



Investor Presentation with 2018 Financials

Executive summary

Turkey's growth story remains intact in the long run, despite ongoing rebalancing through comprehensive and consistent policy mix

- 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 has lost momentum in the second half of 2018, which has rapidly reduced the external imbalances. The rebalancing could 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 among 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 main 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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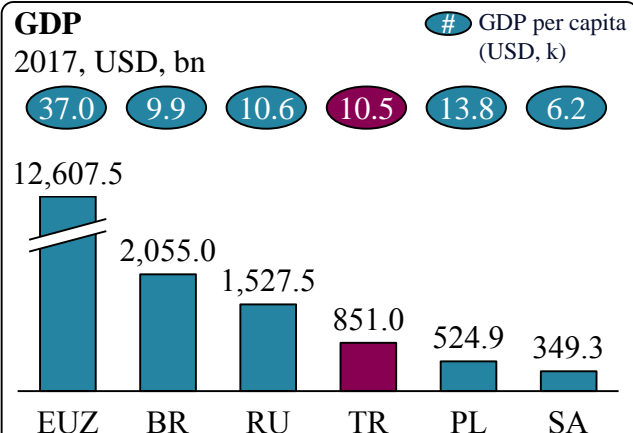
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| 3 | Loan-based Balance Sheet Delivering High Quality Earnings |
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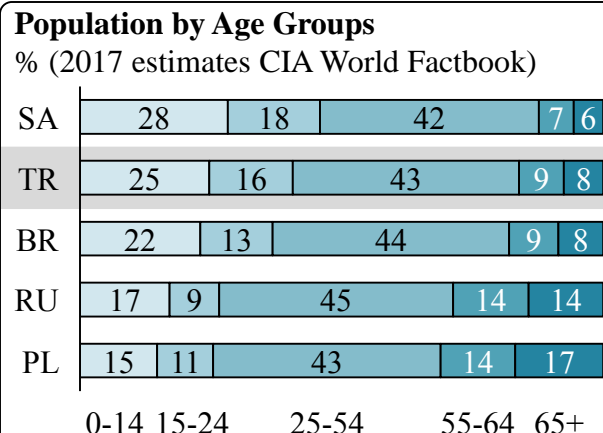
Macro-economic Overview

Structurally attractive Turkish economy and focus on fiscal discipline

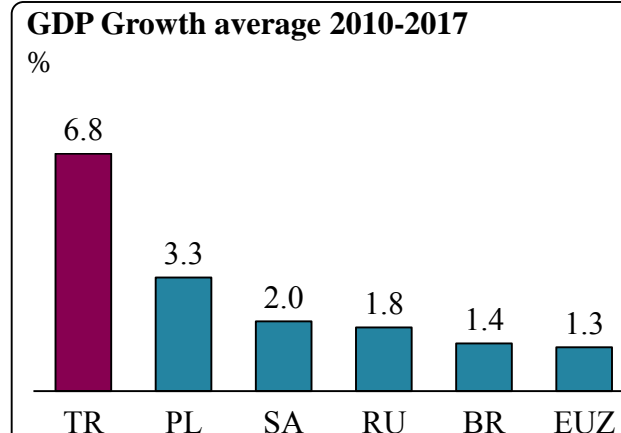
Large economy with low GDP / capita...



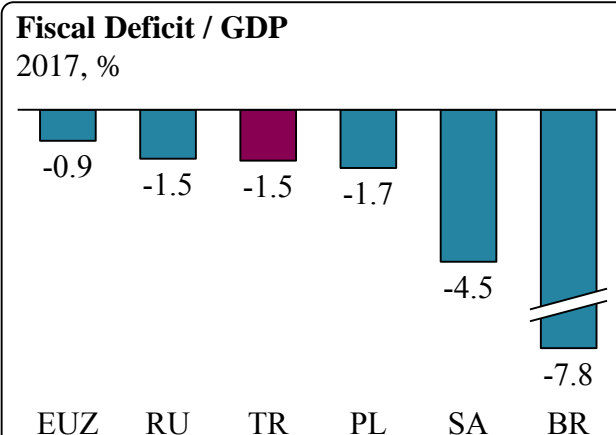
...and highly attractive demographic profile



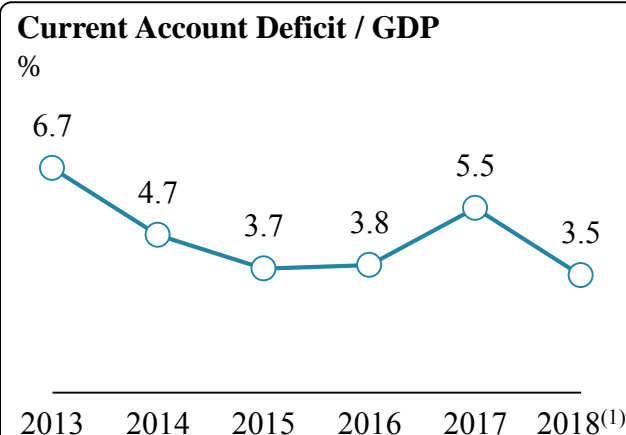
... generating high real GDP growth



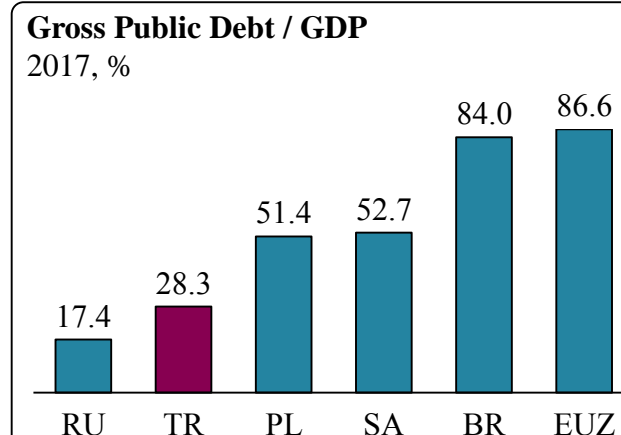
Low fiscal deficit...



... and improving external deficit...



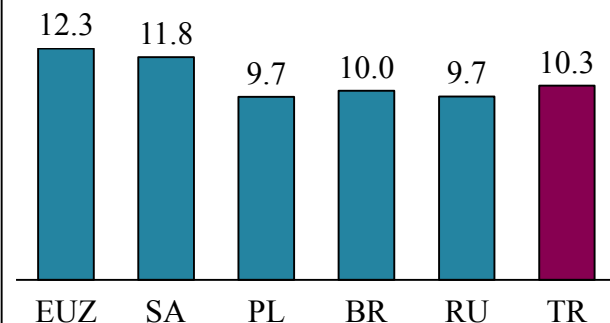
... with low public debt



Sound banking system with inherent growth potential

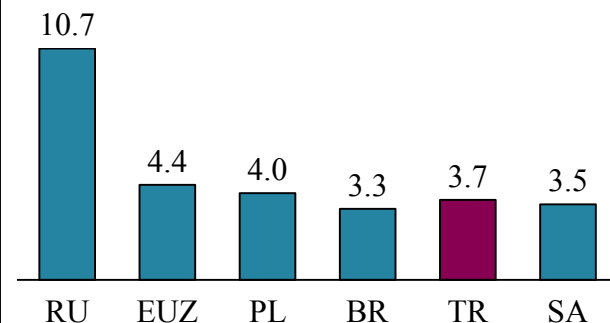
Relatively low leverage ratio...

Leverage ratio⁽¹⁾
Q3'18



... and limited NPL levels...

NPL ratio⁽²⁾
Q3'18, %



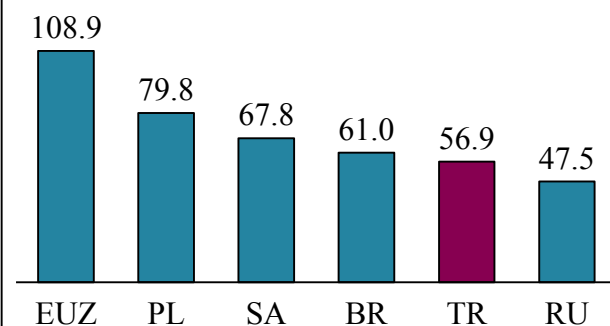
... with strong profitability characteristics

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



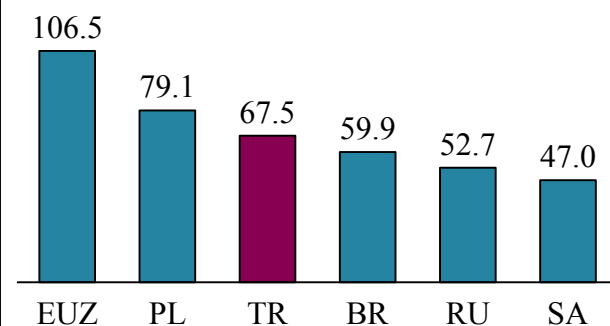
Further growth potential in deposits...

Deposits / GDP
Q3'18, %



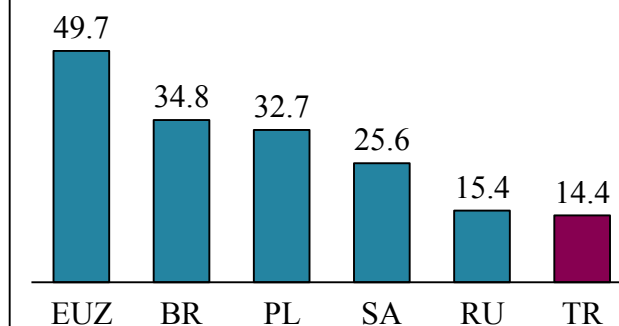
... feeding overall lending...

Loans / GDP
Q3'18, %



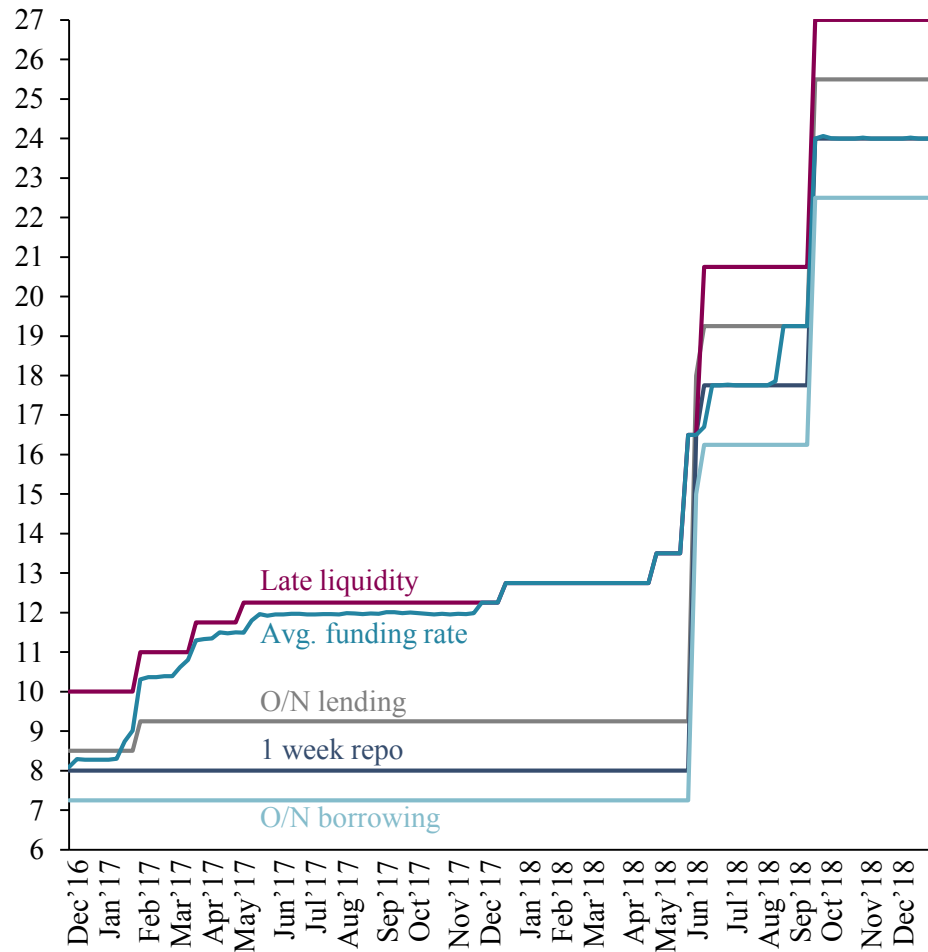
... as well as retail lending growth potential

Household debt / GDP
Q3'18, %

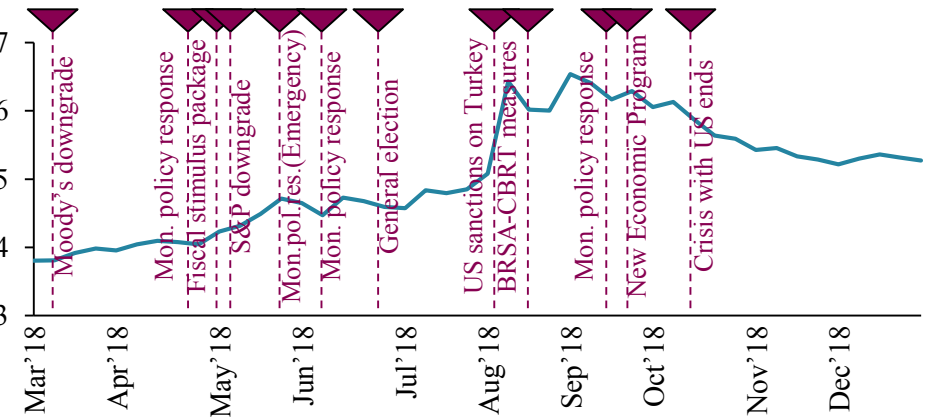


In order to achieve price stability, CBRT materially hiked interest rates which has helped to stabilize volatility in the market

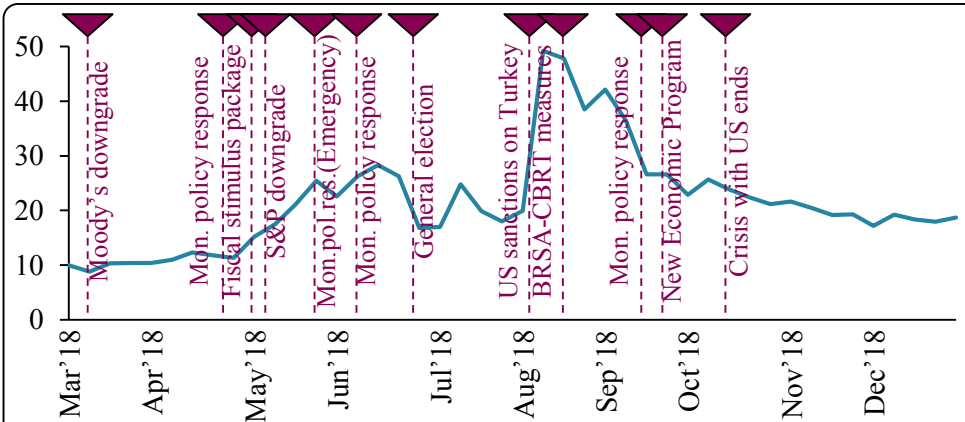
Central Bank rates



TRY against USD has stabilized after Central Bank rate hike



Similarly, options implied TRY volatility has eased

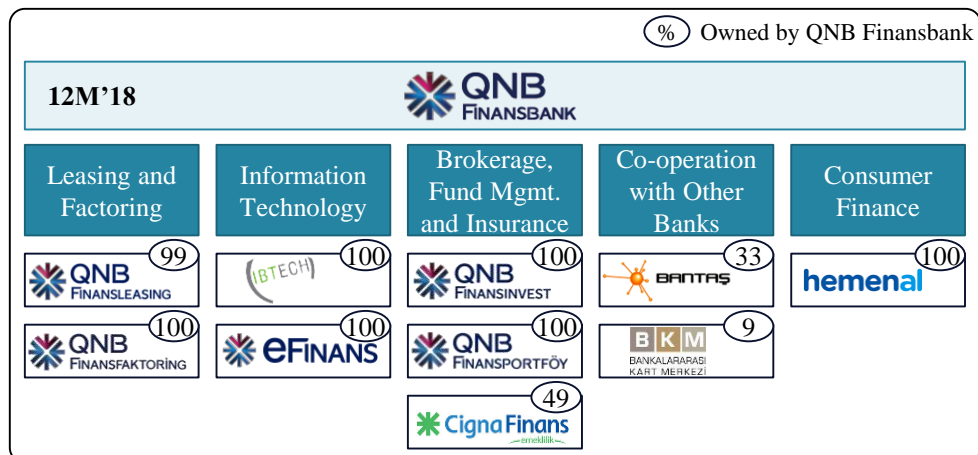


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QNB Finansbank and QNB Group at a Glance

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

QNB Finansbank group structure



Financial highlights

QNB Finansbank BRSA bank only financials

12M'18

TRY, bn	
Total assets	157.4
Performing loans	95.3
Customer deposits	83.4
Shareholder's equity	14.6
Branches (#)	542
Active customers (mn)	5.4
Bank only employees (#)	12,276

QNB Finansbank market positioning

Bank only, 9M'18

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

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

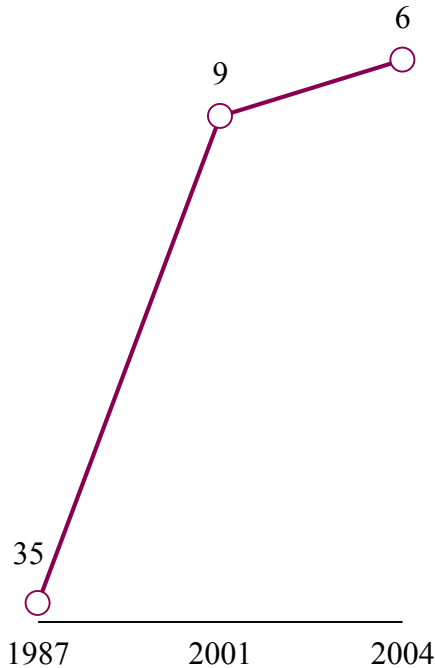


One of Turkey's top performers on the back of its flexible business model

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

Total Assets

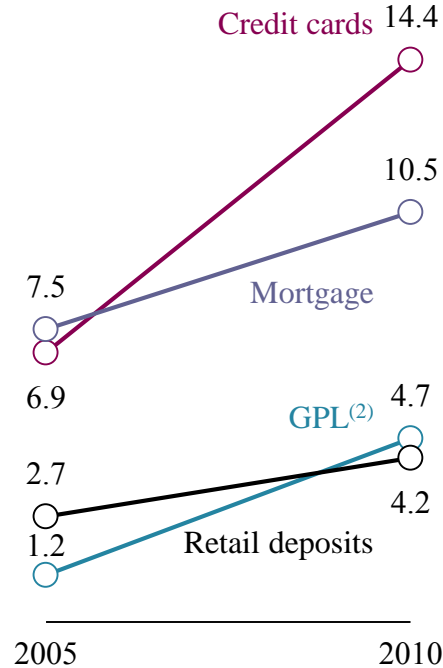
Ranking in Private Banks⁽¹⁾



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

Market share

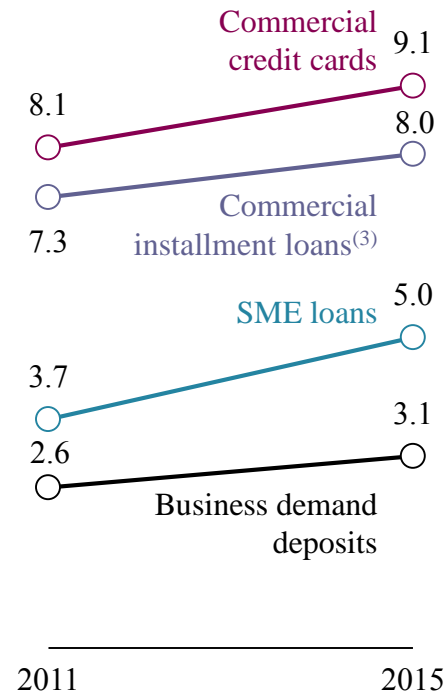
%



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

Market share

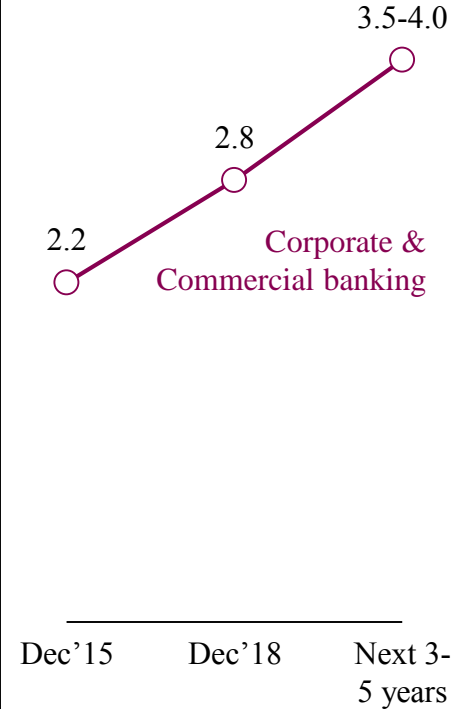
%



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

Market share

%



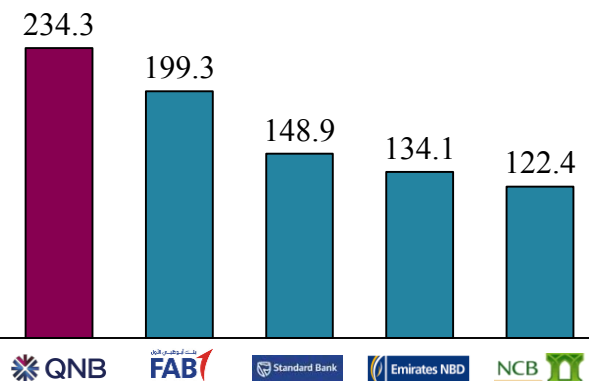
QNB’s ownership of Finansbank brings a strong support to one of market’s leading performers

	QNB Finansbank	QNB Group (Q.P.S.C.)																											
Shareholder Structure	<div><div>%</div><div><table><tr><td>Qatar National Bank Q.P.S.C.</td><td>99.88</td></tr><tr><td>Other</td><td>0.12</td></tr></table></div></div>	Qatar National Bank Q.P.S.C.	99.88	Other	0.12	<div><div>%</div><div><table><tr><td>Qatar Investment Authority</td><td>50.0</td></tr><tr><td>Private Sector</td><td>50.0</td></tr></table></div></div>	Qatar Investment Authority	50.0	Private Sector	50.0																			
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Ratings	<table><tr><td></td><td>Moody's</td><td>Fitch</td><td>CI</td></tr><tr><td>Foreign Currency Long-term Debt</td><td>Ba3</td><td>BB-</td><td>BB-</td></tr><tr><td>Foreign Currency Short-term Debt</td><td>NP</td><td>B</td><td>B</td></tr></table>		Moody's	Fitch	CI	Foreign Currency Long-term Debt	Ba3	BB-	BB-	Foreign Currency Short-term Debt	NP	B	B	<table><tr><td></td><td>Moody's</td><td>Fitch</td><td>S&P</td><td>CI</td></tr><tr><td>Foreign Currency Long-term</td><td>Aa3</td><td>A+</td><td>A</td><td>AA-</td></tr><tr><td>Foreign Currency Short-term</td><td>P-1</td><td>F1</td><td>A-1</td><td>A1+</td></tr></table>		Moody's	Fitch	S&P	CI	Foreign Currency Long-term	Aa3	A+	A	AA-	Foreign Currency Short-term	P-1	F1	A-1	A1+
	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	<ul style="list-style-type: none">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)	<ul style="list-style-type: none">Largest bank in Qatar by market cap, assets, loans, deposits and profitLargest bank in MEA by total assets, loans, deposits and profitOperating in more than 31 countries around the world across 3 continentsServing a customer base of more than 23 million customers with 29K staff, 1.1K+ locations and 4.4K+ ATMs																											

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

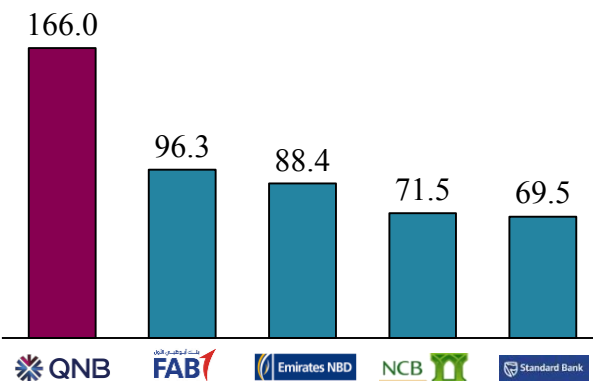
Total Assets

USD bn, Sep'18⁽¹⁾



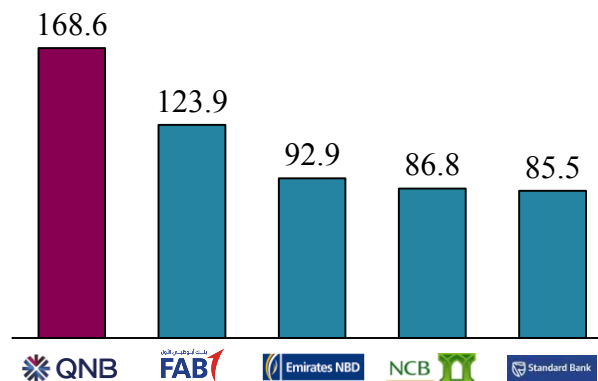
Loans

USD bn, Sep'18⁽¹⁾



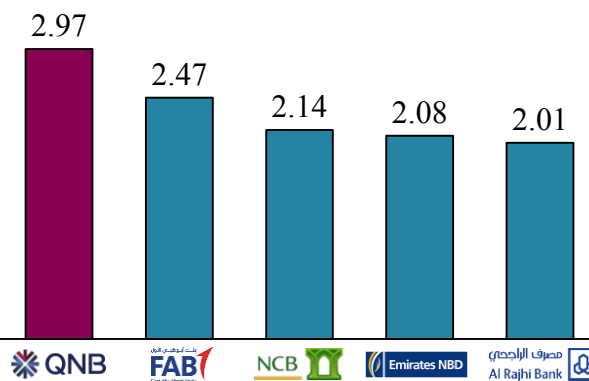
Deposits

USD bn, Sep'18⁽¹⁾



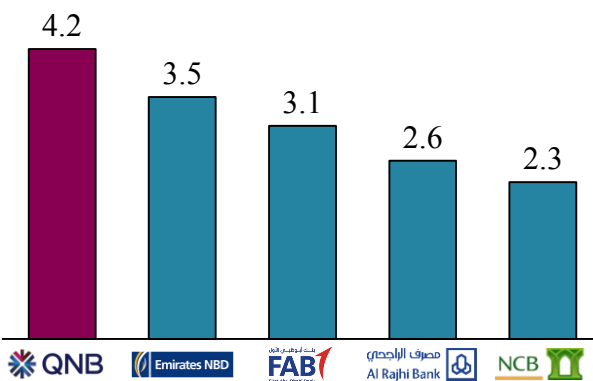
Net Profit

USD bn, Sep'18



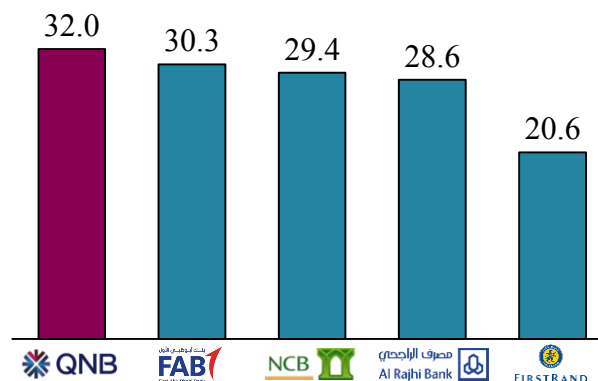
Top MEA Banking Brands

USD bn, Dec'17



Top MEA Banks by Market Cap

USD bn, Dec'17





QNB ownership brings a strong geographic reach to QNB Finansbank especially with important 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

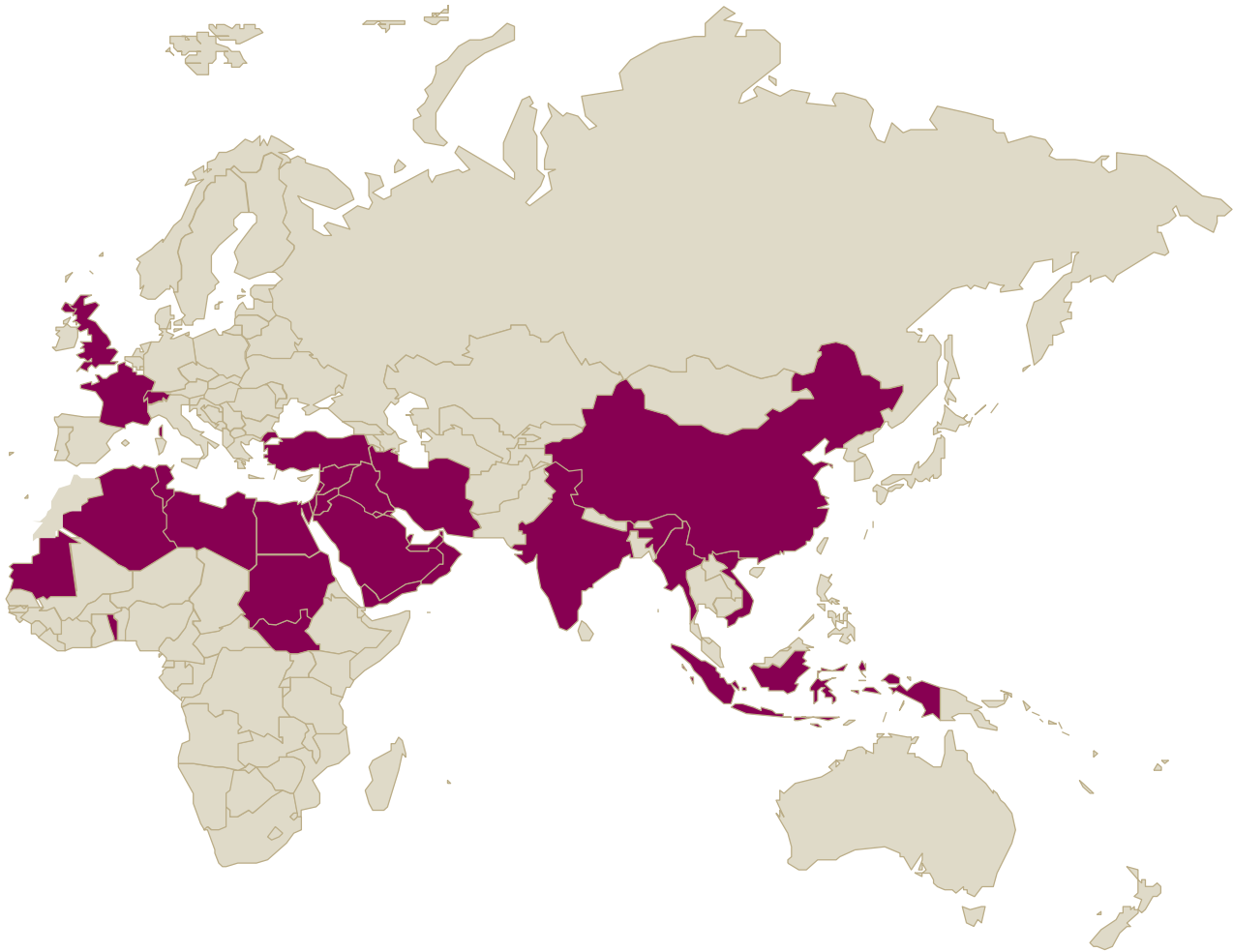
	Egypt	
	Libya	
	Tunisia	
	Sudan	
	Algeria	
	Mauritania	

Europe

	United Kingdom	
	France	
	Switzerland	
	Turkey	

Asia

	Indonesia	
	Singapore	
	India	
	China	
	Vietnam	
	Myanmar	



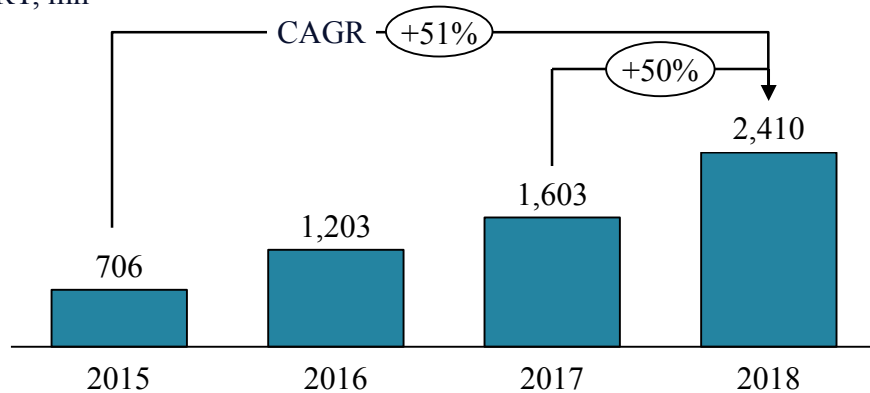
Financial Performance

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Strong profitability continued with controlled asset quality and comfortable capital position in a challenging year

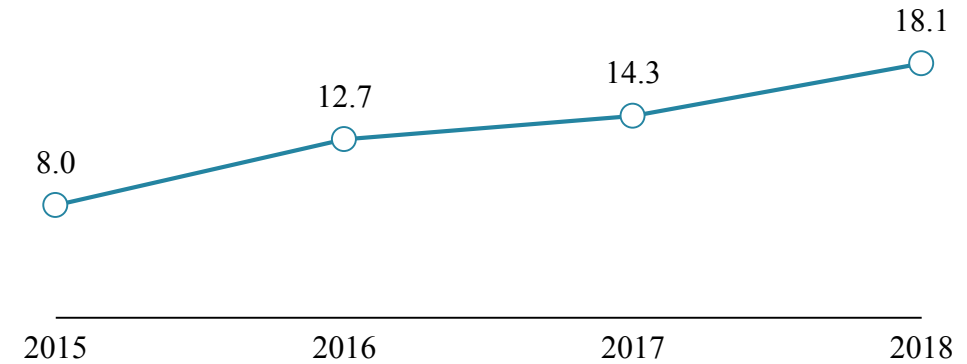
Strong net income performance, growth accelerating in 2018

Net Income
TRY, mn



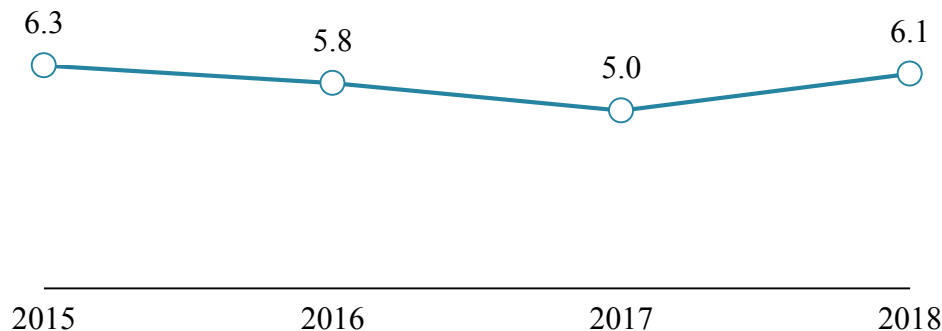
RoE consistently on upwards trend with strong boost over 2017

RoE
%



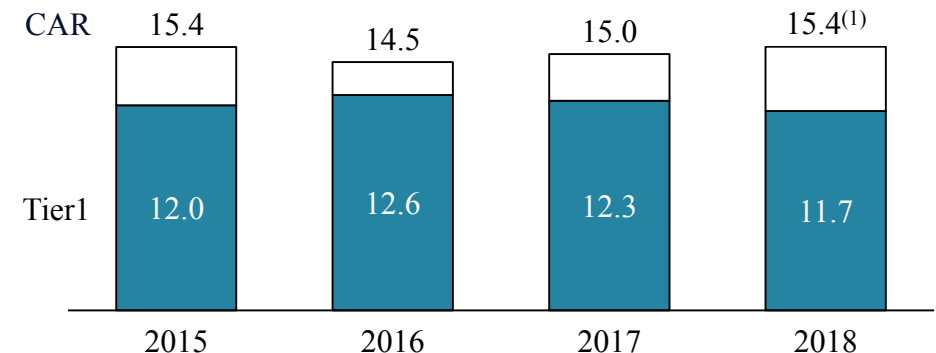
Despite adverse macro backdrop, asset quality slightly deteriorated thanks to prudent lending strategy

NPL Ratio
%



Solid capital adequacy; additional buffers remain

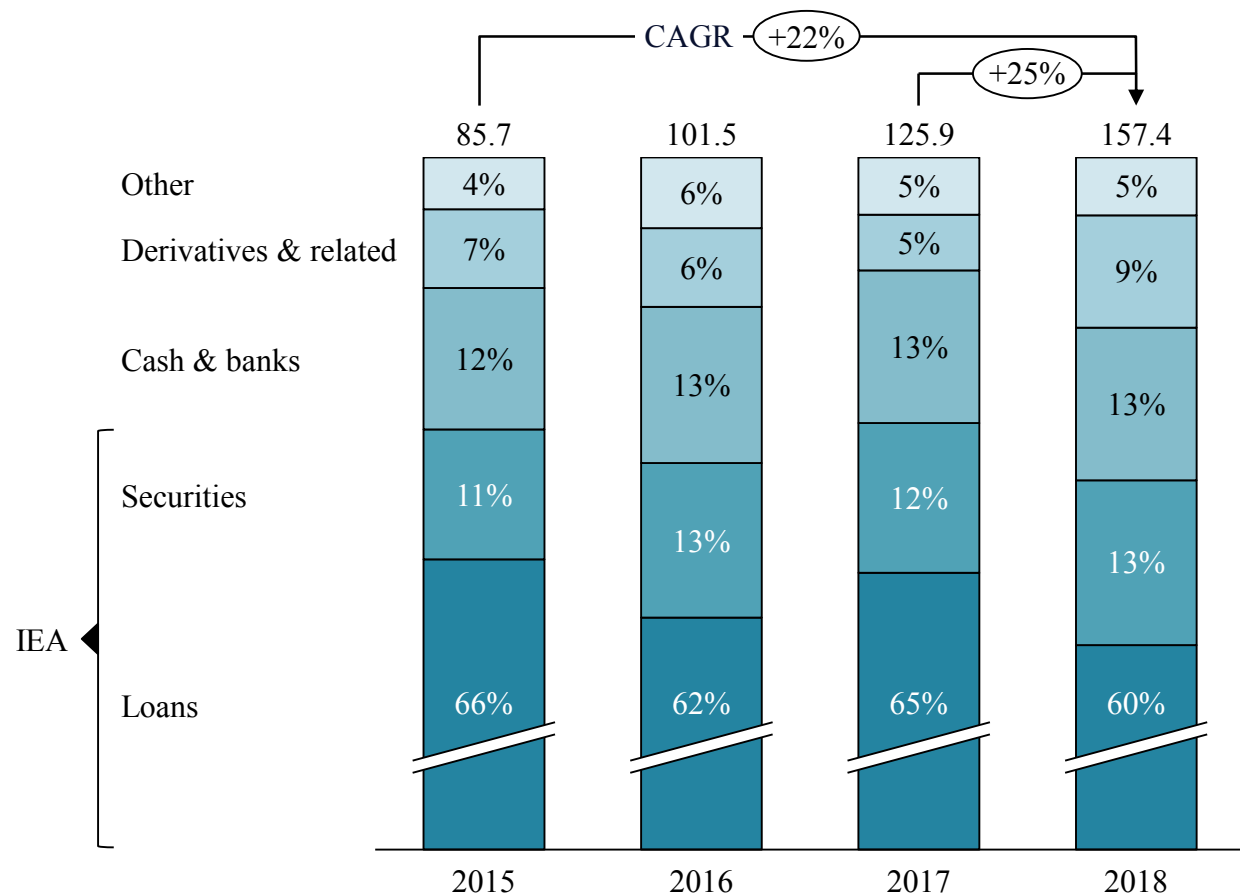
CAR
%



Asset size reached TRY 157bn, with a YTD growth of 25%

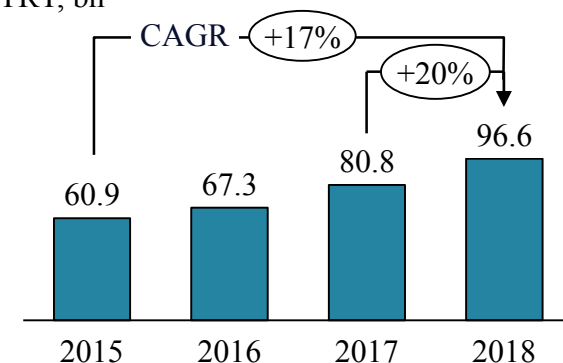
Loan heavy balance sheet with above the market growth in 2018

Total Assets
TRY, bn



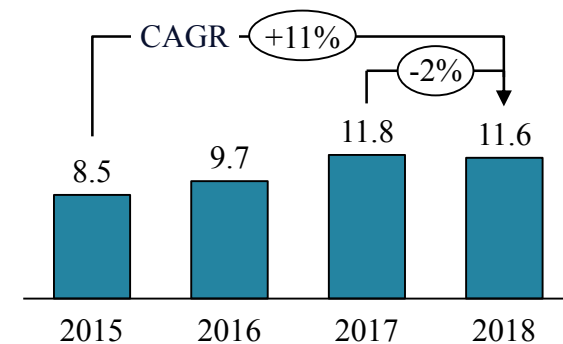
As TRY asset growth has picked up in 2018...

TRY Assets
TRY, bn



... deleveraging on FX side inline with the sector

FX Assets⁽¹⁾
USD, bn

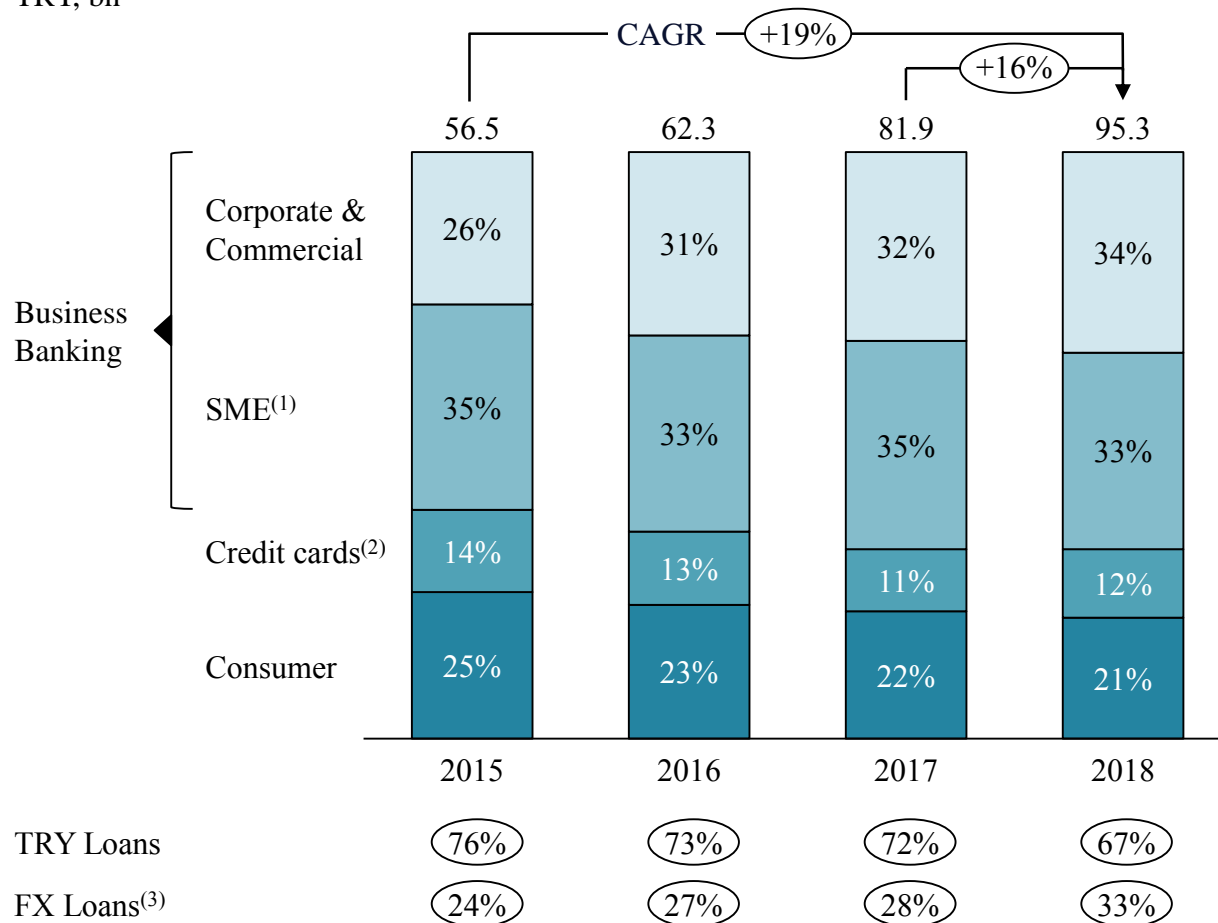


Sustained and successful execution of growth strategy...

Despite lackluster demand conditions, loan growth reached 16% benefiting from the pick-up in retail lending and partly due to FX impact

Performing Loans by Segment and Currency

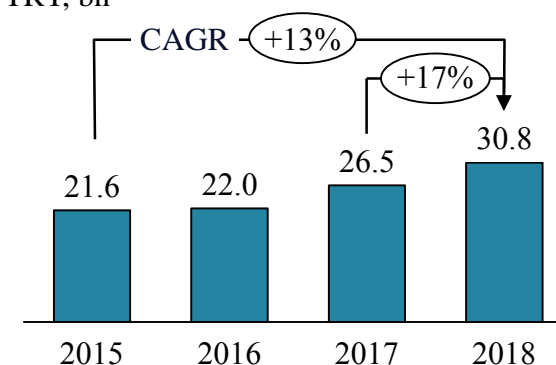
TRY, bn



Mild retail loan growth over the period, though geared up in 2018...

Retail Loans

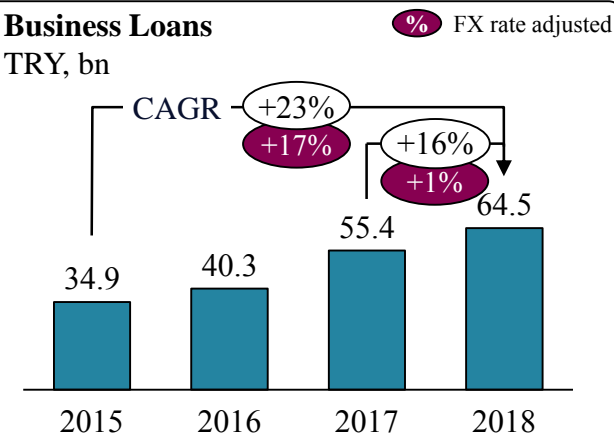
TRY, bn



... limited growth on business loans excluding FX impact in 2018

Business Loans

TRY, bn

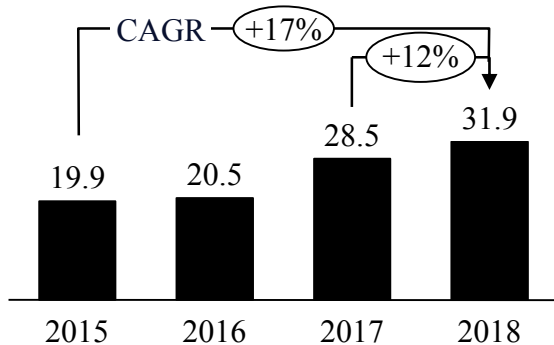


Long term growth strategy took a break with a temporarily more controlled lending towards business clients coupled with selective retail growth

■ Business banking
■ Retail banking

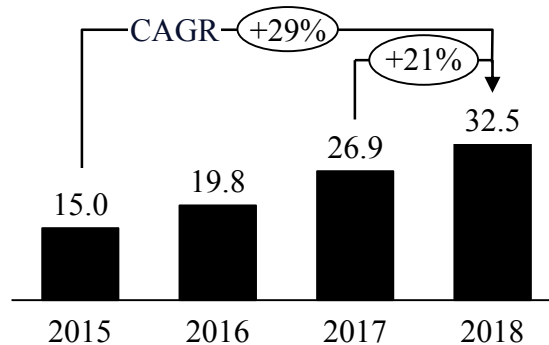
SME loan growth lost pace, current year growth due to wider SME client definition⁽¹⁾

SME Loans⁽¹⁾
TRY, bn



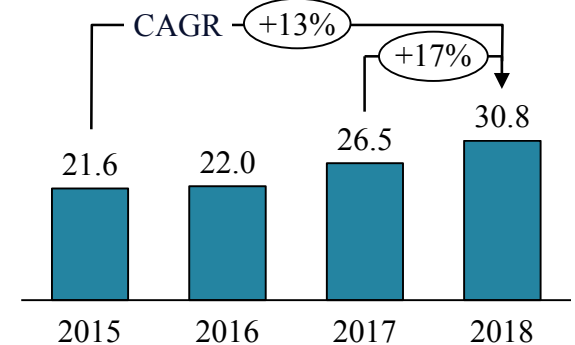
Growth in corporate & commercial loans due to exchange rate impact

Corporate & Commercial Loans
TRY, bn



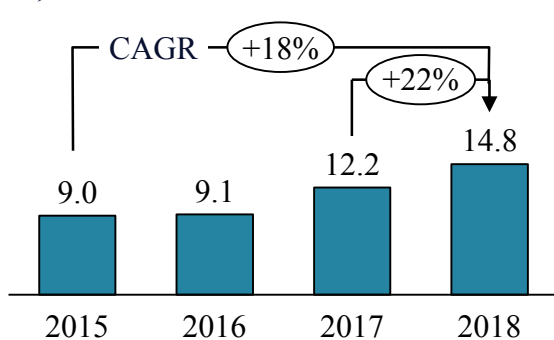
Selective growth in retail loans...

Retail Loans
TRY, bn



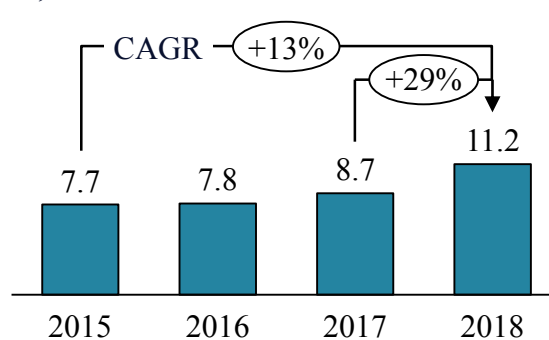
... mainly driven by GPLs where growth accelerated in 2017 and 2018...

General Purpose Loans⁽²⁾
TRY, bn



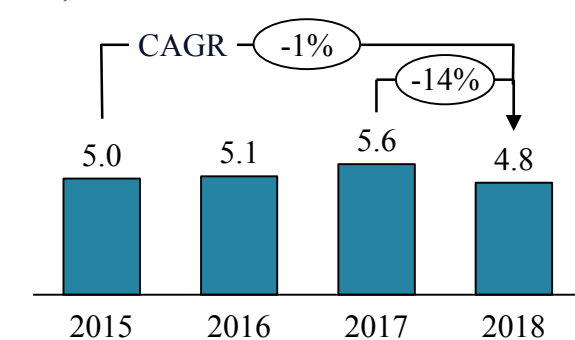
... above market growth continued in credit cards...

Credit Card Loans⁽³⁾
TRY, bn



... while decline in mortgages

Mortgage Loans
TRY, bn

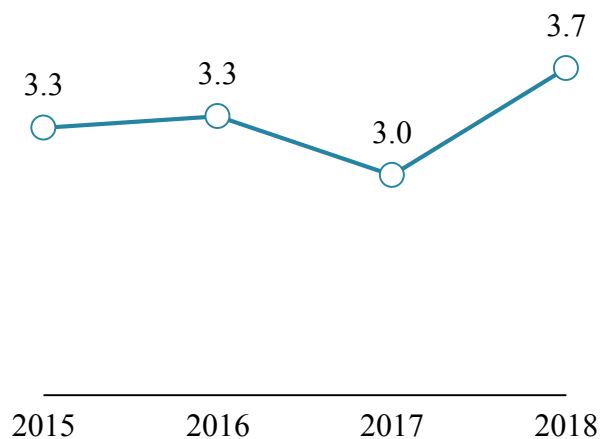


Controlled asset quality with high coverage ratios

Pick-up in NPL inflows partly due to proactive early npl additions

NPL Additions / Average Loans

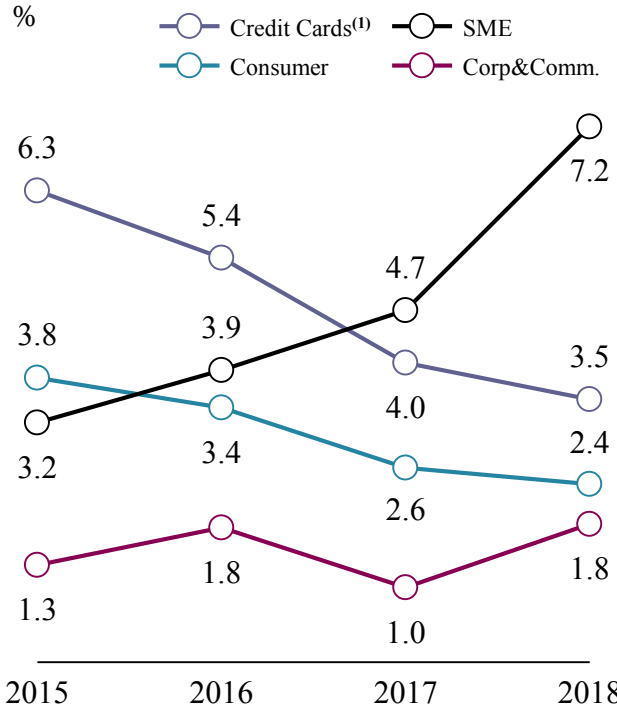
%



... mainly impacting Corporate & Commercial and SME segments while Retail continues to improve

NPL Additions / Average Loans by Segment

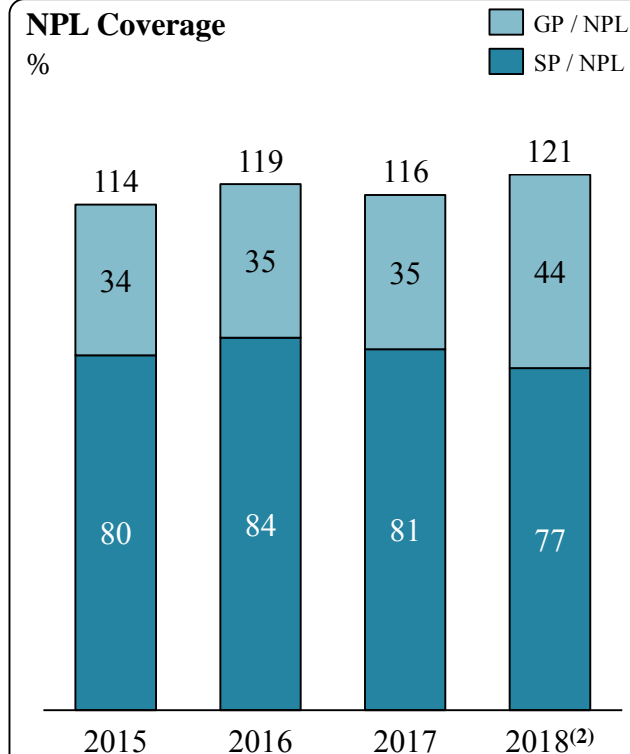
%



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

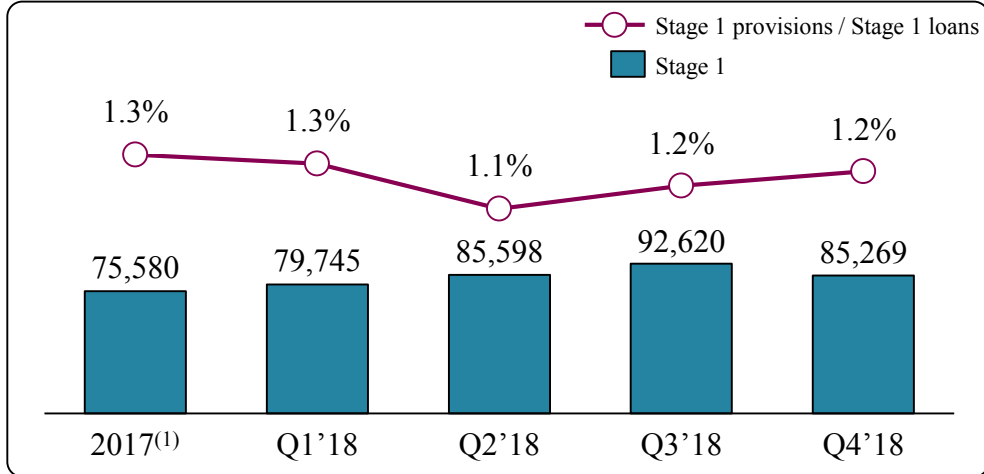
NPL Coverage

%

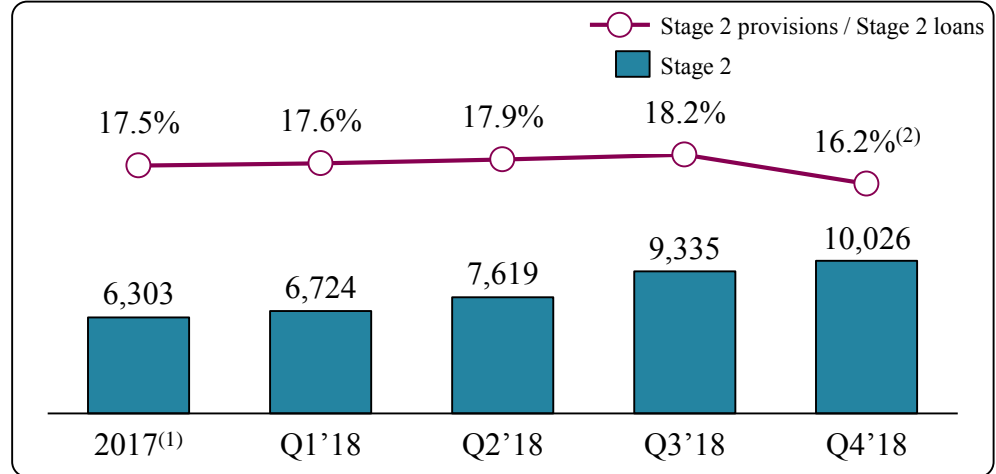


Prudent IFRS 9 provisioning provides buffer for potential deterioration

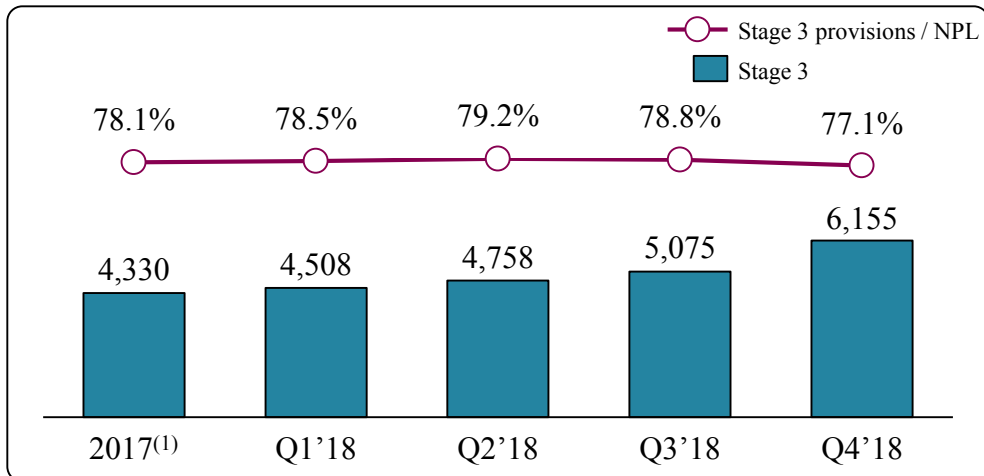
Stage 1 loans and ECL coverage ratios



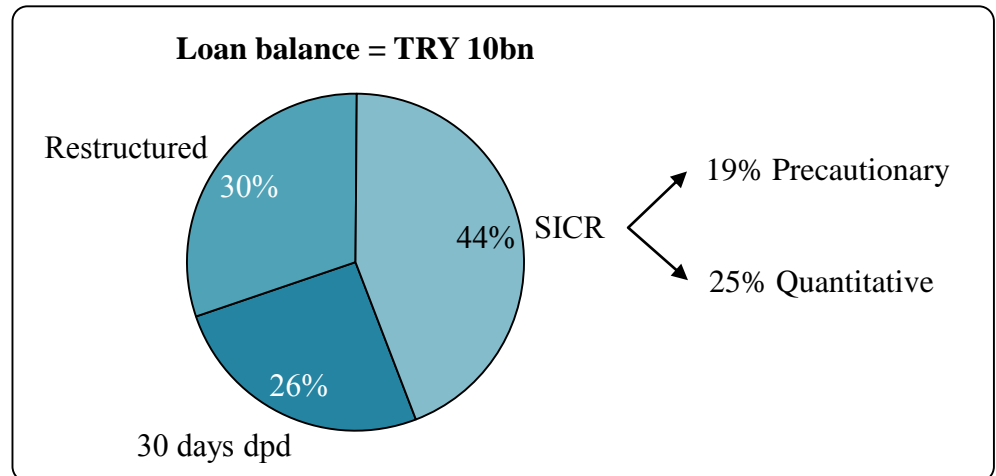
Stage 2 loans and ECL coverage ratios



Stage 3 loans and specific coverage ratios



Stage 2 classification by staging rationale

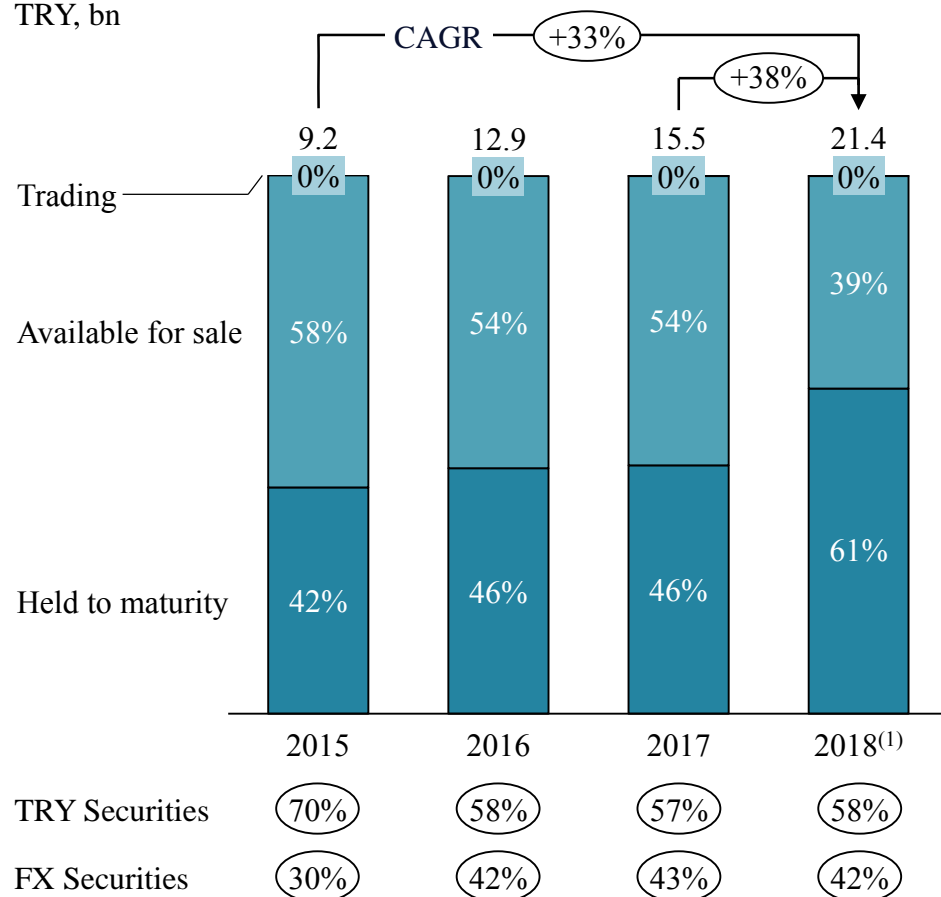


Securities portfolio reached TRY 21.4bn, accounting for 13% of assets

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

Total Securities

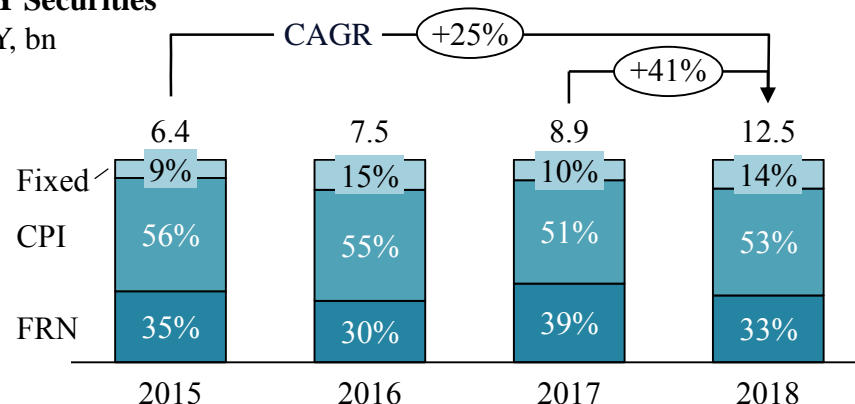
TRY, bn



86% of TRY securities are indexed/variable rate

TRY Securities

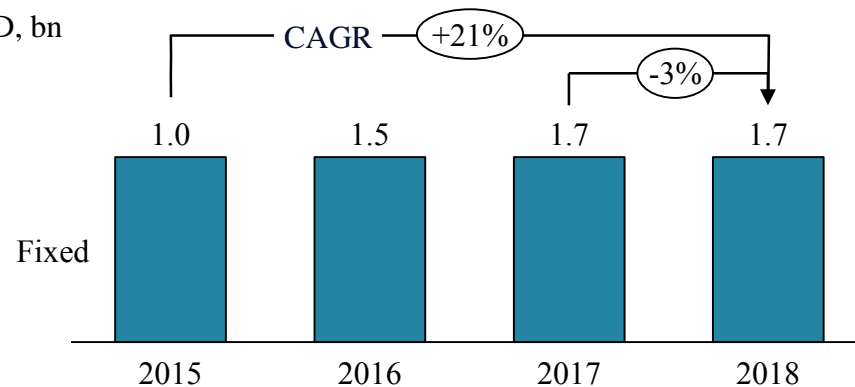
TRY, bn



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

FX Securities

USD, bn

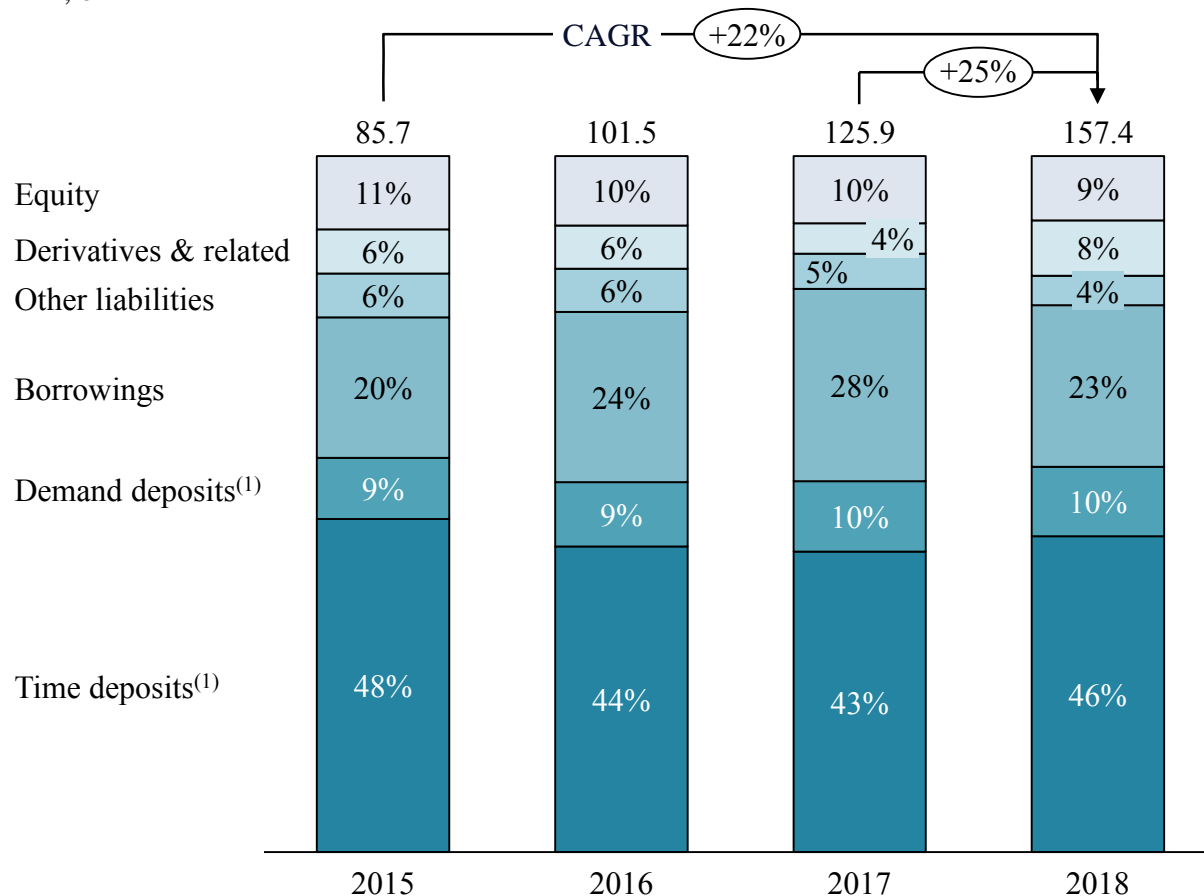


Well-diversified funding structure underpinned by solid deposit base

Use of diversified funding sources while leveraging strong shareholder

Total Liabilities

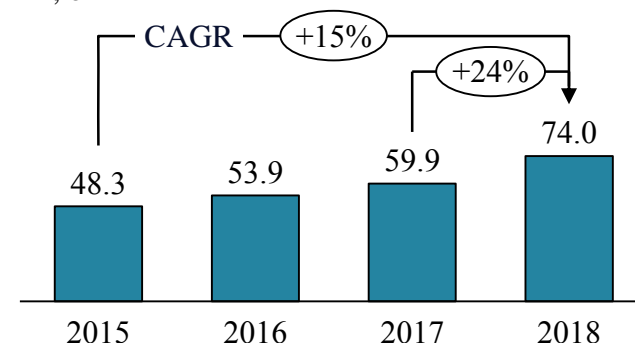
TRY, bn



TRY liabilities growth picked up in 2018 due to focus on TRY customer funds

TRY Liabilities

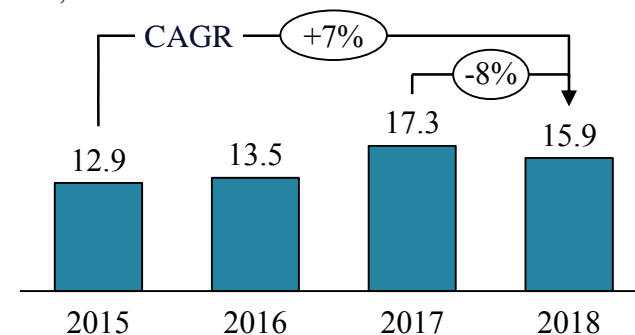
TRY, bn



FX liabilities contracted in line with shift of funding to TRY deposits and lack of demand for FX loans

FX Liabilities

USD, bn

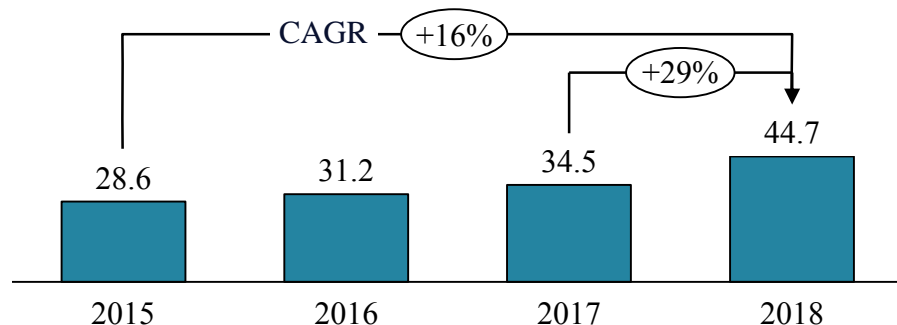


L/D ratio improves on the back of robust deposit expansion and controlled loan growth

TRY customer deposits growth propped up by market share gain and shift from FX deposits

TRY customer deposits

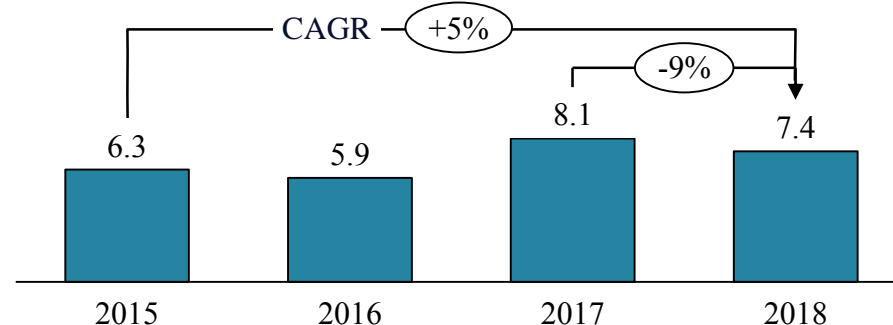
TRY, bn



FX customer deposits retreated with a switch to TRY deposits in 2018

FX customer deposits

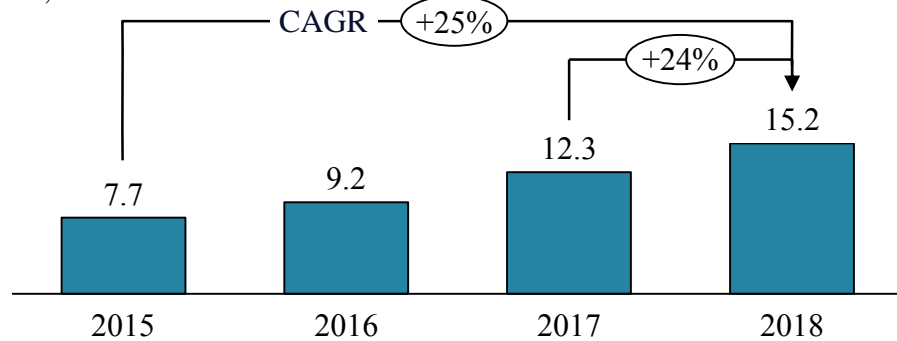
USD, bn



Sustained impressive growth in demand deposits

Customer demand deposits

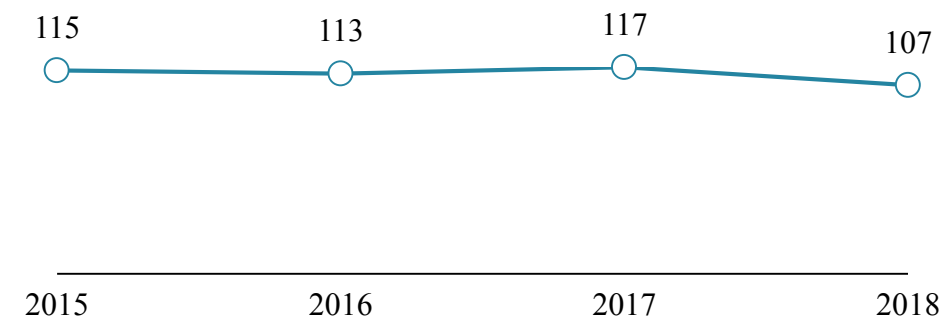
TRY, bn



Significantly improving loan-to-deposits ratio thanks to robust deposit expansion and controlled loan growth

Loan-to-deposit ratio⁽¹⁾

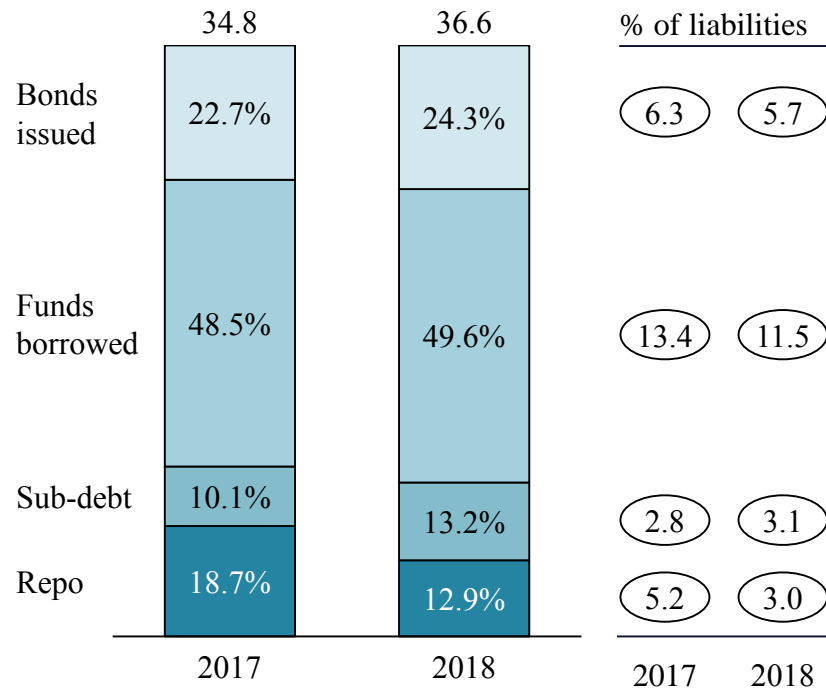
%



Strong FX liquidity position and tighter loan demand reduce the need for additional wholesale funding

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

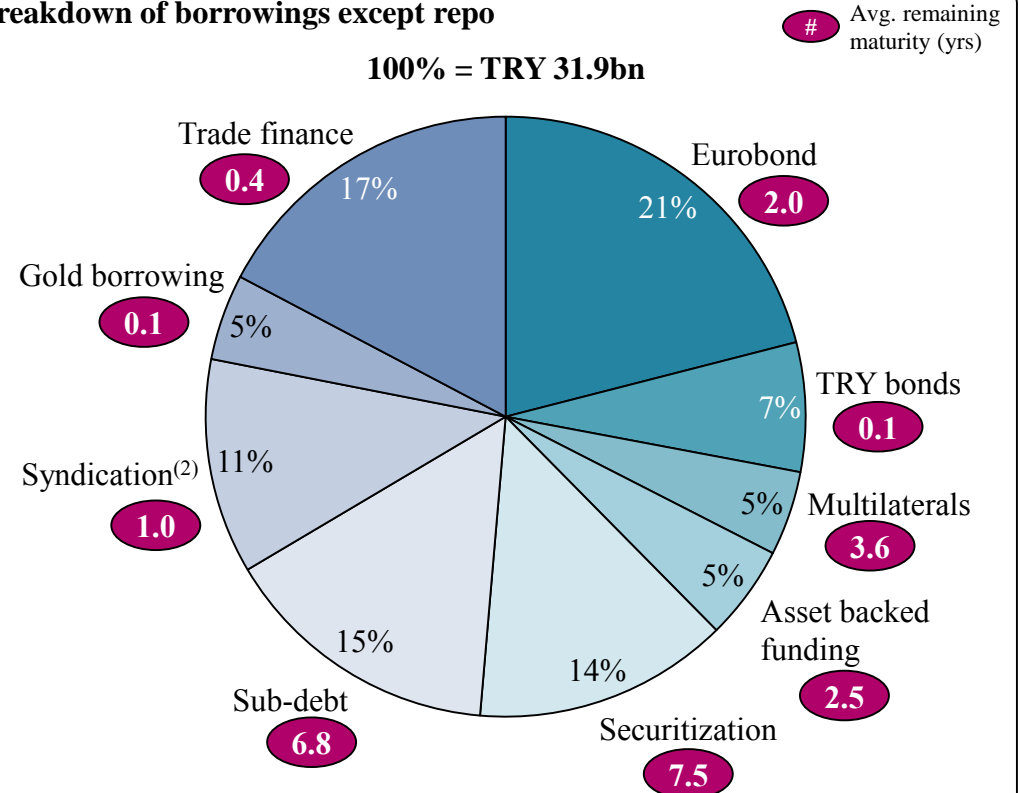
Borrowings⁽¹⁾ by Type
TRY, bn, % of borrowings



Comfortable remaining maturity profile of borrowings retained

Breakdown of borrowings except repo

100% = TRY 31.9bn



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

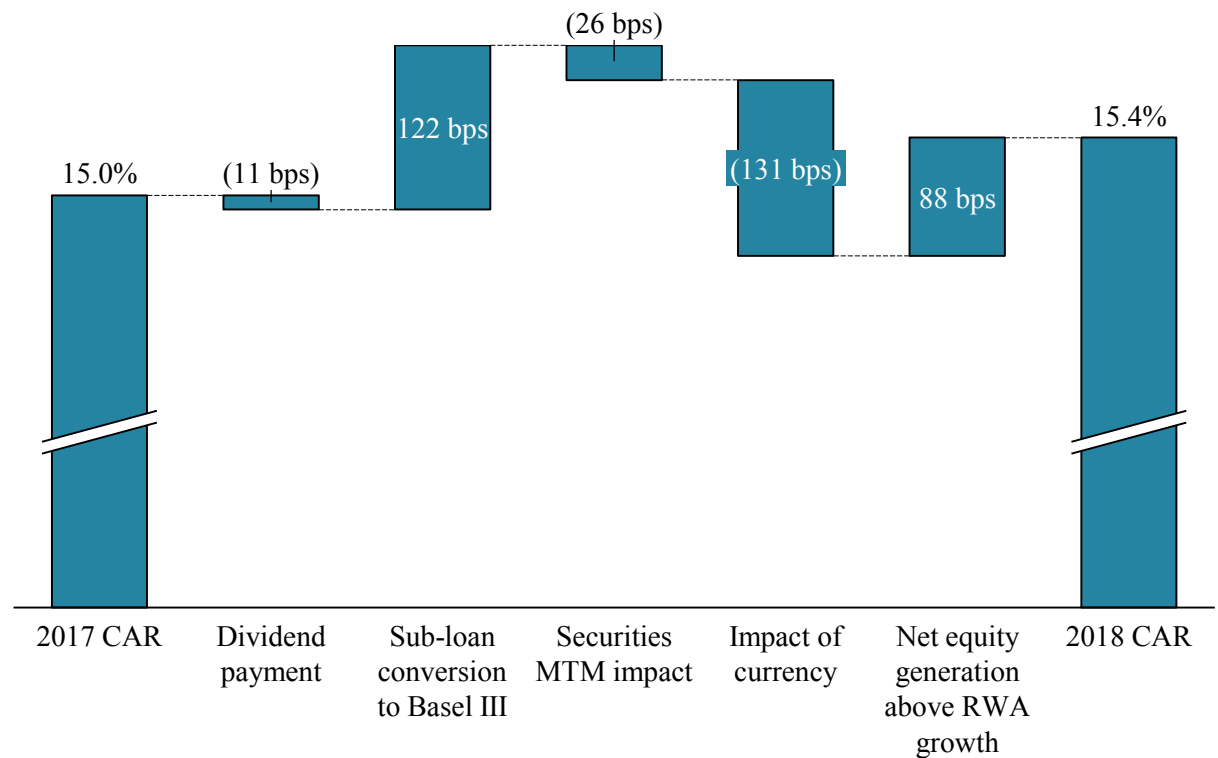
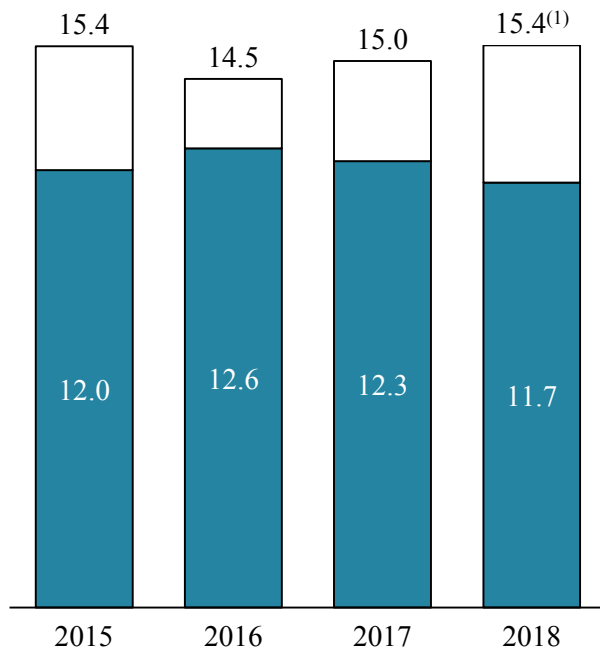
Capital adequacy at comfortable level with remaining additional buffer despite exchange rate impact and sub-loan amortization

Negative effects of exchange rate and market volatility are more than compensated by internal capital generation and sub-loan conversion to Basel III

Capital Adequacy

%

Tier 1



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 16.6bn as of Q4'18
- Net change in Economic Value / Equity is constantly monitored under several scenarios
- Regulatory IRRBB ratio is at 4.7% as opposed to 20% limit; indicating a conservative interest rate position on the banking book (as of Dec'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 124.8% as opposed to 90% limit, whereas FX Regulatory Liquidity coverage ratio is 147.6% 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
- Continuous monitoring and reporting are in place to support effective management in addition to contingency plans for extreme situations

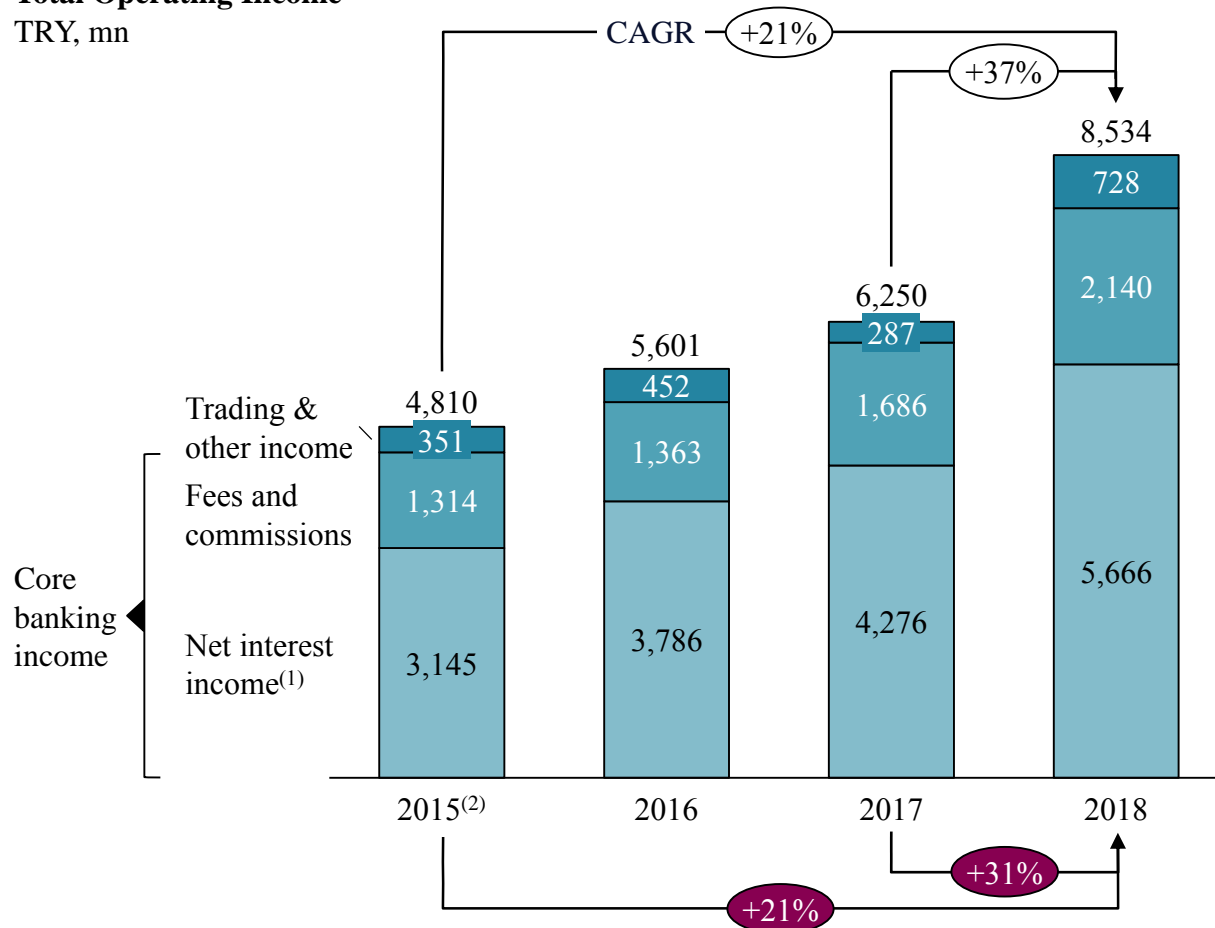
Low risk appetite for trading risks

- 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

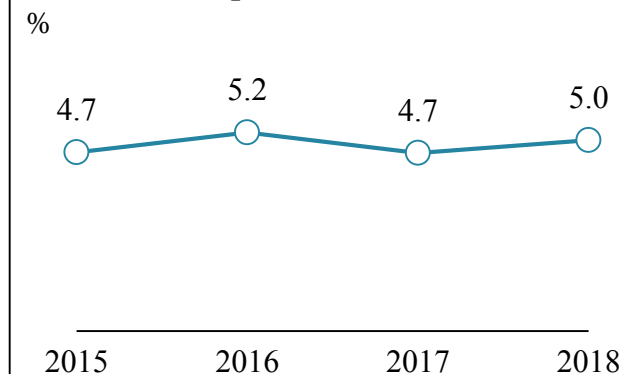
Operating income driven from core banking activities with strong YoY growth

Total Operating Income
TRY, mn



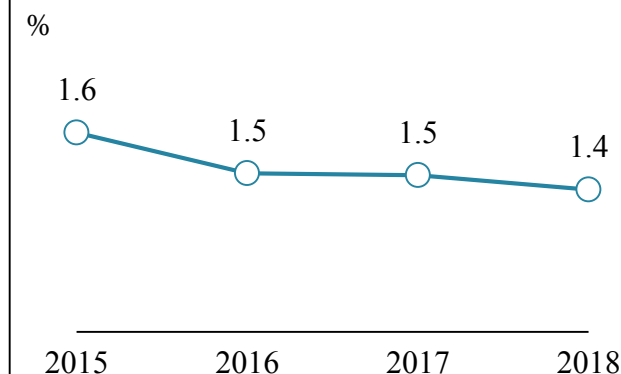
Resilient NIM⁽¹⁾ despite the headwinds of rising cost of funding

NIM after Swap



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

Fees / Assets

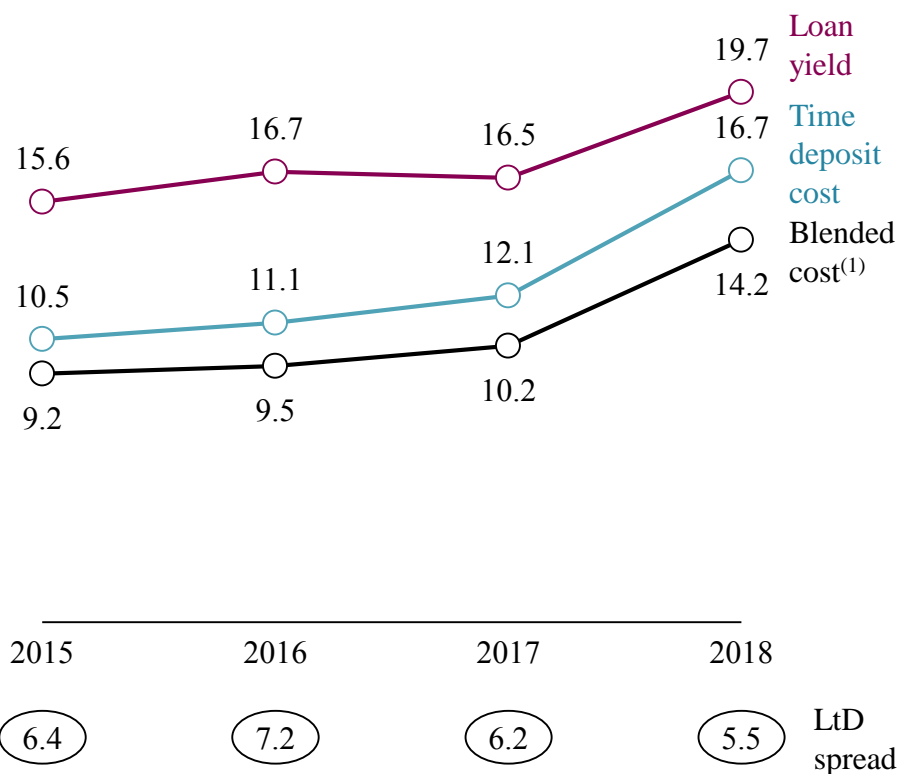


TRY spreads under pressure due to high deposit costs while FX spreads remained stable

TRY loan-to-deposit spreads tightened due to rapid deposit cost increase

TRY Spread

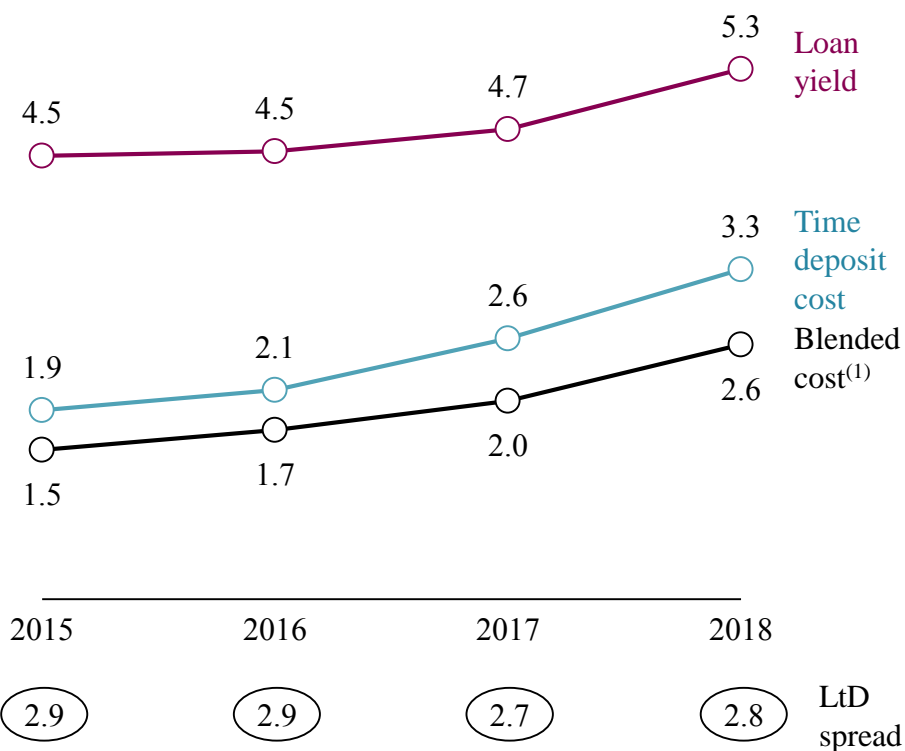
%, period average



Consistent loan-to-deposit spreads for FX side

FX Spread⁽²⁾

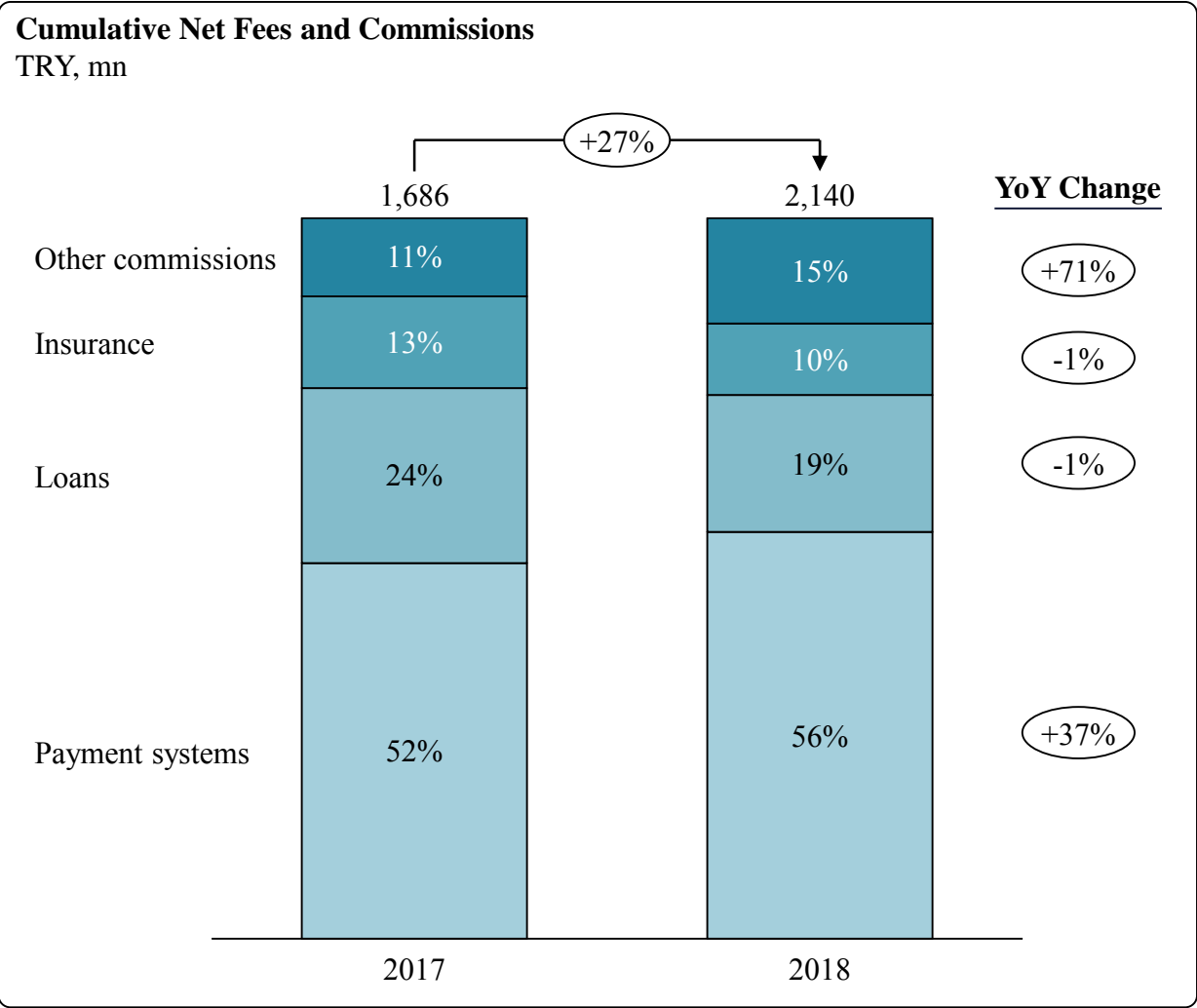
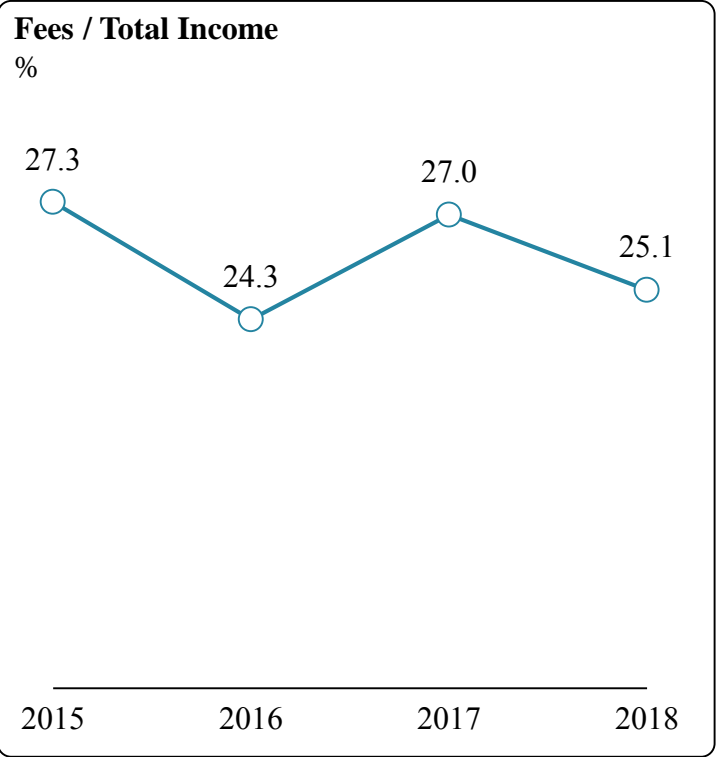
%, period average



Sustained fee generation with strong performance across diversified business segments

27% YoY growth in fee generation driven by strong payment systems and value added service revenues

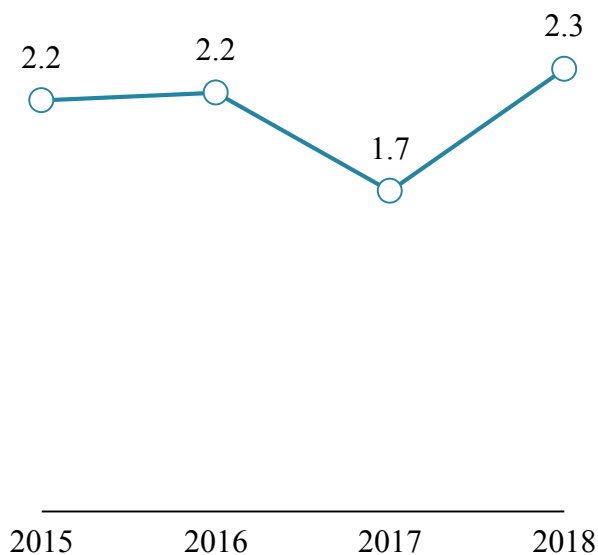
Stable contribution from fees to total income



Change in business mix combined with measures taken in credit risk management across segments have translated into stable asset quality, CoR increase due to negative effects from currency and macro parameters' update

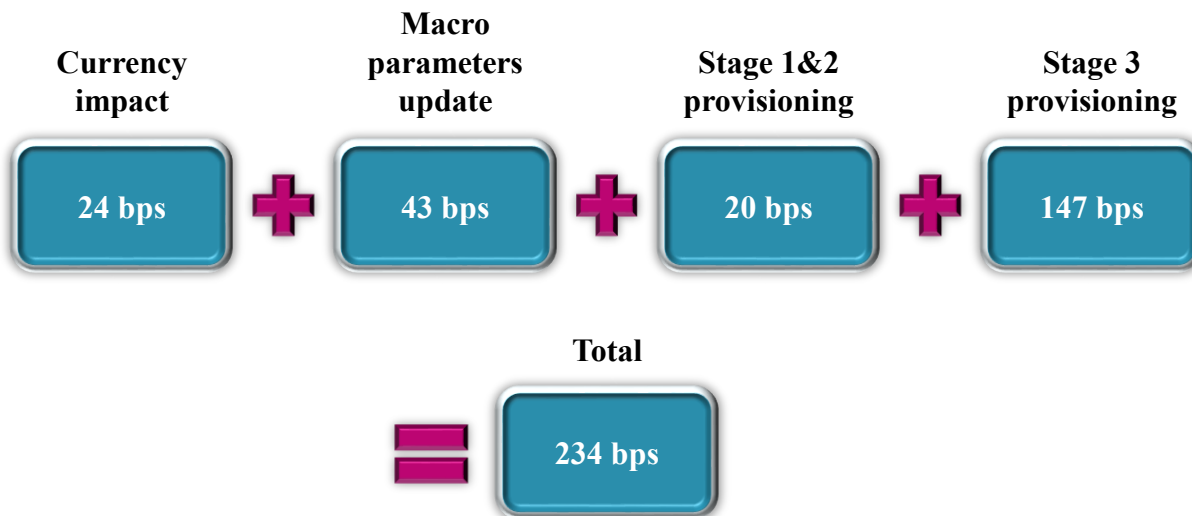
Macro parameter deterioration and currency impact led CoR higher

Cost of Risk⁽¹⁾
%



Currency and macro parameters are the main elements of CoR deterioration

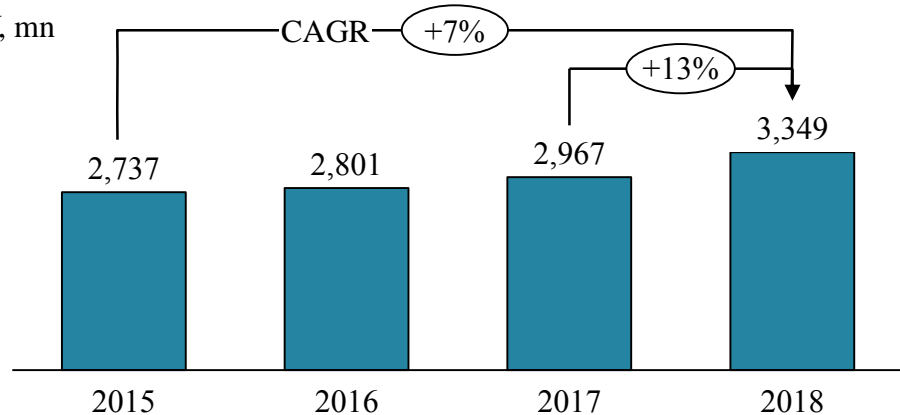
Total COR breakdown, 2018



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

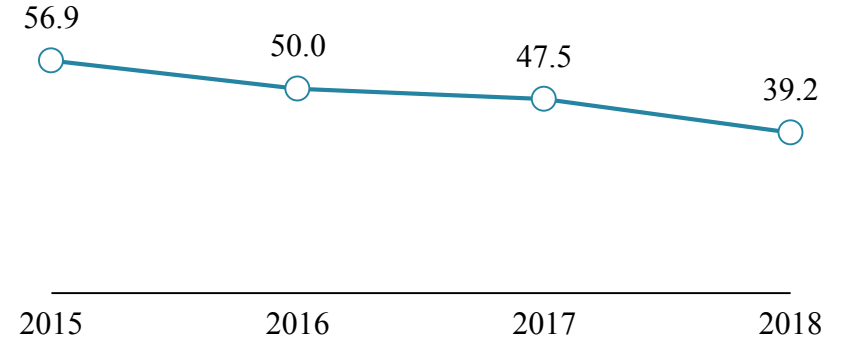
Stable operating expenses growth below the inflation

OpEx
TRY, mn



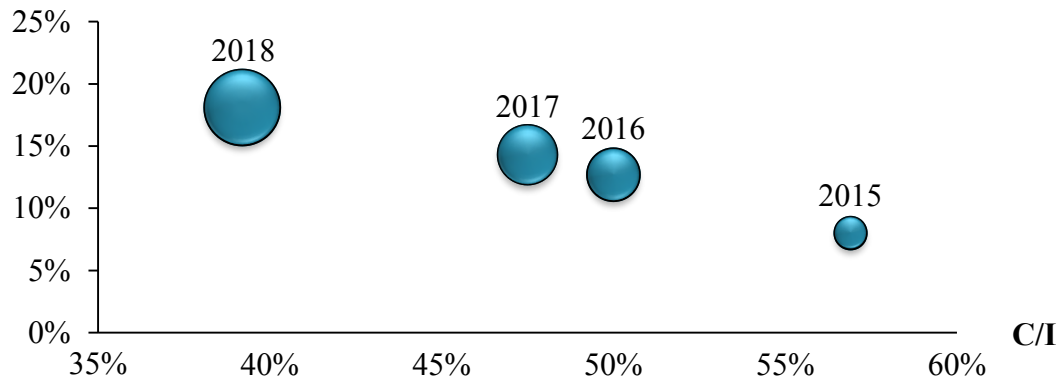
... leading to improvement in cost/income ratio...

Cost / Income
%



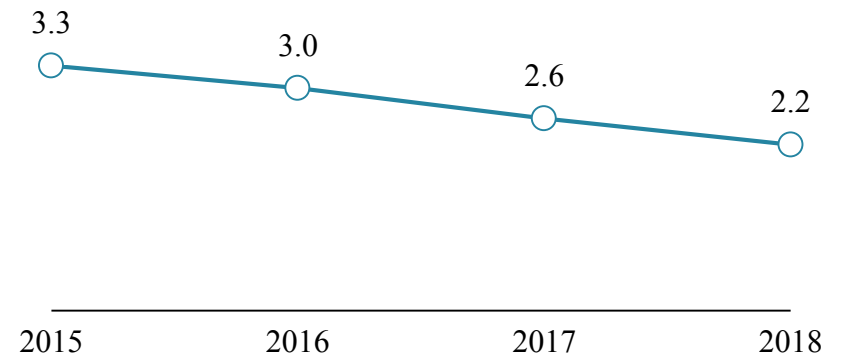
Improvement in efficiency reflected in ROE performance

ROE



... and efficiency improvement with high business growth

OpEx / Assets
%



Key financial ratios

	Bank only figures	2015	2016	2017	2018 ⁽¹⁾	ΔYoY
Profitability	RoAE	8.0%	12.7%	14.3%	18.1%	+3.8pps
	RoAA	0.9%	1.3%	1.4%	1.6%	+0.2pps
	Cost / Income	56.9%	50.0%	47.5%	39.2%	-8.3pps
	NIM after swap expenses	4.7%	5.2%	4.7%	5.0%	+0.3pps
Liquidity	Loans / Deposits ⁽²⁾	115.1%	113.2%	116.8%	106.7%	-10.1pps
	LCR	88.5%	86.2%	102.7%	117.5%	14.8pps
Asset quality	NPL ratio	6.3%	5.8%	5.0%	6.1%	+1.1pps
	Coverage ⁽³⁾	114.6%	118.6%	116.3%	120.7%	+4.4pps
	Cost of Risk	2.2%	2.2%	1.7%	2.3%	+0.6pps
Solvency	CAR	15.4%	14.5%	15.0%	15.4%	+0.4pps
	Tier I ratio	12.0%	12.6%	12.3%	11.7%	-0.6pps
	Liability/Equity	9.5x	10.0x	10.4x	10.8x	+0.4x

Key strategies in 2018 and going forward

- **Core banking**, i.e., minimum market risk
- **Prudent credit risk management**
- **High liquidity** at all times
- 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)
- Continued emphasis on building a **stable deposit base** through new channels, offerings to untapped segments and customer groups (enpara.com)
- Leverage **wholesale funding opportunities** presented by new shareholder structure
- Focus on **fee generation** and **operating expenses control** as well as continuing **improvement on cost of risk** front

Appendix

A decorative graphic on the right side of the page, resembling a folded book corner. It consists of a dark red outer layer and a lighter red inner layer, with a white diagonal line separating them. The layers are folded over each other, creating a layered effect.

Finansbank BRSA Bank-Only Summary Financials⁽¹⁾

Income Statement

TRY, mn	2015	2016	2017	2018	ΔYoY
Net Interest Income (After Swap Expenses)	3,145	3,786	4,276	5,666	32%
Net Fees & Commissions Income	1,314	1,363	1,686	2,140	27%
Trading & Other Income	351	452	287	728	153%
Total Operating Income	4,810	5,600	6,250	8,534	37%
Operating Expenses	(2,737)	(2,800)	(2,967)	(3,349)	13%
Net Operating Income	2,073	2,800	3,282	5,184	58%
Provisions	(1,170)	(1,316)	(1,233)	(2,126)	72%
Profit before tax	903	1,484	2,049	3,059	49%
Tax expenses	(197)	(280)	(446)	(649)	46%
Profit after tax	706	1,203	1,603	2,410	50%

Balance Sheet

TRY, mn	2015	2016	2017	2018	ΔYoY
Cash & Banks ⁽²⁾	10,313	14,925	17,291	19,846	15%
Securities	9,197	12,950	15,543	21,405	38%
Performing Loans	56,529	62,310	81,883	95,295	16%
Fixed Asset and Investments ⁽³⁾	2,283	2,912	3,168	4,558	44%
Other Assets	7,405	8,405	7,973	16,313	105%
Total Assets	85,727	101,503	125,857	157,416	25%
Deposits	48,566	53,939	67,032	87,090	30%
Customer Deposits	47,009	51,966	65,297	83,413	28%
Bank Deposits	1,557	1,973	1,735	3,678	112%
Borrowings	17,278	24,821	34,798	36,602	5%
Bonds Issued	4,336	4,312	7,914	8,904	13%
Funds Borrowed	5,640	10,758	16,883	18,166	8%
Sub-debt	2,662	3,236	3,511	4,816	37%
Repo	4,639	6,515	6,490	4,715	-27%
Other	10,860	12,617	11,872	19,152	61%
Equity	9,024	10,126	12,155	14,572	20%
Total Liabilities & Equity	85,727	101,503	125,857	157,416	25%

Finansbank BRSA Consolidated Summary Financials⁽¹⁾

Income Statement

TRY, mn	2015	2016	2017	2018	ΔYoY
Net Interest Income (After Swap Expenses)	3,272	3,962	4,441	5,861	32%
Net Fees & Commissions Income	1,387	1,445	1,783	2,252	26%
Trading & Other Income	307	455	413	920	123%
Total Operating Income	4,966	5,862	6,636	9,033	36%
Operating Expenses	(2,874)	(2,938)	(3,126)	(3,531)	13%
Net Operating Income	2,092	2,923	3,510	5,502	57%
Provisions	(1,207)	(1,390)	(1,269)	(2,231)	76%
Profit before tax	884	1,533	2,241	3,271	46%
Tax expenses	(204)	(295)	(469)	(698)	49%
Profit after tax	680	1,238	1,772	2,573	45%

Balance Sheet

TRY, mn	2015	2016	2017	2018	ΔYoY
Cash & Banks ⁽²⁾	10,403	15,084	17,424	20,263	16%
Securities	9,254	12,983	15,608	21,424	37%
Performing Loans ⁽³⁾	58,865	65,452	87,483	101,470	16%
Fixed Assets	1,979	2,243	2,427	4,162	72%
Other Assets	7,548	8,564	8,254	16,181	96%
Total Assets	88,049	104,326	131,195	163,500	25%
Deposits	48,311	53,865	66,934	86,826	30%
Customer Deposits	46,755	51,892	65,198	83,149	28%
Bank Deposits	1,557	1,973	1,735	3,678	112%
Borrowings	19,364	27,351	39,530	42,552	8%
Bonds Issued	5,827	6,332	10,398	11,850	14%
Funds Borrowed	6,066	11,164	18,622	20,552	10%
Sub-debt	2,662	3,236	3,511	4,816	37%
Repo	4,809	6,620	7,000	5,334	-24%
Other	10,968	12,806	12,302	19,518	59%
Equity	9,405	10,304	12,428	14,603	18%
Total Liability	88,049	104,326	131,195	163,500	25%

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 Executive 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-Suwaiddi	Member of the BoD	<ul style="list-style-type: none"> • QNB Group Chief Risk Officer • 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 Güzeloglu	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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