

<b>KPIs: Corporate governance<sup>1</sup></b>	<b>2021</b>	<b>2022</b>	<b>2023</b>
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 (%)	60%	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 (%)	20%	30%	30%
Group BOD members over 50 years old (%)	80%	70%	70%
Group CEO pay ratio	33	34	35
Ratio of the percentage increase in annual total compensation for the organization's highest-paid individual to the median percentage increase in annual total compensation for all employees (excluding the highest-paid individual)	Disclosed for the first time in 2022	1.4	1.8
<b>KPIs: Risk management</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>
Capital adequacy ratio (CAR) (%)	19.3%	19.6%	19.8%
Basel III liquidity coverage ratio (LCR) (%)	147%	104%	206%
<b>KPIs: Anti-corruption<sup>2</sup></b>	<b>2021</b>	<b>2022</b>	<b>2023</b>
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
Public legal cases regarding corruption brought against the organisation or its employees during the reporting period (number)	0	0	0
<b>Total number of employees that have received training on anti-corruption, broken down by career level and region:</b>		14,040	15,103
Senior management employees		36	66
Middle management employees		1,834	1,874
Non-management employees	Disclosed for the first time in 2022	12,170	13,163
Employees by region (Middle East)		2,409	2,320
Employees by region (Asia)		572	491
Employees by region (Africa)		426	450
Employees by region (Europe)		10,633	11,843

\* Figures have been revised and restated.

<sup>1</sup> The figures in this table cover Qatar and international branches and subsidiaries.

<sup>2</sup> The figures in this table cover Qatar and international branches, QNB Finansbank, QNB Indonesia and QNB Tunisia only.

Total number of employees that have received training on anti-corruption, broken down by career level and region:		93%	97%
Senior management employees	Disclosed for the first time in 2022	20%	35%
Middle management employees		100%	87%
Non-management employees		93%	99%
Employees by region (Middle East)		17%	15%
Employees by region (Asia)		4%	3%
Employees by region (Africa)		3%	3%
Employees by region (Europe)		76%	78%
KPIs: Sustainable investments, lending, products and services	2021	2022	2023
Total sustainable lending portfolio (Green, Social and Sustainability-linked transactions, QAR Mn)	30,227*	32,689*	32,804
Lending portfolio financing environmentally-friendly, low carbon activities (QAR Mn) <sup>34</sup>	9,133*	10,378	12,852
Products or services helping customers to meet an environmental or social challenge (number)	33	33	37
KPIs: Supporting SMEs and entrepreneurship	2021	2022	2023
Microenterprise <sup>1</sup> customers (number)	1,412,057	1,516,163	1,626,174
SME <sup>2</sup> customers (number)	153,167*	157,189	164,169
Credit facilities extended to microenterprises (QAR Mn)	3,046	3,723	2,973
Credit facilities extended to SMEs (QAR Mn)	15,869	14,470	11,337
Total credit facilities extended to microenterprises & SMEs (QAR Mn)	18,915	18,193	14,310
Lending portfolio extended to microenterprises & SMEs (%)	2.5%	2.3%	1.7%
KPIs: Customer experience	2021	2022	2023
Net promoter score <sup>3</sup> (QNB Qatar)	79	72	79
Net promoter score (QNB Finansbank)	51	55*	58
Net promoter score (Enpara.com)	78	78	78
Total number of incidents of non-compliance with regulations and/ or voluntary codes concerning product and service information and labeling	0	0	0
Incidents of non-compliance with regulations resulting in a fine or penalty	0	0	0
Incidents of non-compliance with regulations resulting in a warning	0	0	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	3
Incidents of non-compliance with regulations resulting in a fine or penalty	0	0	0
Incidents of non-compliance with regulations resulting in a warning	0	0	3
Incidents of non-compliance with voluntary codes	0	0	0
Digital transactions (online and mobile as a % of total)	77.2%	84.5%*	86.8%
KPIs: Data security and customer privacy	2021	2022	2023
Data security breaches (number)	0	0	0
Amount of fraudulent transaction activity (QAR Mn) <sup>4</sup>	11.1*	9.7*	17.1
Total number of substantiated complaints received concerning breaches of customer privacy	Disclosed for the first time in 2022	0	0
Complaints received from outside parties and substantiated by the organisation		0	0
Complaints from regulatory bodies		0	0

\* Figures have been revised and restated.

<sup>3</sup> Data in this table cover Qatar and international Branches, QNB Finansbank and QNB ALAHLI only.

<sup>4</sup> Only includes assets which meet the eligibility criteria set out in QNB's SFPF. As at the end of 2023, our lending portfolio financing environmentally friendly and low carbon activities stood at QAR 12,488 Mn.

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> Figures consist of total net losses as a result of external fraud, card and non-card fraud.

<b>KPIs: Employment</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>
Total number of employees, broken down by gender and region:	21,597	22,269	22,811
Male employees	11,392	11,714	11,851
Female employees	10,205	10,555	10,960
Employees by region: Middle East	2,536	2,566	2,669
Employees by region: Asia	603	508	515
Employees by region: Africa	7,353	7,601	7,704
Employees by region: Europe	11,105	11,594	11,923
Total number of full time employees, broken down by gender and region:	21,587	22,259	22,809
Male employees	11,385	11,711	11,851
Female employees	10,202	10,548	10,958
Employees by region: Middle East	2,536	2,566	2,669
Employees by region: Asia	603	508	515
Employees by region: Africa	7,353	7,601	7,704
Employees by region: Europe	11,095	11,584	11,921
Total number of part time employees, broken down by gender and region:	10	10	2
Male employees	7	3	0
Female employees	3	7	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	10	2
Total number of employees on indefinite or permanent contracts, broken down by gender and region:	21,518	22,225	22,771
Male employees	11,336	11,690	11,824
Female employees	10,182	10,535	10,947
Employees by region: Middle East	2,533	2,564	2,667
Employees by region: Asia	569	488	493
Employees by region: Africa	7,311	7,579	7,688
Employees by region: Europe	11,105	11,594	11,923
Total number of employees on fixed term or temporary contracts, broken down by gender and region: <sup>1</sup>	79	44	40
Male employees	53	24	27
Female employees	26	20	13
Employees by region: Middle East	3	2	2
Employees by region: Asia	34	20	22
Employees by region: Africa	42	22	16
Employees by region: Europe	0	0	0
Employees broken down by career level (number):			
Senior management employees <sup>2</sup>	202	205	217
Middle management employees <sup>3</sup>	2,910	3,077	3,445
Non-management employees	18,485	18,987	19,149

\*Figures have been revised and restated.

<sup>1</sup> 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.

<sup>2</sup> Senior management defined as Senior Vice President and Executive Vice President level.

<sup>3</sup> Middle management defined as grade 11-14.

Employees broken down by age:			
Employees age 18-30 (number)	7,444	7,915	7,956
Employees age 31-50 (number)	13,230	13,230	13,559
Employees age 51+ (number)	923	1,124	1,296
Youth employment (%)	34%	36%	35%
Nationalisation:			
Qatarisation (%) <sup>4</sup>	59%*	59%*	59%
<b>KPIs: Outsourced employees<sup>5 6</sup></b>	<b>2021</b>	<b>2022</b>	<b>2023</b>
Total number of workers who are not employees and whose work is controlled by the organisation	971*	1,059*	1,147
<b>KPIs: Talent retention</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>
Employee engagement (%): <sup>7</sup>			
Employee engagement score	N/A	55%	N/A
Absenteeism rate	3.8%	3.2%	2.7%
Turnover: <sup>8</sup>			
Total employee turnover (number)	2,937	3,680	3,480
Total employee turnover (%)	13.6%	16.5%	15.3%
Voluntary employee turnover (number)	2,095	2,739	2,661
Voluntary employee turnover (%)	9.7%	12.3%	11.7%
Turnover (voluntary and involuntary) broken down by gender and region:			
Male (number)	1,416	1,771	1,720
Female (number)	1,521	1,908	1,760
Middle East (%)	8%	7%	6%
Asia (%)	4%	3%	2%
Africa (%)	11%	13%	14%
Europe (%)	78%	76%	78%
Turnover (voluntary and involuntary) broken down by age (number):			
Employees age 18-30	1,881	2,398	2,324
Employees age 31-50	958	1,154	1,022
Employees age 51+	98	127	134
New hires:			
Total new employee hires (number)	3,069	4,348	4,021
Total new employee hires (rate)	14%	20%	18%
New hires broken down by gender and region:			
Male (number)	1,550	2,100	1,859
Female (number)	1,519	2,248	2,162
Middle East (%)	8%	7%	8%
Asia (%)	2%	1%	2%
Africa (%)	21%	17%	15%
Europe (%)	69%	76%	75%

\*Figures have been revised and restated.

<sup>4</sup> As a percentage of total QNB Qatar employees.

<sup>5</sup> Data in this table covers Qatar only.

<sup>6</sup> 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.

<sup>7</sup> Data in this table covers Qatar and International branches only.

<sup>8</sup> Programmes for upgrading employee skills and transition programmes depending on jurisdiction, according to local labour laws.

New hires broken down by age (number):			
Employees age 18-30	2,105	3,879	3,418
Employees age 31-50	341	447	577
Employees age 51+	623	22	26
<b>Parental leave:</b>			
Total number of employees that were entitled to parental leave:	3,061	2,933	2,869
Male employees that were entitled to parental leave	706*	700*	714
Female employees that were entitled to parental leave	2,355*	2,233*	2,155
Total number of employees that took parental leave:	1,078	981	880
Male employees that took parental leave	208	210	184
Female employees that took parental leave	870	771	696
Total number of employees who returned to work after parental leave ended:	932	800	707
Male employees who returned to work after parental leave ended	208	210	184
Female employees who returned to work after parental leave ended	724	590	523
Return to work rate (%):	86%	82%	80%
Male return to work rate	100%	100%	100%
Female return to work rate	83%	77%	75%
Total number of employees who returned from parental leave who were still employed twelve months after return to work:	868	735	666
Male employees who returned from parental leave who were still employed twelve months after return to work	192	198	176
Female employees who returned from parental leave who were still employed twelve months after return to work	676	537	490
Retention rate (%):	81%	75%	76%
Male retention rate	92%	94%	96%
Female retention rate	78%	70%	70%
<b>KPIs: Collective bargaining<sup>1</sup></b>	<b>2021</b>	<b>2022</b>	<b>2023</b>
Percentage of employees covered through collective bargaining agreements	2.2%	4.0%	3.8%
<b>KPIs: Grievances</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>
Number of grievances filed in the reporting period	1,411	1,753	657
Number of these grievance addressed or resolved	1,410	1,753	657
<b>KPIs: Incidents of discrimination</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>
Total number of incidents of discrimination	0	0	0
<b>KPIs: Female employment</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>
Female employment rate (%)	47%	47%	48%
Women in senior management (%) <sup>2</sup>	23%	23%	24%
Women in middle management (%) <sup>3</sup>	33%	34%	34%
Women in non-management (%)	44%	43%	42%
Gender pay ratio <sup>4</sup>	0.91	0.92	0.92

\* Figures have been revised and restated.

<sup>1</sup> Scope includes international branches, QNB Indonesia and QNB Tunisia only.

<sup>2</sup> Senior management defined as Senior Vice President and Executive Vice President level.

<sup>3</sup> Middle management defined as grade 11-14.

<sup>4</sup> Median male salary to median female salary

KPIs: Environmental and climate impact	2021	2022	2023
Energy:			
Total petrol consumption (litres)	2,060,532	3,218,736	3,660,938
Total diesel consumption (litres)	1,181,808	493,031	313,728
Natural gas consumption (m <sup>3</sup> )	1,743,425	1,459,580	1,292,012
Total electricity consumption (kWh)	115,583,110*	114,401,262*	113,502,234
Total energy consumption (GJ) <sup>1</sup>	600,181*	597,880*	596,310
Total energy consumption from renewable sources (MWh)	50,205	51,658	52,859
Total energy consumption from non-renewable sources (MWh)	116,512	114,420	112,783
Total energy consumption from fuel (GJ)	184,082	186,035	187,702
Total energy consumption from electricity (GJ)	416,099*	411,845*	408,608
Energy intensity (GJ / employee) <sup>2</sup>	28.0*	27.1*	26.3
Total energy consumption reduction (GJ)	29,236*	-2,301*	-1,569
Greenhouse Gas Emissions (GHG): <sup>3</sup> <sup>4</sup>			
Scope 1 direct GHG emissions (tCO <sub>2</sub> e)	10,844*	10,965*	11,100
Scope 2 indirect GHG emissions (tCO <sub>2</sub> e)	52,766*	52,132*	51,971
Scope 3 other indirect GHG emissions resulting from business travel (tCO <sub>2</sub> e) <sup>5</sup>	Disclosed for the first time in 2022	1,164	1,359
Scope 3 other indirect GHG emissions resulting from waste disposal (tCO <sub>2</sub> e) <sup>6</sup>	17.9	16.3	15.8
Total GHG emissions (tCO <sub>2</sub> e) <sup>7</sup>	63,610*	63,097*	63,072
GHG emissions intensity (tCO <sub>2</sub> e/ employee) <sup>8</sup>	3.0*	2.9*	2.8
GHG emissions reduction since target baseline 2017 (%) <sup>9</sup>	-17.7%*	-18.3%*	-18.4%
CO <sub>2</sub> Emissions (tonnes):			
Direct CO <sub>2</sub> from petrol	4,322*	6,751*	7,679
Direct CO <sub>2</sub> from diesel	2,969*	1,239*	788
Direct CO <sub>2</sub> from natural gas	3,554*	2,975*	2,634
Indirect CO <sub>2</sub> from electricity	52,766*	52,132*	51,971
Water:			
Water consumption (m3)	498,357	482,010	528,459
Water intensity (m3/ employee)	23.3	21.8	23.3
Materials and waste:			
Total paper consumption (kg)	840,087	763,967*	740,921
Total paper consumption intensity (kg/ employee)	39.2	34.6	32.7

\*Figures have been revised and restated.

<sup>1</sup> 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](http://w.astro.berkeley.edu/~wright/fuel_energy.html).

<sup>2</sup> Types of energy in this ratio include petrol, diesel, natural gas and electricity. Ratio uses energy consumption within the organisation only.

<sup>3</sup> QNB's greenhouse gas emissions are calculated in accordance with the International GHG Protocol Corporate Accounting and Reporting Standard. QNB reports on a CO<sub>2</sub>e basis which incorporates all types of gases.

<sup>4</sup> Global Warming Potential (GWP) values reference: [https://ghgprotocol.org/sites/default/files/Global-Warming-Potential-Values%20%28Feb%2016%202016%29\\_0.pdf](https://ghgprotocol.org/sites/default/files/Global-Warming-Potential-Values%20%28Feb%2016%202016%29_0.pdf)

<sup>5</sup> Only CO<sub>2</sub> emissions were included in the calculations. Conversion factors used: (Carbon Emission Calculator) <https://applications.icao.int/icec/Home/Index> - this calculator provides the CO<sub>2</sub> journey in kg for each passenger.

<sup>6</sup> 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): 21.28 total kg CO<sub>2</sub>e per unit tonnes.

<sup>7</sup> GHG emissions based on gross location method. GHG inventory consolidated using the Financial Control approach.

<sup>8</sup> Direct (Scope 1) and indirect (Scope 2) emissions included only.

<sup>9</sup> 2017 baseline has been recalculated using new emission factors.

<b>KPIs: Responsible procurement and supply chain<sup>10</sup></b>	<b>2021</b>	<b>2022</b>	<b>2023</b>
Local procurement spend (%) <sup>11</sup>	84%	84%	85%
Percentage of new suppliers that were screened using social criteria <sup>12</sup>	0%	0%	0%
Number of suppliers assessed for social impacts <sup>13</sup>	4	0	26
Number of suppliers identified as having significant actual and potential negative social impacts <sup>14</sup>	0	0	0
Significant actual and potential negative social impacts identified in the supply chain (number) <sup>15</sup>	0	0	0
Percentage of suppliers identified as having significant actual and potential negative social impacts with which improvements were agreed upon as a result of assessment <sup>16</sup>	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, and why <sup>17</sup>	0%	0%	0%
<b>KPIs: Community investment</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>
Total value of community investments (QAR Mn)	422*	562*	494
Community investment as a percentage of pre-tax profits	2.9%*	3.3%*	2.7%
Employees participating in the Bank's volunteer programs (number)	883	1,147*	550
Total number of employee volunteering hours	2,133	275,720*	16,180

\*Figures have been revised and restated.

<sup>10</sup> Data in this table covers Qatar and International branches, QNB ALAHLI and QNB Tunisia only.

<sup>11</sup> 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.

<sup>12</sup> <sup>13</sup> <sup>14</sup> <sup>15</sup> <sup>16</sup> <sup>17</sup> Data covers Qatar only.