



**QNB Group
AI & Data Governance
Statement**

CONTENTS

| | |
|---------------------------|---|
| Our Commitment | 3 |
| Governance Approach | 3 |
| Responsible AI Principles | 3 |
| Continuous Improvement | 3 |
| Conclusion | 3 |

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1. Our Commitment

QNB Group is committed to the responsible, ethical and secure use of Data and Artificial Intelligence (AI) across the jurisdictions in which we operate.

Data and AI support innovation, enhanced customer experience, operational efficiency and strengthened risk management. QNB recognizes the importance of managing these capabilities responsibly to maintain stakeholder trust and protect customer interests.

Our approach to AI and data governance is guided by QNB's core values of Integrity, Transparency and Social Responsibility, as reflected in our Code of Ethics, Privacy practices, Cyber Security framework and Financial Crime controls.

2. Governance Approach

QNB has established structured oversight mechanisms to support Responsible AI and Data Management across the Group.

- **Responsible AI Oversight**

A cross-functional Responsible AI Review Forum supports the review and assessment of AI use cases, particularly those with potential material impact. The forum considers factors such as fairness, transparency, privacy and alignment with internal policies prior to broader implementation.

- **Executive Oversight**

A Group-level AI Governance Committee provides executive oversight of the Group's Artificial Intelligence (AI) strategy, initiatives, and use cases, whether developed internally, procured, or deployed across the organization. The Committee supports responsible innovation, regulatory alignment, and the delivery of sustainable business value.

- **Data Governance**

- A Group-level Data Governance Council has been established to guide Enterprise Data Governance activities.

QNB continues to enhance its data governance model including the progressive formalization of roles, responsibilities and data quality standards over time.

3. Responsible AI Principles

QNB's approach to AI is guided by the following principles:

- **Fairness**

QNB seeks to mitigate the risk of unintended bias in AI systems and considers fairness as part of its review processes.

- **Transparency**

Where appropriate, QNB promotes human oversight and transparency in AI-supported decisions, aligned with internal governance standards and customer rights.

- **Accountability**

AI initiatives operate under defined business ownership structures and internal governance processes.

- **Security and Privacy**

AI systems operate within QNB's secure technology environment and are aligned with applicable cybersecurity and data protection practices.

4. Continuous Improvement

AI and Data governance at QNB is evolving as technology and regulatory landscapes develop. The Bank remains committed to progressively enhancing its governance structures, policies and oversight mechanisms to support responsible innovation while safeguarding stakeholders.

5. Conclusion

QNB Group's AI and Data Governance approach reflects its commitment to responsible innovation, sound risk management and the protection of customer and stakeholder interests.

Through structured oversight and continuous enhancement, QNB aims to ensure that data and AI are used in a manner that supports sustainable growth and long-term value creation

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