



Investor Presentation with 9M'18 Financials

Executive summary

Structurally Attractive Turkish Economy Underpinning a Dynamic Banking Sector

- The Turkish market presents a strong opportunity among emerging markets due to large and growing economy energized by a highly attractive demographic profile, which is resilient to negative developments
- The CBRT delivered strong monetary policy tightening in 2018 and government's New Economic Program for 2019-2021 assumed a tight fiscal stance, which would help stabilize the currency and prevent further deterioration of the inflation outlook
- Economic activity is expected to lose some momentum in the upcoming period, which will help curb the external imbalances and translate into a more stable macroeconomic background for the banking system to operate in
- In this macro backdrop, the banking sector has a promising future, with growth opportunities implied by current product and volume penetration figures, and a profitability higher than that of emerging market peers

One of the Top Performing Banks in the Market

- QNB Finansbank is one of the strongest players in this market ranked 5th across most categories for privately owned banks
- QNB Finansbank has a very strong distribution network balanced between a branch footprint covering 99% of banking business in the market and best in market digital offerings
- QNB Finansbank has shown strong financial performance beyond its scale even in most volatile market conditions driven by differentiation, adaptability and right people brought together

Strong Shareholder Supports QNB Finansbank for future growth

- QNB stands out as the strongest rated shareholder among Private Turkish Banks
- QNB is the largest bank in the Middle East and Africa by all critical measures and has the highest ratings among all banks with a presence in Turkey
- QNB's presence across a wide geography overlaps well with Turkey's key foreign trade partners bringing opportunities in this area
- QNB Finansbank's launch of its new brand has been very successful, and is translating to successful expansion of its customer franchise in potential growth areas
- Following the QNB acquisition, QNB Finansbank has added a new growth chapter in its successful history capturing its fair share in Corporate and Commercial Banking while sustaining its success in Retail and SME Banking

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- 2 QNB Finansbank and QNB Group at a Glance
- 3 Loan-based Balance Sheet Delivering High Quality Earnings
- 4 Solid Financial Performance
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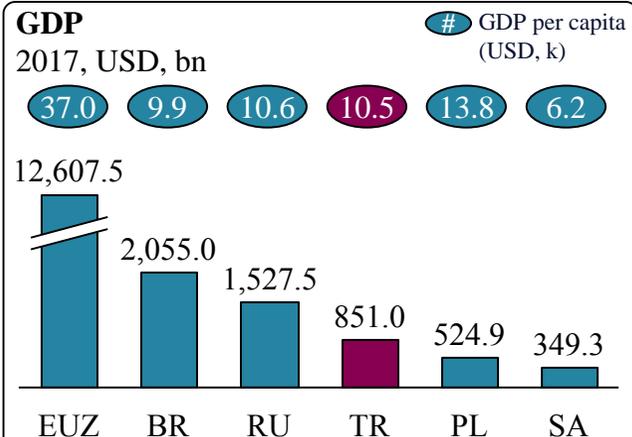


Macro-economic Overview

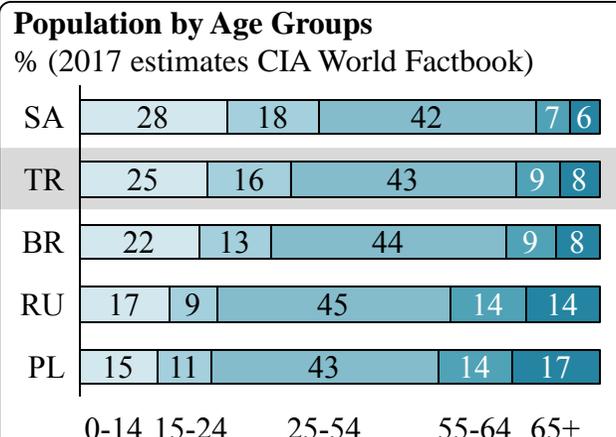
Structurally attractive Turkish economy and focus on fiscal discipline

EUZ: Eurozone PL: Poland
SA: South Africa RU: Russia
BR: Brazil TR: Turkey

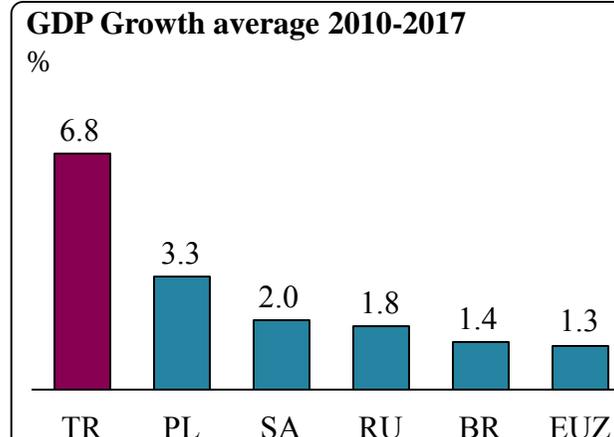
Large economy with low GDP / capita...



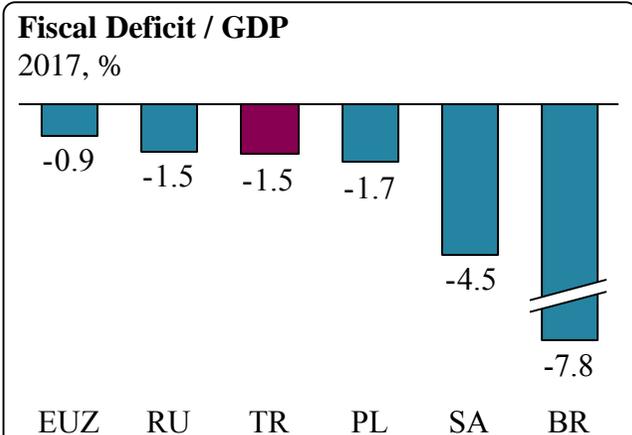
...and highly attractive demographic profile



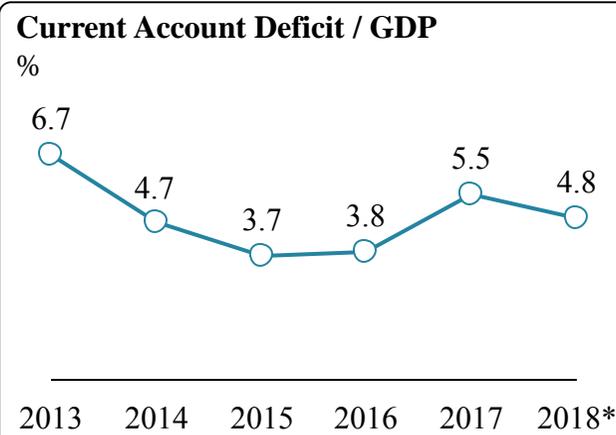
... generating high real GDP growth



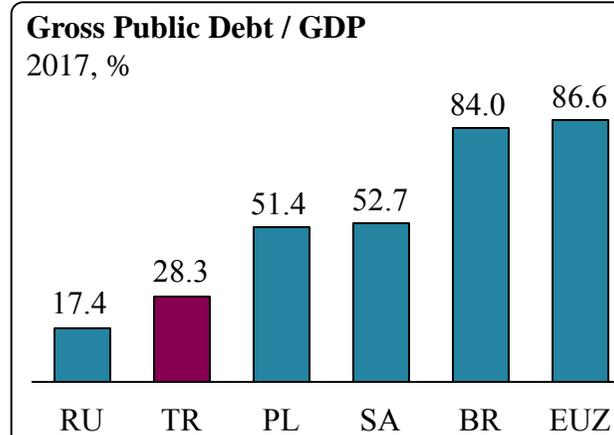
Low fiscal deficit...



... and controlled external deficit...



... with low public debt

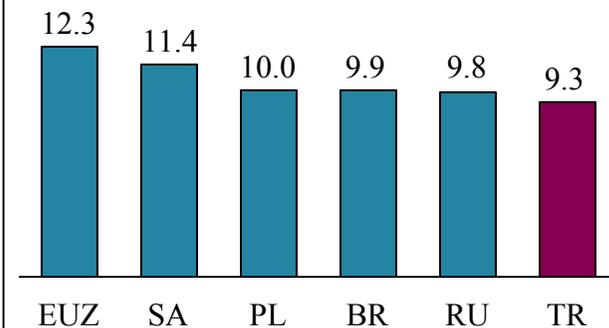


Sound banking system with inherent growth potential

EUZ: Eurozone PL: Poland
SA: South Africa RU: Russia
BR: Brazil TR: Turkey

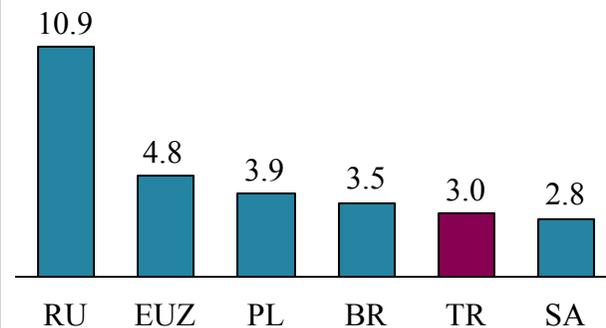
Low leverage ratio...

Leverage ratio⁽¹⁾
Q2'18



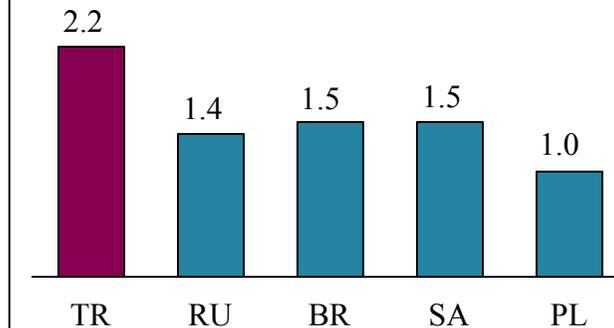
... and limited NPL levels...

NPL ratio⁽²⁾
Q2'18, %



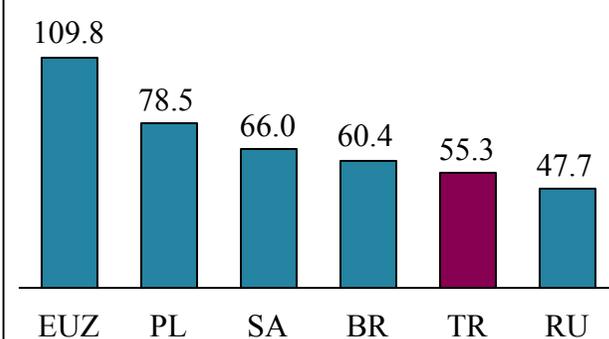
... with strong profitability characteristics

Banking Sector Pre-tax RoA⁽³⁾
2010-2018 average, %



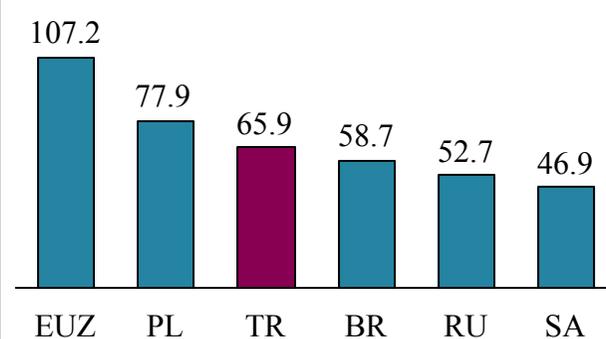
Further growth potential in deposits...

Deposits / GDP
Q2'18, %



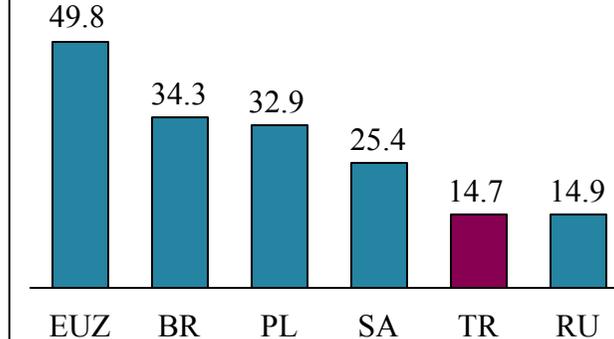
... feeding overall lending...

Loans / GDP
Q2'18, %



... as well as retail lending growth potential

Household debt / GDP
Q2'18, %



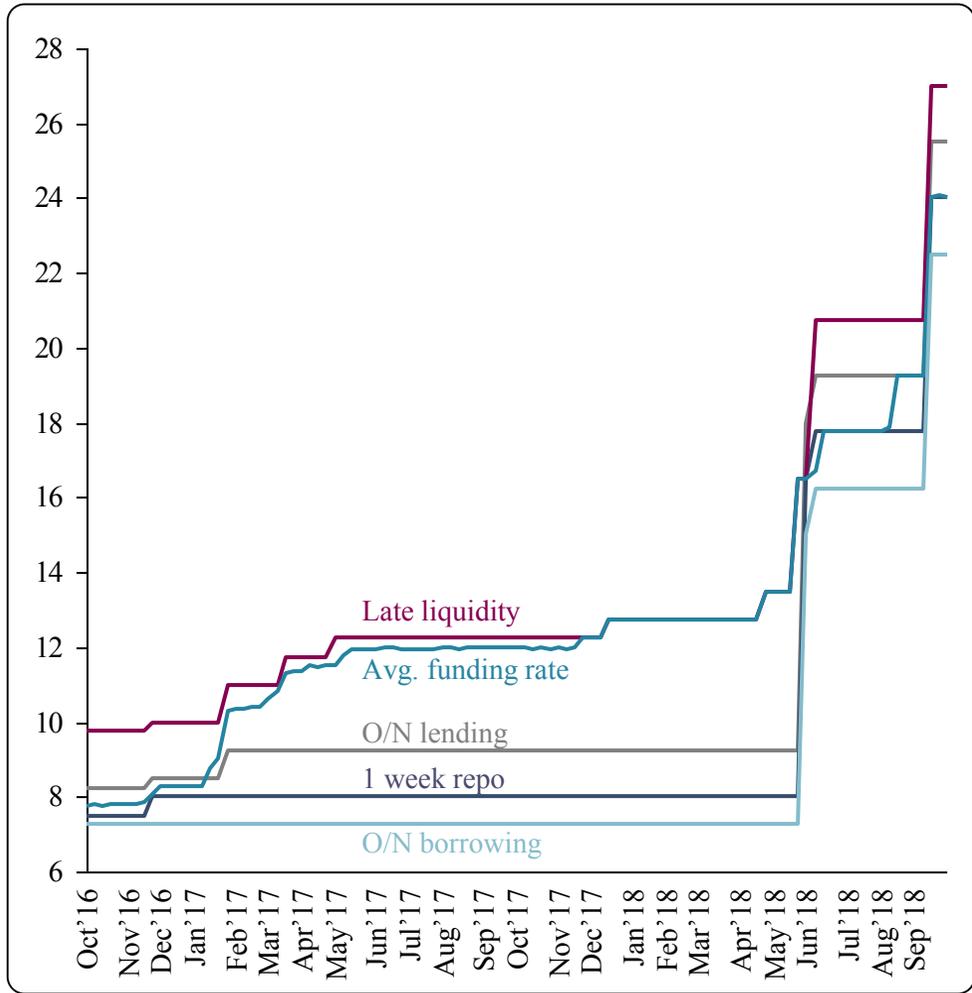
(1) BR: Q1'18, SA: Q4'17, PL: Q4'17

(2) EUZ: Q1'18 (for significant institutions as designated by ECB), BR: Q1'18, SA: Q4'17, PL: Q4'17

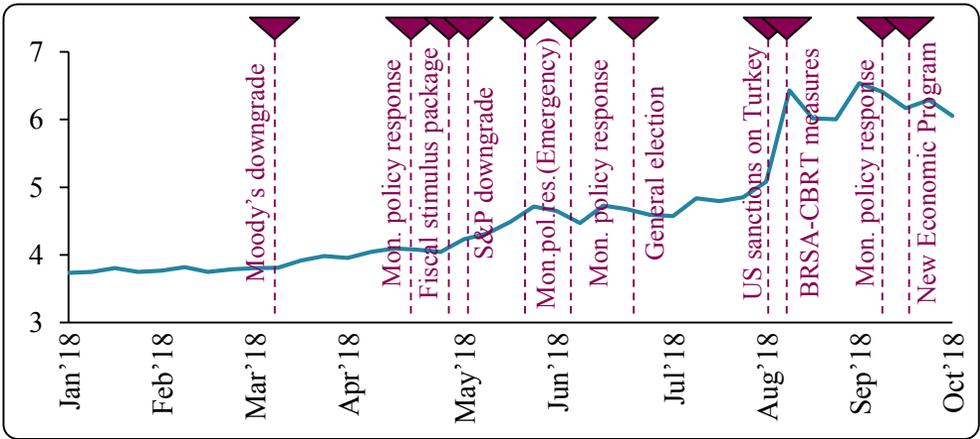
(3) Latest data; SA: Q4'17, PL: Q4'17, TR: Q1'18, BR: Q1'18, RU: Q2'18

In order to achieve price stability, CBRT materially hiked interest rates which changed Turkish Banking Sector landscape

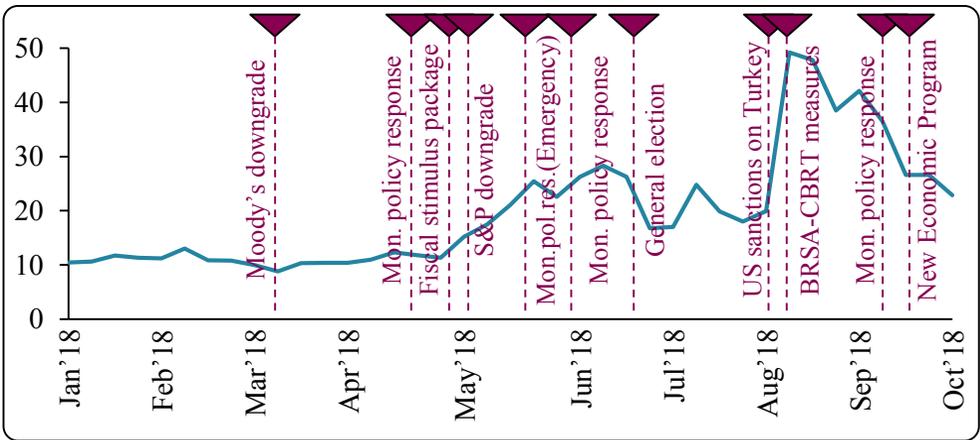
Central Bank rates



TRY against USD



Options implied TRY volatility

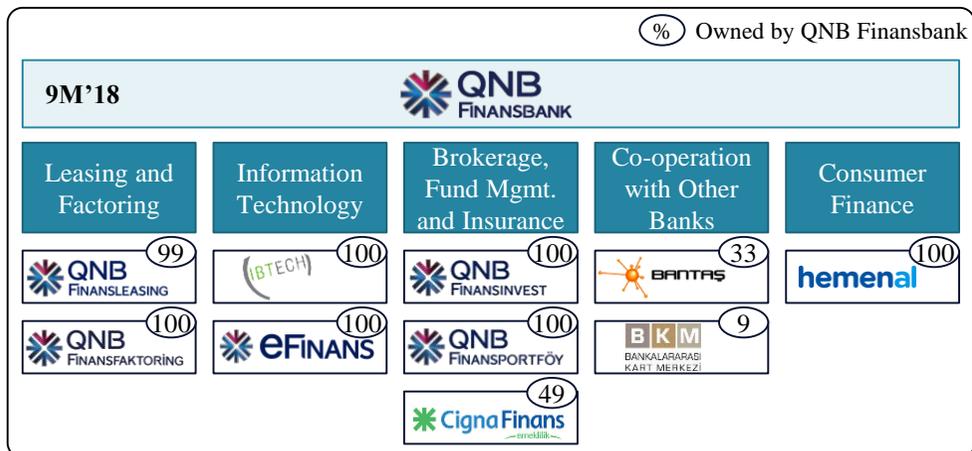




QNB Finansbank and QNB Group at a Glance

QNB Finansbank: 5th Largest Privately Owned Universal Bank⁽¹⁾

QNB Finansbank group structure



Financial highlights

QNB Finansbank BRSA bank only financials	9M'18
TRY, bn	
Total assets	180.9
Performing loans	102.0
Customer deposits	86.6
Shareholder's equity	14.0
Branches (#)	542
Active customers (mn)	5.4
Bank only employees (#)	12,079

QNB Finansbank market positioning

Bank only, 6M'18

	Numbers of Branches	Total Assets	Net Loans	Customer Deposits	Retail Loans ⁽²⁾	Commercial Installment Loans
1st	İşbank	İşbank	İşbank	İşbank	Garanti	İşbank
2nd	Garanti	Garanti	Garanti	Garanti	İşbank	Yapı Kredi
3rd	Yapı Kredi	Akbank	Yapı Kredi	Akbank	Yapı Kredi	Garanti
4th	Akbank	Yapı Kredi	Akbank	Yapı Kredi	Akbank	
5th	Denizbank			Denizbank		Akbank
6th		Denizbank	Denizbank		Denizbank	Denizbank
7th	TEB	TEB	TEB	TEB	TEB	TEB
8th	ING	ING	ING	ING	ING	ING
9th	HSBC	HSBC	HSBC	HSBC	HSBC	HSBC

QNB Finansbank covers Turkish geography through a diverse distribution network and market's only "pure digital bank"

Internet banking



559k active internet banking customers

Mobile banking



2,258k active mobile banking customers

ATMs



2,900 ATMs around Turkey

Mobile banking



815k active mobile banking customers

Internet banking



382k active internet banking customers

Direct sales



721 in-house personnel

542 branches



Covering 71 out of 81 cities of Turkey

Call center



902 inbound agents

Telesales



52 outbound agents

POS



243k POS terminals

Call center



225 inbound agents

Field service

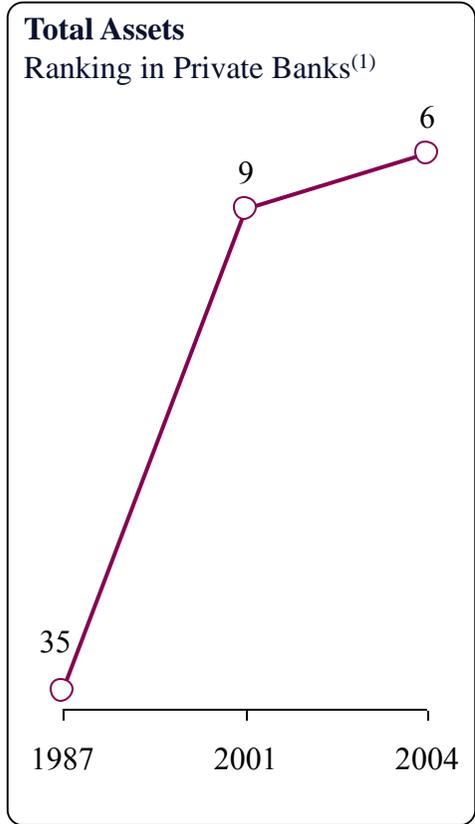


180 field service personnel

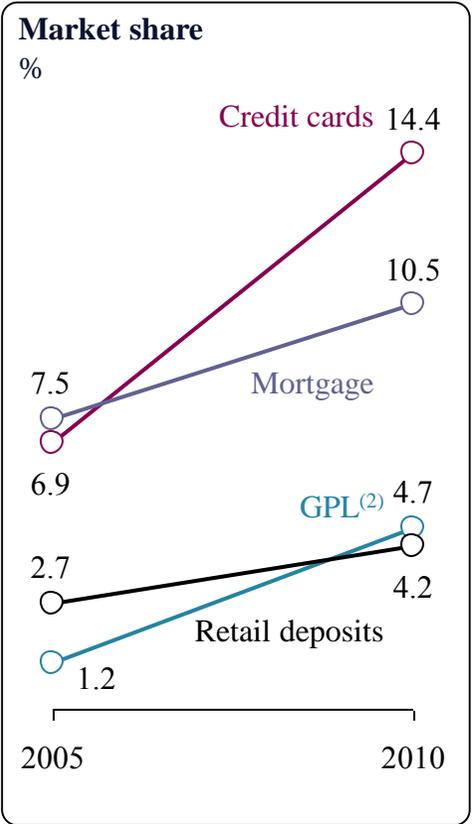


One of Turkey's top performers on the back of its flexible business model

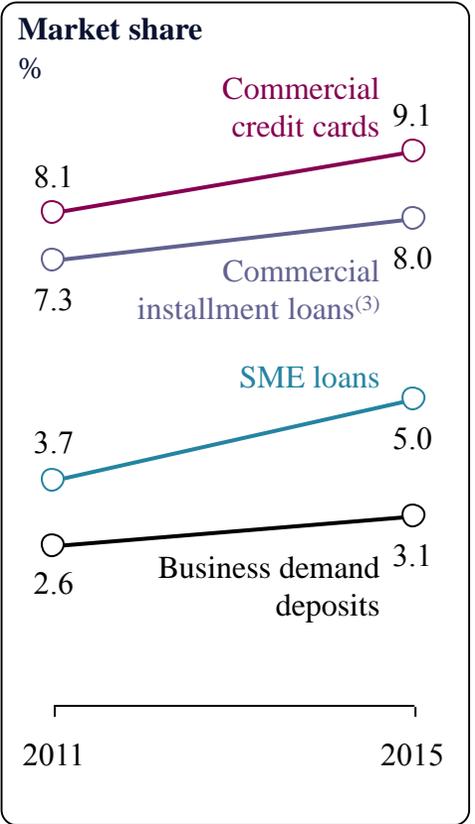
1987-2004: Fast growth behind leadership in Corporate & Commercial Banking



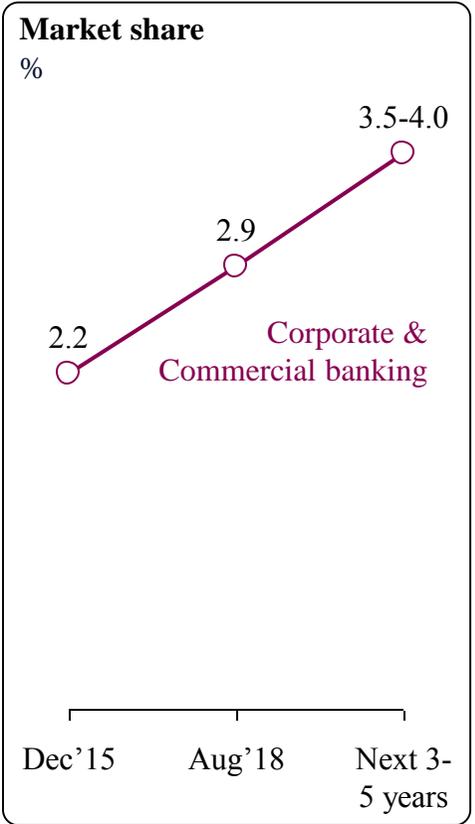
2005-2011: Retail banking boom with market leading growth and success



2012-2016: Business banking growth with productivity and risk focus



2016 beyond: Sustained success in Retail and SME while leapfrogging market in Corporate & Commercial Banking



(1) Among private banks operating in given year
 (2) Including overdraft
 (3) Excluding commercial auto and mortgage loans

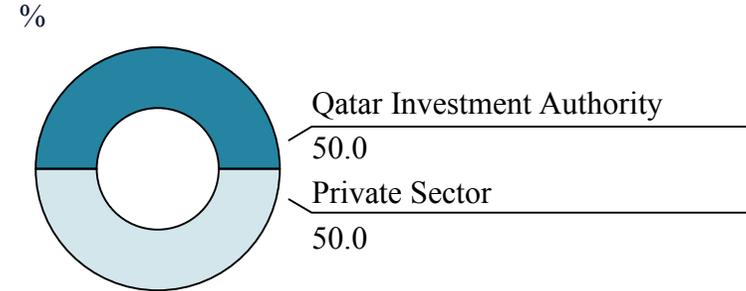
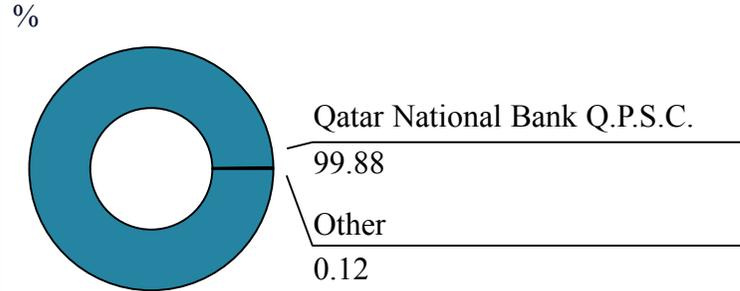
Source: BAT; BRSA

QNB's ownership of Finansbank brings a strong support to one of market's leading performers

QNB Finansbank

QNB Group Q.P.S.C.

Shareholder Structure



Ratings

	Moody's	Fitch	CI
Foreign Currency Long-term Debt	Ba3	BB-	BB-
Foreign Currency Short-term Debt	NP	B	B

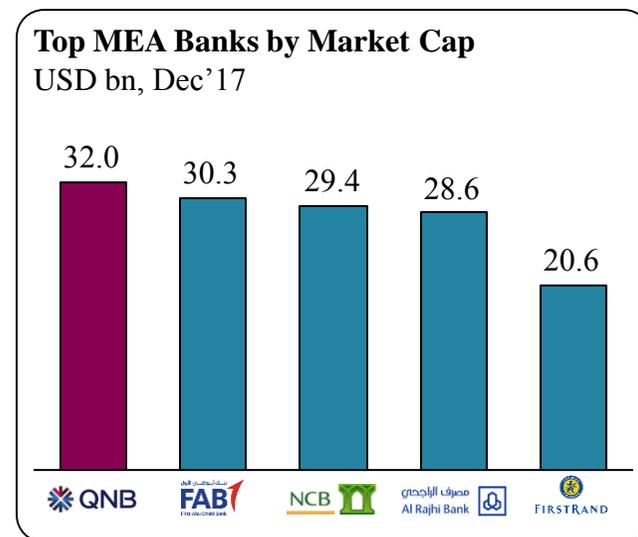
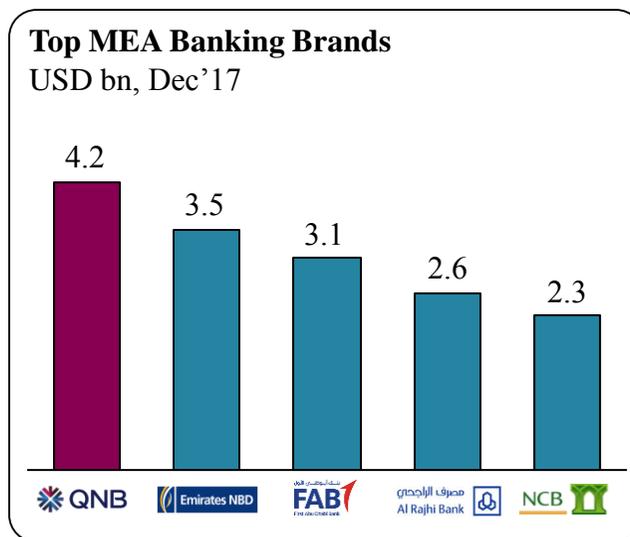
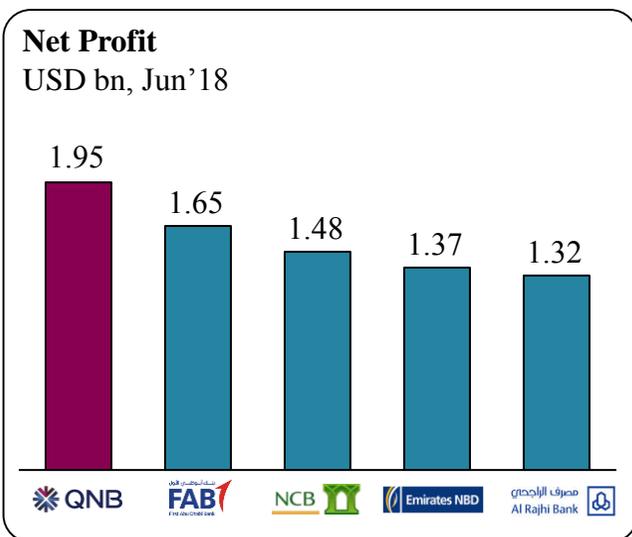
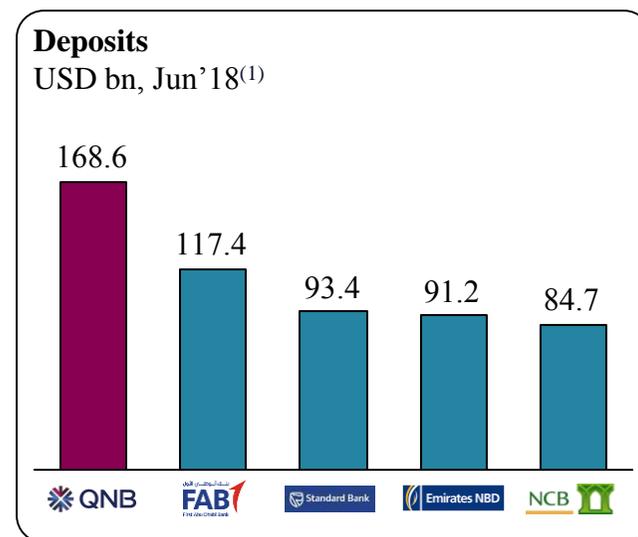
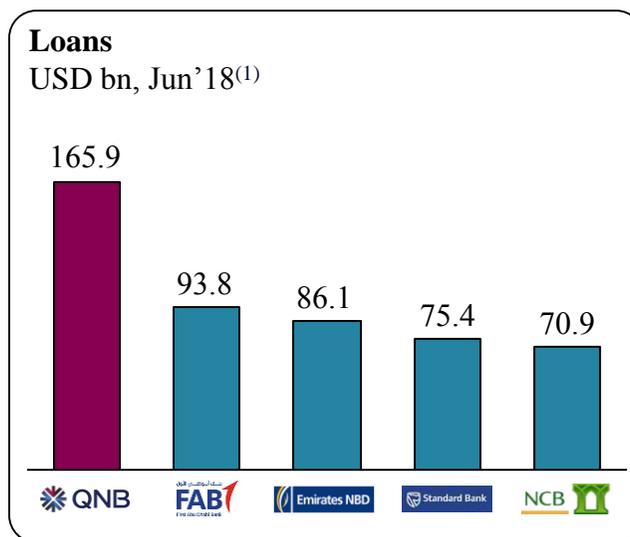
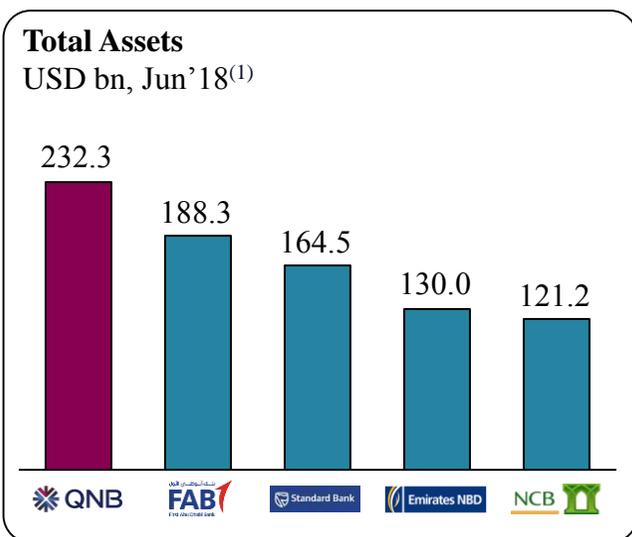
	Moody's	Fitch	S&P	CI
Foreign Currency Long-term	Aa3	A+	A	AA-
Foreign Currency Short-term	P-1	F1	A-1	A1+

Corporate Information

- Focused on traditional banking activities, complemented by ancillary services (investment banking, brokerage, leasing, factoring, asset management)
- Important partnerships in insurance with leading international institutions (Sompo Japan in basic insurance and Cigna in life insurance and private pensions)

- Largest bank in Qatar by market cap, assets, loans, deposits and profit
- Largest bank in MEA by total assets, loans, deposits and profit
- Operating in more than 31 countries around the world across 3 continents
- Serving a customer base of more than 23 million customers with more than 29K staff, 1.2K locations and 4.3K ATMs

QNB is the leading financial institution by all measures in the MEA region



QNB ownership brings a strong geographic reach to QNB Finansbank especially with important trade partners of Turkey

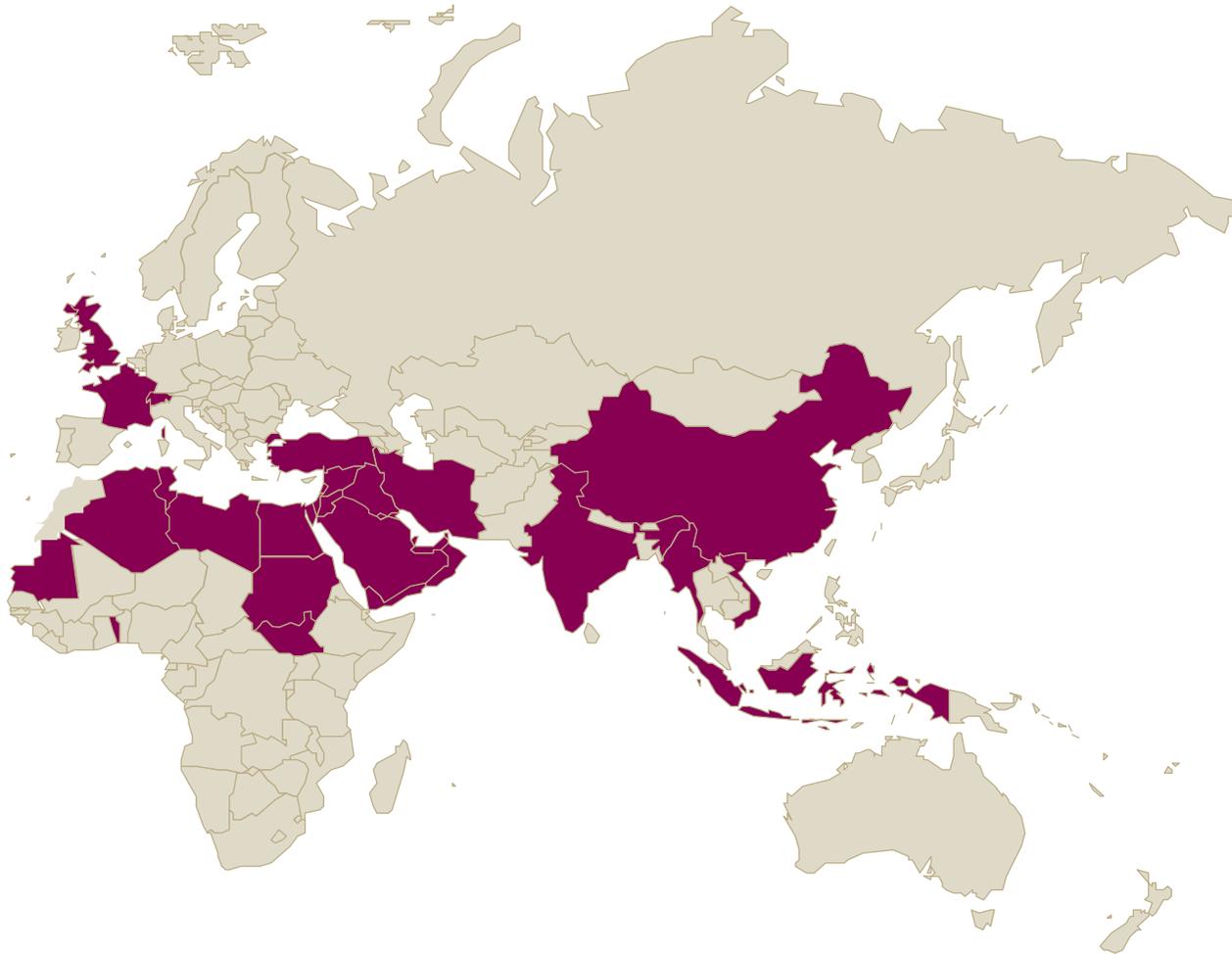
 QNB presence
 Top 40 trade partners of Turkey

Middle East

	Qatar	
	KSA	
	Jordan	
	UAE	
	Syria	
	Palestine	
	Iraq	
	Oman	
	Bahrain	
	Kuwait	
	Lebanon	
	Yemen	
	Iran ⁽¹⁾	

Sub-Saharan Africa

	South Sudan	
	Togo	



North Africa

	Egypt	
	Libya	
	Tunisia	
	Sudan	
	Algeria	
	Mauritania	

Europe

	United Kingdom	
	France	
	Switzerland	
	Turkey	

Asia

	Indonesia	
	Singapore	
	India	
	China	
	Vietnam	
	Myanmar	

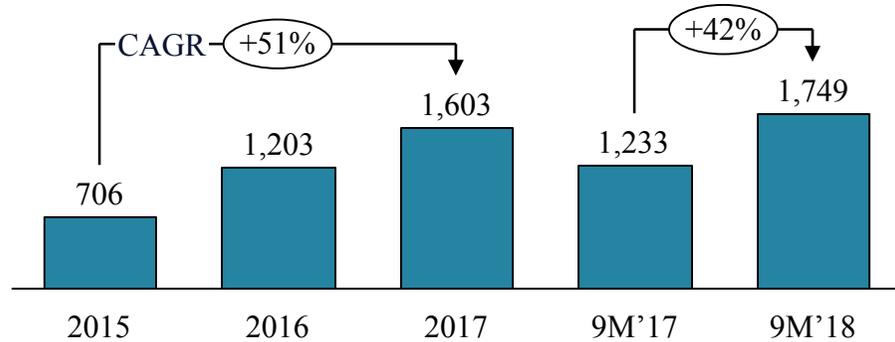
Financial Performance



Strong profitability continued with controlled asset quality and comfortable capital position

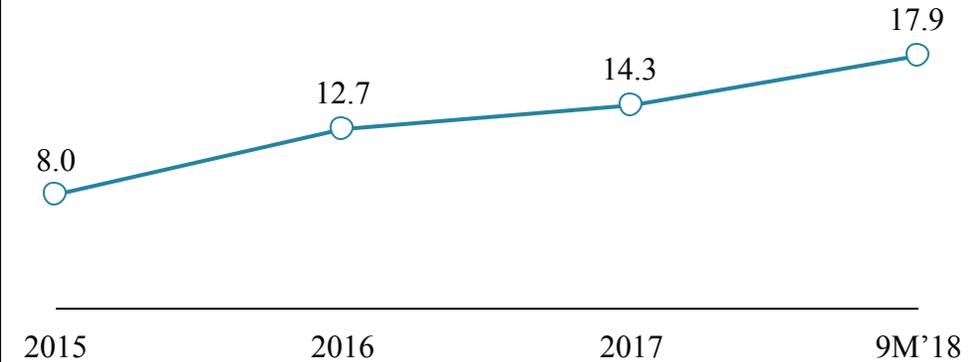
Strong net income performance, growth accelerating in 2018

Net Income
TRY, mn



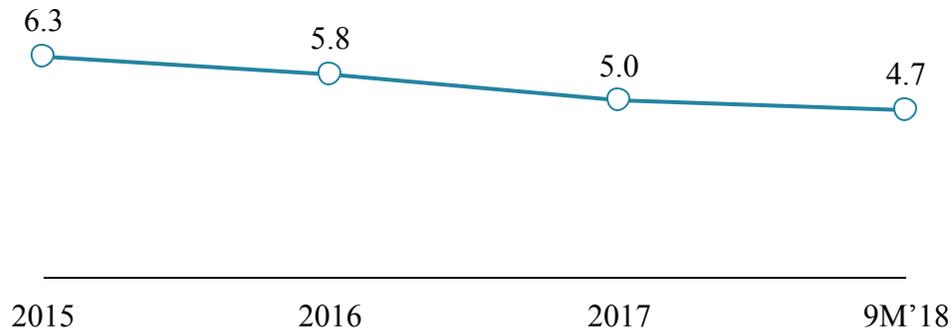
RoE consistently on upwards trend with strong boost over 2017

RoE
%



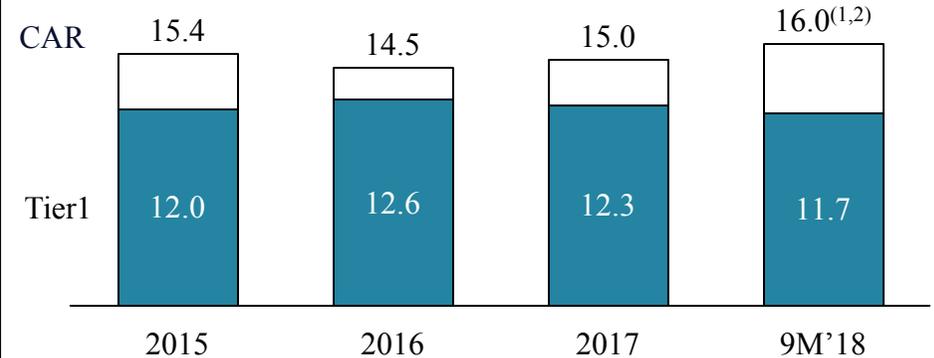
Ongoing asset quality improvement

NPL Ratio
%



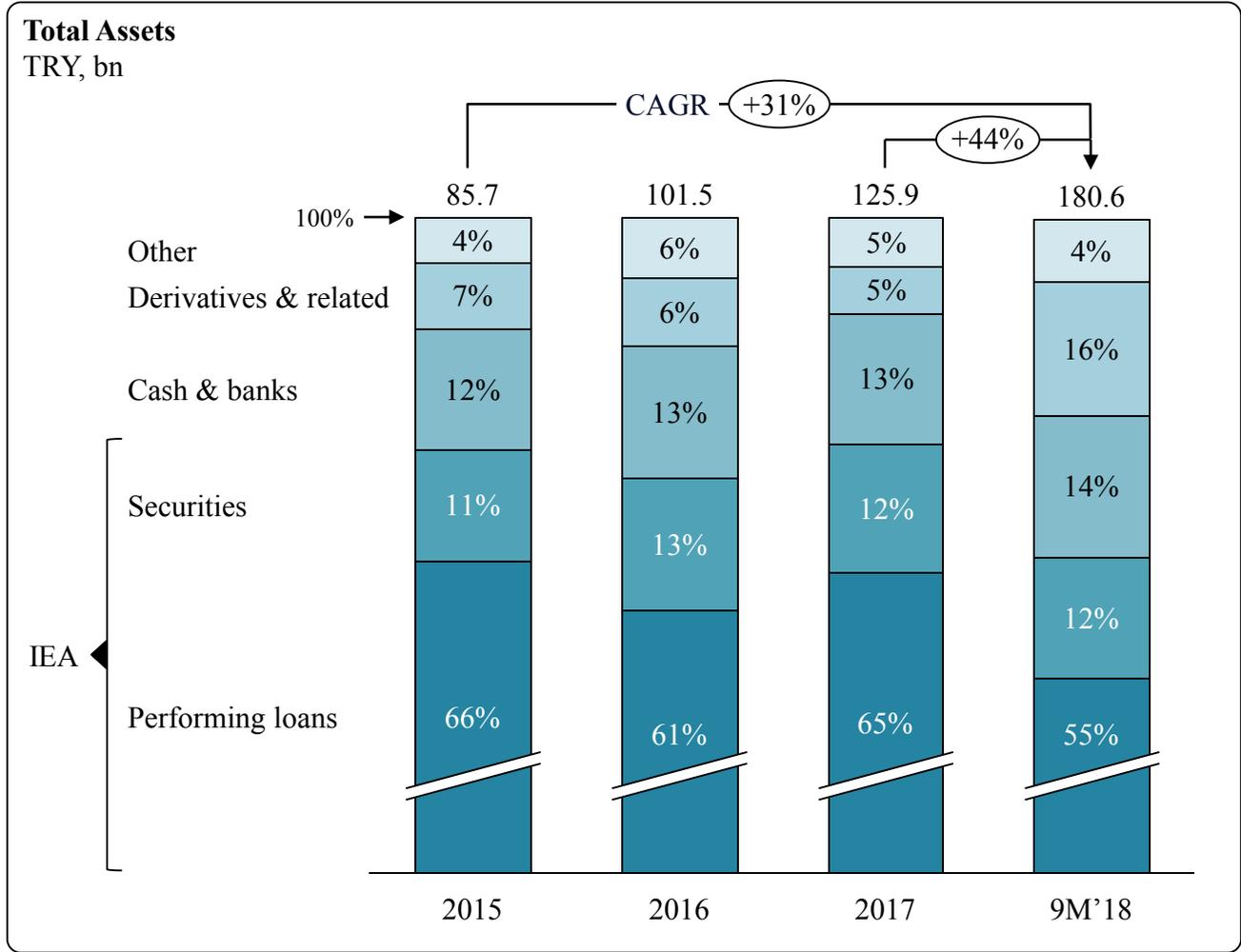
Solid capital adequacy; additional buffers remain

CAR
%

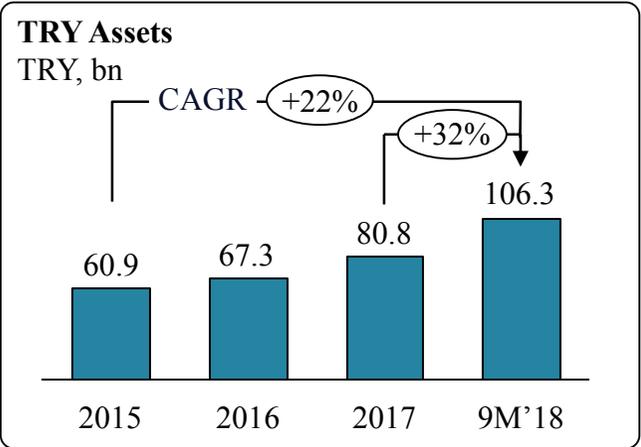


Asset size reached to TRY 181bn, with a YTD growth of 44% essentially due to exchange rate evolution

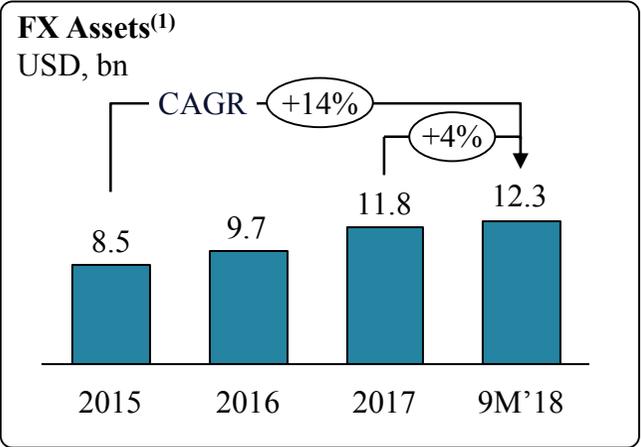
Loan heavy balance sheet with above the market growth in 2018



As TRY asset growth has picked up in 9M'18...



... FX assets growth has muted in 9M'18



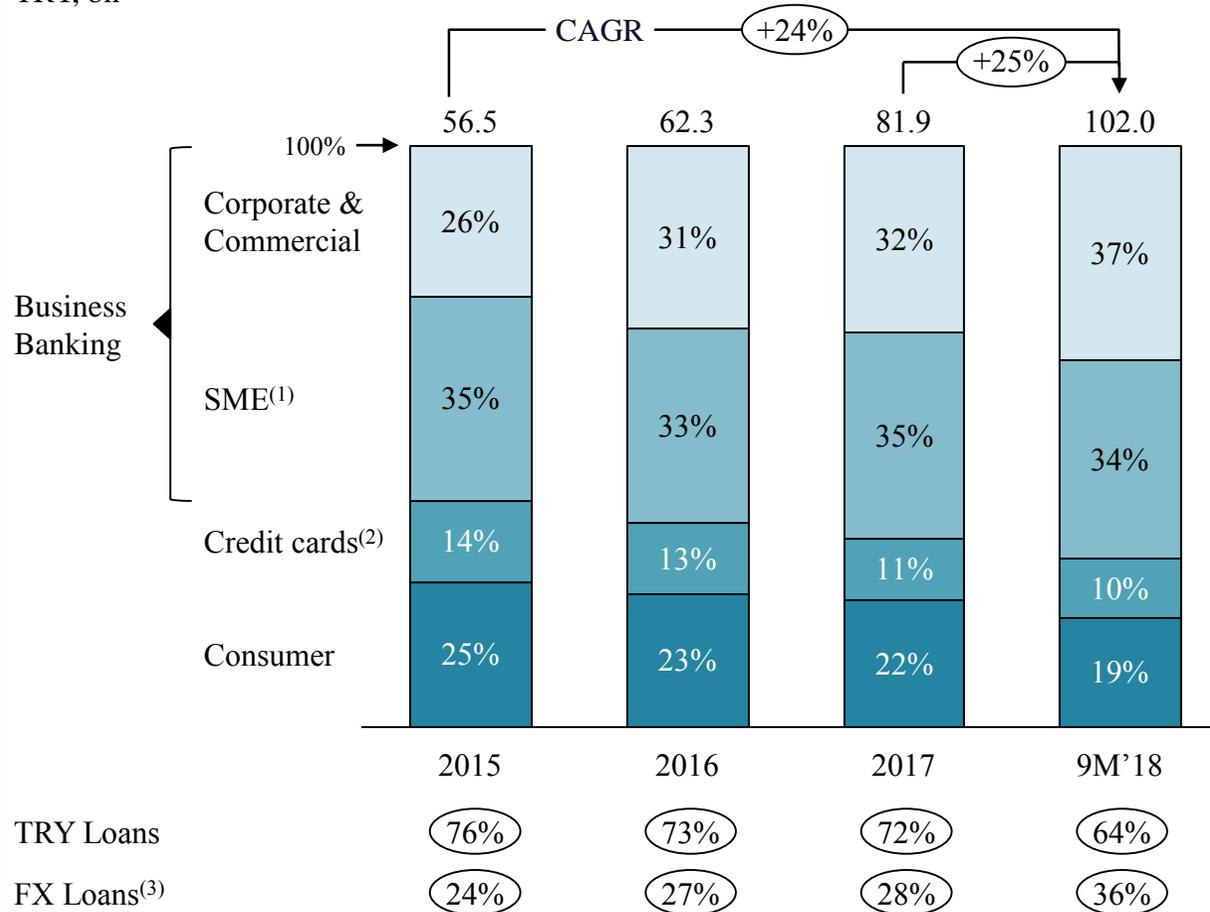
(1) FX-indexed TRY loans are shown in FX assets

Sustained and successful execution of the growth strategy...

Strong exchange rate impact supported loan growth and as well materially changed business mix which favored corporate & commercial banking

Performing Loans by Segment and Currency

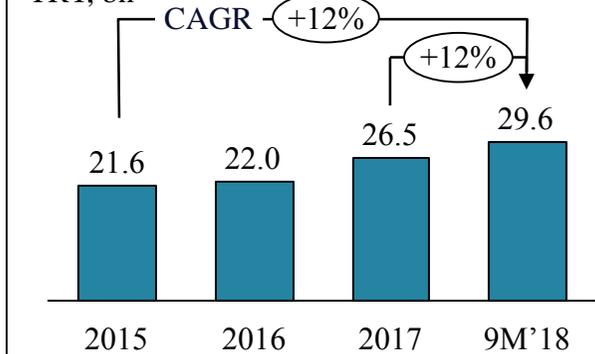
TRY, bn



Mild retail loan growth over the period, though geared up in 9M'18...

Retail Loans

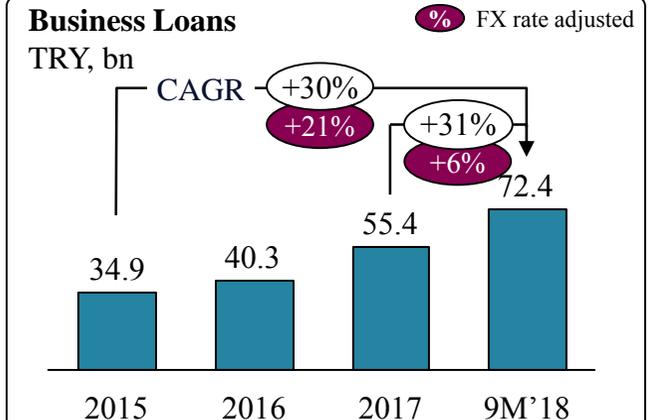
TRY, bn



... limited growth on business loans excluding FX impact in 9M'18

Business Loans

TRY, bn



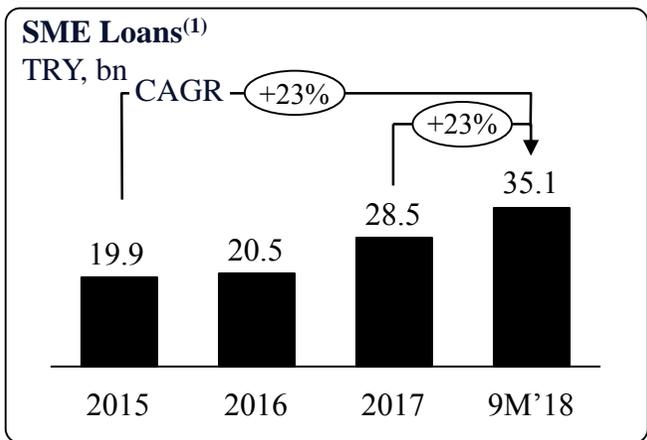
(1) Based on BRSA segment definition, including SME credit cards as of 2016. As of Jun'18, BRSA introduced a broader SME customer definition shifting upper limit for turnover from TRY 40mn to TRY 125mn

(2) Excluding commercial credit cards

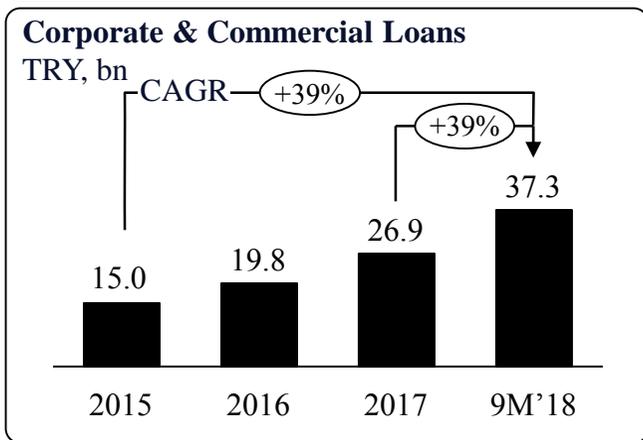
(3) FX-indexed TRY loans are shown in FX loans

... focused on business banking loans and selective retail banking segments

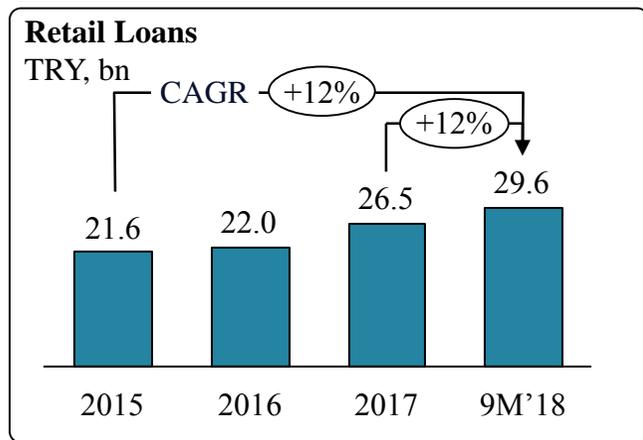
SME loan growth lost pace, current year growth due to wider SME client definition (1)



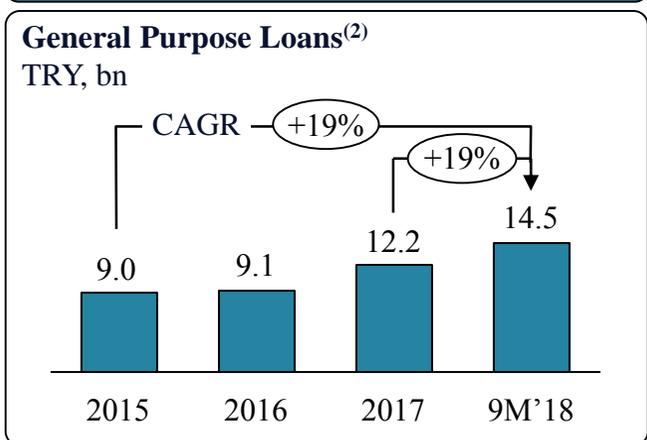
Growth in corporate & commercial loans supported by FX contribution



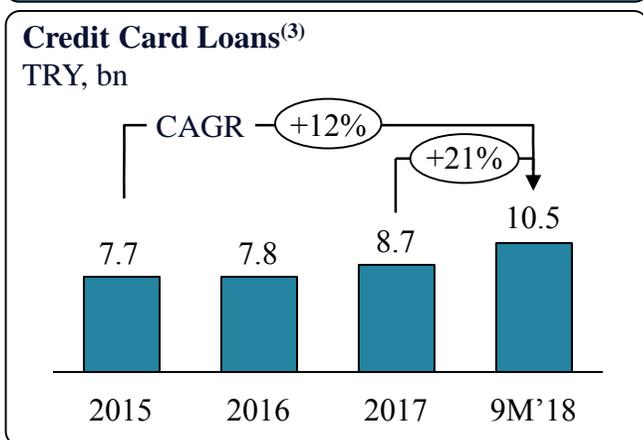
Selective historical growth in retail loans...



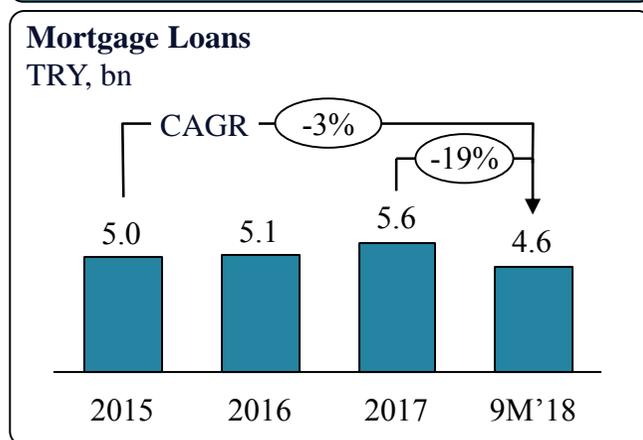
... mainly driven by GPLs where growth accelerated in 2017 and 9M'18...



... above market growth continued in credit cards...



... while decline in mortgages



(1) Based on BRSA segment definition, including SME credit cards as of 2016. As of Jun'18, BRSA introduced a broader SME customer definition shifting upper limit for turnover from TRY 40mn to TRY 125mn

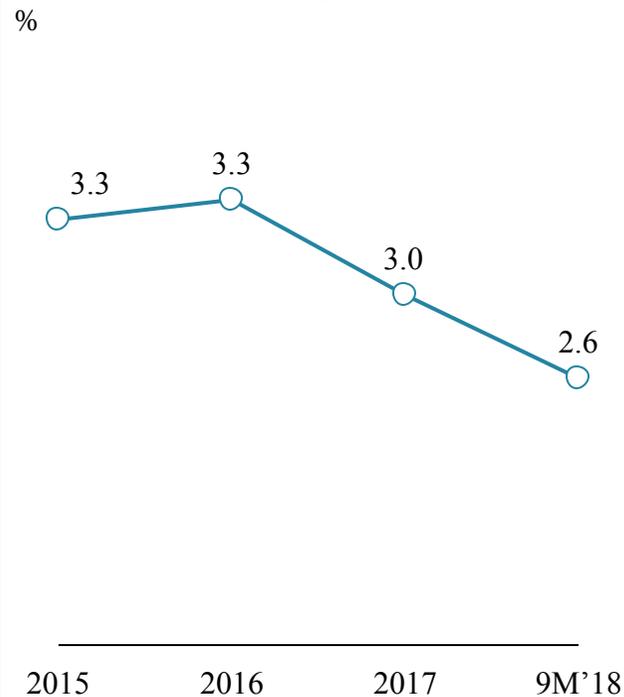
(2) Including overdraft

(3) Credit card outstanding from individual clients

Controlled asset quality with high coverage ratios

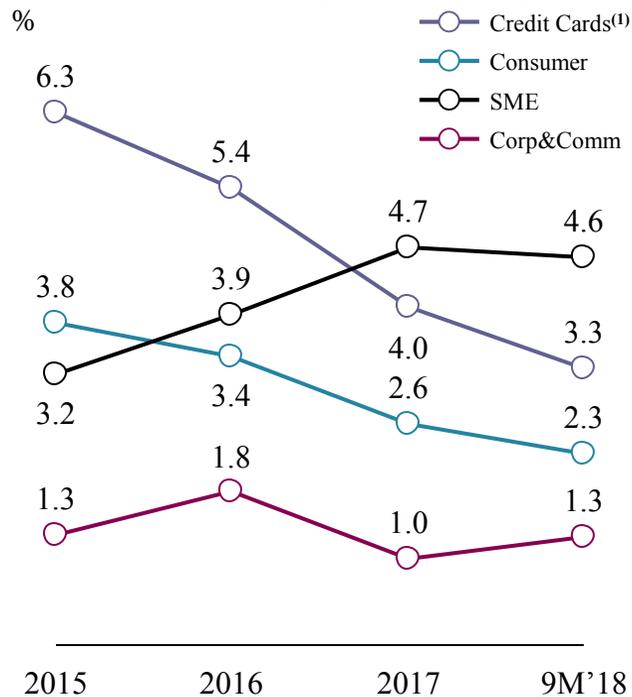
Improving NPL inflows thanks to stringent risk measures...

NPL Additions / Average Loans



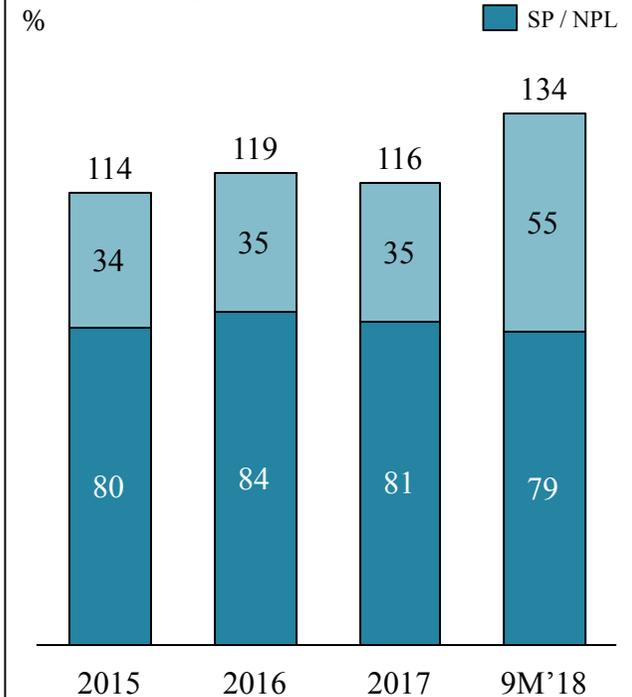
... resulting in improvement in most segments

NPL Additions / Average Loans by Segment



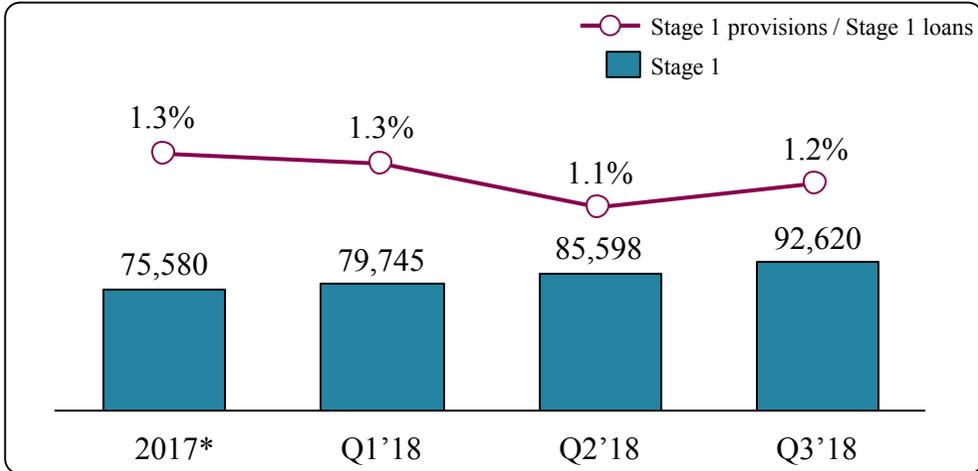
NPLs are well covered through general and specific provisions, additional contribution from IFRS 9 transition as of beginning of 2018

NPL Coverage⁽²⁾

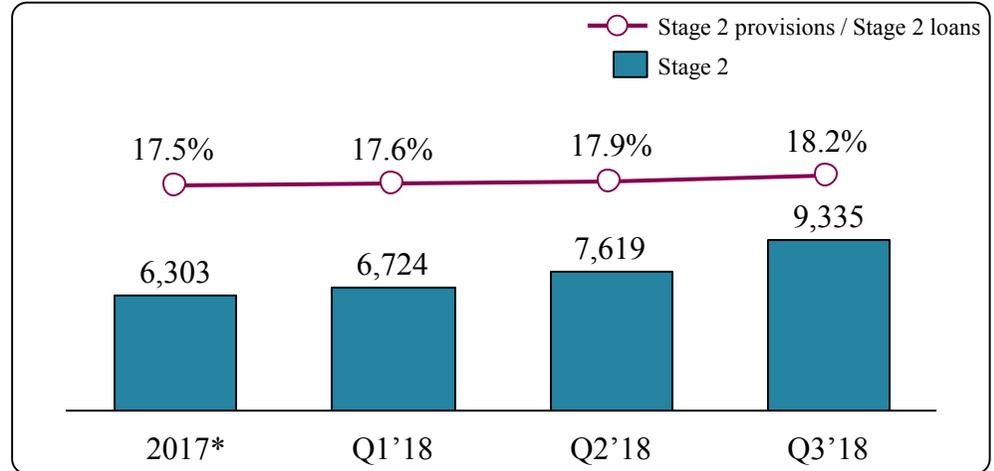


Prudent IFRS 9 provisioning provides buffer for potential deterioration

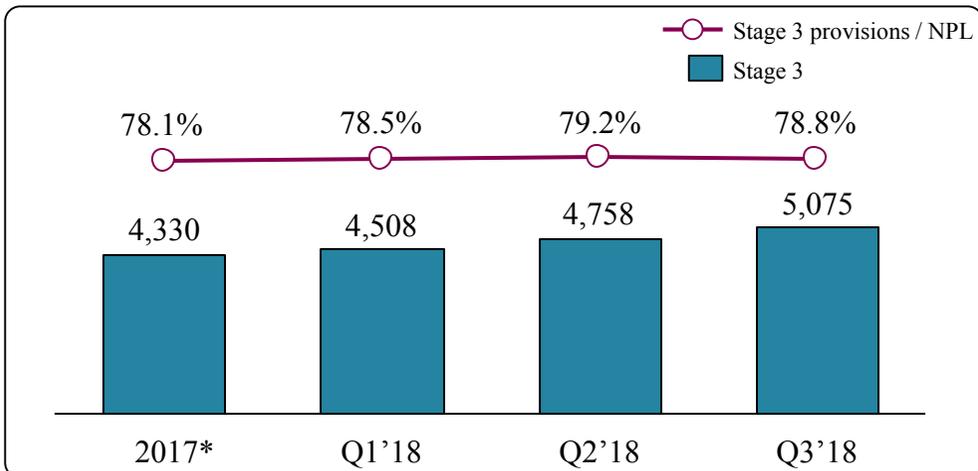
Stage 1 loans and ECL coverage ratios



Stage 2 loans and ECL coverage ratios



Stage 3 loans and specific coverage ratios



70% of stage 2 loans are classified as per prudent quantitative thresholds as well as qualitative assessment of the Bank

- 52% have no over-due payments
- 18% have past due's lower than 30 days

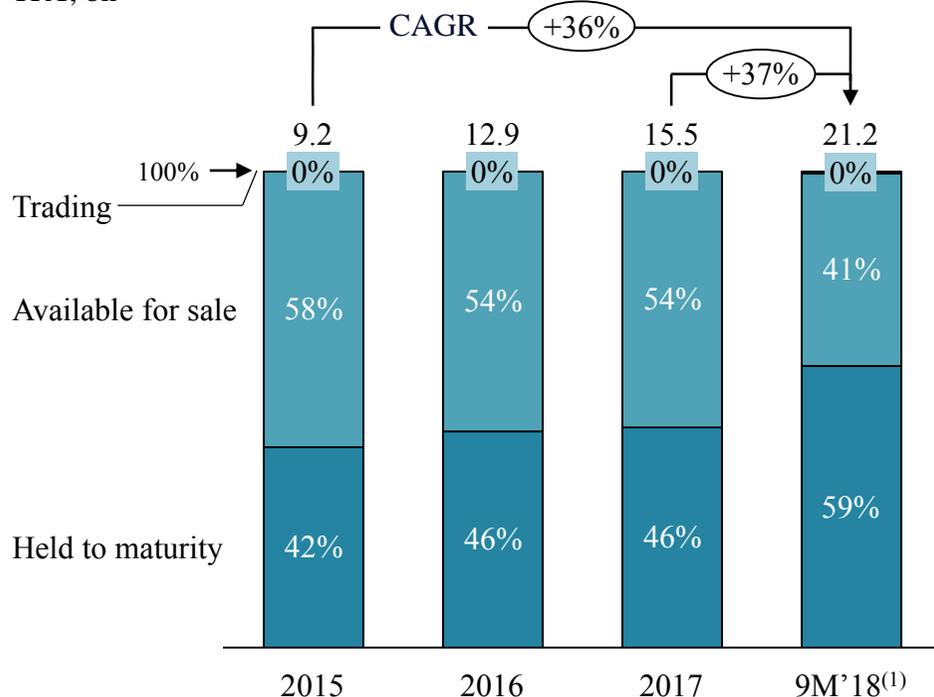
Furthermore, 39% of stage 2 loans are restructured/ refinanced

Securities portfolio reached TRY 21.2bn, accounting for 12% of assets

Growth in securities portfolio largely driven by TRY indexed/variable securities

Total Securities

TRY, bn



TRY Securities



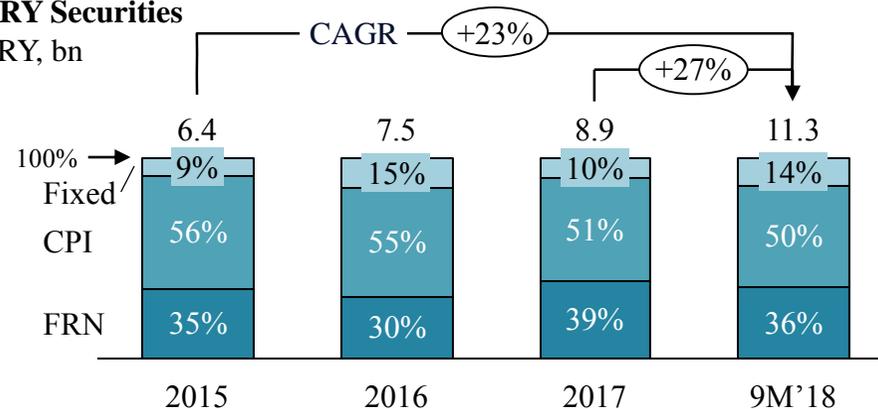
FX Securities



86% of TRY securities are indexed/variable rate

TRY Securities

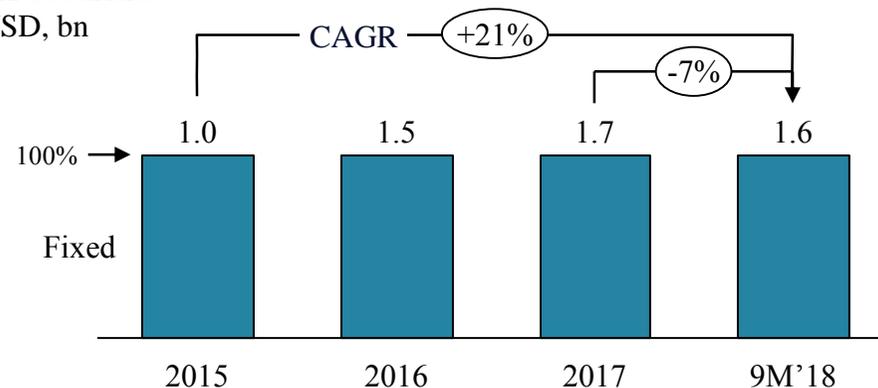
TRY, bn



Stable FX securities portfolio during 2018, reported decline due to recent market volatility on values of securities

FX Securities

USD, bn



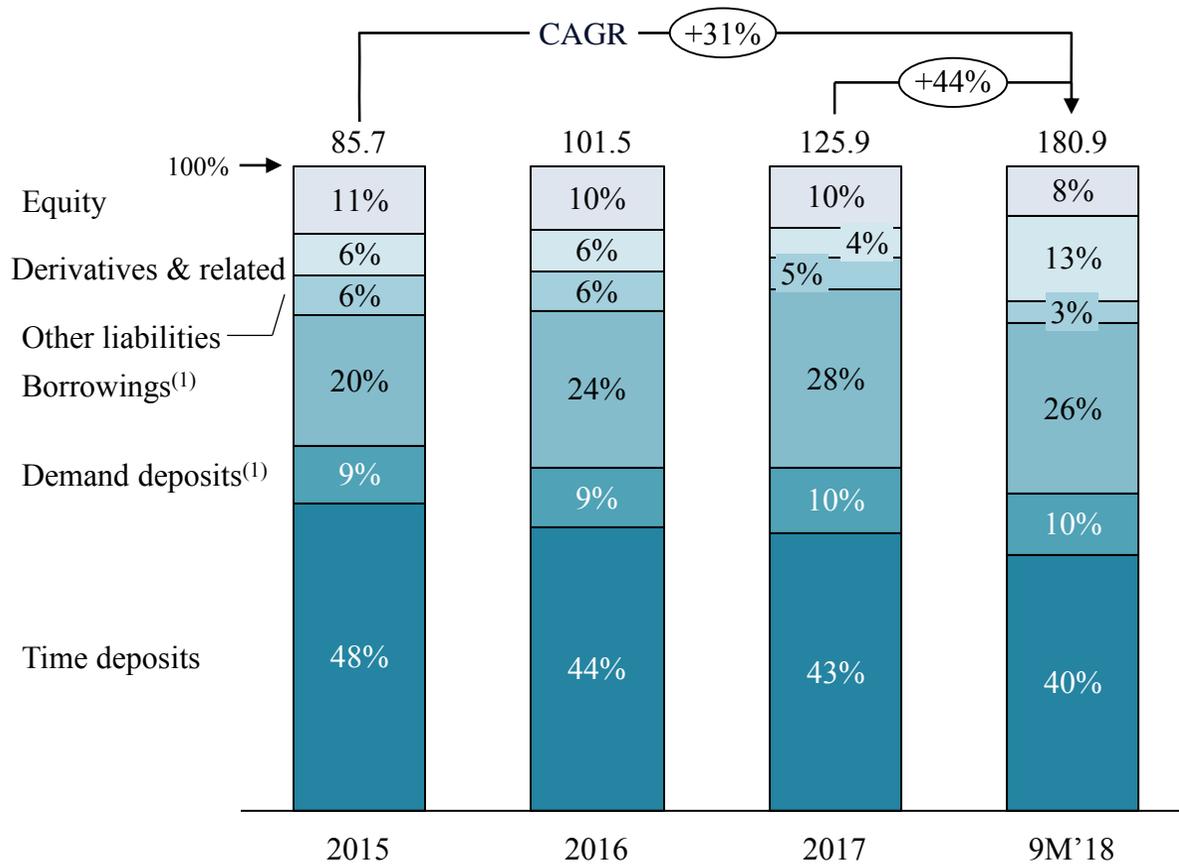
(1) In line with IFRS 9 business model reassessment there have been reclassification from AFS to HTM

Well-diversified funding structure underpinned by solid deposit base

Use of diversified funding sources while leveraging strong shareholder

Total Liabilities

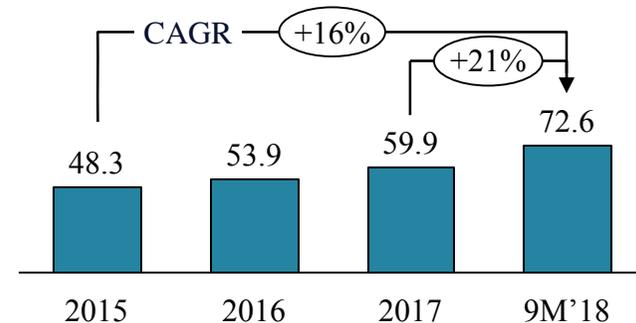
TRY, bn



TRY liabilities growth picked up in 9M'18 due to focus on TRY customer funds

TRY Liabilities

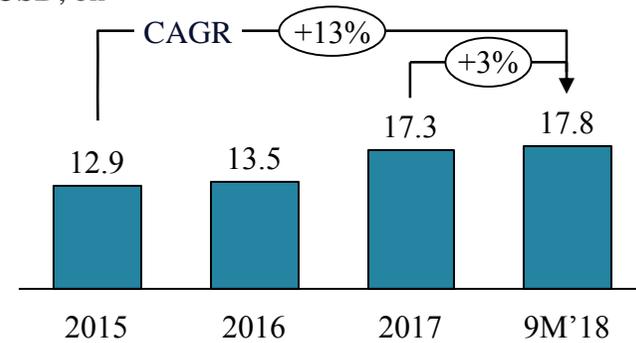
TRY, bn



Limited growth in FX liabilities in line with decelerating FX assets

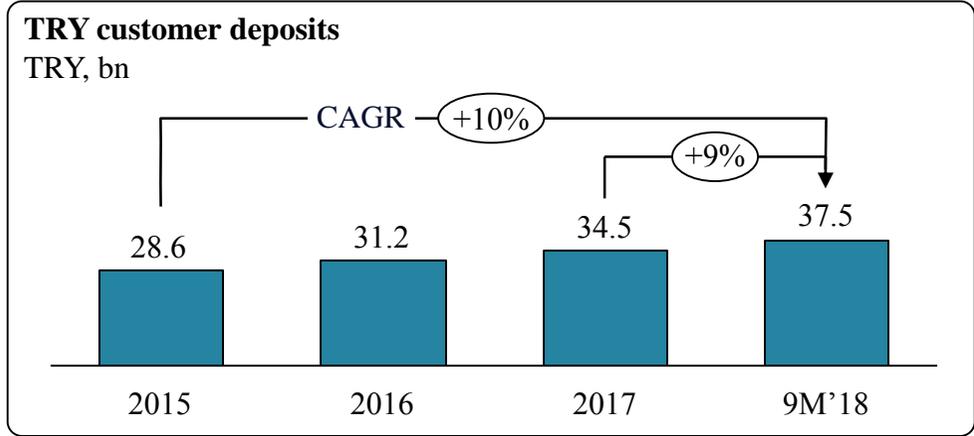
FX Liabilities

USD, bn

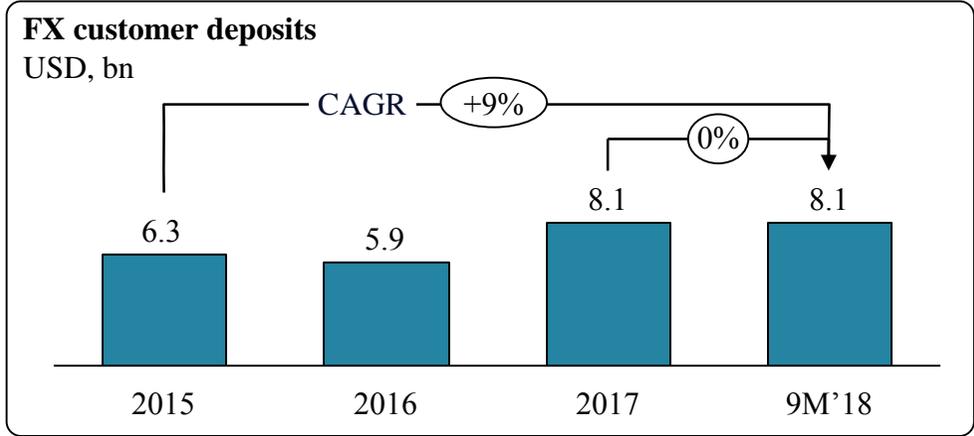


L/D ratio improves on the back of robust deposit growth

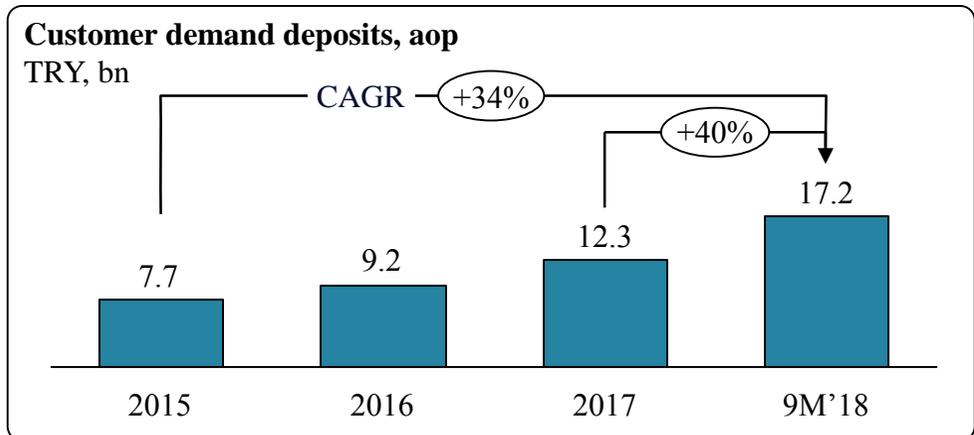
Stable TRY customer deposits growth above the sector



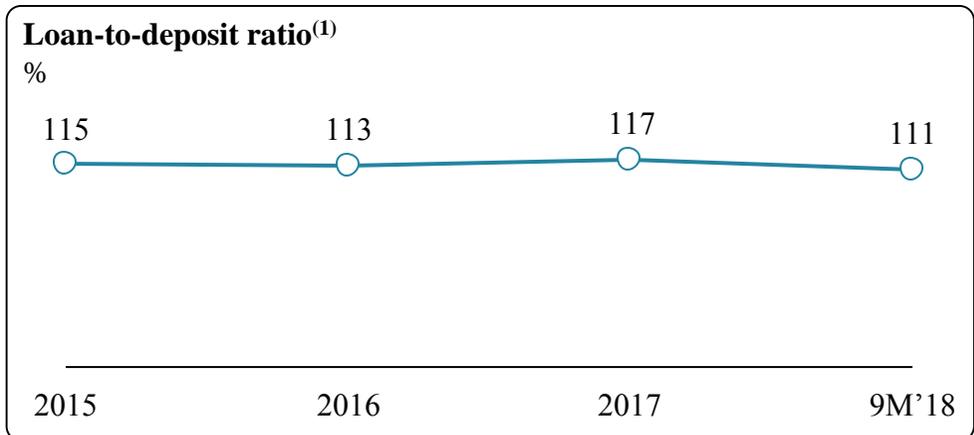
Sustained growth in FX customer deposits with a slight switch to TRY deposits in 9M'18



Sustained impressive growth in demand deposits



Loan-to-deposits ratio improves following robust deposit growth

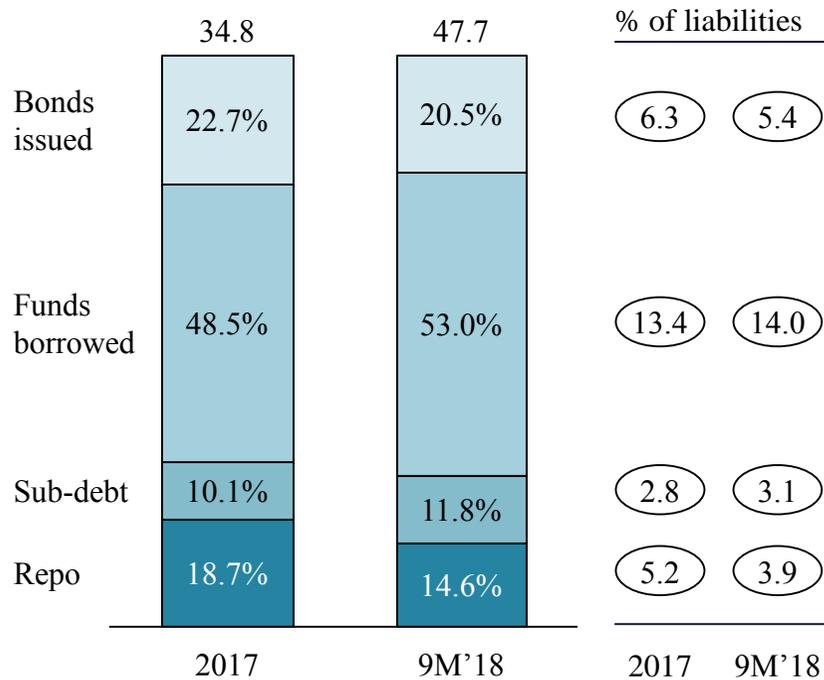


(1) Including performing loans, bank deposits and TRY bonds, excluding funding through CBRT swap facility

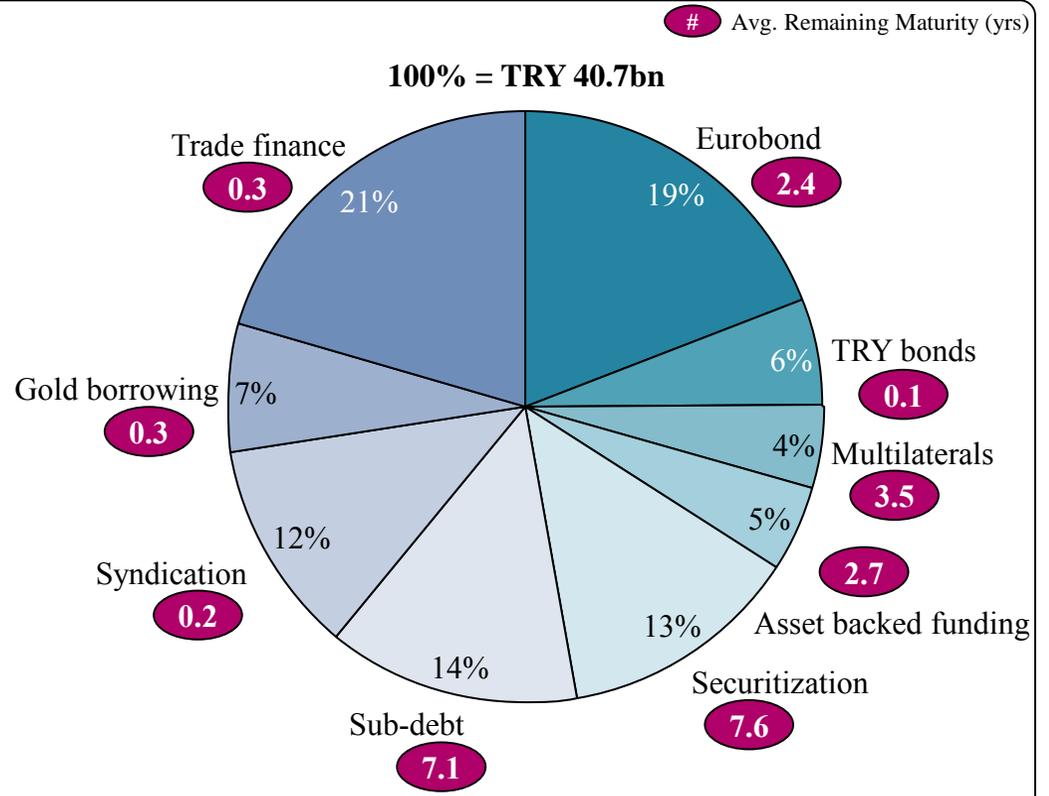
Disciplined use of non-deposit funding and strong capital base

Low reliance on institutional borrowings, while growth supported by balanced funding mix

Borrowings⁽¹⁾ by Type
TRY, bn, % of borrowings



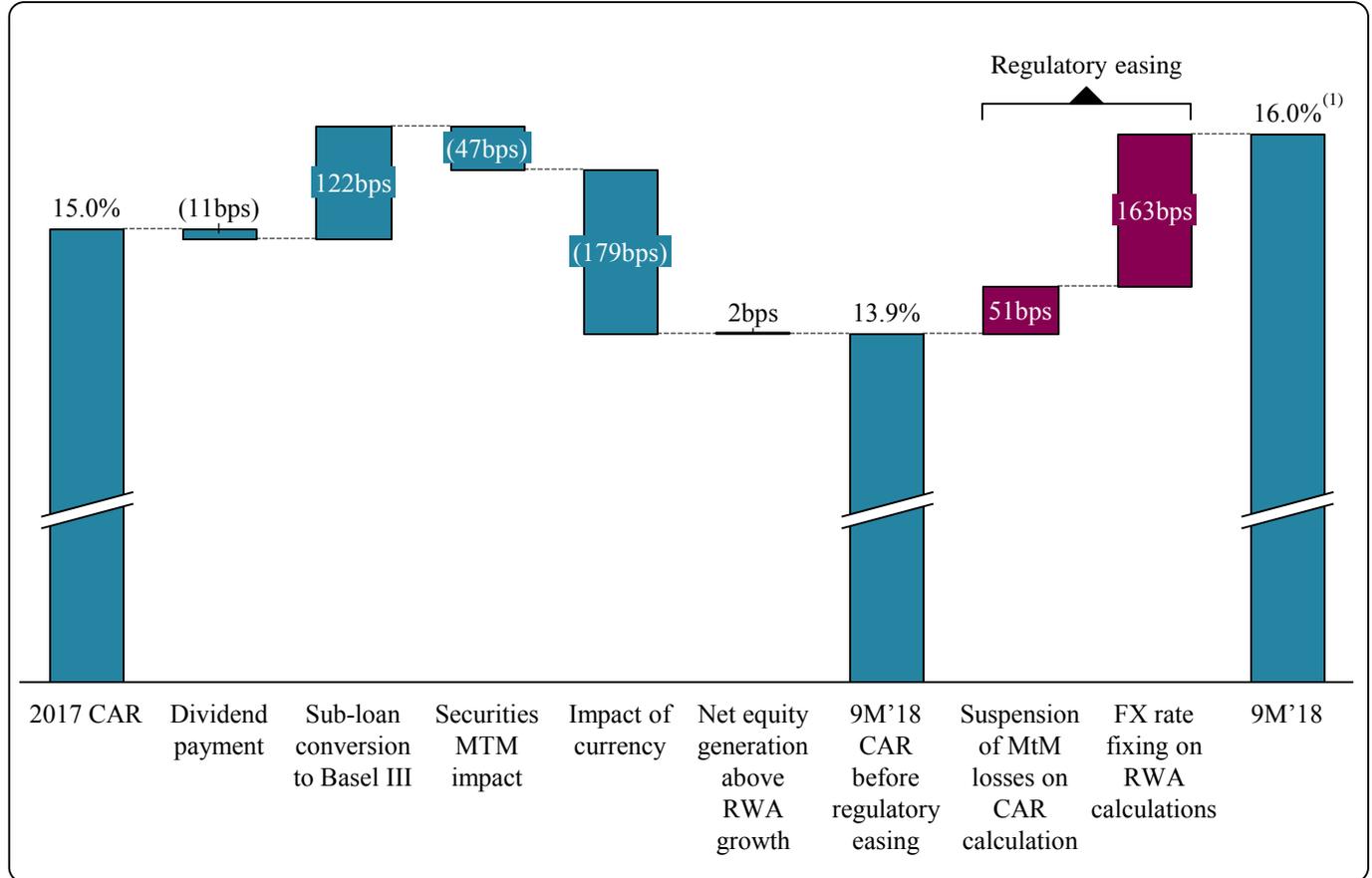
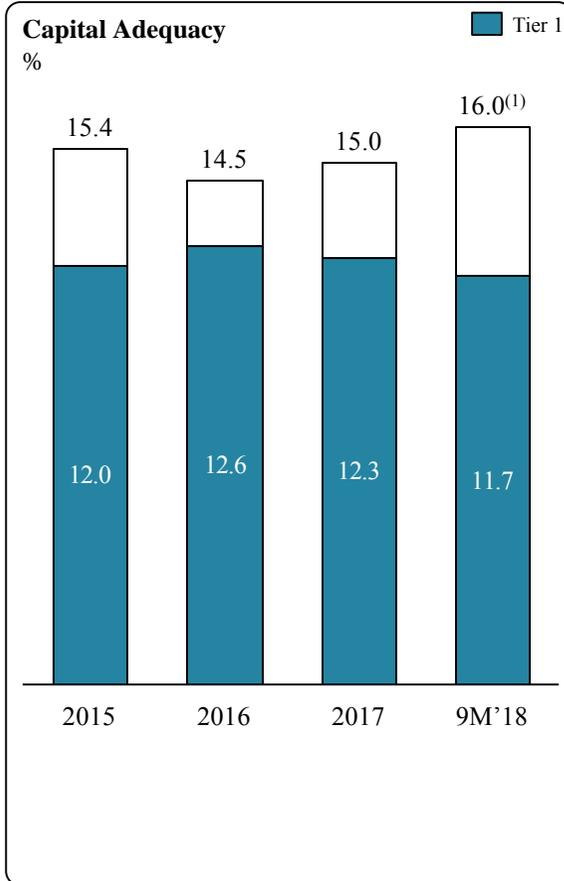
Breakdown of borrowings except repo



Although negatively impacted by exchange rate evolution and market volatility, CAR remained sound and well above required levels

Capital adequacy at comfortable level with remaining additional buffer despite exchange rate impact and sub-loan amortization

Negative effects of exchange rate and market volatility are neutralized by regulatory easing



(1) In Q2'18, USD 325mn sub-loan was converted into Basel III compliant debt. There still exists a capital buffer of 149bps upon potential conversion of the remaining sub-loan tranches, amounting USD 325mn

A structured approach to market and liquidity risk management

Focused ALM leads to low interest rate sensitivity

- TRY interest rate sensitivity is actively managed in the international swap market
- Hedge swap book stands at TRY 16.2bn as of Q3'18
- Net change in Economic Value / Equity is constantly monitored under several scenarios
- Regulatory IRRBB ratio is at 4.6% as opposed to 20% limit; indicating a conservative interest rate position on the banking book (as of August'18)

Prudent management of liquidity risk

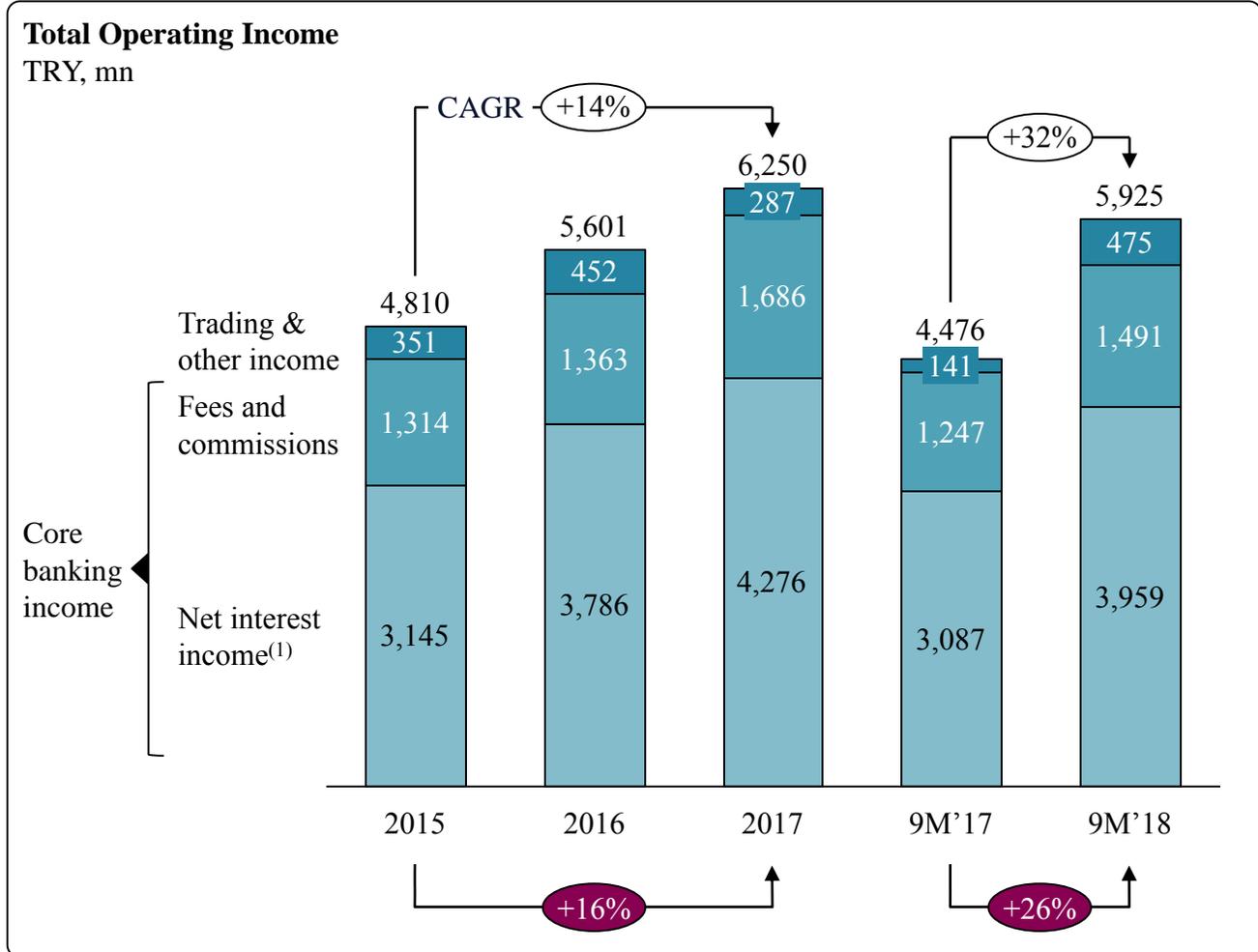
- Strong framework is in place to ensure sufficient short-term and long-term liquidity
- Total Regulatory Liquidity Coverage ratio is 144.9% as opposed to 90% limit, whereas FX Regulatory Liquidity coverage ratio is 243.7% as opposed to 70% limit. Liquidity coverage ratio limits will be increased gradually by 10% each year up to 100% and 80% in 2019 for total liquidity and FX liquidity, respectively
- High rollover ratios at recent syndications have been a crucial indicator as they have proved that international funding markets have remained open for Turkish banks despite the prevailing macro backdrop. Regardless of this fact, on an extreme worst-case stress scenario of full redemption of all wholesale funding and zero collection from FX loans, QNB Finansbank is able to cover one year of FX outflow and have excess FX liquidity equivalent to TRY 6.5bn, thanks to its foreign reserves at Central Bank and the resilience of its local customer deposits

Low risk appetite for trading risks

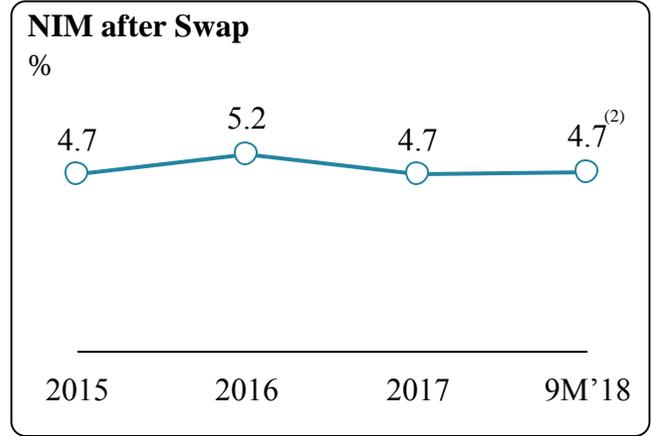
- Low trading risk appetite is reflected by the limit structure both on portfolio and product level
- Best-in-class measurement methodologies are in place with daily monitoring of all market risk metrics (VaR, sensitivities, etc.) in addition to stress tests and scenario analysis

Focus on core banking income generation

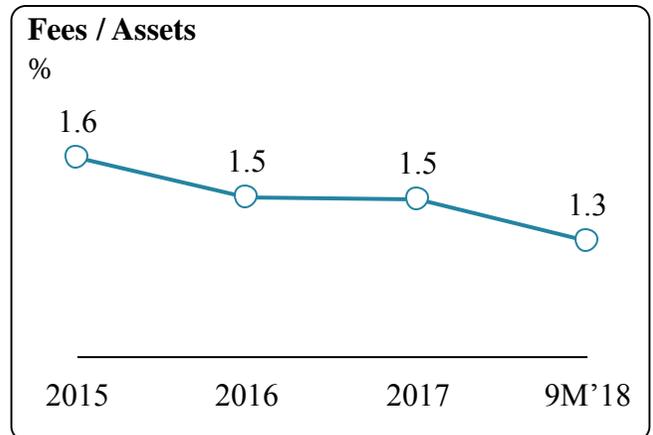
Operating income driven from core banking activities with strong YoY growth



Resilient NIM⁽¹⁾ despite the headwinds of rising cost of funding



Stable fee generation however diluted by asset growth on the back of FX appreciation



(1) Including swap expenses

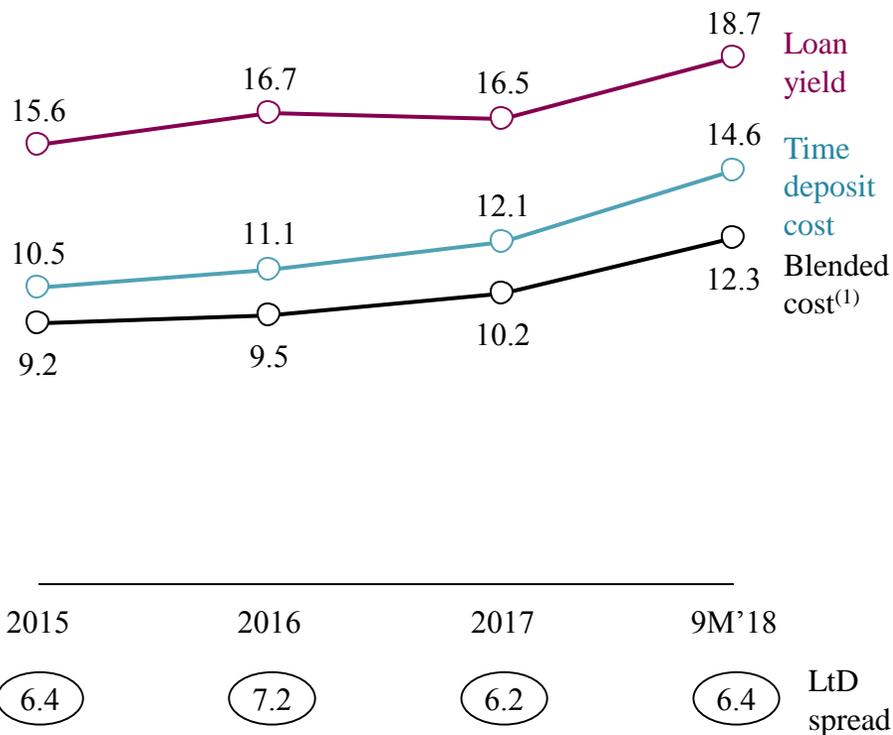
(2) CPI projection used in the valuation was 11% as of end of the Q3'18. A 100bps increase in CPI projection would contribute TRY 47mn per year to NII and 4bps to NIM

Stable spreads on both TRY and FX loans/deposits

Resilient TRY loan to deposit spreads thanks to effective ALM

TRY Spread

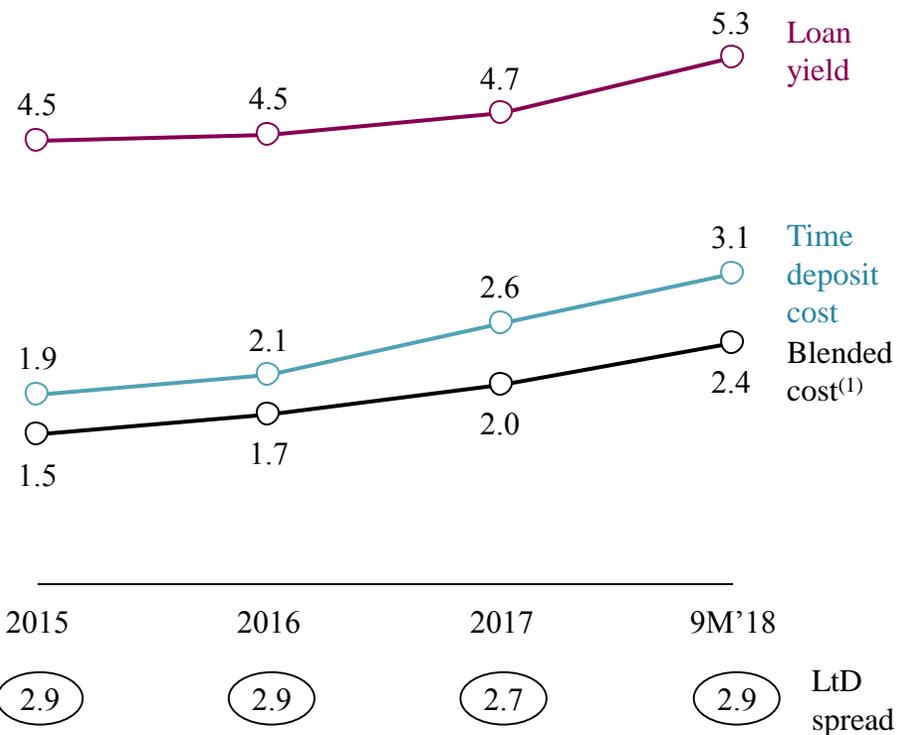
%, period average



Consistent loan-to-deposit spreads for FX side

FX Spread⁽²⁾

%, period average

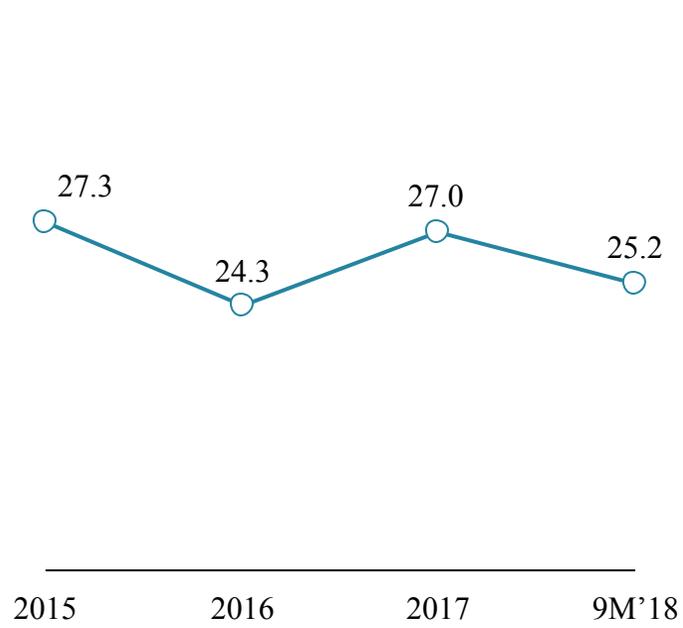


Sustained fee generation with strong performance across diversified business segments

20% YoY growth in fee generation driven by strong payment systems and value added service revenues

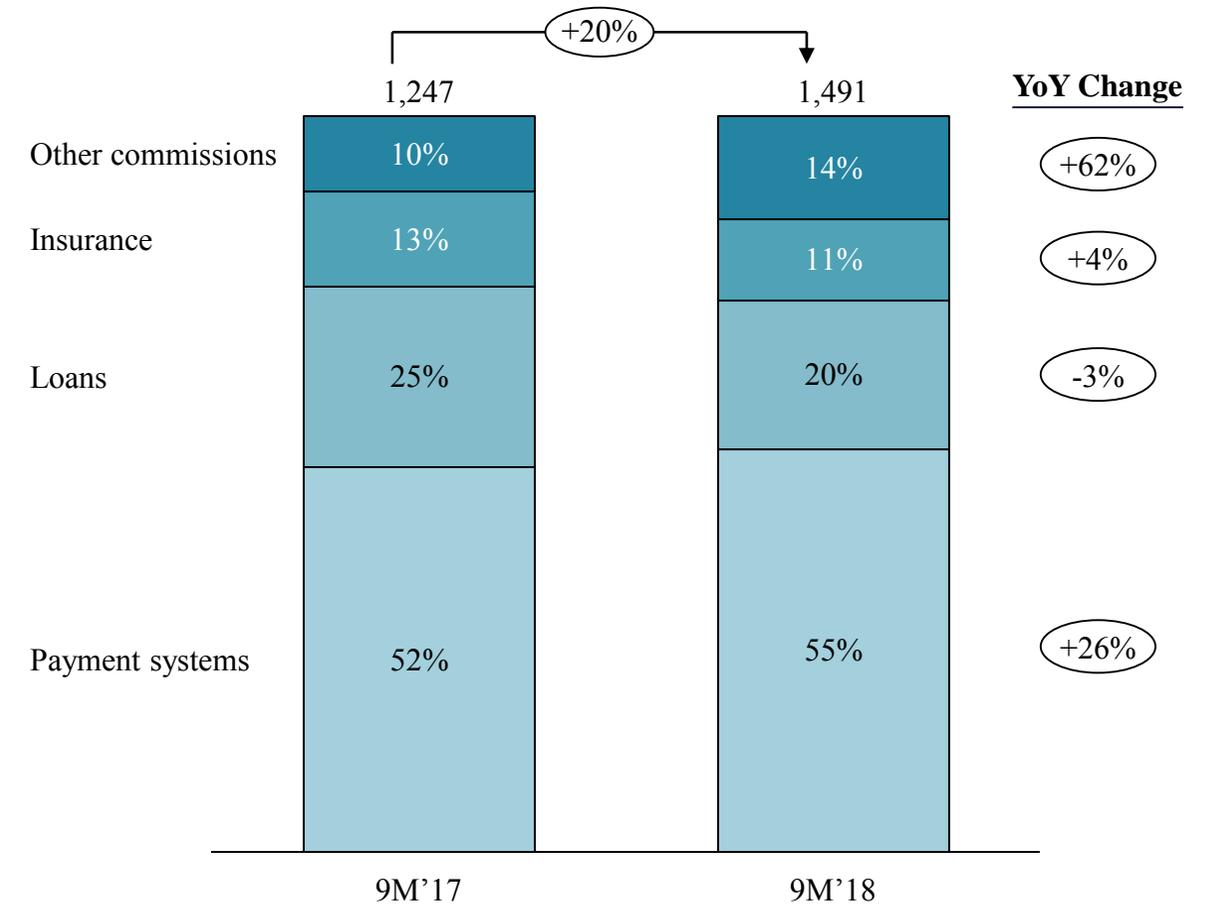
Stable contribution from fees to total income

Fees / Total Income
%



Cumulative Net Fees and Commissions

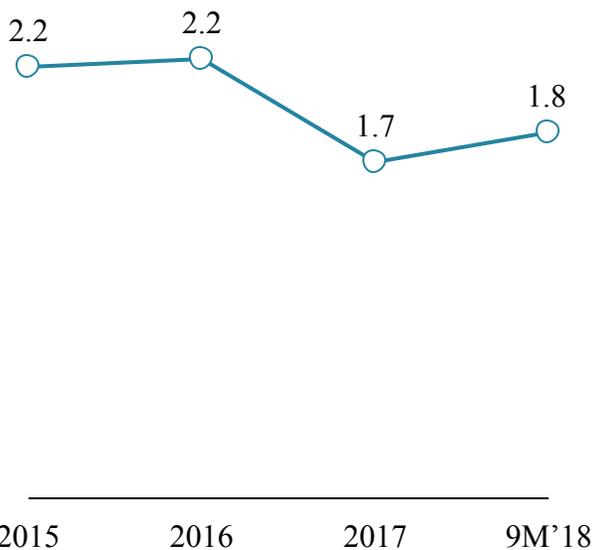
TRY, mn



Change in business mix combined with measures taken in credit risk management across segments translates to better asset quality enabling to absorb negative effects from currency and macro parameters

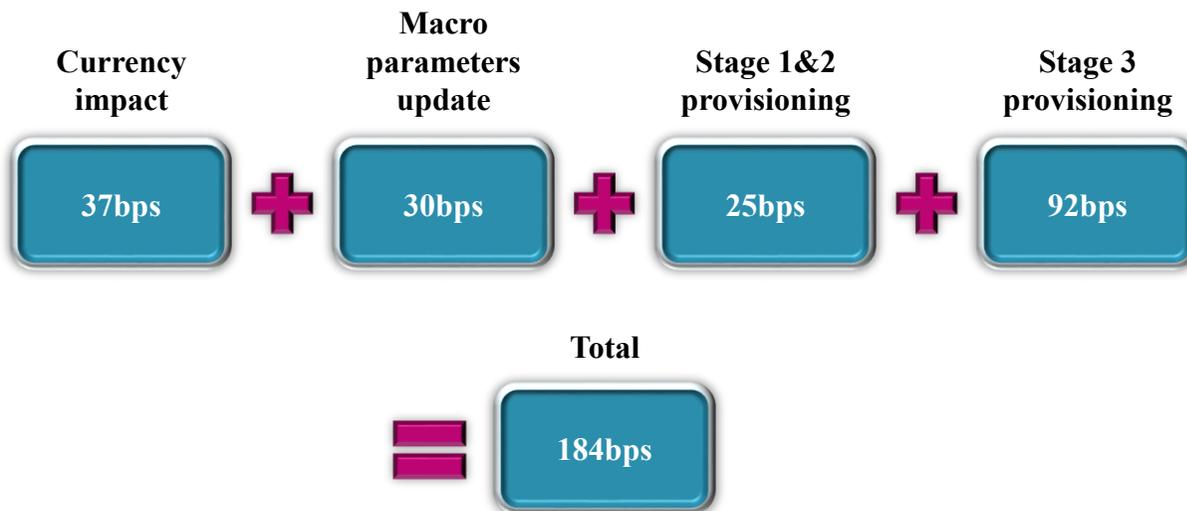
Stable CoR

Cost of Risk⁽¹⁾
%



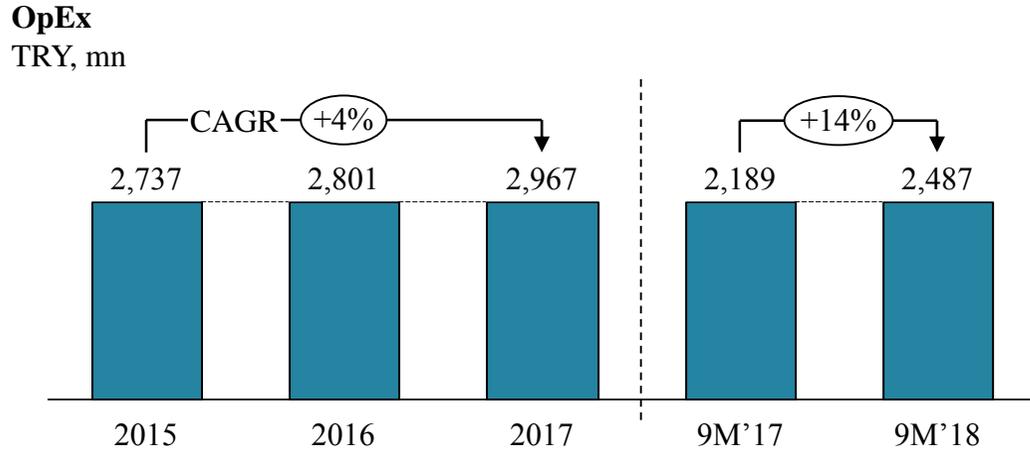
Despite negative effects of currency and macro parameters CoR remained inline with prior period

Total COR breakdown, 9M'18

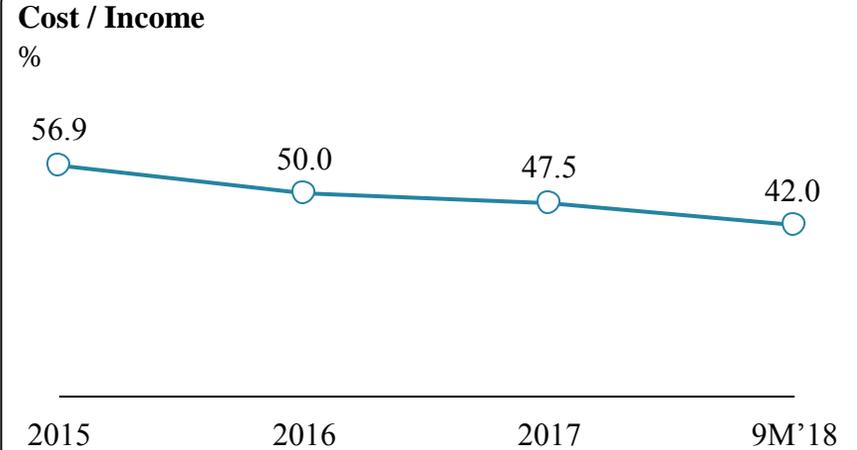


Diligent focus on efficiency even facing high business growth leading to improving efficiency metrics

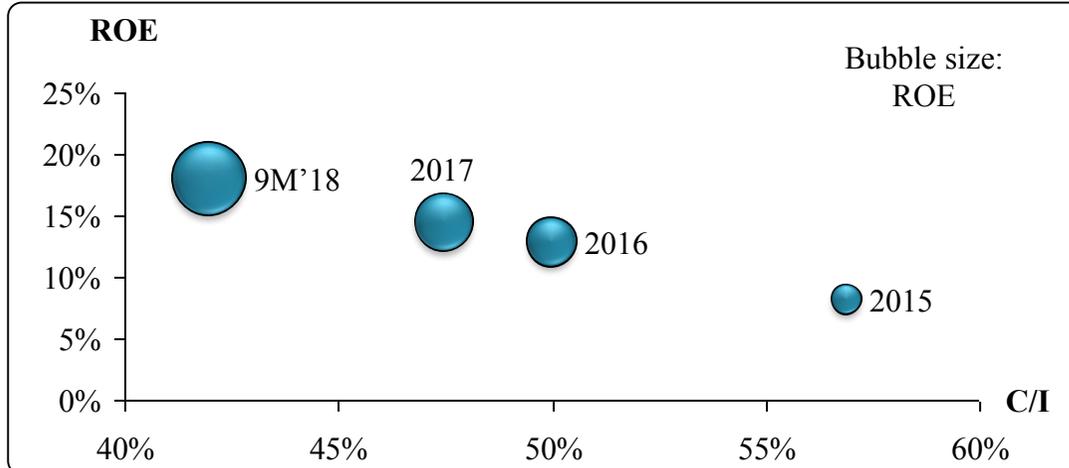
Stable operating expenses growth below the inflation



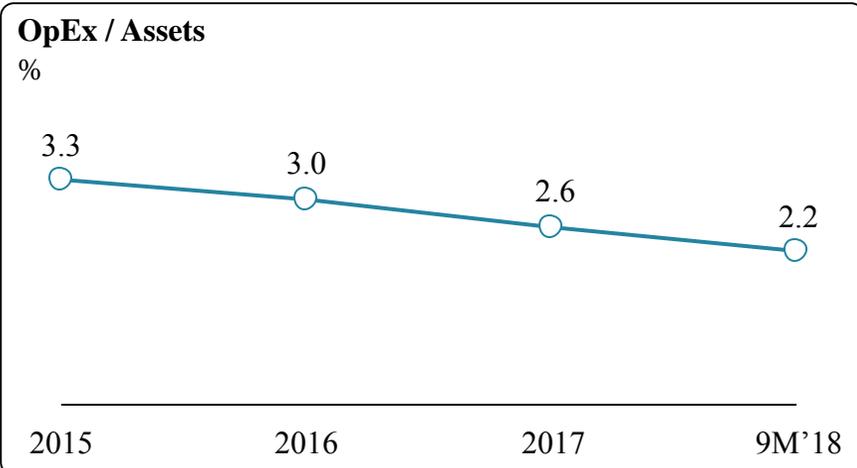
... leading to improvement in cost/income ratio...



Improvement in efficiency reflected in ROE performance



... and efficiency improvement with high business growth



Key financial ratios

	Bank only figures	2015	2016	2017	9M'17	9M'18 ⁽¹⁾	ΔYoY
Profitability	RoAE	8.0%	12.7%	14.3%	15.0%	17.9%	+2.9pps
	RoAA	0.9%	1.3%	1.4%	1.5%	1.6%	+0.1pps
	Cost / Income	56.9%	50.0%	47.5%	48.9%	42.0%	-6.9pps
	NIM after swap expenses	4.7%	5.2%	4.7%	4.6%	4.7%	+0.1pps
Liquidity	Loans / Deposits ⁽²⁾	115.1%	113.2%	116.8%	118.0%	111.4%	-6.6pps
	LCR	88.5%	86.2%	102.7%	105.3%	136.4%	+31.1pps
Asset quality	NPL Ratio	6.3%	5.8%	5.0%	5.4%	4.7%	-0.7pps
	Coverage ⁽³⁾	114.6%	118.6%	116.3%	117.1%	133.8%	+16.7pps
	Cost of Risk	2.2%	2.2%	1.7%	1.4%	1.8%	+0.5pps
Solvency	CAR	15.4%	14.5%	15.0%	15.6%	16.0%	+0.4pps
	Tier I Ratio	12.0%	12.6%	12.3%	12.8%	11.7%	-1.1pps
	Liability/Equity	9.5x	10.0x	10.4x	10.3x	12.9x	+2.6

(1) IFRS 9 standards implemented as of 01/01/2018

(2) Including performing loans, TRY issued bonds, bank deposits & fiduciary deposits excluding CBRT swap transactions

(3) Specific and general provisions replaced by ECL methodology with IFRS 9 transition as of 01/01/2018

Key strategies in 2018 and going forward

Long Term Sustainable Strategy

- **Core banking**, i.e., minimum market risk
- **Prudent credit risk management**
- **High CAR, high liquidity** at all times
- Leverage **wholesale funding opportunities** presented by new shareholder structure

Mid Term Strategic Actions

- Maintain controlled **growth in Corporate & Commercial** and **SME** segments
- **Selective growth in consumer** lending with general purpose loans and renewed emphasis on credit cards with “high card spend” – a driver of acquiring volume (an SME business)
- Profitability and **downstream business focus** in Corporate & Commercial segments
- Continued emphasis on building a **stable deposit base** through new channels, offerings to untapped segments and customer groups (enpara.com)
- Focus on **fee generation** and **operating expenses control** as well as continuing **improvement on cost of risk** front

Appendix



Finansbank BRSA Bank-Only Summary Financials⁽¹⁾

Income Statement

TRY, mn	2015	2016	2017	9M'17	9M'18
Net Interest Income (After Swap Expenses)	3,145	3,786	4,276	3,087	3,959
Net Fees & Commissions Income	1,314	1,363	1,686	1,247	1,491
Trading & Other Income	351	452	287	141	475
Total Operating Income	4,810	5,600	6,250	4,476	5,925
Operating Expenses	(2,737)	(2,800)	(2,967)	(2,189)	(2,487)
Net Operating Income	2,073	2,800	3,282	2,287	3,438
Provisions	(1,170)	(1,316)	(1,233)	(729)	(1,242)
Profit before tax	903	1,484	2,049	1,558	2,196
Tax expenses	(197)	(280)	(446)	(325)	(447)
Profit after tax	706	1,203	1,603	1,233	1,749

Balance Sheet

TRY, mn	2015	2016	2017	9M'17	9M'18
Cash & Banks ⁽²⁾	10,313	14,925	17,291	16,755	24,773
Securities	9,197	12,950	15,543	14,339	21,230
Performing Loans	56,529	62,310	81,883	78,388	101,955
Fixed Asset and Investments ⁽³⁾	2,283	2,912	3,168	3,019	4,056
Other Assets	7,405	8,405	7,973	7,486	28,862
Total Assets	85,727	101,503	125,857	119,987	180,876
Deposits	48,566	53,939	67,032	65,212	89,233
Customer Deposits	47,009	51,966	65,297	63,090	86,575
Bank Deposits	1,557	1,973	1,735	2,122	2,658
Borrowings	17,278	24,821	34,798	30,878	47,694
Bonds Issued	4,336	4,312	7,914	7,071	9,769
Funds Borrowed	5,640	10,758	16,883	15,054	25,298
Sub-debt	2,662	3,236	3,511	3,323	5,647
Repo	4,639	6,515	6,490	5,429	6,979
Other	10,860	12,617	11,872	12,230	29,943
Equity	9,024	10,126	12,155	11,667	14,006
Total Liabilities & Equity	85,727	101,503	125,857	119,987	180,876

Finansbank BRSA Consolidated Summary Financials⁽¹⁾

Income Statement

TRY, mn	2015	2016	2017	9M'17	9M'18
Net Interest Income (After Swap Expenses)	3,272	3,962	4,441	3,212	4,143
Net Fees & Commissions Income	1,387	1,445	1,783	1,315	1,584
Trading & Other Income	307	455	413	220	584
Total Operating Income	4,966	5,862	6,636	4,748	6,310
Operating Expenses	(2,874)	(2,938)	(3,126)	(2,300)	(2,630)
Net Operating Income	2,092	2,923	3,510	2,447	3,680
Provisions	(1,207)	(1,390)	(1,269)	(738)	(1,283)
Profit before tax	884	1,533	2,241	1,709	2,397
Tax expenses	(204)	(295)	(469)	(345)	(496)
Profit after tax	680	1,238	1,772	1,364	1,901

Balance Sheet

TRY, mn	2015	2016	2017	9M'17	9M'18
Cash & Banks ⁽²⁾	10,403	15,084	17,424	16,947	25,052
Securities	9,254	12,983	15,608	14,404	21,264
Performing Loans ⁽³⁾	58,865	65,452	87,483	83,131	109,344
Fixed Assets	1,979	2,243	2,427	2,264	4,143
Other Assets	7,548	8,564	8,254	7,714	28,369
Total Assets	88,049	104,326	131,195	124,459	188,173
Deposits	48,311	53,865	66,934	65,138	89,094
Customer Deposits	46,755	51,892	65,198	63,016	86,436
Bank Deposits	1,557	1,973	1,735	2,122	2,658
Borrowings	19,364	27,351	39,530	34,872	53,961
Bonds Issued	5,827	6,332	10,398	9,180	12,685
Funds Borrowed	6,066	11,164	18,622	16,468	27,996
Sub-debt	2,662	3,236	3,511	3,323	5,647
Repo	4,809	6,620	7,000	5,901	7,632
Other	10,968	12,806	12,302	12,550	30,717
Equity	9,405	10,304	12,428	11,899	14,401
Total Liability	88,049	104,326	131,195	124,459	188,173

Board of Directors

Name	Position	Background
Dr. Ömer A. Aras	Chairman and QNB Finansbank Group CEO	<ul style="list-style-type: none"> • Founding member of Finansbank • Former CEO of Finansbank for 6 years
Sinan Şahinbaş	Vice Chairman	<ul style="list-style-type: none"> • Former CEO of Finansbank for 7 years • Previously worked at Treasury, Corp. Banking and Risk Mgmt. departments of Finansbank
Abdulla Mubarak Al-Khalifa	Member of the BoD	<ul style="list-style-type: none"> • QNB Group Chief Business Officer • Holds board membership at various QNB subsidiaries in Qatar, Egypt and Jordan
Ali Rashid Al-Mohannadi	Member of the BoD	<ul style="list-style-type: none"> • QNB Group Chief Operating Officer • Holds board membership at various QNB subsidiaries in Egypt and UAE
Ramzi Talat A Mari	Member of the BoD and Member of the Audit Committee	<ul style="list-style-type: none"> • QNB Group Chief Financial Officer • Holds board membership at various QNB subsidiaries in Qatar, Egypt and Jordan
Noor Mohd J. A. Al-Naimi	Member of the BoD and Member of the Audit Committee	<ul style="list-style-type: none"> • QNB Group General Manager Group Treasury • Assistant General Manager • Executive Manager
Fatma A Al-Suwaidi	Member of the BoD	<ul style="list-style-type: none"> • QNB – AGM of Group Credits • Holds board membership at various QNB subsidiaries in Tunisia and UAE
Ali Teoman Kerman	Member of the BoD and Chairman of the Audit Committee	<ul style="list-style-type: none"> • Former Vice Undersecretary of Treasury • Former Vice President of BRSA • Former Board Member of SDIF • Board Member at Bahçeşehir University Graduate School of Business
Dr. Osman Reha Yolalan	Member of the BoD	<ul style="list-style-type: none"> • Current Vice President of Corporate Affairs at Tekfen Holding • Former CEO of Yapı Kredi • Part-time Professor at various universities
Durmuş Ali Kuzu	Member of the BoD and Member of the Audit Committee	<ul style="list-style-type: none"> • Former Vice President of BRSA • Experience at Vakıfbank, Emlakbank, Treasury, Public Oversight Institution
Temel Güzeloğlu	Member of the BoD and QNB Finansbank CEO	<ul style="list-style-type: none"> • Former EVP of Retail Banking and Strategy • Experience at Unilever, Citibank, McKinsey & Co.

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