



Institutional Presentation - 2018



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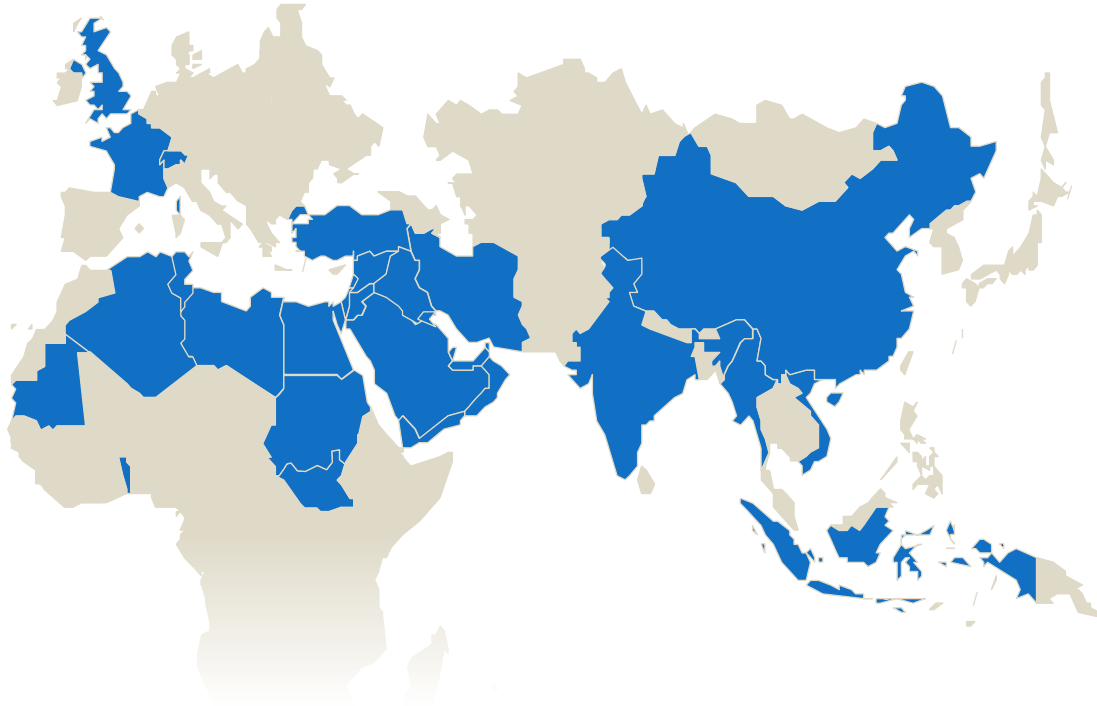
“ The strategic initiatives we have undertaken throughout 2017 have allowed us to make strong progress against our 2020 vision. We are diversifying our earnings and risk by expanding into new products, services and markets. ”

*Ali Ahmed Al-Kuwari
Group Chief Executive Officer*

Introduction to QNB



QNB is a strong and highly rated bank with a growing international footprint



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



International network with presence in more than 31 countries



Most valuable banking brand in the Middle East and Africa, worth USD 4.2 Bn¹



Over 28,000 employees serving 22 million customers

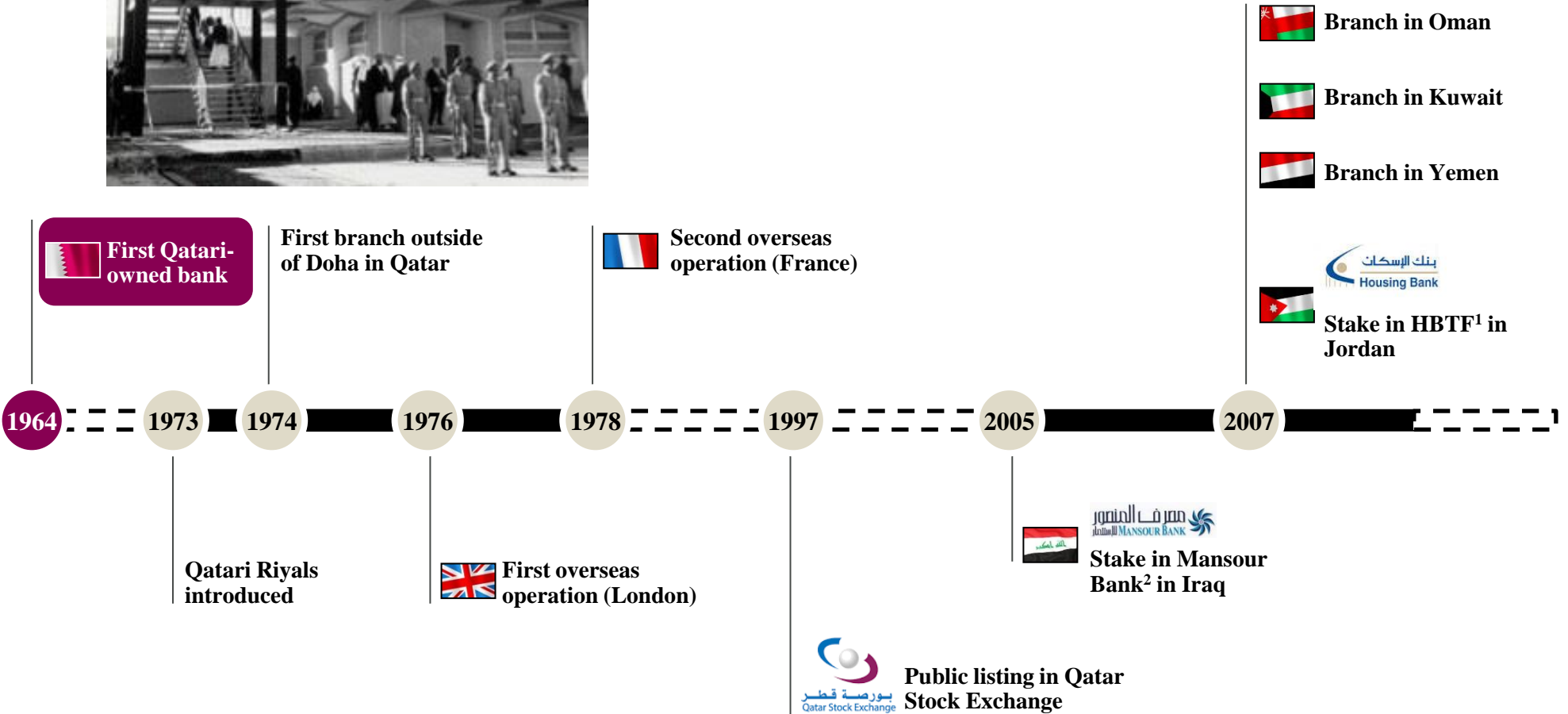
Solid financial strength

USD 32.0 Bn	USD 3.6 Bn
Market Cap.	Net Profit
USD 222.8 Bn	18.7%
Assets	RoAE

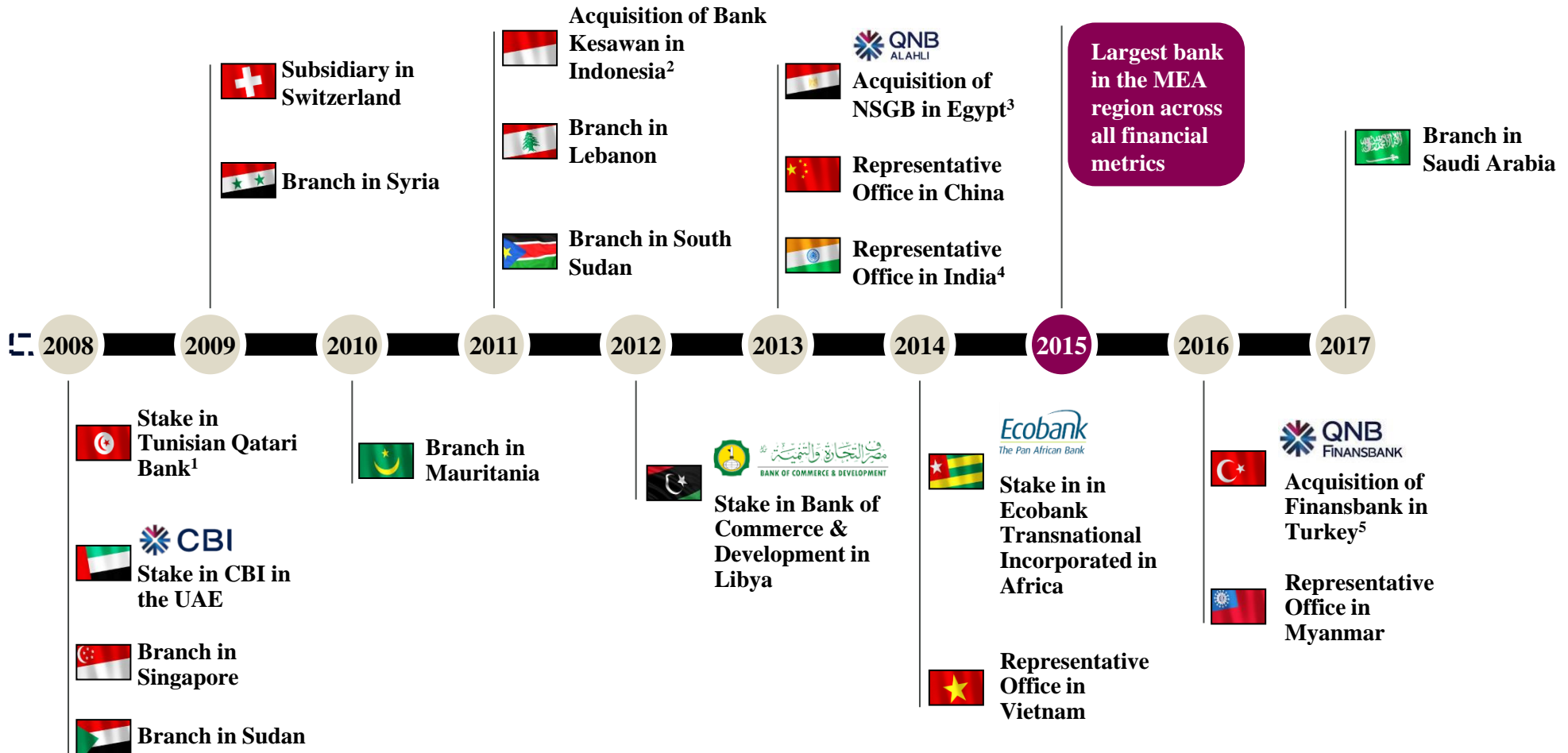
Top-tier credit ratings

A	Aa3
Standard & Poor's	Moody's
AA-	A+
Capital Intelligence	Fitch

QNB was established in 1964 as the first Qatari-owned bank...



...and over the past 10 years has expanded its international network to become the leading financial institution in the Middle East and Africa (MEA)



1 Controlling stake subsequently purchased in 2013 and rebranded to QNB Tunisia

2 Rebranded to QNB Indonesia

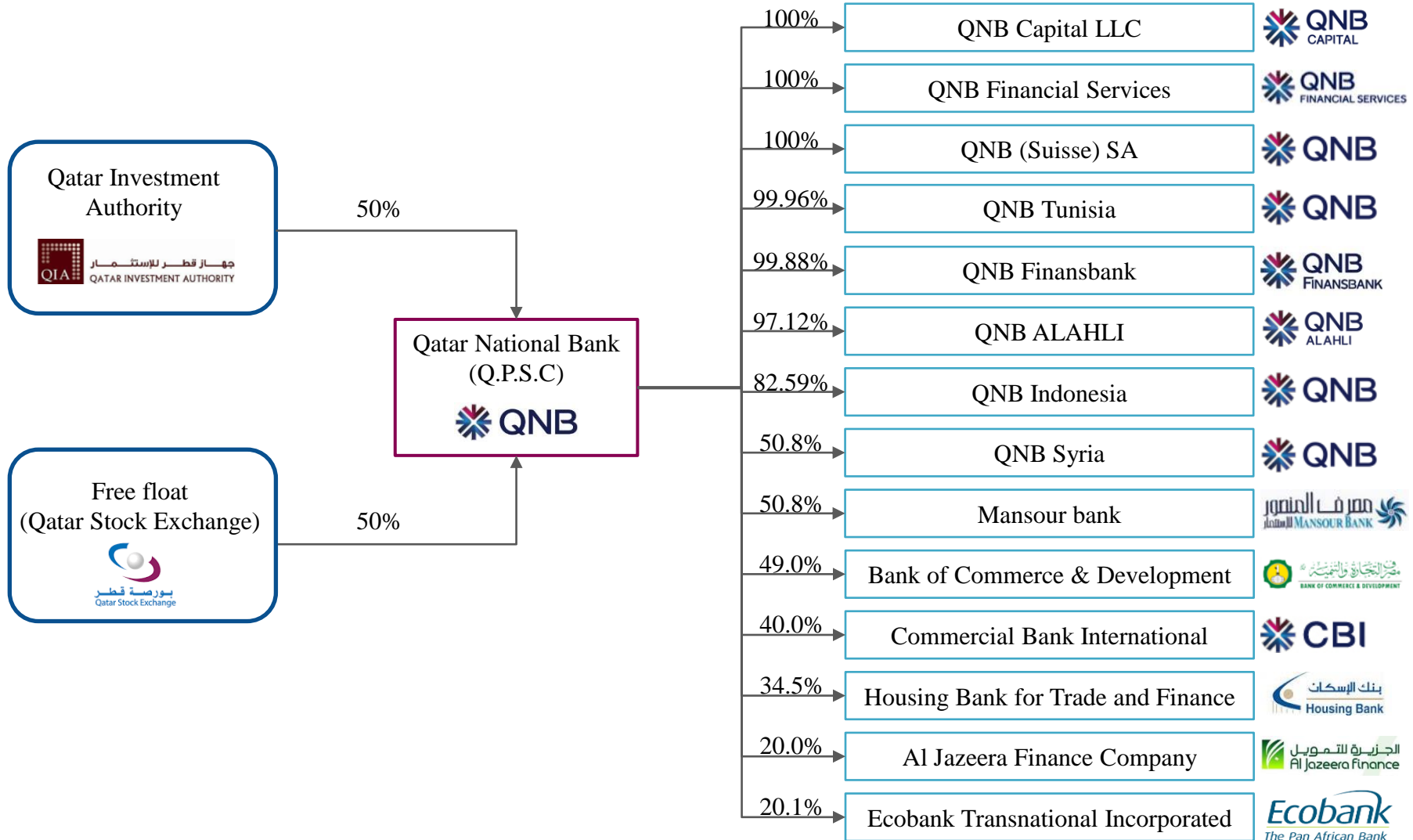
3 Rebranded to QNB ALAHLI

4 Upgraded to a full branch in 2017

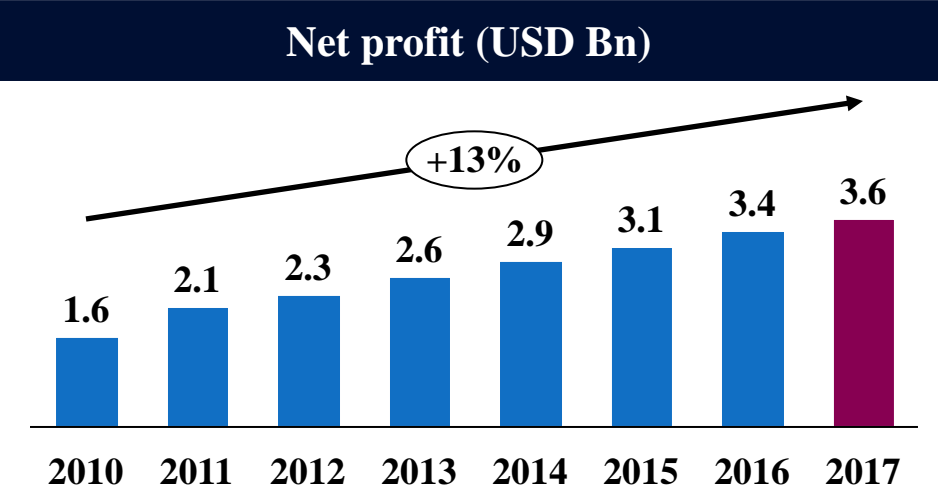
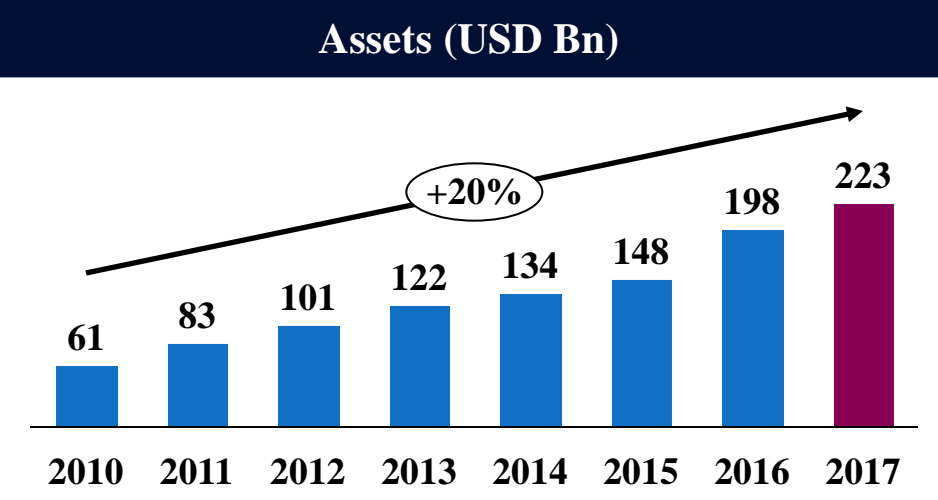
5 Rebranded to QNB Finansbank

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

QNB Group ownership structure, principal subsidiaries and investments in associates (31-Dec-2017)



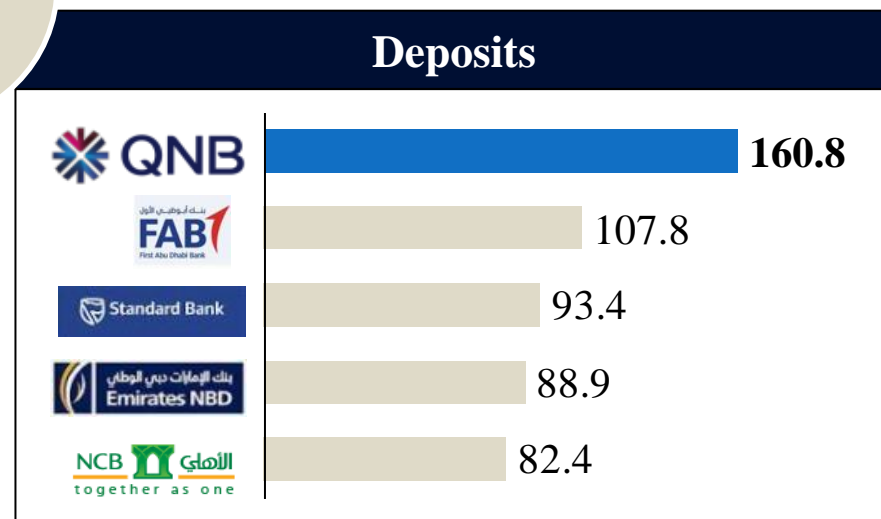
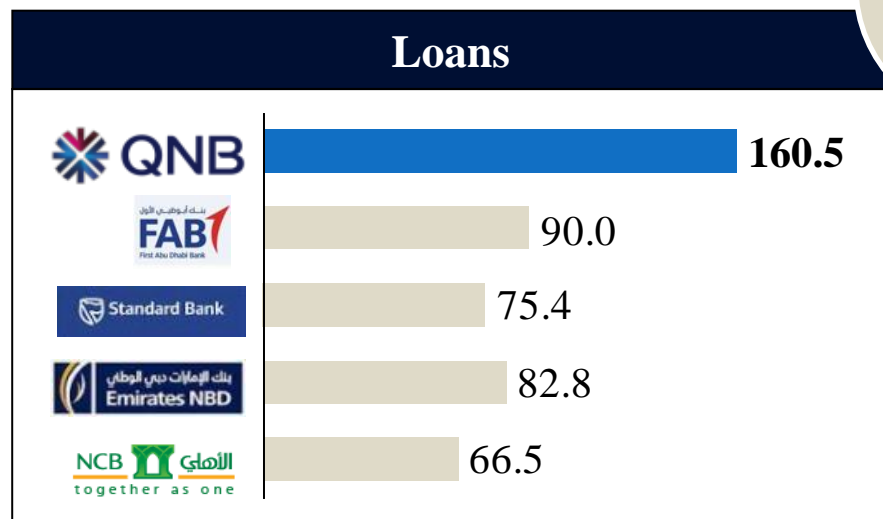
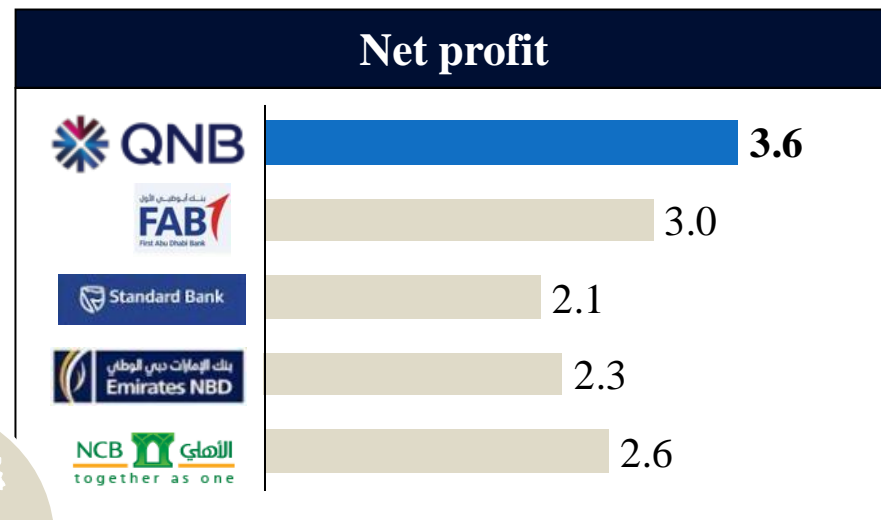
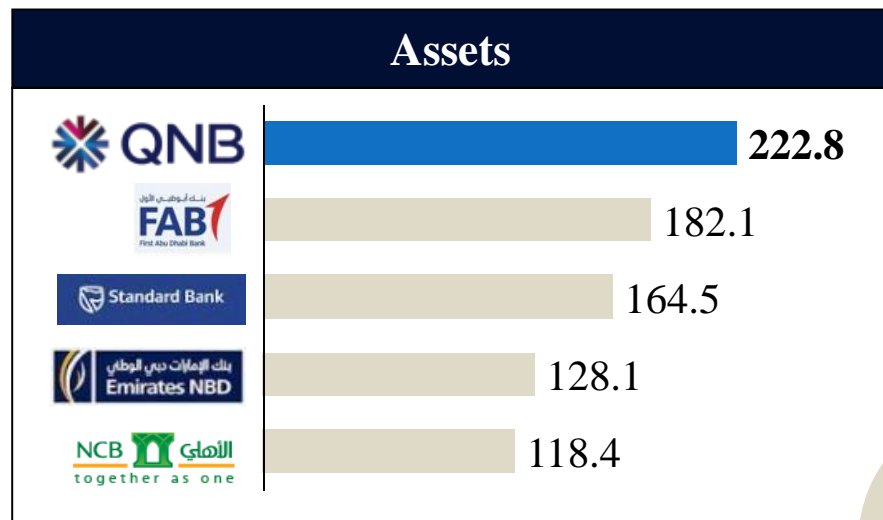
QNB has delivered double-digit growth in assets and net profit and has a leading position in its core markets



¹ By total assets, as at 31-Dec-2017
Source: Qatar Central Bank, The Banks Association of Turkey, Bankscope

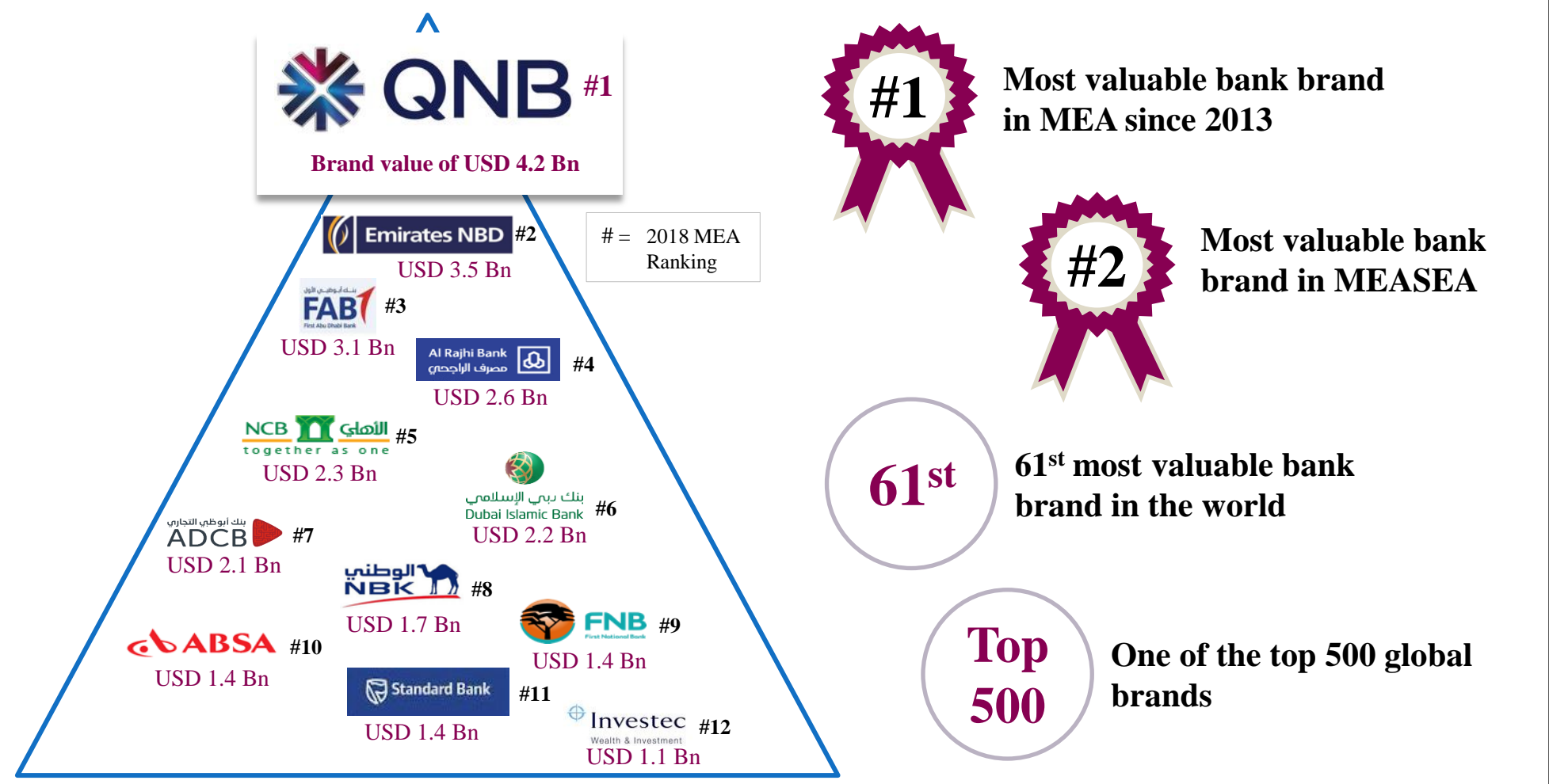
QNB is the #1 bank in the Middle East and Africa across all financial metrics

USD Bn (As at 31-Dec-2017)¹



Since 2013, QNB has been ranked as the most valuable banking brand in the Middle East and Africa

MEA banking brand ranking and brand value (2018, USD Bn)

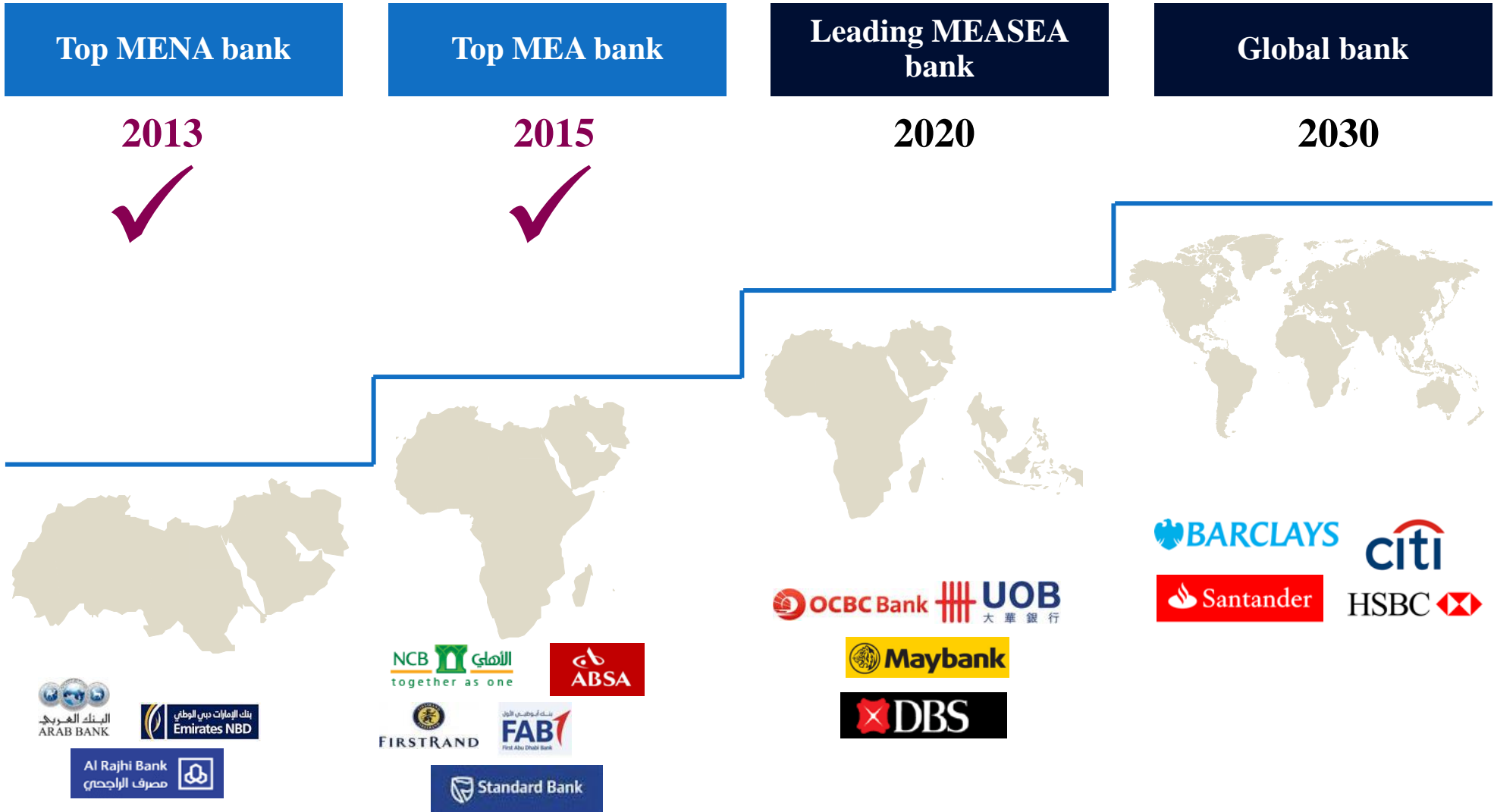


Source: Brand Finance © 2018

Vision and strategy











































QNB aspires to become a leading Middle East, Africa and Southeast Asia (MEASEA) bank by 2020 and a global bank by 2030



By 2020, QNB aims to become a leading bank in MEASEA

USD Bn (As at 31-Dec-2017)¹

Assets			Loans			Deposits			Profit		
#1	 DBS	387.5	#1	 DBS	241.8	#1	 DBS	279.6	#1	 QNB	3.6
#2	 OCBC Bank	340.5	#2	 UOB 大華銀行	173.8	#2	 OCBC Bank	212.3	#2	 DBS	3.2
#3	 UOB 大華銀行	268.4	#3	 OCBC Bank	175.3	#3	 UOB 大華銀行	204.2	#3	 OCBC Bank	3.0
#4	 QNB	222.8	#4	 QNB	160.5	#4	 QNB	160.8	#4	 FAB First Abu Dhabi Bank	3.0
#5	 Maybank	189.1	#5	 Maybank	120.0	#5	 Maybank	124.1	#5	 NCB الاهلي together as one	2.6
#6	 FAB First Abu Dhabi Bank	182.1	#6	 FAB First Abu Dhabi Bank	90.0	#6	 FAB First Abu Dhabi Bank	107.8	#6	 UOB 大華銀行	2.5
#7	 Standard Bank	164.5	#7	 بنك الإمارات دبي الوطني Emirates NBD	82.8	#7	 Standard Bank	93.4	#7	 Standard Bank	2.1
#8	 بنك الإمارات دبي الوطني Emirates NBD	128.1	#8	 CIMB	80.1	#8	 بنك الإمارات دبي الوطني Emirates NBD	88.9	#8	 بنك الإمارات دبي الوطني Emirates NBD	2.3
#9	 CIMB	125.1	#9	 Standard Bank	75.4	#9	 CIMB	88.2	#9	 Maybank	1.8
#10	 NCB الاهلي together as one	118.4	#10	 NCB الاهلي together as one	66.5	#10	 NCB الاهلي together as one	82.4	#10	 CIMB	1.0



¹ Top ten ranking by assets
Source: Financial Statements, FX rate rate used at end of year for all categories

To realise the Group's vision, QNB has defined its strategy along two pillars: protect its market position in Qatar and accelerate international growth

Protect market position in Qatar



- Maintain our market share and profitability in the public sector
- Significantly grow market share and profitability in the private commercial sector and individuals



2020 Strategy

Accelerate international growth



- Build a specialised international wholesale business
- Expand asset and wealth management
- Significantly focus and scale-up current international footprint
- Selectively explore inorganic growth opportunities

QNB's strategy is underpinned by six key performance aspirations

The quality of QNB's executive management team, **robust cost controls, market-leading capital ratios and strong and growing relationships** with both the public and private sectors help make QNB the first choice for prospective customers

From individuals to the largest global corporations, we **aim to ensure each receives excellent value from QNB** and that we always support their needs and aspirations



QNB Group remains a highly-rated bank, providing us with a competitive advantage to access funding and enabling us to continue our growth and expansion plans

QNB is one of the top 500 global brands, driven by robust financial performance and successful international expansion

The **strength of our capital allowed us to grow our balance sheet** in a controlled way and take opportunities within, across and beyond our network

By **fostering a high-performance culture**, investing in ongoing training and development, and by encouraging loyalty and respect, we empower and reward our staff

Business overview

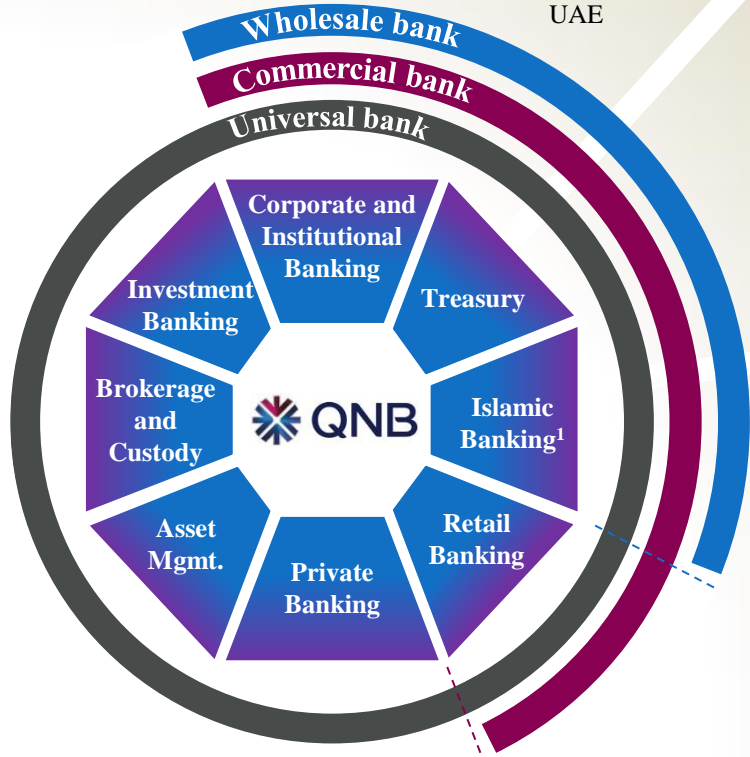


QNB offers a full spectrum of financial products and services and tailors its business model in the markets based on its competitive advantage

Universal bank



Commercial bank



Wholesale bank



- 1 Outside Qatar, in selected countries
- 2 Representative offices
- 3 Dormant

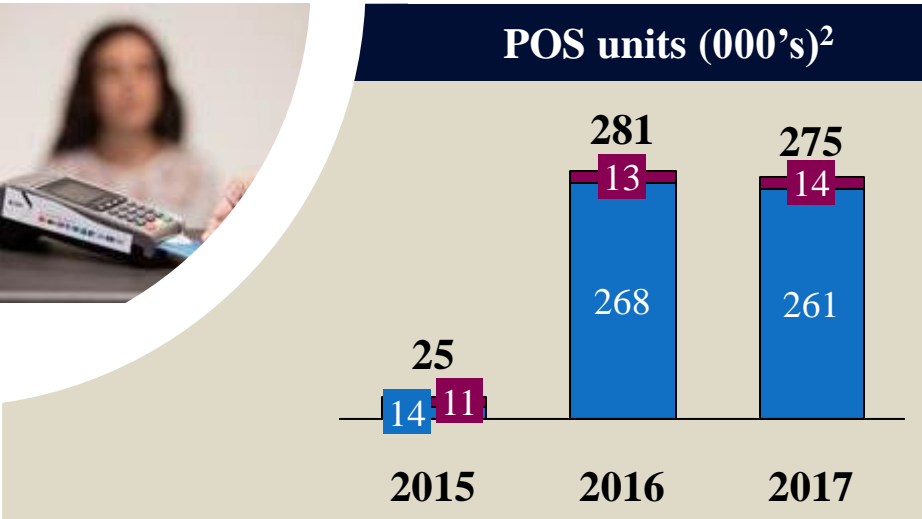
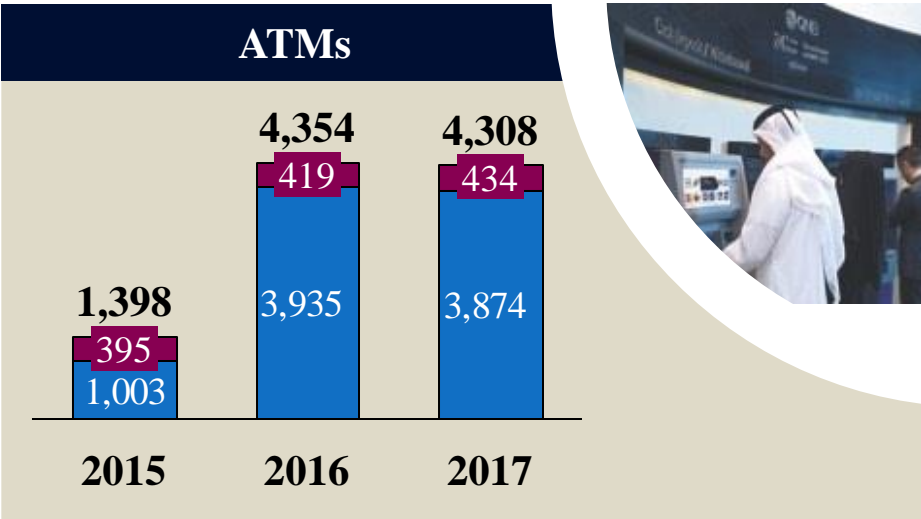
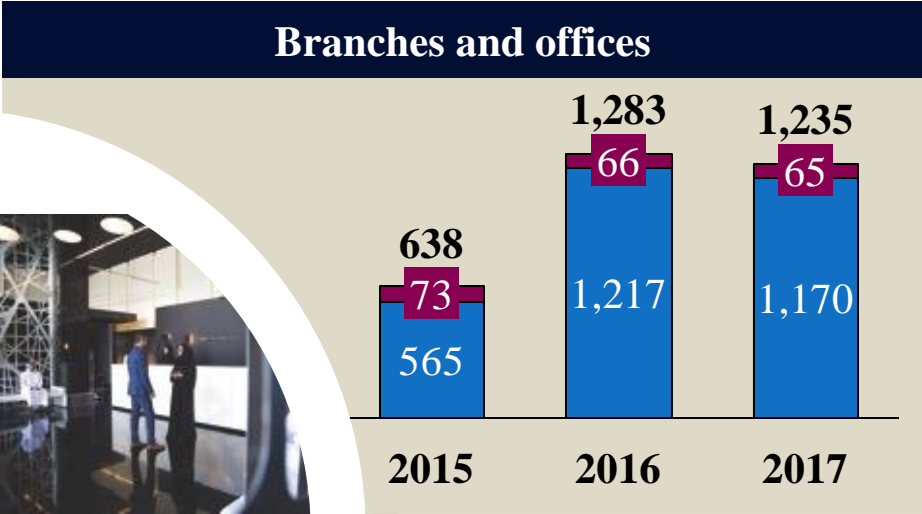
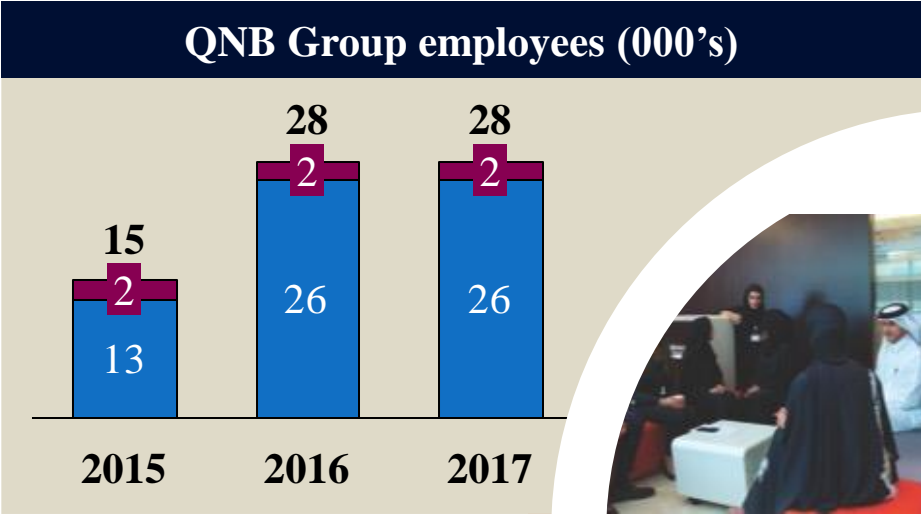
QNB has been acknowledged for its innovative products, services and performance from internationally recognised institutions

Selected awards and performance recognitions (2015-2017)



<p>EUROMONEY</p> <ul style="list-style-type: none"> - Best Bank in Qatar: 2015, 2017 - Best Bank in the Middle East: 2015 - Best Commercial Banking Capabilities: 2015, 2017 - Best Net-Worth Specific Services: 2015 - Best Commercial Banking Capabilities in Qatar: 2017 	<p>THE ASIAN BANKER®</p> <ul style="list-style-type: none"> - Best Business Model Execution in the Middle East: 2016 - Best Cash Management Bank in Qatar: 2015 - Best Credit Card Product: 2015 - Best Direct Bank: 2015 - Best Network Integration in the Middle East: 2016 - Best Retail Bank in Qatar: 2016 - Best Smart Branch Project: 2017 - Best Transaction Bank in MEA: 2015 - Best Trade Finance Bank in Qatar: 2015 - Mobile Banking App of the Year: 2017 - Sub-custodian Bank of the Year in Qatar: 2015 - Retail Banker of the Year (GM Retail): 2017 - Best Mobile Banking Project: 2017 	<ul style="list-style-type: none"> • Asiamoney Awards <ul style="list-style-type: none"> - Best Bank in Qatar: 2017 • ATD (Association Talent Development) Award: <ul style="list-style-type: none"> - Career Development Category - Excellence in Practice Citation (Turkey): 2015 • EMEA Finance Magazine <ul style="list-style-type: none"> - Best Broker in Qatar: 2017 • Ethos Integrated Solutions LLC: <ul style="list-style-type: none"> - Best Customer Experience Overall Bank in Qatar: 2015 • Global Banking & Finance Review: <ul style="list-style-type: none"> - Best SME Bank in Egypt: 2017 • Global Telecoms Business Middle East Award: <ul style="list-style-type: none"> - Consumer Service Innovation: 2016 • HRM Impact Award Award: <ul style="list-style-type: none"> - Honourable Mention - HR Performance Model (Turkey): 2016 • International Finance Magazine <ul style="list-style-type: none"> - Most Innovative Bancassurance Product in Qatar: 2016 • Investor Relations Award <ul style="list-style-type: none"> - Winner of the 2nd Annual IR Excellence Program Awards: 2017 • JP Morgan awards: <ul style="list-style-type: none"> - JPMorgan Quality Recognition Award: 2016 • Mastercard: <ul style="list-style-type: none"> - Most Innovative Marketing Program: 2017 • QITCOM: <ul style="list-style-type: none"> - Best Mobile App in Qatar: 2017 • MENA Fund Manager Performance Awards: <ul style="list-style-type: none"> - Qatar Equity Fund of the Year: 2015
<p>Banker MIDDLE EAST</p> <ul style="list-style-type: none"> - Best Bank in Qatar: 2015, 2017 - Best SME Customer Service in Qatar: 2016 - Best Managed Advisory Service in Qatar: 2016 - Fastest Growing Bank in Qatar: 2017 	<p>GLOBAL FINANCE</p> <ul style="list-style-type: none"> - Best Bank in Qatar: 2017 - Best FX Provider (Qatar): 2016 - Best Trade Finance Bank (Qatar): 2016 - One of The World's Top 50 Safest Banks: 2015, 2017 - Best Investment Bank (Qatar): 2016 	
<p>STEVES 2016</p> <ul style="list-style-type: none"> - Incentive, Rewards, or Recognition Provider of the Year (Turkey): 2016 	<p>TheBanker</p> <ul style="list-style-type: none"> - Best Bank Brand in MEA: 2015 - Best Bank in Qatar: 2015, 2017 - Fastest Growing Bank in Qatar: 2017 - Best Managed Advisory Service in Qatar: 2016 - Best SME Customer Service in Qatar: 2016 	
<p>global investor <small>incorporating</small> isf</p> <ul style="list-style-type: none"> - Asset Manager of the Year in Qatar: 2016, 2017 - Best Broker in Qatar: 2016, 2017 		
<p>Brand Finance®</p> <ul style="list-style-type: none"> - Best Bank Brand in MEA: 2015, 2017 - Best Bank Brand in the MENA: 2017 		

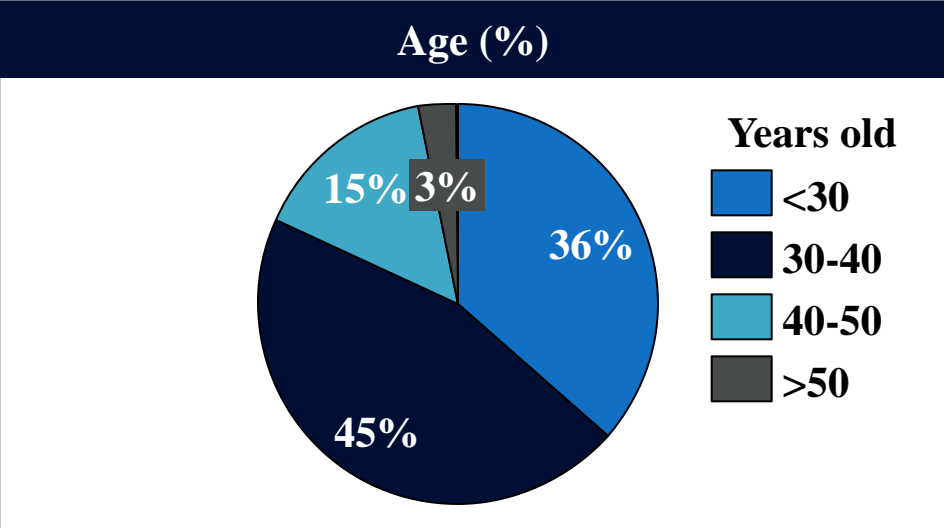
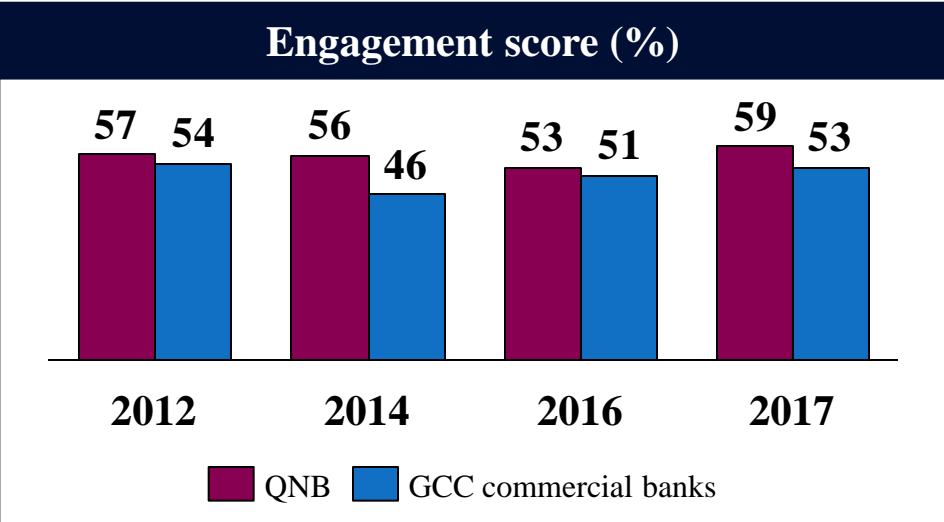
QNB has over 28,000 employees and 5,500 touch points focused on providing first-class customer service to all our clients



1 Includes majority-owned subsidiaries and affiliates HBTF, BCD and CBI
 2 Does not include affiliates

Domestic International¹

A well-diversified group of young, highly engaged employees is one of the key pillars supporting QNB's growth



48%
Female
Create opportunities by driving equality

75%
With university degrees
Recruit a talent-pool of highly educated employees

54%
Qatari¹
Assist the country towards achieving its 2030 vision

17 hours
Average yearly training hours per person¹
Continue to invest in building employee's knowledge and skills, through training and development


55%
Tenure > 5 yrs.
Retain top talented employees

Financial highlights



QNB continues to demonstrate sustainable and profitable growth

Financial highlights (USD Bn as at 31-Dec-17)



 Growth vs. December 2016

Profit¹

- USD 3.6 Bn  +6%

- Net interest margin (NIM)²: **2.65%**
- Cost to income ratio: **29.1%**
- Earnings per share: **USD 3.8**
- ROAA: **1.72%**

Assets

- USD 222.8 Bn assets  +13%
- USD 160.5 Bn loans  +12%


- NPL (% of gross loans): **1.8%**
- Coverage ratio: **112%**

Funding

- USD 160.8 Bn deposits  +16%

- Loans to deposits ratio: **99.8%**

Equity

- USD 21.6 Bn equity  +11%

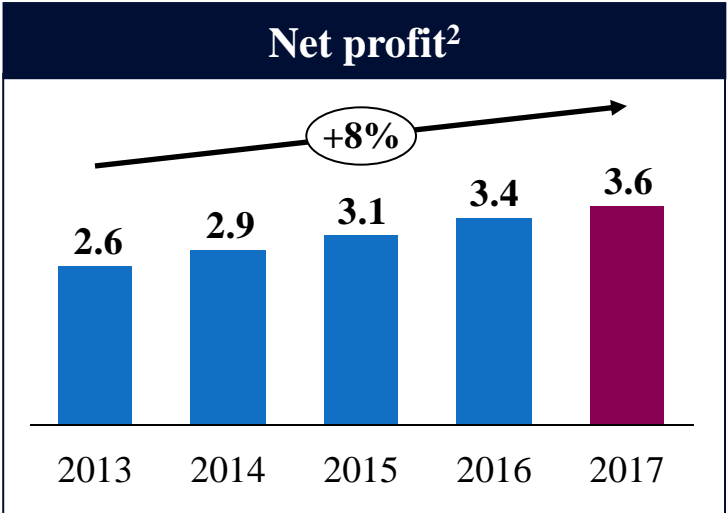
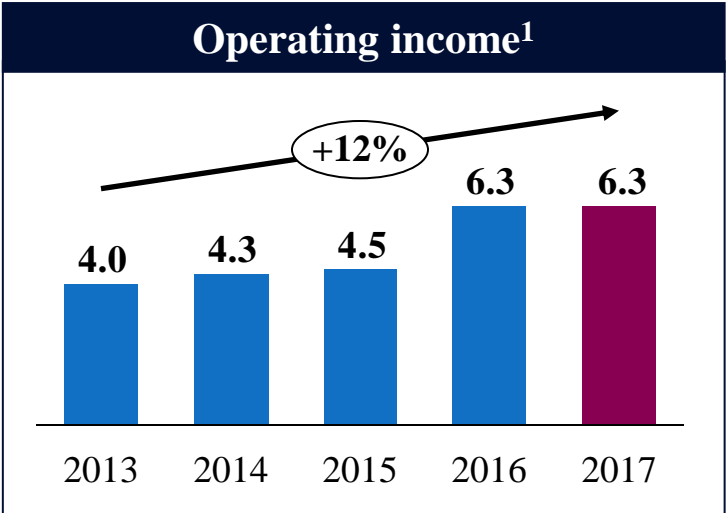
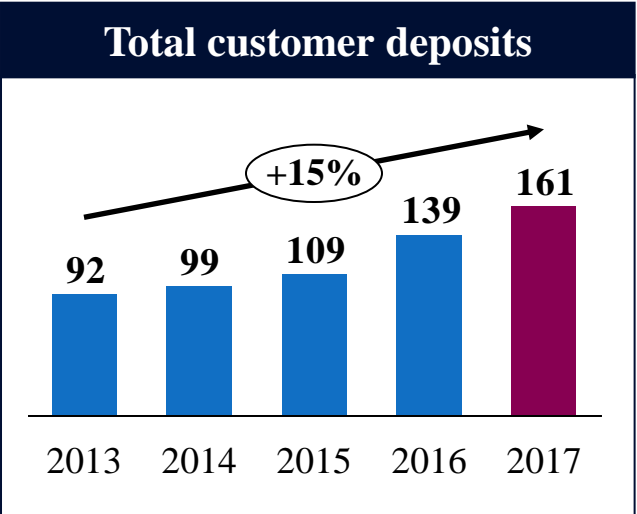
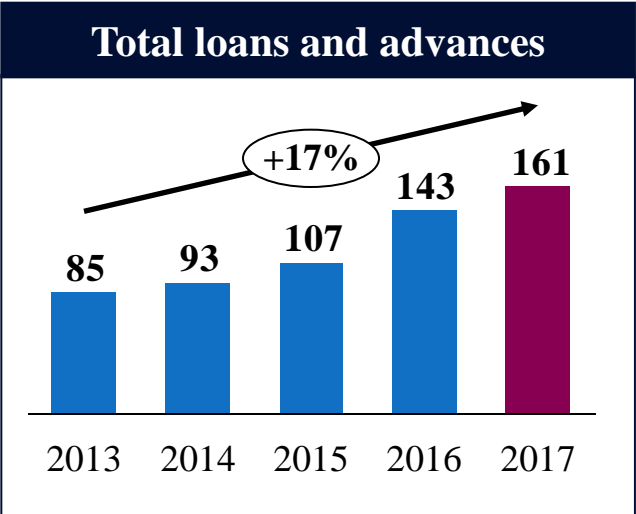
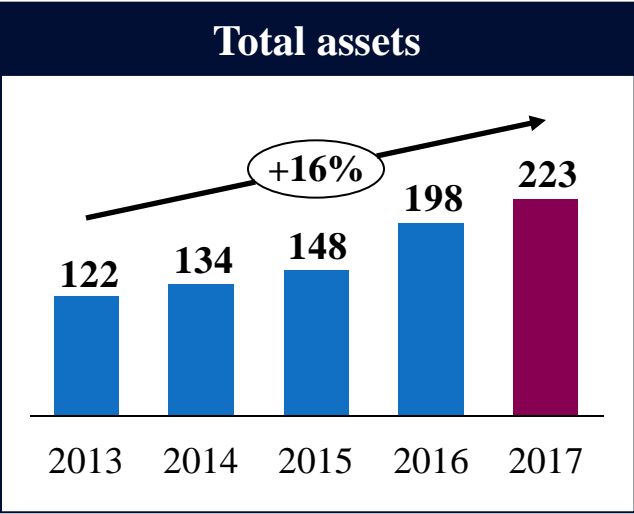
- ROAE³: **18.7%**
- Capital adequacy ratio (QCB Basel III): **16.5%**



1 Profit Attributable to Equity Holders of the Bank
 2 Net interest margin calculated as net interest income over average earning assets
 3 RoAE uses Average Equity which excludes fair value reserve, proposed dividends and non-controlling interest

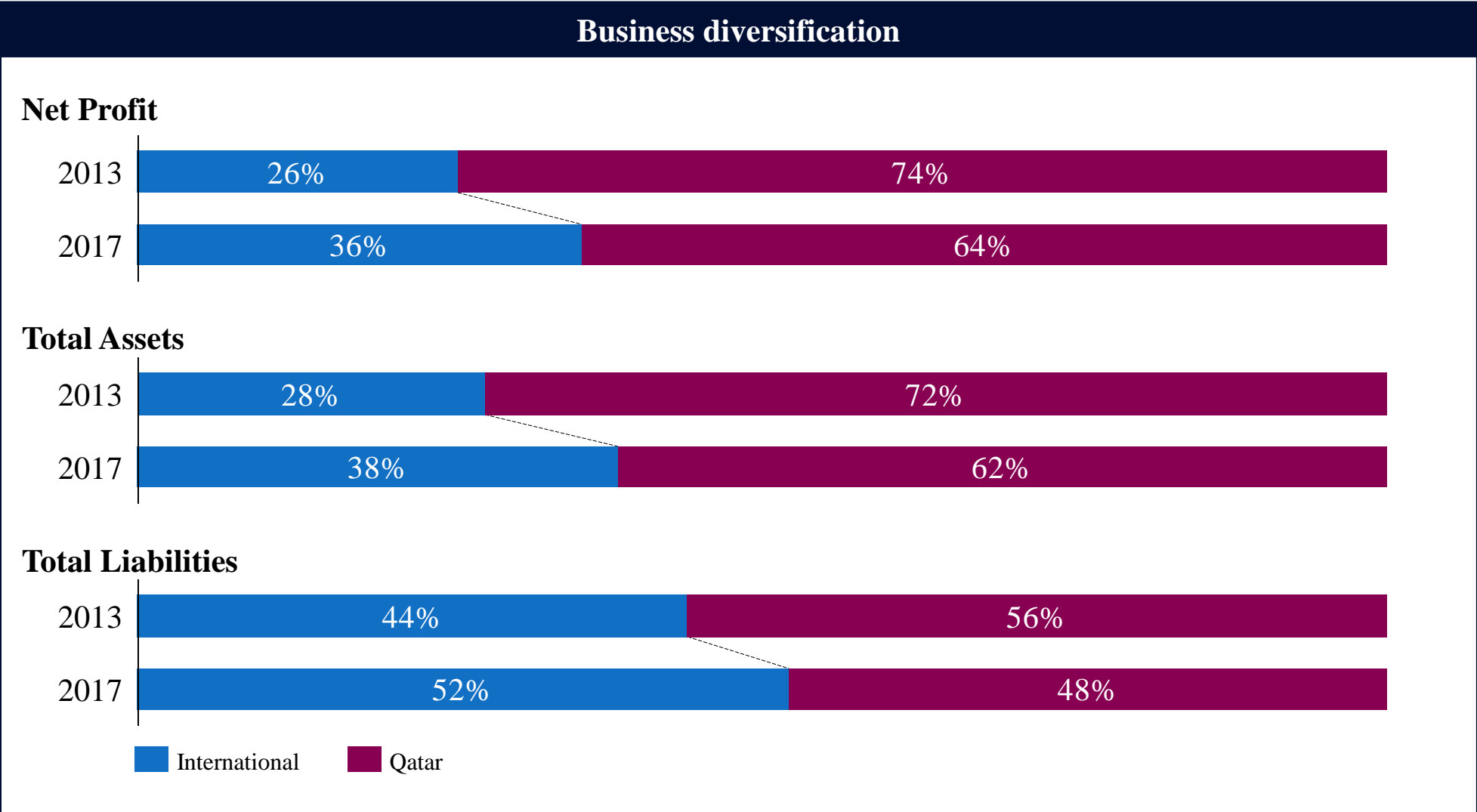
Effective strategy execution has enabled QNB to deliver sustainable growth across key financial metrics over the past five years

Key financial metrics (USD Bn as at 31-Dec-17)



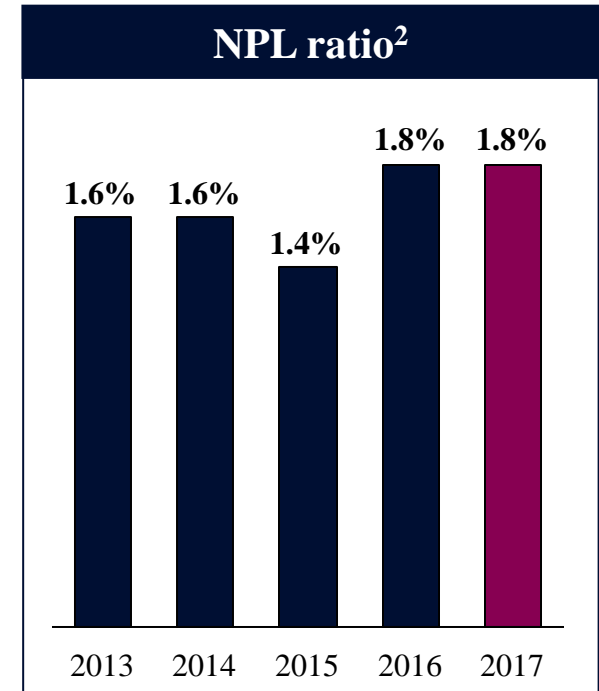
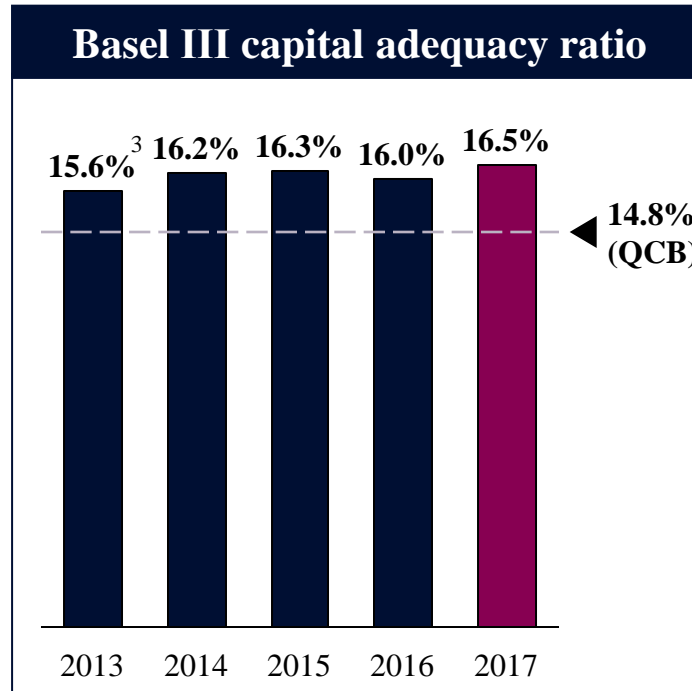
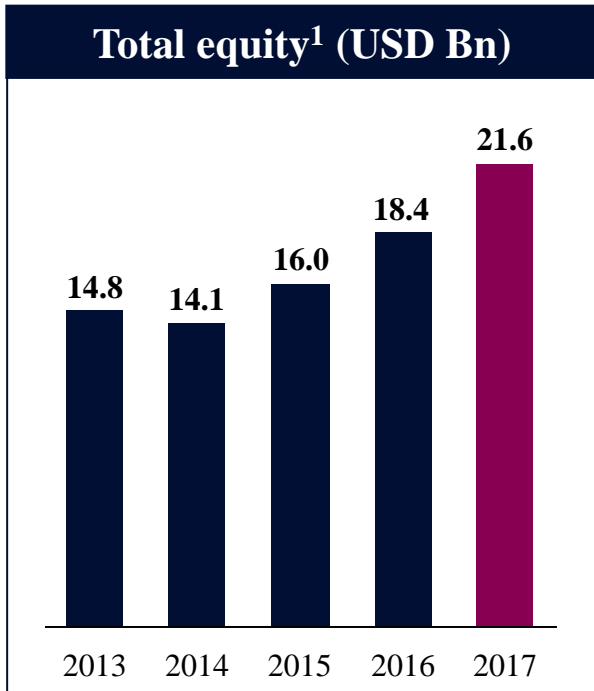
¹ Operating income includes share of results of associates
² Profit attributable to equity holders of the bank
 Source: December 2017 Financial Report

QNB continues to diversify its business, in terms of net profit, assets and liabilities



QNB's robust balance sheet is highlighted by the strong capital adequacy ratio and a high quality lending portfolio with low NPL ratios

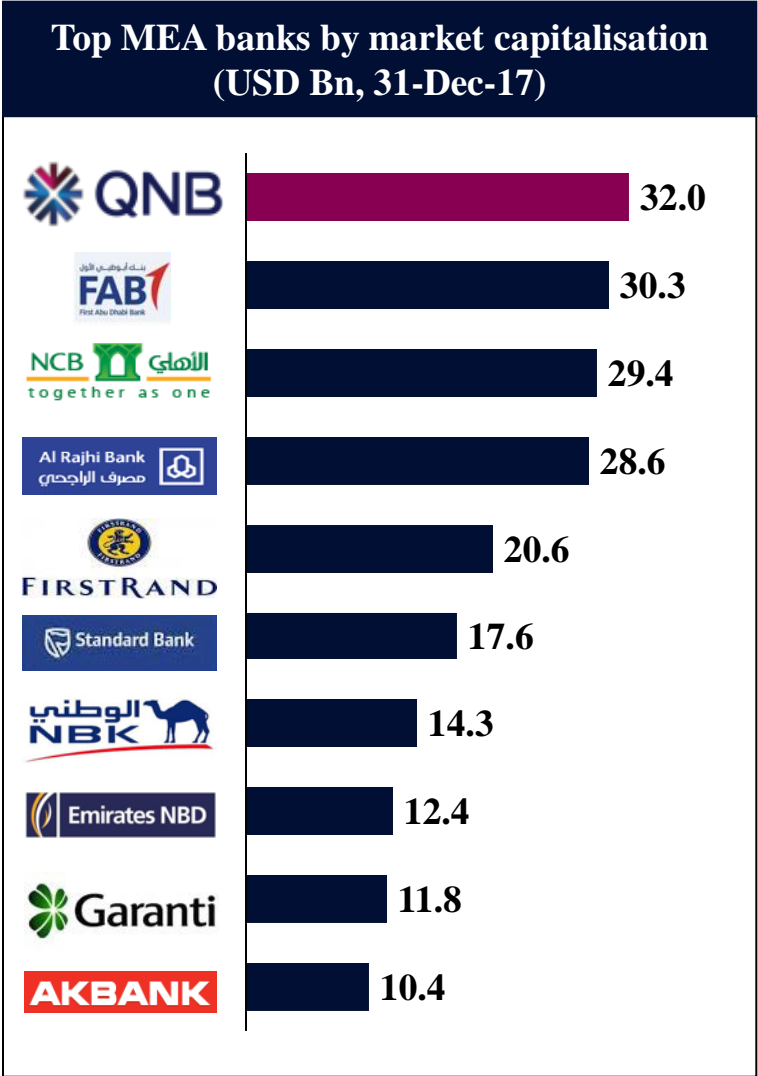
Key metrics (USD Bn as at 31-Dec-17)



- QNB has continued to increase its provisions in response to the regional and global economic situation
- The bank's coverage ratio has remained robust, with a coverage of 112% as at 31 December 2017
- Capital adequacy ratio is comfortably above both QCB and Basel III requirements including the applicable DSIB buffer of 0.625%

QNB's stock has comfortably outperformed the Qatar Stock Exchange and the MSCI Emerging Markets indices over the past five years

Indexed performance of QNB vs. Qatar Stock Exchange and MSCI EM (Indexed to 100 on 01-Jan-2013)

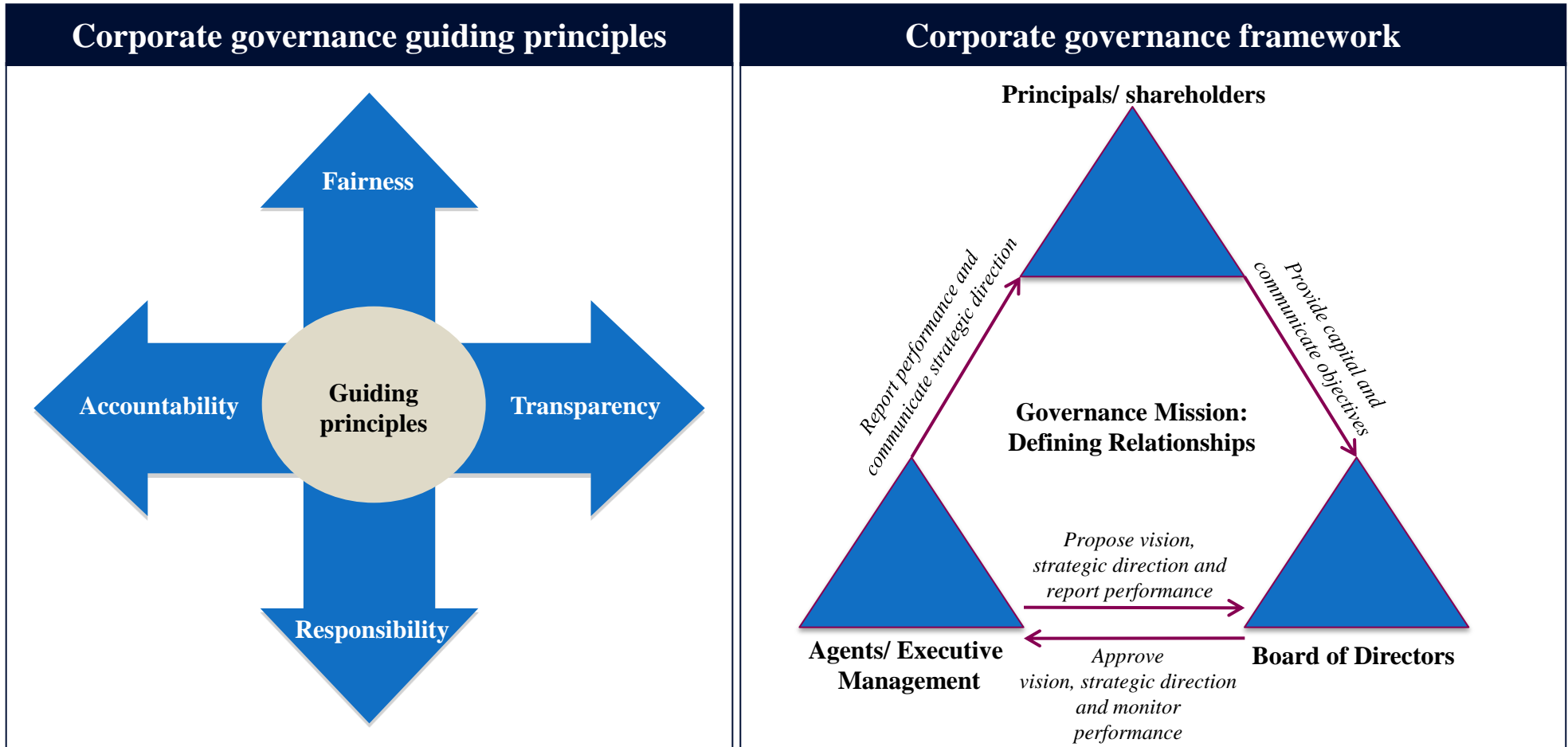


Source: Bloomberg



Governance and sustainability

QNB's corporate governance framework is based on four guiding principles and aims to prevent any principal-agent conflict of interest



QNB's governance framework ensures management decisions are taken in the best interests of shareholders

QNB's corporate governance cascades from the Board of Directors to Senior Management Committees

Board of Directors is composed of ten non-Executive Directors of which four are independent

Four Board Committees:

- Group Board Executive Committee
- Group Board Nomination, Remuneration, Governance and Policies Committee
- Group Board Audit and Compliance Committee
- Group Board Risk Committee

Executive Management is composed of seven executives:

- Group Chief Executive Officer
- Group Chief Business Officer
- Group Chief Operating Officer
- Group Chief Financial Officer
- Group Chief Risk Officer
- Group Chief Credit Officer
- General Manager Group Strategy

Several cross functional Senior Management Committees have been formed to ensure sound governance and effective execution:

Tier 1 committees:

- Group Senior Management Committee
- Group Risk Committee
- Group Credit Committee
- Group Assets and Liabilities Committee
- Group Strategy Committee
- Central Purchasing Committee

Tier 2 committees:

- Group Business Development Committee
- Group Information Technology Committee
- Group Human Capital Committee
- Group Operations and Services Committee



QNB's Board of Directors is composed of ten non-Executive members of which four are independent

Board of Directors (as at 31-Dec-17)



H.E. Mr. Ali Shareef Al-Emadi

Chairman of the Board of Directors (BOD) since 2013



H.E. Sheikh Abdullah Bin Mohammed Bin Saud Al-Thani

Vice Chairman of the Board of Directors since 2016
BOD member since 2015



H.E. Sheikh Abdulrahman Bin Saud Bin Fahad Al-Thani

Member of the Group Board Nomination, Remuneration, Governance and Policies Committee
BOD member since 2016



H.E. Sheikh Hamad Bin Jabor Bin Jassim Al-Thani

Chairman of the Group Board Executive Committee and Group Board Risk Committee; Member of the Group Board Nomination, Remuneration, Governance and Policies Committee
BOD member since 2004



Mr. Ali Hussain Ali Al-Sada

Member of the Group Board Risk Committee and Group Board Executive Committee
BOD member since 1998



Mr. Bader Abdullah Darwish Fakhroo

Member of the Group Board Risk Committee and Group Board Executive Committee
BOD member since 2001



Mr. Fahad Mohammed Fahad Buzwair

Chairman of the Group Board Nomination, Remuneration, Governance and Policies Committee
BOD member since 2001



Mr. Mansoor Ebrahim Al-Mahmoud

Chairman of the Group Board Audit and Compliance Committee
BOD member since 2004



Mr. Ahmad Yousuf Hussain Ali Kamal

Member of the Group Board Audit and Compliance Committee
BOD member since 2016



Mr. Khaled Hamad Al-Hajeri

Member of the Group Board Audit and Compliance Committee
BOD member since 2016

QNB is led by an experienced management team

Mr Ali Ahmed Al-Kuwari

- Group Chief Executive Officer
- Over 25 years at QNB



Mr Abdulla Mubarak Al-Khalifa

- Executive General Manager
- Group Chief Business Officer
- Over 20 years at QNB



Mr Ali Rashid Al-Mohannadi

- Executive General Manager
- Group Chief Operating Officer
- Over 20 years at QNB



Mr Ramzi Mari

- General Manager
- Group Chief Financial Officer
- Over 20 years at QNB and 27 years banking experience



Ms Fatma A Al-Suwaidi

- General Manager
- Acting Group Chief Risk Officer
- Over 18 years at QNB



Mrs Fareeda Abulfath

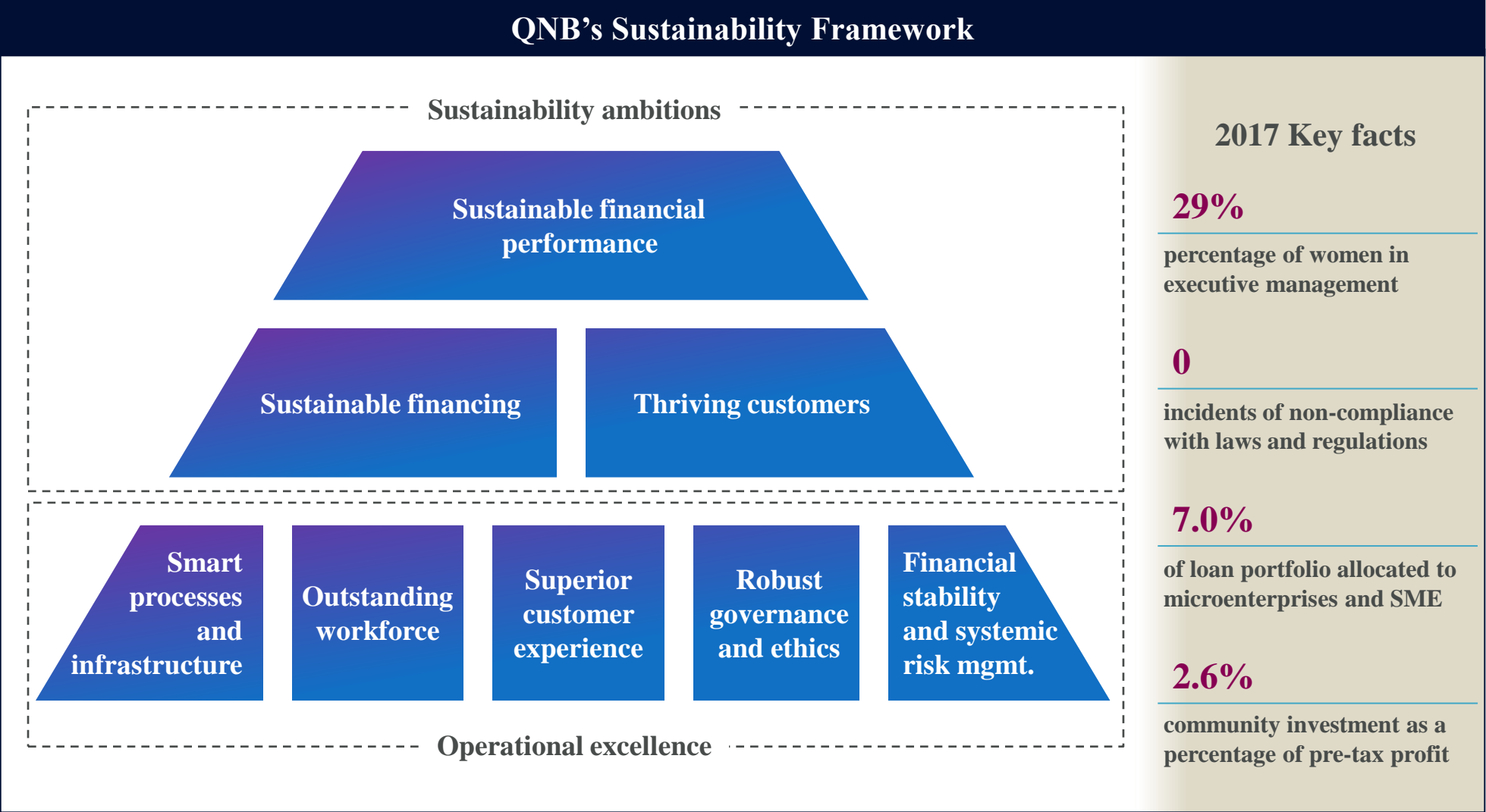
- General Manager
- Group Chief Credit Officer
- Over 20 years at QNB and 27 years banking experience



Mr Christian Eichner

- General Manager
- Group Strategy
- Over 9 years at QNB and over 17 years financial sector experience

QNB's sustainability strategy is aligned with the Group's strategy and identifies key areas to drive value creation



QNB is committed to creating a positive social footprint in the communities we serve



“Corporate Social Responsibility is one of the main pillars of a developing community. It constitutes one of the ways of producing responsible citizens, who are both aware of their individual and collective responsibilities and are conscious of the need to grow and develop the society around them to a meaningful degree”

H.E. Mr. Ali Shareef Al-Emadi
Chairman of the Board of Directors

- QNB has implemented an adaptive CSR policy to effectively address needs that are of significance to the country in which it operates
- Domestically, as Qatar’s leading financial institution, QNB’s Vision includes a commitment to promote economic development for the country and personal development for all stakeholders and is aligned with the Qatar Vision 2030 and the National Development Strategy 2011-2016
- Internationally, QNB’s approach involves identifying priorities that address particular needs that are of significance to the respective countries in which it operates and is in line with the United Nations Sustainable Development Goals



National Development Strategy 2011-2016



United Nations Sustainable Development Goals



QNB CSR initiatives encompass six broad themes

Culture and arts



- Sponsored two comedy plays: **Dirat al-Izz (Country of Pride)** and **Al Hesar (The Blockade)**
- Celebrated **Garangaoh** (Ramadan tradition) by organising events to give sweets and gifts to children in Qatar

Economic & international affairs



- Sponsored **Second Annual SME Conference in Qatar**
- Sponsored **QITCOM** conference and exhibition in Qatar
- Supported **Expo Turkey** by Qatar

Health and environment



- With the Indonesian Red Cross Society, QNB Indonesia held a **blood donation event**
- Celebrated **World Autism Day** by installing Solidarity Walls so that employees could demonstrate their support by placing a blue palm print on the wall

Social and humanitarian affairs



- Sponsored Shafallah Centre's initiative '**A Small Contribution, A Great Hope**', which encourages children with special needs to express their pride for the National Day
- QNB Al Ahli held **Orphan day** in Egypt, providing 30 families in need with new homes

Sports



- Main sponsor of the prestigious **H.H. The Emir's Sword** event in Qatar
- Main sponsor of Qatar Football Association (QFA) and Qatar Stars League (QSL)
- 3 year sponsorship of **Trabzonspor**, one of Turkey's most popular football clubs

Education and youth



- Main sponsor of all Ministry of Education activities held throughout the year in Qatar
- QNB Finansbank was behind the success of an **educational exhibition in Istanbul** designed to help children learn more about maths and develop their analytical skills

Head Office

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