



Corporate Social Responsibility 2015



Corporate social responsibility

Below: Qatar

QNB signed a MoU with the Logistics Committee of the Ministry of Economy and Commerce and Manateq for one of the largest government projects in these economic sectors, focusing on three areas: South al-Wakra, Birkat al-Awamir and Aba Salil. The project aims to reduce investors' operating costs and improve their productivity.



Below: Oman

QNB Oman visit to The Royal Hospital with children to celebrate Garangao day.



Corporate social responsibility informs all our values

Because QNB Group's reputation is built on how we conduct ourselves to create meaningful value.

QNB is an enabler of economic and social development, helping individuals, institutions and countries fulfil their aspirations. We understand the fundamental role we play as a bank and financial intermediary in our host communities and across multiple regions. We also understand that the value we create should not only be measured in economic and monetary terms – we have a broader role to fulfil.

In addition to the substantial value we create by enabling countries to build their essential infrastructure and develop vibrant businesses, we aim to raise living standards in the process and help communities more broadly. This is a fundamental requirement to meet our vision to become a MEA Icon by 2017.

Because much of our business is located in developing and emerging economies, we are particularly aware of the value we can bring by partnering with these economies on their journey of development. This mirrors the journey we have been on with Qatar for over

50 years, meeting its commitment to economic development for the country and personal development for its citizens – in line with the Qatar National Vision 2030.

CSR starts with our people and our values

Our first community is our people.

We are a business spread across multiple continents and have some 80 nationalities working with us. We are successful because we work in an atmosphere of mutual respect and in accordance with our values.

In the context of working to achieve our business strategy, we endeavour to give our people the opportunity to fulfil their aspirations – as we work to help many other communities meet theirs. We place the upmost importance in training, career development and annual reviews, so QNB and our employees can objectively track their progress and encourage a strong sense of belonging. This benefits our people, our reputation and acts as a value multiplier.

Acting ethically and responsibly

In all that we do, our fundamental message to all our people is QNB Group must both act and be seen to act with the utmost integrity and responsibility – this is the fundamental tool we use to build and maintain the trust of all our stakeholders, which we discuss in more detail in the adjoining Sustainability section.

On joining, all employees must sign the QNB Code of Ethics and Conduct, with its number one obligation on all staff to work in a relationship of trust and to add value through innovative and positive contributions to our business and our communities.

Six areas of community focus

We have identified six areas where QNB Group can add the most value to our communities. These are in addition to fulfilling our fundamental purpose as a financial intermediary, facilitating economic development. Our focus in the past has been on our domestic market, helping Qatar and its citizens. As we expand into new territories, we aim to bring this experience with us to new regions in the years ahead.



Above: Qatar
QNB hosted the Institute of
International Finance meeting.

Area of community focus	Why it is a priority	Activities in 2015
Culture and arts	Culture and arts are the medium through which a nation manifests its heritage. They also help embed past traditions in future generations.	<p>Supported Garangao (a traditional event held in mid-Ramadan in most of the GCC countries) merging the Qatari heritage with modern technology. We launched the Garangao Challenge Game on smartphones and tablets with images inspired by local buildings, including QNB's head office building. The Group also designated a special location to celebrate this occasion in which various contests were held for children, both in Qatar and in Oman.</p> <p>Supporting the Qatar camel race – a fixture of the nation's cultural and sporting calendar.</p> <p>Supporting Qatar's National Day – a celebration of the nation's history from the establishment of the State of Qatar through to its success today. We are very proud of the support we provide on this important day, which is across multiple venues and through a range of sponsorships.</p>
Economic and international affairs	Hosting and participating in conferences and knowledge-sharing activities in economic and international affairs helps diversify national revenue sources, in Qatar and in emerging economies – a key aspiration.	<p>Sponsored and hosted the meeting of the Institute of International Finance (IIF), the leading voice of the financial industry on global regulatory issues and a leading source of global economic and financial research on risks and policy challenges. The meeting included the participation of 700 senior professionals in the financial services sector from around the world.</p> <p>Sponsor of the 55th Annual Meeting of the World Federation of Exchanges, which was the first of its kind in the region. The meeting included discussing the role of exchanges in the advancement and growth of national economies.</p> <p>Sponsored the first Gulf Economic Forum, which was initiated to deliver the sustainable development plans of the region and to implement GCC economic integration programmes. QNB sponsored the forum because of its important role in enabling the private sector to convey its vision of economic development in GCC countries as well as eliminating trade barriers between them – promoting further economic development.</p> <p>Sponsored the inauguration of the Chinese Renminbi (RMB) Clearing and Settlement Centre in Doha. This will place Doha at the heart of Middle East-China trade, an important step to assist Qatar to meet its National Vision. It provides a significant 'East-West' corridor for those clients and businesses who wish to transact in RMB currency and do business in one of the largest economies in the world.</p> <p>Sponsored the annual Qatar Projects Conference and the fourth Qatar Transport Forum. Both focused on key infrastructure developments.</p> <p>Sponsored the Access to Financing SMEs and Entrepreneurs in the Arab World conference – promoting the diversification of national economies. This is in keeping with Qatar's (and the GCC's) desire to enable its citizens to build successful local, regional and global businesses beyond hydrocarbons, and is a key focus of the nation going forward.</p>

Corporate social responsibility continued

Area of community focus	Why it is a priority	Activities in 2015
Health and environment	Health infrastructure and services are fundamental to human well-being – as is a respect for the environment.	<p>Supported a ‘clean the beaches and islands’ campaign in Qatar, in cooperation with the Ministry of Municipality and Urban Planning. QNB organised a similar campaign in Tunisia.</p> <p>Sponsored the first Qatar International Conference on Obesity and Metabolic Surgery and, in Kuwait, supported children in the heart surgery unit. Both were important sponsorship initiatives undertaken by QNB to contribute to the health of the citizens of the communities we operate in. We will explore more opportunities to contribute in 2016.</p>
Social and humanitarian affairs	By promoting a spirit of volunteering, we help create more harmonious, united communities.	<p>Sponsored the preparatory summit for youth participation in the 2016 International Summit for Humanitarian Work to be held in Turkey.</p> <p>Donated a fleet of three buses to IHSAN, the Qatar Foundation for Elderly People Care, which is dedicated to improving their lives and status. The buses will be used to transport Qatar care staff who provide home medical care and psychological support to the elderly.</p> <p>Sponsored the World Autism Awareness Day organised by the Al-Shafallah Centre for Children with Special Needs in Qatar. The Awareness Day aims to raise awareness about autism throughout society and promote the importance of early diagnosis, research and intervention.</p>
Sports	Sporting participation and events are a hallmark of progress and a means to achieve healthy, vibrant people and communities.	<p>Continued sponsorship of the Qatar Women’s Sports Committee.</p> <p>Sponsored the Jeem TV football championship, fostering Arab children’s football talents and skills.</p> <p>Ongoing support for the Qatar National Handball Team and the Equestrian Team.</p> <p>Main sponsor of the 2015 Handball World Cup and sponsor of the Qatari and Tunisian Handball National teams.</p> <p>Participated in the Qatari banks football championship.</p> <p>Title sponsor of the Indonesia Super League.</p>
Education and youth	Education and how communities engage and give opportunities to their young people is a cornerstone of social and economic development.	<p>Rolled out the QNB ‘Money Made Easy’ programme to promote financial literacy in children and young people.</p> <p>Provided educational materials to low-income schools in Egypt and Tunisia.</p> <p>Renovated 11 primary schools in different cities in Tunisia.</p>

In 2015, QNB had no environmental sanctions or financial penalties

Operating sustainably is an enabler of our vision

In parallel with our journey to become a MEA Icon, we are also on a journey of sustainability. To QNB, sustainability means our business understands that its role encompasses obligations and value creation well beyond monetary returns for our shareholders. We believe it is important that we operate in a way that will not negatively affect future generations, but indeed leaves a positive legacy. We try to integrate in our day-to-day work the concept of triple bottom line where business goals are inseparable from the societies and environments within which we operate. It means we must operate and act responsibly and in a sustainable way, by trying to focus on social, cultural, economic and environmental concerns with a long-term perspective. We also aim to foster relationships of longevity with our employees. We do this through transparency and appropriate employee engagement and development.

In the adjoining CSR section of this report, we detail some of the steps we are taking to add social, cultural and economic value to our host communities. Below, we outline how we are working to help our business operate sustainably – both environmentally and socially.

A lower hydrocarbon footprint due to our roots in Qatar

Natural gas is a cleaner and more efficient source of energy than other competing hydrocarbons – particularly coal – and it is an essential bridge fuel to a lower carbon future for the planet. As a country with the third-largest gas reserves in the world and as the world's largest LNG exporter, Qatar is helping the world on this journey to a lower carbon future. At QNB, we leverage this advantage by securing this cleaner and more efficient source of energy to power our own business – significantly reducing our own carbon footprint. This also supports our approach more broadly, as we are seeking new ways to reduce our environmental impact – for example, by taking steps towards being a paper-free office.

The next stage of our journey is actively engaging in developing environmental management systems, and we will outline the steps we have made in this regard in our 2016 Annual Report.

Social responsibility – to our people and our communities

We operate our business with mutual respect at the forefront of our behaviours.

We respect our employees' aspirations and support women equally with men to aspire to senior leadership roles – which many are now moving to. In 2015, across our business our gender ratio was 59% male and 41% female, with women holding 15% of our senior leadership roles.

We are pleased with our staff turnover rate, which at 7.7%, is extremely low. We believe it reflects the inclusive environment we operate across the business – as well as reflecting our status as a MEA employer of choice. We also support our people through inductions on arrival and offer professional training to enable them to both execute their current roles and position them to advance their career.

Having the right people in the right position, with the right skills at the right time is one of our critical success factors. We work to achieve this goal within the context that we aim to support the national visions of the countries where we conduct our business. We do this, for example, by fully engaging with and complying with targets set by national and regional governments to create career opportunities for its citizens – right across our network. By doing so, QNB Group helps ensure that the long-term sovereignty and national identity of these countries are protected. In Qatar, this means we heavily invest in the country's nationalisation efforts. We do this through a wide range of programmes and outreach activities, including career fairs, university visits, open days and QNB Group awareness-raising initiatives. These are all undertaken with the aim of bringing Qatari nationals into our business and helping them build successful and long-term careers.

Right: Qatar
Staff training.



All of our activities to support the employment of local citizens are geared to attract suitably talented employees who can contribute to our business in a spirit of mutual respect and to help build our Group as a sustainable business.

When people join us, we regularly seek to understand the overall extent to which our employees feel passionate about their jobs, are committed to the organisation and are willing to go the extra mile. We measure this through our biennial employee engagement survey.

Acting ethically

As we discuss in our CSR report, all employees must sign our Code of Ethics. We have a zero tolerance towards bribery, money laundering and corruption in any form. We make every endeavour to ensure our tenders are transparent and our policies, procedures and governance are structured to eliminate any form of corruption and unethical behaviour – including conflicts of interest. We always act in the best interests of our customers. This approach is cascaded down from our independent Board of Directors, including our separate GCEO and Chairman and our senior executive team, to our 15,200-strong workforce.

QNB Group's compliance policy

To ensure our expected approach is consistent across the Group, particularly in a time of expansion, we have a [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 whistleblowing, conflict of interest and Chinese walls.

All new staff are trained in the policy as part of their induction.

7.7%

staff turnover rate

Whistle-blowing

To ensure our people are comfortable reporting any perceived or actual breaches of our ethical standards and accepted ways of working, we have a dedicated whistle-blowing service. 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, and the cover up of any of these 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 and allows reporting of incidents anonymously.

Anti-money laundering and combating terrorism financing

Our compliance policy states that if QNB becomes aware of facts which 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.

Right: Qatar
Top management
leadership.

