

**Condensed Press Release**

**Financial Results**

**For The Nine Months Ended**

30 September 2025

Doha, 7 October 2025:

QNB Group, one of the largest financial institution in the Middle East and Africa (MEA) region, announced its results for the nine months ended 30 September 2025.

Net profit for the nine months ended 30 September 2025 reached QAR12.8 billion (USD3.5 billion), an increase of 1% compared to same period last year. Net profit before Pillar Two Taxes reached QAR13.9 billion (USD3.8 billion), which is an increase of 9% compared to September 2024. Operating Income increased by 9% to reach QAR33.3 billion (USD9.1 billion) which reflects the Group’s ability to maintain successful growth across a range of revenue sources.

Total Assets as at 30 September 2025 reached QAR1,389 billion (USD382 billion), an increase of 9% from 30 September 2024, mainly driven by growth in loans and advances by 11% to reach QAR1,001 billion (USD275 billion). Customer deposits increased by 6% to reach QAR963 billion (USD264 billion) from 30 September 2024.

QNB Group’s efficiency (cost to income) ratio stood at 23.3%, which is considered one of the best ratios among large financial institutions in the MEA region.

The ratio of non-performing loans to gross loans stood at 2.9% as at 30 September 2025, one of the lowest amongst financial institutions in the MEA region, reflecting the high quality of the Group’s loan book and the effective management of credit risk. In addition, loan loss coverage ratio stood at 100%, which reflects the prudent approach adopted by the Group towards non-performing loans.

Total Equity increased to QAR121 billion (USD33 billion), up by 7% from September 2024. Earnings per share reached QAR1.31 (USD0.36).

QNB Group’s Capital Adequacy Ratio (CAR) as at 30 September2025 amounted to 19.5%. Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) as at 30 September2025 amounted to 151% and 105% respectively. These ratios are higher than the regulatory minimum requirements of the QCB and Basel III reforms requirements.

**Group statistics**

QNB Group’s presence spans 28 countries across three continents operating from approximately 900 locations, over 5,000 ATMs supported by more than 31,000 staff.