



Sustainability Report

2019



QNB Sustainability Report 2019

To build a better future we are highly focused on the well-being of the millions of customers who depend on us to help them achieve their goals and aspirations. We do this by embedding a culture of sustainability into our business that allows us to support our customers, not just in the present, but well into the future. This includes environmental aspects, such as climate change and resource scarcity. Social aspects, such as human rights, financial inclusion and data privacy. It also includes corporate governance aspects, such as board composition, anti-corruption and ethical business practices. Collectively, these ESG (Environmental, Social and Governance) factors shape and inform our approach and priorities.

There is increasing demand from investors, customers, regulators and our own employees for greater transparency on our approach to ESG issues, and we recognise the significant contribution QNB can make to society by adopting business practices to address these directly (through our business operations) and indirectly (through our financing and community activities). Furthermore, we believe that a proactive approach to sustainability strengthens QNB's business resilience and supports sustainable financial performance.

Now more than ever, the principle that businesses will ultimately be more successful and profitable when they take into account the broader needs of society, holds true. Growing concern over climate change and social issues are driving an unprecedented change in the way that banks deploy their capital.

In response to these external demands, and to support QNB's vision to become one of the leading banks in the Middle East, Africa and South East Asia (MEASEA), QNB has defined a Group-wide sustainability programme.

This has been developed in alignment with national and international standards and guidelines, with particular focus on incorporating the objectives of the:

- United Nations Sustainable Development Goals (UNSDGs)
- Global Reporting Initiative (GRI) Standards
- Qatar Stock Exchange (QSE) 'Guidance on ESG reporting'

In 2019, we became a signatory to the United Nations Global Compact (UNGC) and, going forward, are committed to embedding their principles within our operating framework.

QNB Group is committed to creating a more sustainable future for the employees, customers and communities it serves.

This second edition of QNB Group's Sustainability Report provides an overview of our sustainability journey and its strategic themes. Furthermore, we will elaborate on our initiatives as well as our progress on the topics most material in this regard.

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1. Introduction and business overview

The 2019 Sustainability Report covers our ESG activities and the approach of our operations across markets. It focuses on the topics we identify as material to the Group's performance and progress, as well as to future prospects.

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- 1.1 About this report
- 1.2 Message from the Chairman and Group CEO
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1.1 About this report

This report forms part of QNB Group's 2019 publications and supplements the [QNB 2019 Annual Report](#) and [QNB 2019 Corporate Governance Report](#).

Reporting period

This report covers the period from 1 January 2019 to 31 December 2019.

Reporting framework and guidelines

This report has been produced in accordance with GRI Standards: core option and GRI G4 Financial Services Sector Disclosures. In addition, this report aligns with the QSE 'Guidance on ESG Reporting' and the UNSDGs.

For an overview of how we align with these frameworks and guidelines, including our GRI Standards Content Index, please see the [ESG data and further information](#) chapter of this report.

Currency

All financial data within this report is shown in Qatari Riyal (QR) unless stated otherwise.

Feedback

We welcome feedback on this report and any aspect of our sustainability performance. Please address all feedback to QNB Group Sustainability at sustainability@qnb.com.

Scope

This report is produced by QATAR NATIONAL BANK (Q.P.S.C.) and covers Qatar, our international branches and major subsidiaries: QNB Finansbank (Turkey), QNB ALAHLI (Egypt), QNB Indonesia and QNB Tunisia. The data in this report covers the scope outlined below, unless stated otherwise.

2015

- Qatar & International Branches
- QNB ALAHLI (Egypt)

2016

- Qatar & International Branches
- QNB ALAHLI (Egypt)
- QNB Finansbank (Turkey)

2017 - 2019

- Qatar & International Branches
- QNB ALAHLI (Egypt)
- QNB Finansbank (Turkey)
- QNB Indonesia
- QNB Tunisia



1.2 Message from the Chairman and Group CEO

H.E. Mr. Ali Shareef Al-Emadi
Chairman of the Board of Directors



On behalf of the Board of Directors, I am delighted to introduce QNB Group's 2019 sustainability report. This report is an integral part of our sustainability journey. This journey is essential for us being a leading bank in the Middle East, Africa and Southeast Asia (MEASEA).

As we publish this report, the world remains in the midst of the COVID-19 pandemic. This event has already had immense impact and will have long-lasting implications across the globe. This pandemic has demonstrated how susceptible organisations are to externalities of all kinds. It has also tested once more the robustness of business continuity, operating models as well as stress tested the justification and longevity of existing business models. This crisis has also made clear that sustainability is not just a trend but rather a strategic imperative for the longevity of organisations into the future. Covid-19 has elevated the importance and prominence of sustainability; not just at QNB, but across industries around the globe.

Whilst creating value for our customers, it is vital we continue to contribute and support communities in the countries where QNB operates. With our focus on sustainability, we create meaningful impact and deliver long-term integrated value for all our stakeholders. In 2019, we became a signatory to the United Nations Global Compact, cementing our commitment to protecting the biosphere and benefitting society.

Sound governance and a continued focus on sustainable performance are fundamental to our business, the creation of long term value, and the contribution to society and the communities in which we operate.

Mr. Abdulla Mubarak Al-Khalifa
Group Chief Executive Officer



I am pleased to present the latest report of QNB's sustainability performance and progress during 2019, for all of our stakeholders and interested parties.

Throughout 2019, we have continued to strengthen our sustainability programme, in full alignment with the Qatar National Vision 2030 and the United Nations Sustainable Development Goals. This plays an important role in our approach to financing and how we operate as a business, ensuring we work in the most ethical and efficient way. We also became a signatory to the United Nations Global Compact, headed the leader board for ESG disclosure at the [Qatar Stock Exchange](#) and developed our [Green, Social and Sustainability Bond Framework](#). As a result of these efforts, I am pleased we were endorsed with an 'A' sustainability rating by MSCI, the global index provider.

At the same time, we find the world responding to crisis. With reference to the Chairman's statement, this pandemic has taught us that sustainability is of vital strategic importance to safeguard our people, business and the communities we serve. Going forward we will continue our focus across all our sustainability pillars, with particular emphasis on environment and social matters, to aid recovery and catalyse growth efforts.

I reaffirm my belief that our proactive approach to managing environmental, social and governance factors will strengthen our business resilience in the long-term. This will support QNB Group's position as a leading bank in the Middle East, Africa and Southeast Asia (MEASEA).

1.3 QNB at a glance

Established in 1964 as the first Qatari-owned bank, QNB is the leading financial institution in the Middle East and Africa (MEA). QNB Group today is present in more than 31 countries spanning across three continents, with more than 29,000 employees serving more than 20 million customers.

“Over the past 10 years we have expanded our international network to become the leading financial institution in the Middle East and Africa (MEA).”

Our heritage

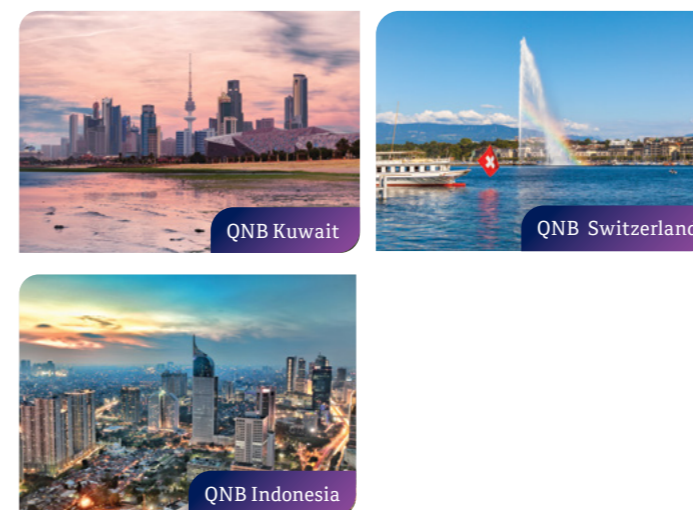
1964
First Qatari-owned bank established



1997
Public listing on Qatar Stock Exchange



2007
Began a 10-year expansion phase with the opening of branches and offices in 15 countries and 8 acquisitions



2016
Acquisition of Finansbank in Turkey



1973
Introduction of the Qatari Riyal



1976
QNB opens its first overseas branch in London



2013
Acquisition of NSGB in Egypt



2015
Largest bank in the MEA region across all financial metrics



Our vision

Our vision is to become a leading bank in the Middle East, Africa and Southeast Asia (MEASEA).

This is supported by Sustainable finance + Sustainable operations + Beyond banking

This allows Sustainable financial performance

This is delivered through

Protecting our market-leading position in Qatar



- Maintain our market share and profitability in the public sector
- Grow our market share and profitability from the private sector and individuals

Accelerating international growth



- Build a specialised international wholesale bank
- Significantly focus and scale up current international footprint
- Selectively explore inorganic opportunities

Our businesses

QNB is a highly-rated bank with a significant international presence, serving more than 20 million customers in more than 31 countries. We are proud of our Qatari heritage and of the continuing substantial contribution we make to the region and beyond.



Wholesale and Commercial Banking

A comprehensive suite of wholesale and commercial banking products and services. These include structured finance, project finance, transaction banking, financial institutions, treasury, investment banking and advisory services.



Retail Banking

A broad array of retail banking products and services across a multichannel network with more than 1,113 branches and an ATM network of more than 4,335 machines*. These include premium banking services through QNB First and QNB First Plus, designed for our more affluent clients.

*Including subsidiaries and associates



Asset and Wealth Management

A broad collection of onshore and offshore private banking and asset management products, with a bespoke relationship-driven approach for our institutional, high-net and ultra-high-net-worth clients. These offerings are complemented by brokerage and custody services in our major markets.



International Business

Leading the expansion of QNB's global presence and enabling international cooperation, consistency and unrivalled customer service by providing oversight and sharing best practices between international units.

Our financial strength

Assets

USD 259.5 bn

Net profit

USD 3.9 bn

Net profit growth

4%

Earnings per share

USD 0.4

Capital adequacy ratio (Basel III)

18.9%

Our top-tier credit ratings

Outlook

Moody's

Aa3

Stable

Standard & Poor's

A

Stable

Fitch

A+

Stable

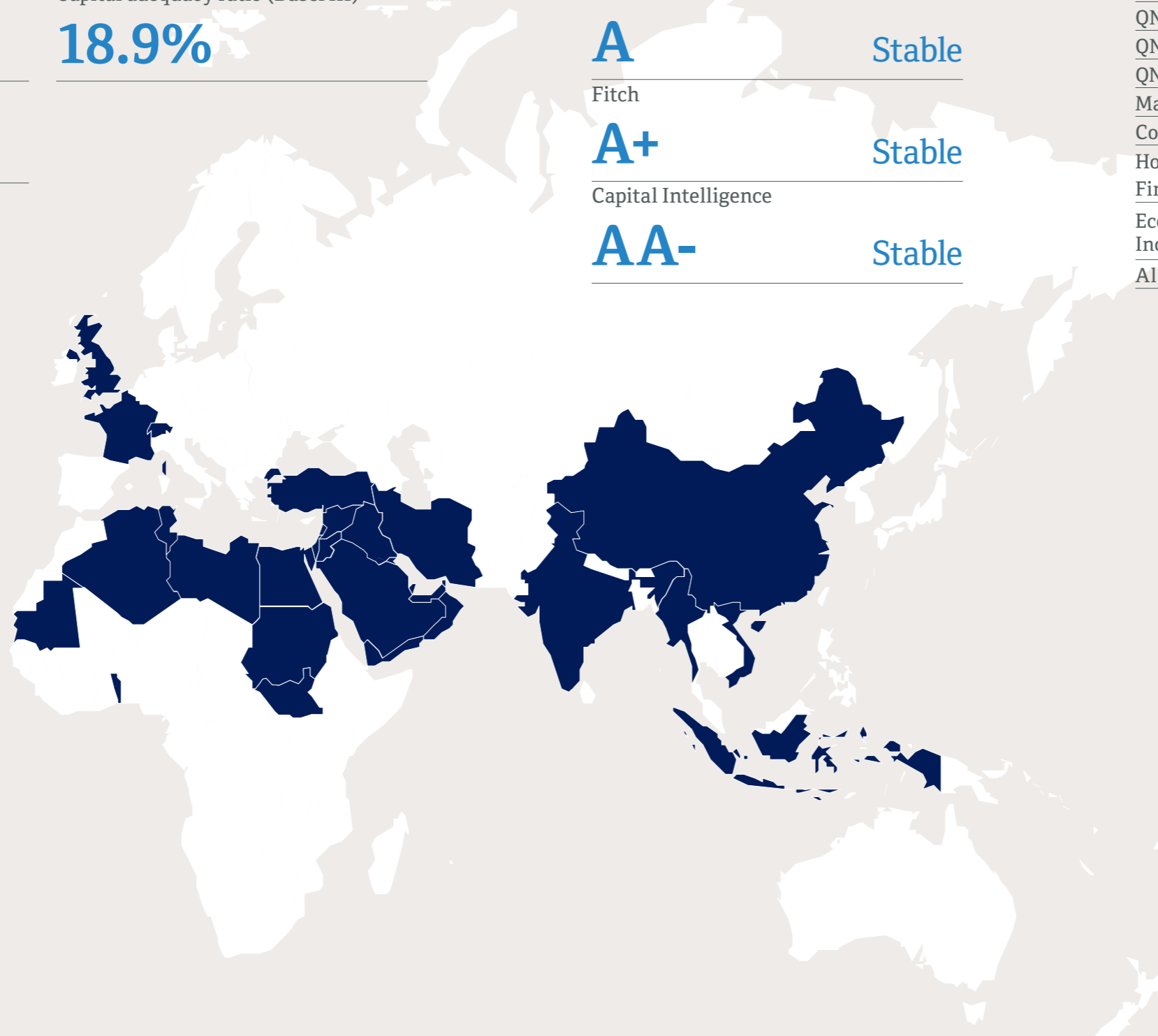
Capital Intelligence

AA-

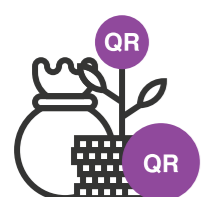
Stable

Our subsidiaries and associates

Name	% stake
QNB Finansbank (Turkey)	99.88%
QNB ALAHLI (Egypt)	95%
QNB Indonesia	92%
QNB Tunisia	99.99%
QNB Syria	51%
QNB Suisse (Switzerland)	100%
QNB Capital LLC (Qatar)	100%
QNB Financial Services (Qatar)	100%
Mansour Bank (Iraq)	54%
Commercial Bank International (CBI) (UAE)	40%
Housing Bank for Trade and Finance (HBTF) (Jordan)	35%
Ecobank Transnational Incorporated (Ecobank) (Togo)	20%
Al Jazeera Finance Company (Qatar)	20%



1.4 2019 Sustainability at a glance



QR 7.25 billion

Lending portfolio financing environmentally-friendly, low carbon activities



23

Number of sustainable financial products and services offered to customers



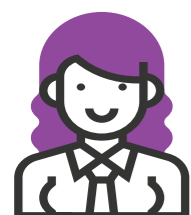
QR 21.1 billion

Value of loan portfolio to SMEs and microenterprises



41.4%

Digital transactions (online and mobile as a % of total)



29%

Women in Group Executive Management



1.07

Gender pay ratio



42.4 hours

Average number of training hours per employee



0

Data security breaches (number)



62

QNB Qatar Net Promoter Score (NPS)



20%

Reduction in carbon intensity (CO₂/employee) since 2015



2.8%

Community investment as a % of pre-tax profit



10 principles

Our commitment and membership to UNGC

2. QNB's approach to sustainability

At QNB, we define sustainability as the delivery of long-term value in financial, environmental, social and ethical terms, for the benefit of our customers, shareholders, employees and communities.

Contents:

- 2.1 QNB sustainability framework and strategy
- 2.2 Sustainability governance
- 2.3 Stakeholder engagement
- 2.4 Materiality assessment
- 2.5 External commitments
- 2.6 ESG reporting and disclosures



2.1 QNB sustainability framework and strategy

Our sustainability framework consists of three pillars: sustainable finance, sustainable operations and beyond banking. All three pillars support QNB's goal of sustainable financial performance by reducing risks, opening up new business opportunities and strengthening our brand. Under each pillar we have identified the sustainability topics most material to our business and stakeholders, along with a series of action plans to improve our performance.

QNB Group sustainability framework

Sustainable financial performance

Sustainable finance

Sustainable finance is the integration of ESG criteria into QNB's financing activities to deliver profit with purpose. Our ambition is to help customers manage their environmental and social risks, lend to businesses that contribute towards sustainable development goals, improve access to finance for SMEs and underserved groups, and provide responsible customer service. Delivering sustainable finance is the most significant way in which QNB can support national and global sustainable development goals. Moreover, it enables us to reduce reputational risks in our portfolio and maximise business opportunities emerging from the transition to a greener, more inclusive economy.

QNB's material topics identified within sustainable finance are:

- *sustainable investment, lending, products and services;*
- *supporting SMEs and entrepreneurship;*
- *supporting financial inclusion, accessibility, and education;*
- *digital innovation and transformation;*
- *responsible customer communication and marketing;*
- *data security and customer privacy; and*
- *customer experience.*

Sustainable operations

Sustainable operations is the integration of ESG criteria into our business operations and across our supply chain to ensure we operate ethically and efficiently. Our ambition is to strengthen corporate governance and risk management practices, promote equality throughout our workforce and reduce carbon emissions generated by our operations. This approach keeps us compliant with increasing ESG-related regulations while helping QNB to be an employer of choice.

QNB's material topics identified within sustainable operations are:

- *governance, compliance, and risk management;*
- *talent attraction, development and retention;*
- *diversity and inclusion;*
- *environmental impact of operations; and*
- *responsible procurement and supply chain.*

Beyond banking

Beyond banking refers to QNB's Corporate Social Responsibility (CSR) activities in the communities in which we operate. Our ambition is to make a positive contribution towards wider society with an emphasis on education and financial literacy. In addition, we support and deliver a range of initiatives within our focus areas of social and humanitarian, arts and culture, health and environment, economic and international affairs, and sport.

QNB's material topic identified within beyond banking is:

- *community investment and socio-economic development.*

2.2 Sustainability governance

The QNB Group sustainability programme is owned and governed by the QNB Group Strategy Committee (SC), chaired by the Group Chief Executive Officer and attended by the Group's Executive Management Team.

The SC is the decision-making body for all matters relating to the Group's sustainability programme. Responsibilities include reviewing the strategic framework and ambition, deciding on priority initiatives for implementation with accountable working groups, monitoring performance and assessing ESG-related risks and opportunities.

When required, the SC reports key risks and opportunities to the Board of Directors via the Group Board Nomination, Remuneration, Governance and Policies Committee (GBNRGPC). As a minimum, the Board of Directors receives an annual update on the overall execution of the Group's sustainability strategy and performance.

A designated Group Sustainability Team acts as an advisory body to the SC and senior management on all sustainability-related matters. The team also oversees working groups established to deliver priority initiatives and disseminates policy requirements and standards to the subsidiaries.

The Group sustainability policy is subject to annual review by the SC and applied to the entire Group including international branches and majority controlled subsidiaries. It is the responsibility of the Group Sustainability Team to inform the subsidiaries of any revision or modification to the policy, for its correct local adoption in compliance with prevailing regulatory requirements.



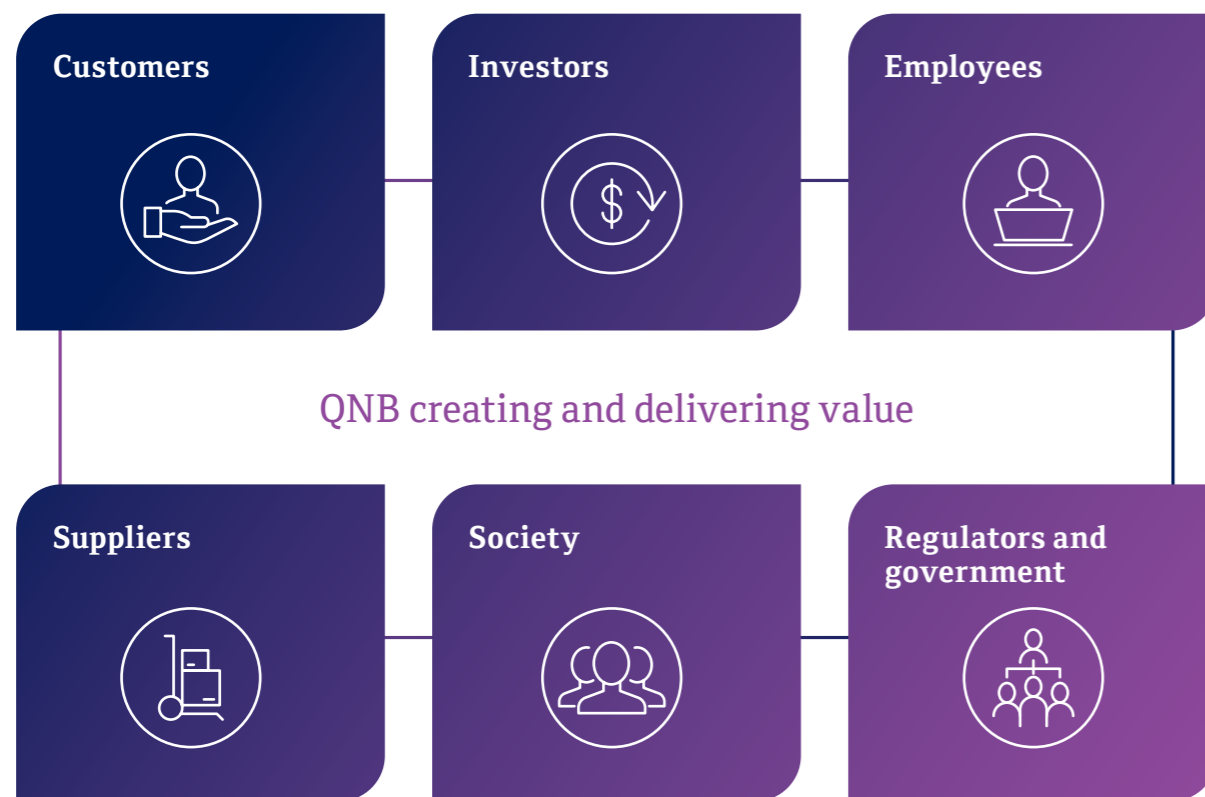
*It is the responsibility of the Group Sustainability Team to disseminate strategy, policy and priority initiatives to Subsidiaries' Sustainability Teams



2.3 Stakeholder engagement

The QNB Group sustainability strategy was developed in consultation with key stakeholder groups – our customers, investors, employees, regulators and government, society and suppliers – taking into account

their needs and expectations. We have therefore identified the most material issues that we believe deliver the greatest value for our stakeholders.



Stakeholders		Needs and expectations	QNB engagement channels
	Customers We operate in more than 31 countries serving over 20 million people and businesses	<ul style="list-style-type: none"> Customer service and satisfaction Easy-to-use digital and mobile banking Competitive rates and fees 	<ul style="list-style-type: none"> Annual customer satisfaction survey Customer Care Centre Mobile and online banking Complaints management
	Investors QNB is owned 50% by Qatar Investment Authority and 50% by the public	<ul style="list-style-type: none"> Increasing share price and dividends Strong corporate governance, risk management and ratings Transparency and disclosure 	<ul style="list-style-type: none"> Board of Directors' meetings Public reports Quarterly analyst calls Investor days and roadshows
	Employees Our workforce consists of more than 29,000 employees globally	<ul style="list-style-type: none"> Competitive salaries, benefits and rewards Professional development Fairness and equal opportunity 	<ul style="list-style-type: none"> Employee engagement survey Learning and development programmes Training needs analysis
	Regulators and government We adhere to local regulations and laws in all markets	<ul style="list-style-type: none"> Compliance with all legal and regulatory requirements Robust anti-corruption and bribery measures Strong risk management and governance 	<ul style="list-style-type: none"> Public disclosures (e.g. Annual and Corporate Governance Report) Group Compliance and Audit teams
	Society We recognise the ESG challenges facing society	<ul style="list-style-type: none"> Creating employment opportunities Making a positive contribution to the challenges facing society Addressing climate change risks and opportunities 	<ul style="list-style-type: none"> Products and services with environmental or social benefits CSR activities HR recruitment teams
	Suppliers We engage more than 3,000 suppliers to support our business	<ul style="list-style-type: none"> Timely payment Fair and transparent tender process New business opportunities 	<ul style="list-style-type: none"> Bidding and tendering Supplier e-portal Supplier audits

2.4 Materiality assessment

By identifying and prioritising our material sustainability topics, we are able to focus on what matters most to our business and stakeholders. In line with the materiality assessment process set out in the Global Reporting Initiative (GRI) Standards, QNB Group has compiled a comprehensive list of relevant economic, ethical, social and environmental impact areas. Our Executive Management has reviewed the Group's materiality matrix to ensure that the range of issues included provides a complete representation of the organisation's significant sustainability impacts. We have aligned our sustainability priorities with the objectives of the United Nations Sustainable Development Goals, Qatar National Vision 2030, and the QSE 'Guidance on ESG Reporting'. This approach to materiality provides the foundation of our sustainability strategy and enables us to be confident that we address the topics of most relevance to our stakeholders.

QNB Group materiality matrix



Rank Material topic

1. Governance, compliance and risk management

2. Financial performance

3. Financial stability

4. Customer experience

5. Data security and customer privacy

6. Talent attraction, development and retention

7. Responsible customer communication and marketing

8. Supporting SMEs and entrepreneurship

9. Sustainable investment, lending, products and services

10. Digital innovation and transformation

11. Diversity and inclusion

12. Community investment and socio-economic development

13. Financial inclusion, accessibility and education

14. Environmental impact of operations

15. Responsible procurement and supply chain

2.5 External commitments

National and international frameworks and commitments

We are committed to the objectives of the Qatar National Vision 2030, the United Nations Sustainable Development Goals and the United Nations Global Compact. Our sustainability strategy has been developed in line with these national and international frameworks.

Qatar National Vision (QNV2030)

The QNV2030 serves as a clear roadmap for Qatar's future, guiding economic, social, human and environmental development for the coming decade. The vision is supplemented by the National Development Strategy, with five-year plans to support its implementation.

United Nations Sustainable Development Goals (UNSDGs)

The UNSDGs are the principle global framework for sustainability. Their aim is to protect the planet, end poverty, fight inequalities and ensure prosperity. Launched in 2016, through to 2030, the 17 goals are underpinned by 169 targets.

We are committed to alignment with:

Qatar National Vision 2030 and National Development Strategy 2018–2022



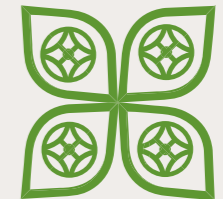
Human Development



Environmental Development



Economic Development



Social Development

United Nations Sustainable Development Goals



The table below shows how our most material sustainability topics align with the UNSDGs.

UNSDG	Objective	QNB's material topics (ranking)
	Promote inclusive and sustainable economic growth, employment and decent work for all	<ul style="list-style-type: none"> Financial performance and stability (#2, #3) Supporting SMEs and entrepreneurship (#8) Financial inclusion, accessibility and education (#13)
	Promote just, peaceful, inclusive societies and institutions	<ul style="list-style-type: none"> Governance, compliance and risk management (#1) Customer experience (#4) Responsible customer communication and marketing (#7)
	Ensure inclusive and quality education for all and promote lifelong learning	<ul style="list-style-type: none"> Talent attraction, development and retention (#6) Community investment and socio-economic development (#12)
	Take urgent action to combat climate change and its impacts	<ul style="list-style-type: none"> Sustainable investment, lending, products and services (#9) Environmental impact of operations (#14)
	Build resilient infrastructure, promote sustainable industrialisation and foster innovation	<ul style="list-style-type: none"> Data security and customer privacy (#5) Digital innovation and transformation (#10)
	Achieve gender equality and empower all women and girls	<ul style="list-style-type: none"> Diversity and inclusion (#11)
	Ensure sustainable consumption and production by promoting resource efficiency and the use of non-hazardous materials	<ul style="list-style-type: none"> Responsible procurement and supply chain (#15)

United Nations Global Compact (UNGC)

As part of our commitment to sustainable business practices, QNB has become a signatory to the UNGC. The UNGC is the world's largest corporate sustainability initiative, promoting better business practices in the areas of human rights, labour, environment and anti-corruption. As a signatory, QNB is committed to adhering to [UNGC's Ten Principles](#). QNB endeavours to incorporate these principles into our strategy, culture and day to day operations of our business.

As one of the leading banks in the MEASEA region, QNB fully supports public accountability and transparency and has committed to publishing an annual [Communication on Progress \(COP\)](#). The COP forms part of this report and includes our leadership statement of continued support, as well as the activities and outcomes of the initiatives we have undertaken during the year to advance the goals of the UN, particularly the UNSDG's.

WE SUPPORT



2.6 ESG reporting and disclosures

To promote transparency in the banking sector, we report our sustainability performance annually, in accordance with the GRI Standards: core option and GRI G4 Financial Services Sector Disclosures.

Furthermore, we have pledged to disclose QNB's ESG performance to the QSE which became a signatory to the United Nations Sustainable Stock Exchange Initiative and released its 'Guidance to ESG reporting' to encourage voluntary disclosures by listed companies. In the spirit of transparency, QNB's performance data is publicly available at <http://qse.arabsustainability.com>

In addition, throughout 2019 we proactively engaged and disclosed our ESG performance to several organisations including MSCI, FTSE Russell and the CDP (formerly Carbon Disclosure Project). We have also been rated by external agencies for our performance in building a sustainable business. As of 2019, QNB Group received an MSCI ESG Rating of 'A'. MSCI ESG Research provides ESG Ratings on a scale of AAA (leader) to CCC (laggard), according to exposure to industry-specific ESG risks and the ability to manage those risks relative to peers.



2019 highlights

During 2019, we have delivered a number of initiatives to improve our sustainability performance. For example, we:

- made our first formal public commitment to sustainability by becoming a signatory to the UNGC;
- approved QNB Group's Sustainability Policy, encompassing our organisational commitments to environmental, social and corporate governance business practices. These policy commitments formalise a consistent set of standards across the Group, further strengthening our long-term business resilience;
- published QNB's inaugural Sustainability Report in accordance with GRI Standards, including disclosure of our green lending portfolio;
- developed the QNB Green, Social and Sustainability Bond Framework in line with the ICMA Green and Social Bond Principles;
- achieved 100% disclosure score from the QSE 'Sustainability and ESG Dashboard', to improve transparency of sustainability performance to the investor community;
- continued developing our approach to environmental and social risk management in lending, to enhance our due diligence credit processes and procedures;
- revised the sustainability questions within our third-party risk management (TPRM) framework and undertook the first supply chain audit regarding fair and timely payment of low-income workforce; and
- participated in the Qatar Sustainability Week and ran a series of awareness raising activities within Qatar.



3. Sustainable finance

Sustainable finance is the integration of ESG criteria into QNB's financing activities to deliver profit with purpose. Our ambition is to help customers manage their environmental and social risks, lend to businesses that contribute towards sustainable development goals, improve access to finance for SMEs and underserved groups, as well as to provide and ensure a superior customer experience at secure levels.

Contents:

- 3.1 Sustainable financing solutions
- 3.2 Supporting SMEs and entrepreneurship
- 3.3 Financial inclusion, accessibility and education
- 3.4 Data security and customer privacy
- 3.5 Responsible customer communication and experience



3.1 Sustainable financing solutions

We at QNB realise an increasing awareness and demand for sustainable financing solutions from our external stakeholder such as customers, investors, analysts, ratings agencies and regulators. We therefore focus our activities on long term integrated value balancing financial, social and environmental factors. We also believe that this prepares us well to address changes in the regulatory landscape, minimise operational and reputational risk, as well as help future proof our business in the sustainability transition. Furthermore, it is simply the right thing to do. We see this as a key success factor for our business.

2019 progress

As per our commitment to sustainable business practices – in full alignment with the principles of UNSDGs, UNGC, and QNV 2030 – we continue to work with our clients to identify, assess, manage and monitor risks to the environment and society. Where there is risk in potential adverse externalities on people and their surroundings, it is essential for such collaboration to both enable and promote sustainable practices to mitigate risk and impact, at the same time maintaining financial outcomes.

This is formalised through specific requirements established within the QNB Group wholesale credit policy and credit review practices as part of our sustainable financing. The ongoing development of our group wide Environmental and Social Risk Management (ESRM) system, catering also to local specificities in Egypt and Turkey, remains a priority. This will further enhance, extend and embed sustainability throughout our financing solutions.

In addition, we have further embedded the principles and guidelines set out in the International Capital Markets Association (ICMA) Green and Social Bond Principles, in developing our own QNB Green, Social and Sustainability Bond Framework. We have also initiated an independent external review of our framework to confirm alignment with these principles.

Case study – Empowering the green economy in Egypt

Working together with the European Bank for Reconstruction and Development (EBRD) and the European Union (EU), QNB ALAHLI has supported some 30 energy efficiency and renewable energy projects worth USD 40 million as part of the Green Economy Financing Facility programme. One of the firms which benefited is BariQ, the first and largest ‘bottle-to-bottle’ recycler of polyethylene terephthalate pellets in Egypt. BariQ takes bottles that would otherwise become landfill and uses cutting-edge technology to recycle them into food-grade pellets used to create food containers. The financial and technical support enabled BariQ

to become more competitive and access new markets. As a result of new energy-efficient machinery and process improvements, the business was able to increase productivity by 20%, cut electricity consumption by 50%, reduce CO2 emissions by 192 tonnes, and save more than USD 1 million a year in efficiencies. This is just one of the many success stories that come from all the businesses that QNB ALAHLI has supported. Other examples are SolarizEgypt, which develops solar stations, and Bioenergy, which recycles municipal waste. In recognition of this performance, we received five awards from the EU and EBRD during 2019.



KPIs: Sustainable investments, lending, products and services	2015	2016	2017	2018	2019
Lending portfolio financing environmentally-friendly, low carbon activities (QR million)	-	-	-	7,373	7,247

Sustainable products and services

We continue to provide specifically tailored products and services to meet our customers' evolving environmental and societal needs. In 2019, we continued to develop our sustainable product offering, and in parallel, enhanced the features and functionalities of our existing

product suite to meet evolving customer requirements. These products or services address environmental or social challenges. This serves to augment the green economy, increases financial inclusion of underserved groups, and assists customers with disabilities or medical needs.

KPIs: Sustainable investments, lending, products and services

Products or services helping customers to meet an environmental or social challenge (number)

	2015	2016	2017	2018	2019
Products or services helping customers to meet an environmental or social challenge (number)	-	10	18	21	23



3.2 Supporting small and medium-sized enterprises (SMEs) and entrepreneurship

A vibrant SME sector can be a major source of employment and innovation, catalysing productivity, economic growth and diversification. Lack of access to affordable credit is often cited as one of the key challenges facing SME's across the globe. Recognising this need, QNB has, over the last few years invested significantly in building its capabilities and becoming a one stop shop for our customers. Supported by our innovate product offering and experienced relationship managers we are able to support SMEs across all stages of growth, from initial start-up to expansion.

2019 progress

In Qatar, we remain committed to providing bespoke products that support the SME Sector and to address the mandate of the Qatar National Vision 2030. With growing trade in Asia and Africa, we are ideally positioned to leverage our strong footprint in these markets to the benefit of our customers. To do this, we remain steadfast in our desire to continually enhance our service standards and to offer customer centric products across the markets in which we operate.

In Qatar the number of new businesses opening accounts continued to grow in 2019. Our e-commerce platform, QNB Simplify, has proved to be a powerful tool for SMEs to support their digital transition to meet changing customer needs. Through this programme, we remove the need for SMEs to invest in costly IT infrastructure by leveraging

QNB's technical expertise and cloud resources. This not only minimises e-waste, but offers them a faster route to the digital market, allowing their business to set up and generate sales more efficiently and with greater speed. In 2019, an additional 51 merchants have been onboarded, resulting in e-commerce volumes growing in excess of 23%.

Throughout the year we remained active in helping our customers to better develop and manage their finances effectively. This included workshops covering a variety of topics, from cash management and technological developments to new regulations and compliance issues. These workshops also teach customers about international trade, allowing SMEs to better tap the international market. Working in partnership with Qatar Development Bank, our mission is to encourage and empower entrepreneurs and innovators to contribute to the diversification and growth of the Qatari economy. Our goal is to help establish businesses that are not only commercially viable and can successfully navigate market volatility, but will also be long lasting and contribute positively to a sustainable society.



In Egypt, QNB ALAHLI focused on increasing the financial literacy of our clients by providing them with basic and simple products containing added value for both the businesses as well as their owners. This year, we entered into several partnerships supporting SMEs, including agreements with the Industrial Development Authority to fund specific projects in industrial complexes, the Credit Guarantee Company to obtain the necessary collateral and simplify the loan application process, and with the Cairo Company for Investment, Urban, and Industrial Development to fund the industrial units within the new leather manufacturing city in Robiki, among others. QNB ALAHLI has also participated in the Nile University's Creative Design Incubator, the NilePreneurs initiative, establishing two business development service centres. These centres aim to provide non-financial services to complement the traditional financial services provided to our clients. These improvements have allowed QNB ALAHLI to achieve the Central Bank of Egypt's (CBE) 20% commitment for the SME portfolio out of the bank's total facilities. Recognising the achievement, CBE awarded us with a shield of

honour for becoming the first major bank in Egypt to reach and exceed the required portfolio share, a full year ahead of the set date.

In Turkey, QNB Finansbank continued to support SMEs by providing tailored financial solutions. In line with these priorities, we increased the number of services of our dedicated SME Call Centre, Easy Line. Easy Line today serves almost 500,000 customers and facilitates over 9.3 million transactions. We also launched our digital transformation project 'The Digital Bridge'. Through the Digital Bridge and working with external partners we were able to offer our SME customers an e-transformation package which includes an e-invoice and an e-ledger. In addition, we entered into a strategic partnership with Turk Eximbank. As part of this partnership, Eximbank provided a credit limit of approximately USD 120 million to QNB Finansbank which can be extended to female majority owned exporter firms at favourable interest rates. The partnership is aligned with the bank's strategic ambition of supporting female entrepreneurs in business activities.

KPIs: Supporting SMEs and entrepreneurship

	2015	2016	2017	2018	2019
Microenterprise ¹ customers (number)	1,690	1,086,647	1,204,670	1,276,170	1,399,869
SME ² customers (number)	7,761	109,874	121,147	129,828	153,385
Credit facilities extended to microenterprises (QR million)	6,265	12,082	15,577	13,751	6,495
Credit facilities extended to SMEs (QR million)	4,141	15,285	16,546	12,802	14,607
Lending portfolio extended to microenterprises & SMEs (%)	2.7%	5.3%	5.5%	4.3%	3.1%

¹The definition of a microenterprise varies among QNB and its subsidiaries; each entity was allowed to utilise its own definition in compiling data for this table. A microenterprise is generally described as a business with fewer than ten employees, and having a balance sheet or turnover less than a certain amount

²The definition of an SME varies among QNB and its subsidiaries; each entity was allowed to utilise its own definition in compiling data for this table

Case study – Helping farmers to grow

Supporting small to medium-sized enterprises is a primary objective for QNB Group. Encouraging their growth and promoting financial inclusion helps to create economic diversification, drive success and support job creation.

In Turkey, QNB Finansbank has partnered with the European Fund for Southeast Europe (EFSE) to boost agricultural businesses as part of our mission to foster economic development and prosperity in the region. Launched in 2016, the project initially reached around 1,500 farmers and covered eight cities. In 2019, we expanded the initiative and now offer our series of tailored workshops to thousands of farmers in 13 cities. The events, run by experts, help

agriculturalists manage their finances more efficiently, benefiting both their businesses and the local economy. They cover a range of subjects from budgeting and revenue generation, to pest control methods and seed planting. In addition to the workshops, we have also facilitated seminars for local agricultural unions and cooperatives, and continue to lead the way in the development of reports on trends and best practices in various agrarian subsectors.

As a result, we have significantly helped farmers to achieve greater success while strengthening our reputation in the agricultural sector and our support for SMEs across Turkey.



3.3 Financial inclusion, accessibility and education

Financial inclusion remains a predominant issue across a number of markets in which we operate. As a leading financial services provider we strive to provide access to our products and services as we have a key role in enabling socio-economic transformation. We are committed to improving access to inclusive financial services, particularly to the low-income market, by continuously innovating to offer low cost products and services whilst prudently managing and mitigating any emerging risks. Our approach is multi-faceted and responsive to the needs of our clients.

2019 progress

Financial inclusion

In Qatar, QNB always seeks to sponsor and participate in international events aimed at promoting awareness with regard to financial inclusion. In 2019, we continued with our annual sponsorship of Qatar Money Week which is organised under the supervision of the Qatar Financial Centre (QFC) and the Dutch embassy. QNB also sponsored the Qatar Business Incubation Centre – which operates under the Qatar Development Bank (QDB). The centre selects a number of new startups each year to incubate and support across multiple sectors. In Egypt, QNB ALAHLI participated in several CBE financial inclusion initiatives encompassing both, female and youth inclusion. The events successfully attracted close to 100,000 new clients to the bank.

Case study – Helping our clients manage their payroll

As a bank, we are committed to supporting a healthy relationship between employers and employees while helping to secure financial inclusion for all. That is why we are proud of our work to ensure the rights of workers are protected and they receive their income in a transparent and timely manner.

As more companies take advantage of the Ooredoo Mobile Money Wallet through QNB to distribute salaries electronically, more employees benefit. Introduced to support the introduction of the Wage Protection System (WPS) four years ago, the application has been a huge success, ensuring workers are paid their salary on time and without any delay. Feedback from employers and employees has been overwhelmingly positive, with many praising the efficiency of the service, which has made the entire process simpler, more accountable and more transparent.

According to one of our customers: “Mobile Money Wallet helped my organisation in distributing salaries in an orderly way. It made it an easy process for both the organisation and the staff members. Also, it was helpful for keeping a record of the previous month’s salaries for each employee.” This solution offers a comprehensive suite of financial services such as remittance, payroll, bill payments, mobile top-ups and peer-to-peer payments, cash withdrawal and transfers. Another client stated that: “This service has saved time for many employees, as they are now transferring their salaries easily to their country without going to the exchange companies and standing there for a long time.” This year more than six million transactions were performed using the wallet.



Accessibility

Across the Group we are committed to making our branches accessible to all our customers. For example, in Turkey, QNB Finansbank completed the roll out of its Accessibility and Disability Support Services Programme in 2019. The aim of this programme is to improve the accessibility of banking services for the elderly (70+) and disabled customers, as well as to meet the requirements laid out by the Banking Regulation and Supervision Agency (BRSA). Services include building and ATM accessibility, portable ramps, informative signs in Braille, counters with a portable hearing induction loop and provision of sign language translation support via smart tablets.

Education

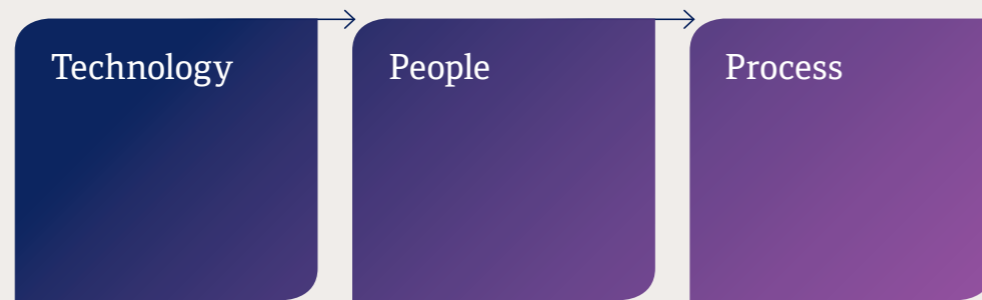
Throughout our global operations, QNB Group delivered a number of initiatives to educate existing and potential customers on various aspects of financial management. In Qatar, we supported and sponsored a number of educational and professional programmes such as Kawader, Al Fikra and Rowad Qatar, Qatar Banking Studies and Business School, and KidZania Summer Camp. In Egypt, we partnered with EBRD and held a workshop for female entrepreneurs. The workshop served as a platform to educate on the various means of financing available to them and to provide them with the skills and tools to start and/ or grow their businesses. Another example is in Indonesia, where we implemented a financial literacy programme in partnership with the Indonesian Financial Services Authority under the Mobile Financial Education and Literacy programme. The objective of the programme was to provide support and education to the community, which consists of mainly housewives and students, regarding the importance of managing their personal finances.



3.4 Data security and customer privacy

The banking sector is a high-profile target for cyber criminals, with threats to even the most advanced systems being more frequent and sophisticated than ever. For that reason, we maintain a robust cybersecurity strategy and this remains a constant area of focus. We place the highest priority on continuous enhancements to our IT security systems and our processes to safeguard our data. There are three key pillars which support our approach: technology, people and process.

Our three pillars of cybersecurity



Each of these pillars needs to be strong and continually strengthened to support and protect the bank, and we invest in each accordingly.

2019 progress

Cybersecurity

QNB Group operates the latest technological platforms to support the proactive detection and prevention of malicious activities and attacks, many of which have become large in scale and extremely damaging to the companies involved. Throughout 2019, we continued our investment in both detective and preventive controls. With the continued growth of digital and open banking, we are investing even more time and money to ensure that QNB systems are adequately tested, monitored and protected.

We strengthened our internal Red Team capabilities to assess the robustness of our security measures. This allowed us to stress test our ability to safeguard critical assets using first-hand experience of cyberattacks. We simulate the tactics, techniques and procedures of a real-world targeted attack, without the negative consequences, significantly improving the effectiveness of our information security programme. A training and awareness programme was rolled out to our customers and the entire employee base, highlighting issues such as social engineering and phishing attacks, improving the first line of defence against cyber threats. We have also complemented our capabilities by establishing and leveraging partnerships with the various law enforcement agencies and peer organisations across our markets.

QNB maintains an ISO 27001 certification, which is an independently certified methodology used to operate, monitor and improve the information security management systems (ISMS) in the bank. Complementing the ISMS, QNB's Security Operations Centre enables us to immediately identify and block malicious activities 24 hours a day, 365 days a year. QNB Group's independent internal audit division includes a specialist team qualified in performing audits of information technology and information security, including data security. This team conducts annual risk-based audits covering these areas including review of related policies and procedures. The outcome is reported to the bank's independent Group Board Audit and Compliance Committee (GBACC), Executive Management and Group Cybersecurity Committee members. Any recommendations made in the reports are followed up by the internal audit division through to resolution.

EU General Data Protection Regulation (GDPR)

Group Compliance have a dedicated Data Protection Team, including a Data Protection Officer, responsible for maintaining, developing and enhancing the privacy operating model throughout the Group. Data protection laws are complex and vary between jurisdictions, so it is important that any embedded framework is flexible to adapt and consider cross-jurisdictional laws. As a result, the Data Protection Team developed a robust framework using GDPR as the benchmark and the highest standard while equally taking into account local laws where applicable.

EU Revised Payment Services Directive (PSD2)

During the year, in compliance with the Payment Service Directive (PSD2) Regulatory Technical Standards (RTS), we have implemented various new solutions, including a new Open Banking API platform in our Paris and London branches. Our PSD2-compliant Open Banking platform permits QNB to share customer data and receive payment instructions via a dedicated standard interface from third-party providers (TPPs) if the customer has given prior consent for the same. Furthermore, as part of the PSD2 Strong Customer Authentication regulation, we further enhanced the security of all of our electronic payment processing channels in the EU.

KPIs: Data security and customer privacy	2015	2016	2017	2018	2019
Data security breaches (number)	0	1	0	0	0
Amount of fraudulent transaction activity (QR million) ³	2.6	3.3	4.2	2.3	2.8

³Figures have been revised and restated - these now consist of total net losses as a result of external fraud, card and non-card fraud only, versus prior year report which also included total QNB exposure to external fraud (including those for which QNB is not liable)

3.5 Responsible customer communication and experience

QNB places great emphasis on ensuring that customer engagement is open and honest and that our customers are always treated fairly. We take concerted efforts to ensure that customers' needs and priorities are understood and that the communication we provide on our products and services allows for informed decision making.

2019 progress

Responsible customer communication

In Qatar and international branches, our Service Quality Team expanded the scope of our Standard Service Protocol to cover the monitoring of our corporate branches' performance. This allows us to offer a consistent and fair service delivery offering across both our corporate and retail customer base. Through our Retail Process Enhancement team, we have implemented a number of continuous improvement enhancements in our systems and processes to improve efficiency and customer experience. In addition, our dedicated Coaching and Mentoring team continues to take the lead in training our branch staff on all our products and services so that they are well positioned to support our customers.

In Egypt, regular training and coaching sessions were conducted across the network to keep employees abreast of new products, features and communications issued to customers. Such product communication is fully approved by Compliance to ensure all applicable regulations are met. QNB ALAHLI also conducted regular internal audit assessments as well as mystery

shopping campaigns to ensure customers are treated fairly and consistently across all our channels.

Similarly, in Turkey, QNB Finansbank continued to provide customers with timely and relevant information regarding the bank's products and services, in full adherence to all relevant regulatory requirements. Additionally, there was continuous monitoring of Net Promoter Score (NPS) across all customer facing channels, combined with the roll out of 'product satisfaction' customer dialogue, to gauge satisfaction and obtain feedback for product enhancements.

Customer experience

At QNB we believe that building long term customer relationships is crucial to the longevity and success of our business. We use the NPS as a proxy for how well we live up to the expectations of our over 25 million customers across our footprint. In 2019, we continued our annual customer satisfaction survey using an independent third-party research provider. Our 2019 performance still ranks us as number one for retail customer satisfaction in Qatar.

In the event a customer would like to raise a formal complaint, our dedicated Service Quality Team works to resolve the matter promptly and satisfactorily. This feedback allows us to continually enhance our customer service and experience.

KPIs: Customer experience	2015	2016	2017	2018	2019
Net Promoter Score ⁴ (QNB Qatar)	63	47	56	63	62
Net Promoter Score (QNB Finansbank)	-	32	37	43	43

⁴Net Promoter Score (NPS) is a globally recognised metric for measuring customer experience and the overall perception of a company brand. The NPS is calculated as the difference between the percentage of Promoters and Detractors. The NPS is expressed as an absolute number lying between -100 and +100



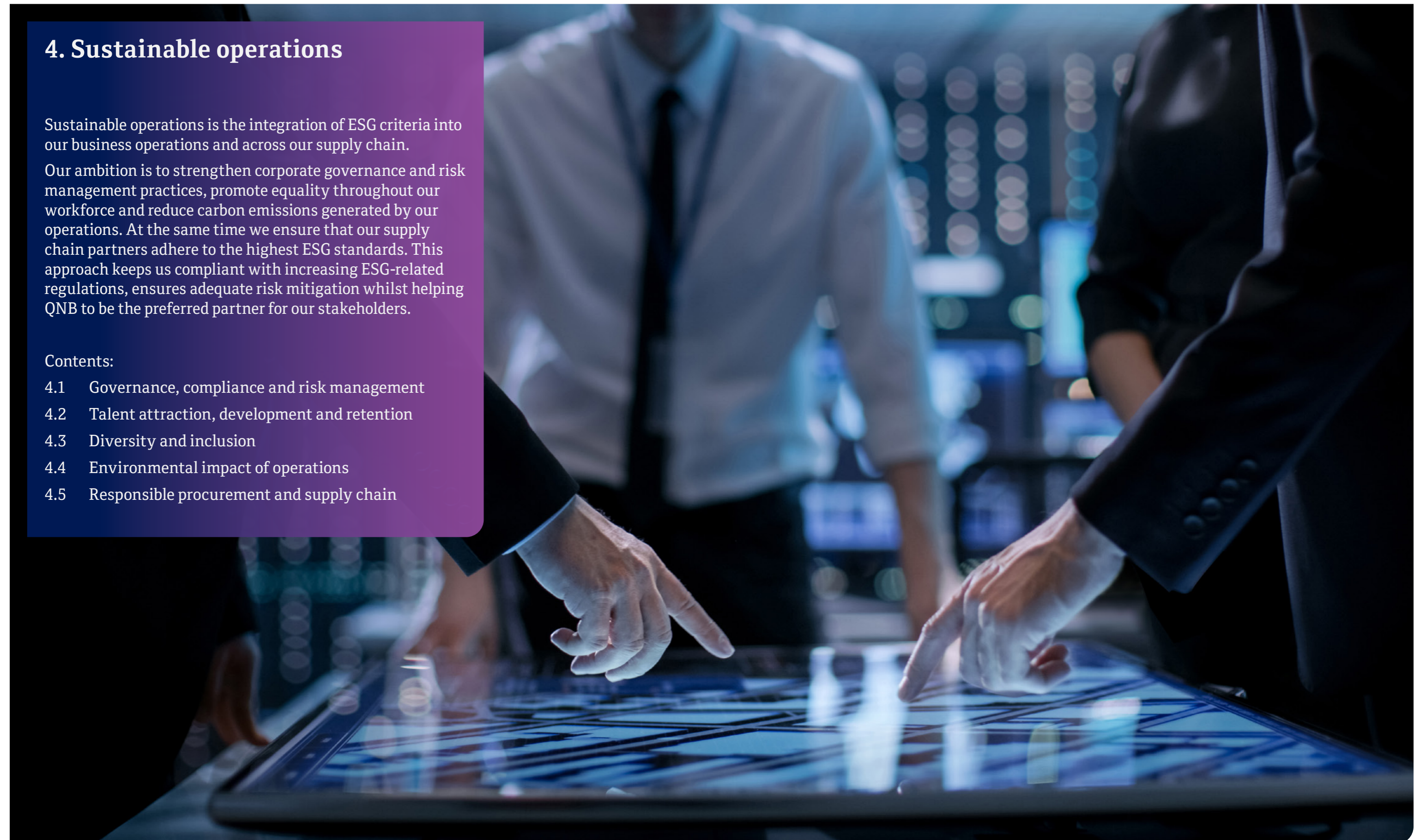
4. Sustainable operations

Sustainable operations is the integration of ESG criteria into our business operations and across our supply chain.

Our ambition is to strengthen corporate governance and risk management practices, promote equality throughout our workforce and reduce carbon emissions generated by our operations. At the same time we ensure that our supply chain partners adhere to the highest ESG standards. This approach keeps us compliant with increasing ESG-related regulations, ensures adequate risk mitigation whilst helping QNB to be the preferred partner for our stakeholders.

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- 4.1 Governance, compliance and risk management
- 4.2 Talent attraction, development and retention
- 4.3 Diversity and inclusion
- 4.4 Environmental impact of operations
- 4.5 Responsible procurement and supply chain



4.1 Governance, compliance and risk management

Corporate governance has an important role in promoting sustainable economic growth by building investor confidence and strengthening financial markets. At QNB Group, corporate governance is a means to demonstrate implementation of robust best practices and frameworks combining all aspects of internal control, risk management and compliance. This enables us to successfully navigate the constantly changing regulatory landscape. It also allows us to meet our customers' expectations as well as deliver sustainable value to our stakeholders.

2019 progress

Corporate governance and compliance

As part of reinforcing the robust corporate governance culture, QNB undertook a significant number of developments during 2019 and fortified its corporate governance measures and practices across all levels of the

Group. A separate [Corporate Governance Report](#) is issued by QNB Group, as a supplement to the 2019 Annual Report, reflecting QNB Group's efforts to comply with the supervisory and regulatory requirements issued by Qatar Central Bank (QCB), Qatar Financial Markets Authority (QFMA), the Commercial Companies Law and all relevant regulatory authorities across our operating footprint. In addition to providing an overview of our general approach and guiding principles, these reports provide an overview of our 2019 achievements to enhance the Corporate Governance Framework, covering:

- independent Board: conducted a comprehensive evaluation and assessment of the independence of QNB's Board of Directors in adherence with stipulations set out by the QCB and QFMA;
- consistent group wide governance: released an updated set of corporate governance

guidelines for overseas branches and subsidiaries to provide them with a set of practical guidelines and supervisory standards;

- ethically-focused policies: published the Conflict of Interest and Insider Dealing Policy promoting integrity across the bank;
- open and transparent conduct: communicated clear standards in promoting transparency and disclosure in encouraging the principles of equality and justice among shareholders and all stakeholders. This included ongoing support and encouragement to report wrongdoings, violations or suspicions as part of our whistleblowing process;
- enhanced anti-corruption and anti-bribery: rolled-out enhanced framework to combat bribery and corruption and Anti-Money Laundering (AML) and Combating Terrorism Financing (CTF). This was supplemented by a rigorous employee training programme;

- robust risk management: launched several initiatives to strengthen risk governance measures including updating the Group's AML system and expanding the geographic scope of the Operational Risk function;
- compliant tax reporting: ensured that the required US Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) reportable data set by the regulatory authorities was duly submitted;
- transparent Annual General Meeting (AGM) results: disclosed the AGM election results in our pursuit to advocate corporate transparency;
- strengthened compliance monitoring: enhanced the annual Compliance Self-awareness Questionnaire (CSAQ) exercise to include areas related to internal controls, fraud control and privacy and data protection.

In addition, there were zero incidents of non-compliance and/or regulatory breaches during the year.



KPIs: Corporate governance ⁵	2015	2016	2017	2018	2019
Incidents of non-compliance with laws and regulations (number)	0	0	0	0	0
Total amount of legal and regulatory fines and settlements (QR million)	0	0	0	0	0
Confirmed incidents of bribery or corruption (number)	-	0	0	0	0
Board seats occupied by independent directors (%)	30%	40%	40%	40%	40%
Board seats occupied by women (%)	0%	0%	0%	0%	0%
CEO pay ratio	-	-	-	13.5	30.0

⁵The figures in this table cover QNB Group branches and subsidiaries

For more information on our approach to Governance, compliance and risk management, please see the [QNB 2019 Corporate Governance Report](#) and [QNB 2019 Annual Report](#).

Risk management

Our centralised approach to risk management is complemented by local expertise and a risk culture in which every employee is responsible for potential risks in the course of their work. QNB Group's sustainable performance depends on our ability to manage risk at all levels. As a result, we have a robust risk management governance framework that ensures we maintain a crucial balance between risk and reward.

QNB's risk profile and appetite are approved by the Board of Directors and Group Board Risk Committee (GBRC) and then cascaded down to every division, department and employee. QNB Group's Risk Appetite Statement is central to the Group's integrated approach to risk management and articulates the risk culture, governance and boundaries of QNB Group. We believe that risk management is the responsibility of all employees across the bank and have been active in raising awareness and reinforcing individual accountability through a focus on the 'Three Lines of Defense/ Control' model.

Awards

The Achievement in Market Risk Management in the Middle East and Africa

– The Asian Banker

In 2019, we continued to enhance our risk control and monitoring framework. We introduced a set of early warning indicators to further strengthen our proactive risk management capabilities. Furthermore, we rolled out a series of new risk dashboards to provide the relevant

decision makers with timely metrics and insight into risk across the business. The enhancements have enabled a more proactive and forward-looking view to assess the impact of emerging risks upon the portfolio for responsive decision-making.

KPIs: Risk management

	2015	2016	2017	2018	2019
Capital adequacy ratio (CAR) (%)	16.3%	16.0%	16.5%	19.0%	18.9%
Liquidity coverage ratio (LCR) (%)	87%	85%	135%	124%	160%

In line with Basel guidelines, the Group has adopted the 'Three Lines of Defence/ Control' model.



4.2 Talent attraction, development and retention

QNB is strongly committed to attracting, developing and retaining the best talent from the diversity our communities have to offer, and promoting the inclusivity and equality of our people.

2019 progress

Employee overview

QNB remains dedicated to ensuring that our businesses have access to a diverse, highly skilled and engaged talent pool.

KPIs: Employment	2015	2016	2017	2018	2019
Total employees (number)	7,928	20,883	22,251	22,650	22,658
Full time employees (number)	7,928	20,881	22,250	22,649	22,657
Part time employees (number)	0	2	1	1	1
Broken down by contract type					
Indefinite or permanent contracts (number)	7,914	20,864	22,139	22,557	22,599
Fixed term or temporary contracts (number)	14	19	112	93	58
Broken down by career level					
Senior management employees (number)	99	142	162	185	195
Middle management employees (number)	1,311	2,502	2,642	2,744	2,895
Non-management employees (number)	6,518	18,239	19,447	19,721	19,567
Broken down by age					
Employees age 18-30 (number)	3,118	9,122	9,023	9,213	8,316
Employees age 31-50 (number)	4,330	11,112	12,082	12,632	13,452
Employees age 51+ (number)	480	649	729	805	889
Youth employment (%)	39%	44%	41%	41%	37%
Broken down by gender					
Male employees (number)	4,861	10,878	11,668	11,802	11,929
Female employees (number)	3,067	10,005	10,532	10,848	10,728
Female employment (%)	39%	48%	47%	48%	47%
Nationalisation					
Qatarisation (%) ⁶	52%	52%	54%	54%	55%

⁶As a percentage of total QNB Qatar employees



Learning and Development (L&D)

QNB's L&D objective is to identify the learning and development needs of its employees and to provide them with the right capabilities to deliver business priorities. L&D offers a broad suite of technical and behavioural solutions through on-the-job coaching and experiences, complemented by formal classroom and online training delivered through internal subject matter experts and internationally recognised development partners. Furthermore, we support our employees to obtain internationally recognised and industry specific professional qualifications to progress their careers and hone their leadership skills.

In 2019, we continued to invest in the development of our employees and delivered on average 42.4 hours of training per employee across the Group. Whilst this represents an

overall decrease from prior year, we have actually delivered more time-effective and topic-relevant training to our people. This was achieved through a transition from some classroom and offsite courses to online and on-demand training, where learners can progress at their own pace and convenience. In addition, we increased on-the-job training for our people, enabling development of the most pertinent skills and experience for their roles. The trainings were positively received with 93% of the candidates being highly satisfied.

L&D also delivered a number of programmes to support experienced, new and aspiring leaders and managers across the organisation. This includes our popular Leadership and Management Development Programmes (LDP & MDP) in Qatar and many of QNB Group's

international branches. The LDP programme caters to senior leaders, further developing abilities to lead and take forward QNB's strategy. The MDP enables middle managers to execute and deliver on the strategic direction of QNB Group. As a supplement to these programmes, QNB also delivered the Supervisory Development Programme (SDP) and the Personal Effectiveness Programme (PEP). SDP is aimed at first time managers and team leaders who are new to overseeing other employees. PEP supports employees who demonstrate team leadership potential, enabling a smooth transition from individual contributor to supervisor. 466 employees were developed through these programmes during 2019, and all received highly positive feedback from participants and line managers alike.

Leadership talent was also fostered in our subsidiaries. QNB ALAHLI launched the International Executive Leadership Programme designed to coach and nurture those identified as leadership potential. QNB Finansbank's Leaders Club similarly offers coaching and mentorship as part of executive development, as well as sponsorship for MBA programmes at leading business schools.

In 2019, QNB Finansbank was also recognised internationally for its training programmes Finansçı 360 and Branch Manager Development, winning eleven awards across the Brandon Hall Group Excellence Awards and Stevie Awards for Great Employers.

KPIs: Training and development	2015	2016	2017	2018	2019
Total training hours (number) ⁷	200,994	858,493	932,715	1,096,285	960,290
Average training hours provided per employee (number)	25.4	41.1	41.9	48.4	42.4
Training hours broken down by career level					
Average training hours of senior management (number)	8.4	18.3	11.6	17.2	16.2
Average training hours of middle management (number)	22.3	32.7	30.5	29.7	27.1
Average training hours of non-management (number)	26.2	42.4	43.7	51.3	44.9
Training hours broken down by gender					
Average training hours of male	25.4	39.5	38.3	43.6	39.8
Average training hours of female	25.3	42.9	46.1	53.6	45.3
Performance Reviews					
Employees who received a performance and career development review (%)	98%	83%	82%	89%	90%

⁷On-the-job training is not formally captured within training hours

Succession planning

Succession management is the active management of QNB's talent to succeed current employees in critical positions, to ensure leadership continuity and maintain the capabilities required to deliver upon the bank's long-term strategy.

In Qatar, we have implemented a holistic approach to succession management to attract, develop and retain our talent. This has included the introduction of a new selection and assessment methodology to identify potential successors for key leadership positions.

The assessment highlights growth areas which are then addressed through on-the-job experience and coaching from senior leaders across the organisation. In addition, this is supplemented through formal courses offered through leading institutions and business schools.

QNB Ambassador Programme

QNB has also continued the Ambassador Programme since its launch in 2012, which is designed to provide Qataris in mid-management careers with opportunities to undertake work assignments in overseas locations within the QNB Group in order to gain a global outlook. The programme regularly sees Qatari nationals deployed to countries such as the United Kingdom, France, Singapore, Kuwait, Oman and Switzerland for up to 6 months. Individuals from previous placements have returned to Qatar and secured roles with increased responsibilities.

QNB Envoy Programme

In addition to the Ambassador Programme, we also offer the Envoy Programme to our high potential Qatari employees for up to 24 months' assignment in London, Paris or Istanbul. The programme provides our employees with exposure to the international banking environment to develop their leadership competencies and hone their technical skills in line with QNB Group requirements.

Employee engagement

QNB commissioned a leading HR consulting firm to conduct an Employee Engagement Survey (EES) to measure motivation and satisfaction levels. In Qatar and international branches, 83% of employees provided feedback on career development, performance management, leadership engagement, compensation and employee empowerment. This feedback, coupled with our existing employee engagement practices, allowed us to identify areas where we can enhance our employees experience.

KPIs: Talent retention	2015	2016	2017	2018	2019
Employee engagement					
Employee engagement score (%)	N/A	53%	59%	56%	59%
Absenteeism rate (%)	3.0%	2.9%	3.0%	2.8%	2.8%
Turnover					
Total employee turnover (number)	424	2,822	3,659	3,985	2,983
Total employee turnover (%)	5.3%	13.5%	16.4%	17.6%	13.2%
Voluntary employee turnover (number)	370	1,612	2,052	2,501	2,074
Voluntary employee turnover (%)	4.7%	7.7%	9.2%	11.0%	9.2%
Turnover broken down by age					
Employees age 18-30 (number)	224	1,128	1,440	1,857	1,478
Employees age 31-50 (number)	135	448	581	587	512
Employees age 51+ (number)	11	36	31	57	84
New employees					
Employees age 18-30 (number)	700	2,386	3,144	3,874	2,553
Employees age 31-50 (number)	203	420	525	495	415
Employees age 51+ (number)	6	21	18	18	17
Parental leave					
Return to work rate (%) ⁸	90.8%	99.1%	89.0%	87.1%	98.8%
Retention rate (%) ⁹	89.6%	91.6%	83.6%	82.1%	92.6%

⁸Number of female employees who returned to work after parental leave ended

⁹Number of female employees who returned from parental leave and were still employed twelve months after returning to work

The EES ranked us amongst the top employers in the Middle East. In comparison to regional and industry benchmarks, QNB is ahead or on par across a number of performance metrics. The increased employee engagement is attributed to additional senior management engagement through GCEO and Executive Management site visits, internal review and discussion forums throughout 2019.

Grievances

Our focus on human rights remains a priority, as does our effort to create a work space and corporate culture based on fairness, equality and respect.

Throughout 2019, we continued to align our Human Resources business practices against the United Nations Guiding Principles on Business and Human Rights, as well as seeking opportunities for further improvement.



We strive to safeguard equal opportunities, ensure the safety and security of our employees, and embed grievance mechanisms to report any instance of harassment, discrimination or other misconduct.

4.3 Diversity and inclusion

With operations in over 31 countries across three continents and employees from 80 different nationalities, we are a truly diverse multinational corporation. QNB fully respects human rights and ensures dignity and equality for all, regardless of a persons' race, religion, gender, age or language. We continually and actively promote a culture of respect, equality and mutual trust across our network.

2019 progress

Female employment

In 2019, we are proud that 47% of our workforce is female. QNB Group is proud to promote female inclusion within the workforce. We recognise however that there is still much work to be done on this front especially for more senior roles within the Group. As at 31 Dec 2019, 21% of senior management roles were occupied by women and 29% of the Executive Management Team. Females occupied 24% of overall Board positions across the Group. This will remain a focus of ours in the upcoming years in alignment with the QNV2030.

KPIs: Female employment	2015	2016	2017	2018	2019
Female employment rate (%)	39%	48%	47%	48%	47%
By career level					
Women in senior management ¹⁰ (%)	13%	16%	17%	18%	21%
Women in middle management ¹¹ (%)	24%	34%	33%	33%	33%
Gender pay ratio ¹²				1.07	1.07

¹⁰Senior management defined as General Manager and Assistant General Manager level

¹¹Middle management defined as grade 4-7

¹²Median male salary to median female salary. QNB Qatar and international branches only



4.4 Environmental impact of operations

QNB continues to play an active role in reducing the consumption of natural resources in its global operations, and minimising negative externalities such as the generation of carbon emissions associated with climate change. As a financial service provider, QNB's environmental footprint is limited compared with that of other industries. We do recognise however that given our international footprint and large employee and customer base our environmental impact is still relevant. As such, we focus heavily on embedding sustainable practices into our operations, across our offices, branches and network.

2019 progress

QNB is fully committed to protecting the environment in line with our stakeholders' expectations. In our operations we have directly acted on our carbon emissions and resource consumption across the bank. Since 2017, we have seen year on year reduction of total Greenhouse Gas (GHG) emissions and materials and waste across our network.

Across the bank, we have introduced a raft of initiatives to improve our efficiency and reduce our environmental footprint.

KPIs: Environmental impact of operations	2015	2016	2017	2018	2019
Energy					
Total energy consumption (GJ)	216,072	654,593	689,758	664,860	690,932
Energy intensity (GJ/ employee)	28.8	32.1	31.4	29.9	31.0
Greenhouse Gas Emissions (GHG)¹³					
Scope 1 direct GHG emissions (tonnes of CO ₂ e)	1,286	12,341	12,315	12,241	12,692
Scope 2 indirect GHG emissions (tonnes of CO ₂ e)	36,013	75,946	82,394	77,702	75,934
Total GHG emissions (tonnes of CO ₂ e)	37,299	88,287	94,709	89,943	88,625
GHG emissions intensity (tonnes of CO ₂ e/ employee)	5.0	4.3	4.3	4.0	4.0
Water					
Water consumption (m ³)	304,215	469,403	467,935	498,182	696,876
Water intensity (m ³ / employee)	40.6	23.0	21.3	22.4	31.4
Materials and waste					
Total paper consumption (kg)	497,125	1,741,820	1,466,734	1,413,965	1,036,948
Total paper consumption intensity (kg/ employee)	66	85	67	63	47

¹³QNB's greenhouse gas emissions are measured in accordance with the international GHG protocol that defines reporting scopes 1 and 2



Environmental initiatives

Qatar:

- Rolled out a receipt suppression solution for merchants as a means to reduce paper waste
- Expanded our recycling initiative with the addition of new recycling bins across our various offices and branches
- Eliminated single use plastic from all canteens and replaced with locally produced recyclable options
- Continued with the roll-out of LED lighting across our various offices to reduce and optimise our energy consumption

Egypt:

- Installed solar panel systems at Mansoura and 6th October buildings
- Introduced electronic statements and reduced paper usage for over the counter cash deposits and withdrawals
- Increased the percentage of waste paper recycled through our third party provider

Turkey:

- Converted the air conditioning system to natural gas across 28 branches
- Further entrenched our migration to digital and paper-less banking. In 2019, 94% of all transactions in our branches were executed through the Digital Approval Platform
- Introduced environmentally friendly paper cups across our operations to reduce waste
- Established a framework and methodology for reporting the bank's carbon footprint by 2020

Case study – Promoting a culture of sustainability in QNB

As part of an ongoing commitment to the environment, QNB participated in Qatar Sustainability Week, delivering a range of initiatives designed to raise awareness of sustainability issues and promote actions to reduce our impact. The bank highlighted the importance of addressing various environmental challenges to employees and customers in a week-long series of events across its offices. As well as demonstrating the latest plug-in hybrid cars, QNB signed a commitment to install electric vehicle charge points at our Head Office and selected

branches with the objective of encouraging employees to consider low emission vehicles for a more sustainable future. Throughout QNB offices, new recycling bins were installed, while single-use plastic straws and cutlery were removed from onsite cafeterias and replaced with recyclable options manufactured by a local company. At the same time, a social media competition encouraged customers to do more about recycling waste and provided useful advice and support.



4.5 Responsible procurement and supply chain

We seek to manage operational, financial, regulatory, and reputational risks associated with our supply chain and enhance our impact on society by adopting responsible procurement practices. This means that we adopt and apply the highest ethical standards on all procurement related transactions. In line with our TPRM we require all our suppliers to respect human rights and establish a clean and safe working environment for their employees. This includes not allowing forced labour, child labour or discrimination, and paying appropriate wages. When required, we engage and collaborate with suppliers to ensure environmentally and socially sound practices. Our procurement is aimed at supporting and developing local suppliers while at the same

aligning to group standards on sustainability, quality and commerciality. At all times we strive to procure goods and services that have a lesser or reduced impact on the environment and our operations.

2019 progress

In Qatar, we continued to build on our expertise and best practice following the introduction of the new operational risk management system and, we introduced a comprehensive TPRM approach. This enables us to effectively oversee each one of our diverse range of third-party suppliers and provides us with a comprehensive risk and performance assessment.

KPIs: Responsible procurement and supply chain	2015	2016	2017	2018	2019
Local procurement spend (%)	84%	88%	94%	89%	86%



5. Beyond banking

'Beyond banking' refers to QNB's Corporate Social Responsibility activities in the communities where we operate. Our ambition is to make a positive contribution towards wider society with an emphasis on education and financial literacy. In addition, we support and deliver a range of initiatives within our focus areas of social and humanitarian, arts and culture, health and environment, economic and international affairs, and sport.

Contents:

- 5.1 Community investment and socio-economic development



5.1 Community investment and socio-economic development

As a socially responsible and sustainable bank, we believe that supporting the communities in which we have a presence not only benefits society, but also encourages the long-term profitability and the stability of the company. Our work in society helps to stimulate and strengthen communities, creating new opportunities and bringing greater insight. Through the power of our people, our customers, services and products, QNB Group has an unparalleled opportunity to make every community we touch a better place. This, in turn, helps us to create an even stronger brand and deliver a better business performance.

Our people and CSR

Our goal is to enable economic and social empowerment through our services across our footprint, particularly in developing and emerging economies that are underserved by other banks. By helping individuals and companies achieve their aspirations, we help raise standards of living and encourage communities to come together for good. This starts with our people. With around 80 different nationalities working together in more than 31 countries across three continents, we are proud of our diversity. We work in an atmosphere of mutual respect and support, and steadily apply the values that define the bank in our approach to doing business. All our employees are encouraged to participate in our CSR initiatives. Many choose to do so by contributing their time and expertise to worthy causes that the bank supports. Over the years, our volunteers have supported a wide range of community projects,

including fundraising, keep-clean rallies, financial education initiatives, mentoring and training, coaching a children's sports team and even providing a warm meal to those less fortunate. Our activities fall under six main areas of focus.

Arts and culture

Our cultural heritage helps to define who we are and what we want to become. This year, we were proud to add our support by:

- promoting our heritage: marking Qatar's National Day, QNB employees took part in the Darb Al Sai celebrations to connect the younger generation to their heritage through a series of interactive 3D experiences;
- sponsoring our history: with our annual support for the important and prestigious HH the Amir Sword – Camel Race at Al Shahaneya Racing club, we help to celebrate Qatar's rich heritage and history;
- encouraging economic growth: organised by the Qatar Tourism Authority (QTA), our ongoing sponsorship of the Doha Jewellery & Watches Exhibition 2019 supported emerging Qatari jewellery designers and promoted national economic growth; and
- bringing music to the world: QNB Finansbank was instrumental in supporting highly talented young Turkish musicians raise their profile on the world stage. The event was broadcast across Turkey and attracted a variety of celebrities who joined the concerts.





Economic and international affairs

Financial empowerment is as important as enhancing our understanding of international affairs when it comes to helping both individuals and multinationals prosper. In 2019, we did this by:

- promoting localised service: by supporting Qatar Petroleum's Tawteen programme, launched by His Excellency Sheikh Abdullah Bin Nasser Bin Khalifa Al-Thani, the Prime Minister and Minister of the Interior, we helped to promote localisation for services and industries in the energy sector;
- supporting a knowledge-based economy: we sponsored ICC Qatar Trade Finance 2019 as part of our commitment to a knowledge-based economy both in Qatar and elsewhere. We were the official sponsor of this Trade Finance training workshop under the patronage of Qatar Chamber and ICC Qatar chairman Sheikh Khalifa bin Jassim Al-Thani;
- showcasing smart technology: the bank was the strategic sponsor of the Qatar Information Technology Conference &

Exhibition 2019 (QITCOM), under the patronage of HH The Amir and organised by the Ministry of Transport and Communication. The international digital event showcases smart technology, industry specialists, key government decision-makers, and innovative technologies. Our support highlights our commitment to introducing new, innovative and cutting-edge technology solutions in Qatar;

- relieving traffic congestion and placing QNB on the metro map: QNB signed a major agreement with Qatar Rail, Qatar's Metro Station Company. As a result, one of the prominent metro stations will be named 'QNB Station' in the new smart city of Lusail;
- supporting Egypt's digital economy: QNB ALAHLI sponsored Tech Invest 3 to build on our partnership with FEDCOC and promote 'Investing in Egypt's Future Digital Economy'; and
- sponsoring Tunisia's trade: QNB Tunisia was a diamond sponsor of the 21st International Forum of Maghreb Economists which focused on 'Tunisia and the new world trade order'.

Health and environment

Promoting good health and improving our environment are two vitally important areas of community development for us. To further these causes in 2019 we:

- raised awareness about energy use: QNB was a diamond sponsor of the Tarsheed carnival 2019 Kahramaa, organised by the Qatar General Electricity and Water Corporation that raised awareness about the efficient use of electricity and water consumption;
- donated blood: employees from three of the bank's Doha offices made a significant contribution to blood bank stocks at Hamad Hospital Blood Donor Centre. QNB Indonesia launched a similar initiative in partnership with the Red Cross Indonesia;
- raised awareness about breast cancer: in Indonesia, our employees were encouraged to participate at a workshop with cancer survivors and a nutritionist, while women were given a free check-up for early-

detection screening. In Qatar, our employees handed out booklets and the Head Office was draped with a pink ribbon to mark Breast Cancer Awareness month;

- ran Sustainability Week 2019: QNB participated in the annual Qatar Sustainability Week 2019 and organised multiple activities. New recycling bins were installed across the bank's offices and branches, low environmental impact food was provided to employees and electric/hybrid vehicles were offered for test drives to employees; and
- encouraged sustainable power: QNB ALAHLI is playing a leading role in the Egyptian solar energy market by encouraging small and medium-scale solar developments. Particular focus is given to integrating renewable energy in the industrial sectors, where QNB ALAHLI is proud to be the first bank in Egypt to finance an industrial rooftop solar installation, generating 1MW at a bottling plant in Sadat City.



Social and humanitarian

Our commitment to help build a better society, strengthen communities and contribute to a more sustainable world is unwavering. This year, we:

- distributed winter clothing and heating equipment: as part of the Warm Winter Campaign, QNB Tunisia employees partnered with the Nabeul Rotary Club to distribute winter clothing and heating equipment to low-income families and students in the Nabeul Governorate;
- raised awareness about blindness: working with the Qatar Social and Cultural Center for the Blind, we supported International White Cane Day to raise awareness about blindness and educate people about the basic skills to interact with those who have vision impairment;
- distributed gifts to cancer patients: QNB Kuwait team visited the Hussain Makki Hospital and Cancer Center to give gifts to patients; and
- drew with children: as part of the series of Ramadan Gathering activities, QNB Indonesia implemented an employee engagement activity with kids from SKK Melati and 'Let's Draw Together' community.

Sport

Sport provides a positive experience whether you are a participant or a spectator. It promotes a culture of cooperation, healthy competition, activity and fitness. This year, QNB:



- partnered with the International Association of Athletics Federations (IAAF): the bank signed an exclusive four-year contract to support the organisation of the 17th IAAF World Championships, and to sponsor female athletes;
- sponsored the Asia Champions League: we supported the annual continental club football competition organised by the Asian Football Confederation as part of our commitment to support significant sporting events in the country;
- sponsored Qatar Stars League Management (QSLM): QNB supported the team that organises and manages the first division football championship in Qatar and the Qatar Cup in accordance with the Qatar Football Association (QFA), FIFA and the AFC; and
- promoted the Sultan Qaboos Cup for 2019: QNB Oman sponsored the Oman Football Association (OFA) to support football and the collaboration the sport brings in Oman.

Youth and education

Our future lies in the hands of our youth and in their education. This year we launched our educational strategy and, as part of QNB Group's commitment to CSR, the Group is launching a long-term strategic financial educational plan as part of its support for the communities in which it operates. Our goal is to educate children on financial values such as saving, spending and sharing. Additionally, we aim to highlight to the younger generation the importance of money management and investing concepts. This year's campaign was entitled 'Children are the future investors' and main events included:

- **Global Money Week:** QNB organised a tour of 15 schools in Qatar and held a series of lectures and activities on the theme 'Save, Share, & Spend'. These activities encouraged children to manage their money and plan to ensure a stable financial future. Hosted in Qatar National Library, campaign sought to develop and build the financial awareness and teach essential financial skills to prepare the younger generation for the financial challenges in the future;

- **Kidzania summer camp:** teaching kids how to open their own business at Kidzania world and benefit from it for a more prosperous future;
- **Tiny hands are coding 2019:** this campaign provided computer skills to 3,000 children from 8 to 14-years-old across 22 cities in Turkey. It introduced them to programming and raised the awareness of code literacy;
- **Hamad International Airport Eid campaign:** QNB handed out colouring stories for kids that explained saving, spending and sharing as part of its awareness campaign at Hamad International Airport; and
- **TED success is everywhere:** Increasing the academic success and cultural development of primary school children in Ankara and Adana. QNB worked with TED (Turkish Education Association) and MEB (Ministry of National Education) to help schoolchildren succeed in tennis, basketball and volleyball tournaments in Turkey.

KPIs: Community investment	2015	2016	2017	2018	2019
Total value of community investments (QR million)	359	329	365	403	445
Community investment as a percentage of pre-tax profits (%)	3.0%	2.5%	2.6%	2.7%	2.8%



6. ESG data and further information

To promote transparency in the banking sector we are committed to publicly disclosing our annual sustainability performance in accordance with the GRI Standards and QSE 'Guidance on ESG Reporting'. From 2019 onwards we have also included a Communication on Progress index which will be an annual disclosure demonstrating our progress on implementation of the UNGC principles.

Contents:

- 6.1 QNB sustainability performance summary (KPIs)
- 6.2 Qatar Stock Exchange ESG performance metrics
- 6.3 GRI Standards Content index
- 6.4 UNGC Communication on Progress (COP) index
- 6.5 Abbreviations



6.1 QNB sustainability performance summary (KPIs)

QNB Group sustainability performance summary

Framework pillar	Material issue	Key performance indicator	2015	2016	2017	2018	2019
Sustainable financial performance	Financial performance and stability	Pre-tax profit (QR million)	12,002	13,343	14,055	15,018	15,643
		Net loans and advances to customers (QR million)	388,292	520,417	584,319	617,125*	678,682
		Cost-to-income ratio (%)	21.5%	30.4%	29.1%	25.8%	25.9%
		Loan-to-deposit ratio (%)	98.3%	102.7%	99.8%	99.3%	99.2%
Sustainable Finance	Sustainable investment, lending, products and services	Products or services helping customers to meet an environmental or social challenge (number)	-	10	18	21	23
		Lending portfolio financing environmentally-friendly, low carbon activities (QR million)	-	-	-	7,373*	7,247
	Supporting SMEs and entrepreneurship	Credit facilities extended to micro enterprises (QR million)	6,265	12,082	15,577	13,751	6,495
		Credit facilities extended to SMEs (QR million)	4,141	15,285	16,546	12,802	14,607
		Lending portfolio financing micro enterprises and SMEs (%)	2.7%	5.3%	5.5%	4.3%	3.1%
	Digital innovation and transformation	Digital transactions (online and mobile as a % of total)	31.0	33.3	41.1	43.6	41.4
	Responsible customer communication and marketing	Non-performing loan ratio for lending (%)	1.4%	1.8%	1.8%	1.9%	1.9%
	Customer privacy and data security	Data security breaches (number)	0	1	0	0	0
		Amount of fraudulent transaction activity (QR million) ¹⁴	2.6	3.3	4.2	2.3	2.8
	Customer experience	Net promoter score - Qatar (score from -100 to +100)	63	47	56	63	62

¹⁴Figures have been revised and restated - these now consist of total net losses as a result of external fraud, card and non-card fraud only, versus prior year report which also included total QNB exposure to external fraud (including those for which QNB is not liable)

*Figures have been revised and restated

QNB Group sustainability performance summary - Continued

Framework pillar	Material issue	Key performance indicator	2015	2016	2017	2018	2019	
Sustainable Operations	Governance, compliance and risk management	Incidents of non-compliance with laws and regulations (number)	0	0	0	0	0	
		Total amount of legal and regulatory fines and settlements (QR million)	0	0	0	0	0	
		Confirmed incidents of bribery or corruption (number)	-	0	0	0	0	
		Board of Directors seats occupied by independent directors (%)	30%	40%	40%	40%	40%	
		Basel III Liquidity Coverage Ratio (LCR) (%)	87%	85%	135%	124%	160%	
		Capital Adequacy Ratio (CAR) (%)	16.3%	16.0%	16.5%	19.0%	18.9%	
	Talent attraction, development and retention	Employee engagement score (%; QNB Qatar and its international branches)	Employee engagement score (%; QNB Qatar and its international branches)	N/A	53%	59%	56%	59%
			Average training hours provided per employee (number)	25.4	41.1	41.9	48.4	42.4
			Employee turnover rate (voluntary) (%)	4.7%	7.7%	9.2%	11.0%*	9.2%
			Grievances filed during reporting period (number)	205	588	610	736*	884
	Diversity and inclusion	Female employment rate (%)	Female employment rate (%)	39%	48%	47%	48%	47%
			Women in senior management (%)	13%	16%	17%	18%	21%
	Environmental impact of operations	Energy intensity (GJ/ full-time employee)	Energy intensity (GJ/ full-time employee)	28.8	32.1	31.4	29.9	31.0
			GHG emissions intensity (tonnes CO2e/ full-time employee)	5.0	4.3	4.3	4.0	4.0
			Water intensity (m3/ full-time employee)	40.6	23.0	21.3*	22.4	31.4
			Paper consumption intensity (kg/ full-time employee)	66	85	67	63	47
Beyond Banking	Community investment and socio-economic development	Community investment as a percentage of pre-tax profits (%)	3.0%	2.5%	2.6%	2.7%	2.8%	

6.2 Qatar Stock Exchange ESG performance metrics

In 2016, the Qatar Stock Exchange (QSE) subscribed to the United Nations Sustainable Stock Exchanges Initiative (SSEI) and committed to issuing voluntary guidelines for the reporting of Environmental, Social, and Governance (ESG) information by listed companies in Qatar. The QSE 'Guidance to ESG Reporting' were released in 2017, and in 2018 QSE launched the 'Qatar Stock Exchange Sustainability and ESG Dashboard' (<http://qse.arabsustainability.com>), to encourage listed companies to disclose their ESG performance data and improve transparency.

QNB are committed to supporting QSE by making ESG reporting a common practice throughout the Group and communicating our performance on the set of key performance indicators (KPIs) recommended within the QSE guidance. In 2019, QNB actively engaged and participated in the QSE and FTSE Russell Smart Sustainability Forum, in line with our continued efforts to be a leading advocate on this topic in Qatar.

Below is QNB Group's performance against the QSE ESG indicators.

QSE Social indicators	2015	2016	2017	2018	2019
Does the company prohibit the use of child or forced labor throughout the supply chain? (Yes / No)	Yes	Yes	Yes	Yes	Yes
Number of grievances about human rights issues filed, addressed and resolved	0	0	0	0	0
Total number of injuries and fatal accidents (employees)	0	0	0	0	0
Total number of injuries and fatal accidents (contractors)	0	0	0	0	0
Total number of injuries and fatal accidents (employees and contractors)	0	0	0	0	0
Disclosure and adherence to a Human Rights Policy? (Yes / No)	No	No	No	No	No
Employee turnover rate (%)	4.7%	7.7%	9.2%	11.0%	9.2%
Total workforce (number)	15,200	28,000	28,000	30,000	29,000
Nationalisation rate (%) ¹⁵	52%	52%	54%	54%	55%
Spending on locally-based suppliers (%) ¹⁶	84%	88%	94%	89%	86%
Employee wages and benefits (QR thousand)	551	997	943	912	960
Average hours of training per employee (hours)	25.4	41.1	41.9	48.4	42.4
Women in the workforce (%)	39%	48%	47%	48%	47%
Does the company publish and follow a policy for occupational and global health issues? (Yes / No)	No	No	No	No	No
Pre-tax profits invested in the community (%)	3.0%	2.5%	2.6%	2.7%	2.8%

QSE Environmental indicators	2015	2016	2017	2018	2019
Does the company publish and follow an environmental policy? (Yes / No)	No	No	No	No	No
Any legal or regulatory responsibility for an environmental impact? (Yes / No)	No	No	No	No	No
Energy intensity (GJ/ full time employee)	28.8	32.1	31.4	29.9	31.0
Total amount of energy used (GJ)	216,072	654,593	689,758	664,860	467,238
Total volume of water recycled / reused (m3)	0	0	0	0	0
Total waste produced (kg)				135,467	221,547
Total greenhouse gas emissions (tonnes CO2e)	37,299	88,287	94,709	89,943	64,668
Renewable energy used (%)	0	0	0	0	0
Primary source of energy	Electricity	Electricity	Electricity	Electricity	Electricity
Total water use (m3)	304,215	469,403	467,935	498,182	385,524

QSE Governance indicators	2015	2016	2017	2018	2019
Disclosure of the voting results of the latest AGM (Yes / No)	No	No	No	Yes	Yes
CEO pay ratio				13.5	30.0
Median male salary to median female salary				1.07	1.07
Does the company publish and follow a Supplier Code of Conduct? (Yes / No)	No	No	No	No	No
Role separation of Chairman and CEO (Yes / No)	Yes	Yes	Yes	Yes	Yes
Independent directors on the Board (%)	30%	40%	40%	40%	40%
Female directors on the Board (%)	0	0	0	0	0
Executive compensation linked to performance indicators (Yes / No)	Yes	Yes	Yes	Yes	Yes
Does the company publish and follow an Ethics Code of Conduct? (Yes / No)	Yes	Yes	Yes	Yes	Yes
Sustainability or CSR report published. (Yes / No)	Yes	Yes	Yes	Yes	Yes
Third-party assurance of non-financial information (Yes / No)	No	No	No	No	No
Does the company publish and follow a Bribery/ Anti-Corruption Code? (Yes / No)	No	No	Yes	Yes	Yes

Note: Data in this table covers QNB Group unless otherwise stated

¹⁵Qatar only

¹⁶Data not available for QNB Qatar and its international branches

6.3 GRI Standards Content Index

GRI Standard	Disclosure number and title	Reference	Omissions
GRI 101: Foundation			
GRI 102: General disclosures			
Organisational profile	102-1 Name of the organisation	Cover page	
	102-2 Activities, brands, products and services	1.3 QNB at a glance	
	102-3 Location of headquarters	Doha, Qatar	
	102-4 Location of operations	1.3 QNB at a glance	
	102-5 Ownership and legal form	Refer to QNB 2019 Annual Report	
	102-6 Markets served	1.3 QNB at a glance	
	102-7 Scale of the organisation	1.3 QNB at a glance	
	102-8 Information on employees	4.2 Talent attraction, development and retention	
	102-9 Supply chain	4.5 Responsible procurement and supply chain	
	102-10 Significant changes to the organisation and its supply chain	4.5 Responsible procurement and supply chain	
	102-11 Precautionary principle or approach	4.1 Governance, compliance and risk management	
	102-12 External initiatives	2.5 External commitments 2.6 ESG reporting and disclosures	
	102-13 Membership of associations	2.5 External commitments 2.6 ESG reporting and disclosures	
Strategy	102-14 Statement from senior decision-maker	1.2 Message from Chairman and Group CEO	
	102-15 Key impacts, risks and opportunities	2.1 QNB sustainability framework and strategy 2.2 Sustainability governance 2.5 External commitments	
Ethics and integrity	102-16 Values, principles, standards and norms of behavior	4.1 Governance, compliance and risk management	
	102-17 Mechanisms for advice and concerns about ethics	4.1 Governance, compliance and risk management	

GRI Standard	Disclosure number and title	Reference	Omissions
Governance	102-18 Governance structure	2.2 Sustainability governance Refer to QNB 2019 Corporate Governance Report	
	102-19 Delegating authority		
	102-20 Executive-level responsibility for economic, environmental and social topics	2.2 Sustainability governance	
	102-21 Consulting stakeholders on economic, environmental and social topics	2.3 Stakeholder engagement	
	102-22 Composition of the highest governance body and its committees	Refer to QNB 2019 Corporate Governance Report and QNB 2019 Annual Report	
	102-23 Chair of the highest governance body		
	102-24 Nominating and selecting the highest governance body		
	102-25 Conflicts of interest		
	102-26 Role of highest governance body in setting purpose, values, and strategy		
	102-27 Collective knowledge of highest governance body		
	102-28 Evaluating the highest governance body's performance		
	102-29 Identifying and managing economic, environmental, and social impacts		2.1 QNB sustainability framework and strategy 2.2 Sustainability governance 2.3 Stakeholder engagement 2.4 Materiality assessment 2.5 External commitments 2.6 ESG reporting and disclosures
	102-30 Effectiveness of risk management processes	Refer to QNB 2019 Corporate Governance Report and QNB 2019 Annual Report	
	102-31 Review of economic, environmental and social topics	2.2 Sustainability governance 2.4 Materiality assessment	
	102-32 Highest governance body's role in sustainability reporting	2.2. Sustainability governance	

GRI Standard	Disclosure number and title	Reference	Omissions
Governance	102-33 Communicating critical concerns	Refer to QNB 2019 Corporate Governance Report and QNB 2019 Annual Report	
	102-35 Remuneration policies		
	102-36 Process for determining remuneration		
	102-37 Stakeholders' involvement in remuneration		
	102-38 Annual total compensation ratio	6.2 Qatar Stock Exchange ESG performance metrics	
	102-39 Percentage increase in annual total compensation ratio	13.5 to 30 = 230%	
Stakeholder engagement	102-40 List of stakeholder groups	2.3 Stakeholder engagement	
	102-41 Collective bargaining agreements	QNB allows freedom of association and collective bargaining	
	102-42 Identifying and selecting stakeholders	2.3 Stakeholder engagement	
	102-43 Approach to stakeholder engagement	2.3 Stakeholder engagement	
	102-44 Key topics and concerns raised	2.3 Stakeholder engagement	
Reporting practice	102-45 Entities included in the consolidated financial statements	1.1 About this report Refer to QNB 2019 Annual Report	
	102-46 Defining report content and topic boundaries	1.1 About this report	
	102-47 List of material topics	2.4 Materiality assessment	
	102-48 Restatements of information	Indicated as and when required	
	102-49 Changes in reporting	Indicated as and when required	
	102-50 Reporting period	1.1 About this report	
	102-51 Date of most recent report	1.1 About this report	
	102-52 Reporting cycle	1.1 About this report	
	102-53 Contact point for questions regarding the report	1.1 About this report	
	102-54 Claims of reporting in accordance with the GRI Standards	1.1 About this report	
	102-55 GRI content index	6.3 GRI Standards Content Index	
	102-56 External assurance	All financial data is subject to external assurance	

GRI Standard	Disclosure number and title	Reference	Omissions
GRI 200: Economic Standards			
GRI 201 Economic Performance			
Economic performance	103-1 Explanation of the material topic and its boundary	Refer to QNB 2019 Annual Report	
	103-2 The management approach and its components		
	103-3 Evaluation of the management approach		
	201-1 Direct economic value generated and distributed		
GRI 204: Procurement practices			
Procurement practices	103-1 Explanation of the material topic and its boundaries	4.5 Responsible procurement and supply chain	
	103-2 The management approach and its components	4.5 Responsible procurement and supply chain	
	103-3 Evaluation of the management approach		
	204-1 Proportion of spending on local suppliers	4.5 Responsible procurement and supply chain	
GRI 205: Anti-corruption			
Anti-corruption	103-1 Explanation of the material topic and its boundary	Refer to QNB 2019 Corporate Governance Report and QNB 2019 Annual Report	
	103-2 The management approach and its components		
	103-3 Evaluation of the management approach		
	205-1 Operations assessed for risks related to corruption		
	205-2 Communication and training about anticorruption policies and procedures		
	205-3 Confirmed incidents of corruption and actions taken		

GRI Standard	Disclosure number and title	Reference	Omissions
GRI 300 Environmental Standards			
GRI 301: Materials			
Materials	103-1 Explanation of the material topic and its boundary		Not available
	103-2 The management approach and its components		Not available
	103-3 Evaluation of the management approach		Not available
	301-1 Materials used by weight or volume	4.4 Environmental impact of operations	
GRI 302: Energy			
Energy	103-1 Explanation of the material topic and its boundary		Not available
	103-2 The management approach and its components		Not available
	103-3 Evaluation of the management approach		Not available
	302-1 Energy consumption within the organisation	4.4 Environmental impact of operations	
	302-2 Energy consumption outside the organisation		Not available
	302-3 Energy intensity	4.4 Environmental impact of operations	
	302-4 Reduction of energy consumption	4.4 Environmental impact of operations	
302-5 Reductions in energy requirements of products and services		Not available	
GRI 303: Water and Effluents			
Water	103-1 Explanation of the material topic and its boundary		Not available
	103-2 The management approach and its components		Not available
	103-3 Evaluation of the management approach		Not available
	303-1 Water withdrawal by source	4.4 Environmental impact of operations	

GRI Standard	Disclosure number and title	Reference	Omissions
GRI 305: Emissions			
Emissions	103-1 Explanation of the material topic and its boundary		Not available
	103-2 The management approach and its components		Not available
	103-3 Evaluation of the management approach		Not available
	305-1 Direct (Scope 1) GHG emissions	4.4 Environmental impact of operations	
	305-2 Energy indirect (Scope 2) GHG emissions	4.4 Environmental impact of operations	
	305-3 Other indirect (Scope 3) GHG emissions		Not available
	305-4 GHG emissions intensity	4.4 Environmental impact of operations	
GRI 307: Environmental Compliance			
Environmental Compliance	103-1 Explanation of the material topic and its boundary		Not available
	103-2 The management approach and its components		Not available
	103-3 Evaluation of the management approach		Not available
	307-1 Non-compliance with environmental laws and regulations		Not available
GRI 308: Supplier Environmental Assessment			
Supplier Environmental Assessment	103-1 Explanation of the material topic and its boundary	4.5 Responsible procurement and supply chain	
	103-2 The management approach and its components	4.5 Responsible procurement and supply chain	
	103-3 Evaluation of the management approach		Not available
	308-1 New suppliers that were screened using environmental criteria		Not available
	308-2 Negative environmental impacts in the supply chain and actions taken		Not available

GRI Standard	Disclosure number and title	Reference	Omissions
GRI 400 Social standards			
GRI 401: Employment			
Employment	103-1 Explanation of the material topic and its boundary	4.2 Talent attraction, development and retention	
	103-2 The management approach and its components	4.2 Talent attraction, development and retention	
	103-3 Evaluation of the management approach	4.2 Talent attraction, development and retention	
	401-1 New employee hires and employee turnover	4.2 Talent attraction, development and retention	
	401-2 Benefits provided to fulltime employees that are not provided to temporary or part-time employees	Refer to QNB 2019 Annual Report	
	401-3 Parental leave	4.2 Talent attraction, development and retention	
	GRI 404: Training and education		
Training and education	103-1 Explanation of the material topic and its boundary	4.2 Talent attraction, development and retention	
	103-2 The management approach and its components	4.2 Talent attraction, development and retention	
	103-3 Evaluation of the management approach	4.2 Talent attraction, development and retention	
	404-1 Average hours of training per year per employee	4.2 Talent attraction, development and retention	
	404-2 Programmes for upgrading employee skills and transition assistance programmes	4.2 Talent attraction, development and retention	
	404-3 Percentage of employees receiving regular performance and career development reviews	4.2 Talent attraction, development and retention	

GRI Standard	Disclosure number and title	Reference	Omissions
GRI 405: Diversity and equal opportunity			
Diversity and Equal Opportunity	103-1 Explanation of the material topic and its boundary	4.3 Diversity and inclusion	
	103-2 The management approach and its components	4.3 Diversity and inclusion	
	103-3 Evaluation of the management approach	4.3 Diversity and inclusion	
	405-1 Diversity of governance bodies and employees	4.3 Diversity and inclusion	
	405-2 Ratio of basic salary and remuneration of women to men	4.3 Diversity and inclusion	
GRI 413: Local communities			
Local communities	103-1 Explanation of the material topic and its boundary	5.1 Community investment and socio-economic development	
	103-2 The management approach and its components	5.1 Community investment and socio-economic development	
	103-3 Evaluation of the management approach	5.1 Community investment and socio-economic development	
	413-1 Operations with local community engagement, impact assessments and development programmes	5.1 Community investment and socio-economic development	
GRI 414: Supplier social assessments			
Supplier social assessment	103-1 Explanation of the material topic and its boundary	3.5 Responsible customer communication and experience	
	103-2 The management approach and its components	3.5 Responsible customer communication and experience	
	103-3 Evaluation of the management approach		Not available
	414-1 New suppliers that were screened using social criteria		Not available
	414-2 Negative social impacts in the supply chain and actions taken		Not available

GRI Standard	Disclosure number and title	Reference	Omissions
GRI 417: Marketing and labeling			
Marketing and labeling	103-1 Explanation of the material topic and its boundary	3.5 Responsible customer communication and experience	
	103-2 The management approach and its components	3.5 Responsible customer communication and experience	
	103-3 Evaluation of the management approach	3.5 Responsible customer communication and experience	
	417-1 Requirements for product and service information and labelling	3.5 Responsible customer communication and experience	
	417-2 Incidents of non-compliance concerning product and service information and labelling		Not available
	417-3 Incidents of non-compliance concerning marketing communications		Not available
	GRI 418: Customer privacy		
Customer privacy	103-1 Explanation of the material topic and its boundary	3.4 Data security and customer privacy 3.5 Responsible customer communication and experience	
	103-2 The management approach and its components	3.4 Data security and customer privacy 3.5 Responsible customer communication and experience	
	103-3 Evaluation of the management approach	3.4 Data security and customer privacy	
	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	3.4 Data security and customer privacy 3.5 Responsible customer communication and experience	

GRI Standard	Disclosure number and title	Reference	Omissions
GRI Guidelines versions G4 – Financial services sector disclosures			
Product portfolio	FS1 Policies with specific environmental and social components applied to business lines	3.1 Sustainable financing solutions	
	FS2 Procedures for assessing and screening environmental and social risks in business lines	3.1 Sustainable financing solutions	
	FS6 Percentage of the portfolio for business lines by specific region, size (e.g. micro/SME/large) and by sector	3.2 Supporting SMEs and entrepreneurship	
	FS8 Monetary value of products and services designed to deliver a specific environmental benefit four each business line broken down by purpose	3.1 Sustainable financing solutions	
Active ownership	FS14 Initiatives to improve access to financial services for disadvantaged people	3.3. Financial inclusion, accessibility and education	
	FS15 Policies for the fair design and sale of financial products and services	3.5 Responsible customer communication and experience	
	FS16 Initiatives to enhance financial literacy by type of beneficiary	3.3. Financial inclusion, accessibility and education	

6.4 UNGC Communication on Progress (COP) index

Main Category	Principle	Relevant Section in the Report/Disclosure/Policy
Organisational profile	Principle 1: Businesses should support and respect the protection of internationally proclaimed human rights	2019 Sustainability Report 2.5 External commitments 2.6 ESG reporting and disclosures 4.1 Governance, compliance and risk management Other publicly available documents Reference to our Code of Conduct is included in our 2019 Corporate Governance Report QNB Sustainability Policy
	Principle 2: Businesses make sure that they are not complicit in human rights abuses	2019 Sustainability Report 2.5 External commitments 2.6 ESG reporting and disclosures 4.1 Governance, compliance and risk management Other publicly available documents Reference to our Code of Conduct is included in our 2019 Corporate Governance Report QNB Sustainability Policy
Labor	Principle 3: Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining	QNB allows freedom of association and collective bargaining

Main Category	Principle	Relevant Section in the Report/Disclosure/Policy
Labor	Principle 4: Businesses should uphold the elimination of all forms of forced and compulsory labor	2019 Sustainability Report 2.5 External commitments 2.6 ESG reporting and disclosures Other publicly available documents QNB Sustainability Policy
	Principle 5: Businesses should uphold the effective abolition of child labor	2019 Sustainability Report 2.5 External commitments 2.6 ESG reporting and disclosures Other publicly available documents QNB Sustainability Policy
	Principle 6: Businesses should uphold the elimination of discrimination in respect of employment and occupation	2019 Sustainability Report 2.5 External commitments 2.6 ESG reporting and disclosures 4.1 Governance, compliance and risk management 4.3 Diversity and inclusion Other publicly available documents Reference to our Code of Conduct is included in our 2019 Corporate Governance Report QNB Sustainability Policy

Main Category	Principle	Relevant Section in the Report/Disclosure/Policy
Environment	Principle 7: Businesses should support a precautionary approach to environmental challenges	2019 Sustainability Report 2.5 External commitments 2.6 ESG reporting and disclosures 3.1 Sustainable financing solutions 4.4 Environmental impact of operations 4.5 Responsible procurement and supply chain Other publically available documents QNB Sustainability Policy
	Principle 8: Businesses should undertake initiatives to promote greater environmental responsibility	2019 Sustainability Report 2.5 External commitments 2.6 ESG reporting and disclosures 3.1 Sustainable financing solutions 4.4 Environmental impact of operations Other publically available documents QNB Sustainability Policy QNB Green, Social and Sustainability Bond Framework
	Principle 9: Businesses should encourage the development and diffusion of environmentally friendly technologies	2019 Sustainability Report 2.5 External commitments 2.6 ESG reporting and disclosures 3.1 Sustainable financing solutions 4.4 Environmental impact of operations Other publically available documents QNB Sustainability Policy

Main Category	Principle	Relevant Section in the Report/Disclosure/Policy
Anti-Corruption	Principle 10: Businesses should work against corruption in all its forms, including extortion and bribery	2019 Sustainability Report 4.1 Governance, compliance and risk management 4.2 Talent attraction, development and retention GRI: 205-2 Communication and training about anti-corruption policies and procedures Other publically available documents Reference to our Anti Bribery and Corruption Policy is included in our 2019 Corporate Governance Report Reference to our Code of Conduct is included in our 2019 Corporate Governance Report QNB Sustainability Policy

6.5 Abbreviations

AGM: Annual General Meeting

AML: Anti-Money Laundering

BRSA: Banking Regulation and Supervision Agency (Turkey)

CAR: Capital Adequacy Ratio

CBE: Central Bank of Egypt

CDP: Carbon Disclosure Project

CGC: Credit Guarantee Company

CRS: Common Reporting Standard

CSAQ: Compliance Self-Awareness Questionnaire

CSR: Corporate Social Responsibility

CTF: Combating Terrorism Financing

DTSME: Ministry of Transport and Communication's Digital Transformation of SMEs

EBRD: European Bank for Reconstruction & Development

EES: Employee Engagement Survey

EGP: Egyptian Pound

EMF: European Mutual Fund

ESG: Environmental, Social and Governance

ESRM: Environmental and Social Risk Management System

EU: European Union

FATCA: Foreign Account Tax Compliance Act

FEDCOC: Federation of Egyptian Chambers of Commerce

GBACC: Group Board Audit and Compliance Committee

GBNRGPC: Group Board Nomination, Remuneration, Governance and Policies Committee

GBRC: Group Board Risk Committee

GDPR: General Data Protection Regulation

GEFF: Green Economy Financing Facility

GHG: Greenhouse Gas Emissions

GJ: Gigajoule

GRI: Global Reporting Initiative

ICMA: International Capital Markets Association

KPIs: Key Performance Indicators

kWh: Kilowatt hour

L&D: Learning and Development

LCR: Liquidity Coverage Ratio

LDP: Leadership Development Programme

LEED: Leadership in Energy and Environmental Design

MDP: Management Development Programme

MEA: Middle East and Africa

MEASEA: Middle East, Africa and South East Asia

MSMEDA: Micro, Small and Medium Enterprise Development Agency

MW: Megawatt

NPL: Non-Performing Loan

NPS: Net Promoter Score

QBIC: Qatar Business Incubator Centre

QCB: Qatar Central Bank

QDB: Qatar Development Bank

QFMA: Qatar Financial Markets Authority

QITCOM: Qatar Information Technology Conference & Exhibition

QNV2030: Qatar National Vision 2030

QR: Qatari Riyal

QSE: Qatar Stock Exchange

QTA: Qatar Tourism Authority

PEP: Personal Effectiveness Programme

PSD2: Payment Services Directive

RTS: Regulatory Technical Standards

SC: Strategy Committee

SDP: Supervisory Development Programme

SME: Small and medium-sized enterprise

SOC: Service Operations Centre

TCFD: Task Force on Climate-related Financial Disclosures

TPPs: Third-Party Providers

TPRM: Third-Party Risk Management

TRY: Turkish Lira

UNGC: United Nations Global Compact

UNPRI: United Nations Principles for Responsible Investment

UNSDG: United Nations Sustainable Development Goals

UNSSEI: United Nations Sustainable Stock Exchanges Initiative

USD: United States Dollar

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