

# Sustainability Overview

2026

# QNB Group is one of the largest banks in the MEA region with a wide international footprint, strong financial performance and high ratings

Leading bank in the MEA region

382.2 USD Bn  
Total Assets

Present in  
28  
countries

Highly profitable

4.67 USD Bn  
Net Profit

16.7%  
RoAE<sup>1</sup>

Strongly rated

A+ S&P  
Aa2 Moody's  
A+ Fitch

AA  
MSCI  
ESG  
rating

Robust asset quality

19.3%  
Capital Adequacy Ratio

2.6%  
NPL ratio

Highly valued

46.7 USD Bn  
Market Capitalisation

10.4 USD Bn  
Brand Value<sup>2</sup>



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1. Sustainability overview
2. Sustainable finance
3. Sustainable operations
4. Beyond banking






# Sustainability overview



# Sustainability entails managing risk and delivering positive impact along the pillars of Environmental, Social and Governance (ESG)

## Universal sustainability topics mapped against the pillars of ESG

ESG pillars	Environmental 	Social 	Governance 
Sustainability topics	Climate change/ risk	Human rights	Board oversight
	Carbon emissions	Labour practices	Risk appetite
	Net zero	Talent management	Board diversity
	Energy efficiency	Inclusion and diversity	Business ethics
	Resource usage	Data privacy	Code of conduct
	Waste	Community investment	Cyber security
	...	...	...

# QNB Group's purpose, vision, and 2030 strategy embeds sustainability as a strategic imperative across our business and operating model

## Our Purpose and Vision

Promoting prosperity and sustainable growth across the markets we serve

To be a leading MEASEA bank while maintaining our number one position in MEA

## Maintain QNB's leadership position in MEA

Business drivers

Facilitate connectivity for our global clients



Maintain our leading domestic market position



Enhance our Global Markets offering



Develop our FI relationships



Strengthen our wealth offering



Ensure ESG leadership and Net Zero 2050 commitment



Enablers

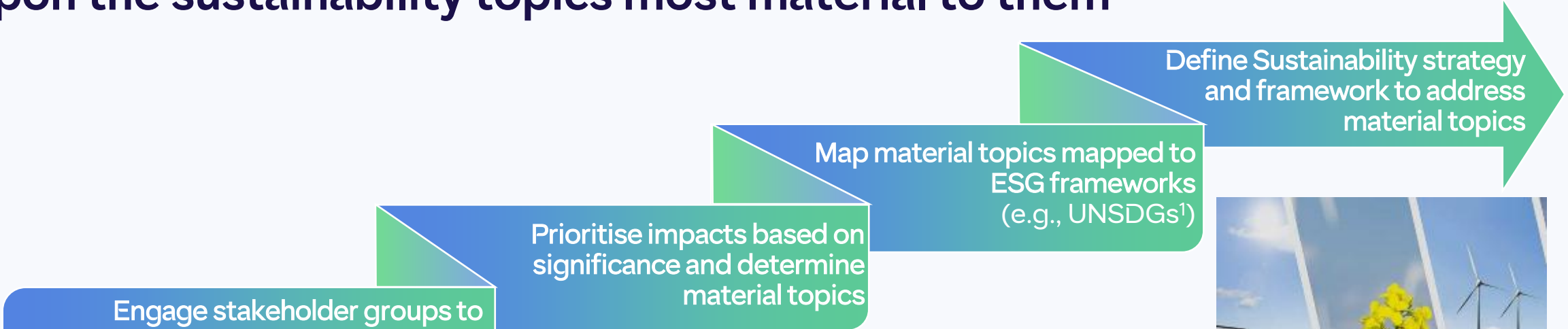
Leverage emerging technologies and innovation

Achieve optimal balance between risk and business enablement

Ensure the right talent and performance culture

Achieve operational excellence

# QNB engages key stakeholder groups to formulate, prioritise, and act upon the sustainability topics most material to them



Engage stakeholder groups to identify QNB's impacts  
*(economy, environment, and people, including human rights)*



Prioritise impacts based on significance and determine material topics

Map material topics mapped to ESG frameworks (e.g., UNSDGs<sup>1</sup>)

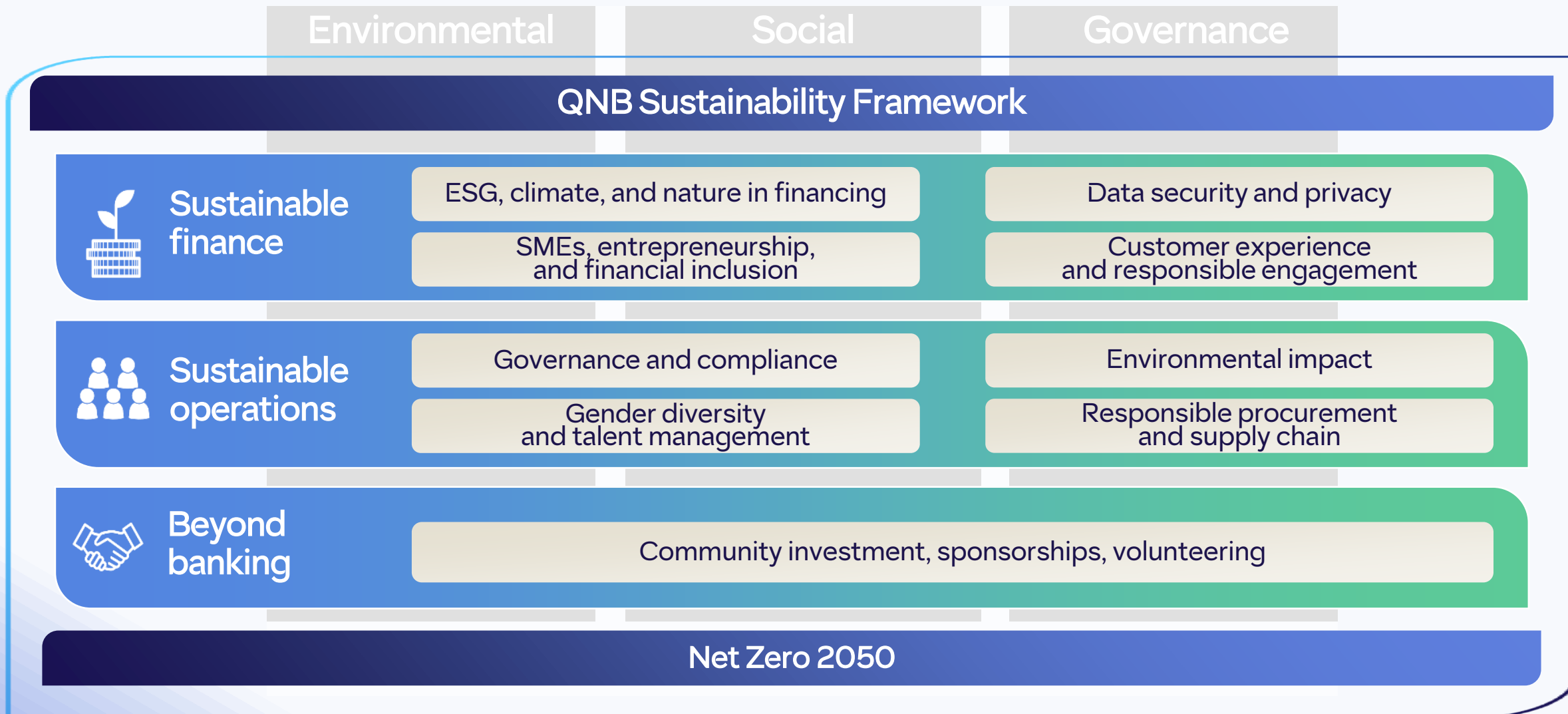
Define Sustainability strategy and framework to address material topics



Material topic	UNSDGs
<b>Fundamental topics</b>	
Financial performance, stability and systemic risk management	1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100
Governance, compliance and enterprise risk management	1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100
Data security and privacy	1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100
Climate action	13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100
ESG in financing	1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100
Employee value proposition	1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100
Customer experience and responsible engagement	1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100
Diversity and inclusion	1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100
Responsible procurement and supply chain	1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100
Nature stewardship	1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100
Corporate social responsibility	1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100

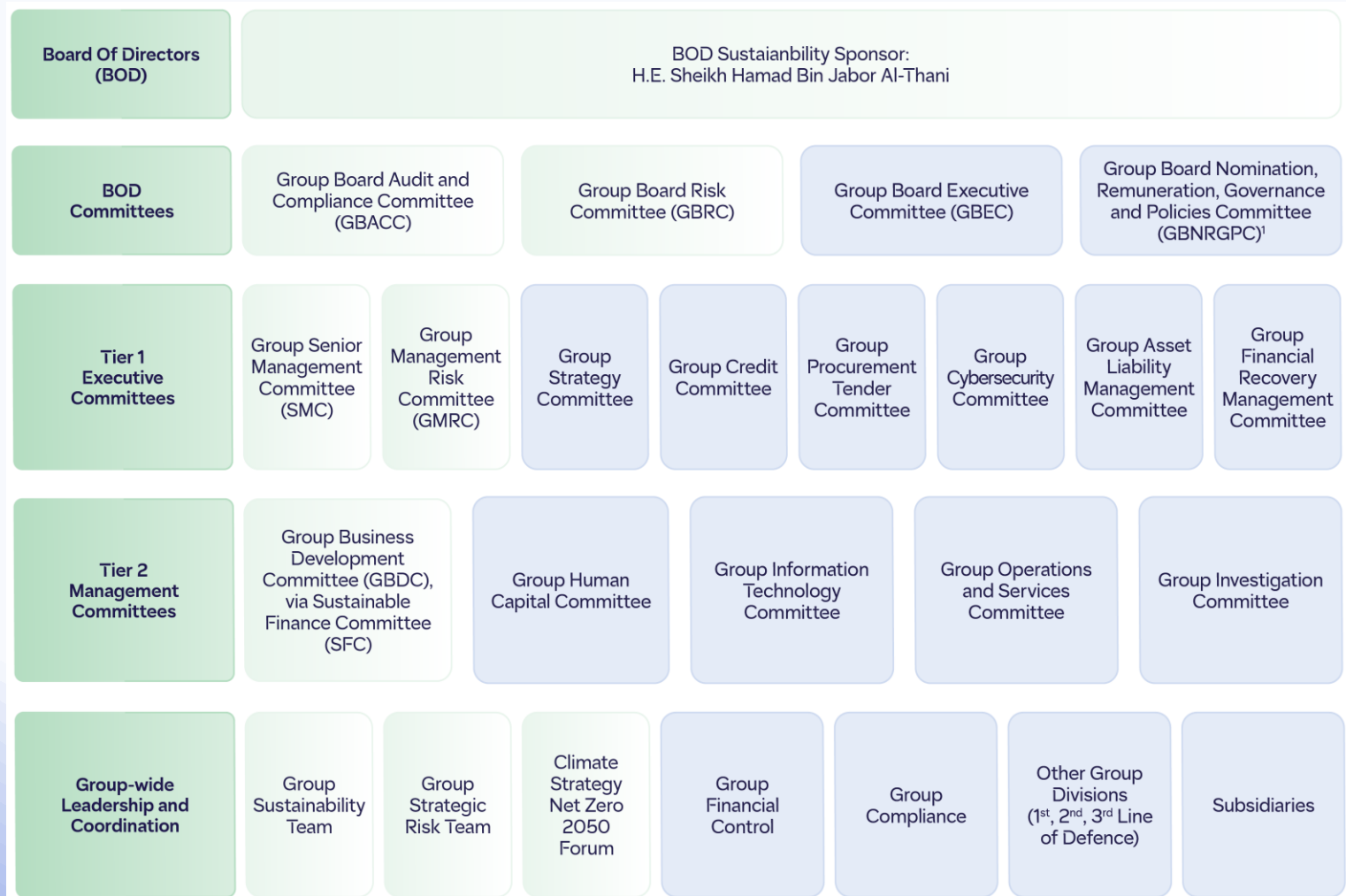
Based upon this approach, QNB has compiled a comprehensive list of relevant economic, ethical, social, and environmental impact areas

# QNB has established its sustainability framework and strategy along the pillars of ESG to actively and positively address relevant topics



# ESG is addressed at the highest level at the Board of Directors and cascaded down across the organisation

## Overview of QNB Group's sustainability governance



- Sustainability ownership at BOD level
- E&S topics are reported to the BOD via GBRC and Governance-related topics via GBACC
- The ESG framework is cascaded down from the BOD to the Executive level and beyond
- Executive compensation linked to ESG performance

- SMC oversees the overall ESG framework, strategy, and any new ESG-related topics
- GMRC oversees achievements, reporting, and ESG risk-related topics incl. climate (and nature)-related risk

- SFC governs and monitors the eligible portfolio in adherence with ICMA principles and guidelines

- Group-wide implementation of the ESG framework is with Sustainability/ Group Strategy
- Climate (and nature)-related risk topics are with the Strategic Risk Management/ Group Risk

# QNB has delivered and achieved numerous key ESG milestones across all areas of our sustainability framework

As at 31 December 2025

Non-exhaustive



## Sustainable finance

*Transition to Greener Economy*



**USD >11 Bn**  
of sustainable financing



Sustainable Finance and Product Framework



ESRM<sup>1</sup>, Climate Strategy/ Net Zero, **Scope 3 financed emissions** (PCAF)



**39** sustainable products and services



## Sustainable operations

*Operate to Succeed*



**Independent assurance** for GRI and KPIs



UNGC, UNEP FI, UN WEP Signatory<sup>2</sup>



**100% renewable energy** in Türkiye, India, and UK



**Employee and third-party focus**



## Beyond banking

*Contribute to Society*



Health and Environment



Youth and Education



Social and Humanitarian



Sport and Culture

# Top-tier international ESG ratings reflect QNB Group's sustainability achievements and regional leadership

As at 31 March 2026

Disclosures	2023	2024	2025
 MSCI	A	A	AA
 S&P Global	50 (85 <sup>th</sup> percentile)	52 (83 <sup>rd</sup> percentile)	59 (86 <sup>th</sup> percentile)
 SUSTAINALYTICS	23.6 (Medium risk)	21.9 (Medium risk)	16.7 (Low risk)
 CDP	B	B	B

# QNB is recognised as a regional leader in climate financing and ESG initiatives, supported by a strong record of international awards

Selected 2025 and 2026 awards

Non-exhaustive

## Global Finance



- Best Bank for Green Bonds in Middle East
- Best Bank for Sustainability Bonds in Middle East
- Best Bank for ESG-Related Loans in Middle East
- Sustainable Finance Deal of the Year in Middle East
- Best Bank for Sustainability Transparency in Middle East
- Best Bank for Transition/ Sustainability-Linked Loans in Middle East
- Best Bank for Sustainable Finance in Qatar

## Euromoney



- The Middle East's Best Bank for ESG
- The Middle East's Best Bank for Diversity and Inclusion
- Qatar's Best Bank for ESG
- Qatar's Best Bank
- Qatar's Best Digital Bank
- Qatar's Best Investment Bank - QNB Capital

## Forbes Middle East



- Middle East Sustainability Leader - Banking and Financial Services

## Stevie Awards<sup>1</sup>

- Silver Award for Achievement in Human Resources
- Silver Award for Achievement in Organisational Culture
- Gold Award for Brand Experience Strategy
- Silver Award for Sustainability Hero of the Year in the Middle East and Africa

## TIME



- World's Best Companies in Sustainable Growth

## MEED



- Best Multi-channel offering through digital platforms in Middle East and North Africa



# Sustainable finance



# Sustainable finance at a glance

As at 31 December 2025

## Achievements

**USD >11 Bn**

Sustainable financing portfolio (via SFPP<sup>1</sup>)



**Committed to Net Zero 2050**

First bank in Qatar to set ambition



**39**

Sustainable products and services



**Independently assured Scope 3 financed emissions**

Only bank in the Middle East



**Issued EUR 750 Mn Green bond**

Largest from bank in the Middle East at issuance



**PCAF<sup>2</sup> 2.9 data quality score**

First PCAF<sup>2</sup> member in Qatar



**Issued USD > 1 Bn new sustainable bonds**

Incl. Green, Social, and Blue



**E&S screening of 111 projects worth USD 10 Bn**

Assessed in accordance with ESRM<sup>3</sup>



Non-exhaustive

## Customer experience

**90%**

Digital transactions (online and mobile as a % of total)



**0**

Data security breaches



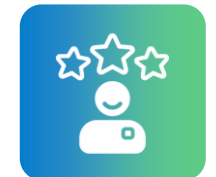
**95%**

Customer complaints resolved in Qatar



**72**

Retail Net Promoter Score (NPS) achieved in Qatar




# Following completion of its group-wide climate change strategy, QNB Group set its Net Zero 2050 ambition and priority sectors





**NET ZERO**

**QNB Group set Net Zero 2050 ambition**





**Qatar and International branches**

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 Power Generation


**Türkiye**

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 Power Generation

**Egypt**

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 Power Generation

Portfolio steering to align with Net Zero pathways and sectoral targets

Initial prioritised sectors for decarbonisation and transition

Client engagement to enable transition, financing, and data library

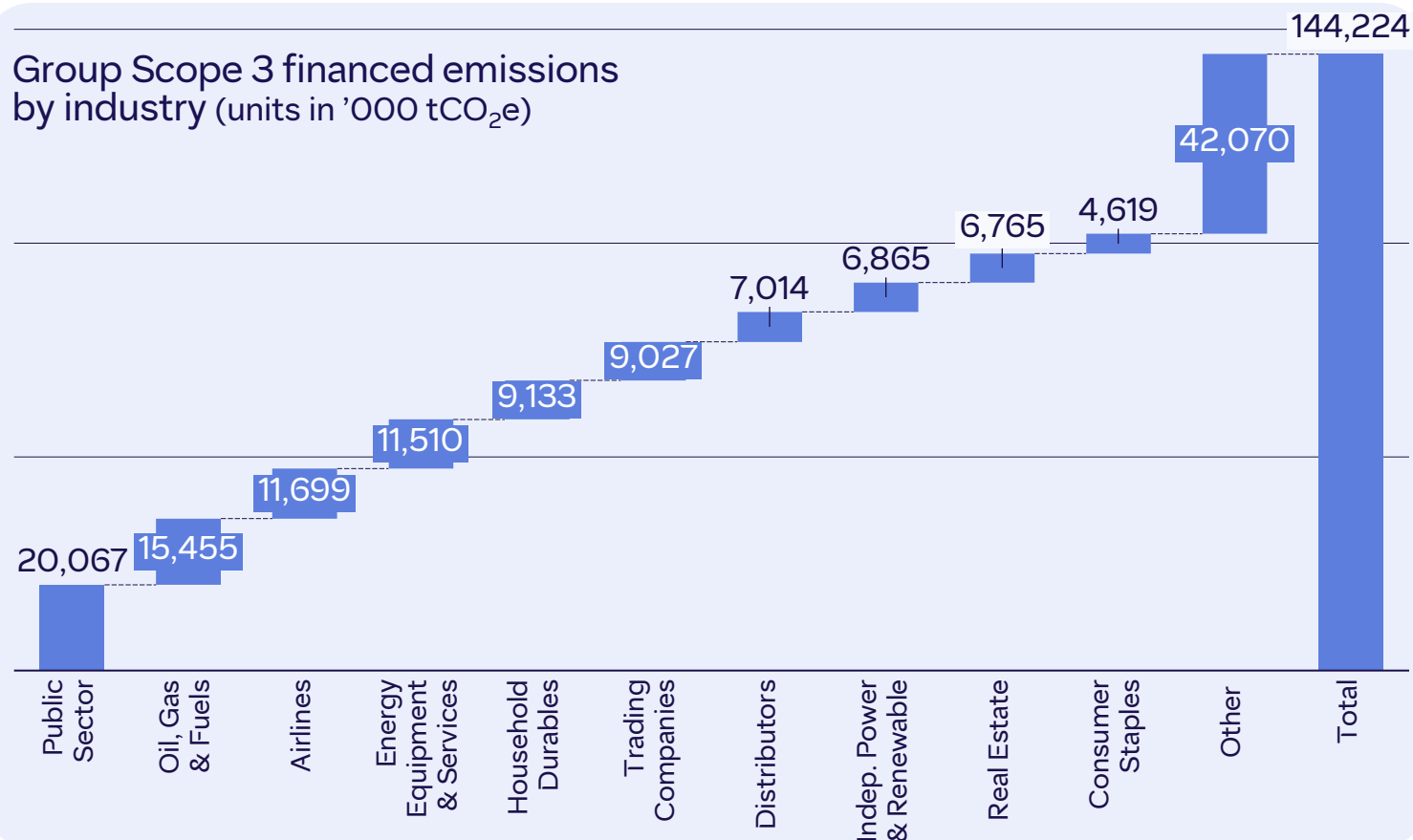
# Enabling Net Zero 2050 ambitions, QNB is proactively addressing both risk and opportunities in its comprehensive approach to climate change

As at 31 December 2025

Only bank in Middle East to align with IFRS S1 & S2, including FY2025 Scope 3 financed emissions



Group Scope 3 financed emissions by industry (units in '000 tCO<sub>2</sub>e)



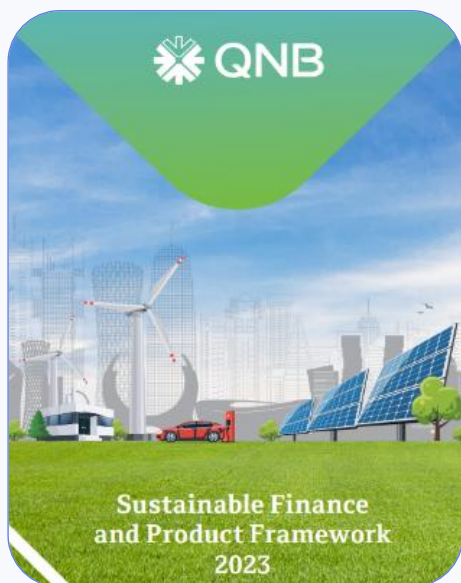
Group financed emissions intensity  
**110**  
tCO<sub>2</sub>e/QAR Mn

Independent assurance of Group-wide Scope 3 financed emissions

QNB PCAF data quality score of **2.9**

# QNB's Sustainable Finance and Product Framework (SFPF) is aligned with international standards and best practices to drive sustainable financing

## QNB Group SFPF



- ✓ Use of proceeds
- ✓ Projects evaluation and selection
- ✓ Management of proceeds
- ✓ Reporting

## Second Party Opinion (SPO)



- QNB's SFPF aligned with international principles, robust ESG criteria, and a credible sustainable financing approach
- Positive assessment affirms integration of ESG into products and services

## Environmental Impact Reports



- 967,000 tCO<sub>2</sub>e avoided GHG emissions
- 745,000 MWh avoided electricity use
- 196,000,000 m<sup>3</sup> wastewater treated

# QNB's SFPF is the first of its type in Qatar, market leading in the region, and aligned with international sustainable financing principles

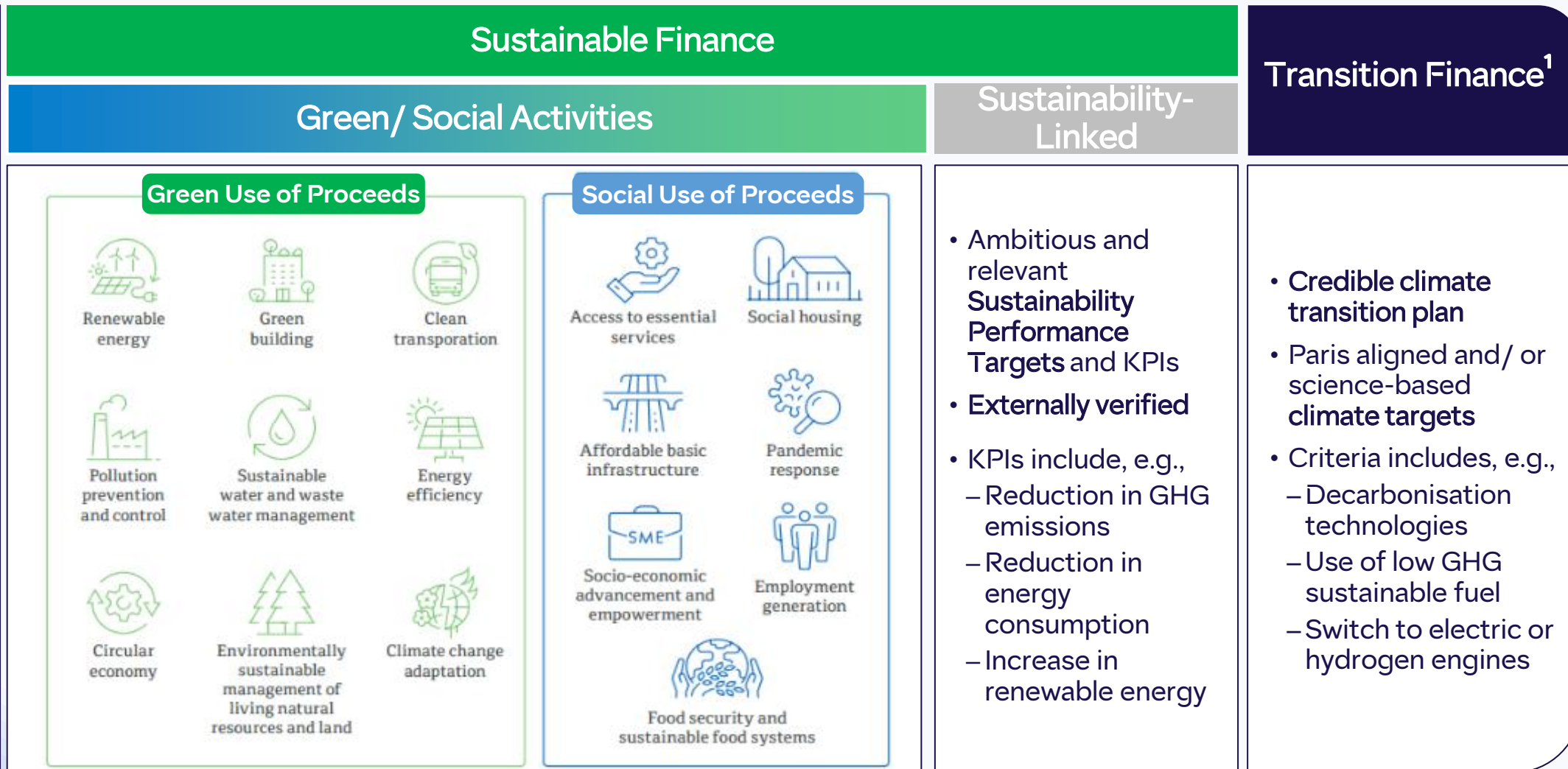


<sup>1</sup> SFPF = [QNB Sustainable Finance and Product Framework](#)

<sup>2</sup> Includes Manufacturing, Transportation, Energy, Non-Green hydrogen, in line with international/ regional peer frameworks

# QNB's SFPF is aligned with international taxonomies, eligibility criteria, and standards to enable and drive ESG and climate financing

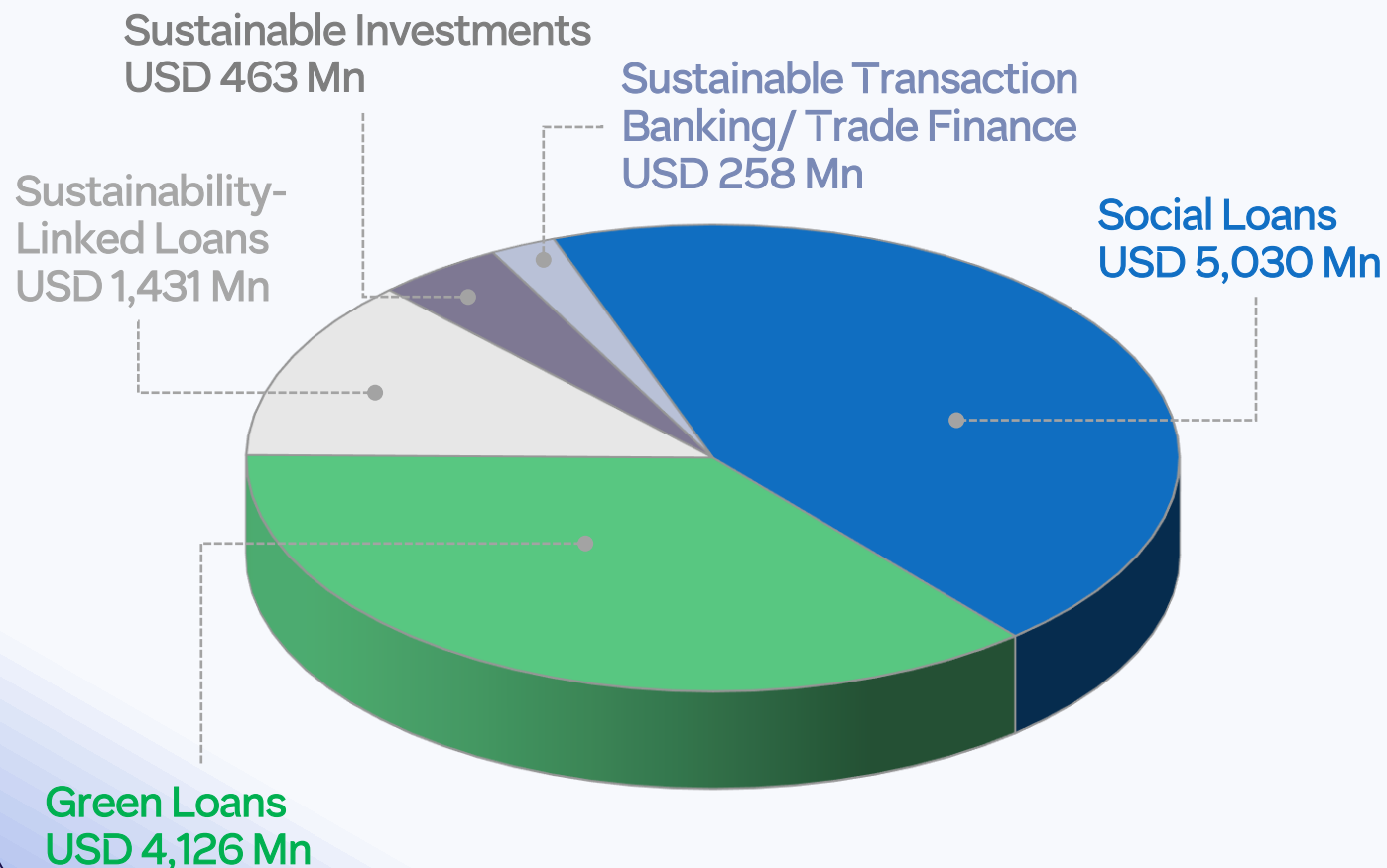
Eligibility criteria



# QNB continues to leverage the award-winning SFPF and client engagement to further activate and grow its sustainability portfolio

As at 31 December 2025

## QNB Group's total sustainable lending portfolio USD >11 Bn



>64%

Increase in green financing since 2021

Syndicated sustainability-linked loans of

**USD >19.5 Bn**

with direct participation of over

**USD 1.4 Bn**

Green and Sustainable bonds

**USD 2.5 Bn**

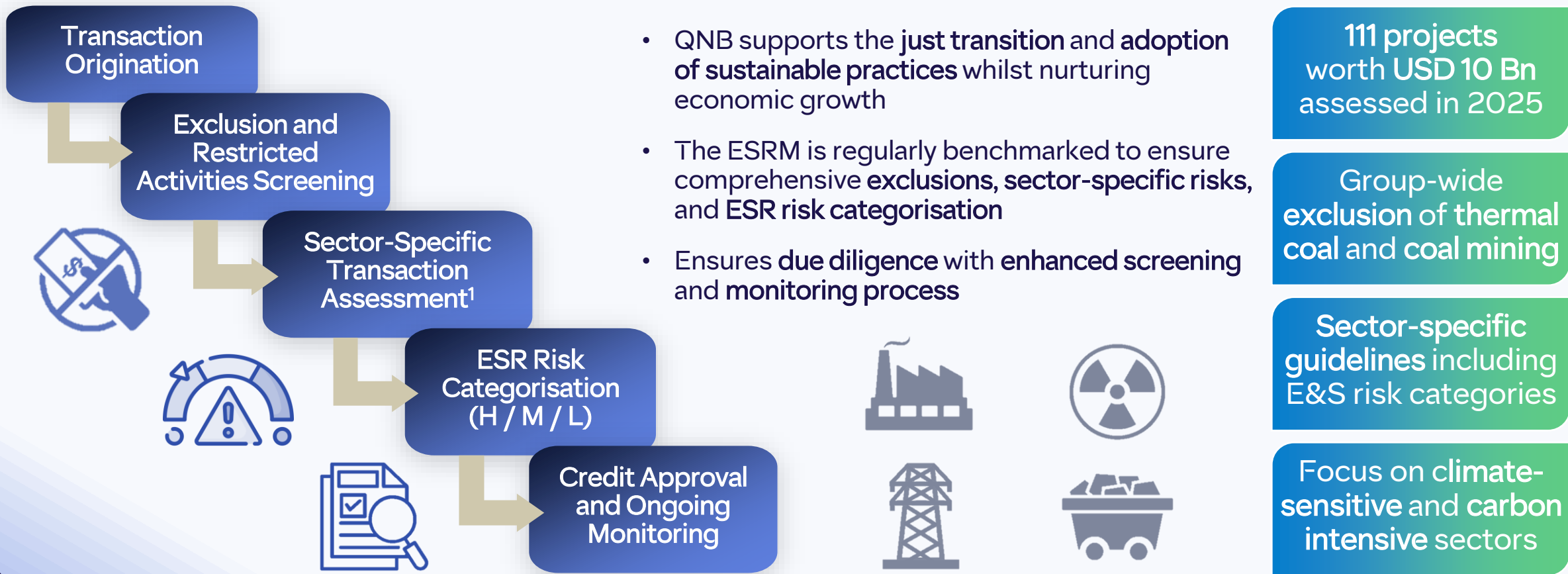
total issued since 2020

In addition,  
QNB facilitation of  
sustainable bonds

**USD  
>500 Mn<sup>1</sup>**

# QNB embeds E&S risk considerations into its financing and credit approach via Environmental and Social Risk Management (ESRM)

## QNB Group ESRM framework and procedures to establish Group minimum standards



# Our support of SMEs drives economic diversification across our network

As at 31 December 2025

## QNB Qatar

- 75% of SME services digitised; 27k+ customers served digitally
- 35% of SME commercial loans generated via Small Ticket Loans
- 11% growth in SME lending
- ...

## QNB Türkiye

- IFC Green & Blue Programmes supporting renewables and climate
- Focus on low-carbon technologies and ESG-aligned SME financing
- 100k+ users on Digital Bridge Platform with 20+ digital solutions
- ...

## QNB Egypt

- GEF II programme<sup>1</sup> enabling renewable energy and efficiency projects
- 2,000+ micro and small enterprises supported through credit programmes
- EBRD<sup>2</sup> and EU programmes to finance SMEs across industries
- ...

Non-exhaustive



Preferred partner for SMEs in Qatar, Türkiye, and Egypt driven through dedicated SME branches, products, and advisory services



<sup>1</sup> GEF = Green Economy Financing Facility  
<sup>2</sup> EBRD = European Bank for Reconstruction and Development



# Sustainable operations



# Sustainable operations at a glance

As at 31 December 2025

Non-exhaustive

## Environmental impact



**100%**

Renewable energy in QNB Türkiye, India, and UK



**14001 & 50001**

ISO certifications for Environmental and Energy Management



**51% reduction in GHG emissions**

Total reduction since 2017

## Externally assured ESG KPIs

- ✓ Scope 1 GHG emissions
- ✓ Scope 2 GHG emissions
- ✓ Scope 3 GHG emissions - Business Travel
- ✓ Scope 3 financed emissions
- ✓ Female employment rate
- ✓ Percentage of female board members in subsidiaries



## Gender diversity



**2**

Newly appointed QNB Group female board members<sup>1</sup>



**0.94**

Female/male pay ratio



**49%**

Female employees

Deloitte & Touche Middle East provided independent limited assurance in 2025 on Reporting in accordance with GRI Universal Standards and selected ESG KPIs

# We have integrated ESG principles into our operations to align with international best practices and embed sustainability into our DNA

## Commitment to global and regional frameworks



## Focus on our people – employee value proposition



- Continued emphasis on **diversity, inclusion, and nationalisation** for our people and talent
- Focus on **learning and development, capabilities building, and succession planning**
- **>1.3 Mn hrs** of employee training in 2025 (in-person and online)

## Independent assurance on reporting<sup>1</sup>



- **100% renewable energy** sources in Türkiye, India, and UK operations (52% of Group energy consumption)
- Acquisition of **5 MV solar power plant** in Türkiye, and installed solar energy stations in all owned stand-alone buildings in Egypt

## Protecting environment and society

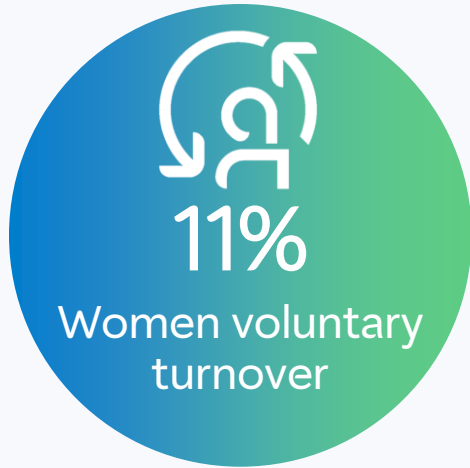
- Established **Third Party Risk Management** assessments
- Embedded **Supplier Code of Conduct** as part of centralised procurement requirement
- Conducted **site visits and inspections for 100% of manpower suppliers<sup>2</sup>** in Qatar



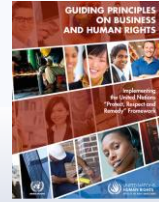
## Enhancing Third Party Risk Management (TPRM)

# QNB's focus on its people is reflected in its diversity and inclusion impact

As at 31 December 2025



# QNB supports and demonstrates its commitment to international human rights principles through established policies and frameworks



Financing



Operations



Supply chain



Sustainability Policy

Code of Ethics and Conduct

QNB Group Human Rights Statement

QNB Group Whistleblowing Statement

Data Protection, Privacy and Security

ESRM Policy Framework

UK Modern Slavery Act

Vendor Worker Welfare Assessment

Customer Service Charter

OHS Statement

Third-Party Supplier Code of Conduct

Financial Crime Statement

# QNB continues to focus on reducing our carbon footprint by delivering on a number of environmental initiatives across the Group

As at 31 December 2025





# Beyond banking



# QNB's Corporate Social Responsibility (CSR) initiatives encompass five broad themes to support the communities we serve




# QNB supports its selected CSR themes to promote and advance socio-economic development across the communities we serve

Non-exhaustive

## Beyond banking initiatives across our communities

Community investment as a percentage of net profits

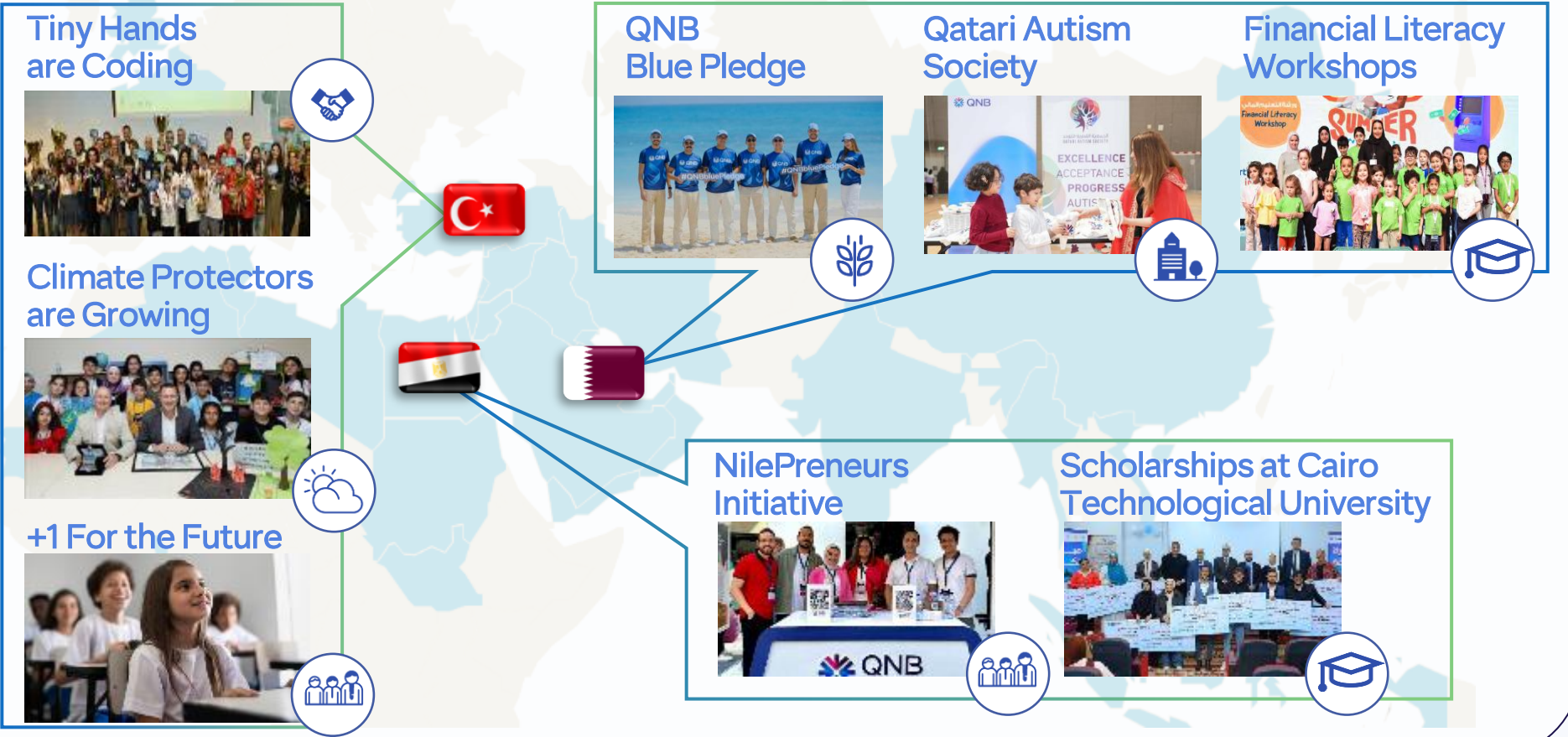


2.4%

Total value of community investments



QAR 416 Mn



# For further information please refer to QNB's public reports and Sustainability page for all ESG-related policies and frameworks

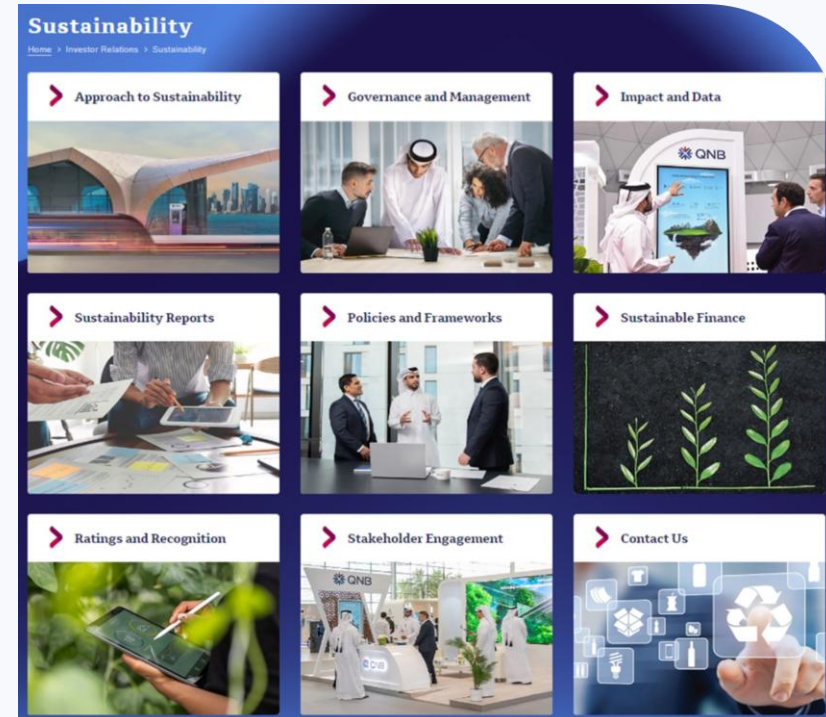
## Public reports

- Click on the below reports for direct access



## QNB's Sustainability website

- Click on the below to visit QNB's Sustainability website



For queries please contact: [sustainability@qnb.com](mailto:sustainability@qnb.com)



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