

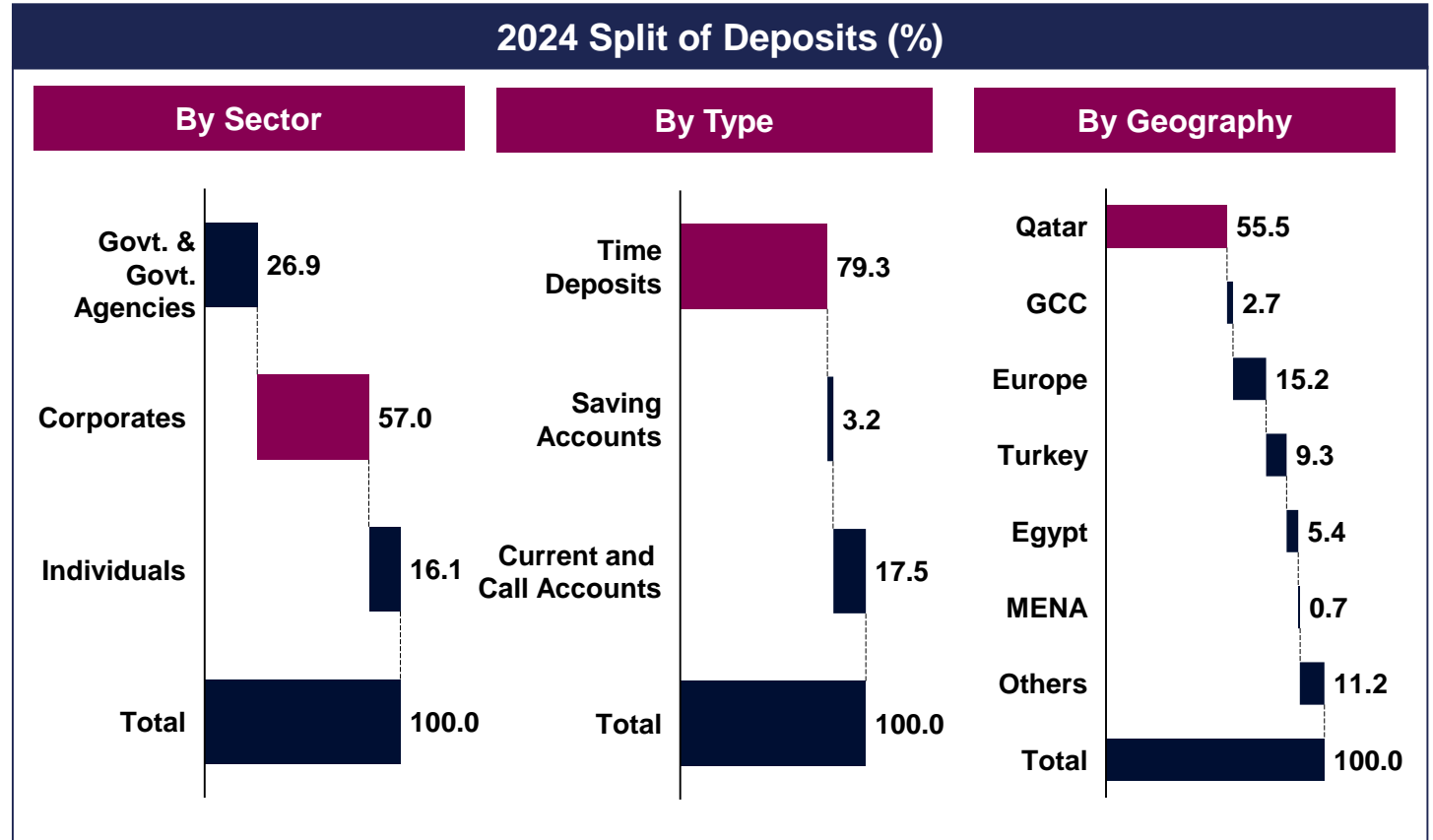
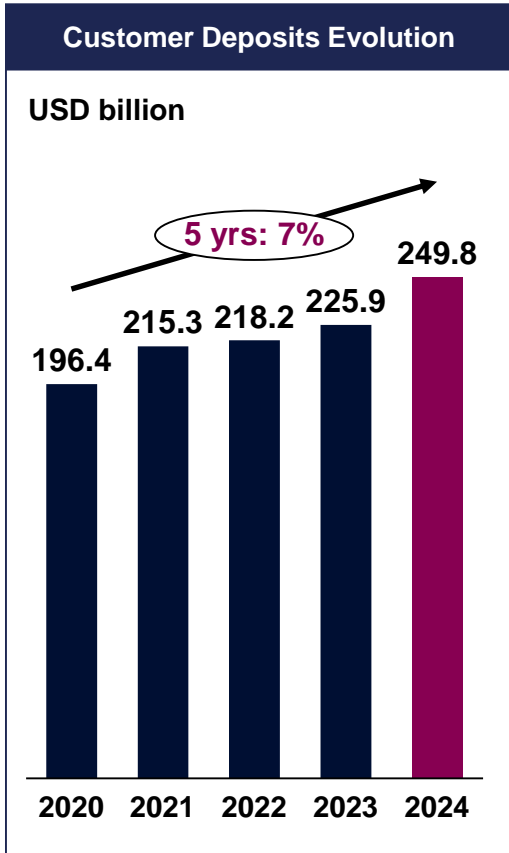


Creditor Presentation

September 2024

Robust growth in customer deposits and funding

Funding Analysis (as at 30 September)



- Deposits increased by 11% from September 2023

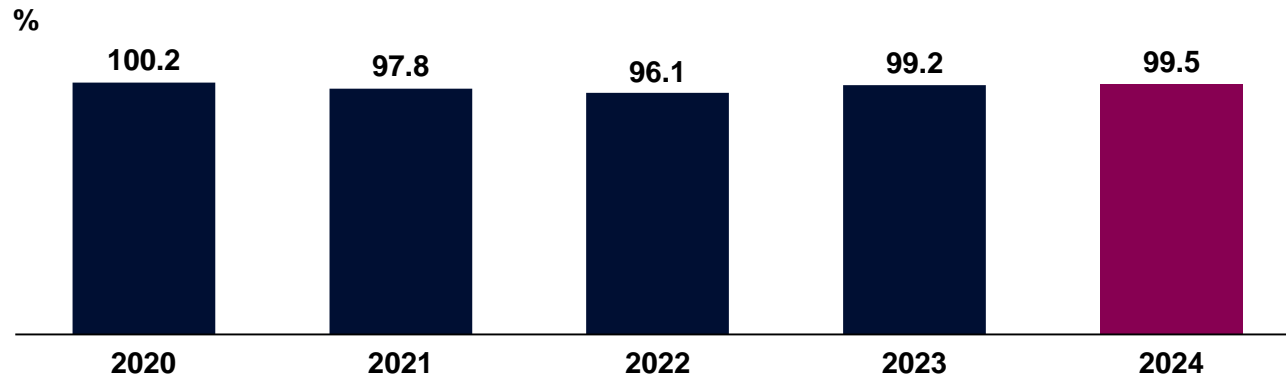
- QNB remains the public sector's preferred bank
- USD, EGP and TRY denominated deposits represent 46%, 4% and 7% of total deposits respectively



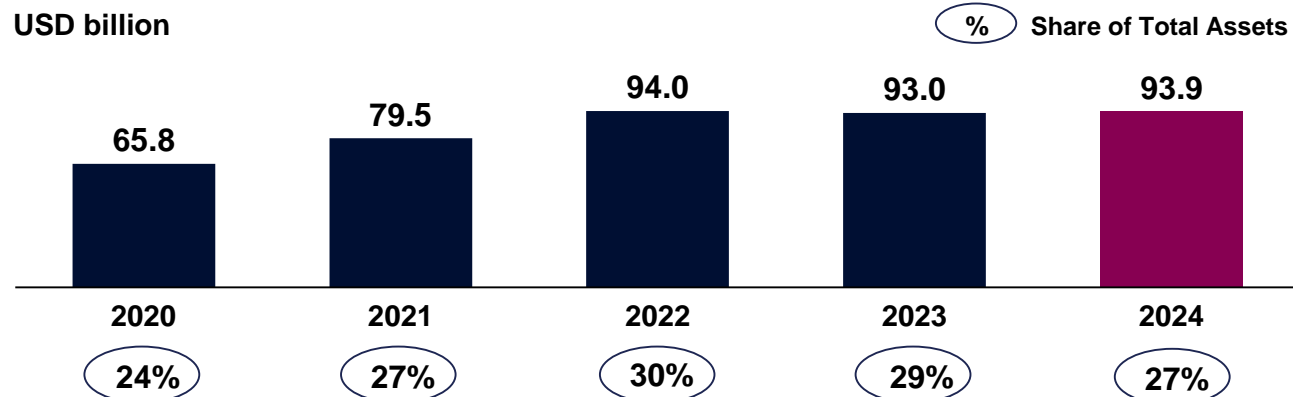
Solid liquidity profile

Liquidity Analysis (as at 30 September)

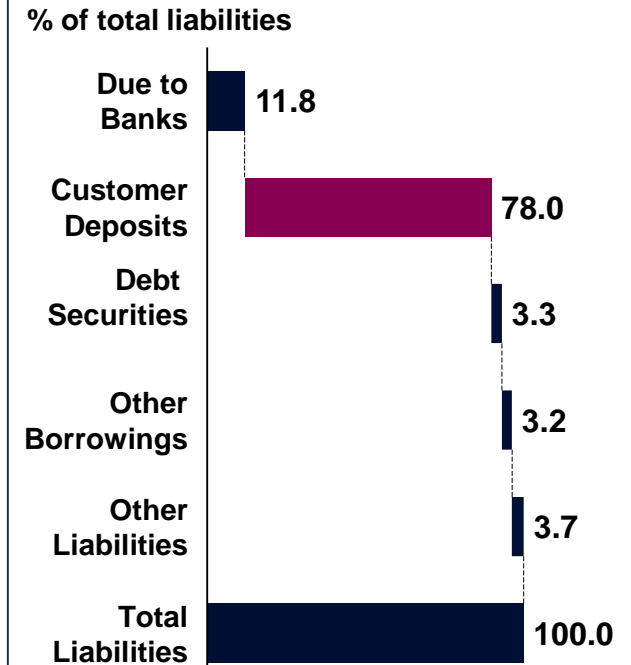
Loans to Deposits Ratio Evolution



Liquid Assets¹ Evolution



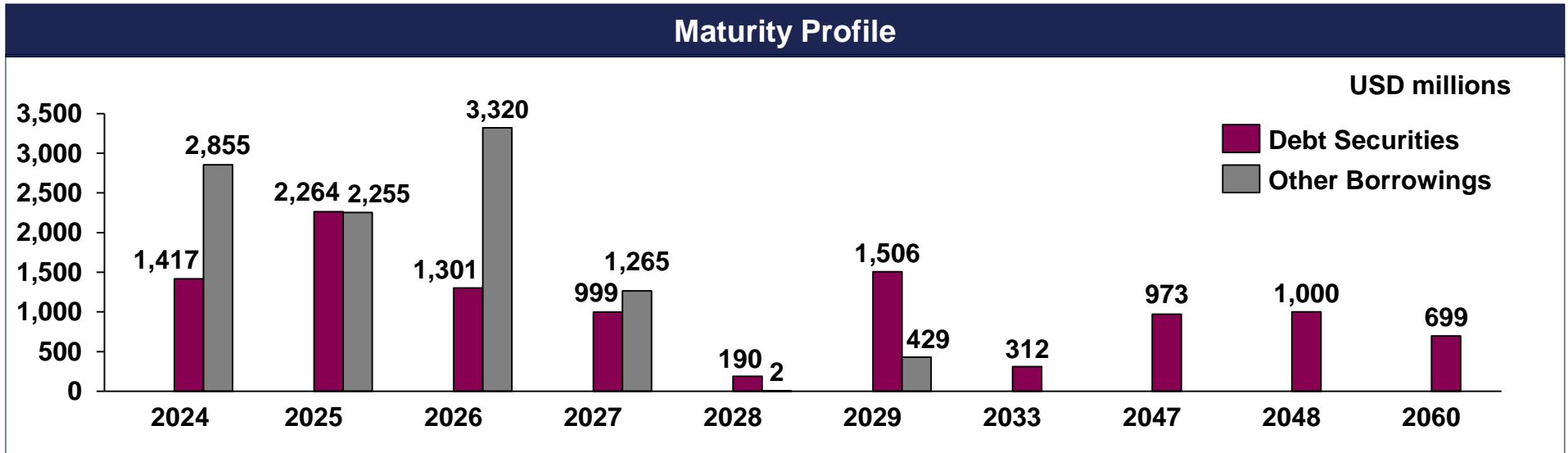
Sources of Liquidity



Key QCB Liquidity Ratios²

QCB LCR	154%
QCB NSFR	104%

QNB Group Debt Securities and Other Borrowings Profile



Key Highlights

Funding Strategy	<ul style="list-style-type: none"> To ensure diversification of funding in terms of type, tenor and geography. 	Currencies	<ul style="list-style-type: none"> Issued in multiple currencies
Funding Structure	<ul style="list-style-type: none"> Includes bonds, other borrowing arrangements and syndicated loans 	Market Position	<ul style="list-style-type: none"> QNB issuances have attracted strong interest around the world by key global investors with subscription above expectations. This reflects high confidence in QNB's financial strength, its leading position in the MEA region and successful execution of its liquidity and funding strategy.
Set-Up	<ul style="list-style-type: none"> November 2011 in Reg S format Size of \$22.5bn (EMTN) and A\$2bn (Kangaroo) 		
Market Awards	<ul style="list-style-type: none"> 2021 Green Market Pioneer – Qatar Award 		
Green Bond	<ul style="list-style-type: none"> Successful completion of first green benchmark bond issuance and first green bond issued in Qatar Issued USD600 million tranche on 15 Sep 2020 in the form of Senior Unsecured Notes with a maturity of 5 years 		



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