Investor Relations Presentation

June 2026

QNB

Download our IR Application

Contents

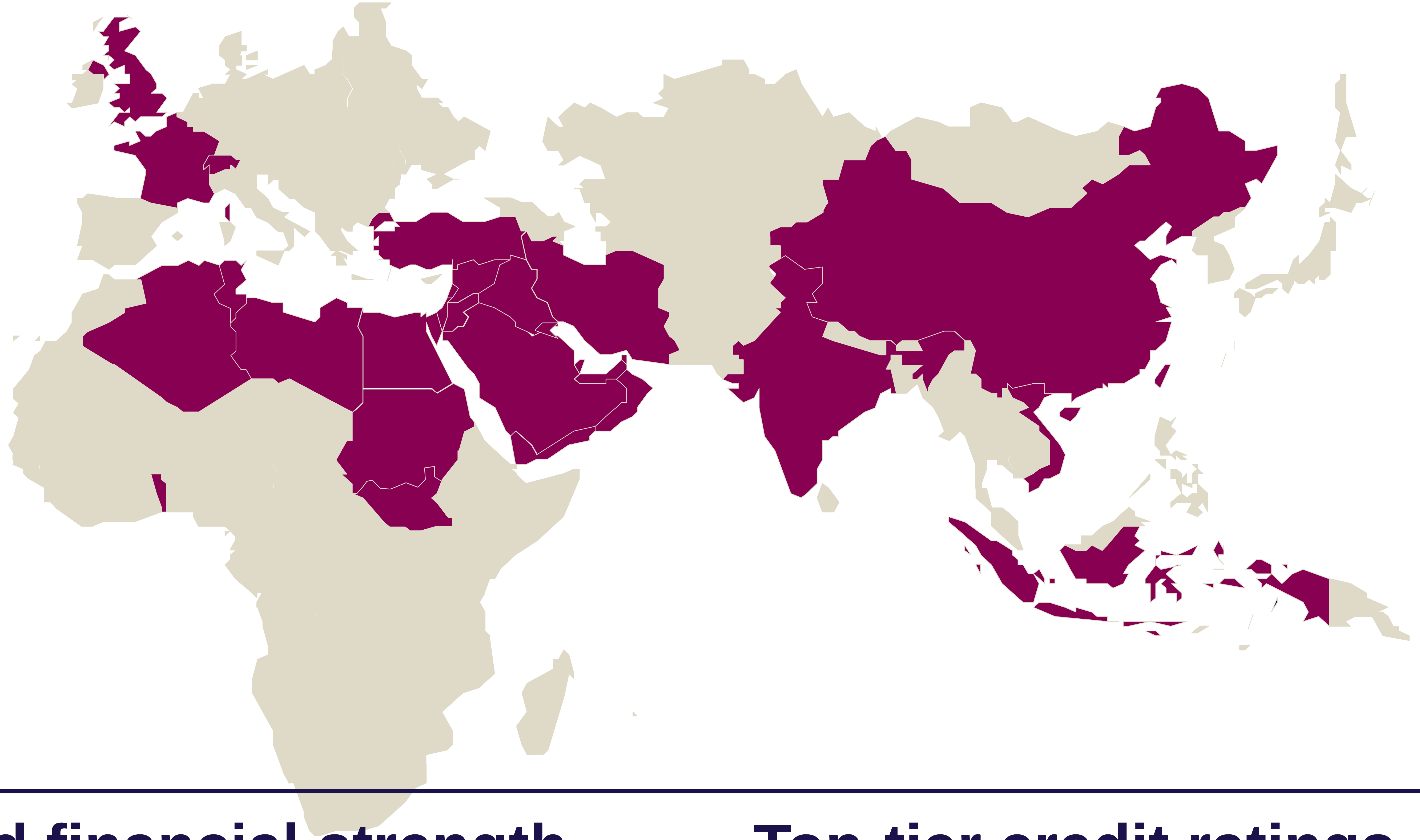
Notes:

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

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[1]
- About 31,000 employees operating from more than 900 locations

Key Strengths

QNB

- Geographically Diversified Financial Position
- Leading Domestic Presence
- Leading Regional Presence
- Experienced Management Team
- Strong Operating Performance and Financial Position
- Strong Credit Ratings
- Exposure to High-Value Transactions
- Strong Qatari Government Support

Solid financial strength

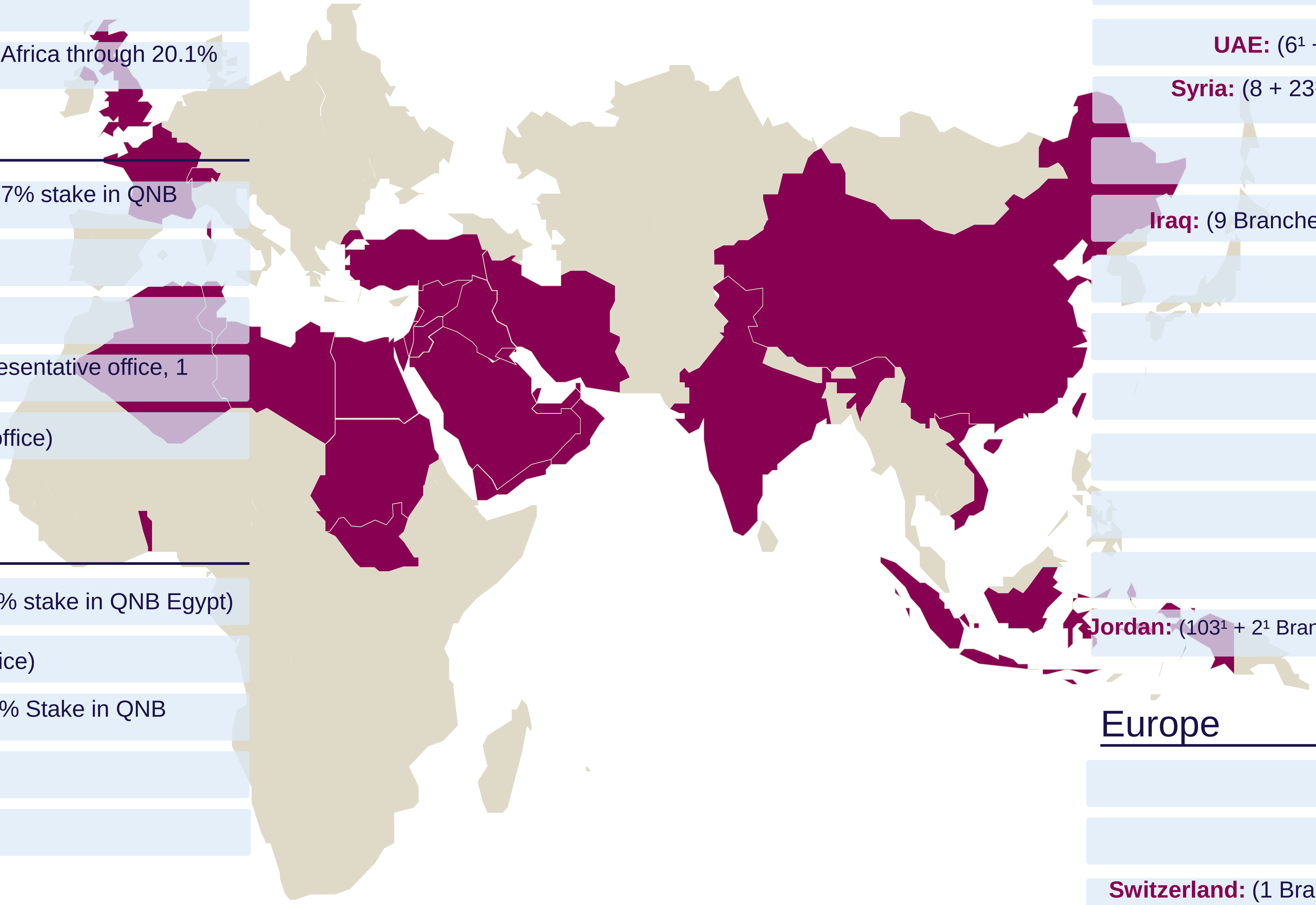
USD 43.8 Bn	**USD 2.4 Bn**
Market Cap.	Net Profit[2]
USD 395.0 Bn	**USD 0.24**
Assets	EPS

Top-tier credit ratings

A+	**Aa2**
Standard & Poor’s	Moody’s
AA	**A+**
Capital Intelligence	Fitch

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

QNB's International Footprint



Sub-Saharan Africa

- **South Sudan:** (1 Branch)
- **Togo:** (660 Branches[3] across Africa through 20.1% stake in Ecobank)

Asia

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

North Africa

- **Egypt:** (240 Branches, 95.00% stake in QNB Egypt)
- **Libya:** (1[1] Representative Office)
- **Tunisia:** (26 Branches, 99.99% Stake in QNB Tunisia)
- **Sudan:** (1 Branch)
- **Algeria:** (10[1] Branches)

Middle East

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

Europe

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

QNB

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

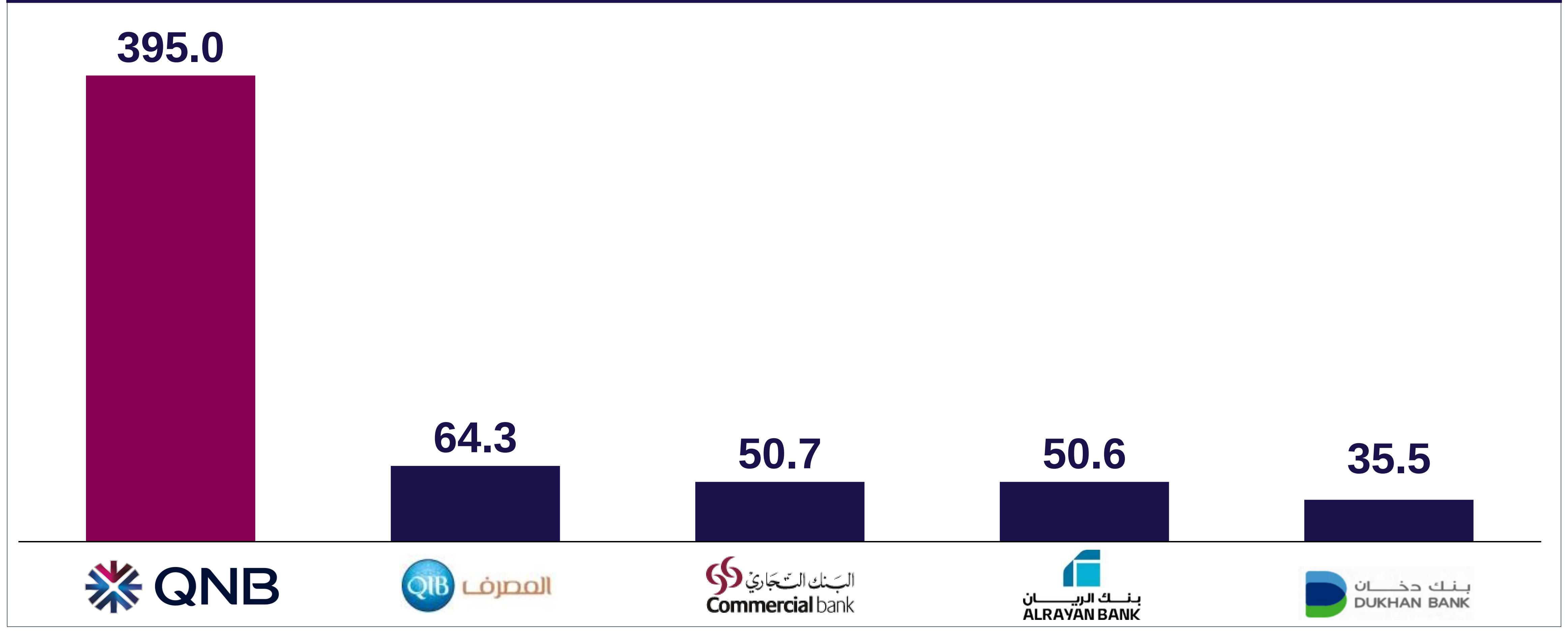
QNB Comparative Positioning – Qatar and MEA

QNB

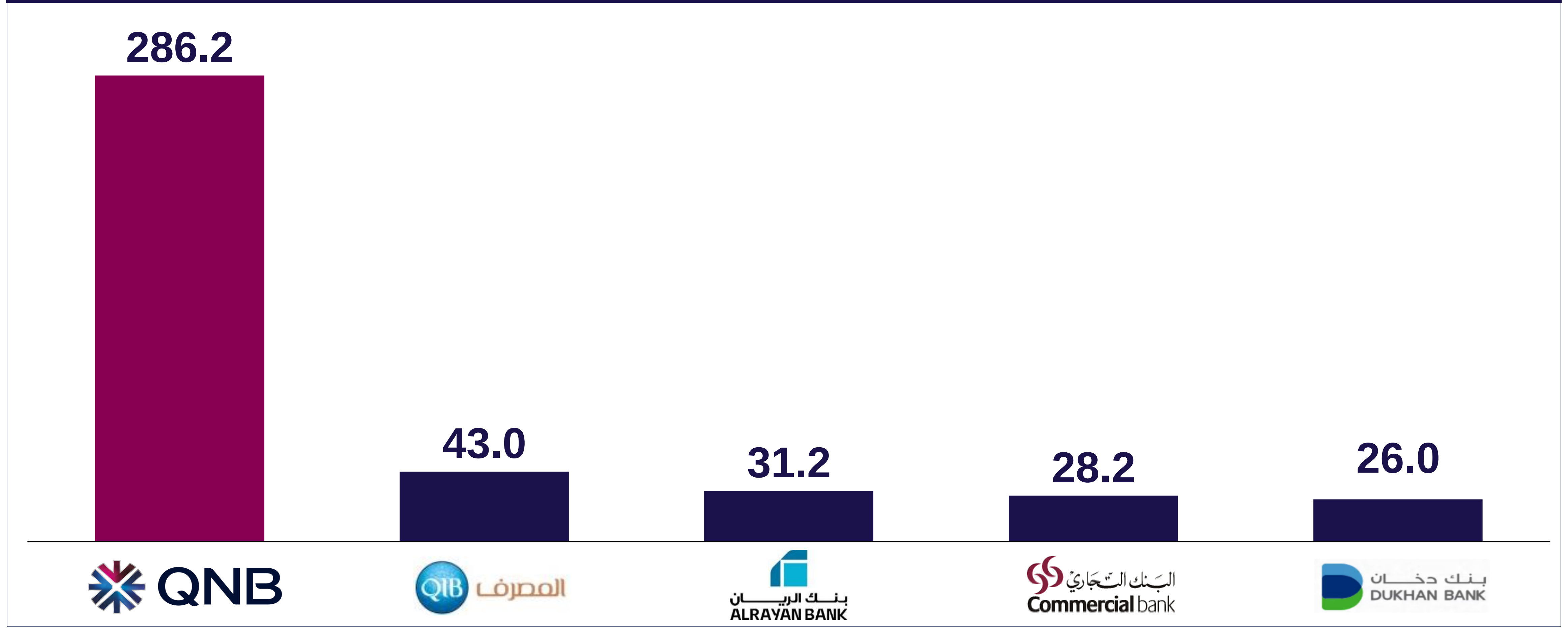
Top 5 Listed Domestic Banks – June 2026

QNB continues to excel in the domestic market

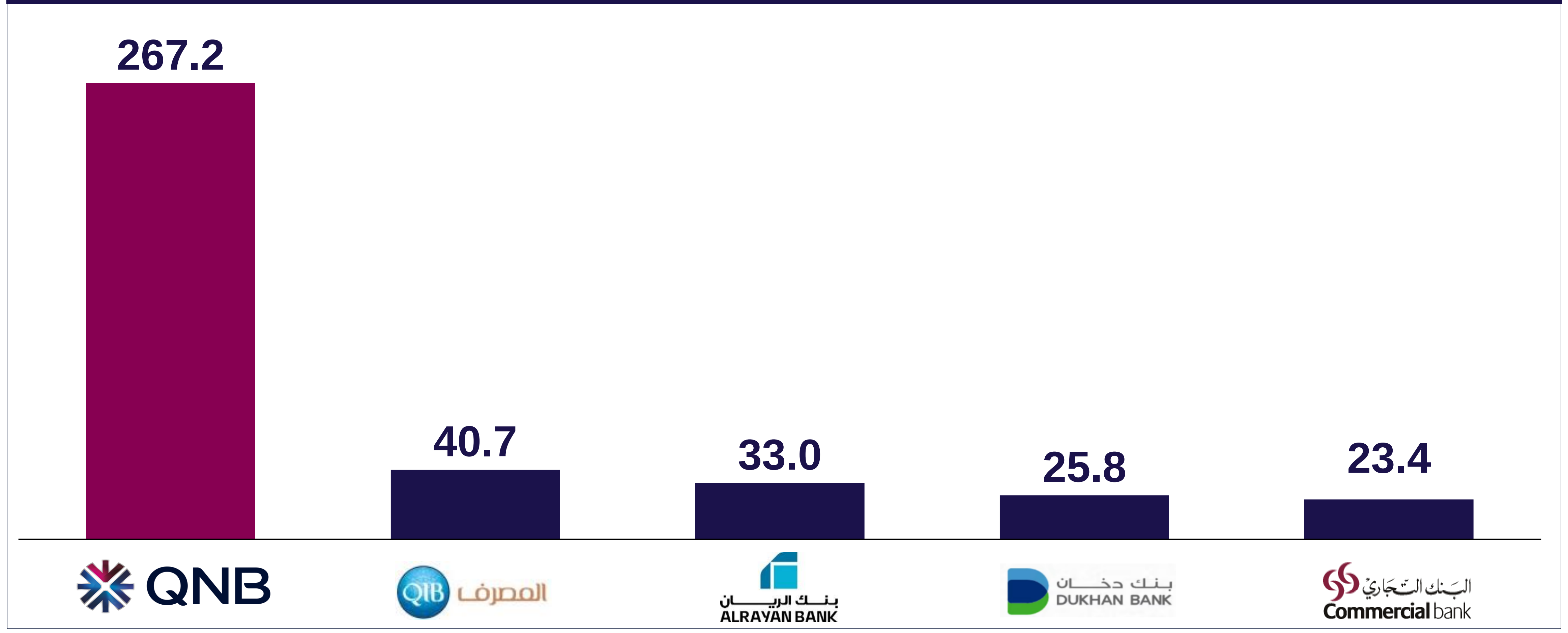
Assets



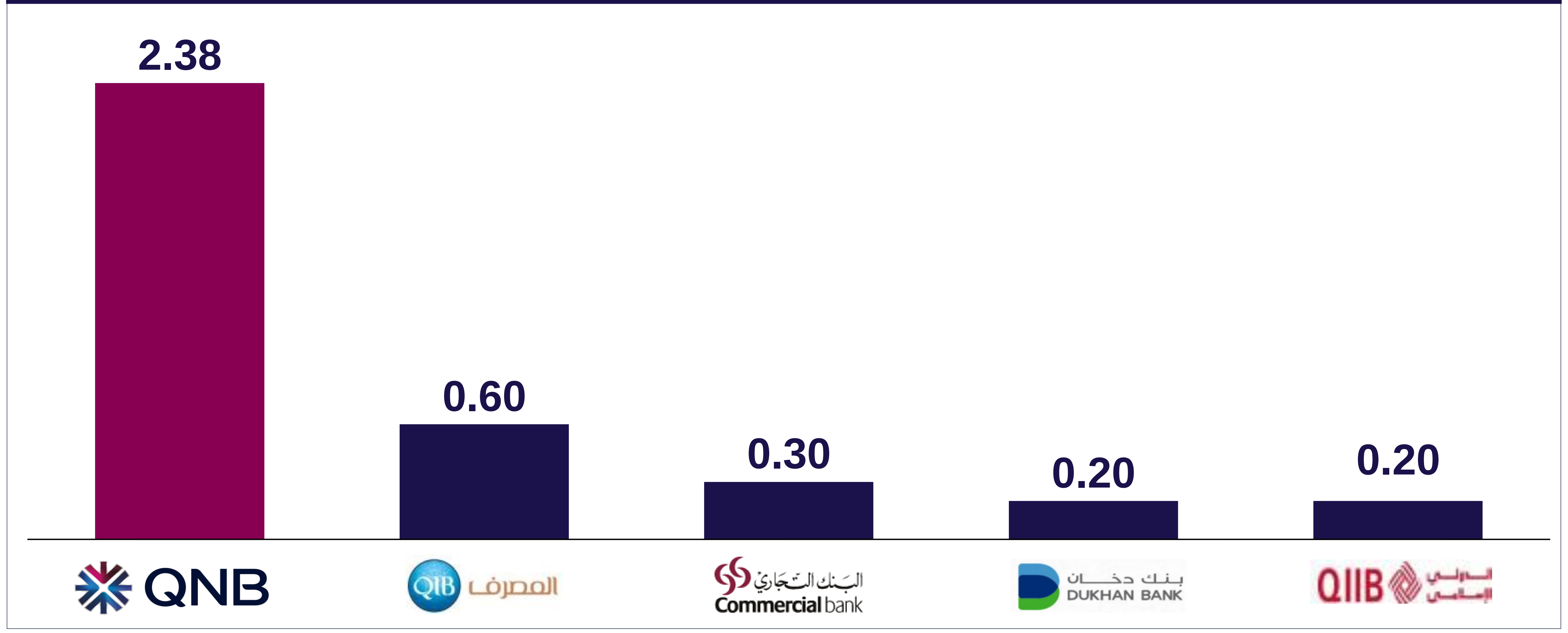
Loans



Deposits



Net Profit

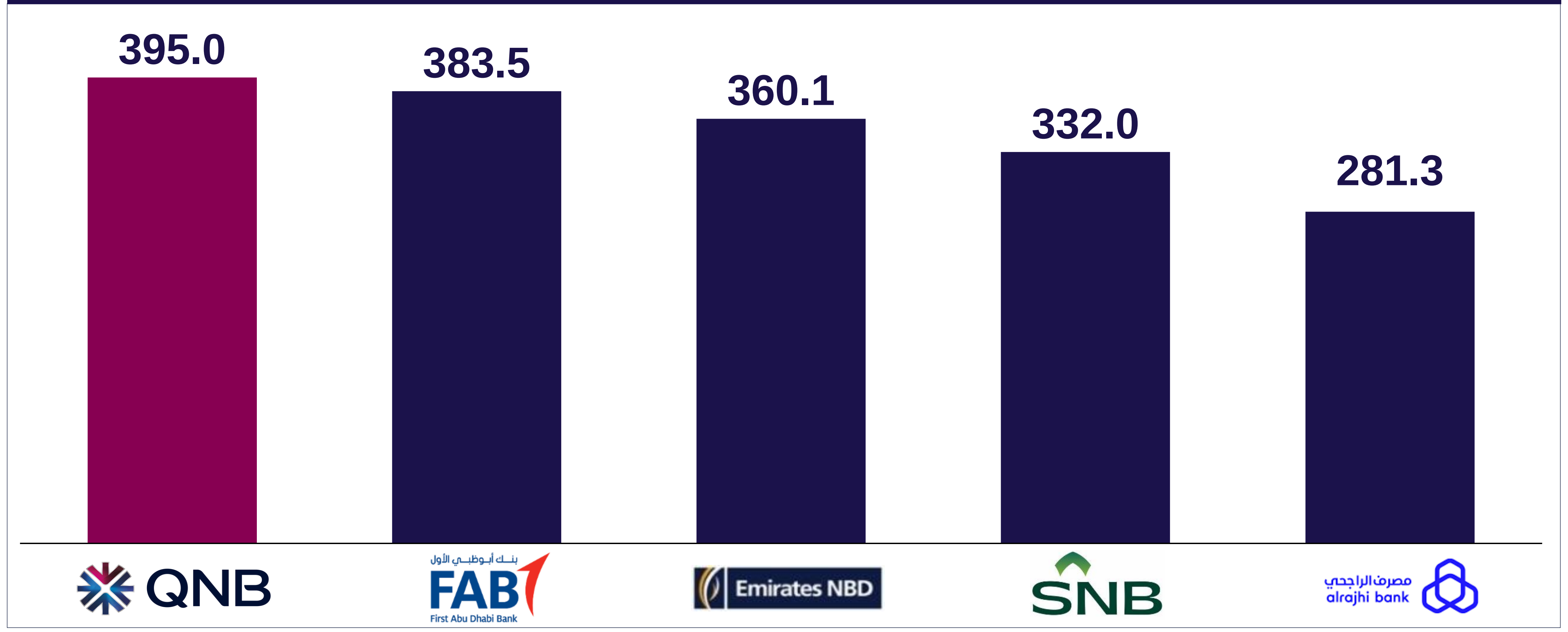


Note: All amounts are in USD billions
Source: Banks' June 2026 Press Release or Financial Statements, if available
Banks listed on Qatar Stock Exchange

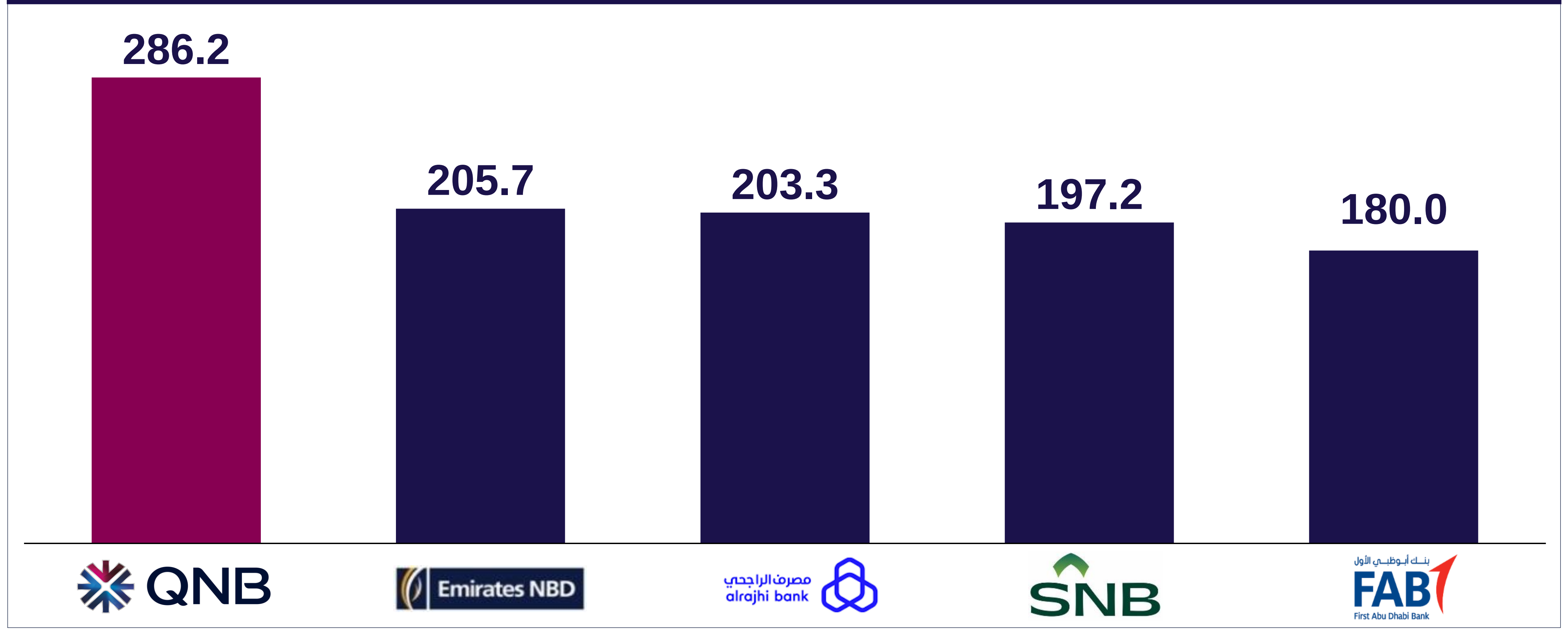
Top 5 Listed MEA Banks – June 2026

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

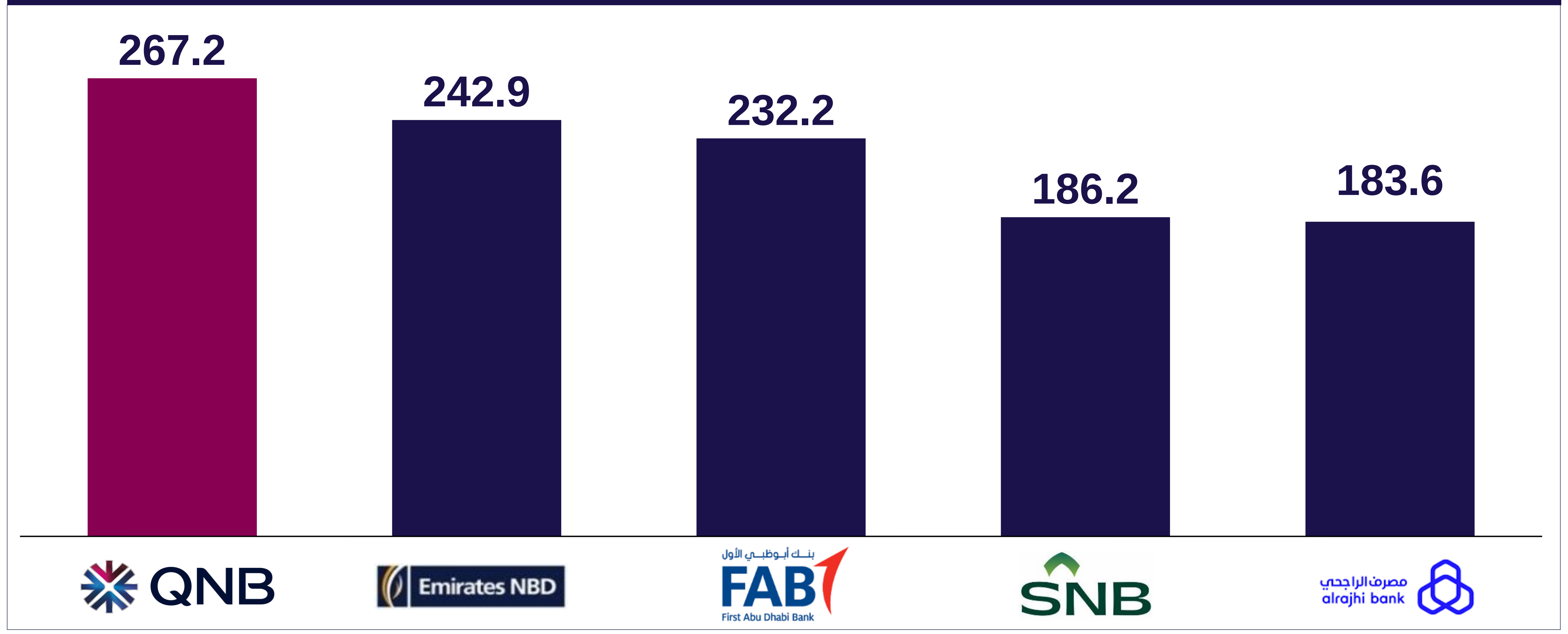
Assets



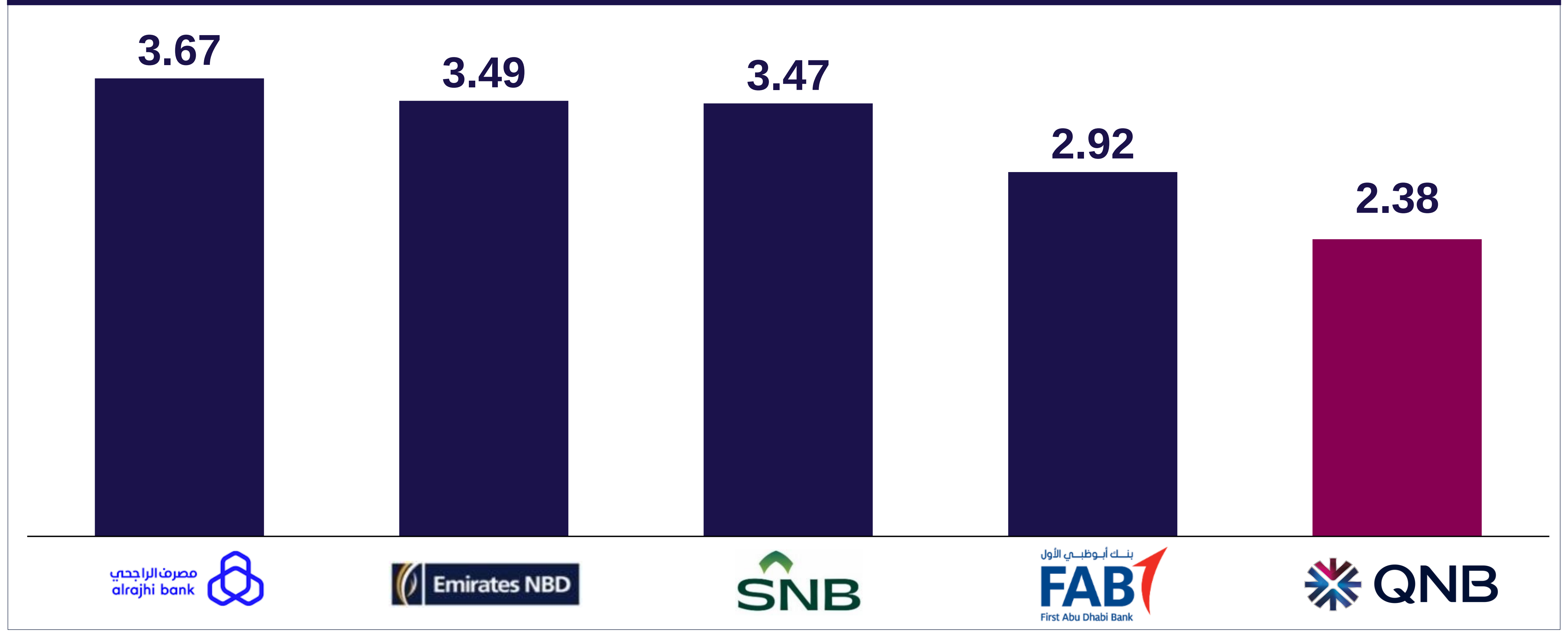
Loans



Deposits



Net Profit

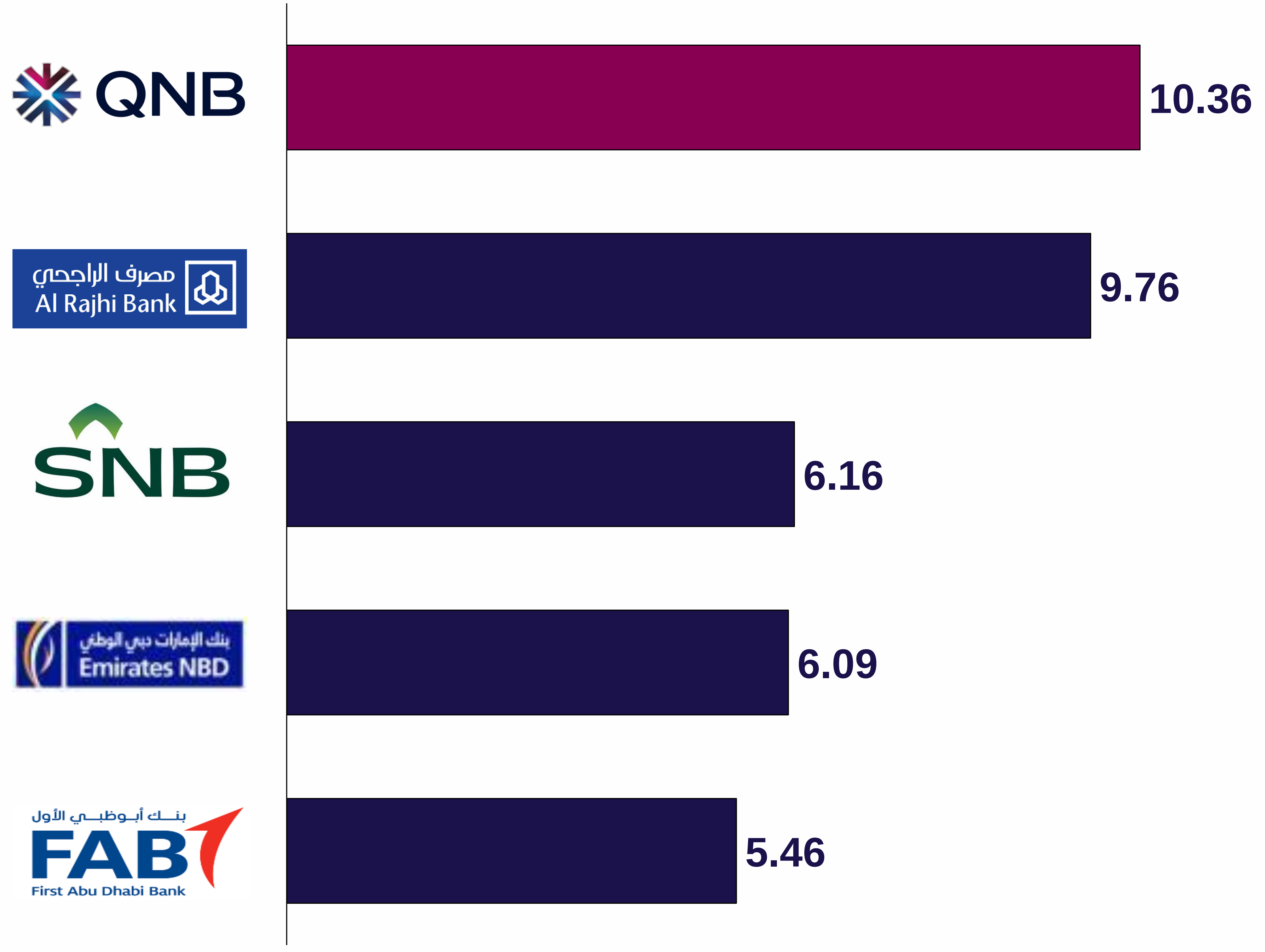


Note: All amounts are in USD billions
Source: Banks' June 2026 Press Release or Financial Statements, if available, non-exhaustive

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

Brand Value (USD Bn)

Top MEA banking brands



Key highlights

- QNB For the 13th consecutive year, QNB retains the most valuable Banking Brand in Middle East and Africa region
- The 2026 Brand Value for QNB Group increased by 11% to USD 10.4 billion
- QNB's Brand Strength Index (BSI) was rated at 86 (AAA)
- QNB currently ranks as the 36th most valuable bank brand in the world

QNB Source: Brand Finance ® 2026

Financial Highlights

QNB

QNB Group demonstrate sustainable growth

Financial Highlights (as at 30 June 2026)

Growth vs. June 2025

			Ratios	
Profit[1]	• USD2.38 billion	+3%	• Net interest margin (NIM)[2]:	2.63%
			• Cost to income ratio:	24.1%
			• Earnings per share:	USD 0.24
Assets	• USD395.0 billion assets	+6%	• NPL (% of gross loans):	2.5%
	• USD286.2 billion loans	+8%	• Coverage ratio[3]:	99%
Funding	• USD267.2 billion deposits	+4%	• Regulatory loans to deposits ratio[4]:	99%
Equity	• USD35.8 billion equity	+10%	• Capital adequacy ratio: (QCB Basel III Reforms)	19.8%

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[1]

Financial Highlights (as at 30 June 2026)

Growth vs. June 2025

		Growth		
Profit[2]	• **USD327.2 million** *(EGP16.5 billion)*	**+23%** *(+23%)*	• **Net interest margin (NIM)[3]:**	**6.44%**
			• **Cost to income ratio:**	**23.3%**
Assets	• **USD22.0 billion assets** *(EGP1,084.8 billion)*	**+29%** *(+28%)*	• **NPL (% of gross loans):**	**3.9%**
	• **USD10.3 billion loans** *(EGP507.6 billion)*	**+30%** *(+29%)*	• **Coverage ratio[4]:**	**85%**
Funding	• **USD18.4 billion deposits** *(EGP906.2 billion)*	**+31%** *(+30%)*	• **Loans to deposits ratio:**	**56%**
Equity	• **USD2.6 billion equity** *(EGP128.0 billion)*	**+27%** *(+26%)*	• **Capital adequacy ratio: (QCB Basel III Reforms)**	**25.7%**

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[1]

Financial Highlights (as at 30 June 2026)

Growth vs. June 2025

	Highlights	Growth vs. June 2025	Key ratios
Profit[2]	**USD145.4 million** *(TRY6.8 billion)*	**-14%** *(+1%)*	**Net interest margin (NIM)[3]:** 7.40% **Cost to income ratio:** 31.3%
Assets	**USD55.4 billion assets** *(TRY2,583.7 billion)*	**+16%** *(+36%)*	**NPL (% of gross loans):** 4.0%
	USD33.1 billion loans *(TRY1,545.1 billion)*	**+16%** *(+36%)*	**Coverage ratio[4]:** 88%
Funding	**USD31.2 billion deposits** *(TRY1,453.7 billion)*	**+18%** *(+39%)*	**Loans to deposits ratio:** 106.3%
Equity	**USD5.5 billion equity** *(TRY256.3 billion)*	**+26%** *(+48%)*	**Capital adequacy ratio[3]:** 14.8% **(QCB Basel III Reforms)**

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[1]	• **USD23.6 million** *(TRY1.1 billion)* *16% of QNB Turkiye Operations[2]*	**-51%** *(-42%)*	• **Net interest margin (NIM): 9.2%** • **Cost to income ratio: 25.3%**
Assets[3]	• **USD3.5 billion loans** *(TRY165.5 billion)* *11% of QNB Turkiye Operations*	**+15%** *(+35%)*	• **NPL (% of gross loans): 5.8%** • **Retail Loans Market Share[4]: 4.1%** • **Credit Cards Market Share[4]: 2.7%**
Funding[3]	• **USD5.0 billion deposits** *(TRY232.1 billion)* *16% of QNB Turkiye Operations*	**+12%** *(+31%)*	• **Loans to deposits ratio: 71%** • **Retail Deposits Market Share[4]: 2.5%**
Clients[3]	• **9.2 million registered clients**	**+13%**	• **Average Daily Logins: 4.0 million** • **Digital Onboarding Market Share[4] 11.0%**

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.

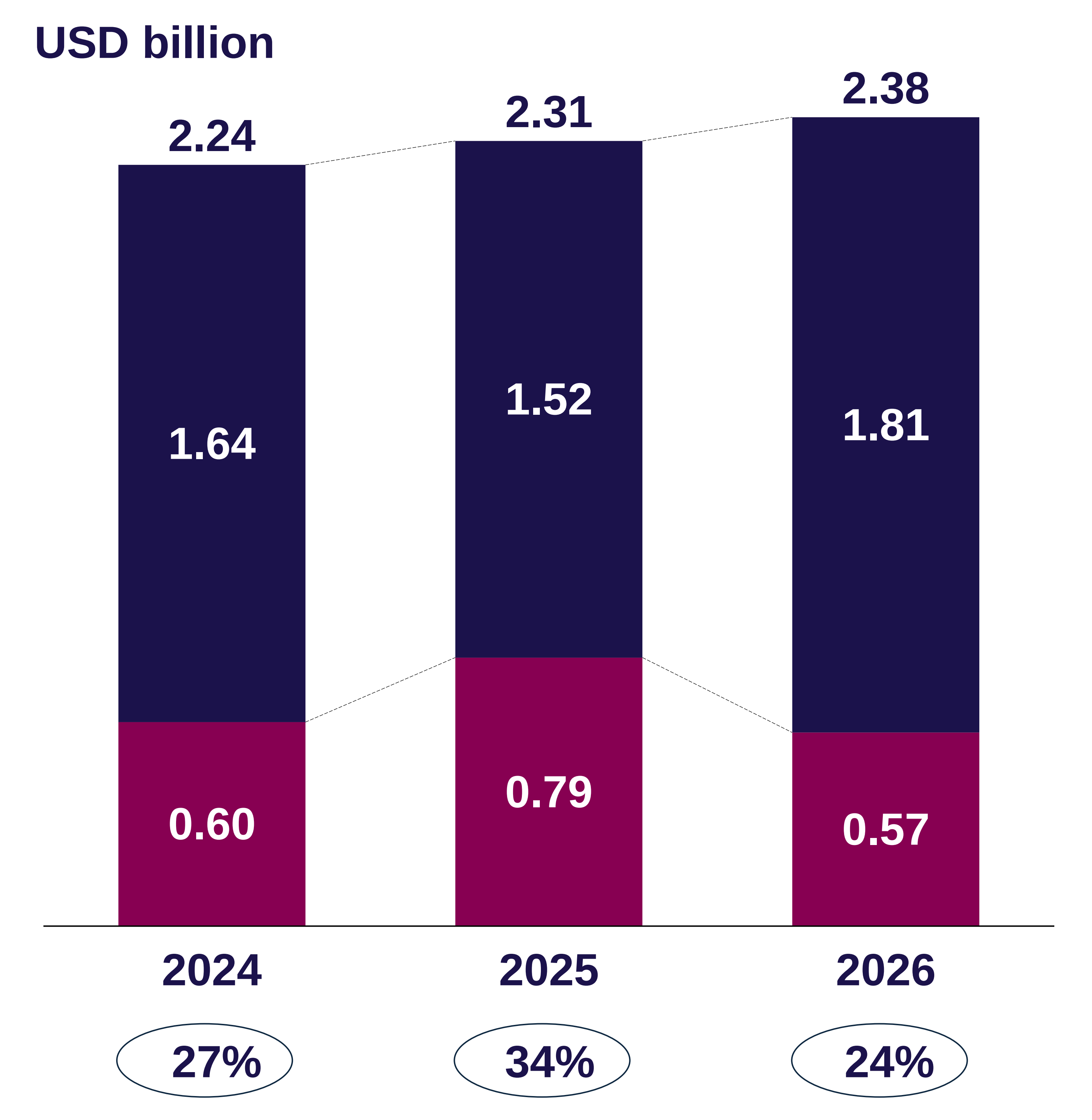
1. Profit as reported by Enpara Bank A.S. for the period ended 30 June 2026. The growth in profit is computed with respect to pro-forma Enpara.com profitability for similar period
2. QNB Turkiye Operations represent the combined balances of QNB Bank A.S. and Enpara Bank A.S.
3. Balances, clients and 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

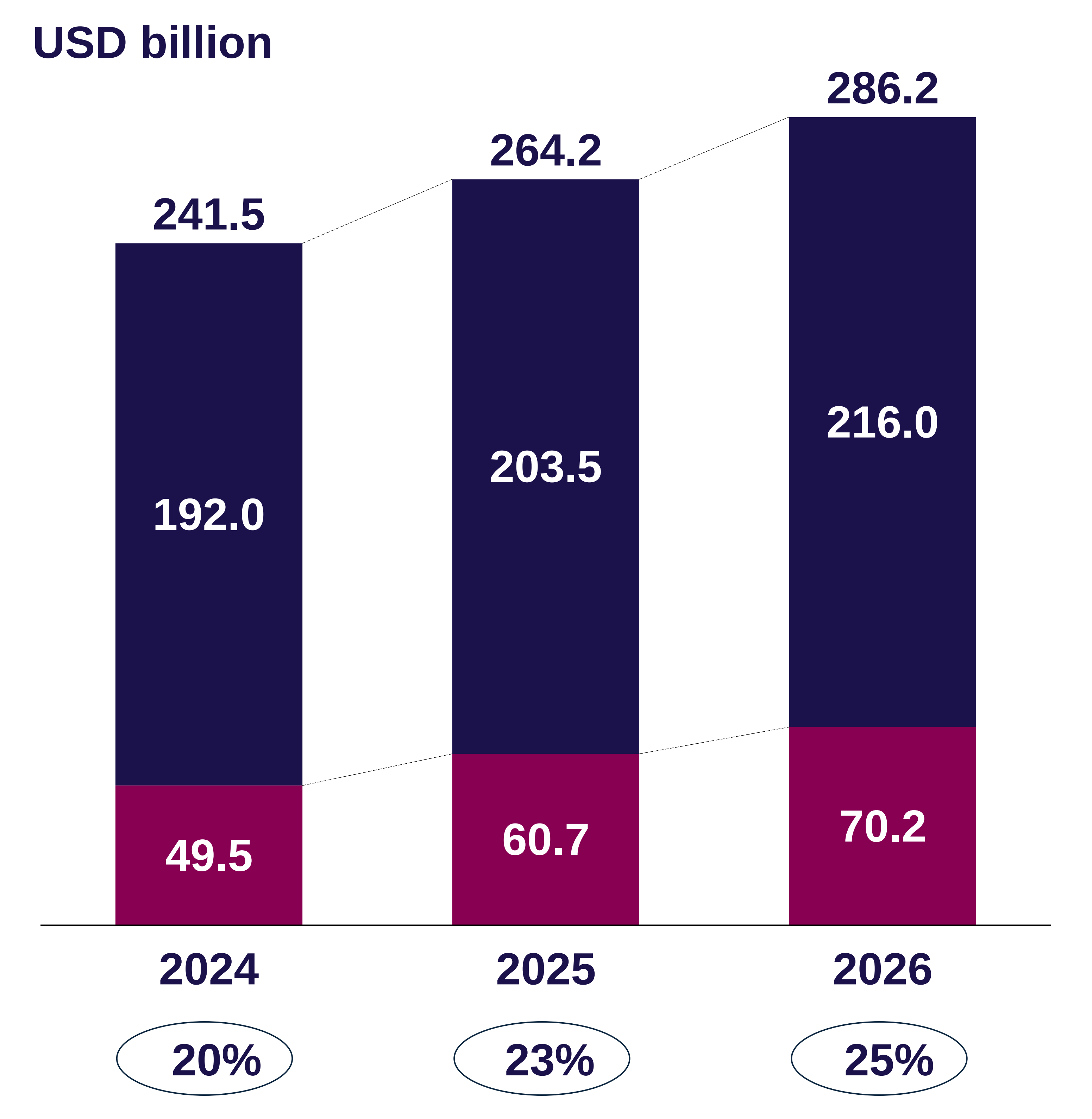
Geographical Contribution (as at 30 June 2026)

Domestic International % Share of International as percentage of the total

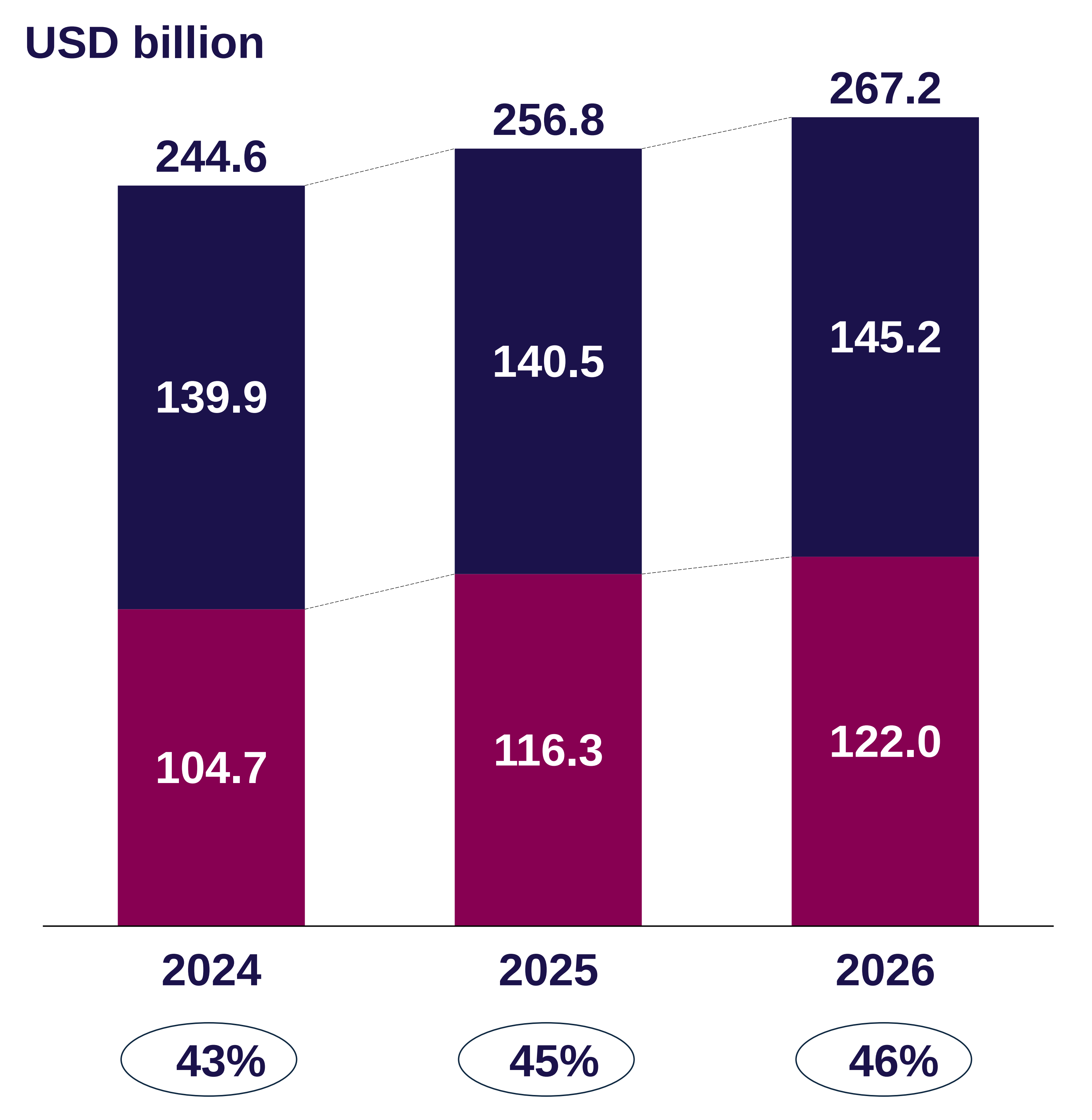
Net Profit[1]



Loans



Deposits



- 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

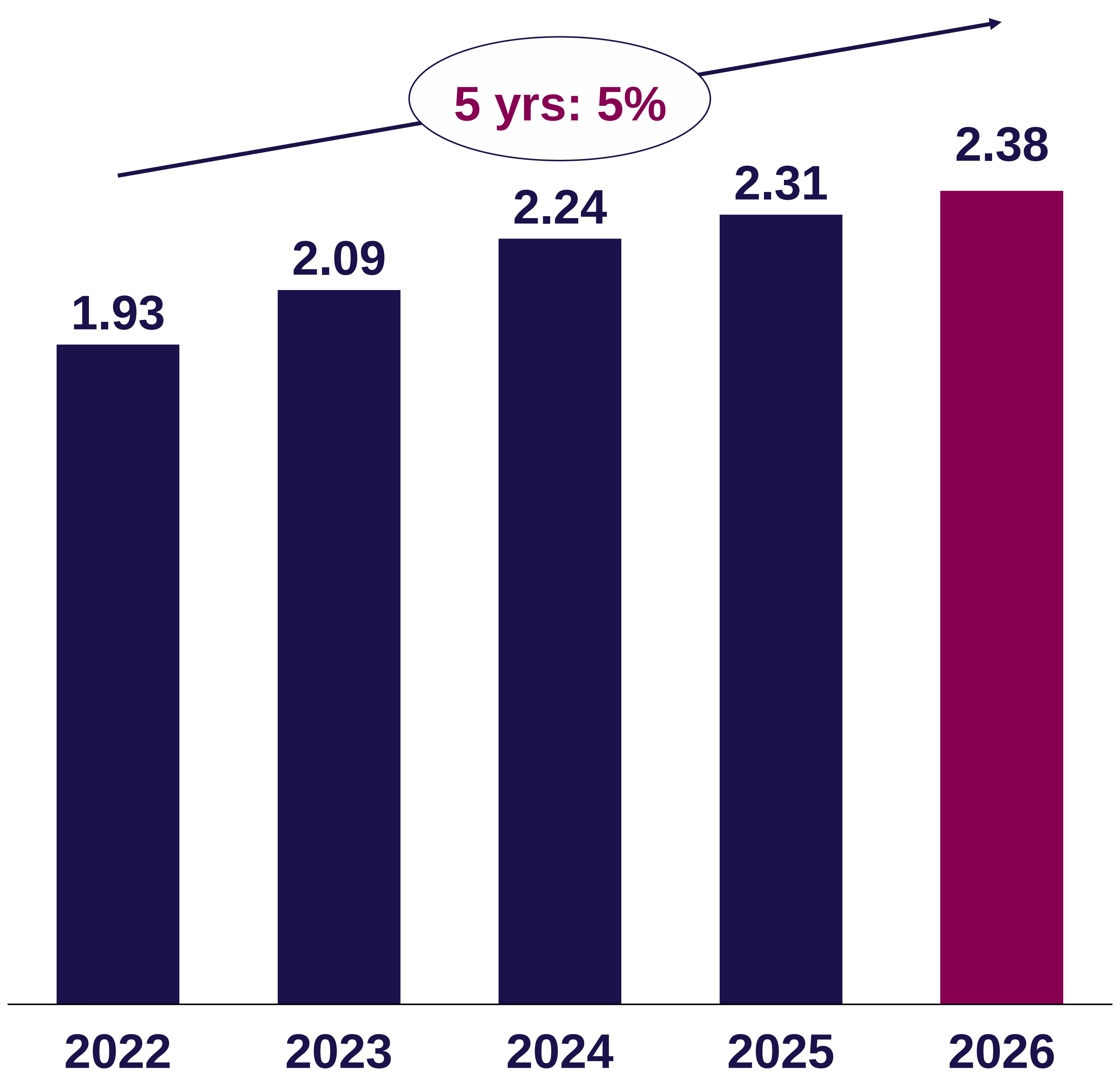
Source: Financial Statements

1: Profit Attributable to Equity Holders of the Bank

Consistent Profitability and Cost Discipline

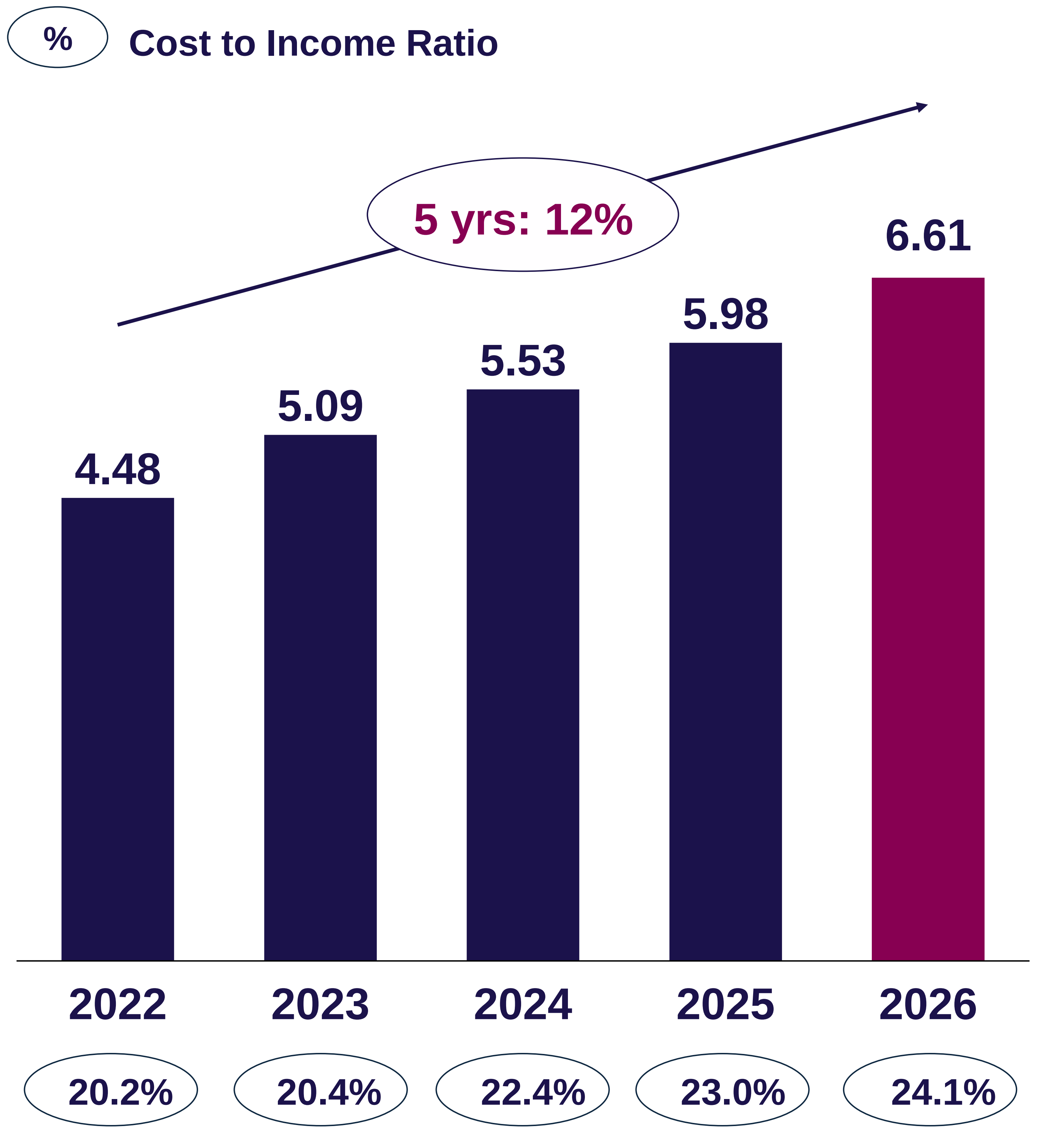
Income Statement Breakdown (USD billion as at 30 June 2026)

Net Profit[1]



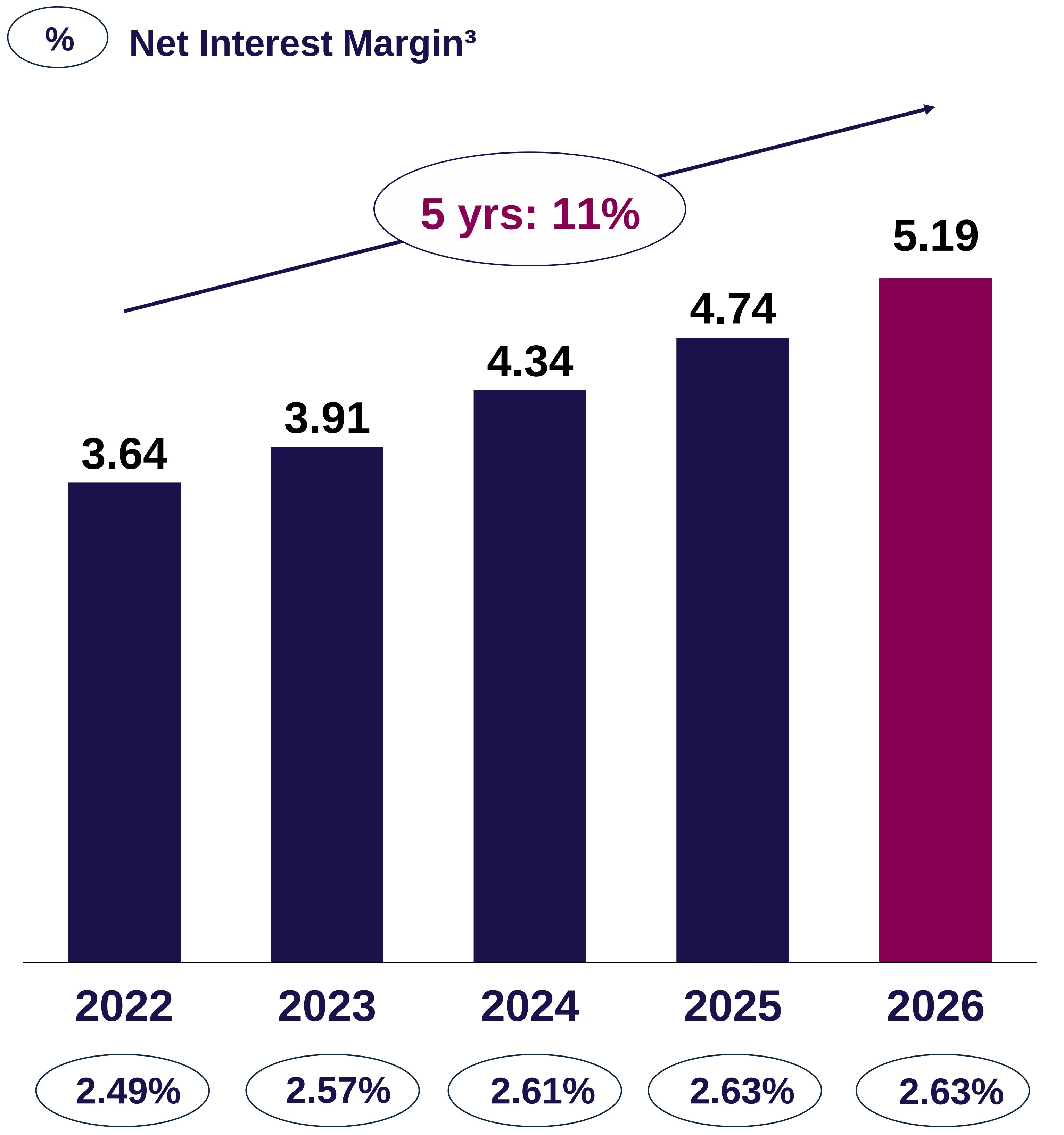
- Net Profit increased by 3% from June 2025

Operating Income[2]



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

Net Interest Income



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

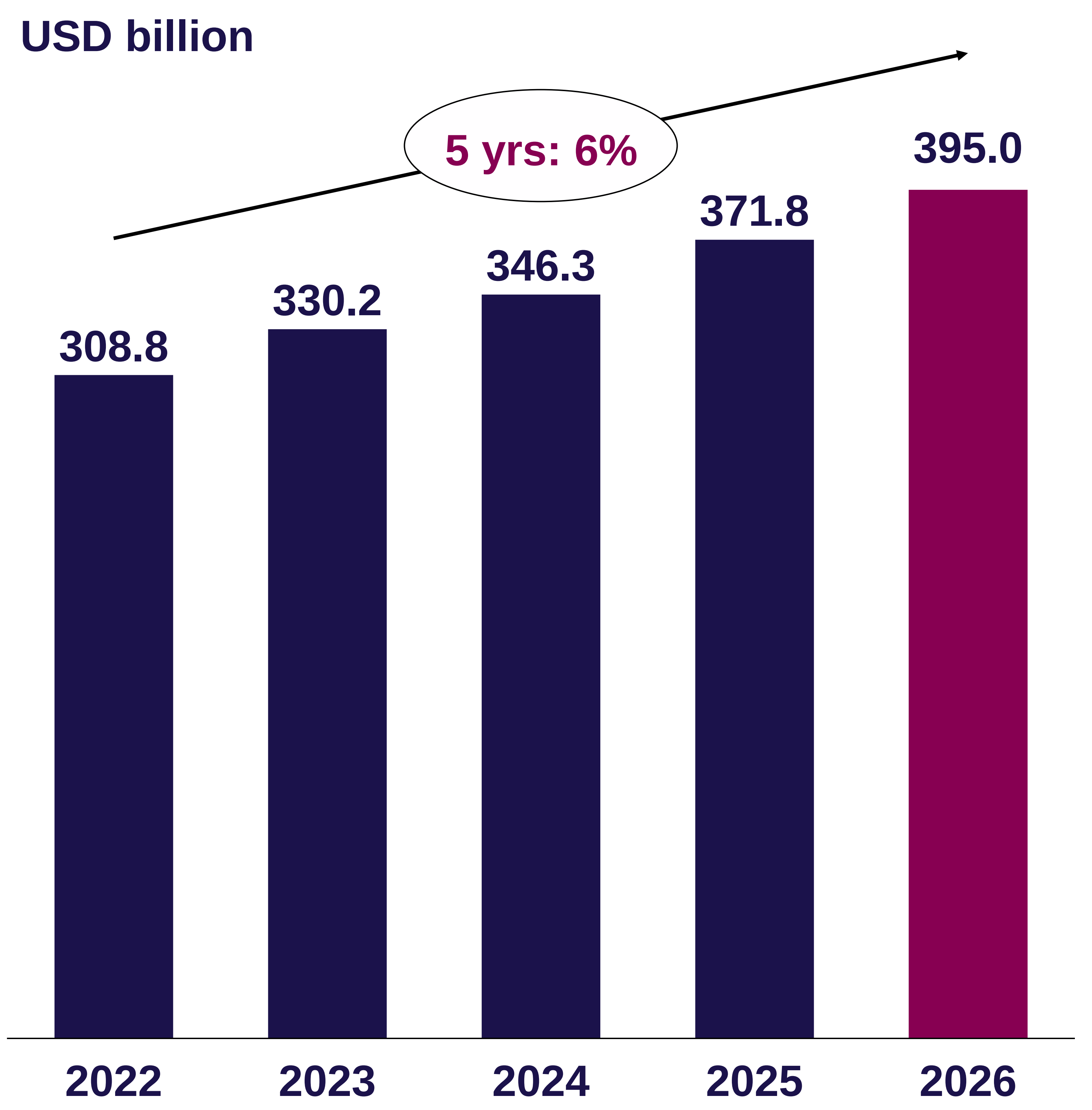
QNB

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

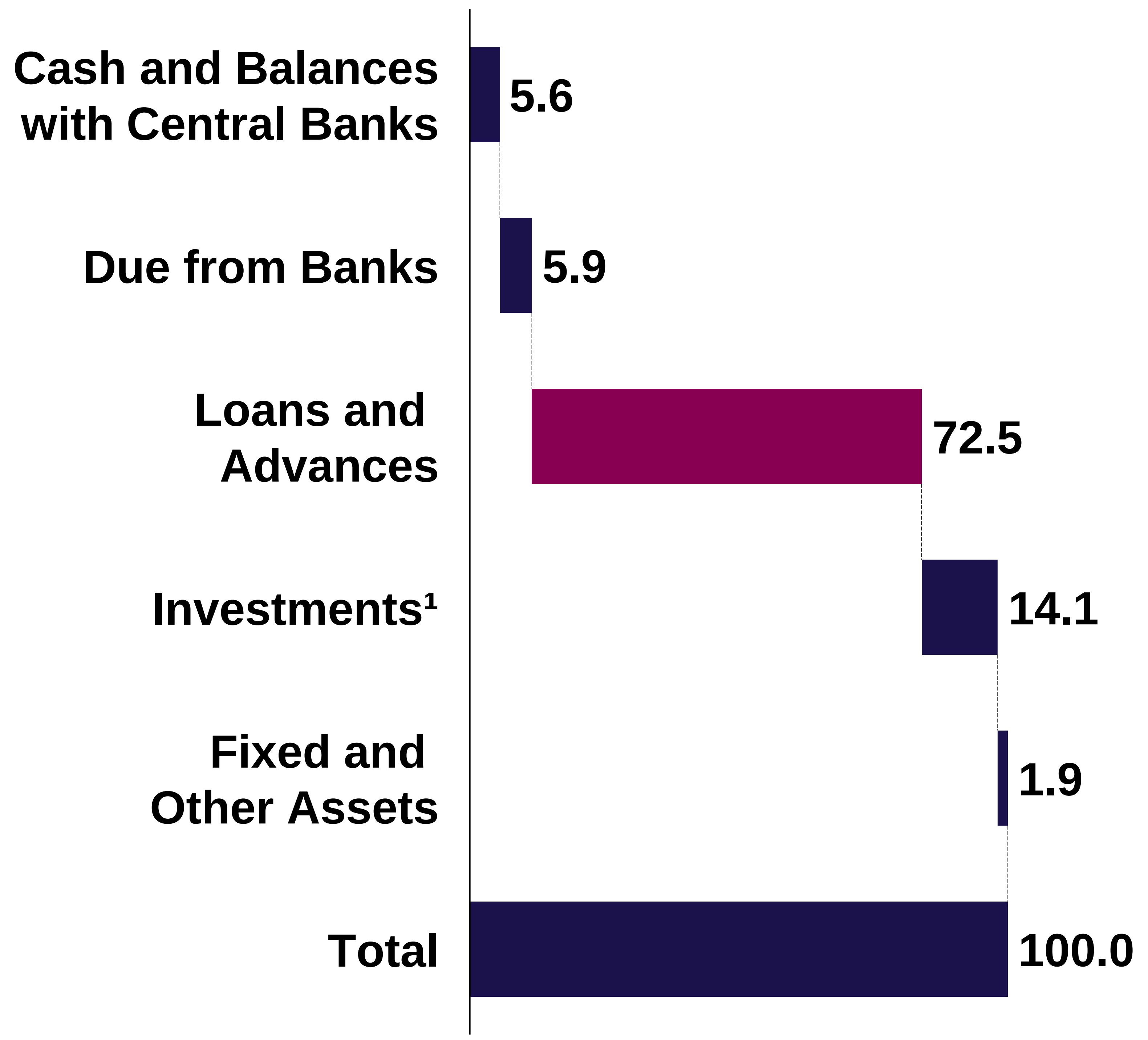
Assets Analysis (as at 30 June)

Total Assets Evolution

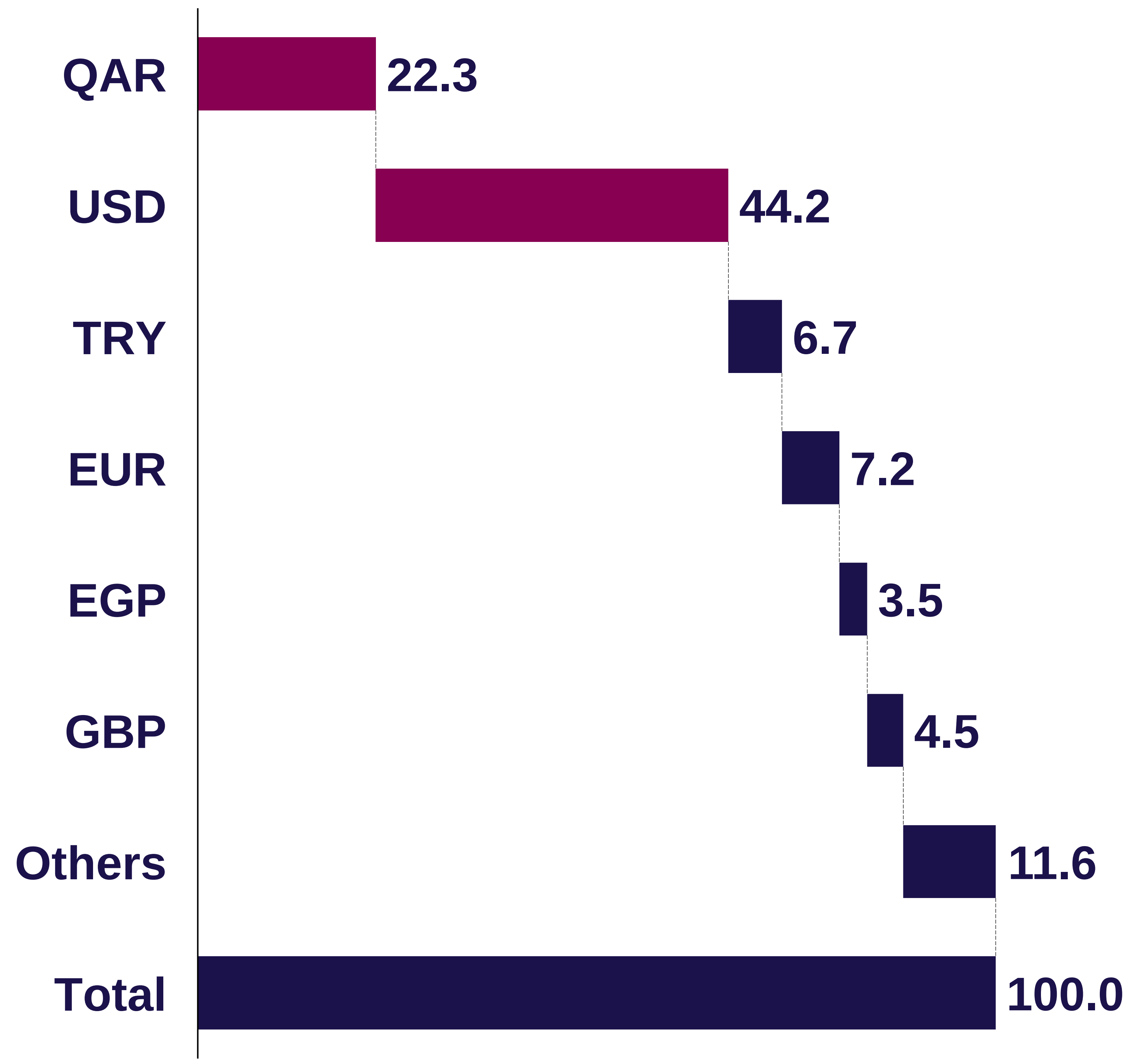


2026 Split of Assets (%)

By Type



By Currency



- 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

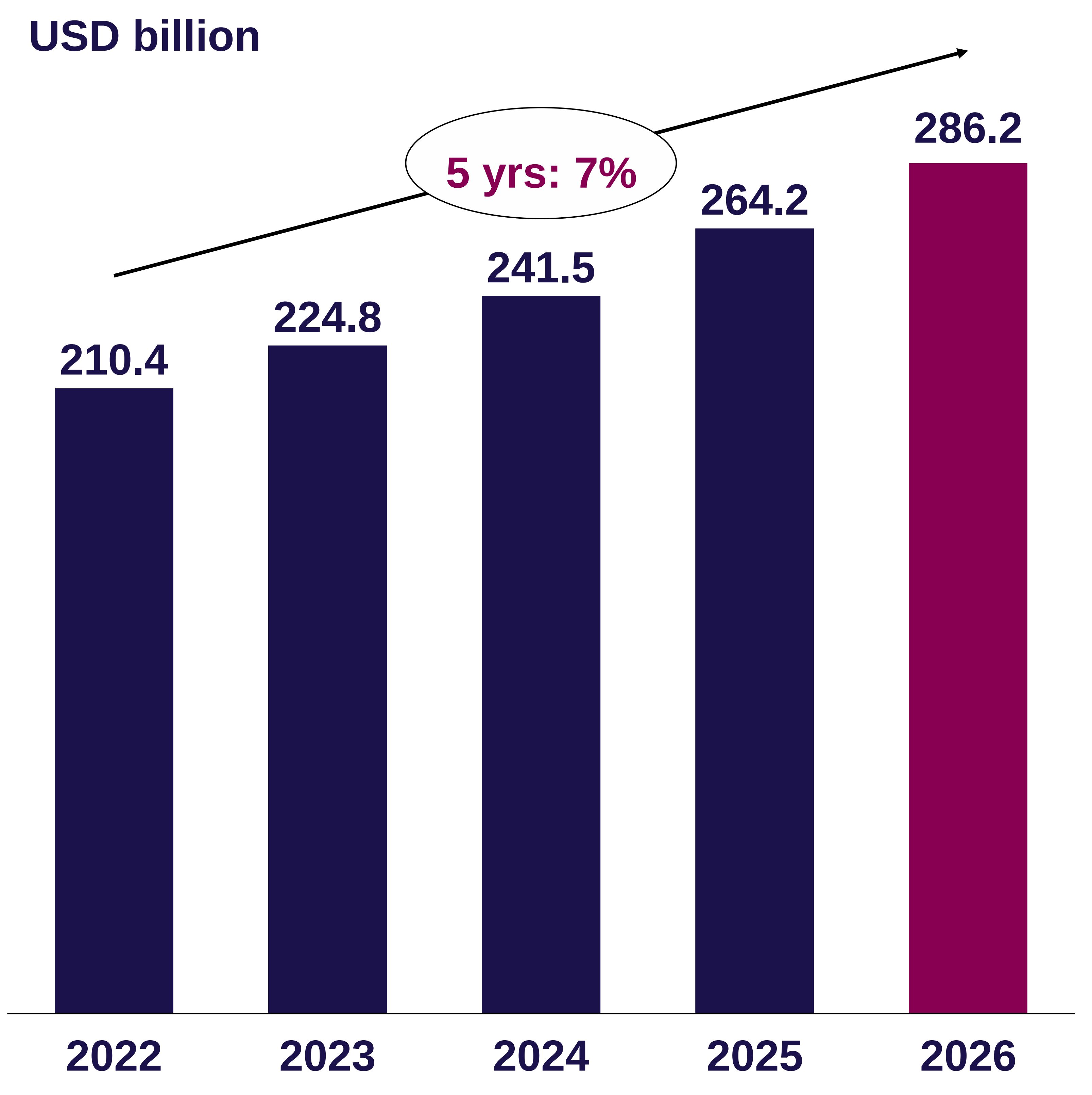
QNB

Source: Financial Statements
1: Includes investment in securities and associates

Stable loan momentum

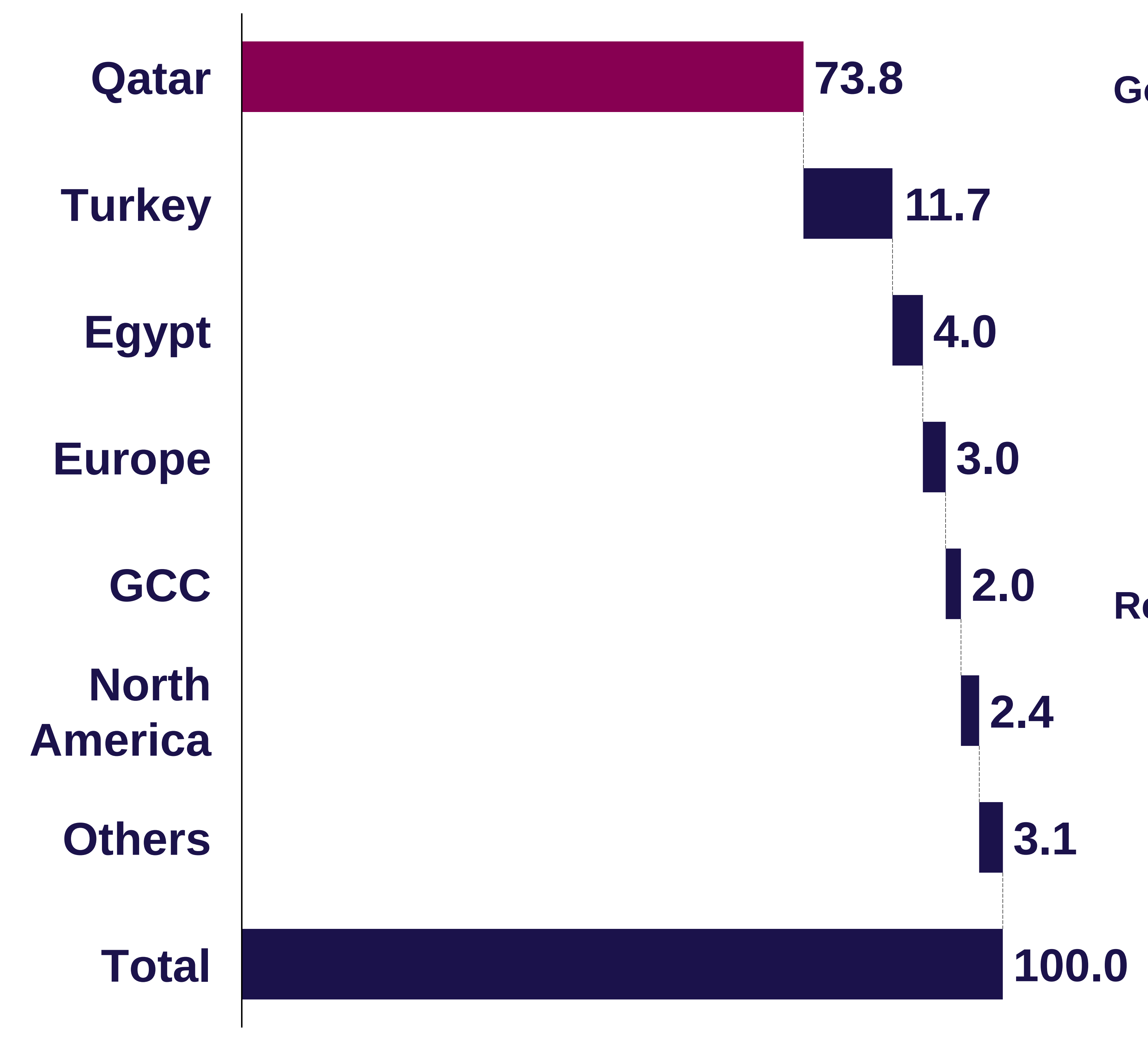
Loan Analysis (as at 30 June)

Total Loans Evolution

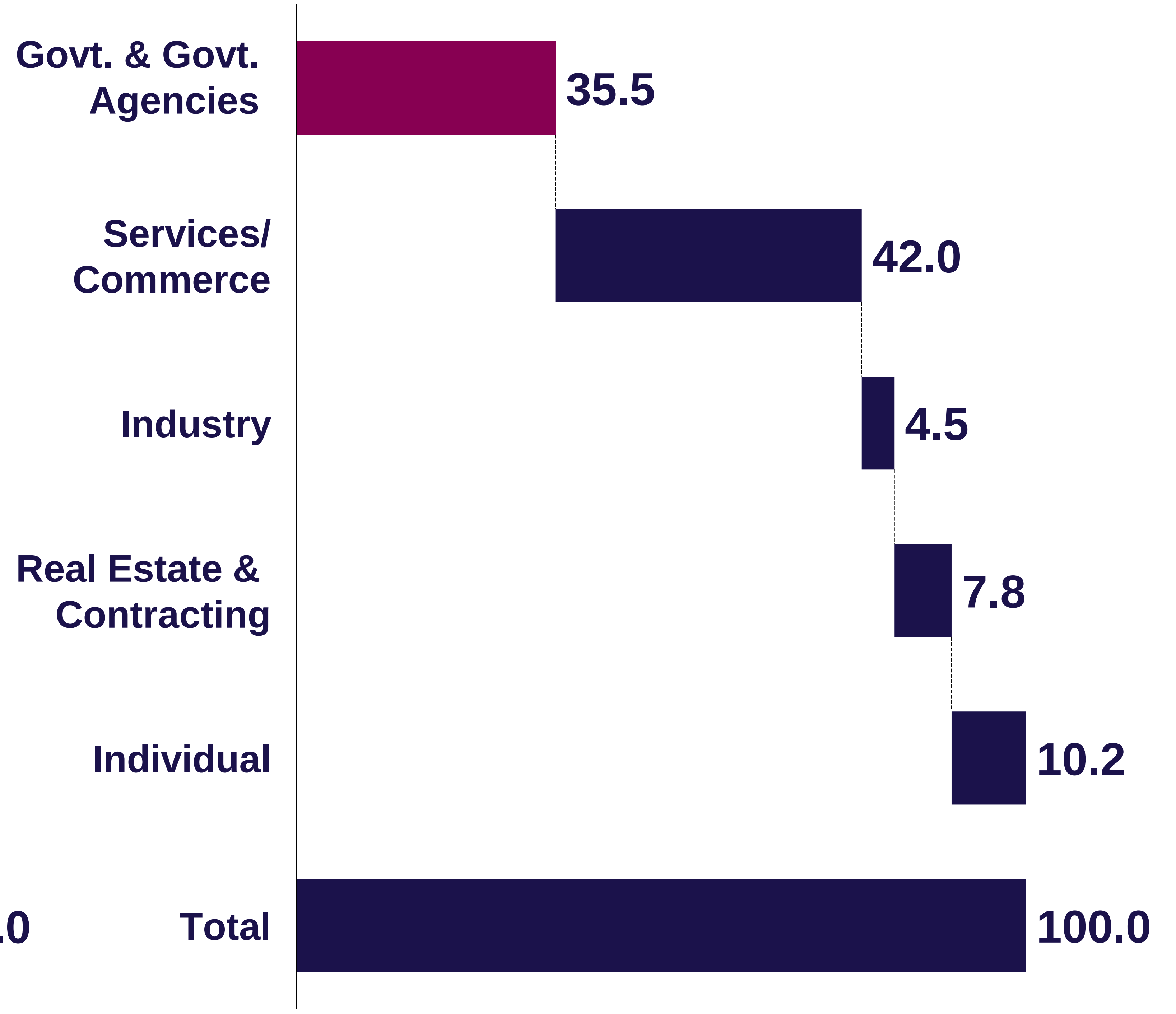


2026 Split of Loans (%)

By Geography



By Sector[1]



- 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

QNB

Source: Financial Statements

1: Reported based on Gross Loans

High quality lending portfolio is underpinned by low NPL ratios

Asset Quality Analysis

Non Performing Loans (NPL) by Segment

USD billion

(x) Total NPL's

	Dec-24	Dec-25	Jun-26
Total NPL's	7,191	7,526	7,368
Corporate	5,215	5,196	4,778
SME	375	466	525
Retail	1,601	1,864	2,065
NPL Ratio[1]	2.8%	2.6%	2.5%
Coverage Ratio[2]	100%	100%	99%

- 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

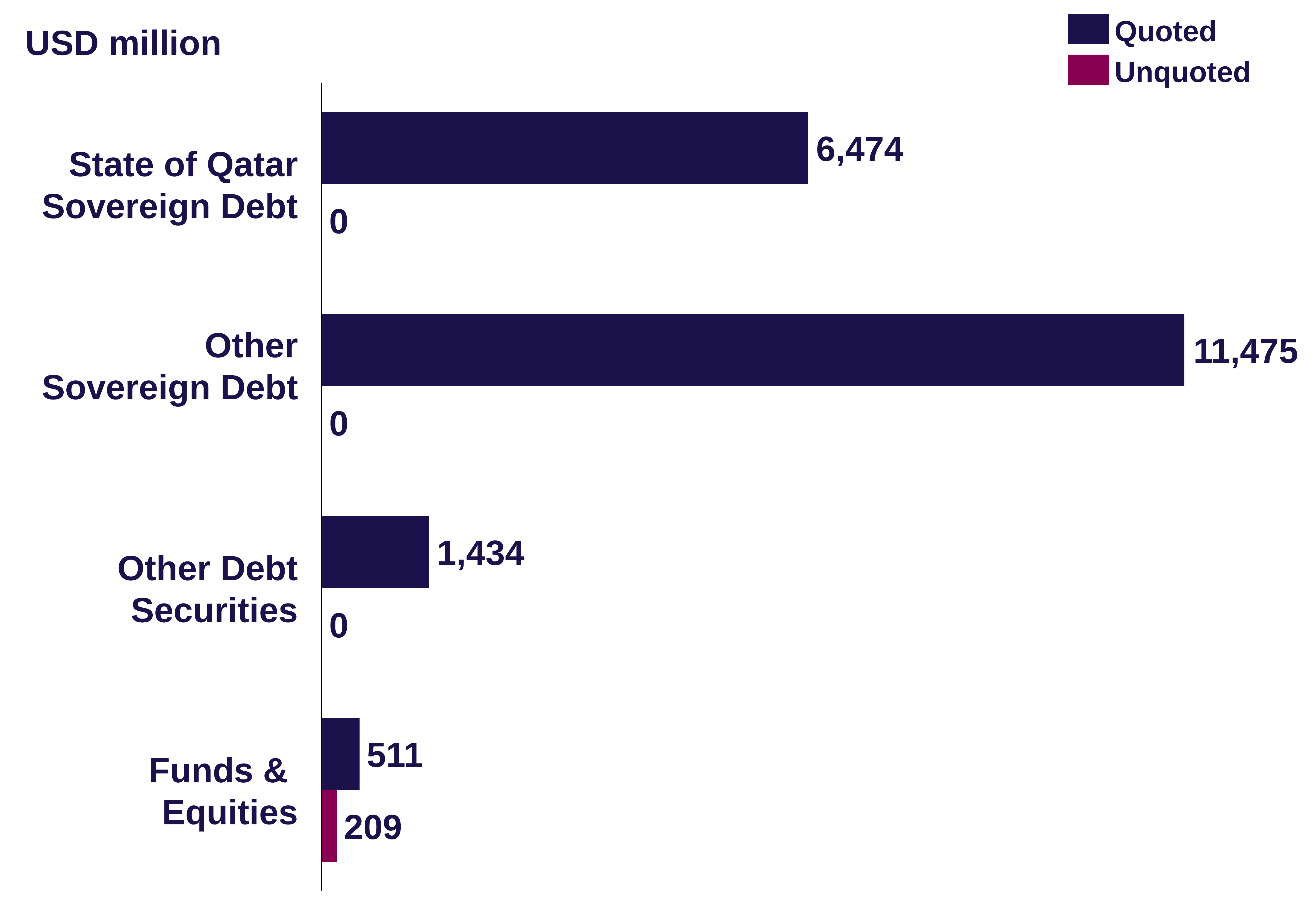
QNB

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

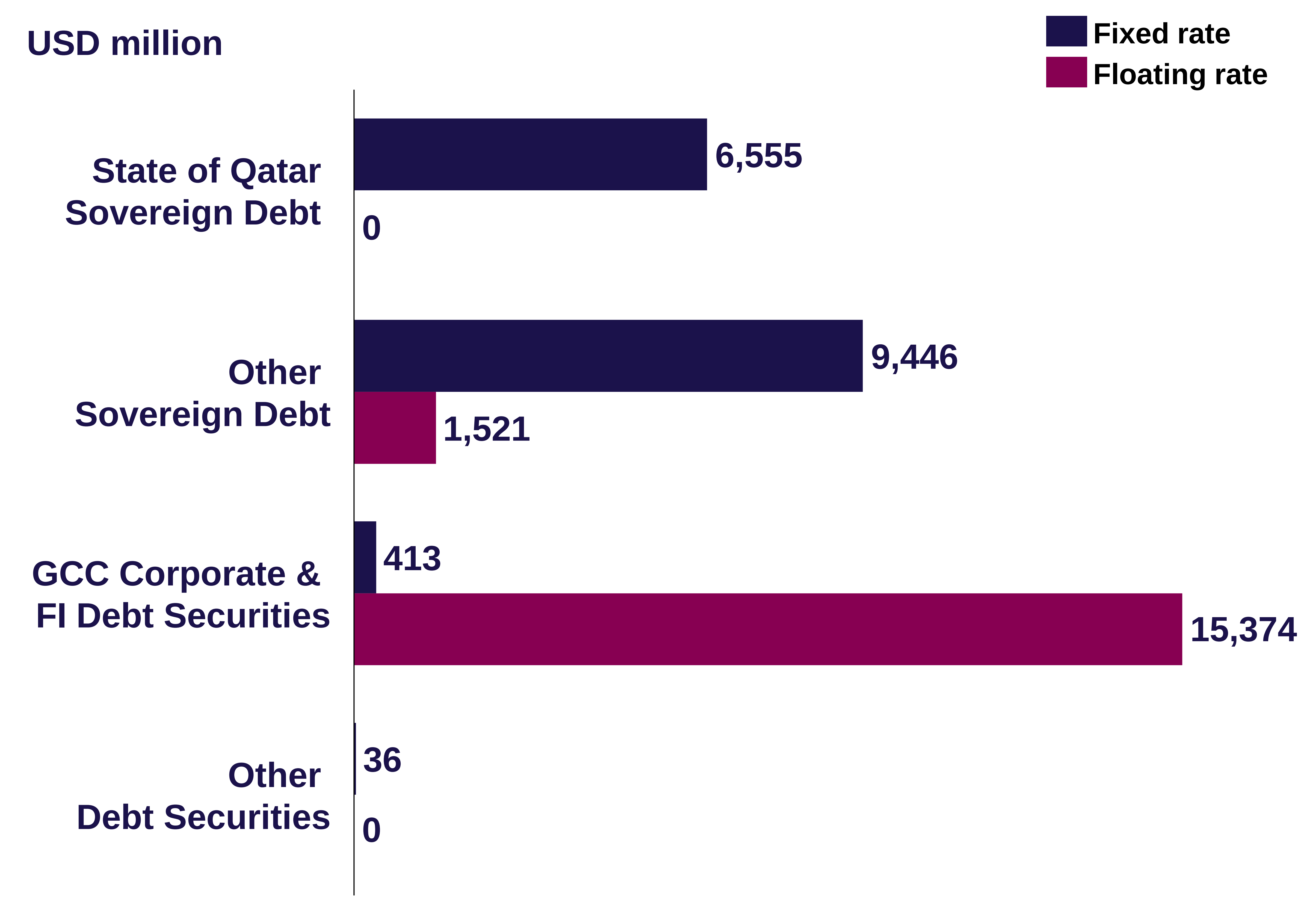
High quality investment portfolio with 66% of securities rated AA or Sovereign

Investments Analysis (USD million as at June 2026)

Fair Value Through Other Comprehensive Income & Fair Value Through Profit or Loss



Amortised Cost



- Quoted securities account for 99% of FVOCI Investment securities

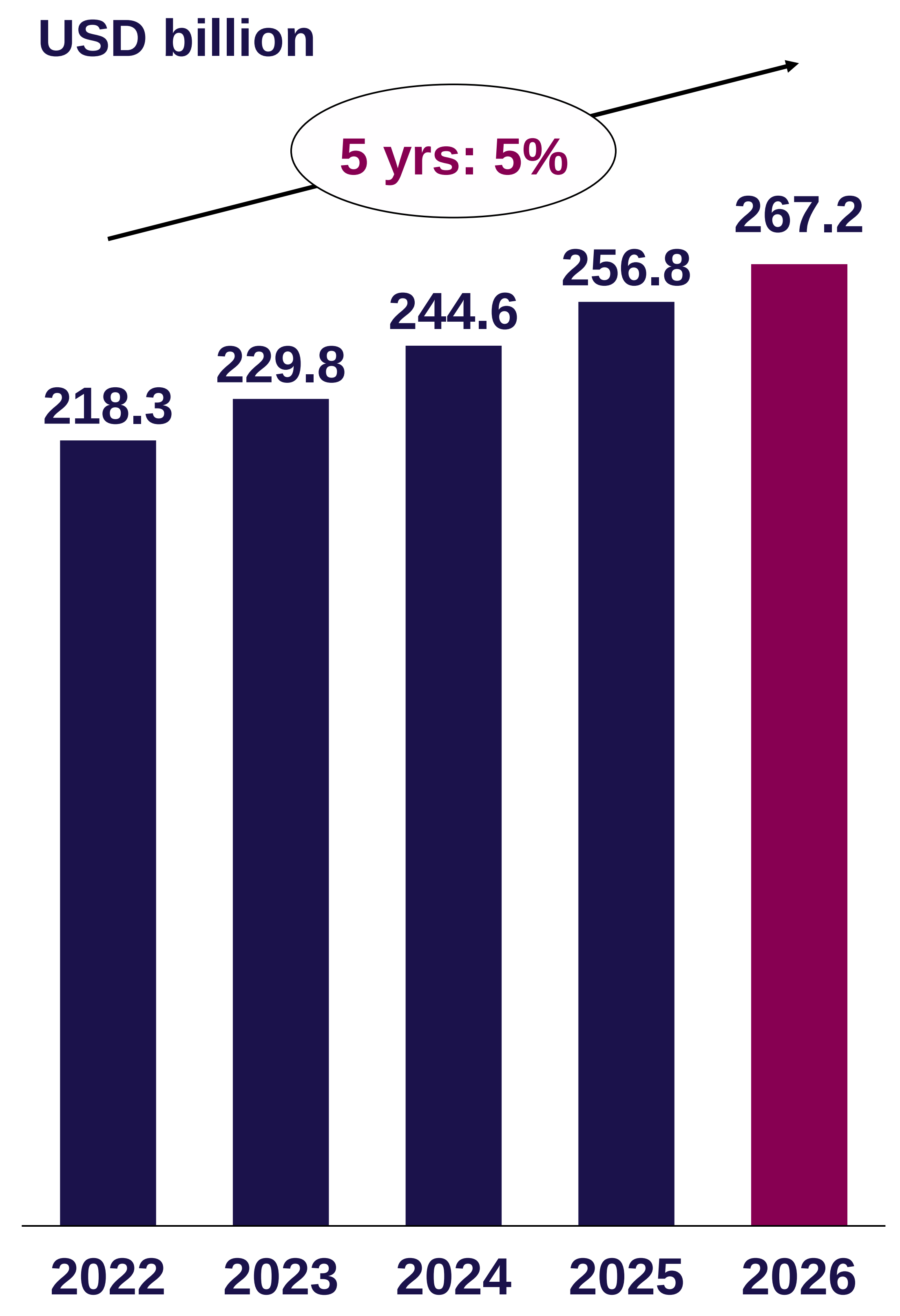
- Good mix of both fixed and floating rates securities

Source: Financial Statements / QNB

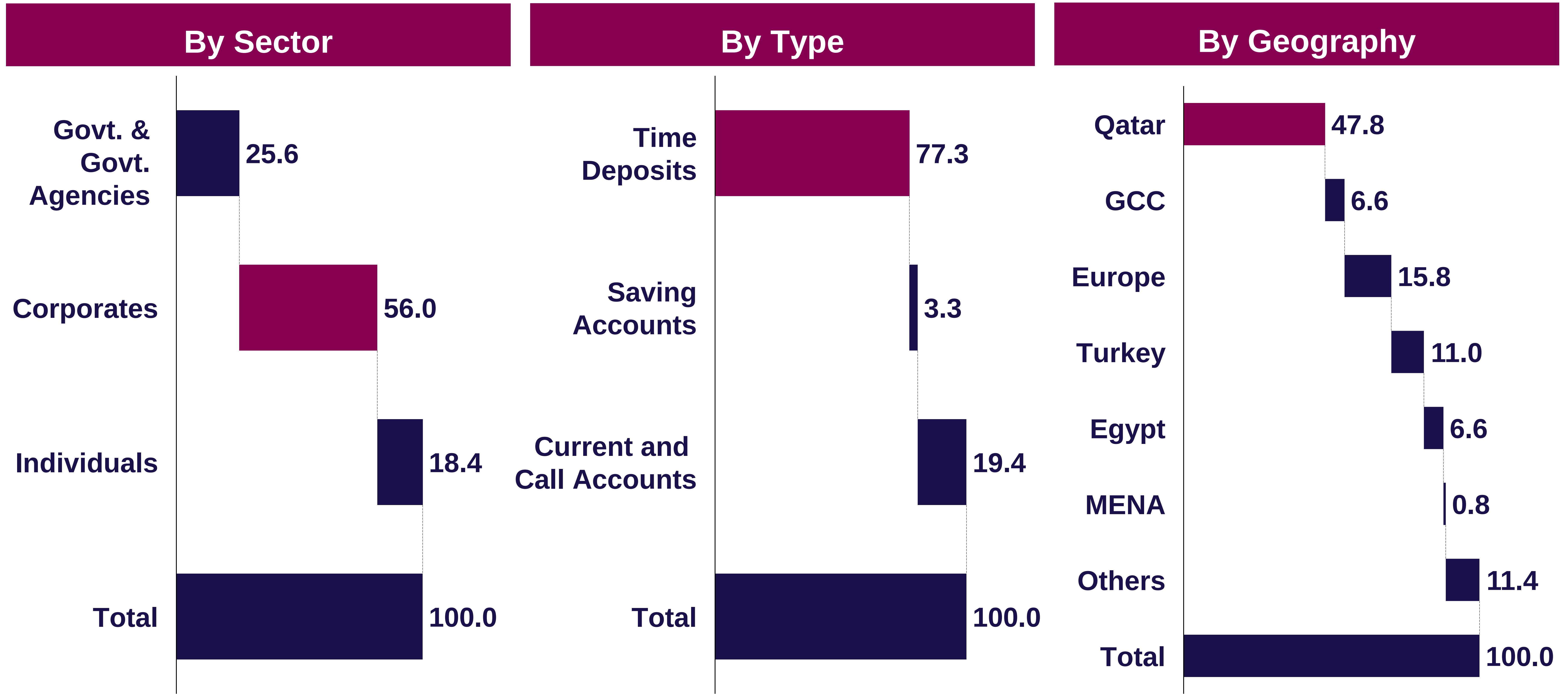
Robust growth in customer deposits and funding

Funding Analysis (as at 30 June)

Customer Deposits Evolution



2026 Split of Deposits (%)



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

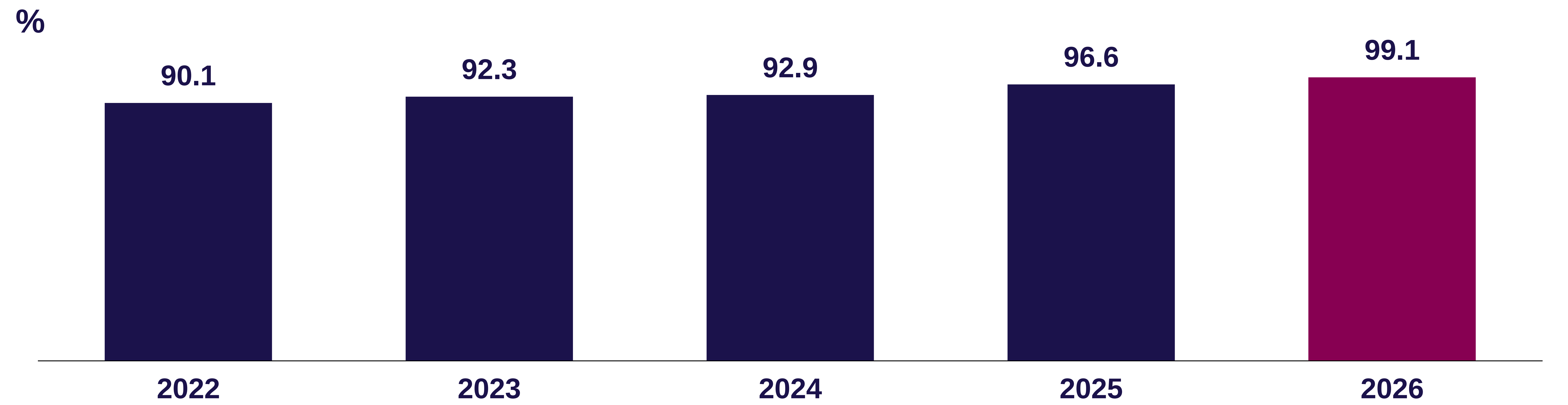
- QNB remains the public sector's preferred bank
- USD, EGP and TRY denominated deposits represent 42%, 5% and 8% of total deposits respectively

Source: Financial Statements

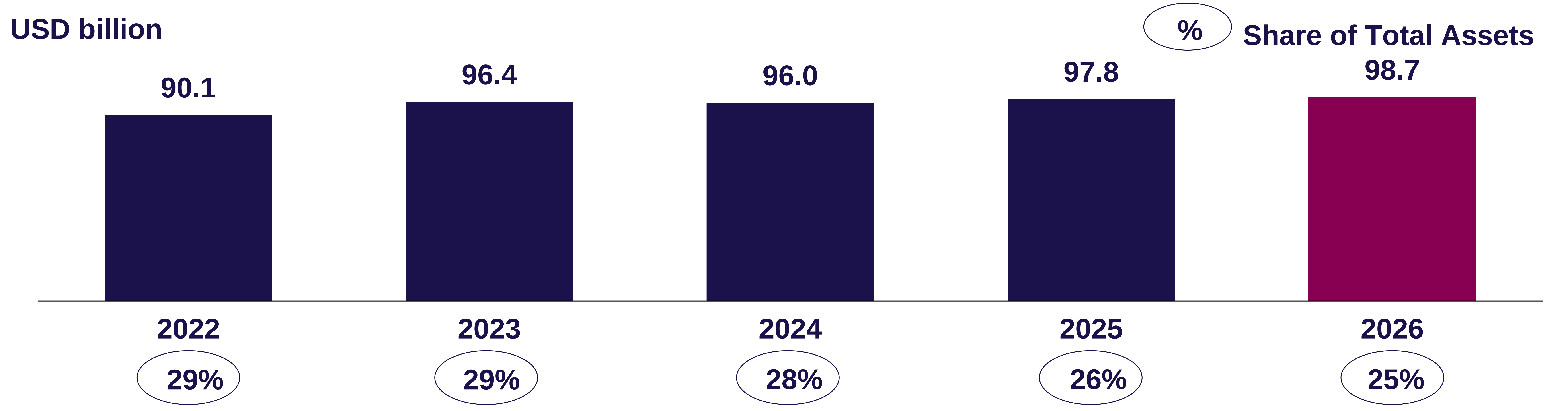
Solid liquidity profile

Liquidity Analysis (as at 30 June)

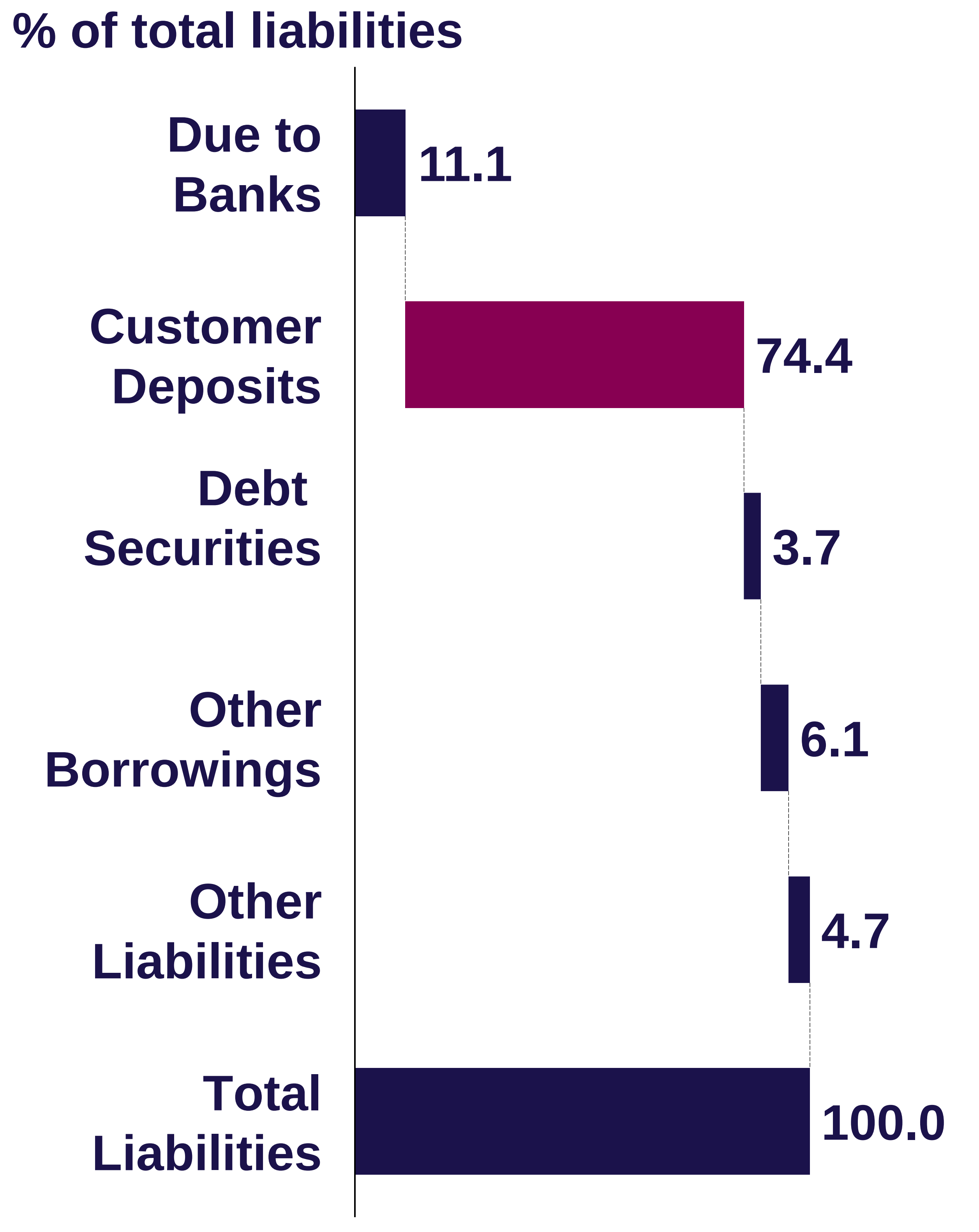
Loans to Deposits[1] Ratio Evolution



Liquid Assets[2] Evolution



Sources of Liquidity



Key QCB Liquidity Ratios[3]

• QCB LCR	145%
• QCB NSFR	109%

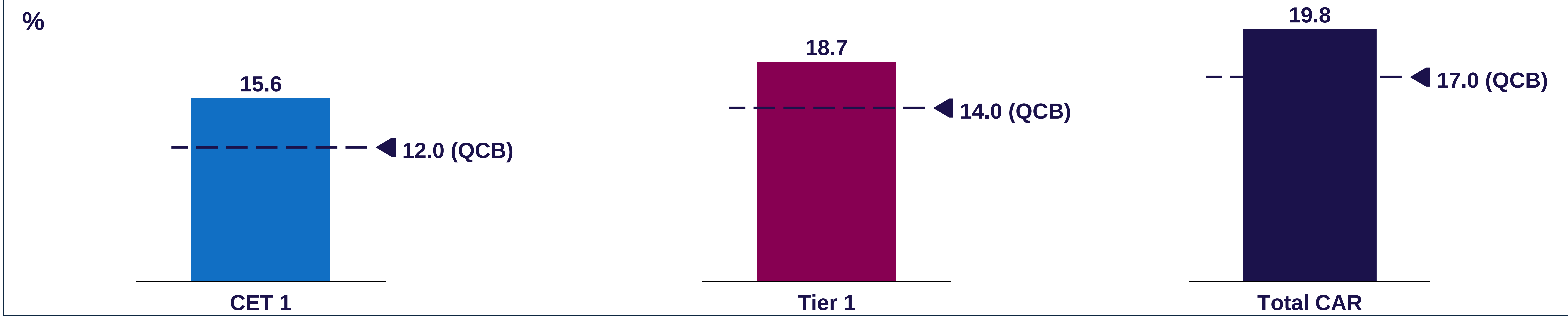
QNB

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)

Basel III Capital Adequacy Ratio including Reform Requirements



- **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[1]	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)

Lines of Business	Net Profit[1]	Op. Income	Loans	Deposit	
Group Corporate	83	72	89	80	• Maintain dominant domestic market share • Grow international contribution • Nurture SME business in Qatar
Group Asset and Wealth Management	7	6	5	9	• Ensure positioning as Qatar's leading private bank • Maintain positioning as Qatar's leading fund manager • Preferred Institutional Broker
Group Consumer Banking	10	22	6	11	• Maintain domestic market share • Continue to enhance global affluent offering • Selectively expand retail offering across international network

Source: QNB

1: Profit Attributable to Equity Holders of the Bank

IFRS 9 – Additional buffers for earnings stability

Financial Impacts	
	• QNB implemented IFRS 9 with effect from 1 January 2018 based on the QCB guidelines. • As per QCB instructions, ECL impact has been treated as Tier 2 Capital for CAR purposes with no amortisation of the transition impact.

Coverage ratio[1]

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[2]

June 2026	Stage 1	Stage 2	Stage 3 (NPL)	Total
Cost of Risk	**4 bps**	**13 bps**	**57 bps**	**74 bps**

QNB

Source: QNB
1: Coverage ratio is calculated as impairment allowance over gross exposures subject to ECL
2: Cost of Risk is calculated as annualised ECL charge on Loans & Advances over Average Gross Loans

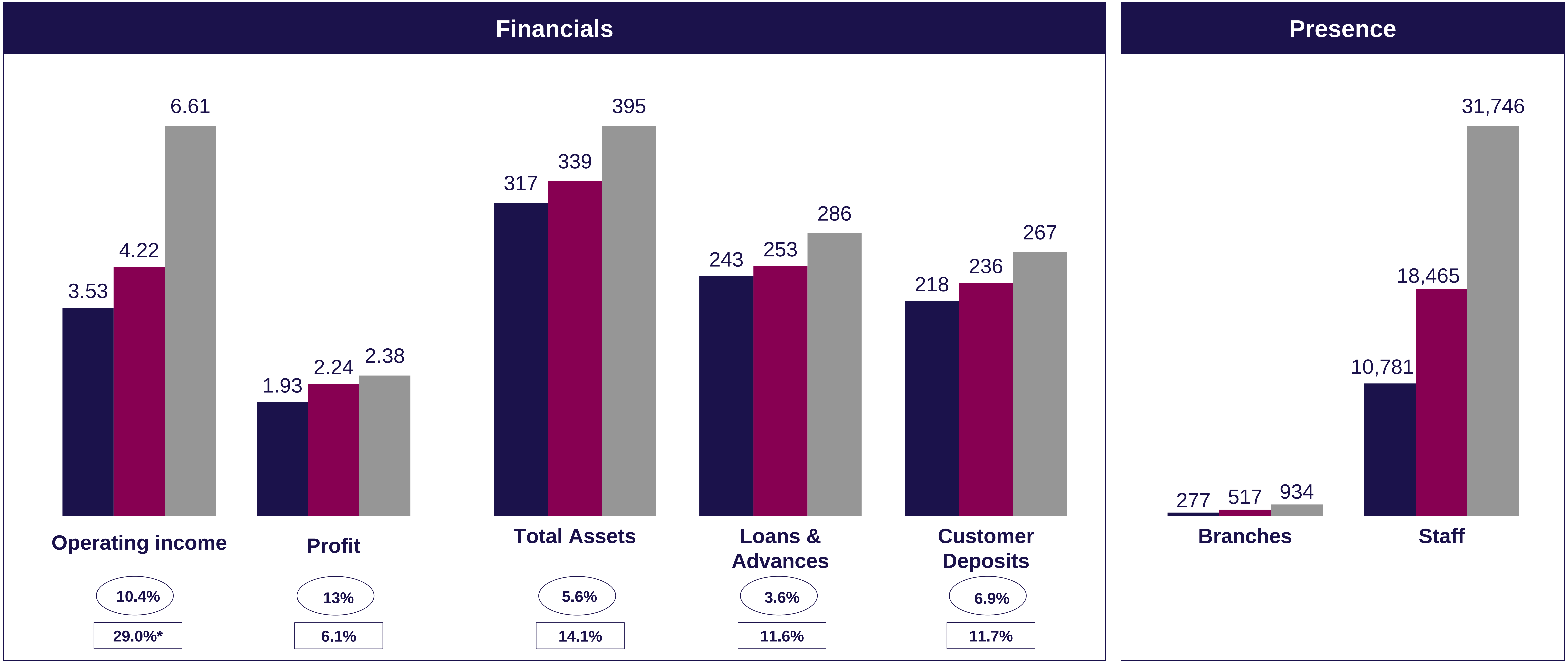
QNB Group Financials

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

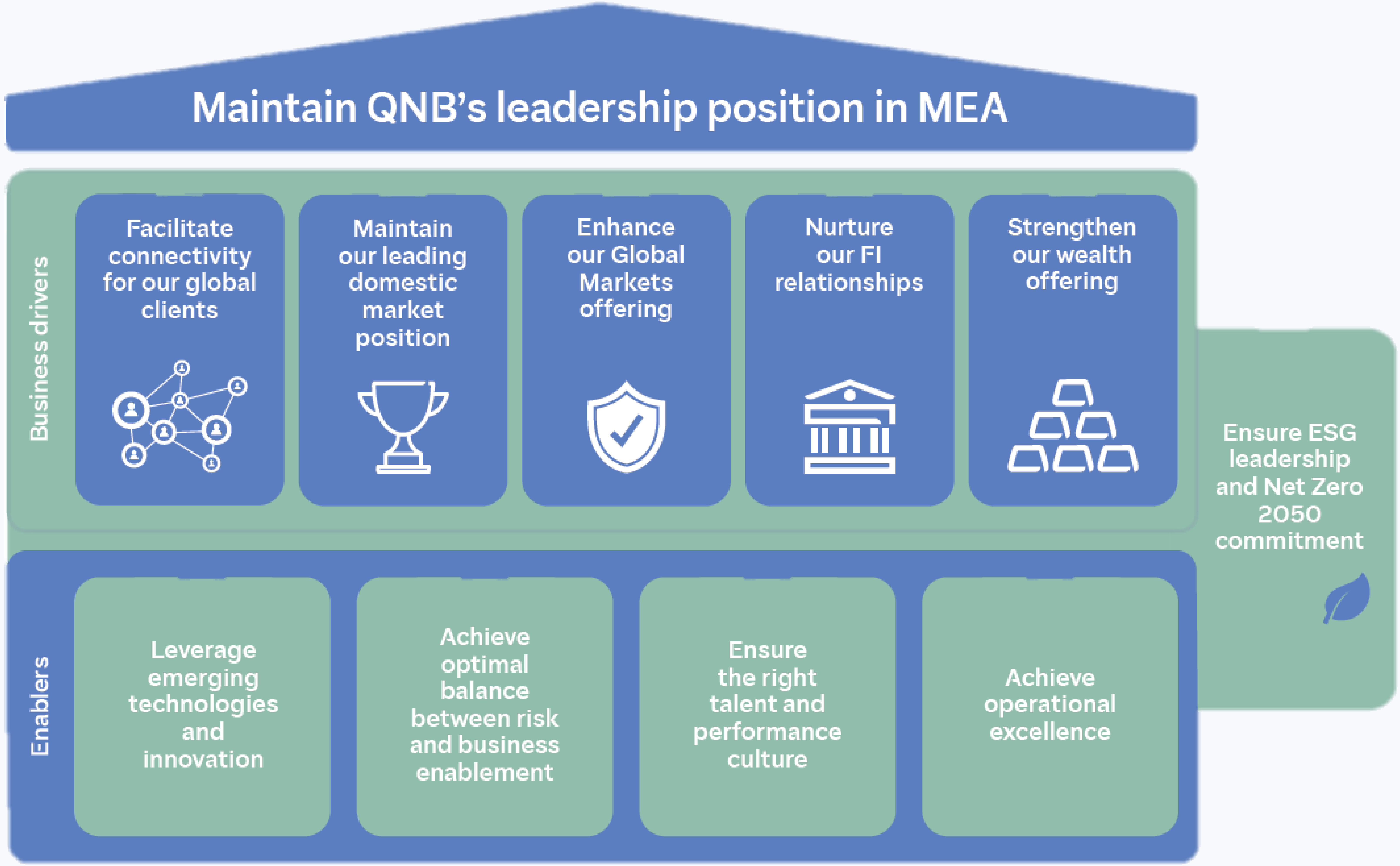
QNB

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

Engage stakeholder groups to identify QNB's impacts *(economy, environment and people, including human rights)*

Prioritise impacts based on significance and determine material topics

Map material topics mapped to ESG frameworks (e.g., UNSDGs[1])

Define Sustainability strategy and framework to address material topics

	Material topic	UNSDGs
Fundamental topics	Financial performance, stability and systemic risk management	8
	Governance, compliance and enterprise risk management	13, 16
	Data security and privacy	9, 16
Climate action		7, 8, 12, 13
ESG in financing		2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 17
Employee value proposition		3, 4, 5, 8
Customer experience and responsible engagement		9, 10
Diversity and inclusion		5, 8, 10, 16
Responsible procurement and supply chain		1, 2, 3, 8, 10, 12, 16
Nature stewardship		14, 15
Corporate social responsibility		1, 2, 3, 4, 8

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

1 United Nations Sustainable Development Goals

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

	Environmental	Social	Governance

QNB Sustainability Framework

Sustainable finance	ESG, climate, and nature in financing	Data security and privacy
	SMEs, entrepreneurship, and financial inclusion	Customer experience and responsible engagement
Sustainable operations	Governance and compliance	Environmental impact
	Gender diversity and talent management	Responsible procurement and supply chain
Beyond banking	Community investment, sponsorships, volunteering	

Net Zero 2050

QNB

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**[1]
- Group-wide **Climate Strategy** & **Net Zero 2050**
- Assurance of **Scope 3 financed emissions**[2]

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

1 Sustainable bond issuances since 2020; including Green, Blue, and Climate bonds across the Group
2 Calculated via PCAF methodology (Partnership for Carbon Accounting Financials)

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

NET ZERO

QNB Group first bank in Qatar to set Net Zero 2050 ambition

Qatar and International branches	Türkiye	Egypt
Power Generation	Power Generation	Power Generation
Oil and Gas	Oil and Gas	Oil and Gas
Transport: Aviation	Cement	
Real Estate	Iron and Steel	

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

Non-exhaustive

Achievements

USD >11 Bn

Sustainable financing portfolio (via SFPF[1])

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[2] 2.9 data quality score

First PCAF² 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[3]

Customer experience

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

QNB

1 SFPF = QNB Sustainable Finance and Product Framework
2 PCAF = Partnership for Carbon Accounting Financials
3 ESRM = Environmental and Social Risk Management Policy Framework

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

2025 Financial exposures (QAR '000)						2025 Gross financed GHG emissions (tCO_2e)			
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**
Funded Amounts[2]									
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
Including Project Finance	-	-	-	-	-	-	-	-	-
Investment Securities	187,005,602	185,362,645	-	1,642,957	12%	5,109,225	331,842	8,522,611	13,963,678
Including Debt Securities	*184,335,136*	*183,439,820*	-	*895,316*	*12%*	*5,078,534*	*327,969*	*8,508,399*	*13,914,902*
Including Equity Securities	*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%	-	-	-	-
Sub-total Funded Amounts	**1,391,346,423**	**1,105,052,405**	**8,560,614**	**277,733,404**	**88%**	**42,882,115**	**4,157,389**	**71,721,248**	**118,760,752**
Undrawn Loan Commitments	205,465,167	204,635,873	829,294	-	12%	13,400,243	2,136,697	9,932,524	25,469,464
Total	**1,596,811,590**	**1,309,688,278**	**9,389,908**	**277,733,404**	**100%**	**56,282,358**	**6,294,086**	**81,653,772**	**144,230,216**

Group financed emissions intensity **110** tCO_2e/QAR Mn

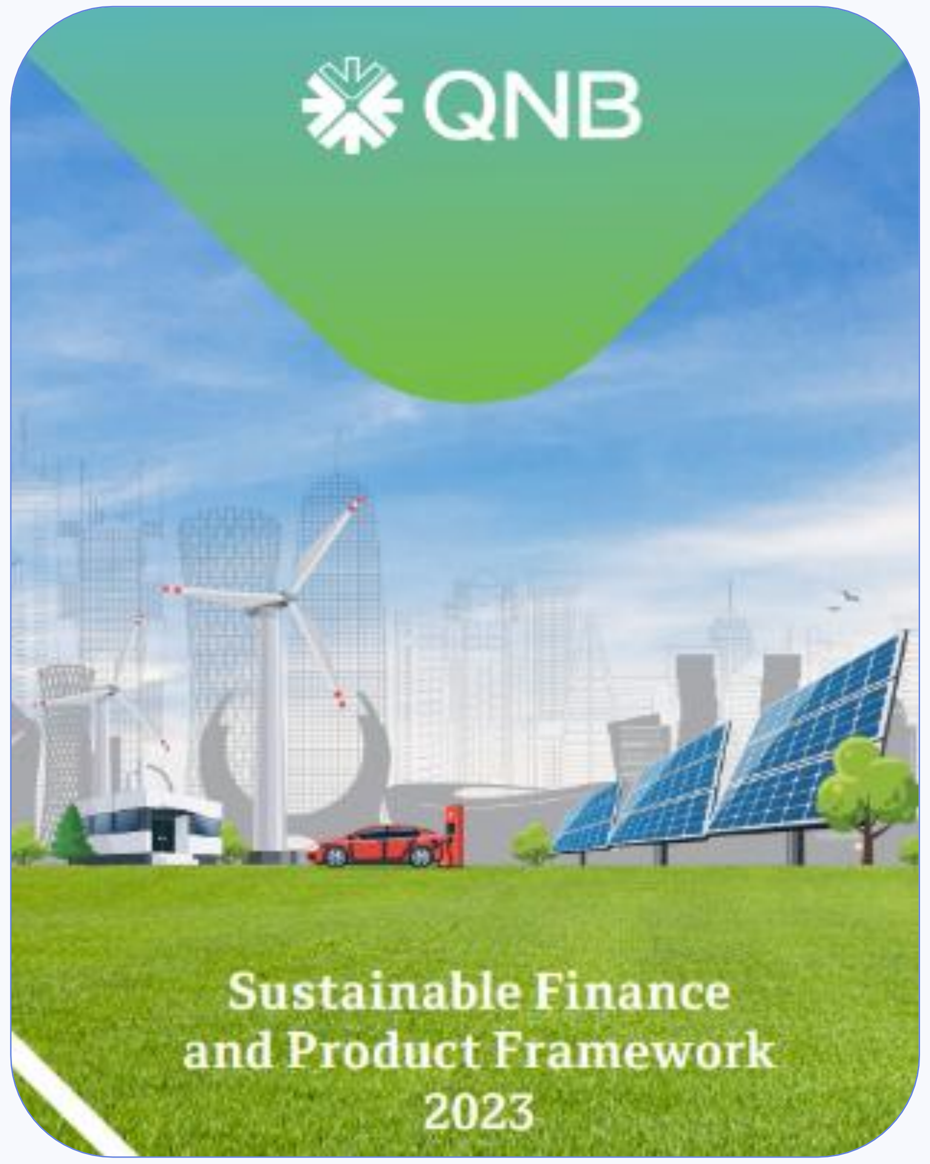
Independent assurance of Group-wide **Scope 3 financed emissions**

QNB PCAF data quality score of **2.9**

1 There are exposures for which emissions are not disclosed, such as portfolios not covered by a PCAF methodology (e. g., personal loans), are immaterial, or excluded to prevent double counting (e.g., exposures to other banks). The Bank regularly reviews its coverage, particularly as PCAF continues to expand its methodologies.
2 Cash and Balances with Central Banks and Due from Banks have zero emissions. Emissions related to Investment in Associate and Other Assets are not disclosed.

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



ICMA International Capital Market Association

The Green Bond Principles

The Social Bond Principles

The Sustainability Bond Guidelines

The Sustainability-Linked Bond Principles

LMA Loan Market Association

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

Second Party Opinion (SPO)

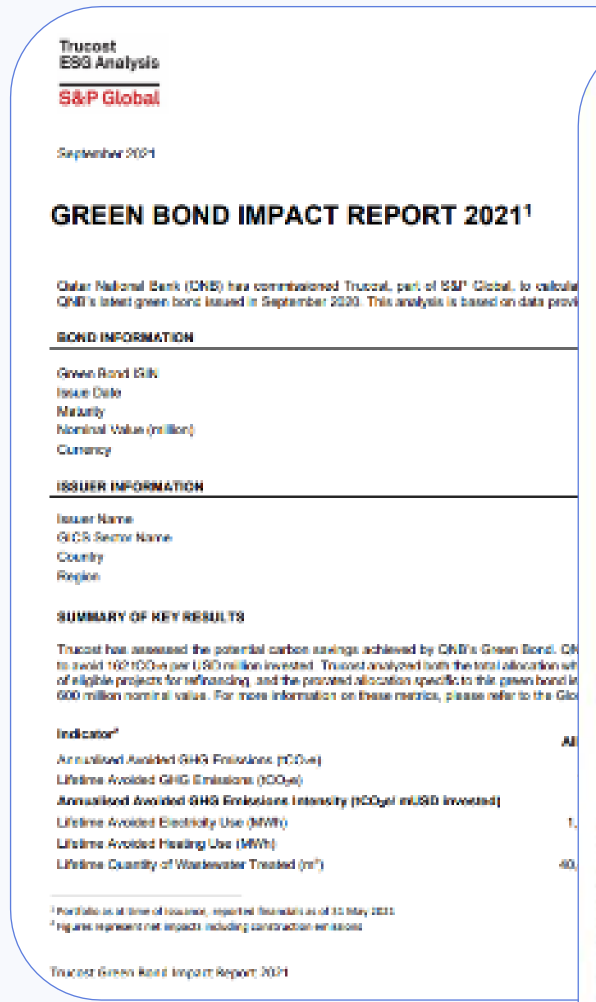
ISS CORPORATE SOLUTIONS

- 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

S&P Global

south pole



- 967,000 tCO_2e avoided GHG emissions
- 745,000 MWh avoided electricity use
- 196,000,000 m^3 wastewater treated

QNB Group Sustainable Finance and Product Framework (SFPF)

ISS Corporate Solutions Second Party Opinion (SPO)

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

Eligibility criteria

Sustainable Finance

Green/ Social Activities

Green Use of Proceeds

- Renewable energy
- Green building
- Clean transporation
- Pollution prevention and control
- Sustainable water and waste water management
- Energy efficiency
- Circular economy
- Environmentally sustainable management of living natural resources and land
- Climate change adaptation

Social Use of Proceeds

- Access to essential services
- Social housing
- Affordable basic infrastructure
- Pandemic response
- Socio-economic advancement and empowerment
- Employment generation
- Food security and sustainable food systems

Sustainability-Linked

- Ambitious and relevant **Sustainability Performance Targets** and KPIs
- **Externally verified**
- KPIs include, e.g.,
  - Reduction in GHG emissions
  - Reduction in energy consumption
  - Increase in renewable energy

The Sustainability-Linked Bond Principles

Transition Finance[1]

- **Credible climate transition plan**
- Paris aligned and/ or science-based **climate targets**
- Criteria includes, e.g.,
  - Decarbonisation technologies
  - Use of low GHG sustainable fuel
  - Switch to electric or hydrogen engines

Climate Transition Finance

Transition Pathway Initiative

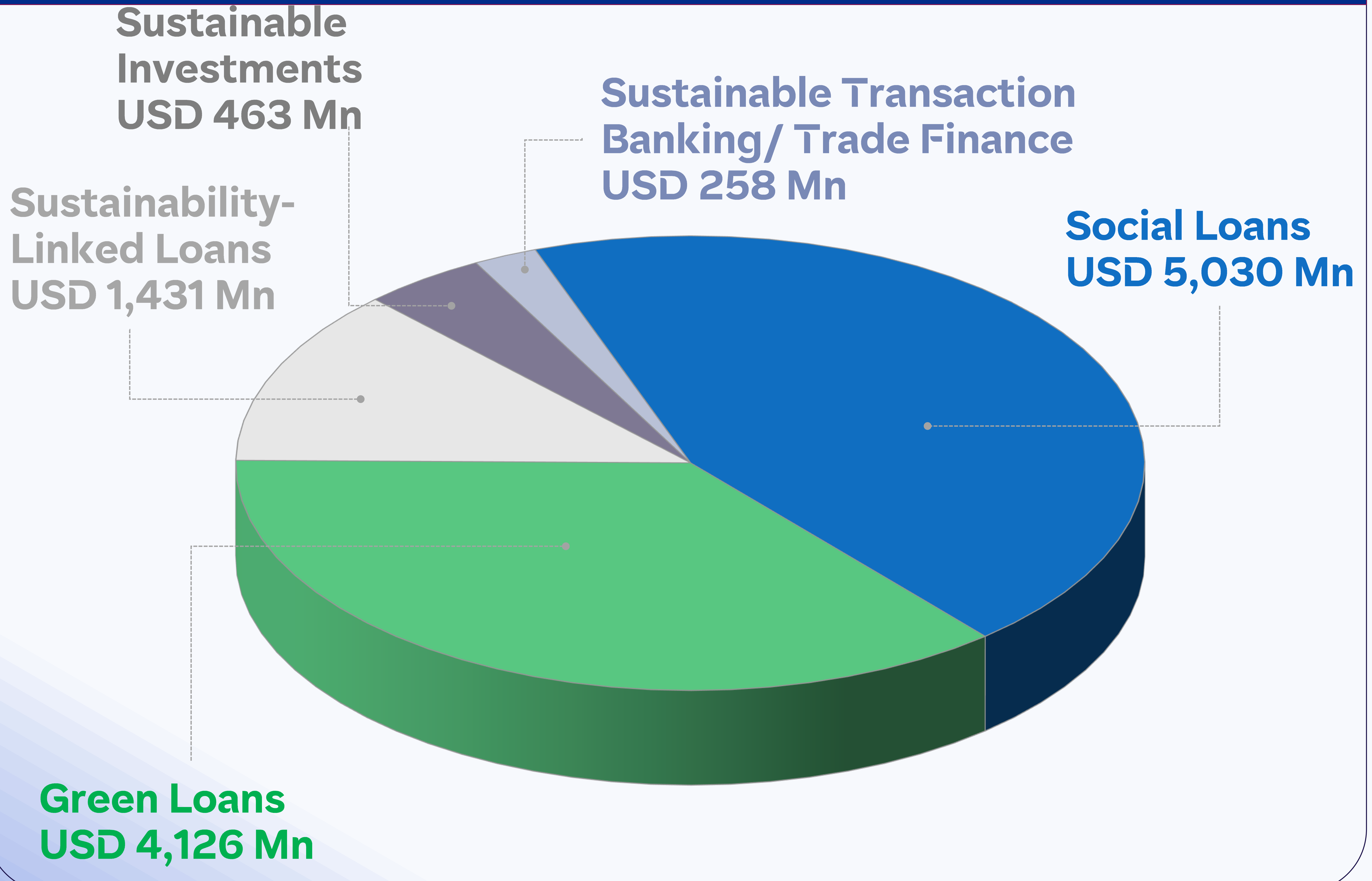
QNB

1 Includes Manufacturing, Transportation, Energy, Non-Green hydrogen, in line with international/ regional peer frameworks.

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

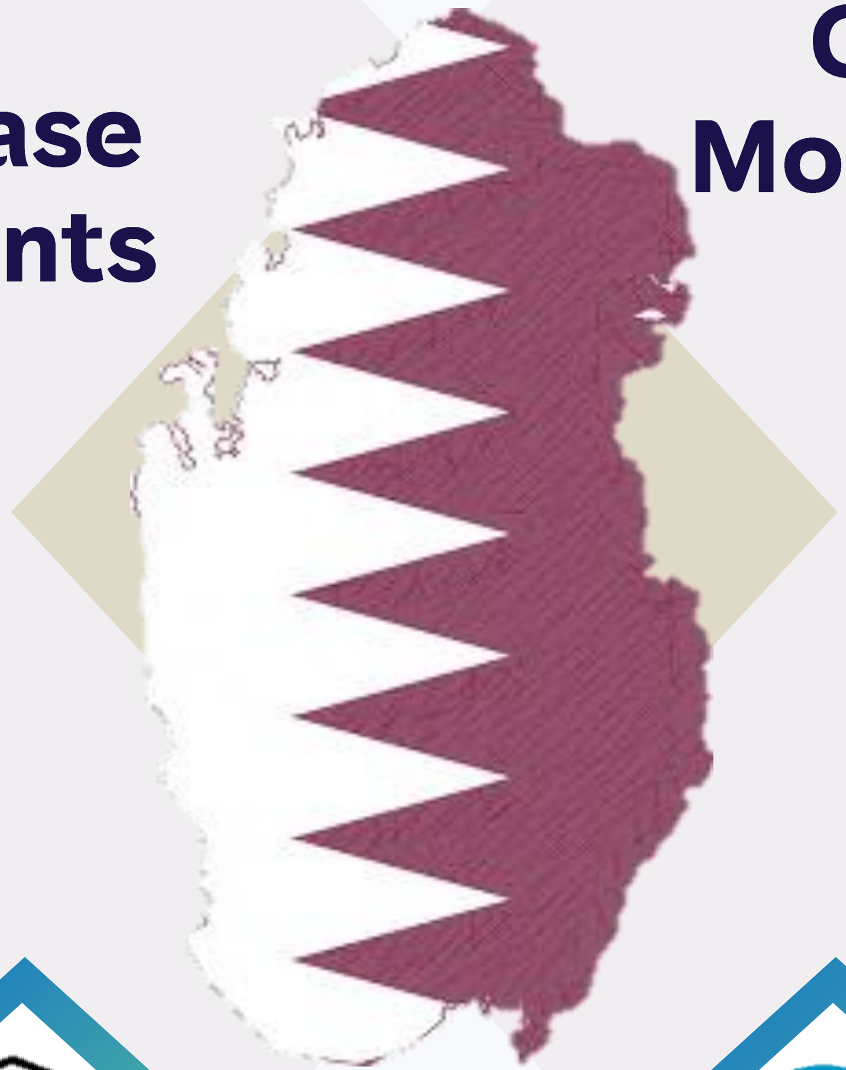
Syndicated sustainability-linked loans of
USD >19.5 Bn
with direct participation of over
USD 1.4 Bn

Green and Sustainable bonds
USD 2.5 Bn
total issued since 2020

In addition, QNB facilitation of sustainable bonds **USD >500 Mn**[1]

1 QNB apportioned share = total value of bond issuance / number of bookrunners. QNB supported the issuance of sustainable bonds/ sukuks as follows since 2024: QIIB USD 500 Mn, State of Qatar Ministry of Finance USD 2.5 Bn, QNB EUR 750 Mn, and Al Rayan Bank QAR 500 Mn

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



- Green Repurchase Agreements
- Green Mortgages
- Electric Vehicle Loans
- Green Bonds
- Green Deposits
- Blue and Climate Bonds

Environmental impact of QNB's green bond portfolio[1]

967,000 tCO_2e
Lifetime avoided GHG emissions

745,000 MWh
Lifetime avoided electricity use

196,000,000 m^3
Lifetime wastewater treated

1 QNB Group green bond allocation and environmental impact reports available here

Sustainable operations at a glance

As at 31 March 2026

Non-exhaustive

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

2

Newly appointed QNB Group female board members[1]

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

1 Two (2) newly appointed female QNB Group board members as of 20 February 2025

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

United Nations Global Compact

The Green Bond Principles

International Labour Organization

ISSB

TCFD

SASB

CDP

Qatar National Vision

SUSTAINABLE DEVELOPMENT GOALS

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[1]

GRI

ISAE 3000

ISAE-3410:2012

(Assurance Engagements On Greenhouse Gas Statements)

Protecting environment and society

- **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

Enhancing Third Party Risk Management (TPRM)

رعاية العمال
Workers' Welfare

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**[2] in Qatar

QNB

1 QNB Group Sustainability Report 2025 - assurance on reporting in accordance with GRI Universal Standards and key ESG KPIs including female employment rate, Scope 1, 2, 3 operational GHG emissions, and financed emissions
2 For service lines: Cleaning and Hygiene, Physical and Cash Security, Hospitality, and Facilities Management

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
MSCI	A	A	AA
S&P Global	50 (85th percentile)	52 (83rd percentile)	59 (86th percentile)
SUSTAINALYTICS	23.6 (Medium risk)	21.9 (Medium risk)	16.7 (Low risk)
CDP	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*

= #1 ranked amongst GCC banks (including joint first ranking amongst GCC banks)

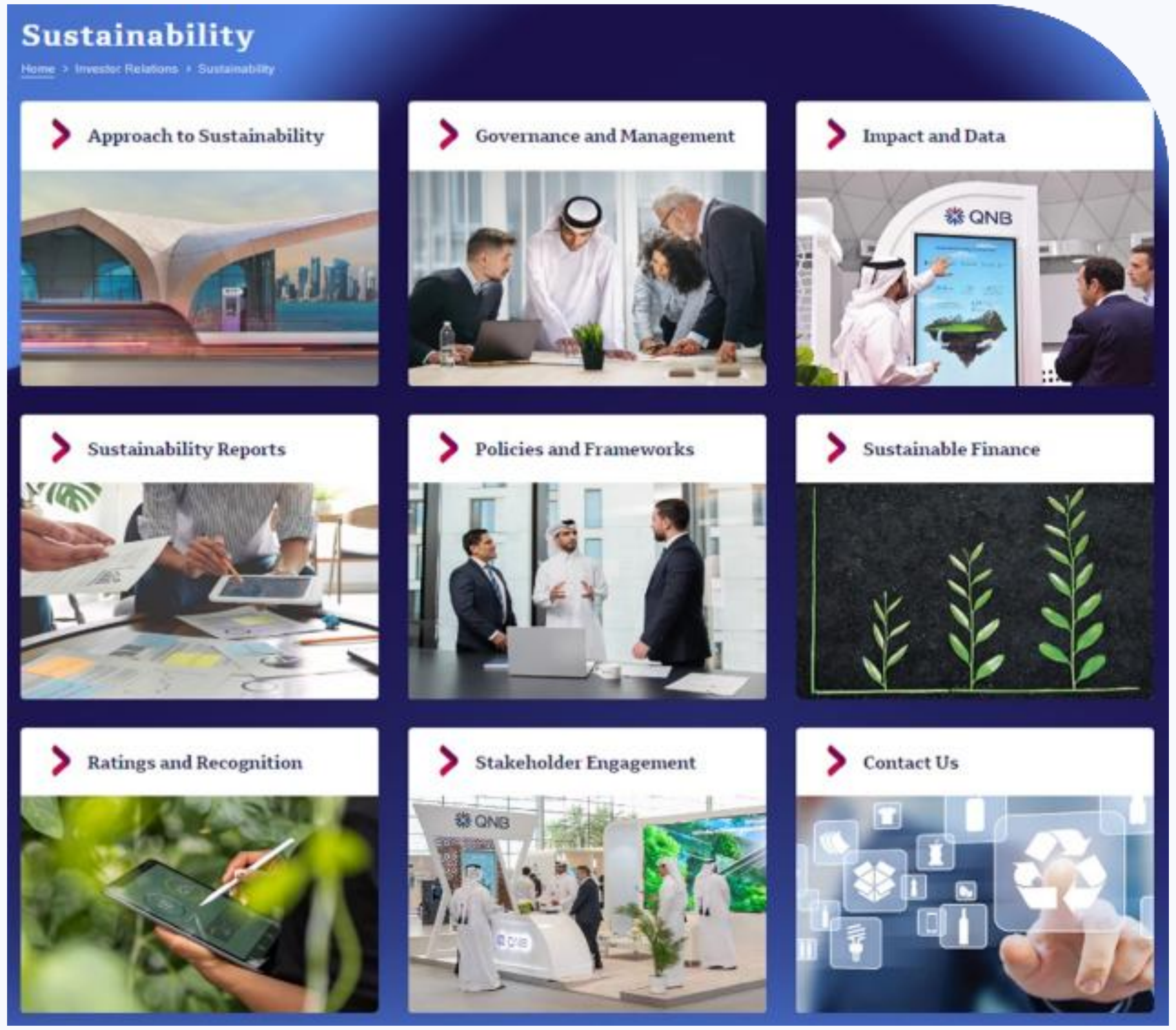
For further information please refer to QNB's public reports and Sustainability page for all ESG-related policies and frameworks

Public reports

- Click on the below reports for direct access

QNB's Sustainability website

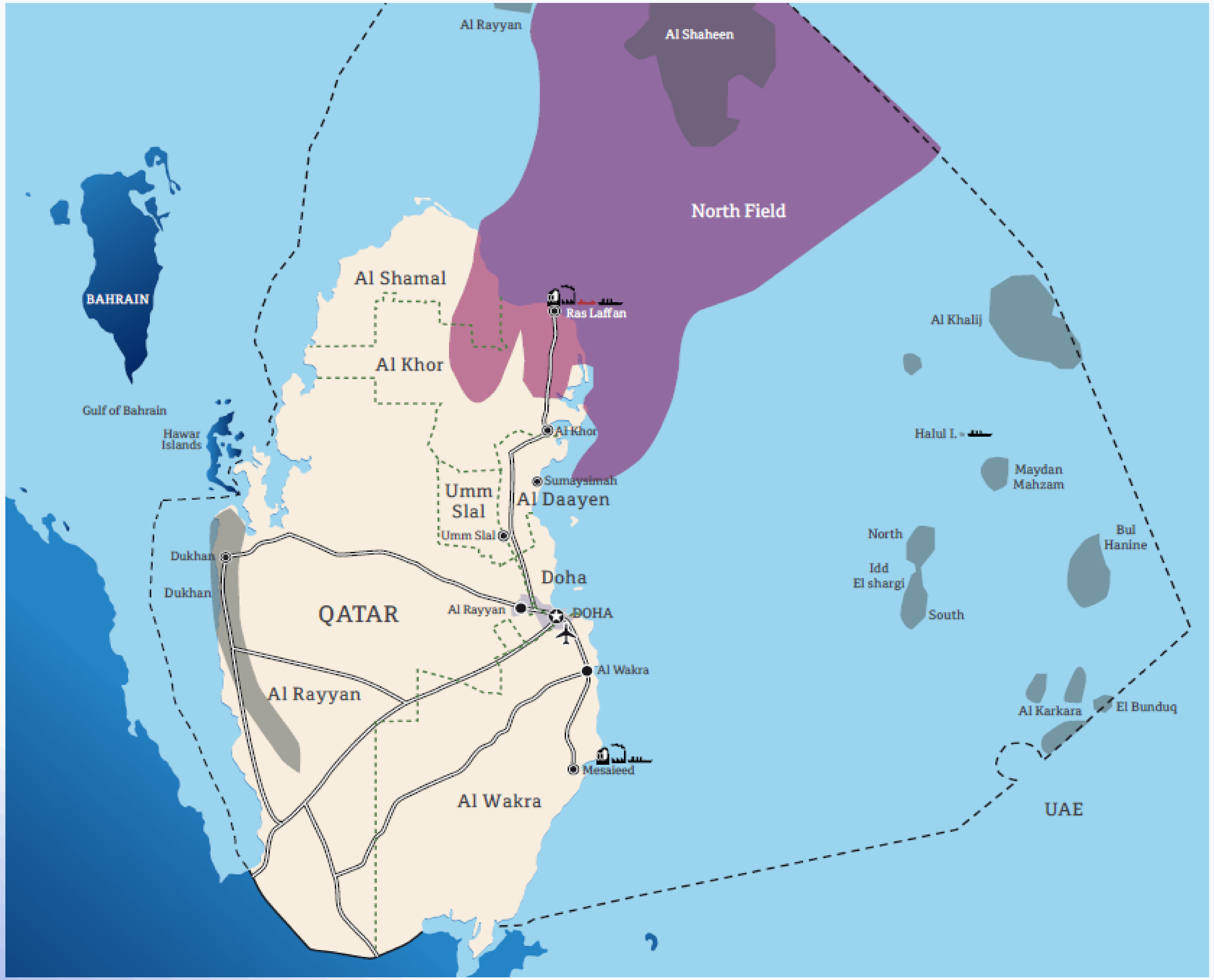
- Click on the below to visit QNB's Sustainability website



For queries please contact: **sustainability@qnb.com**

Economic Overview

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

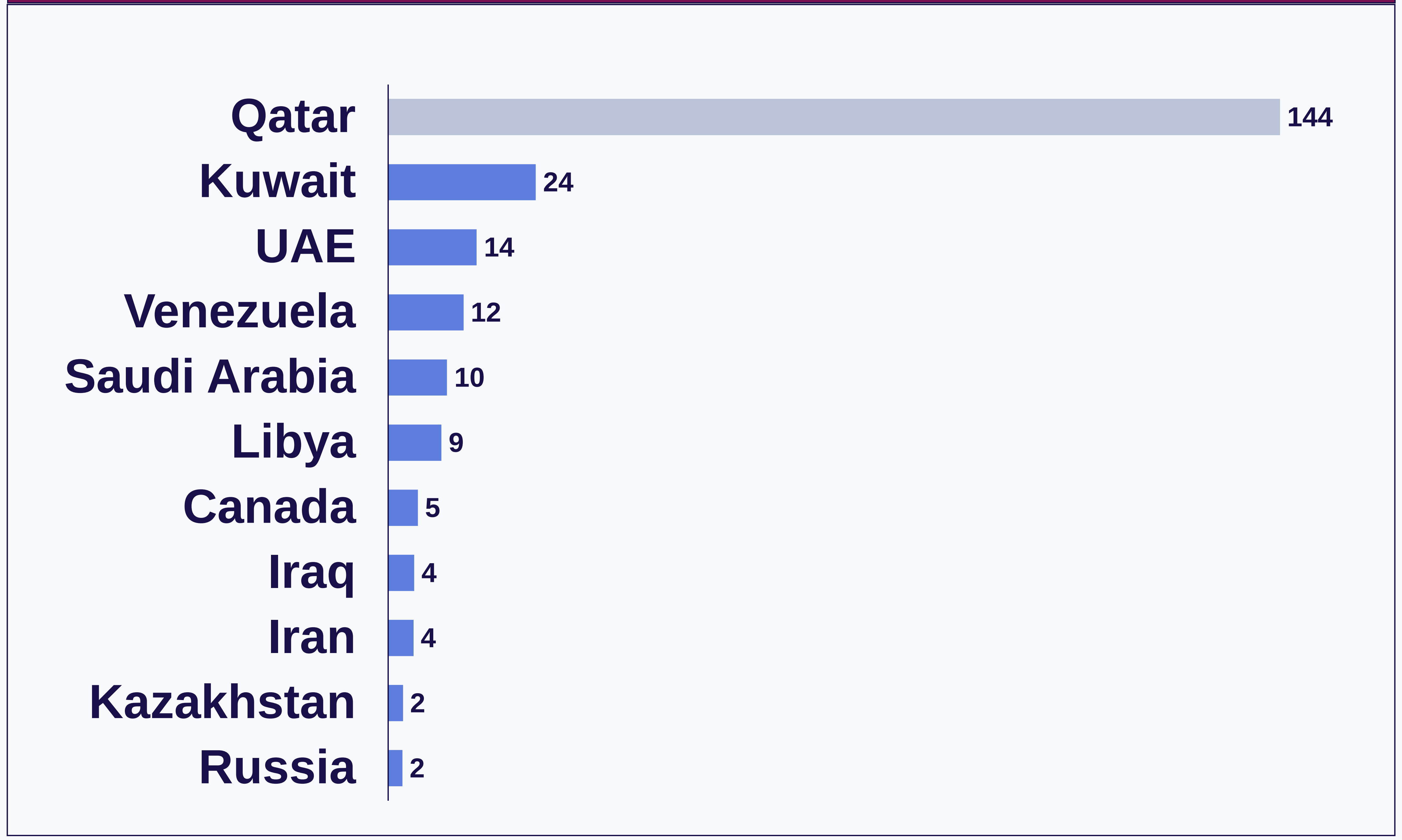


- Qatar is a peninsula located in the Persian Gulf and is a member of the Gulf Cooperation Council (GCC)
- Qatar's total population is around 3 million
- Qatar is endowed with the world's largest hydrocarbon reserves on a per capita basis
- Qatar's hydrocarbon reserves are mostly held in the North Field;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

Source: QNB analysis

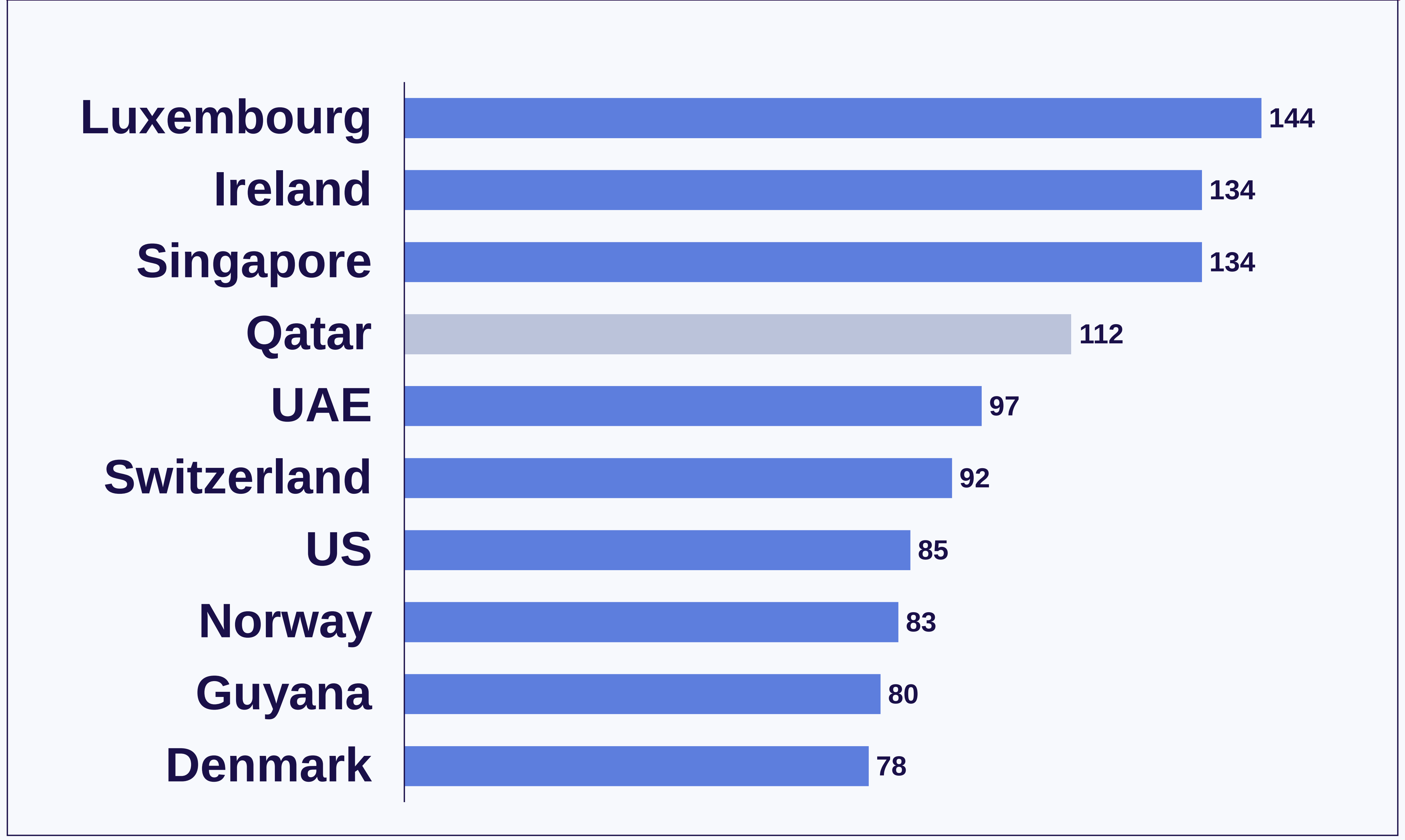
The development of Qatar's vast hydrocarbon reserves make it one of the richest countries in the world

Hydrocarbon reserves per capita
(2021, 000s barrels of oil equivalent) (1)



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

GDP per capita
(2024, USD 000s PPP)

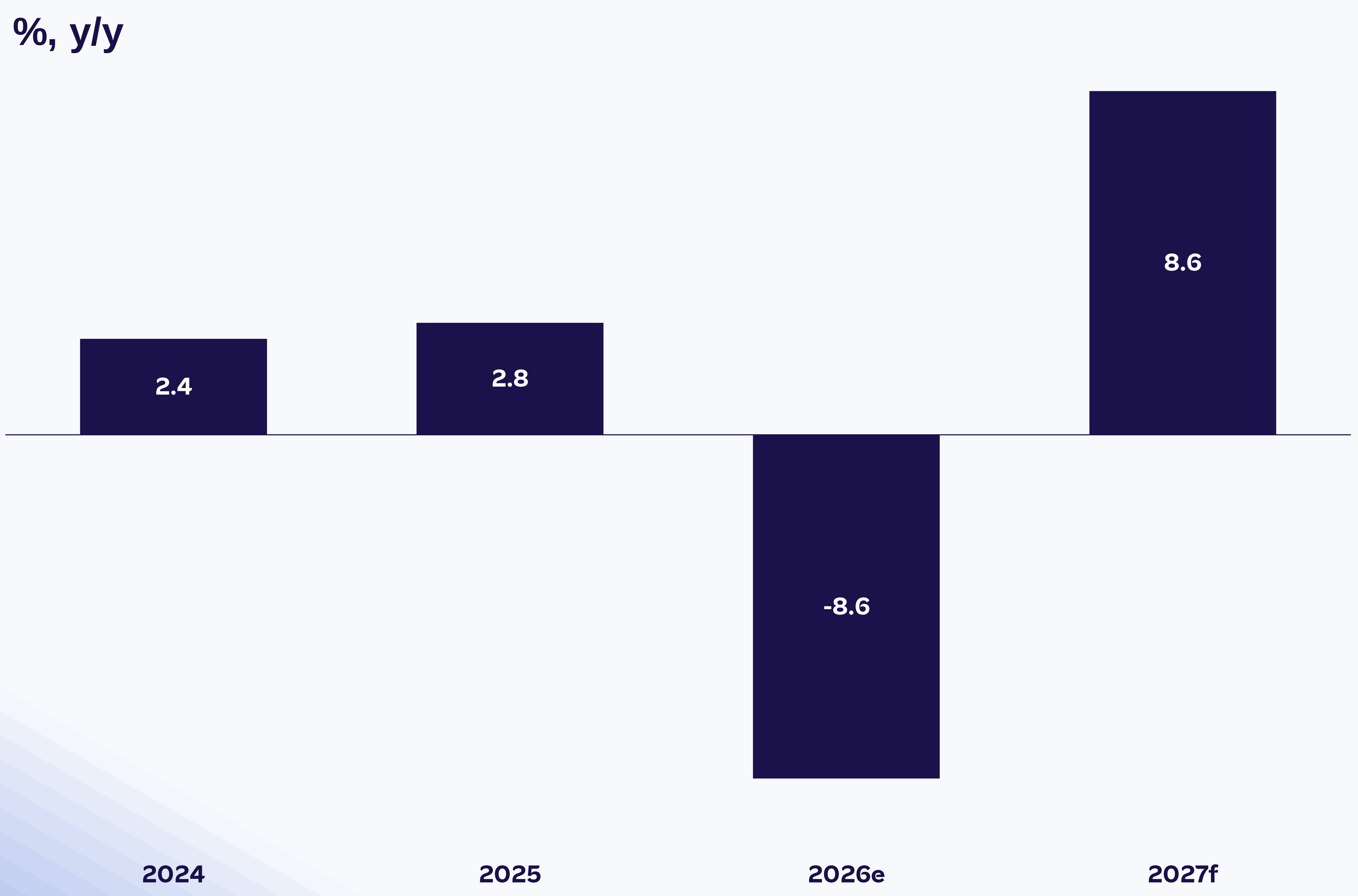


Development of the hydrocarbon sector has made Qatar one of the world's richest countries

(1) Latest available for all countries
Source: British Petroleum, International Monetary Fund, Qatar Energy, QNB analysis

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



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

Source: International Monetary Fund

Thank you

QNB