

Corporate Social Responsibility 2012

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His Highness **Sheikh Tamim Bin Hamad Al-Thani** Heir Apparent



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

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Board of Directors



H.E. Yousef Hussain Kamal Chairman of the Board of Directors Member since 1988



H.E. Sheikh Jassim Bin Abdulaziz Bin Jassim Bin Hamad Al-Thani

Vice Chairman

Member since 2004



Member since 2007





Mr. Bader Abdullah Darwish Fakhroo

Member of the Executive Committee

Member since 2001



Member of the Executive Committee

Member since 1998



Mr. Mansoor Ebrahim Al-Mahmoud

Member of the Audit & Compliance Committee

Member since 2004





H.E. Sheikh Hamad Bin Abdullah Bin Khalifa Al-Thani







H.E. Sheikh Hamad Bin Jaber Bin Jassim Al-Thani

Chairman of the Executive Committee Member of the Group Policies, Governance, Development & Remuneration Committee

Member since 2004

Mr. Ahmad Mohammed Ahmad Al-Sayed

Member of the Executive Committee

Member since 2010

Mr. Rashid Misfer Al-Hajri

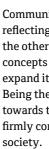
Chairman of the Audit & Compliance Committee

Member since 1998

Mr. Fahed Mohammed Fahed Buzwair

Chairman of the Group Policies, Governance, Development & **Remuneration Committee** Member of the Audit & **Compliance Committee** Member since 2001

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Moreover, QNB Group's rise to be the leading financial institution in the Middle East and North Africa confirms the Group's success in achieving its long-term strategic objectives including the effective participation in the service of the communities in which we operate. For the Group, this necessitates additional responsibilities and we are confident of our abilities to bear such duties and expand our participation in various activities towards the goal of supporting the communities in which we operate.

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Chairman's Message

Community service is a fundamental component of QNB Group's logo, reflecting our commitment and responsibility towards Qatar's society and the other communities in which we operate. Therefore, social responsibility concepts and principles are considered an integral part of Group's strategy to expand its banking services and activities in different regions of the world. Being the largest financial institution in Qatar imposes on us more duty towards the community. We are fully aware of this responsibility and are firmly committed towards responding effectively to the needs of Qatar's

The Group has succeeded in consolidating the concepts and principles of social responsibility with the Group's culture, making it part of daily activities. This is in harmony with the policies and programs adopted by the Board of Directors five years ago in support of activities in six main areas: culture and arts; economic and international affairs; health and the environment; social and humanitarian affairs; sports and education and

The success of QNB Group is reflected in the effective participation in various social activities within these six areas, both within and outside Qatar. Moreover, the Group's plans for future expansion include plans to increase participation in various areas of community development in line with the continued growth of QNB Group.

> Yousef Hussain Kamal Chairman



Corporate Social Responsibility 2012



A Consistent Approach to Providing Tangible Support to the Community

QNB Group pursues a corporate social responsibility (CSR) policy that proactively responds to the needs of the communities in which it operates. Its dedication to an enriching CSR program is evident in the numerous causes it supports, which enhance the progress and welfare of individuals and communities.

During the past year the Group expanded and diversified the scope of its CSR initiatives. It supported an array of causes that aligned with its values and ideals and several community groups that needed financial assistance to fulfill their goals.

Throughout 2012 QNB continued to consolidate its community presence through activities that instill pride and demonstrate its continued support for broad government objectives in six key areas, namely:

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

QNB Group's international outlets are also supporting and participating in CSR activities, as relevant opportunities are identified. Its overseas branches are eager to work with local communities in the countries where they operate and proactively solicit sponsorship opportunities and worthy community pursuits to align with that reflect the Group's goals and values.

Working Together to Improve our Communities

QNB Group employees are the cornerstone for the success of its corporate social responsibility program. The Group actively encourages employee volunteerism and participation in the Group's CSR activities, recognising that such efforts facilitate personal growth and development in new and important directions.

In this context, staff participate alongside the Group in all its CSR activities, which are considered an integral part of the responsibilities of both the Bank and individual employees.



QNB Group actively fosters the spiritual and cultural values of the community by working with various cultural institutions to reflect the glories of the past and the authenticity of the present.

Celebrating Qatar's Roots

National Day, celebrated annually on December 18, commemorates the birth of the State of Qatar, the foundation of modern Qatar. As an institution that has played an integral role in the growth and development of the country, it is natural that QNB Group would be an active and enthusiastic supporter of National Day celebrations.

In 2012, QNB sponsored the festivities' organising committee and participated in all of the activities carried out by the committee. In addition, the Group designed and aired a TV advertisement to express its loyalty to the country and the pride it takes in being a leading Qatar institution.

TV Ads Highlighting Qatar's Traditions and Heritage

As an expression of its commitment to, and support of, community values, QNB Group regularly produces a series of television advertisements aired during the holy month of Ramadan that highlight Qatari traditions and customs and encourage residents to give generously to charitable activities.

This year's campaign highlighted the personal rewards individuals reap when they give selflessly to those in need, promoting the value of cooperative generous and compassionate attitudes that enable society's less fortunate to gain a measure of self-reliance and dignity.





Supporting Qatari Theatre

In 2012, QNB Group's support for the "60% Qatari" drama demonstrated its recognition of the arts as an important means of self-reflection during periods of rapid transformation. The production explored the country's modernisation process, cultural openness and rapid social change. It gave community members an opportunity to consider the significance of these shifts on a personal and community level.

The theatre's stage productions routinely shed light on the issues and concerns of ordinary people while nurturing the individual growth and development of ambitious Qatari actors and actresses, who will some day bring a Qatari sensibility to the world stage.

Camel Racing: Glory of the Past and Authenticity of the Present

QNB Group has been an avid supporter of the country's camel racing tradition for decades and continues to honour that role. The Group's ongoing support for Qatar's camel racing events, which are deeply rooted in the history and traditions of the country, help preserve awareness of the country's humble beginnings and the values and ideals that influence and shape its current reality.





Local and International Economic Events

The Group's contribution to the support of local, regional and international economic events constitutes the largest portion of its social responsibility program. It routinely sponsors a wide array of local, regional and international conferences and gatherings, which focus on the financial and economic sector.

In addition, the Group is an active participant in local, regional and international exhibitions that align with its ambitions and attract audiences that can benefit from discovering who the ONB Group is and what it has to offer to potential clients and communities where its brand is present.

Support Program Enhances the Group's Growing Role in the Banking System Locally and Internationally

QNB Group was a proud Platinum sponsor of the 13th session of the United Nations Conference on Trade and Development (UNCTAD XIII) held in Doha in April 2012. This marked the first time an UNCTAD conference was held in the Middle East region.

ONB also served as the Official Bank of the World Trade Conference held under the patronage of His Highness Sheikh Tamim Bin Hamad Al-Thani, the Heir Apparent. These conferences typically provide opportunities for global trade organisations and institutions to exchange information and ideas. As host to the event, Qatar provided a unique opportunity for local entrepreneurs and investors to become familiar with the global trade landscape and network with representatives from various markets, that can be instrumental in supporting start-up operations.



Enhancing Investor Relations

QNB Group is an enthusiastic supporter of symposia that promote idea and information exchanges among financial and economic institutions and organisations. In March 2012, it was the Gold Sponsor of the CFA Institute's Middle East Investment Conference and Diamond Sponsor of the International Chamber of Commerce (ICC) Banking Commission meeting.



The Group has also played a key role in a workshop to support improved investor relations coordinated by Qatar Exchange (QE) in collaboration with the Middle East Investor Relations Society. This event was instrumental in enabling QE to attract interest from new regional and international investors.

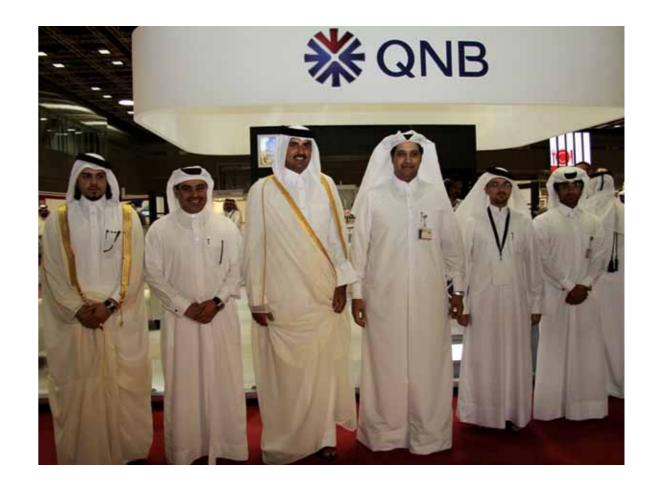
Towards Fulfilling Economic Growth Ambitions

In its bid to become a Middle East and Africa icon by 2017, QNB Group expends considerable effort supporting activities that can raise awareness of its capabilities and keen interest in contributing to discussions that focus on mechanisms supporting positive regional growth and development. To this end, it continues to support and participate in activities like the region's Capital Markets Conference, held in November. As host sponsor, the speaker agenda featured QNB leaders who spoke to the role of capital markets in supporting the GCC's development aspirations, highlighted unique investment opportunities the current situation generates, and contributed to discussions about innovative products that can support financial stability going forward.

Meanwhile, at the international level, QNB Group participated in the Union of Arab Bank's 2nd Arab-French Banking Dialogue, held in Paris in October 2012, to address the effects recent developments in the regional financial markets are having in the Arab world, and to participate in the exploration of the Arab Spring impact on Arab - French relations. QNB Group also recognises the value of using venues like this to further explore and understand future growth opportunities for Islamic banking in France and Europe. The event also provided an ideal forum for banks from the Arab world to exchange views on the impact of unification of regional financial markets on their operations.

In addition, the Group participated in Mauritania's 2nd Annual Mining, Oil and Gas Conference and Exhibition held in Nouakchott in October 2012. QNB Group also had a presence at the Arab Turkish Banking Forum held in Istanbul, the Arab Banking Conference, held in Abu Dhabi, and the International Arab Banking Summit held in Berlin.





Diversified Presence in Many Local and International Exhibitions

QNB Group continues to support local progress and economic expansion through its participation in a range of exhibitions held in Qatar, that enhance specific sector growth and development. In 2012, key highlights included Cityscape Qatar 2012, Project

Qatar 2012, an international trade fair for companies that provide products and services related to construction activities, Qatar's Watches and Jewelry Fair and the Qatar Career Exhibition.





Policies to Minimise Environmental Impacts

QNB Group encourages its employees to be environmentally conscious in their daily activities – both at home and at work. In addition, it continuously looks for ways to integrate sustainability practices into its daily activities.

Through advocacy and increased support for Internet and eChannel banking options, the Group is intent on reducing the volume of paper used to conduct bank transactions. Replacing printed account statements with eStatements is one example of how it employs new technology to minimise environmental impacts.





Social and Humanitarian Support to Limited Income Groups

QNB Group continues to provide support to individuals and families with limited income, through a range of activities that provide social and humanitarian support. Whether it is through active campaigning

during Ramadan, or the signing of memorandums of agreement with government agencies committing to doing its part to share the wealth, the Bank is a visible advocate for all members of the community.



Autistic Children... Shining Hope

The presence of QNB Group's Kuwait branch has had a positive impact on Kuwait's Center for Autism, putting a smile on the faces of children in the centre. QNB's Kuwait branch sponsored the closing ceremony of the Centre's activities which included workshops and multiple entertainment programs.

Supporting People with Special Needs

As Qatar's leading financial institution, QNB Group offers banking services to a wide range of residents, including many with special needs. It has proactively provided "Braille" translation for key administrative documents and helped finance a program that supports disabled individuals interested in operating a small business.



Additionally, the Bank has made a commitment to identify job opportunities for Qataris with special needs, supporting their ability to live independently.

In conjunction with the relocation of QNB Kesawan Bali branch, the Bank invited the children from special need's school of Jimbaran to perform a balinese traditional welcome dance and at the same time, QNB Kesawan provided financial support to their education development.





Support the Participation of the State of Qatar in International Sports Events

Out of its conviction that international world sports achievements reflect positively on the image of a country, QNB Group takes pride in its contribution to the successful efforts of the Qatari team who participate in all world sports championships. The Group was an exclusive sponsor of the national team participating in the World Handball Championship held in Spain, in addition to its support to the Qatar football team.

The Group has also been one of the sponsors of Qatar House, which was the official residence of the Qatar Olympic Committee during its participation in the 2012 London Olympics. This sponsorship by the Group was a unique historic opportunity to highlight the ways and means adopted by the State of Qatar to become a true centre for sports in the region and an exceptional destination of sports tourism.

QNB Group Excels in Supporting Sports Organisations

The most important contributions of the Bank in the field of sports are seen in its support of athletic organisations. During 2012, QNB Group extended its sponsorship of the Qatar Football Association Championships for a period of 3 years. As well, it provided sponsorship to the Qatar Volleyball Association for two years and was one of the major sponsors of the Police Football Association championship.

The Group also provided sponsorship for the League Championship and the fourth tournament of the Ramadan Cup. In addition, QNB participated in the tournament with its team made up of the Bank's staff. The Bank's team has done well and secured the runner-up position in the tournament.

The Bank was also the exclusive sponsor of the International Handball Federation (IHF) "Super Globe Qatar 2012", which brought together the world's top handball stars, with the participation of the most prestigious country clubs represented by Al Sadd Club and Al Jaish Sports Club.

Continuous Support to the Qatari Clubs

Qatar Sports Club received support from the QNB Group again for a period of three years. The Group has become the exclusive sponsor of the club including all levels and divisions of the club's athletic activities.

The Group also signed an agreement last year to support Sailiya Sports Club for a period of three years. The Group was the exclusive sponsor of the Qatar Sports Club during the previous three years.

QNB Group Supports Sports Day by Organizing the **Running Festival 2012**

In the implementation of the resolution made adopting the Tuesday of the second week of February every year to celebrate the Sports Day of the State, the Bank has organised QNB Running Festival at the Aspire Park. About 3,500 people participated in the festival, including staff members and their families, amateurs and fans of this sport as well as people with special needs. The registration for this race was carried out through the Group's website.

The festival included a number of events in addition to furnishing two areas with recreational games for children and providing medical services to the participants.

The Group's participation is considered a starting base for future festivals in the coming years, with the aim to promote and foster these concepts during every new sports year.







Gaining Brand Recognition Through Sport

A sponsorship agreement with Paris-Saint Germain (PSG), one of France's most illustrious football teams, is expected to help elevate the QNB Group brand in France and across Europe. The elevated visibility from this agreement is expected to attract new interest and opportunities from global investors, who share enthusiasm for world-class sport competition.





Supporting Innovative Education

In collaboration with the Child Cultural Centre, QNB Group supported the launch of a Mobile Library, the first of its kind in the country. This brings knowledge and wonder to young and old across the country, enriching the minds and imaginations of individuals, supports the Qatar National Vision 2030 and QNB Group is proud to contribute to its realisation.

Participating in Career Fairs

QNB Group continued its annual support for Qatar career events and fairs, that provide Qatari youth with access to a wide array of job opportunities in both the private and public sector. The Group participates annually in the Qatar Career Fair, and in 2012 previous career fair recruits, who are now working with QNB, were on hand to meet with youth exploring career options to share their QNB experiences.

The Group also supports career fairs at Qatar universities, to encourage candidates to consider the unique opportunities QNB Group provides for students pursuing a career in the financial sector.



Scholarships at the Finest Universities in the Country

QNB Group offers a scholarship program that provides up to 50 grants annually for Qatari high school graduates attending Doha-based universities.

Scholarship recipients have their tuition fees covered and are provided with a monthly living allowance while in school, and on graduating are offered immediate employment with QNB Group.

Life-long Learning Opportunities for QNB Staff

QNB's Training and Professional Development Centre offers employees a wide range of practical training programs that enable them to meet job requirements and support their career progression. Course offerings include opportunities to enhance technical competence and develop new skills and abilities.

E-learning options are also widely available to all employees. QNB Group, in collaboration with ict Qatar sponsors a QNB e-Learning Portal that attracts the participation of more than 520 employees in 2012.



Educational Savings Program

Meanwhile, an educational savings program was launched in 2012, to help community members set aside funds to cover the cost of post-secondary studies for their offspring. The plan is designed to encourage families to recognise the importance of a solid education and plan, in advance, to enable their children to benefit from learning opportunities in the future.

Educating Community Institutions and Members on **Banking Business**

Several local institutions have benefited from field visits to QNB Group premises, which introduced them to various departments to enhance their understanding of the banking sector. In 2012, the Group hosted students from Ahmed Bin Jassim Secondary School at the Group's Customer Service Centre and numerous military officers from the Ahmed bin Mohammed Military School have participated in courses offered through the Bank's Training and Professional Development Centre.



