

# SWOT Profile

A strong foundation that ensures sustainable profitable growth

## Strengths

- **Leading domestic and significant international presence**
- **Robust balance sheet, capital strength and high asset quality**
- **Prudent risk management, experienced executive management and strong government support**
- **Top-tier ratings from leading credit and sustainability rating agencies**
- **Strong relationship with public and private sector clients**
- **Fully fledged universal bank product and service suite**
- **Employer of choice with EES score 10% points above MENA commercial banks average**
- **Most valuable MEA banking brand in 2021 according to Brand Finance<sup>1</sup>**

## Weaknesses

- **Relatively low retail and AWM market share across international network (excluding Turkey and Egypt)**
- **Relatively low CASA**
- **Untapped potential revenue**
- **Relatively low fee income**

## Opportunities

- **Drive fee-based growth leveraging unique international network**
- **Cross-leverage network to increase share of wallet and drive new business generation**
- **Strengthening the culture of innovation and to change the way we operate and interact with customers, generating new revenue with innovative business offerings**
- **Helping our customers adapt to the post-pandemic world**

## Threats

- **Continued economic and business environment uncertainty and lockdowns as a result of the COVID-19 pandemic**
- **Macroeconomic and geopolitical headwinds**
- **Risks arising from regulatory, cybersecurity, interest rates, foreign exchange rates, liquidity and other market risks**
- **Decrease in margins and NIMs due to low interest rate environment**
- **Competitive pressure from Fintech players, new technologies and digitization of core businesses**



Notes: Above assessment is a high-level overview of QNB Group's SWOT Profile. Individual assessments may vary.

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Source: Brand Finance © 2021