

## Brief Overview of the Principles Within QNB's Disclosure and Transparency Policy

1. QNB maintains a comprehensive 'Disclosure and Transparency Policy' to ensure transparency and fairness across QNB Group in a way to maintain and protect QNB Group reputation.
2. QNB is committed to good governance principles, set by the regulators in Qatar, and in providing timely, accurate and balanced disclosures.
3. This Policy targets providing information to the authorities and stakeholders at the right time, in a manner appropriate to enable them to make suitable decisions and to undertake their duties properly. Stakeholders include – the public, investors, shareholders, customers, employees, creditors, suppliers and other relevant parties that share an interest with the Bank.
4. The Board and Senior Executive Management remain responsible and accountable for any non-compliance with transparency standards or insufficient disclosure as per this policy.
5. The aim of Policy is to ensure that necessary information (other than confidential business, trade secrets and customer information) is disclosed and made available to required stakeholders in a timely, accurate, cost-effective and understandable manner, to enable them to take informed decisions.
6. QNB's BOD maintains overall responsibility for the establishment and oversight of the 'Disclosure and Transparency Policy'. The BOD will approve, monitor, supervise, review and update this policy regularly or as and when required. Ultimately, the Board maintains the right and the responsibility to disclose information to its stakeholders and to the public.
7. QNB's financial results and statements (i.e. interim quarterly/semi-annual financial information and audited annual reports) are prepared in line with International Financial Reporting Standards along with the related public disclosure guidelines specified by QFMA and QCB.