

KPIs: Corporate governance	2022	2023	2024
Incidents of non-compliance with laws and regulations (number)	0	0	0
Non-monetary sanctions (number)	0	0	0
Total amount of legal and regulatory fines and settlements (QAR Mn)	0	0	0
Confirmed incidents of bribery or corruption (number)	0	0	0
Board seats occupied by independent directors (%)	50%	50%	50%
Board seats occupied by men (%)	100%	100%	100%
Board seats occupied by women (%)	0%	0%	0%
Group BOD members under 30 years old (%)	0%	0%	0%
Group BOD members between 30-50 years old (%)	30%	30%	30%
Group BOD members over 50 years old (%)	70%	70%	70%
Group CEO pay ratio	34	35	36
Ratio of the percentage increase in annual total compensation for the organisation's highest-paid individual to the median percentage increase in annual total compensation for all employees (excluding the highest-paid individual)	1.4	1.8	1.9

KPIs: Reporting on breaches	2022	2023	2024
Total number of breaches reported regarding conflicts of interest	0	0	0
Total number of breaches reported regarding money laundering	0	0	0
Total number of breaches reported regarding insider trading	0	0	0

KPIs: Risk management	2022	2023	2024
Capital adequacy ratio (CAR) (%)	19.6%	19.8%	19.2%
Basel III liquidity coverage ratio (LCR) (%)	104%	206%	179%

KPIs: Anti-corruption¹	2022	2023	2024
Number of operations assessed for risks related to corruption	0	0	0
Percentage of operations assessed for risks related to corruption	0%	0%	0%
Total number of confirmed incidents of bribery or corruption	0	0	0
Total number of confirmed incidents in which employees were dismissed or disciplined for corruption	0	0	0
Total number of confirmed incidents when contracts with business partners were terminated or not renewed due to violations related to corruption	0	0	0
Number of public legal cases regarding corruption brought against the organisation or its employees during the reporting period	0	0	0
Total number of employees that have received training on anti-corruption, broken down by career level and region:	14,040	15,103	15,583
Senior management employees	36	66	95
Middle management employees	1,834	1,874	2,009
Non-management employees	12,170	13,163	13,479
Employees by region: Middle East	2,409	2,320	2,580
Employees by region: Asia	572	490	514
Employees by region: Africa	426	450	389
Employees by region: Europe	10,633	11,843	12,100
Total percentage of employees that have received training on anti-corruption, broken down by career level and region:	93%	97%	98%
Senior management employees	20%	35%	46%
Middle management employees	100%	87%	89%
Non-management employees	93%	99%	100%
Employees by region: Middle East	17%	15%	17%
Employees by region: Asia	4%	3%	3%
Employees by region: Africa	3%	3%	2%
Employees by region: Europe	76%	78%	78%

KPIs: Sustainable investments, lending, products and services	2022	2023	2024
Total sustainable lending portfolio (Green, Social and Sustainability-linked transactions, QAR Mn)	32,627*	32,726*	34,937
Lending portfolio financing environmentally-friendly, low carbon activities (QAR Mn) ²	10,424*	12,987*	13,100
Products or services helping customers to meet an environmental or social challenge (number)	33	37	39

KPIs: Supporting SMEs and entrepreneurship	2022	2023	2024
Microenterprise ³ customers (number)	1,516,163	1,626,174	1,765,148
SME ⁴ customers (number)	157,189	164,169	175,200
Credit facilities extended to microenterprises (QAR Mn)	3,723	2,973	4,036
Credit facilities extended to SMEs (QAR Mn)	14,470	11,337	10,005
Total credit facilities extended to microenterprises and SMEs (QAR Mn)	18,193	14,310	14,041
Lending portfolio extended to microenterprises and SMEs (%)	2.3%	1.7%	1.5%

* Figures have been restated to include green loans. For previous figures, see QNB Group Sustainability Report 2023, p. 84.

¹ The figures in this table cover Qatar, international branches, QNB Türkiye, QNB Indonesia, and QNB Tunisia only.

² Only includes assets which meet the eligibility criteria set out in QNB's SFPF. As at 31-Dec-24, our lending portfolio financing environmentally friendly and low carbon activities stood at QAR 13,100 Mn.

³ The definition of a microenterprise varies among QNB and its subsidiaries; each entity was allowed to utilise its own definition in compiling data for this table. A microenterprise is generally described as a business with fewer than ten employees, and having a balance sheet or turnover less than a certain amount.

⁴ The definition of a SME varies among QNB and its subsidiaries; each entity was allowed to utilise its own definition in compiling data for this table.

KPIs: Customer experience	2022	2023	2024
Net promoter score ¹ : QNB Qatar	72	79	68
Net promoter score: QNB Türkiye	55	58	53
Net promoter score: Enpara	78	78	77
Net promoter score: Bebasata	n/a	n/a	54
Digital transactions (online and mobile as a % of total)	84%	87%	89%
Total number of incidents of non-compliance with regulations and/ or voluntary codes concerning product and service information and labeling	0	3	1
Incidents of non-compliance with regulations resulting in a fine or penalty	0	0	1
Incidents of non-compliance with regulations resulting in a warning	0	3	0
Incidents of non-compliance with voluntary codes	0	0	0
Total number of incidents of non-compliance with regulations and/ or voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship	0	0	1
Incidents of non-compliance with regulations resulting in a fine or penalty	0	0	1
Incidents of non-compliance with regulations resulting in a warning	0	0	0
Incidents of non-compliance with voluntary codes	0	0	0

KPIs: Data security and customer privacy	2022	2023	2024
Data security breaches (number)	0	0	0
Amount of fraudulent transaction activity (QAR Mn) ²	9.7	17.2	45.0
Total number of substantiated complaints received concerning breaches of customer privacy³	0	0	0
Complaints received from outside parties and substantiated by the organisation	0	0	0
Complaints from regulatory bodies	0	0	0

KPIs: Employment	2022	2023	2024
Total number of employees, broken down by gender and region:	22,269	22,811	23,367
Male employees	11,714	11,851	12,090
Female employees	10,555	10,960	11,277
Employees by region: Middle East	2,566	2,669	2,758
Employees by region: Asia	508	515	521
Employees by region: Africa	7,601	7,704	7,934
Employees by region: Europe	11,594	11,923	12,154

¹ NPS is a globally recognised metric for measuring customer experience and the overall perception of a company brand. The NPS is calculated as the difference between the percentage of promoters and detractors. The NPS is expressed as an absolute number lying between -100 and +100.

² Figures consist of total net losses as a result of external fraud, card, and non-card fraud.

³ In 2024, QNB has not identified any substantiated complaints concerning breaches of customer privacy, neither breaches leaks, thefts, or losses of customer data.

KPIs: Employment	2022	2023	2024
Total number of full time employees, broken down by gender and region:	22,259	22,809	23,364
Male employees	11,711	11,851	12,089
Female employees	10,548	10,958	11,275
Employees by region: Middle East	2,566	2,669	2,758
Employees by region: Asia	508	515	521
Employees by region: Africa	7,601	7,704	7,934
Employees by region: Europe	11,584	11,921	12,151
Total number of part time employees, broken down by gender and region:	10	2	3
Male employees	3	0	1
Female employees	7	2	2
Employees by region: Middle East	0	0	0
Employees by region: Asia	0	0	0
Employees by region: Africa	0	0	0
Employees by region: Europe	10	2	3
Total number of employees on indefinite or permanent contracts, broken down by gender and region:	22,225	22,771	23,285
Male employees	11,690	11,824	12,044
Female employees	10,535	10,947	11,241
Employees by region: Middle East	2,564	2,667	2,756
Employees by region: Asia	488	493	493
Employees by region: Africa	7,579	7,688	7,882
Employees by region: Europe	11,594	11,923	12,154
Total number of employees on fixed term or temporary contracts, broken down by gender and region:¹	44	40	82
Male employees	24	27	46
Female employees	20	13	36
Employees by region: Middle East	2	2	2
Employees by region: Asia	20	22	28
Employees by region: Africa	22	16	52
Employees by region: Europe	0	0	0
Employees broken down by career level (number):			
Senior management employees ²	205	217	230
Middle management employees ³	3,077	3,445	3,678
Non-management employees	18,987	19,149	19,459
Employees broken down by age:			
Employees age 18-30 (number)	7,915	7,956	8,020
Employees age 31-50 (number)	13,230	13,559	13,901
Employees age 51+ (number)	1,124	1,296	1,446
Youth employment (%)	36%	35%	34%
Employees broken down by nationality:			
Turkish (%)	51%	53%	54%
Egyptians (%)	32%	33%	34%
Qataris (%)	6%	6%	7%
Nationalisation:			
Qatarisation (%) ⁴	59%	59%	60%
Nationalisation among management positions:			
Share of Turkish in all management positions in QNB Türkiye (%)	100%	100%	100%
Share of Egyptians in all management positions in QNB Egypt (%)	100%	100%	100%
Share of Qataris in all management positions in QNB Qatar (%)	37%	40%	41%

¹ For Qatar, the benefits for permanent and temporary contract employees are the same. For international branches and subsidiaries benefits depend on the local practices and labour law requirements.

² Senior management defined as Senior Vice President and Executive Vice President level.

³ Middle management defined as grade 11-14.

⁴ As a percentage of total QNB Qatar employees.

KPIs: Outsourced employees^{1,2}	2022	2023	2024
Total number of workers who are not employees and whose work is controlled by the organisation	1,059	1,147	2,226

KPIs: Talent retention	2022	2023	2024
Employee engagement (%): ³			
Employee engagement score	55%	N/A	57%
Absenteeism rate	3.7%*	2.5%*	2.3%
Turnover:⁴			
Total employee turnover (number)	3,680	3,480	3,544
Total employee turnover (%)	17%	15%	15%
Voluntary employee turnover (number)	2,739	2,661	2,618
Voluntary employee turnover (%)	12%	12%	11%
Turnover (voluntary and involuntary) broken down by gender and region:			
Male (number)	1,772	1,720	1,702
Female (number)	1,908	1,760	1,842
Middle East (%)	7%	6%	6%
Asia (%)	3%	2%	2%
Africa (%)	13%	14%	16%
Europe (%)	76%	78%	75%
Turnover (voluntary and involuntary) broken down by age (number):			
Employees age 18-30	2,399	2,324	2,295
Employees age 31-50	1,154	1,022	1,101
Employees age 51+	127	134	148
Turnover (voluntary and involuntary) broken down by management level (number):			
Senior management employees			10
Middle management employees	Disclosed first time in 2024		137
Non-management employees			2,471
New hires:			
Total new employee hires (number)	4,348	4,021	4,107
Total new employee hires (rate)	20%	18%	18%
New hires broken down by gender and region:			
Male (number)	2,100	1,859	1,947
Female (number)	2,248	2,162	2,160
Middle East (%)	7%	8%	8%
Asia (%)	1%	2%	2%
Africa (%)	17%	15%	20%
Europe (%)	76%	75%	70%
New hires broken down by age (number):			
Employees age 18-30	3,879	3,418	3,393
Employees age 31-50	447	577	679
Employees age 51+	22	26	35
New hires broken down by management level (number):			
Senior management employees			16
Middle management employees	Disclosed first time in 2024		180
Non-management employees			3,911

¹ Data in this table covers Qatar only.

² The type of work performed by outsourced employees includes: ITD PC support, ITD project, system and infrastructure support, hospitality, security and reception services, janitorial work, maintenance and catering services.

³ Data in this table covers Qatar and international branches only.

⁴ Programmes for upgrading employee skills and transition programmes depending on jurisdiction, according to local labour laws.

KPIs: Talent retention	2022	2023	2024
Parental leave:			
Total number of employees who were entitled to parental leave:	2,933	2,869	2,882
Male employees who were entitled to parental leave	700	714	768
Female employees who were entitled to parental leave	2,233	2,155	2,114
Total number of employees who took parental leave:	981	880	836
Male employees who took parental leave	210	184	169
Female employees who took parental leave	771	696	667
Total number of employees who returned to work after parental leave ended:	800	707	688
Male employees who returned to work after parental leave ended	210	184	168
Female employees who returned to work after parental leave ended	590	523	520
Return to work rate (%):	82%	80%	82%
Male return to work rate	100%	100%	99%
Female return to work rate	77%	75%	78%
Total number of employees who returned from parental leave who were still employed twelve months after return to work:	735	666	633
Male employees who returned from parental leave who were still employed twelve months after return to work	198	176	153
Female employees who returned from parental leave who were still employed twelve months after return to work	537	490	480
Retention rate (%):	75%	76%	76%
Male retention rate	94%	96%	91%
Female retention rate	70%	70%	72%

KPIs: Training and development	2022	2023	2024
Total training hours (number)	1,142,805	1,148,611	1,268,849
Average training hours provided per employee (number)	51.3	50.4	54.3
Training hours broken down by career level (number):			
Average training hours of senior management	32.9	16.7	13.3
Average training hours of middle management	31.5	51.7	60.6
Average training hours of non-management	54.7	50.5	53.6
Training hours broken down by gender (number):			
Average training hours of male employees	45.6	43.6	48.1
Average training hours of female employees	57.7	57.6	62.8
Investment in learning and development:			
Spend on learning and development of our people (QAR Mn)	18.8	24.7	31.6
Performance reviews:			
Employees who received a performance and career development review (%)	92%	92%	93%
Performance reviews broken down by gender (%):			
Male employees who received a performance and career development review	94%	95%	98%
Female employees who received a performance and career development review	91%	92%	93%
Performance reviews broken down by career level (%):			
Senior management employees receiving regular performance and career development reviews	68%	70%	81%
Middle management employees receiving regular performance and career development reviews	96%	99%	97%
Non-management employees receiving regular performance and career development reviews	91%	93%	94%

KPIs: Collective bargaining ¹			
	2022	2023	2024
Percentage of employees covered through collective bargaining agreements	4.0%	3.8%	2.1%
KPIs: Grievances			
	2022	2023	2024
Number of grievances filed in the reporting period	1,753	657	522
Number of these grievance addressed or resolved	1,753	657	522
KPIs: Incidents of discrimination			
	2022	2023	2024
Total number of incidents of discrimination	0	0	0
KPIs: Female employment			
	2022	2023	2024
Female employment rate (%)	47%	48%	48%
Women in senior management (%) ²	23%	24%	25%
Women in middle management (%) ³	34%	34%	34%
Women in non-management (%)	50%*	51%*	51%
Gender pay ratio ⁴	0.92	0.92	0.93
KPIs: Female workforce breakdown by type of position			
	2022	2023	2024
Share of women in management positions in revenue-generating functions ⁵ as % of all such managers (%)	30%	31%	35%
Share of women in STEM-related positions ⁶ as % of total STEM positions (%)	19%	20%	26%
KPIs: Environmental and climate impact			
	2022	2023	2024
Energy:			
Total petrol consumption (litres)	3,225,036*	3,664,538*	3,586,033
Total diesel consumption (litres)	493,031	313,729	222,680
Natural gas consumption (m ³)	1,459,580	1,292,012	1,318,418
Total electricity consumption (kWh)	115,605,322**	115,024,954**	123,762,549
Total energy consumption (GJ) ⁷	602,430**	601,915**	628,201
Total energy consumption from renewable sources (MWh)	51,658	52,859	57,939
Total energy consumption from non-renewable sources (MWh)	115,684**	114,340**	116,562
Total energy consumption from fuel (GJ)	186,251**	187,826**	182,656
Total energy consumption from electricity (GJ)	416,179**	414,090**	445,545
Energy intensity (GJ / employee) ⁸	27.2**	26.5**	27.0
Total energy consumption reduction (GJ)	2,249**	-515**	26,286

* Figures have been restated due to correction. For previous figures, see QNB Group Sustainability Report 2023, p. 88.

** Figures have been restated due to addition of three international branches. For previous figures, see QNB Group Sustainability Report 2023, p. 89.

¹ Scope includes international branches, QNB Indonesia, and QNB Tunisia only.

² Senior management defined as Senior Vice President and Executive Vice President level.

³ Middle management defined as grade 11-14.

⁴ Median male salary to median female salary.

⁵ Sales positions in Corporate, SME and Retail branches (i.e., excluding support functions such as HR, IT, Legal, etc.).

⁶ Such as IT and Engineers.

⁷ Total energy from fuel including petrol, diesel, and natural gas. Conversion factors used to convert consumption to GJ. [http://w.astro.berkeley.edu/~wright/fuel_energy.html]

⁸ Types of energy include petrol, diesel, natural gas, and electricity. Ratio uses energy consumption within the organisation only.

KPIs: Environmental and climate impact	2022	2023	2024
Greenhouse Gas Emissions (GHG):^{1,2}			
Scope 1 direct GHG emissions (tCO ₂ e)	10,978*	11,108*	10,768
Scope 2 indirect GHG emissions (tCO ₂ e)	52,979*	53,043*	56,854
Scope 3 other indirect GHG emissions resulting from business travel (tCO ₂ e) ³	1,164	1,359	2,312
Scope 3 other indirect GHG emissions resulting from waste disposal (tCO ₂ e) ⁴	16.4*	16.0*	13.9
Total Scope 1 and Scope 2 GHG emissions (tCO ₂ e) ⁵	63,957*	64,151*	67,622
GHG emissions intensity (tCO ₂ e/ employee) ⁶	2.9	2.8	2.9
GHG emissions reduction since target baseline 2017 (%) ⁷	-17%*	-17%*	-12%
CO₂ Emissions (tonnes):			
Direct CO ₂ from petrol	6,764*	7,686*	7,522
Direct CO ₂ from diesel	1,239	788	559
Direct CO ₂ from natural gas	2,975	2,634	2,687
Indirect CO ₂ from electricity	52,979*	53,043*	56,854
Water:			
Water consumption (m3)	482,530*	528,979*	503,305
Water intensity (m3/ employee)	21.8	23.3	21.6
Materials and waste:			
Total paper consumption (kg)	764,537*	471,491*	628,896
Total paper consumption intensity (kg/ employee)	34.5*	32.6*	27.0
Total paper recycled (kg)	134,078	295,099	579,907
Paper recycling rate (%)	18%	40%	92%
Total plastics waste consumption (kg)	n/a	4,527	11,424
Total plastic waste recycled (kg)	1,227	4,527	11,424
Total metals waste consumption (kg)	4,000	2,814	3,098
Total metals waste recycled (kg)	500	2,814	3,098
Total electronic waste consumption (kg)	1,035	900	9,110
Total electronic waste recycled (kg)	0	0	8,010
KPIs: Responsible procurement and supply chain⁸			
Local procurement spend (%) ⁹	88%**	89%**	92%**
Percentage of new suppliers that were screened using social criteria	0%	0%	0%
Number of suppliers assessed for social impacts	0	26	28
Number of suppliers identified as having significant actual and potential negative social impacts	0	0	0
Percentage of suppliers identified as having significant actual and potential negative social impacts with which action plans agreed upon as a result of assessment	0%	0%	0%
Percentage of suppliers identified as having significant actual and potential negative social impacts with which relationships were terminated as a result of assessment	0%	0%	0%
KPIs: Community investment			
Total value of community investments (QAR Mn)	562	494	432
Community investment as a percentage of pre-tax profits	3.3%	2.7%	2.2%
Employees participating in the Bank's volunteer programs (number)	1,147	550	1,090
Total number of employee volunteering hours	277,742***	18,203***	46,665

* Figures have been restated due to the addition of QNB Egypt and three international branches. For previous figures, see QNB Group Sustainability Report 2023, p. 89.

** Figures have been restated due to the addition of QNB Türkiye. For previous figures, see QNB Group Sustainability Report 2023, p. 89.

*** Figures have been restated due to the addition of QNB Egypt. For previous figures, see QNB Group Sustainability Report 2023, p. 89.

¹ QNB's greenhouse gas emissions are calculated in accordance with the International GHG Protocol Corporate Accounting and Reporting Standard. QNB reports on a CO₂e basis which incorporates all types of gases.

² Global Warming Potential (GWP) values reference. [https://ghgprotocol.org/sites/default/files/Global-Warming-Potential-Values%20%28Feb%2016%202016%29_0.pdf]

³ Only CO₂ emissions were included in the calculations. Conversion factors used: (Carbon Emission Calculator). [<https://applications.icao.int/icec/Home/Index>] - this calculator provides the CO₂/ journey in kg for each passenger.

⁴ Waste data is converted to GHG emissions via application of publicly available emission factors from UK DEFRA (Waste disposal: Paper; Paper and board; paper; Closed-loop/ Combustion; Metal - scrap metal; Closed-loop/ Combustion; Plastic - average plastic; ⁶ Closed loop/ combustion; Electronic waste - WEE mixed; Closed-loop/ Combustion); 21.28 total kg CO₂e per unit tonnes.

⁵ GHG emissions based on gross location method. GHG inventory consolidated using the Financial Control approach.

⁶ Direct (Scope 1) and indirect (Scope 2) emissions included only.

⁷ 2017 baseline has been recalculated using new emission factors.

⁸ Data in this table covers Qatar and International branches only.

⁹ Local supplier defined as organisations providing a product or service to QNB that are based in the same country as those mentioned in our scope of reporting only. Data covers QNB Group.