



Institutional Presentation





“ Our aspiration is to become a leading bank in the Middle East, Africa and Southeast Asia region by 2020. This is underpinned by a long-term strategy that encompasses protecting our market position in Qatar and accelerating international growth. ”

*Ali Ahmed Al-Kuwari
Group Chief Executive Officer*

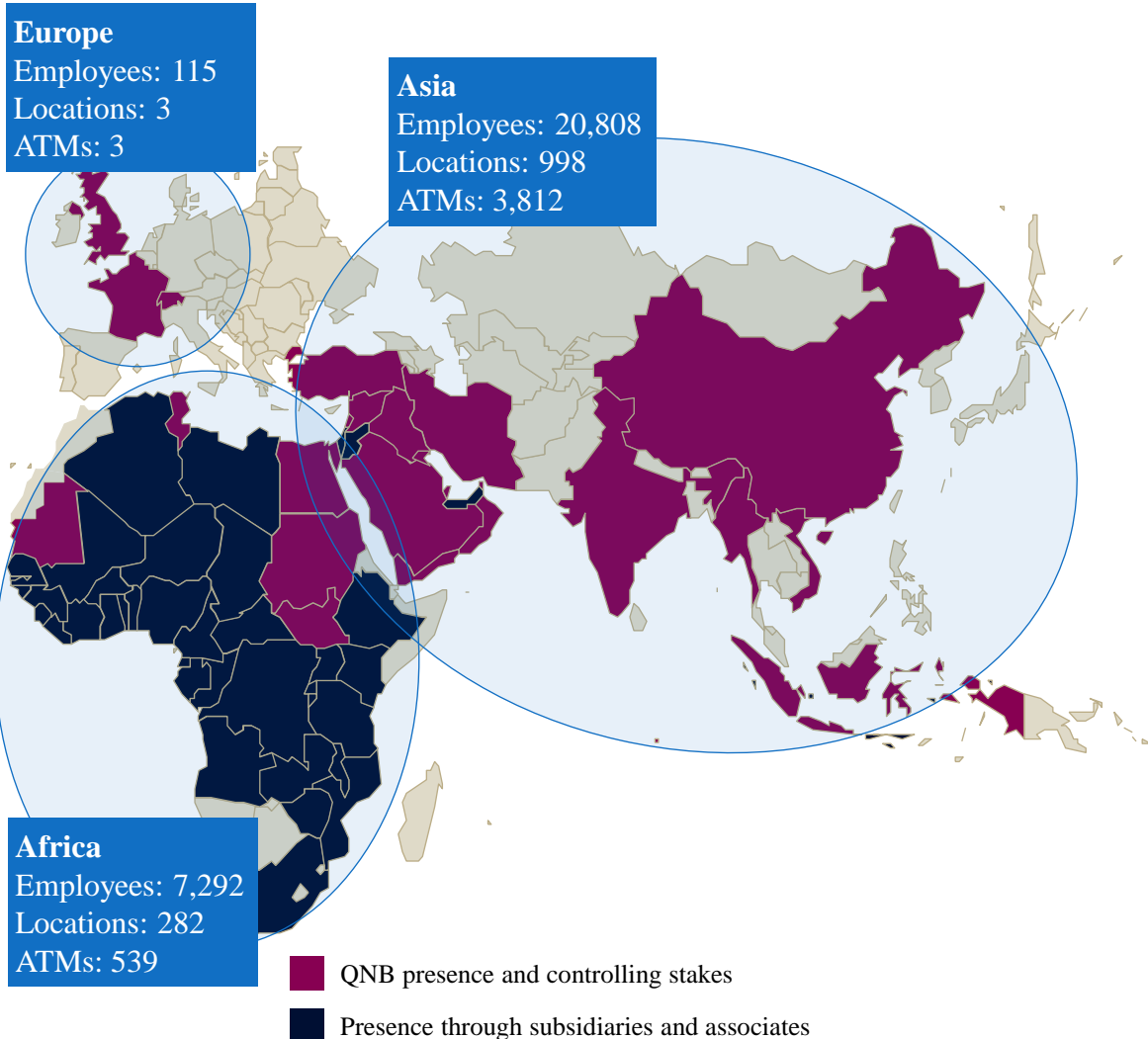
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2. Vision and strategy
3. Business overview
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Introduction to QNB



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



QNB at a glance

Strong financial strength

- Market Capital: USD 37.6 Bn
- Assets: USD 197.7 Bn
- Net Profits: USD 3.4 Bn
- RoAE: 19.7%

Top-tier credit rating

- S&P: A+
- Moody's: Aa3
- Fitch: AA-

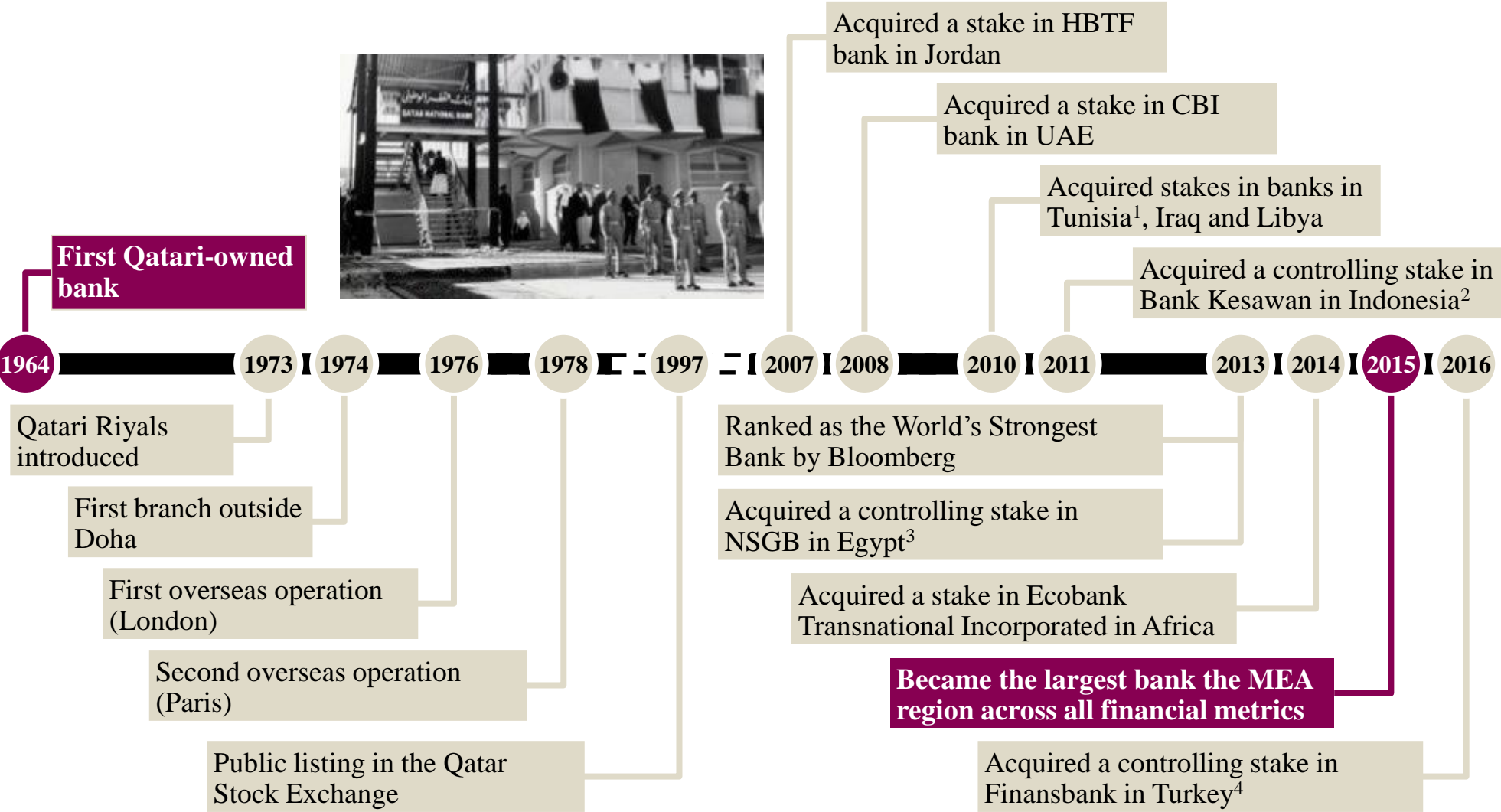
Geographical reach

- International network with presence in more than 31 countries
- 28,000 employees serving 20 million customers

High brand value and ranking¹

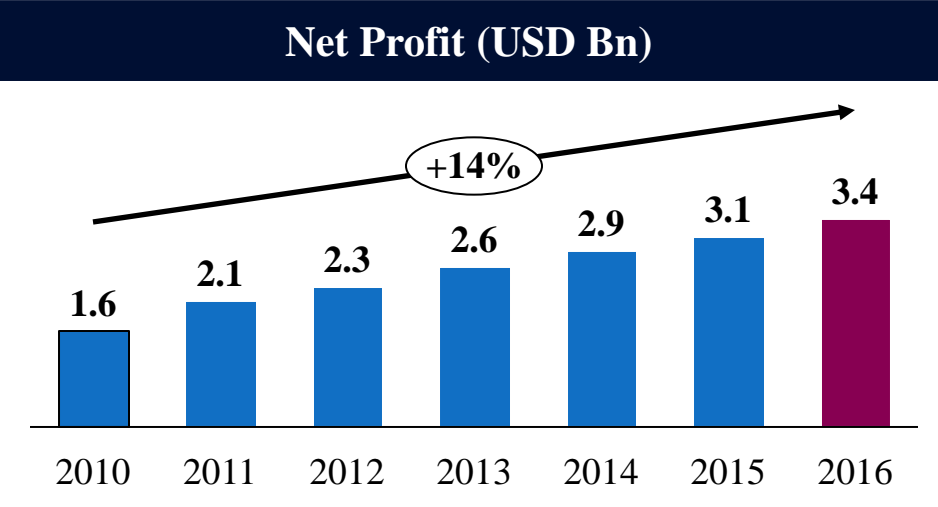
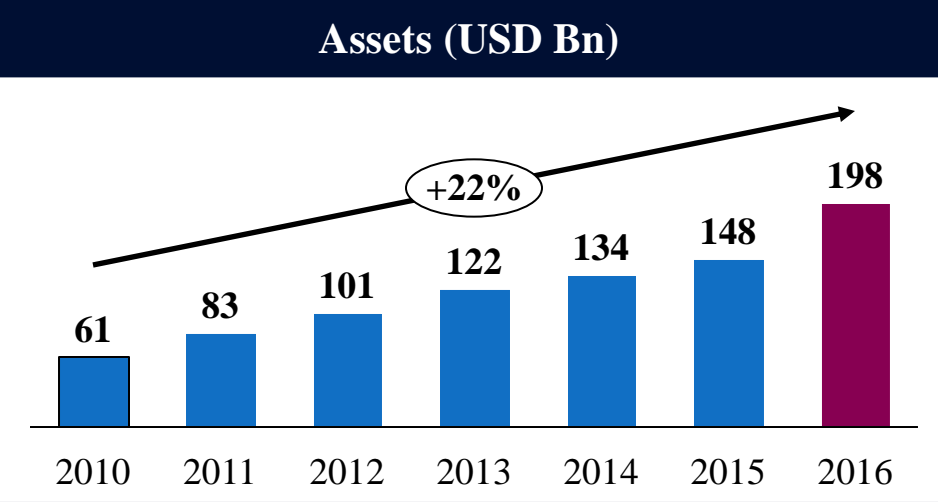
- #1 banking brand in the Middle East
- QNB brand worth USD 3.8 Bn

Established in 1964 as the first Qatari-owned bank, QNB is the leading financial institution in the Middle East and Africa (MEA)



1 Rebranded to QNB Tunisia
 2 Rebranded to QNB Indonesia
 3 Rebranded to QNB ALAHLI
 4 Rebranded to QNB Finansbank


















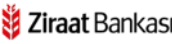
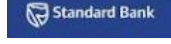





















QNB has delivered double-digit growth in assets and net profit and has a leading position in its core markets



¹ By total assets
Source: Qatar Central Bank, Central Bank of the Republic of Turkey, Central Bank of Egypt

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

USD Bn (As at 31-Dec-2016)¹

Assets	Loans	Deposits	Profit
• #1  QNB 197.7	• #1  QNB 143.0	• #1  QNB 139.2	• #1  QNB 3.4
• #2  ² 182.6	• #2  ² 97.0	• #2  ² 109.0	• #2  ² 3.1
• #3  142.4	• #3  79.1	• #3  84.6	• #3  2.5
• #4  122.0	• #4  77.6	• #4  84.1	• #4  2.3
• #5  117.7	• #5  70.4	• #5  80.9	• #5  2.2
• #6  106.0	• #6  67.6	• #6  72.7	• #6  2.0
• #7  105.5	• #7  65.1	• #7  62.7	• #7  1.7
• #8  90.5	• #8  61.7	• #8  49.4	• #8  1.7
• #9  88.5	• #9  58.5	• #9  49.4	• #9  1.6
• #10  83.5	• #10  51.9	• #10  48.8	• #10  0.7



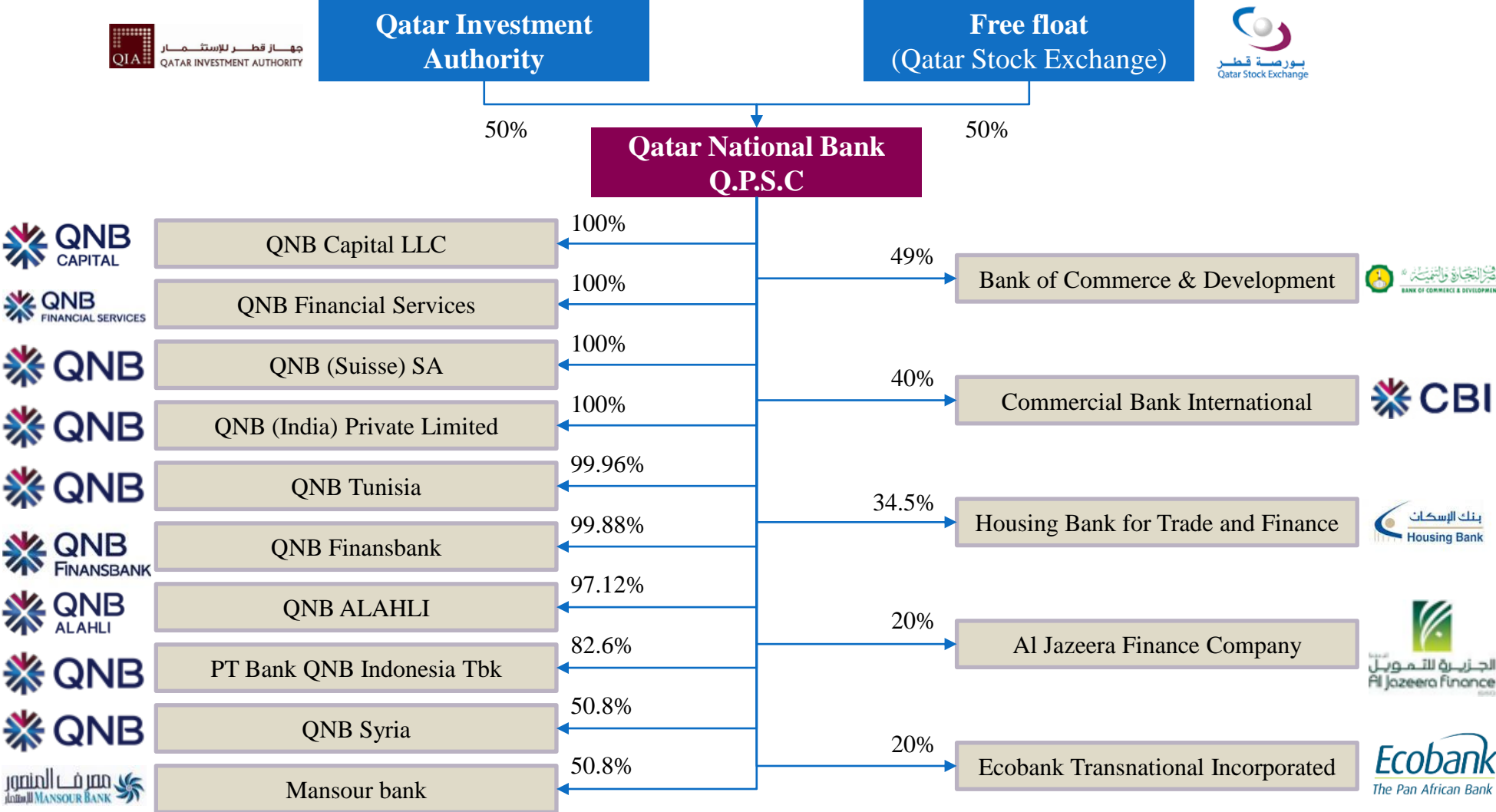
¹ Top ten ranking by assets

² On a pro-forma basis to illustrate the effect of the NBAD and FGB combined entity





Source: Financial Statements

QNB has an ownership structure split between the Qatar Investment Authority and held publicly

QNB Group ownership structure, principal subsidiaries and investments in associates (31-Dec-2016)



QNB's top-tier rating is a testament to our capital strength, strategy, business model, risk management and brand

Credit ratings as at 31-Dec-16		
	Long term	Short term
	A+	A-1
	Aa3	P-1
	AA-	F1+
	AA-	A1+



“QNB has an unrivalled leading position in a narrow but wealthy domestic market, and its international expansion is gradually eroding its domestic concentration.”

March 6th, 2017



“The bank has been able to increase and diversify its deposit base through both domestic private and international growth. This is reducing its reliance on (government) deposits and demonstrates the bank’s strong funding and liquidity position.”

January 25th, 2016



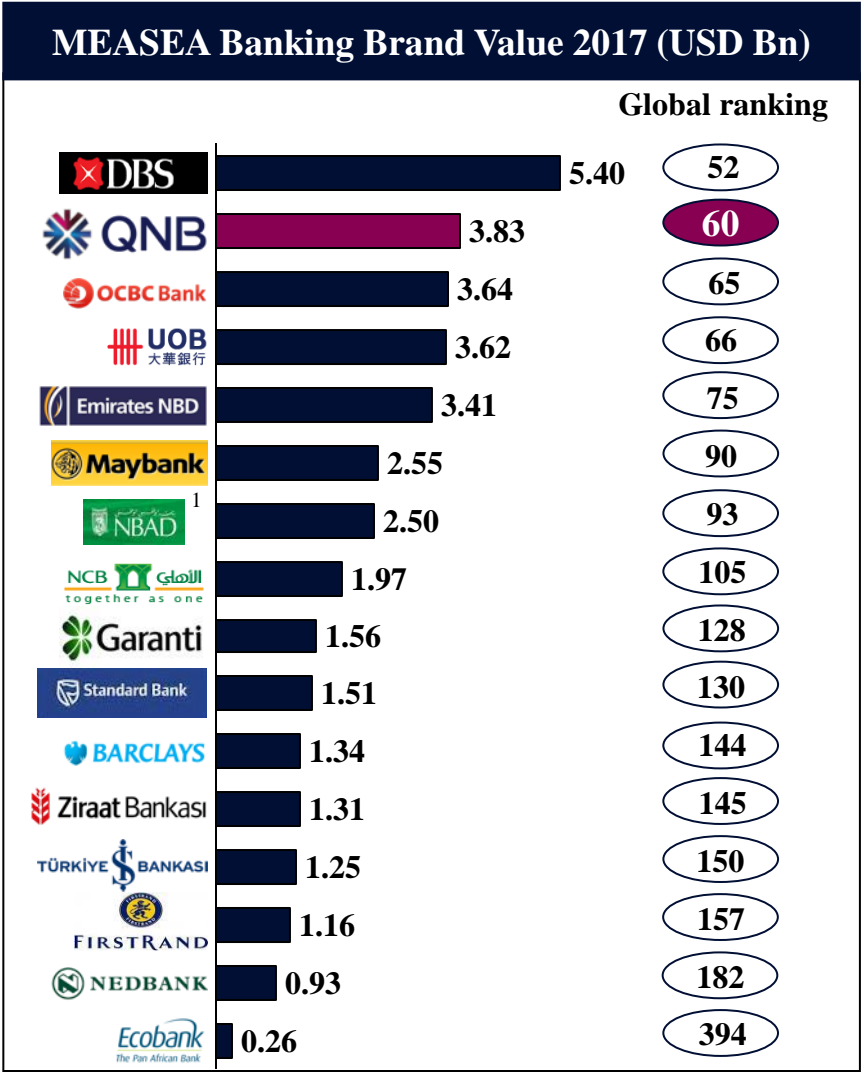
“Profitability is stronger than most peers due to its lower cost domestic funding base and higher margins from international operations...”

April 13th, 2017



Source: Credit Rating Agencies, Bloomberg and QNB Economics

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

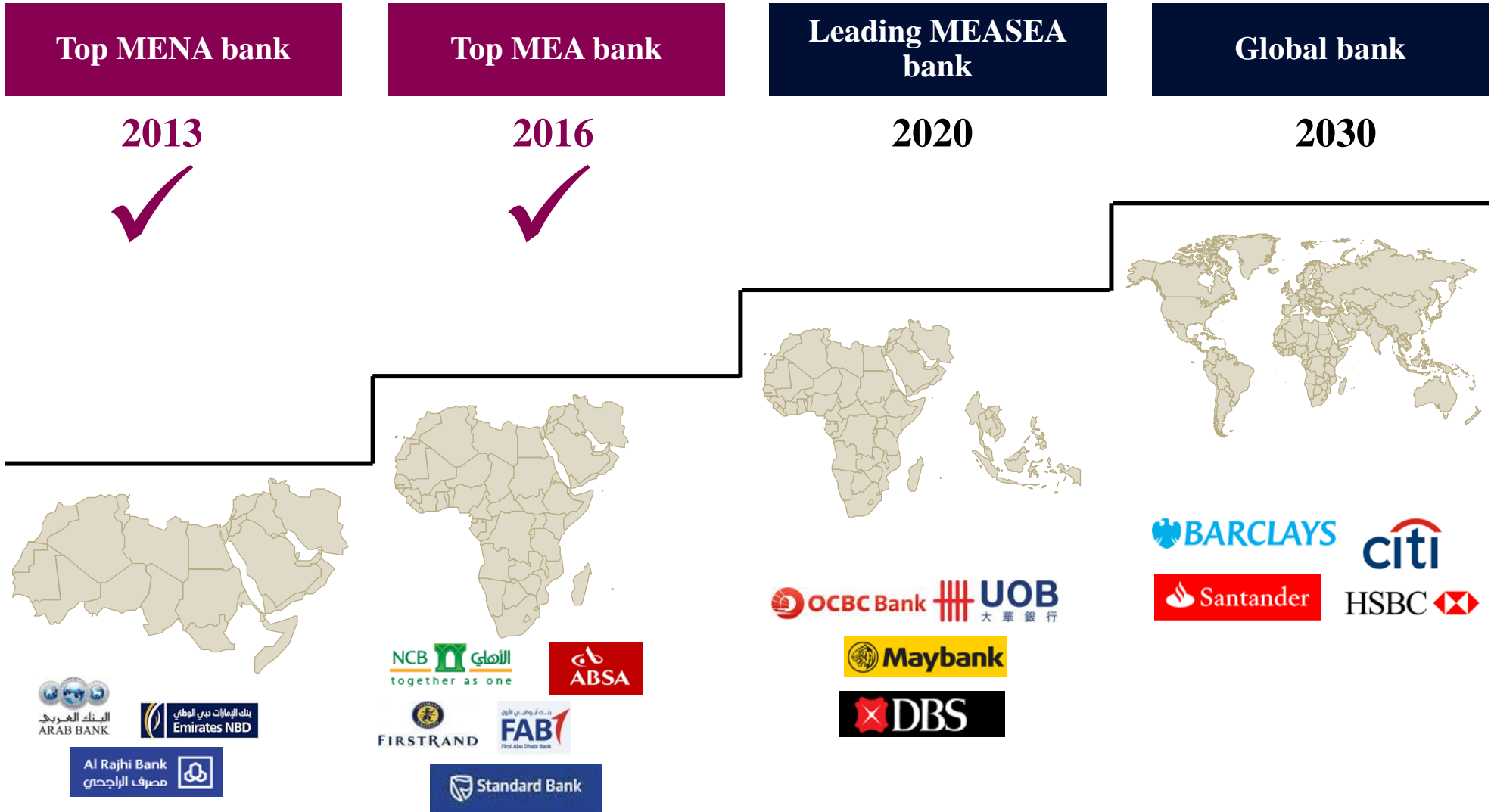


1 Prior to merger, NBAD only
Source: Brand Finance © 2017

Vision and strategy


































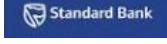







QNB aspires to become a leading Middle East, Africa and Southeast Asia (MEASEA) bank by 2020 and a global bank by 2030



By 2020, QNB aims to become a leading bank in both MEA and SEA (South East Asia)

USD Bn (As at 31-Dec-2016)¹

Assets	Loans	Deposits	Profit
• #1  DBS 332.9	• #1  DBS 211.1	• #1  DBS 240.1	• #1  QNB 3.4
• #2  OCBC Bank 283.3	• #2  UOB 大華銀行 156.0	• #2  OCBC Bank 180.7	• #2  DBS 3.1
• #3  UOB 大華銀行 235.0	• #3  OCBC Bank 152.2	• #3  UOB 大華銀行 176.5	• #3  FAB ² 3.1
• #4  QNB 197.7	• #4  QNB 143.0	• #4  QNB 139.2	• #4  OCBC Bank 2.5
• #5  FAB ² 182.6	• #5  Maybank 108.3	• #5  Maybank 109.2	• #5  NCB الاھادي together as one 2.5
• #6  Maybank 164.0	• #6  FAB ² 97.0	• #6  FAB ² 109.0	• #6  UOB 大華銀行 2.2
• #7  Standard Bank 142.4	• #7  Emirates NBD 79.1	• #7  Emirates NBD 84.6	• #7  Emirates NBD 2.0
• #8  Emirates NBD 122.0	• #8  Standard Bank 77.6	• #8  NCB الاھادي together as one 84.1	• #8  Standard Bank 1.7
• #9  NCB الاھادي together as one 117.7	• #9  CIMB 72.2	• #9  Standard Bank 80.9	• #9  Maybank 1.6
• #10  CIMB 108.3	• #10  NCB الاھادي together as one 67.6	• #10  CIMB 74.9	• #10  CIMB 0.9



¹ Top ten ranking by assets

² On a pro-forma basis to illustrate the effect of the NBAD and FGB combined entity

Source: Financial Statements

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 bank
- Expand asset and wealth management
- Significantly focus and scale-up current international footprint
- Selectively explore inorganic opportunities

QNB is differentiated by its capital strength, expanding network and unique brand, which is supported by our six mission statements

Value proposition

Mission statements

Solid capital strength and ratings

- By maintaining a **strong balance sheet**, QNB is well positioned to take advantage of arising opportunities
- A **strong credit rating** facilitates our growth plans and ensures trust for our partners and customers



- 1 Maintain a strong rating
- 2 Be the financial institution of choice

An expanding international footprint

- As we **expand our network**, we are carving out a role for QNB as the **financial gateway to MEA** – facilitating access to these exciting markets



- 3 Maintain sustainable profitable growth
- 4 Be an employer of choice

Brand recognition and consistency

- QNB is the **strongest banking brand in MEA**, with a brand value of USD 3.8 Bn¹
- Within MEASEA, QNB's brand is the 2nd banking brand

Brand Finance® most valuable MEA banking brand



- 5 Stand out in customer service
- 6 Be a leading brand

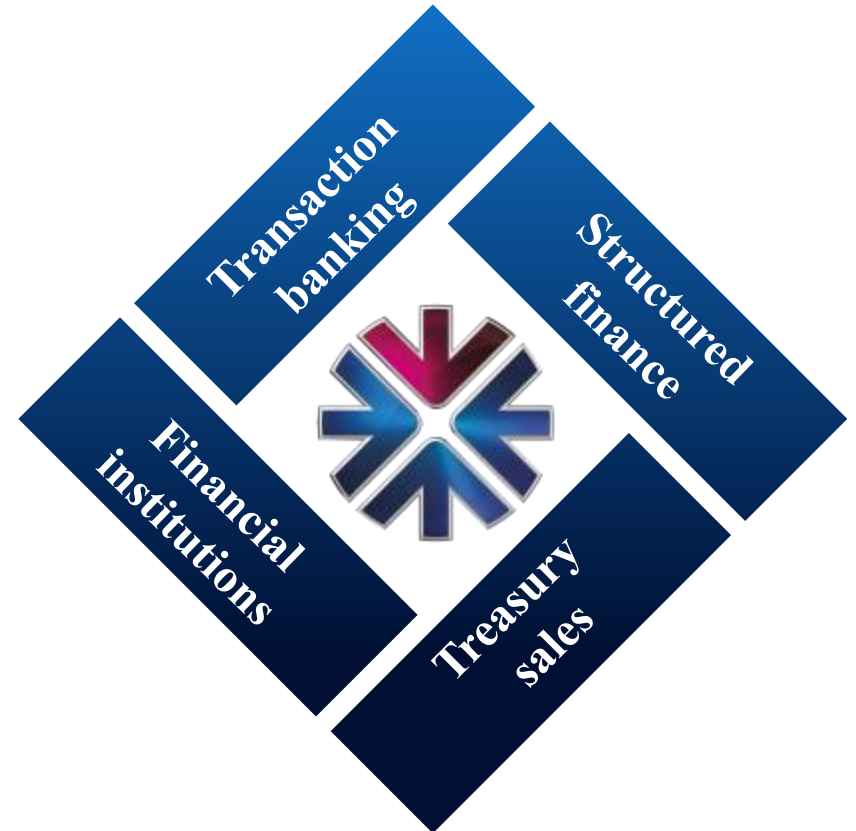
QNB is the financial gateway to the Middle East and Africa

QNB as the MEA gateway for trade and cash

Global customer coverage providing access to frontier and emerging markets

Access across MEA by ensuring global coverage with top-rated institutions

Bespoke structured finance capabilities with strong expertise in hydrocarbons, aviation and telecoms sectors



Business overview










QNB is a universal bank offering a full spectrum of financial products and services

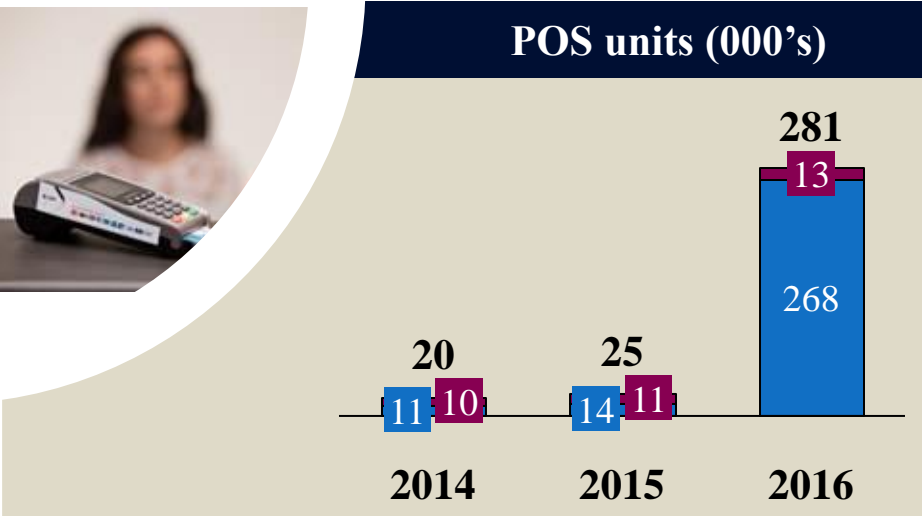
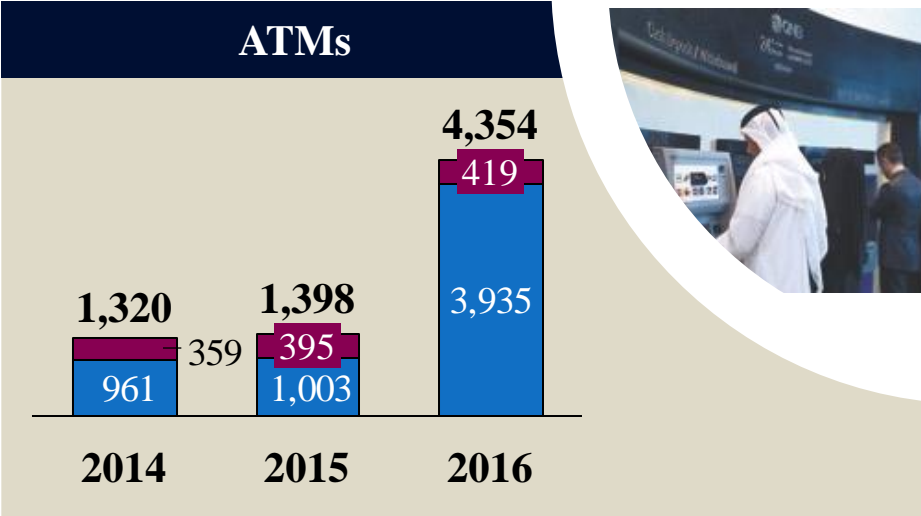
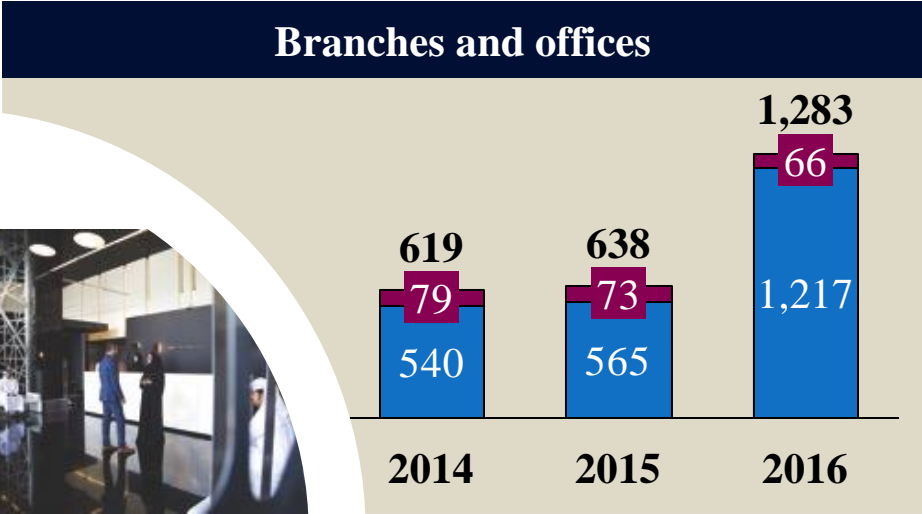
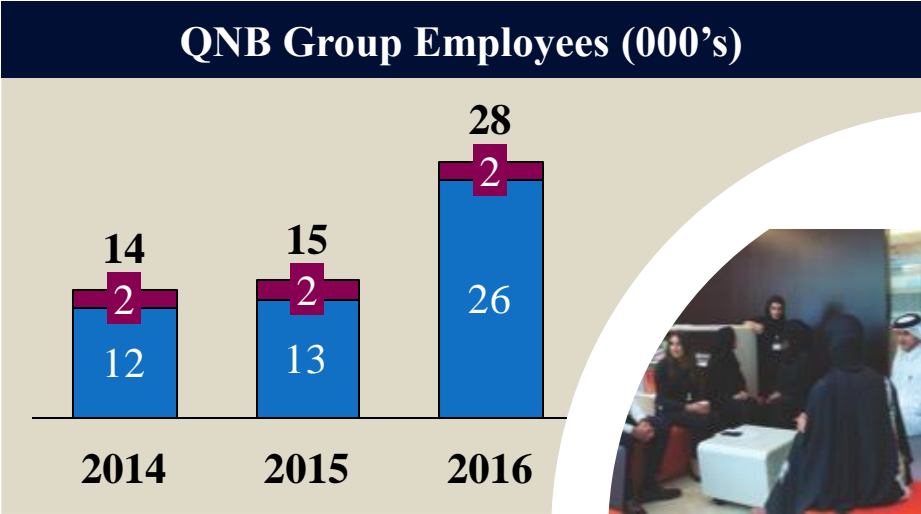


QNB has been acknowledged for its innovative products, services and performance from internationally recognised institutions

Selected awards and performance recognitions

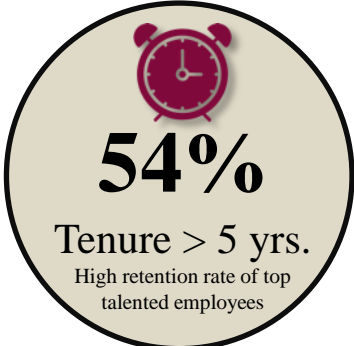
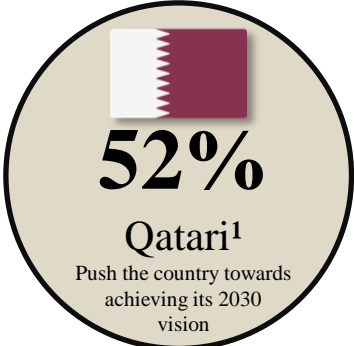
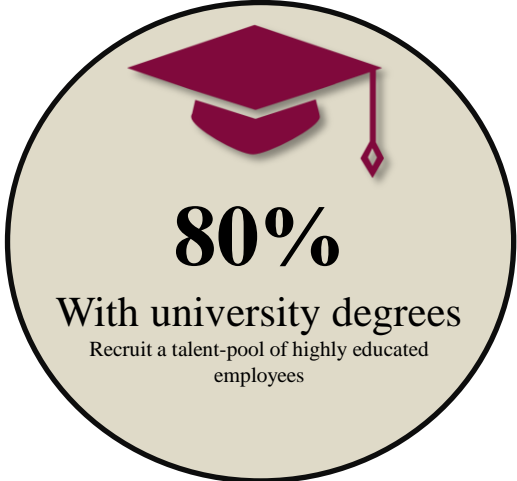
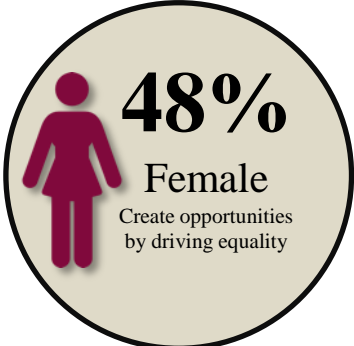
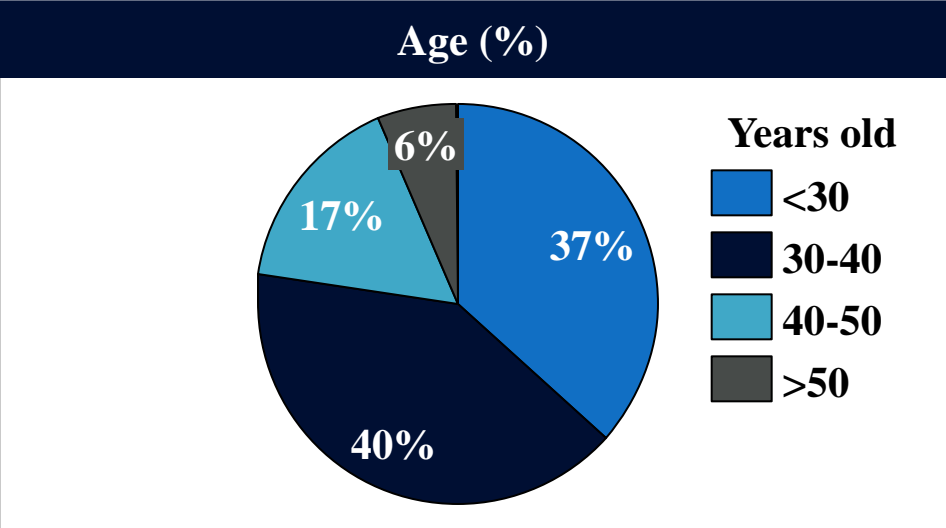
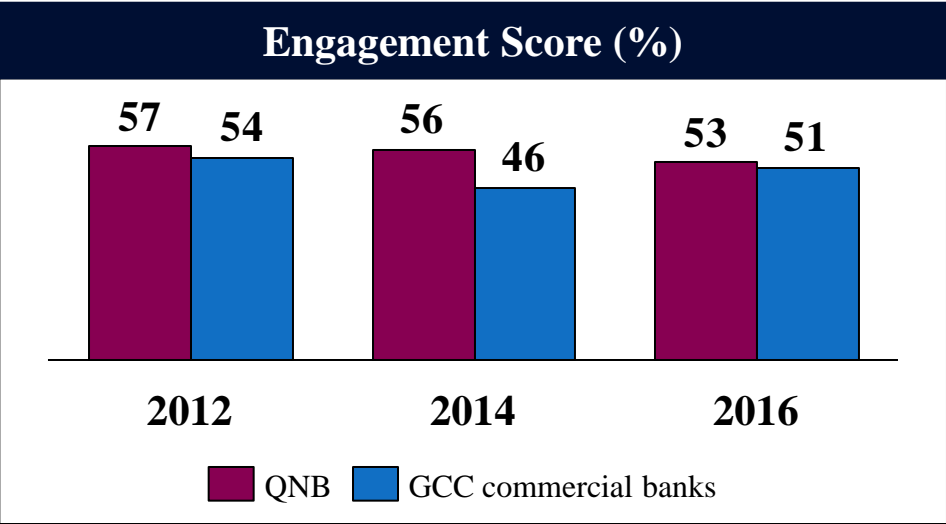
 <ul style="list-style-type: none"> - Best Bank in Qatar: 2014, 2015, 2017 - Best Bank in the Middle East: 2014, 2015 - Best Commercial Banking Capabilities: 2015, 2017 - Best Fixed Income Portfolio Management: 2014 - Best Net-Worth Specific Services: 2014, 2015 - Best Overall Private Banking Service: 2014 - Best Private Equity Investment: 2014 - Best Real Estate Investment: 2014 	 <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: 2014, 2015 - Mobile Banking App of the Year: 2017 - Sub-custodian Bank of the Year in Qatar: 2015 	<ul style="list-style-type: none"> • ACQ5: <ul style="list-style-type: none"> - Middle East Overall Bank of the Year: 2014 • 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 Brands: <ul style="list-style-type: none"> - Best Banking Performer (Qatar): 2014 • Global Telecoms Business Middle East Award: <ul style="list-style-type: none"> - Consumer Service Innovation: 2014, 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 • MENA Fund Manager Performance Awards: <ul style="list-style-type: none"> - Qatar Equity Fund of the Year: 2015 • Middle East's Customer Festival Awards: <ul style="list-style-type: none"> - Best Customer Engagement Award: 2014
 <ul style="list-style-type: none"> - Best Corporate Bank in Egypt: 2014 - The Best Premium Banking Proposition in Qatar: 2014 - Best Retail Bank in Egypt: 2014 - Best SME Bank in Egypt: 2014 	 <ul style="list-style-type: none"> - Best Bank in Qatar: 2014 - Best FX Provider (Qatar): 2014, 2016 - Best Investment Bank in Qatar: 2014 - Best Trade Finance Bank (Qatar): 2014, 2016 - One of The World's Top 50 Safest Banks: 2014 - World's Best FX Providers: 2014 	
 <ul style="list-style-type: none"> - Best New Product or Service of the Year (Turkey): 2014 - Incentive, Rewards, or Recognition Provider of the Year (Turkey): 2016 - Product Development / Management Department or Team of the Year (Turkey): 2014 	 <ul style="list-style-type: none"> - Best Bank Brand in MEA: 2015 - Best Bank in Qatar: 2014, 2015, 2017 - Best Bank in the Middle East: 2014 - Fastest Growing Bank in Qatar: 2017 - Best Managed Advisory Service in Qatar: 2016 - Best SME Customer Service in Qatar: 2016 	
 <ul style="list-style-type: none"> - Asset Manager of the Year in Qatar: 2016 - Best Asset Manager in the Middle East: 2014 - Best Broker in Qatar: 2014, 2016 		

As part of its customer centric approach to enhance proximity, QNB Group has constantly been increasing its customer touch-points



Domestic International

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





Financial highlights

QNB continues to demonstrate sustainable and profitable growth

Financial highlights (USD Bn as at 31-Dec-16)



Growth vs. 2015

Profit¹

- USD 3.4 Bn
- +10%

- Net interest margin (NIM)²: **2.89%**
- Cost to income ratio: **30.4%**
- Earnings per share (USD): **4.0**

Assets

- USD 197.7 Bn assets +34%
- USD 143.0 Bn loans +34%

- NPL (% of gross loans): **1.8%**
- Coverage ratio: **114%**

Funding

- USD 139.2 Bn deposits +28%

- Loans to deposits ratio: **102.7%**

Equity

- USD 19.5 Bn equity +14%

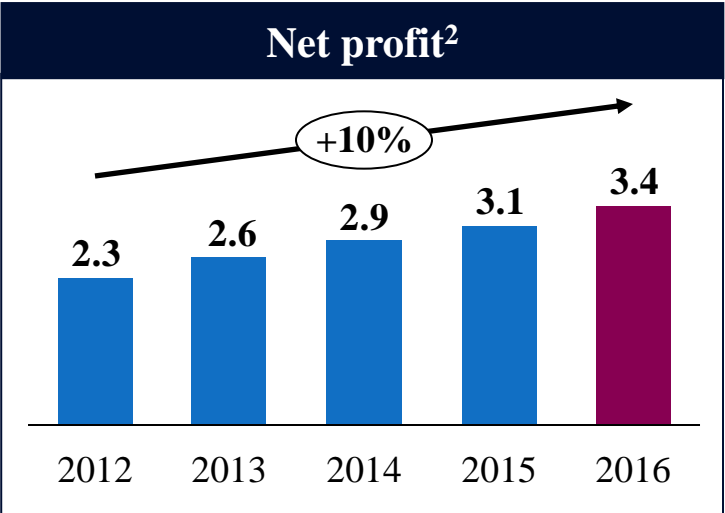
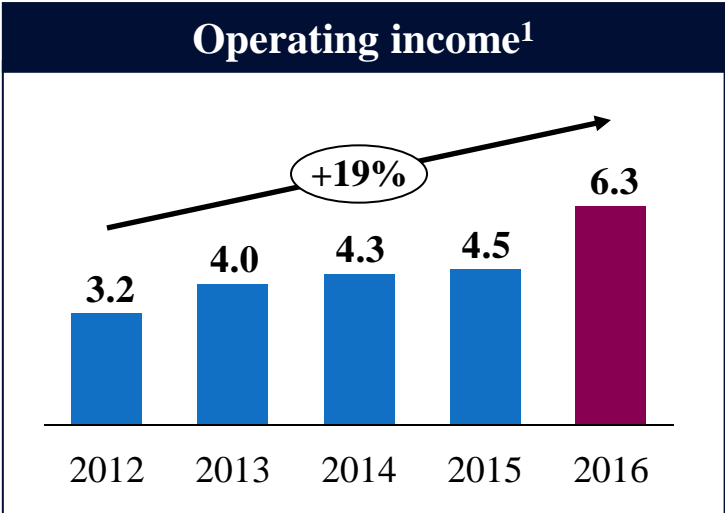
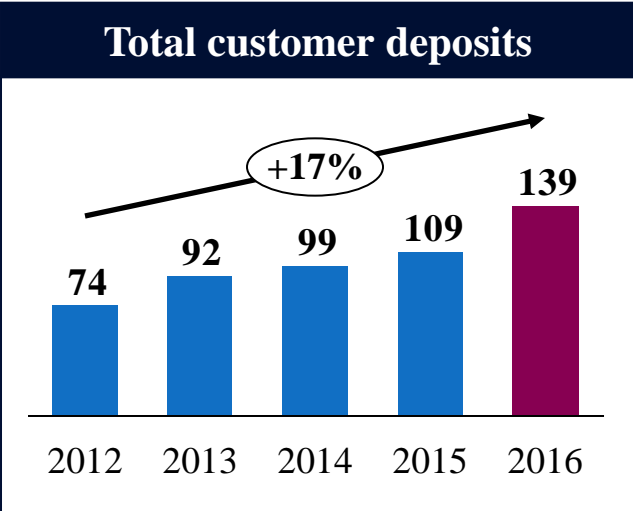
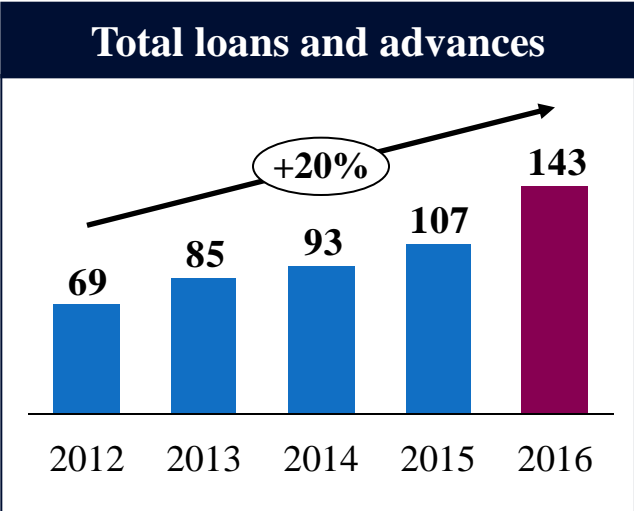
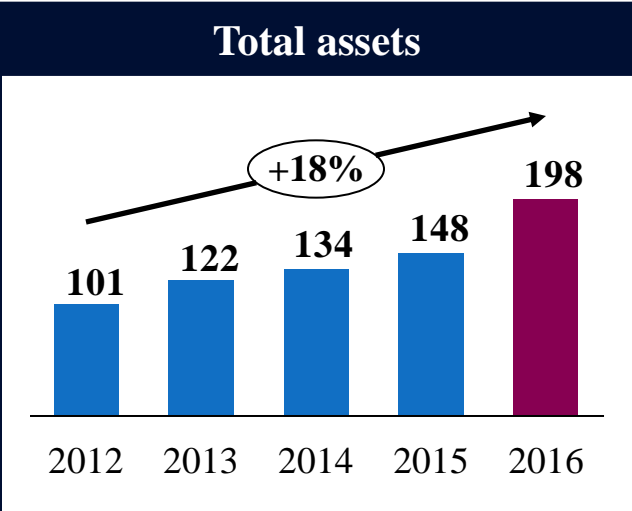
- ROAE³: **19.7%**
- Capital adequacy ratio⁴: **16.0%**



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
 4 Basel III

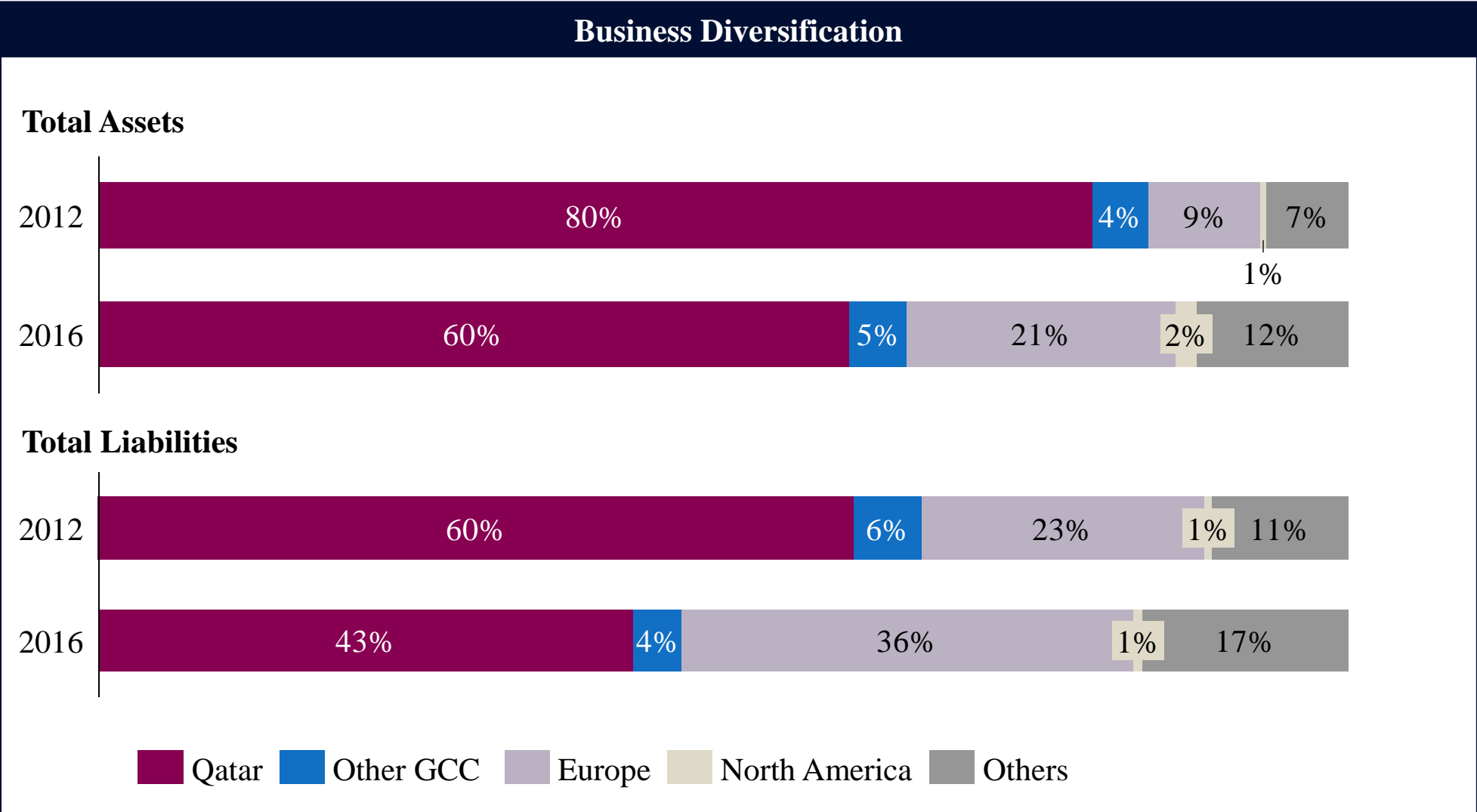
Effective execution of the strategy has enabled QNB to deliver sustainable growth across key financial metrics over the past five years

Key financial metrics (USD Bn as at 31-Dec-16)



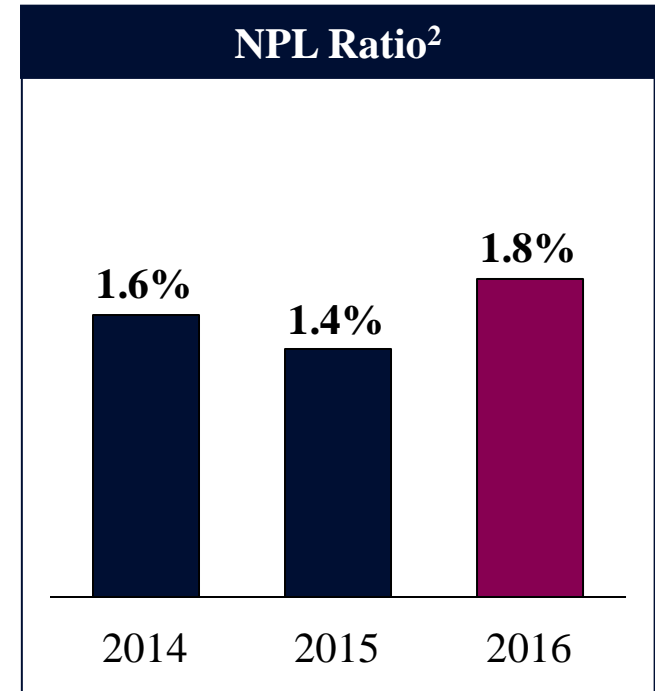
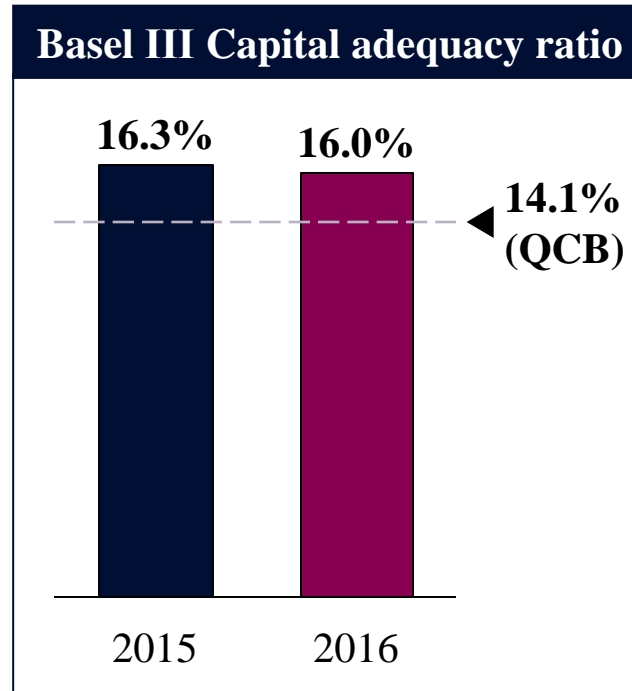
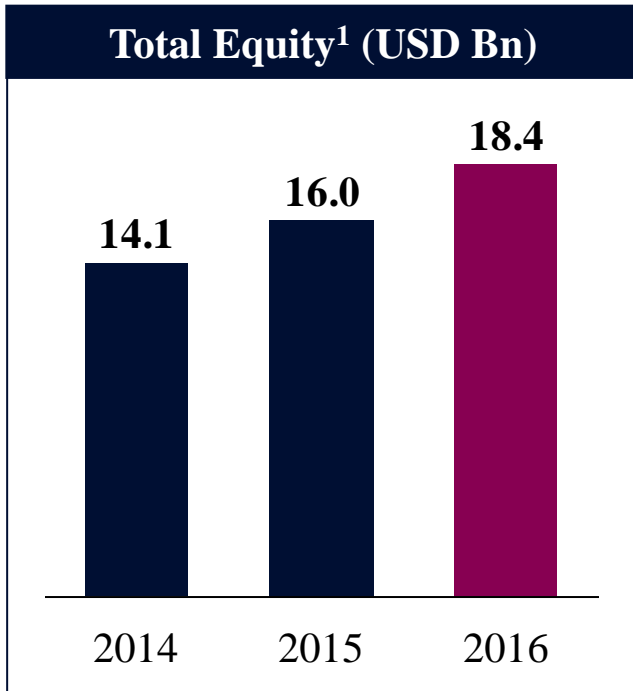
1 Operating income includes share of results of associations
 2 Profit attributable to equity holders of the bank
 Source: December 2016 Financial Report

QNB continues to diversify its business, both in terms of 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

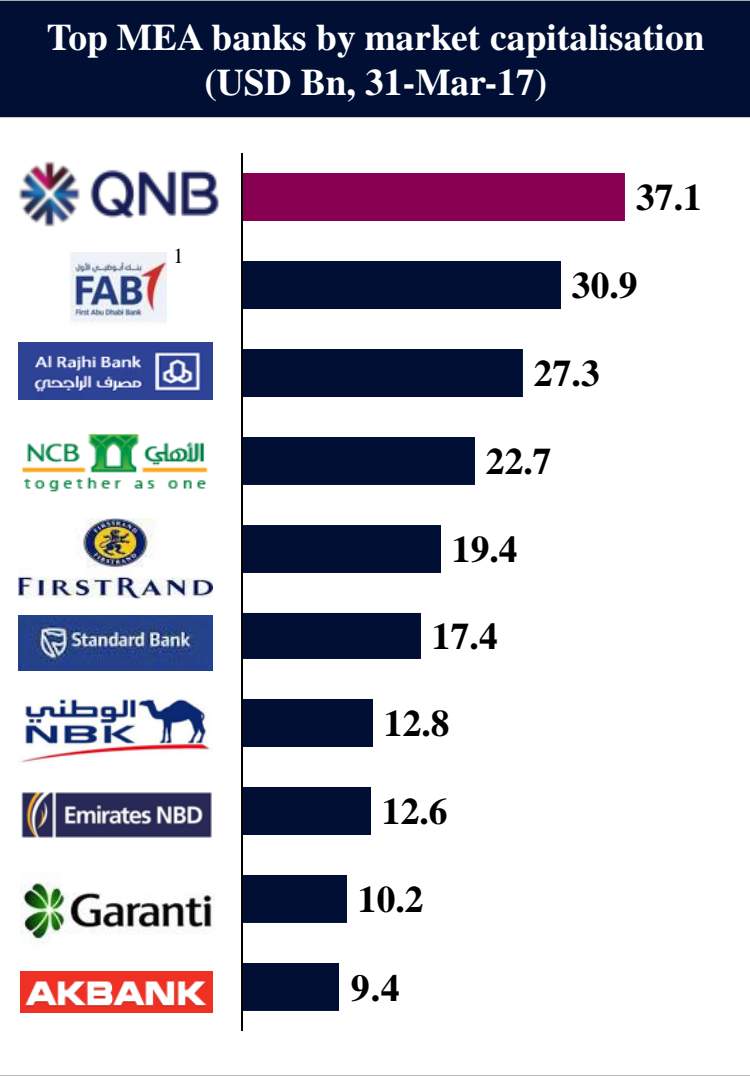
Key metrics (USD Bn as at 31-Dec-16)



- QNB has **continued to increase its provisions** in response to the global economic situation
- The bank's **coverage ratio has remained robust** amidst the economic slowdown, with a coverage of 114% as at 31 December 2016
- Capital adequacy ratio is **above QCB (Qatar Central Bank) and Basel III requirements** including the applicable DSIB buffer of 0.625% and ICAAP buffer of 1% for 2016

QNB's stock comfortably outperformed the Qatar Stock Exchange and the MSCI Emerging Markets indices this decade

Indexed performance of QNB vs. Qatar Stock Exchange and MSCI EM (Indexed to 100 on 01-Jan-2010)



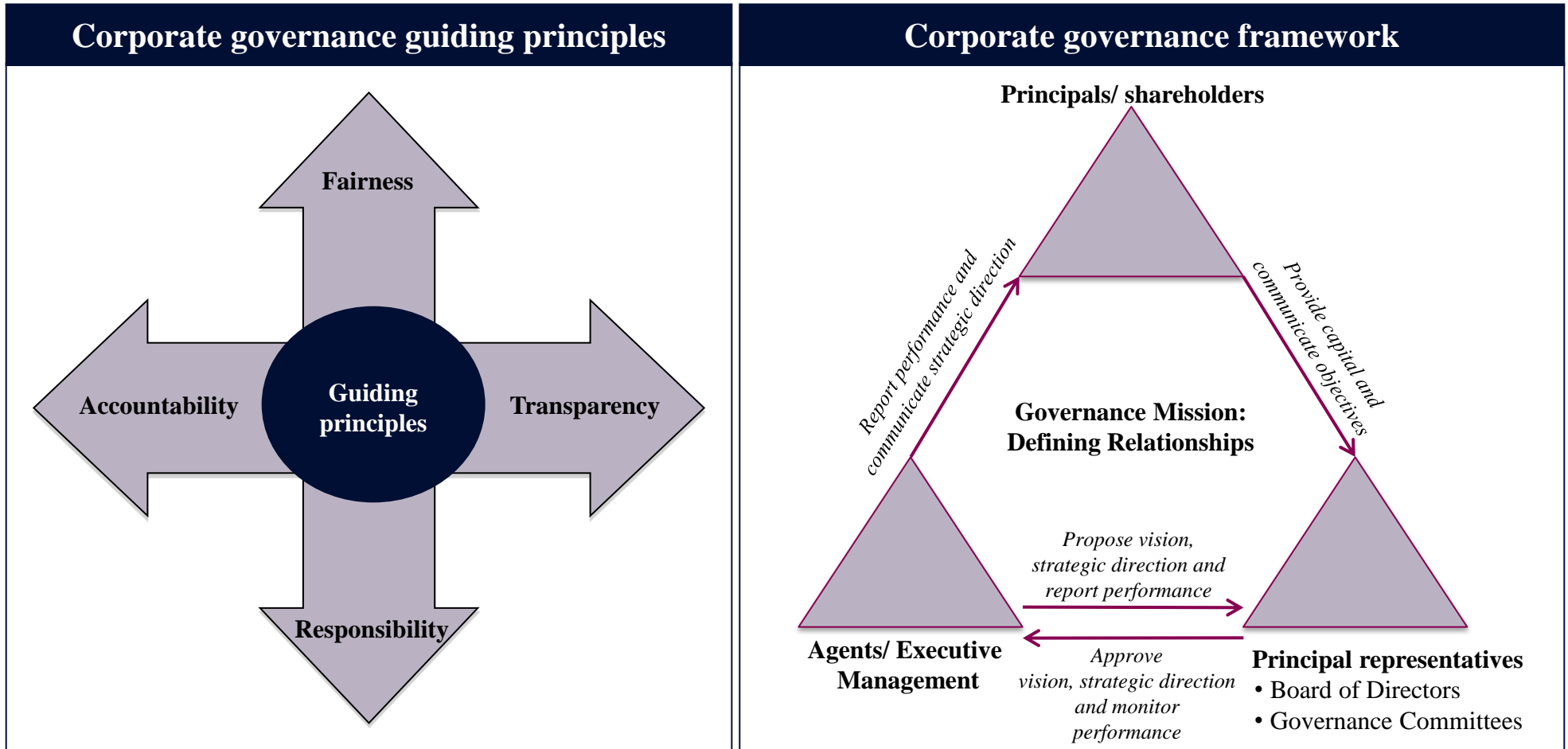
1 Market cap as at 02-Apr-17, including NBAD-FGB post-merger
Source: Bloomberg



Governance and sustainability

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

Corporate governance guiding principles and framework



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

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

Corporate governance architecture



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

Board of Directors (as at 31-Dec-16)



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-Thani¹
Member of the Group Board Nomination, Remuneration, Governance and Policies Committee
BOD member since 2016



H.E. Sheikh Hamad Bin Jabor Bin Jassim Al-Thani¹
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 Fakhroo¹
Member of the Group Board Risk Committee and Group Board Executive Committee
BOD member since 2001



Mr. Fahad Mohammed Fahad Buzwair¹
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 24 years at QNB



Mr Abdulla Mubarak Al-Khalifa

- Executive General Manager
- Group Chief Business Officer
- Over 19 years at QNB



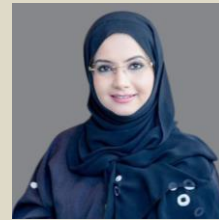
Mr Ali Rashid Al-Mohannadi

- Executive General Manager
- Group Chief Operating Officer
- Over 19 years at QNB



Mr Ramzi Mari

- General Manager
- Group Chief Financial Officer
- Over 19 years at QNB and 26 years banking experience



Ms Fatma A Al-Suwaidi

- General Manager
- Acting Group Chief Risk Officer
- Over 17 years at QNB



Mrs Fareeda Abulfath

- General Manager
- Group Chief Credit Officer
- Over 19 years at QNB and 26 years banking experience



Mr Christian Eichner

- General Manager
- Group Strategy
- Over 8 years at QNB and over 16 years financial sector experience

QNB is committed to Corporate Social Responsibility (CSR) to develop the society



“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 National Development Strategy 2011-2016
- Internationally, QNB’s CSR approach involves identifying priorities that address particular needs that are of significance to the respective countries in which it operates

QNB CSR initiatives encompass six broad themes

Culture and arts



- Sponsored **Art for Tomorrow** organised by The New York Times and Qatar Museums
- QNB Oman celebrated **Qaranqasho** (Ramadan tradition) by raising funds for children in orphanages

Economic & international affairs



- Sponsored the **fifth Euromoney Qatar Conference**
- Participated as a Sponsor of **the Saudi Trade Finance Summit** in Saudi Arabia

Health and environment



- QNB donated essential equipment for the **Intensive Care Children's Heart Disease Unit** in an Egyptian Hospital
- The QNB Tunisia team cleaned beaches as part of our **social volunteering programme**

Social and humanitarian affairs



- Sponsored activities and events of the **General Retirement and Social Insurance Authority** in Qatar
- QNB Indonesia supports a **local mosque annually** to provide help for people in need

Sports



- Main sponsor of **Qatar Football Association** (QFA) and Qatar Stars League (QSL)
- Participated as a sponsor in the **2016 FINA Swimming World Cup** held in Qatar
- 3 year sponsorship of **Trabzonspor**, one of Turkey's most popular football clubs

Education and youth



- Supported the **Kawader development programme**, designed for Qatari graduates
- QNB Tunisia launched a school renovation projects, dedicating to rebuilding and equipping schools

QNB offices (1/2)

Head Office

Qatar

P.O. Box: 1000
Doha, State of Qatar
Tel: +974 4425 2444 Fax: +974 4441 3753
ccsupport@qnb.com qnb.com

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Fax: +33 1 53 23 0070
QNBParis@qnb.com

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