

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%) held by members of the public.

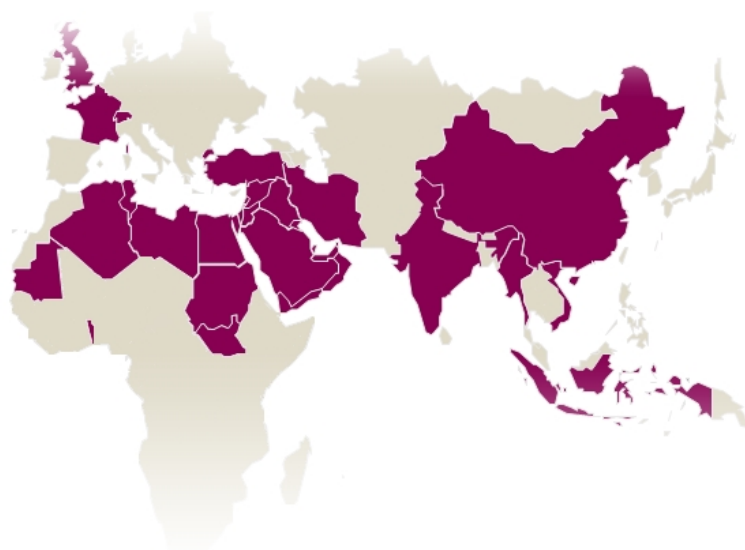
QNB Group has steadily grown to be the biggest bank in Qatar and the largest financial institution in the Middle East and Africa region.

Subsidiaries	Country	Incorporated	Ownership %
QNB International Holdings LTD.	Luxembourg	2004	100%
CSI QNB Property	France	2008	100%
QNB Capital LLC	Qatar	2008	100%
QNB Banque Privée S.A.	Switzerland	2009	100%
QNB Syria	Syria	2009	50.8%
QNB Finance Ltd.	Cayman Islands	2010	100%
QNB Indonesia	Indonesia	2011	92.48%
QNB Financial Services SPC	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	Turkey	2016	99.88%

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

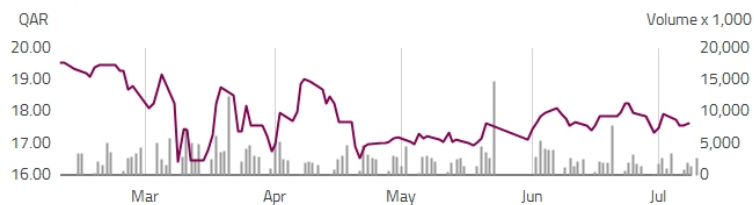
QNB's International Footprint

QNB Group, subsidiaries and associate companies operate in more than 31 countries around the world across 3 continents, through more than 1,100 locations, supported by more than 4,400 ATMs and employing more than 29,000 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 Magazine.
- Bloomberg Markets, the leading provider of Business, Financial and Economic news, ranked QNB as "One of the World's Strongest Banks".
- The Global Finance Magazine ranked QNB as "One of The Top 50 Safest Banks in the World".
- The Bank has also been the recipient of many awards from leading international specialised financial publications.
- QNB Group has an active community support program and sponsors various social, educational and sporting events.

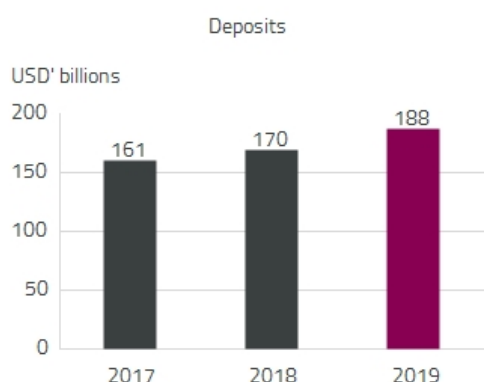
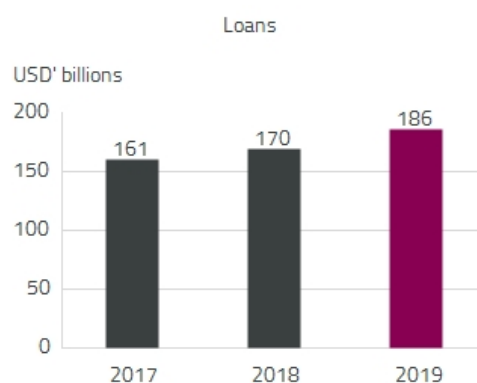
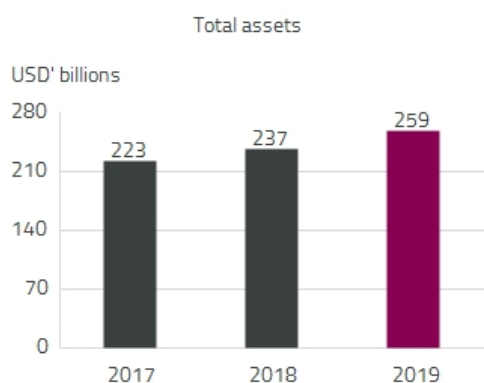
● Qatar National Bank (Q.P.S.C.)



Share data 08/07/2020

Currency	QAR	Volume	2,767,927
Previous Close	17.66	Number of Shares (mil)	9,236.43
Quotes (%)	0.34	Market Cap (mil)	163,115.33

Financial Highlights (USD' billions)	2019	2018	2017
Total Assets	259	237	223
Loans	186	170	161
Deposits	188	170	161
Total Equity	26	24	22
Profit	4.0	3.8	3.6
Operating Income	6.9	6.6	6.3
Cost to Income Ratio	25.9%	25.8%	29.1%
NPL Ratio	1.9%	1.9%	1.8%
Coverage Ratio	100%	104%	112%
Loans to Deposits ratio	99.2%	99.3%	99.8%
Capital Adequacy ratio	18.9%	19.0%	16.5%



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