QIB المصرف

# SUSTAINABILITY REPORT 2025



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# 2025 Sustainability Highlights



## Responsible Banking Operations

**21** Branches in Qatar

**60 mn** logins to the QIB Mobile App

Launched the **Qard Hasan for Retirees**, a profit-free financing solution

Launched **QIB Junior App**, Qatar's first dedicated digital banking platform for children and adolescents.

**12,571,678**
Transactions through our network of ATMs



## Empowering our People

**794** Full-time employees

**31.3%** of our employees are Qatari Nationals

**42,246** Training hours delivered

**26%** Female employees (FTE)

**QAR 570 mn** paid in wages and benefits



## Governance, Ethics and Risk Management

**New** Headquarters in Qatar

**10,577**
Training hours conducted on Anti-Bribery, Anti-Corruption, and AML/CFT Measures

**ZERO** internal or external data breaches and **100% resolution of legal cases**

**39** Internal audits conducted

**Climate Risk Assessment** completed for 2024 and 2025 portfolio



## Positive Community Impacts

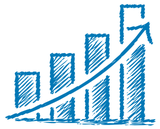
**3%** of net profit has been channeled to community investments

**3%** of pre-tax profit dedicated to community actions

**27,000**
Students reached through the Life Skills program in partnership with INJAZ

**495**
Employee volunteers

**QAR 131 mn** invested towards Donations and sponsorships



## Sustainable Finance

**88**
Active projects contributing to the Qatar National Vision 2030 and SDGs

Sustainable assets portfolio grew to
**QAR 5.8 bn**

**QAR 1 bn**
was raised through the newly introduced Retail Sustainable Deposit, the Sustainable Flexi Certificate of Deposit

**5,560**
Active Bedaya accounts for students

**105** requests closed through our Green Car Financing program

**4.8 bn** QAR Net Profit

**6.3%** growth in total assets

# Message from Our Chairman

On behalf of the Board of Directors, I am pleased to present the 2025 Sustainability Report of Qatar Islamic Bank (QIB), marking another year of progress in embedding sustainability across our operations, strategy, and customer and stakeholder engagements. Guided by the Qatar Central Bank's ESG and Sustainability Strategy and aligned with Qatar National Vision 2030, QIB continues to advance responsible banking practices that support sustainable economic growth, social inclusion, and environmental stewardship.

In 2025, QIB delivered another year of strong and resilient performance, reflecting the strength of our diversified business model, disciplined governance, and customer-centric approach. Net profit attributable to shareholders reached a record of QAR 4,835 mn, while total assets increased to QAR 221.1 bn. Customer deposits grew by 14.2% to reach QAR 142.7 bn, reaffirming the trust our customers and stakeholders place in QIB. Likewise, our operational excellence continued to distinguish the Bank, with one of the industry's leading cost-to-income ratios at 16.3%, reflecting disciplined execution, prudent risk management, and continued investment in innovation and digital transformation.

Sustainability remains integral to QIB's strategic direction. During the year, we further expanded our sustainable finance and inclusive banking initiatives, including enhancements to our sustainable deposit solutions and the introduction of Qard Hasan for retirees in collaboration with the General Retirement and Social Insurance Authority (GRISA). These initiatives reflect our commitment to promoting financial inclusion and supporting underserved segments of society through innovative Shariah-compliant solutions.

Digital transformation remained a key enabler of sustainable growth and operational efficiency. We further strengthened our digital ecosystem by launching the QIB Junior App, Qatar's first digital banking experience for children and teenagers, promoting financial literacy and responsible money management among younger generations. We also expanded AI-powered capabilities across our digital platforms to deliver more personalized, seamless customer experiences. The growing adoption of our digital channels contributed to reducing operational resource intensity while enhancing accessibility and convenience for our customers.

At the same time, we continued embedding ESG considerations into financing decisions, governance practices, and operational processes across the Bank while expanding our sustainable finance portfolio. In line with our commitment to environmental responsibility, we continued to enhance operational efficiency through infrastructure modernization and workplace transformation initiatives, including the successful relocation to QIB Towers in West Bay. Our new headquarters provides a modern and collaborative environment designed to support innovation, productivity, and future growth.

Our people remain at the heart of our success. Throughout 2025, we continued investing in talent development, leadership capabilities, Qatarization, and structured learning programs to strengthen organizational resilience and prepare future leaders. We remain committed to fostering an inclusive and empowering work environment that enables our employees to grow and contribute meaningfully to the Bank's long-term success.

As we look ahead, QIB remains steadfast in its commitment to responsible banking, innovation, and sustainable value creation. We extend our sincere appreciation to our customers, shareholders, employees, regulators, and partners for their continued trust and support as we work together to build a more resilient, inclusive, and sustainable future for Qatar and beyond.

Warm regards,

**Sheikh Jassim Bin Hamad Bin Jassim Bin Jaber Al Thani**
**Chairman**
**Qatar Islamic Bank**

Our people remain at the heart of our success. Throughout 2025, we continued investing in talent development, leadership capabilities, Qatarization, and structured learning programs to strengthen organizational resilience and prepare future leaders.



# Message from Our Group CEO

In 2025, QIB continued to demonstrate resilience, strategic focus, and strong financial performance amid a rapidly evolving global and regional landscape. Our results reflect the strength of our strategy, the resilience of our business model, and the dedication of our people. Through disciplined execution, customer-centricity, and alignment with national priorities, we reinforced our position as a leading Islamic financial institution and laid a strong foundation for sustainable future growth.

QIB enters 2026 as one of the world's most operationally efficient financial institutions, achieving a cost-to-income ratio of just 16.3%. This benchmark stands far below the global banking average and underscores our disciplined execution, strategic focus, and commitment to delivering sustainable value.

Sustainability and digitalization remained at the heart of our strategy. Guided by our ESG framework and aligned with the Qatar Central Bank's ESG and Sustainability Strategy, we expanded our sustainable assets portfolio to QAR 5.8 billion. We strengthened ESG integration across financing and investment decisions. We also embedded sustainability across our value chain, including responsible procurement practices. Importantly, we completed our first financed emissions assessment for the 2024 portfolio exposure, covering corporate lending, SMEs, and project finance, marking a milestone in climate-related disclosures and transparency. Environmental stewardship advanced through initiatives such as our partnership with DHL's GoGreen Plus program, paper recycling, sustainable product offerings, and low-carbon financing solutions, such as Green Car Finance.

We also made significant progress in embedding climate risk management, in compliance with the Qatar Central Bank's directive. QIB completed comprehensive physical risk assessments and transition risk analysis, leading to a Portfolio Vulnerability Assessment of carbon-intensive sectors and vulnerable geographies. ESG and climate risks were embedded into our Enterprise Risk Management framework, with strengthened credit and market risk controls, enhanced Due Diligence, and restrictions on high-carbon activities. We invested in climate risk integration tools, scenario analysis, and training, preparing for climate stress testing from FY2025 onwards.

Digital transformation continued to accelerate. We expanded our ecosystem with AI-enabled technologies and advanced analytics, enhancing efficiency and customer experience. The launch of the QIB Junior App, Qatar's first digital banking experience for kids and teens, promoted financial literacy among younger generations. Meanwhile, 99% of transactions were conducted through self-service channels, underscoring the shift toward accessible and efficient digital banking.

On the social front, we launched Qard Hasan for Retirees, strengthened the QIB Lite App to support underserved communities, and expanded inclusive services through multilingual and accessibility-focused programs. Our investment in people remained a priority, with over 42,000 training hours delivered, alongside leadership development and Qatarization initiatives.

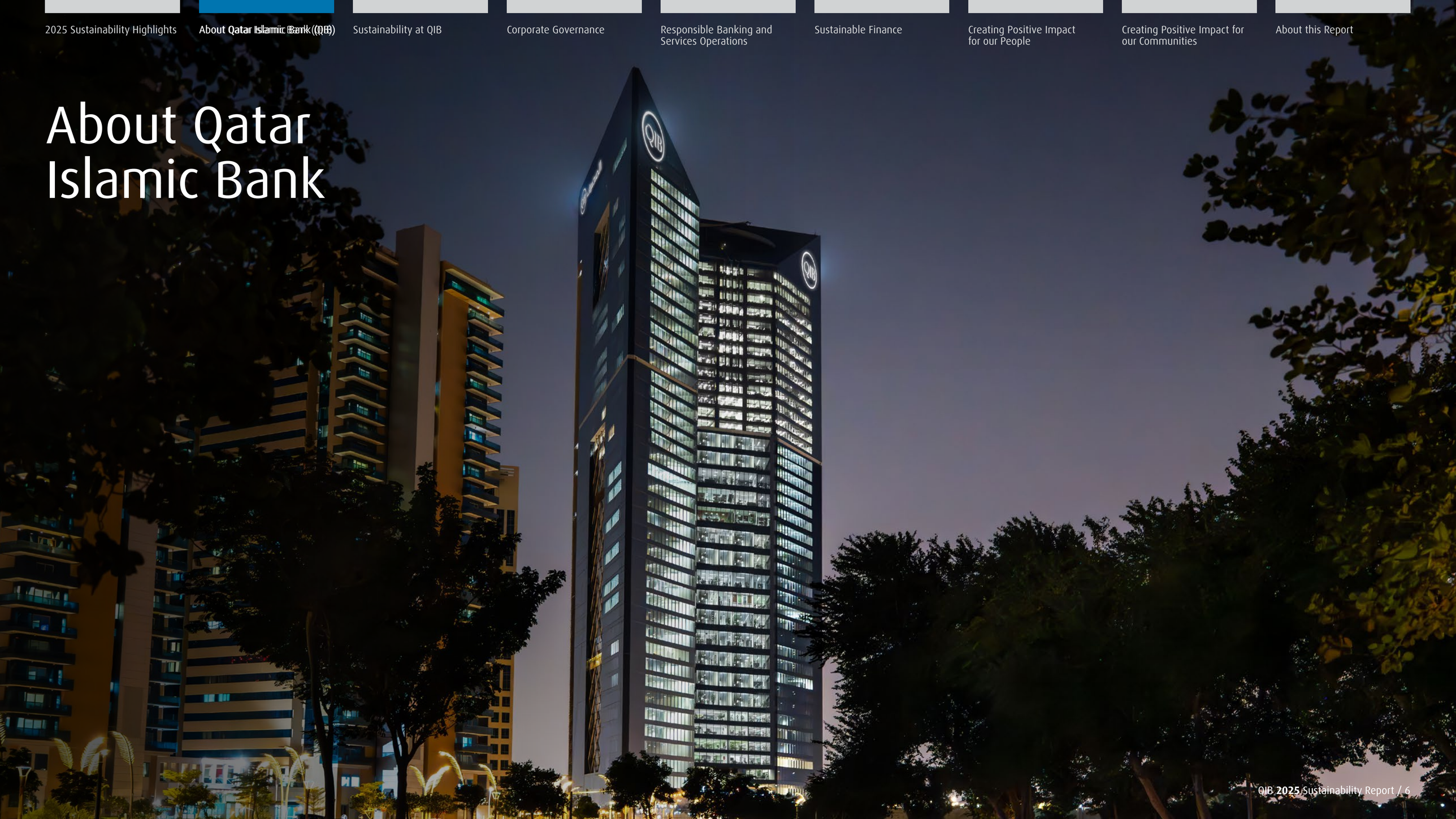
Our efforts have earned regional and international recognition, reflecting the strength of our strategy, our people, as well as our commitment to responsible banking leadership. As we look ahead, QIB remains focused on accelerating sustainable innovation, advancing inclusive growth, and strengthening resilience across all aspects of our business.

**Bassel Gamal**
**Group Chief Executive Officer**
**Qatar Islamic Bank**

Guided by our ESG framework and aligned with the Qatar Central Bank's ESG and Sustainability Strategy, we expanded our sustainable assets portfolio to QAR 5.8 billion in 2025.



# About Qatar Islamic Bank



## Mission

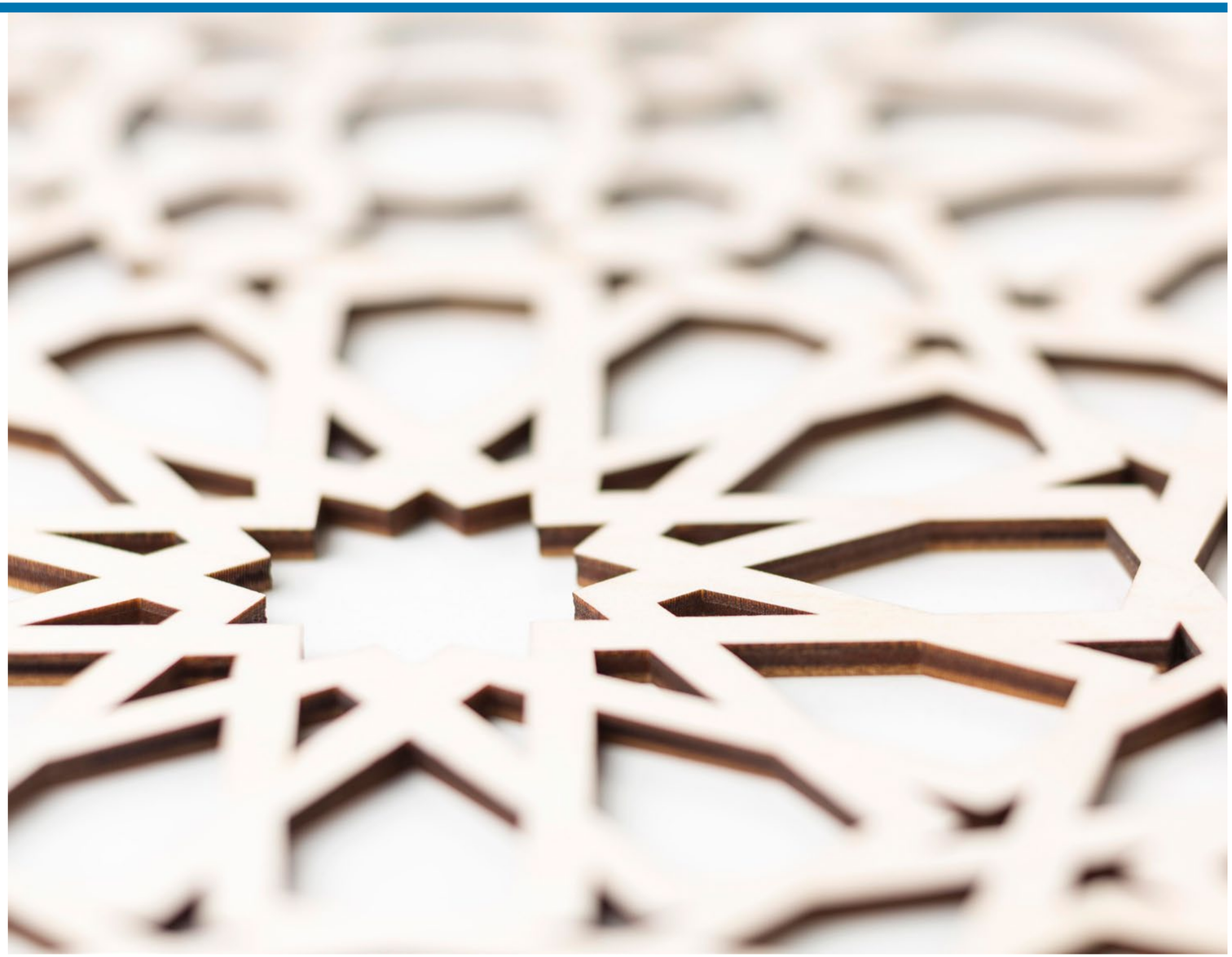
- To **provide innovative Shari'a-compliant** financial solutions and quality services to our customers.
- To **maximize returns** for our shareholders and partners.
- To **nurture an internal environment** of qualified professionals and cutting- edge technology.

## Vision

- A **leading, innovative, and global Islamic bank** adhering to the highest Shari'a and ethical principles.
- Meeting **international banking standards**.
- Partnering with the **development of the global economy** and participating in the advancement of society.

## Values

- Integrity
- Transparency
- Justice
- Cooperation and teamwork
- Loyalty and commitment
- Excellence



# 2.1 Who We Are

Established in 1982 as Qatar's first Islamic financial institution, Qatar Islamic Bank (QIB) has grown into the country's largest private Shari'a-compliant bank, holding around 37% of domestic Islamic banking assets. With 21 branches, 186 ATMs, and a 9%+ market share across assets, financing, and deposits, QIB combines a modern branch network, including private, affluent, and ladies-only centers, with ongoing digital transformation. Guided by a customer-centric approach, the Bank aligns its growth with Qatar National Vision 2030 and community engagement. Highly rated by global agencies, it delivers comprehensive Shari'a-compliant solutions to individuals, SMEs, corporations, and government entities. Its international presence spans the UK, Lebanon, and Sudan, complemented by strategic investments.

- Headquarters in **Doha**
- Established in **1982**
- **Largest private bank** in Qatar
- QIB's shares are listed on the Qatar Stock Exchange

- Qatar's **first and largest Islamic financial** institution
- Holds approximately **37%** of the total assets of domestic Shari'a- compliant banks in its portfolio
- Market share of **9.2%** of assets, **8.8%** of financing, and **8.8%** of deposits
- **3rd largest** Public Listed Company in Qatar, based on market capitalization

- The **Qatar Holding LLC (QIA)** is the single largest shareholder of QIB
- **A-rated banking and financial institution**, rated:
  - A1 by Moody's
  - AA- by Capital Intelligence (CI)
  - A by Fitch
- **500,000** individual, retail, and corporate customers across Qatar



# Key Milestones of Our Journey

**1982**
QIB established with paid-up capital QAR 25 mn. (equivalent to USD 6.9mn.)

**1989**
Al Jazeera Finance established (30% owned by QIB)

**1998**
QIB listed on Qatar Stock Exchange

**2010**
QIB launched USD 750 mn Sukuk

**2011**
Paid up capital increased to QAR 2,362 mn (USD 649 mn)

**2012**
Established Sukuk program of USD 1.5 bn

**2013**
Set up a branch in Sudan

**2015/2016**
Issued QAR 4 bn. (USD 1.1 bn.) of AT1 Sukuk

**2016**
Migration to new Core Banking System

**2017**
Sukuk program size increased to USD 4 bn

**2018**
- Sold stake in AFB
- Launch of the Digital Transformation Program
- **Sustainability Unit established**

**2020**
Bawabat Al Shamal stake increased and classified as associate

**Publication of the 1st Sustainability Report**

**2021**
Qinvest stake increased to 65.6% due to shares buyback

**2022**
Creation of QIB's Sustainability Committee

**2023**
- QIB becomes a Signatory of the Equator Principles
- Adoption of a Sustainable Products Framework
- Launch of QIB's first Sustainable Finance product, a Sustainable Deposit
- Launch of a transaction-based Carbon Tracker feature in QIB's mobile banking app for retail customers

**2024**
- Appointed the first female Board Director
- Appointed 2 independent members to the Board of Directors

**2025**
- Launched Sustainable Flexi Certificate of Deposit
- 16.67% stake in Qinvest was sold and it was classified as an Associate



## 2.2 Our Financial Products

QIB offers Shari'a-compliant banking solutions serving retail, corporate, government, and investor clients. Product development is governed by a dedicated Product Committee, chaired by the Chief Strategy Officer and comprising General Managers, ensuring alignment with Shari'a, regulatory, legal, and risk requirements. Under the Product and Services Development Policy, all offerings are developed in full compliance with applicable regulations, supported by comprehensive risk and impact assessments and relevant employee training throughout the product lifecycle. Committed to financial inclusion, at QIB, we prioritize the development of tailored solutions for underbanked populations, expanding access to financial services and opportunities for underserved communities while supporting equitable and sustainable economic participation.

## 2.3 Our Financial Performance

QIB is ranked the 7th-largest Islamic bank in the world by assets, according to TAB Insights and S&P Global Market Intelligence, thanks to the Bank's steady profit growth over the past years, with total assets increasing by 10.1%.

At the group level, net profit attributable to shareholders amounted to QAR 4,835 mn in 2025, up from QAR 4,605 mn in 2024, an increase of 5%. Basic earnings per share for the year 2025 are QAR 1.95 compared to QAR 1.86 for the year 2024. QIB Board proposed an additional cash dividend of 50% of the paid-up share capital, i.e., QAR 0.50 per share, taking the total cash dividend during the year to 90% of the paid-up share capital, i.e., QAR 0.90 per share.

### 7th-largest Islamic bank in the world by assets (2025)

| Assets ($, mn) | Net Profit ($, mn) | Return on Equity (%) | Return on Assets (%) | Cost to Income Ratio (%) | Capital Adequacy Ratio (%) |
|---|---|---|---|---|---|
| 60,751.6 | 1,328.5 | 16.6 | 2.3 | 16.3 | 22.2 |



**37.7%**
in Asset Market Share



**8.4%**
Financing



**8.9%**
Deposit



| Financial Performance Indicators# | 2023 Performance | 2023 CAGR (%)* | 2024 Performance | 2024 CAGR (%)** | 2025 Performance | 2025 CAGR (%)*** |
|---|---|---|---|---|---|---|
| Total assets (in thousands QAR) | 189,157,099 | 3.7% | 200,779,776 | 3.6% | 216,294,405 | 6.3% |
| Total financing Assets (in thousands QAR) | 122,380,843 | 1.8% | 125,274,016 | 1.3% | 135,727,073 | 5.1% |
| Total deposits (in thousands QAR) | 120,834,520 | 2.0% | 124,994,686 | 1.4% | 137,473,748 | 5.3% |
| Net operating income (in thousands QAR) | 6,521,408 | 7.8% | 6,760,942 | 5.6% | 6,497,384 | 1.3% |
| Net profit for the year attributable to equity holders of the Bank (in thousands QAR) | 4,305,205 | 9.0% | 4,605,321 | 10.7% | 4,504,723 | 6.5% |
| Return on equity (%) | 17.3% | | 17.1% | | 16.6% | |
| Return on assets (%) | 2.3% | | 2.4% | | 2.3% | |
| Cost to income ratio (%) | 17.1% | | 17.0% | | 16.3% | |

# Parent Data
*For the past 5 years, 2019 - 2023
**For the past 4 years, 2020 - 2024
***For the past 4 years, 2021 - 2025

| Value of Financing Portfolio by Size (QAR thousands) | 2023 | 2024 | 2025 |
|---|---|---|---|
| Corporate and institutional banking | 96,966,178 | 99,212,076 | 103,596,004 |
| Personal banking | 28,070,409 | 29,690,416 | 32,131,069 |

| Value of Financing Portfolio by Region (QAR thousands) | 2023 | 2024 | 2025 |
|---|---|---|---|
| Qatar | 115,053,618 | 118,117,426 | 125,548,229 |
| Middle East and Northern Africa | 1,119,866 | 1,376,007 | 441,270 |
| Others | 6,207,359 | 5,780,583 | 9,737,574 |

| | 2023 | 2024 | 2025 |
|---|---|---|---|
| **Direct Economic Value Generated** | | | |
| Total revenue (QAR thousands) | 10,743,030 | 11,749,282 | 11,002,107 |
| **Economic Value Distributed** | | | |
| Total expenses (QAR thousands) | 6,442,155 | 7,119,496 | 995,456 |
| Operating costs (QAR thousands) | 1,117,230 | 1,149,086 | 995,456 |
| Dividends paid to shareholders (QAR thousands) | 1,713,126 | 1,890,346 | 2,126,600 |
| Total wages and benefits paid (QAR thousands) | 655,990 | 668,309 | 570,242 |
| Donations and sponsorships (QAR thousands) | 111,570.8 | 127,815 | 131,461 |
| Community investment as a % of pre-tax profit (%) | 3% | 3% | 3% |
| **Economic Value Retained** | | | |
| Profit for the year attributable to equity holders of the Bank | 4,305,205 | 4,605,321 | 4,504,723 |
| Total equity attributable to equity holders of the Bank | 25,391,762 | 27,157,332 | 29,520,474 |

## Approach to Tax

The Bank is committed to responsible tax conduct and to complying with both the letter and the spirit of applicable tax laws and regulations in the jurisdictions in which it operates. Principles of transparency, compliance, and sound governance guide the Bank's approach to tax. The Bank does not use artificial tax structures lacking commercial substance for tax avoidance purposes and, where relevant, applies arm's length principles to related-party arrangements. Oversight of tax matters is maintained through appropriate internal governance and control processes.

The Bank is strengthening prudential and tax transparency by disclosing its leverage ratio, asset quality indicators, and tax contribution. QIB has implemented GloBE Pillar 2 taxes. In FY2025, the Bank's leverage ratio was 13.5%, reflecting its approach to maintaining a sound capital base relative to exposures and applicable regulatory requirements. The non-performing financing/asset quality ratio was 1.65%, with coverage levels, portfolio trends, and remedial management actions monitored through the credit risk framework. The Bank complies with applicable tax laws and regulations in the jurisdictions in which it operates and, as part of its commitment to transparency, discloses taxes paid by Qatar/UK, with total taxes during FY2025 amounting to QAR 560.7 mn.

For more information on our 2025 financial performance, please visit our website or refer to our Annual Report: https://www.qib.com.qa/en/investors/financial-information/reports-and-updates/annual-reports




**QIB has implemented GloBE Pillar 2 taxes**

# 2.4 ESG Ratings

## 2025 Environmental, Social, Governance (ESG) Ratings

| | |
|---|---|
| **Sustainalytics Score and Risk Category** | 19.07 (Low Risk) |
| **MSCI** | BBB |
| **S&P Global ESG Score** | 45 |
| **FTSE Russel** | 3.9 |

In June 2025, Fitch Ratings affirmed QIB's credit rating at "A" with a stable outlook. In June 2025, Moody's Investors Service ("Moody's") affirmed the Long-term deposit ratings at "A1" with a stable outlook. In March 2025, Capital Intelligence Ratings (CI) affirmed the Bank's Long-term rating to "AA-"with a stable outlook.

# 2.5 Memberships and Partnerships

At QIB, we participate as members in various regional and international organizations, associations, and alliances, enabling us to stay at the forefront of our industry's emerging developments, such as the following:

- The Equator Principles Financial Institutions (EPFI)
- The Institute of International Finance (IIF)
- The Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI)
- The Union of Arab Banks (UAB)
- The Islamic Financial Services Board (IFSB)

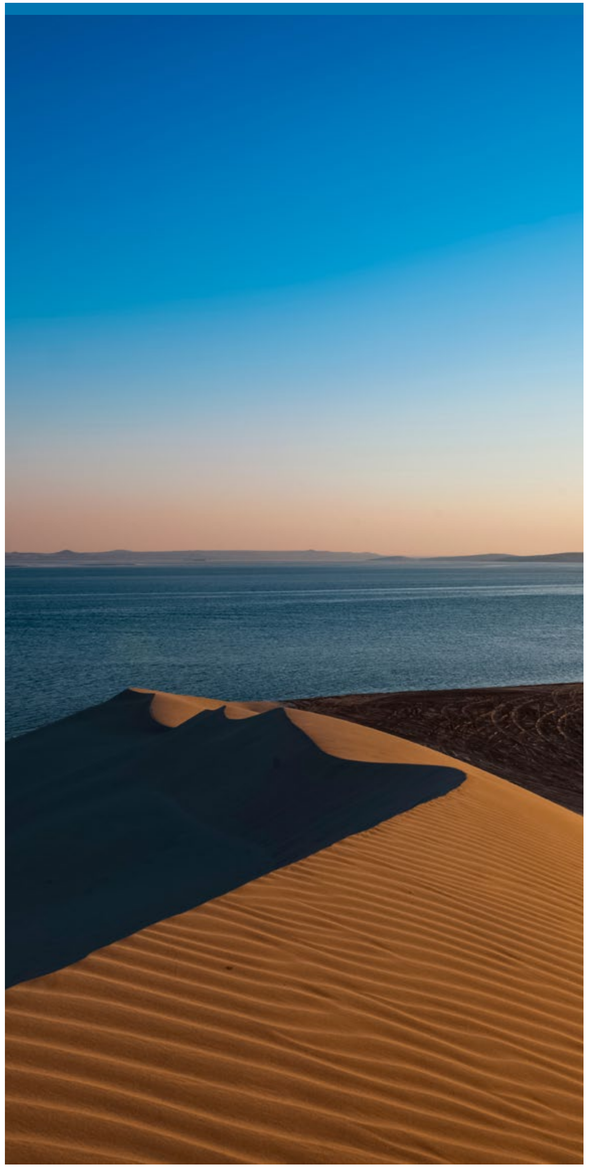
We have an active Memorandum of Understanding (MoU) with the following organizations:

- The Gulf Organization for Research and Development (GORD).
- PayLater, a Qatari fintech company specializing in Buy Now, Pay Later (BNPL) solutions.

The Bank does not currently undertake material lobbying activity, and any engagement in public policy or industry forums is conducted in accordance with internal governance requirements and applicable regulations. Where relevant, the Bank seeks to ensure that its public policy engagement and participation in industry associations are consistent with its climate-related commitments and sustainability objectives.

# 2.6 Participation in Conferences and Summits

During this reporting period, at QIB, we continued to participate in conferences, summits, and industry events, contributing to key discussions, shaping developments in the banking sector, and addressing the region's needs for sustainable development through our CEO's participation in the World Economic Forum in Davos.



# 2.7
# Awards and Recognitions

In 2025, we were awarded for our services and products, as well as for our position as a leading Bank, by numerous reputable regional and international institutions, media outlets, and publications. These recognitions reiterate our people's commitment to continuous progress and sustainable growth.

## The Banker

Bank of the Year in the Middle East

## Middle East Economic Digest (MEED)

Best Bank for Cross-Border Transactions

## Euromoney Awards for Excellence

- Qatar's Best Islamic Bank
- Qatar's Best Digital Bank for SMEs
- Qatar's Best Bank for High-Net-Worth individuals

## AI in Finance Awards by Global Finance

- Best Consumer Bank
- Best Personalized Advice in Qatar and the Middle East

## The Asian Banker Leadership Achievement Awards

- CEO Leadership Achievement for Qatar
- The Best Managed Bank in Qatar

## Middle East's Forbes Top 100 Listed Companies

- QIB was featured in the top list, ranking 2nd in Qatar and 32nd across all listed companies in the Middle East

## Leadership Recognition

There have been 2 important recognitions for QIB's Group CEO Bassel Gamal in 2025:

- He was recognized in Forbes Middle East's Sustainability Leaders 2025, ranking among the top 10 banking executives promoting sustainable finance in the region.
- He was named MENA Islamic Banker of the Year by MENA Banking Excellence Awards MEED, in recognition of his strategic leadership and long-term contribution to Islamic banking. Under his direction, QIB has delivered consistent financial growth, operational excellence, digital innovation, and financial inclusion, reinforcing its position as Qatar's largest Islamic bank.

## QIB's Inauguration of New Headquarters in Qatar

QIB marked a major milestone in 2025 with the inauguration of its new Head Office at QIB Towers in West Bay, reflecting its long-term vision for a resilient, future-ready institution. The new headquarters provides a modern, employee-centric environment that fosters collaboration, productivity, and innovation. Featuring integrated banking services alongside advanced workplace facilities, the facility enhances customer access and supports QIB's strategic priorities in digital transformation, operational excellence, and resilience, aligned with Qatar National Vision 2030.



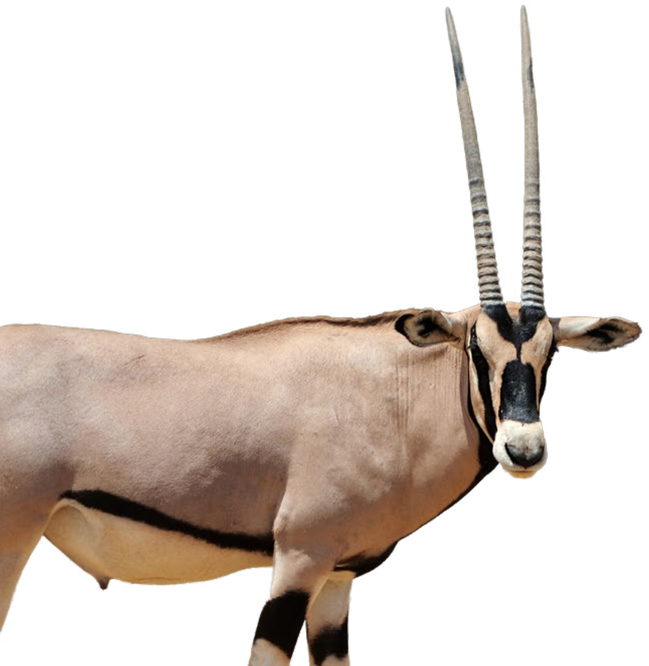
# Sustainability at QIB

As a leading Islamic financial institution, QIB embeds sustainability as a core element of its business model, in line with the principles of Shari'a-compliant finance. The Bank has established a structured, sustainable finance approach, supported by a growing portfolio of Shari'a-compliant solutions that contribute to Qatar's National Vision 2030 while aligning with the United Nations Sustainable Development Goals (SDGs), international standards, and sectoral guidelines.



# 3.1 Islamic Finance and Responsible Banking

With the continued growth of Islamic finance and the increasing relevance of sustainable finance, adherence to Shari'a principles reinforces sustainable development by promoting equity, wealth distribution, responsible investment, and financial inclusion. At QIB, all products and services are structured in line with these principles, ensuring consistency across the Bank's financing activities and supporting the integration of sustainability considerations into decision-making. In this context, Shari'a-compliant instruments, including Sukuk, play an increasingly important role in mobilizing capital towards green and sustainable projects, contributing to long-term economic development and sustainable growth.



**Linking Islamic Finance and Responsible Investment in QIB**

| Shari'a Principle | Financing Implication | QIB Implementation | Strategic Outcome/ Sustainabilty Impact | Link to SDGs |
|---|---|---|---|---|
| **Prohibition of Riba (Interest)** | Elimination of interest. | Structuring financing through profit-based and assetbased models. | More equitable and resilient financial flows. Supports fairness and financial inclusion. | 1 NO POVERTY |
| **Prohibition of Gharar (Uncertainty)** | Avoidance of excessive uncer-tainty and speculation. | Transparent and well-defined contractual agreements, disciplined risk assessment, and enhanced Due Diligence. | Strengthens transparency and risk management. Enhances trust and reduces risk. | 2 ZERO HUNGER |
| **Risk-Sharing** | Alignment of returns with underlying asset performance. | Partnership-based financing structures (e.g., Mudaraba, Musharaka). | Promotes sustainable value creation and aligned incen-tives. Supports long-term val-ue for all. | 4 QUALITY EDUCATION |
| **Asset-Backed Financing** | Financing linked to tangible assets and real economic activities. | Financing of real economic activities and infrastructure through asset-based financing and Sukuk. | Supports real economy growth and long-term resilience. Drives sustainable economic development. | 10 REDUCED INEQUALITIES |

# 3.2 Our Sustainability Framework

Sustainability is embedded across the Bank's operations and governance framework, supporting a proactive approach to managing emerging risks, capturing opportunities, and responding to evolving national regulatory expectations. QIB operates in alignment with international frameworks, national priorities, and Shari'a principles, while adhering to the highest standards of banking governance and ethical conduct.

QIB integrates environmental considerations into its operations and financing activities by monitoring environmental performance and managing ESG impacts across its value chain. The Bank is also expanding its portfolio of green financial products and instruments to support the transition to a low-carbon economy, in line with Qatar National Vision 2030 and the Qatar National Environment and Climate Change Strategy (QNECCS). In parallel, QIB aligns its approach with Qatar Central Bank's ESG and Sustainability Strategy and Supervisory principles, which promote the integration of climate, environmental, and social risk management, as well as the mobilization of capital towards sustainable finance.






# The 5 Pillars of our Sustainability Framework




## Responsible Banking Operations

Driving digitalization through innovative solutions, a strong focus on customer experience, and robust data security. Committed to reducing our environmental footprint through continuous monitoring and integrating ESG criteria into purchasing and procurement policies.



## Positive Community Impacts

Supporting local communities through sponsorships, community development programs, and volunteering initiatives.



## Sustainable Finance

Provision of sustainable investments and financial solutions that drive national growth, support the green economy transition, and fund critical green projects while empowering small and medium enterprises (SMEs).



## Empowering our People

Promotion of a fair, diverse, inclusive, and fulfilling working environment for all our employees through programs and initiatives that promote health and safety, a learning culture, as well as employee well-being and engagement.



## Governance, Ethics and Risk Management

Achieving strong economic performance through a resilient governance and compliance framework that seamlessly integrates ESG criteria into risk and opportunity management while fostering a culture of transparency and accountability.

## 3.2.1 Stakeholder Engagement

At QIB, we actively engage with a diverse range of stakeholders through structured and ongoing dialogue, enabling us to understand and respond to their needs and expectations while supporting our strategic vision and objectives.

| Stakeholder Group | Key Engagement Channels | Key Topics and Expectations | QIB Response |
|---|---|---|---|
| **Customers Daily Engagement** | Website, social media, customer service channels, Sustainability, and other reports. | Service quality, accessibility, transparency, speed, and responsible banking. | Enhancement of digital bank-ing services and channels (internet banking and Mobile App), digitalized services, improved customer experience, and access to sustainable products. |
| **Employees Daily Engagement** | Training programs, internal communication platforms, surveys, reports, management systems (policies, procedures, handbooks). | Workplace well-being, development, safety, inclusion, benefits, compensation. | Training and development initi-atives, health and safety programs, and well-being support. |
| **Shari'a Supervisory Board Regular Engagement** | Regular reporting, financial statements, Shari'a review and audit processes, Sustainability, and other reports. | Compliance with Sha-ri'a principles, product approval, and govern-ance. | Shari'a-compliant products, operations, and statements, continuous oversight, and approvals. |
| **Shareholders and Investors Regular Engagement** | Board and Annual General Assembly meetings, Sustainability and other reports, financial statements, investor engagement, and website. | Financial performance, transparency, ESG performance, and ESG-based risk man-agement per the Equator Principles. | Transparent reporting, sustained financial performance, and dividends enhanced ESG disclosures. |
| **Local Community Regular Engagement** | Sponsorships, volunteer-ing, partnerships, websites, and campaigns. | Social contribution, community develop-ment, and financial in-clusion. | Long-term community initiatives, strategic partnerships, financial literacy, and support programs. |
| **Regulators Regular Engagement** | Sustainability and other public reports, audits, regulatory engagement, and website. | Compliance, strong governance, risk management, Swift adherence to regulatory guidelines, upgraded AML/CFT policies and procedures disclosure. | Full regulatory compliance, strengthened governance structure (committees, etc.), alignment with national and international standards, strong risk management, and internal controls. |

# 3.3 Focusing on What Matters

In 2025, QIB conducted a targeted review of its past materiality assessment to ensure its continued relevance, taking into account evolving stakeholder expectations, regulatory developments, and market dynamics. The process included engagement with internal and external stakeholders across key functions, providing valuable insights that further strengthened the alignment between QIB's sustainability strategy and its business priorities.

The Bank conducts an annual formal materiality assessment to identify, prioritize, and validate the ESG topics most relevant to its strategy, stakeholders, and long-term value creation. The process includes engaging internal and external stakeholders and prioritizing issues through a structured assessment methodology. The Bank's materiality approach considers both the impact of ESG topics on the business and the Bank's wider impacts on society and the environment. The results are reviewed by Senior Management and are used to inform the Bank's sustainability priorities, disclosures, and, where relevant, risk and strategy discussions.

## 3.3.1 Materiality Review Approach

The 2025 review process focused on validating previously identified material topics and assessing their continued significance in light of the Bank's activities, risk profile, and strategic direction. This approach enabled QIB to maintain a consistent and responsive sustainability focus, without undertaking full reassessment during the reporting period.

The assessment considered a range of internal and external drivers, reflecting both business priorities and the evolving external environment.



| Internal Drivers | External Drivers |
|---|---|
| **Alignment with strategic priorities and business objectives.** | Emerging industry trends and market developments. |
| **Internal stakeholder perspectives across business units.** | Expectations of customers, investors, and wider stakeholders. |
| **Corporate governance structure and risk management framework.** | Alignment with Qatar National Vision 2030 and national priorities. |
| **Organizational policies and internal frameworks.** | Regulatory developments at national and international levels, including those set by the Qatar Central Bank. |
| **Leadership direction, vision, and strategic planning priorities.** | Benchmarking against industry best practices and global standards, including QCB ESG guidelines. |

| Steps Taken | Step 1<br>Review of Material Topics | Step 2<br>Internal Alignment | Step 3<br>External Monitoring | Step 4<br>Strategic Relevance | Step 5<br>Validation of Priorities |
|---|---|---|---|---|---|
| **QIB Approach in 2025** | Existing material topics were reviewed to ensure continued relevance in light of evolving business priorities, ESG developments, and national guidelines. | Discussions with relevant functions and management helped validate key sustainability priorities. | Ongoing monitoring over the year of regulatory developments, market trends, and stakeholder expectations informed the review. | Material topics were assessed internally against QIB's strategy, risk profile, and operating environment to ensure continued relevance with business strategy. | The review confirmed the continued relevance of material topics with our strategic vision without undertaking a full reassessment. |

## Material Topics

The identified material topics reflect QIB's human-centric approach, reinforcing a strong culture of ethics and compliance while supporting both long-term economic performance and sustainable value creation.

### Pillar 1: Governance

- Customer relationships and experience
- Governance, ethics, transparency
- Compliance and risk management
- Financial and economic performance
- Sustainable investments and financing
- Innovation and digitalization
- Data protection and cybersecurity
- Responsible value chain
- Responsible marketing and communication

### Pillar 2: Environment

- Operational environmental impact
- Emissions and climate risk (physical and transition)
- Resource efficiency
- Green product design
- Financing the low-carbon transition

### Pillar 3: Social

- Community engagement and support
- Financial inclusion and accessibility
- Financial literacy
- Employee attraction, development, and retention
- Localization
- Work environment and holistic employee well-being
- Support to SMEs

# 3.4 Supporting the SDGs via Materiality

How we contribute to the materialization of the UNSDGs

| Pillar 1 Governance | Pillar 2 Environment | Pillar 3 Social |
|---|---|---|
|  |  |  |

### How We Contribute

**Pillar 1 Governance**

- Sustainability Policy and Sustainability Management Committee in place
- Cybersecurity, Data Privacy, and Data Protection Framework in place
- Sustainability Reporting has continued since 2020
- Robust Risk Management framework in place
- Enhanced Due Diligence tool and E&S Credit Risk Scorecard
- Sustainable assets portfolio grew to QAR 5.8 bn
- QAR 1 bn was raised through the newly introduced Retail Sustainable Deposit, the Sustainable Flexi Certificate of Deposit
- 13 Suppliers audited for ESG impacts
- QAR 276.5 mn spent on local suppliers while engaging 198 local suppliers

**Pillar 2 Environment**

- First financed emissions assessment conducted, including Scope 3 emissions
- Electricity consumption reduced by around 5%
- Behavioral change advanced through the Emissions Tracker tool
- 830.91 kg $CO_2e$ Well-to-Wheel (WtW) Air Emissions Reductions in 2025 from GoGreen Plus program in Partnership with DHL
- 105 requests closed through our Green Car Financing program
- 17,031 Kg of paper recycled

**Pillar 3 Social**

- 20,189 SME customers
- 31.3% of our employees are Qatari Nationals
- 42,246 Training hours delivered
- 27,000 Students reached through the Life Skills program
- Launched Qard Hasan for Retirees and the QIB Junior App
- Emerging Banker program launched for young Qataris
- Strategic collaboration with Qatar University through the Young Professionals program
- 3% of net profit has been channeled to community investments

# 3.5
# QIB's 3-year Sustainability Strategy 2025-2028

## QIB's 3-year Sustainability Strategy 2025-2028

| Transforming our Governance Model | Transitioning to a Low-Carbon Future | Capitalizing on Social Responsibility |
|---|---|---|
| **Commitments** | | |
| • Commit to the highest standards for ESG accountability, transparency, and risk management. | • To become the model sustain-able financial institution in MENA.<br>• To act in partnership with our key stakeholders to accelerate the transition to a net-zero soci-ety and economy. | • To expand access to financial services for all, and in particular, underbanked groups.<br>• To foster a diverse, inclusive, and equitable organization. |
| This pillar outlines QIB's approach to a governance model, including identifying incentives linked to ESG and responsible use of data:<br>• ESG-driven governance structures<br>• Embed ESG framework<br>• ESG KPIs and performance disclosures<br>• Whistleblower policies and processes<br>• Remuneration incentives linked to ESG | This pillar outlines QIB's approach to net zero transition and climate resilience:<br>• Qatar's leader in sustainable finance<br>• Embedding ESG as part of vendor sourcing<br>• Carbon intensity reduction | This pillar outlines QIB's approach to social responsibility, including diversity, education, and financial inclusion:<br>• Diversity, equity, and inclusion<br>• Employee well-being<br>• Focus on financial inclusion and social responsibility efforts |



# 3.6 Value Creation

## Inputs

### Human Capital
**794** Employees
**60** New recruits
**QAR 570 mn** paid in wages and benefits

### Financial and Industrial Capital
**QAR 135.7 bn** is the financing port-folio for personal and corporate banking
**186** ATMs
**21** Branches
**QAR 216.3 bn** total assets

### Social Capital
**QAR 131 mn** channeled to commu-nity investments
**5** Dedicated ladies' centers
**20,189 SME** customers

### Intellectual Capital
**42,246** Training hours offered to employees
**1,272** Staff members completed the Sustainability Annual Refresher Training

### Natural Capital
**QAR 5.8 bn** sustainable assets portfolio
Sustainable Design for QIB's New Headquarters

## Value Creation

### Mission
- To provide innovative Shari'a-compliant financial solutions and quality services to our customers
- To maximize returns for our shareholders and partners
- To nurture an internal environment of qualified professionals and cutting- edge technology

### Vision
- A leading, innovative and global Islamic bank adhering to the highest Shari'a and ethical principles.
- Meeting international banking standards.
- Partnering the development of the global economy and participating in the advancement of the society.

### Our Values
1. Integrity
2. Transparency
3. Justice
4. Cooperation and Teamwork
5. Loyalty and Commitment
6. Excellence

## Outputs

### Human Capital
**33.3%** of female employees hold lower management positions
**31.3%** Qatari Nationals Awarded for Qatarization and Community Development Efforts

### Financial and Industrial Capital
**QAR 11,002,107** thousand turnover
**60 mn** logins to the QIB Mobile App
**215 mn** retail digital transactions completed
**69%** digitally active customers
**99.8%** retail transactions are digital
**96%** corporate transactions (transfers and remittances) are digital
Customer deposits reached **QAR 137 bn** in 2025

### Social Capital
**5.71 bn** Personal Finance disbursed to women
A new Takaful product, Life Continuity Takaful' was launched in Dec 2025. A total of 164 lives were insured during the reporting period
**1,284 Bedaya accounts** opened by university students in 2025
**404,418** Blue Collar Worker accounts

### Intellectual Capital
QIB Group CEO recognized as Forbes Middle East Sustainability Leaders
**2,544** Training hours on sustainability
**1,246** Employees received at least one training
**27,000** Students reached through the Life Skills program

### Natural Capital
Drove Behavioral changes with the Emissions Tracker tool
**~5%** reduction of the electricity consumption
**-830.91 Kg** $CO_2e$ WtW air emissions reductions in 2025 from the GoGreen Plus program in Partnership with DHL

## SDGs



# 3.7 Aligning with and Advancing National Priorities in Qatar

As Qatar's leading Islamic financial institution, QIB plays a strategic role in supporting the country's long-term sustainable development agenda through responsible financing, ESG integration, and sustainable economic growth. The Bank aligns its sustainability strategy with Qatar National Vision 2030, the National Environment and Climate Change Strategy, and Qatar Central Bank's ESG and Sustainability Strategy for the financial sector, embedding environmental, social, and governance considerations across its operations, risk management, and financing activities. Through the mobilization of capital towards sustainable projects, infrastructure, SMEs, financial inclusion initiatives, and environmentally responsible developments, but through its people's initiatives and community engagement, QIB contributes to national economic resilience and social progress while supporting Qatar's climate and sustainability ambitions.

In 2025, the Bank further strengthened its environmental risk management framework. It expanded strategic partnerships to advance sustainable finance, transparency, and positive environmental and socio-economic impact across Qatar's evolving financial ecosystem.

In 2025, **QIB's Sustainable Assets Portfolio**, comprising assets that contribute to Qatar's National Vision 2030, grew **to QAR 5.8 bn**.

| QCB ESG and Sustainability Strategy | | | Qatar National Vision 2030 | National Environment and Climate Change Strategy Plan (QNE) | How QIB Contributes |
|---|---|---|---|---|---|
| **QCB Strategic Pillar** | | **Regulatory Focus/ Expected Outcomes from Financial Institutions** | **National Pillars** | **Environmental Areas** | |
| **Climate, Environmental, and Social Risk Management** | A.1<br>Established climate, environmental, and social risks **awareness and management** among banks and insurance companies.<br><br>A.2<br>Increased transparency on the **exposure of banks and insurance companies to climate, enviromental, and social-related risks and opportunities.** | **Strengthening awareness, management, and disclosure of climate, environmental, and social risks, including materiality assessment.** | **Human Development:**<br>Development of all Qatar's people to enable them to sustain a prosperous society.<br><br>**Social Development:**<br>Development of a just and caring society based on high moral standards, and capable of playing a significant role in the global partnership for development.<br><br>**Economic Development:**<br>Development of a competitive and diversified economy capable of meeting the needs of, and securing a high standard of living for, all its people for the present and for the future.<br><br>**Environmental Development:**<br>Management of the environment to achieve harmony among economic growth, social development, and environmental protection. | It outlines the practical steps to achieve the environmental pillar of Qatar's National Vi-sion 2030. The plan sets out Qatar's commitment to tackle climate change by diversify-ing the economy, building capabilities, and optimizing the use of natural resources. It establishes national climate targets to enhance climate resilience and identifies sev-eral environmental priorities:<br><br>• GHG emissions<br>• Air quality<br>• Biodiversity<br>• Water<br>• Circular economy<br>• waste management<br>• Land use | • Sustainability reporting since 2020.<br>• Materiality assessment in 2020 and annual revisions.<br>• ESG Due Diligence Toolkit for assessing finance requests.<br>• First financed emissions assessment, including Scope 3.<br>• 88 active projects contributing to Qatar National Vision 2030 and the SDGs.<br>• QAR 1 bn raised through the Retail Sustainable Deposit - the Sustainable Flexi Certificate of Deposit.<br>• Sustainable assets portfolio grew to QAR 5.8 bn.<br>• USD 750 mn Sukuk issued with a five-year tenor.<br>• 60 mn logins to the QIB Mobile App.<br>• Launched the Qard Hasan for Retirees and the QIB Junior App.<br>• 5,560 Total Active Bedaya accounts for students.<br>• 31.3% of employees are Qatari Nationals.<br>• 42,246 Training hours delivered.<br>• 26% female employees overall.<br>• 27,000 students reached through the Life Skills program in partnership with INJAZ.<br>• Emerging Banker program for young Qataris.<br>• Strategic collaboration with Qatar University through the Young Professionals program. |
| **Capital Mobilization towards Sustainable Finance** | B.1<br>**Heightened transparency on the contribution of the financial sector to national sustainability objectives.**<br><br>B.2<br>**Strengthened the contribution of the financial sector in mobilizing capital towards sustainable finance.**<br><br>B.3<br>**Diversified innovative sustainable products including digital solutions (e.g., Fintech) brought forward by the financial sector** | **Increasing transparency and disclosure of the volume of sustainable finance and investments.** | | | |

This alignment enables QIB to support the development of a resilient and sustainable financial sector in Qatar, in line with emerging national and regulatory priorities. It also strengthens QIB's strategic positioning as a key contributor to Qatar's national vision, strategy, and sustainability targets.

# Corporate Governance

Corporate governance is a core component of QIB's business model and strategic direction. The Bank operates under a comprehensive governance framework that defines clear roles, responsibilities, and oversight mechanisms, ensuring effective decision-making and control. By upholding high ethical, transparency, and accountability standards, QIB strengthens stakeholder confidence, supports sustainable growth, and ensures alignment with regulatory requirements and long-term value creation.

## Highlights

- **Full deployment** of an integrated audit management system (TeamMate+)
- **Zero** internal or external data breaches and **100% resolution of legal cases**
- **10,577** Training hours conducted on Anti-Bribery, Anti-Corruption, and AML/CFT Measures
- **39** Internal Audits conducted

**SDGs**



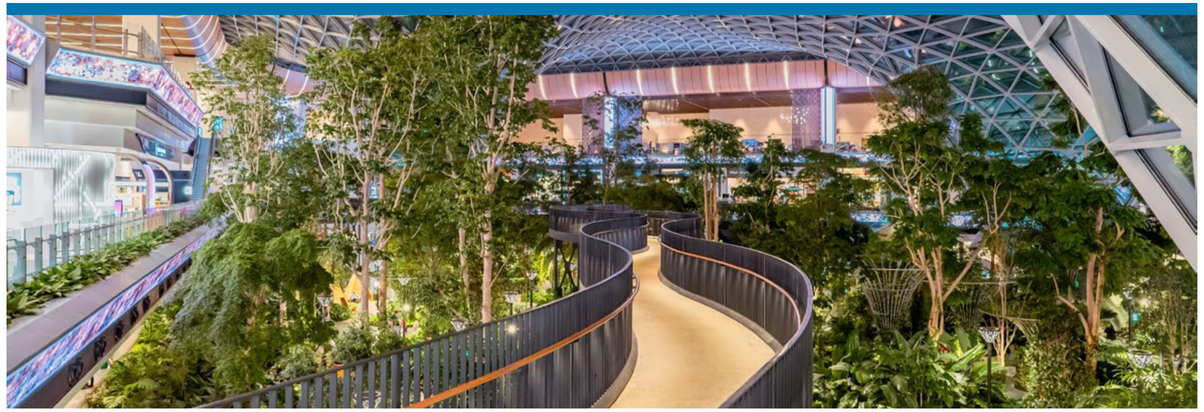

**QNV Pillar**



# 4.1 Corporate Governance Framework

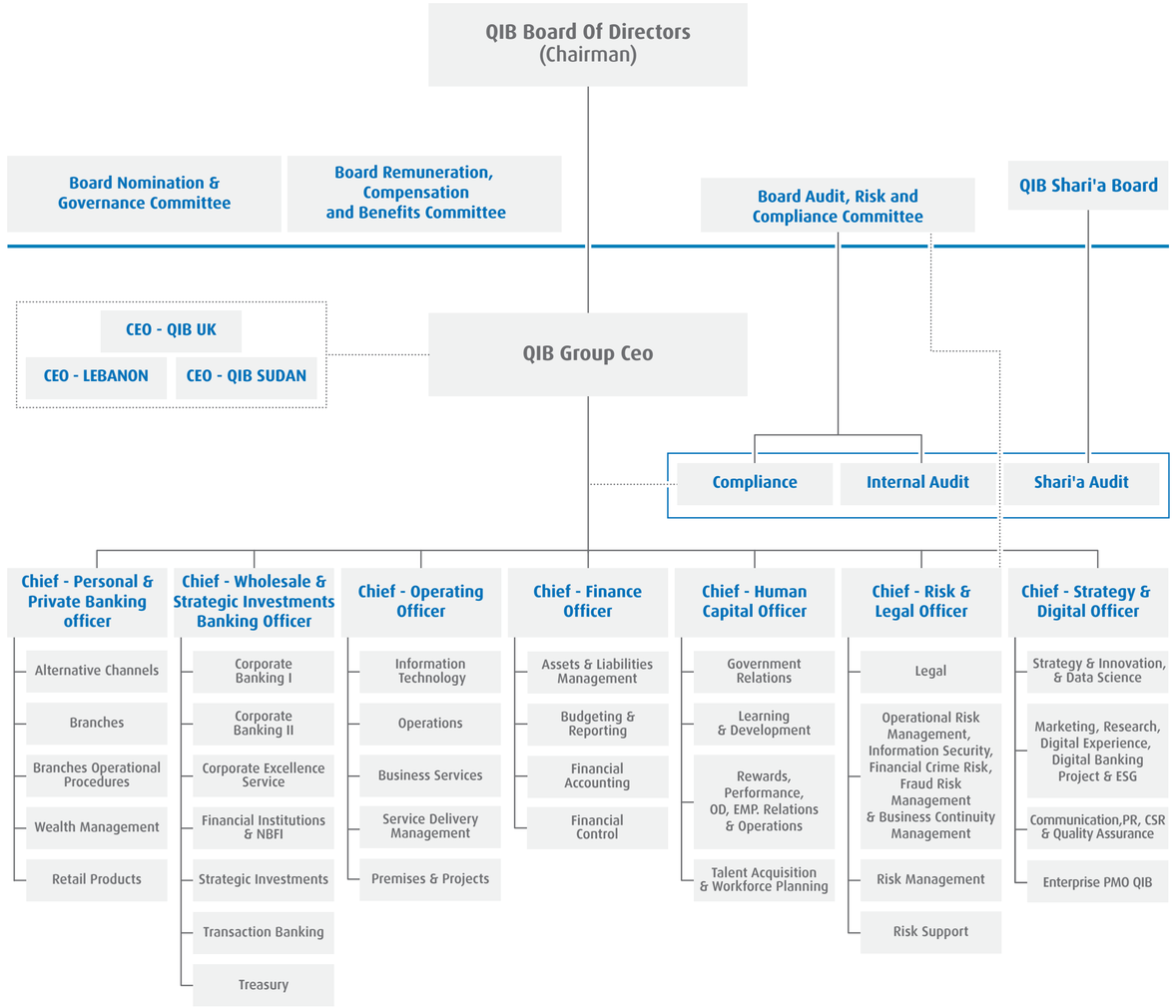
To manage compliance, ethics and risk effectively, QIB has established a comprehensive Corporate Governance Framework that defines clear roles, responsibilities, policies and control mechanisms. The framework is regularly reviewed to ensure alignment with applicable national regulations and leading international standards, including Qatar Central Bank (QCB) requirements, Anti-Money Laundering and Counter-Terrorist Financing (AML/CFT) regulations, Financial Action Task Force (FATF) recommendations, Basel Committee on Banking Supervision (BCBS) principles, Wolfsberg Principles and the Foreign Account Tax Compliance Act (FATCA).

More information on QIB's corporate governance framework is available in the Corporate Governance Report: https://www.qib.com.qa/en/investors/corporate-and-governance



# 4.2 Organizational Structure

Our organizational structure is built on the values of responsibility, ensuring accountability, transparency and integrity in compliance with Shari'a and in line with the priorities of our stakeholders.



## Governance Code

The Governance Code establishes the principles of transparency, accountability, fairness, and integrity that guide QIB's operations and decision-making. It defines clear standards to manage conflicts of interest, strengthen internal controls, and ensure accountability for the Bank's performance and impact. The Code aligns with applicable regulatory requirements and international best practices, including Qatar Central Bank directives, the Commercial Companies Law No. 8 of 2021, and the Qatar Financial Markets Authority's Governance Code for Listed Companies and Legal Entities, ensuring consistent and responsible governance across the organization.

## Shari'a Supervisory Board

QIB's Shari'a Supervisory Board (SSB) is an independent body responsible for ensuring that all activities, products, and services comply with the principles of Islamic finance. It comprises qualified scholars "Ulémas" specialized in Islamic banking and trade transactions, providing guidance and oversight across the Bank's operations, products, and services. The SSB meets at least 4 times a year to review and approve key activities, ensuring full compliance with Shari'a principles, while supporting transparency and stakeholder confidence. In parallel, a dedicated Shari'a Audit function operates independently to monitor, evaluate, and report on compliance across the Bank, thereby strengthening governance and risk management.

### Role of the Shari'a Supervisory Board (SSB)

- Offer advice and Islamic orientation to the Bank's Management when requested
- Review auditors' reports against the basic ethical principles of Islamic Shari'a
- Ensure compliance of contracts, dealings, and transactions with the Islamic Shari'a
- Review the Bank's marketing tools and campaigns in accordance with the Islamic Shari'a
- Ensure that revenues and income from sources proven to be incompatible with Islamic Shari'a are redirected toward benevolent spending channels

For more information on the **Shari'a Supervisory Board:** https://www.qib.com.qa/en/about-us/our-story/islamic-banking

## Board of Directors

The Board of Directors provides strategic direction, oversight, and monitoring of the Bank's activities, ensuring alignment with its vision and operations, while supporting the Chairman and the Group CEO in delivering long-term sustainable value to shareholders and all stakeholders.

**Board of Directors**

| Role | Name | Relationship |
|---|---|---|
| Chairman | Sheikh/Jassim Bin Hamad Bin Jassim Bin Jaber Al Thani | Non-Executive and Non-Independent |
| Vice Chairman | Mr. Abdullatif Bin Abdullah Al Mahmoud | Non-Executive and Non-Independent |
| | Mr. Mohamed Bin Issa Al Mohan-nadi | Non-Executive and Non-Independent |
| Member | Mr. Abdul Rahman Abdullah Al Abdul Ghani | Non-Executive and Non-Independent |
| | Mr. Mansour Mohamed Abdul Fat-tah Al Musleh | Non-Executive and Non-Independent |
| | Mr. Abdullah Bin Saeed Al Eidah | Non-Executive and Non-Independent |
| | Mr. Nasser Rashid S. Al-Kaabi | Non-Executive and Non-Independent |
| | Sheikh/Khalifa bin Thani bin Ab-dulla Al Thani | Non-Executive and Non-Independent |
| | Sheikh/Jassim Faisal Qassim Thani Al Thani | Non-Executive and Non-Independent |
| | Mr. Nasser Abdullah Saad Al Mahmoud Al Shareef | Non-Executive and Independent |

* Executive Board member is a member of one of the Board's committees but not a part of the executive management team.
** Non-Executive member is not a member of any of the Board's committees that are involved in any management re-sponsibilities within the Bank, including, but not limited to, committees on facilities, investment, treasury, or any other executive committee.
All members of the Board of Directors are Qatari nationals.

## Audit Risk Management and Compliance Committee

| Role | Name | Relationship |
|---|---|---|
| Chairman | Mr. Nasser Abdullah Saad Al Mahmoud Al Shareef | Non-Executive and Independent |
| Vice Chairman | Mr. Mohamed Bin Issa Al Mohannadi | Non-Executive and Non-Independent |
| Member | Mr. Abdullah Bin Saeed Al Eidah | Non-Executive and Non-Independent |
| Committee Secretary | Mr. Mahmoud Ghazzaoui Chief Internal Audit Officer | Executive Management |

## Nominations and Governance Committee

| Role | Name | Relationship |
|---|---|---|
| Chairman | Mr. Abdul Latif Bin Abdullah Al Mahmoud | Non-Executive and Non-Independent |
| Vice Chairman | Sheikh/Jassim Bin Faisal Qassim Thani Al Thani | Non-Executive and Non-Independent |
| Member | Sheikh/Khalifa bin Thani Abdulla Al Thani Al Thani | Non-Executive and Non-Independent |
| Committee Secretary | Imad Bourhfir<br>Head - Strategy, Innovation and Data Science | Executive Management |

## Compensation, Remuneration and Benefits Committee

| Role | Name | Relationship |
|---|---|---|
| Chairman | Mr. Nasser Rashid Sariya Al-Kaabi | Non-Executive and Non-Independent |
| Vice Chairman | Mr. Mansour Mohamed Abdul Fattah Al Musleh | Non-Executive and Non-Independent |
| Member | Mr. Abdul Rahman Abdullah Abdul Ghani Al Ab-dul Ghani | Non-Executive and Non-Independent |
| Committee Secretary | Mr. Waleed Mohammed A M Al-Mardahi<br>Secretary of the Board of Directors | Board Secretary |



## Executive Management

| Role | Name | Relationship |
|---|---|---|
| Group Chief Executive Officer | Mr. Bassel Gamal | GCEO |
| Chief Wholesale Banking Officer | Mr. Tarek Youssef Fawzi | Chief Wholesale Banking Officer |
| Chief Personal Banking Officer | Mr. Dorai Anand | Chief Personal Banking Officer |
| Chief Risk Officer | Mr. Rakesh Sanghvi | Chief Risk Officer |
| Chief Strategy and Digital Officer | Mr. Constantinos Constan-tinides | Chief Strategy and Digital Officer |
| Chief Finance Officer | Mr. Gourang Hemani | Chief Finance Officer |
| Head of Human Capital Group | Mr. Khalefa Al Mesalam | Head of Human Capital Group |
| Chief Operating Officer, Opera-tions and IT Group | Mr. Saleem Ul Haq | Chief Operating Officer |
| Chief Internal Audit Officer | Mr. Mahmoud Ghazzaoui | Chief Internal Audit Officer |
| Chief Compliance Officer | Mr. Warif Kanaan | Chief Compliance Officer |

## Shari'a Supervisory Board

| Role | Name | Relationship |
|---|---|---|
| Chairman | His Eminence Sheikh/Waleed bin Hadi | Chairman |
| Member | Sheikh Dr. Abdulaziz Khalifa Al-Qasar | Member |
| Administrative Member | Dr. Mohammed Ahmaine | Administrative Member |

The **Board Nominations Policy** ensures that candidates to the Board are identified, assessed, and selected on a "best fit" basis in full alignment with standards and requirements set by the QCB, the Qatar Financial Markets Authority (QFMA), and the Commercial Company Law.

| Board Diversity and Independence | 2023 | 2024 | 2025 |
|---|---|---|---|
| Executive members of the Board of Directors* | 0 | 0 | 0 |
| Non-executive members of the Board of Directors** | 11 | 11 | 10 |
| Female members of the Board of Directors | 1 | 1 | 0 |
| Male members of the Board of Directors | 10 | 10 | 10 |
| Independent members of the Board of Directors | 2 | 2 | 1 |
| Non-independent members of the Board of Directors | 9 | 9 | 9 |

For more information on the Board of Directors, visit:
https://www.qib.com.qa/en/about-us/board-of-directors
For the outcomes of all General Assembly Meetings of QIB shareholders, visit:
https://www.qib.com.qa/en/investors/shareholder-information/meeting-and-governance/general-assembly

The Bank discloses shareholder voting results for each General Assembly resolution, including the number and percentage of votes cast in favor, against, and abstaining, to provide greater transparency into shareholder dissent and strengthen governance accountability. The Bank promotes Board accountability through a range of governance mechanisms, including Board meeting attendance (the Board Secretary maintains a detailed attendance record), limits on external mandates for directors, and formal Board performance reviews. The Bank also maintains a succession planning process, defines shareholder approval rights for key governance matters, and has clear director election/reappointment procedures to support long-term accountability and alignment with shareholder interests.

In 2025, the Board held 8 meetings, with an attendance rate of 83%.

# 4.3
# ESG Governance Structure

QIB's ESG governance structure ensures the effective oversight and integration of sustainability considerations across the Bank's strategy, risk management, and decision-making processes. It enables the identification, assessment, and management of ESG-related impacts, risks, and opportunities, in line with regulatory expectations and the Bank's long-term strategy, priorities, and objectives.

| Body/Committee | ESG-related Roles and Responsibilities |
|---|---|
| **Board of Directors** | • Provides overall oversight of ESG strategy, risk management, and opportunities identification.<br>• Approves sustainability policies and ensures alignment with strategic objectives. |
| **Sustainability Management Committee** | • Dedicated to sustainability, chaired by the CEO and comprised of members of the executive team and department heads. Reports directly to the Nomination and Corporate Governance Committee.<br>• Responsible for setting, implementing, and improving the Bank's sustainability strategy and performance. Ensures oversight of ESG risk management. |
| **Sustainability Working Group** | • Responsible for implementing new ESG projects and initiatives, for internal ESG reporting to the Sustainability Management Committee, and for the Annual Sustainability Report.<br>• Members include managerial focal points from every business function. |
| **Business/Support Functions** | • Integrate ESG considerations into day-to-day operations, ensure compliance with internal policies, and support data collection and performance monitoring. |

## Sustainability Management Committee

**The Committee is responsible for the following:**

- Oversee the development and implementation of QIB's sustainability strategy, policies, and action plans, and make recommendations.
- Monitors sustainability performance and progress of related initiatives, reporting regularly to the Board of Directors.
- Provides strategic direction and recommends actions to enhance ESG performance across the Bank.
- Supports the integration of ESG factors into risk management processes, in coordination with relevant functions.
- Establishes and monitors ESG KPIs through a dedicated dashboard, ensuring regular tracking and target setting.
- Coordinates cross-functional working groups and initiatives to support the delivery of sustainability priorities.
- Recommend updates and enhancements to the ESG Policy to the Board of Directors.
- Reports directly to the Nomination and Corporate Governance Committee.



- Group CEO, Chairman
- Chief Strategy and Digital Officer, Member
- GM Wholesale Banking Group, Member
- GM Personal Banking Group, Member
- Chief Financial Officer, Member
- Chief Risk Officer, Member
- Chief Operating Officer, Member
- Head of Human Capital Group, Member
- AGM, Communications and Quality Assurance, Member
- Head of Marketing and Research, Member and Secretary of the Committee

Responsibility for managing ethics and integrity issues within QIB is assigned to the Head of Human Capital Group, who supports the implementation of the Bank's ethics framework, related controls, and response processes.

Oversight of ethics matters is provided through the Board Risk and Compliance Committee, helping ensure accountability, escalation, and appropriate review of material ethics-related issues.

Responsibility for privacy and data security within QIB is assigned to the Head of Operational Risk, BCM, and Information Security, who oversees relevant privacy and information security controls, policies, and incident management processes. This responsibility operates within the Bank's broader governance framework and is supported by reporting and, where relevant, escalation to the Board Risk and Compliance Committee.

The Chief Strategy and Digital Officer serve as a designated executive-level role to oversee ESG/sustainability issues.

# 4.4
# Board Oversight

## Board Committees

The Board of Directors is supported by 3 committees that enhance governance structures, strengthen oversight mechanisms, and support effective decision-making, including on sustainability-related matters. These committees help integrate ESG considerations into the Bank's strategy, risk management, and internal controls.

- **Nomination and Corporate Governance Committee**
- **Compensation, Remuneration and Benefits Committee**
- **Audit, Risk Management and Compliance Committee**



| Committees and their Roles | Committee Members |
|---|---|
| **Nomination and Corporate Governance Committee**<br>This Committee:<br>• Acts as the official channel of communication between the Board of Directors and Management on governance and nomination matters.<br>• Establishes frameworks for evaluating the performance of the Board and senior executive management.<br>• Is chaired by an independent member. | • Mr. Abdul Latif Bin Abdullah Al Mahmoud – Chairman<br>• Sheikh/Jassim Bin Faisal Qassim Thani Al Thani, Vice Chairman<br>• Sheikh/Khalifa bin Thani Abdulla Al Thani Al Thani – Member<br>• Head of Strategy, Innovation and Data Science<br>• Secretary of the Committee |
| **Compensation, Remuneration and Benefits Committee**<br>The Committee:<br>• Develops the policy for rewards, bonuses, and incentives for the Board, executive management, and employees, subject to Board approval.<br>• Defines the framework for annual performance evaluation of the Board and senior Executive Management, ensuring alignment with governance requirements (Principle 7). | • Mr. Nasser Rashid Sariya Al-Kaabi -Chairman<br>• Mr. Mansour Mohamed Abdul Fattah Al Musleh, Vice Chairman<br>• Mr. Abdul Rahman Abdullah Abdul Ghani Al Abdul Ghani, Member<br>• Secretary of the Board of Directors<br>• Secretary of the Committee |
| **Audit, Risk Management and Compliance Committee**<br>The Committee assists the Board in fulfilling its oversight responsibilities, including:<br>• Submitting financial reports, managing actual risks, and AML/CFT risks.<br>• Overseeing internal control systems and performing audit functions.<br>• Monitoring compliance with applicable laws, regulations, and internal policies.<br>• Is chaired by an independent member. | • Mr. Nasser Abdullah Saad Al Mahmoud Al Shareef, Chairman<br>• Mr. Mohamed bin Issa Al Mohannadi, Vice Chairman<br>• Mr. Abdullah Saeed Al-Eidah, Member<br>• Chief Internal Audit Officer, Committee Secretary |

# 4.5
# Standards and Frameworks 2025

At QIB, we align with internationally recognized governance frameworks and industry best practices to ensure transparency, accountability, and compliance with key regulatory requirements, including those of the Qatar Central Bank, the Commercial Companies Law No. 8 of 2021, and the Governance Code for Listed Companies and Legal Entities issued by the Qatar Financial Markets Authority. Our commitment is reflected in the adoption of recognized standards and certifications that support our operations, reinforce risk management, and promote ethical business conduct.

| Codes and Standards | Issuing Body | Description |
|---|---|---|
| **Governance Code for Companies and Legal Entities Listed on the Main Market** | Qatar Financial Markets Authority | Based on the best international and regional codes of governance, such as the governance principles developed by:<br>• The Group of Twenty (G20) and the Organization for Economic Co-operation and Development (OECD) in 2015 that includes the relevant principles of the International Organization of Securities Commissions (IOSCO);<br>• The Bank for International Settlements (BIS) in 2015<br>• The International Association of Insurance Supervisors (IAIS)<br>• The International Corporate Governance Network (ICGN) in 2014<br>• The unified guiding principles of corporate governance for companies listed on the GCC financial markets issued in 2012 |
| **Corporate Governance Guidelines** | Internal | Based on the Basel Committee on Corporate Governance principles for banks, and a publication issued by the OECD |

## Key Sector-Level Financing Approach of QIB:

The **oil and gas-related financing approach** is informed by relevant external standards, principles, and sector guidance used in ESG Due Diligence and financing assessment. In financial year 2025, the Bank applied these references to support screening and review of oil and gas-related activities as part of its broader ESG risk management framework for financing activities.

The **energy-related financing approach** is informed by relevant external standards, principles, and sector guidance used in ESG Due Diligence and financing assessment. In financial year 2025, the Bank applied these references to support screening and review of energy-related activities as part of its broader ESG risk management framework for financing activities.

The **biodiversity-related financing approach** is informed by relevant external standards, principles, and sector guidance used in ESG Due Diligence and financing assessment. In financial year 2025, the Bank applied these references to support screening and review of biodiversity-related risks as part of its broader ESG risk management framework for financing activities.

The **agriculture-related financing approach** is informed by relevant external standards, principles, and sector guidance used in ESG Due Diligence and financing assessment. In financial year 2025, the Bank applied these references to support screening and review of agriculture-related activities as part of its broader ESG risk management framework.

At the Bank, we will continue to enhance transparency by clarifying the external references applied across sector-level financing policies.



# 4.6
# Compliance, Audit, and Reporting

QIB maintains a strong culture of compliance, ethics, and transparency, aligned with Islamic principles, regulatory requirements, and international standards. Oversight is led by the Board Audit, Risk, and Compliance Committee, which monitors governance, fraud risk, and the implementation of anti-corruption and ethics policies, supported by regular reporting from the Compliance and Internal Audit functions.

In 2025, key advancements included:

|  **Compliance Performance** |  **Enhanced Due Diligence** |  **Screening and Risk Prevention** |  **System Upgrades** |  **Digital Innovation** |
|---|---|---|---|---|
| Zero internal or external data breaches and **100% resolution of legal cases.** | Risk-based assessments are conducted for all 3rd parties, with strengthened controls for high-risk suppliers and partners in line with QCB expectations. | **130 Potential customers** were declined due to compliance concerns, reflecting rigorous onboarding standards. | Implementation of Phase 1 of an end-to-end Anti-Money Laundering and Counter-Terrorist Financing (AML/CFT) system and a Regulatory Compliance Man-agement System, with further phases planned for 2026. | Continued enhancement of eKYC onboarding, core banking (T24), and mobile bank-ing applications to improve compliance and customer experience. |

QIB's policies, including its Code of Conduct, Sustainability Policy, and Anti-Bribery and Anti-Corruption Framework, align with global references such as the United Nations Sustainable Development Goals (UN SDGs), the Universal Declaration of Human Rights, the International Labor Organization (ILO) principles, and the OECD guidelines. These frameworks embed Due Diligence, ethical conduct, and respect for human rights across operations, reinforcing responsible and resilient banking practices.

The Bank maintains policies and procedures designed to prevent money laundering and terrorist financing. These include customer Due Diligence measures, terrorist financing screening, identification and monitoring of politically exposed persons, senior management approval for higher-risk relationships, record retention for 10 years, and independent review of monitoring procedures. The Bank also applies enhanced controls for non-face-to-face customer Due Diligence/remote onboarding, where applicable.

The Bank does not make political contributions on its own behalf and does not use corporate funds or resources to support political parties, political candidates, or political campaigns. Political involvement by the Bank is prohibited unless specifically permitted by applicable laws and internal governance requirements. The Bank does not incur lobbying expenditures on its own behalf and, where any relevant public policy engagement occurs, it is conducted in accordance with applicable internal approval and compliance processes.

## Regulatory Compliance and Non-Compliance Incident

In 2025, there were no fines for corruption, fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other violations of related financial industry laws or regulations. QIB applies an audit and review approach to ethics and anti-corruption controls across all operations. In financial year 2025, audit coverage included principal business lines, support functions, subsidiaries, and higher-risk activities, with reviews prioritized based on the Bank's risk assessment and control environment.

QIB has strengthened its compliance framework through system enhancements, improved controls, and ongoing monitoring to prevent recurrence and ensure alignment with regulatory requirements. QIB's Compliance Officer and Chief Risk Officer jointly review and approve all PEP accounts and high-risk customer transactions in terms of money laundering/terrorism financing.

Except for the financial statement audit, the external auditor was engaged solely to perform additional Agreed Upon Procedures, as mandated by the Qatar Central Bank, our regulator. There was no other non-audit engagement (Good to Have) with the financial statement's external auditor; hence, the percentage of non-audit fees out of total audit fees paid to the financial statement's external auditor can be considered zero. Under Qatar's Commercial Company Law, there is a limit on the appointment of an auditor for a period exceeding 5 years.



# 4.7 Key Policies

Our key policies ensure that our responsible and sustainable operations are all aligned with national regulations and best international practices.

## Key Policies

- Anti-bribery and Anti-Corruption Policy
- Customer Due Diligence Policy
- Responsible Marketing Policy
- CRS and FATCA Policy
- AML/CFT Monitoring Policy
- Credit Risk and Investment Policy
- Anti-Discrimination Policy
- Diversity Policy
- Human Capital Policy
- Data Privacy and Security Policy
- Occupational Health and Safety Policy

## Key Frameworks

- Sustainability Policy Framework
- Compliance Governance Framework
- Financial Compliance Framework
- Sustainable Products Framework
- Fighting Financial Crime
- Risk Appetite Framework

## Sustainability Policy

QIB's Sustainability Policy establishes a structured approach to integrating environmental, social, and governance (ESG) considerations across its strategy, operations, and financing activities.

The Policy focuses on 3 key areas:

### Risk Management and Governance

- Integration of environmental and social risk management into project financing.
- Alignment of the Risk Appetite Framework with sustainability objectives and strategy.
- Standardized framework for tracking sustainability performance across QIB's portfolio.

### Sustainable Finance and Business Growth

- Development of Shari'a-compliant sustainable finance solutions.
- Expanding financial access to support SME and micro-enterprise growth.

### Capacity Building and Strategic Alignment

- Build internal capabilities to assess ESG risks and opportunities.
- Encourage QIB subsidiaries to develop their own ESG-driven frameworks.

## Anti-Bribery and Anti-Corruption

QIB upholds a zero-tolerance approach to bribery and corruption, recognizing the importance of trust, integrity, and transparency in the financial sector. A dedicated Financial Crime Compliance function manages these risks through a comprehensive framework and an Anti-Bribery and Anti-Corruption Policy aligned with Qatar's regulatory requirements and international standards, including OECD guidelines and the U.S. Foreign Corrupt Practices Act (FCPA).

The Bank maintains a formal Anti-Bribery and Anti-Corruption Policy approved through its governance framework. The Policy addresses the prevention of bribery and corruption, conflicts of interest, facilitation payments, gifts and hospitality, political contributions, charitable contributions and sponsorships, training, breach reporting and investigation procedures, and disciplinary action for non-compliance.

Regular risk assessments are conducted and reported to the Board, covering bribery, corruption, and ethical conduct. These reviews strengthen internal controls, ensure compliance with applicable laws and policies, and support the early detection and prevention of fraudulent activities.

The anti-bribery and anti-corruption programs are supported by internal procedures covering record keeping, approvals, escalation, review, investigation, and response to potential breaches. The Bank provides regular anti-bribery and anti-corruption training to relevant employees, with coverage and frequency determined by role and risk exposure and maintains internal monitoring and control mechanisms to support compliance.

For more information, visit:
https://www.qib.com.qa/en/sustainability/frameworks-and-policies/anti-bribery-and-anti-corruption

| Training | Training on Anti-Bribery, Anti-Corruption, and AML/CFT Measures |
|---|---|
| Training hours | 10,577 |
| Number of participants | 1,233 |

## Whistleblowing

QIB's Whistleblowing Policy provides employees with secure and confidential channels to report concerns, including misconduct, legal violations, or unethical behavior, without fear of retaliation. The framework ensures clear procedures for reporting, investigation, and resolution, safeguarding confidentiality and impartiality throughout the process. The Policy is communicated in both Arabic and English to ensure accessibility and awareness across the organization, reinforcing transparency, accountability, and a strong culture of ethical conduct.

The Bank communicates whistleblowing channels and related protections to employees through internal awareness and communication measures. Whistleblowing channels are available in Arabic/English/other relevant languages and are accessible to employees and, where applicable, suppliers, customers, contractors, and service providers. Reported concerns are subject to defined procedures for intake, assessment, investigation, escalation, and appropriate follow-up action, and retaliation against any individual who raises a concern in good faith is prohibited.

During the financial year 2025, the Bank received 5 whistleblowing reports, all of which were investigated and duly resolved. The Bank provides reporting channels that enable timely and secure reporting.

| Internal Compliance Monitoring and Reporting | 2023 | 2024 | 2025 |
|---|---|---|---|
| Number of inquiries, complaints, or issues received by the whistleblower team through email, an internal monitoring or reporting system | 4 | 14 | 5 |
| Percentage of inquiries, complaints, or issues received by the whistle-blower team through email, an internal monitoring or reporting system, that were substantiated | 100% | 100% | 100% |

## Conflict of Interest

Conflict of Interest is a key topic of concern for QIB. The Bank QIB maintains a structured approach to managing conflicts of interest through its Corporate Governance Framework and Code of Business Conduct, in line with applicable laws and regulatory requirements, including Qatar Central Bank guidelines, the Commercial Companies Law, and the Governance Code issued by the Qatar Financial Markets Authority (QFMA).
The Conflicts of Interest Policy supports the identification and management of actual and potential conflicts across the Bank's activities, safeguarding the interests of the Bank, its shareholders and stakeholders, while maintaining integrity in decision-making.
The Insider Trading Policy establishes strict controls to prevent the misuse of material non-public information, ensuring appropriate disclosure and maintaining fairness and transparency across all transactions.

Internal procedures support the Bank's business ethics framework and controls that guide implementation across the organization. These include preventive controls designed to deter misconduct and reduce exposure to unethical behavior, including approvals, segregation of duties, monitoring, and escalation processes.



Training hours
**3,814**

Participants
**105**

# 4.8 Strengthening Internal Audit Practices

In 2025, QIB further strengthened its corporate governance by enhancing its Internal Audit (IA) function to align with leading international standards, including the Institute of Internal Auditors (IIA) Standards and the International Professional Practices Framework (IPPF). Risk management is supported by robust Risk Assessment Criteria (RAC) that systematically address key areas, including anti-corruption, fraud, anti-money laundering and counter-terrorist financing (AML/CFT), and antitrust risks.

Key advancements in 2025 include:

- **Digital transformation of audit processes:** Full deployment of TeamMate+, an integrated audit management system enhancing efficiency across risk assessment, planning, execution, and follow-up.
- **Strengthened governance framework:** Updates to the Audit and Risk Compliance Committee (ARCC) Charter, Internal Audit Charter, and related policies, ensuring alignment with international standards.
- **Capacity building:** Comprehensive training of the IA team on TeamMate+, supported by continuous professional development through platforms such as IIA, Udemy, and Wolters Kluwer, alongside globally recognized certifications (e.g., CIA, CPA, CAMS).
- **Data-driven auditing:** Expanded use of data analytics to enable full population testing and more effective risk identification.

Internal audits were conducted across all business divisions, with findings classified and escalated to senior management and the Audit Committee, supported by clear action plans. ESG risks are systematically integrated into the audit universe, reinforcing QIB's commitment to sustainable and responsible banking.

| Internal Audits | Number of Audits | Number of Findings |
|---|---|---|
| Branches audit | 12 | 51 |
| Bank departments/divisions | 26 | 224 |
| Others | 1 | 4 |
| **Total** | **39** | **279** |

| Internal Audits | Audit Subject | Auditing Frequency |
|---|---|---|
| Quality | Quality of services provided by the bank's divisions/ departments and branches | As per the Audit Plan |
| Regulatory Requirement | FCC and other regulatory audits | Annually |
| Quality-Information Systems | IT and Information Security audits | As per the Audit Plan |
| Health and Safety | Safety and Security audit | As per local regu-lations |
| Governance | Governance processes related to each divi-sion/department | Annually |

## Tackling Financial Crime at QIB

QIB proactively identifies, monitors, and mitigates financial crime risks through strengthened oversight, controls, and reporting mechanisms, supporting effective compliance and financial integrity. The Enterprise Fraud Risk Management (EFRM) Unit enhances fraud detection by refining use cases, reducing false positives, improving efficacy, and providing guidance across the Bank to strengthen an anti-fraud culture. The Bank applies ongoing monitoring of relevant business relationships as part of its compliance and financial crime control framework. The Bank also maintains procedures for reporting irregularities and for identifying, escalating, and reporting suspicious transactions in line with applicable compliance requirements.

# 4.9 Enhancing Risk Management

The Bank maintains a formal risk governance framework supported by Board-level oversight and a clear allocation of risk responsibilities across the organization. Risk oversight is maintained through the Board Audit, Risk, and Compliance Committee, while risk and compliance functions at the management level provide second-line oversight and control. Business and functional units act as the first line of defense by identifying, owning, and managing risks within their activities, and Internal Audit provides independent third-line assurance over the effectiveness of risk management and control processes. The Bank has established risk management processes and strategies to promote an effective risk culture across the organization. These include periodic review of the Bank's risk exposure, a formal risk appetite framework, mitigation actions for key risk areas, and internal and external audit review of the risk management process. Risk considerations are integrated into the development of products and services, and the Bank further supports risk culture through Board and management training, staff awareness, and capability-building programs linked to prudent risk management, where applicable. The Bank monitors emerging risks that could have a significant medium- to long-term impact on its business model, operations, customers, and financial performance. As part of its risk management framework, the Bank identifies and assesses key emerging risks such as Artificial Intelligence (AI) governance and ethical use, and Global ESG momentum risk driven by policy realignment. For each risk, the Bank evaluates the potential business impact, assigns responsibility for monitoring and mitigation, and implements management actions designed to enhance resilience and preparedness over time.

QIB maintains a comprehensive and forward-looking risk management framework to address both traditional and emerging risks, ensuring long-term resilience and stability.

The Bank periodically assesses material ethics-related risks as part of its compliance and governance framework. Its systemic risk management framework is supported, where relevant, by internal assurance and review mechanisms, employee awareness and accountability measures, and governance provisions intended to promote prudent risk management and a sound risk culture. The Bank's risk management framework is supported by clear governance responsibilities, including Board and senior management oversight, defined risk ownership across business and control functions, and independent assurance. Senior responsibility for risk is separated from internal audit responsibilities, and legal, compliance, and risk leaders report to senior management and/or relevant Board committees through established reporting lines. The

Bank further discloses “Board or committee oversight, senior owner, reporting line, meeting frequency, risk induction, ongoing Board risk training, and relevant director risk expertise”. The Bank's risk management and reporting approach is informed by recognized standards and frameworks, including Basel standards, COSO, ISO 31000, GRI, SASB, Integrated Reporting, TCFD, QCB requirements, and other relevant frameworks. The framework covers ESG risks where relevant, including environmental and social risks in financing, climate-related risks, conduct and compliance risks, operational resilience, information security, and human capital or supplier-related risks.

| Risk Governance | Alignment with Global Standards | Climate Risk Integration | AI Risk Managment | Innovation and Capability Building |
|---|---|---|---|---|
| **The Risk Appetite Framework, reviewed annually, defines clear thresholds across unacceptable, quantitative, and qualitative risks.** | Operational risk management follows the Basel Committee on Banking Supervision (BCBS) principles, covering key risk categories such as fraud, system failures, and process inefficiencies. | Integration of climate-related risks, assessing both physical and transition risks at portfolio and transaction levels, with plans to implement climate scenario analysis in line with Task Force on Climate-related Financial Disclosures (TCFD) and QCB guidelines. | A centralized AI Risk Register ensures systematic identification and monitoring of risks, including model accuracy, data privacy, and ethical considerations. | Participation in initiatives such as the Qatar 2025 Quantum Hackathon underscores QIB’s commitment to leveraging advanced technologies to enhance risk assessment and datadriven decision-making. |

These measures collectively strengthen QIB’s proactive, technology-enabled risk management approach.

## ESG Risk Analysis and Classification

QIB integrates environmental, social, and governance (ESG) considerations into its risk management framework to support sustainable growth and portfolio resilience. ESG risks are embedded across financing activities, aligned with Shari’a principles and regulatory requirements, and subject to strict exclusions for prohibited sectors such as alcohol, tobacco, and gambling.



## Key Measures include:

- All corporate financing requests undergo ESG assessment in line with International Finance Corporation (IFC) Performance Standards.
- Medium- and high-risk transactions are escalated for enhanced review using QIB's ESG Due Diligence Toolkit, enabling detailed evaluation of environmental, social, and governance factors.
- An **ESG Risk Classification Matrix** determines risk levels, with predefined triggers based on sector, exposure, and client profile.
- ESG risks are embedded within the **Risk Appetite Framework** and overseen by the Sustainability Management Committee and the Board's Nomination and Governance Committee.
- Climate-related risks are regularly reviewed in line with QCB requirements and Task Force on Climate-related Financial Disclosures (TCFD) principles.

This structured approach ensures consistent identification, escalation, and mitigation of ESG risks, strengthening responsible lending and long-term value creation.

## Self-Assessment of Risks

QIB applies a structured **Risk and Control Self-Assessment (RCSA) Framework** to identify, assess, and mitigate operational risks across its activities, strengthening overall resilience. The process evaluates inherent risks, control effectiveness, and residual exposure, with outcomes validated against Key Risk Indicators (KRIs) and data loss. It also incorporates emerging risks, including climate-related risks (e.g., physical risks such as extreme weather and infrastructure disruption) as well as transition risks driven by regulatory and market changes. Regular reassessments, ongoing monitoring, and alignment with internal audit findings ensure a dynamic, effective, and forward-looking risk profile that remains responsive to evolving risk conditions.

## Integrating ESG into Lending and Credit Risk Decisions

QIB embeds environmental, social, and governance (ESG) considerations into its lending practices through a structured Due Diligence and credit risk framework:

- **ESG-driven credit evaluation:** Credit Risk Management validates ESG assessments and ensures identified risks are integrated into credit memos, directly influencing approval decisions.
- **Risk-based escalation:** Transactions exceeding QAR 250 mn are classified using an ESG Risk Matrix (High/Medium/Low). Medium- and high-risk projects undergo enhanced Due Diligence aligned with the Equator Principles, the European Bank for Reconstruction and Development (EBRD), and the International Finance Corporation (IFC) Performance Standards.
- **Comprehensive ESG criteria:** Assessments cover environmental (emissions, biodiversity, waste), social (labor practices, health and safety, human rights), and governance factors (integrity, oversight, supply chain practices).
- **Enhanced Due Diligence tool - E&S Credit Risk Scorecard:** QIB has deployed an E&S Credit Risk Scorecard, which provides a structured framework to assess the impact of environmental and social factors on credit risk at the counterparty level. It begins with factor-level benchmark scores that serve as orientation points for the E and S risk categories (including physical and transition risks), which the Credit Risk Team then refines to ensure accuracy and relevance for each counterparty. The resulting ESG Credit Risk Score translates into a notching adjustment applied to the baseline implied Through-the-Cycle (TTC) credit rating, thereby integrating ESG considerations directly into the Bank's credit risk evaluation process. This methodology ensures that ESG risks are not treated as peripheral but as core drivers of creditworthiness, influencing the counterparty's rating outcome. Importantly, the framework currently excludes sovereigns, regional and local governments (RLGs), and municipalities, focusing instead on corporate and institutional counterparties where E&S risks are most material to credit outcomes.

**Ongoing advancements:** In 2025, QIB continued deploying the E&S Credit Risk Scorecard, designed to embed ESG scoring across financing activities systematically. The tool is expected to become fully operational by mid-2026.

This approach ensures informed decision-making, effective risk mitigation, and alignment with international best practices, supporting sustainable and responsible portfolio growth.

The Bank continues to strengthen monitoring arrangements for environmental and social risks in relevant financing activities. This includes ongoing review of risk indicators, follow-up actions after transaction approval, escalation where required, and continued enhancement of processes, capabilities, and monitoring tools over time

## Key ESG Criteria:



**Environmental:** Pollution, biodiversity, energy and emissions, water, and waste management.



**Social:** Labor practices, health and safety, training and development, human rights, and equal opportunity.



**Governance:** Robust corporate governance, business integrity, supply chain management, and responsible engagement with affected communities.

## Lending and Investment Portfolio

We continue to work towards monitoring the ESG risk exposure in our lending and investment portfolio.

| Risk Classification | 2023 | | 2024 | | 2025 | |
|---|---|---|---|---|---|---|
| | By the Number of Clients | By Exposure | By the Number of Clients | By Exposure | By the Number of Clients | By Exposure |
| High | 48 | 20% | 43 | 19% | 47 | 17.2% |
| Medium | 160 | 29% | 158 | 30.4% | 127 | 23.4% |
| Low | 136 | 51% | 134 | 50.6% | 155 | 59.4% |
| **Clients** | **344** | | **335** | | **329*** | |

*Above classification as of 31/12/2025 based on EBRD sector classification for all exposures above QAR 10 mn

Sustainability Portfolio of **QAR 5.8 bn**

Exposures above **QAR 10 mn** constitute to 80.6% of the total portfolio

| Treasury Investments in Sustainable Finance Instruments (Including Environmental/Social Deposits or Sukuks) | 2023 | 2024 | 2025 |
|---|---|---|---|
| Number of treasury investments | 5 | 11 | 10 |
| Total amount of such investments | QAR 50.6 mn | QAR 401 mn | QAR 463.6 mn |

As of year-end 2025, QIB currently derives less than 1% of its total revenue from green or sustainability-linked financial products, including the Sustainable Deposit offering and treasury investments in sustainable finance instruments. While still a small share of overall revenues, we aim to expand our green product suite and client adoption in line with our Sustainable Products Framework and Qatar's transition to a green economy.

QIB's investment management subsidiary, QInvest, incorporates ESG considerations into its investment process to align with strategic objectives and risk management. The scope and depth of our analysis depend on factors such as the availability of information, the degree of control we have over a particular investment, and our ability to exert influence, each of which varies depending on the type of transaction.

- **Due Diligence:** ESG assessments are conducted using a sector-based approach, leveraging the Sustainability Accounting Standards Board (SASB) materiality map to identify material sustainability risks and opportunities. A bottom-up validation ensures each investment is relevant, assesses controls, and evaluates mitigation strategies.
- **Evaluation and Decision-Making:** ESG Due Diligence findings are documented and reviewed by the Investment Committee (IC) alongside financial and strategic considerations.
- **Post-Investment Review:** Where necessary, ESG assessments continue post-investment to ensure comprehensive risk management. Monitoring efforts focus on the investments over which QInvest has the greatest influence.

Where relevant, the Bank may engage with investee companies, issuers, external managers, and transaction stakeholders on environmental, social, and governance matters. The Bank continues to strengthen its responsible investment approach through governance, monitoring, implementation measures, and reporting on responsible investment activity and outcomes over time.

QIB applies a defined threshold for ESG risk escalation within its credit evaluation process. Projects exceeding QAR 250 mn are subject to ESG risk classification using the ESG Risk Classification Matrix, which categorizes projects as high, medium, or low risk. High- and medium-risk transactions are escalated for detailed ESG Due Diligence, conducted in alignment with the Equator Principles and EBRD standards. This process helps ensure that material ESG risks are identified, reviewed, and appropriately mitigated prior to credit approval.

The Bank is also developing an ESG-adjusted Credit Risk Scorecard to generate ESG scores and ESG-adjusted credit ratings for integration into the credit assessment framework. The risk management team works closely with the business teams to develop and refine the scorecard, ensuring alignment between ESG risk considerations, business priorities, and credit decision-making. ESG scores and adjusted credit risk ratings will be regularly monitored, with deviations identified and reported as required. These scores are expected to support ongoing credit reviews and more comprehensive client assessments.

Advisory services may apply ESG controls where relevant to the client's mandate.

# 4.10 Alignment with the Task Force on Climate-related Financial Disclosures

Climate change presents financial, operational, and reputational risks, requiring structured, and forward-looking risk management approaches. QIB aligns its approach with the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD) and integrates climate considerations across governance, strategy, risk management, and performance monitoring. This approach is further supported by QCB's ESG supervisory principles, with a focus on strengthening resilience and supporting the transition towards a greener economy.

Climate risks, both physical and transition-related, are systematically evaluated for new financing requests through QIB's ESG Due Diligence Toolkit, which is applied bank-wide and aligned with the IFC Performance Standards. Toolkit outputs are reviewed and validated by the Group Credit Risk and Investment Committees and form part of the credit memo process. Lending portfolio exposures are categorized by ESG risk level - high, medium, or low - based on sectoral classifications aligned with the EBRD and Equator Principles. High- and medium-risk exposures are subject to enhanced ESG Due Diligence, which supports the identification, review, and mitigation of material ESG and climate-related risks before credit approval. QIB is also developing portfolio-level climate metrics, including financed emissions and baseline metrics for portfolio carbon intensity. In addition, climate considerations, including emissions-reduction commitments, environmental liabilities, and resilience strategies, are integrated into the Bank's credit policy and are reviewed annually. This supports the progressive alignment of QIB's credit activities with national climate targets and global climate risk disclosure expectations.

The Bank's greenhouse gas reduction approach forms part of its broader climate-related governance, risk management, and reporting framework. Where feasible, the Bank will continue to strengthen climate-related disclosures, including consideration of broader climate alignment approaches, interim milestones, internal review, and external verification of greenhouse gas data.

## Assessment of Climate-related Risks

QIB assesses physical climate risks by estimating potential damage rates across key hazards, including sea-level rise, heat stress, water stress, hurricanes, floods, and wildfires, and evaluating their potential impact on borrowers and underlying assets. Transition risks are analyzed by estimating Scope 1, 2, and 3 greenhouse gas emissions and carbon intensity, enabling the Bank to identify exposures to high-emission sectors.

Based on the outcomes of its physical and transition risk assessments, QIB conducts a Portfolio Vulnerability Assessment across business lines to identify exposure concentrations in carbon-intensive sectors and geographies that are particularly vulnerable to climate-related hazards. From financial year 2026 onwards, the Bank plans to implement climate stress testing and scenario analysis using scenarios developed by the Network for Greening the Financial System (NGFS). These analyses will assess the potential impacts of different climate pathways on key risk metrics and capital requirements. They will be supported by internal data, including asset locations, sector classifications, and exposure profiles, as well as external data sources, including IPCC projections for physical risks and NGFS scenarios for transition risks.

## Integrating ESG and Climate Risks within Enterprise Risk

ESG and climate-related risks are embedded within the Bank's Enterprise Risk Management Framework to align climate strategy, risk management practices, and overall business objectives. Climate risks are incorporated into the existing risk taxonomy and control framework, supporting a more structured and consistent approach to identification, assessment, monitoring, and mitigation.
Within credit risk management, climate considerations are reflected through enhanced Due Diligence using the E&S Credit Risk Scorecard, strengthened collateral management, and enhanced risk controls in underwriting and monitoring. Within market risk management, climate transition developments are assessed for their potential impact on asset valuations, market volatility, and sector exposures, and are monitored through established reporting mechanisms. The Bank also applies strategic positions with respect to higher-carbon sectors, including restrictions or limited exposure to activities such as thermal coal, in line with its sustainability objectives.

## Mitigation and Monitoring of Climate-related Risks

The Bank recognizes that climate risk has both strategic and financial dimensions. Climate considerations are integrated into risk governance, portfolio steering, and sector-level policies. Strategic positioning is guided by the Bank's climate and sustainability commitments, which inform sector guidelines, portfolio steering, and restrictions on selected high-carbon activities. From a risk management perspective, targeted mitigation measures are informed by climate stress testing and scenario analysis. These include strengthening risk controls to mitigate potential impacts on credit risk parameters, such as loss given default and expected credit losses; enhancing collateral coverage for higher-risk exposures; conducting rigorous Due Diligence on borrowers in climate-sensitive sectors; and applying stricter underwriting and lending standards where relevant. Monitoring and oversight are supported through internal risk monitoring processes and regulatory reporting, including submissions to supervisory authorities such as the Qatar Central Bank. Governance oversight is provided through established structures to ensure accountability and alignment with the Bank's climate strategy, targets, and commitments.

QIB is investing in solutions that integrate environmental, social, and climate-related risks into its risk management framework. This includes the following key components:

- ESG and climate risk governance and organizational structure.
- Integration of ESG considerations into business strategy, financial planning, targets, and limits.
- Incorporation of ESG and climate risk considerations into the end-to-end credit process.
- Assessment of ESG and climate-related impacts across other risk categories, including operational, market, and liquidity risk.
- Tools to identify, measure, manage, and monitor transition and physical climate risks, including Scope 3 financed emissions calculations.
- Climate risk integration within the credit assessment process, from client onboarding to risk quantification.
- Identification of key climate change metrics and processes for monitoring.
- Scenario analysis and stress testing aligned with industry best practices and forward-looking climate macro scenarios.
- Knowledge transfer and training for relevant Bank stakeholders.

# 4.11 First Assessment of Financed Emissions by QIB

In 2025, QIB conducted its first assessment of financed emissions as part of its broader commitment to strengthening climate-related disclosures and understanding the environmental impact of its financing activities. Financed emissions represent the greenhouse gas emissions associated with the Bank-financed businesses and projects and are an important indicator for assessing climate-related risks and opportunities within the portfolio. This assessment marks an important step in enhancing transparency, supporting informed decision-making, and aligning with evolving international sustainability reporting practices.

For the current reporting period, the analysis primarily covers corporate lending, small and medium enterprises (SME), and project finance exposures, which collectively represent the majority of the Bank's assessed financed activities. These portfolios are classified under the PCAF category "Business Loans to Private Entities", as the available dataset does not distinguish between public and private counterparties.

At the portfolio level, the exposures included in the financed emissions assessment comprise corporates at **QAR 83.27 bn**, representing **96.7% of the assessed portfolio**; SMEs at **QAR 2.11 bn**, representing **2.5%**, and project finance at **QAR 0.7 bn**, representing **0.8%**. This portfolio coverage ensures that the financed emissions calculations capture the most material segments of QIB's lending activities while maintaining methodological consistency with PCAF guidance.

## Financed Emissions for 2025

During the reporting period, QIB assessed 831 obligors representing a total exposure of QAR 86.09 billion. Total portfolio emissions (Scope 1 and 2) amounted to 21.52 $MtCO_2e$, of which the Bank's attributable financed emissions were 1.15 $MtCO_2e$. This reflected a declining trend from 2024, when the portfolio's carbon emissions were 23.04 MtCO2e and attributable financed emissions were 1.24 $MtCO_2e$, indicating an improvement despite a relatively stable exposure base.

Financed Emissions remained concentrated within a limited number of sectors, with the top 10 sectors contributing 1.15 $MtCO_2e$ (94.3%) of total financed emissions. The Air Transportation sector continued to be the highest contributing sector in financed emissions. Conversely, the Paper sector recorded the lowest. While Real Estate accounted for the highest outstanding exposure, the sector accounted for 0.08 $MtCO_2e$ of financed emissions.



| Governance | Strategy | Risk Management | Metrics and Targets |
|---|---|---|---|
| Covers Board oversight, governance frameworks, and transparency in ESG integration. | Focuses on embedding ESG into strategic planning and assessing its impact on business models. | Includes ESG risk identification, mitigation and scenario analysis to enhance resilience. | Emphasizes setting, tracking and reporting on ESG performance to ensure accountability. |
| • A dedicated **Sustainability Unit** drives sustainability initiatives in collaboration with a **cross-departmental Sustainability Working Group, ensuring oversight of climate-related topics.**<br>• The **Sustainability Management Committee**, led by the Group CEO, ensures there is progress on the Sustainability Strategy.<br>• The **Sustainability Management Committee** sets goals, monitors progress, and meets quarterly to review updates and refine policies, ensuring alignment with best practices in climate risk management.<br>• The **Board-level Nomination and Governance Committee** oversees the sustainability strategy and reviews climate-related risks, ensuring ESG considerations are integrated into the Bank's overall governance framework and strategic decision-making. | • Climate considerations are integrated into our strategic planning, addressing physical risks such as extreme weather and transition risks arising from regulatory changes and market developments.<br>• ESG factors are incorporated in the Credit and Investment Policy, enabling better oversight of climate-related risks and opportunities.<br>• The Bank supports the transition to a low-carbon economy through renewable energy, green buildings, sustainable finance solutions, and eco-friendly business initiatives, aligned with Qatar National Vision and Islamic finance principles.<br>• Climate-related topics are reviewed by the Board and its committees and are integrated into strategy, risk management, budgets, and business plans.<br>• Progress towards climate objectives is monitored through comprehensive targets, strengthening the long-term resilience of the Bank's business model.<br>• Sustainable finance products, including Shari'a-compliant Sustainable Corporate Deposits and green financing solutions, create new business opportunities while supporting clients' sustainability ambitions.<br>• ESG principles are increasingly embedded into procurement and supplier selection processes through ESG evaluation criteria. | • **QIB's Mobile App** provides customers with carbon emissions tracking to encourage more sustainable choices.<br>• The Bank has developed a robust **ESG Due Diligence (EDD)** process, led by a newly adopted **E&S Credit Risk Scorecard** to embed ESG scoring across all financing activities systematically. **The ESG Due Diligence (EDD)** process is mandatorily applied to all new financing requests, assessing climate and ESG risks and further incorporating them towards generating an ESG-adjusted Credit Score for informing all new lending decisions.<br>• The Bank has assessed financed emissions (Scope 3 Category 15) and conducted its first financed emissions assessment in 2025 for its 2024 portfolio, including financed emissions calculations and transition risk analysis across its lending portfolio.<br>• The **ESG Due Diligence (EDD)** process is used to support portfolio monitoring and lending decisions, helping reduce long-term climate-related financial risks while identifying opportunities to finance clients' transition.<br>• An **ESG evaluation toolkit**, aligned with IFC Performance Standards, supports ESG risk assessments in Equator Principles eligible finance requests. The toolkit integrates climate-related physical and transition risks alongside environmental and social considerations to strengthen lending decisions.<br>• **ESG criteria are increasingly incorporated into supplier assessments** to identify and manage sustainability-related risks across the Bank's value chain. | • The Bank assesses climate-related progress through a comprehensive set of operational and portfolio-level ESG metrics.<br>• Key indicators include portfolio carbon intensity (risk), green financing volume (opportunity), financed emissions, and customer carbon footprint tracking through the QIB Mobile App.<br>• Sustainable finance metrics, including green financing and ESG-linked investment activity, are monitored to measure progress in supporting the transition to a low-carbon economy.<br>• ESG Due Diligence metrics monitor sustainability performance across new financing activities, while GHG emissions have been tracked since 2020.<br>• The Bank follows IFRS Sustainability Disclosure Standards (IFRS S1 and IFRS S2), GRI Standards, SDGs, relevant SASB guidance, and Qatar Stock Exchange ESG Disclosure Guidance to support transparent reporting.<br>• Employee sustainability training and capability-building programs are monitored to strengthen climate governance and support the effective implementation of the Bank's sustainability strategy. |

## Alignment with QCB's 12 ESG Principles for Banks

| | | | |
|---|---|---|---|
| **QCB's ESG Principles**<br>Principle 1: Board Oversight<br>Principle 2: Procedures and Control | **QCB's ESG Principles**<br>Principle 5: Strategy and Risk Materiality<br>Principle 11: Stress Testing and Scenario Analysis | **QCB's ESG Principles**<br>Principle 4: Internal Control framework and Integration in the three lines of defense<br>Principle 6: Risk Appetite Setting and Risk Management framework<br>Principle 7: Credit Risk Management<br>Principle 8: Operational Risk<br>Principle 9: Market Risk Management<br>Principle 10: Liquidity Risk Management<br>Principle 11: Stress Testing and Scenario Analysis | **QCB's ESG Principles**<br>Principle 3: Data and Reporting<br>Principle 12: Disclosure Analysis |

# 4.12
# Moving forward

The Bank will continue strengthening its governance, risk management, and internal audit capabilities through a focused set of priorities. By mid-2026, we aim to complete the deployment of the Environmental and Social Credit Risk Scorecard, further embedding sustainability considerations into credit decision-making. We also intend to enhance our internal audit framework and processes, remaining aligned with evolving regulatory expectations and leading practices. Continued investment in staff development and capabilities will be central to this agenda, alongside greater use of emerging technologies and digital tools to support more effective, data-driven audit execution.



# Responsible Banking and Services Operations

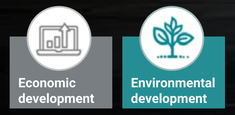
## Highlights

- **60 mn** logins to the QIB Mobile App
- **12,571,678 Transactions** through our network of ATMs
- **AI-driven** digital transformation
- **~5%** reduction of the electricity consumption
- **13 Suppliers** assessed for ESG impacts

### SDGs



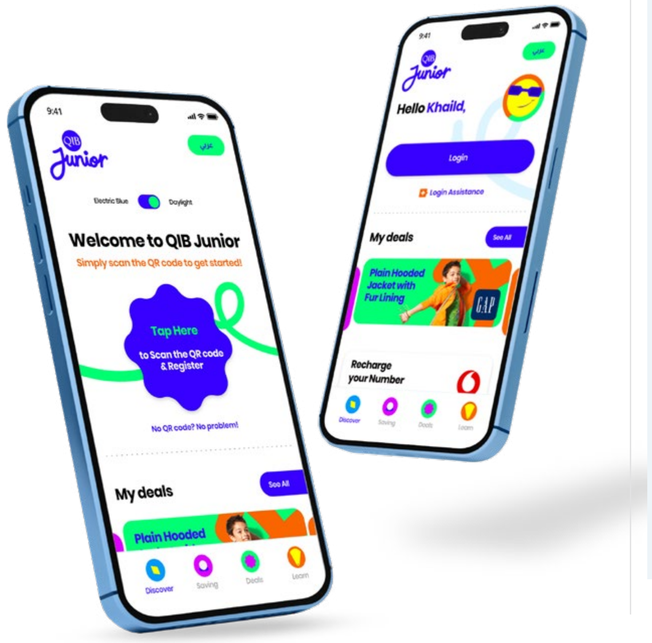

### QNV Pillar



# 5.1 Digital Innovation at QIB

## Digital Innovation and Customer Experience

In 2025, QIB continued to accelerate its digital transformation agenda, reinforcing its position as a leading digital bank through a focus on artificial intelligence, customer-centric innovation, and secure, seamless banking. Through digital innovation, fintech partnerships and continued investment in advanced technologies, the Bank is delivering more intuitive, personalized and trusted digital experiences.




**60 mn logins**
to the QIB Mobile App

**215 mn**
retail digital transactions completed

*(Excluding WPS)

A key milestone was the launch of the QIB Junior App, Qatar's first dedicated digital banking platform for children and adolescents, supporting long-term customer engagement and financial inclusion. In parallel, QIB expanded its fintech ecosystem through partnerships such as PayLater, introducing Shari'a-compliant Buy Now, Pay Later solutions that enhance financial flexibility and support the growth of Qatar's digital economy. Alongside product innovation, QIB strengthened its operational backbone by upgrading core systems, automating high-volume processes, and enhancing compliance capabilities. These initiatives have improved efficiency, streamlined workflows, and enhanced the end-to-end customer journey, contributing to a more resilient, scalable, and future-ready banking ecosystem.

**Key Digital Products and Services include:**

- **Auto Marketplace,** offering an integrated digital car-buying experience.
- **Auto Pay services** (Vodafone, Ooredoo, Kahramaa), enhancing payment convenience and automation.
- **Direct Remit corridors,** including Egypt, Philippines, and Nepal wallets, as well as India UPI transfers.
- **Himyan Debit Card.**
- **Fawran service,** enabling real-time payments and transfers.

### 5.1.1 Advancing Digital Infrastructures and Features

In 2025, QIB accelerated its digital transformation by launching innovative banking solutions, enhancing payment capabilities, and expanding inclusive financial services to improve accessibility and customer experience. Key developments included the launch of the QIB Junior App to support youth financial literacy and digital engagement, alongside the expansion of digital payment options through Click to Pay services, Samsung Pay, Google Pay, and HIMYAN card tokenization via Apple Pay.

The Bank also strengthened inclusive banking services through digital onboarding for WPS customers on the QIB Lite App, digital issuance of HIMYAN cards, salary advance services, enhanced FAWRAN functionalities, and new remittance solutions, including cash pick-up services in Pakistan. Alongside customer-facing innovations, QIB upgraded core systems, automated high-volume processes, and enhanced compliance capabilities, improving operational efficiency, scalability, and service reliability across its digital banking ecosystem.



### New Digital Platforms and Products

- QIB Junior App
- Digital onboarding for WPS customers through the QIB Lite App
- AI-enabled personalized offers and Next Best Offer capabilities

### Payment and Card Features

- Visa Click to Pay
- Mastercard Click to Pay
- Samsung Pay and Google
- Pay in-app provisioning
- HIMYAN card tokenization via Apple Pay
- Digital issuance of HIMYAN debit and prepaid cards
- Avios Points integration for
- HIMYAN cards
- Enhanced FAWRAN functionalities and Request to Pay services

### Inclusive and Value-Added Financial Services

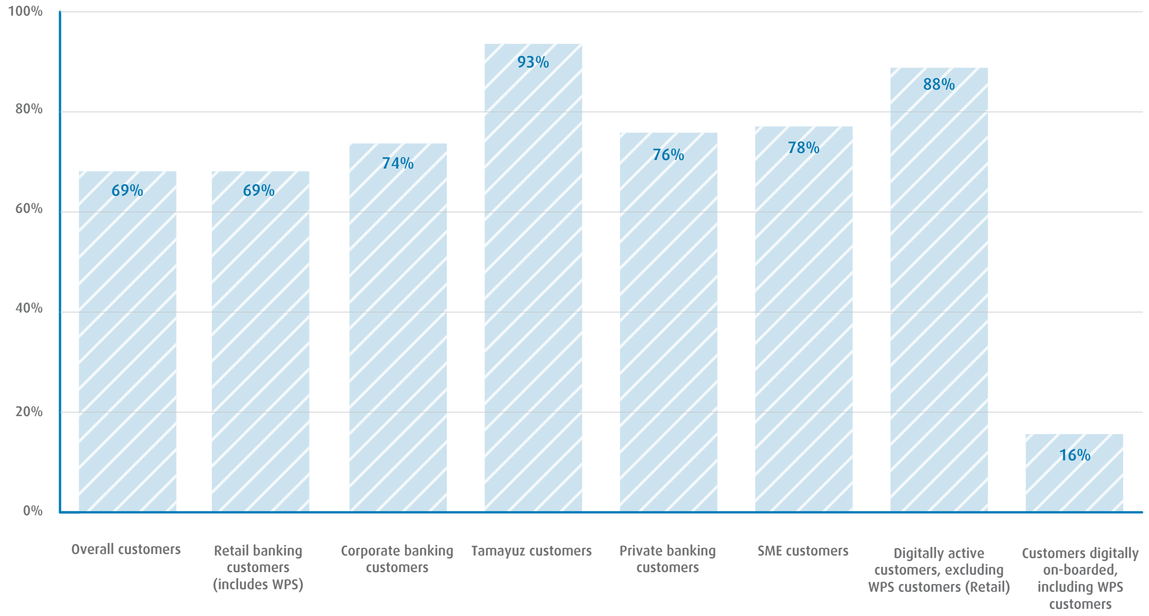
- Salary advance for WPS customers
- Cash Pick-up remittance service in Pakistan
- Life Continuity Takaful feature

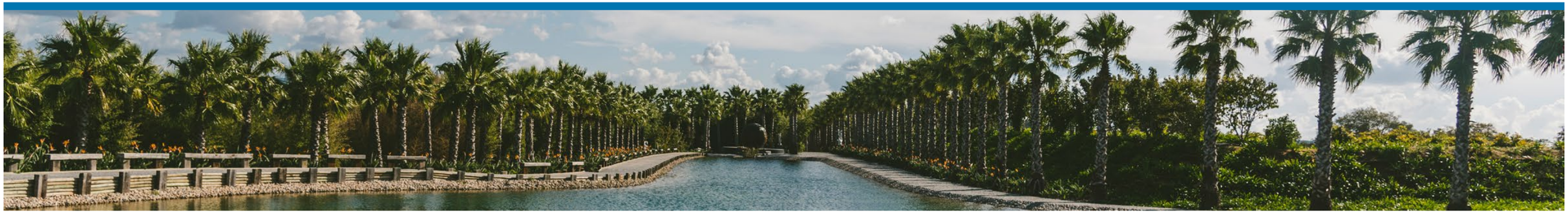
### Operational Enhancements

- Digitally stamped statements and certificates.
- Arabic integration in Corporate Internet Banking.
- Email verification capabilities.
- Core system upgrades and process automation.

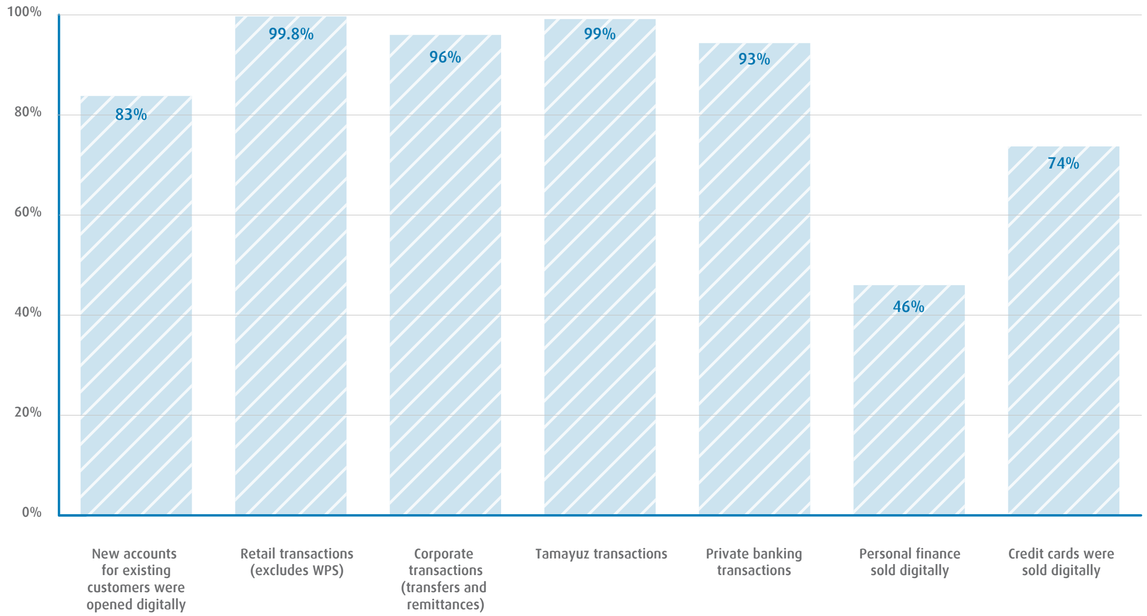
The Board oversees product and service development through its Audit, Risk Management, and Compliance Committee, which reviews new initiatives, monitors performance, and ensures alignment with regulatory, Shari'a, ESG, and cybersecurity standards. Product-related risks are integrated into the enterprise risk framework across the full lifecycle of the Bank's offerings.

## Digitally Active Customers



## Digital Transactions




**43,484,890**
Transactions made through the Mobile App

### QIB Mobile Banking App

**60 mn logins**
to the QIB Mobile App

**8.4%**
increase in Mobile App active users

QIB continues to evaluate and develop alternative branchless channels that can enhance customer access to financial services beyond traditional physical infrastructure. In the financial year 2025, these channels included remote service models, digital onboarding partnerships, embedded channels, agent-based models, non-branch access arrangements, and other innovations, helping improve convenience and broaden access for target customer groups, including underserved segments where relevant. QIB provides customers with access to financial services through a combination of physical, self-service, and digital channels.

In the financial year 2025, the Bank's distribution network included 23 branches, 149 ATMs/CDMs/self-service machines/self-service access points, and key digital or alternative channels. These channels support customer access to banking services across QIB's operating market and form part of the Bank's broader access-to-finance approach. QIB continues to enhance access to financial services through mobile and online distribution channels designed to improve convenience, reach, and customer accessibility. In the financial year 2025, key digital access innovations included account-opening features, remote onboarding, digital financing access, online servicing, mobile product functionality, and other innovations, supporting broader customer reach and improved access to financial services for target groups, including underserved or digitally dependent customers, where relevant.

# 5.2 Customer Relations: Enhancing Customer Experience and Accessibility at QIB

QIB continues to strengthen customer relationships by delivering reliable, accessible, and high-quality services, supported by ongoing investments in digital innovation and service excellence. The Bank focuses on advancing a more seamless and inclusive banking experience while optimizing its physical network.

Key Initiatives include:

- Enhancing mobile and online services to reduce reliance on branch visits.
- Streamlining branch operations while maintaining a nationwide presence of 21 branches.
- Expanding digital banking solutions, including a simplified Mobile App designed to improve access for underserved customers.
- Promoting inclusive products and flexible solutions (e.g., Family Shield Takaful for low-income customers, Wage Protection System (WPS) services, increased financed credit limits for older borrowers, and the Lite App available in eight languages).
- Aligning financing documentation with international best practices and regulatory requirements.

These efforts are complemented by continued investment in infrastructure and systems, which support efficient, secure, and customer-focused service delivery. QIB operates a nationwide branch and ATM network designed to ensure accessibility across Qatar while increasingly

enabling customers to complete their banking needs digitally. In addition, QIB promotes financial resilience through inclusive products, flexible repayment solutions, and accessible financial education. Customers facing financial hardship can explore revised repayment arrangements through branch and call center channels, while multilingual digital platforms and tools, such as the "Security Tips" webpage, provide guidance on secure banking and informed financial decision-making, supporting broader financial inclusion.

**191** ATMs

**7** New machines installed

**224,503** Cheque transactions

**41** ATMs in branches

**136** Cash withdrawal

**1** Cash withdrawal & Cash Deposit

**499,107** Noncash transactions

**150** offsite ATMs

**49** Cash withdrawal, Cash Deposit & Cheques Deposit

**12,571,678** Total number of transactions

| ATM Transactions | 2024 | | 2025 | |
|---|---|---|---|---|
| | Number | Value (QAR mn) | Number | Value (QAR mn) |
| Cash withdrawal transactions | 12,983,321 | 23,151.71 | 12,571,678 | 23,511.09 |
| Cash deposit transactions | 1,771,179 | 9,729.44 | 1,718,180 | 9,269.57 |

## Customer Feedback Management

QIB maintains a structured, transparent customer feedback management framework designed to ensure timely, fair, and consistent resolution of complaints. Over 90% of complaints are resolved promptly, and unresolved cases are escalated to senior management within 3 days under Board oversight.

The Bank leverages digital tools, including the Unison complaint management system, automated tracking, and SMS notifications linked to complaint ticket numbers, to ensure full visibility and real-time monitoring across the complaint lifecycle. Customers are kept informed throughout the process, supporting transparency and trust.

Continuous improvement focuses on strengthening cross-functional collaboration, enhancing internal communication, and encouraging employee participation in complaint resolution. Complaint data is actively analyzed to identify trends, address root causes, and drive service enhancements, supporting QIB's commitment to service excellence and customer satisfaction.

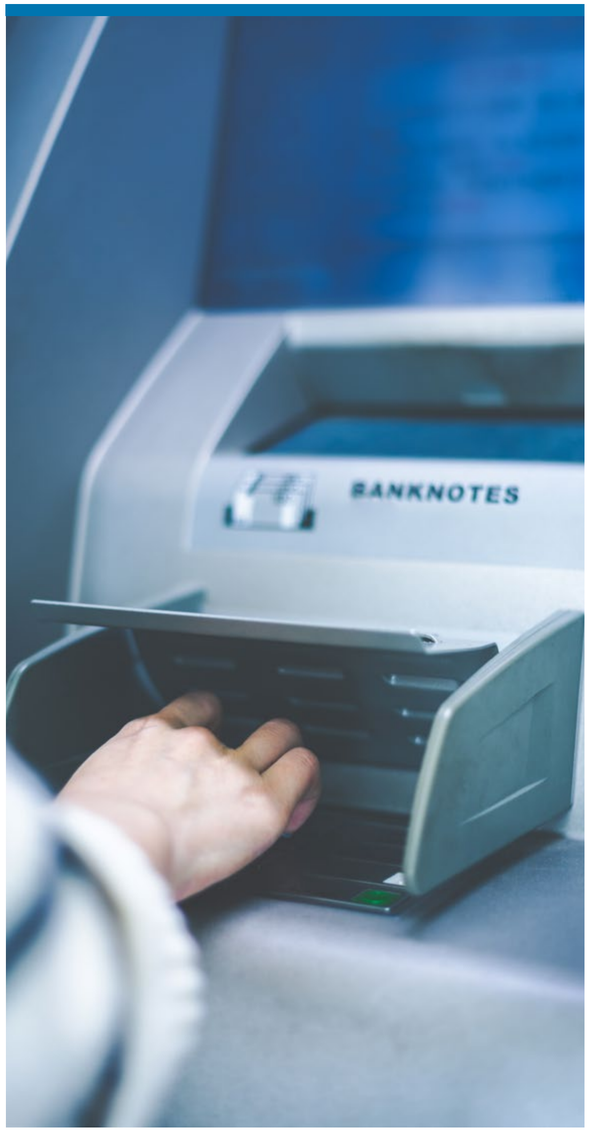
### 2025 Survey results

**86%**
overall customer satisfaction

**61%**
rated QIB as exceeding their expectations

**33%**
mentioned QIB met their expectations

QIB outperforms the market in service consistency, product variety, branch network, and online services.



| Line | Year | Total Number of Answered Calls | Average Call Duration | Abandonment Rate % |
|---|---|---|---|---|
| **Mass line** | 2025 | 1,306,197 | 3:14 | 7% |
| | 2024 | 1,314,243 | 3:08 | 6.8% |
| | 2023 | 1,176,817 | 3:35 | 10% |
| **Tamayuz and private line** | 2025 | 171,606 | 3:17 | 0.5% |
| | 2024 | 161,277 | 3:22 | 0.6% |
| | 2023 | 155,292 | 3:41 | 0.8% |

| Complaints by Category | 2023 | 2024 | 2025 |
|---|---|---|---|
| Customer awareness | 1,105 | 943 | 1,868 |
| Valid | 1,465 | 1,423 | 1,497 |
| Suggestion | 146 | 154 | 218 |
| Invalid complaint by user | 194 | 180 | 162 |
| Invalid complaint by customer | 13 | 43 | 59 |
| **Total** | **2,923** | **2,743** | **3,804** |

| Complaints | 2023 | 2024 | 2025 |
|---|---|---|---|
| Number of customer complaints filed with QIB | 2,923 | 2,743 | 3,804 |
| Percentage of customer complaints resolved by QIB | 100% | 100% | 100% |
| Number of customer complaints filed with QCB | 38 | 88 | 208 |
| Overall customer satisfaction | 86% | 86% | 86% |

## QIB's Call Center

Serving as a primary customer touchpoint, QIB's Call Center operates 24/7, supporting retail, corporate, and prospective clients through multiple channels, including calls, email, SMS, and IVR. Dedicated service lines address the needs of different customer segments, while specialized teams across training, quality assurance, operations, and follow-up ensure consistent and high-quality service delivery. The integration of digital tools and automated systems enhances responsiveness, supports efficient query resolution, and strengthens the overall customer experience.

## AI-Driven Digital Transformation

The Bank is committed to the responsible use of artificial intelligence and advanced analytics in a manner consistent with its governance, risk, compliance, and customer protection principles. As the Bank's use of AI evolves, it intends to strengthen its governance approach to address areas such as data privacy, cybersecurity, bias mitigation, human oversight, transparency and explainability, clear accountability, and appropriate limitations on prohibited or high-risk uses. Oversight of this approach is maintained through executive management, as applicable.

To strengthen our responsible approach to artificial intelligence, the Bank develops practical governance measures to support the safe, secure, and ethical use of AI and advanced analytics. Over time, this approach may include controls over access to sensitive AI applications, monitoring of model performance and drift, fairness and bias assessments, employee training on ethical and secure AI use, transparency around AI-enabled outputs where relevant, and mechanisms to review or escalate concerns related to AI-supported decisions.

In this direction, we leverage advanced AI technologies and machine learning to automate key processes, enhance operational efficiency, and support seamless service delivery. Optimized credit risk models enable faster approvals for One Click Finance and instant credits, while strengthening risk identification and management. As part of our digital transformation, we are integrating new technologies such as Optical Character Recognition (OCR) into onboarding and KYC processes to improve speed, accuracy, and security. Automation and document digitization further streamline operations, reducing manual intervention and processing times. AI-driven customer segmentation and recommendation engines support targeted communication and tailored service delivery, while digitally stamped documents enable customers to access services remotely, enhancing convenience and reducing reliance on physical channels.

## Advancing Customer Experience through AI

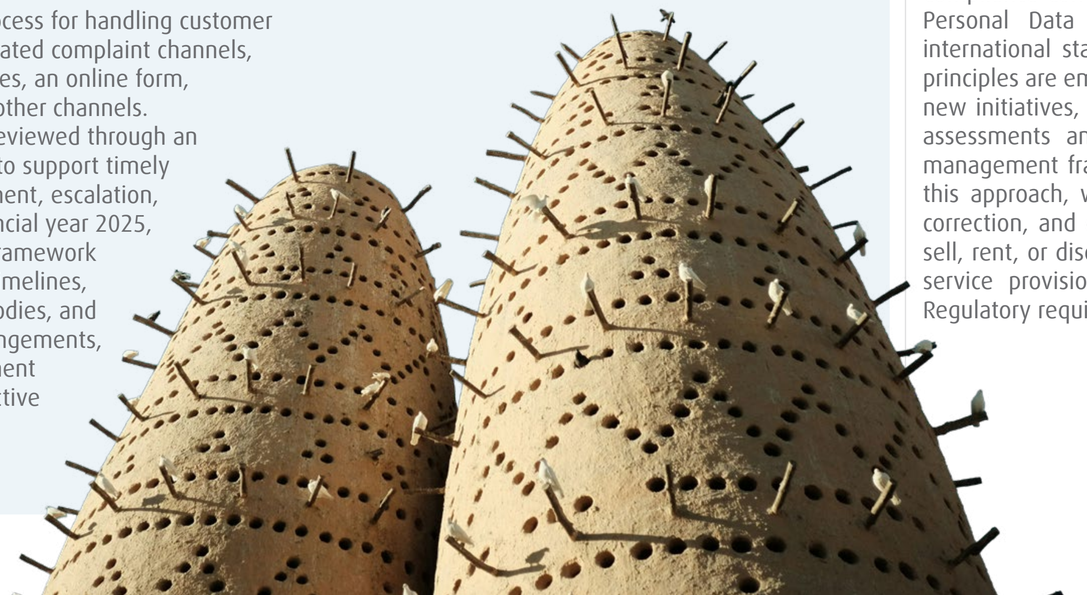
QIB leverages artificial intelligence to enhance customer experience, delivering more intuitive, personalized, and accessible services across its digital channels. Conversational AI provides 24/7 support, enabling efficient interactions while reducing response times. Advanced analytics and micro-segmentation enable a deeper understanding of customer needs, supporting timely, relevant, and Shariah-compliant solutions. Next-best-offer and propensity models further enhance engagement by aligning products with individual financial profiles, improving outcomes, and reducing mis-selling risks. AI-driven insights also support business relationships by identifying growth opportunities and enabling tailored solutions. Together, these capabilities strengthen service quality, expand financial inclusion, and support sustainable, customer-centric growth.

QIB offers finance modification and/or restructuring options to eligible customers experiencing financial difficulty, in line with internal policies and applicable regulatory expectations. In the financial year 2025, available support options included payment rescheduling, tenor extension, revised installment arrangements, temporary relief measures, or other applicable solutions, with customer requests submitted through branches, hotlines, relationship managers, the digital channel, or other access routes. These arrangements are assessed based on the customer's circumstances and the Bank's applicable approval processes.

QIB provides training on consumer financial protection to relevant customer-facing employees to support fair customer treatment and responsible banking practices. In the 2025 financial year, this training covered most of our customer-facing employees. It addressed topics such as fair treatment of customers, complaint handling, conduct expectations, responsible communication, anti-fraud awareness, and applicable consumer protection requirements. QIB aims to strengthen the consistency and coverage of this training across relevant customer-facing functions.

QIB maintains formal oversight of its complaint resolution process through a centralized control function providing regular updates to the Executive Management team, which reviews complaint-related indicators such as complaint volumes, categories, resolution timelines, escalated cases, root causes, and customer outcome trends. This oversight supports monitoring of complaint-handling effectiveness, identification of recurring issues, and the escalation of material matters through the Bank's governance framework.

QIB maintains a formal process for handling customer complaints through designated complaint channels, including a hotline, branches, an online form, the Mobile App, email, or other channels. Customer complaints are reviewed through an internal process designed to support timely acknowledgment, assessment, escalation, and resolution. In the financial year 2025, QIB's complaint handling framework included target response timelines, escalation steps, review bodies, and governance oversight arrangements, helping support fair treatment of customers and the effective management of customer concerns.



# 5.3 Data Privacy and Cybersecurity

As a financial institution managing highly sensitive customer and transactional data, QIB adopts a proactive, risk-based approach to data privacy and cybersecurity. The Bank combines advanced threat detection, anti-fraud controls, and strong data governance practices to safeguard information, aligned with internationally recognized standards such as ISO 27001 and PCI DSS, ensuring secure and responsible data handling across all operations.

## Data Privacy Strategy and Compliance

QIB maintains an enterprise-wide data privacy framework under the oversight of the Board Audit, Risk, and Compliance Committee, ensuring alignment with Qatar's Personal Data Privacy Protection Law (PDPPL) and international standards. Privacy and Security by Design principles are embedded across products, operations, and new initiatives, supported by mandatory privacy impact assessments and integration into the enterprise risk management framework. Customer rights are central to this approach, with clear mechanisms enabling access, correction, and deletion of personal data. QIB does not sell, rent, or disclose personal data for purposes beyond service provision or customer-authorized transactions. Regulatory requirements, legitimate business needs, and

explicit customer consent strictly govern data sharing. The framework extends across the value chain, requiring all suppliers and partners to comply with Data Protection Agreements, consent provisions, and audit requirements. Continuous training and awareness programs further strengthen a strong data protection culture across the organization. To strengthen resilience, we conduct biannual internal and external audits aligned with PDPPL and global standards such as PCI DSS, reinforcing secure payment processing and protection of cardholder data. The Bank also upholds ISO 27001-certified security practices.

To learn more about our Data privacy policy and framework please visit:
https://www.qib.com.qa/en/data-privacy-notice

## Robust Cybersecurity and Resilience Framework

QIB implements a comprehensive, risk-based cybersecurity strategy to protect its operations, customers, and digital ecosystem from evolving threats. Oversight is provided by the Board Audit, Risk and Compliance Committee, supported by a dedicated Information Security and Cybersecurity function and the Data Protection Officer. Security is embedded across systems and third-party relationships along the value chain, through Security and Privacy by Design principles, with strict contractual requirements, risk assessments, and ongoing compliance monitoring/periodic audits for all partners to ensure compliance.

Continuous monitoring, 24/7 threat detection, and advanced fraud prevention tools enable early identification and containment of risks. Regular vulnerability assessments and penetration testing, conducted monthly and biannually, respectively, ensure that infrastructure and applications remain resilient against emerging threats. Sensitive data is protected through strong encryption technologies, including Oracle Transparent Data Encryption, and role-based access controls.

The Bank maintains disaster recovery and business continuity arrangements relevant to cybersecurity and operational resilience and conducts external cybersecurity assessments and/or testing, where appropriate, to support cyber resilience.

A formal incident response framework governs the management of cyber incidents and data breaches. This includes defined procedures for detection, investigation, mitigation, and reporting to regulators and affected stakeholders, supported by crisis management and communication protocols. The Bank also maintains cyber insurance coverage to strengthen its risk mitigation approach further. To reinforce a strong security culture, we implement continuous awareness and training programs for employees, contractors, and customers, alongside secure digital practices and public guidance on safe banking.

**Key Measures:**

- 24/7 threat monitoring and real-time detection.
- Monthly vulnerability assessments and biannual penetration testing.
- PCI DSS-certified payment security and ISO-aligned controls.
- Encryption and role-based access management.
- Third-party risk management through audits and DPAs.
- Incident response and crisis management frameworks.
- Mandatory employee training and customer awareness initiatives.

## Enhancing Secure and Reliable Payment Operations

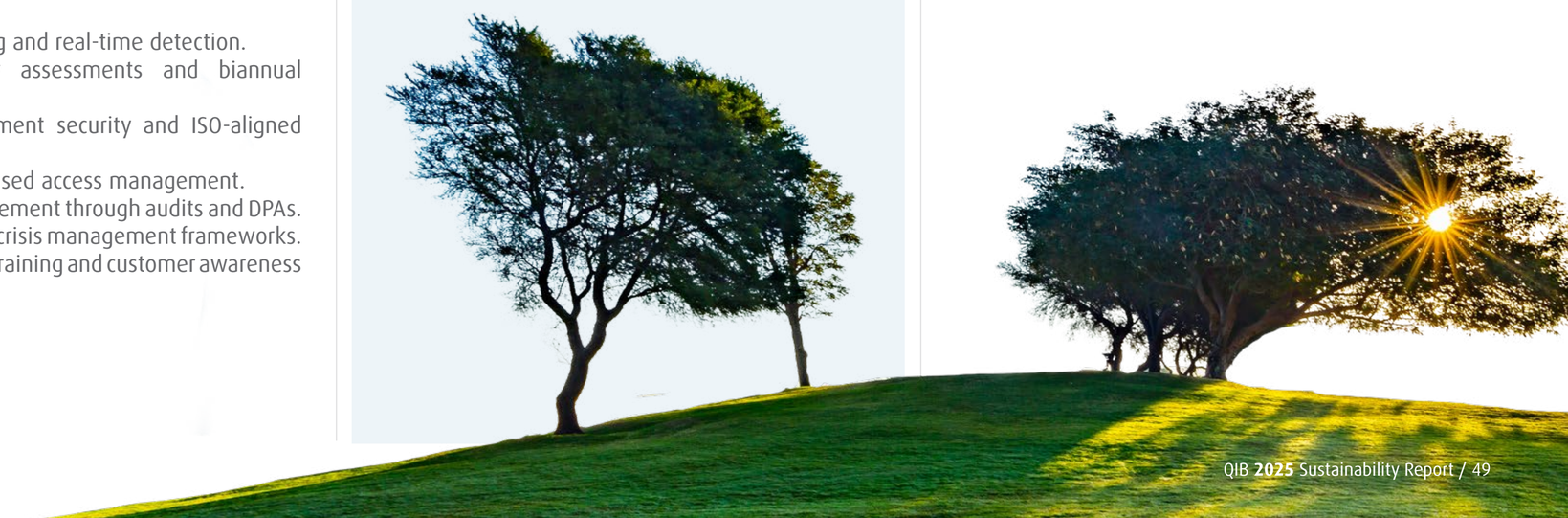
As transaction volumes increased and payment messaging environments became more complex, QIB required a more advanced solution to detect and prevent duplicate transactions, a critical risk area that can result in significant financial losses and reputational damage. In this direction, the Bank strengthened payment integrity by upgrading its duplicate transaction detection capabilities, thereby reducing operational risks and improving transaction accuracy across cross-border payments. The enhanced system reduced duplicate investigation time by 60% and manual processing errors by 95%, while improving oversight, data security, and the Bank's ability to manage growing transaction volumes efficiently and reliably.

## Performance and Assurance

Through these measures, QIB ensures robust cybersecurity resilience, regulatory compliance, and sustained protection of stakeholder data across its operations and value chain.

**During this reporting period, we had no internal or external recorded data breaches, no customers were affected, and no Personally Identifiable Information (PII) was leaked into the public domain.**

To learn more about Data Privacy & Security policy please visit:
https://www.qib.com.qa/en/data-privacy-notice



| Information Security Awareness | 2023 | 2024 | 2025 |
|---|---|---|---|
| Training hours | 17,506 | 12,183 | 2,192 |
| Number of participants | 1,156 | 1,328 | 1,019 |

| Fraudulent Transaction Activity | 2023 | 2024 | 2025 |
|---|---|---|---|
| Chargeback cases (number) | 8,127 | 7,662 | 6623 |
| Total value of transactions, refunded to account holders due to chargeback cases (QAR) | 5,094,788.34 | 4,196,118.85 | 2,489,048 |
| Cases of card-not-present fraud (number) | 7,998 | 7,617 | 6594 |
| Cases of card-present and other frauds (number) | 129 | 45 | 29 |
| Percentage of activity from card-not-present fraud (%) | 98% | 98% | 98% |
| Percentage of activity from card-present and other fraud (%) | 2% | 2% | 2% |

Fraudulent Transaction Activity

**12,049**
Net loss for operational risk events (QAR)

# 5.4 Responsible Communications

At QIB, we uphold transparent, compliant communications through our policies and processes, in line with the QCB, the Ministry of Commerce and Industry (MoCI), the Qatar Stock Exchange, and the QFMA disclosure requirements.

The Bank's responsible marketing approach includes fair communication of relevant product risks, limitations, and potential adverse consequences, where applicable, to support informed customer decision-making. The Bank's marketing practices form part of its broader responsible conduct approach and are designed to support fair, transparent, and customer-focused communication across relevant products, services, and customer communications. Our Board oversees responsible communication practices and integrates them into employee training.

In this direction, we have a set of frameworks and policies that further strengthen our responsible communication approach:



### Fair Advertising and Customer Communications Framework

It is designed to support clear, balanced, and responsible marketing practices.

Under the oversight of our Group CEO, helping ensure that customer-facing communications are reviewed for fairness, clarity, accuracy, and alignment with applicable internal and regulatory requirements.



### Responsible Product Offering Framework

It includes objectives to improve customer satisfaction and support fair customer outcomes. The Bank incorporates product impact and risk assessment into product development, approval, and review processes, provides clear risk information and key terms, and continuously monitors customer outcomes and relevant social risks associated with current products and services.
The Bank monitors and reports on product and service quality indicators as part of its customer outcome and responsible product governance framework. It also provides regular training and guidance on responsible product offering and marketing to relevant employees involved in product design, approval, sales, and customer communication.

### Customer Responsible Relations Policy

It promotes transparent, ethical, and compliant customer engagement across all operations. It ensures fair treatment, clear communication, data privacy, and accessible complaint mechanisms, while supporting financial literacy and cultural awareness. The Policy applies to all employees and partners, reinforced through training, monitoring, and strict enforcement, with zero tolerance for breaches. It is regularly reviewed to maintain alignment with legal and ethical standards.

### Marketing and Communication Policy

It enforces strict regulatory and ethical standards, with all cam-paigns subject to approvals from Shari'a, Compliance, Management, and relevant authorities. Communications adhere to Islamic values, avoiding misleading or harmful content.

For more information on our Customer Responsible Relations Policy visit:
https://www.qib.com.qa/en/sustainability/responsible-customer-relations



# 5.5
# Environmental Impact and Resource Efficiency

At QIB, we continue to monitor and manage our direct environmental footprint, supporting the Sustainable Development Goals, Qatar National Vision 2030, and the National Climate Change Plan through targeted actions on energy efficiency, water conservation, waste reduction, and greenhouse gas emissions. Key initiatives include water recycling, energy-efficient technologies across branches and ATMs, and sustainable design features in new infrastructure. Digital transformation efforts, including paperless banking and carbon tracking tools, further reduce resource consumption. We also continue transitioning to environmentally responsible materials, with recyclable PVC cards introduced across new portfolios and plans to expand sustainable alternatives, reinforcing our commitment to responsible resource management.

QIB has successfully transitioned from paper-based to SMS-based ticketing across all branches and Service Centers, reinforcing its commitment to operational efficiency, cost reduction, and sustainability in line with our ESG objectives. Initially rolled out in mall branches, the initiative was subsequently expanded in collaboration with IT to cover non-mall branches and Service Centers, paving the way for the complete decommissioning of paper ticketing. Physical ticket printing will be gradually disabled according to the defined schedule, with customers receiving queue numbers exclusively via SMS. This shift eliminates recurring expenses related to paper supplies, printer maintenance, and associated hardware. In alignment, IT has been tasked with negotiating reduced costs in the upcoming annual maintenance contract renewal. The bank anticipates annual savings of approximately QAR 250,000 going forward.

Energy and resource efficiency

Water and waste reduction

Reduction of greenhouse gas emissions

## 5.5.1 Energy and GHG Emissions

QIB continues to reduce energy consumption and improve operational efficiency through targeted upgrades, optimized asset performance, and employee awareness. Key measures include replacing conventional lighting with LED systems, upgrading to energy-efficient cooling systems, and optimizing lighting and temperature controls across facilities.

The Bank is strengthening environmental management disclosure by explaining the operational scope of its greenhouse gas management approach, including the relevant operations, offices, branches, and emissions sources covered. The Bank is implementing initiatives designed to improve energy efficiency and reduce greenhouse gas emissions across relevant operations, including equipment upgrades, building efficiency measures, operational controls, and employee awareness initiatives.

Advanced Building Management Systems enable remote monitoring and scheduling of energy use, supporting efficient operations and reducing unnecessary consumption. Such systems enable real-time control of lighting, HVAC, and other building systems, improving efficiency and reducing emissions.

A structured preventive maintenance program ensures the performance and longevity of assets, while ongoing monitoring supports continuous improvement. These initiatives demonstrate QIB's ongoing commitment to reducing its environmental footprint and advancing sustainable operations.

### Sustainable Design for QIB's New Headquarters

QIB's new headquarters has been designed as a sustainable, energy-efficient, and environmentally responsible workspace that prioritizes both employee well-being and operational performance. The building integrates natural light, eco-friendly materials, and biophilic elements to create a healthier, more productive environment while reducing energy consumption and environmental impact. Careful material selection and efficient building systems support improved indoor air quality, lower emissions, and long-term resource efficiency, aligning with our broader sustainability commitments.

Key sustainable design features include:

- Maximized natural lighting and reflective interior finishes to reduce energy demand.
- Use of recyclable, low-VOC, and responsibly sourced materials supporting clean air and circularity.
- Installation of energy-efficient LED lighting to lower power consumption and emissions.
- Advanced, well-insulated ductwork and optimized air distribution systems to enhance HVAC efficiency.
- Incorporation of greenery and ergonomic design to improve well-being and productivity.
- Sustainable flooring, glass, and acoustic solutions designed for durability, recyclability, and reduced environmental impact.

The Fuel Portal (E-WOQOD) continues to issue detailed reports generated for each vehicle plate number in our fleet to help us track and monitor the fleet's fuel consumption and further report on our Scope1 emissions on an annual basis

| Energy Consumption | 2023 | 2024 | 2025 |
|---|---|---|---|
| Electricity consumption (kWh) | 10,194,655 | 10,145,693 | 9,652,636 |
| Petrol consumption (vehicles) (liters) | 37,466.30 | 36,994 | 37,898 |
| Diesel for own vehicles (liters) | 271.93 | 382 | 185 |

**In 2025, Scope 3 emissions were included in the Bank's carbon footprint calculation for the first time.**

| Carbon Footprint | 2023 | 2024 | 2025 |
|---|---|---|---|
| Direct GHG emissions (Scope 1) (tons of $CO_2$eq) | 87.75 | 86.57 | 88.13 |
| Indirect GHG emissions (Scope 2) (tons of $CO_2$eq) | 4,995.38 | 5,170.91 | 4,919.62 |
| Indirect GHG emissions (Scope 3) Category 5: Emissions from Waste Management Activities (tons of CO2eq) | Estimation performed for the first time for FY2025 | | 30.43 |
| Scope 3 emissions (Scope 3) Category 6: Emissions from Business Travel Activities (tons of CO2eq) | | | 392.72 |

Emission Factors
- Petrol: 8.70 kg $CO_2$ per gallon
- Diesel: 10.05 kg $CO_2$ per gallon
- Electricity: 0.51 kg $CO_2$kWh

Fuel consumption was calculated from invoices.
At QIB, we operate with a total of approx. 1,300 employees (full-time and outsourced) in multiple corporate offices and branches.
The average occupancy efficiency of our premises is between 12 ~ 17 m2 per employee.

## Indirect GHG Emissions (Scope 3) Category 15: Financed Emissions

| | | 2024 | 2025 |
|---|---|---|---|
| **Portfolio Details** | Total obligors | 897 | 831 |
| | Total exposure | QAR 86.75 bn | QAR 86.09 bn |
| **Scope 1 and Scope 2** | Portfolio carbon emissions | 23.04 **$MtCO_2e$** | 21.52 **$MtCO_2e$** |
| | QIB financed emissions | 1.24 **$MtCO_2e$** | 1.15- **$MtCO_2e$** |
| | Contribution of the top 10 sectors (by Exposure) to financed emissions | 1.16 **$MtCO_2e$** (94.1%) | 1.09 **$MtCO_2e$** (94.3%) |
| | The sector with the highest financed emission | Air transportation | Air transportation |
| | The sector with the lowest financed emission | Consumer products | Paper |
| | Financed emission of sector with highest balance outstanding | Real estate with 0.07 **$MtCO_2e$** | Real estate with 0.08 **$MtCO_2e$** |
| **Scope 3** | Portfolio carbon emissions | 151.44 **$MtCO_2e$** | 145.95 **$MtCO_2e$** |
| | QIB financed emissions | 14.86 **$MtCO_2e$** | 16.55 **$MtCO_2e$** |

*__$MtCO_2e$__ refers to million tons of $CO_2$ equivalent

## Segment Level Results

| | Segment | Exposure (%) | Scope 1 and 2 Emissions in tCO2e: Carbon Emissions | Scope 1 and 2 Emissions in tCO2e: Financed Emissions | Scope 1 and 2 Emissions in tCO2e: Financed Emissions (%) | Scope 3 Emissions in tCO2e: Carbon Emissions | Scope 3 Emissions in tCO2e: Financed Emissions | Scope 3 Emissions in tCO2e: Financed Emissions (%) |
|---|---|---|---|---|---|---|---|---|
| **2024** | **Corporate** | 96.77% | 22,222,355 | 1,216,686 | 98.48% | 122,735,302 | 14,229,885 | 95.74% |
| | **SME** | 2.22% | 74,924 | 7,642 | 0.62% | 3,371,754 | 228,441 | 1.54% |
| | **Project Finance** | 1.02% | 738,934 | 11,076 | 0.90% | 25,336,061 | 404,206 | 2.72% |
| **2025** | **Corporate** | 96.73% | 20,706,786 | 1,133,021 | 98.3% | 117,034,573 | 15,958,491 | 96.4% |
| | **SME** | 2.46% | 74,936 | 10,502 | 0.9% | 3,550,463 | 301,581 | 1.8% |
| | **Project Finance** | 0.82% | 739,008 | 8,735 | 0.8% | 25,365,365 | 289,108 | 1.7% |

| Intensity | 2024 | 2025 |
|---|---|---|
| Total energy consumed (Gigajoules) | 37,723.56 | 35,970.40 |
| Energy intensity per employee (GJ/employee) | 46.06 | 45.3 |
| Total Area (m2) | 32,000 | 32,000 |
| Energy intensity per surface area (GJ/m2) | 1.18 | 1.12 |

## GoGreen Plus Program in Partnership with DHL

To reduce logistics-related emissions, QIB partnered with DHL Express's GoGreen Plus program, targeting Scope 3 emissions within its supply chain while demonstrating leadership in adopting low-carbon logistics solutions. The initiative leverages Sustainable Aviation Fuel (SAF), enabling direct emissions reduction within air transport activities rather than offsetting. Through this partnership, QIB has already achieved a 55% reduction in air transport emissions, exceeding the initial 30% target. During the reporting period, the program contributed to measurable reductions in emissions, supporting the Bank's broader decarbonization efforts and reinforcing its commitment to responsible, sustainable supply chain practices.



**830.91 kg $CO_2e$ (WtW)**
Air Emissions Reductions in 2025

**30.4% reduction in**
Transport Emission Intensity (in kg WtW CO2e per Tonne-km)

**55% reduction**
in air transport emissions

## 5.5.2 Water and Waste Management

QIB acknowledges the critical role of effective water and waste management in reducing its environmental footprint. While operating largely within shared facilities with limited direct control over water consumption, the Bank implements targeted efficiency measures, including smart monitoring and water-saving technologies. In parallel, QIB advances sustainable waste management through reduction, reuse and recycling practices, supported by digital solutions that minimise paper use and improve overall resource efficiency.

| Waste | Water |
|---|---|
| • Recycling of ATM surrounds and kiosks under the ATM Rebranding Project Phase 1, with **28 out of 38** units completed.<br>• Planning to finalize the remaining units alongside an additional 35 in Phase 2 by 2026. | Implementing a water reuse system at the C Ring Road building to capture and repurpose condensate water for cleaning purposes, resulting in approximately 40,000 liters saved in 2025, with a target of reaching 60,000 liters through expanded storage capacity. |

| Water Consumption | 2023 | 2024 | 2025 |
|---|---|---|---|
| Total water consumption (liters) | 21,134 | 22,795 | 20,289 |
| Water consumption intensity (liters/ total employees) | 26.38 | 27.83 | 25.5* |

*Based on 794 employees' headcount

| Waste Management | 2023 | 2024 | 2025 |
|---|---|---|---|
| Total waste produced (tons) | 49.12 | 55.44 | 73.12 |

## Total Paper Consumption (kg)



**32,496** in 2023

**14,482** in 2024

**17,031** in 2025

| Waste Management | 2023 | | | 2024 | | | 2025 | | |
|---|---|---|---|---|---|---|---|---|---|
| | Waste Diverted from Disposal | Waste Directed to Disposal | Total Weight of Waste Generated | Waste Diverted from Disposal | Waste Directed to Disposal | Total Weight of Waste Generated | Waste Diverted from Disposal | Waste Directed to Disposal | Total Weight of Waste Generated |
| Paper (kg) | 14,700 | - | **14,700** | 16,740 | - | **16,740** | 17,031 | - | **17,031** |
| IT products (kg) | 718 | - | **718** | 67 | - | **67** | 20 | **450** | **470** |
| Printer cartridges (pcs) | - | - | **-** | - | 1,812 | 1,812 | - | 1,852 | **1,852** |
| Old equipment (kg)* | - | 33,700 | **33,700** | - | **36,821** | **36,821** | - | - | - |

*ATM Machines, office equipment, furniture, and IT equipment

| Waste Management | | |
|---|---|---|
| **Total weight of waste diverted from disposal (kg)** | | |
| Recycling | Hazardous waste | - |
| | Non-hazardous waste | 17,031 |
| **Total weight of waste directed to disposal (kg)** | | |
| Landfilling | Hazardous waste | - |
| | Non-hazardous waste | 56,098 |

### 5.5.3 Protection of Biodiversity

Recognizing the potential impacts of lending and investment activities on biodiversity, QIB integrates biodiversity considerations into its ESG assessment processes. These factors inform credit evaluations, investment decisions, and stakeholder engagement, supporting responsible financing practices and contributing to more sustainable outcomes across its portfolio.

# 5.6 Responsible Procurement and Supply Chain

QIB maintains a strong commitment to responsible procurement by integrating sustainability, ethical standards, and risk management across its supply chain. The Bank prioritizes local sourcing, accounting for 74.4% of total spending, thereby supporting economic development, reducing emissions, and strengthening local partnerships. The Bank is strengthening supplier sustainability standards by embedding green procurement principles into supplier selection and management processes and by engaging suppliers over time to encourage improved environmental performance and more sustainable procurement outcomes.

In 2025, QIB continued to enhance its procurement framework by embedding ESG criteria into supplier selection and evaluation, supported by a structured Third-Party Evaluation and Selection Matrix. Supplier oversight has been strengthened through updated classification models, risk-based monitoring, and mandatory adherence to anti-bribery and anti-corruption standards. High-risk vendors are subject to audits and remediation measures to ensure compliance.

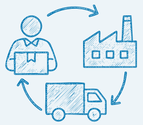
The Bank expects suppliers and service providers to comply with responsible labor, human rights, environmental, and business conduct standards. These expectations include prohibitions on forced labor, child labor, corporal punishment, abusive disciplinary practices, and discrimination; respect for workers' rights to freedom of association and collective bargaining where consistent with applicable laws; compliance with working hours, wages, and occupational health and safety requirements; and provision of safe, hygienic, and dignified living conditions where relevant.

QIB applies business ethics and anti-corruption expectations to relevant suppliers as part of its procurement and third-party risk management framework. In the financial year 2025, supplier integrity Due Diligence included onboarding checks, contractual obligations, supplier declarations, risk assessments, periodic reviews, audits, or other compliance verification mechanisms designed to support adherence to the Bank's anti-corruption and ethical business conduct expectations.

**Key advancements during this reporting period include:**

- Expansion of e-procurement and electronic invoicing, reducing paper use and improving efficiency.
- Increased sourcing of sustainable materials, including 100% recycled bank cards and recycled thermal paper.
- Vendor consolidation to enhance cost efficiency, cybersecurity, and operational resilience.
- Integration of lifecycle considerations and promotion of environmentally responsible suppliers.

In parallel, cost optimization initiatives generated savings of over QAR 1.1 mn and significant cost avoidance.



**74.4%**
spending on locally based suppliers

**13**
Suppliers assessed for ESG impacts

**ZERO**
confirmed incidents related to corruption with suppliers

| Local Suppliers | 2023 | 2024 | 2025 |
|---|---|---|---|
| Total number of local suppliers engaged | 1,261 | 1,298 | 266 |
| Procurement spending on local suppliers (QAR mn) | 378 | 386 | 276 |
| Total procurement spending (QAR mn) | 499 | 455 | 324 |



**74.4%**
of total procurement from local suppliers in Qatar

| Suppliers Audit | 2025 |
|---|---|
| Suppliers that are subject to audit for ESG impacts (number) | 13 |
| Suppliers identified as having significant actual and potential negative impacts (number) | 0 |
| Suppliers with which improvements were agreed upon as a result of the audit (num-ber) | 0 |
| Suppliers with which relationships were terminated as a result of the audit (number) | 0 |

# 5.7 Moving Forward

The Bank will continue to advance operational efficiency and resource conservation through targeted initiatives that support more sustainable business practices. We remain committed to intensifying our cost rationalization efforts by identifying opportunities to streamline operations and improve efficiency across key functions. As part of the ATM Rebranding project, we plan to expand recycling of ATM surrounds and kiosks, with Phase 2 targeting an additional 35 units by 2026. We also intend to increase the storage capacity of the water reuse system at the C Ring Road building, which captures and repurposes condensate water for cleaning purposes, with the potential to reach 60,000 litres. In parallel, our internal “Paperless Procurement” campaign continues to promote employee engagement and awareness around responsible resource use.



# Sustainable Finance

Advancing sustainable finance remains central to supporting national priorities and broader sustainability objectives. QIB embeds environmental, social, and governance considerations across its financing activities, products, and services, strengthening responsible banking practices, managing emerging risks, and enabling sustainable growth, resilience, and long-term value creation.

## Highlights

- **88** Active Projects contributing to the Qatar National Vision 2030 and SDGs
- Sustainable assets portfolio grew to **QAR 5.8 bn**
- **1,082,832** New cards issued in 2025
- **2,172,372,532** Redeemed points from our Absher Loyalty program
- **105** Car sales completed through our Green Car Financing program
- **5,560** Active Bedaya accounts

**SDGs**




**QNV Pillar**



# 6.1 Sustainable Investments and Financing

QIB supports sustainable growth by offering tailored financing solutions to a diverse customer base, managing risks, and capturing emerging opportunities. In alignment with Qatar National Vision 2030, the Bank continues to support key economic sectors and activities, including green buildings, pollution prevention, education, and healthcare. As ESG-focused financial products gain momentum in Qatar, interest in sustainable finance continues to grow as a driver of long-term development. ESG-linked instruments increasingly inform investment decisions, reinforcing QIB's role in expanding the market and advancing sustainable investment opportunities.



| Sustainable Financing* | 2023 | | 2024 | | 2025 | |
|---|---|---|---|---|---|---|
| | Number of Active Projects | Value (QAR bn) | Number of Active Projects | Value (QAR bn) | Number of Active Projects | Value QAR bn) |
| Financing portfolio of projects contributing to the QNV and SDGs | 58 | 7.44 | 45** | 5.31 | 88 | 5.8 |
| Financing portfolio of projects related to renewable energy | 1 | 1.80 | 1 | 1.87 | 0 | 0 |
| Financing portfolio of green buildings | 5 | 4.10 | 5 | 3.9 | 4 | 3.7 |
| Financing portfolio of projects that support pollution prevention and control | 1 | 0.02 | 1 | 0.02 | 1 | 0.02 |
| Financing portfolio that promotes access to essential services (e.g., healthcare and education) | 3 | 0.07 | 4 | 0.09 | 3 | 0.13 |

*Includes projects with exposure above QAR 10 mn
**SMEs and Green buildings

## Financing Portfolio of Projects in line with QNV and SDGs

**Green Buildings**
**3,724 QAR mn**
**4 clients**
Green Buildings as per "Identification of new deals with ESG benefits"

**Pollution prevention and control**
**21.10 QAR mn**
**1 client**

**Access to essential services (i.e., healthcare and education)**
**130.10 QAR mn**
**84 clients**
clients listed under sectors, education, medical, health, and pharmacy*
* Derived from full client base (Unlike Risk Classification Rating, derived from QAR 10 mn and above exposures)

## ESG Investments and Deposits

QIB continues to expand its sustainable finance portfolio, ensuring that all ESG-related investments align with the Bank's risk appetite and strategic objectives. As of 2025, QIB's current exposure to ESG-related securities stand at USD 127.253 mn (QAR 463.65 mn). The Bank remains selective in ESG investment opportunities, ensuring alignment with risk management frameworks and portfolio limits. QIB has successfully raised QAR 3.1 bn in Sustainable deposits in 2025, of which QAR 2.1 bn was raised through QIB's Corporate Sustainable Deposits, while the remaining QAR 1 bn was raised through the newly introduced Retail Sustainable Deposit - the Sustainable Flexi Certificate of Deposit. These efforts were facilitated through introductory meetings with corporate Relationship Managers (RMs), who conveyed ESG-related insights into clients, enhancing their understanding of sustainable financial products.

## Sustainable Products Framework

QIB's Sustainable Products Framework provides the basis for structuring and issuing sustainable financial products and defines clear environmental and social eligibility criteria. It supports allocating funds to projects with measurable sustainability impact and guides the development of products such as sustainable deposits and accounts, reflecting evolving global and regional market practices.

For more information regarding **QIB's Sustainable Products Framework:**
https://www.qib.com.qa/en/sustainability/frameworks-and-policies

**During 2025:**

- Advanced our sustainable finance initiatives by exploring Sharia-compliant Green Sukuk to support green building projects.
- Grew the sustainable assets portfolio to QAR 5.8 bn, reflecting increasing demand for ESG-linked products.
- Launched the Sustainable Flexi Certificate of Deposit, expanding responsible investment options for retail customers.

## Successful Sukuk Issuance Strengthens Sustainable Finance Position

QIB successfully issued a USD 750 mn Sukuk with a five-year tenor, reinforcing its strong position in international capital markets. The issuance attracted significant global investor interest, with orders reaching USD 1.7 bn, more than twice the size offered, demonstrating confidence in our financial strength and credit profile. Competitive pricing, achieved at one of the lowest rates for similar regional issuances, further highlighted market trust and demand. The transaction broadened our investor base across key international markets and supported our overall funding diversification strategy. Proceeds contribute to financing activities aligned with sustainable growth priorities, strengthening our contribution to advancing responsible finance while delivering long-term value to stakeholders.

## Sustainable Flexi Certificate of Deposit Supports Responsible Investment

QIB enhanced its Flexi Certificate of Deposit to align with sustainable finance principles, enabling customers to invest in initiatives such as clean energy, green buildings, education, and healthcare. The product combines financial returns with positive environmental and social impact, offering flexible features including quarterly profit payouts and partial redemptions. Accessible through the QIB Mobile App, the solution promotes long-term savings while providing customers with convenience and control. By integrating sustainability into retail investment products, we expand access to responsible finance and empower customers to contribute to sustainable development while achieving their financial goals.

In 2025, QAR 1 bn was raised through the newly introduced Retail Sustainable Deposit, the Sustainable Flexi Certificate of Deposit.



# 6.2
# Digital Banking at QIB

QIB remains committed to enhancing the customer experience through digital transformation and expanding its portfolio of innovative financial products and seamless, secure, and efficient digital solutions.

**Digital Products and Services Categories**
- Essential Banking
- Personal Finance
- Remittance
- Contactless Payment
- Support Services

### Award-Winning AI-Powered Features on Mobile App
Advanced AI-driven features for a more personalized and seam-less banking experience.

### QIB Marketplace
An exclusive e-commerce platform within its Mobile App offers seamless access to over 10,000 products across categories; an easy onboard-ing process for Qatari brands, SMEs, and entrepreneurs.

### Auto Marketplace
Qatar's first fully digital car-buying platform within its Mobile App, transforming the way customers pur-chase vehicles.

## AI-Enabled Transformation

QIB positions artificial intelligence at the core of its digital transformation and sustainability strategy, embedding it across operations to drive efficiency, enhance customer experience, and strengthen loyalty. AI enables data-driven decision-making and supports the delivery of more value-adding, inclusive, and responsible financial services. The Bank applies responsible innovation principles to the use of artificial intelligence and advanced analytics. As the Bank's use of AI evolves, governance measures are expected to address privacy, cybersecurity, bias mitigation, human oversight, transparency, accountability, access controls for sensitive AI applications, monitoring of model performance and drift, and mechanisms to review or escalate concerns related to AI-supported decisions.

- Across the value chain, AI strengthens risk management through advanced credit and fraud detection models, improving accuracy and supporting responsible lending.
- Operationally, intelligent automation and virtual assistants streamline processes, reduce manual intervention, and lower resource consumption, contributing to environmental efficiency.
- AI supports personalized banking through customer segmentation and data-driven recommendations, strengthening engagement and delivering tailored solutions.
- As part of QIB's governance approach, AI is deployed within structured frameworks that ensure transparency, data protection, fraud prevention, and regulatory alignment.

By expanding AI capabilities and infrastructure, the Bank continues to advance innovation, improve accessibility, and support sustainable growth across its products, services, and internal operations.

**New Cards issued in 2025**

| | |
|---|---|
| Debit cards | 755,256 |
| Credit cards | 153,553 |
| Business cards (Debit/Credit) | 18,734 |
| Prepaid cards | 43,448 |
| Gift cards | 21,280 |
| Himyan cards | 90,561 |
| **Total** | **1,082,832** |



| Cards Turnover (QAR mn) | 2023 | 2024 | 2025 |
|---|---|---|---|
| Local turnover | 13 | 14.59 | 16.68 |
| International turnover | 3 | 3.77 | 4.36 |

| Cards Turnover Increases from the Previous Year | 2023 | 2024 | 2025 |
|---|---|---|---|
| Local turnover | 15% | 10% | 14% |
| International turnover | 20% | 11% | 15% |



**69%**
digitally active customers

## Personal Banking

QIB continues to enhance its personal banking offering by delivering accessible, customer-centric financial solutions that support everyday financial needs. QIB's leadership is anchored in a digital-first strategy and tailored solutions, including specialized services for affluent clients. The Bank enhances customer experience through expanded digital channels and mobile adoption, enabling seamless access to Personal Finance services, including One Click Finance and instant account opening, while strengthening customer relationships and supporting long-term financial well-being.

| Main Consumer Finance Products | |
|---|---|
| Personal finance | Auto finance |
| Mortgage finance | Credit cards |

In 2025, QIB continued to develop digital, user-friendly, and environmentally-friendly solutions for customers, adding to our existing portfolio of digital features. For more information regarding our digital products and services: https://www.qib.com.qa/en/personal

### Fawran Service

In line with Qatar's 3rd Financial Sector Strategy, Fawran Service is a local transfer tool that streamlines payment and transfer processes for new and existing customers. In parallel, part of the service is the launch of the Request to Pay feature enabling customers to request payment from a registered Fawran user instantly through the QIB Mobile App.

### Himyan National Debit Card

The launch of the Himyan Debit Card, a national initiative by Qatar Central Bank, aims to foster a cashless society and facilitate seamless, secure local transactions.

### Customer Ratings for the QIB Mobile App

Download on the App Store **Apple Store: 4.6**

GET IT ON Google Play **Google Play Store: 4.6**

| Economic Value of Finance Granted (QAR bn) | 2023 | 2024 | 2025 |
|---|---|---|---|
| Finance granted to young people (up to 25 years old) | 1.16 | 1.37 | 1.47 |
| Finance granted to women | 4.68 | 4.98 | 5.71 |
| Finance granted for housing | 1.04 | 1.18 | 1.47 |

## Takaful Insurance 2025 Highlights

QIB launched the Life Continuity Takaful product in 2025, providing long-term financial protection and income continuity for customers and their families.

- Since December, 164 lives have been insured.
- Negotiated higher Free Cover Limits (FCL) for Group Credit Life with Beema, benefiting retail finance borrowers:
  - FCL for ages 60–66 increased from QAR 2 mn to QAR 2.5 mn.
  - Takaful coverage for ages 70–74 increased from QAR 250K to QAR 500K.
  - Ijarah borrowers' FCL increased from QAR 3.2 mn to QAR 4 mn.



## Loyalty Programs

- **Absher Loyalty Points:** Associated with RIM number and offered on all transactions associated with any of QIB's products and services.
- **Avios Loyalty Points:** Offered on Qatar Airways Co-Brand Card spends.
- **Marriott Bonvoy Points:** Offered on Marriott Co-Brand Card spends.

## Absher Loyalty Program

We had 163,985 customer redemptions in 2025, bringing overall redemptions to 593,827.

| As of Date | Total Points Accrual | % Growth | Redemptions | % Growth | Total Redeemed Points | % Growth |
|---|---|---|---|---|---|---|
| 2025 | 3,260,211,005 | 24% | 593,827 | 38% | 2,172,372,532 | 35% |
| 2024 | 2,629,196,774 | 27% | 429,842 | 37% | 1,613,382,623 | 36% |
| 2023 | 2,069,513,575 | 36% | 314,183 | 51% | 1,185,368,175 | 52% |
| 2022 | 1,516,798,211 | 48% | 208,388 | 79% | 779,739,816 | 81% |
| 2021 | 1,027,128,976 | 62% | 116,103 | 190% | 431,278,982 | 153% |
| 2020 | 634,007,440 | 65% | 40,023 | 4538% | 170,479,794 | 859% |
| 2019 | 384,918,198 | 189% | 863 | 1388% | 17,777,494 | 1442% |
| 2018 | 133,051,855 | — | 58 | — | 1,151,054 | — |

**Yearly Redemptions (Million Points)**

| Year | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|---|---|---|
| Points | 1 | 17 | 152 | 261 | 348 | 406 | 428 | 558 |

# 6.3 Environmentally and Socially Responsible Projects and Investments

QIB continues to advance its sustainability agenda by investing in digital and environmentally responsible products aligned with Qatar National Vision 2030 and the UN SDGs.

In 2025, QIB accelerated its digital transformation to enhance operational efficiency and reduce environmental impact.

Key products and initiatives include:

- **Sustainable Deposit:** A Shari'a-compliant Mudaraba product directing funds towards renewable energy, green buildings, healthcare, and education, supporting the transition to a low-carbon economy. To date, it has mobilized QAR 3.1 bn while reducing Mudaraba deposit form printing by 50%.
- **Recyclable Cards:** Introduction of 100% recyclable credit and debit cards across corporate and co-branded portfolios, reducing reliance on traditional plastic materials and supporting more sustainable payment solutions.
- **Green Car Financing:** Preferential financing for electric vehicles, including a fully digital solution for Tesla customers, improving access to sustainable mobility options, and supporting the transition to lower-emission transport.

## Green Car Financing Program

**105**
finance requests closed in 2025

In line with its commitment to minimizing paper usage and improving operational efficiency, QIB introduced a series of targeted measures across its operations:

- Optimized SWIFT message printing.
- Reduced paper consumption per transaction by 50%.
- Discontinued automatic printing of cheque rejection letters, now issued only upon request.
- Reviewed letter of guarantee and fax printing practices, achieving annual savings of approximately 46,000 pages.

These initiatives streamlined internal processes, reduced material usage and associated costs, and contributed to lowering the Bank's environmental footprint, reinforcing QIB's commitment to environmentally responsible, efficient banking operations.

## Empowering Customers to Reduce Their Carbon Footprint

In 2025, QIB continued to advance its efforts to address financed retail emissions through its Carbon Emission Tracker, a first-of-its-kind solution in Qatar developed with Visa and ClarityAI. Integrated into the mobile banking app, the tool enables customers to track the estimated carbon footprint of their transactions using transaction-level data. By translating everyday spending into carbon insights, the tracker raises awareness of the environmental impact of activities such as transport, energy use, and consumption patterns, while providing carbon intensity metrics per QAR to encourage more sustainable financial behavior. Early results highlight its effectiveness, with carbon intensity declining by around 5% among a stable user group and up to 10% for highly engaged users. Seasonal patterns further indicate improved awareness, with reduced emissions linked to lower energy and fuel consumption. The initiative supports the management of Scope 3 emissions and aligns with Qatar Central Bank's sustainability priorities, while reinforcing QIB's leadership in digital, customer-centric ESG innovation. Planned enhancements will further personalize insights and expand adoption.

### Driving Measurable Impact

**Qatar-First Solution**
Developed with Visa and ClarityAI

**~5% Reduction**
Carbon intensity (stable users)

**Up to 10% Reduction**
Highly engaged users

**Behavioral Impact Observed**
Lower emissions during seasonal cycles




# 6.4 Enabling SME Growth

QIB strengthens small and medium-sized enterprises (SMEs) by combining advanced digital banking capabilities with tailored financial solutions. Through programs such as Al Dhameen and the National Response Guarantee Program (NRGP), the Bank supports business growth by improving access to financing and enhancing operational scalability. Our digital platforms, including mobile and internet banking, simplify account access, payments and cash flow management, while customised solutions, sector-specific expertise and innovative payment tools such as POS and SoftPOS systems enable faster financing and improved operational efficiency. By integrating Shari'a-compliant services with customer-focused innovation, QIB enables businesses to expand and compete effectively. These efforts contribute to financial inclusion, private-sector development, and economic diversification, aligned with Qatar National Vision 2030.

During the reporting period, QIB further diversified its SME portfolio into emerging sectors, including fintech.

In 2025, we dedicated a **QAR 1.2 bn** portfolio to support SMEs in line with our commitment to fostering economic diversification.

| Number of Micro, Small, and Medium Enterprises (MSME) Customers | 2023 | 2024 | 2025 |
|---|---|---|---|
| Total number of MSMEs | 18,500 | 19,240 | 20,189 |

| Value of Financing Portfolio for SMEs (QAR thousands) | 2023 | 2024 | 2025 |
|---|---|---|---|
| | 1,452,635.9 | 1,191,394 | 949,555 |

| SME Portfolio Share | |
|---|---|
| Percentage of SMEs and microenterprises in the total financing portfolio of 2025 | **0.9%** (SME Finance Portfolio/Total Finance Portfolio) |

The **Al Dhameen program**, sponsored by Qatar Development Bank (QDB), provides financing guarantees to micro-enterprises and SMEs through partner financial institutions, enabling improved access to funding for start-ups and growing businesses. By facilitating bank financing for businesses with limited collateral, the program supports entrepreneurship and private sector development. QIB's participation reinforces its role in supporting SME growth while embedding sustainability considerations into its core financing activities.

| Al Dhameen Program | 2023 | 2024 | 2025 |
|---|---|---|---|
| Number of enterprises supported | 21 | 16 | 12 |
| Al Dhameen portfolio size/amount of finance granted (QAR thousands) | 58,915 | 34,388 | 21,817 |

In 2025, QIB was named **Best SME Bank in Qatar by Global Finance**, in recognition of its strong support for small and medium enterprises. The award reflects the Bank's delivery of tailored financial solutions, advanced digital banking services, and improved access to financing. By streamlining payments and improving cash flow management, QIB empowers SMEs to grow and compete, contributing to economic diversification, financial inclusion, and private-sector development in line with national priorities.

## 6.5 Financial Inclusion and Accessibility

The Bank offers tailored financial products and services designed to support the financial inclusion of underserved groups. As of year-end 2025, these offerings included Domestic Workers Digital Accounts, categorized as non-cost or low-cost checking accounts, aimed at low-income individuals. The Bank may further strengthen disclosure by expanding the range of publicly reported inclusive products and target beneficiary segments. The Bank is assessing opportunities to strengthen its financial inclusion approach beyond product provision by considering non-financial support initiatives for underserved groups. Over time, this may include financial or digital literacy programs, targeted onboarding and awareness support, technical assistance, or other inclusion-enabling initiatives designed to improve access, understanding, and responsible use of financial services among relevant customer segments. The Bank is strengthening accessible finance disclosure by defining governance oversight and implementation responsibility for its financial inclusion approach. The Bank aims to enhance accessible finance over time through relevant objectives, implementation measures, target timelines, and, where feasible, quantitative monitoring of beneficiaries, outreach, financing volume, and program progress.

QIB advances financial inclusion through accessible, Sharia-compliant banking solutions that support diverse customer groups and underserved communities in line with Qatar National Vision 2030. During 2025, the Bank further strengthened inclusive, socially oriented banking through enhanced sustainable finance offerings, youth financial literacy initiatives, profit-free financing solutions, and improved digital accessibility features tailored to diverse user needs.

Initiatives included:

- The **enhanced Flexible Certificate of Deposit (Flexi CD)** supports green and socially responsible projects while maintaining competitive returns and flexibility.
- The **launch of the QIB Junior App,** Qatar's first digital banking platform for youth aged 8–18.
- **Qard Hasan for Retirees,** in partnership with GRISA, providing profit-free financing to support retirees' financial well-being.

**Total Number of Active Customers***

| | |
|---|---|
| Retail banking | 518,824 ** |
| Corporate banking | 18,738 |

* At least 1 active product
** Including customers from the Wages Protection System segment

## QIB Launches the QIB Junior App, Qatar's First Digital Banking Experience for Kids and Teens

QIB advanced financial inclusion by introducing the QIB Junior App, the country's first digital banking platform for children aged 8–17. The initiative reflects the Bank's focus on innovation and future-ready banking, equipping young users with prepaid cards, savings tools, and reward-based features that encourage responsible money management.

Designed to be secure and user-friendly, the platform enables digital payments while fostering early financial literacy. Parents maintain full oversight through integrated controls, ensuring guided financial learning.

By investing in youth financial capability, QIB supports the development of a financially responsible generation and contributes to inclusive, sustainable growth aligned with national priorities.

Active accounts in 2025: **3,054**

## Qard Hasan Financing for Retirees in Collaboration with GRISA

QIB strengthened financial inclusion by launching **Qard Hasan for Retirees in partnership with GRISA.** The initiative provides Shari'a-compliant, profit-free financing of up to 5 times the monthly pension, capped at QAR 300,000, with flexible repayment terms of up to 60 months. By removing additional costs and insurance requirements, the solution improves accessibility and convenience. Designed to address retirees' evolving financial needs, it enhances financial security and well-being while reinforcing the Bank's commitment to responsible, transparent, and socially driven banking solutions.

## Employees at QIB are Sign and Braille Trained

QIB provided specialized Sign Language and Braille training to employees as part of its commitment to enhancing financial accessibility and inclusive banking services. The initiative was aligned with Qatar Central Bank's efforts to strengthen support for customers with special needs and aimed to equip employees with the skills and awareness required to better assist and communicate with all customers.

## Domestic Workers Accounts: Advancing Financial Inclusion

QIB continues to enhance remittance services, combining advanced digital solutions with global reach to ensure seamless, secure, and convenient banking for domestic workers. The QIB Domestic Workers Account, accessible via the QIB Mobile App, provides a free debit card with worldwide usability, no minimum balance, ATM and POS access, direct salary transfers, and local and international remittance options, empowering users with financial independence and inclusive access to essential banking services.

## The Bedaya Account promotes Financial Inclusion amongst the Youth

Qatar's digital account for university students, the Bedaya Account, supports youth empowerment by offering a student-focused account and credit card. Gaining increasing popularity, this service is open to Qataris and expats aged 18+ with a valid ID or passport.

**5,560** **Bedaya Accounts**

### Bedaya Accounts opened by University Students



| 1,640 | 1,540 | 1,284 |
|---|---|---|
| in 2023 | in 2024 | in 2025 |

The Minor Savings Account simplifies banking for parents and guardians, enabling them to open and manage their minors' accounts seamlessly through the QIB Mobile App.

### Minor Saving Account



| 24,750 | 25,520 | 33,950 |
|---|---|---|
| in 2023 | in 2024 | in 2025 |

The **Ladies Banking Proposition** offers tailored financial solutions that meet the specific needs of women. Specialized ladies' banking centers across Qatar offer dedicated services in a comfortable environment, supported by skilled female professionals to ensure convenience and personalized service.

**5 Dedicated ladies' centers in 2025**

| Financial Accessibility and Inclusion | 2023 | 2024 | 2025 |
|---|---|---|---|
| Number of blue-collar worker accounts | 320,688 | 364,753 | 404,418 |
| Number of student accounts | 3,320 | 4,676 | 6,216 |
| Number of domestic worker accounts | 8,161 | 11,905 | 16,355 |

**Product/service specifically targeted to underbanked customers:** PS Account, Domestic Worker Account

## Advancing Inclusive and Accessible Banking Services

The Bank remains committed to continuously enhancing the accessibility and inclusivity of its services and facilities, ensuring greater convenience, independence, and equitable access for customers with visual impairments, with reduced mobility (PRM), and other disabilities across its banking network.

**21 Branches accessible by wheelchair users**

# 6.6 Moving forward

The Bank intends to continue strengthening its ESG financing and investment agenda by expanding the alignment between ESG assets and liabilities. Key priorities include enhancing the Bank's outstanding ESG investments and exploring new growth opportunities through increased market share, strategic partnerships with FinTechs, and a stronger focus on emerging ESG-linked sectors.



# Creating Positive Impact for our People

QIB invests in its people by fostering a supportive, inclusive, and performance-driven workplace. Through talent development, well-being initiatives, and employee engagement, the Bank ensures a safe, balanced, and fulfilling work environment while strengthening capabilities, enhancing productivity, and building a resilient workforce aligned with its long-term strategic objectives.

## Highlights

- **794** Employees
- **42,246** Training hours delivered
- **31.3%** nationalization
- **60** new people joined QIB in 2025

### SDGs




### QNV Pillar



# 7.1 Creating a Safe and Committed Workforce

QIB places strong emphasis on employee development, well-being, and maintaining a safe, inclusive work environment. Its human capital approach integrates learning and development, effective grievance mechanisms, and robust health and safety practices. At QIB, we remain committed to upholding internationally recognized human rights standards, aligning with the UN Guiding Principles on Business and Human Rights, the International Bill of Human Rights, and core conventions of the International Labor Organization (ILO). These frameworks underpin internal policies, including Human Capital and Anti-Discrimination policies, ensuring dignity, equality, and fair treatment. QIB's labor practices are aligned with the 6 ILO conventions ratified by the State of Qatar, covering non-discrimination, occupational health and safety, and fair grievance resolution. All policies are regularly reviewed to ensure alignment with evolving legal and ethical standards.

The Bank's commitment includes respect for fundamental rights and prohibitions on human trafficking, forced labor, child labor, and discrimination, as well as support for freedom of association, as applicable within the Bank's operating context and legal framework. This commitment applies across the Bank's own operations and informs expectations for relevant suppliers and business partners.

| Workforce Overview | 2023 | 2024 | 2025 |
|---|---|---|---|
| Total workforce | 801 | 819 | 840 |
| Full-time employees | 801 | 819 | 794 |
| Top management employees | 27 | 27 | 29 |
| Middle management employees | 246 | 274 | 279 |
| Lower-management employees | 475 | 460 | 471 |
| Non-management employees | 17 | 15 | 15 |
| Trainees and sponsored students | 36 | 43 | 46 |
| Number of nationalities | 38 | 39 | 57 |
| Employees age 18-30 | 101 | 97 | 105 |
| Employees age 31-50 | 552 | 556 | 537 |
| Employees age 51+ | 148 | 166 | 198 |
| Male employees* | 568 | 581 | 588 |
| Female employees* | 233 | 238 | 206 |
| Female employees in lower management* | 166 | 158 | 157 |
| Female employees in middle management* | 40 | 48 | 48 |
| Female employees in top management* | 1 | 1 | 1 |

*Excluding trainees, students, and outsourced staff



## Human Resources by Age*

| | 18-30 | 31-50 | 51+ | Total |
|---|---|---|---|---|
| Men | 42 | 374 | 183 | 599 |
| Women | 63 | 163 | 15 | 241 |
| **Total** | 105 | 537 | 198 | 840 |
| **Percentage of Workforce** | **12.5%** | **64%** | **23.5%** | |

*Including trainees and sponsored students

| Years of Service | Number | | | Percentage of Workforce |
|---|---|---|---|---|
| | Men | Women | Total | |
| Less than 1 year | 30 | 9 | 39 | 4.91% |
| 1-10 years | 166 | 92 | 258 | 32.49% |
| 11-20 years | 297 | 101 | 398 | 50.13% |
| 21-30 years | 58 | 5 | 63 | 7.93% |
| 31-41 years | 35 | 1 | 36 | 4.53% |
| **Total** | **586** | **208** | **794** | |

| New Employee Hires | 2023 | 2024 | 2025 |
|---|---|---|---|
| Total new employee hires | 39 | 52 | 60 |
| **New employees by age** | | | |
| Age 18-30 | 21 | 26 | 37 |
| Age 31-50 | 17 | 23 | 21 |
| Age 51+ | 1 | 3 | 2 |
| **New employees by gender** | | | |
| Male | 22 | 34 | 37 |
| Female | 17 | 18 | 23 |

*Excluding trainees, students, and outsourced staff

| Employee Turnover | 2023 | 2024 | 2025 |
|---|---|---|---|
| **Total employees' turnover voluntary and involuntary** | **35** | **33** | **39** |
| Senior management | 1 | 2 | 0 |
| Middle management | 10 | 10 | 14 |
| Lower management | 18 | 17 | 25 |
| Non-management employees | 6 | 4 | 0 |
| Contract staff | 0 | 0 | 0 |
| Employee turnover % (voluntary and involuntary) | 4.35 | 4.20 | 4.9 |
| **Employee turnover (voluntary)** | **34** | **25** | **39** |
| Age 18-30 | 12 | 9 | 14 |
| Age 31-50 | 17 | 15 | 19 |
| Age 51+ | 5 | 1 | 6 |
| Male | 25 | 15 | 19 |
| Female | 9 | 10 | 20 |
| Top management | 1 | 1 | 0 |
| Middle management | 10 | 6 | 8 |
| Lower management | 17 | 14 | 25 |
| Non-management employees | 6 | 4 | 0 |
| Employee turnover % (voluntary) | 4.22 | 3.09 | 4.9 |

| Employees Turnover | 2023 | 2024 | 2025 |
|---|---|---|---|
| Resignations | 30 | 21 | 36 |
| Retirements | 2 | - | 2 |
| Involuntary | 3 | 8 | 0 |
| End of contract | - | 4 | - |
| Other | - | - | 1 |
| Total | 35 | 33 | 39 |

As of 2025, the average tenure of around 50% male and female employees at QIB is 11-20 years, based on a detailed analysis of service duration. This reflects the Bank's strong employee retention and long-term commitment to internal career development.



# 7.2 Employee Benefits

All employees enjoy benefits that aim to enhance living conditions while supporting employee well-being, engagement, and professional development. Comprehensive programs include tailored bonuses, supplementary remuneration packages, and additional perks aligned with their role and position.

The Bank's remuneration governance framework is designed to align rewards, bonuses, and incentives with long-term value creation, prudent risk-taking, regulatory expectations, shareholder interests, and the Bank's strategic objectives. The Compensation, Remuneration and Benefits Committee oversees the remuneration and performance evaluation framework for the Board, executive management and employees, subject to Board approval and applicable governance requirements.

### Type of employment Benefits 2025

- Life Insurance
- Medical insurance for all employees and their families
- Social allowance (Qatari & GCC Employees)
- Relocation allowance
- Club Membership
- Annual Airfare Ticket
- Education Allowance
- Furniture Allowance
- Retirement Provision
- Stock Ownership
- Performance Bonus
- Maternity Leave
- Haji leave
- Haji and Umrah leave
- Sick Leave (Fully Paid for 14 Days)
- Emergency Leave
- Annual Leave
- Study Leave
- Bereavement Leave
- Marriage Leave
- Patient Escort Leave

Life insurance applies to all employees that cover up to 12 times their basic salary in the event of death due to accidents or illnesses or total disability. A fully paid maternity leave of 50 days, including pre and postnatal periods applies to all expecting mothers upon their completion of one year of service at QIB.

| Employee Incentives | 2023 | 2024 | 2025 |
|---|---|---|---|
| Percentage of total remuneration for covered employees that is variable and linked to the number of products and services sold | 11% | 11% | 11% |

**Total Monthly Employee Wages and Benefits** **QAR 50.5 mn**

| Maternity Leave | 2023 | 2024 | 2025 |
|---|---|---|---|
| Number of female employees who took parental leave | 12 | 12 | 12 |
| Number of female employees who returned to work after parental leave ended (return to work) | 12 | 12 | 12 |
| Number of female employees returned from parental leave who were still employed 12 months after return to work (retention) | 12 | 12 | 12 |
| Return to work rate (%) | 100% | 100% | 100% |
| Retention rate (%) | 100% | 100% | 100% |

# 7.3 Health and Safety

At QIB, we are committed to safeguarding the health, safety, security, and well-being of our employees and visitors by adhering to all relevant regulations and standards governing fair working conditions and occupational health and safety. In this context, we promote open communication, supported by continuous monitoring and compliance with applicable guidelines and legislation. Our approach includes comprehensive medical care and health insurance for all permanent employees, alongside well-defined Crisis and Disaster Management Policies to ensure preparedness and resilience. We proactively identify and assess workplace hazards and implement appropriate risk mitigation measures, including fire safety planning. Regular health risk assessments are conducted to monitor exposure levels and reinforce a safe, secure, and supportive working environment.

| Workforce Safety | Employees | Contractors |
|---|---|---|
| Total number of injuries and fatal accidents | 0 | 0 |

The Bank is strengthening its workforce's health and well-being disclosure and may progressively report employee absenteeism metrics using a consistent methodology. Future disclosures may include the employee absentee rate, the calculation basis, the data coverage, and any relevant trends or contextual factors affecting year-on-year results.

# 7.4 Grievance Mechanisms

QIB maintains a structured grievance mechanism that provides employees with accessible, confidential channels to raise concerns without fear of retaliation. All grievances are reviewed through a formal process, with investigations conducted by a dedicated committee to ensure impartiality, consistency, and timely resolution. Outcomes are determined in line with the Human Capital Policy, ensuring fair and transparent application of disciplinary measures. The process is regularly monitored to strengthen effectiveness, reinforce accountability, and support a culture of trust and continuous improvement. No grievances were filed in 2025.

| Grievances | 2023 | 2024 | 2025 |
|---|---|---|---|
| Number of grievances filed in the reporting period | 0 | 0 | 0 |
| Number of these grievances addressed or resolved | 0 | 0 | 0 |

## 7.4.1 Employee Well-being and Engagement

QIB promotes employee well-being and engagement by fostering a purpose-driven, supportive, and inclusive work environment that encourages collaboration, balance, and participation. Through targeted initiatives, advanced technologies, and continuous feedback, the Bank strengthens the employee experience, enhances productivity, and builds a motivated, high-performing workforce.

## 7.4.2 Equality and Inclusion

QIB promotes a culture of equality and respect, ensuring fair treatment for all employees. With zero tolerance for discrimination and harassment, gender diversity remains a priority, with continuous efforts towards strong female representation at the management level. Our ongoing initiatives support inclusion and create opportunities for underrepresented groups, including individuals with disabilities.

| Human Rights Violation (Including Discrimination) | 2023 | 2024 | 2025 |
|---|---|---|---|
| Number of complaints | 0 | 0 | 0 |



2025 Male to female salary ratio

**1.03**



Female Employees

**33.3%**
in lower management

**3.45%**
in top management

**17.26%**
in middle management



| Compensation Data | 2023 | 2024 | 2025 |
|---|---|---|---|
| Median male salary | 19,925.50 | 20,726 | 21,125 |
| Median female salary | 21,337 | 22,532 | 20,482 |

### 7.4.3 Employee Engagement

At QIB, we are committed to fostering an engaging workplace where employees are empowered to contribute, innovate, and grow, supporting the Bank's long-term success and alignment with its strategic and sustainability objectives.

### QIB's new HQs: Design a Place that enhances Employee Well-Being

QIB's new headquarters has been thoughtfully designed with employee well-being at its core, creating a modern, inclusive, and supportive work environment. The workspace balances open and private areas to support both collaboration and focused work, enhancing productivity and flexibility. Natural light, integrated greenery, and carefully selected interior finishes contribute to a healthier, more comfortable environment, supporting mental well-being and reducing stress. Ergonomic design elements and high-quality materials further promote physical well-being, while dedicated collaborative and quiet spaces enable effective teamwork and individual performance.

### Fostering Engagement through National and Cultural Initiatives

QIB marked Qatar National Day 2025 with a vibrant celebration at its headquarters, bringing together employees and leadership in a spirit of unity and shared purpose. The event featured heritage-inspired activities, national décor, and a traditional Ardah performance, reinforcing cultural identity and employee engagement. By promoting togetherness and recognizing employee contributions, QIB strengthens workplace culture and shared values and supports social cohesion in line with the broader aspirations of Qatar National Vision 2030.

### QIB Annual Town Hall Meeting

QIB's Annual Town Hall provides a platform for open dialogue between the Group CEO, senior management, and employees. The session addresses economic developments, sector trends, and strategic priorities, while encouraging employee participation in discussions on the Bank's future and digital transformation. This approach reinforces an inclusive culture that values engagement, supports innovation, and strengthens alignment across the organization, reinforcing our continued leadership in the regional banking sector.

### Promoting Employee Health, Well-Being, and Active Lifestyles

QIB continues to prioritize employee health and well-being through initiatives that promote preventive healthcare, awareness, and active lifestyles, reflecting its commitment to Qatar National Vision 2030.

- In collaboration with **American Hospital Clinics**, QIB marked **World Diabetes Day** with a wellness initiative at its Head Office, offering employees health screenings, BMI assessments, and medical consultations to encourage early detection and healthier lifestyle choices.
- In October, the Bank also organized a breast cancer awareness campaign, engaging around 400 employees through the distribution of awareness materials that highlighted the importance of regular screening and early prevention.

To further encourage healthy living, QIB celebrated **Qatar National Sports Day** through a range of wellness-focused activities, including nutrition sessions, BMI assessments, and personalized consultations to support physical and mental well-being and promote positive behavioral change.

QIB also continues to encourage employee engagement in sports and recreational activities through its long-standing partnership with **Al Rayyan Sports Club**. By providing employees and their families with access to sporting events and related benefits, the partnership supports a culture of active living, family engagement, and community connection across the organization.

## 7.5 Professional Development and Capacity Building

QIB adopts a structured approach to professional development, equipping employees with the skills, knowledge, and opportunities required for long-term career growth through a broad portfolio of professional, technical, and leadership training programs designed to strengthen institutional capabilities, support digital transformation, and foster a culture of continuous learning.



| | |
|---|---|
| **Training Spend per full time employee (FTE)** | In 2025, the average budgeted spend on training activities was approximately **QAR 3000** per full time employee. |
| **Training Breakdown** | In 2025 QIB L&D successfully delivered:<br>• Five structured curricula<br>• More than 175 unique programs<br>• More than 250 classes<br>• More than 18,000 learning seats<br>• More than 42,000 hours of seat time<br><br>Included:<br>• 41 nationalities<br>• 19-70 age range<br>• 100% participation |
| **Employee Development Programs** | During this reporting period, QIB L&D introduced structured, role-based qualification pathways with an integrated focus on regulatory assurance. Programs such as the following were introduced:<br><br>• QIB Capital Markets Program<br>• QIB Audit Capability refresher<br>• QIB Governance Program (for BoD)<br>• QIB Product Management Capability Development journey<br>• QIB Operational Excellence program (focused on efficiency)<br>• QIB Screening Capability Assurance Program<br>• QIB Risk Management Foundation<br>• QIB Fraud Management Awareness<br><br>In addition to regular ongoing program such as talent management, role-based AML/CTF, information security, and other ongoing capability development journeys from previous years. |

We continued to leverage eLearning and other learning platforms, including Udemy, IIA, and Wolters Kluwer.

| QIB Organizational Capability Curriculum | Seat Time Delivered (Hours) | Seats Trained |
|---|---|---|
| Talent Management Program | 5,060 | 239 |
| Communications skills | 258 | 129 |
| MS excel | 226 | 29 |
| Service excellence | 656 | 273 |
| Islamic banking | 5,100 | 2,544 |

| Training Attendance by Employee Category | Participants | | | Training Attendance (hours delivered) | | |
|---|---|---|---|---|---|---|
| | Men | Women | Total | Men | Women | Total |
| Top management employees | 27 | 1 | **28** | 512 | 25 | 537 |
| Middle management employees | 185 | 30 | **215** | 5,583 | 841 | 6,424 |
| Lower-management employees | 428 | 180 | **608** | 15,805 | 6,203 | 22,007 |
| Non-management employees (staff) | 295 | 100 | **395** | 8,793 | 4,487 | 13,279 |
| **Total** | **935** | **311** | **1,246** | **30,691** | **11,555** | **42,246** |

In more detail:
In 2025, a total of 90+ training programs were delivered across multiple disciplines, reflecting the Bank's commitment to enhancing employee competencies in line with evolving business, regulatory, and technological requirements.

| Training Categories in 2025 | Focus Areas | Training Types |
|---|---|---|
| **Digital Transformation, AI and Technology** | Artificial intelligence, cybersecurity, cloud computing, DevOps, APIs, machine learning, fintech | AI for Business Leaders, Agentic AI and Cybersecurity, Azure Crash Course, DevOps Basics, MLflow in Action, Generative AI for Beginners |
| **Risk, Compliance and Information Security** | Risk management, audit, fraud prevention, business continuity, AML, cybersecurity resilience | Certified Internal Auditor (CIA), Operational Risk Awareness, Fraud Risk Management, BCM Training, Information Security Best Practices |
| **Banking and Financial Services** | Islamic banking, wealth management, trade finance, payments, capital markets | Islamic Banking, Wealth Management, QIB Capital Markets Foundation, Trade Finance Automation, Digital Banking and Fintech |
| **Leadership and Professional Development** | Change management, communication, emotional intelligence, and project management | Leading Organizations and Change, Emotional Intelligence, Project Management Fundamentals, Conflict Resolution |
| **Operational Excellence and Quality** | Six Sigma, process improve-ment, operational efficiency, quality management | Lean Six Sigma, Six Sigma Black Belt, QIB Operational Excellence Program, Quality Management Essentials |
| **Customer Service and Sales** | Customer engagement, call center operations, and sales capabilities | Call Center Skills Foundation, Service Roleplay Training, Sales Skills Foundation |
| **Technical and Data Skills** | Excel, GitHub, scripting, microservices, API testing | Advanced Microsoft Excel, Bash Scripting, Git and GitHub Essentials, Postman API Testing |
| **Sustainability and Financial Inclusion** | Sustainable finance and inclusion awareness | Sustainability at QIB, Forum on Safe and Sustainable Financial Inclusion |

## Year on year comparison

| Employee Training Hours Delivered | Participants | | |
|---|---|---|---|
| | Men | Women | Total |
| Total training hours delivered | 53,551 | 49,874 | **42,246** |
| Senior management employees | 346 | 646 | **537** |
| Middle management employees | 9,752 | 13,627 | **6,424** |
| Lower management employees | 23,682 | 23,385 | **22,007** |
| **Non-management employees (staff and outsourced)** | **19,771** | **12,216** | **13,279** |
| Male employees | 37,715 | 38,502 | 30,691 |
| Female employees | 15,836 | 11,372 | 11,555 |
| **Average training hours per employee** | **40.7** | **41.6** | **53.2** |
| Senior management employees | 13.3 | 18.4 | 18.5 |
| Middle management employees | 35.7 | 45.9 | 23 |
| Lower management employees | 45.2 | 47.9 | 46.7 |
| Male employees | 38.7 | 42 | 52.4 |
| Female employees | 46.3 | 40 | 55.5 |

| Employees who Received at Least One Training* | 2023 | 2024 | 2025 |
|---|---|---|---|
| Male | 975 | 913 | 935 |
| Female | 342 | 285 | 311 |
| **Total** | **1,317** | **1,198** | **1,246** |

*QIB employees, outsourced employees, and contract employees included

| Training by Means of Delivery* | Number of Events | | Overall Training Attendance | | Training Hours Delivered | |
|---|---|---|---|---|---|---|
| | 2024 | 2025 | 2024 | 2025 | 2024 | 2025 |
| E-learning and online | 165 | 243 | 3,190 | 1,177 | 32,314 | 28,038 |
| Classroom | 167 | 194 | 23,242 | 1,093 | 17,560 | 14,208 |
| **Total** | **332** | **437** | **26,432** | **2,270** | **49,874** | 42,246 |

* QIB employees, outsourced employees, and contract employees included

## Young Professionals Program

QIB invests in building a future-ready workforce through its strategic partnership with Qatar University and other academic institutions. These collaborations deliver tailored training in Islamic finance, digital banking, and compliance, supporting both graduate development and continuous employee upskilling. A comprehensive Learning Management System enables flexible learning through workshops, e-learning, webinars, and conferences. Employees benefit from coaching, mentoring, personalized career development plans, and access to external certification programs. This integrated approach ensures alignment with national priorities while equipping employees with the skills and knowledge needed to adapt, grow, and drive long-term organizational success.

## Mandatory Sustainability Training

As part of its transformation agenda, QIB invests heavily in sustainability training, aiming to strengthen employee awareness and capabilities across the organization. A dedicated ESG e-learning module, mandatory for all new employees, ensures a consistent baseline understanding of sustainability. At the same time, annual refresher sessions reinforce knowledge, engagement, and alignment with the Bank's sustainability objective.

| Training on Sustainability | Participants* | Total Training Hours Delivered |
|---|---|---|
| **Sustainability annual refresher training** | 1,272 | 2,544 |

*QIB employees, outsourced employees, and contract employees included

## Key Highlights 2025

- Strong focus on AI, fintech, cybersecurity, and digital banking in support of digital transformation.
- Continued emphasis on risk management, compliance, and operational resilience in line with evolving regulatory expectations.
- Expansion of leadership and change management programs to support organizational transformation.
- Ongoing investment in employees' soft skills and capability-building initiatives.
- Increased focus on operational excellence and process optimization through Lean Six Sigma and quality management programs.

## Performance Reviews

QIB implements a structured performance management framework that supports comprehensive feedback, objective evaluation, and employee development. Technology-enabled performance assessments ensure consistency, transparency, and alignment with organizational goals. Employees become eligible for formal performance reviews upon completion of the six-month probation period, after which regular review cycles support ongoing development, performance improvement, and career progression.

| Performance Reviews | 2023 | 2024 | 2025 |
|---|---|---|---|
| Percentage of employees who received a performance and career development review | 100% | 99% | 96.7%* |
| Male employees | 579 | 607 | 567 |
| Female employees | 204 | 204 | 201 |

## Board Performance Assessment

The Nomination and Governance Committee organizes the process for evaluating the Board's performance, with the possibility of engaging external consultants, and the evaluation activity is disclosed to shareholders at the General Assembly Meeting.

* the % reduction relates to new hires in the second half of the year who have not completed their 6-month probation period

## Executive Remuneration and Performance Alignment

The Bank's remuneration framework is designed to support the delivery of its strategic objectives, reinforce effective risk management and align remuneration outcomes with long-term sustainable value creation. The framework includes fixed and variable remuneration components and, for eligible roles, may incorporate short-term and long-term incentive arrangements.

## Annual merit increase

The Bank is providing an annual merit increase to all eligible employees which is linked to the annual performance of each individual.

## Performance-linked variable remuneration

Variable remuneration for eligible executives and relevant employees is determined with reference to approved performance indicators. These may include financial performance, risk management, strategic delivery, operational performance, customer outcomes, people-related objectives and, where applicable, ESG and sustainability priorities. This approach aligns remuneration outcomes with individual and organizational performance, the Bank's risk appetite, responsible conduct and the creation of long-term sustainable value. The split at Bank level between fixed and variable remuneration is **73.65 % / 26.35%** and at executive level is **62.94% / 37.06%.**

## Deferral arrangements

For designated roles, a proportion of variable remuneration may be deferred to strengthen alignment with the Bank's long-term performance and risk profile.

Under the applicable arrangements, a part of variable remuneration is deferred and vests over a period of one to three years. Vesting is subject to applicable conditions, including continued employment, performance outcomes, risk considerations, conduct expectations and other relevant requirements.

## Risk adjustment, malus and clawback

The remuneration framework includes risk-adjustment mechanisms for designated high-criticality roles to reinforce accountability and discourage excessive risk-taking.

Risk adjustments may be applied where remuneration outcomes are not aligned with the Bank's risk appetite, control environment, conduct expectations or regulatory obligations. Malus provisions enable the Bank to reduce or cancel unvested deferred remuneration before payment, while clawback provisions enable the Bank to recover remuneration that has already been paid, where applicable.

Malus and clawback provisions may apply for a period of one to five years following the award, vesting or payment of variable remuneration, in accordance with the Bank's approved remuneration governance framework and applicable regulatory requirements.

Potential triggering events may include material misconduct, fraud, financial restatement, material risk management or control failures, breaches of internal policies or regulatory requirements, significant reputational damage, or other circumstances determined by the Bank's relevant governance bodies.

## FY2025 remuneration outcomes

In FY2025, no malus or claw back cases were recorded, in accordance with the Bank's remuneration governance framework.



# 7.6 Localization

In line with Qatar National Vision 2030, QIB continues to prioritize Qatarization, strengthening career development pathways and expanding professional opportunities for Qatari nationals, supporting the development of a skilled and capable local workforce.

### Top 10 Nationalities


Qatar **31.3%**


Egypt **16.57%**


India **13.95%**


Jordan **7.63%**


Palestine **5.48%**


Sudan **4.89%**


Lebanon **3.22%**


Pakistan **2.50%**


Iran **1.67%**


Bangladesh **1.43%**

The **"Emerging Banker Program"** has been running for the past 8 years, supporting young Qataris and university graduates in building careers in private banking, utilizing intensive learning, departmental rotations, professional certifications, and mentoring. Graduates who successfully complete the final assessment are offered permanent roles at the Bank.

| Nationalization (Qatar) | 2023 | 2024 | 2025 |
|---|---|---|---|
| Nationalization of top management (%) | 19% | 22.2% | 21% |
| Nationalization among the total workforce (%) | 30% | 30.1% | 31.3% |
| Total number of national employees | 233 | 242 | 249 |
| Number of female national employees | 153 | 159 | 159 |

## Empowering National Talent through Strategic Recruitment

In 2025, QIB successfully hosted a Recruitment Open Day in collaboration with the Ministry of Labor, attracting strong interest from Qatari job seekers and reinforcing its commitment to Qatarization. The initiative provided a transparent platform for national talent to explore career opportunities in banking, supporting employment and skills development in line with Qatar National Vision 2030. By investing in training, mentorship, and structured career pathways, QIB continues to develop a sustainable, skilled local workforce equipped to meet the evolving needs of the financial sector. This collaboration strengthens public–private partnerships, aligns with national workforce strategies, and contributes to building a competitive, productive economy, enabling Qatari youth to play an active role in the country's long-term development.

# 7.7 Moving Forward

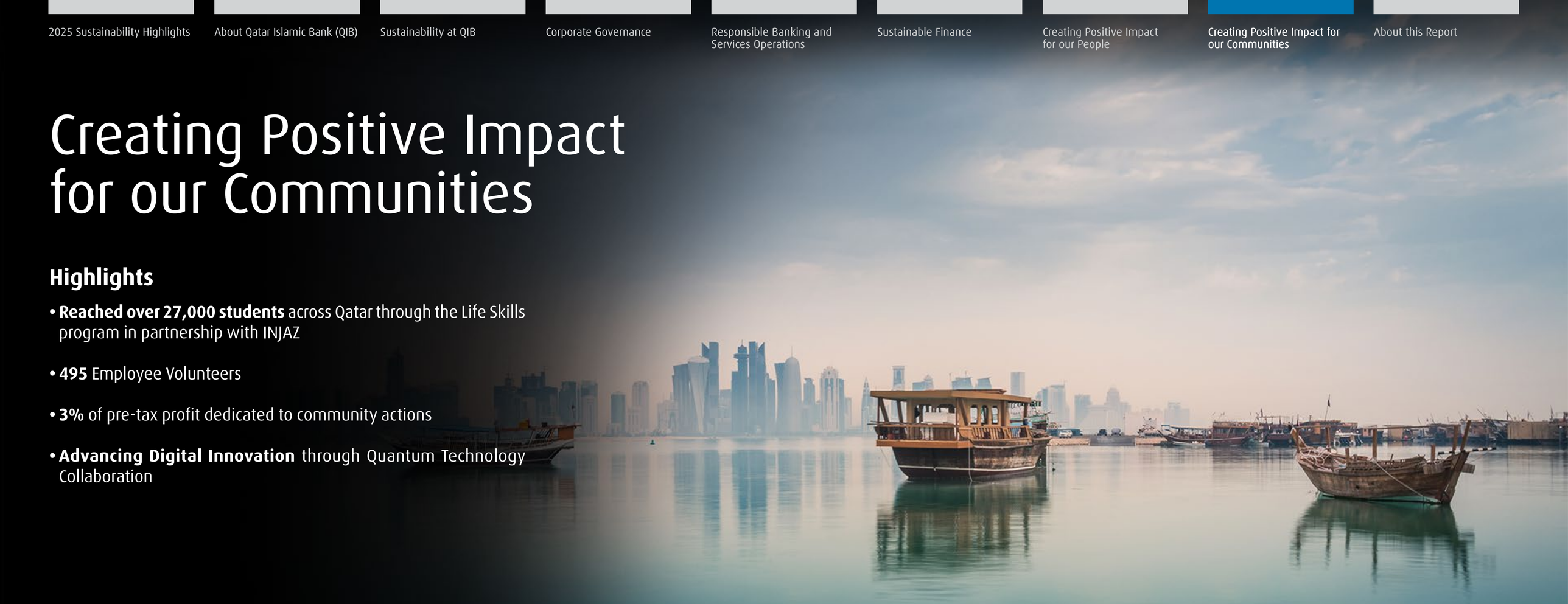
The Bank aims to continue investing in the professional development of its employees through more specialized training and development options for the staff while standardizing training and skills certifications. In parallel, we make every effort to expand our well-being initiatives across the organization, in line with our commitment to enhancing the work culture and employee engagement.



# Creating Positive Impact for our Communities

## Highlights

- **Reached over 27,000 students** across Qatar through the Life Skills program in partnership with INJAZ
- **495** Employee Volunteers
- **3%** of pre-tax profit dedicated to community actions
- **Advancing Digital Innovation** through Quantum Technology Collaboration



### SDGs




### QNV Pillar



# 8.1
# Creating Value for the Community

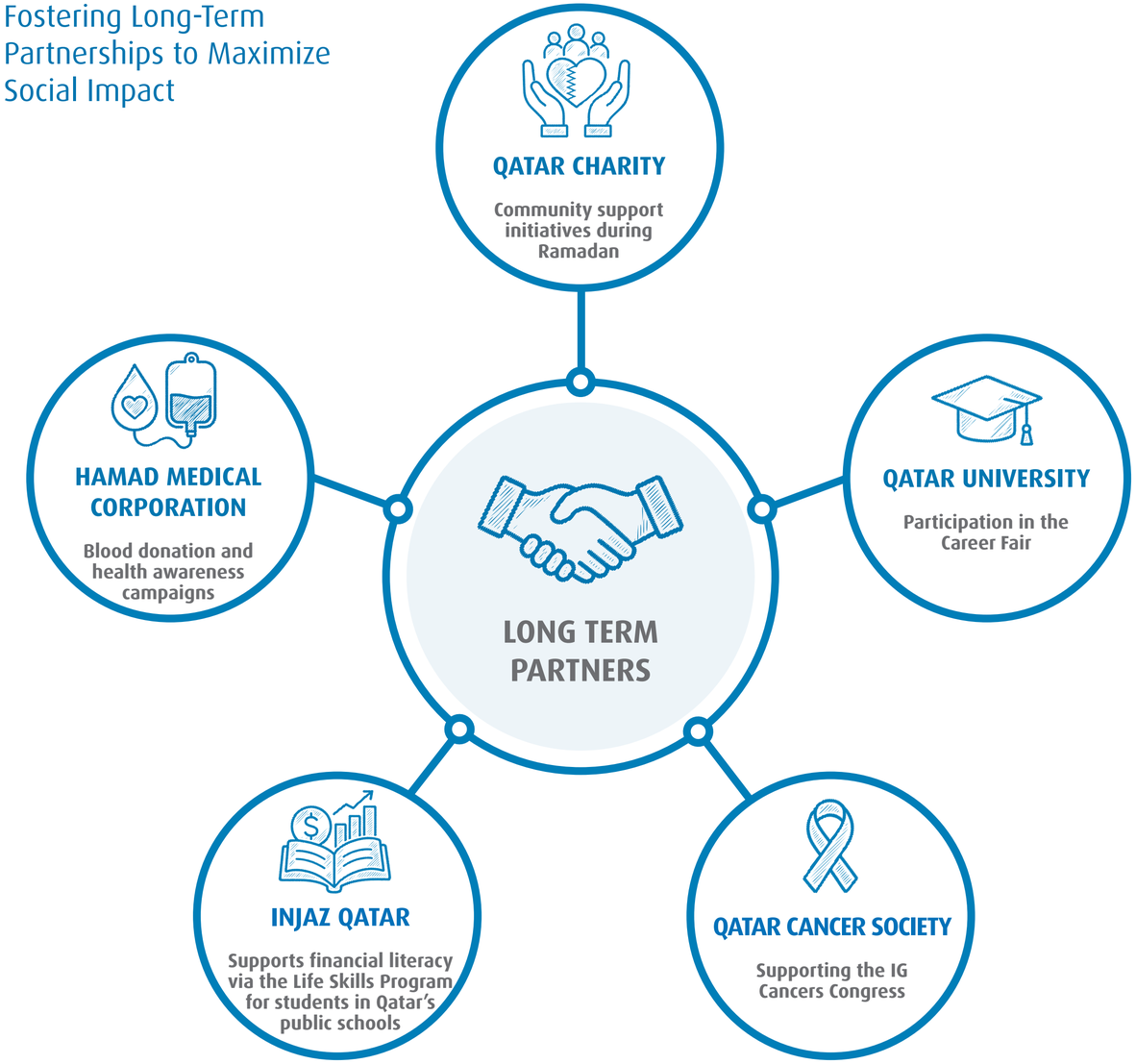
QIB continues to support community development through initiatives that enhance livelihoods and generate long-term social value. By focusing on targeted social initiatives, partnerships, sponsorships, and employee volunteer programs, the Bank contributes to inclusive growth while strengthening its role within the communities it serves. By collaborating closely with long-term partners, we maximize social impact and reinforce our role as a responsible institution committed to driving meaningful social and community impact. These efforts remain aligned with Qatar National Vision 2030, the UN Sustainable Development Goals, and the principles of Islamic finance.

## Focus Areas of Community Investment

- Educating and Empowering the Community
- Social Support
- Health, Well-being, and Promotion of Sports



## Fostering Long-Term Partnerships to Maximize Social Impact



# 8.2 Community Investments

QIB continues to strengthen the impact of its community investments by assessing the effectiveness of its initiatives and refining its approach to address evolving societal priorities. The Bank focuses on initiatives that deliver meaningful outcomes and respond to community needs. This commitment to community welfare is reflected in its continued contributions during Ramadan and initiatives such as blood donation drives, reinforcing its role as a responsible corporate citizen.

**In 2025, approximately 3% of net profit has been channeled to community investments**

**3%** increase in community investment compared to 2024

**3%** of pre-tax profit is dedicated to community actions

| Community Investments | 2023 | 2024 | 2025 |
|---|---|---|---|
| Number of projects sponsored | 15 | 7 | 8 |
| Amount of community investment (QAR) | 119,070,777 | 127,815,434 | 131,461,740 |
| Number of volunteers | 93 | 102 | 495 |

## 2025 Corporate Volunteering

| Initiative | Employee Volunteers |
|---|---|
| Blood Donation Day | 65 |
| Diabetes Awareness Workshop | 50 |
| No Tobacco Day Awareness Workshop | 45 |
| Sports Day | 300 |
| QIB Junior @Kids Expo | 15 |
| QIB Junior @ Darb Al Sai | 15 |
| QIB Junior X INJAZ Qatar | 5 |

**Total Number of Employee Volunteers**
**495**

**Total Hours of Volunteering***
**1,897.5 hours**

* For the purpose of calculating **total volunteering hours**, a standard working day was assumed to consist of seven working hours, and the equivalent hour-based calculations were applied accordingly.

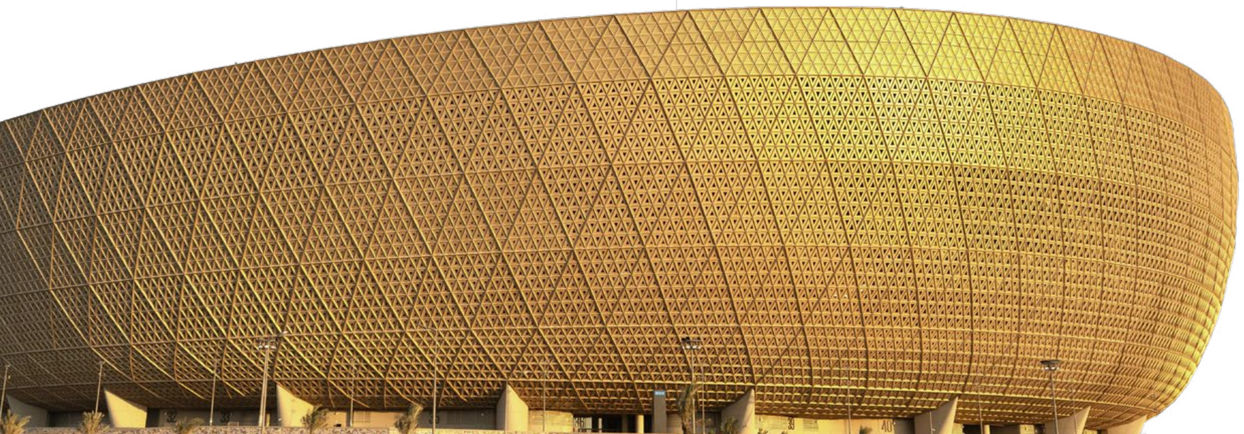


# 8.3 Educating and Empowering the Community

At QIB, we actively encourage employees to engage in community initiatives as volunteers and mentors, representing the Bank's efforts in supporting meaningful causes and contributing to the empowerment of local communities.

## Promoting Financial Literacy in collaboration with INJAZ

QIB has been reinforcing its commitment to financial literacy and youth empowerment through a 3-year partnership with INJAZ Qatar, supporting life-skills programs in public schools in line with Qatar National Vision 2030. Building on its established university-level initiatives, the program expands its reach to younger students, promoting early financial awareness alongside entrepreneurship and career-readiness skills, equipping them with practical knowledge for future success.



## QIB and INJAZ Qatar have reached over 27,000 Students across Qatar through the Life Skills Program

In 2025, QIB, in partnership with INJAZ Qatar, successfully delivered the Life Skills program, reaching over 27,000 students across 71 schools, and trained more than 180 teachers to deliver it in classrooms. Integrated into the academic calendar, the program provided students with structured, interactive learning over 12 teaching hours. Developed under the supervision of the Ministry of Education and Higher Education, the 3-year initiative targets Grade 7 and Grade 9 students, equipping them with essential entrepreneurship and career-readiness skills. By strengthening critical thinking, financial awareness, and employability skills, the program supports youth empowerment and contributes to the development of future-ready generations, in line with Qatar National Vision 2030.

## Implementation in Numbers**

**71**
**Preparatory Schools**

**27,390**
**Students in Grade 7 and Grade 9 participated in the programs**

**180**
**Teachers delivered the programs**

## Advancing Digital Innovation through Quantum Technology Collaboration

In 2025, QIB participated in the BIG Quantum Hackathon Qatar. This national initiative brought together leading organizations across key sectors to advance quantum technologies and support the country's digital transformation journey. Through its Data Science and AI team, the Bank mentored students on a real-world use case to enhance retail credit risk scoring using Quantum Machine Learning. This initiative demonstrated the potential of quantum-based algorithms to improve risk segmentation accuracy and enable more data-driven decision-making in financial services. Held for the first time in Qatar, the Hackathon introduced practical applications of quantum computing across multiple sectors, fostering cross-sector collaboration, knowledge exchange, and hands-on experimentation with next-generation technologies. Through its participation, QIB continues to support the development of future-ready capabilities, contributing to innovation and aligning with Qatar's digital transformation agenda and National Vision 2030.

## Raising Financial Awareness amongst Future Generations at the Kids Expo 2025

QIB participated in the Kids Expo at the Doha Exhibition and Convention Center, showcasing its QIB Junior App, Qatar's first digital banking and financial education platform designed for kids and teens. Through interactive activities and hands-on demonstrations, the initiative introduced young audiences to essential financial concepts, including saving, spending, and responsible money management. The platform combines engaging learning tools with parental supervision features, fostering financial awareness in a secure, guided environment. By equipping children with practical financial skills from an early age, QIB contributes to developing a financially responsible and confident future generation, aligned with broader objectives of sustainable social development.

## 8.3.1 Social Support during the Holy Month of Ramadan

Ramadan provides a meaningful opportunity to drive social impact and strengthen community ties. During this time, QIB upholds its Islamic values through charitable initiatives and employee volunteering, contributing positively to society and reinforcing its role as a responsible institution.

## Guiding Pilgrims Through Community-Focused Initiatives

QIB supported Hajj pilgrims traveling from Qatar by distributing comprehensive guideline materials in collaboration with local Hajj and Umrah agencies. The initiative provided clear explanations and illustrated guidance to help pilgrims prepare for and perform rituals with confidence. By extending this support to both customers and employees, QIB enhances access to essential religious knowledge, reflecting its commitment to community engagement, inclusion, and social well-being in line with Qatar National Vision 2030.

## Annual Ramadan Ghabga for QIB Employees

In 2025, QIB hosted its annual Ramadan Ghabga, bringing employees together to celebrate the values of unity and generosity associated with the Holy Month, while strengthening internal engagement. The event also marked the celebration of the new Misk Millionaire winner, with participation from executive management and staff. The event featured engaging activities, including Q&A sessions, interactive activities, competitions, and gift distribution, creating a welcoming environment.

## Spreading the Spirit of Giving in Collaboration with Qatar Charity

QIB partnered with Qatar Charity to support the "Giving Lives On" Ramadan campaign, delivering daily Iftar meals to workers across multiple locations. This initiative extends across "Ramadan Tents for the Fasting", providing daily meals in dedicated tents, "Mobile Iftar", offering meals to workers unable to return home before Maghrib prayer, and "Mobile Iftar for Workers", delivering meals directly to their residences. This collaboration reflects the Bank's ongoing commitment to social responsibility, fostering inclusive support systems and creating meaningful impact through partnerships aligned with humanitarian values.

## 8.3.2 Raising Awareness about Public Health and Well-Being

QIB continues to promote health- and well-being-focused initiatives that foster social responsibility and collective action, creating tangible benefits for society while aligning with Qatar National Vision 2030.

## Awareness-Raising Activities on Diabetes Prevention

Each year, QIB strengthens its commitment to community health by partnering with Hamad Medical Corporation to deliver screenings and awareness sessions focused on diabetes prevention and early detection. The Bank promotes health awareness through digital channels. It supports national initiatives such as the Qatar Diabetes Association Walkathon, while contributing to cancer awareness and early diagnosis through fundraising initiatives with the Qatar Cancer Society.

## Blood Donation Rally at QIB

In 2025, QIB organized a blood donation rally at its headquarters in partnership with Hamad Medical Corporation to observe World Blood Donor Day and support national healthcare priorities. The initiative witnessed strong employee engagement, with 50 out of 70 participants successfully donating blood (The average amount of blood donated was 450 ml per person), contributing to the availability of lifesaving blood supplies and supporting critical healthcare needs across the community.

## Promoting an Active Lifestyle on National Sports Day

In 2025, QIB marked Qatar National Sports Day by launching a range of initiatives to promote health, wellness, and active lifestyles among employees and customers. Activities included interactive competitions, educational workshops, and awareness campaigns to encourage positive behavioral change. In parallel, digital campaigns encouraged customer participation in health and sports-related activities, with competitions offering cash prizes of QAR 1,000. These initiatives raised awareness of physical and mental well-being, reinforcing QIB's efforts to promote a culture of health across the organization and the wider community.

## 8.3.3 Moving forward

Looking ahead, we intend to continue deepening our community engagement through impactful and inclusive social initiatives. Our focus is centered around empowering youth and women by enhancing financial literacy, supporting career development, and fostering future-ready skills through strategic partnerships with local academic institutions, such as our collaboration with Qatar University. At the same time, we remain committed to promoting health and well-being and encouraging active lifestyles through leading awareness campaigns that contribute to healthier, more resilient communities.

# About this Report

Qatar Islamic Bank 2025 Sustainability Report is the sixth Sustainability Report issued by Qatar Islamic Bank (QIB). It provides an overview of our Environmental, Social, and Governance (ESG) performance, and presents our formal approach and frameworks in identifying and managing the most important ESG impacts as identified by the Bank and its stakeholders.



## Reporting Period

The report covers the calendar year from **January 1st to December 31st, 2025**. Information from previous years is provided when necessary.

## Report Scope and Boundary

The report covers the sustainability approach, priorities, activities, performance and achievements of our operations in the realm of sustainability in Qatar only. Unless specified, information on QIB subsidiaries is not included in this report. The report does not include the activities or performance of our suppliers, contractors or partners, unless otherwise stated. Financial data is expressed in Qatari Riyals (QAR). **QIB's business operations in Qatar represent 94% of the total group revenue.**

## Reporting Frameworks and Guidelines

As part of our commitment to t**ransparency and international best reporting practices**, the report references international frameworks and sustainability standards, including the GRI Standards, AA1000 Standards, the United Nations Sustainable Development Goals (SDGs), the Qatar National Vision 2030 (QNV 2030), and the Qatar Stock Exchange (QSE) ESG Disclosure Guidance for listed companies.

## Report Content

The content of the report covers areas that are vital to our business and stakeholders. We work tirelessly to manage and respond to these challenges while ensuring the provision of quality services to our customers and the protection of our employees' well-being. The report content has been reviewed and approved by **the CEO and the Board of Directors.**

## Accuracy and Internal Accountability

Pursuant to Section 12.16 of QIB's Conduct Risk Management Policy, all departments contributing to this Sustainability **Report bear primary responsibility for the accuracy, validity, and appropriateness of the data they provide.** Each designated data custodian is accountable for ensuring that disclosures are complete, transparent, and verifiable, in strict alignment with the Bank's Environmental, Social, and Governance (ESG) and Climate Risk Conduct Standards.

Before sharing any data with the Sustainability Unit, it is hence the responsibility of the respective departments to:

- Certify that all ESG-related information is free from misleading claims, including any form of greenwashing.
- Ensure that ESG considerations are properly integrated into operational and reporting processes.
- Maintain documentation and evidence to substantiate all disclosures.
- Uphold the Bank's ethical and regulatory obligations by adhering to mandatory ESG and climate risk training requirements.

This accountability framework establishes that the integrity of the Sustainability Report is contingent upon the diligence and compliance of each contributing department, thereby reinforcing the Bank's commitment to transparent and responsible reporting.

## Location of Key Corporate Documents

**Annual Reports**
https://www.qib.com.qa/en/investors/financial-information/reports-and-updates/annual-reports

**Sustainability Reports**
https://www.qib.com.qa/en/sustainability/sustainability-reports

**Corporate Governance Reports**
https://www.qib.com.qa/en/investors/corporate-and-governance

**Sustainability Policies & Frameworks**
https://www.qib.com.qa/en/sustainability/frameworks-and-policies

## External Assurance

**We did not commission independent assurance of our Sustainability Report.** The content of the report is accurate and correct to the best of our knowledge and abilities. We apply the reporting principles; accuracy, balance, clarity, comparability, completeness, sustainability context, timeliness and verifiability to ensure the quality and proper presentation of the information disclosed in the Sustainability Report, in line with our systems, policies, procedures, risk management and strategy.

## Feedback

Your feedback is important to us.
Feel free to email us at:
Communications@qib.com.qa
Investorrelation@qib.com.qa

# 9.1 SASB Index

## SASB Disclosures - Commercial Banks

| Sustainability Disclosure Topics & Metrics | | Unit Of Measure | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|
| **Data Security** | Number of data breaches | Number | 0 | 0 | 0 |
| | Percentage that are personal data breaches | (%) | 0 | 0 | 0 |
| | Number of account holders affected | Number | 0 | 0 | 0 |
| | Description of approach to identifying and addressing data security risks | Analysis | Please refer section 4.4 Data Privacy and Cybersecurity | Please refer to section 4.3 Data Privacy and Cybersecurity | Please refer to section 5.3 Data Privacy and Cybersecurity |
| **Financial Inclusion & Capacity Building** | Number of finances outstanding that qualify for programmes designed to promote small business and community development | Number | 6,684 | 7,604 | 9,015 |
| | Amount of finances outstanding that qualify for programmes designed to promote small business and community development | QAR | 6,377,636,223.48 | 7,066,422,158.36 | 4,894,628,191 |
| | Number of past due and nonaccrual finances or finances subject to forbearance that qualify for programmes designed to promote small business and community development | Number | 408 | 271 | 271 |
| | Amount of past due and nonaccrual finances or finances subject to forbearance that qualify for programmes designed to promote small business and community development | QAR | 125,399,442.18 | 112,943,149.37 | 95,950,805.23 |
| | Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers | Number | 10,290 | 14,173 | 17,235 |
| | Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers | Number | The program was paused in 2023. Plans to resume it in the coming months. | Restarted in 2025 | No updates |
| **Incorporation of Environmental, Social, and Governance Factors in Credit Analysis** | Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis | Analysis | Please refer to section 3.9 Risk Management | Please refer to section 3.9 Risk Management | Please refer section 4.9 Risk Management |
| | Absolute gross financed emissions, disaggregated by | | | | |
| | • Scope 1 | Tons (t) $CO_2$-e | Please refer section 4.6 Our Direct Environmental Impact | Please refer section 4.5 Our Direct Environmental Impact | Please refer section 5.5.1 |
| | • Scope 2 | Tons (t) $CO_2$-e | | | |
| | • Scope 3 | Tons (t) $CO_2$-e | To be assessed in 2025 | To be assessed in 2025 | |
| | Gross exposure for each industry by asset class | QAR | Refer Annual Report 2024 | Refer Annual Report 2025 | QIB 31 December 2025 Consolidated Financial Statements, pg. 66 |
| | Percentage of gross exposure included in the financed emissions calculation | (%) | To be calculated 2025 onwards | To be calculated 2025 onwards | Please refer section 4.11 First Assessment of Financed Emissions by QIB |
| | Description of the methodology used to calculate financed emissions | Analysis | | | |

## SASB Disclosures - Commercial Banks

| Sustainability Disclosure Topics & Metrics | | Unit Of Measure | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|
| **Business Ethics** | Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, antitrust, anti-competitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations | QAR | 0 | 0 | 0 |
| | Description of whistleblower policies and procedures | Analysis | Please refer to section 3.7 Key Policies | Please refer to section 3.7 Key Policies | Please refer section 4.7 Key Policies |
| **Systemic Risk Management** | Global Systemically Important Bank (G-SIB) score, by category | Basis points (bps) | QIB is not a GSIB. The QCB has classified QIB as a DSIB with additional capital requirement of 50 BPS over and above the minimum regulatory requirement. | | |
| | Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities | Analysis | Please refer to the QIB annual report for details | Please refer to the QIB annual report for details | Please refer the QIB annual report for details |

| Activity Metrics | | Unit Of Measure | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|
| **Activity Metrics** | Number of checking accounts by segment | | | | |
| | • personal | Number | 359,932 | 374,579 | 399,245 |
| | • small business | Number | 19,940 | 20,778 | 19,992 |
| | Number of savings accounts by segment | | | | |
| | • personal | Number | 274,337 | 286,799 | 319,817 |
| | • small business | Number | 45 | 37 | 30 |
| | Value of checking accounts by segment | | | | |
| | • personal | QAR (mn.) | 9,298 | 9,859 | 10,277 |
| | • small business | QAR | 1,617,895,924.11 | 2,135,501,129.96 | 1,367,695,338 |
| | Value of savings accounts by segment | | | | |
| | • personal | QAR (mn.) | 17,310 | 19,187 | 20,604 |
| | • small business | QAR | 1,355,165.80 | 1,744,494.63 | 702,007.99 |
| | Number of finances by segment | | | | |
| | • personal | Number | 179,966 | 203,611 | 196,396 |
| | • small business | Number | 1,849 | 1,113 | 690 |
| | • corporate | Number | 2,933 | 2,369 | 1,959 |
| | Value of finances by segment | | | | |
| | • personal | QAR (mn.) | 26,541 | 29,690 | 32,131 |
| | • small business | QAR | 5,835,285,018.84 | 6,397,600,220.26 | 4,087,362,618 |
| | • corporate | QAR | 81,579,079,190.13 | 88,878,292,928.99 | 85,905,229,414 |

# 9.2 GRI Content Index

## Statement of use

Qatar Islamic Bank (QIB) has reported in accordance with the GRI Standards for the period January 1st, 2025-December 31st, 2025

**GRI 1 used** **GRI 1: Foundation 2021**

| GRI STANDARD/ OTHER SOURCE | DISCLOSURE | LOCATION |
|---|---|---|
| **GRI 2: General Disclosures 2021** | 2-1 Organizational details | 8 |
| | 2-2 Entities included in the organization's sustainability reporting | 85 |
| | 2-3 Reporting period, frequency and contact point | Report published annually<br>Report published in October 2026 |
| | 2-4 Restatements of information | No restatements |
| | 2-5 External assurance | 85 |
| | 2-6 Activities, value chain and other business relationships | 8, 10-13, 15, 21, 43-45, 55, 56, 58-62 |
| | 2-7 Employees | 68 |
| | 2-8 Workers who are not employees | 68 |
| | 2-9 Governance structure and composition | 23-29 |
| | 2-10 Nomination and selection of the highest governance body | 25-28<br>QIB Corporate Governance Report 2025 pg. 5, 6<br>2025 Corporate Governance Report<br><br>Board Nomination<br>https://www.qib.com.qa/en/about-us/board-of-directors |
| | 2-11 Chair of the highest governance body | 25<br><br>QIB Corporate Governance Report 2025 pg.9<br>2025 Corporate Governance Report |
| **GRI 2: General Disclosures 2021** | 2-12 Role of the highest governance body in overseeing the management of impacts | 25<br>QIB Corporate Governance Report 2025 pg.9<br>2025 Corporate Governance Report |
| | 2-13 Delegation of responsibility for managing impacts | 28, 29 |
| | 2-14 Role of the highest governance body in sustainability reporting | 28, 85 |
| | 2-15 Conflicts of interest | 33<br>QIB Corporate Governance Report 2025 pg. 31<br>2025 Corporate Governance Report |
| | 2-16 Communication of critical concerns | 32, 33, 68, 72 |
| | 2-17 Collective knowledge of the highest governance body | 28, 29, 32-35, 76 |
| | 2-18 Evaluation of the performance of the highest governance body | 77<br>QIB Corporate Governance Report 2025 pg.11, 23<br>2025 Corporate Governance Report |
| | 2-19 Remuneration policies | 29<br>QIB Annual Report 2025, pg. 28<br>QIB Annual Report 2025<br><br>QIB Corporate Governance Report 2025 pg. 14<br>2025 Corporate Governance Report |
| | 2-20 Process to determine remuneration | 29<br>QIB Annual Report 2025, pg. 28<br>QIB Annual Report 2025<br><br>QIB Corporate Governance Report 2025 pg. 9, 14<br>2025 Corporate Governance Report |
| | 2-21 Annual total compensation ratio | - |
| | 2-22 Statement on sustainable development strategy | 4, 5 |
| | 2-23 Policy commitments | 32 |

| GRI STANDARD/ OTHER SOURCE | DISCLOSURE | LOCATION |
|---|---|---|
| **GRI 2: General Disclosures 2021** | 2-24 Embedding policy commitments | 32 |
| | 2-25 Processes to remediate negative impacts | 32-34, 46-50, 55, 72 |
| | 2-26 Mechanisms for seeking advice and raising concerns | 32-34, 46-50, 72 |
| | 2-27 Compliance with laws and regulations | 31-33<br>QIB Annual Report 2025 pg. 41 |
| | 2-28 Membership associations | 12 |
| | 2-29 Approach to stakeholder engagement | 17 |
| | 2-30 Collective bargaining agreements | Collective bargaining agreements are not applicable in Qatar |
| **GRI 3: Material Topics 2021** | 3-1 Process to determine material topics | 17-19 |
| | 3-2 List of material topics | 19 |
| | 3-3 Management of material topics | 16, 20-22, 36, 55 |
| **GRI 101: Biodiversity 2024** | 101-1 Policies to halt and reverse biodiversity loss | 30, 36, 55 |
| **GRI 3: Material Topics 2021** | 3-3 Management of material topics | 16, 17, 19-22, 35, 38 |
| **GRI 102: Climate Change 2025** | 102-1 Transition plan for climate change mitigation | 38-40 |
| | 102-2 Climate change adaptation plan | 38-40 |
| | 102-5 Scope 1 GHG emissions | 53 |
| | 102-6 Scope 2 GHG emissions | 53 |
| | 102-7 Scope 3 GHG emissions | 39, 53 |
| **GRI 3: Material Topics 2021** | 3-3 Management of material topics | 16, 17, 19-22, 30, 35, 36, 51, 52 |
| **GRI 103: Energy 2025** | 103-1 Energy policies and commitments | 51-54 |
| | 103-2 Energy consumption and self-generation within the organization | 52-54 |
| | 103-4 Energy intensity | 54 |
| | 103-5 Reduction in energy consumption | 54 |

| GRI STANDARD/ OTHER SOURCE | DISCLOSURE | LOCATION |
|---|---|---|
| **GRI 3: Material Topics 2021** | 3-3 Management of material topics | 10-12, 19-22 |
| **GRI 201: Economic Performance 2016** | 201-1 Direct economic value generated and distributed | 11 |
| | 201-2 Financial implications and other risks and opportunities due to climate change | 35, 38, 40 |
| | 201-3 Defined benefit plan obligations and other retirement plans | 71 |
| **GRI 3: Material Topics 2021** | 3-3 Management of material topics | 16, 19-22, 78 |
| **GRI 202: Market Presence 2016** | 202-1 Ratios of standard entry level wage by gender compared to local minimum wage | 90 |
| | 202-2 Proportion of senior management hired from the local community | 78 |
| **GRI 3: Material Topics 2021** | 3-3 Management of material topics | 16, 19-22, 57-59 |
| **GRI 203: Indirect Economic Impacts 2016** | 203-1 Infrastructure investments and services supported | 57, 58 |
| | 203-2 Significant indirect economic impacts | 81-83 |
| **GRI 3: Material Topics 2021** | 3-3 Management of material topics | 16, 19-22, 55, 56 |
| **GRI 204: Procurement Practices 2016** | 204-1 Proportion of spending on local suppliers | 56 |
| **GRI 3: Material Topics 2021** | 3-3 Management of material topics | 16, 23, 31-33, 55, 56 |
| **GRI 304: Biodiversity 2016** | 304-2 Significant impacts of activities, products and services on biodiversity | 46 |
| **GRI 3: Material Topics 2021** | 3-3 Management of material topics | 15, 18-22, 35, 45 |
| **GRI 205: Anti-corruption 2016** | 205-2 Communication and training about anti-corruption policies and procedures | 23, 31-33, 55, 56 |
| | 205-3 Confirmed incidents of corruption and actions taken | 31, 56 |

| GRI STANDARD/ OTHER SOURCE | DISCLOSURE | LOCATION |
|---|---|---|
| **GRI 3: Material Topics 2021** | 3-3 Management of material topics | 15-17, 19-22 |
| **GRI 207: Tax 2019** | 207-1 Approach to tax | 12 |
| **GRI 3: Material Topics 2021** | 3-3 Management of material topics | 16, 17, 19-22, 54 |
| **GRI 202: Market Presence 2016** | 202-1 Ratios of standard entry level wage by gender compared to local minimum wage | 90 |
| **GRI 3: Material Topics 2021** | 3-3 Management of material topics | 16, 17, 19-22, 54 |
| **GRI 303: Water and Effluents 2018** | 303-3 Water withdrawal | 54 |
| **GRI 3: Material Topics 2021** | 3-3 Management of material topics | 16, 17, 19-22, 54, 55 |
| **GRI 204: Procurement Practices 2016** | 306-1 Waste generation and significant waste-related impacts | 54, 55 |
| | 306-3 Waste generated | 54 |
| | 306-4 Waste diverted from disposal | 55 |
| | 306-5 Waste directed to disposal | 55 |
| **GRI 3: Material Topics 2021** | 3-3 Management of material topics | 16, 19-22 |
| **GRI 308: Supplier Environmental Assessment 2016** | 308-1 New suppliers that were screened using environmental criteria | 42, 55, 56 |
| **GRI 3: Material Topics 2021** | 3-3 Management of material topics | 16, 19-22, 67, 68 |
| **GRI 401: Employment 2016** | 401-1 New employee hires and employee turnover | 69, 70 |
| | 401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees | 71 |
| | 401-3 Parental leave | 71 |
| **GRI 3: Material Topics 2021** | 3-3 Management of material topics | 16, 17, 19-22, 68, 72 |

| GRI STANDARD/ OTHER SOURCE | DISCLOSURE | LOCATION |
|---|---|---|
| **GRI 403: Occupational Health and Safety 2018** | 403-1 Occupational health and safety management system | 72 |
| | 403-4 Worker participation, consultation, and communication on occupational health and safety | 72, 73 |
| | 403-6 Promotion of worker health | 72, 73 |
| | 403-9 Work-related injuries | 72 |
| **GRI 3: Material Topics 2021** | 3-3 Management of material topics | 16, 17, 19-22, 33, 73-76 |
| **GRI 404: Training and Education 2016** | 404-1 Average hours of training per year per employee | 73-76 |
| | 404-2 Programs for upgrading employee skills and transition assistance programs | 73-76 |
| | 404-3 Percentage of employees receiving regular performance and career development reviews | 77 |
| **GRI 3: Material Topics 2021** | 3-3 Management of material topics | 16, 17, 19-22 |
| **GRI 405: Diversity and Equal Opportunity 2016** | 405-1 Diversity of governance bodies and employees | 28, 29, 68 |
| | 405-2 Ratio of basic salary and remuneration of women to men | 72 |
| **GRI 3: Material Topics 2021** | 3-3 Management of material topics | 16, 17, 19-22, 79-83 |
| **GRI 413: Local Communities 2016** | 413-1 Operations with local community engagement, impact assessments, and development programs | 79-83 |
| | 413-2 Operations with significant actual and potential negative impacts on local communities | 79-83 |
| **GRI 3: Material Topics 2021** | 3-3 Management of material topics | 16, 17, 19-22, 40, 55, 56 |

| GRI STANDARD/ OTHER SOURCE | DISCLOSURE | LOCATION |
|---|---|---|
| **GRI 414: Supplier Social Assessment 2016** | 414-1 New suppliers that were screened using social criteria | 55, 56 |
| | 414-2 Negative social impacts in the supply chain and actions taken | 55, 56 |
| **GRI 3: Material Topics 2021** | 3-3 Management of material topics | 16, 17, 19-22, 50, 51 |
| **GRI 417: Marketing and Labeling 2016** | 417-1 Requirements for product and service information and labeling | 50, 51 |
| | 417-2 Incidents of non-compliance concerning product and service information and labeling | 50, 51 |
| | 417-3 Incidents of non-compliance concerning marketing communications | 50, 51 |
| **GRI 3: Material Topics 2021** | 3-3 Management of material topics | 16, 17, 19-22, 48-50 |
| **GRI 418: Customer Privacy 2016** | 418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data | 49 |

# 9.3 QSE ESG Dashboard

| QSE indicator | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|
| **Environment** | | | | |
| Any legal or regulatory responsibility for an environmental impact? Yes/No | No | No | No | No |
| Does the company publish and follow an environmental policy? Yes/No | Yes (Sustainability Policy) | Yes (Sustainability Policy) | Yes (Sustainability Policy) | Yes (Sustainability Policy) |
| Energy used (GJ/employee) | 49.22 | 47.43 | 46.06 | 45.3 |
| Percentage of renewable energy used (%) | 0 | 0 | 0 | 0 |
| Specify the primary source of energy used by the company | Electricity | Electricity | Electricity | Electricity |
| The total volume of water recycled/reused in m3 by the organization per year | N/A | N/A | N/A | N/A |
| Total amount of energy used (GJ) | 39,618.24 | 37,991.8 | 37,723.56 | 35,970.40 |
| Total greenhouse gas emissions (tons) | 5,871 | 5,083.13 | 5,257.48 | 5,007.75 |
| Total waste produced (kg) | 53,495 | 49,118 | 55,440 | 73,129 |
| Total water use (m3) | 14,082 | 21,134 | 22,795 | 20,289 |
| **Social** | | | | |
| Average hours of training per employee (hours) | 36.9* | 40.7* | 41.6 | 53.2 |
| Disclosure and adherence to a Human Rights Policy? Yes/No | Yes | Yes | Yes | Yes |
| Does the company prohibit the use of child or forced labor throughout the supply chain? Yes/No | Yes | Yes | Yes | Yes |
| Does the company publish and follow a policy for occupational and global health issues? Yes/No | Yes | Yes | Yes | Yes |
| Employee turnover rate (%) | 6.24 | 4.35 | 4.20 | 4.9 |
| Employee wages & benefits (USD million) | 174.42 | 181.5 | 183.5 | 156.7 |
| Nationalisation rate (%) | 30.5 | 30 | 30.1 | 31.3 |
| Number of grievances about human rights issues filed, addressed and resolved | 0 | 0 | 0 | 0 |
| Pre-tax profits invested in the community (%) | 3 | 3 | 3 | 3 |
| Spending on locally-based suppliers (%) | 80.6 | 76 | 84.8 | 85.2 |
| Total number of injuries and fatal accidents (contractors) | 0 | 0 | 0 | |

| QSE indicator | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|
| Total number of injuries and fatal accidents (employees and contractors) | 0 | 0 | 0 | 0 |
| Total number of injuries and fatal accidents (employees) | 0 | 0 | 0 | 0 |
| Total workforce (FTE) | 765 | 801 | 819 | 794 |
| Women in the workforce (%) | 25 | 29 | 29 | 26.2 |
| **Corporate Governance** | | | | |
| CEO pay ratio | N/A | N/A | N/A | N/A |
| Disclosure of the voting results of the latest AGM. Yes/No | Yes | Yes | Yes | Yes |
| Does the company publish and follow a Bribery/Anti-Corruption Code? Yes/No | Yes | Yes | Yes | Yes |
| Does the company publish and follow a Supplier Code of Conduct? Yes/No | Yes | Yes | Yes | Yes |
| Does the company publish and follow an Ethics Code of Conduct? Yes/No | Yes | Yes | Yes | Yes |
| Executive compensation linked to performance indicators. Yes/No | Yes | Yes | Yes | Yes |
| Female directors on the board (%) | 0 | 9.1 | 9.1 | 0 |
| Independent directors on the board (%) | 0 | 18.2 | 18.2 | 10 |
| Median male salary to median female salary (%) | 0.92 | 0.93 | 0.92 | 1.03 |
| Role separation of Chairman and CEO. Yes/No | Yes | Yes | Yes | Yes |
| Sustainability report published. Yes/No | Yes | Yes | Yes | Yes |
| Use a firm in third-party assurance of non-financial information. Yes/No | No | No | No | No |

* Restatements of information





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Future

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