



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

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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, & Remuneration Committee

H.E. Mr. Ahmad Mohammed

Member since 2013

Ahmad Al-Sayed

Member since 2010



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

Chairman of the Group Executive Committee Member of the Group Policies, Governance, Development & Remuneration Committee Member since 2004



Mr. Bader Abdullah Darwish Fakhroo

Member of the Group 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 Group 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



Board of Directors

### Chairman's Message



Since its establishment, QNB has grown along with the development of Qatar, and it has seen many successes and achievements. It has also overcome many challenges, particularly in the banking sector. Throughout this journey, human welfare has always been a top priority for the QNB Group, with the purpose of working closely with Qatari nationals and providing them with support to achieve their personal development goals and enrich their future.

Over the decades, the Group has succeeded in implementing plans that aim to effectively contribute to the development of Qatar and its people. The commemoration of QNB's 50<sup>th</sup> anniversary was an ideal opportunity to celebrate its mission to give back to society and enrich the citizens' professional awareness, the mission the Group was originally established to achieve.

Today, the Group is a leading global financial organisation that competes at the highest levels of international banking. Our success is the result of the hard work, experience, and historic acheivements passed on to QNB's current incumbents through the commitment and dedication of the founding generations. It is through these efforts by its managers and employees that we bear witness today to the Group's development over time to a leading financial institution with offices, branches, and subsidiaries in more than twenty-six countries spread across three continents of operations.

Social responsibility has always been an integral part of our mission. Since its establishment, the Group has been committed to supporting the local community. Today, these social efforts have reached international levels and standards, and we will remain committed to delivering our social responsibility programmes with their specific goals and objectives.

Knowledge has always served as the cornerstone of our progress, and this has distinguished the Group's CSR approach over the years. For example, this year we promoted a knowledge-based culture by publishing a specialised book, "Money Made Easy;" a Financial Education book that provides an informative introduction to QNB's services and operations, in order to raise awareness in Qatar's schools and educate the future generations about the banking Industry.

I would like to take this opportunity to express my gratitude to our founding fathers, who made it possible for generations of Qataris to build a promising future of which we can all be proud. I would also like to thank all of our stakeholders and employees for their valuable contributions to making our dream a reality.

Ali Shareef Al-Emadi Chairman

Chairman's Message





As the Group celebrates its 50<sup>th</sup> anniversary, there is much to be proud of. The Group's banking activities extend into more than 26 countries across three continents, and it has become a leading figure in international banking and finance. We owe our success to those who served at the Group before us and paved the way for generations to come.

For the last 50 years, social responsibility has been a fundamental factor contributing to the Group's success. It has supported numerous events and local charitable initiatives. Today, the Group is one of the largest sponsors of the state's initiatives that aim to serve the community.

In the area of culture and arts, the Group has helped introduce Qatari culture and Arabian lifestyles to the world through its support of the state's international events and in collaboration

"Distinctive initiatives provided by the Group throughout 50 years"

with Qatar's embassies abroad. These efforts include supporting the Souq Waqif Photo Exhibition, which was organised by the Qatari Permanent Mission to UNESCO in Paris and France. In addition, the Group supported the Annual Camel Racing Festival and the National Day celebrations.

In the area of health and the environment, the Group has made many distinguished initiatives. Its efforts included funding the Intensive Care Unit at the Hamad Medical Corporation and launching various awareness campaigns in schools across the country in collaboration with the Supreme Council of Health. It also encouraged its employees to participate effectively in the "National Green and Clean Qatar Campaign."

QNB is a leader in sponsoring and supporting sports events and activities in Qatar and abroad. One of its most important contributuions in this area is its support for Qatar's successful bid to host the FIFA World Cup in 2022. QNB was also one of the main sponsors of the Asian Olympic Games, and it offered its services and support to the organisers, participants, and spectators. At the international level, QNB sponsored Paris Saint-Germain, which is the most popular soccer team in Paris.

Education and youth are important themes at the core of QNB's social responsibility program. The Group's initiatives include publishing and distributing a financial education book entitled "Money Made Easy." In addition to participating in numerous professional events in Qatar and abroad, the QNB Group also offers annual scholarship opportunities abroad.

Social and humanitarian assistance is one of QNB Group's most prominent social responsibility contributuions. The Group has made several initiatives in this area, including sponsoring the Volunteer Work Award in collaboration with Qatar Foundation, and supporting individuals with special needs through its efforts to provide them with suitable employment opportunities. It also established the Braille service for the visually impaired and supported the Qatar Orphan Foundation and the Qatar Foundation for Elderly People Care.

At the international level of finance and economics, the Group has contributed to many events in order to raise awareness of important global economic issues. The most important of these included the OPEC summit, the events of the Union of Arab Banks, the Qatar Economic Forum, the International Financing Conference, and organising several workshops on compliance, auditing and combating money laundering.

The Group was one of the first organisations in Qatar to produce and issue an Annual CSR Report detailing its social responsibility activities and philosophy.



With its activities in more than 26 countries and across 3 continents, the Group will continue its social responsibility efforts in Qatar and abroad.

"The first Institution in Qatar to release its own CSR report"







# We are preparing generations that will contribute to success in all social fields

QNB Policy on Social Responsibility

QNB Group recognises the value of social responsibility. The Group's commitment to serving the local community is clearly reflected in its efforts to serve the State of Qatar, its citizens, and all areas of development in the country, in alignment with and support of The National Vision 2030.

The Group has constantly striven to reinforce its roots within society. Now, it is the leading organisation in supporting Qatar's social activities and a partner in realising the nation's desired future vision. These efforts are focused on six areas it considers to be the core elements of its social responsibility policy. They are as follows:

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

Reinforcing a Culture of Social Responsibility among QNB Employees

QNB firmly believes that social initiatives are a joint responsibility, therefore, it works continuously to promote a culture of social involvement among its employees by encouraging them to actively participate in such initiatives and recognising their contributions.

Employees are the foundation for a successful social responsibility policy



Culture and Arts are the medium through which a nation manifests its heritage, they also help embed past traditions in future generations. As a result, Culture and Arts are one of the main social responsibility areas that QNB Group contributes to through sponsoring events that preserve the Qatari national heritage and proudly present it in local and international venues.

#### Qatar's National Day, a Historic Symbol of Pride

Qatar's National Day is a celebration of Qatar's history from the establishment of the State of Qatar through to its current development. QNB Group proudly contributes to the celebration as an expression of patriotism and pride in Qatar's history and traditions. Each year, the Group organises a national campaign through its different offices, and dedicates a pavilion to celebrate the day. The Group also offers special National Day handouts each year that both reflect its corporate image and offer of a glimpse of Qatari customs related to marine and wildlife.

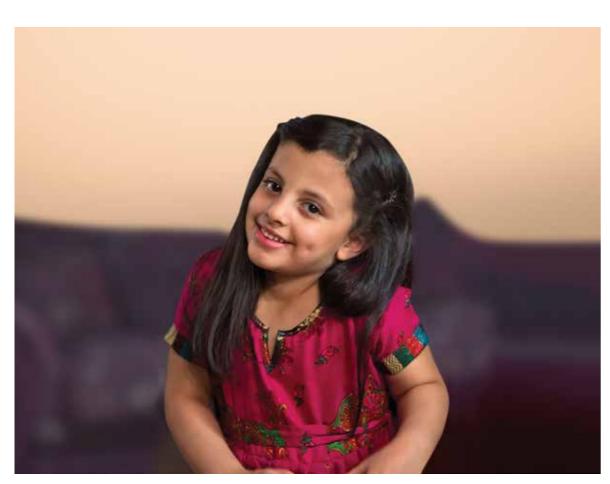
# QNB Presents Qatari Customs and Traditions through TV Commercials

Every year, QNB produces TV commercials that feature Qatari customs and traditions for the purpose of educating young viewers about their heritage. This year, QNB commercials focused on strong family ties and the role of each family member plays within society.

#### Camel Racing: A Popular and Well Liked Sport

The traditional Qatari sport of camel racing has recently attracted international attention; this has encouraged QNB to continue supporting the Camel Racing Organising Committee in its efforts to introduce Qatari national heritage to the world.

"Our cultural initiatives reflect our national identity"





# QNB Celebrates the Garangaouh Night with Children

Garangaouh is a traditional celebration held around mid-Ramadan time each year, where children wear traditional costumes and walk through their neighborhoods singing and collecting sweets and candy. QNB participated in the festivities by setting up its own pavilion at Souq Waqif to offer entertainment for children, and launching an advertising campaign around this important theme.

"We are proud of our traditions and instill them in the future generations"







Domestic and international conferences, exhibitions and events have contributed significantly to the development of the Qatari economy. They have also served to demonstrate the ability of the state and its major institutions to host important events across different subjects and themes. Being, the biggest bank in Qatar with a growing international presence, QNB remains committed to both participating in state organised conferences and hosting distinct conferences that contribute to the national economy and help diversify national revenue sources.

#### Supporting Major Economic Events and Activities

In 2014, QNB Group sponsored some major international economics conferences that contributed directly to achieving the state's objectives and economic vision. These conferences included the 9th Annual World Exchange Congress, hosted by the Qatar Exchange under the auspices of HE the Prime Minister and Interior Minister, Sheikh Abdullah bin Nasser bin Khalifa Al Thani at the St. Regis Hotel. This congress is the largest gathering of CEOs and executive directors of the world's Trading Exchanges, and it is a unique opportunity for discussions and networking among the world's leading financial decision makers to take place.

The Group was the exclusive sponsor of the Fin. INFOSEC "Information Security for the Financial Sector: Challenges and Solutions" conference, organised by the Qatar Central Bank at the Ritz Carlton Hotel, Doha. The sponsorship highlighted QNB's interest in supporting the conference's objectives, which include shedding light on information security and the challenges, as well as discussing solutions and means to deal with potential different threats. The conference also aimed at making recommendations that reinforce and guarantee security and confidentiality across the entire financial sector in adherence to legal requirements and in line with best international standards and practices.

# "We reinforce our presence through supporting economic events

The Group also sponsored the Third Euromoney Qatar Conference at the Ritz Carlton Doha, in collaboration with the Qatar National Bank and Euromoney Conferences Organization. The conference included presentations by a number of distinguished international and domestic financial experts who discussed many of the major topics and issues affecting the World Economy.

QNB Group was the sponsor of the dinner banquet hosted on the sidelines of the 2014 annual edition of ITU Telecom World, held in December 2014. The event was organised by Ooredoo at the Qatar National Convention Centre and brought together many prominent members from the global ICT community.

The Group was also the official banking partner of the fifth consecutive annual session of the Qatar International Businesswomen Forum (QIBWF). This year's edition of the forum was held under the main theme "Businesswomen and the New Age of Innovation, Entrepreneurship and Social Responsibility".

#### "Open Day" Interprets Qatar National Vision 2030

QNB Group organised a two-day "open day" for small and medium sized enterprises (SMEs) at the Sharq Hotel and Resort in collaboration with a large number of SMEs. The main theme of the event, which was well-attended, was the concept of "full-service centers." The event aimed to help SMEs grow and expand their activities, and to help them receive appropriate finance and support.

The active participation of SMEs reflects their optimistic outlook regarding the short and long term prospects of progress and development

in Qatar, which has been energised by several government initiatives. The Group sponsored the "Open Day" as a contribution toward the realisation of the Qatar National Vision 2030. It assisted SMEs in starting new projects and expanding already existing ventures through providing solutions and information.

#### **QNB Organises Employee Workshops**

Each year, QNB organises several conferences and workshops for its employees with the purpose of strengthening and reinforcing connections amongst departments. This year, the Group organised a conference in Doha for the human resources directors in its international branches. This two-day conference, which was the first of its kind, was attended by the QNB directors of human resources drawn from across thirteen countries.

The topic of the conference was the issue of "Talent Management" and how QNB can recruit, retain and develop the best talent. Being the biggest bank and an employer of choice in Qatar, QNB has established a series of unique strategies to attract the best employees despite the competitive nature of the overall marketplace.





During the conference, QNB's human resources directors agreed that professional development is the top priority of the Group as it pursues its goal to be a MEA brand icon in the Middle East and Africa by 2017.

Each year, the Group holds an annual celebration during the holy month of Ramadan to bring together employees and departments to share their success and achievements during the year to date and embrace their roles as QNB Ambassadors.

#### **QNB's Strong Presence at International Events**

As a leading international banking organisation operating in more than 26 countries and across 3 continents, QNB has maintained a strong

presence at international conferences and events during 2014. These events included the meeting of the International Chamber of Commerce as well as all the meetings of the Union of Arab Banks, which plays a key role in organising international conferences and workshops.

As part of the annual International Monetary Fund (IMF) Meeting held this year in Washington DC, the Group participated in the annual reception of the Qatari banks. The meeting aimed to reinforce partnerships among Qatari banks and to discuss their shared interests with the international leaders of the banking world.

QNB also had extensive participation in many other international events, such as the Euromoney Conference, which was held in Egypt. This two-



day conference involved several discussions pertaining to the host country, including the future of the economy and investment in Egypt, Gulf economic aid to Egypt, the role of the IMF and international financing agencies in developing the Egyptian economy, and the financial markets and new IPO processes in the stock exchanges.

In addition to sponsoring conferences and international events, the Group is regularly represented by its experts and speakers at local and international conferences.

# QNB Contributes to the Development of Internal Auditing Mechanisms

This year, the Group sponsored the Fourth National Conference on Internal Auditing in an effort to further develop economic concepts and mechanisms in the area of internal auditing. The conference aimed to develop internal auditing professionals in Qatar, being effective contributors to the development and prosperity of the country. Internal auditing is also a major element in the protection against financial crises, as it provides an accountable, transparent work environment and establishes the principles of self-governance. It also plays a critical role in risk management for corporations and organisations by providing objective assessments of the designs and the effectiveness of the risk management processes and by providing appropriate recommendations. This is why the conference aimed to explain how internal auditing has a direct impact on corporate and organisational performance both in the public and private sectors.

#### QNB Solidifies its Presence at Exhibitions

In addition to its support for international events, the QNB Group also continues to sponsor and actively participate in regional exhibitions. The Group was a platinum sponsor of the 11th Doha Jewelry and Watches Exhibition 2014 at the Qatar National Convention Centre, which is one of the most important annual events held in Qatar and the region.

The Group also participated with exhibits on the sidelines of the Conference on Information Security for the Financial Sector and the



Internal Auditing Conference. Additionally, the Group participated in the QITCOM Conference and Exhibition in an effort to reinforce Qatar's status as a regional leader in developing Arabic internet content and to enable regional corporations and innovators to meet their international counterparts. Another international exhibition that the Group participated in was the Aspire4Sport Exhibition, held in Paris, France.

#### Reinforcing Social Involvement in Supporting Leading Start-up Projects

This year, QNB Group participated in the Third Leading Start-Up Projects Conference, which focused on new start-up companies in Qatar and aimed to help 80 selected projects and select specialised business entrepreneurship institutes achieve their stated goals.

"We support new economic concepts to achieve our goals"



Corporate Social Responsibility 2014

Health and the Environment



Health and the environment are an integral and important component of QNB's social responsibility programs, thus, it continuously strives to initiate and undertake projects to help educate society about health issues and environmental standards.

#### **QNB Visits Hospitals**

QNB takes it as its responsibility to protect patient rights as one of its main humanitarian roles. The Group has paid visits to the paediatrician ward at Hamad Hospital and distributed gifts to the patients to enhance their outlooks.

QNB Employees Participate in Various Health Awareness Campaigns

Each year, QNB organises a series of health awareness campaigns through sponsorship and employee engagement. In 2014, the Group launched a two-day blood donation campaign in

"We follow an environmentally friendly policy"





collaboration with Hamad Medical Corporation.
The campaign aimed at supplying the
Corporation's blood bank with additional reserves
and promoting the culture of donating blood and
its positive effects.

### QNB Participates in Health Related Workshops and Conferences

In addition to the Group's support for health campaigns, it is heavily involved in conferences on health issues and actively encourages employees to actively participate in the activities. The Bank's Center for Training and Development regularly holds safety and public health training sessions to prepare employees for potential emergency situations and train them according to best practices first aid techniques For example, the Group regularly holds training programs in conjunction with specialised organisations, such as the Hamad Medical Corporation and the Qatari Red Crescent, to train employees across the business on first aid practices. These training programs include hands-on practice as well as practical and written exams that they must pass to receive international first aid certificates.

#### QNB Implements its Environmental Policy

QNB has adopted an innovative environmental policy for its buildings in an effort to meet the highest standards of sustainability and environmental preservation. This policy includes promoting awareness among the Group's employees regarding environmentally friendly practices in the offices, such as the appropriate ways to discard paper and energy saving and efficiency practices.

In its efforts to go paperless, the Group has launched an advertisement campaign on portable devices and sponsored several competitions on social networking sites.

We aim to promote health awareness among our employees





Humanitarian assistance has become one of the top priorities for QNB. One of the most prominent examples of QNB's activities in this area was its participation and sponsorship of a charitable event in support of Gaza, organised by a group of charity centers at Katara.

QNB Group sponsored and supported Sheikha Noor bint Abdulrahman Al-Thani, one of the most prominent figures in the field of humanitarian, voluntary and charitable activities, in her initiative to climb Mount Kilimanjaro, the highest mountain in Africa and the highest standalone mountain in the world, in a bid to support charitable and humanitarian endeavors. The proceeds of the expedition went to educational projects in Gaza.

This experience highlights the State of Qatar's commitment to consolidate the concepts of humanity, promote the spirit of volunteering among its citizens, and help them contribute to the achievement of their personal goals.

"Humanitarian work is one of the foundations of our social responsibility policy"

# Humanitarian and Charitable Assistance during Ramadan

As a global banking institution with strong Qatari roots and heritage, QNB worked on the charitable nature of the Holy Month of Ramadan and enhanced its humanitarian activities on this important religious occasion.

As a leading international banking organisation, QNB is always keen on the concept of "giving back to society," especially during Ramadan. From a firm belief that supporting the underprivileged within society is everyone's responsibility, the Group launched a new assistance program for Ramadan. In addition, and in collaboration with the Traffic Department and Qatar Charity, QNB distributed iftar meals in a range of different cities across the country.

#### Contributions to Charitable Events

Each year, QNB coordinates and organises many charitable events whose proceeds go to the underprivileged, and it has many identified projects in this field. This year, the Group participated in a charitable dinner organised by ROTA (Reach Out to Asia). The event, themed "Plant a Book, Harvest a Future," aimed to launch various charitable initiatives, and QNB was one of the main donors.

QNB charitable efforts go far beyond Qatar's borders. QNB Singapore participated in the Standard Chartered Marathon in Singapore, which aimed to raise funds for needy individuals aged 10 to 19 years of age.

The Group also participated, through QNB UK, in a charitable marathon in London that aimed to provide clean water in some underdeveloped countries in Asia and Africa.

# QNB Launches Information Campaigns in Collaboration with the Traffic Department

Out of its interest in social responsibility and public safety, QNB took the decision to support all the campaigns of the Ministry of Interior's Traffic Department to disseminate information regarding driving laws and regulations in order to ensure safety and save lives.

"Our social responsibility campaigns consolidate our actions in society"





Corporate Social Responsibility 2014
Sports



Sports are considered one of the most important fields in the founding of a modern state. Sporting events have become a global focus point and a cornerstone of progress, thus, QNB is committed to enhancing its contribution in this field by supporting all manner of sporting activities and national and international sporting events in Qatar, especially the ones that are new to the region. This is part of the Group's plan to support the development of Doha as a world sports capital. The Group's commitment to sports is also reflected in its support of international sports events abroad through its branches and offices across the world.

# "QNB Group fosters strong ties between the sports and banking sectors"



#### **QNB Group Supports Sports in Europe**

QNB continues to strengthen its international profile through supporting international sports organisations and events. For example, its sponsorship partnership with Paris Saint Germain, the most popular soccer team in France, promotes the Group's trademark in the world of sports, both in Europe and further afield.

The Group also held a dinner event at the Torch Tower Doha, where clients had the opportunity to meet the top players from the French team.

#### Supporting the Biggest Sporting Events in Qatar

QNB is the main sponsor of the 24th Men's Handball World Cup Championship, to be held in Qatar in January 2015. This is the most significant sports event scheduled in Qatar this coming year, and it is the first of its kind in the Middle East. This contribution aims to support Qatar's goal of hosting some of the world's main sports events.





#### Supporting the Qatari National Teams

This year, QNB has continued its support of the national Qatari teams participating in international tournaments and championships. These efforts come as part of the Group's mission to help these teams represent Qatar in international competitions. Among these efforts was the Group's sponsorship of the Qatari National Soccer team which participated in and won the Gulf Cup, the Qatari handball team which participated in the Olympic Games, and all the Qatari women's teams which participated in various international competitions.

#### A Variety of Sports Events during Ramadan

For the sixth year in a row, QNB has held various sports events that were open to the public, including the Ramadan Soccer Cup and the Ramadan Games. The Group also sponsored the 4<sup>th</sup> Ramadan Press Soccer Championship, where teams representing various media outlets and organisations competed.



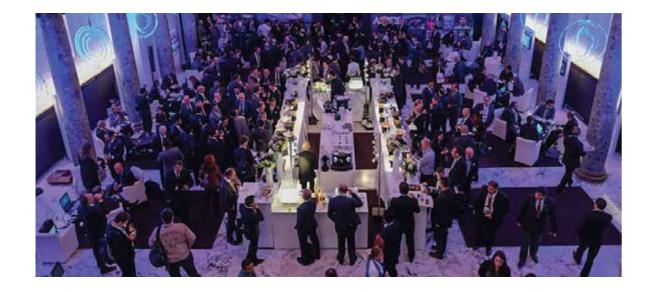
#### **QNB Employees Participate in Sports Events**

The Group's employees are regularly involved in various sports competitions and events. This year, the Group's team came in second in the 1<sup>st</sup> Qatar Banks Indoor Soccer Championship. The group's teams also participated in basketball and volleyball tournaments.

#### Supporting Qatar's Heritage in Paris

Each year in October, all eyes turn toward the French capital, Paris, and to the International Qatar Equestrian Festival. The festival, held since 1993, is widely celebrated in the City of Light for its global renown. The event is one of the major equestrian events for horse owners, trainers, and jockeys. In the latest festival, the Qatari team achieved several victories and international recognition.





#### **QNB Supports Qatari Sports Federations**

QNB has become one of the main sponsors of Qatar's sports federations. For example, the Group supported the Qatar Squash Federation when it hosted the Men's Squash World Championship, which was held in Qatar and included 64 world class players.

The Group also sponsored the Basketball Federation when it organised the Emir Cup. In women's sports, the Group is the main sponsor of all the women's sports events organised by the Qatar Women Sport Committee.

#### QNB Participates in National Sports Day

QNB joined other banking organisations in the Qatar Central Bank running race, which is held on Tuesday of the second week of each February. In fact, the Group was one of the first organisations to implement the National Sports Law by encouraging its employees to take part in Sports Day activities.

"We are one of the leading sponsors of sports events in Qatar"

### QNB Contributes to the Success of Qatari Sports at International Events

One of the main objectives of QNB is to help achieve Qatar's goals in the area of international sports. This year, the Group, which is one of the leading banking organisations that support soccer in Qatar and Europe, participated in the Aspire4Sport Conference in Paris. The Group's participation came as a way of supporting Qatari organizations involved in the sport. It also aimed to identify the latest innovations in the field and develop new partnerships that can help organise sports events at the highest international levels.

#### QNB Supports All Local Sports

QNB is always interested in supporting local sports events and activities hosted by Qatar, both by promoting these events and by supporting the organising state agencies. These efforts include the Group's sponsorship or the Qatar Stars League, the National Soccer League, and the U-17 World Cup. The Group particularly supports the Qatar Sports Club, which is the most prominent club in the country.

#### QNB Shines in Asian Sports

In addition to QNB's strong presence in Europe and its sponsorship of the Paris Saint Germain team, it supports some of the activities of the Asian Football Confederation to promote its mission in Asia. The Group is a major sponsor of the AFC Asian Cup, the AFC Champions League, and the AFC Cup.



#### Promoting Qatar's Women Endevaours in Sports

QNB is fully committed to supporting state agencies that promote women's sports in Qatar. The Group has supported the Qatar Women Sports Committee (QWSC) for three years, including sponsoring several events, such as Wife of HH the Emir Cup finals for football and handball, and the women's football and table tennis leagues, in addition to women's National Sports Day events.

The Group will also be the sole sponsor of the national women's teams in all national and international sports events, including the 2<sup>nd</sup> World Women's Handball Championship, the AFC U-16 Championship, the 2<sup>nd</sup> Gulf Women's Handball Championship, the Kuwait International Open, and the Asian Junior Championship.

QNB sponsorship aims at activating the objectives of QWSC, promoting women sports to upgrade their performance and promote their participation in local and international events, along with enhancing technical and administrative standards of women activities according to set and accurate plans.



# Contributing to the Development of Youngsters' Talents in the Field of Sports

QNB Group has become the most prominent banking institution in developing the capabilities of youngsters through its contribution to the football talents event, the 2014 Jeem TV championship cup for Arab states.

QNB's support aims at encouraging children to follow an active and healthy lifestyle, in addition to providing them with information and knowledge about football with the objective of promoting healthy and active lives.

#### Supporting FIA Prize-giving Ceremony

QNB Group sponsored the FIA Prize-giving ceremony, which honors the organisers, various committees and world champions.

This is a significant occasion, as it will be the first time the event is held in the MENA region. It is another leading example of the State of Qatar's desire to host major sporting events.





QNB is committed to the development of education, which is the cornerstone of social and economic development. At QNB, education is viewed as the only bridge to a brighter future and the only way to establish a knowledge-based society that can help achieve Qatar National Vision 2030.

This year, QNB has met its strategic educational goals, including sponsoring several educational activities and supporting individuals and educational institutes.

# "Money Made Easy": the Biggest Financial Education Project for Youngsters

QNB views education as the foundation of a well-informed society where individuals understand their right and obligations. The Group has taken it upon itself to contribute to educational initiatives, including its 2014 publication of a book entitled "Money Made Easy." The financial education book, which aims to introduce children to the world of finance in an age-appropriate way, focuses on the fundamentals of banking that children will need in the future, QNB role and services, and simplified introductions to some key

concepts, such as the national budget. The book also includes an entire section entitled "Play and Discover" dedicated to activities and games that engage young readers.

The "Money Made Easy" book is designed in a way that appeals to young readers, both in terms of its content and presentation, as it uses illustrations and age-appropriate vocabulary. The Group has collaborated with the Supreme Education Council and other education agencies to distribute the book in public and private schools across Qatar as well as educational centers that serve children.

The Group also launched its book as an application for portable devices through iTunes.

#### Workshops to Promote Economic Development

QNB strives to contribute to the economic development of Qatar through innovative educational strategies. These efforts include participating in workshops that promote economic development, where the Group offers solutions to small sized enterprises. The Group also encourages small enterprises to participate in its development programs that are designed to



contribute to the development of the economy. This year, the Group participated in a workshop entitled "Effective Communication in Business Leadership" organised by the Bedaya Center at the Katara Cultural Village. The workshop aimed to give participating SMEs the opportunity to discuss innovative ways to secure financing for startups, which in turn will have a significant impact on the Qatari economy.

# QNB Group Participates in Distinguished Professional Development Events

QNB Group is always keen on participating in professional development events that help attract and recruit highly qualified Qatari individuals and talents who are committed to achieving their career goals. This year, the Group participated in the Finance and Banking Career Day event organised by the Ministry of Labor and Social Affairs at the Doha Sheraton Hotel. During the event, QNB offered various career opportunities that attract the largest numbers of new college and high school graduates as well as experienced professionals.

In a contribution to the national qatarization policy, the Group held a special career day at the Bank in collaboration with the Ministry of Labor and Social Affairs. This event aimed at helping Qataris find unique employment opportunities in the banking sector, which, in turn, helps implement the national policy. The Group has also participated in other events including the career fair organised by the Ministry of Labor, as well as the enterprise fair hosted in Education City.

# The Highest Level of Qatarization in the Qatari Banking Sector

With a wide range of international capabilities at its disposal, QNB is best placed to implement its Qatarization policy in a professional and expert manner. While pursuing this goal, the Group strives to provide unique career opportunities to Qatari nationals. In fact, over 51% of QNB workforce in Qatar is made up of Qatari nationals, which is the highest percentage in the Qatari banking sector. The Group aims to increase this percentage by hiring more highly qualified Qataris through its human resources programs. In addition to recruiting the best cadres, these programs open up promotion opportunities, equip them with leadership skills and provide training and professional development opportunities as well as international experiences though the Group's operations in more than 26 countries.

#### QNB's Training and Development Center

QNB is fully committed to providing high quality training programs for its employees, including leadership skills programs through its Training and Development Center. This year, the Group organised a certified administrative leadership training program in collaboration with Aon Hewitt plc. The program aimed to help participants develop their leadership and administrative skills and prepare them to be the leaders of the future. The program is part of the Group's Talent Management Program which focuses on supporting rapid growth and expansion of QNB businesses.

# QNB Participates in International Professional Development Events

QNB is continuously working to further enhance its international profile. Together with other Qatari organisations, the Group participated this year in the annual career exhibition in London organised in collaboration with the Qatari

# "We support education because it is the cornerstone of development and progress"

Embassy to the UK. The exhibition helped the Group connect with Qatari students in the UK to offer them some of the best career opportunities in the Bank's various departments, in addition to offering career advice. The Group's delegation presented the various career options and training and professional development opportunities available at the Group's various offices.





#### Social Networking Sites for Youth

QNB Group is always engaging with the youth through social networking sites. The Group uses these communication channels to promote the Bank's activities and functions. Additionally, the Group uses social networking sites to run competitions that promote creativity, such as a photography competition, the QNB Cup, and the mid-Ramadan Garangaouh Night competition. Online social networks also serve as a venue for competitions among the Group's different branches and the QNB 50th anniversary competition.

"Our educational initiatives contribute to raising a generation that is well-informed and up to date with modern times"



"Social responsibility has always been an integral part of our mission"