



# Investor Relations Presentation

June 2026



Download our IR Application

# Contents

1. QNB at a Glance
2. QNB Comparative Positioning – Qatar and MEA
3. Financial Highlights
4. Sustainability
5. Economic Overview



## Notes:

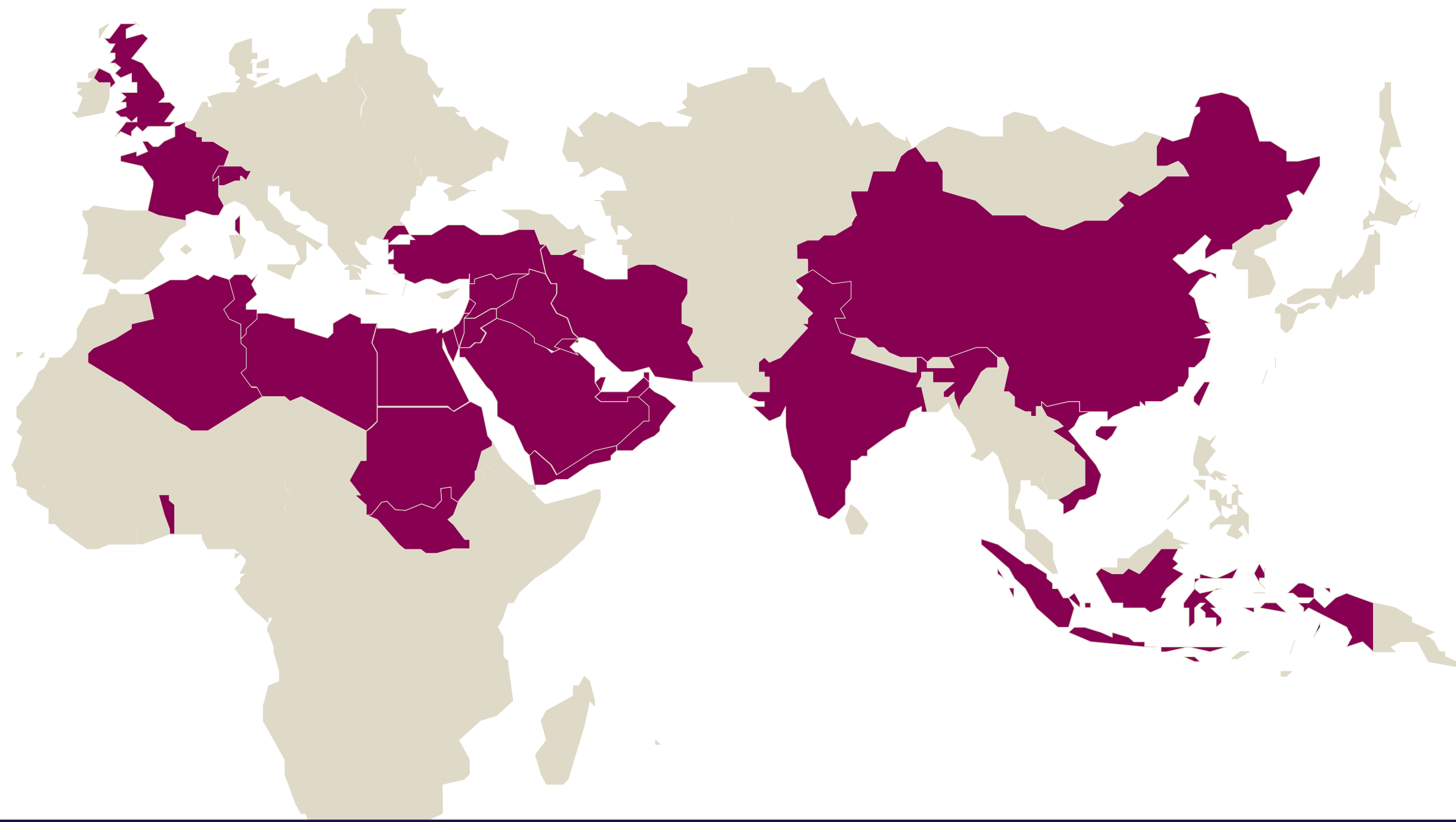
All figures in US Dollars have been converted from Qatari Riyals based on the exchange rate of 1 US Dollar = 3.6405 Qatari Riyals  
In certain cases, numbers may be rounded for presentation purposes



# QNB at a Glance



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



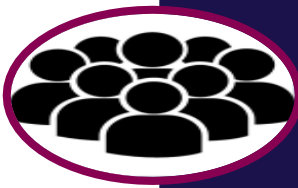
#1 bank in the Middle East and Africa across all balance sheet metrics



International network with presence in more than 28 countries



Most valuable banking brand in the Middle East and Africa, worth USD 10.4 Bn<sup>1</sup>



About 31,000 employees operating from more than 900 locations

## Solid financial strength

|                     |                         |
|---------------------|-------------------------|
| <b>USD 43.8 Bn</b>  | <b>USD 2.4 Bn</b>       |
| Market Cap.         | Net Profit <sup>2</sup> |
| <b>USD 395.0 Bn</b> | <b>USD 0.24</b>         |
| Assets              | EPS                     |

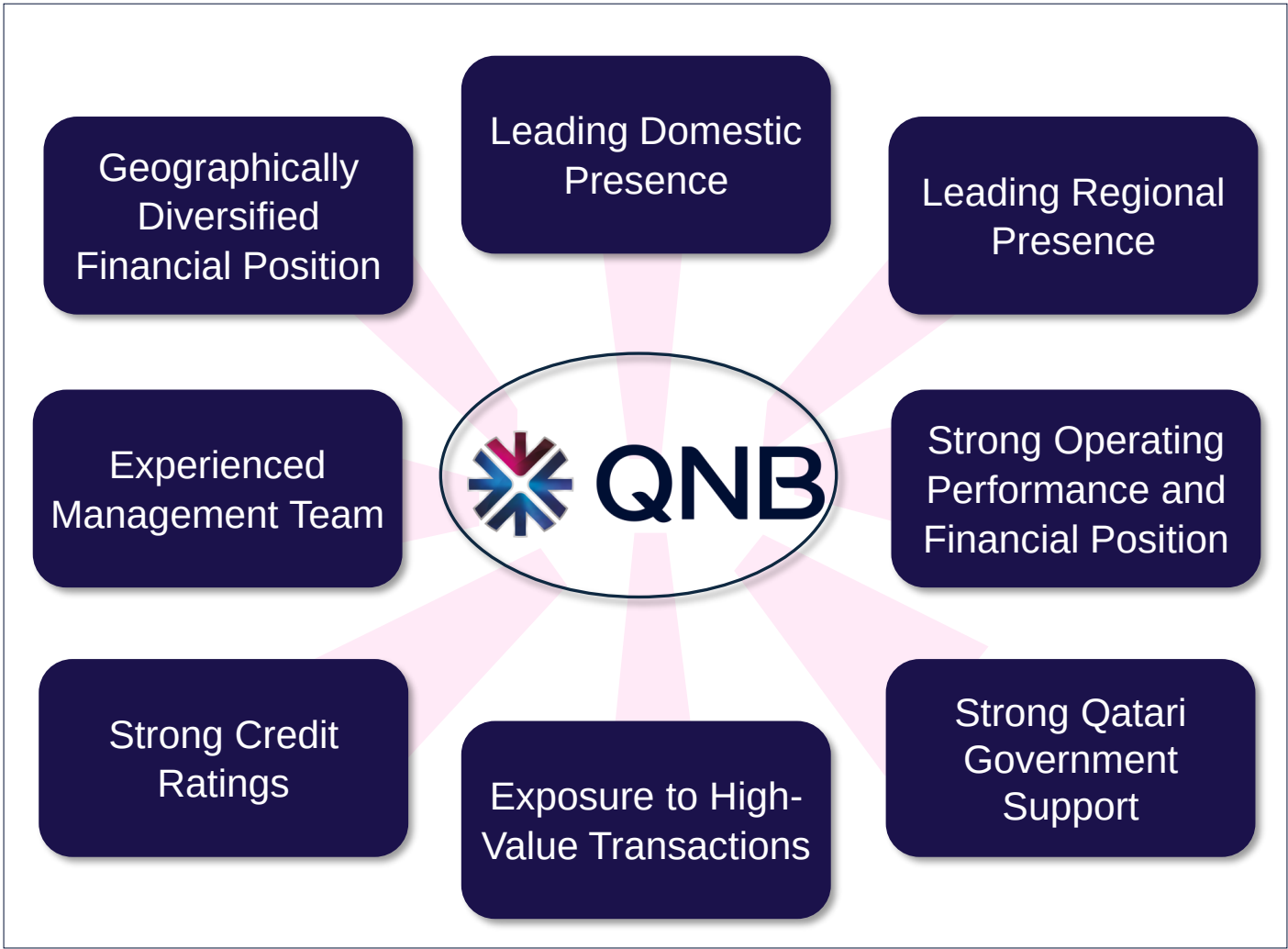
## Top-tier credit ratings

|                      |            |
|----------------------|------------|
| <b>A+</b>            | <b>Aa2</b> |
| Standard & Poor's    | Moody's    |
| <b>AA</b>            | <b>A+</b>  |
| Capital Intelligence | Fitch      |



Source:  
1: Brand Finance ® 2026  
2: Profit attributable to Equity Holders of the Bank

## Key Strengths



# QNB's International Footprint

## Sub-Saharan Africa

|                                                                                  |                                                                                       |
|----------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
|  | <b>South Sudan:</b> (1 Branch)                                                        |
|  | <b>Togo:</b> (660 Branches <sup>3</sup> across Africa through 20.1% stake in Ecobank) |

## Asia

|                                                                                  |                                                               |
|----------------------------------------------------------------------------------|---------------------------------------------------------------|
|  | <b>Indonesia:</b> (3 Branches, 91.57% stake in QNB Indonesia) |
|  | <b>Singapore:</b> (1 Branch)                                  |
|  | <b>India:</b> (2 Branches)                                    |
|  | <b>China / Hong Kong:</b> (1 Representative office, 1 Branch) |
|  | <b>Vietnam:</b> (1 Representative office)                     |

## North Africa

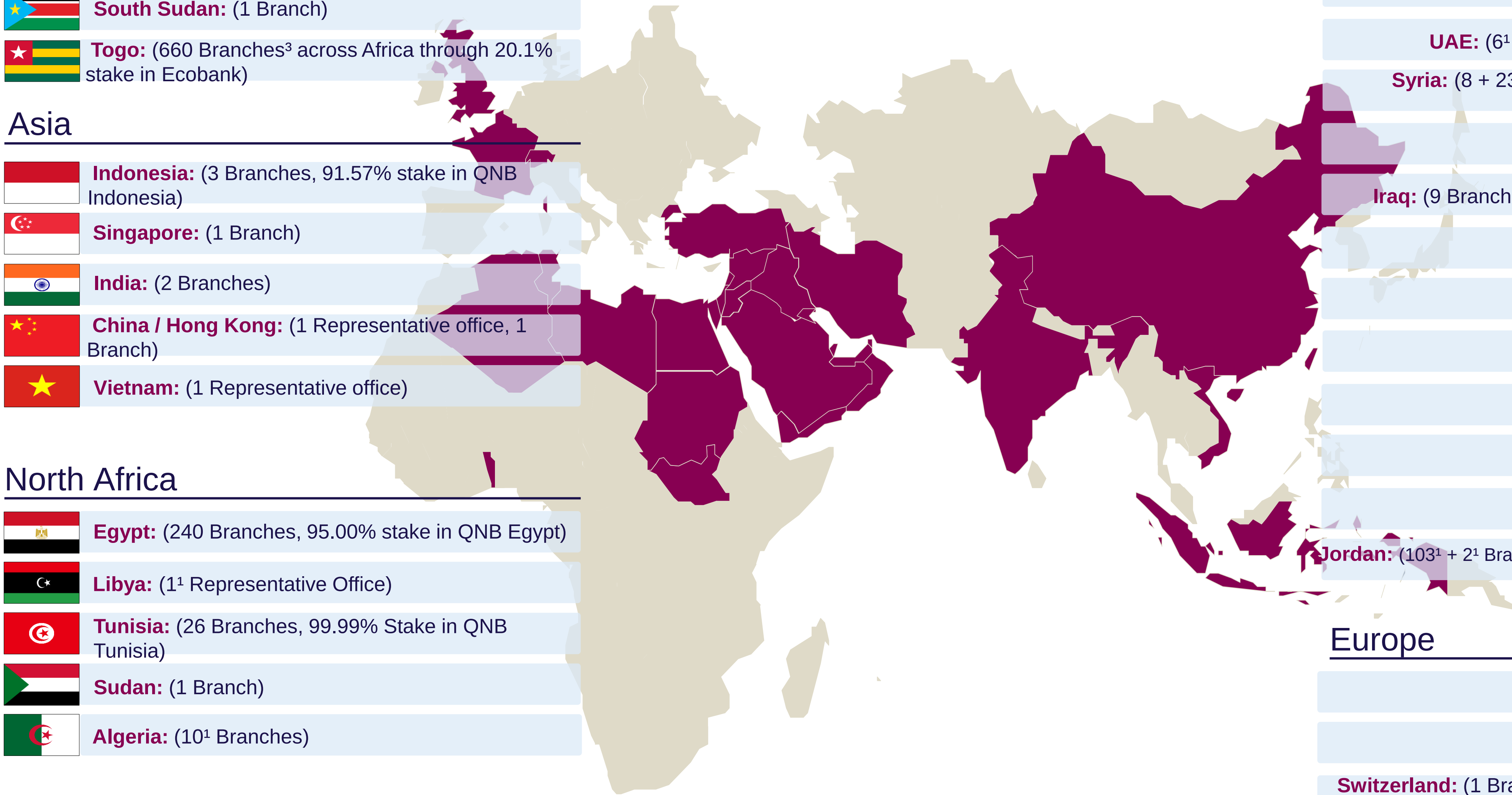
|                                                                                    |                                                            |
|------------------------------------------------------------------------------------|------------------------------------------------------------|
|  | <b>Egypt:</b> (240 Branches, 95.00% stake in QNB Egypt)    |
|  | <b>Libya:</b> (1 <sup>1</sup> Representative Office)       |
|  | <b>Tunisia:</b> (26 Branches, 99.99% Stake in QNB Tunisia) |
|  | <b>Sudan:</b> (1 Branch)                                   |
|  | <b>Algeria:</b> (10 <sup>1</sup> Branches)                 |

## Middle East

|                                                                                       |                                                                                                             |
|---------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|
|    | <b>Qatar:</b> (46 Branches)                                                                                 |
|    | <b>KSA:</b> (2 Branches)                                                                                    |
|    | <b>UAE:</b> (6 <sup>1</sup> + 1 <sup>1</sup> Branches, 40% stake in CBI)                                    |
|    | <b>Syria:</b> (8 + 23 <sup>1</sup> Branches, 50.8% stake in QNB Syria)                                      |
|    | <b>Palestine:</b> (15 <sup>1</sup> Branches)                                                                |
|    | <b>Iraq:</b> (9 Branches, 54.2% stake in Mansour Bank)                                                      |
|    | <b>Oman:</b> (4 Branches)                                                                                   |
|    | <b>Bahrain:</b> (1 <sup>1</sup> + 1 <sup>1</sup> Branch)                                                    |
|    | <b>Kuwait:</b> (1 Branch)                                                                                   |
|    | <b>Lebanon:</b> (1 Branch)                                                                                  |
|   | <b>Yemen:</b> (1 Branch)                                                                                    |
|  | <b>Iran:</b> (1 Representative Office <sup>2</sup> )                                                        |
|  | <b>Jordan:</b> (103 <sup>1</sup> + 2 <sup>1</sup> Branches, 38.6% stake in Housing Bank of Trade & Finance) |

## Europe

|                                                                                       |                                                                        |
|---------------------------------------------------------------------------------------|------------------------------------------------------------------------|
|  | <b>United Kingdom:</b> (1 Branch)                                      |
|  | <b>France:</b> (1 Branch)                                              |
|  | <b>Switzerland:</b> (1 Branch, 100% stake in QNB Suisse SA)            |
|  | <b>Turkiye:</b> (417 Branches, 99.88% stake in QNB Turkiye and Enpara) |



1: Includes the branches / representative offices from subsidiaries and associates  
2: Dormant  
3: The branch data for Ecobank is as at March 2026

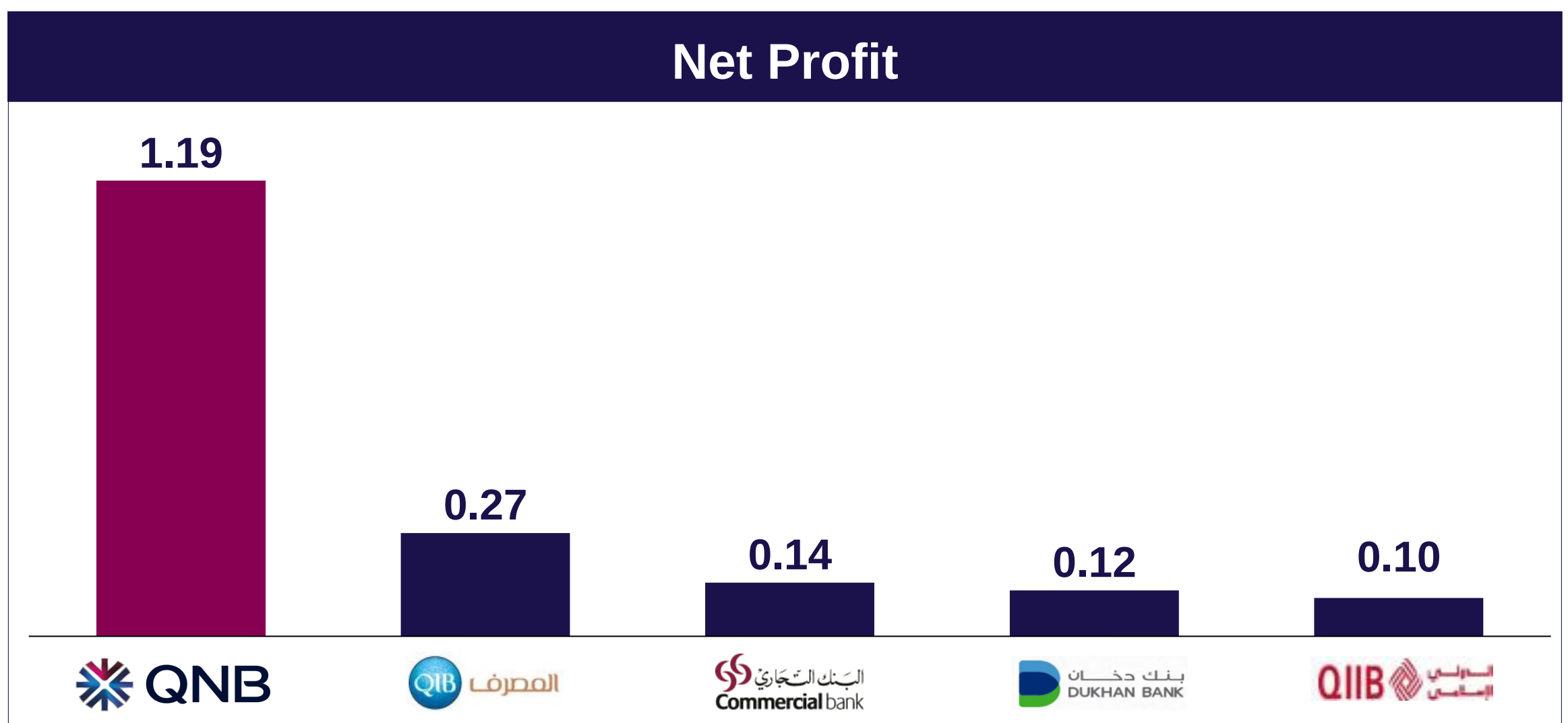
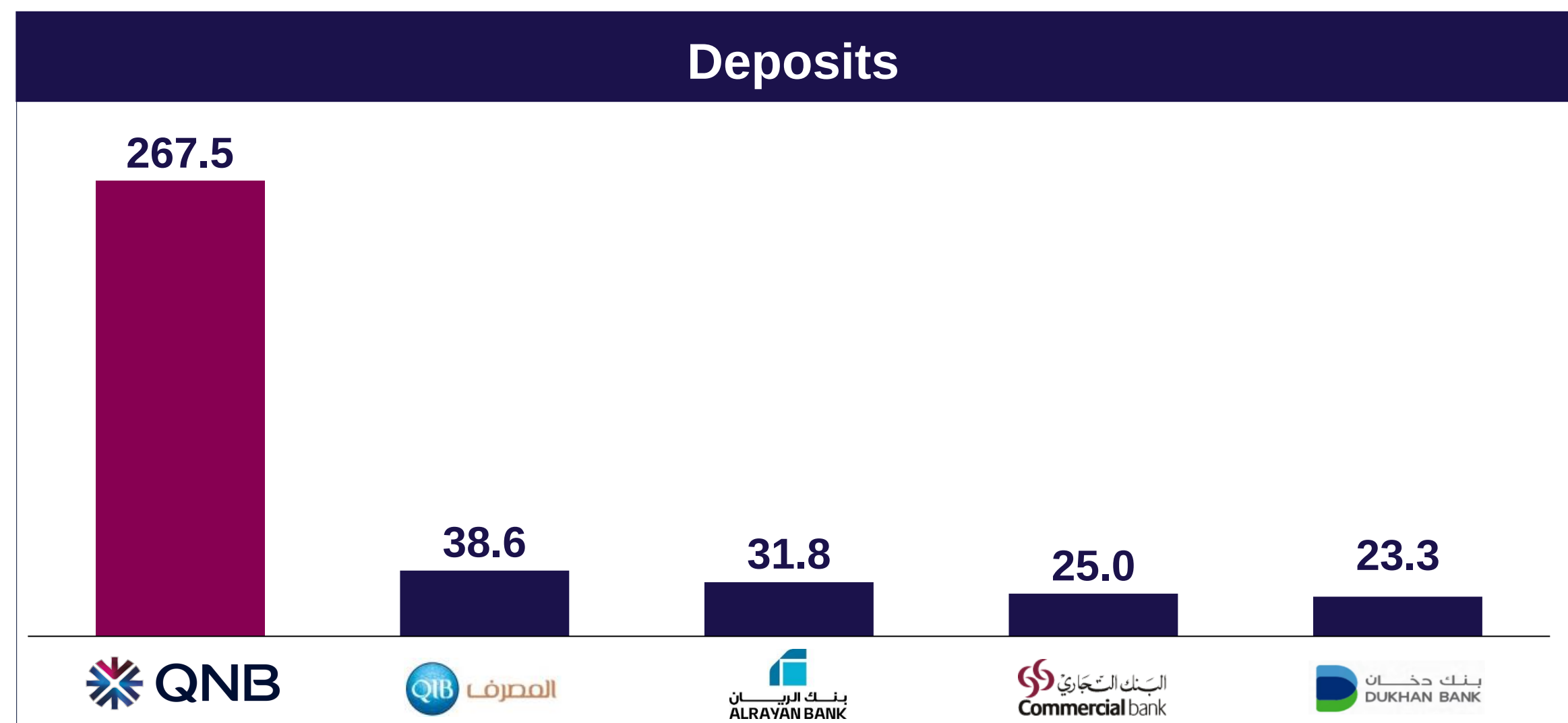
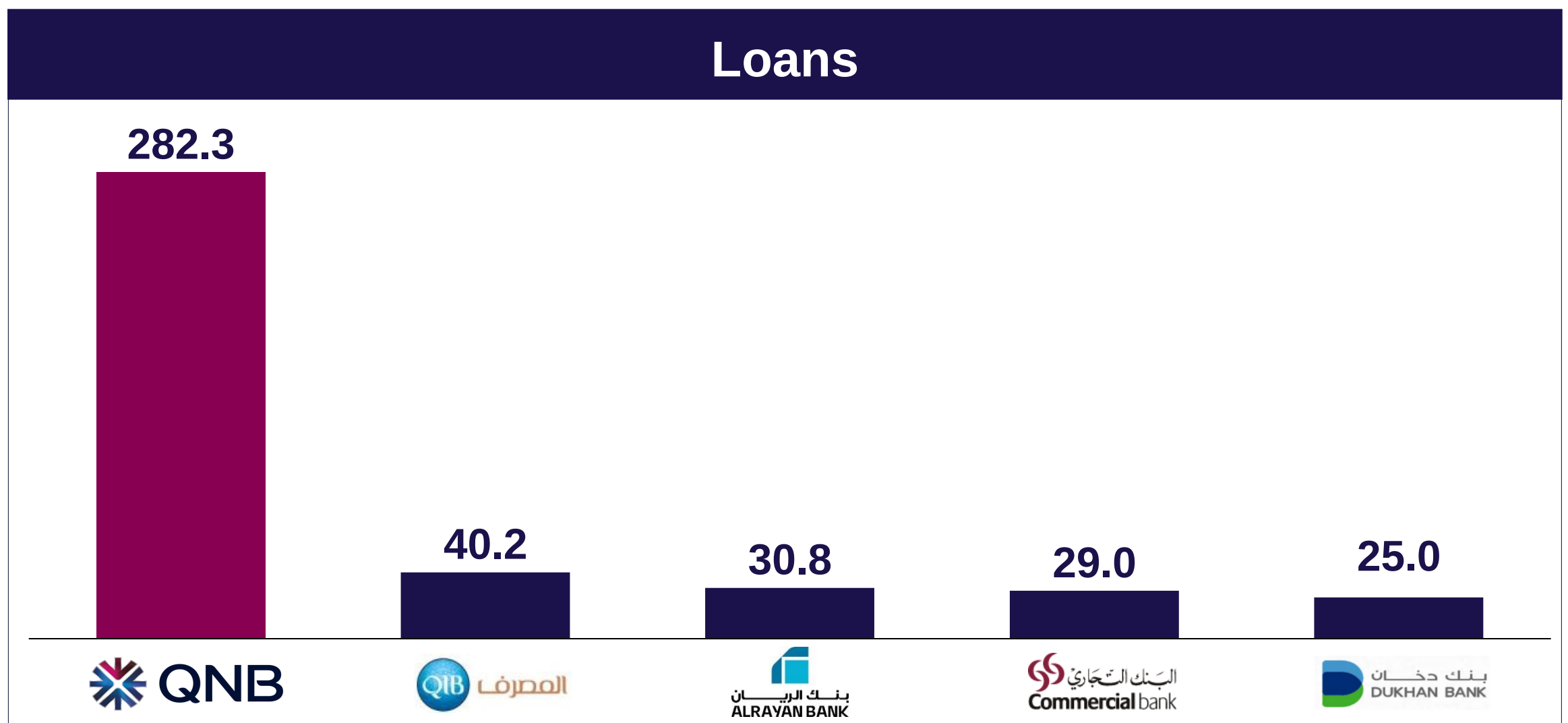
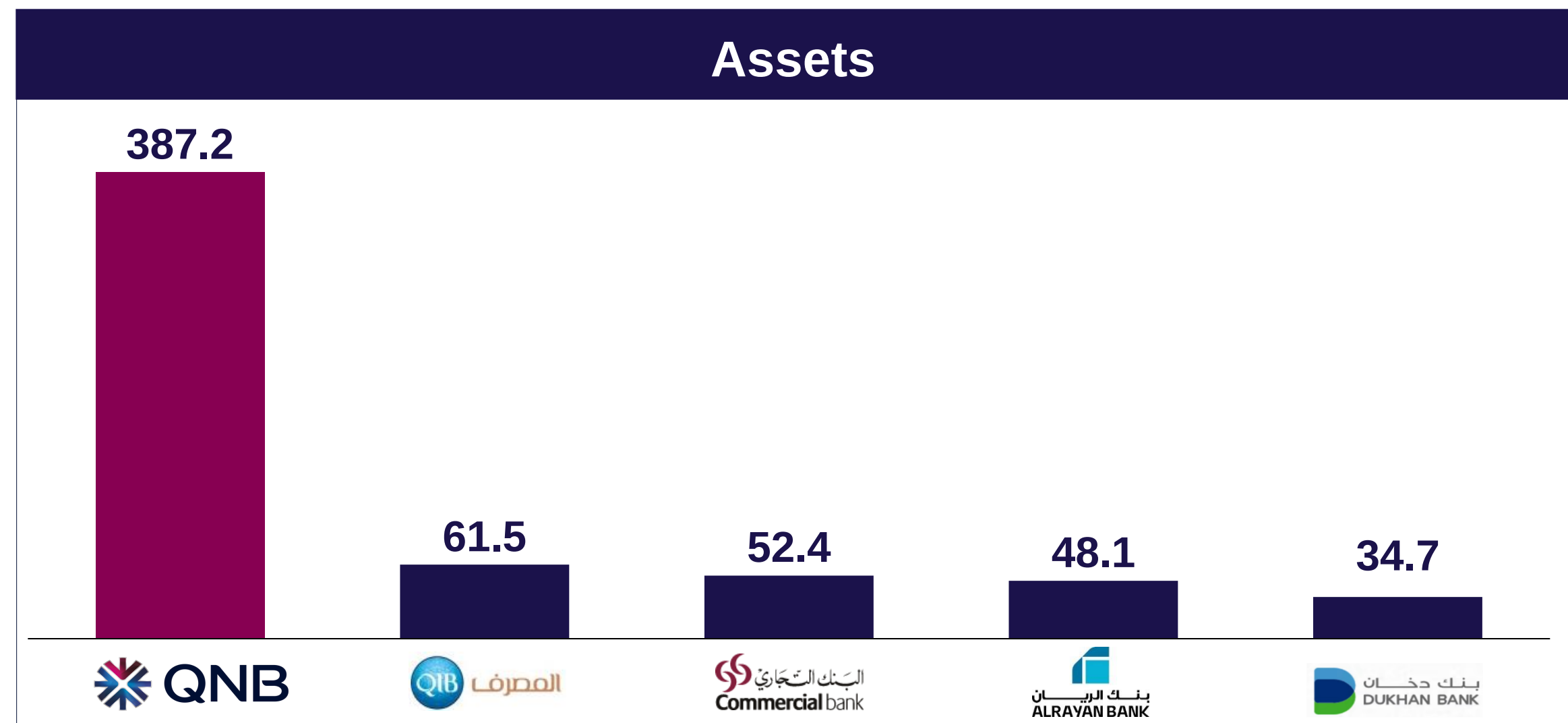


# QNB Comparative Positioning – Qatar and MEA



# Top 5 Listed Domestic Banks – March 2026

QNB continues to excel in the domestic market



# Top 5 Listed MEA Banks – March 2026

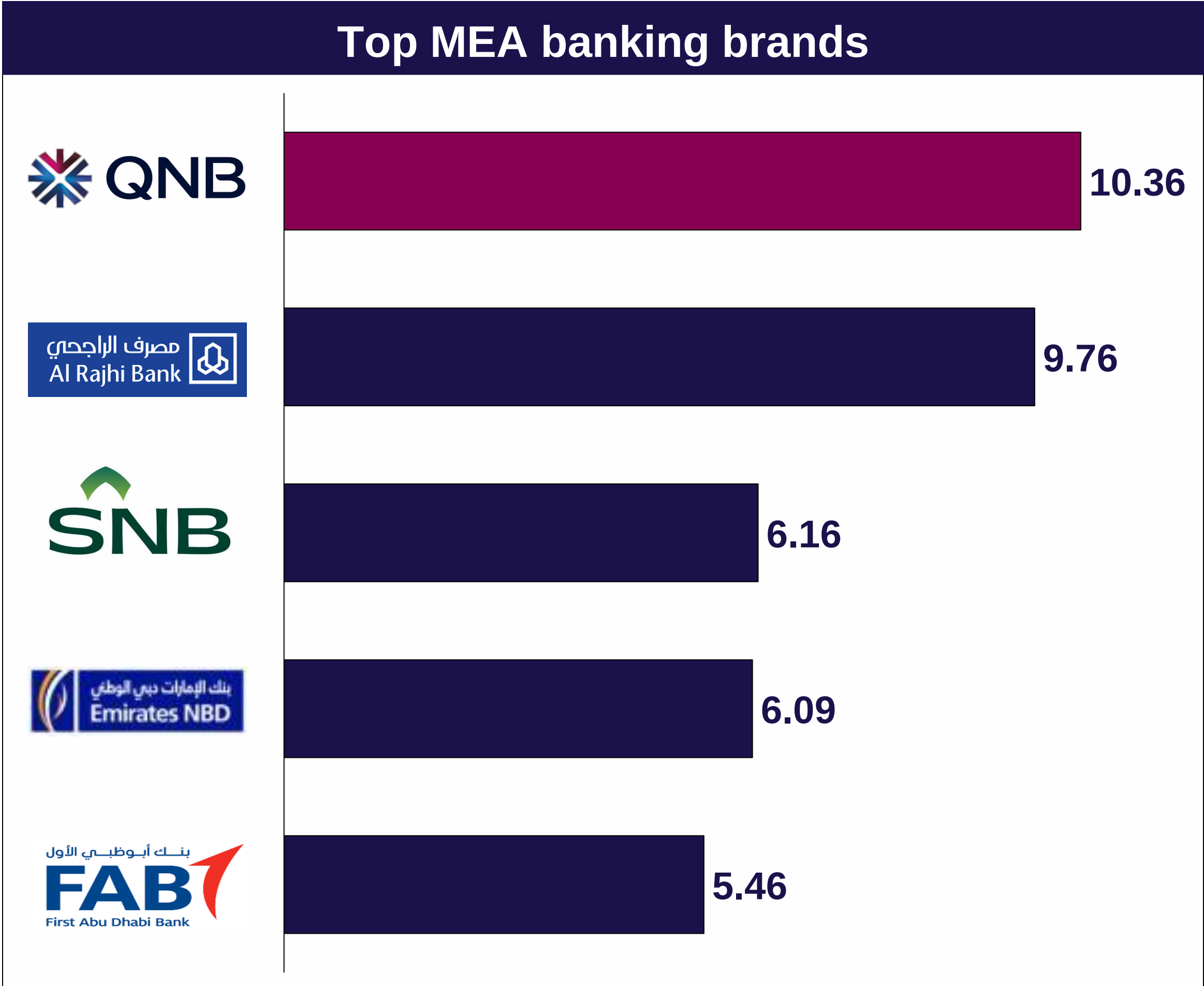
QNB maintains its position as the leading bank in the region across key balance sheet categories



Note: All amounts are in USD billions  
Source: Banks' March 2026 Press Release or Financial Statements, if available, non-exhaustive

# QNB is the leading financial institution in the MEA region with regards to brand value

Brand Value (USD Bn)



| Key highlights                                                                                                                                                                                                                                                                                                                                                                                       |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"><li>• QNB For the 13th consecutive year, QNB retains the most valuable Banking Brand in Middle East and Africa region</li><li>• The 2026 Brand Value for QNB Group increased by 11% to USD 10.4 billion</li><li>• QNB’s Brand Strength Index (BSI) was rated at 86 (AAA)</li><li>• QNB currently ranks as the 36th most valuable bank brand in the world</li></ul> |



# Financial Highlights

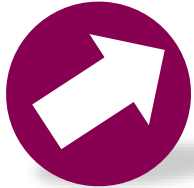
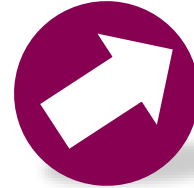
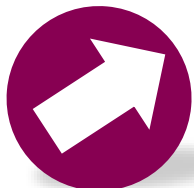
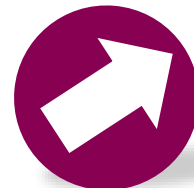


# QNB Group demonstrate sustainable growth

Financial Highlights (as at 30 June 2026)



Growth vs. June 2025

|                     |                                                                                                        |                                                                                                                                                                                    |                                                                                                                                                                       |
|---------------------|--------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Profit <sup>1</sup> | <ul style="list-style-type: none"><li>USD2.38 billion</li></ul>                                        |  +3%                                                                                            | <ul style="list-style-type: none"><li>Net interest margin (NIM)<sup>2</sup>: 2.63%</li><li>Cost to income ratio: 24.1%</li><li>Earnings per share: USD 0.24</li></ul> |
| Assets              | <ul style="list-style-type: none"><li>USD395.0 billion assets</li><li>USD286.2 billion loans</li></ul> |  +6%<br> +8% | <ul style="list-style-type: none"><li>NPL (% of gross loans): 2.5%</li><li>Coverage ratio<sup>3</sup>: 99%</li></ul>                                                  |
| Funding             | <ul style="list-style-type: none"><li>USD267.2 billion deposits</li></ul>                              |  +4%                                                                                          | <ul style="list-style-type: none"><li>Regulatory loans to deposits ratio<sup>4</sup>: 99%</li></ul>                                                                   |
| Equity              | <ul style="list-style-type: none"><li>USD35.8 billion equity</li></ul>                                 |  +10%                                                                                         | <ul style="list-style-type: none"><li>Capital adequacy ratio: (QCB Basel III Reforms) 19.8%</li></ul>                                                                 |



Source: Financial Statements

1: Profit Attributable to Equity Holders of the Bank

2: Net interest margin calculated as net interest income over average interest earnings assets

3: Based on Stage 3 provisions, excluding interest accrued

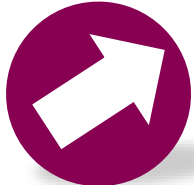
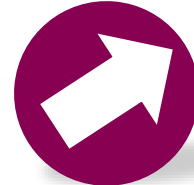
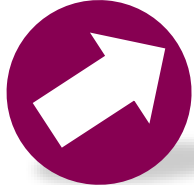
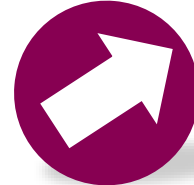
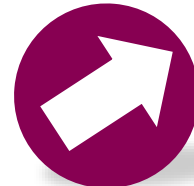
4: This represents the regulatory loans to deposits ratio imposed by QCB effective from 2022.

# QNB Egypt<sup>1</sup>

Financial Highlights (as at 30 June 2026)



Growth vs. June 2025

|                     |                                                                                                                                                                        |                                                                                                                                                                                                                        |                                                                                                                                                                  |
|---------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Profit <sup>2</sup> | <ul style="list-style-type: none"><li>• <b>USD327.2 million</b><br/>(EGP16.5 billion)</li></ul>                                                                        |  <b>+23%</b><br>(+23%)                                                                                                              | <ul style="list-style-type: none"><li>• <b>Net interest margin (NIM)<sup>3</sup>:</b> <b>6.44%</b></li><li>• <b>Cost to income ratio:</b> <b>23.3%</b></li></ul> |
| Assets              | <ul style="list-style-type: none"><li>• <b>USD22.0 billion assets</b><br/>(EGP1,084.8 billion)</li><li>• <b>USD10.3 billion loans</b><br/>(EGP507.6 billion)</li></ul> |  <b>+29%</b><br>(+28%)<br> <b>+30%</b><br>(+29%) | <ul style="list-style-type: none"><li>• <b>NPL (% of gross loans):</b> <b>3.9%</b></li><li>• <b>Coverage ratio<sup>4</sup>:</b> <b>85%</b></li></ul>             |
| Funding             | <ul style="list-style-type: none"><li>• <b>USD18.4 billion deposits</b><br/>(EGP906.2 billion)</li></ul>                                                               |  <b>+31%</b><br>(+30%)                                                                                                            | <ul style="list-style-type: none"><li>• <b>Loans to deposits ratio:</b> <b>56%</b></li></ul>                                                                     |
| Equity              | <ul style="list-style-type: none"><li>• <b>USD2.6 billion equity</b><br/>(EGP128.0 billion)</li></ul>                                                                  |  <b>+27%</b><br>(+26%)                                                                                                            | <ul style="list-style-type: none"><li>• <b>Capital adequacy ratio:</b><br/>(QCB Basel III Reforms) <b>25.7%</b></li></ul>                                        |



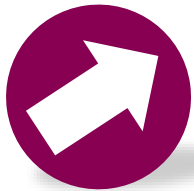
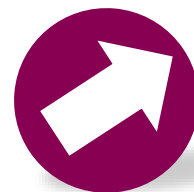
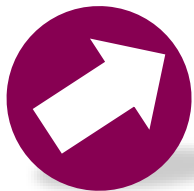
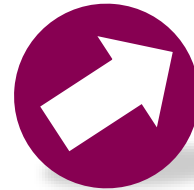
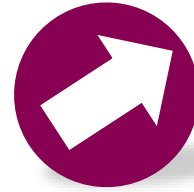
Source: QNB Egypt under International Financial Reporting Standards  
1: Formerly known as QNB ALAHLI  
2: Profit Attributable to Equity Holders of the Bank  
3: Net interest margin calculated as net interest income over average interest earnings assets on a standalone basis  
4: Based on Stage 3 provisions, excluding interest accrued

# QNB Turkiye Operations<sup>1</sup>

Financial Highlights (as at 30 June 2026)



Growth vs. June 2025

|                     |                                                                                                                                                                          |                                                                                                                                                                                                                        |                                                                                                                                                                  |
|---------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Profit <sup>2</sup> | <ul style="list-style-type: none"><li>• <b>USD145.4 million</b><br/>(TRY6.8 billion)</li></ul>                                                                           |  <b>-14%</b><br>(+1%)                                                                                                               | <ul style="list-style-type: none"><li>• <b>Net interest margin (NIM)<sup>3</sup>:</b> <b>7.40%</b></li><li>• <b>Cost to income ratio:</b> <b>31.3%</b></li></ul> |
| Assets              | <ul style="list-style-type: none"><li>• <b>USD55.4 billion assets</b><br/>(TRY2,583.7 billion)</li><li>• <b>USD33.1 billion loans</b><br/>(TRY1,545.1 billion)</li></ul> |  <b>+16%</b><br>(+36%)<br> <b>+16%</b><br>(+36%) | <ul style="list-style-type: none"><li>• <b>NPL (% of gross loans):</b> <b>4.0%</b></li><li>• <b>Coverage ratio<sup>4</sup>:</b> <b>88%</b></li></ul>             |
| Funding             | <ul style="list-style-type: none"><li>• <b>USD31.2 billion deposits</b><br/>(TRY1,453.7 billion)</li></ul>                                                               |  <b>+18%</b><br>(+39%)                                                                                                            | <ul style="list-style-type: none"><li>• <b>Loans to deposits ratio:</b> <b>106.3%</b></li></ul>                                                                  |
| Equity              | <ul style="list-style-type: none"><li>• <b>USD5.5 billion equity</b><br/>(TRY256.3 billion)</li></ul>                                                                    |  <b>+26%</b><br>(+48%)                                                                                                            | <ul style="list-style-type: none"><li>• <b>Capital adequacy ratio<sup>3</sup>:</b> <b>14.8%</b><br/>(QCB Basel III Reforms)</li></ul>                            |



Source:

1: QNB Turkiye Operations represents combined financials of QNB Bank A.S. and Enpara Bank A.S.

2: Profit Attributable to Equity Holders of the Bank

3: Net interest margin (calculated as net interest income over average interest earnings assets) and Capital Adequacy Ratio are reported based on QNB Bank A.S.

4: Based on Stage 3 provisions, excluding interest accrued

# Enpara Bank A.S.

Financial Highlights (as at 30 June 2026)



Growth vs. June 2025

|                      |                                                                                                                                             |  |                       |                                                                                                                                                                                                                                      |
|----------------------|---------------------------------------------------------------------------------------------------------------------------------------------|--|-----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Profit <sup>1</sup>  | <ul style="list-style-type: none"><li>• <b>USD23.6 million</b><br/>(TRY1.1 billion)<br/>16% of QNB Turkiye Operations<sup>2</sup></li></ul> |  | <b>-51%</b><br>(-42%) | <ul style="list-style-type: none"><li>• <b>Net interest margin (NIM):</b> <b>9.2%</b></li><li>• <b>Cost to income ratio:</b> <b>25.3%</b></li></ul>                                                                                  |
| Assets <sup>3</sup>  | <ul style="list-style-type: none"><li>• <b>USD3.5 billion loans</b><br/>(TRY165.5 billion)<br/>11% of QNB Turkiye Operations</li></ul>      |  | <b>+15%</b><br>(+35%) | <ul style="list-style-type: none"><li>• <b>NPL (% of gross loans):</b> <b>5.8%</b></li><li>• <b>Retail Loans Market Share<sup>4</sup>:</b> <b>4.1%</b></li><li>• <b>Credit Cards Market Share<sup>4</sup>:</b> <b>2.7%</b></li></ul> |
| Funding <sup>3</sup> | <ul style="list-style-type: none"><li>• <b>USD5.0 billion deposits</b><br/>(TRY232.1 billion)<br/>16% of QNB Turkiye Operations</li></ul>   |  | <b>+12%</b><br>(+31%) | <ul style="list-style-type: none"><li>• <b>Loans to deposits ratio:</b> <b>71%</b></li><li>• <b>Retail Deposits Market Share<sup>4</sup>:</b> <b>2.5%</b></li></ul>                                                                  |
| Clients <sup>3</sup> | <ul style="list-style-type: none"><li>• <b>9.2 million registered clients</b></li></ul>                                                     |  | <b>+13%</b>           | <ul style="list-style-type: none"><li>• <b>Average Daily Logins:</b> <b>4.0 million</b></li><li>• <b>Digital Onboarding Market Share<sup>4</sup></b> <b>11.0%</b></li></ul>                                                          |



Enpara.com was the digital banking division of QNB Bank A.S. Enpara Bank A.S. has been spun off from QNB Bank A.S. effective 27 August 2025 with all related balances of Enpara.com transferred to Enpara Bank A.S.

1. Profit as reported by Enpara Bank A.S. for the period ended 30 June 2026. The growth in profit is computed with respect to pro-forma Enpara.com profitability for similar period

2. QNB Turkiye Operations represent the combined balances of QNB Bank A.S. and Enpara Bank A.S.

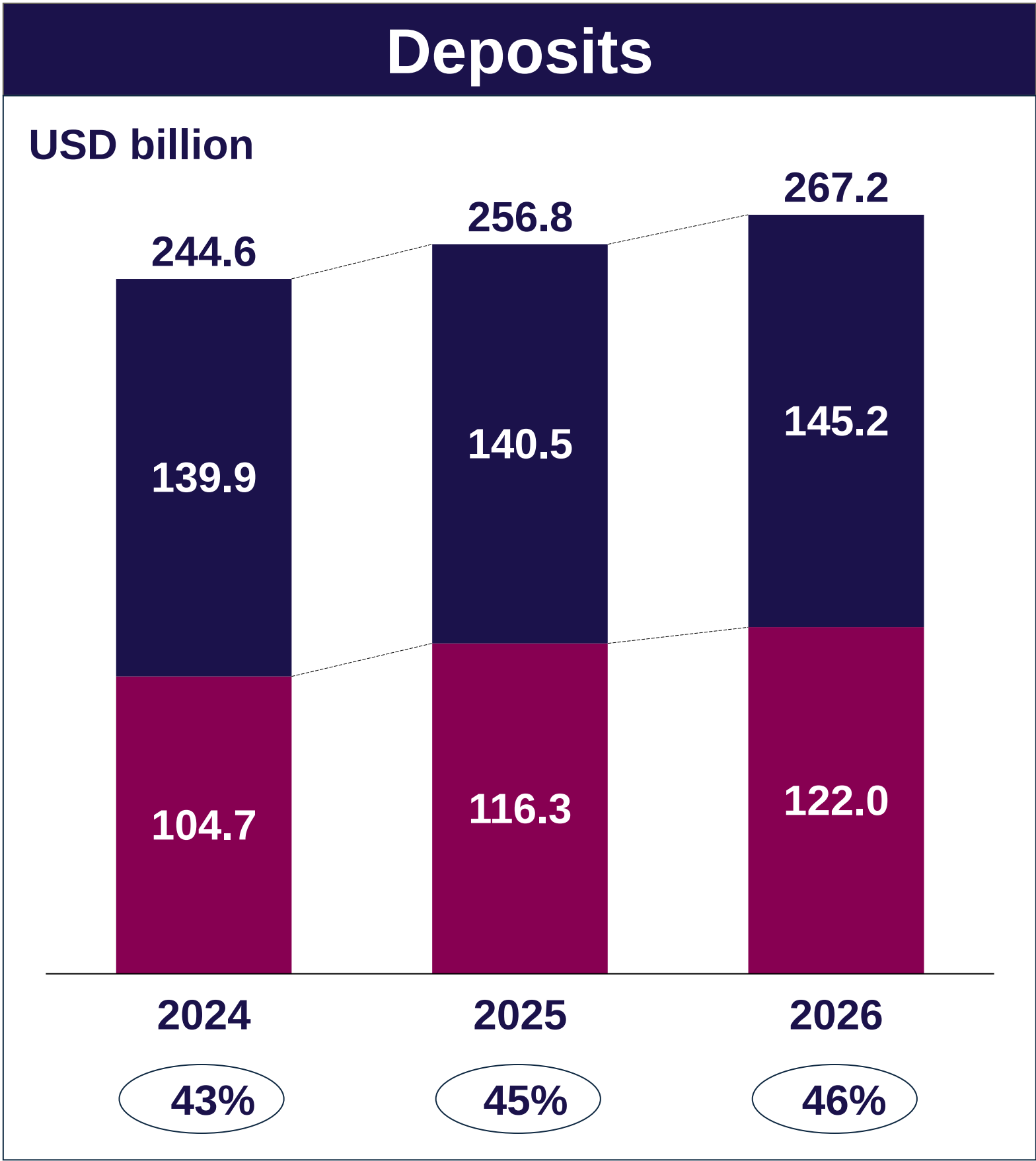
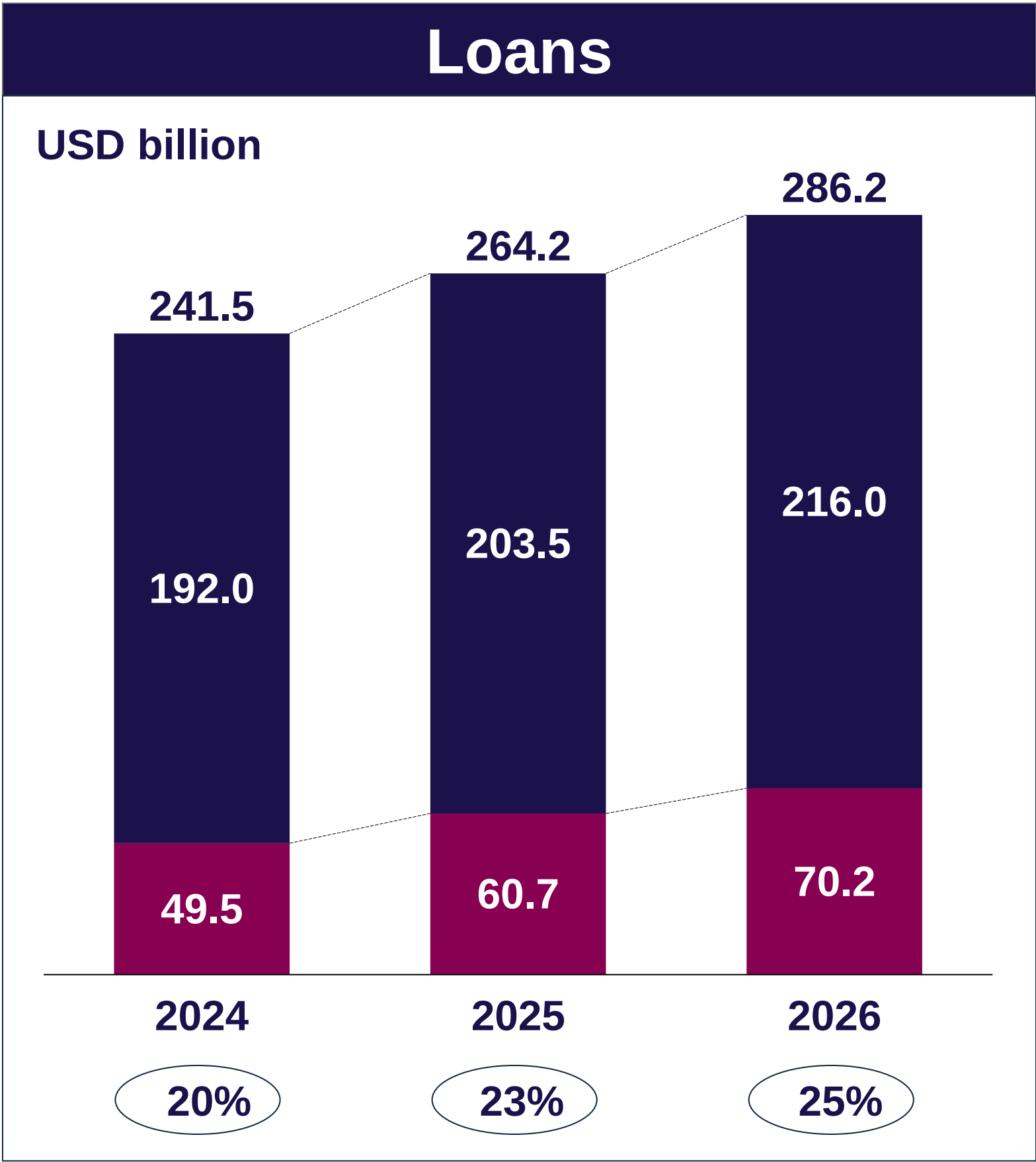
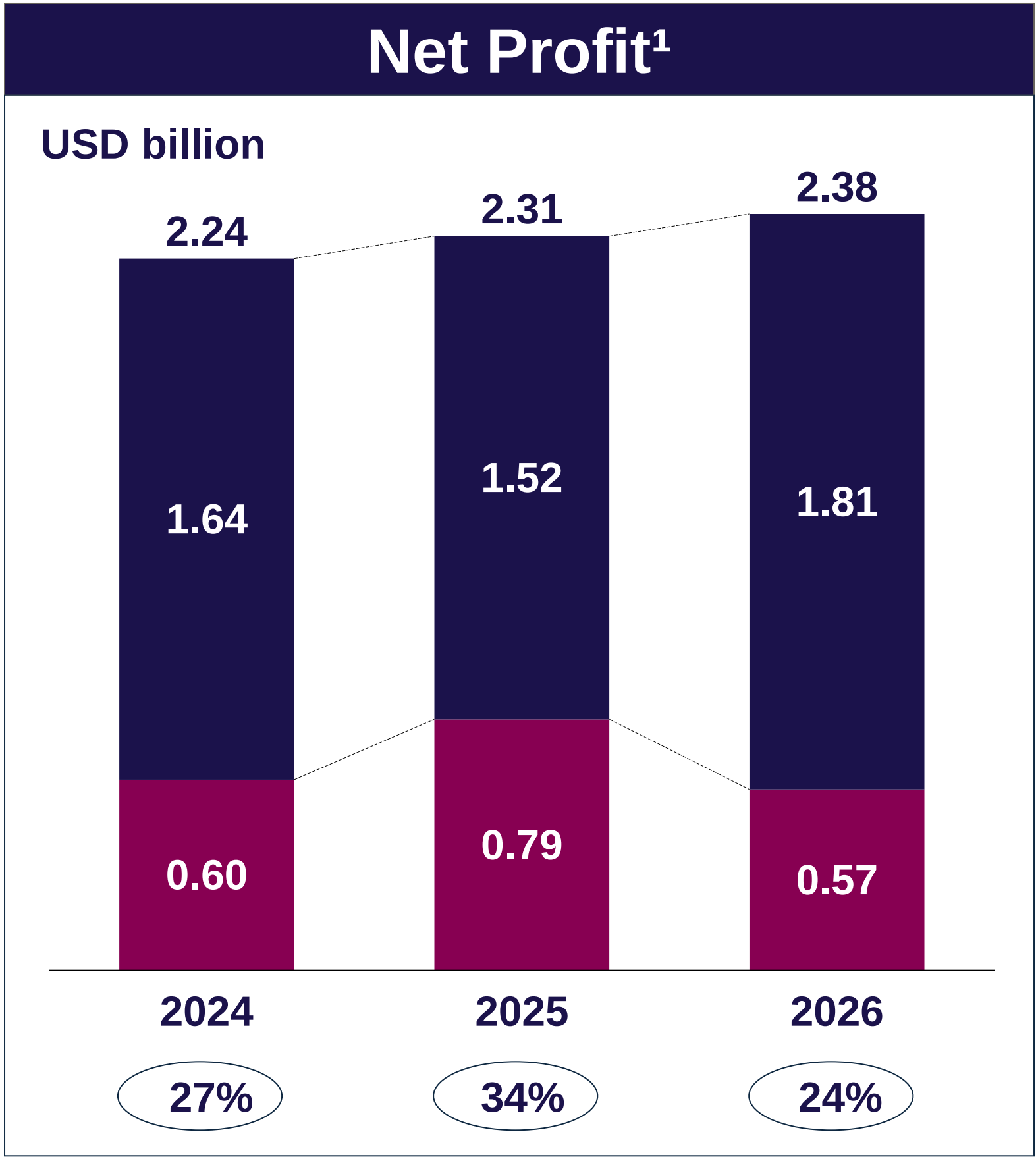
3. Balances, clients and other metrics represent amounts reported by Enpara Bank A.S. as at 30 June 2026 vs pro-forma Enpara.com amounts for 30 June 2025, where relevant for growth purposes

4. All market share data is computed with respect to a subset of privately owned banks in Turkiye

# Strong domestic franchise with widespread geographical footprint contributes to diversification and growth

Geographical Contribution (as at 30 June 2026)

Domestic International % Share of International as percentage of the total



• Profit from international operations decreased by USD0.03 Bn (5%) from 2024 to 2026

• Loans from Intl operations increased by USD20.7 Bn (42%) from 2024 to 2026

• Deposits from Intl operations increased by USD17.3 Bn (17%) from 2024 to 2026



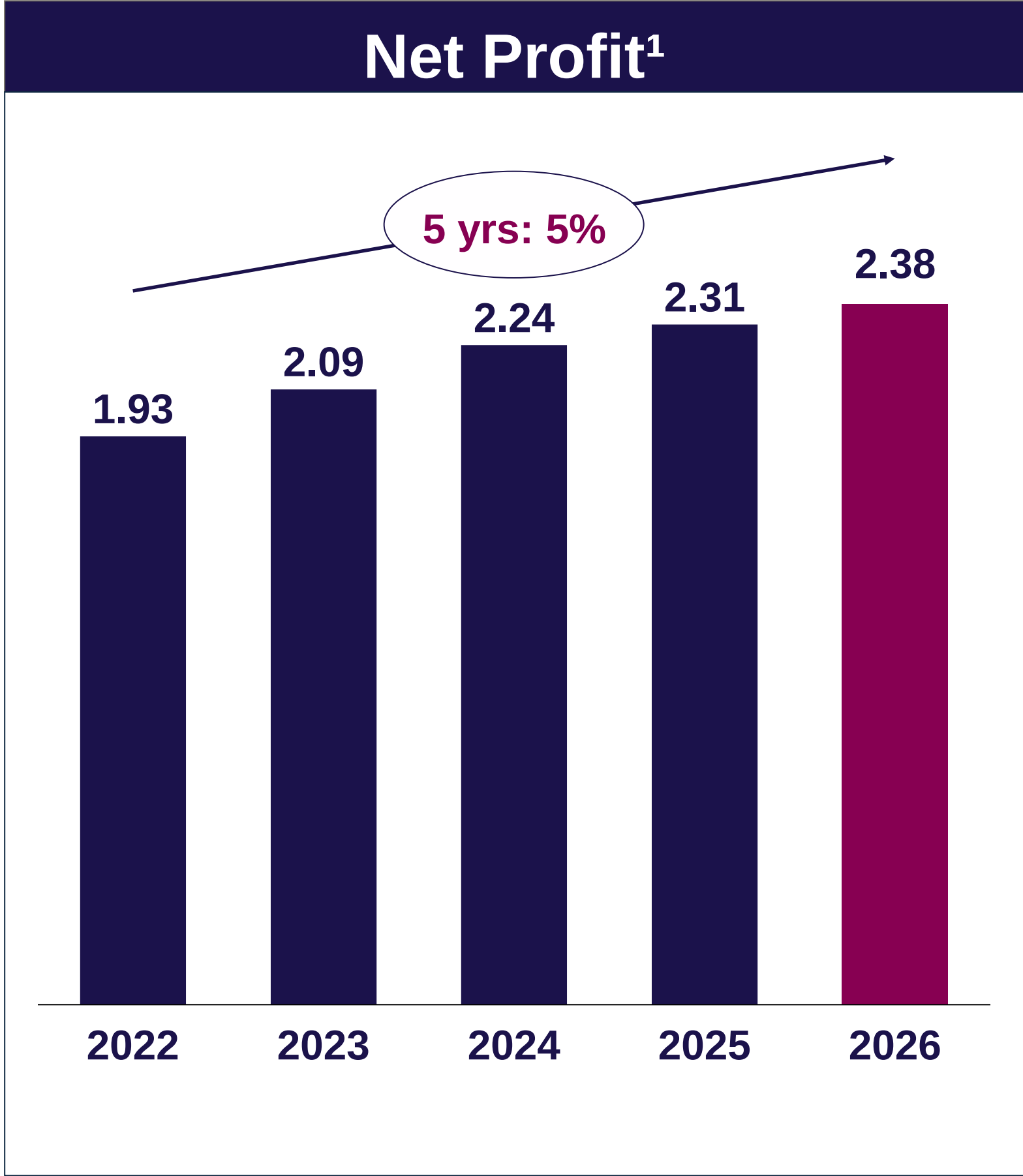
**QNB**

Source: Financial Statements

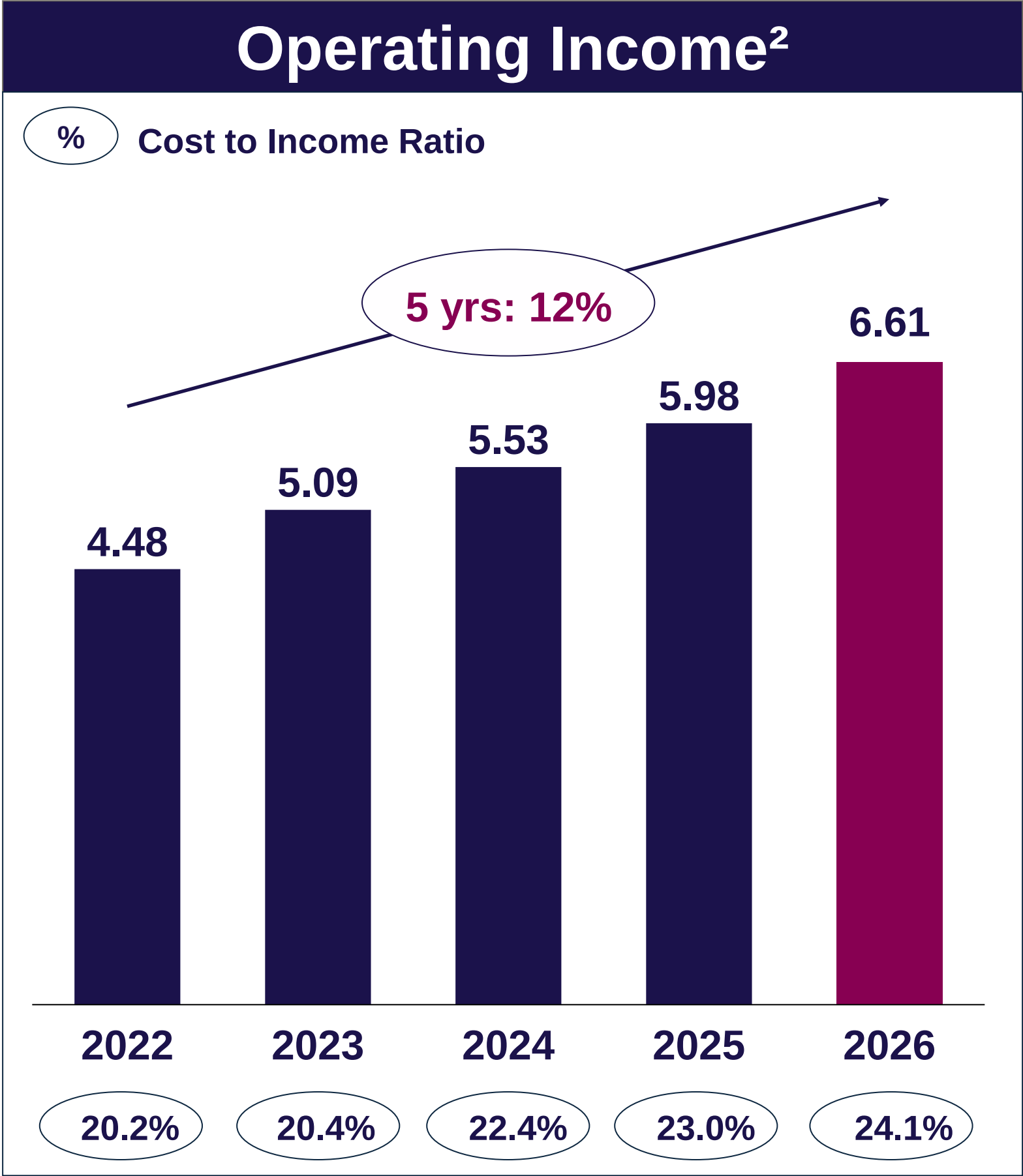
1: Profit Attributable to Equity Holders of the Bank

# Consistent Profitability and Cost Discipline

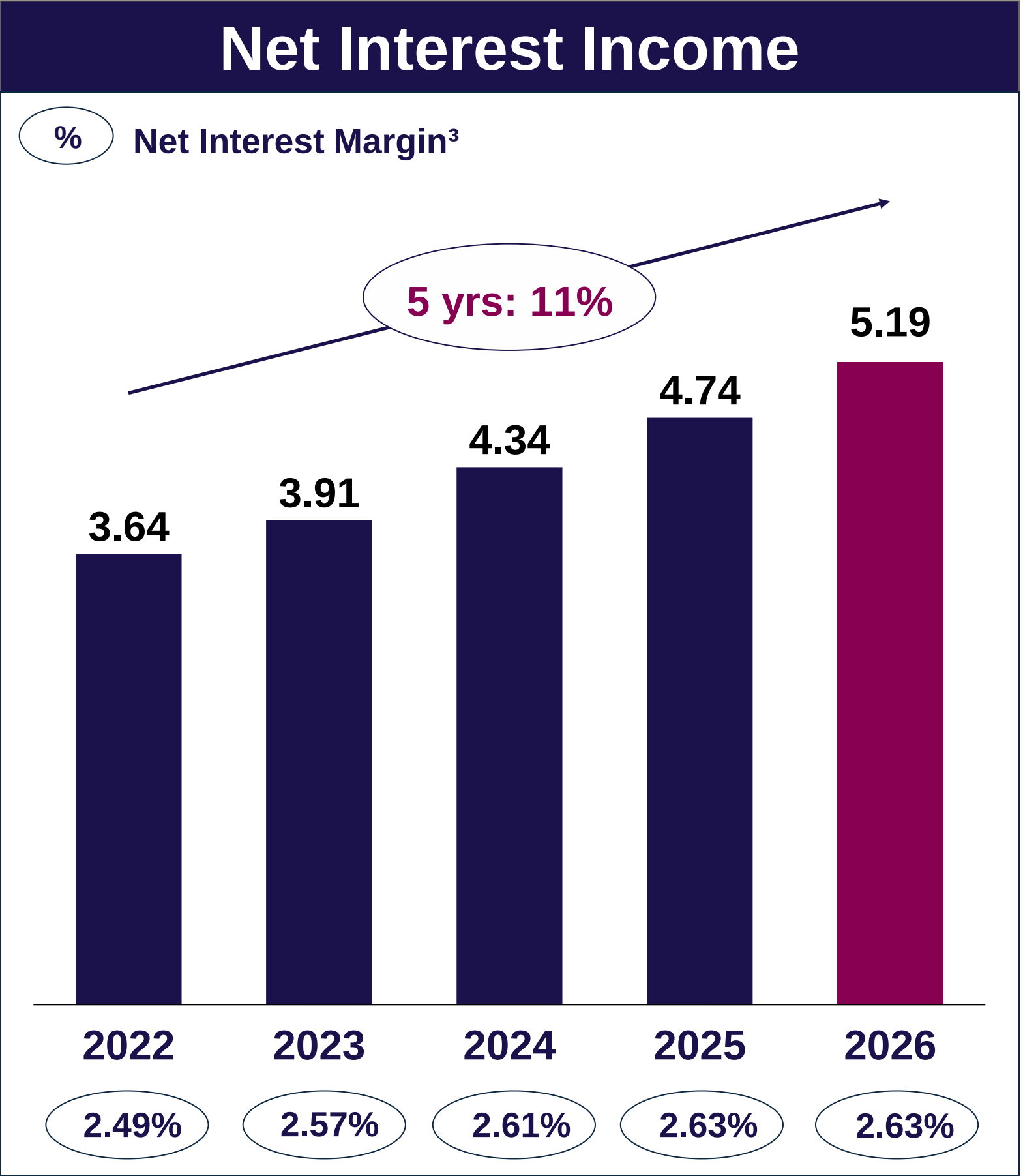
Income Statement Breakdown (USD billion as at 30 June 2026)



- Net Profit increased by 3% from June 2025



- Operating income increased by 11% from June 2025
- Best-in-class efficiency



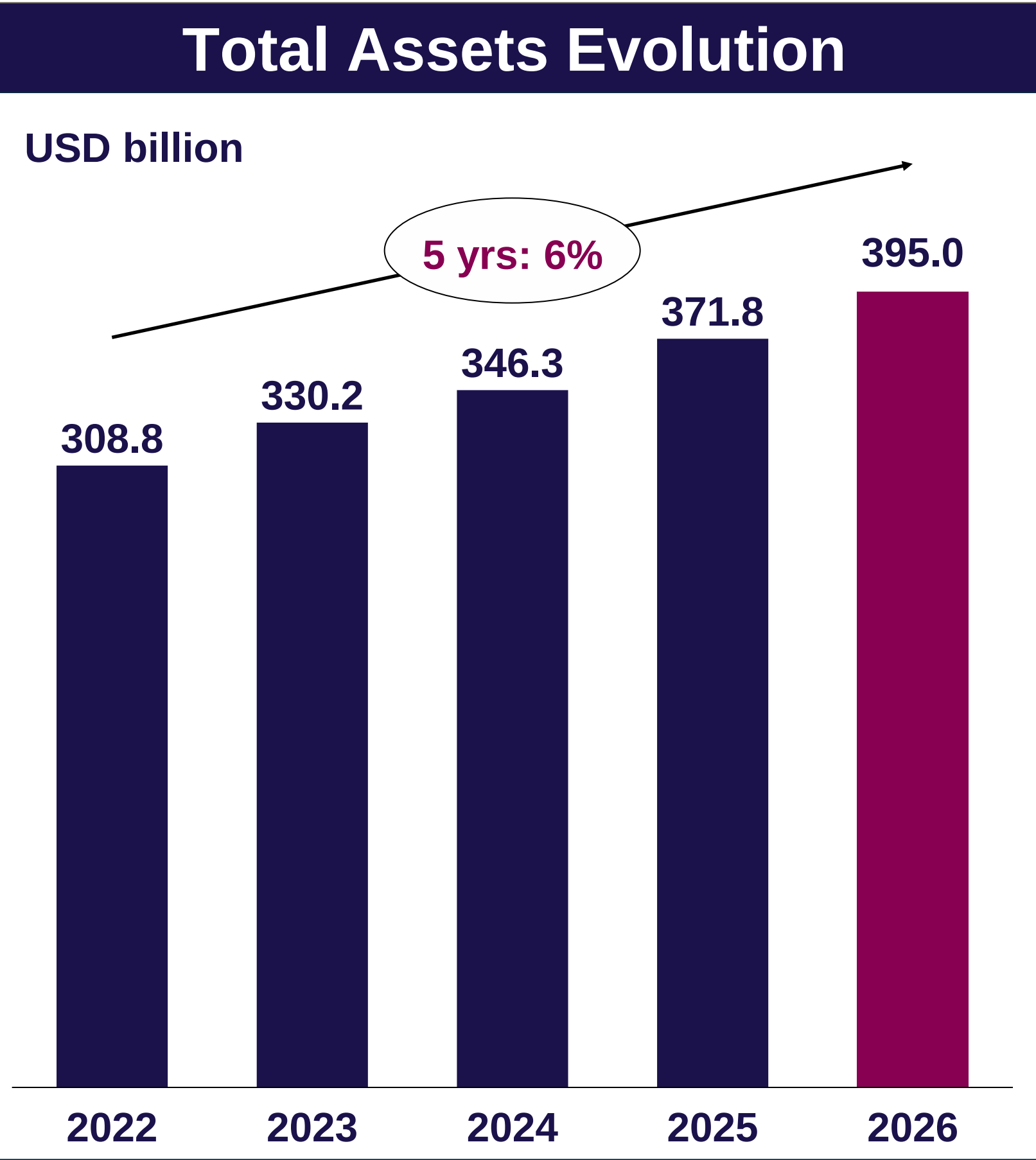
- NII increased by 9% from 2025
- Strong NIM with the current size of USD395 billion of total assets



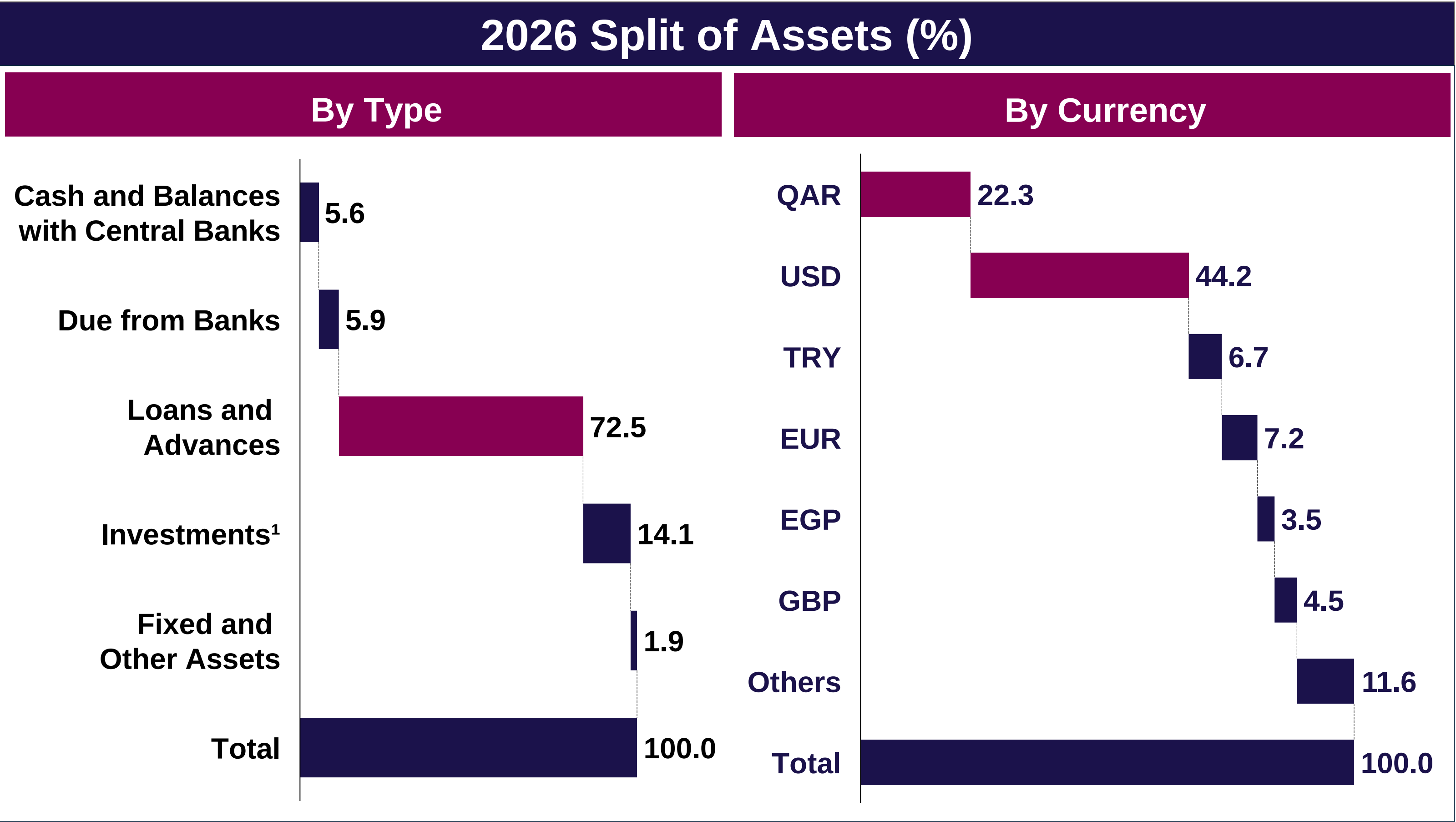
Source: Financial Statements  
1: Profit Attributable in Equity Holders of the Bank  
2: Operating Income includes Share of Results of Associates  
3: Net interest margin calculated as net interest income over average interest earning assets

# Asset growth driven by lending activities mainly in USD and QAR

Assets Analysis (as at 30 June)



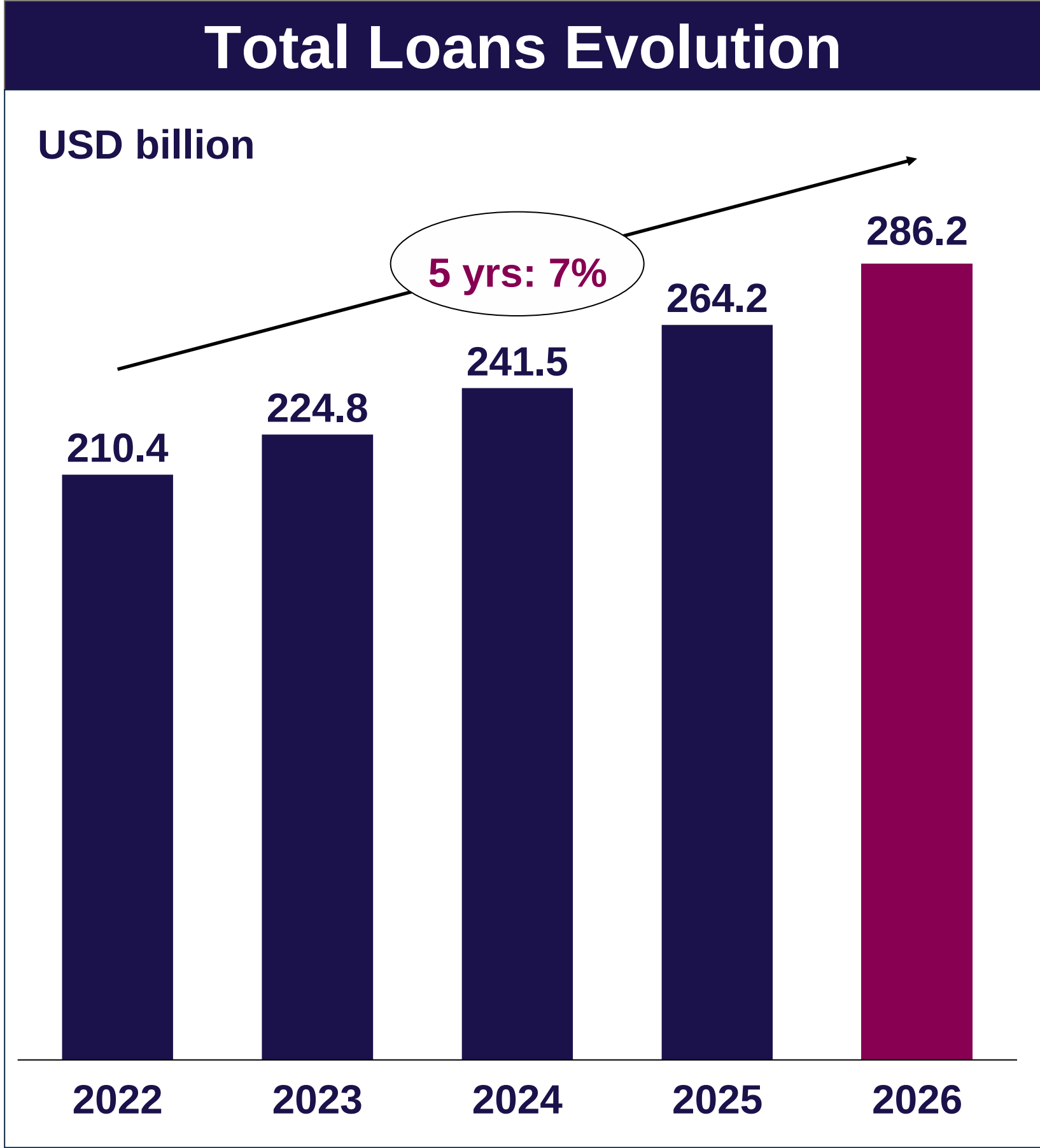
- Assets increased by 6% from June 2025



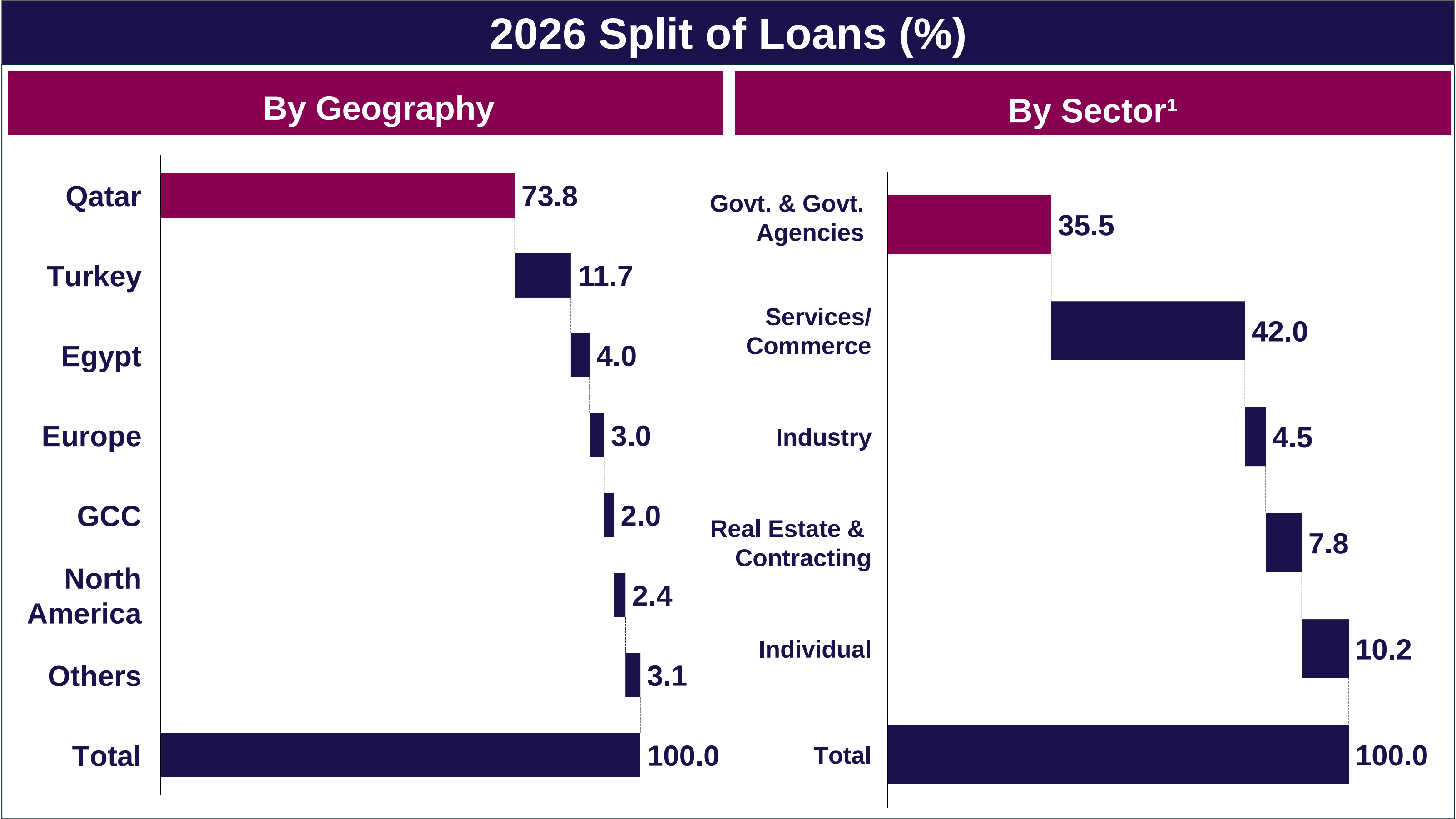
- Loans and advances represent 73% of total assets
- USD and QAR currencies account for about 67% of total assets

# Stable loan momentum

Loan Analysis (as at 30 June)



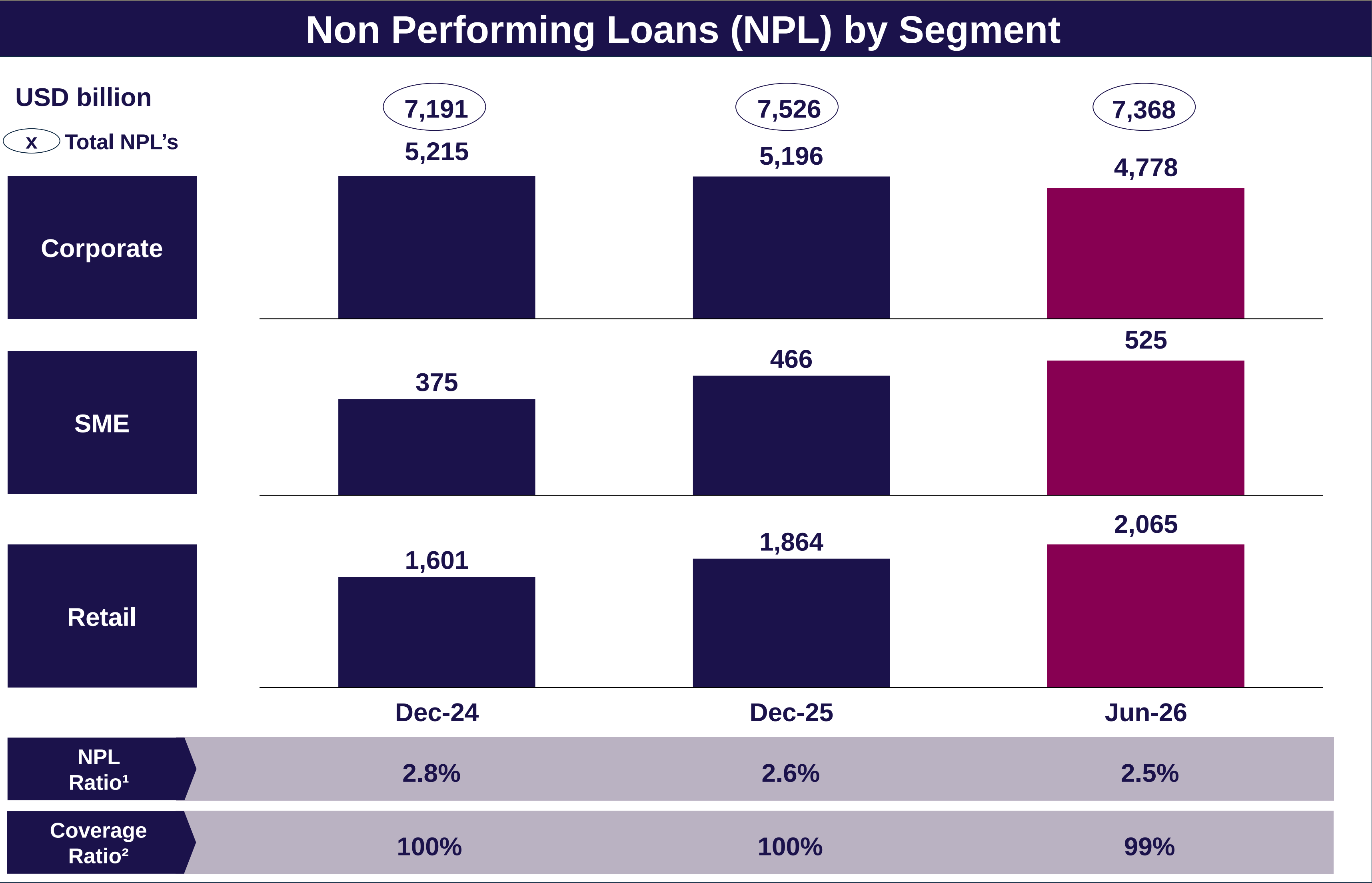
- Loans increased by 8% compared to June 2026
- 2022-2026 CAGR of 7%



- Loans denominated in USD represent 64% of total loans
- Loan exposures are of a high quality with 36% concentration to Government and public sector entities

# High quality lending portfolio is underpinned by low NPL ratios

Asset Quality Analysis



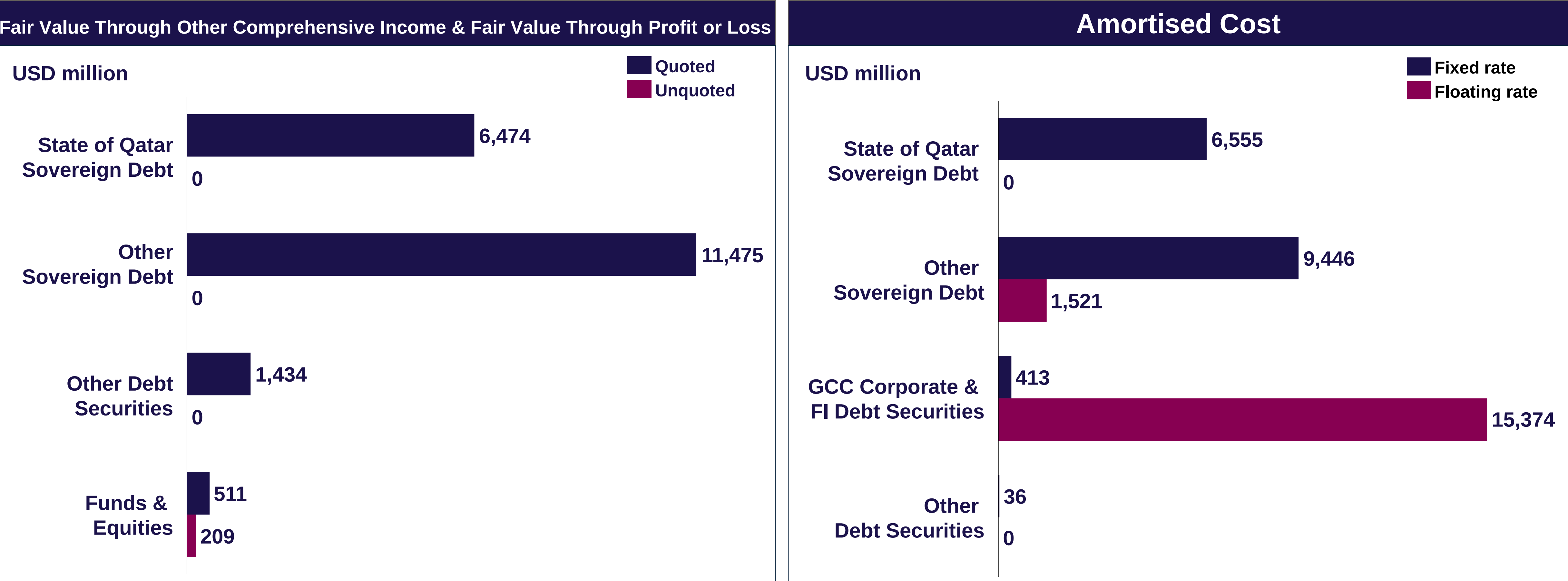
- QNB has continued to increase its provisions in response to the global economic situation on account of economic headwinds and uncertainties
- The bank's coverage ratio has remained robust amidst the economic downturn, with a coverage of 100% as at June 2026
- Past dues are NPL after 90 days default
- There is an additional risk reserve of USD 4,120 million which is greater than the 2.5% QCB requirements



Source: Financial Statements  
1: % of NPLs over gross loans excluding interest receivables  
2: % of provisions over NPLs (Stage 3 only)

# High quality investment portfolio with 66% of securities rated AA or Sovereign

Investments Analysis (USD million as at June 2026)

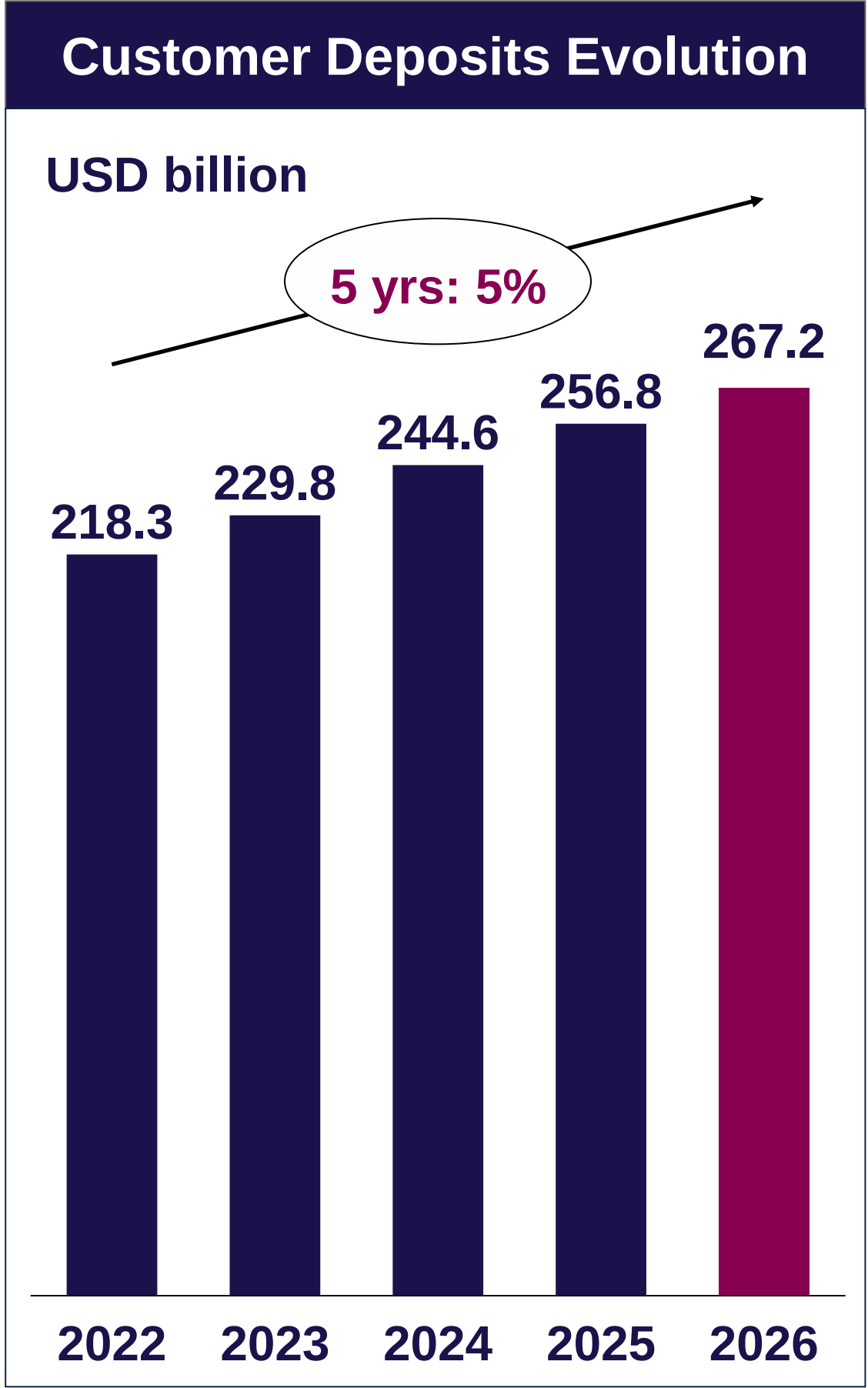


• Quoted securities account for 99% of FVOCI Investment securities

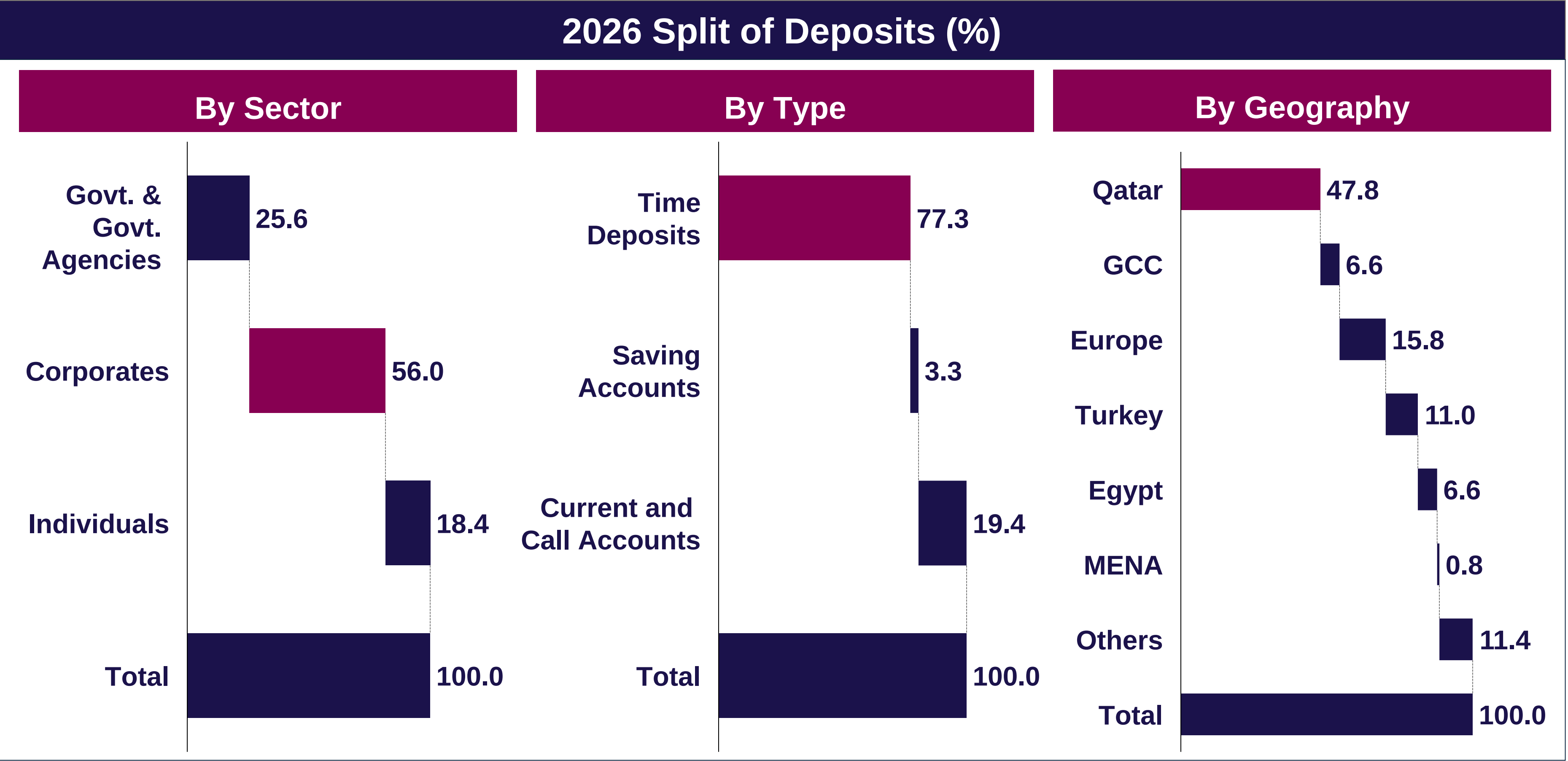
• Good mix of both fixed and floating rates securities

# Robust growth in customer deposits and funding

Funding Analysis (as at 30 June)



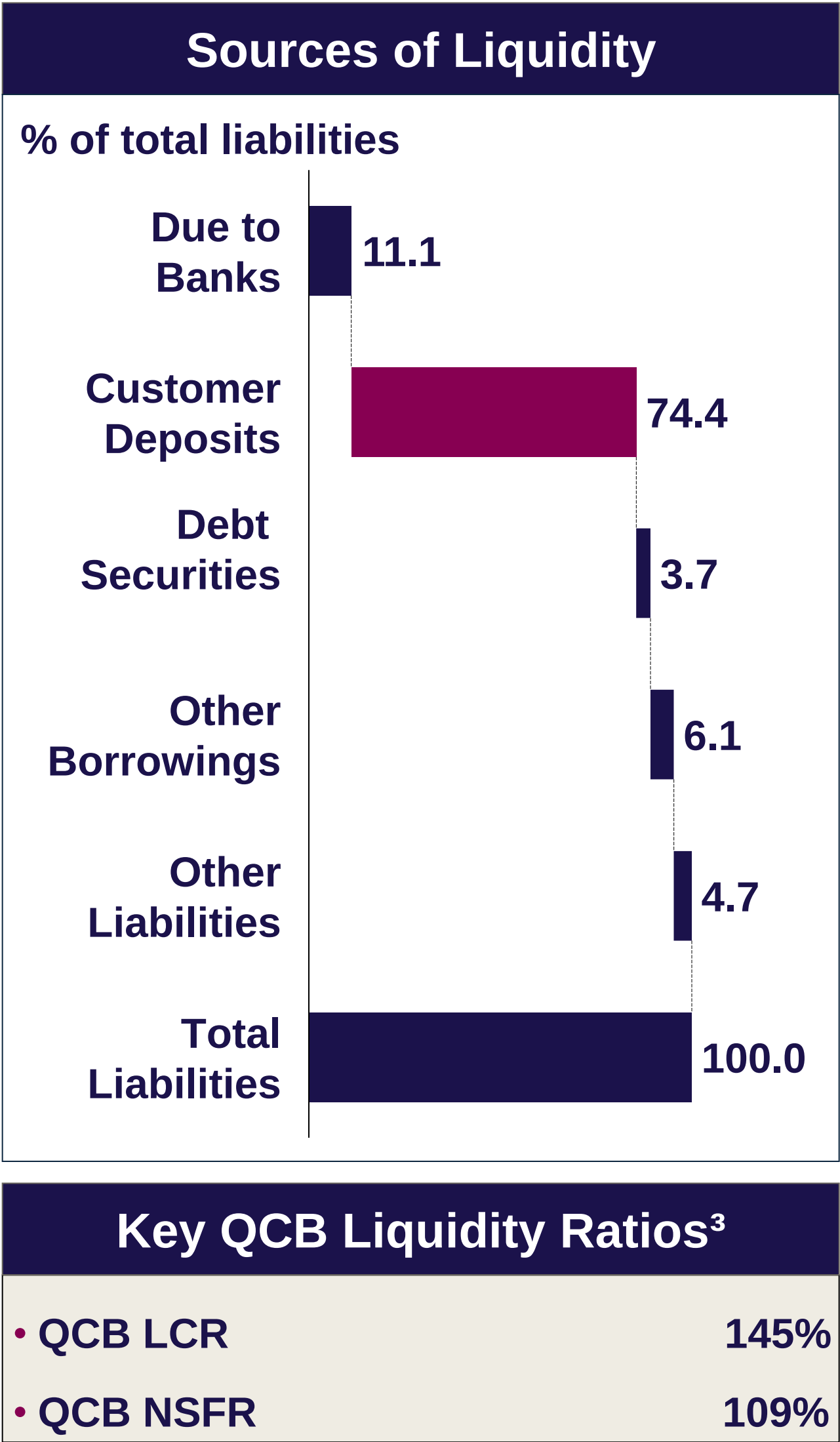
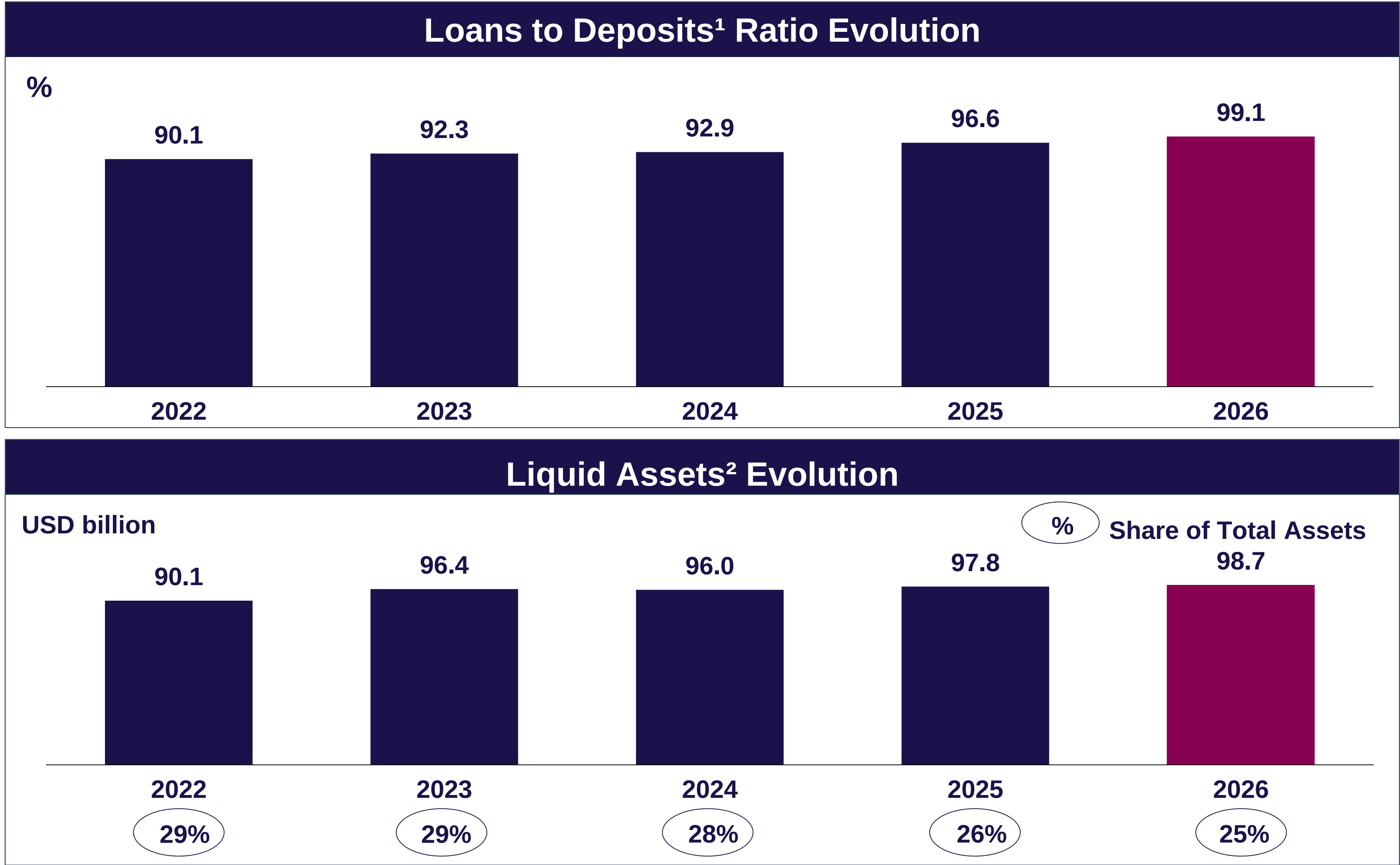
- Deposits increased by 4% from June 2025
- 2022-2026 CAGR of 5%



- QNB remains the public sector's preferred bank
- USD, EGP and TRY denominated deposits represent 42%, 5% and 8% of total deposits respectively

# Solid liquidity profile

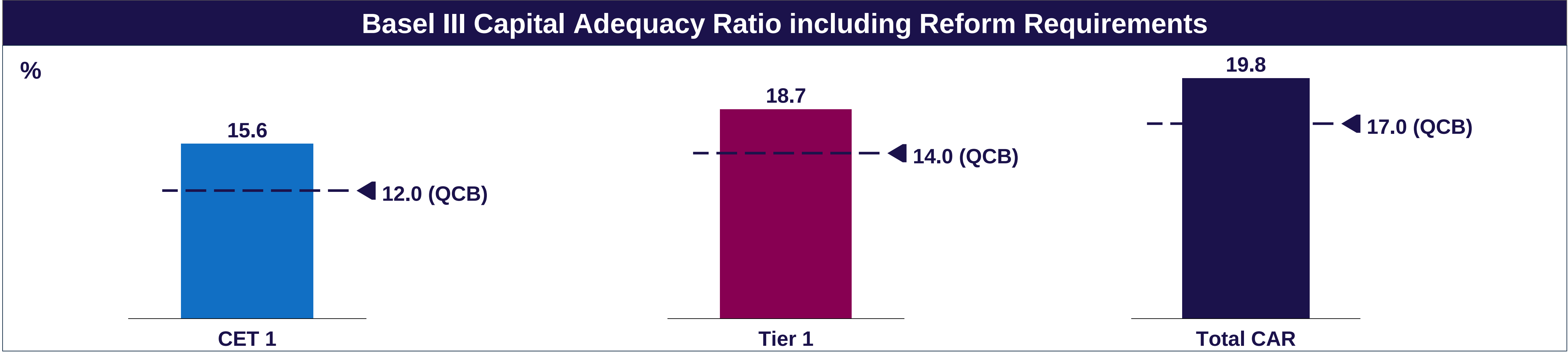
Liquidity Analysis (as at 30 June)



Source: Financial Statements  
1: This represents the regulatory loans to deposits ratio imposed by QCB effective from 2022.  
2: Liquid Assets calculated as the sum of Cash and Balances with Central Bank, Due from Banks and Investment Securities  
3: QCB Liquidity ratios are more restrictive than standard Basel definitions for non-resident funding

# Strong capital adequacy ratio maintained above both QCB and Basel III reform requirements

Capital Analysis (as at 30 June)



• Capital adequacy ratio is above QCB and Basel III reform requirements including the applicable DSIB1 buffer of 3.5%

| Minimum CAR Requirements |                 |                             |                          |              |                   |
|--------------------------|-----------------|-----------------------------|--------------------------|--------------|-------------------|
| %                        | Without buffers | Capital Conservation Buffer | DSIB Charge <sup>1</sup> | ICAAP Charge | Total Requirement |
| CET 1 ratio              | 6.0             | 2.5                         | 3.5                      | -            | 12.0              |
| Tier 1 ratio             | 8.0             | 2.5                         | 3.5                      | -            | 14.0              |
| Total CAR                | 10.0            | 2.5                         | 3.5                      | 1.0          | 17.0              |



Source: Financial Statements  
1. Effective 1 January 2024, the DSIB charge has been increased from 2.5 per cent to 3.5 per cent, thus the total capital requirements are higher by 1 per cent at all levels.

# Diversifying business mix bolsters sustainable growth

Business Mix Contribution (% share as at 30 June)



# IFRS 9 – Additional buffers for earnings stability

|                   |                                                                                                                                                                                                                                                                                       |
|-------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Financial Impacts | <ul style="list-style-type: none"> <li>QNB implemented IFRS 9 with effect from 1 January 2018 based on the QCB guidelines.</li> <li>As per QCB instructions, ECL impact has been treated as Tier 2 Capital for CAR purposes with no amortisation of the transition impact.</li> </ul> |
|-------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

| Coverage ratio <sup>1</sup>                    |         |         |         |
|------------------------------------------------|---------|---------|---------|
| June 2026                                      | Stage 1 | Stage 2 | Stage 3 |
| Due from Banks and Balances with Central Banks | 0.2%    | 0.5%    | 97.4%   |
| Loans                                          | 0.3%    | 12.1%   | 98.9%   |
| Investments                                    | 0.1%    | N/A     | 99.6%   |
| Off balance sheet                              | 0.1%    | 7.6%    | 90.4%   |

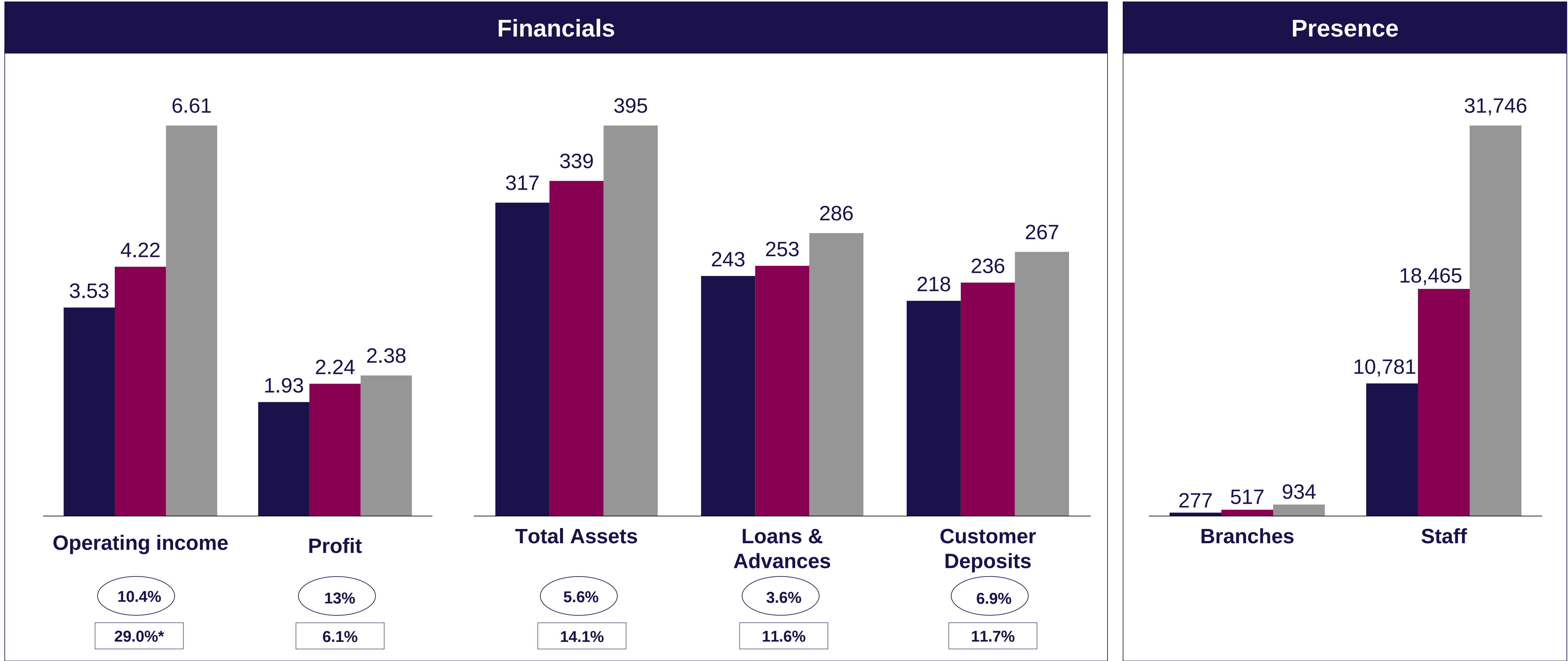
| Cost of Risk for Lending <sup>2</sup> |         |         |               |        |
|---------------------------------------|---------|---------|---------------|--------|
| June 2026                             | Stage 1 | Stage 2 | Stage 3 (NPL) | Total  |
| Cost of Risk                          | 4 bps   | 13 bps  | 57 bps        | 74 bps |

# QNB Group Financials

Key data (as at June 2026)

■ QNB excluding QNB Egypt and QNB Turkiye Operations ■ QNB incl. QNB Egypt ■ QNB incl. QNB Turkiye Operations

○ % Contribution of QNB Egypt  
□ % Contribution of QNB Turkiye Operations



Source: Financial Statements / QNB  
Operating Income includes the share of result of associates.  
Profit represents Net Profit Attributable to Equity Holders of the Bank  
\* QNB Turkiye contribution of operating income is net of the hyperinflation loss.



# Sustainability

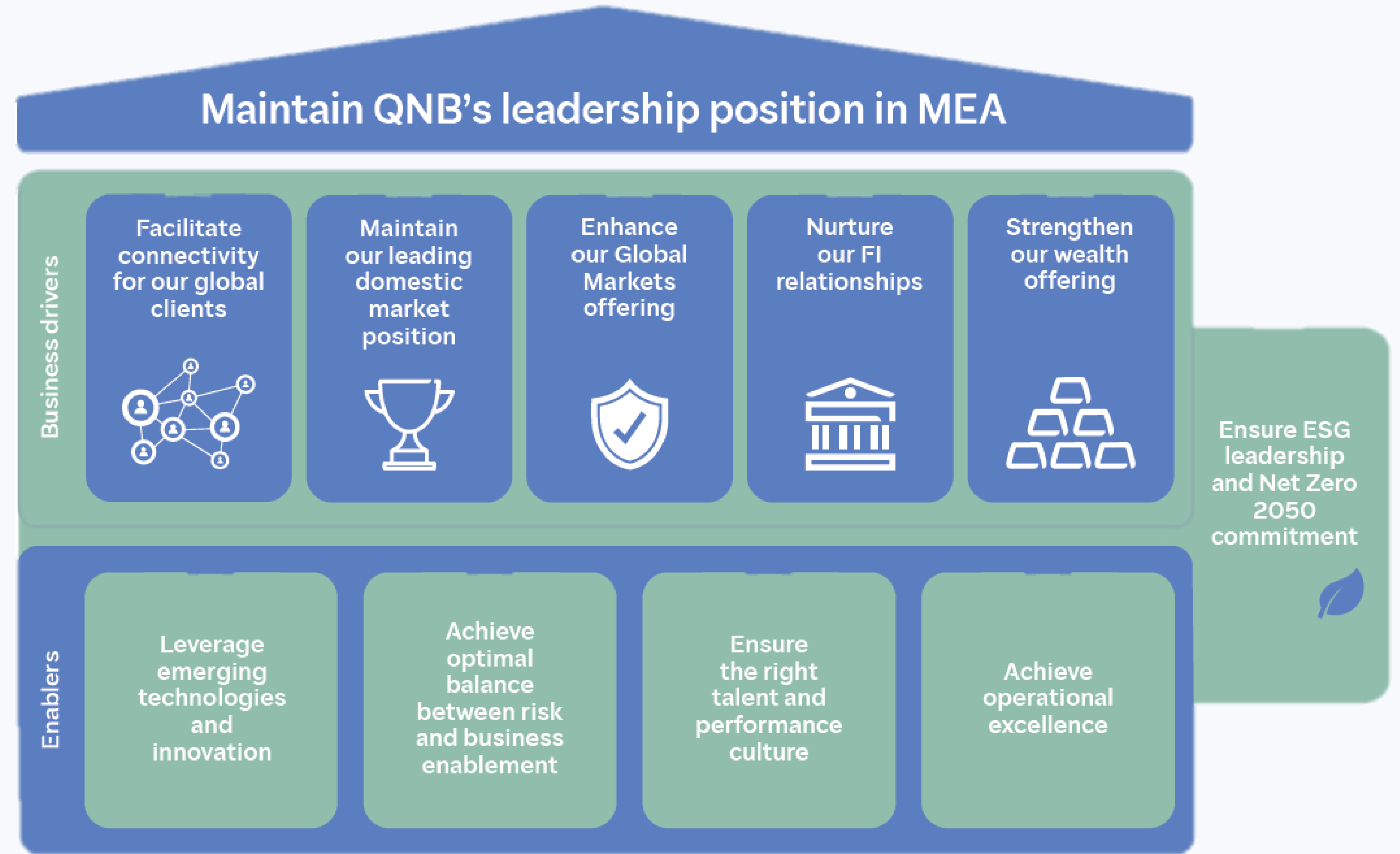


# QNB Group's purpose, vision, and 2030 strategy embeds sustainability as a strategic imperative across our business and operating model

## Our Purpose and Vision

Promoting prosperity and sustainable growth across the markets we serve

To be a leading MEASEA bank while maintaining our number one position in MEA

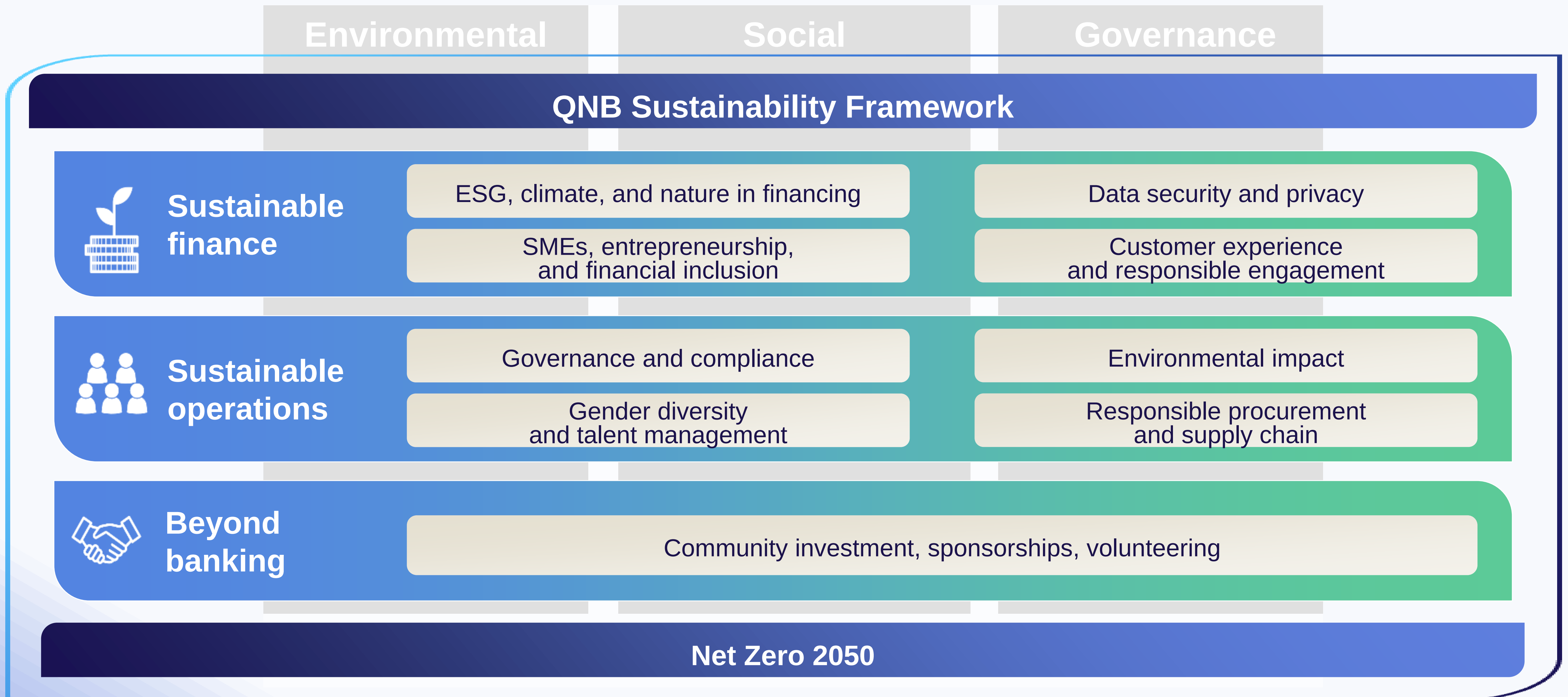


# QNB engages key stakeholder groups to formulate, prioritise, and act upon the sustainability topics most material to them



Based upon this approach, QNB has compiled a comprehensive list of relevant economic, ethical, social and environmental impact areas

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



# QNB has delivered and achieved numerous key ESG milestones across all areas of our sustainability framework

As at 31 March 2026

Non-exhaustive



## Sustainable finance

*Transition to Greener Economy*



**USD >11 Bn**  
of sustainable  
financing



**USD 2.5 Bn**  
sustainable  
bond issuances<sup>1</sup>



Group-wide  
**Climate Strategy  
& Net Zero 2050**



Assurance of  
**Scope 3  
financed  
emissions<sup>2</sup>**



## Sustainable operations

*Operate to Succeed*



Appointed first  
**two female** Board  
members



**Independent  
assurance** for  
GRI and KPIs



Second full **IFRS  
S1 & S2** ESG  
disclosure



**100% renewable  
energy** in Türkiye,  
India and UK



## Beyond banking

*Contribute to Society*



Health and  
Environment



Youth and  
Education



Social and  
Humanitarian



Sport and  
Culture

➤ Following completion of its group-wide climate change strategy, QNB is the first bank in Qatar to set Net Zero 2050 ambition and priority sectors



**QNB Group  
first bank in  
Qatar to 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

# Sustainable finance at a glance

As at 31 March 2026

## Achievements

**USD >11 Bn**

Sustainable financing portfolio (via SFPF<sup>1</sup>)



**Committed to Net Zero 2050**

First bank in Qatar to set ambition



**39**

Sustainable products and services



**Independently assured Scope 3 financed emissions**

Only bank in the Middle East



**Issued EUR 750 Mn Green bond**

Largest from bank in the Middle East at issuance



**PCAF<sup>2</sup> 2.9 data quality score**

First PCAF<sup>2</sup> member in Qatar



**First ICMA Climate Transition Bond**

IFC's first investment



**E&S screening of 111 projects worth USD 10 Bn**

Assessed in accordance with ESRM<sup>3</sup>



## Customer experience

Non-exhaustive

**90%**

Digital transactions (online and mobile as a % of total)



**0**

Data security breaches



**95%**

Customer complaints resolved in Qatar



**72**

Retail Net Promoter Score (NPS) achieved in Qatar



# Enabling Net Zero 2050 ambitions, QNB is proactively addressing both risk and opportunities in its comprehensive approach to climate change

As at 31 December 2025

## Only bank in Middle East to align with IFRS S1 & S2, including FY2025 Scope 3 financed emissions

NET  
ZERO



IFRS

PCAF



QATAR NATIONAL  
DIALOGUE ON  
CLIMATE  
تغير المناخ

| 2025 Financial exposures (QAR '000)  |                          |                                |                                    |                        |                     | 2025 Gross financed GHG emissions (tCO <sub>2</sub> e) |                  |                   |                    |
|--------------------------------------|--------------------------|--------------------------------|------------------------------------|------------------------|---------------------|--------------------------------------------------------|------------------|-------------------|--------------------|
| Description                          | Gross financial exposure | Emissions In Scope (Disclosed) | Emissions In Scope (Not Disclosed) | Emissions Not In Scope | % of Gross exposure | Scope 1                                                | Scope 2          | Scope 3           | Total              |
| <b>Funded Amounts<sup>2</sup></b>    |                          |                                |                                    |                        |                     |                                                        |                  |                   |                    |
| Cash and Balances with Central Banks | 79,489,167               | -                              | -                                  | 79,489,167             | 5%                  | -                                                      | -                | -                 | -                  |
| Due from Banks                       | 70,364,806               | -                              | -                                  | 70,364,806             | 4%                  | -                                                      | -                | -                 | -                  |
| Loans and Advances                   | 1,018,078,852            | 919,689,760                    | -                                  | 98,389,092             | 64%                 | 37,772,890                                             | 3,825,547        | 63,198,637        | 104,797,074        |
| <i>Including Project Finance</i>     | -                        | -                              | -                                  | -                      | -                   | -                                                      | -                | -                 | -                  |
| Investment Securities                | 187,005,602              | 185,362,645                    | -                                  | 1,642,957              | 12%                 | 5,109,225                                              | 331,842          | 8,522,611         | 13,963,678         |
| <i>Including Debt Securities</i>     | 184,335,136              | 183,439,820                    | -                                  | 895,316                | 12%                 | 5,078,534                                              | 327,969          | 8,508,399         | 13,914,902         |
| <i>Including Equity Securities</i>   | 2,670,466                | 1,922,825                      | -                                  | 747,641                | 0%                  | 30,691                                                 | 3,873            | 14,212            | 48,776             |
| Investment in Associates             | 8,560,614                | -                              | 8,560,614                          | -                      | 1%                  | -                                                      | -                | -                 | -                  |
| Property and equipment               | 8,468,237                | -                              | -                                  | 8,468,237              | 1%                  | -                                                      | -                | -                 | -                  |
| Intangible assets                    | 1,852,970                | -                              | -                                  | 1,852,970              | 0%                  | -                                                      | -                | -                 | -                  |
| Other Assets                         | 17,526,175               | -                              | -                                  | 17,526,175             | 1%                  | -                                                      | -                | -                 | -                  |
| <b>Sub-total Funded Amounts</b>      | <b>1,391,346,423</b>     | <b>1,105,052,405</b>           | <b>8,560,614</b>                   | <b>277,733,404</b>     | <b>88%</b>          | <b>42,882,115</b>                                      | <b>4,157,389</b> | <b>71,721,248</b> | <b>118,760,752</b> |
| Undrawn Loan Commitments             | 205,465,167              | 204,635,873                    | 829,294                            | -                      | 12%                 | 13,400,243                                             | 2,136,697        | 9,932,524         | 25,469,464         |
| <b>Total</b>                         | <b>1,596,811,590</b>     | <b>1,309,688,278</b>           | <b>9,389,908</b>                   | <b>277,733,404</b>     | <b>100%</b>         | <b>56,282,358</b>                                      | <b>6,294,086</b> | <b>81,653,772</b> | <b>144,230,216</b> |

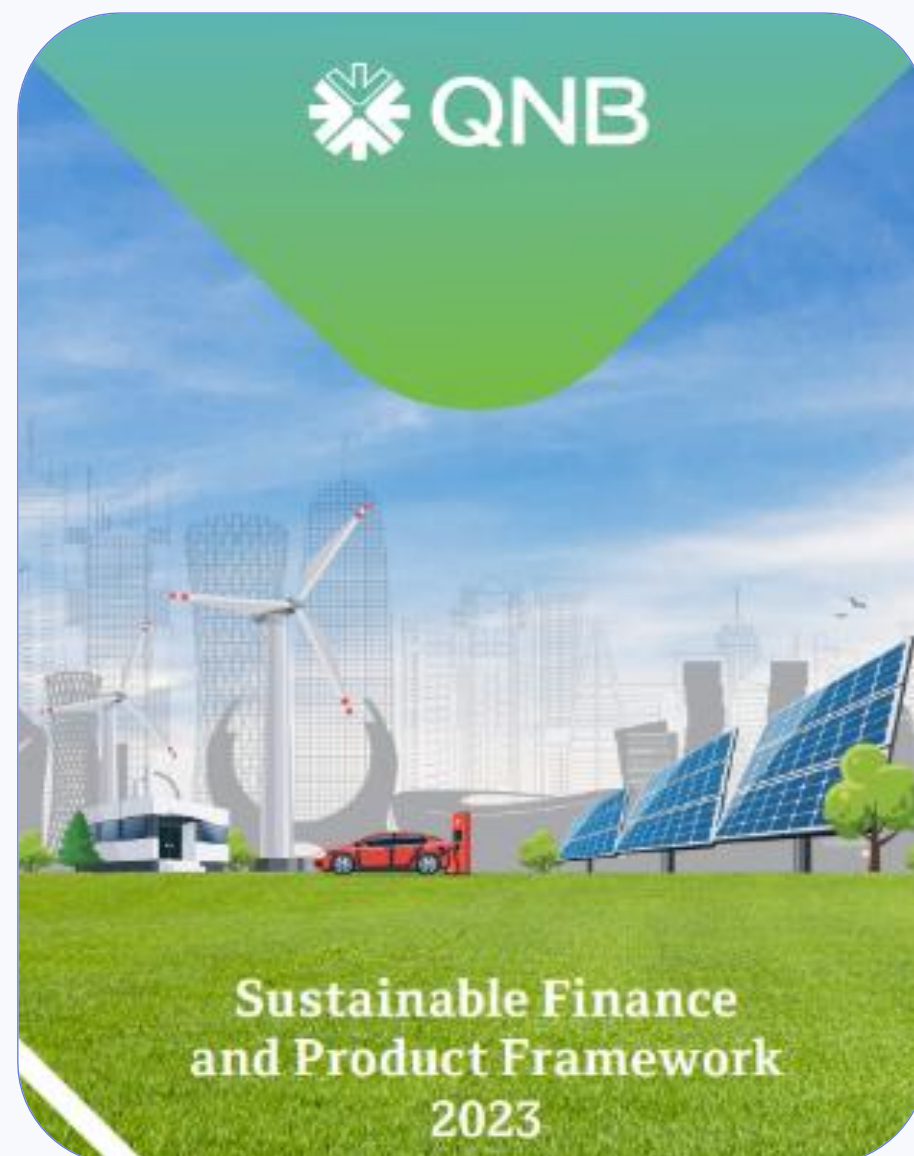
Group financed emissions intensity  
**110**  
tCO<sub>2</sub>e/QAR Mn

Independent assurance of Group-wide **Scope 3** financed emissions

QNB PCAF data quality score of **2.9**

# QNB's Sustainable Finance and Product Framework (SFPF) is the first of its type in Qatar, and aligned with international best practices

## QNB Group SFPF



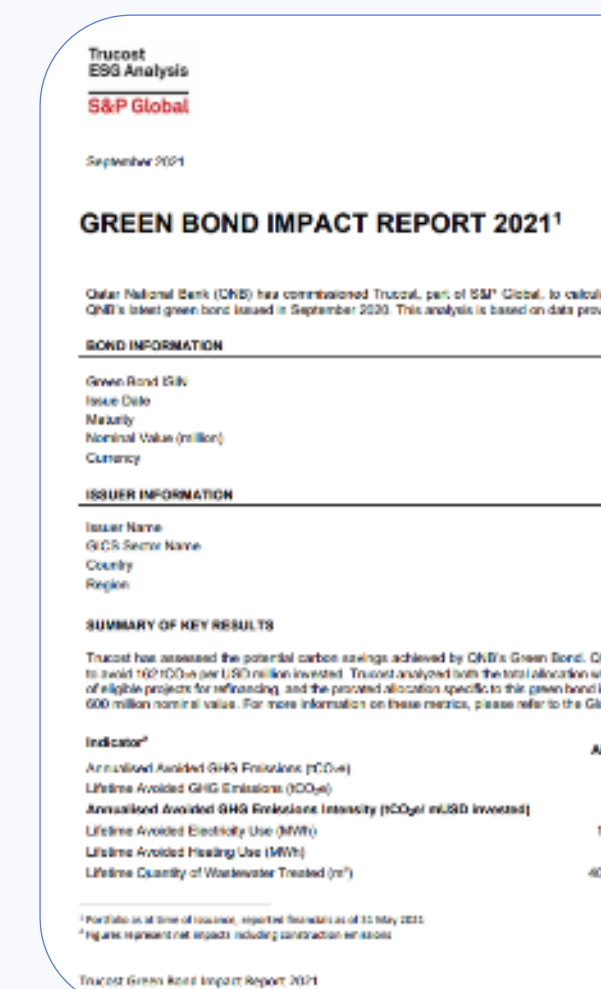
- ✓ Use of proceeds
- ✓ Projects evaluation and selection
- ✓ Management of proceeds
- ✓ Reporting

## Second Party Opinion (SPO)



- QNB's SFPF aligned with international principles, robust ESG criteria, and a credible sustainable financing approach
- Positive assessment affirms integration of ESG into products and services

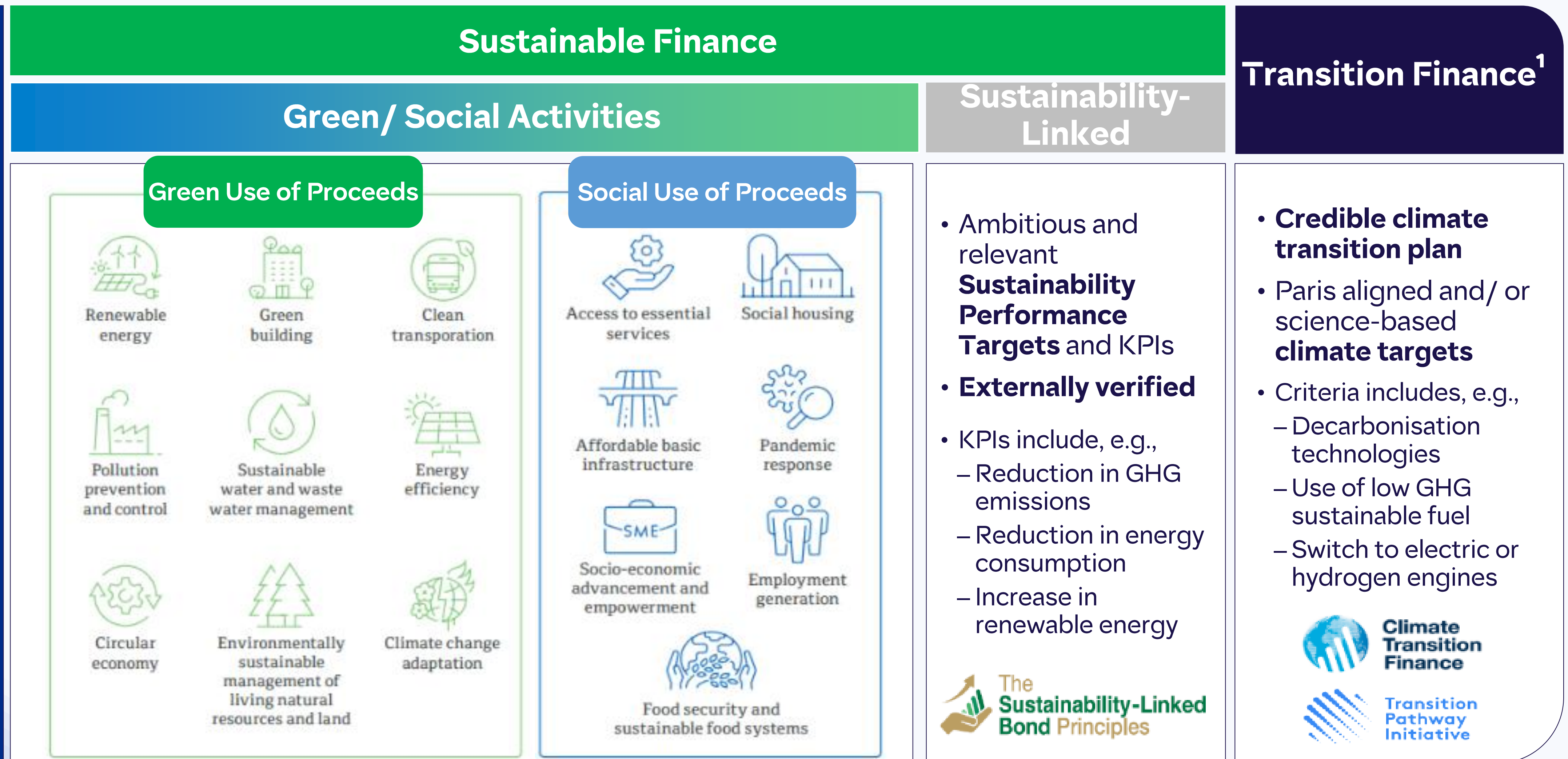
## Environmental Impact Reports



- 967,000 tCO<sub>2</sub>e avoided GHG emissions
- 745,000 MWh avoided electricity use
- 196,000,000 m<sup>3</sup> wastewater treated

# QNB's SFPF is aligned with international principles, taxonomies, and eligibility criteria to enable the growth of ESG and climate financing

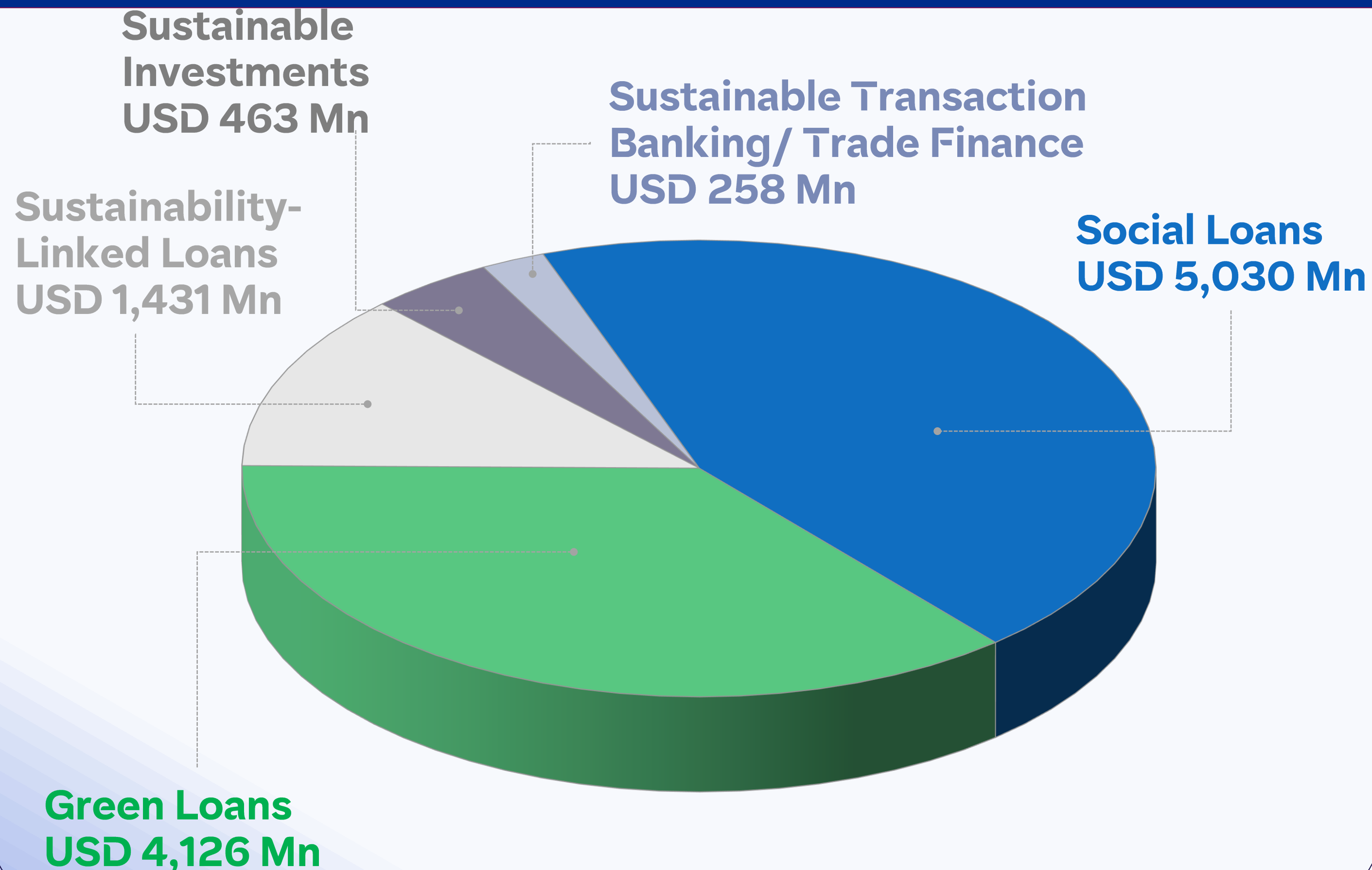
## Eligibility criteria



# QNB continues to leverage the award-winning SFPF and client engagement to further activate and grow its sustainability portfolio

As at 31 December 2025

## QNB Group's total sustainable lending portfolio USD >11 Bn



**>64%**

Increase in green financing since 2021

Syndicated sustainability-linked loans of

**USD >19.5 Bn**

with direct participation of over

**USD 1.4 Bn**

Green and Sustainable bonds

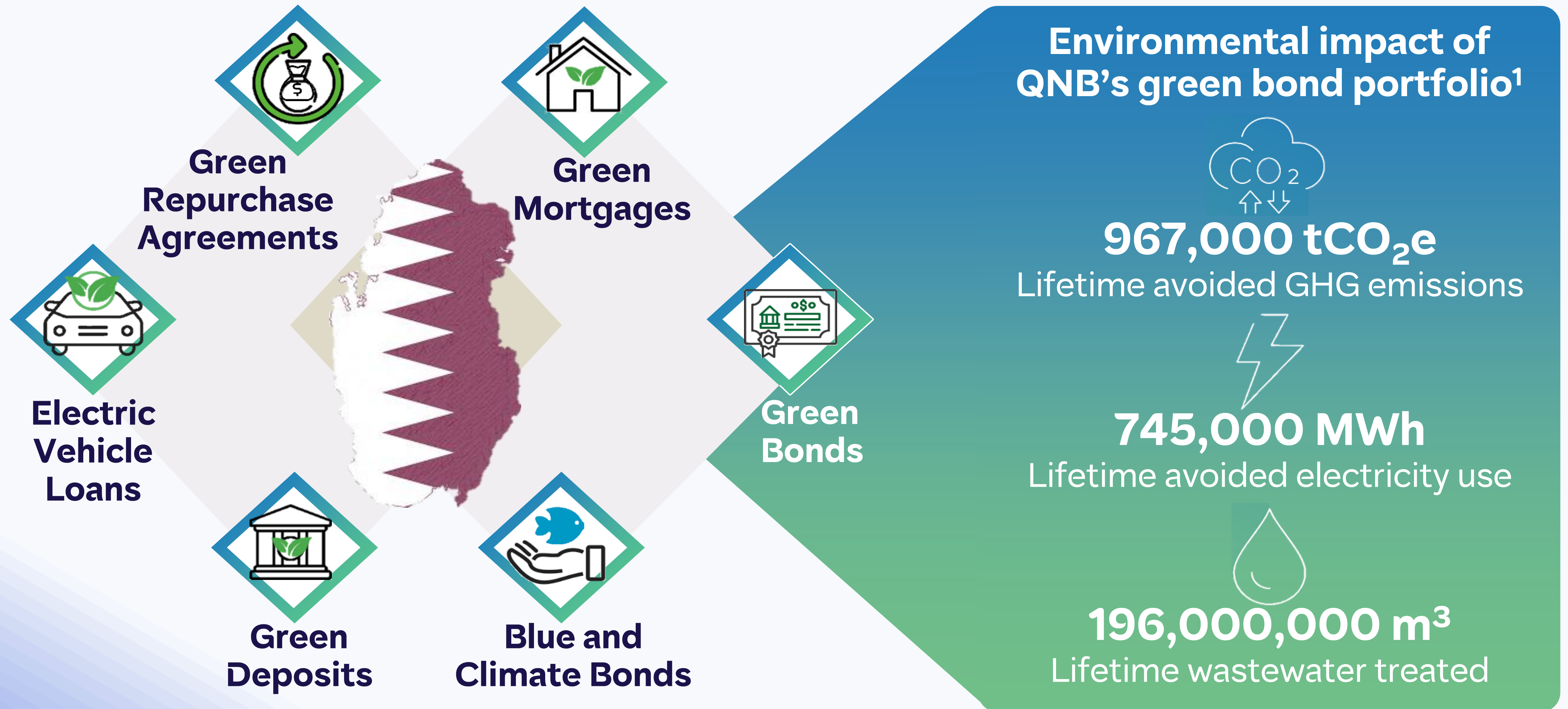
**USD 2.5 Bn**

total issued since 2020

In addition,  
QNB facilitation of  
sustainable bonds

**USD  
>500 Mn<sup>1</sup>**

➤ QNB is recognised as a leader in sustainable financing, launching a number of pioneering products and transactions into the market



# Sustainable operations at a glance

As at 31 March 2026

## Environmental impact



**100%**

Renewable energy in QNB Türkiye, India, and UK



**14001 & 50001**

ISO certifications for Environmental and Energy Management



**51% reduction in GHG emissions**

Total reduction since 2017

## Externally assured ESG KPIs

- ✓ **Scope 1 GHG emissions**
- ✓ **Scope 2 GHG emissions**
- ✓ **Scope 3 GHG emissions – Business Travel**
- ✓ **Scope 3 financed emissions**
- ✓ **Female employment rate**
- ✓ **Percentage of female board members in subsidiaries**

**Deloitte.**

## Gender diversity

Non-exhaustive



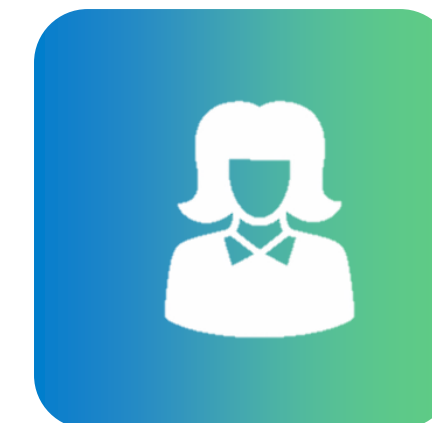
**2**

Newly appointed QNB Group female board members<sup>1</sup>



**0.94**

Female/male pay ratio



**49%**

Female employees

**Deloitte & Touche Middle East provided independent limited assurance in 2025 on Reporting in accordance with GRI Universal Standards and selected ESG KPIs**

# > We have integrated ESG principles into our operations to align with international best practices and embed sustainability into our DNA

## Commitment to global and regional frameworks



## Focus on our people – employee value proposition



- Continued emphasis on **diversity, inclusion, and nationalisation** for our people and talent
- Focus on **learning and development**, capabilities building, and succession planning
- **>1.3 Mn hrs** of employee training in 2025 (in-person and online)

## Independent assurance on reporting<sup>1</sup>



- **100% renewable energy** sources in Türkiye, India, and UK operations (52% of Group energy consumption)
- **Acquisition of 5 MV solar power plant** in Türkiye, and **installed solar energy stations** in all owned stand-alone buildings in Egypt

## Protecting environment and society



Supplier Code of Conduct



- Established **Third Party Risk Management** assessments
- Embedded **Supplier Code of Conduct** as part of centralised procurement requirement
- Conducted **site visits and inspections for 100% of manpower suppliers<sup>2</sup>** in Qatar

## Enhancing Third Party Risk Management (TPRM)

# QNB is recognised as a regional leader in sustainable financing and ESG initiatives through external ratings and international awards

As at 31 March 2026

| ESG Ratings                                                                                             | 2024                                | 2024                                | 2025                                                                                                                    |
|---------------------------------------------------------------------------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------------------------------------------------------------------------------------------|
| <b>MSCI</b>            | A                                   | A                                   | AA                                   |
| <b>S&amp;P Global</b>                                                                                   | 50<br>(85 <sup>th</sup> percentile) | 52<br>(83 <sup>rd</sup> percentile) | 59<br>(86 <sup>th</sup> percentile)  |
|  <b>SUSTAINALYTICS</b> | 23.6<br>(Medium risk)               | 21.9<br>(Medium risk)               | 16.7<br>(Low risk)                                                                                                      |
|  <b>CDP</b>          | B                                   | B                                   | B                                  |



5x

**Sustainable Finance Awards 2026**  
(Global Finance)

- Best bank for Green Bonds in Middle East (ME)
- Best bank for Sustainability Bonds in ME
- Best bank for Sustainable Finance in ME



➤ For further information please refer to QNB's public reports and Sustainability page for all ESG-related policies and frameworks

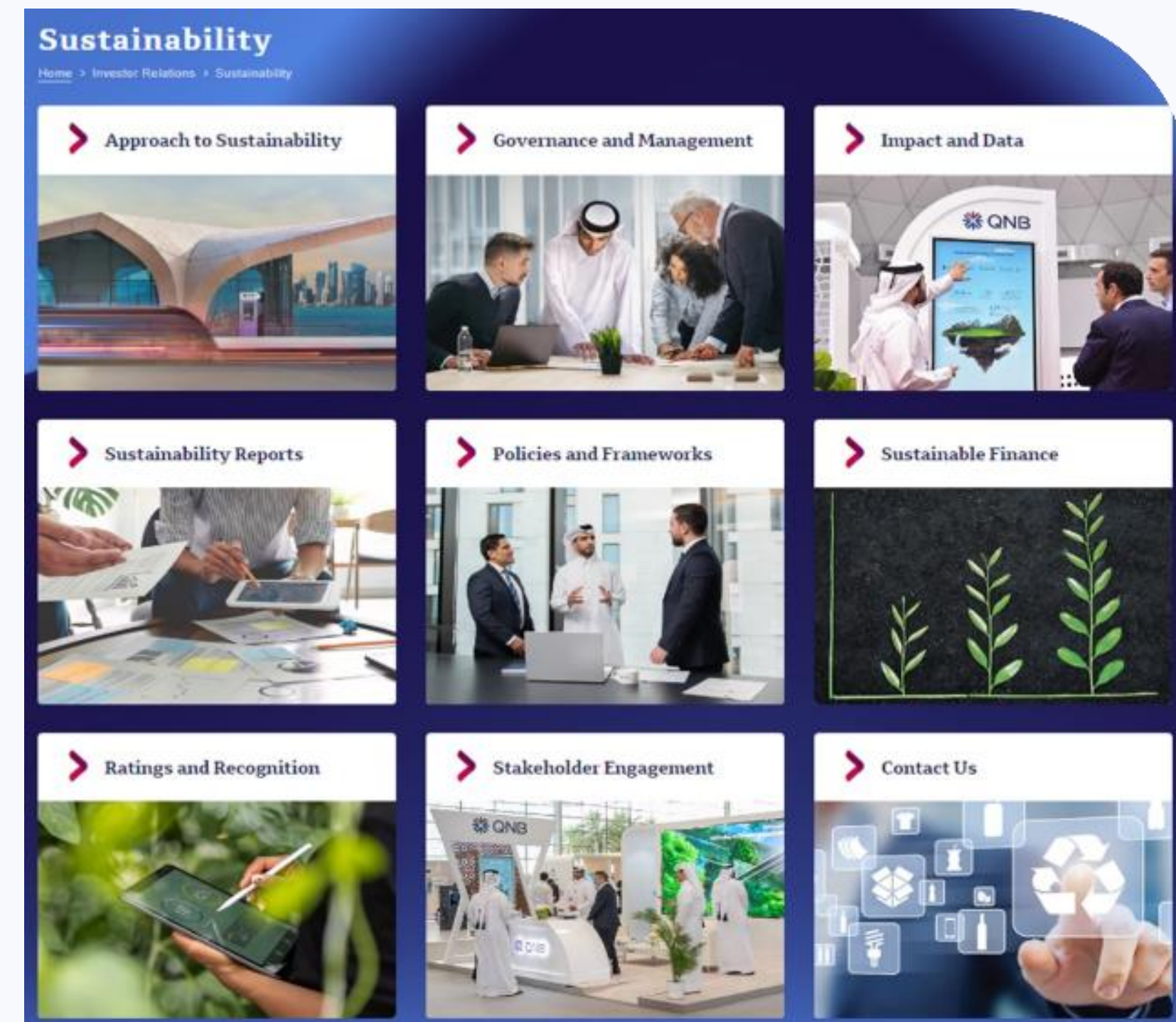
## Public reports

- Click on the below reports for direct access



## QNB's Sustainability website

- Click on the below to visit QNB's Sustainability website



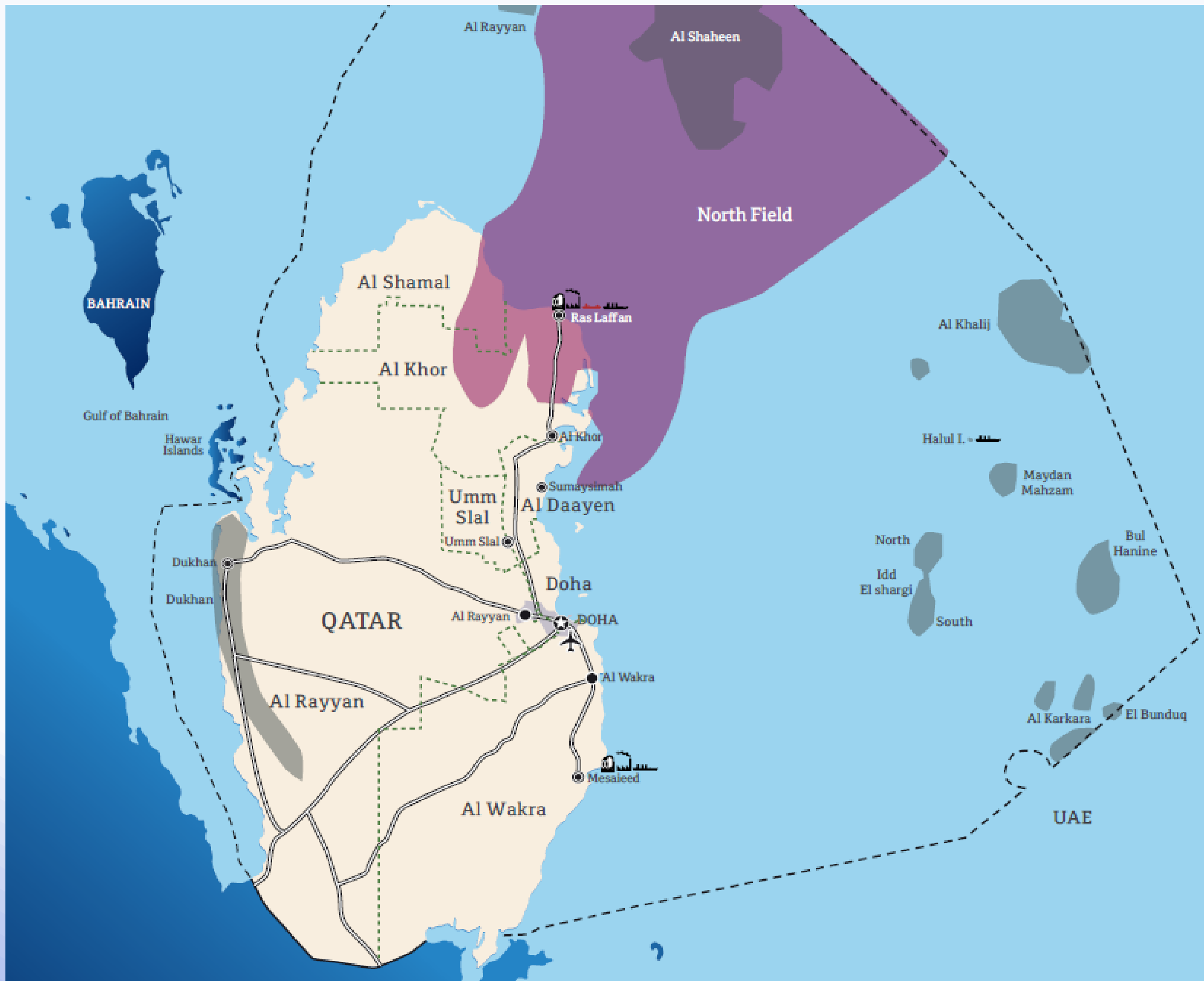
➤ For queries please contact: [sustainability@qnb.com](mailto:sustainability@qnb.com)



# Economic Overview

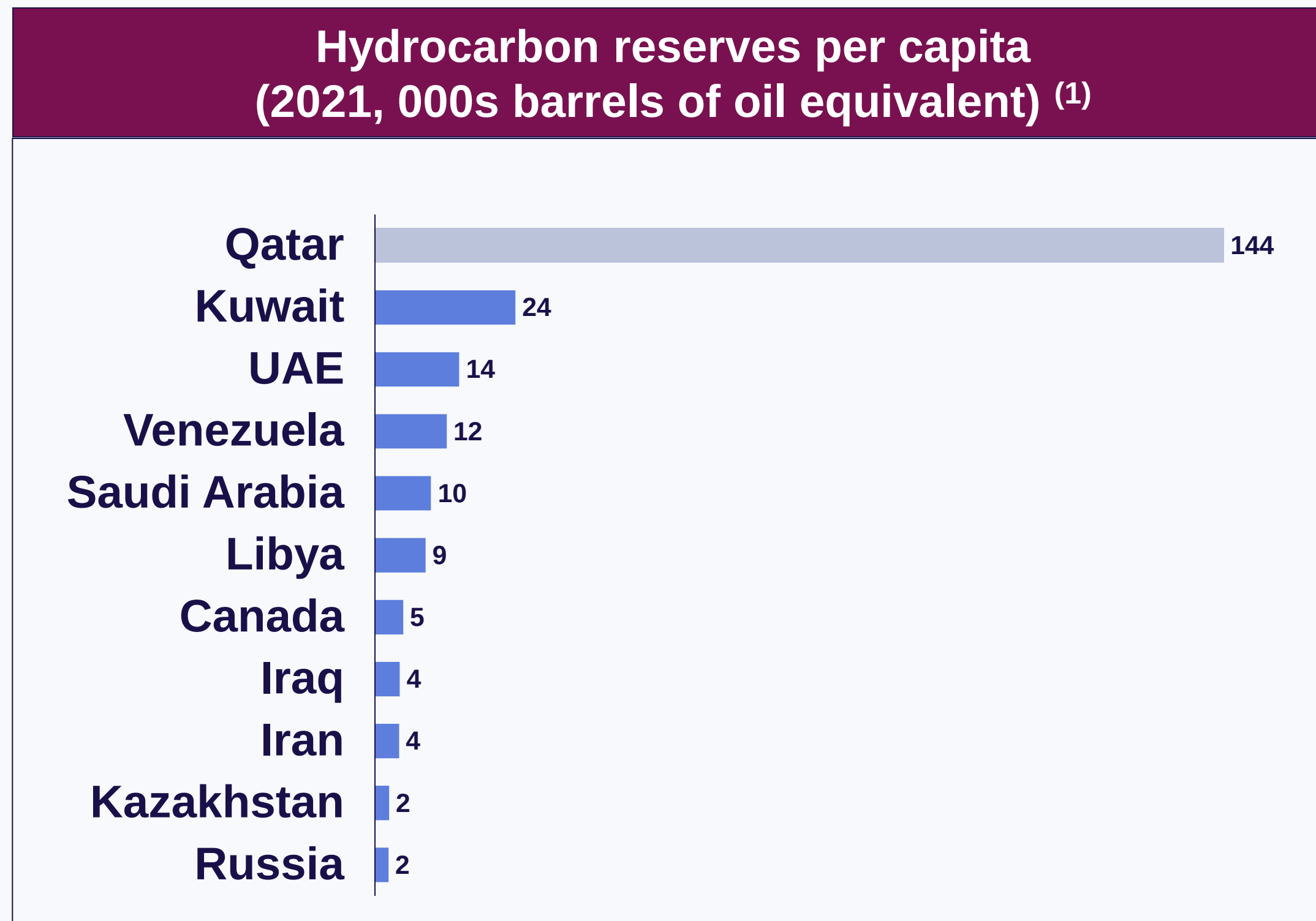


# ➤ Qatar is strategically located between Europe and Asia and possesses one of the largest gas reserves in the world

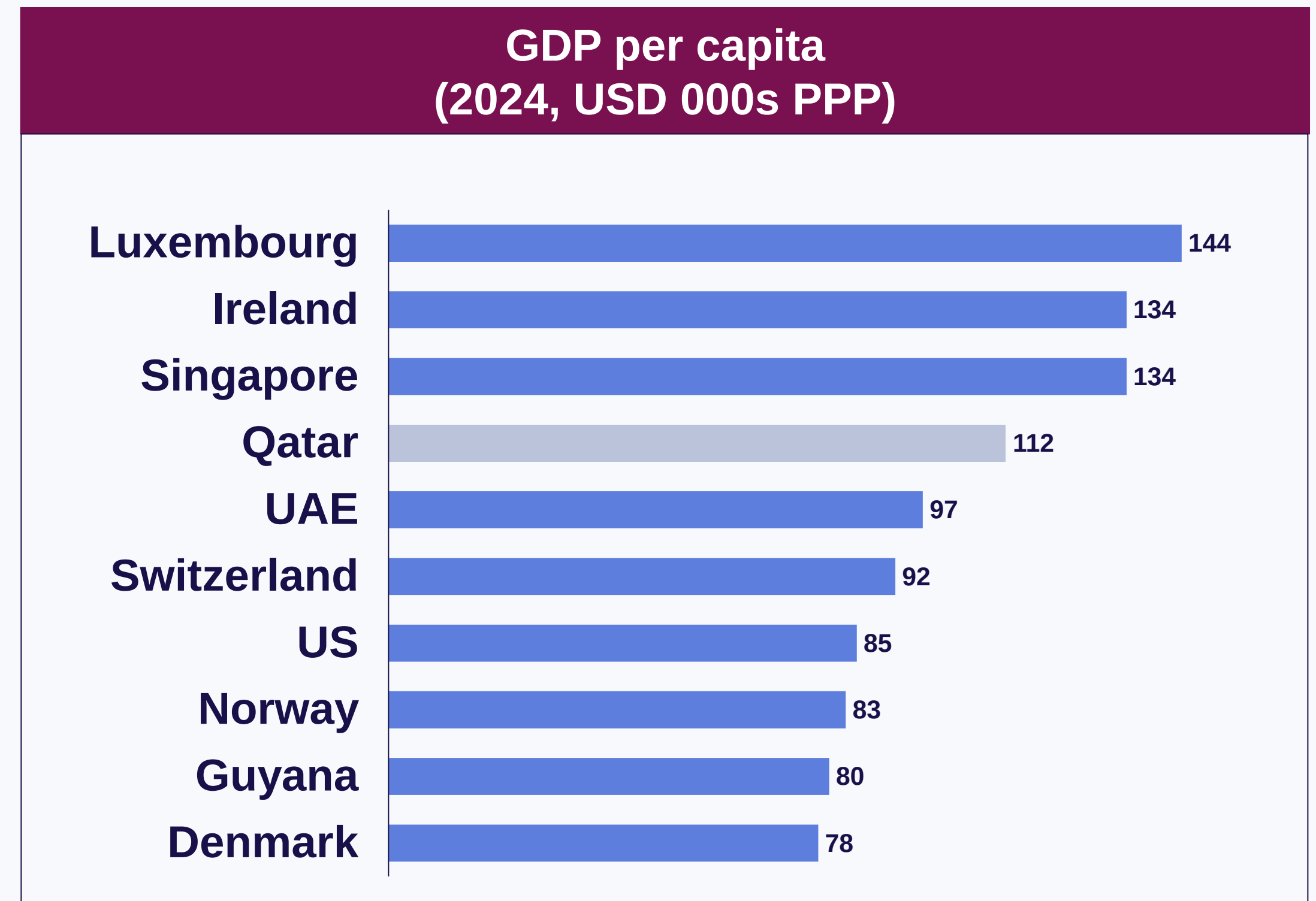


- Qatar is a peninsula located in the Persian Gulf and is a member of the Gulf Cooperation Council (GCC)
- Qatar's total population is around 3 million
- Qatar is endowed with the world's largest hydrocarbon reserves on a per capita basis
- Qatar's hydrocarbon reserves are mostly held in the North Field; the world's largest non-associated gas field
- Qatar is one of the world's largest exporters of liquefied natural gas (LNG)

# The development of Qatar's vast hydrocarbon reserves make it one of the richest countries in the world



At current extraction rates, Qatar's proven gas reserves would last for over a hundred years

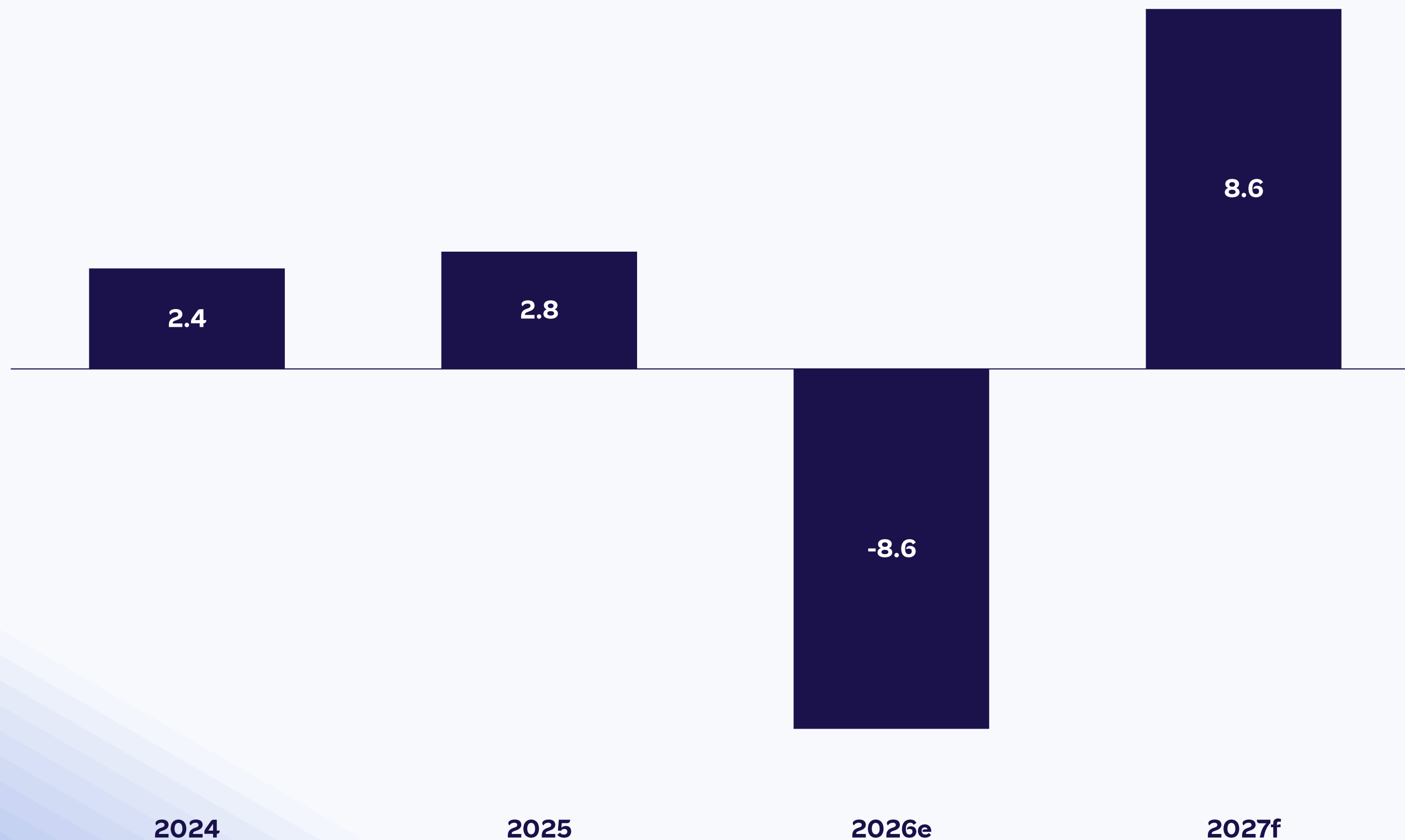


Development of the hydrocarbon sector has made Qatar one of the world's richest countries

# Qatar's economy is set to strongly rebound on the back of the re-opening and additional production from the North Field Expansion project

## Qatar's expected real GDP recovery

%, y/y



## Key assumptions

- North Field Expansion coming online throughout 2027, creating an additional economic uplift
- Prompt normalisation of LNG and manufactured product exports
- Full resumption of all other sectors to pre-conflict levels



Thank you

