

Corporate governance	2023	2024	2025
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%	27%
Board seats occupied by men (%)	100%	100%	82%
Board seats occupied by women (%)	0%	0%	18%
Group BOD members under 30 years old (%)	0%	0%	0%
Group BOD members between 30-50 years old (%)	30%	30%	45%
Group BOD members over 50 years old (%)	70%	70%	55%
Group CEO pay ratio	35	36	37
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)	1.8	1.9	1.4
Data security and customer privacy	2023	2024	2025
Data security breaches (number)	0	0	0
Amount of fraudulent transaction activity (QAR Mn) ¹	17.1	45.0	49.4
Total number of substantiated complaints received concerning breaches of customer privacy:²	0	0	0
Complaints received from outside parties and substantiated by the organisation	0	0	0
Complaints from regulatory bodies	0	0	0
Reporting on breaches	2023	2024	2025
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

¹ Figures consist of total net losses as a result of external fraud, card, and non-card fraud.

² In 2025, QNB has not identified any substantiated complaints concerning breaches of customer privacy, neither breaches leaks, thefts, or losses of customer data.

Anti-corruption	2023	2024	2025
Number of operations assessed for risks related to corruption	0	0	0
Percentage of operations assessed for risks related to corruption	0%	0%	0%
Number of confirmed incidents of bribery or corruption	0	0	0
Number of confirmed incidents in which employees were dismissed or disciplined for corruption	0	0	0
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 and percentage of employees who received training on anti-corruption, broken down by career level and region:	3,389 88%	12,998 82%	12,737 89%
Senior management employees	29 13%	57 25%	53 26%
Middle management employees	965 77%	4,420 79%	1,839 81%
Non-management employees	2,395 13%	8,521 44%	10,845 91%
Employees by region: Middle East	2,320 68%	2,580 20%	2,552 20%
Employees by region: Asia	490 14%	514 4%	391 3%
Employees by region: Africa	450 13%	392 3%	376 3%
Employees by region: Europe	129 4%	9,512 73%	9,418 74%
Total number and percentage of employees that the organisation's anti-corruption policies and procedures have been communicated to, broken down by career level and region:	15,103 94%	15,583 95%	21,069 96%
Senior management employees	66 35%	95 46%	111 43%
Middle management employees	1,874 87%	2,009 89%	3,468 89%
Non-management employees	13,163 99%	13,479 100%	17,490 92%
Employees by region: Middle East	2,320 87%	2,580 94%	2,552 90%
Employees by region: Asia	490 95%	514 99%	395 94%
Employees by region: Africa	450 94%	389 82%	7,547 95%
Employees by region: Europe	11,843 99%	12,100 100%	10,575 88%
Sustainable investments, lending, products and services	2023	2024	2025
Total sustainable lending portfolio (Green, Social and Sustainability-linked transactions, QAR Mn)	31,623*	34,239*	41,289
Lending portfolio financing environmentally-friendly, low carbon activities (QAR Mn) ¹	12,897	13,100	15,022
Products or services helping customers to meet an environmental or social challenge (number)	37	39	39

* Figures have been restated due to correction. For previous figures, see [QNB Sustainability Report 2024](#), p. 83.

¹ Only includes assets which meet the eligibility criteria set out in [QNB's SFPP](#). As at 31-Dec-25, our lending portfolio financing environmentally friendly and low carbon activities stood at QAR 15,022 Mn.

Supporting SMEs and entrepreneurship	2023	2024	2025
Microenterprise ² customers (number)	1,626,174	1,765,148	2,070,727
SME ² customers (number)	164,169	175,200	187,518
Credit facilities extended to microenterprises (QAR Mn)	2,973	4,036	4,972
Credit facilities extended to SMEs ³ (QAR Mn)	11,337	10,005	11,027
Credit facilities extended to microenterprises and SMEs (QAR Mn)	14,310	14,041	15,999
Lending portfolio extended to microenterprises and SMEs (%)	1.7%	1.5%	1.6%

Customer experience and responsible marketing	2023	2024	2025
Net promoter score: ⁴ QNB Qatar	79	68	72
Net promoter score: QNB Türykie	58	53	46
Net promoter score: Enpara	78	77	77
Digital transactions (online and mobile as a % of total)	87%	89%	90%
Total number of incidents of non-compliance with regulations and/ or voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship:	3	1	3
Incidents of non-compliance with regulations resulting in a fine or penalty	0	1	3
Incidents of non-compliance with regulations resulting in a warning	3	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 product and service information and labelling:	0	1	3
Incidents of non-compliance with regulations resulting in a fine or penalty	0	1	3
Incidents of non-compliance with regulations resulting in a warning	0	0	0
Incidents of non-compliance with voluntary codes	0	0	0

Responsible procurement and supply chain⁵	2023	2024	2025
Local procurement spend (%) ⁶	89%	92%	85%
Percentage of new suppliers that were screened using social criteria	0%	0%	0%
Number of suppliers assessed for social impacts	26	28	26
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 action plans agreed upon as a result of assessment	0%	0%	0%
Percentage of suppliers identified as having significant actual negative social impacts with which relationships were terminated as a result of assessment	0%	0%	0%

Community investment	2023	2024	2025
Total value of community investments (QAR Mn)	494	432	416
Community investment as a percentage of net profits ⁷	2.7%	2.2%	2.4%
Employees participating in the Bank's volunteer programmes (number)	550	1,090	1,072
Total number of employee volunteering hours	18,203	46,665	70,910

² 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.

³ The definition of SME varies among QNB and its subsidiaries; each entity was allowed to utilise its own definition in compiling data for this table.

⁴ 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.

⁵ Data in this table covers Qatar and International branches only.

⁶ 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.

⁷ Amended from pre-tax profit to net profit due to introduction of corporate tax in Qatar in 2025.

Employment	2023	2024	2025
Total number of employees, broken down by gender and region:	22,811	23,367	23,268
Male employees	11,851	12,090	11,903
Female employees	10,960	11,277	11,365
Employees by region: Middle East	2,669	2,758	2,849
Employees by region: Asia	515	521	419
Employees by region: Africa	7,704	7,934	7,976
Employees by region: Europe	11,923	12,154	12,024
Total number of full time employees, broken down by gender and region:	22,809	23,364	23,253
Male employees	11,851	12,089	11,902
Female employees	10,958	11,275	11,351
Employees by region: Middle East	2,669	2,758	2,849
Employees by region: Asia	515	521	419
Employees by region: Africa	7,704	7,934	7,963
Employees by region: Europe	11,921	12,151	12,022
Total number of part time employees, broken down by gender and region:	2	3	15
Male employees	0	1	1
Female employees	2	2	14
Employees by region: Middle East	0	0	0
Employees by region: Asia	0	0	0
Employees by region: Africa	0	0	13
Employees by region: Europe	2	3	2
Total number of employees on indefinite or permanent contracts, broken down by gender and region:	22,771	23,285	21,841
Male employees	11,824	12,044	11,468
Female employees	10,947	11,241	10,373
Employees by region: Middle East	2,667	2,756	2,847
Employees by region: Asia	493	493	405
Employees by region: Africa	7,688	7,882	7,967
Employees by region: Europe	11,923	12,154	10,622
Total number of employees on fixed term or temporary contracts, broken down by gender and region:¹	40	82	25
Male employees	27	46	17
Female employees	13	36	8
Employees by region: Middle East	2	2	2
Employees by region: Asia	22	28	14
Employees by region: Africa	16	52	9
Employees by region: Europe	0	0	0

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.

Employment	2023	2024	2025
Employees broken down by career level (number):			
Senior management employees ²	217	230	257
Middle management employees ³	3,445	3,678	3,912
Non-management employees	19,149	19,459	19,099
Employees broken down by age:			
Employees aged 18-30 (number)	7,956	8,020	7,853
Employees aged 31-50 (number)	13,559	13,901	13,855
Employees aged 51+ (number)	1,296	1,446	1,560
Youth employment (%)	35%	34%	34%
Employees broken down by nationality:			
Turkish (%)	53%	54%	53%
Egyptians (%)	33%	34%	34%
Qataris (%)	6%	7%	7%
Nationalisation:			
Qatarisation (%) ⁴	59%	60%	61%
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 (%)	40%	41%	42%
Female employment			
Female employment rate (%)	48%	48%	49%
Women in senior management (%) ²	24%	25%	29%
Women in middle management (%) ³	34%	34%	35%
Women in non-management (%)	51%	51%	52%
Gender pay ratio ⁵	0.92	0.93	0.94
Female workforce breakdown by type of position			
Share of women in management positions in revenue-generating functions ⁶ as % of all such managers (%)	31%	35%	37%
Share of women in STEM-related positions ⁷ as % of total STEM positions (%)	20%	26%	25%
Outsourced employees^{8,9}			
Total number of workers who are not employees and whose work is controlled by the organisation	1,147	2,226	2,537

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.

⁵ Median female salary to median male salary.

⁶ Sales positions in Corporate, SME, and Retail branches (i.e., excluding support functions such as HR, IT, Legal, etc.).

⁷ Such as IT and Engineers.

⁸ Data in this table covers Qatar only.

⁹ 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.

Talent retention	2023	2024	2025
Turnover:¹			
Total employee turnover (number)	3,480	3,544	5,080
Total employee turnover (%)	15%	15%	22%
Voluntary employee turnover (number)	2,661	2,618	2,383
Voluntary employee turnover (%)	12%	11%	10%
Turnover (voluntary and involuntary) broken down by gender and region:			
Male (number)	1,720	1,702	2,252
Female (number)	1,760	1,842	2,828
Middle East (%)	6%	6%	5%
Asia (%)	2%	2%	3%
Africa (%)	14%	16%	12%
Europe (%)	78%	75%	80%
Turnover (voluntary and involuntary) broken down by age (number):			
Employees aged 18-30	2,324	2,295	3,149
Employees aged 31-50	1,022	1,101	1,744
Employees aged 51+	134	148	187
Turnover (voluntary) broken down by management level (number):			
Senior management employees	Disclosed for first time in 2024	10	6
Middle management employees		137	148
Non-management employees		2,471	2,229
Turnover (voluntary and involuntary) broken down by nationality (number):			
Qataris			108
Turkish	Disclosed for first time in 2025		4,051
Egyptians			602
Others			319
New hires:			
Total new employee hires (number)	4,021	4,107	3,523
Total new employee hires (rate)	18%	18%	15%
Average hiring cost (QAR)		Disclosed for first time in 2025	8,214
New hires broken down by gender and region:			
Male (number)	1,859	1,947	1,640
Female (number)	2,162	2,160	1,883
Middle East (%)	8%	8%	10%
Asia (%)	2%	2%	0%
Africa (%)	15%	20%	20%
Europe (%)	75%	70%	70%

¹ Programmes for upgrading employee skills and transition programmes depending on jurisdiction, according to local labour laws.

Talent retention	2023	2024	2025
New hires broken down by age (number):			
Employees aged 18-30	3,418	3,393	2,910
Employees aged 31-50	577	679	582
Employees aged 51+	26	35	31
New hires broken down by management level (number):			
Senior management employees	Disclosed	16	8
Middle management employees	for first time	180	170
Non-management employees	in 2024	3,911	3,345
New hires broken down by nationality (number):			
Qataris			140
Turkish	Disclosed for first time		2,467
Egyptians	in 2025		670
Others			246
Percentage of open positions filled by internal candidates ¹	Disclosed for first time		48%
	in 2025		
Parental leave:			
Total number of employees who were entitled to parental leave:	2,869	2,882	2,843
Male employees who were entitled to parental leave	714	768	768
Female employees who were entitled to parental leave	2,155	2,114	2,075
Total number of employees who took parental leave:	880	836	964
Male employees who took parental leave	184	169	191
Female employees who took parental leave	696	667	773
Total number of employees who returned to work after parental leave ended:	707	688	717
Male employees who returned to work after parental leave ended	184	168	190
Female employees who returned to work after parental leave ended	523	520	527
Return to work rate (%):	80%	82%	74%
Male return to work rate	100%	99%	99%
Female return to work rate	75%	78%	68%
Total number of employees who returned from parental leave who were still employed twelve months after return to work:	666	633	630
Male employees who returned from parental leave who were still employed twelve months after return to work	176	153	170
Female employees who returned from parental leave who were still employed twelve months after return to work	490	480	460
Retention rate (%):	76%	76%	65%
Male retention rate	96%	91%	89%
Female retention rate	70%	72%	60%
Employee engagement (%):			
Employee engagement score ²	N/A	57%	N/A
Absenteeism rate	2.5%	2.3%	2.4%

¹ Data covers QNB Türkiye and Indonesia.

² Data in this table covers Qatar and international branches only.

Training and development	2023	2024	2025
Total training hours (number)	1,148,611	1,268,849	1,315,208
Average training hours provided per employee (number)	50.4	54.3	56.6
Training hours broken down by career level (number):			
Average training hours of senior management	16.7	13.3	14.2
Average training hours of middle management	51.7	60.6	66.1
Average training hours of non-management	50.5	53.6	55.1
Training hours broken down by gender (number):			
Average training hours of male employees	43.6	48.1	47.6
Average training hours of female employees	57.6	62.8	65.9
Training hours broken by age (number):			
Average training hours of employees aged 18-30			65.9
Average training hours of employees aged 31-50	Disclosed for first time in 2025		97.8
Average training hours of employees aged 51+			37.0
Investment in learning and development:			
Spend on learning and development of our people (QAR Mn)	24.7	31.6	32.6
Performance reviews:			
Employees who received a performance and career development review (%)	92%	93%	94%
Performance reviews broken down by gender (%):			
Male employees who received a performance and career development review	95%	98%	96%
Female employees who received a performance and career development review	92%	93%	93%
Performance reviews broken down by career level (%):			
Senior management employees receiving regular performance and career development reviews	70%	81%	88%
Middle management employees receiving regular performance and career development reviews	99%	97%	98%
Non-management employees receiving regular performance and career development reviews	93%	94%	93%
Collective bargaining			
	2023	2024	2025
Percentage of employees covered through collective bargaining agreements	3.8%	2.1%	3.3%
Grievances			
	2023	2024	2025
Number of grievances filed in the reporting period	657	522	599
Number of grievance addressed or resolved	657	522	599
Incidents of discrimination			
	2023	2024	2025
Total number of incidents of discrimination	0	0	0

Environmental and climate impact	2023	2024	2025
Energy:			
Total petrol consumption (litres)	3,664,538	3,586,033	3,402,539
Total diesel consumption (litres)	313,729	222,680	253,442
Natural gas consumption (m ³)	1,292,012	1,318,418	1,345,627
Total electricity consumption (kWh)	115,024,954	123,797,887*	116,289,330
Total energy consumption (GJ) ¹	601,915	628,328*	597,271
Total energy consumption from renewable sources (MWh)	52,859	57,939	60,146
Total energy consumption from non-renewable sources (MWh)	62,166*	65,859*	56,143
Total energy consumption from fuel (GJ)	187,826	182,656	178,629
Total energy consumption from electricity (GJ)	414,090	445,672*	418,642
Energy intensity (GJ/ employee) ²	26.5	27.0	25.7
Total year-on-year energy consumption reduction (GJ)	-515	26,413*	-31,058
Greenhouse Gas Emissions (GHG):^{3,4}			
Scope 1 direct GHG emissions (tCO ₂ e)	11,108	10,768	10,516
Scope 2 indirect GHG emissions (tCO ₂ e)	53,043	56,878*	53,475
Total Scope 1 and Scope 2 GHG emissions (tCO ₂ e) ⁵	64,151	67,647*	63,991
Scope 3 GHG emissions Category 1: Purchased goods and services (tCO ₂ e) ⁶	Disclosed for first time in 2025		84,167
Scope 3 GHG emissions Category 2: Capital goods (tCO ₂ e) ⁷			12,240
Scope 3 GHG emissions Category 5: Waste disposal (tCO ₂ e) ⁸	16.0	13.9	14.3
Scope 3 GHG emissions Category 6: Business travel by air (tCO ₂ e) ⁹	1,359	2,129	2,281
Total Scope 3 Operational GHG emissions (tCO ₂ e)	1,375	2,143	98,702
GHG emissions intensity (tCO ₂ e/ employee) ¹⁰	2.8	2.9	2.8
GHG emissions reduction since target baseline 2017 (%)	-17%	-12%	-17%
CO₂ Emissions (tonnes):			
Direct CO ₂ from petrol	7,686	7,522	7,137
Direct CO ₂ from diesel	788	559	637
Direct CO ₂ from diesel - company cars	708	214	354
Direct CO ₂ from diesel - generators for electricity generation	80	345	282
Direct CO ₂ from natural gas	2,634	2,687	2,743
Indirect CO ₂ from electricity	53,043	56,878*	53,475

* Figures have been restated due to correction. For previous figures, see [QNB Sustainability Report 2024](#), p. 86-87.

¹ 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.

² Types of energy include petrol, diesel, natural gas, and electricity. Ratio uses energy consumption within the organisation only.

³ QNB's GHG 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.

⁴ Global Warming Potential (GWP) values reference.

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

^{6,7} Only CO₂ emissions were included in the calculations. Conversion factors used: [U.S. EPA, Supply Chain Greenhouse Gas Emission Factors v1.3](#) by NAICS 6 (using USEEIO model), NAICS 334118: Computer Terminal and Other Computer Peripheral Equipment Manufacturing.

⁸ 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; Closed loop/ combustion; Electronic waste - WEE mixed; Closed-loop/ Combustion): 21.28 total kg CO₂e per unit tonnes.

⁹ Only CO₂ emissions were included in the calculations. Conversion factors used: [Carbon Emission Calculator](#) - this calculator provides the CO₂/journey in kg for each passenger.

¹⁰ Direct (Scope 1) and indirect (Scope 2) emissions included only.

Environmental and climate impact	2023	2024	2025
Water:			
Water consumption (m3)	528,979	503,217	472,033
Water intensity (m3/ employee)	23.3	21.6	20.3
Materials and waste:			
Total paper consumption (kg)	741,491	628,896	643,670
Total paper consumption intensity (kg/ employee)	32.6	27.0	27.7
Total paper recycled (kg)	295,099	579,907	540,549
Paper recycling rate (%)	40%	92%	84%
Total plastic waste consumption (kg)	4,527	11,424	12,363
Total plastic waste recycled (kg)	4,527	11,424	12,363
Total metals waste consumption (kg)	2,814	3,098	4,753
Total metals waste recycled (kg)	2,814	3,098	4,753
Total electronic waste consumption (kg)	900	9,110	10,090
Total electronic waste recycled (kg)	0	8,010	10,090