



Corporate Social Responsibility 2016



Corporate social responsibility

How we act is fundamental to our success in creating sustainable value and securing our solid reputation

“ We seek to enable economic and social development across our network, particularly in developing and emerging economies. ”

At QNB Group we are committed to corporate social responsibility (CSR) and sustainability in every part of our business. Like our clients, we believe that a consistent approach to sustainability is a fundamental part of business today, helping to deliver a better business performance and a stronger brand.

Investment funds and sovereign funds that incorporate ethical and sustainable strategies have grown continuously and there is now an increasing demand from investors, customers, regulators and our own employees for greater information about our strategy for sustainability and social responsibility.

Corporate sustainability is the delivery of long-term value in financial, environmental, social and ethical terms. The impact of a positive and proactive approach to sustainability is significant and helps QNB Group in four key ways:

- > by considering environmental protection and social responsibility, the strength of our brand will continue to grow;
- > an attentive and prudent approach to environment, social and governance (ESG) issues will help to reduce risk, steering us away from taking hazardous actions or developing any policies that contradict our commitment to sustainability;

- > by developing a deeper understanding and respect for the environment, we will better understand and appreciate the importance of our values, helping to boost value creation; and
- > our operational efficiency will improve as we focus on reducing waste and enforcing effective governance and management practices to support this.

Our people and CSR

As a bank, we seek to enable economic and social development across our network, particularly in developing and emerging economies. Through our services, we help individuals and companies achieve their aspirations. It is our aim to raise living standards and help communities more broadly to develop.

This starts with our people. With more than 80 different nationalities working together in more than 30 countries across three continents, we are proud and deeply respecting of our diversity. We work in an atmosphere of mutual respect and support and share the same values that define our bank and our approach to business. It is perhaps because of this that we have such a strong sense of belonging and a consistently high engagement score.





All QNB Group employees are encouraged to participate in our CSR initiatives. Many choose to do so by contributing time and expertise to worthy causes which the bank supports.

During the past decade, our volunteers have supported a wide range of community projects, including annual keep-clean rallies, assisting in numerous international events, helping young people to learn a new skill at a local community centre, fundraising activities, coaching a children's sports team and providing a warm meal to those less fortunate.

Six areas of community focus

- > Arts and culture
- > Economic and international affairs
- > Health and environment
- > Social and humanitarian
- > Sport
- > Youth and education

Arts and culture

Arts and culture help a nation show its heritage and encourages future generations to keep up past traditions.

We were proud to be the strategic sponsor of the Qatar National Day, a national holiday for the country. This event is celebrated every year on December 18 as recognition of the unification of the state of Qatar in 1878 by Sheikh Jassim bin Mohammed Al Thani.

QNB celebrates the Garangaoh night every year during the fifteenth night of the holy month of Ramadan. This year the event took place in the bank's branches of Lagoona and City Centre, where children received gifts and sweets by the staff to celebrate the spirit of the day.

QNB Oman also celebrated the same occasion, locally known as Qaranqasho. The celebration aims at bringing happiness to the orphans and to raise funds for children in orphanages. The children were given toys and sweets as part of the event.

In Kuwait, QNB celebrated the traditional Gergeaan night at Al-Kharafi Children's Disability Centre, the first centre of its kind in the Gulf region. It gives disabled children the opportunity to learn through play within a safe and enjoyable environment. The children enjoyed a night filled with activities and received gifts and sweets.

We supported the restoration and promotion of the temple of Ramesses II in Western Thebes – Ramesseum, in Egypt, and provided multilingual educational booklets to be distributed to school groups visiting the archaeological sites.

QNB was the headline sponsor to the Art for Tomorrow event organised by The New York Times and Qatar Museums. Set against the striking cityscape of Doha, Art for Tomorrow brings together world-famous artists, architects, leading museum directors, urban developers, policymakers and financiers to address critical issues and their impact on the creative cities of tomorrow.

To finalise the growing list of cultural activities, QNB sponsored a theatrical performance titled 'Tar El Wazeer' during Eid Al Fitr and was the Platinum Sponsor of the 27th Doha International Book Fair.

Above: QNB Oman celebrates Qaranqasho, helping raise funds for children in orphanages.

Left: QNB participates in QatarCSR, the pioneering network dedicated to raising awareness about CSR and sustainable development in Qatar.

Corporate social responsibility continued

Economic and international affairs

We hosted and participated in conferences and knowledge-sharing activities in economic and international affairs to help diversify national revenue sources in Qatar and in emerging economies.

QNB was the Strategic Sponsor of the International Chamber of Commerce Qatar (ICC Qatar) workshop titled 'Documentary Credits in Today's Challenging Environment by Gary Collyer'. The workshop looked back at the past 12 to 18 months to highlight the issues, actions and decisions that have occurred in that time, and examined best practices that should be adopted when issuing, advising, confirming, amending, presenting and examining documents, as well as honouring or refusing documents.

We sponsored a number of important events, including the Saudi Trade Finance Summit in Saudi Arabia; the fifth Euromoney Qatar Conference in Doha; the Doha International Maritime Defence exhibition; the 13th Annual Qatar Projects Conference held in Doha; the Doha Jewellery and Watches Exhibition; and the 9th Classified Economy Conference hosted by Qatar Central Bank under the Patronage of H.E. the Prime Minister.

Health and environment

Health infrastructure and services are fundamental to human well-being. We believe it is important that we operate in a way that will not negatively affect future generations, but indeed leaves a positive legacy. It means we constantly strive to operate in a sustainable way with regards to the well-being of our community and the environment in which we live.

In Qatar, we hosted several health-related events and initiatives. We were pleased to sponsor our employee blood donation drive in conjunction with Hamad Medical Corporation (HMC). This year's campaign followed on the successful exercises of the previous years, with the objective of enhancing blood bank stocks at HMC and raising awareness of the importance of donating blood and the resulting health benefits to society.

We also held a diabetes awareness at work programme for staff to generate greater understanding of this life-threatening disease. QNB was a key sponsor for the 2nd Qatar Nephrology Conference, the Qatar Breast Cancer Conference and the International Conference in Emergency Medicine and Public Health held in Qatar this year.

In Egypt, QNB participated as a sponsor in the first phase of the Shifaa-Orman Cancer Hospital Project in Luxor, which was attended by a number of government officials. In addition, we donated essential equipment for the Intensive Care Children's Heart Disease



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Unit in Benha Hospital, equipment for the Zagazig University Hospital and much-needed equipment for the Gastrointestinal Endoscopy and Liver Unit at the Institute of Tropical and Endemic Diseases at Cairo University Hospital.

QNB Oman was the Platinum Sponsor of the Oman Traffic Safety Expo. The event is a platform to bring together corporate and business sector entities to educate the local and expat community about safety measures to be taken while driving on the roads of Oman.

In an environmental drive, the Tunis team and their families from QNB Tunisia cleaned a beach in Tunis as part of our social volunteering programme.

Social and humanitarian

By promoting a spirit of volunteering, we help create more harmonious, united communities.

During 2016, QNB sponsored activities and events of the General Retirement and Social Insurance Authority, with the aim of raising awareness of the rights, obligations and future of retired people.

QNB Tunisia staff organised several humanitarian events, among them an event to distribute winter clothes to children in need, provided cardboard boxes filled with food to families in need and held a charity event to help elderly people lacking family support.

QNB Indonesia continued its annual collaboration and sponsorship of a local mosque, providing food for 1,000 people in need.



Top: QNB Tunisia cleaned a beach as part of our social volunteering programme.

Above: QNB staff training.

Left: QNB was a strategic event partner at the 13th annual Qatar Projects conference.

Corporate social responsibility continued

Sport

Sporting participation and events are a hallmark of progress and a means to promote healthy, vibrant people and communities.

In this spirit, our employees represented the bank in local tournaments, such as the Aspire Banks Football League in Qatar.

QNB sponsored a number of sporting events during 2016, ranging from equestrian tours to swimming. We were pleased to be part of the Qatar Equestrian Federation activities and sponsored their main event, the QNB Doha Tour. We were also the national sponsor for the 2016 FINA Swimming World Cup held in Qatar and the Qatar International 2nd Taekwondo Championship. QNB is also a proud supporter of the Qatar Paralympic Committee.

Continuing our long-term support of the world's most popular sport, football, QNB is the main sponsor of Qatar Football Association (QFA) and Qatar Stars League (QSL), which includes the Super Cup, League, Qatar Cup, Emir Cup, National Team for the next six years. Abroad, we have also renewed our sponsorship with Paris Saint-Germain F.C. (PSG), the most successful club in French football with 31 titles in its history. We are also a sponsor of the Asian Football Confederation (AFC) and have signed an agreement with the Oman Football Association to become the official sponsor of His Majesty's Cup competition.

For the next three years, we will also be the main sponsors of Trabzonspor, one of Turkey's most popular football clubs. The sponsorship grants the bank access to jersey sponsorship as well as access to advertising rights, public relations cooperation, social media and digital rights. QNB's sponsorship of the Turkish football club comes because of its great successes since its creation in 1967, with a long list of accomplishments that include many championships, titles and trophies, as well as participation on numerous occasions in the UEFA Champions League® and the UEFA Europa League®. This agreement will further cement QNB's brand positioning and recognition in the Turkish market.

Youth and education

Education and how communities engage and give opportunities to their young people is a cornerstone of social and economic development.

We signed a Memorandum of Understanding with the Bedaya Centre for Entrepreneurship and Career Development and Qatar Banking Studies and Business School to train and develop the skills of Qatari students in banking and finance.

The Kawader programme, launched by Qatar Financial Centre (QFC) Authority and Qatar Finance and Business Academy (QFBA) is an important initiative we are proud to support. It is a five-month long development programme designed for recent Qatari graduates that enables them to acquire skills and build competencies in cross-functional areas in the financial sector.

Below: QNB is the main sponsor of Trabzonspor, one of the leading Turkish football teams.

Right: QNB Indonesia CSR activities.





We also sponsored ‘Teach for Qatar’, a programme aimed at reinvesting exceptionally talented leaders into the independent school system through a two-year teaching and leadership development programme.

QNB Indonesia supported Tarsisius High School, West Jakarta, continuing the financial literacy work from last year and supporting the creation of the students’ High School End of Year Book. QNB Indonesia also partnered with ‘Rimba Baca’ (a library community) and High Scope schoolteachers to give orphaned children a special event to celebrate Ramadan month. The event was helped by 25 QNB volunteers, five teachers and a community volunteer.

Finally, QNB Tunisia launched a school renovation project, in which a number of schools have been rebuilt and equipped to provide a better learning environment for the students.

Acting ethically

Acting ethically and responsibly is expected from all of us. It is fundamental that all our staff acts with the utmost integrity and responsibility at all times.

So, just as we do in the communities we help, we want to support our staff to achieve their own aspirations, which is why we invest heavily in a range of training and professional development programmes and maintain a strong focus on career development.

All employees must sign our Code of Ethics when they join the bank. We have a zero tolerance towards bribery, money laundering and corruption in any form.

QNB Group’s compliance policy

To ensure our approach is consistent across the Group, particularly as we continue to expand, we have a robust compliance and anti-money laundering policy.

Its overarching purpose is to set guidelines and standards, to preserve the Group’s reputation and integrity, and to avoid any penalty imposed by regulatory bodies by ensuring that our activities are in proper compliance with all applicable laws, regulations and ethical standards.

The policy provides guidance in relation to compliance activities, complaint handling, know your customer (KYC), anti-money laundering (AML) and combating the financing of terrorism (CFT) measures, in addition to whistle-blowing, conflict of interest, and Chinese walls. All new employees are trained in this policy as part of their induction.

Whistle-blowing

A dedicated whistle-blowing service is designed so that all our people are comfortable reporting any perceived or actual breaches of our ethical standards.

This is in accordance with our compliance policy, which states that any person who, in good faith, raises concerns about or reports crimes, contraventions (including negligence, breach of contract, breach of law or requirements), miscarriages of justice, dangers to health and safety or the environment shall not be dismissed or otherwise penalised directly or indirectly.

Importantly, the policy also states that no employee shall be punished or subjected to any detriment for having made a disclosure in good faith that allows reporting of incidents anonymously.

Anti-money laundering and combating terrorism financing

Our compliance policy states that if QNB becomes aware of facts that lead to the reasonable presumption that money held on deposit derives from criminal activity, or that transactions entered into are themselves criminal in purpose, appropriate measures, consistent with the prevailing law, shall be taken. To identify such money, we have developed procedures, systems and controls to do so and have trained our employees in them.