



2026
Institutional Presentation



➤ 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% RoAE¹

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 Value²

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



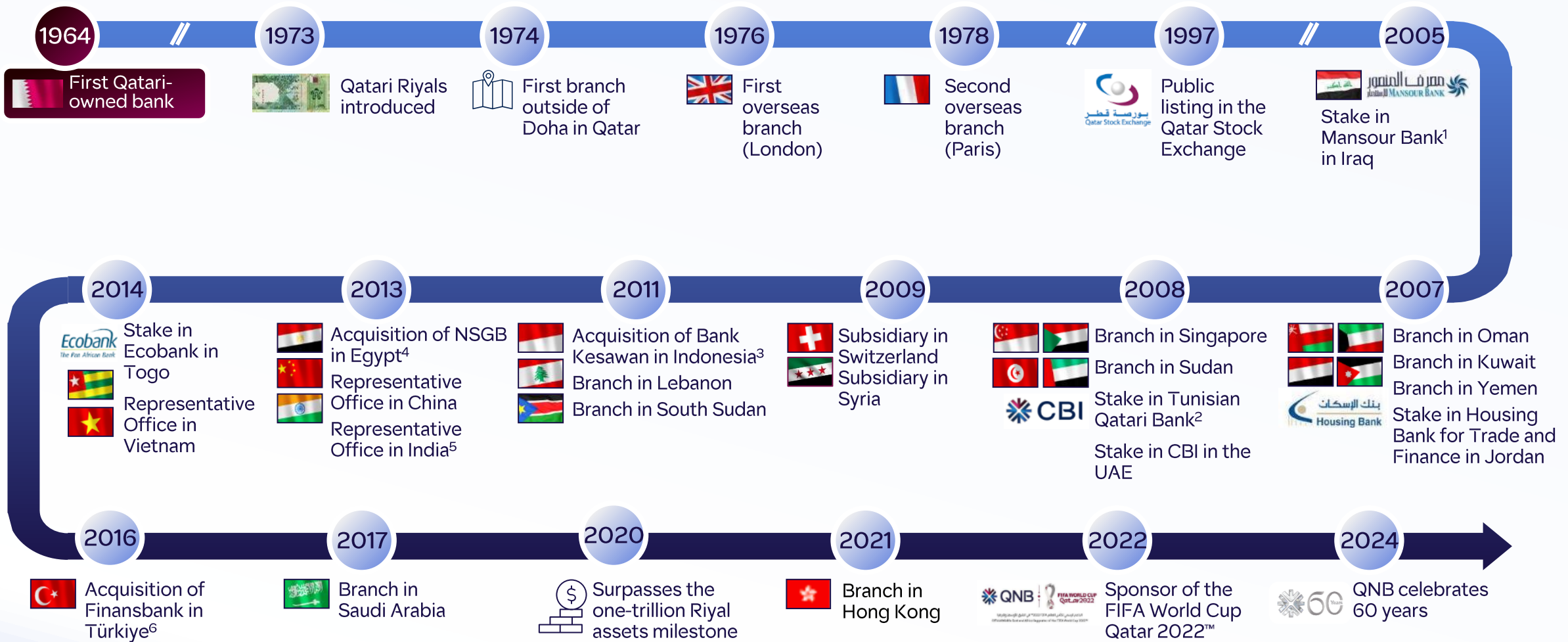
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1. Introduction to QNB
2. Governance, vision and strategy
3. Financial highlights
4. Sustainability



1. Introduction to QNB

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



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 associates¹

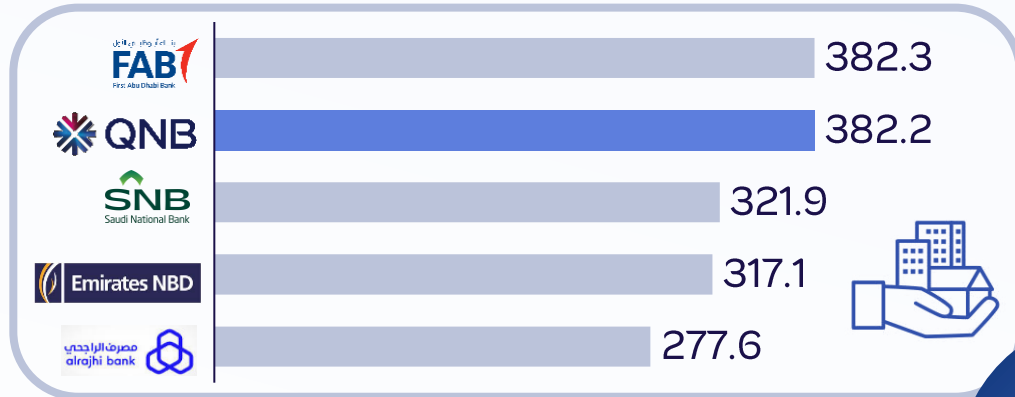


100%	QNB Capital LLC - Qatar	
100%	QNB Financial Services - Qatar	
100%	QNB (Suisse) - Switzerland	
100%	Digital-Q-FS Limited - United Kingdom	
99.99%	QNB - Tunisia	
99.88%	QNB - Türkiye	
99.88%	Enpara - Türkiye	
91.57%	QNB - Indonesia	
95.0%	QNB - Egypt	
54.2%	Mansour Bank - Iraq	
50.8%	QNB - Syria	
40.0%	Commercial Bank International (CBI) - UAE	
38.6%	Housing Bank for Trade and Finance (HBTF) - Jordan	
20.1%	Ecobank Transnational Incorporated (Ecobank) - Togo	
20.0%	Al Jazeera Finance Company - Qatar	

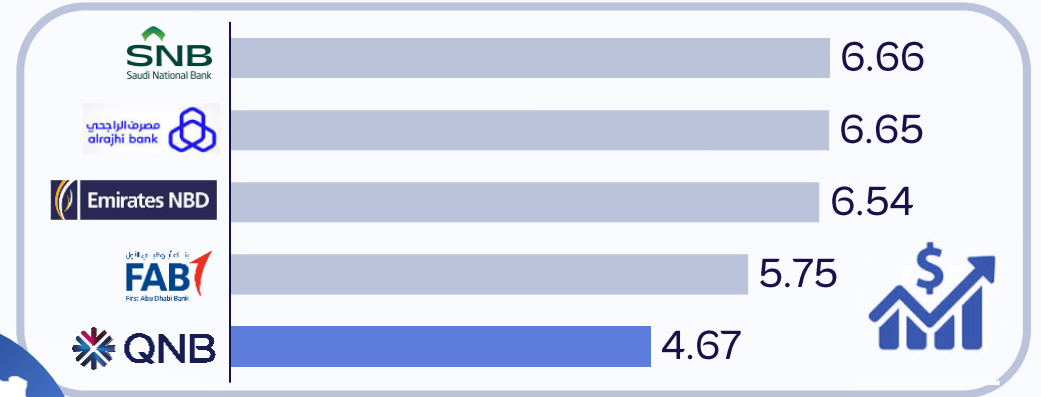
QNB is one of the leading banks in the Middle East and Africa region

USD Bn (as of 31-Dec-2025)

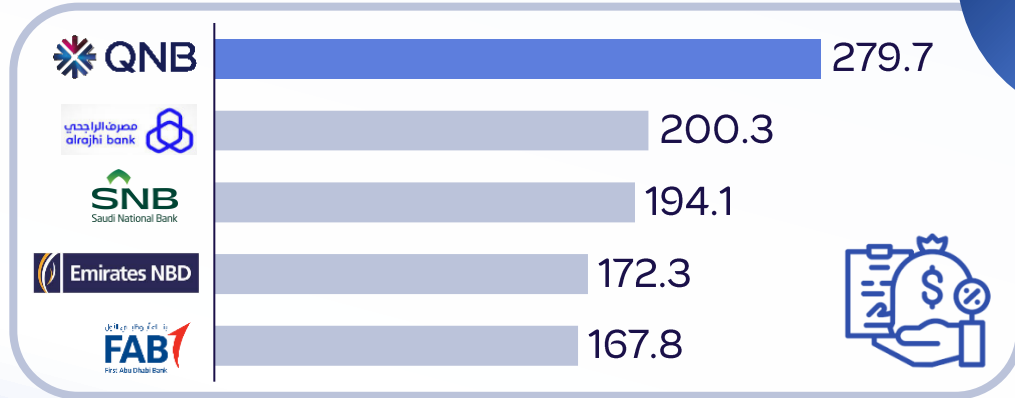
Assets



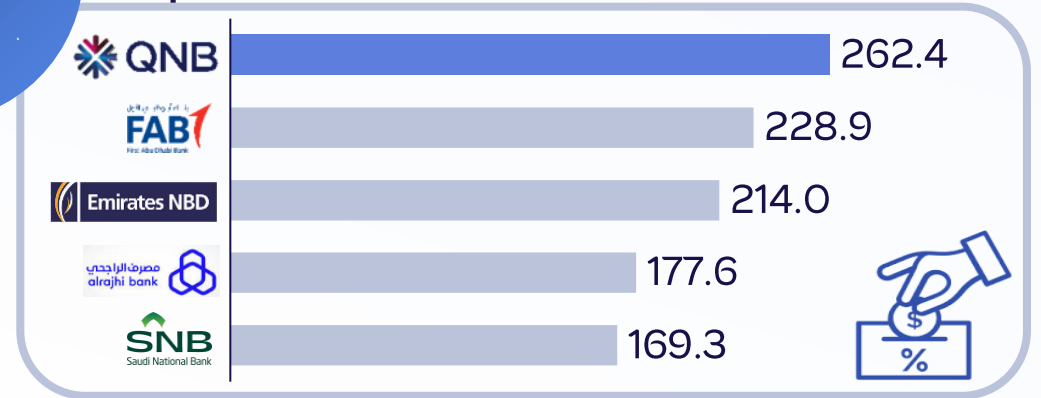
Net Profit



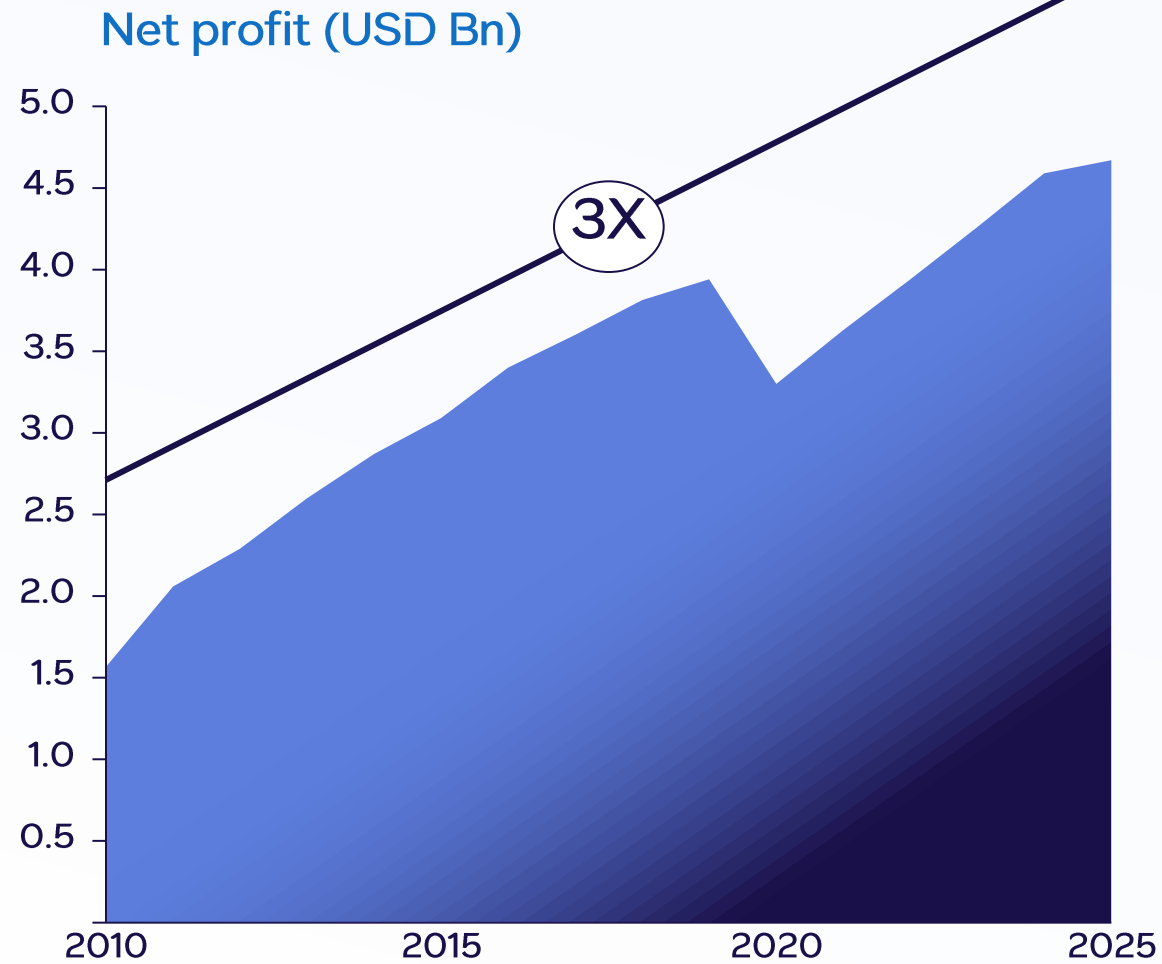
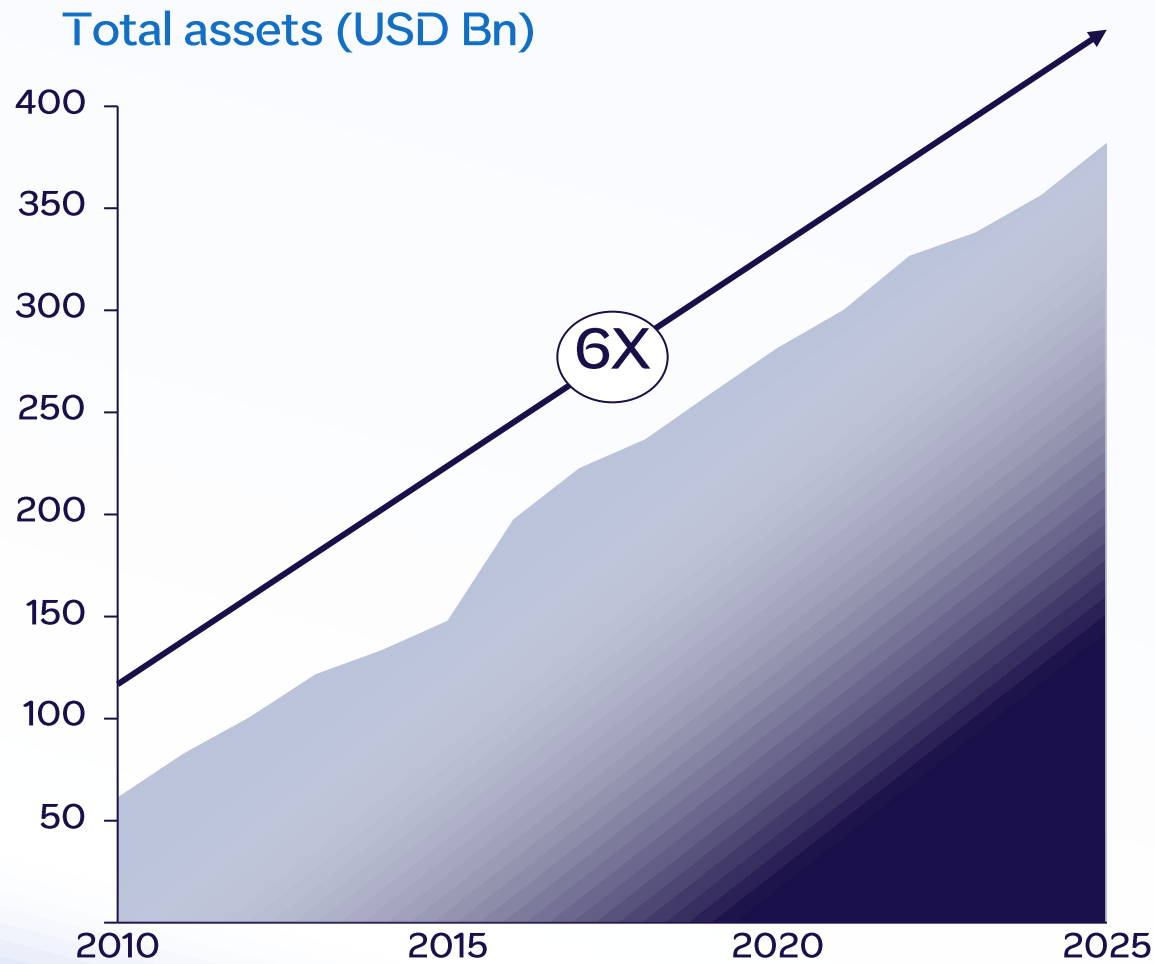
Loans



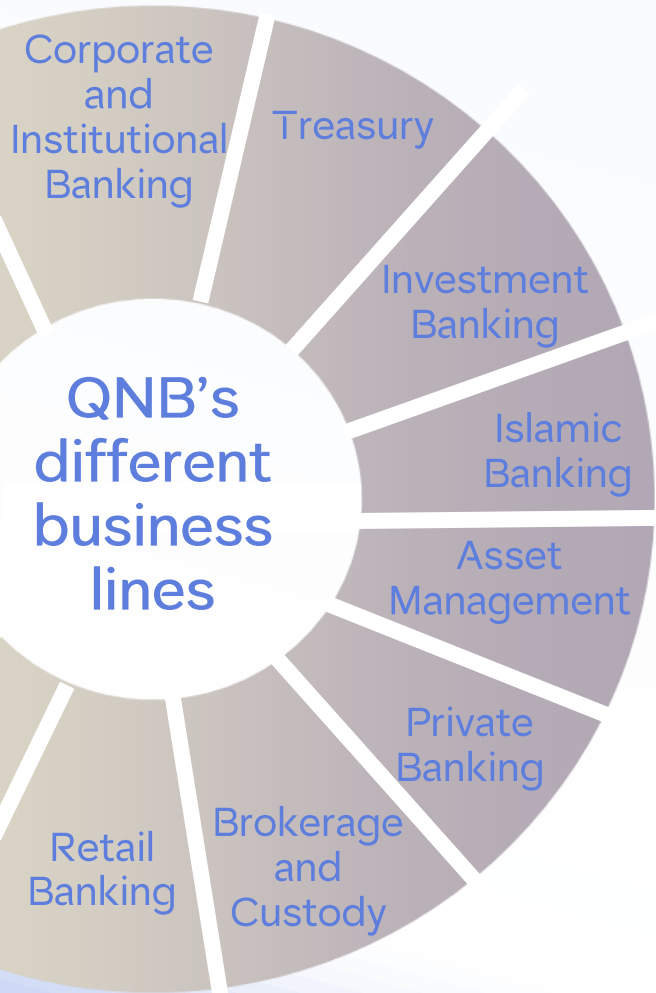
Deposits



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

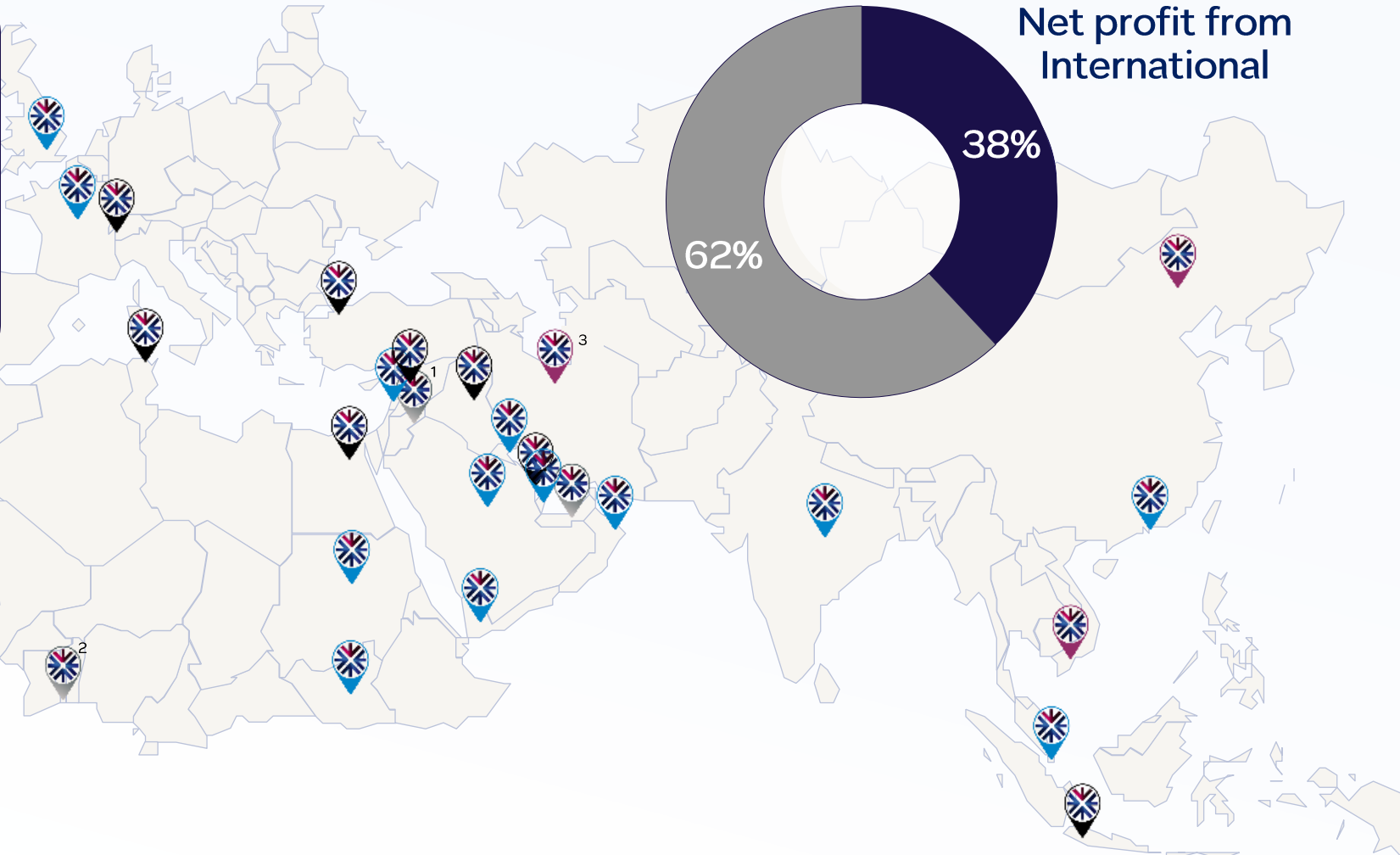
Türkiye	Bahrain
Egypt	Tunisia
Iraq	Indonesia
Syria	Switzerland

Associates

Jordan ¹	Togo ²
UAE	

Representative offices

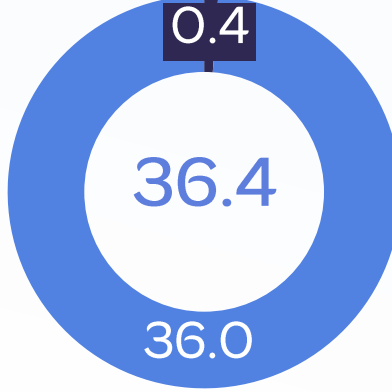
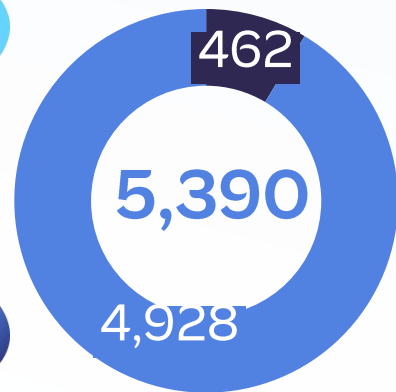
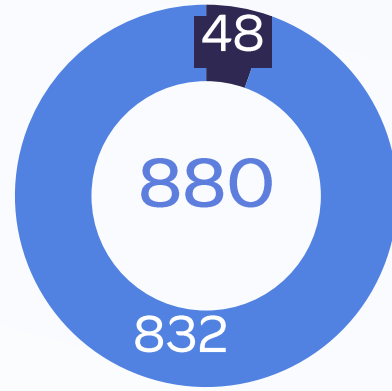
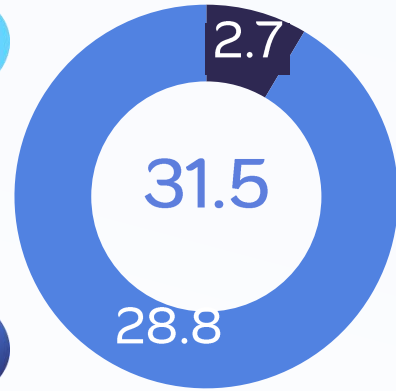
China	Vietnam	Iran ³



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



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 ”

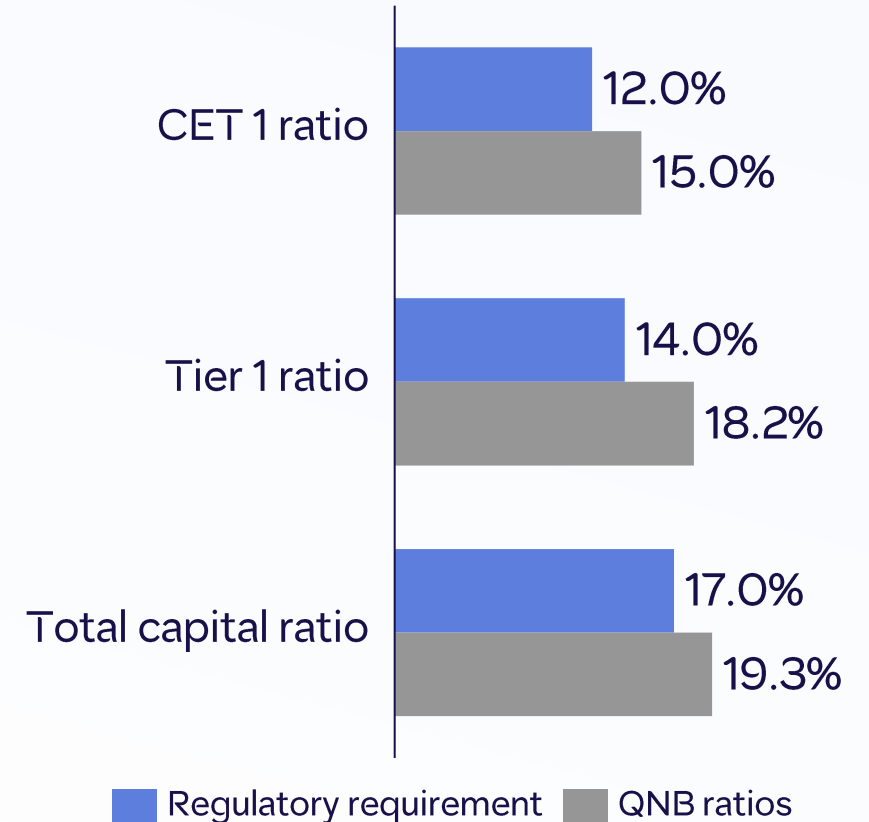
A+

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



➤ 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



Brand value of 10.4 USD Bn



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



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




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




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

QNB Group's Executive Management

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

Maintain QNB's leadership position in MEA



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



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

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



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

Enpara Principles

Transparency

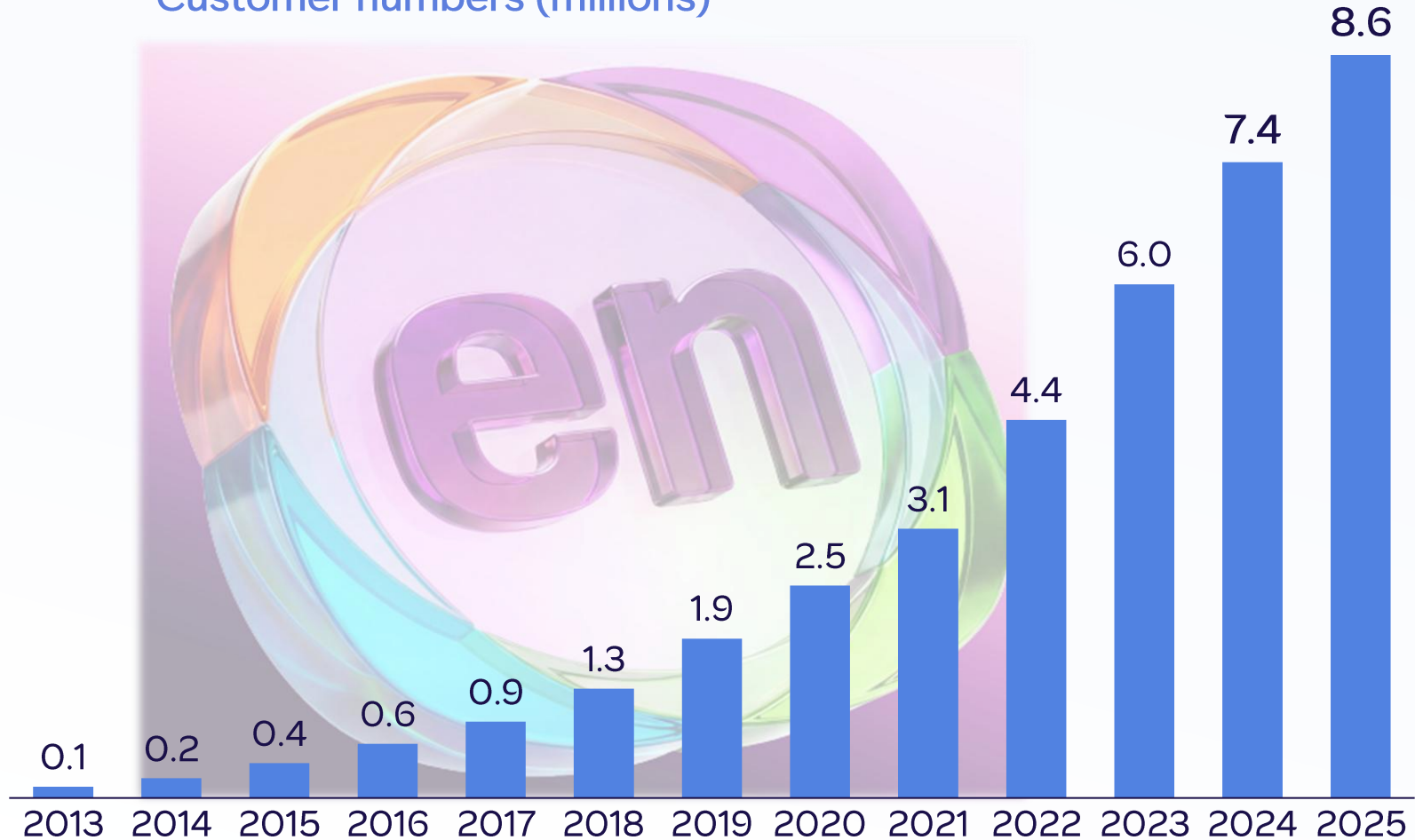
Simplicity

Perfection

Consistently good value

Sincerity in communication

Customer numbers (millions)



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



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

- World's best company in sustainable growth: 2025



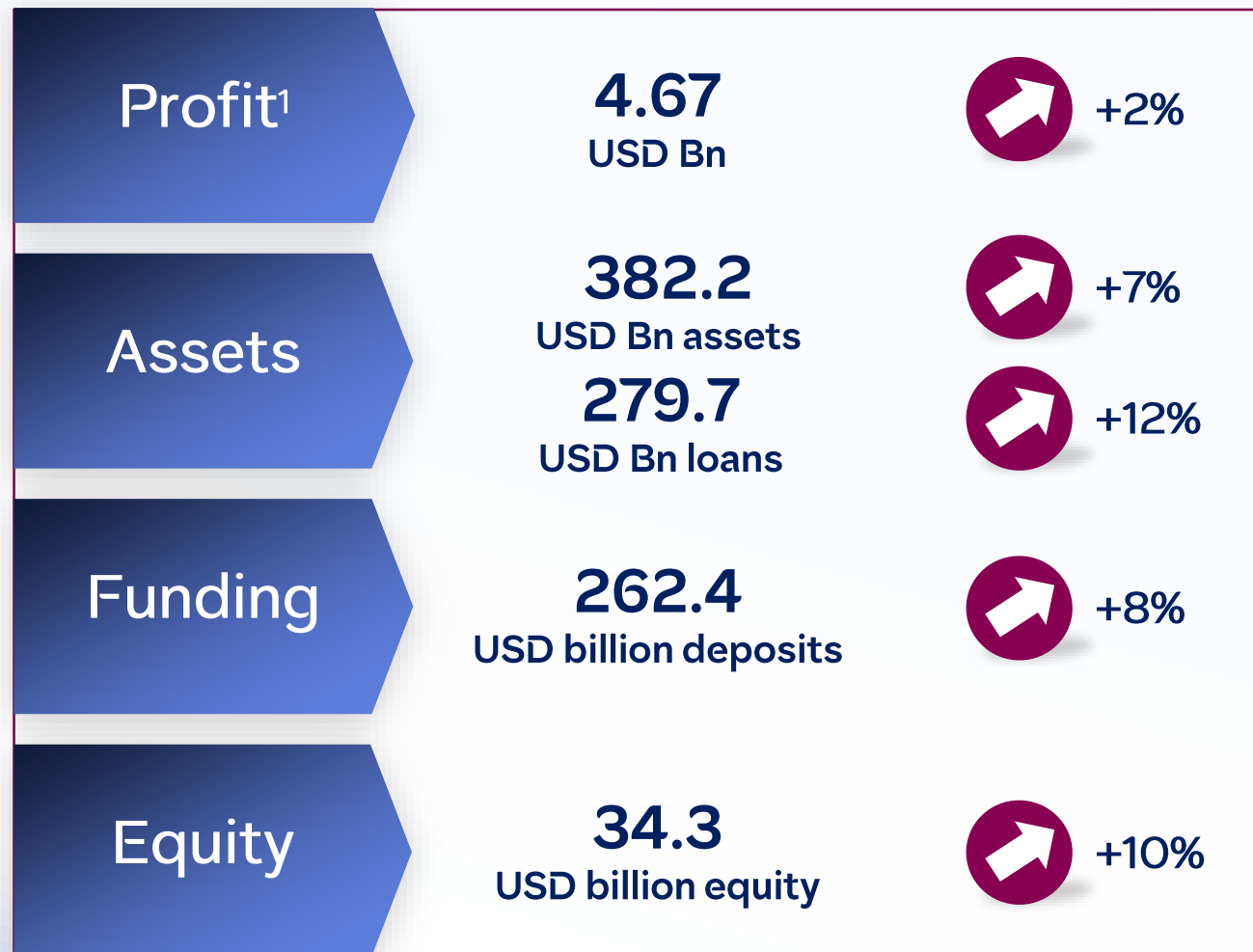

Business-related awards
Innovation and digital-related awards
Sustainability-related awards



3. Financial highlights

QNB continues to deliver profitable growth supported by solid capitalization

Financial Highlights (as of 31-Dec-2025)



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

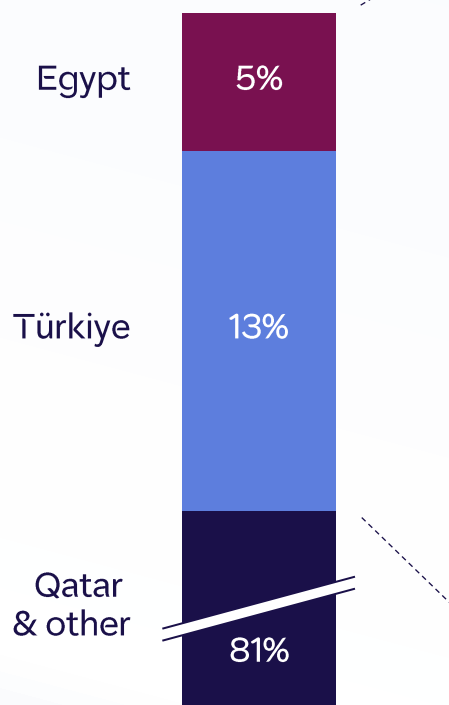
Performance of QNB vs. Qatar Stock Exchange and GCC Index (Index 100 = 01/01/2025)



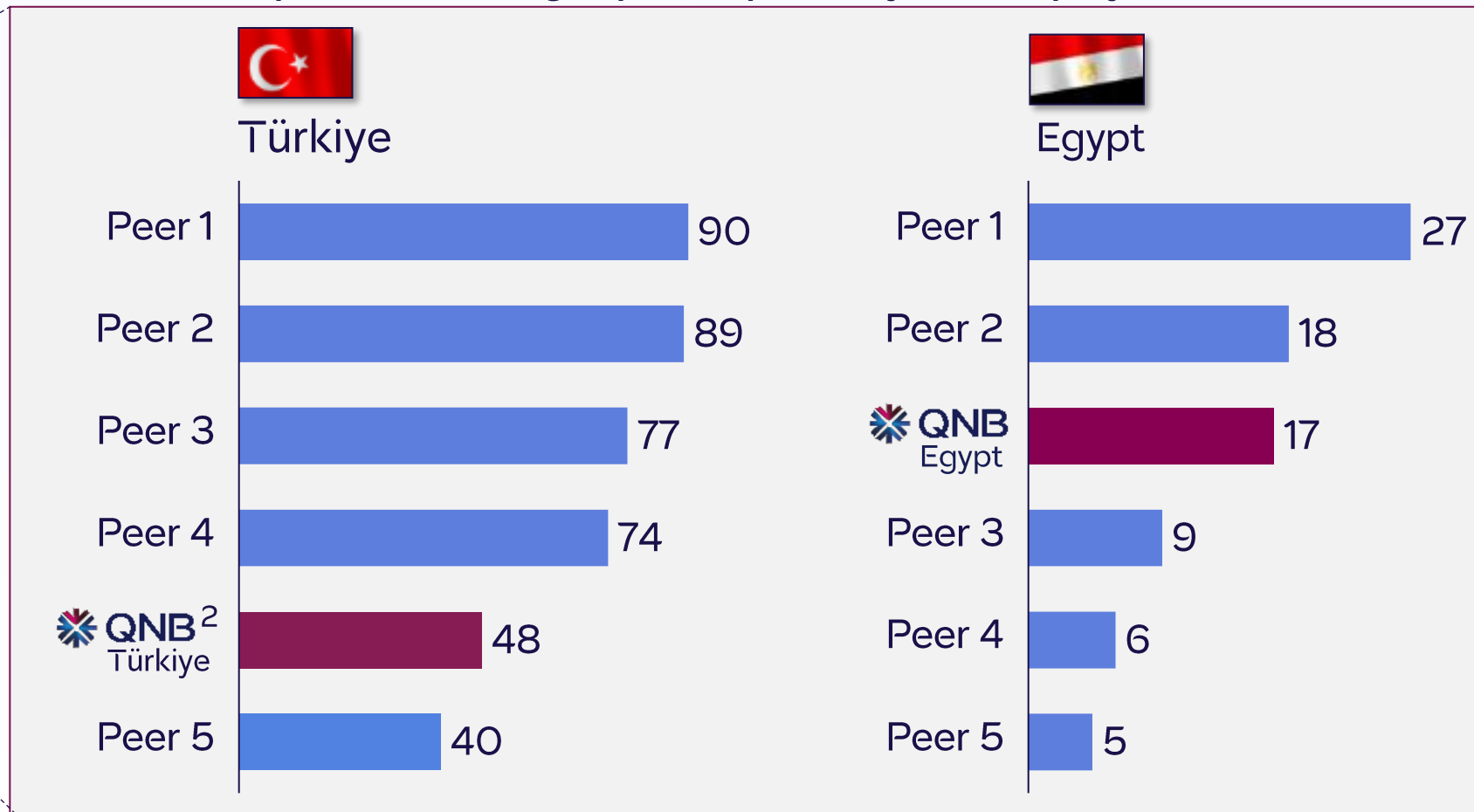
QNB is one of the world's top 50 banks in terms of market capitalisation, reaching USD 46.7 billion

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 Bn¹



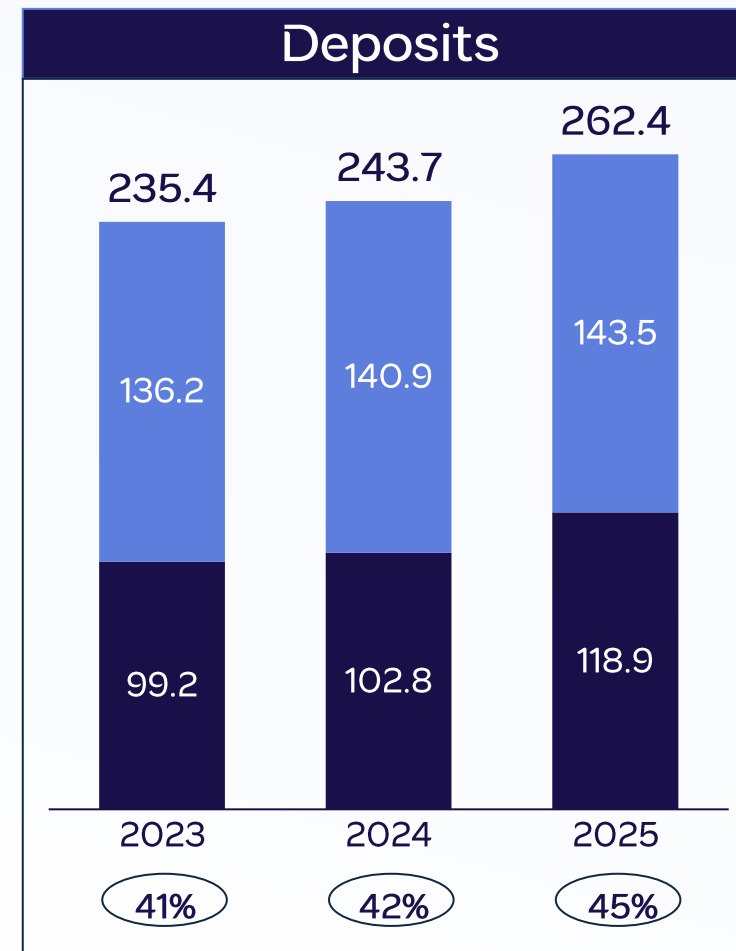
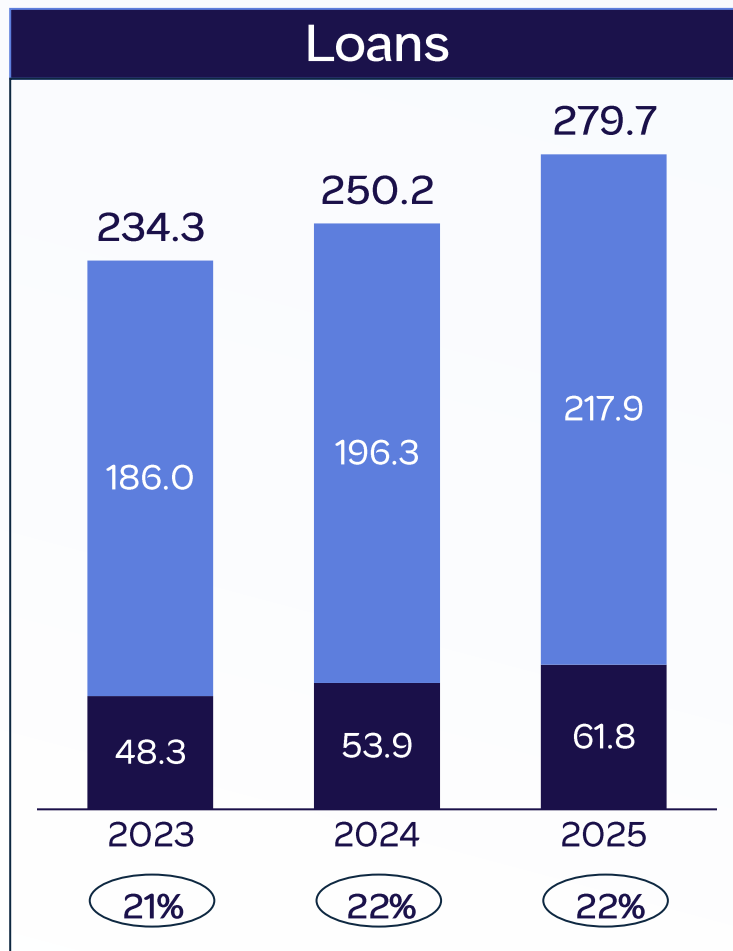
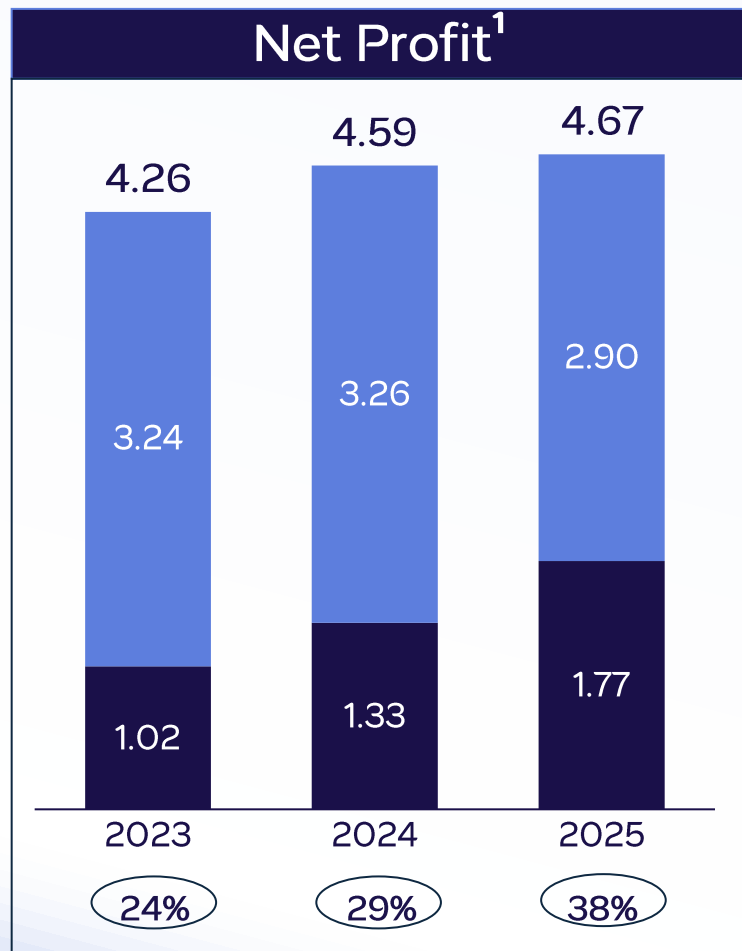
¹ Türkiye's figures as of 31-Dec-2025, Egypt as of 31-Sept-2025, basis local separate financials

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)



■ Domestic ■ International

(X%) % of international



4. Sustainability

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




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

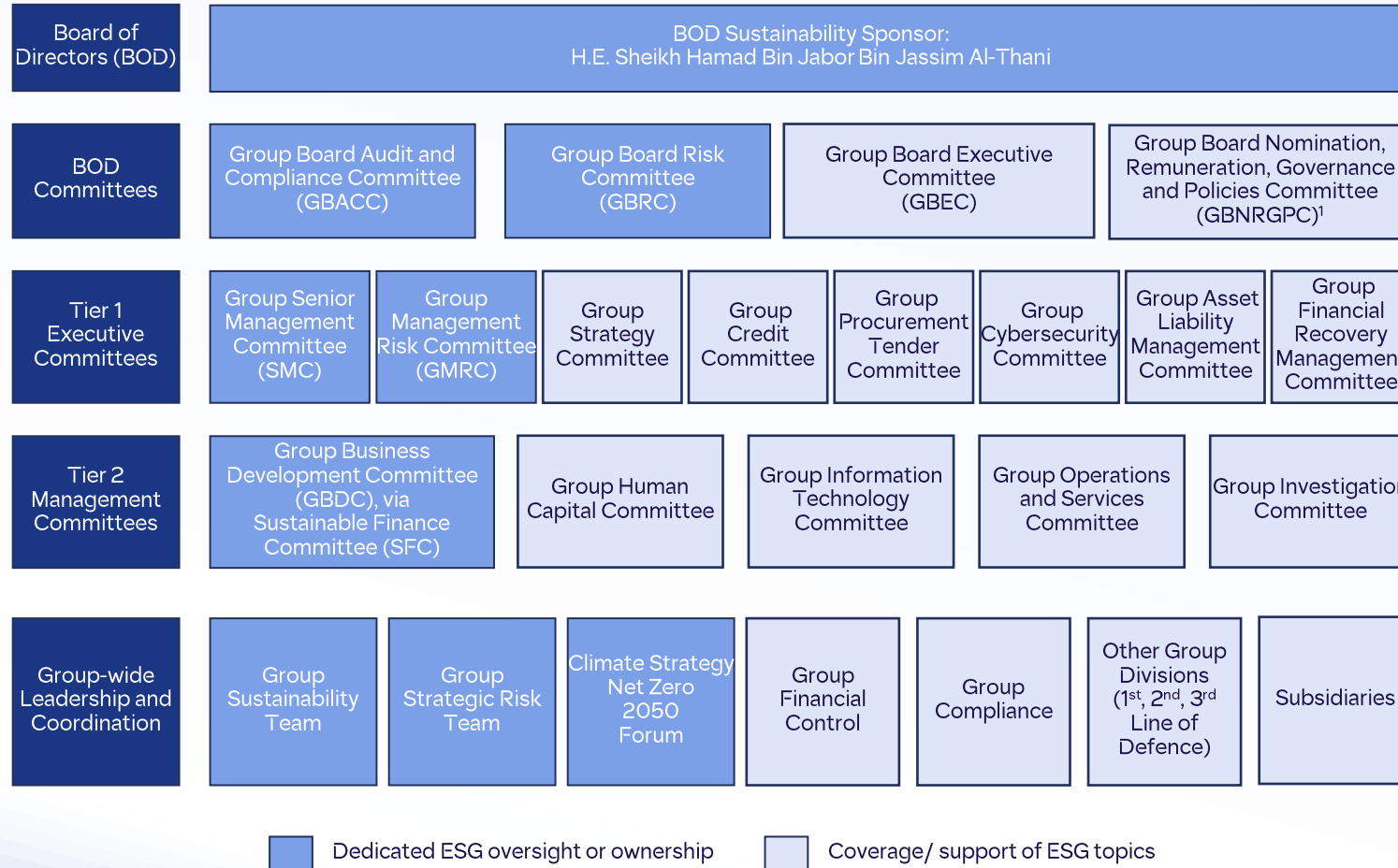
Portfolio steering to align with Net Zero pathways and sectoral targets

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

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



ESRM¹, 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 Signatory²



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 (85 th percentile)	52 (83 rd percentile)	59 (86 th percentile)
 SUSTAINALYTICS	23.6 (Medium risk)	21.9 (Medium risk)	16.7 (Low risk)
 CDP	B	B	B



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