



QNB at a Glance



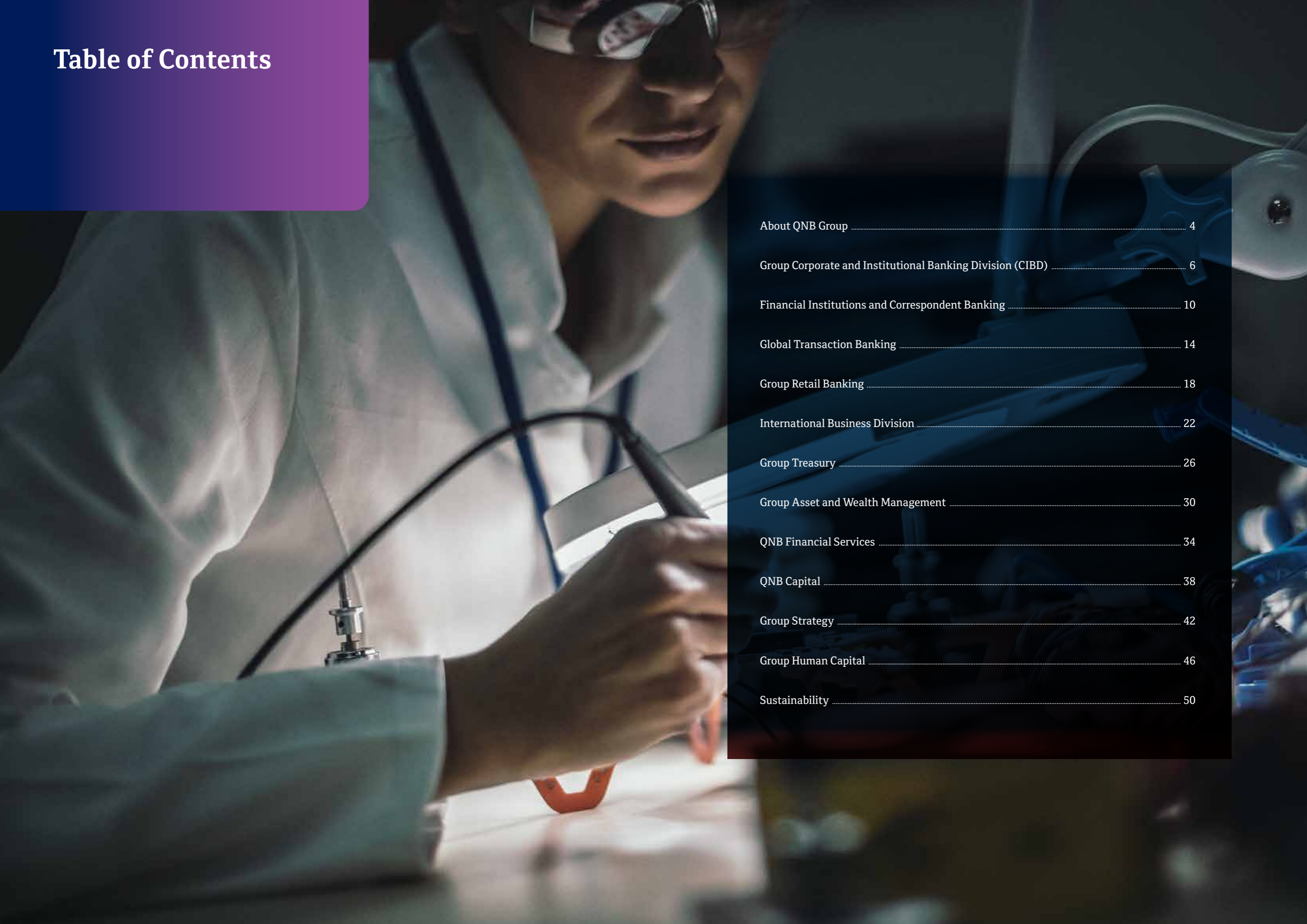


Table of Contents

About QNB Group	4
Group Corporate and Institutional Banking Division (CIBD)	6
Financial Institutions and Correspondent Banking	10
Global Transaction Banking	14
Group Retail Banking	18
International Business Division	22
Group Treasury	26
Group Asset and Wealth Management	30
QNB Financial Services	34
QNB Capital	38
Group Strategy	42
Group Human Capital	46
Sustainability	50

The Birth of an Icon

Established in 1964 as Qatar's first Qatari-owned commercial bank, with an ownership structure split between the Qatar Investment Authority (50%) and the private sector (50%), the QNB Group has steadily grown to be the biggest bank in Qatar and the leading financial institution in the Middle East and Africa, with a market share around 45% of banking sector assets, and currently operating internationally in more than 31 countries across 3 continents.

Leading Brand

Based on the Group's continuous strong performance and its diversified international presence, QNB is now the most valuable banking brand in the MEA region, with the value of its brand increasing to \$6.028 billion to rise to the 52nd place globally, in addition to attaining the highest rating of AA+ in brand strength-the only regional banking brand among the world's top 100 to have done so. QNB Group's vision is to become a leading bank in the Middle East, Africa, and Southeast Asia.

The Group has maintained its position as one of the highest-rated regional banks from leading credit rating agencies, including Standard & Poor's (A), Moody's (Aa3), Fitch (A+), and Capital Intelligence (AA-). The Bank has also been the recipient of many awards from leading international specialised financial publications.

Continuous Growth

In 2016, QNB Group completed the acquisition of a 99.88% stake in Turkey's Finansbank A.Ş. (now known as QNB Finansbank), the 5th largest privately owned universal bank. In 2013, the Group successfully completed the acquisition of the second-largest private bank in Egypt, QNB ALAHLI (QNBAA) with existing ownership of 95%. The Group has also extended its regional footprint by acquiring stakes in various financial institutions including a 20.1% stake in Ecobank Transnational Incorporated (Ecobank), the leading pan-African bank based in Togo; 35% stake in the Jordan-based, Housing Bank for Trade and Finance (HBTF); 40% in Commercial Bank International (CBI), based in the United Arab Emirates (UAE); 99.99% of QNB Tunisia; 51% in the Iraqi-based Al-Mansour Investment Bank; and 20% stake in Al Jazeera Finance Company in Doha. QNB Group also retains 51% stake in QNB Syria, and a 90.96% stake in QNB Indonesia.

QNB Group has commenced operating its Representative Offices in Vietnam and Myanmar, and in 2017 the Group started its operations in the city of Mumbai, in addition to opening a second branch in Kuwait during the first quarter of 2018. This network expansion comes in support of its vision to become a leading bank in the Middle East, Africa, and Southeast Asia, in addition to establishing a foothold in highly competitive markets.

A Socially Responsible Organisation

Despite its international growth, QNB has always been faithful to its Qatari roots and heritage, serving Qatari society and helping introduce the world to Qatari culture and tradition through its rich CSR activities. The CSR program also contains many initiatives focused on serving local society across the Bank's global footprint, proving that QNB is a socially responsible organisation, wherever it operates.

Thank you for your interest in our services. The following pages highlight some of the key services our Group offers. For more information, you are more than welcome to contact us, and we will do our best to provide you with the best assistance and services that will help you in conducting your business and provide you with ease of mind wherever you want to go.

qnb.com

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Group Corporate and Institutional Banking Division (CIBD)



- About QNB Group
- Group Corporate and Institutional Banking Division (CIBD)
- Financial Institutions and Correspondent Banking
- Global Transaction Banking
- Group Retail Banking
- International Business Division
- Group Treasury
- Group Asset and Wealth Management
- QNB Financial Services
- QNB Capital
- Group Strategy
- Group Human Capital
- Sustainability

The driving force of QNB, CIBD comprises 5 Groups:

- Domestic Corporate Banking (DCB)
- International Corporate Banking (ICB)
- Global Structured Finance (GSF)
- SME

DCB and ICB are directly responsible for growing and servicing the Bank’s wholesale corporate client base, to ensure that QNB leverages its extensive domestic and international network for the benefit of those clients; delivering the most comprehensive solutions, from working capital and trade finance to support for project or acquisition opportunities. By maintaining relationships across the globe with other financial institutions FI&CB ensures that we can link with other banks, and especially those of our clients, to deliver the most extensive range of products and services across countries and currencies.

GSF and GTB are the product arms of the division. GSF works closely with the relationship teams to deliver complex financial packages to our clients in the fields of term lending, project finance, asset-backed or securitised financing, mergers, and acquisitions at both senior and mezzanine levels. Where transactions require the support of additional banks or institutions (such as Export Credit Agencies), GSF will work closely with our clients to put together the optimal underwriting and distribution solution.

GTB covers the engine-room of our clients’ business needs cash and trade. As part of working capital financing packages offered through the DCB and ICB relationship teams, GTB both ensures that the “basics” are right, as well as addressing the supply chain financing needs of our client base.

Domestic Corporate Banking

Domestic Corporate Banking has traditionally been the backbone of QNB’s corporate banking business, with a market-leading share of the public and private sector corporate market in the State of Qatar. In providing financing for the development of the country, it has been the country’s domestic financing engine and enjoys particularly strong relationships with the State’s principal public-sector business drivers. It is also the “go-to” bank for servicing the project and contracting market in Qatar, with strong relationships with most domestic and international contracting firms either doing or seeking to do business in Qatar.

DCB offers its clients unparalleled local market knowledge and experience with relationship teams covering the principal areas of Government and public sector entities (including large Corporates), Contracting and International Corporates, and Trading.

The Bank also has a dedicated SME team to help foster the growth of Qatar’s current and next-generation small and medium-sized businesses. Through its extensive local market experience, DCB can also assist new companies to the Qatari market, especially in the high-profile project and contracting sector. This can extend from providing advice on corporate structure and local partners to establishing banking facilities for the local entity and providing corporate payroll services locally. This is, of course, in addition to the provision of banking facilities connected to the underlying business of the company in Qatar after the requisite approvals have been obtained.



International Corporate Banking

International Corporate Banking has broadened its spectrum of client focus from largely concentrating on the external aspect of the Group’s principal Qatari clients to a much more “footprint-based” strategy, where we now service:

1. Qatari clients working outside of Qatar across our footprint;
2. Regional (MENA) clients active across our footprint;
3. International clients working across our footprint, for example from Europe to Asia or Asia into Africa;
4. International “domestic” clients.

The focus is on global trade flows and our ability to service our clients’ requirements across our countries of activity, either directly or through affiliates such as CBI in the UAE and Ecobank in our new Africa market. Additionally, ICB seeks to develop its own “domestic” client base, those influential and important clients working principally in their own domestic market. This ensures we not only broaden the Bank’s core client base, but also support those domestic champions as their horizons grow beyond their own domestic borders.



The Doha-based International Corporate team provides support for QNB’s branches and affiliates in a number of ways, all with the aim of enhancing the quality of the service and product offering targeted at our clients. These centre on:

- Fast turnaround: ensuring proposals are moved through the Bank’s credit process as efficiently and effectively as possible;
- Increasing capacity e.g. through local regulations, the Bank’s local operation capacity may be constrained, but the Group may have the appetite to add value to a certain client’s operations, ensuring it receives the full benefit of QNB Group’s “muscle”;
- Building relationships with clients where QNB Group does not yet have a presence, running and managing its own client base directly from Doha;
- Acting as a focal point for the development of the Bank’s market knowledge, especially in new markets, such as Africa;
- Linking and cementing the Bank’s international corporate offering.

Financial Institutions and Correspondent Banking



- About QNB Group
- Group Corporate and Institutional Banking Division (CIBD)
- Financial Institutions and Correspondent Banking
- Global Transaction Banking
- Group Retail Banking
- International Business Division
- Group Treasury
- Group Asset and Wealth Management
- QNB Financial Services
- QNB Capital
- Group Strategy
- Group Human Capital
- Sustainability

Our Services

The Financial Institutions and Correspondent Banking Division of QNB offers full comprehensive correspondent banking services to a vast array of international financial institutions, while providing them with speedy and direct access to the growing Qatari market. Our multi-currency services include Payments, Cash Management and Trade Finance as well as Treasury, Custody and Brokerage, all tailor made to fulfill the requirements of the international financial industry.

Correspondent Banking Services are offered largely and primarily out of our Head Office in Doha, with some services extended to, and made available through, our international network of branches and affiliates, in order to accommodate the rising demand from our correspondent partners.

Efficiency

Delivery of our services is realised under modern STP environments, thus achieving efficiency, fast turnaround and cost advantage to the client. We invest heavily in technology, and have employed state-of-the-art systems for our core banking applications, in conformity with Swift guidelines with all end-to-end user interfaces operating under strict and highly secured channels.

Competency is also realised through active integration of up-to-date AML control modules and automated applications for real-time transaction monitoring, filtering and reporting, all governed by risk-based due diligence policies, procedures and controls.

We have set up a full-fledged Compliance division to oversee QNB global adherence with all domestic and international laws and regulations. QNB strictly complies with regulations and guidelines issued by the Qatar Central Bank, the FATF recommendations, and other relevant international regulatory bodies for combatting money laundering and terrorist financing, and other illicit forms of criminal activities using the financial systems where QNB may operate, including but not limited to OFAC, FINCEN, FCA, EU, UN.

Why QNB?

Today, QNB is the dominant player in the financial industry within the State of Qatar, hence the bank of choice for international financial institutions. Our rating (A+), size and expertise, coupled with sophisticated infrastructure and international reach, give us the advantage in markets where we operate. With a dedicated team having a combined experience of more than 50 years in the correspondent banking field, the FI&CB Division currently services more than 300 active relationships of highly rated global international banks and financial institutions.

With QNB's group reach to more than 31 countries, we are well poised to provide sustainable and uninterrupted correspondent banking solutions in places where counterparts require local know-how and market intelligence from a top-rated bank.

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About QNB Group
Group Corporate and Institutional Banking Division (CIBD)
Financial Institutions and Correspondent Banking
Global Transaction Banking
Group Retail Banking
International Business Division
Group Treasury
Group Asset and Wealth Management
QNB Financial Services
QNB Capital
Group Strategy
Group Human Capital
Sustainability

Global Transaction Banking



QNB Global Transaction Banking – Your Transaction Banking Gateway to the Middle East and Africa

Business today is globalising faster than ever. The need for efficiency, working capital and commercial risk management on national, regional and global scales is increasing, as companies establish manufacturing and sales organisations overseas. The Transaction Banking business at QNB puts all of our expertise at the service of corporate clients looking to succeed worldwide.

Under the Transaction Banking umbrella, we manage our Cash Management, Trade and Supply Chain Finance products, and our proprietary and multi-banking remote electronic channels.

QNB’s full line-up of cutting-edge products and services are designed to meet the needs of both local and multinational corporations.

QNB aggressively invests in its Transaction Banking businesses every year, with a key focus on system development and human resources, resulting in constant improvements to ease of use and convenience, as well as the sustaining of outstanding capabilities.

Companies are increasingly looking to implement standardised, fully integrated, end-to-end solutions for higher efficiency and streamlined processes to connect businesses across continents. They also need scalable automated models that enable full integration with their ERP system.

We at QNB are focused on addressing these needs, to provide our customers with a competitive advantage and to ensure regulatory compliance. We are well equipped to support our clients’ complete end-to-end Global Transaction Banking requirements, with a network spanning over 31 countries, providing both local and global insights.



Group Retail Banking



Continuing the Momentum

QNB Group Retail Banking Division (QNB Group RBD) continues its growth momentum in both Qatar and international markets by offering competitive products and services, leveraging leading-edge technologies and implementing effective business strategies to offer greater value, convenience and transparency to its retail banking customers.

Expanding Banking Access through Domestic Distribution

QNB Group RBD continues to service customers through the largest distribution network of more than 60 branches and over 470 ATMs, with further expansion plans being pursued at present.

Expanding QNB First Global Proposition
QNB Group RBD, which holds the largest market share in Qatar, continues to focus on the premium segment, aiming to recognise and fulfill its customers’ needs both at home and abroad. It seeks to do that through its wide range of products and services, including cross-border banking, investment opportunities, and lifestyle needs as some of its key business priorities. In view of this, QNB First has expanded the QNB First Global Recognition Program coverage to Turkey through QNB Finansbank, and enhanced its cross-border mortgage proposition in select markets: Qatar, UK, France, Turkey and Lebanon, supported by real estate advisory and other emergency support services.

With the Group’s advanced IT platform, customers can now access their accounts in multiple markets through a single Global Account Access on Internet and Mobile Banking, giving them seamless access to their accounts and capabilities to perform transactions.

QNB First has also continued to leverage QNB’s asset and wealth management capabilities to ensure our customers take advantage of the Group’s sophisticated global investment products and solutions. Moreover, on the beyond banking proposition, a new range of lifestyle offerings has been introduced, with local and international partners, available through QNB Explorer, a mobile app dedicated to QNB First members, allowing them to explore beyond banking experiences.

With QNB First constantly developing innovative solutions and market-leading propositions for its customers, it continues to position itself ahead of the competition both locally and regionally.

Enhancing the Product Offering and Segment Management

Further, QNB Group RBD introduced a new Deposit Linked Investment Plan, offering its customers competitively priced insurance products combined with investment options, enabling them to meet their long-term financial goals. To acknowledge a growing segment and cater to the needs of the vital expatriate population in Qatar, QNB Group RBD has made further enhancements to its “New to Country” product proposition with a range of added financial and lifestyle benefits.

Strengthening the International Retail Banking Proposition

Continuing the growth efforts in international markets, QNB’s customers can open an account in several international markets such as the UK, France, Turkey, Egypt, Jordan, Kuwait, Oman and Lebanon, through a dedicated team in Qatar. Along with the account opening, the program offers cross-border mortgages and unit-to-unit cash services.

Cross-border account opening and cross-border mortgages form the backbone of our global services and we have seen growth in both areas. Our cross-border mortgage services, are available in the UK, France, Lebanon, UAE, Turkey, Egypt and Jordan.

This year, we have attracted more customers seeking to buy properties abroad, particularly in France and the UK but also, increasingly, in Turkey. We have also increased our digital platform capabilities in the UK, France, Oman and Kuwait with full functionalities.

In order to fully leverage our international customer base, we augmented our digital services with the launch of an English language version of our internet, mobile and SMS banking in Turkey. We have also assigned Arabic speaking RMs to key branches in Turkey to cater for Qatari and Arabic-speaking customers. Through the integration of account opening, customers in Qatar are also now able to open an account in Turkey through an automated service.

In Indonesia, we are carrying out a full revamp of our retail banking services with a focus on new products, customer service and efficiency through optimised channel management, which includes the launch of our new Internet Banking service. We are now well placed to benefit from economic growth in the country.

We launched our Non-Resident Indian offering with a full suite of personal banking products for customers in India.

Sustaining a Competitive Edge in eChannels

Reinforcing its technological leadership position in Qatar, QNB Retail Banking Group has upgraded its Mobile and Internet Banking platforms with the latest advancements to offer a broader range of services to its customers such as participation in National Mobile Payments platform MPay and introduced Whatsapp Banking facility resulting in a more than 82% in usage penetration of Mobile and Internet Banking customer While the digital footprint reached close up to 80% of totally performed transactions across Qatar. Furthermore, This year, we installed a new platform across our ATM network that provides contactless technology, enabling greater functionality on Mobile Payments. The upgrade, which is already active in around 15% of network, will provide a better customer experience and increase the speed of transactions make the network easier to update and introducing more services rapidly.

QNB has introduced the self service bulk cash deposit machine. This facility allows you to deposit larger than usual cash notes at once, at your convenience and irrespective of the regular banking hours. Furthermore, QNB was the first pioneer bank in Qatar to provide highly-versatile Interactive Teller Machines (ITMs). The ITMs assists customers with up to 95% of transactions, which would normally be completed by tellers inside a branch, allowing our customers to carry out secure banking transactions with a virtual teller. Furthermore and due to high demand on ITMs by our customers, our plans include increasing the number of ITMs across Qatar and increase the shift working hours timings. Also Moreover, more than a third of our branches in Qatar now have the capability to process cheques electronically through ATMs, and this will continue to grow in 2021, making QNB one of the first in the region to offer comprehensive and expanding suite of Self-Serviced to customers.

eCommerce Solutions

In 2015, QNB Group RBD became the first bank in Qatar to launch a Mobile-POS solution for payment acquiring business. Furthermore, QNB Group RBD launched the Ooredoo-Mobile Money Wallet payroll solution and enabled e-Commerce transactions on debit cards via the QPay payment gateway. In 2017 QNB won the Asian Banker’s ‘Mobile Banking Application of the Year’ award.

In 2018, QNB launched their QNB Simplify eCommerce solution. Aligned to the national economic diversification objectives, this solution allows small and large businesses to make their products and services available online without any technology and infrastructure costs.

Continue Strong Growth Momentum in Cards and Payment Business

QNB continues its domination in the Cards and Payment space by deploying sound strategies in acquisition, usage, rewards and lifecycle management activities and focusing on increasing the customer value proposition. The Group is focused on growing top line contribution with effective costs control measures and positively impacting customer experience. QNB is able to attract and secure world-class experiences for its customers, including global sporting and entertainment events, through payment schemes and partners. The Group continues to deploy its expertise from Qatar to its Group’s banks to further grow the Cards and Payments business in the respective countries where we operate. QNB is also seen as the forerunner in fulfilling the cashless agenda and economic vision of Qatar.

Service Quality at the Heart of our Growth Model

QNB Group RBD continues its relentless efforts to enhance services and processes to deliver a superior customer experience. In view of that, several initiatives have been taken by the Group Retail RBD, which include periodic Customer Satisfaction Surveys, Mystery Shopper Audits and Process Enhancement projects. The voice of the customer remains the key driver for RBD’s efforts to deliver on its service promise and introduce new innovative products to the market.



About QNB Group
Group Corporate and Institutional Banking Division (CIBD)
Financial Institutions and Correspondent Banking
Global Transaction Banking
Group Retail Banking
International Business Division
Group Treasury
Group Asset and Wealth Management
QNB Financial Services
QNB Capital
Group Strategy
Group Human Capital
Sustainability

International Business Division



About
QNB Group

Group Corporate and
Institutional Banking
Division (CIBD)

Financial Institutions
and Correspondent
Banking

Global Transaction
Banking

Group Retail
Banking

International
Business Division

Group Treasury

Group Asset and
Wealth Management

QNB Financial
Services

QNB Capital

Group Strategy

Group Human
Capital

Sustainability

Role of IBD

The International Business Division is responsible for delivering on QNB's vision of accelerating international growth in coordination with all business and support functions. We ensure that we diversify QNB Group's revenue streams and manage the control environment. Our mission is to connect, enable and deliver sustainable, profitable growth.

We have a clear line of sight across the entirety of QNB's international branch operations, and work to ensure we are effectively leveraging our brand, our expanding international network and our competitive advantages as a Group. We do this by striving for excellence in the execution of our strategy and by embedding a consistent culture of best practice, regulatory compliance, governance and risk management, while ensuring we have best-in-class process and technologies.

In our ongoing efforts to improve the integration across the Group and drive the synergies inherent in our businesses, IBD has now included our Small/Medium Subsidiaries in our value added proposition – in addition to the existing international branches.

International Business Growth - Investing in the future

QNB aspires to become one of the leading banks in the Middle East, Africa and Southeast Asia (MEASEA), and through our international expansion and subsidiaries, Ecobank transnational incorporated, QNB Finansbank, QNB AIAhli, QNB Indonesia, and QNB Tunisia, we are closer to achieving our aspirations. During 2020, our international network continued to expand in its existing locations through the opening of an additional branch in Hong Kong, complementing our existing branch network in Europe, Southeast Asia, the Middle East and Africa.

Going forward, we will continue to face an environment of uncertainty and volatility with regards to how long the COVID-19 pandemic will last. The risk and diverse evolution of a second wave of infections across the globe is continuing to place pressure on our customers globally. In this context, we will continue our efforts to streamline our operations globally, ensuring that we not only improve the consistency on how we interact with customers across the world, but also maintain a control environment in line with our brand and risk appetite.

Driving integration and governance

QNB Group implements a global operating model, thus enabling better integration, stronger coordination and leveraging synergies to serve customers more efficiently. QNB Group is able to provide its clients with preeminent overseas services through QNB's Global Recognition programs. Furthermore, we have fully integrated local transaction banking capabilities, allowing us to provide our clients cross-country and cross-regional services.

QNB's International Business Division is the primary link between the Head Office functions and the international network. On an ongoing basis, we ensure that the strategic objectives of our local businesses are aligned with our overall group-wide corporate aspiration and strategy. This starts with the business plans, budgets and targets of each of our network countries. At the same time, IBD monitors the progress and achievement of their financial and non-Financial targets, assess performance against the plan and coordinate intervention on a timely basis if, as and when required.



Group Treasury



We offer a comprehensive range of treasury products and services across the Bank's global network, including advisory, investment and hedging solutions to our diverse customer base. The ongoing development of our structured products' capability, together with continual enhancements to the treasury system, allow us to offer bespoke support wherever required. Our treasury function is split into two key activities – trading and sales. Trading activities consist of asset and liability management, foreign exchange, fixed income and hedging. Meanwhile, sales are focused on corporate, high net-worth individuals and institutional customers.

The Bank continues to have good access to funding and maintains a strong and robust liquidity profile, as reflected by all key ratios. QNB Group follows a very

conservative approach to managing its liquidity needs and a prudent liquidity management program is in place to address urgent and exceptional business requirements.

The Group's approach is to ensure self-funding of all QNB branches/relevant network countries and an autonomous asset and liability management, complemented by a proactive treasury sales approach.

Our well-established and diverse international wholesale funding platform consists of deposits, structured deposits, Certificates of Deposit (CDs) and both public and private placement bond issuance under our Euro Medium-Term Note (EMTN) program. The Bank continues to attract an extremely broad investor base, and liabilities are raised in many currencies across the full tenor range.



About QNB Group
Group Corporate and Institutional Banking Division (CIBD)
Financial Institutions and Correspondent Banking
Global Transaction Banking
Group Retail Banking
International Business Division
Group Treasury
Group Asset and Wealth Management
QNB Financial Services
QNB Capital
Group Strategy
Group Human Capital
Sustainability

Group Asset and Wealth Management



Group Asset Management

The QNB Group Asset Management business (Group AM) continues to be one of the MENA region’s leading asset managers, with approximately USD 4.7 billion in assets under management. Group AM now manages eight mutual funds as well as multiple discretionary portfolios, covering a variety of asset classes and geographies. Investments are accepted on an ‘absolute return’ basis or as ‘actively-managed’ or ‘passive’ (index-tracking) mandates.

An Increasingly Diverse Range of Asset Classes

In maintaining its leading edge, Group AM continues to identify and introduce innovative products and services, in line with investor demand. In addition to our funds, QNB AM offer to its investors access to global asset classes including thematic products as medical devices, security, robotics and timber as well structured products in multiple strategies.

Building a Regional Fund Manufacturing Capability

In alignment with the QNB Group’s international aspirations, Group AM has strengthened its existing Singapore-based asset management unit, with a mandate to cover the principal Asian markets.

A Proven Track Record

Group AM benefits from a team of highly capable asset managers, whose expertise has enabled them to continue to outperform against all applicable benchmarks, when measured against the various funds’ inception dates. Group AM’s impressive track record has been recognised, over successive years, with the award of the title ‘Asset Manager of the Year: Qatar’ at the Global Investor MENA awards.

Group Private Banking

QNB Private Banking (Group PB) offers tailored investment solutions and bespoke wealth management services to high and ultra-high net-worth individuals and their families, providing them with access to world-class products from global financial markets. Augmenting this range of products and services is Group AM’s provision of filtered access to the world’s foremost equity and debt fund managers, via an Open Architecture platform.

Group PB’s state-of-the-art approach is combined with fundamental investment analysis which is designed to capture the complex requirements and expectations of its clients, in order to help them to meet their investment objectives.

Group PB’s innovative investment solutions are complemented by a broad range of personal banking services which provide the QNB Group’s customers with the utmost flexibility.

Group PB continues to play a leading role in the provision of tailored wealth management solutions, supported by an impressive level of personalised ‘red carpet’ experiences.

Amid the constant pursuit of excellence, Group PB has launched several initiatives to improve and optimise its products and services. We have recruited highly skilled professionals who specialise in the proactive provision of diverse products and services, which are designed to strengthen and promote customer satisfaction and loyalty.



QNB Financial Services



QNB Financial Services (QNBFS), the brokerage arm of QNB Group, continues its focus on executing its business plan to further increase its market share and expand its range of services. QNBFS has consistently maintained its position as the number one institutional broker in terms of market share on the local bourse. In addition, QNBFS remains as the trusted partner to the Qatar Stock Exchange, supporting all of their international investment events which provide a global showcase for Qatar's leading businesses.

Preferred Institutional Broker

QNBFS further continues to strengthen its position as the preferred broker for both domestic and foreign institutions, and has achieved a robust growth within the institutional investor segment. Consequently, for multiple consecutive years, QNBFS has been the recipient of ‘The Best Broker in Qatar’ award by the Influential EMEA Finance Magazine, as well as ‘Qatar Broker of the year’ award by Global Investor MENA Awards and ‘Best Brokerage House’ & ‘Most Innovative Mobile Trading Application’ awards by International Finance.

Expanding Brokerage Services and Offerings

QNBFS continues to enhance its service to allow clients to better manage risk and make well-informed investment decisions based on their risk tolerance, appetite and overall investment goals. Today, QNBFS’ trading desk offers retail and institutional clients not only access to the GCC and MENA markets, but also to all major international markets. Furthermore, QNBFS offers investors access to global fixed income markets as well as to Initial Public Offerings (IPOs) from across the globe. In February 2020, QNBFS received its license approval from the Qatar Financial Markets Authority (QFMA) to provide liquidity provisioning (LP) services and has successfully on-boarded several major corporate clients. In 2021, we expect to expand our international equity and fixed income trading desk.

Enhancing Research Coverage

QNBFS continues to expand on its ‘on-the-ground’ research and corporate access as important value-added services, with more than 20 Qatari companies, along with major GCC companies, currently under coverage.



As the investment banking arm of QNB Group, QNB Capital is the established leader in the Qatari investment banking market and is increasingly active on the international stage, helping grow both the brand and financial performance. The team has been busy with a range of diverse domestic and international clients, supporting them on a number of mandates and with a comprehensive range of advisory services, including mergers and acquisitions, equity and debt capital markets and project finance. The team also provide strategic advice on corporate restructurings and real-estate mandates.

The diversification of Qatar’s economy remains a priority, and we act as a key adviser to the Government on a range of initiatives, such as self-sufficiency and private-sector development. QNB Capital also help to facilitate major new trading relationships with third-party investors and international governments.

In the debt capital market space, QNB Capital remained active, and recently acted on a number of significant and high profile bond transactions which included:

- USD1 billion bond issue for QNB;
- USD10 billion triple bond issue for the State of Qatar (5, 10, and 30 years);
- USD1 billion bond issue for QNB;
- USD600 million green bond issue for QNB;
- USD500 million bond issue for Ahli Bank;
- USD500 million bond issue for Commercial Bank; and
- USD750 million sukuk issue for Masraf Al Rayan in September 2020.

With the creation of Qatar’s first free-zone and the launch of the Investment Promotion Agency in 2019, we expect to witness a significant increase in foreign direct investment that will benefit the overall economy and continue to support our business in the coming years. Furthermore, with the enactment of Qatar’s new PPP law, we anticipate an increase in PPP initiatives in Qatar in 2021, fuelled by additional opportunities as the 2022 FIFA World Cup® approaches. We expect new tourist attractions and a number of iconic infrastructure projects to attract attention from investors to further support the country in preparation for the event and the future beyond.



Group Strategy



Our aspiration to become a leading bank in MEASEA is built on a consistent, prudent growth strategy

“ QNB’s focus is to capture risk-adjusted returns in attractive markets that allow the Bank to continue its strong growth. ”

Our overarching strategy remains focused on two growth engines: to protect our leading market position in Qatar; and to grow our international presence organically and inorganically, particularly in MEASEA.

In Qatar, we aim to maintain our market share and profitability in the public sector. We are also committed to growing our share and profitability in the increasingly important private sector, as well as continuing to support our individual customers across the country.

International organic expansion is one of the cornerstones of QNB Group’s strategy to achieve its vision of becoming a leading bank in MEASEA. Through this expansion and the diversification of our revenues and risks, our objective is to ensure 50% of our net income will be derived from the international markets. QNB’s focus is to capture risk-adjusted returns in attractive markets that allow the bank to continue its strong growth.

We have formulated specific strategies for our core markets Turkey and Egypt, which are key contributors to QNB Group’s vision. As a result, we have started a new program to identify additional levers to generate revenue and cost synergies across the Group.

One of our objectives is to capture market share in countries which demonstrate strong macroeconomic and banking sector growth, higher than average net interest margins (NIMs) and a good mix between interest and non-interest income. To realise these opportunities, we will continue to build a specialised global wholesale business by expanding to regional hubs and origination centres such as Hong Kong and Mumbai. We will also continue to expand in the asset and wealth management arena by broadening our fund offering and strengthening our fund distribution capabilities internationally.

QNB will be very selective with regards to further inorganic expansion and carefully consider this through relevant market feasibility and market entry studies. Markets of relevance would be considered based on their macroeconomic outlook, banking sector penetration, growth potential and regulatory requirements for market entry. We will consider the potential of acquisitions on a purely opportunistic basis if suitable targets are available in these markets.

The financial services industry is evolving and is on the cusp of a paradigm shift due to disruption and disintermediation by non-financial players. In response, we have defined innovation as a new strategic component. We view this as an additional revenue-generating opportunity and have commenced a Group-wide innovation program. Our mission is to incubate an innovation culture through an employee-led component, as well as to identify new trends in technology through a market-led element.

QNB’s focus is to capture risk-adjusted returns in attractive markets that allow the Bank to continue its strong growth.

Strategic pillar	Measured by our six key performance aspirations
<div>  Protect leading market position in Qatar </div>	<div> 1. To maintain a strong rating 2. To be a financial institution of choice 3. To be an employer of choice </div>
<div>  Accelerate international growth </div>	<div> 4. To be a leading brand 5. To be a leader in customer service 6. To enhance long-term shareholder value through sustainable, profitable growth </div>

Growth engine	Steps taken and achievements in 2017	2020 strategic initiatives
<div>  Protect leading market position in Qatar </div> <p>Maintain our market share and profitability in the public sector</p> <p>Grow our market share and profitability from the private sector and individuals</p>	<p>Enhanced transaction banking infrastructure</p> <p>Refined SME sector-specific offerings</p> <p>Streamlined SME credit processes</p> <p>Forged new alliances with strategic partners</p> <p>Augmented digital and remote offering within our channel mix</p> <p>Revamped and launched new high net-worth individuals (HNWI) value proposition</p> <p>Deepened private-sector relationship for commercial</p>	<p>Increase transaction banking’s share of wallet within Qatar</p> <p>Enhance specific SME value propositions</p> <p>Further enhance customer experience in our physical and remote distribution channels</p> <p>Develop innovative services across the consumer banking multichannel mix</p> <p>Deepen our product offering for HNWI and ultra-high net-worth individuals (UHNWI)</p> <p>Continue to expand our share in the private sector</p>
<div>  Accelerate international growth </div> <p>Build a specialised international wholesale bank</p> <p>Expand asset and wealth management</p> <p>Significantly focus and scale up current international footprint</p> <p>Selectively explore inorganic opportunities</p>	<p>Enhanced transaction banking infrastructure across the network</p> <p>Enhanced capabilities and governance to maintain a robust control environment</p> <p>Obtained approval and launched fund distribution in Europe through the UCITS platform</p> <p>Strengthened monitoring of country and sector-specific limits</p> <p>Increased specialist coverage teams across hubs for structured finance, transaction banking and FI teams</p> <p>Strengthened cross-border mortgage and non-resident offering across selected countries</p> <p>Commenced extraction of synergies from previous acquisitions</p> <p>Streamlined the international corporate credit process</p> <p>Upgraded our representative office in India to a branch</p> <p>Opened our first branch in the Kingdom of Saudi Arabia</p> <p>Formulated a new five-year strategy for QNB Finansbank</p> <p>Completed the execution of QNB Al Ahli’s strategy as Egypt’s second largest privately-owned bank</p>	<p>Continue to expand business origination centres across MEASEA</p> <p>Refine the value proposition and position QNB as a niche player</p> <p>Ramp up our international asset management fund offering across selected markets</p> <p>Strengthen fund distribution capabilities in Europe, Asia and Africa</p> <p>Enhance QNB’s risk appetite to support growth in new geographies and segments/ sectors</p> <p>Continue to expand structured finance capabilities across regional hubs</p> <p>Augment the QNB First international offering through additional value-added services</p> <p>Deepen relationships with our strategic partners across MEA</p> <p>Continue to strengthen our infrastructure capabilities across regions to improve efficiency</p>

Group Human Capital



QNB Group Human Capital Division (GHC) continues the execution of its defined strategic initiatives within the context of QNB Group’s five-year strategic plan. GHC’s focus has recently been on improving the service to QNB Group employees and strengthening the talent pool, to ensure the right people are in the right job at the right time to support the global growth of QNB Group.

QNB Group now has over 30,000 employees, of which more than 4,000 are located in Qatar.

Talent, Learning and Development
GHC seeks to addresses current and future leadership development needs across QNB Group’s continuously growing international network by investing in global best practices with regards to employee talent management. There is a focus on identifying high potential employees and offering fast-track career progress through various developmental opportunities – both on the job and through formal development e.g. courses, professional certificates.

Management and Leadership Development Programs
GHC continues to roll out both its Management Development Program (MDP) and Leadership Development Program (LDP) to many of QNB Group’s international locations, in collaboration with the Chartered Management Institute. To supplement the MDP and LDP programs, which are aimed at middle managers and senior leaders, GHC also delivers a Supervisory Development Program (SDP) aimed at first-line managers and team leaders who are new to the responsibility of overseeing other employees. GHC also delivers the Personal Effectiveness Program (PEP) aimed at potential team leaders. These programs have received exceptionally positive feedback from participants.

Learning and Development

QNB’s approach is multi-faceted including traditional classroom delivery, professional certifications, online learning, video-based learning and external training programs offered by internationally recognised providers. QNB operates an in-house training facility in Doha with its own in-house learning and development delivery team. There is a wide-ranging interpersonal and technical development offering for staff aimed at increasing employee performance. Recently for example, to further strengthen QNB’s approach to risk management, a number of new risk-related training programs have been launched relating to group operational risk, anti-fraud awareness, audit risk and controls training for international branches as well as numerous compliance risk-related awareness programs.

Focusing on Certifications
QNB’s Learning and Development Department has increased its focus on supporting employees to gain internationally recognised certifications as a key part of QNB Group’s employee value proposition. Employees have been successfully certified in a wide range of accreditations, including but not limited to Credit Risk, Financial Analysis, Compliance and Project Management.

Ambassador Program
The purpose of the QNB Ambassador Program is to have talented QNB employees representing the Bank in international operations as part of their career development. As future leaders, QNB Ambassadors will have exposure to different banking environments outside of Qatar, to gain a more global outlook. The program regularly sees Qatari nationals deployed to countries such as Singapore, Kuwait, Oman and Indonesia. Individuals from previous placements returned to Qatar and secured roles with increased responsibilities, applying both their overseas learning and experience to the overall value of QNB Group.

Recruitment Activities
As part of its strategic nationalisation initiative, QNB Group continues to lead the banking sector’s efforts to hire Qatari nationals. In 2020 QNB achieved a Qatarisation ratio exceeding 56% of domestic employees, one of the highest in the Qatari banking sector. This includes a strong representation at all levels, including senior leadership positions. The percentage of Qataris in branch management is more than 82% and Women’s participation is above 40 % in various positions across the Group’s operations. The GHC team attends numerous career events, at local universities and in partnership with the Labour Department, as well as hosting QNB recruitment open days.

Global Employee Engagement Survey
The GCEO and Executive Management team acknowledge and recognise the fact that the employees of QNB Group are the most important asset in delivering exceptional customer experience and driving QNB Group’s performance. GHC commissioned Aon Hewitt, a leading HR consulting firm, to conduct a Global Employee Engagement Survey that measured the engagement, satisfaction and motivation of QNB Group’s valued employees. Employees provided their honest and candid feedback on a multitude of aspects, including work culture at the Bank, company practices and processes, and compensation and career opportunities. The Group achieved a 75% participation rate and reached a satisfaction rate which is well above benchmarks in both Qatar and the financial services sector across the Middle East.



Sustainability





Above: As part of its strategy to constantly support the major sports in Qatar, QNB Group has signed an agreement with the Qatar Equestrian Federation(QEF) in which QNB will act as the Main sponsor of all the events organized by QEF, including the Bank's sponsorship of H.H. The Emir's Sword.



At QNB, we define sustainability as the delivery of long-term value in financial, environmental, social and ethical terms for the benefit of our customers, shareholders, employees and communities. As a growing international bank, QNB Group plays an important role in contributing to financial stability and economic growth in the markets where we operate, while also helping shape the future of the communities we serve.

There is now increasing demand from investors, customers, regulators and our own employees for greater transparency in our approach to sustainability, and we recognise the unique position we hold to deliver a significant positive impact, especially through our financing activities.

By taking a positive and proactive approach to sustainability, QNB Group is able to reduce risk, drive new business opportunities and strengthen our brand. For these reasons, we have created a comprehensive sustainability strategy to maximise the shared value we generate for our business and our stakeholders, now and for the long term. We have done this after consultation with our key stakeholder groups – our customers, investors, employees, regulators and government, society and suppliers – taking into account their concerns and priorities. We have therefore identified the most material issues that we believe have the biggest impact on us as a bank and through this framework, we have developed our sustainability strategy with careful consideration for the needs and expectations of our key stakeholder groups.

We are committed to the objectives of the **Qatar National Vision 2030** and the United Nations Sustainable Development Goals, and have developed our sustainability strategy in line with these national and international frameworks, and report in accordance with the GRI standard. Furthermore, we have pledged to disclose our ESG performance to the Qatar Stock Exchange, which became a signatory to the United Nations Sustainable Stock Exchange Initiative and released its ESG guidance to encourage voluntary ESG reporting by listed companies.

Materiality
By identifying and prioritising the most material sustainability issues, we achieve a better understanding of the full range of value created by our business for society. This, in turn, allows the bank to be able to improve its operations by focusing on what matters most. In line with the materiality assessment process set out in the GRI sustainability reporting standards, QNB Group has compiled a comprehensive list of relevant economic, social and environmental impact areas. Our Executive Management has reviewed the Group's materiality matrix to ensure that the range of issues included provides a complete representation of the organisation's significant sustainability impacts.

We have aligned our sustainability priorities with the objectives of the Qatar National Vision 2030, the United Nations Sustainable Development Goals and the Qatar Stock Exchange ESG guidance.

This approach to materiality provides the foundation of our strategy and enables us to be confident that our priorities accurately reflect and address areas of most relevance to our business, helping us meet stakeholder expectations.

Our Sustainability Strategy
Our strategy summarises what sustainability means for QNB by incorporating the key material issues that need to be addressed and balanced to drive the creation of shared value for all of QNB's stakeholders. It consists of three pillars:

Sustainable finance - integrating sustainability criteria into QNB Group's investments, lending, products and services, to reduce reputational risks in our portfolio and maximise opportunities from increased investor and customer interest for products and services that deliver profit with purpose.

Sustainable operations - This refers to the management of our direct environmental, social and governance (ESG) impacts, to ensure we operate ethically and efficiently. Our approach to improving QNB Group's direct impacts is to measure, manage and report performance in alignment with the criteria set by the Qatar Stock Exchange 'Guidance on ESG reporting'.

Beyond banking - Supporting wider society with CSR activities focused on financial education, socio-economic and cultural initiatives, and volunteering and donations.

Beyond Banking- Corporate Social Responsibility
We believe that to truly create long-term value, we need to develop our society through close working partnerships that help communities emerge stronger, healthier and more prosperous.

The devastating social impact on communities across the world from COVID-19 has brought corporate social responsibility (CSR) to the forefront, as governments rushed towards supporting households and business establishments impacted by the pandemic. Financial institutions have played a key role as a vital intermediary in transferring the government initiatives and directives to businesses impacted by COVID-19, mainly through loan extensions, restructurings, additional financings, amongst various other support initiatives. QNB has taken its community development role even further by supporting our customers and communities to weather the challenges brought about by the pandemic and bounce back on a quick recovery path.

As a socially-responsible and sustainable bank, we believe that supporting the communities in which we have a presence not only benefits society, but also encourages the long-term profitability and the stability of the bank. Our work in society helps to stimulate and strengthen communities, creating new opportunities and bringing greater insight.

Through the power of our people, our customers, services and products, QNB Group has an unparalleled opportunity

to make every community we touch a better place. This, in turn, helps us to create an even stronger brand and deliver a better business performance.

Our people and CSR

Our goal is to enable economic and social empowerment through our services across our footprint, particularly in developing and emerging economies that are underserved by other banks. By helping individuals and companies achieve their aspirations, we help raise standards of living and encourage communities to come together for good. This was especially true during the pandemic period as we assisted our customers overcome various challenges, through technological enhancements and a wide range of financing options.

With around 80 different nationalities working together in more than 31 countries across three continents, we are proud of our diversity. We work in an atmosphere of mutual respect and support, and steadily apply the values that define the bank in our approach to doing business. All our employees are encouraged to participate in our CSR initiatives. Many choose to do so by contributing their time and expertise to worthy causes that the bank supports. Over the years, our volunteers have supported a wide range of community projects, including fundraising, keep-clean rallies, financial education initiatives, mentoring and training, coaching a children’s sports team and even providing a warm meal to those less fortunate.

Our activities fall under six main areas of focus.

Arts and culture

Our traditions and culture helps to define who we are and what we want to become. This year, we were proud to add our support by:

- > promoting our tradition and culture: QNB was the diamond sponsor of the ‘Amir’s Sword Camel Race Festival’. QNB sponsors this annual event, not only as sport, but also as an integral part of Qatar’s tradition and culture;
- > enhancing Qatar’s position as a world-class destination for international events: QNB was the official sponsor of the 2020 ‘Doha Jewellery and Watches Exhibition’ organized by the Qatar Tourism Authority. This sponsorship highlights QNB’s ongoing efforts to support the local economy by promoting emerging Qatari jewellery designers and enhancing Qatar’s position as a world-class destination for international events; and
- > providing talented musicians a global platform: QNB Finansbank sponsored the ÇEV Concert in January 2020, a highly acclaimed musical event. Through this concert, QNB Finansbank was instrumental in supporting highly talented young Turkish musicians raise their profile on the world stage. The event was broadcast across Turkey and attracted a variety of celebrities who joined the concerts.

Economic and international affairs

Supporting the economies in which we operate provides an opportunity for the overall development of society. In 2020, we did this through:

- > supporting the Qatar National Vision 2030: QNB was the strategic partner of ‘Conference on Development of Public-Private Partnership’ as part of our efforts to create a sound and transparent economic environment, in line with the Qatar National Vision 2030;
- > creating a commercial and logistics hub for the region: QNB sponsored the ‘Qatar Maritime and Logistics Summit 2020’ as part of our effort to support the country’s aims to promote Qatar’s ports and logistics sectors. This also contributed to achieving the Ministry of Transport and Communications’ strategic plan aimed to transform Qatar into a vital commercial and logistics hub in the region;
- > combating financial crime through cybersecurity: QNB Group was the diamond sponsor of the 2020 ‘Compliance and Combating Financial Crime Forum’. This sponsorship comes as part of the Group’s commitment to combating the increasing spread of financial crimes, especially the increasing resort to cybercrime that accompanies the accelerating digitisation of the financial sector. QNB is also firmly committed to the compliance culture in Qatar and internationally, ensuring the combating of fraud and the enhancement of security and accountability across its international operations; and
- > showcasing national products overseas: QNB sponsored the ‘Made in Qatar 2020’ exhibition in Kuwait as part of its keenness to support events that promote national products and contribute to developing economic growth in the country. It also reflects the bank’s commitment towards bolstering local industry, enhancing Qatari entrepreneurs and promoting the locally manufactured products outside the country.

Health and environment

Promoting good health and improving our environment are two vitally important areas of CSR for us. To further these causes in 2020, through:

- > advancing healthcare research: QNB was the official sponsor of the ‘International Primary Health Care Conference’. This sponsorship comes as part of QNB’s support of Qatar’s health sector to advance research, develop primary healthcare facilities and broaden services provided to our communities;
- > enhancing cancer awareness: The ongoing support and cooperation with Qatar Cancer Society (QCS) reflects the bank’s keenness to enhance QCS’ programs to promote a culture of effective early detection – a key element to reach a conscious society without fears about cancer – and in implementation of local programmes in the health sector. In Egypt, an agreement was signed with the

National Cancer Institute Breast Cancer Hospital for the renovation and development of the sterilisation unit;

- > supporting COVID-19 pandemic relief efforts: QNB Finansbank donated medical equipment to various hospitals across Turkey as part of its social responsibility programme initiatives. QNB Finansbank also donated monetarily to pandemic aid through government initiatives; and
- > supporting healthcare services and facilities: QNB ALAHLI donated medical devices to four hospitals that provide free of charge services in Egypt. Additionally, we donated to the establishment of an outpatient room in Magdy Yacoub Heart Foundation Hospital.

Social and humanitarian

Our commitment to help build a better society, strengthen communities and contribute to a more sustainable world is unwavering. This year, we did this through:

- > supporting the SME sector during COVID-19: During the initial COVID-19 outbreak, QNB was the first bank after the announcement of the National Response Programme to offer some relief to customers impacted by the outbreak. An awareness campaign was launched across Qatar, Turkey, Egypt and Indonesia, sharing tips, suggestions and information on staying safe from COVID-19 to our SME customers;
- > ensuring the safety our customers and employees: As part of our social responsibility efforts to ensure the social distancing and maintain a safe atmosphere, several initiatives were implemented for our customers visiting our branches globally;
- > generation of innovative ideas to respond to the pandemic: QNB launched an internal staff campaign directed towards collecting customer-centric ideas and opportunities to enhance our customer experience during the pandemic;
- > supporting various government COVID-19 initiatives: As part of its efforts to recover from the impacts of COVID-19, QNB made a financial contribution to the ‘Support and Contribution Initiative Committee’ in Qatar. QNB ALAHLI also participated in the Central Bank of Egypt’s ‘Egyptian Banks Initiative’, to support the economy to face the pandemic crisis and to support those affected by COVID-19; and
- > supporting underprivileged sections of society: During the COVID-19 pandemic, QNB Indonesia cooperated with an online crowdfunding platform, Yayasan Benih Baik Indonesia (BenihBaik.com), to distribute basic commodities packages to more than 900 underprivileged families in the greater Jakarta area. QNB Tunisia organised its 5th ‘Warm Winter’ campaign in January 2020, which was designated this year to more than 64 children of the SOS Mahress village, confirming once again our commitment to the societies in which we

operate. QNB ALAHLI worked with the Al Esaweya village in the Sohag Governorate, providing a medical convoy and support for 22 houses in urgent need for roofing, furniture and renovation.

Sport

Sport provides a positive experience whether you are a participant or a spectator. It promotes a culture of cooperation, healthy competition, activity and fitness. Prior to the pandemic, QNB:

- > supported major international sporting events: QNB was the national sponsor of the FINA/CNSG Marathon Swim World Series 2020, as part of its efforts to be at the forefront in supporting national and international sporting events in Qatar; and
- > supported heritage sports: QNB was the official Sponsor of the ‘HH The Amir Sword’ equestrian festival, in our effort to support heritage sports and to preserve the sport of our fathers and ancestors.

Youth and education

Our future lies in the hands of our youth, and thus educating the next generation is key to developing a knowledge-based economy and society. As a bank, our goal is to educate children on financial values such as saving, spending and sharing. Additionally, we aim to highlight to the younger generation the importance of money management and investing concepts. This year’s campaign and events included:

- > providing financial education: The ‘QAn’ initiative was launched in partnership with Kidzania Qatar to teach kids how to start their own business. We provided guidance and mentorship as part of bank’s responsibility to teach the younger generation on financial education;
- > developing the skills of our young employees: As part of our ongoing efforts to develop the skills of our employees, QNB sponsored QDB’s Kawader program, which aims to broaden the knowledge and experience of the participating employees;
- > supporting the development of business incubators: For the second year in a row, QNB ALAHLI partnered with the Central Bank of Egypt and Nile University in the ‘NilePreneur Initiative’, aiming to enhance the ecosystem for entrepreneurs in Egypt; and
- > preparing for careers of the future by encouraging science and mathematics: QNB Finansbank’s ‘Tiny Hands’ coding programme trained children from 8 to 14 years old on computer skills, introducing them to programming and raising the awareness of code literacy. The aim was to implement an 8-hour training programme for 3,000 students in 22 cities across Turkey. Additionally, QNB Finansbank was the main sponsor of the ‘Tales Mathematics Museum’ held in January, where we arranged student visits to the math museum and increased excitement around this discipline.

About QNB Group
Group Corporate and Institutional Banking Division (CIBD)
Financial Institutions and Correspondent Banking
Global Transaction Banking
Group Retail Banking
International Business Division
Group Treasury
Group Asset and Wealth Management
QNB Financial Services
QNB Capital
Group Strategy
Group Human Capital
Sustainability

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