



Corporate Social Responsibility 2013





His Highness
Sheikh Tamim Bin Hamad Al-Thani
Emir of the State of Qatar

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Board of Directors



H.E. Mr. Ali Shareef Al-Emadi
Chairman of the Board of Directors
Member since 2013



H.E. Sheikh Jassem
Bin Abdulaziz Bin Jassem
Bin Hamad Al-Thani
Vice Chairman
Member since 2004



H.E. Sheikh Khalid
Bin Hamad Bin Khalifa
Al-Thani
Member of the Group Policies,
Development, Governance, and
Remuneration Committee
Member since 2013



H.E. Sheikh Hamad Bin Jabor
Bin Jassim Al-Thani
Chairman of the Executive Committee
Member of the Group Policies,
Governance, Development &
Remuneration Committee
Member since 2004



H.E. Mr. Ahmad Mohammed
Ahmad Al-Sayed
Member of the Executive
Committee
Member since 2010



Mr. Bader Abdullah
Darwish Fakhro
Member of the Executive
Committee
Member since 2001



Mr. Rashid Misfer
Al-Hajri
Chairman of the Group Audit &
Compliance Committee
Member since 1998



Mr. Ali Hussain Ali Al-Sada
Member of the Executive
Committee
Member since 1998



Mr. Fahad Mohammed
Fahad Buzwair
Chairman of the Group Policies,
Governance, Development &
Remuneration Committee
Member of the Group Audit &
Compliance Committee
Member since 2001



Mr. Mansoor Ebrahim
Al-Mahmoud
Member of the Group Audit &
Compliance Committee
Member since 2004

Chairman's Message



Chairman's Message

Corporate Social Responsibility is one of the main pillars of a developing community. It serves as a means of progress and reflects the spirit of a society. At its core, the development and progress of humanitarian goodwill is based on the need for responsible civil action. It constitutes one of the ways of producing responsible citizens, who are both aware of their individual and collective responsibilities and are conscious of the need to grow and develop the society around them to a meaningful degree.

Within this philosophy and given the ongoing impressive developments taking place in the State of Qatar, QNB has continued to support a wide range of social activity to a diverse range of stakeholder groups throughout the course of 2013. This Corporate "goodwill" is strategically aligned with the National 2030 Vision and endeavours to build long-term partnerships between communities and our organisation. As both the largest Banking Institution in Qatar and the wider MENA Region this approach seems fitting.

The CSR Programme established for 2013 was large and diverse. It had a tangible positive impact on the local and international societies it reached. The financial and moral support provided served many distinct groupings in society and these were further supported by a range of additional community support initiatives and sponsorships.

The QNB Group continued to adopt a robust general CSR framework to achieve sustainable development in the implementation and understanding of our aims and objectives in this important business area. The need for our goals to be understood and supported by both QNB employees and society at large was of equal importance and for these reasons, the core of our Group CSR policies revolve around the following six categories:

- Arts and Culture
- Economic and International Affairs
- Health and Environment
- Social and Humanitarian
- Sports
- Youth and Education

Our support for these important societal subjects is an expression of our unwavering commitment to the path of social responsibility. Our CSR Report 2013 highlights the Group's ongoing progress in this area and we will endeavour to build upon these solid foundations in the years ahead.

Ali Shareef Al-Emadi
Chairman

CSR and Staff
Engagement Policy





Policy of Social Responsibility

The Corporate Social Responsibility policy reflects the Group's vision of supporting appropriate initiatives and opportunities that contribute to the enhanced health and welfare of society. This, in turn, drives the values needed by the Group to find projects that help achieve our CSR ambitions.

This year, the group has played an active role in supporting many initiatives and actions that fall under the list of six categories. These are now considered as the "core elements" of our evolving CSR Programme:

- Arts and Culture
- Economic and International Affairs
- Health and Environment
- Social and Humanitarian
- Sports
- Youth and Education

Over the course of 2013, The QNB Group has launched many initiatives targeting these key CSR pillars. At a local level, the Group provided important support at a range of community and national events benefitting a diverse range of

stakeholder groups. On the international level, the QNB Group's overseas operations have made strenuous efforts to determine their specific community needs and, working with their Qatar based colleagues, have put in place tailored sponsorship and support initiatives within the 6 category "themed" CSR Programme.

A Long-term Partnership with QNB Employees

The QNB Group seeks to embed a strong culture of social responsibility into every employee working under its responsibility. By involving employees in the group's social responsibility programs, awareness levels are increased in the social responsibility concept and this, in turn, has the benefit of motivating employees to get more engaged in initiatives that add value and a positive benefit to the wider community surrounding them.

As a result, QNB remains keen to involve its employees in the events it both supports and organises. Their contribution and participation are seen as a developmental investment of benefit to both the company and the wider community it supports.

Arts
and Culture



The QNB Group operates across 26 countries and seeks to embody the national characteristics of a forward thinking and socially responsible organisation. Working towards National Goals and Visions, the need to progress and raise awareness is paramount and this has been particularly prevalent in the area of promoting and supporting the important subject of Culture and The Arts.

Patriotism through Sponsorship of National Forums and Traditional Events

The support of National Forums and Events is a very important statement of national loyalty and solidarity. The promotion of customs, traditions and the rich history of the nation takes centre stage in our Cultural and Artistic pursuits. This is most evidently witnessed in our Group Sponsorship of Qatar National Day Celebrations held on December 18th each year.

In 2013, QNB provided support to the event's organising committee for the second consecutive year. Moreover, the institution celebrated the night of Garangaouh (the equivalent of trick or treating) with the children, which is an age old Qatari tradition.



Consolidation of National Customs through Television Advertisements

With the purpose of promoting and preserving the heritage of the country through the enrichment of its customs, the QNB Group launched a series of television advertisements during the holy month of Ramadan, highlighting the significance of helping others and the positive individual and collective outcomes that can result from carrying out good deeds.

The Promotion of Qatari Theatre

QNB remains a key supporter of the theatrical movement in Qatar. This popular cultural activity is deeply established across The Gulf Region and Arab World and leading celebrities have participated in raising the Arts profile by working across a number of productions in 2013. The Group provided particular support during the year by sponsoring the (Furjan) play at Eid Al-Fitr.



Camel Racing a Cultural Heritage with a Modern Vision

QNB has been supporting the cultural sport of camel racing for more than 10 years. This educational and heritage pursuit is promoted through the works of an Organising Committee and QNB helped to develop both its appeal and success over the past 12 months.

Supporting the Qatari Flag in The Guinness Book of World Records 2013

To promote the national identity and heritage of Qatar, QNB supported the making and launch of the largest flag in the world. This achievement was recorded by The Guinness Book of World Records in 2013 under the heading of the "Fidelity & Loyalty Flag".



A photograph of three business professionals walking from left to right. In the center is a man wearing a white thobe and ghutra, carrying a black briefcase. To his left is a man in a dark suit, also carrying a briefcase. To his right is a woman in a dark business suit, carrying a briefcase. The background is a large, illuminated world map on a wall. A diagonal banner with a white-to-purple gradient is overlaid on the left side of the image.

Economic and
International Affairs



An important part of the CSR Programme of activities is the support given to distinctive Economic events and International Affairs Conferences. Throughout 2013, QNB has been an active supporter of State Sponsored activities in these important business areas. These have been held in Qatar and on the International stage. Participating at and being a main sponsor of key Financial and Banking Conferences in 2014 will be a key element of our sponsorship programme.

Local and International Conferences and Seminars

QNB Group's strategic sponsorship of the 8th World Chambers Congress - which is organised by the ICC World Chambers Federation and held every two years - represents an extension of its growing role in the banking and financial services sector locally and regionally.

This sponsorship has also significantly contributed in helping the Congress achieve many of its stated objectives. As the only international forum dedicated to the leaders of chambers of commerce, this gathering allows participants to exchange views, share best practices, and develop relationship networks to better promote their members and the business sectors they represent.

As a prominent sponsor of key domestic and international economic events, QNB was the Platinum Sponsor of the 3rd National Conference on Internal Auditing 2013, which was held under the auspices of H.E. Abdullah Bin Hamad Al-Attiyah, Chairman of the Administrative Control and Transparency Authority at the College of the North Atlantic.

Moreover, the seminars and workshops that were sponsored at the conference played an important role in highlighting and raising awareness around the important areas of building a knowledge-based society, a key component of The Qatar National Vision 2030. This proved beneficial and was warmly received by participants.

This year, the Group also hosted the 16th Annual Meeting of MENA Bank Chief Executives. The meeting, which is organised annually by the Institute of International Finance, was attended by nearly 100 Chief Executives and senior officials of banks and financial institutions in The Middle East and North Africa.

This important annual event in the Financial Calendar provides a platform for valuable communication and an exchange of views on a range of topics related to both the latest

developments within the wider global financial sector and the challenges arising from ongoing repercussions of the region's political changes on The Middle East and North Africa.

At the international level, the Group has consolidated and grown its presence at several key Finance and Banking conferences. This included the sponsorship of The Union of Arab Banks Annual Conference in Beirut. Importantly, QNB also participated in the Arab-Turkish Banking Forum that was held in Istanbul, the Conference on Requirements for Sustainable Socio-Economic Development in Bahrain and The International Arab Banking Summit in Vienna.

Achieving Effective Global Social Security Solutions

The exchange of knowledge and the best practice pursuit of finding sustainable solutions, were the key objectives behind The World Social Security Forum 2013 held in Doha. The exclusive sponsorship provided by QNB enabled hosts -The General Retirement and Social Insurance Authority- to bring together more than 1500 delegates, including ministers, policy-makers, and representatives of international organisations to the event in Qatar.

This conference is the first of its kind in The Middle East. It achieves many of the goals of the International Association for Social Security, which is the world's leading organisation that gathers governmental bodies and social security agencies and departments together under the worthy cause of "society".

Promoting Positive Economic Returns for Qatar

QNB is keen to play a leading role in promoting the benefits resulting from the ongoing and strategic development plans of the State. With this in mind, The Group offered its strategic sponsorship of the Qatar International Exhibition for Railways, Shipping and Logistics. This important conference discussed potential new technologies and systems that may become available to provide future solutions and support for maritime, air and land infrastructure projects. This is of particular relevance to Qatar with the 2030 Vision in mind and was strongly supported by relevant Qatari government agencies and national institutions drawn from across the transport sector.

Promoting Strategic Business Alliances with Berlin

As one of the world's leading financial institutions with representation across 26 countries, QNB provided sponsorship and attended, alongside





prominent Qatari institutions, at The Business and Investment Forum, which was held in Berlin this year.

This initiative seeks to promote and stimulate business and investment opportunities in Qatar and raise awareness of the significant programme of infrastructure development currently taking place and planned across The State in the run up

to 2030. In addition, the opportunity is taken to promote social, cultural and tourist agendas with key German audiences attending the event.

The Forum sessions focused on a range of subjects and sectors including; Investing in the future, The Qatar Vision 2030, Infrastructure projects and The Development of the conversion industry within the energy sector.



Distinctive Presence at Prestige Exhibitions

The important set-piece SIBOS Financial Conference 2013 was held at The Dubai World Trade Centre in September. To mark the occasion, QNB had its own pavilion and used its experience of operating across 26 countries in The Middle East, Africa, Europe and Asia to engage key stakeholders in dialogue and discussions.

SIBOS is the prestigious International Banking and Financial Conference organised annually by The Society of Worldwide Interbank Financial Telecommunication (SWIFT) - a leading international provider of secure information and messages associated with financial transactions.

The Group also participated at The International Motor Show 2013, which was organised by The Tourism Authority and held at The Doha Exhibition Center, and displayed the QNB Brand alongside renowned brands drawn from around The Global Automotive Industry.

The Group also continued its sponsorship of The Doha Jewellery and Watches Exhibition, which was one of the important highlights of the year. This event is very popular with a range of audiences and QNB's prominent role in the event is greatly valued.

QNB Group sponsored the 4 day Omani Products Exhibition held in Doha during November this year.



Support of Finance Related Conferences

Being a global banking institution, the Group extended its strategic sponsorship to "The Euromoney Qatar Conference 2013" held under the theme "Financing Stable and Equitable Growth". The discussions of this key banking event covered the changing dynamics of the global economy with a special focus on the impact these changes would have on the MENA region in the coming years.





Health and
Environment



Helping to promote a “Greener Environment”

The QNB Group is a keen supporter and contributor to environmental causes and supports many positive and worthwhile community initiatives. Throughout the year, QNB employees and clients have made their contribution to protecting the environment by getting involved in many activities. Most notable was The Ministry of the Environment’s clean-up campaign of sections of local beaches and the promotion and awareness of the provision of beach clean-up bags.

In protecting valuable resources within our environment, QNB does not only support relevant causes and organisations, but is also striving to become a leading and responsible financial institution that undertakes its banking operations to the highest technological and sustainable standards. As a result of this commitment, the Bank sought to transform the use of paper resources within the organisation by implementing eBanking services in 2013 that replaced printed statements of account with online versions.

This welcome development promotes technological advancement in harmony with a positive reduction in environment footprint impact.



Targeting Employees in Health Awareness Campaigns

As a token of their support for patients, QNB employees participated in a blood donor campaign which was held over two days at QNB Headquarters and the Mathaf Building in October. Organised in collaboration with Hamad Medical Corporation (HMC), the campaign both raised awareness of the importance of giving blood and supplied the HMC’s blood banks with valuable new blood stocks that could potentially save the lives of many patients. The Health Awareness Campaign was very successful and it is hoped to repeat the exercise in 2014.

Supporting International Health Conferences

QNB Group participated as Bronze Sponsor in the “World Innovation Summit for Health” (WISH) held in Doha and was attended by ministers, professionals, experts and researchers in the area of health care.

A number of innovative health solutions based on the state-of-the-art technology were presented to the conference. These addressed key health issues and challenges facing many world countries.

The 2 day conference activities saw the participation of around one thousand of the most influential healthcare innovators, policy makers, heads of states, senior government officials, academicians and elite businessmen from over 67 countries.

Social and
Humanitarian





Helping Disadvantaged Groups in Society

At the heart of our CSR Programme Strategy is the commitment to endeavour to support and integrate disadvantaged groups in all local community activities. QNB Group has launched many initiatives in this regard, most importantly signing several agreements with relevant bodies in charge of the employment of disadvantaged groups to allow them to best utilise their resources and capabilities.

Supporting the Needs of the Disabled

Working with MADA, the lives of many disabled people has been transformed with the 3 year sponsorship arrangement to provide a purpose built vehicle to assist with their transport logistics. The vehicle has the latest state-of-the-art technology installed to allow easier access and drivers are specially trained to look after the needs of disabled customers.

Collaboration with The Social Development Center

Over a period of many years, QNB has been the main supporter of events organised by The Social Development Center. To celebrate this association, QNB once again sponsored their main attraction of 2013 - the "Live Brazil," Charity Dinner. Held every two years, this fundraising event supports the works of valuable Social Development Centre initiatives and is keenly looked forward to by attendees.

Indeed, courtesy of the prestigious attendee list including: Their Excellencies the Sheikhs, Ministers, Senior Officials, Public Figures, businessmen and businesswomen proceeds from the successful Charity Dinners have amassed the impressive sum of 23,950,000 Qatari Riyals to support various entrepreneurship programs organised by The Social Development Centre.

Respect for the Elderly in a Humanitarian Partnership with IHSAN

The partnership between QNB and Qatar Foundation for Elderly People Care (IHSAN) represents the gratitude reserved for the elderly population of Qatar who have played an instrumental role in taking The State to it's enhanced position of international standing. Underpinning this partnership with The Foundation is a transport arrangement to allow visits to the elderly to take place and provide them with the basic human rights amenities they deserve in the comfort of their own homes.

Reaching out to the Victims of Natural Disasters

Within the humanitarian campaign launched by the world community to reach out to the victims of the destructive hurricane and floods in Somalia and The Philippines, QNB Group donated QR 1 million to the Qatari Red Crescent Society, as part of its corporate responsibility towards easing the sufferings of victimised people. The bank's contribution was made during the "Qatar Solidarity Day with the People of Somalia and The Philippines" held by the Qatari Red Crescent Society and dedicated for the collection of food and medical aid contributions for the victims of natural disasters in these two countries.



DOHA 2013

Sports





QNB places great importance on supporting sports which it regards as a pillar of success and development opportunity in the modern State of Qatar. Of particular emphasis in this area, is the primary consideration of developing Sports Associations both at a grassroots and senior participation level. As a result, QNB participates alongside The Government in supporting sporting endeavours and promoting the benefits of Health & Wellbeing amongst its citizens. These are integral foundations of the 2030 National Vision.

International Sporting Relationships

As the World's Strongest Bank rated by Bloomberg Markets in 2012, QNB is keen to develop its strong brand franchise across the 26 countries it currently operates within. International relationships within the World of Sport help to achieve profile raising considerations and QNB's association with popular French Football Club Paris Saint-Germain (PSG) has been a successful collaboration. This relationship has been further deepened in 2013 to the benefit of both parties and the desire remains to contribute to the success of the French club throughout the coming years.

This year, PSG won the French Football League Championships, announced the signings of



several international key players, and participated in The UEFA Champions League. With growing international appeal outside of France, the Club is one of the most popular of French Football Clubs.

Of particular note in 2013, was QNB's hosting of the Club's Annual Training Camp which attracted many PSG fans excited by the opportunity to meet the Star Players and secure sought after autograph signatures.

Supporting Sporting Events Hosted by the State

One of the most important and prominent sporting contributions made by QNB during the year is the continuing support and sponsorship offered to assist The State of Qatar bring world class events to Qatar. Of particular significance this year was the platinum sponsorship provided for the Under 18 Al KASS International Football Cup. The Aspire Football Stadium in Doha hosted 12 teams from different continents in a competitive tournament which was considered to be a successful event.

This sponsorship confirms QNB's determination to support State objectives in organising sports events, especially after winning the bid for hosting the 2022 FIFA World Cup, in which QNB played a major role.



Local and International Sports Forums

QNB takes its national sporting commitments seriously and has strongly supported the promotion of the Qatar National Football Team in local and international sporting events. In addition, QNB has also played a key role in supporting the Qatar National Handball Team by sponsoring their participation in many championships and by supporting prestigious tournaments and events such as the State hosted "Super Globe Club Handball Championship" and the Asian Handball Championship.

Promoting Sports Bodies through Distinctive Support

Supporting sporting bodies to achieve their goals is a key consideration for QNB's Corporate Social Responsibility Programme. If this can be achieved by developing the Clubs and extending the levels of grassroots participation in their pursuits then the contributions value is further enhanced. Amongst the sporting bodies that have received QNB support are the Qatar Football Association, Qatar Stars League, Qatar Volleyball Association, Qatar Handball Association, Qatar Basketball Association and popular sports channels like AL-Kass and Al-Jazeera Sports.



Support is also extended to sporting activities where QNB employee participation is both encouraged and enjoyed. An example of this was seen at The Ramadan 5th T20 Football Cup and Basketball Championships during the year.

QNB and The Qatar Sport Club

A strong and enduring partnership has been created and developed between QNB and The Qatar Sport Club (QSC). The three year association to develop and achieve success for Qatari Football has delivered a number of achievements and the relationship continues to be beneficial for both parties.

Celebrating The State of Qatar's Sports Day

QNB and other banking institutions across Qatar entered the spirit of The Annual National Sports day, held on the second Tuesday of the month in February, by taking part in a Marathon event organised by Qatar Central Bank. In addition, many other QNB employees took part in different sporting events throughout the nominated day as part of the Health & Awareness Campaign exercise.

Youth and Education





The need for strong and evolving education standards as a pillar of the 2030 National Vision is fully supported by QNB. This commitment lies at the heart of QNB's strategy in Corporate Social Responsibility and over the course of the last year, The Group has endeavoured to both raise financial educational awareness and support initiatives that assist business with enhancing their labor demand requirements by recruiting quality, educated employees into the workforce.

Education Careers and Recruitment Fairs

QNB has continued to be present at events and activities that promote the development of enhanced teaching and practical skills capabilities that benefit individuals, professions and society. This is particularly prevalent in events targeted at the younger generation in Qatar. As the future of the country it is important to support their aspirations and ambitions and for this reason, QNB was pleased to provide sponsorship for The Qatar Annual Job Fair, and The QNB Job fair which was organised at Sharq Village and Spa. In addition, other significant Job Fairs taking place in different universities throughout the State were also supported.

However, QNB did not restrict its activities to Qatar only, and prestigious events such as the Job Fair in Washington DC, organised by The Embassy of The State of Qatar, was both supported and participated at. Over 700 Qatari students took part in the event with a range of companies and organisations present. The purpose of the event was to assess the quality of the candidates and raise awareness about the excellent job opportunities available back in Qatar.

Educating the Next Generation About the Banking Sector

As the largest Bank in Qatar and across the MENA Region, QNB is best placed to both play a leading role in supporting the education sector and promoting the important subject of Financial Education. These are commitments built into our CSR Programme framework.

QNB has collaborated with the Children's Cultural Center to issue a unique educational publication distributed to children, called "Tajwoury" to promote their reading skills through a distinctive and diverse Financial Education led method.

In addition, QNB has also sponsored the mobile library project initiative in an attempt to spread education, knowledge and fun amongst young and adults alike, as part of the 2030 State Vision to enhance educational capabilities across society.

The Ambassador Programme and Professional Development

To promote enhanced career development opportunities amongst its employees, QNB has launched The Ambassador Programme. With the purpose of identifying and developing talented Qatari National employees for leadership positions within the Group, the individuals are offered working assignments abroad for a period of 12 to 24 months. Operating within International QNB operations, the Managerial candidates are assessed and trained on a regular basis to ensure that their capabilities and skills sets are developed and made relevant for QNB.



The Program has proved very popular with young Qatari candidates. In addition to the experience received, they learn more about QNB's banking operations around the globe and importantly are able to put this knowledge and understanding to best effect when they return to managerial roles in Qatar.

Supporting Education in Public Schools

QNB is a major supporter of Public Schools in Qatar and this is seen through our support funding of several Graduation Ceremonies at different educational establishments. Amongst these were the graduation ceremonies for disabled students at The Khawarizmi Elementary School for Girls and the first class of sixth grade students at The El Obaib Elementary School for Girls.

QNB also sponsored the playground at The Al Shaqab Elementary School for Boys following a request for better recreational facilities for the young pupils.

Commitment to QNB Employee Training

In accordance with international best practice standards, QNB is constantly striving to improve and enhance the training programmes offered to employees. The Group needs to continue to meet the needs of its customers and provide quality service under the QNB Brand. In addition, the successful programme of International expansion needs to be underpinned by skills and capabilities that meet a diverse range of internal and external needs.

Supported by leading specialised training and development providers, The QNB Training and Development Center provides accredited certification for employees undergoing training programmes as part of their career development plans. These Individual Development Plans apply both in Qatar and internationally for QNB employees.

During the year, QNB extended the concept of this Training initiative to the wider community as part of its CSR Programme. Local organisations were invited to visit relevant individual QNB Office Departments to learn more about their work and contribution to a leading banking business. This experience was welcomed by the local groups as it provided training and best practice methodologies that they could subsequently apply within their organisations. In addition, they also learned more about the issues and workings of The Banking Sector in Qatar.

The center has also run several training sessions and has simulated a number of work situations for several schools and universities in Qatar this year, including Qatari students in banking and commerce studies. Furthermore, QNB provides official training through its e-training portal.



Best Banking Services for Students

Being a leading financial institution that endeavours to serve the community, QNB has integrated its corporate social responsibility programme with its banking operations in the area of student support. This has resulted in a unique banking service for students, which consists of an Education Savings Account that enables families to pursue the best education for their children through a guaranteed financial plan that covers the cost of college education.

QNB Active on Social Media Networks

QNB, through its interactive follower base on social media networks, offers a range of services and activities to a diverse audience base across Qatar and beyond.

In its various social media channels, QNB highlights news, views and achievements to its growing interactive client base and uses offers and competitions to generate further value on the platforms. For example in 2013, The QNB Ramadan Competition was published via the “Ahl Qatar” page to promote Qatari contributions, skills and achievements.




Providing Support for Future Generations

In an effort to support the development of entrepreneurial skills and talents, QNB sponsored the Al-Fikra [The Idea] Project in 2013. This is Qatar’s National Business Plan Competition and has been launched for an initial period of three months. The project is an executive, educational and training program, especially designed for entrepreneurs and students to enable them to produce business plans that will hopefully establish new successful private companies.

As part of QNB’s Sponsorship, the company provided in-house expertise on the judging committee panels of the Al-Fikra competition.

Creating the next generation of entrepreneurs and small businesses in Qatar is an integral part of our CSR Strategy and involvement in initiatives of this nature is both welcomed and supported by QNB. This is supporting the future of The State of Qatar and our CSR focus must and will remain in promoting this important stated goal.





Corporate Social
Responsibility 2013