

About QNB Group:

Qatar National Bank (Q.P.S.C.) (QNB Group) was established in 1964 as the country's first Qatari-owned commercial bank, with an ownership structure split between the Qatar Investment Authority (50%) and the remaining (50%) available to be held by members of the public.

QNB Group has steadily grown to be the biggest bank in Qatar and one of the largest financial institution in the Middle East and Africa region.

Subsidiaries	Country	Year of incorporation / acquisition	Ownership %
QNB International Holdings Limited	Luxembourg	2004	100%
CSI QNB Property	France	2008	100%
QNB Capital LLC	Qatar	2008	100%
QNB Suisse S.A.	Switzerland	2009	100%
QNB Syria	Syria	2009	50.8%
QNB Finance Ltd.	Cayman Islands	2010	100%
QNB Indonesia	Indonesia	2011	92.50%
QNB Financial Services	Qatar	2011	100%
Al-Mansour Investment Bank	Iraq	2012	54.2%
QNB Tunisia	Tunisia	2013	99.99%
QNB ALAHLI	Egypt	2013	95.00%
QNB Finansbank	Türkiye	2016	99.88%
QNB (Derivatives) Limited	Cayman Islands	2017	100%
Digital-Q-FS Limited	United Kingdom	2022	100%

The Group is one of the largest bank by Market Capitalisation, Total Assets, Loans, Deposits and Profit in Qatar and Middle East and Africa region.

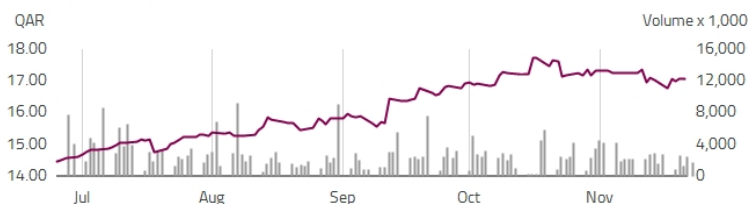
QNB's International Footprint

QNB Group, subsidiaries and associate companies operate in more than 28 countries around the world across 3 continents, through more than 900 locations, supported by more than 4,800 ATMs and employing more than 28,000 staff.



- Based on the Group's consistent strong financial performance and its expanding international presence, QNB is currently ranked as the most valuable bank brand in The Middle East and Africa, according to Brand Finance.
- The Bank has also been the recipient of many awards from leading international specialised financial publications and institutions.
- QNB Group has an active community support program and sponsors various social, educational and sporting events.

● Qatar National Bank (Q.P.S.C.)

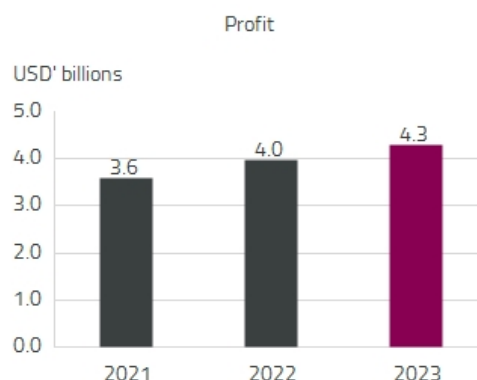
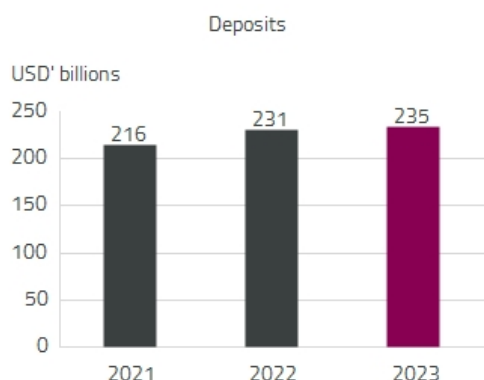
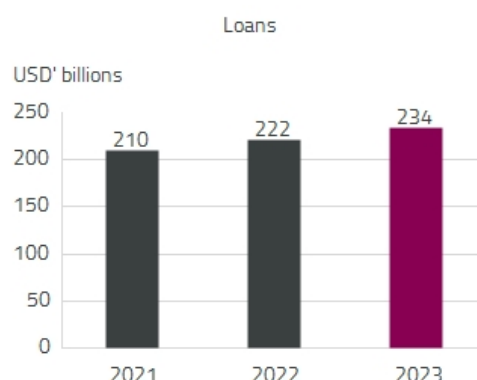
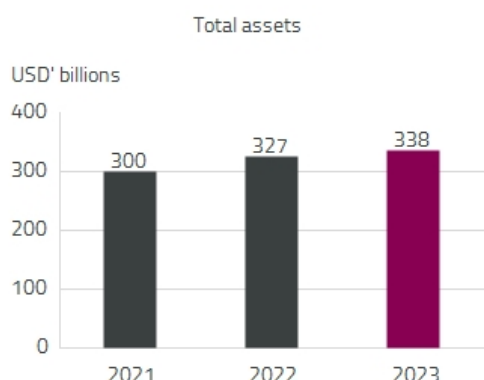


Share data 21/11/2024

Currency	QAR	Volume	1,841,796
Previous Close	17.10	Number of Shares (mil)	9,236.43
Change (%)	-0.06	Market Cap (mil)	157,942.93

Financial Highlights (USD' billions)	2023	2022	2021
Total Assets	338	327	300
Loans	234	222	210
Deposits	235	231	216
Total Equity	30	29	27
Profit	4.3	4.0	3.6
Operating Income	10.7	9.6	7.8
Cost to Income Ratio	20.0%	19.7%	22.2%
NPL Ratio	3.0%	2.9%	2.3%
Stage 3 Loans Coverage Ratio	100%	99%	117%
Loans to Deposits ratio	99.5%	95.9%	97.2%
Capital Adequacy ratio	19.8%	19.6%	19.3%

Last Updated: January 2024



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