



Corporate Social Responsibility

2011





His Highness
Sheikh Tamim Bin Hamad Al-Thani
Heir Apparent



His Highness
Sheikh Hamad Bin Khalifa Al-Thani
Emir of the State of Qatar

Table of contents

<i>Board of Directors.....</i>	<i>5</i>
<i>Chairman's Message.....</i>	<i>7</i>
<i>CSR and Staff Engagement Policy</i>	<i>9</i>
<i>Arts and Culture.....</i>	<i>13</i>
<i>Economic and International Affairs.....</i>	<i>17</i>
<i>Health and Environment.....</i>	<i>23</i>
<i>Social and Humanitarian.....</i>	<i>27</i>
<i>Sport.....</i>	<i>31</i>
<i>Youth and Education.....</i>	<i>35</i>

Board of Directors



H.E. Yousef Hussain Kamal
Chairman of the Board of Directors
Member since 1988



H.E. Sheikh Jassim Bin Abdulaziz Bin Jassim Bin Hamad Al-Thani
Vice Chairman
Member since 2004



H.E. Sheikh Hamad Bin Jaber Bin Jassim Al-Thani
Chairman of the Executive Committee
Member of the Group Policies, Governance, Development & Remuneration Committee
Member since 2004



H.E. Sheikh Hamad Bin Abdullah Bin Khalifa Al-Thani
Member since 2007



Mr. Ahmad Mohammed Ahmad Al-Sayed
Member of the Executive Committee
Member since 2010



Mr. Bader Abdullah Darwish Fakhroo
Member of the Executive Committee
Member since 2001



Mr. Rashid Misfer Al-Hajri
Chairman of the Audit & Compliance Committee
Member since 1998



Mr. Ali Hussain Ali Al-Sada
Member of the Executive Committee
Member since 1998



Mr. Fahed Mohammed Fahed Buzwair
Chairman of the Group Policies, Governance, Development & Remuneration Committee
Member of the Audit & Compliance Committee
Member since 2001



Mr. Mansoor Ebrahim Al-Mahmoud
Member of the Audit & Compliance Committee
Member since 2004

Chairman's Message

Chairman's Message



QNB Group is keen to exhibit Corporate Social Responsibility (CSR) on a day-to-day basis. It wholeheartedly embraces its CSR role through supporting an array of social, cultural and environmental activities on behalf of the communities that it serves.

As Qatar's leading financial institution, our vision includes a commitment to promote economic development for the country and personal development for all our stakeholders.

We firmly believe that we must develop our business in a way that is mindful of the communities amongst whom we operate, and help them to achieve their full potential. Qatar's rapid development requires a real partnership among all institutions to ensure that everyone benefits from this development.

QNB Group also aims to show social responsibility in all areas of its operations and in its relationships with staff, customers and other stakeholders. QNB Group's community service contributions reflect our management's belief in the importance and value of CSR. Our contributions extend well beyond Qatar's borders, to support many communities in the countries in which we operate.

QNB Group's Executive Committee adopted a number of principles to ensure a broad scope of CSR endeavours, under six broad themes:

- Arts and Culture
- Economic and International Affairs
- Health and Environment
- Social and Humanitarian
- Sport
- Youth and Education

We, at QNB Group, believe that our CSR programme enables us to demonstrate our leadership for the greater benefit of all. We trust that through reading this publication you will better appreciate how we carry out our role in this regard.

Yousef Hussain Kamal
Chairman



CSR and Staff Engagement Policy



QNB Group Corporate Social Responsibility (CSR) Policy Statement

During 2011, QNB Group continued to augment its mandated CSR contributions with support for a range of initiatives that aim to strengthen the economic and social fabric of the communities within which it operates.

As QNB Group continued to consolidate its presence in new countries, it explored community engagement opportunities in these regions.

QNB Group recognises that approaches will need to vary according to the geopolitical and cultural realities of the countries in which it has a presence. Therefore, it has implemented an adaptive CSR policy in its international activities, identifying priorities that address particular needs that are of significance to the respective countries.

On the domestic front, its approach continues to enable it to provide support for a range of initiatives in six key categories. This report addresses each of these areas in turn:

- Arts and Culture
- Economic and International Affairs
- Health and Environment
- Social and Humanitarian
- Sport
- Youth and Education

CSR Staff Engagement Policy

As part of their job responsibilities, all QNB Group employees are encouraged to voluntarily participate in the Bank's ongoing CSR activities. Many employees, of their own accord, choose to support the Bank's CSR activities. Some contribute time or expertise to worthy causes in which the Bank has a presence, others give generous in-kind support or financial contributions to fundraising activities conducted by officially-sanctioned charities.

QNB Group is actively involved in a wide range of local, regional and international events and staff involvement is often an integral part of the support it provides.



Arts and Culture



From sponsorship of the Fun Fair Park during Eid in November to National Day celebrations, QNB Group continued to support a range of activities that strengthened Qatar's cultural bonds during 2011 and helped build organic relationships with its community stakeholders.

Promoting Qatar's marine traditions

For the second consecutive year, QNB Group sponsored the Qatar Marine Festival. Held in March, the event celebrates the roots of Qatari culture, which are inextricably linked to the sea.

Fishing and pearl diving shaped the country's foundations and the Marine Festival enables newcomers to appreciate the historical significance of the sea in Qatar's development. It is also a major community engagement opportunity.

The annual camel race

The Bank continued its support of the annual camel race held in Qatar, which is an activity grounded in the region's Bedouin traditions and lifestyle. Camel

racing is a traditional staple and one of the most important heritage sports of Qatar and the region. The event brings together the best breeders of the Arabian Peninsula and helps strengthen societal bonds between Qatar and its neighbours.

Supporting Garangao celebrations

Garangao celebrations are a local tradition for children on the 14th night of Ramadan and QNB Group routinely supports these celebrations by hosting special themed get-togethers at popular malls. In 2011, more than 2,000 individuals participated in these festivities, which included a showcase of traditional songs at Qatar's Villaggio Mall and the distribution of nuts and fruits, as per tradition, to children.

TV commercials promoting local traditions and values

Perhaps one of the Bank's most significant contributions on the cultural front in 2011 was its development of a four-part series of television commercials, aimed at promoting awareness and



respect for Qatar's heritage. The series highlighted the importance of charitable acts during Ramadan, the joy of traditional games, Garangao and Eid celebrations that introduced youngsters to the traditional songs of the season.

Promoting Qatar National Day

To mark Qatar National Day, celebrated on the 18th of December, the Bank hosted a children's craft activity during two days at the Landmark Mall. Children drew the National Day logo and QNB Group logo on ceramic cups. The winning drawing received a valuable prize from the Bank.

Concurrently, the Bank held a photo competition on Facebook for the second consecutive year, encouraging residents to use their creativity to promote their pride in Qatar's national heritage.

QNB Group has always been an active participant in major national events, especially National Day celebrations. This enables it to highlight and share the pride Qatari people have for the unprecedented achievements realized under the enlightened guidance of Qatar's leadership.



Economic and International Affairs





Promoting Qatar's economic diversity

QNB Group continued to support a range of events aimed at promoting economic opportunities in Qatar throughout 2011. It was a key sponsor of the 20th World Petroleum Congress held in Doha in December and a main sponsor of the 3rd Kuwait Financial Forum, an annual regional gathering of banks from all Gulf countries. It also sponsored the GCC Rail and Transport Conference in Doha.

Enhancing economic insight

QNB Capital has enhanced its economic research coverage in line with the international expansion of QNB Group's banking operations. These detailed reports are available at no charge to help potential investors make educated decisions in relation to their businesses in these markets. The reports are delivered electronically via the Bank's website or by hard copy upon request. QNB Capital has already published Economic Insight reports for Kuwait, Oman, Saudi Arabia, and Qatar in 2011.

The reports provide detailed analysis of all key aspects of a national economy, ranging from GDP to the business environment. They also include QNB Capital's two year forecasts of the main economic indicators. Building on the success of the Qatar Economic Review, which has for years been the leading annual study on the Qatari economy, the new Economic Insight reports extend coverage throughout the GCC, with plans to expand to the wider Middle East and North Africa region.

Encouraging socio-economic research

QNB Group provided funding to support the Gulf Cooperation Council's monetary union research project in the Arabian Gulf countries, undertaken in partnership with Qatar University's Social and Economic Survey Research Institute (SESRI).

The project is exploring solutions to overcome issues that would hinder the issuance of a currency uniting these countries. This research was commissioned by the SESRI to understand the challenges of the Gulf Monetary Union Project and try to overcome them.



Welcoming the World Petroleum Congress for the first time to the MENA region

Held every three years, the World Petroleum Congress and Exhibition is the world's largest oil and gas industry gathering. The 2011 Congress in Doha was convened for the first time in the Middle East since its establishment in 1933.

QNB Group, as a sponsor and active participant in this important event, strived to promote Qatar's role and ambitions on this global platform. It also enabled the country to promote its strategic path towards a post-hydrocarbon economy, which will be achieved through a vibrant, knowledge-based society.



The Congress included an extensive exhibition with representation from the world's most prestigious oil and gas companies. In addition to sponsoring the event and introducing Qatar's financial landscape to delegates, as the Official Bank of the Congress, QNB provided financial services support to the organisers and guests.

Raising Qatar's profile at key regional and international financial events

The Bank's support of the 10th Banking Conference for the GCC countries, held in March 2011, is another example of how the Bank uses its knowledge and expertise to enhance the region's financial sector. In addition to being a major sponsor, several senior QNB officials were presenters at the event. Organised by the Qatar Central Bank (QCB) in cooperation with the Gulf Cooperation Council (GCC) Secretariat General, the conference addressed 'GCC Banking and its role in development', covering both realities and ambition.

Another key financial event supported by QNB Group in 2011 was the Arab Banking Conference, held in Doha in April. This event, hosted by the Union of Arab Banks, attracted more than 300 industry leaders from throughout the Arab World. It promoted dialogue among Arab financial institutions, industry groups and private sector financial institutions operating in the region, enabling them to consider and respond to changes and developments in the Arab region.



Representing Qatar globally

QNB Group was the lead sponsor for the International Arab Banking Summit held in Rome in June. Organised by the Union of Arab Banks, the event explored developments in the Middle East and North Africa (MENA) region and their potential impact on the global economy. More specifically, the event showcased the impact of developments on EU-MENA partnerships and cross-border business relations.

The Arab Banking Summit is an annual event, which attracts ministers, central bank governors, leading bankers and decision-makers and representatives of the public and private sector participants. The Summit included sessions on harnessing small and medium enterprises for social development through the Mediterranean Partnership Fund, strengthening corporate governance for financial market reform and crisis prevention, and the development of Islamic banking and finance in European markets.

The Bank's support was also instrumental in two significant Qatari financial community activities in the United States during 2011. It hosted the Qatari Banks' reception in Washington during the International Monetary Fund and World Bank meetings and was a Diamond Sponsor of the Business and Investment in Qatar Forum, held in New York in April.

The Forum, which included the participation of more than 400 business representatives from Qatar, attracted more than 1,000 representatives from large and medium-sized American companies.



QNB Group was also the main sponsor of the second annual Conference of the Business Owners Union of the Organization of Islamic Cooperation (OIC) and Business Youth Union, held in Doha in December 2011. The conference is an exclusive forum for entrepreneurs, corporate and government leaders from the 56 OIC member countries to meet, invest, influence and shape the business, technological and political landscapes for the future. The 2011 event attracted an estimated 1,500 participants from 40 countries.

Supporting the pursuit of ICT excellence

While financial events are a significant aspect of its economic sponsorship activities, QNB Group goes well beyond this sector to help enrich Qatar's economic opportunities. For instance, the Bank sponsored the QITCOM Conference and Exhibition, the premier information and communication technology (ICT) summit in Qatar hosted by ictQATAR, the supreme council for the sector in the country.

For many consecutive years, QNB Group has supported the Doha Jewellery and Watch Exhibition, the leading event of its kind in the country which brings together a wide range of luxury brands from across the world.





Health and Environment



QNB Group believes in a healthy population and a healthy land. To support the vision of a paperless society, the Bank began actively promoting its suite of *eazylife* banking channels. This expansion of online options for clients aims to reduce the volume of paper generated by its operations, whether it is through the provision of e-statements or cardless money transfers.

During the year, the Bank embarked on its drive to eliminate paper statements with a phased withdrawal and an awareness drive to encourage customers to shift to e-statements.

The Bank also undertook a marketing campaign at Doha's Landmark and Villaggio Malls, which promoted its array of e-banking options. The interactive pavillions demonstrated the ease and environment-friendly advantages of using these banking technologies.

Bringing cheer to the sick

In the field of healthcare, QNB Group supported a number of international initiatives. In Sudan, financial support was provided to a centre for the elderly in Khartoum and in-kind support was provided to the Al-Amal National Hospital's Cancer Treatment Unit, which is part of the Radiation and Isotopes Centre. Support included the provision of essential medical equipment including water distillers, wheelchairs and stretchers. Al-Amal Hospital services about 200 patients daily and houses a dedicated centre for treating children with cancer.

The Group also provided assistance to residents of Nouakchott, Mauritania through the distribution of 600 insecticide-treated mosquito nets to families at risk of contacting malaria. Insecticidal nets are designed to maintain their biological efficacy against mosquitoes for three years and were distributed to vulnerable groups, including families with young children and pregnant women.



Social and Humanitarian



For a better tomorrow

QNB Group continued to provide support for the less fortunate throughout 2011, seeking opportunities both domestically and internationally, to offer assistance to those in need.

In January 2011, the Bank sponsored Dhreima Day, an activity aimed at providing support to children living in a local orphanage, the Dhreima Centre. It provides the communities with an invaluable service and grooms the children to aim high and become leaders of tomorrow.

Spreading joy to hospitalised children

In November 2011, as part of their Eid activities, a number of staff took time out to visit children at Hamad Hospital bearing toys and gifts. QNB representatives routinely visit the children's ward of Qatar's Hamad Hospital, enabling the youngsters to experience the joy of local celebrations.

Staff actively engage with community members facing unique challenges, demonstrating the Group's commitment to empowering every individual in the community. In 2011, the Group engaged popular

Qatari television personality, Papa Linga, to join their goodwill mission, spreading smiles and good cheer to hospitalised youngsters.

A similar campaign was undertaken in Kuwait, where staff visited Kuwait City's Al Ameri Hospital to distribute toys and gifts to youngsters.

Extending banking services to the blind

Meanwhile, in late November, QNB Group, with the support of the Arab Union for the Blind and the Qatar Social and Cultural Center for the Blind (QSCCB), launched an innovative new service for blind and visually impaired customers. The new service, the first of its kind in Qatar, enables visually challenged customers to access details regarding the opening of current or savings accounts and personal and vehicle loan applications in braille at designated branches. Information related to issuing cards and granting power of attorney is also available in braille.



Identifying opportunities for special needs individuals

In collaboration with the Ministry of Social Affairs, the Bank provided support to a new programme that enables individuals with special needs and limited income to become more fully integrated in society. The programme funds a range of projects that promote active participation in productive endeavours, nurturing new skills development and independence. The Bank also provided financial assistance to support entrepreneurial initiatives undertaken by mentally and/or physically challenged individuals.

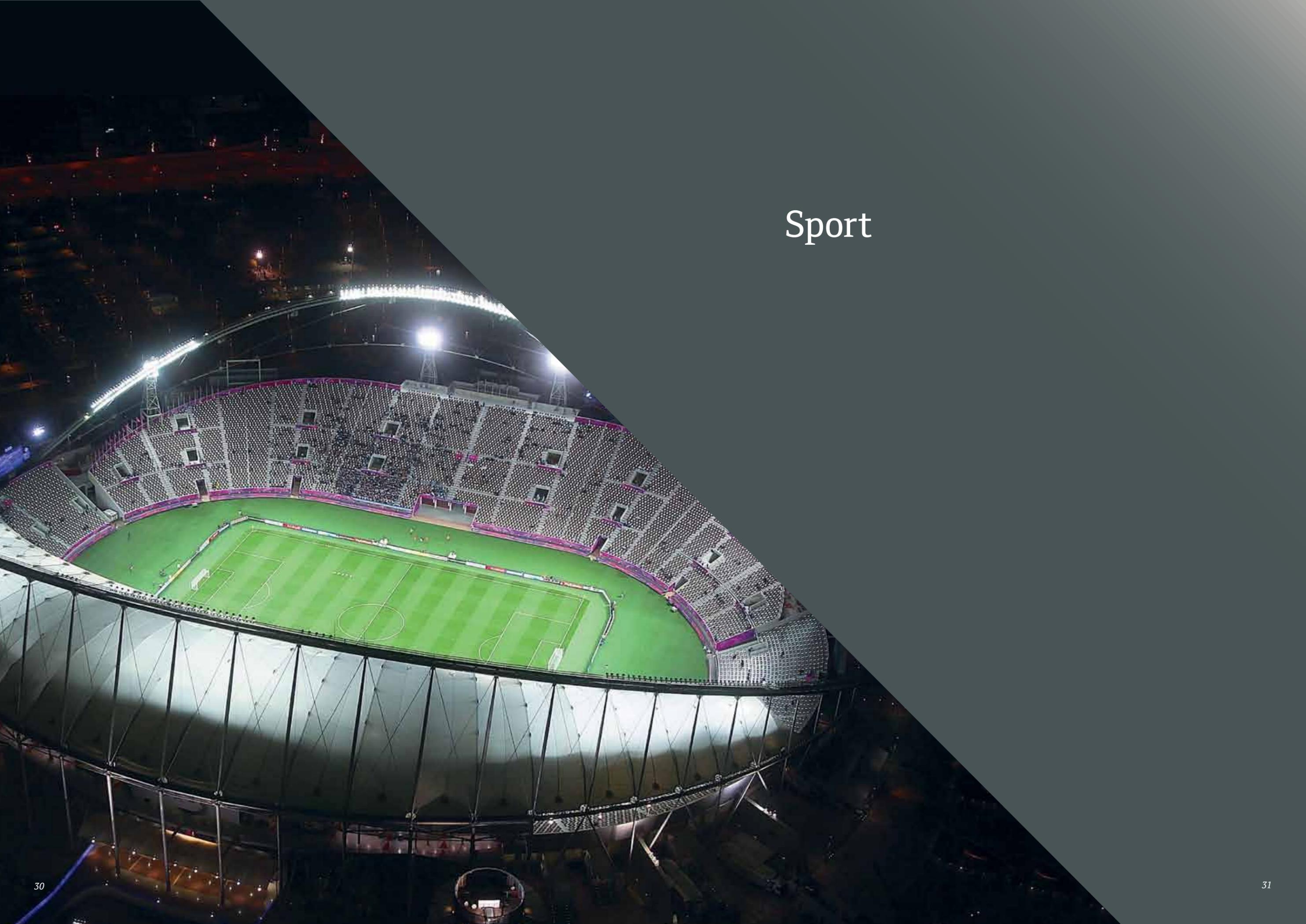
QNB Group has provided a number of jobs to people with special needs that suit their capabilities and offered them training to help them better perform the duties of their positions. QNB believes that these people are an integral part of the community and the national workforce.

QNB Group has an optimized work environment to make it easier for people with special needs to coexist and mingle seamlessly with all other employees. These include measures such as providing access ramps for the disabled and on-the-job training to help them develop their skills.

On the international front, the Bank developed and implemented a programme to provide milk to support relief operations in southern Libya. The country was suffering from an acute shortage of milk for children and the Bank offered support to ease the problem. Similar activities were carried out in Sudan, providing basic necessities to vulnerable populations to support their general health and well-being.



Sport





In March 2011, the Bank sponsored Al Rayyan Sport Club, enabling it to participate and take top honours in the GCC Volleyball Tournament. Additionally, for the third consecutive year, QNB sponsored and participated in Qatar's Ramadan Football Championship games.

Continuing to support beacons of Qatari sport

The Bank's support of local sporting activities was also evidenced in its ongoing support of the Qatar Sports Club, serving as exclusive sponsor of Qatar's first leagues for the third consecutive year.

In addition, the Bank signed a three-year commitment to support the Al Siliya Sport Club in 2011, and continues to sponsor the Qatar Stars Cup, a football tournament which features Qatar's top tier teams.

Meanwhile, on the international front, the Bank continued to lend its support to the country's efforts to host the FIFA World Cup in 2022, a right the country won the previous year. As the Host Bank for

this prestigious international event, QNB Group is a key supporter, providing financial advice, support and services to ensure its success.

The Bank also served as official sponsor of the Qatar Classic Squash Championship held in October. The event was the sixth PSA World Series event of the year and was held at the Khalifa International Tennis and Squash Complex in Doha. The event's final match witnessed France's Gregory Gaultier defeating England's James Willstrop – 2011 marked both players second appearance at a Qatar Classic final.

Hosting Globetrotters

The Bank was also Platinum Sponsor of an invitational basketball match in November between the world-renowned exhibition basketball team, the Harlem Globetrotters, and the Washington Generals.

QNB Group was instrumental in supporting this important social event. While in Qatar for the first time since 1993, the Globetrotters visited several Doha schools and the Shafallah Centre for Children



with Special Needs, providing students with a unique form of entertainment and encouragement. The exhibition basketball team, which has played more than 20,000 exhibition games in 118 countries, combines athleticism, theatre and comedy to inspire youth.

Screening the Champions League Final

QNB Group and MasterCard teamed up to host a private screening room for around 200 people broadcasting live coverage of the UEFA Champions League Final in which Spanish La Liga winners FC Barcelona eventually defeated English Premier League champions Manchester United. The Bank also held a raffle draw for a number of prizes that included a grand prize for two round tickets to London and Barcelona on Qatar Airways.



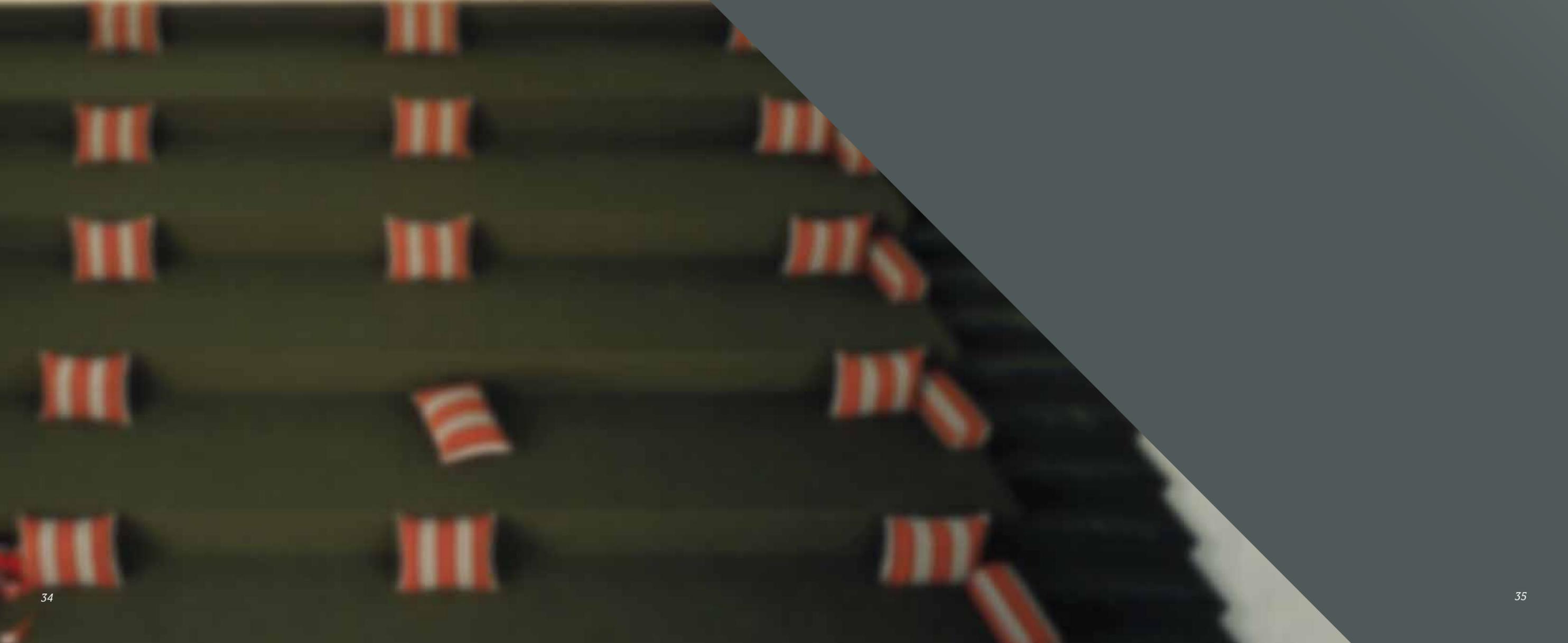
QNB supports athletes with special needs

Mohammed Al Jaidi, a staff member, exemplifies the Bank's values and work ethics despite unique physical challenges. Mohammed is a leading special needs athlete and has been a top finisher at a number of local, regional and international events.

During 2011, Mohammed captured two silver medals at the International Wheelchair and Amputee Sports Federation championship games held in the United Arab Emirates. The games attracted the participation of youth from more than 50 countries around the world. Additionally, Mohammed claimed a bronze medal during the Pan-Arab Games held in Doha in December 2011.



Youth and Education





Promoting learning opportunities for Qatari youth remains a key focus of the Bank's CSR activities. In 2011, it expanded its scholarship programme, increasing the number of eligible educational institutions to 17.

Scholarships leading to careers

The Bank's scholarship programme is designed to encourage Qatari youth to pursue their career ambitions. In 2011, QNB Group raised its quota, enabling up to 50 youth to benefit from its generous scholarship support programme. The programme covers tuition fees and provides a monthly stipend to participants who are pursuing career opportunities related to the financial sector. In exchange, they commit to pursue a career opportunity with the Bank following graduation.

As the scholarship seats are limited, selection is restricted to students with a percentage score of at least 70% in secondary school and an average GPA score of at least 3.0 in the field of financial and banking study.

Actively participating in career days

The Bank also continued its support of the Qatar Career Fair in 2011. The fair, which attracted thousands of local youth, continues to be the country's key opportunity for linking Qatari youth to unique career opportunities. In addition to hosting a booth that introduces participants to the value of a career at QNB Group, the Bank used this venue to actively recruit potential employees and candidates for its extensive Qatari talent development programme.

Additionally, the Bank participated in Qatar University's Open Days. This event enabled it to showcase career opportunities to potential candidates for its internship and scholarship programmes. During the event, representatives met with hundreds of students interested in exploring career options with the Bank.

Developing national talents and skills

The launch of an external Talents and Skills recruitment programme in November 2011 is



expected to further increase Qatari representation in QNB Group's expanding workforce.

The programme provides skilled and experienced Qataris with opportunities that fulfill their dreams and ambitions to suit varying levels of professional experience and education.

Through this campaign, QNB Group offers job and career opportunities to experienced Qatari citizens in various banking and non-banking departments. The Bank, which already has the largest Qatarisation ratio in the banking sector, is keen to elevate this ratio and nurture talent to keep up with the overall growth of QNB Group locally and internationally.

As the Group expands internationally, it is expanding its recruitment and training efforts, offering exciting



new career and growth opportunities to individuals pursuing studies related to the banking industry.

Contributing to internal career progression

As an extension of its commitment to learning and development, QNB Group also supports its existing staff in similar ways. The Bank partnered with the USA-based Banker's Academy and the Franklin Covey Institute to offer training opportunities for branch and zone managers through innovative Management & Leadership Development programmes.

The Bank's Learning and Development Centre conducts a wide range of courses for staff at all levels. This ensures they are abreast of the latest developments in the banking sector and are able to nurture their technical proficiency and communication skills to augment their personal career progression.

Tailored youth banking package

A dedicated student banking package was launched to help young people develop healthy money management habits and provide them with the ease of access and functionality required in their lives as students.

The package includes current and savings accounts with no monthly minimum balance requirements, free ATM cards, free online and mobile banking services, as well as free SMS alerts. Students also have the option of applying for credit cards and fixed-limit e-Cards to simplify the process of completing online purchases of books and other student materials.

Corporate Social
Responsibility 2011