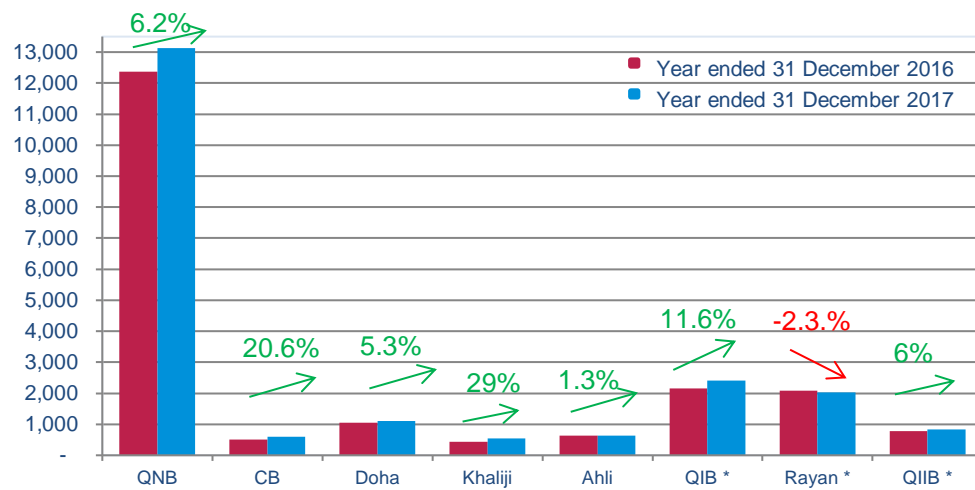


## NET PROFIT ATTRIBUTABLE TO THE EQUITY HOLDERS OF THE BANK

QAR million



## NET IMPAIRMENT LOSSES / (RECOVERIES) ON LOANS

QAR million

Bank	Year ended 31 December 2016	Year ended 31 December 2017	% of 2016 net profit <sup>^</sup>	% of 2017 net profit <sup>^</sup>
QNB	2,493	2,014	20.2%	15.3%
CB	1,268	1,697	253.1%	281.0%
Doha	480	593	45.5%	53.4%
Khaliji	357	301	83.6%	54.6%
Ahli	(11)	67	-1.7%	10.5%
QIB*	221	475	10.3%	19.8%
Rayan*	2	108	0.1%	5.3%
QIIB*	117	28	14.9%	3.4%
	4,927	5,283	24.6%	24.8%

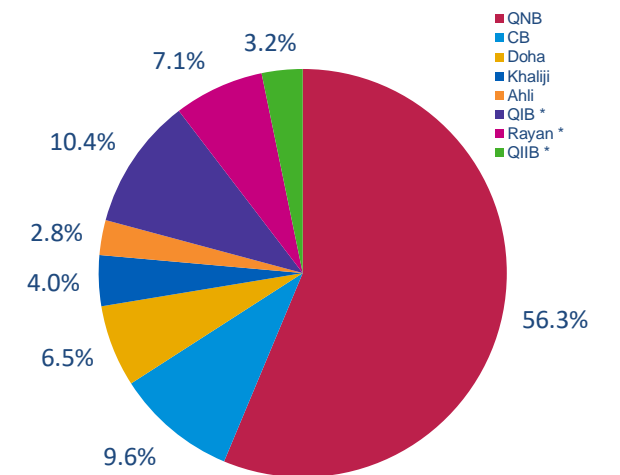
<sup>^</sup> Net profit attributable to the equity holders of the bank.

## TOTAL ASSETS

QAR million

Bank	31 December 2016	31 December 2017	% change
QNB	719,695	811,078	12.7%
CB	130,380	138,449	6.2%
Doha	90,365	93,495	3.5%
Khaliji	60,597	57,885	-4.5%
Ahli	38,165	39,883	4.5%
QIB*	139,834	150,375	7.5%
Rayan*	91,531	102,949	12.5%
QIIB*	42,551	46,619	9.6%
	1,313,118	1,440,733	9.7%

Market share as at 31 December 2017



## NET PROFIT ATTRIBUTABLE TO THE EQUITY HOLDERS OF THE BANK AND SHARE PRICE

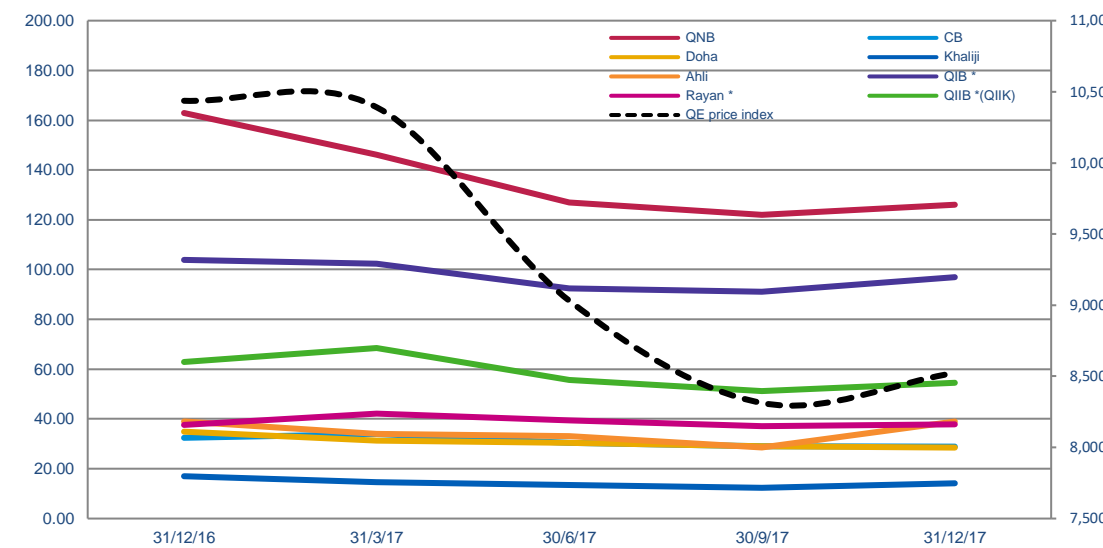
QAR million

QAR

Bank	Net profit		Share price		
	Year ended 31 December 2016	Year ended 31 December 2017	As at 31 December 2016	As at 31 December 2017	% change <sup>^</sup>
QNB	12,365	13,128	162.90	126.01	-22.65%
CB	501	604	32.50	28.90	-11.08%
Doha	1,054	1,110	34.90	28.50	-18.34%
Khaliji	427	551	17.00	14.20	-16.47%
Ahli	632	640	39.00	38.99	-0.03%
QIB*	2,155	2,405	103.90	97.00	-6.64%
Rayan*	2,075	2,028	37.60	37.75	0.40%
QIIB*	785	832	62.80	54.60	-13.06%
	19,994	21,298			

<sup>^</sup> Percentage change in share price as at 31/12/16 vs. 31/12/17.

## SHARE PRICE ^ AND QE PRICE INDEX^ MOVEMENT (QAR)

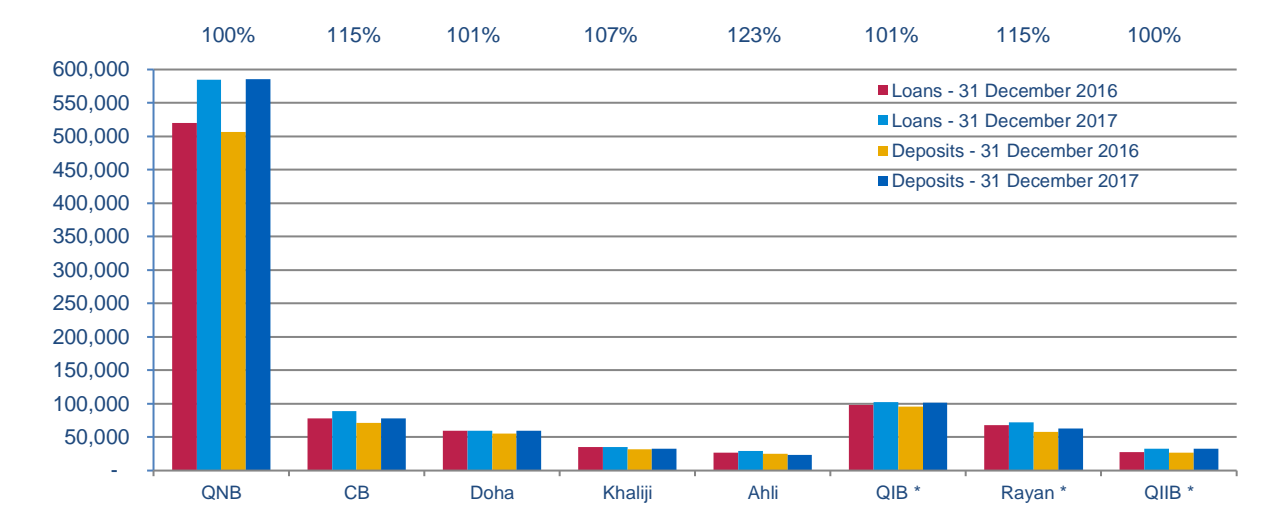


<sup>^</sup> Share price and QE price index is the closing price and index for the respective quarters.

## LOANS TO, AND DEPOSITS^ FROM, CUSTOMERS

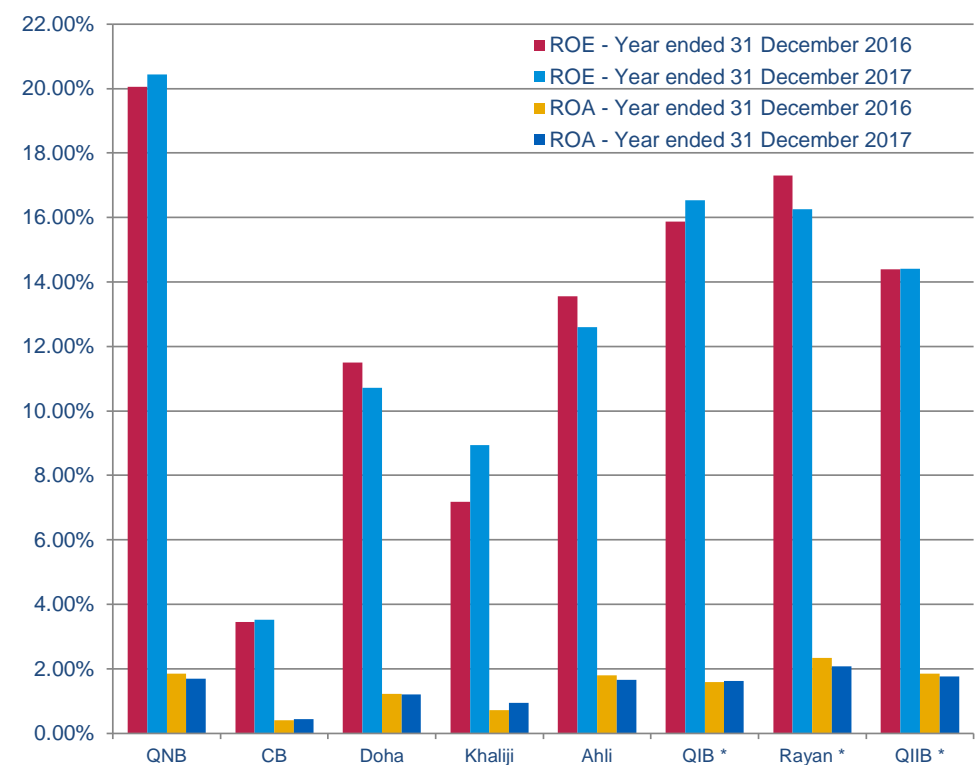
QAR million

Loan to deposit ("LDR") ratio as at 31 December 2017



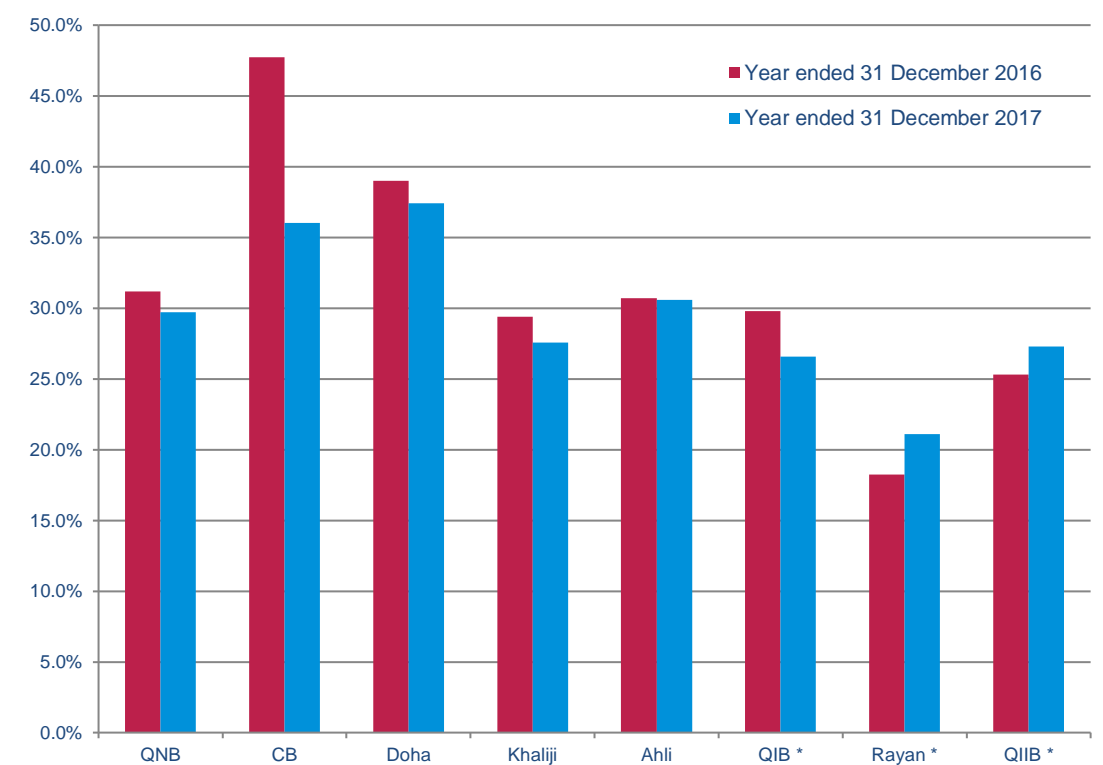
<sup>^</sup> Deposits include unrestricted investment accounts ("URIA") for Islamic banks.

## RETURN ON EQUITY/ASSETS^



<sup>^</sup> Calculated based on net profit attributable to the equity holders of the bank as a percentage of average total equity attributable to the equity holders of the bank / average total assets for the years ended 31 December 2016 and 31 December 2017 respectively.

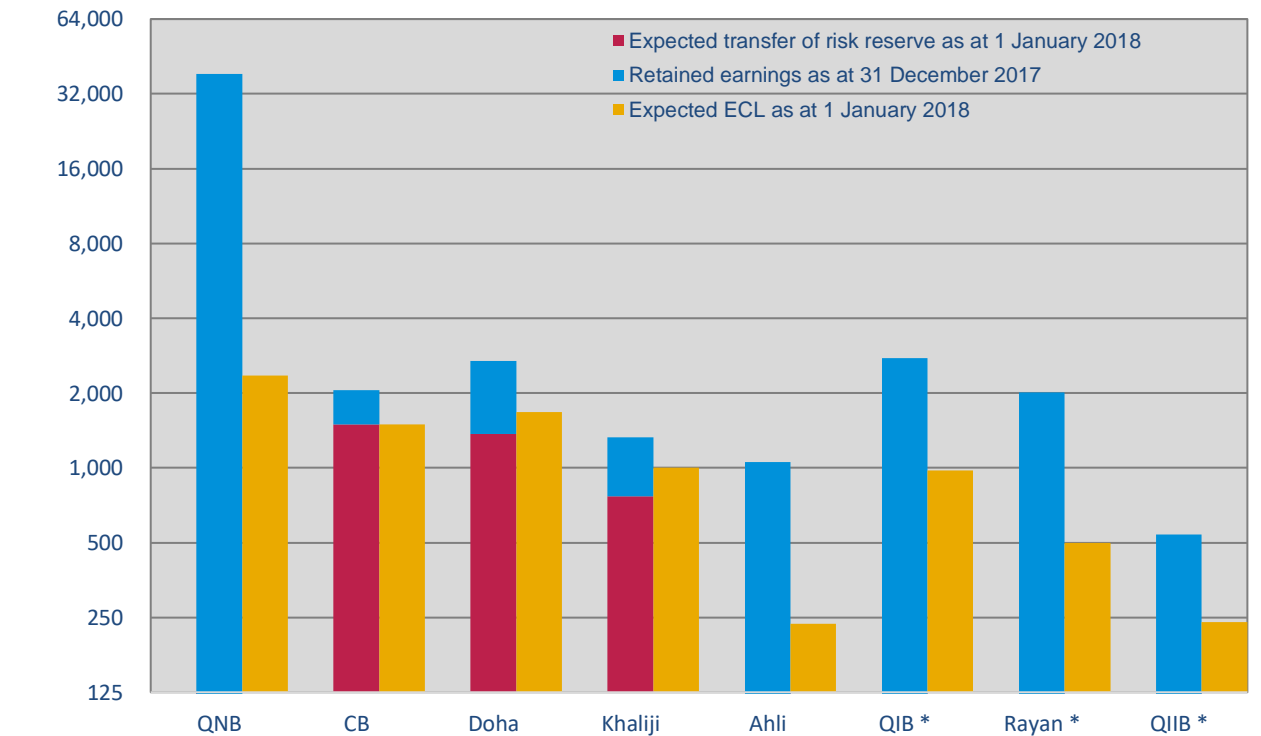
## COST TO INCOME RATIO^



<sup>^</sup> Calculated as (staff cost + depreciation and amortization + other expenses) / (net operating income + share of result of associate - finance expenses - sukuk holders' share of profit).

## EXPECTED IFRS 9 ECL IMPACT ON EQUITY AS AT 1 JANUARY 2018

QAR million



International Financial Reporting Standard 9 - Financial Instruments (IFRS 9) is effective from 1 January 2018 and amongst other changes from its predecessor standard IAS 39, will introduce an expected credit loss (ECL) approach to assessing credit provision. The ECL figures above have been disclosed in the Banks' respective 2017 financial statements as the expected impact on equity on 1 January 2018.