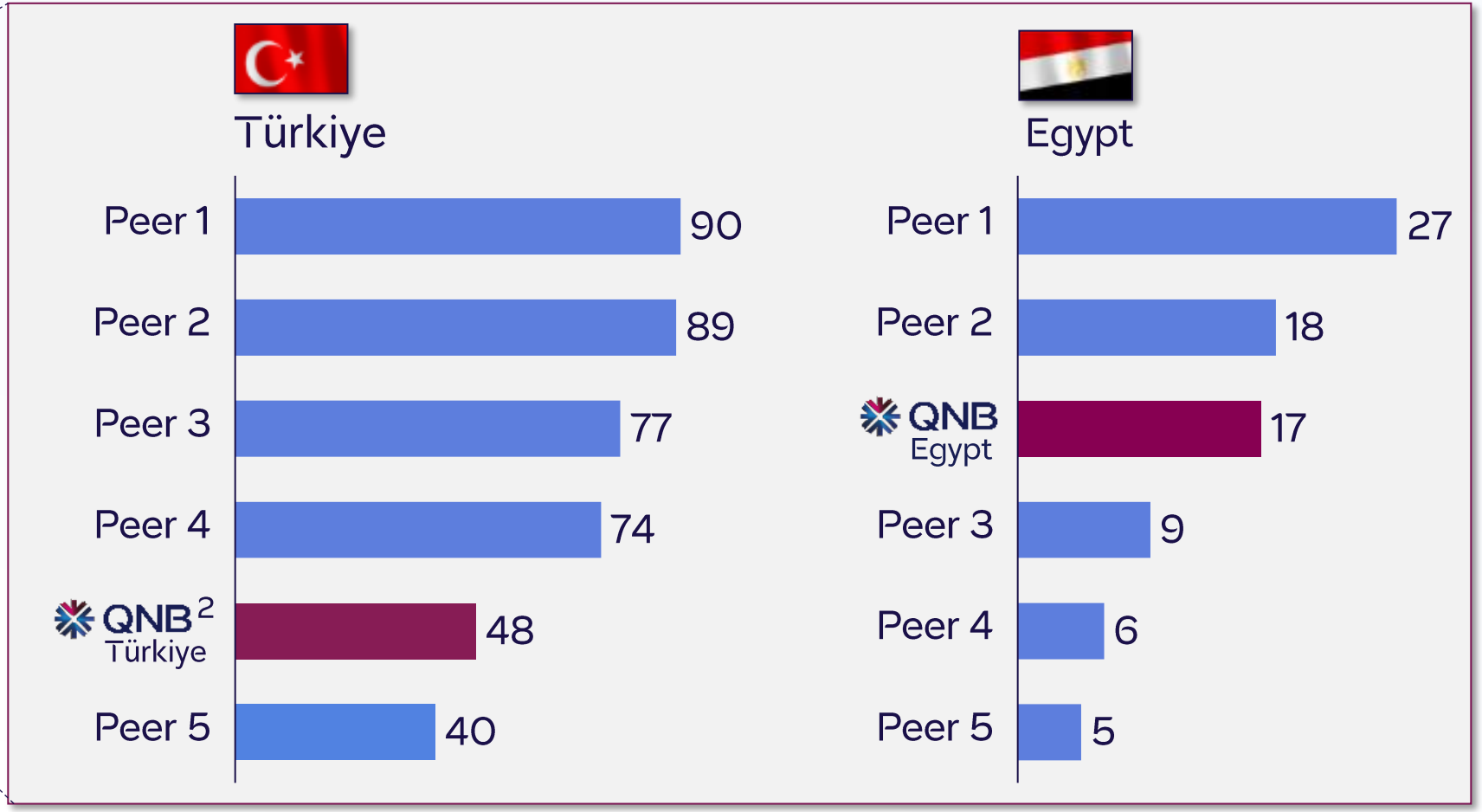
1 Cash dividend yield on declaration date; excludes Bonus Shares and Stock Splits
Source: Bloomberg

In addition to its domestic leadership in Qatar, QNB holds a leading position in its other two core markets in Türkiye and Egypt

QNB Group assets by geography, 2025



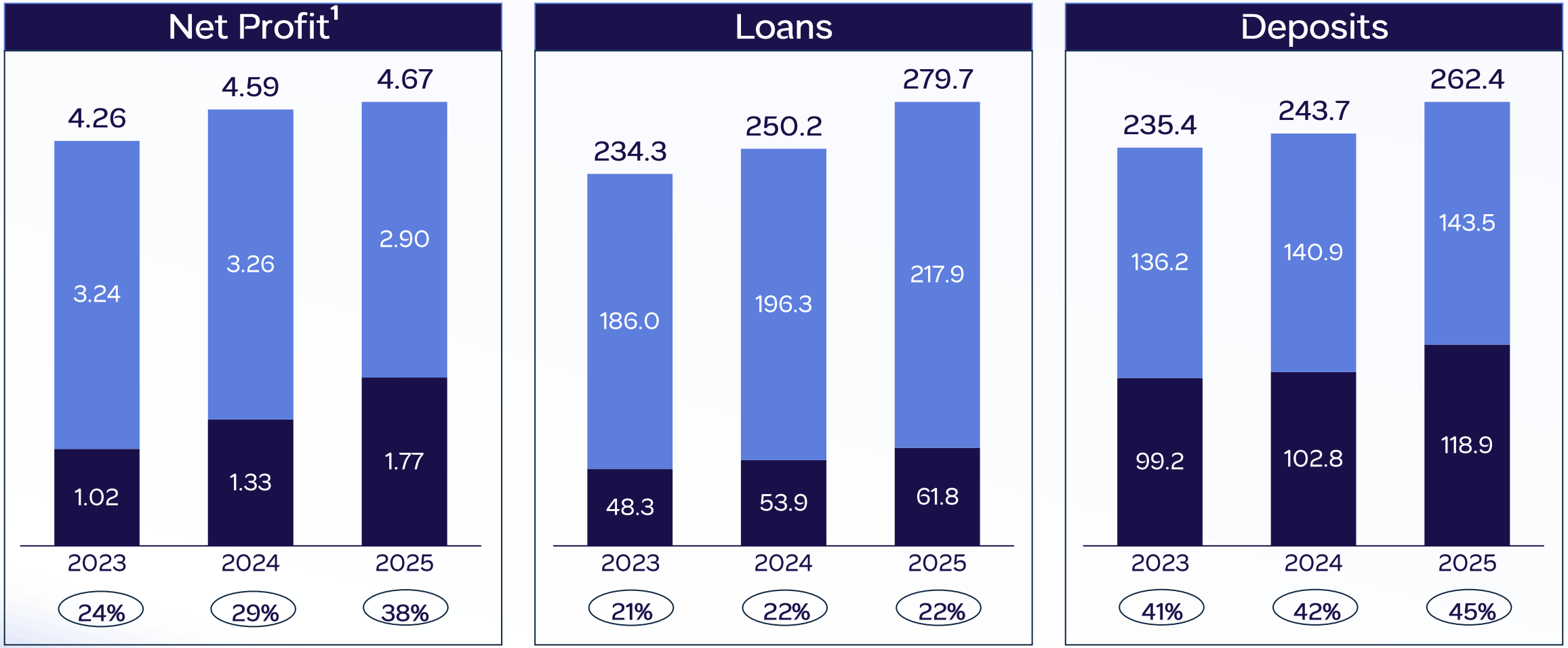
QNB's position among top local privately owned players, USD Bn[1]



1 Türkiye's figures as of 31-Dec-2025, Egypt as of 31-Sept-2025, basis local separate financials
2 Includes QNB Türkiye and Enpara Bank
Source: Banks' Financial Statements

A strong domestic franchise with a widespread geographical footprint contributes to diversification and growth

Geographical Contribution (USD billion)



Source: Financial Statements
1 Profit Attributable to Equity Holders of the Bank



4. Sustainability

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

	Environmental	Social	Governance
QNB Sustainability Framework			
Sustainable finance		ESG, climate and nature in financing	Data security and privacy
		SMEs, entrepreneurship, and financial inclusion	Customer experience and responsible engagement
Sustainable Operations		Governance and compliance	Environmental impact
		Gender diversity and talent management	Responsible procurement and supply chain
Beyond banking		Community investment, sponsorships, volunteering	
Net Zero 2050			

Following completion of its group-wide climate change strategy, QNB Group set its Net Zero 2050 ambition

NET ZERO

QNB Group 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

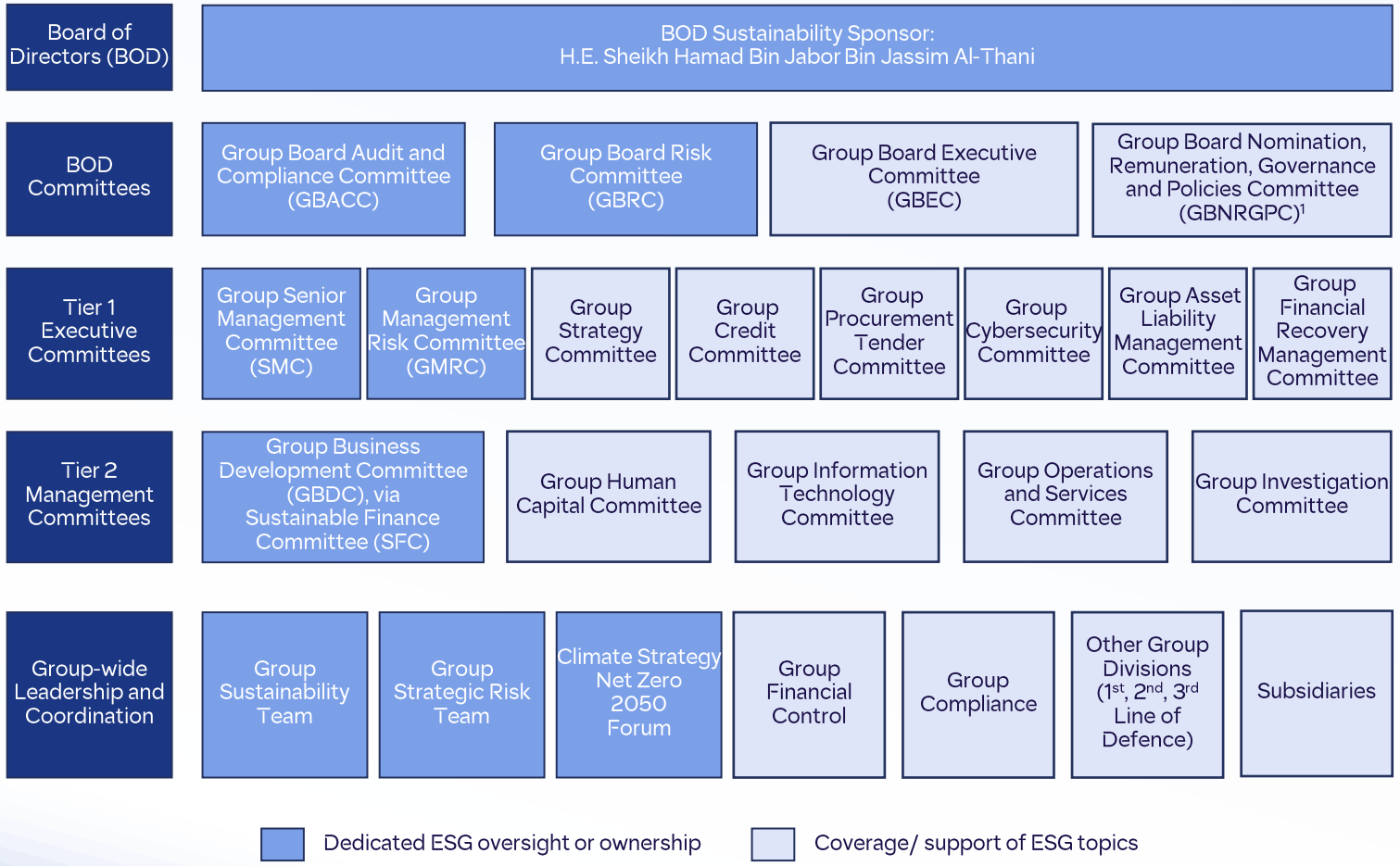
Portfolio steering to align with Net Zero pathways and sectoral targets

Initial prioritised sectors for decarbonisation and transition

Client engagement to enable transition, financing, and data library

ESG is addressed at the highest level at the Board of Directors and cascaded down across the organisation

Overview of QNB Group's sustainability governance



- Sustainability ownership at BOD level
- E&S topics are reported to the BOD via GBRC and Governance-related topics via GBACC
- The ESG framework is cascaded down from the BOD to the Executive level and beyond
- Executive compensation linked to ESG performance

- SMC oversees the overall ESG framework, strategy, and any new ESG-related topics
- GMRC oversees achievements, reporting, and ESG risk-related topics incl. climate (and nature)-related risk

- SFC governs and monitors the eligible portfolio in adherence with ICMA principles and guidelines

- Group-wide implementation of the ESG framework is with Sustainability/ Group Strategy
- Climate (and nature)-related risk topics are with the Strategic Risk Management/ Group Risk

1 GBNRGPC – also responsible for updating full BOD on sustainability initiatives; GBEC – QNB BOD Sustainability Sponsor is the Chair of this committee

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

As of 31-Dec-2025

Non-exhaustive

Sustainable finance

Transition to Greener Economy

- USD >11 Bn of sustainable financing
- Sustainable Finance and Product Framework
- ESRM[1], Climate Strategy / Net Zero, Scope 3 financed emissions (PCAF)
- 39 sustainable products and services

Sustainable operations

Operate to Succeed

- Independent assurance for GRI and KPIs
- UNGC, UNEP FI, UN WEP Signatory[2]
- 100% renewable energy in Türkiye, India and UK
- Employee and third-party focus

Beyond banking

Contribute to Society

- Health and Environment
- Youth and Education
- Social and Humanitarian
- Sport and Culture

1 Environmental and Social Risk Management policy framework
2 UNGC = UN Global Compact, PCAF = Partnership for Carbon Accounting Financials, UNEP FI = UN Environment Programme Finance Initiative (QNB Egypt), UN WEP = UN Women's Empowerment Principles (QNB Türkiye)

Top-tier international ESG ratings reflect QNB Group's sustainability achievements and regional leadership

As of 31-Mar-2026

Disclosures	2023	2024	2025
MSCI	A	A	AA
S&P Global	50 (85th percentile)	52 (83rd percentile)	59 (86th percentile)
SUSTAINALYTICS	23.6 (Medium risk)	21.9 (Medium risk)	16.7 (Low risk)
CDP	B	B	B

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