QIIB الدولي الإسلامي

2025 SUSTAINABILITY REPORT

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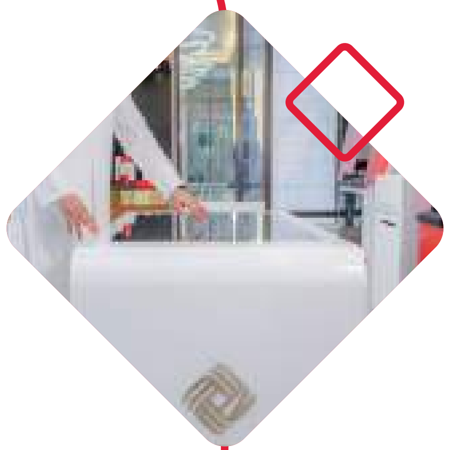

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About This Report

1.1 Report Overview

Purpose

This Sustainability Report has been prepared to communicate Qatar International Islamic Bank's (QIIB) commitment to responsible banking, ethical governance, environmental stewardship, and social contribution, in alignment with the principles of Islamic finance and Qatar National Vision 2030.

As a responsible Shari'a-compliant financial institution, QIIB believes that sustainability is not only a strategic imperative but also an ethical obligation rooted in Islamic values of justice and equity. This report reflects our efforts to integrate Environmental, Social, and Governance (ESG) principles into our core operations, decision-making processes, and stakeholder engagement.

Scope

This is QIIB's **third Annual Sustainability Report**, covering the period from **1 January to 31 December 2025**. The reporting period is aligned with QIIB's financial reporting cycle to ensure consistency between financial and non-financial disclosures. This Sustainability (ESG) Report complements the Bank's Annual Report by providing detailed disclosures of QIIB's environmental, social, and governance (ESG) performance and was published on 06/09/2026.

The report provides a comprehensive overview of QIIB's ESG performance throughout the reporting period, presenting both qualitative and quantitative information on the Bank's initiatives, achievements, and progress in creating sustainable value for its stakeholders while supporting Qatar National Vision 2030 and broader global sustainability objectives.

The report covers Qatar International Islamic Bank (QIIB) and its subsidiaries, including all of the Bank's branches and operations. The ESG disclosures presented in this report encompass both core banking activities and support functions, providing a comprehensive representation of the Bank's sustainability performance.

QIIB and its Board are dedicated to maintaining the accuracy, reliability, and credibility of the information presented in our Sustainability Report. To achieve this, we engage an independent, qualified third party to provide external assurance on the reported data. The choice to obtain assurance is approved by our highest governance body, with senior executives actively participating in defining the scope of assurance and reviewing the assurance results to support continuous improvement in our reporting practices.

Reporting standards

- This ESG Report has been prepared in accordance with international and national reporting standards and guidelines:
- Global Reporting Initiative (GRI) Standards
- The Sustainability Accounting Standards Board (SASB)
- International Financial Reporting Standards (IFRS)
    - IFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information
    - IFRS S2 Climate-related Disclosure Standard
- Qatar Stock Exchange ESG Reporting Guidelines

His Excellency Sheikh Dr. Khalid bin Thani bin Abdullah al-Thani,
Chairman / Representative Of Medicare Group

1.2 Message from the Chairman

I am pleased to present our Sustainability Report 2025, which reflects our continued commitment to responsible banking, sustainable growth, and long-term value creation.

The global financial sector continues to evolve in response to changing economic, environmental, and social dynamics. As sustainability becomes an increasingly important consideration for businesses and financial institutions alike, we believe that maintaining a balanced approach to growth, risk management, and responsible business practices is essential to creating lasting value for all stakeholders.

At QIIB, sustainability is closely aligned with our core values and the principles of Islamic banking, which emphasize integrity, responsibility, transparency, and the pursuit of sustainable prosperity. These principles continue to guide our strategic decisions and support our efforts to contribute positively to the development of the communities and markets in which we operate.

Throughout 2025, we continued to strengthen our sustainability journey by enhancing our governance practices, supporting responsible financing activities, and further integrating sustainability considerations into our business and risk management processes. These efforts reflect our commitment to building a resilient institution capable of supporting sustainable economic growth while adapting to an evolving business environment.

We also recognize the growing importance of transparency and stakeholder engagement. As expectations continue to evolve across the global financial sector, QIIB remains committed to maintaining high standards of accountability and disclosure, while ensuring that sustainability considerations are appropriately reflected in our long-term strategic priorities.

Our achievements during the year would not have been possible without the dedication of our employees, the guidance of our Board of Directors, and the continued trust of our shareholders, customers, regulators, and business partners. I extend my sincere appreciation to all those who have contributed to our progress and success.

Looking ahead, we remain confident in our ability to navigate future opportunities and challenges while continuing to create sustainable value for our stakeholders. Through prudent governance, responsible banking practices, and a clear long-term vision, QIIB will continue to support Qatar's sustainable development ambitions and contribute to a resilient and prosperous future.

1.3 Message from the CEO

At Qatar International Islamic Bank (QIIB), Sustainability continues to shape the way we conduct our business and deliver value to our stakeholders, and the communities we serve. During 2025 we continued to translate our strategic sustainability commitments into practical initiatives across the bank's operations and financial activities.

The year 2025 represented an important milestone in our sustainability journey. As expectations continue to evolve across the financial sector, we have continued to strengthen our sustainability framework and enhance our capabilities to address emerging environmental, social, and governance (ESG) considerations. Our efforts during the year focused on further embedding sustainability across the Bank while maintaining our commitment to prudent risk management, operational excellence, and responsible growth.

During the reporting period, we continued to advance key sustainability initiatives, including the enhancement of our ESG governance framework, the development of climate risk assessment and monitoring capabilities, and the strengthening of sustainability-related reporting and disclosure practices. These initiatives support our objective of building a resilient institution that is well positioned to respond to evolving stakeholder expectations and regulatory developments.

Our sustainability journey continues to be guided by Qatar National Vision 2030 and the Qatar Central Bank Financial Sector Strategic Plan. We also continue to build on the successful issuance of QIIB's Sustainability Sukuk, the first sustainability sukuk issued by a Qatari bank and listed on the London Stock Exchange, which reflects our long-term commitment to sustainable finance and responsible banking.

Sustainable finance remains a key component of our long-term strategy. Through our Sustainable Finance Framework, we continue to support financing activities that contribute to sustainable economic development while maintaining sound banking practices and creating value for our stakeholders. We believe that financial institutions have an important role to play in supporting the transition towards a more sustainable and resilient economy.

We also continued our efforts to align with emerging sustainability reporting requirements and best international practices. As sustainability-related disclosures become increasingly important within the global financial sector, we remain committed to enhancing transparency, strengthening accountability, and providing stakeholders with meaningful and reliable information regarding our sustainability performance.

The progress reflected in this report is the result of the collective efforts of our teams across the bank, who have worked to integrate sustainability into our daily operations, strengthen our governance and enhance the value we deliver to our customers and stakeholders. their efforts continue to drive our transformation and reinforce our position as a responsible Islamic financial institution.

Looking ahead, our priority is to continue strengthening the bank's sustainability capabilities through the further integration of the ESG considerations into our business activities, the enhancement of reporting practices, and the development of sustainable finance opportunities. We are dedicated to continuous improvement contributing to Qatar's sustainable economic development.

Dr. Abdulbasit Ahmed A.Al Shaibei
Chief Executive Officer
Qatar International Islamic Bank

1.4 2025 ESG Performance Highlights

Economic

QAR 1,351.01 million

net profit achieved, reflecting sustained year-on-year growth from 2022 to 2025.

Environmental

QAR 2,852.4 million

(USD 784 million equivalent) fully allocated to eligible green and social projects as of 31 December 2025 under the Sustainability Sukuk.

Total GHG emissions reduced to **2,897.84 tCO_2e** in 2025, representing a 2.48% year-on-year reduction.

34.5% reduction in Scope 1 emissions, primarily driven by a 73.3% decrease in refrigerant leakage.

6.62 tCO_2e

per employee GHG emissions per employee, improved from 6.75 tCO_2e per employee in the previous year.

0.20 tCO_2e/m^2

GHG emissions per floor area, improved from 0.21 tCO_2e/m^2 in the previous year.

9,537.96 m^3 water consumed, a 0.4% reduction from 9,571.50 m^3 in the previous year.

Paper waste is managed through recycling streams, with all collected paper directed to recycling rather than landfill.

Social

14,921 training hours delivered.

29 entry-level hires onboarded.

100% local senior management hires.

2 employees with disabilities employed.

1,474 SME clients

246 micro-enterprise clients

90% parental leave return retention (male employees).

Governance

3-tier ESG governance structure established.

100% Board coverage on anti-corruption policies and training.

Zero material cybersecurity incidents reported in 2025.

1.5 About QIIB

History

Established in 1991 and headquartered in Doha, Qatar, QIIB is a privately owned Islamic bank that provides a wide range of Shari'a-compliant personal and corporate banking solutions. Deeply rooted in Qatari heritage and values, QIIB is combining traditional service with modern convenience. Our warm, family-oriented culture and commitment to personal relationships continue to make QIIB a preferred banking partner for individuals and businesses alike.

QIIB is built on three foundational pillars: **trust, family, and commitment**. These Pillars guide our operations and evolve in line with the needs of our expanding customer base. Our approach to Islamic banking enables us to actively contribute to this expanding market by offering innovative, Shari'a-compliant products that meet the diverse expectations of our customers.

As the banking landscape rapidly evolves, QIIB is transforming the way we engage with our clients. We offer a suite of advanced digital services, which include QIIB Mobile Banking, Internet Banking, and Phone Banking, designed to provide secure, efficient, and user-friendly access to financial services. At the same time, we recognize that our customers continue to value the personalized, hands-on approach to banking that has long defined QIIB's reputation within the community. In response, we remain committed to maintaining a network of welcoming and conveniently located branches across Qatar, ensuring accessible, face-to-face support alongside our digital banking services.

Regulated by the Qatar Central Bank, QIIB adheres to both local and international standards and maintains strong credit ratings from leading global agencies, reflecting our robust financial position and governance. Through our commitment to innovation and ethical banking, QIIB continues to deliver reliable, Shari'a-compliant deposit, financing, and insurance products tailored to the evolving needs of our clients.

QIIB is also a member of the Institute of International Finance (IIF), reflecting its engagement with the global financial community and its commitment to international banking and financial industry standards.

Corporate Mission, Vision, and Values

Our corporate identity embodies the essence of who we are, our purpose, our way of working, and our aspirations for the future. It reflects our unwavering commitment to delivering innovative financial products and services that support our national economy, all while upholding the principles of Shari'a and honoring our Qatari heritage. Guided by these core elements, our mission, vision, and values serve as the foundation for our journey towards sustainable growth and meaningful impact.

Mission

To provide Shari'a-compliant financial services products that meet the needs of our customers, our national economy, and our country's vision, and to always hold in high regard our customers, the relationships we hold with them, and be committed to their aspirations.

Vision

To be the most efficient Islamic financial institution, performing to the best global standards, serving the communities where we have presence, and to be the first-choice banking partner for national and expatriate citizens of Qatar.

Values

- Embrace our identity as a modern bank with traditional values.
- Strive for excellence in everything we do and every interaction we have.
- Demonstrate our commitment to our customers and our country.
- Use teamwork to deliver to the highest possible standards.
- Promote an open and honest banking environment.
- Take ownership and responsibility for the work we do.
- Recognize others for their hard work and achievements.
- Elevate our customer service beyond all expectations.
- Show professionalism and maturity as knowledgeable individuals.
- Take control of our own personal development and aspire to be the best

Products and Services

Personal

Accounts
- Current Account
- Saving Account
- Joud Account
- Term Deposit Account

Cards
- Debit Cards
- Credit Cards
- Himyan Card by QIIB – National Debit Card
- Himyan Prepaid Card
- Domestic Worker Card

Finance
- Mortgage Finance
- Vehicle Finance
- Green Car Financing
- Personal Finance

Takaful Insurance
- Credit Life Insurance
- Vehicle Insurance

Alternative Channels
- Mobile Banking
- Finance Via Digital Channels
- Internet Banking
- Phone Banking
- Visual Phone Banking (IVR)
- ATMs
- Click to Pay

Other services
- Branches
- Call center
- Safe deposits

Exclusive Banking
- QIIB Private Banking
- QIIB Wajaha
- QIIB Deyafa

Corporate

Corporate Banking
- Large Corporate
- Government & Semi-Government
- Small & Medium Enterprises
- Transfer of NRGP Program Facilities

Accounts
- Current Accounts
- Term Deposit Account

Cards
- Salary Card
- Cash Deposit Card
- Business and Corporate Credit Cards
- Business Debit Card

Products
- Murabahah
- Musawamah
- Mudarabah
- Istisna
- Ijarah
- Mazaya

Finance Solutions
- Working Capital Finance
- Real Estate Finance
- Contracting Finance
- Corporate Finance & Syndication
- Project Finance
- Trade Finance

Services
- eCorporate
- WPS
- POS
- Branches

Awards and Recognitions in 2025

Best Banking Loyalty Program in Qatar	Mastercard
Leadership Award for Customer Engagement	Ooredoo
Best Bank for Digital Transformation Qatar	World Economic Magazine
Best Retail Bank Qatar	World Economic Magazine
PCI-DSS Certification	SISA Company
Leadership Award for Sustainable Islamic Finance	Union of Arab Banks
Excellence in Mobile Banking Innovation Award	Gazet International Magazine
Best Islamic Retail Service Qatar	Global Business & Finance Magazine
Best Mobile Banking Application Qatar	Global Business Review
NIA Certification (Cybersecurity)	National Cyber Security Agency (NCSA)
Distinguished Entity Award for the Cyber Drill	National Cyber Security Agency (NCSA)

Branches and Accessibility

QIIB is committed to serving both personal and corporate clients through a strong and accessible network of banking channels across Qatar, with:

17 strategically located branches

1 state-of-the-art Digital Branch

75 ATMs nationwide including some with interactive features

24/7 Call Centre

We ensure convenient and consistent access to our banking services for all customers.

Contact

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02

ESG Materiality

2.1 ESG Strategy

2.2 Stakeholder Engagement

2.3 Materiality Assessment and Matrix

ESG Materiality

2.1 ESG Strategy

Qatar International Islamic Bank Strategic Dimensions

Social, economic, and environmental challenges and opportunities continue to grow, creating an increasing need for innovative solutions to address them effectively. In response, Qatar International Islamic Bank (QIIB) has established a holistic ESG approach that supports sustainable development while incorporating multiple elements and enabling comprehensive engagement with its stakeholders. The Bank is currently refreshing its ESG strategy to further strengthen its strategic priorities, governance, and implementation approach.

Sustainability represents a balanced approach in which business decisions consider both financial and non-financial aspects of performance, as well as their impact on internal and external stakeholders. The non-financial dimensions are typically reflected through Environmental, Social, and Governance (ESG) considerations.

QIIB's ESG strategy is structured around key strategic dimensions that are aligned with the Sustainable Development Goals (SDGs), the United Nations Global Compact, and Qatar National Vision 2030 (QNV 2030).

QIIB's ESG Strategic Dimensions

Strategic Dimension	Economic Pillar	Social Pillar	Environmental Pillar	Governance Pillar
Strategic Focus	Conducting business in a manner that generates, promotes, and supports positive impacts for all stakeholders while preventing or mitigating potential negative implications.	Protecting the evolving needs and well-being of stakeholders while delivering the highest standards of service excellence.	Upholding commitments to the preservation of natural resources, responsible consumption, and accountability in services, products, and operations.	Governing according to Islamic principles to achieve financial growth, develop banking services, address risks and opportunities, and manage stakeholder relations.
Strategic Goal	Regional Islamic Finance Leadership	Positive impact on the Qatari community and all other stakeholders	Green products and operations	Shari'a-compliant governance
Mapped SDGs	8, 9, 10, 17	1, 3, 4, 5, 10, 11	7, 12, 13, 15	16, 17

As part of our continuous improvement approach, we are refreshing our ESG strategy by defining new strategic pillars aligned with our long-term vision, stakeholder expectations, and evolving market dynamics. The strategy will be aligned with national agendas and key international commitments. In addition, the strategy is guided by internationally recognized frameworks and standards, including the Global Reporting Initiative (GRI) and the IFRS Greenhouse Gas Protocol (Scope 1 and Scope 2).

2.2 Stakeholder Engagement

Engaging with our stakeholders is a core pillar of QIIB's sustainability approach. We recognize that strong, transparent, and continuous dialogue helps us understand our stakeholders' expectations, address emerging issues, and ensure our strategy supports long-term value creation. Through structured engagement mechanisms, we ensure that our actions and decisions reflect the needs and priorities of the people and institutions we serve.

Stakeholder	Engagement channel	Engagement Frequency
Shareholders and Investors	We engage closely with our investors and shareholders to ensure transparency, trust, and long-term value creation. The bank provides quarterly financial results and hosts annual general meetings. In addition, it offers interactive and comprehensive disclosures on its website, supported by regular investor-relations calls.	Quarterly / Annually / Ongoing
Customers	Customers are at the center of QIIB's services and digital transformation journey. We continuously enhance our digital banking platforms, call center services, and branch network to ensure convenient, secure, and accessible banking experiences. Customer engagement includes Digital channels, Branch interactions across Qatar, the Customer Service Quality Department, and 24/7 call center.	Daily / Ongoing
Board of directors	The Board of Directors is engaged through well-structured governance mechanisms that ensure oversight and strategic alignment. Engagement occurs via regular board meetings, committee meetings, and participation in the annual general meeting.	Monthly / Quarterly / Annually
employees	QIIB's employees are supported and engaged through several internal practices that promote development and strong organizational culture. The bank provides continuous learning and development opportunities, encourages ethical behavior through whistleblowing channels, and gathers staff perspectives via ongoing engagement surveys and Performance appraisal	Ongoing / Annually / Biannually
Regulators and Government	The bank maintains close coordination with regulators and government bodies to ensure compliance and alignment with national financial-sector requirements. Engagement occurs through regular regulatory reporting, public disclosures, and scheduled meetings between regulators and top management. Inspections and site visits further support compliance monitoring and strengthen institutional credibility.	Monthly / Quarterly / As required
Suppliers	QIIB conducts supplier audits to ensure that partners comply with their standards and participates in tender-committee meetings to promote transparency and maintain strong supplier relationships.	Annually / Per Contract / As required
Local community	QIIB actively engages with the wider community through various corporate social responsibility (CSR) initiatives aimed at contributing to social and economic development. The bank also ensures that community members have access to interactive and comprehensive information through its website, reinforcing transparency and public trust.	Quarterly / Ongoing
Rating Agencies	QIIB engages with rating agencies through a combination of methods, including publicly disclosed sources, email communication, and dedicated rating agencies' portals, to ensure transparent, timely, and consistent information sharing.	Quarterly / Annually / Ongoing

2.3 Materiality Assessment and Matrix

QIIB's sustainability journey reflects our commitment to responsible banking, long-term value creation, and meaningful contribution to Qatar's national development goals. As a leading Islamic financial institution, we recognize that our role extends beyond financial performance to include supporting economic stability, social well-being, ethical governance, and environmental stewardship.

QIIB takes a proactive approach to understanding what matters most for its sustainability journey. Through a comprehensive materiality assessment, the Bank identifies and prioritizes the ESG topics that are most relevant to its operations and stakeholders. This process is a key strategic tool that helps QIIB navigate the evolving sustainability landscape and safeguard its long-term value. By engaging both internal and external stakeholders, QIIB ensures that diverse perspectives shape the identification of the ESG issues with the greatest impact on its business. The results of this assessment drive informed decision-making, allowing the Bank to focus its efforts on the most significant risks and opportunities, strengthening its resilience, adaptability, and commitment to sustainable growth.

The prioritized outcomes from this materiality assessment will be integrated into the Bank's ESG strategy by mapping each material topic to a corresponding strategic pillar, where they will be translated into specific Key Performance Indicators (KPIs). These KPIs will then be assigned and embedded across the Bank, with clear responsibility given to relevant departments and management levels, from the Board and ESG Committee for strategic oversight to business units and the ESG Taskforce for operational execution, to ensure effective implementation and robust accountability for all material topics.

The assessment is guided by the principle of **double materiality**, which provides a comprehensive view of QIIB's ESG performance. It examines both **financial materiality**, how sustainability issues affect the Bank's financial outcomes, and **impact materiality**, how QIIB's activities influence society and the environment. This methodology aligns with the **GRI Universal Standards 2021** and **IFRS S1 and S2**, ensuring consistency with leading international practices in ESG disclosure and climate-related financial reporting.

Financial Materiality:

This dimension assesses whether the material topic has significant effects on the Bank's financial performance, whether they are actual or potential, in the form of risks or opportunities. It considers several factors, including:

- **Likelihood of Occurrence:** This refers to the probability or chance of a risk or opportunity materializing within a specific timeframe. Stakeholders assessed how likely the event was to occur.
- **Potential of Magnitude:** This refers to the potential scale of the financial consequence, which includes the **timing and the significance of the amount** involved. It assesses the potential size of the harm or benefit that could result from the event, affecting the Bank's financial, operational, or reputational standing.

Stakeholders provided scaled ratings for each factor. The financial materiality score for each topic is calculated as the average of all stakeholder ratings, providing a consolidated view of its financial significance to the Bank.

Impact Materiality:

This dimension assesses whether the Bank is connected to significant impacts on people or the environment, whether they are actual or potential, positive or negative. It considers a quantified scaled rating of:

Scope
Measures how widespread the issue is, reflecting the extent of its influence across environmental, social, and governance dimensions.

Scale
Assesses the seriousness or magnitude of the impact, particularly in cases where the issue may generate negative consequences.

Irremediability
Indicates the degree to which the negative impact can be reversed or addressed, and whether plans exist to mitigate or improve the issue over time.

The final impact score for each topic was determined by averaging all stakeholder ratings across these three factors.

QIIB's Materiality process covered two dimensions

Impact materiality

GRI

What effects do QIIB have on:

- Society
- Environment
- Economy

Financial materiality

IFRS

How QIIB's

- cash flows
- access to finance
- cost of capital

are impacted by climate – related (S2) and sustainability (S1) risks and opportunities over the short, medium and long term?

QIIB's Approach to Materiality Assessment

1

Foundational Scoping & Context Setting

This initial phase establishes the foundation of the assessment by analyzing the external landscape (regulations, standards & frameworks, and peer benchmarks) and identifying all key stakeholder groups.

2

Materiality Initial List

Compile a comprehensive list of material and emerging themes to create an initial map of the material topics relevant to the business and its stakeholders.

3

Engagement & Assessment

Gather direct input from stakeholders through surveys, interviews, and workshops to evaluate the importance of identified themes and confirm their relevance from different stakeholder perspectives. Engagement activities included representatives from different stakeholders, ensuring that a broad range of views was captured and reflected in the assessment process.

4

Validation & Prioritization

Stakeholder feedback from both impact and financial materiality assessments was quantitatively analyzed based on its significance. Average scores for each topic were calculated and then evaluated against defined thresholds using the double materiality approach. This process classified topics as High (H), Medium-High (MH), Medium (M), or Low (L) based on the significance of their business and ESG impacts, which directly determined the final prioritization.

5

Strategic Integration & Reporting

Formally incorporate the prioritized material topics into the bank's sustainability reporting and core ESG strategy.

This evaluation allows QIIB to identify key ESG priorities, address stakeholder concerns, and uncover strategic risks and opportunities.

Methodology and Scoring Approach

The Bank's materiality assessment evaluates both Financial Materiality and Impact Materiality using a structured scoring system, providing a clear basis for positioning each topic on the materiality matrix.

Financial Materiality

Assess the potential financial effects of ESG topics, including risks and opportunities. Each topic is based on:

Type of Risk/Opportunity: Financial, Operational, Regulatory/Compliance, or Reputational.

Likelihood of Occurrence: Probability of materialization within a defined timeframe.

Potential of Magnitude: Timing and significance of the financial impact (low, moderate, high).

Scores are converted into numerical values to calculate a final Financial Materiality score.

Impact Materiality

Assesses the Bank's connection to significant impacts on people or the environment. Scoring is based on:

Scope: How widespread the issue is.

Scale: Magnitude of the impact.

Irremediability: How reversible the impact is.

The final Impact Materiality score is the average across these factors.

Initial Scoring and Materiality Matrix

Financial and Impact Materiality scores are combined to determine the final issue rating, which is categorized into four priority levels using predefined thresholds:

- **High (H):** Score of 4.0 or above – critical priority requiring immediate attention.
- **Medium-High (MH):** Score between 3.0 and 3.99 – significant priority with strong management focus.
- **Medium (M):** Score between 2.0 and 2.99 – moderate priority to be monitored and managed.
- **Low (L):** Score below 2.0 – low priority with limited immediate impact.

This approach ensures a consistent, transparent, and data-driven approach to positioning each ESG topic.

Engagement of stakeholders

The materiality assessment was conducted through structured surveys and interviews conducted with both internal and external stakeholders. Internal stakeholders included representatives from all key Bank functions, ensuring that operational, strategic, and governance perspectives were captured. External stakeholder views, such as those of customers, suppliers, and regulators, were incorporated through their respective touchpoints within the Bank (e.g., Corporate, SME, and Retail Banking teams representing customer feedback, and the Procurement team representing supplier insights).

All stakeholder inputs were systematically reviewed, consolidated, and translated into numerical scores for both financial and impact dimensions. Their feedback directly informed the prioritization of ESG topics, ensuring that the final materiality matrix reflects the issues most important to stakeholders as well as those with the highest relevance to the Bank's business and societal impact.

The resulting **materiality matrix** visually represents both the internal ESG impact (inside-out) and the potential business implications (outside-in), providing a clear prioritization of the Bank's most significant ESG topics, as illustrated in the table and matrix below.

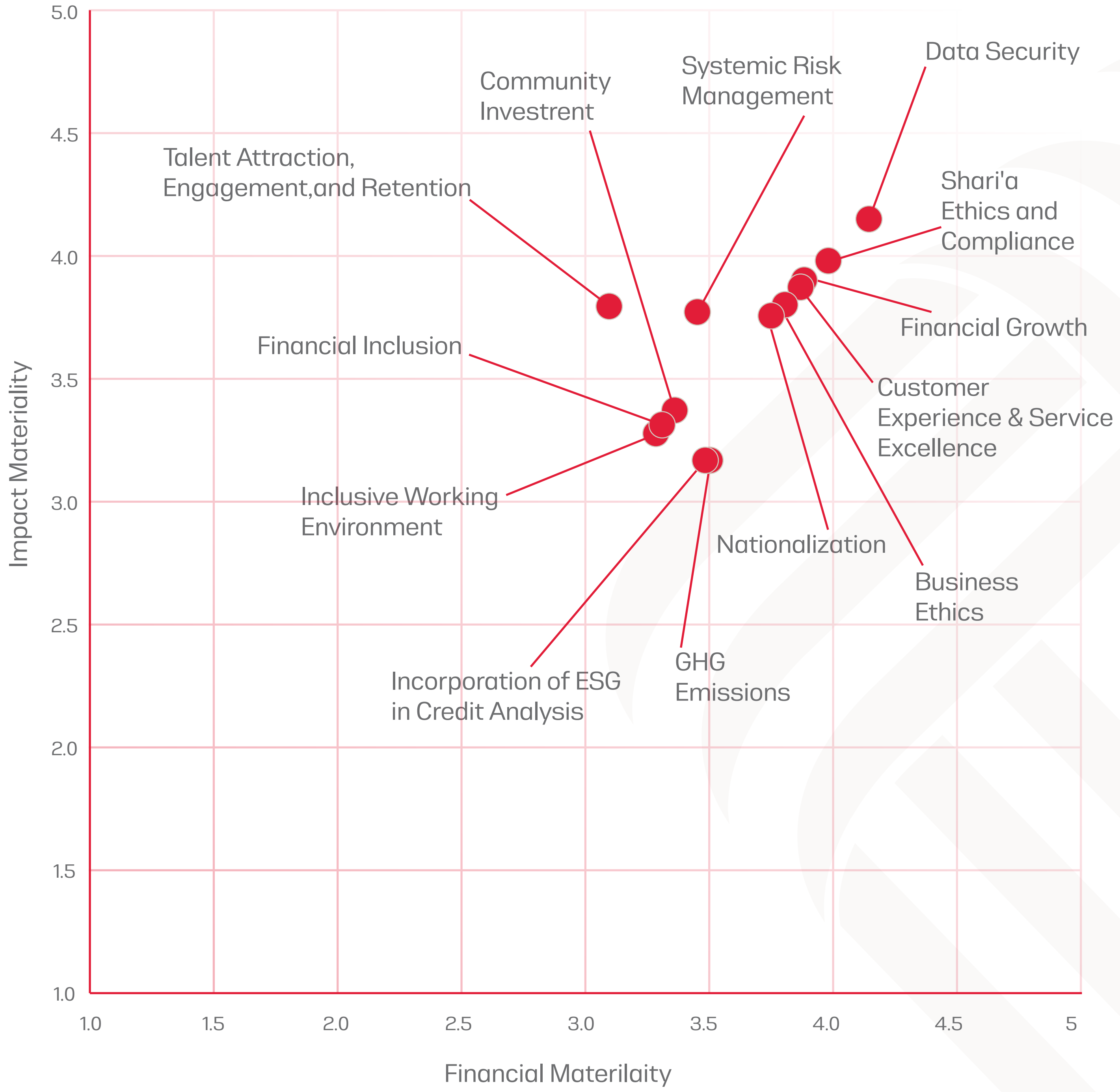
QIIB's Material Topics

Pillar	Topics	Topic Description	Impact materiality	Financial materiality
Environment	GHG Emissions	Greenhouse gas (GHG) emissions arising from the Bank's operations (Scope 1, 2, and relevant Scope 3) and its financing activities (financed emissions within the lending and investment portfolio). Managing these emissions enables the Bank to assess climate-related financial risks and support alignment with a low-carbon economy.	H	MH
Social	Financial Inclusion	Expanding access to financial services (like loans and banking) to underserved groups (e.g., low-income individuals, small businesses) and pairing this with financial education to ensure responsible use.	MH	M
Social	Nationalization	A strategic initiative to hire, train, and promote Qatari nationals and Children of Qatari Women within the Bank, aligning with the country's national workforce development goals, reflecting the bank's image and culture.	MH	MH
Social	Customer Experience & Service Excellence	A commitment to providing high-quality, reliable, and personalized service across all channels to meet and exceed customer expectations and build lasting relationships.	MH	MH
Social	Inclusive Working Environment	Fostering a diverse, equitable, and respectful workplace where all employees feel valued, which helps drive innovation and attract top talent.	MH	M

Pillar	Topics	Topic Description	Impact materiality	Financial materiality
Social	Talent Attraction, Engagement, and Retention	Efforts to recruit, develop, and keep skilled employees through competitive benefits, career development, and engagement programs to ensure a high-performing workforce.	MH	M
Social	Community Investment	Contributing to social and economic development in local communities through charitable donations, volunteering, and partnerships, reflecting the bank's role as a responsible corporate citizen.	MH	M
Governance	Business Ethics	Adhering to high standards of integrity, transparency, and legal compliance to prevent issues like fraud and money laundering, thereby building trust and protecting the bank's reputation.	H	MH
Governance	Data Security	Protecting customers' personal and financial information from cyber threats through robust security measures is critical for maintaining trust in the digital age.	H	H

Pillar	Topics	Topic Description	Impact materiality	Financial materiality
Governance	Systemic Risk Management	Identifying and preparing for large-scale financial risks that could threaten the bank or the entire financial system, ensuring stability through measures like stress tests and sufficient capital reserves.	H	MH
	Incorporation of ESG in Credit Analysis	Integrating Environmental, Social, and Governance factors (like climate risk and labor practices) into lending decisions to better assess borrower risk and support sustainable investments.	H	MH
	Financial Growth	Focusing on achieving sustainable and profitable performance to create long-term value for shareholders, enabling the bank to support the economy and invest in innovation.	H	MH
	Shari'a Ethics and Compliance	Refers to the bank's foundational commitment to operating in accordance with Islamic principles that reflect the bank's culture. It is the ethical core of Islamic banking.	H	MH

QIIB's Materiality Matrix



QIIB's Identified Financial Materiality

Using a defined financial materiality threshold, the assessment has identified and prioritized the topics that exert the greatest and most direct influence on QIIB's financial performance and overall financial position. This prioritization was aligned with the SASB framework, which aimed to identify sector-specific financial risks and opportunities, and was validated through stakeholder engagement.

- Data Security
- Shari'a Ethics and Compliance
- Financial Growth
- Customer Experience & Service Excellence
- Business Ethics
- Nationalization
- Incorporation of ESG in Credit Analysis
- GHG Emissions
- Systemic Risk Management

Material Topics and Associated

Opportunities, Risks, Positive and Negative Impacts:

Materiality Topics	Opportunity	Risk	Positive Impact	Negative Impact
Nationalization	Successfully implementing Nationalization ensures full regulatory compliance, secures the Bank's market position, and strengthens its reputation and government relations.	Failure to meet these targets results in regulatory penalties, reputational harm, and a loss of competitive advantage.	Contributes to national workforce development and economic empowerment of Qatari talent.	Limited progress may reduce local economic inclusion and slow national workforce development.
Business Ethics	Upholding strong ethics and legal compliance builds essential trust with stakeholders, protects the bank's reputation and value, and ensures long-term business sustainability.	Ethical or compliance failures result in severe regulatory sanctions, financial penalties, and a permanent loss of stakeholder trust, which damages the bank's client base and franchise value.	Promotes integrity, fairness, and accountability across the financial system, contributing to a healthier business environment.	Ethical lapses can undermine public confidence in financial institutions and contribute to distrust across the banking sector.
Data Security	Implementing strong data security protects customer trust, ensures business continuity, and provides a key competitive advantage, safeguarding revenue and enabling growth.	A data breach leads to immediate financial and operational damage, along with a catastrophic loss of customer trust that can trigger liquidity issues and permanently harm profitability.	Protects customers' financial safety and supports a secure digital financial ecosystem.	Cybersecurity failures may expose customers to fraud risks and weaken trust in digital finance.
Customer Experience & Service Excellence	A focus on service excellence boosts revenue by increasing customer retention and cross-selling, while strengthening loyalty and securing a competitive advantage.	Poor service quality leads directly to customer attrition, reputational damage, and a loss of market share as clients switch to competitors.	Ensures fair treatment, supports financial inclusion, and improves overall customer well-being and confidence in banking.	Misleading advice or inconsistent service may result in dissatisfaction and reduced access to responsible financial services.
Financial Growth	Sustained financial growth builds capital strength and strategic agility, enabling market expansion and ensuring shareholder satisfaction.	A lack of disciplined growth erodes market confidence and introduces operational risks, leading to volatility and a decline in competitive standing.	Strong growth increases the Bank's capacity to invest in innovation, people, and community development.	Unstable growth or aggressive expansion can create financial stress, market volatility, and higher credit risks.

Materiality Topics	Opportunity	Risk	Positive Impact	Negative Impact
Systemic Risk Management	Effective systemic risk management, including liquidity safeguards, ensures regulatory compliance, protects the bank from financial shocks, and builds crucial stakeholder confidence.	A failure in this area can trigger a severe liquidity crisis, leading to substantial financial losses, capital depletion, and potential systemic contagion that threatens the bank's solvency.	Contributes to a stable financial sector and supports broader economic development.	Aggressive, unsustainable financial growth may create social inequalities or financial instability.
Incorporation of ESG in Credit Analysis	Integrating ESG into credit analysis enhances risk assessment and attracts new business, improving the bank's long-term resilience and stakeholder value.	Poor ESG integration increases credit losses and reputational damage, while causing the bank to miss key market opportunities and lose competitiveness.	Directs capital toward climate transition and socially beneficial projects, supporting sustainable development in Qatar.	Inaccurate ESG assessments may lead to financing harmful activities, creating greenwashing concerns, and social/environmental harm.
GHG Emissions	Managing and reducing GHG emissions strengthens the Bank's alignment with a low-carbon economy, enhances investor confidence, and opens opportunities for sustainable financing and green products.	Failure to manage emissions may expose the Bank to regulatory penalties, climate-related financial risks, and reputational damage.	Supports climate action, reduces environmental footprint, and enhances long-term financial resilience.	Higher emissions contribute to climate change, increase regulatory and transition risks, and may harm the Bank's reputation with stakeholders and investors.
Shari'a Ethics and Compliance	Full Shari'a compliance is fundamental to the bank's brand and customer trust, enabling market acceptance and securing a competitive edge.	Any breach results in direct financial losses from profit purification, severe reputational damage, and regulatory sanctions that threaten the bank's Islamic banking license.	Reinforces ethical financial practices aligned with cultural values, promoting fairness and transparency.	Lapses may reduce trust in Islamic banking more broadly, affecting social confidence in Shari'a-compliant finance.

03

Economic Performance & Sustainable Finance

3.1 Financial Performance

3.2 Sustainable Finance

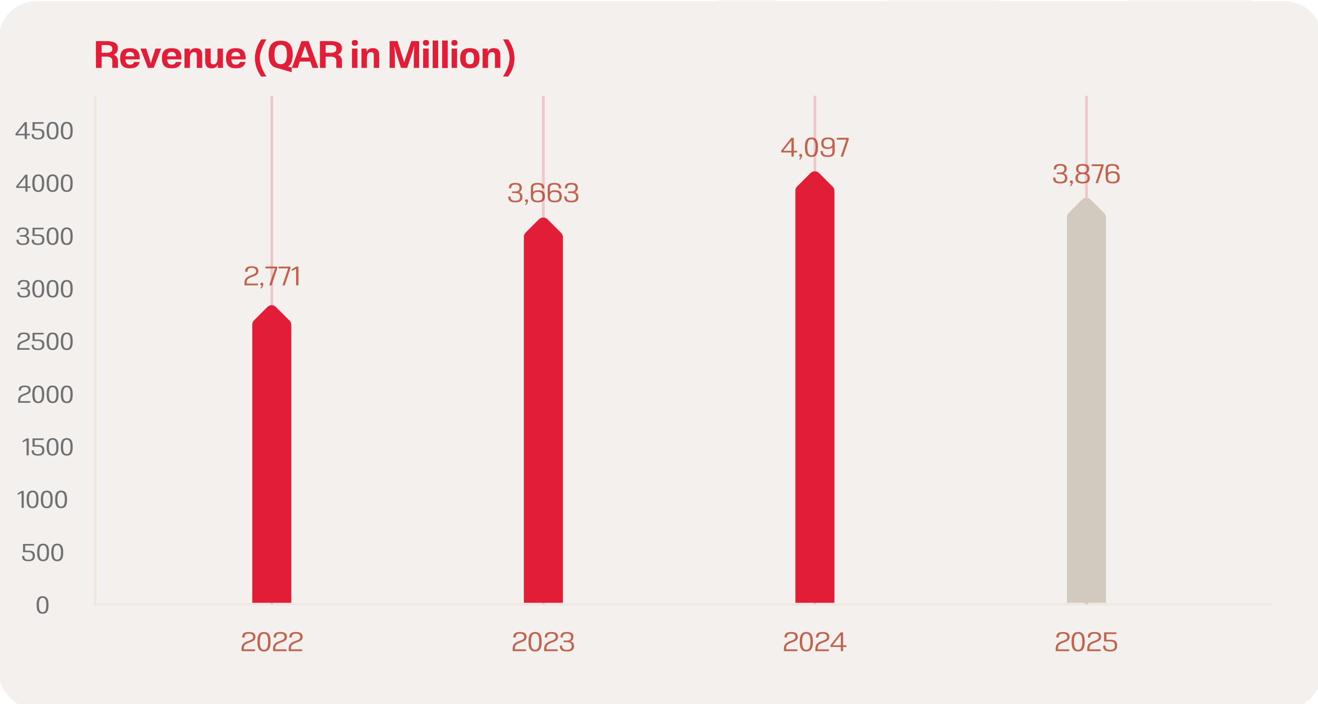
Economic Performance & Sustainable Finance

3.1 Financial Performance

Over the past three years, QIIB has exhibited consistent financial growth, supported by strong operational performance and adherence to Shari'a-compliant and sustainable banking principles. The Bank's revenue and operational cost trends reflect its strategic focus on efficient resource management and responsible financial practices.

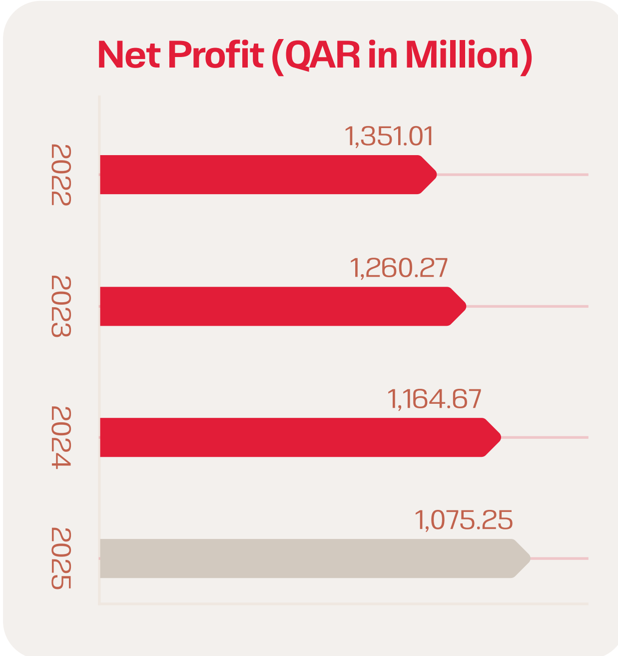
1. Revenue

Revenue for 2025 reached QAR 3,876 million, building on a strong foundation for stability. This follows full-year revenues of QAR 4,097 million in 2024 and QAR 3,663 million in 2023, indicating strong growth over the period despite a slight decline in 2025.



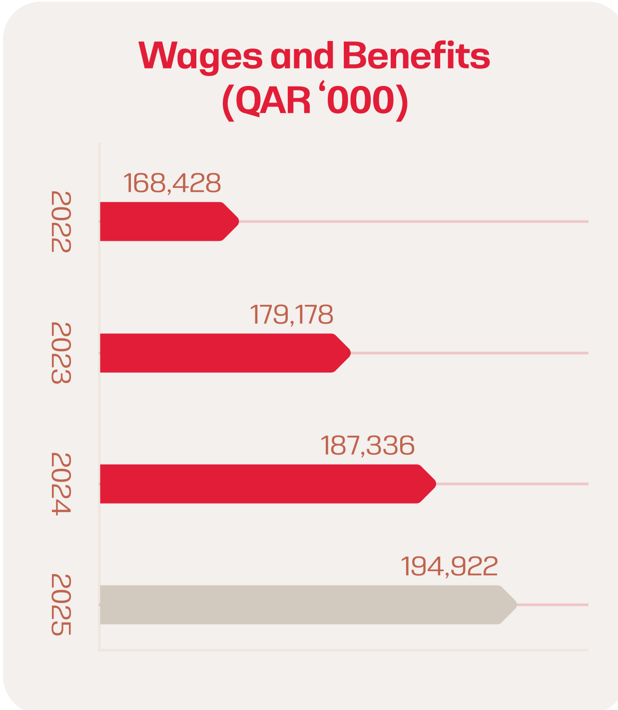
2. Net profit

Net profit for 2025 reached QAR 1,351,010 thousand, continuing the Bank's strong performance. This follows full-year net profits of QAR 1,260,270 thousand in 2024, QAR 1,164,671 thousand in 2023, and QAR 1,075,245 thousand in 2022. The consistent year-on-year growth highlights QIIB's effective operational management and its ability to convert revenue growth into sustained profitability.



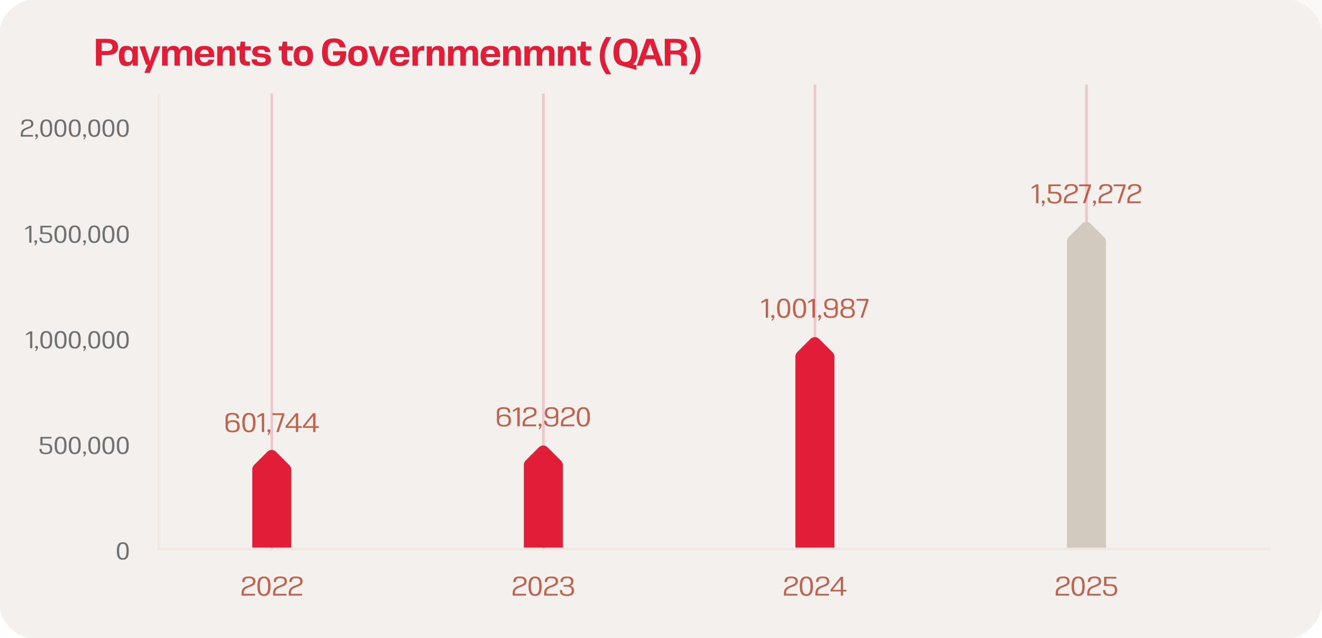
3. Employee Wages and Benefit

During the reporting period 2025 back to 2022, Qatar International Islamic Bank (QIIB) continued to exhibit a strong commitment to its workforce through sustained investment in employee wages and benefits. For 2025, staff costs totaled QAR 194,922 thousand. In 2024, staff costs rose to QAR 187,336 thousand, following an increase to QAR 179,178 thousand in 2023, compared to QAR 168,428 thousand in 2022, as reported in the Bank's financial statements and presented in the reporting currency. These expenditures reflect workforce growth and enhanced compensation structures, highlighting the Bank's focus on attracting, retaining, and motivating talent as a core component of its human capital and ESG strategy.



4. Payments to Government – Withholding Tax (QAR)

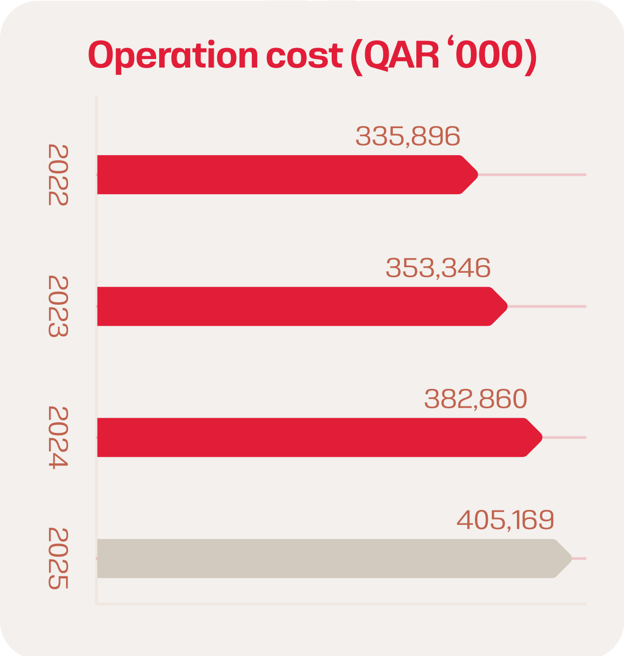
QIIB is committed to full compliance with all applicable laws and regulations governing taxation and mandatory payments. As part of its economic contribution and governance responsibilities, the Bank makes payments to governmental authorities in the form of withholding taxes and other mandatory statutory charges, in accordance with Qatari regulations and international best practices.



For the reporting periods, the Bank's payments to the government, as presented in the reporting currency, amounted to QAR 1,527,272 in 2025, compared to QAR 1,001,987 in 2024, QAR 612,920 in 2023, and QAR 601,744 in 2022. These payments reflect taxes and other mandatory contributions to government entities for each reporting year.

5. Operational Efficiency

The Bank's operational costs, as reported in the financial statements and presented in the reporting currency, include staff costs, depreciation of fixed assets, amortization of intangible assets, and other operating expenses. In 2025, total operating costs were 405,169 thousand, up from 382,860 thousand in 2024, 353,346 thousand in 2023, and 335,896 thousand in 2022, reflecting a gradual increase aligned with the Bank's expanding operations and ongoing investments in human capital and infrastructure.



6. Audit and Non-Audit Fees

QIIB Bank maintains a transparent approach to its financial reporting, ensuring compliance with regulatory requirements and adherence to the highest standards of corporate governance. As part of this commitment, the Bank engages external auditors to perform both audit and non-audit services.

Audit fees relate to the independent examination of the Bank's financial statements and associated processes, assuring that the financial information presented is accurate, reliable, and compliant with applicable accounting standards. Over the years, QIIB has engaged auditors for a wide range of services, including:

- **Annual audit of consolidated financial statements** to ensure completeness and compliance with QCB regulations.
- **Audit of allowances and classification of financing assets and profit in suspense,** performed in accordance with QCB regulations.
- **Quarterly and annual audit of the investment portfolio** to ensure appropriate valuation and reporting.
- Audit of the Internal Capital Adequacy Assessment Process (ICAAP) documents and related corporate governance processes.
- Audit of compliance with the Bank's Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT) obligations.

Additionally, the Bank engages auditors for **agreed-upon procedures (AUPs)**, such as:

- Quarterly review of Capital Adequacy Ratio (CAR), Liquidity Coverage Ratio (LCR), and Net Stable Funding Ratio (NSFR) schedules.
- Quarterly and annual assessment of Expected Credit Loss (ECL) schedules.
- Annual review of domestically significant important bank (DSIB) returns.

Non-audit fees cover services that are advisory in nature and not related to the statutory audit, including consulting, tax advisory, and other professional services aimed at improving the Bank's operational efficiency, risk management, and compliance frameworks. These fees are disclosed separately to maintain transparency and avoid conflicts of interest, in line with QCB and best international practices.

Over the period from **2022 to 2025**, the Bank consistently engaged external auditors for the above-mentioned audit and review activities, reflecting its ongoing commitment to financial integrity, regulatory compliance, and corporate governance excellence.

For the reporting period, **the total amount of audit fees exceeds the total amount of non-audit fees**. This reflects the Bank's strong focus on maintaining rigorous financial oversight and compliance with regulatory standards, ensuring that the majority of resources are dedicated to independent assurance and audit-related services.

Investment Portfolio Overview and Management

The Bank actively explores emerging investment opportunities within its prioritized sectors, financial institutions, sovereigns, and international government-related entities (GREs) for sukuk and placements, alongside blue-chip equities. With respect to national mega projects, the Bank primarily participates through sovereign sukuk, particularly Qatar sovereign sukuk, with over **QAR 7 billion** of the portfolio allocated indirectly to such projects. Investment decisions for these projects are evaluated based on credit and market risk, sovereign involvement, and, secondarily, ESG considerations.

In 2025, the Bank's total investment portfolio amounted to approximately QAR 11 billion, reflecting a stable, consistent investment strategy, sectoral focus, and a defined risk appetite. This portfolio emphasizes sukuk and placements with financial institutions, sovereigns, and international government-related entities (GREs), while equity investments remain concentrated in solid blue-chip companies. Sector prioritization continues to be guided by the Bank's defined risk appetite, which informs future investment decisions.

Investment Portfolio Categorization (2025)

Sectoral Breakdown of the Investment Portfolio

Sector / Category	Volume (%)
Sovereigns	77%
Financial Institutions (FIs)	23%
Total	100%

Asset Class Composition

Asset Class	Allocation
Sukuk	96%
Public traded equity, investments in affiliates, real estate, and others	4%
Total	100%

The remaining portion of the portfolio is diversified across sectors including real estate, technology, trade, services, and industrial sectors, representing a smaller percentage of total investments. Debt instruments (Sukuk) constitute the majority of the portfolio, followed by investments in publicly traded equities amounting to QAR 442 million, as well as alternative investments in the form of participation in affiliates. This structure reflects the Bank's strategy of diversification while maintaining a conservative, risk-aware approach aligned with ESG objectives.

3.2 Sustainable Finance

Overview of QIIB's Sustainable Finance Framework

Qatar International Islamic Bank (QIIB) has established a comprehensive Sustainable Finance Framework to guide the issuance of sustainable finance instruments, including Green, Social, and Sustainability Sukuk and other eligible financing instruments, in alignment with international sustainability standards and Islamic finance principles.

QIIB's Sustainable Finance Framework provides the basis for the issuance of sustainable finance instruments and the allocation of proceeds to eligible green and social projects. The Framework establishes eligibility criteria, governance arrangements, project evaluation and selection procedures, management of proceeds, and reporting commitments to ensure transparency and accountability in sustainable finance activities.

Eligible Project Categories: proceeds from sustainable financing instruments will be allocated to projects under:

Green Categories

- Clean Transportation
- Energy Efficiency
- Pollution Prevention and Control
- Green Buildings
- Sustainable Water and Wastewater Management

Social Categories

- Access to Essential Services
- Employment generation, and program designed to prevent and/or alleviate unemployment stemming from socioeconomic crises

Exclusion Criteria, the framework explicitly excludes financing for activities contrary to **Shari'a principles,** such as gambling and alcohol, as well as **high-impact** environmental and social risks like fossil fuel exploration, weapons, and nuclear energy.

Governance of the Framework is overseen through QIIB's Sustainable Finance Working Group (SFWG), which is responsible for evaluating, selecting, and monitoring eligible sustainable finance projects. The Working Group ensures compliance with the Framework's eligibility criteria, exclusion list, and Shari'a requirements, while also monitoring the allocation of proceeds and replacing any assets that may become ineligible.

External Review

In June 2026, Sustainable Fitch completed a Post-Issuance Review of QIIB's USD 750 million Sustainability Sukuk issued under the Sustainable Finance Framework. The review confirmed that the proceeds had been fully allocated to eligible green and social projects as of 31 December 2025 and that the financed projects were aligned with the Framework's eligibility criteria.

The review further confirmed that the financed projects support Qatar National Vision 2030 through contributions to climate action, resource efficiency, sustainable infrastructure, SME development, healthcare, and education.

For more information on the Sustainable Finance Framework:

Qatar International Islamic Bank (Q.P.S.C.) - Post-Issuance Review

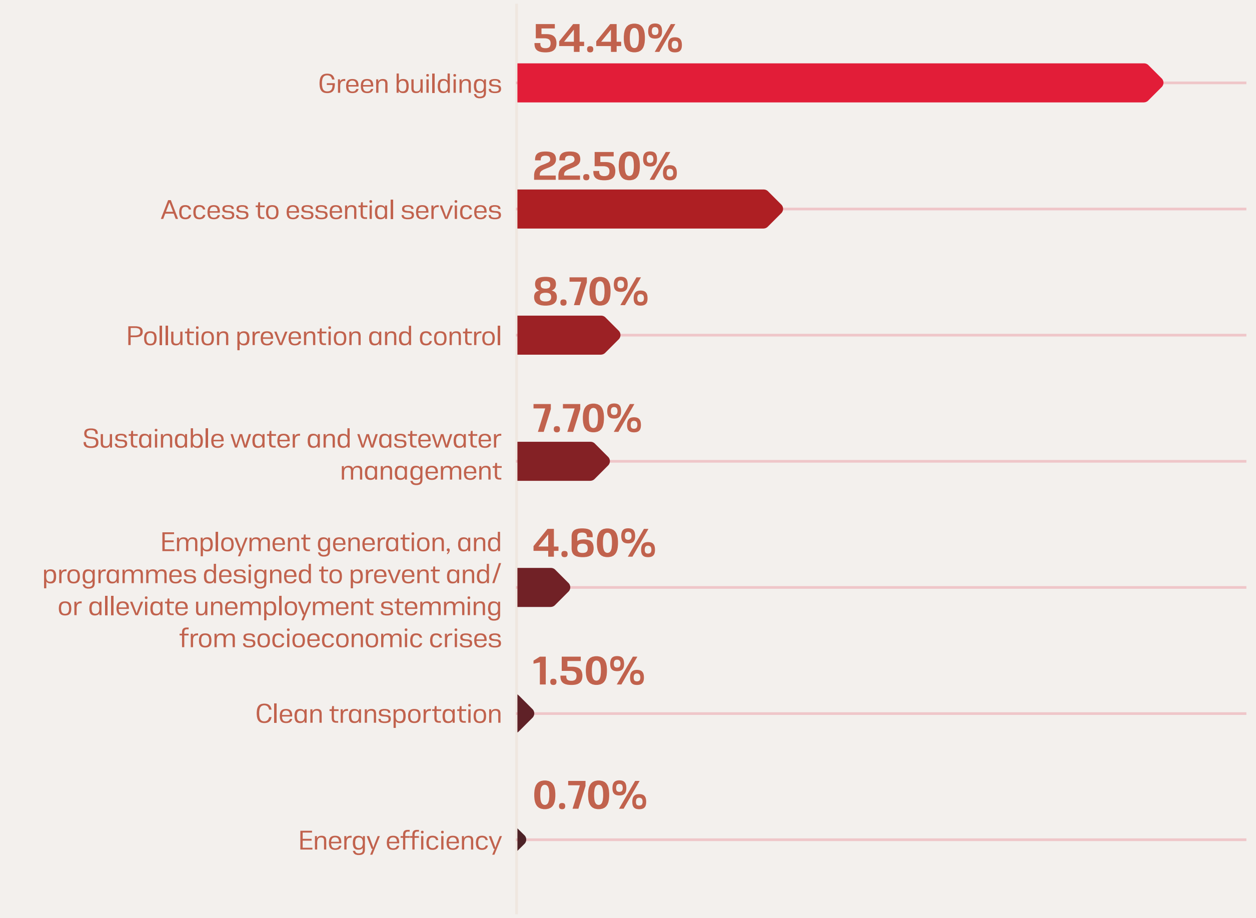
Sustainable Finance Allocation Breakdown

QIIB had allocated QAR 2,852.4 million (equivalent to USD 784 million, using the exchange rate as of 31 December 2025) to eligible green and social projects under its Sustainable Finance Framework.

The allocation was distributed across seven eligible categories as follows:

Category	Type	Allocation (QAR million)
Green Buildings	Green	1,552
Access to Essential Services	Social	642.4
Pollution Prevention and Control	Green	247
Sustainable Water and Wastewater Management	Green	219
Employment generation, and program designed to prevent and/or alleviate unemployment stemming from socioeconomic crises	Social	130
Clean Transportation	Green	42
Energy Efficiency	Green	20
Total	Green and Social	2,852.4

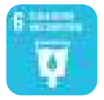
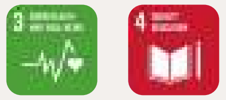
Allocation of Sustainable Sukuk Proceeds by Project Category (as of 31 December 2025)



The largest allocation category was Green Buildings, representing more than half of total sustainable finance allocations, followed by Access to Essential Services, which supported investments in healthcare and education infrastructure. Additional financing was directed toward resource efficiency, pollution prevention, sustainable water management, clean transportation initiatives, and SME development.

Contribution to the United Nations Sustainable Development Goals (SDGs)

QIIB's sustainable finance portfolio contributes directly to several United Nations Sustainable Development Goals (SDGs):

Sustainable Finance Category	Contributing SDGs
Clean Transportation	
Energy Efficiency	
Pollution Prevention and Control	
Green Buildings	
Sustainable Water and Wastewater Management	
Access to Essential Services	
Employment Generation	

Through its Sustainable Finance Framework, QIIB continues to support the transition toward a more sustainable and inclusive economy while contributing to Qatar National Vision 2030 and advancing global sustainable development priorities.

04

Preserving the Environment

4.1 Environmental Management Approach

4.2 Performance Overview

Preserving the Environment

4.1 Environmental Management Approach

As a leading Islamic financial institution in Qatar, Qatar International Islamic Bank (QIIB) recognizes the importance of responsible environmental stewardship as part of its commitment to sustainable and ethical banking. The Bank supports sustainability initiatives and partnerships, including its collaboration with the Gulf Organization for Research and Development (GORD) to promote green finance and sustainability initiatives contributing to climate resilience and sustainable economic growth in alignment with Qatar National Vision 2030.

QIIB recognizes the importance of managing its own environmental footprint. The Bank has therefore taken steps to monitor and measure its operational greenhouse gas (GHG) emissions as part of its broader sustainability approach. The environmental footprint of QIIB's operations primarily arises from electricity consumption and fleet activities. The Bank remains committed to monitoring and managing these emissions while improving environmental performance across its operations. This section presents QIIB's GHG emissions data and environmental performance indicators for 2024 and 2025. The Bank commenced its emissions measurement in 2024 and extended this assessment into 2025, allowing for a clearer understanding of its operational carbon footprint across both reporting periods.

Adopted Standards

GREENHOUSE GAS PROTOCOL

ISO 14064-1:2018

ipcc INTERGOVERNMENTAL PANEL ON climate change

Methodology

Activity Data [unit] × Emission Factor [tCO_2e/unit] = GHG Emissions [tCO_2e]

GHG emissions are calculated using the activity-based methodology defined by the Greenhouse Gas Protocol. Under this approach, activity data (e.g., fuel consumption, electricity use, and refrigerant quantities) are multiplied by the corresponding emission factors to estimate emissions in tonnes of carbon dioxide equivalent (tCO_2e).

Emission factors quantify the GHGs released from an entity's activities and are expressed in carbon dioxide equivalent (tCO_2e). The emission factors used in this inventory are sourced from internationally recognized standards and databases, including:

ipcc ar6

ecoinvent

UNFCCC

Organizational & Operational Boundaries

QIIB applies the Operational Control approach to define its organizational boundary, consolidating emissions from all operations over which the Bank exercises direct management control, including the Head Offices, Branches, and Data Centers.

Head Office
3

Branches
17

Data Centers
2

Employees
440 (2024)
438 (2025)

Area
2

The assessment covers GHG emissions from all relevant sources within QIIB's operational boundaries. This includes: Scope 1 (direct emissions) from sources owned or controlled by the Bank, Scope 2 (indirect emissions) from purchased electricity, and Scope 3 (other indirect emission sources).

Scope	Category
Scope 1 (Direct Emissions)	Stationary Fuel Combustion
	Mobile Fuel Combustion
	Refrigerant Leakage
	Fire Suppressants
	Fertilizer
Scope 2 (Indirect Emissions)	Purchased Electricity
Scope 3 (Other Indirect Emissions)	CT.1 Purchased Goods & Services
	CT.5 Waste Generated in Operation

QIIB's current Scope 3 inventory covers selected relevant value-chain categories based on available data. Financed emissions (Scope 3, Category 15) are currently being assessed and are not included in the reported Scope 3 emissions for 2025.

Also, the Bank is currently in the process of developing a decarbonization plan aimed at reducing its environmental footprint at both the operational and portfolio levels. The plan will focus on managing and reducing Scope 1 and Scope 2 emissions from the Bank's own operations, while also assessing and addressing emissions associated with its financing activities across the portfolio. This initiative will support the Bank's broader ESG ambitions by establishing a structured approach to emissions measurement, setting reduction priorities, and identifying practical actions to improve carbon performance over time.

4.2 Performance Overview

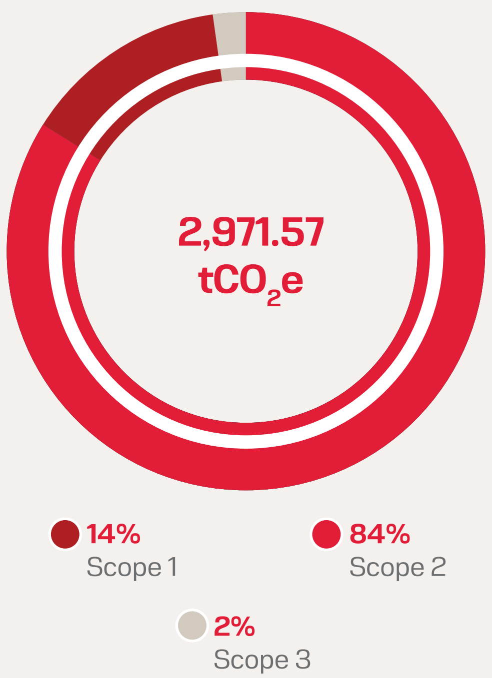
QIIB's total GHG emissions amounted to 2,971.57 tCO_2e in 2024 and 2,897.84 tCO_2e in 2025, representing a year-on-year reduction of 73.73 tCO_2e (-2.48%). This improvement occurred despite modest growth in electricity consumption and reflects a significant reduction in Scope 1 direct emissions, driven primarily by a 73.3% decline in refrigerant leakage. Scope 2 emissions from purchased electricity account for 88.6% of total 2025 emissions and represent the largest share of QIIB's operational emissions. The Bank continues to explore initiatives to further reduce its environmental footprint across all operational activities in line with its sustainability commitments.

2,971.57 tCO_2e
Total GHG Emissions 2024

2,897.84 tCO_2e
Total GHG Emissions 2025

-2.48% -73.73 tCO_2e
Year-on-Year Absolute Reduction

Total Emissions Breakdown by Scopes - 2024



Total Emissions Breakdown by Scopes - 2025

Total GHG Emissions 2024 vs. 2025

Emission Scope	2024 (tCO_2e)	2025 (tCO_2e)	Change (tCO_2e)	Change (%)
Scope 1 (Direct Emissions)	406.96	266.47	-140.49	-34.5%
Scope 2 (Indirect Emissions)	2,509.06	2,567.96	+58.90	+2.3%
Scope 3 (Other Indirect Emissions)	55.55	63.41	+7.86	+14.1%
Total Scopes	2,971.57	2,897.84	-73.73	-2.48%

Intensity Metrics 2024 and 2025

Intensity Metric	2024	2025
Total GHG Emission per Employee (tCO_2e / employee)	6.75	6.62
Total GHG Emission per Floor Area (tCO_2e / m^2)	0.21	0.20
Energy Intensity (kWh/m^2)	376.80	394.90

Scope 1 — Direct Emissions

Scope 1 covers direct emissions from sources owned or controlled by QIIB, including fuel combustion, refrigerants, fire suppressants, and minor fertilizer use. Total Scope 1 emissions declined from 406.96 tCO_2e in 2024 to 266.47 tCO_2e in 2025, a reduction of 140.49 tCO_2e (34.5%), primarily due to a 73.3% decrease in refrigerant leakage from HVAC and cooling systems. This reduction brought refrigerant emissions down from 240.88 tCO_2e in 2024 to 64.40 tCO_2e in 2025, lowering its share of Scope 1 emissions from 59.2% to 24.2%. Mobile combustion trends varied: emissions from the Qpost fleet increased slightly due to expanded service operations, while the Bank's corporate fleet achieved a 21.9% reduction in fuel consumption. Other sources, including stationary combustion from backup generators, fire suppressant systems, and minor fertilizer use, contributed a smaller portion of Scope 1 emissions. Overall, the reduction in refrigerant emissions reflects changes in refrigerant recharge and maintenance activities between the two reporting years, highlighting the importance of effective equipment management and monitoring. While mobile combustion reflects adjustments in service delivery.

Scope 1 Direct Emissions 2024 vs. 2025.

Category	Source	2024 tCO_2e	2025 tCO_2e	Change (%)
Stationary Combustion	Diesel (Generators)	1.22	1.29	+5.7%
Mobile Combustion-Corporate Fleet	Gasoline	37.97	29.66	-21.9%
Mobile Combustion QPost Fleet	Gasoline	56.59	100.80	+78.1%
Fire Suppressants	CO_2 & FM200	70.30	70.30	0.0%
Refrigerant Leaks	R410A & R22	240.88	64.40	-73.3%
Fertilizers	Slow Release NPK	0.009	0.015	+66.7%
Scope 1 Total		406.96	266.47	-34.5%

Scope 2 — Purchased Electricity

Scope 2 covers indirect emissions from purchased electricity consumed across QIIB's facilities, including the head offices, branches and data centers. Emissions are reported using the location-based method to calculate emissions associated with electricity consumption. Purchased electricity from the national grid represents the largest source of emissions in QIIB's operational footprint, accounting for 84.4% of total emissions in 2024 and 88.6% in 2025. Electricity consumption increased slightly from 4,988,193 kWh in 2024 to 5,105,294 kWh in 2025, resulting in Scope 2 emissions rising from 2,509.06 tCO_2e to 2,567.96 tCO_2e.

Scope 2 Purchased Electricity 2024 vs. 2025.

Parameter	Unit	2024	2025	Change (%)
Electricity Consumption	kWh	4,988,193	5,105,294	+2.35%
Scope 2 Total	tCO_2e	2,509.06	2,567.96	+2.35%

Scope 3 — Other Indirect emissions

Scope 3 covers other indirect emissions that occur across an organization's value chain but are not directly controlled by the Bank. For QIIB, Scope 3 emissions mainly come from office consumables and waste management activities, which are common indirect emission sources for service-based organizations.

QIIB's Scope 3 inventory currently includes two categories under the GHG Protocol:

1 **Category 1 — Purchased Goods and Services,** covering water supply and paper procurement

5 **Category 5 — Waste Generated in Operations,** covering the end-of-life recycling of paper

Total Scope 3 emissions increased from 55.55 tCO_2e in 2024 to 63.41 tCO_2e in 2025 (+14.1%), mainly driven by higher paper procurement volumes.

Water

Water consumption declined slightly from 9,571.50 m^3 in 2024 to 9,537.96 m^3 in 2025 (-0.4%), with emissions of 12.21 tCO_2e and 12.17 tCO_2e, respectively. In Qatar's context where potable water is produced primarily through energy-intensive desalination, water conservation carries environmental significance beyond its direct GHG contribution.

Paper Use & Recycling

Paper procurement, reported under Category 1 Purchased Goods and Services, increased from 37,539 kg in 2024 to 45,680 kg in 2025 (+21.7%), generating emissions of 39.98 tCO_2e and 48.65 tCO_2e, respectively. The increase reflects higher operational demand across QIIB's network.

QIIB also tracks the end-of-life treatment of paper waste under Category 5 — Waste Generated in Operations. Paper collected from facilities is directed to recycling streams rather than landfill disposal. Recycled volumes declined from 38,766 kg in 2024 to 29,914 kg in 2025 (-22.8%). Emissions associated with this category were 3.35 tCO_2e in 2024 and 2.59 tCO_2e in 2025.

Scope 3 Other Indirect Emissions 2024 vs. 2025.

Scope 3 Emissions (tCO_2e)	2024	2025	Change (%)
Water	12.21	12.17	-0.4%
Paper (Landfilled)	39.98	48.65	+21.7%
Paper (Recycled)	3.35	2.59	-22.7%
Scope 3 Total	55.55	63.41	+14.1%

05

Human Capital & Social Responsibility

5.1 Inclusive and Diverse Working Environment

5.2 Nationalization

5.3 Talent Attraction, Engagement, and Retention

5.4 Health, Safety

5.5 Customer Experience & Service Excellence

5.6 Financial Inclusion

5.7 Community Investment and Development Initiatives

Human Capital & Social Responsibility

At QIIB, our people are at the center of our success. We are committed to fostering a supportive, inclusive, and socially responsible workplace that not only attracts and retains top talent but also makes a positive contribution to the community and aligns with Qatar's national development goals. This section outlines our performance and initiatives in key social areas for the period 2022-2025.

5.1 Inclusive and Diverse Working Environment

5.1.1 Workforce Overview

QIIB Bank maintains a diverse and dynamic workforce structured across multiple employee categories, senior, mid, and entry levels, with representation from both genders and various age groups. Our full-time workforce includes a meaningful presence of female professionals across all career stages, with notable participation in entry and mid-level roles. While female representation in senior positions remains an area for continued focus, the Bank is dedicated to fostering pathways for growth and leadership development for all employees.

To provide context on the Bank's workforce composition, the total number of full-time employees over the past four years is as follows:

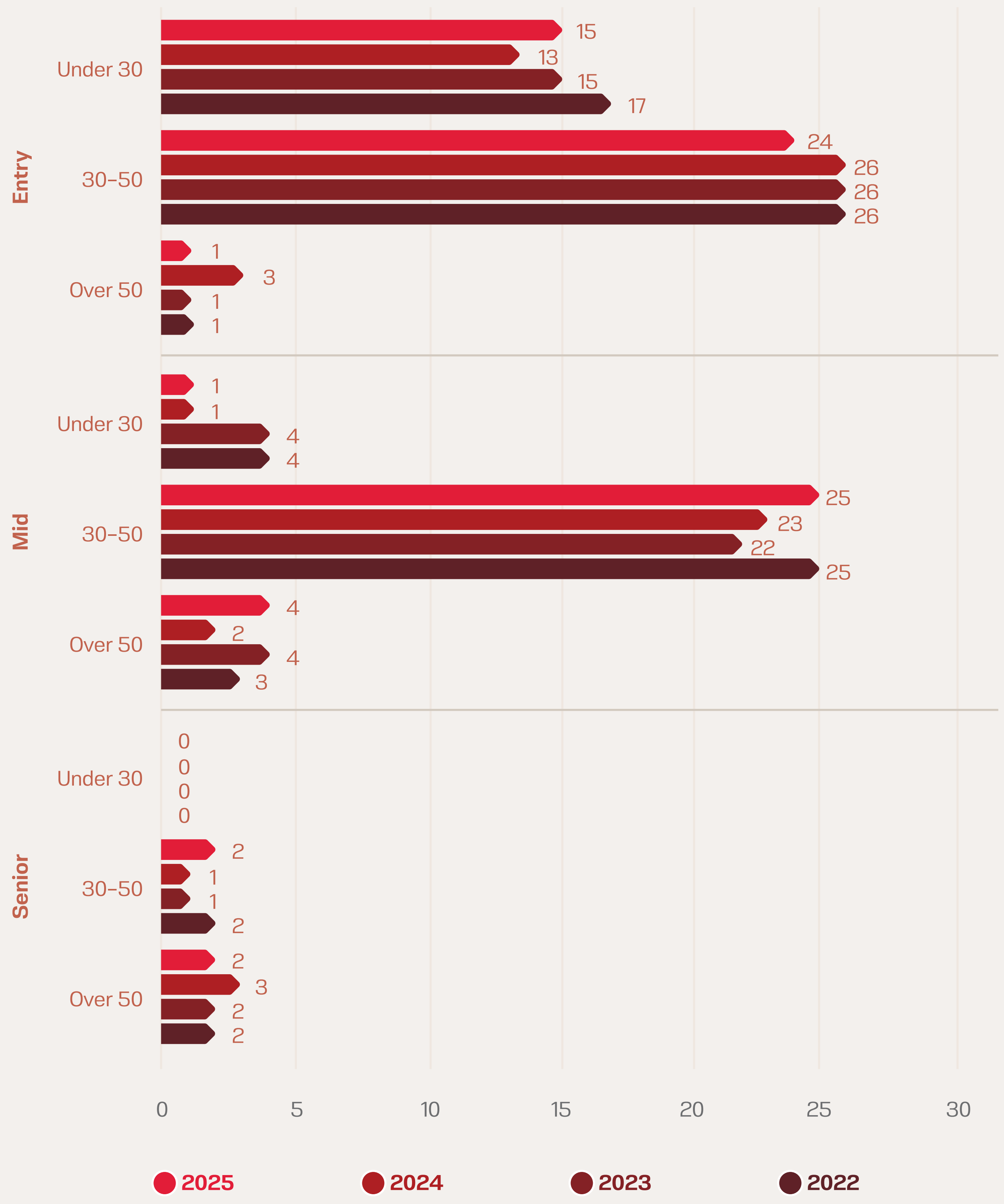
2022	2023	2024	2025
446	446	442	438

The Bank's commitment to ethical conduct is reinforced through its alignment with the Qatar Labor Law, which is consistent with relevant ILO conventions and labor legislation developed in line with globally recognized labor standards.

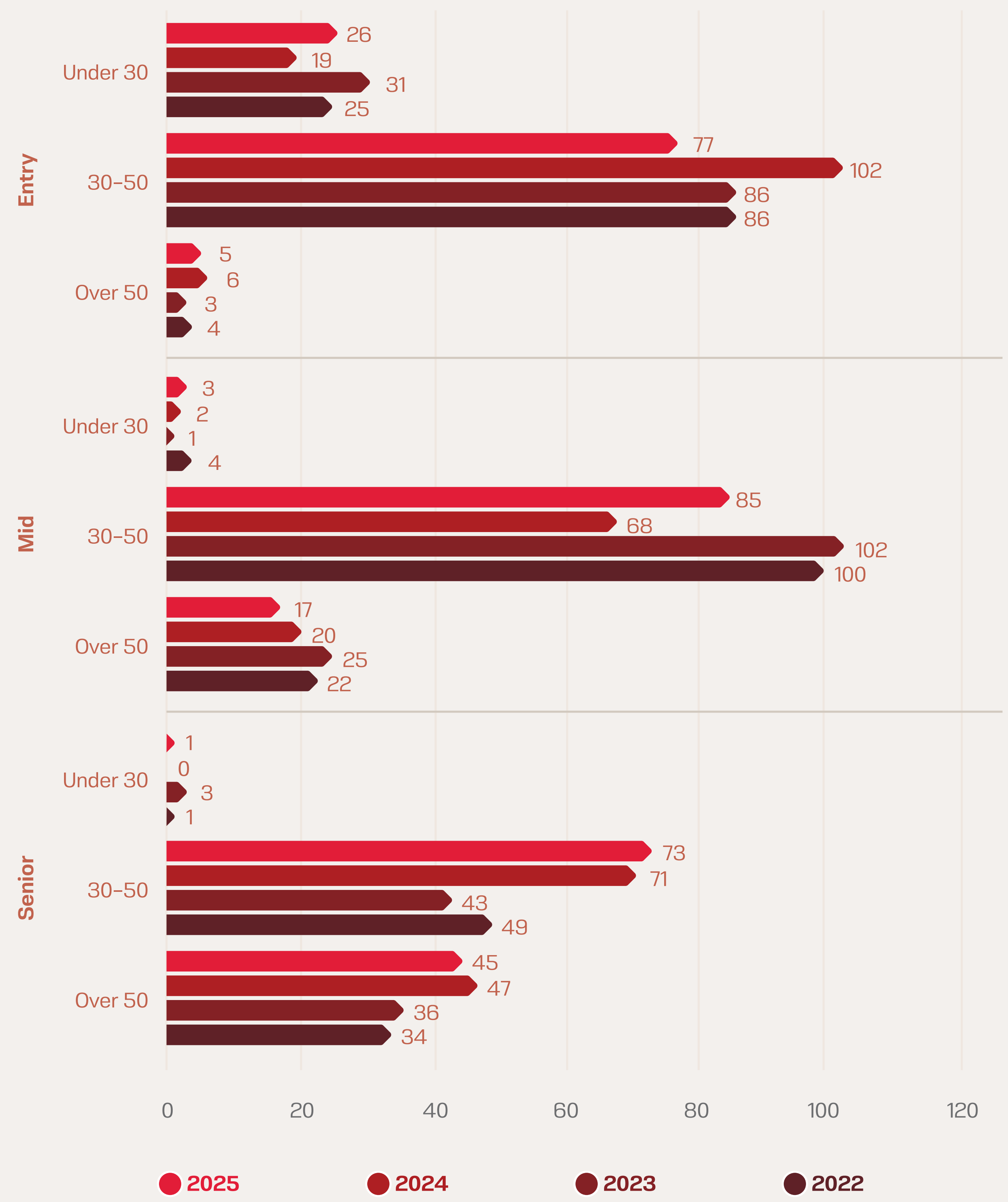
As part of this commitment, QIIB ensures that all reported incidents of discrimination are thoroughly reviewed. Each case is taken seriously, investigated fairly, and addressed appropriately, with no reported incidents left unresolved. This demonstrates the Bank's dedication to transparency, ethical standards, and fostering a culture of respect and inclusion.

5.1.2 Workforce Breakdown

Full-time Female Employees per Employee Category



Full-time Male Employees per Employee Category



In 2025, the support staff consisted of **33 employees.**

Part Time Employees

In addition to full-time roles, QIIB offers part-time employment opportunities, which are utilized by a small but consistent number of employees each year. This flexibility supports work-life balance and attracts talent seeking alternative working arrangements.

Category	2022	2023	2024	2025
Total Part-Time Employees	3	4	4	1
Part-Time Female Employees	2	2	2	1
Part-Time Male Employees	1	2	2	0

Temporary and Contractor Employees

QIIB maintains a predominantly permanent workforce, with temporary and contractor employees representing a limited proportion of the total employee base. The number of temporary or contractor employees stood at **65 in 2022**, increased to **77 in 2023**, and slightly declined to **72 in 2024**, indicating a generally stable reliance on non-permanent roles to support specific operational or project-based needs. **In 2025**, outsourced employees totaled **64**, representing **14.60%** of the Bank's total workforce, reflecting continued controlled use of non-permanent roles to address specific operational requirements.

Disabled Employees

In 2025, QIIB employed two employees with disabilities, representing approximately 0.5% of the Bank's workforce. All employees with disabilities were based within the Bank's local offices and branches, reflecting the Bank's focus on inclusive employment within its domestic operations.

Between 2022 and 2024, QIIB employed three employees with disabilities each year, maintaining a consistent and stable level of inclusion within the workforce.

QIIB continues to promote diversity and inclusion by integrating employees with disabilities into its workforce and ensuring an enabling and supportive environment, in line with regulatory requirements and internal policies.

5.2 Nationalization

QIIB is committed to supporting Qatar's Nationalization strategy, which aims to build a strong and sustainable knowledge-based economy in line with Qatar National Vision 2030. Nationalization are core pillars of our human capital strategy, reflecting our dedication to investing in local talent and empowering Qatari nationals and children of Qatari women to shape the future of the financial services sector through homegrown expertise.

Category	2022	2023	2024	2025
Qatari & Children of Qatari Women	101	106	101	93
Nationalization Rate (%)	22.9%	23.9%	23.0%	21.2%

QIIB focuses not only on recruiting and retaining Qatari nationals and children of Qatari women but also on providing continuous development opportunities that enable long-term career growth. Through tailored training programs, partnerships with national institutions, and structured career development pathways, these employees are equipped with the skills and experience needed to progress and assume leadership roles across the Bank.

2022

National employees represented **22.9%** of the total workforce, with **101** Qatari nationals and children of Qatari women employed by the Bank.

2023

The Nationalization rate increased to **23.9%**, with **106** national employees, reflecting continued investment in attracting and retaining local talent.

2024

The Nationalization rate stood at **23.0%**, with **101** national employees, demonstrating the Bank's sustained commitment to developing national talent despite changes in workforce composition.

2025

The Nationalization rate was **21.2%**, with **93** national employees, reflecting changes in the overall workforce while maintaining the Bank's long-term commitment to supporting national workforce participation and leadership development.

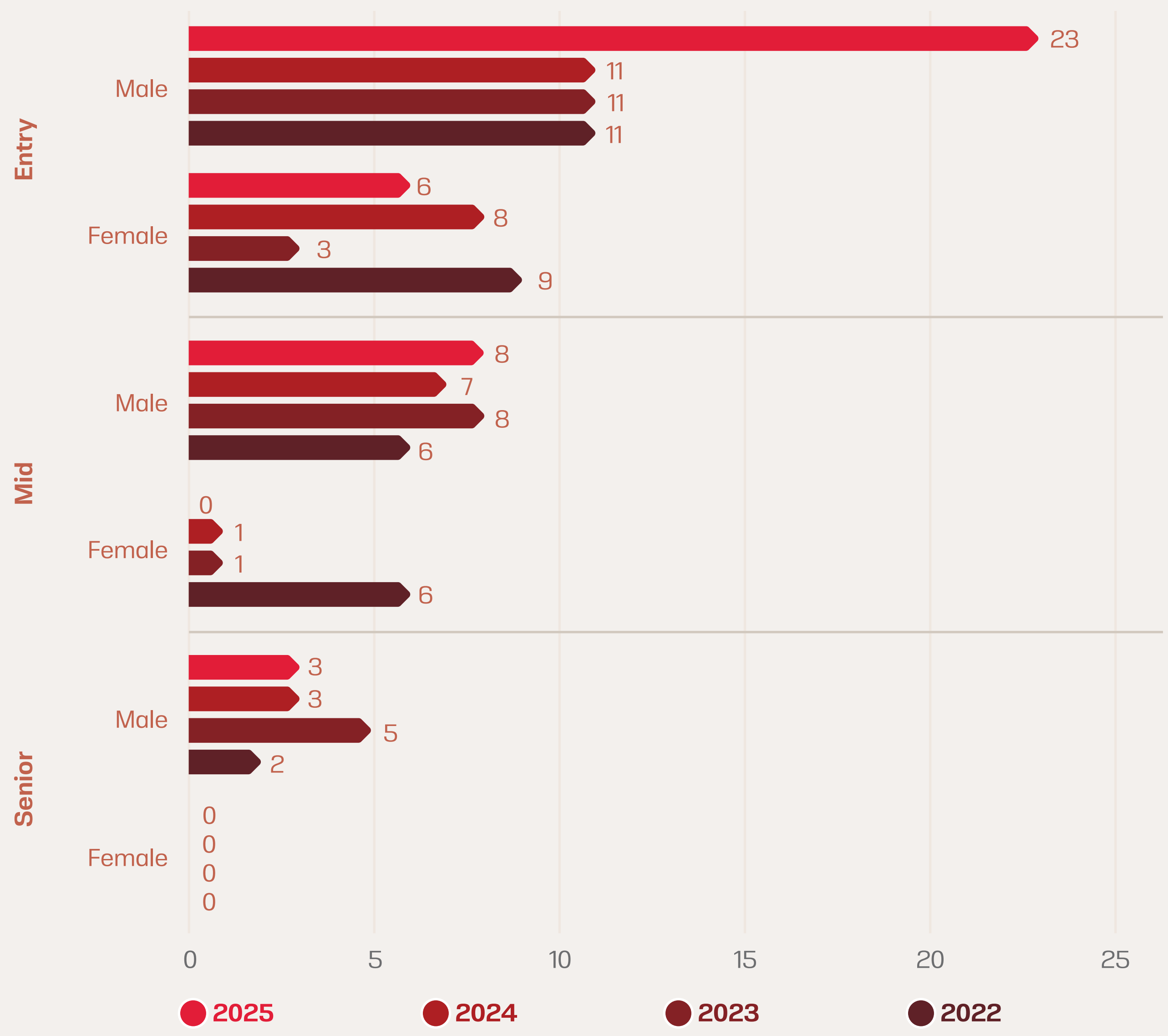
In recent years, QIIB has welcomed a significant number of Qatari graduates and professionals, many of whom have advanced into senior positions through internal promotions and targeted recruitment.

5.3 Talent Attraction, Engagement, and Retention

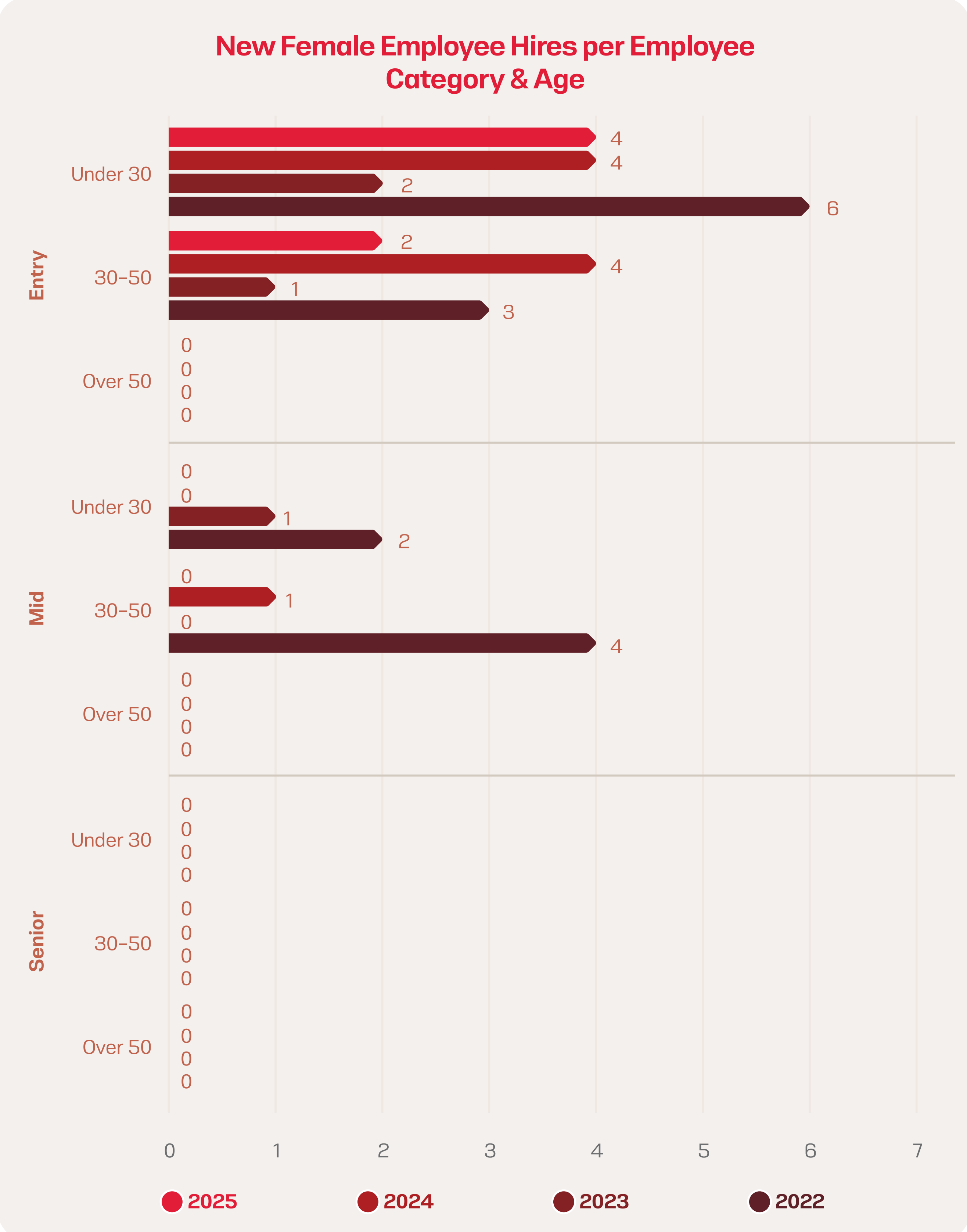
QIIB Bank pursues a focused and strategic approach to talent acquisition, targeting hiring across all career levels to ensure a robust and forward-looking workforce. Recruitment efforts are distributed thoughtfully among senior, mid-level, and entry-level roles, with a consistent emphasis on cultivating talent from the ground up, particularly at the entry-level, where the largest volume of new hires occurs annually.

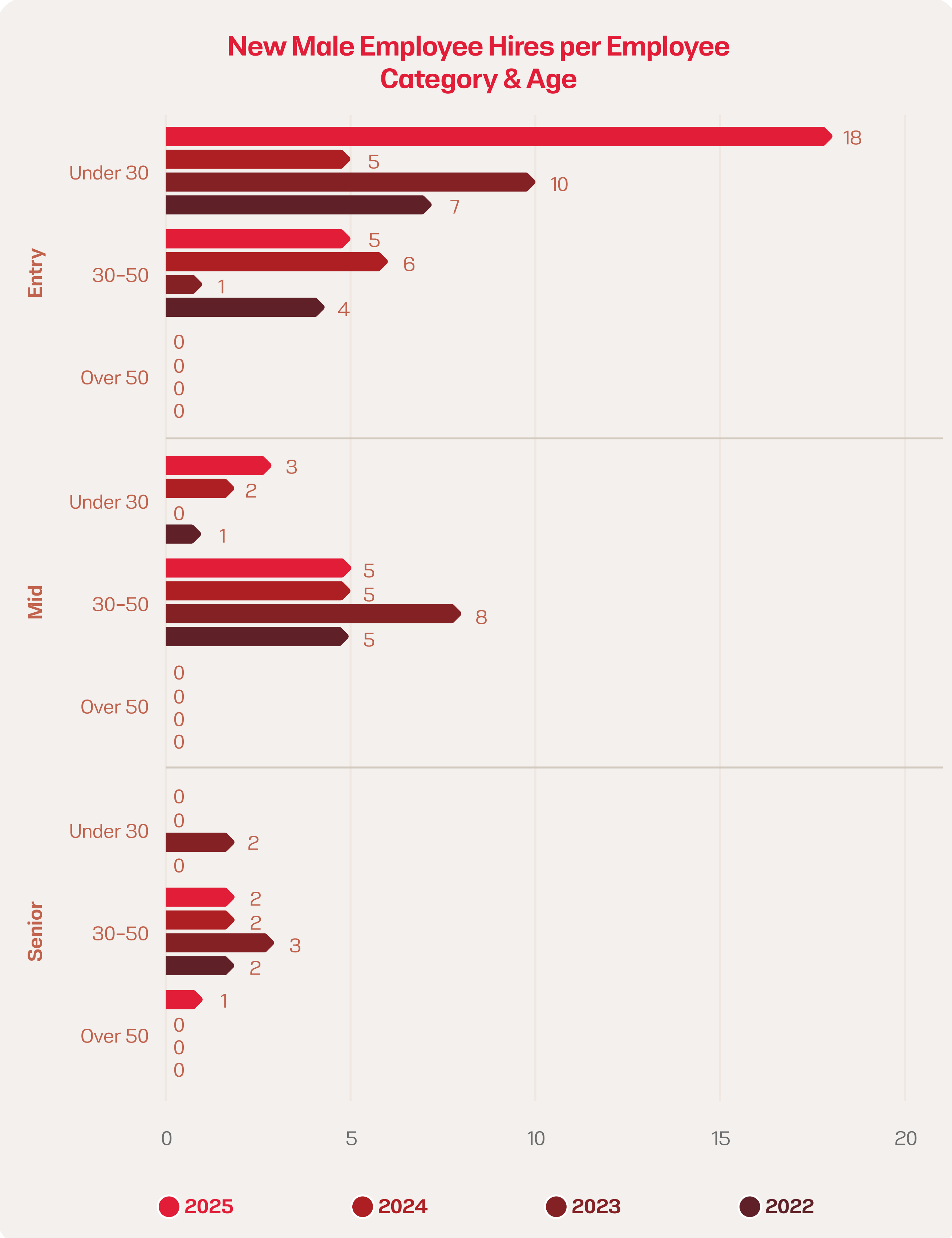
Our hiring practices reflect a commitment to gender-inclusive recruitment, with a focus on actively onboarding women, particularly into mid-level and entry-level positions. While female representation among new senior hires remains an area for development, the Bank continues to explore targeted initiatives to strengthen the pipeline of women advancing into leadership roles.

Total New Employee Hires per Employee Category & Gender



Age diversity is also considered within our recruitment strategy. New hires are primarily concentrated in the under-30 and 30–50 age brackets, supporting a blend of emerging talent and experienced professionals who bring energy, contemporary skills, and seasoned expertise to the organization.





As part of its commitment to community engagement, QIIB encourages its employees to actively participate in volunteering initiatives. During the reporting period, employees contributed a total of 60 volunteering hours, supporting various CSR programs and projects that benefit local communities.

Employee Engagement and Feedback

QIIB maintains formal processes to support employee engagement and continuous improvement. The Bank consistently conducts exit interviews for departing employees, ensuring that structured feedback is collected across all reporting years from 2022 to 2025. The outcomes of these interviews are systematically reviewed and shared with the employee's direct manager and the Head of the respective sector, enabling management to identify key insights, address potential concerns, and implement targeted improvements related to employee experience, retention, and workplace practices.

QIIB also supports employees through family-friendly policies that promote work–life balance and employee well-being. Throughout the reporting period, the Bank provided 50 calendar days of maternity leave and 1 calendar day of paternity leave, in line with applicable regulations and internal policies. These benefits reflect the Bank's ongoing commitment to employee welfare and inclusive workplace practices.

Employee grievance reporting and resolution mechanisms

QIIB has established clear and accessible mechanisms that enable employees to raise concerns and report grievances in a fair, confidential, and timely manner. Throughout the reporting period from **2022 to 2025**, employees were able to report concerns **via email or through direct communication with the Head of their respective Sector**, ensuring that issues could be escalated through recognized management channels.

For **HR-related grievances**, the Bank provides dedicated reporting pathways to ensure appropriate handling and confidentiality. Employees may submit HR-related concerns **by visiting the employee profile (Grievances & Complaints section) in the SAP system**. These channels allow employees to raise issues related to employment conditions, workplace conduct, or HR policies in a structured and accessible manner.

During the reporting period, **2 grievances** were filed by resigned employees. One of them was resolved (closed), while the other case remains open. These grievances include all legal and HR-related complaints submitted by staff.

Advance notice of operational changes

QIIB is committed to transparent and responsible workforce management. The Bank has a formal practice of providing employees with **advance notice** before the implementation of operational changes that could substantially affect them, ensuring fairness and adequate time for employees to prepare for such changes.

Employee Training and Development

QIIB is committed to continuous learning and capability building to ensure that employees remain skilled, adaptable, and prepared to meet evolving business and industry needs. The Bank provides **programs and assistance to upgrade employee skills**, supporting both professional development and long-term career progression.

Employee development initiatives include a combination of **online and face-to-face training programs**, covering a broad range of technical, functional, and professional competencies. These programs are designed to address current role requirements as well as future skill needs, enabling employees across the organization to enhance their knowledge, performance, and effectiveness.

Training Performance Metrics 2025

Training Hours Overview in 2025

Total Training Hours
14,921

Female Training Hours
2,741

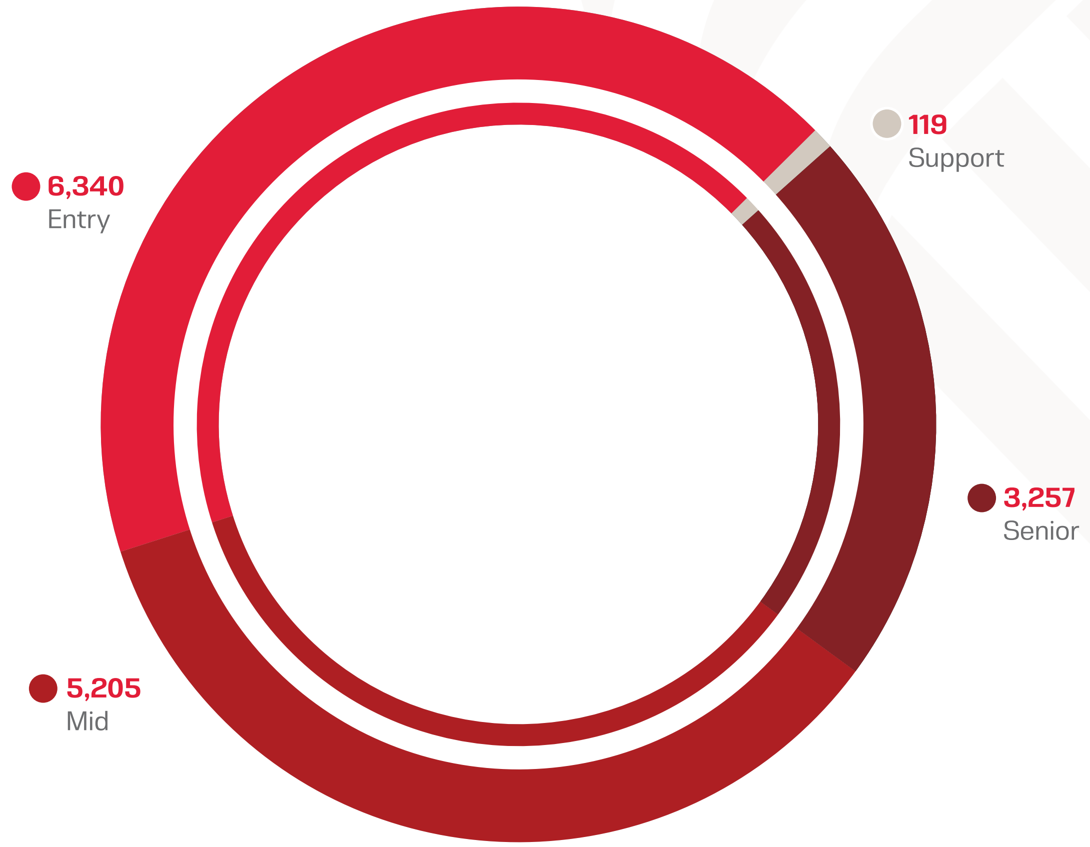
Male Training Hours
12,180

Average Training Hours per Gender

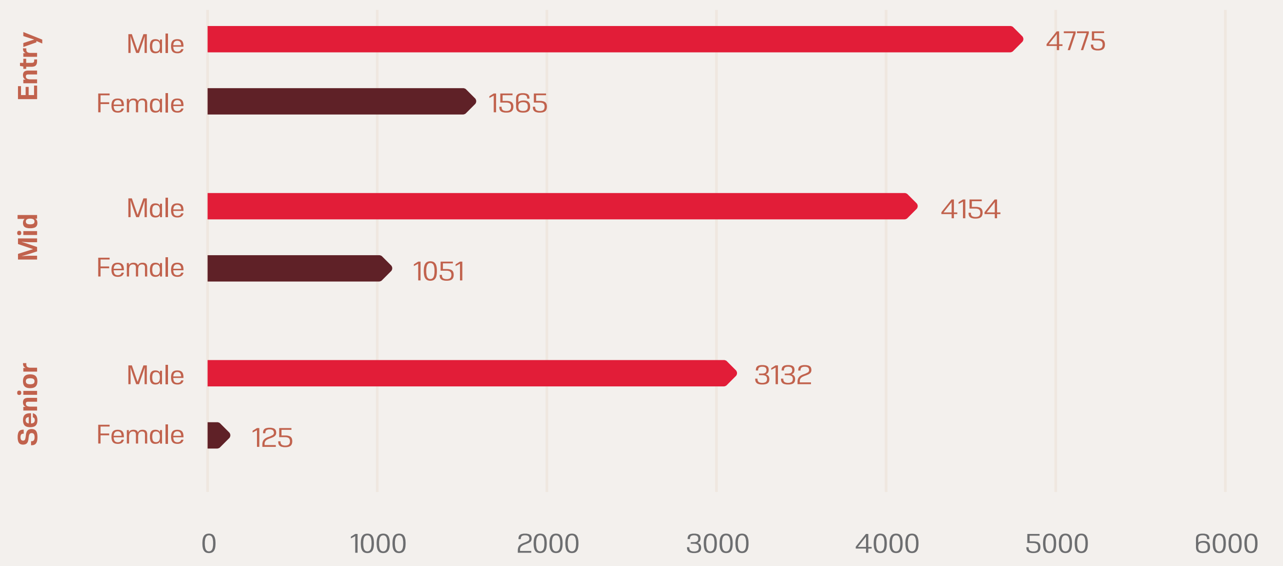
37.5

33.5

Total Training Hours for All Employees in 2025



Total training hours for employess per Employee Category & Age



Local Leadership Development

QIIB Bank is dedicated to cultivating leadership talent within the communities we serve. As part of our commitment to Nationalization and local economic engagement, we prioritize hiring senior management from the local community whenever possible.

Year	% of Senior Management Hired Locally
2022	50%
2023	100%
2024	50%
2025	100%

In 2025, the Bank achieved **full localization of senior management hires**, reflecting a strong focus on embedding local insight and cultural understanding at the highest levels of leadership. QIIB remains committed to developing and advancing **Qatari talent** and strengthening local leadership within the organization.

Succession Planning and Leadership Continuity

QIIB Bank recognizes that strong leadership is fundamental to long-term stability and growth. To ensure continuity in key roles and maintain organizational resilience, the Bank has implemented a formal **Succession Planning Policy**. This policy provides a structured framework for identifying, developing, and preparing internal talent to assume critical leadership positions when needed.

Performance management and career development

QIIB has a formal process in place to measure employee performance and support career progression, ensuring alignment between individual objectives and the Bank's strategic goals. Employee performance is assessed through an **annual performance management process conducted via the HR SAP system**.

All employees who join the Bank **before 1 July of each year** are eligible to participate in the annual performance appraisal cycle. This approach is applied consistently across the organization and covers employees at all levels, supporting transparency and fairness in performance evaluation.

While performance reviews are conducted annually, **career development reviews are not currently managed through the system**. As such, the annual appraisal process focuses on performance assessment rather than formalized career path reviews within the HR SAP platform.

In 2025, **100%** of eligible employees received regular annual performance reviews, ensuring that all employees covered by the performance management process received formal performance feedback and development discussions to support their professional growth and alignment with the Bank's strategic objectives.

The performance management process is applied **equally to both female and male employees** across all employee categories, including entry-level, mid-level, and senior-level roles. Eligibility criteria for performance reviews are consistent regardless of gender, supporting equitable access to performance evaluation and development feedback across the workforce.

Gender Pay Ratio

QIIB monitors gender pay equity as part of its commitment to fair and equitable compensation practices. **In 2025**, the ratio of the average basic salary of female to male employees was **0.65:1**.

Entry-Level Wage Transparency

QIIB Bank is committed to equitable and transparent compensation practices. The Bank regularly reviews entry-level wages in relation to the national minimum wage to ensure compliance with regulatory requirements and to support fair and responsible remuneration practices.

In 2025, the **ratio of entry-level wages by gender to the minimum wage is 0.9:1**, indicating that entry-level compensation levels are closely aligned with the national minimum wage framework.

In addition, the Bank applies a structured salary framework that considers employees' educational background and qualifications. Based on recent analysis, the ratios of entry-level wages to the minimum wage vary as follows:

High School graduates	Diploma holders	Bachelor's degree holders
0.94:1 (**94%** of the minimum wage)	0.90:1 (**90%** of the minimum wage)	0.91:1 (**91%** of the minimum wage)

These figures demonstrate the Bank's structured approach to compensation, balancing regulatory compliance, market competitiveness, and fairness across employee groups. QIIB will continue to review its compensation practices to ensure transparency, equity, and alignment with evolving labor standards.

Whistleblowing

QIIB Bank is committed to maintaining a respectable and safe workplace for all employees. To support this commitment, the Bank has established a **confidential reporting channel and whistleblowing system** specifically designed to address instances of bullying, harassment, and other forms of misconduct.

This system ensures that all reports are taken seriously, investigated thoroughly, and handled with discretion, in alignment with our ethical standards and internal policies. By providing a secure and confidential avenue for reporting, we empower our employees to voice concerns without fear of retaliation, fostering a culture of trust, accountability, and integrity across the organization.

Compliance and Anti-Corruption Framework

QIIB promotes a strong compliance and anti-financial crimes culture as part of its broader commitment to responsible banking, ethical conduct, employee accountability, and customer protection. The Bank recognizes that employees play a central role in maintaining trust, protecting stakeholders, and supporting a safe and resilient banking environment.

The Compliance and Anti-Financial Crimes Sector support this culture through structured training, continuous awareness, and regular engagements with employees across the Bank. This includes annual compliance and anti-financial crimes training for all staff, dedicated training sessions for the Board of Directors and senior management, and tailored training for high-risk operations departments based on the nature of their roles and exposure to regulatory and financial crime risks.

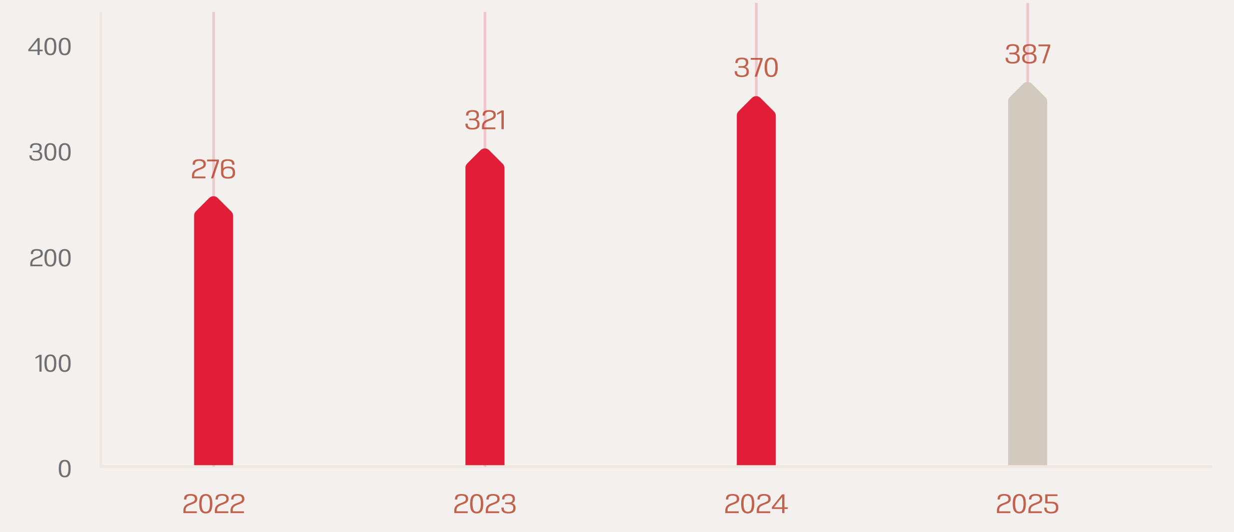
In addition, the Sector conducts workshops with departments and branches to strengthen practical understanding of compliance expectations, reporting responsibilities, fraud prevention measures, and ethical decision making. These sessions help employees apply compliance requirements in their day-to-day activities and reinforce the shared responsibility for maintaining the Bank's standards of integrity.

QIIB also maintains an ongoing awareness program throughout the year that include monthly compliance and anti-financial crimes news bulletins covering relevant local and international developments, awareness messages circulated to all staff, short awareness reminders displayed on employees' PC backgrounds, besides the customer awareness campaigns delivered through SMS and social media to help protect customers against financial crimes and fraud.

These initiatives contribute to employee engagement by keeping staff informed, alert, and confident in identifying and escalating suspicious activities, misconduct risks, and potential breaches. They also support a culture of openness, responsibility, and continuous learning, where employees are encouraged to act ethically and contribute to protecting customers, the Bank, and the wider community.

From a sustainability perspective, these efforts support the social dimension of ESG by investing in employee knowledge, awareness, and responsible conduct, while also contributing to customer protection, financial system integrity, and long-term stakeholder trust.

Employees Trained on Anti-Corruption & AML (2022–2025)



Ethical Conduct and Social Inclusion

QIIB is committed to fostering an ethical, inclusive, and responsible working environment where all employees understand their role in upholding integrity, preventing misconduct, and protecting customers and stakeholders. Ethical conduct is embedded in the Bank's culture through ongoing staff awareness, clear behavioral expectations, and regular communication across all levels of the organization.

The Bank maintains a zero-tolerance approach towards corruption, bribery, fraud, misconduct, and unethical behavior. Employees are expected to act with honesty, professionalism, accountability, and fairness in all interactions with customers, colleagues, counterparties, and regulators.

During the reporting period, QIIB continued to strengthen employees' awareness of ethical conduct, anti-corruption principles, fraud prevention, and financial crime risks. These efforts were supported by Bank-wide training, targeted workshops, internal awareness messages, monthly bulletins, and practical reminders designed to reinforce expected behaviors in daily work.

The Bank also promotes a culture where employees are encouraged to raise concerns, report suspicious activities, and escalate potential misconduct through appropriate internal channels. This supports a transparent and accountable workplace and helps ensure that ethical considerations remain part of employees' everyday decision-making.

QIIB's awareness and engagement activities are designed to reach employees across different functions, seniority levels, and risk exposures. This inclusive approach ensures that all staff, including front-line employees, operational teams, control functions, senior management, and the Board of Directors, receive relevant and proportionate awareness on compliance, ethical conduct, and financial crime prevention.

Through these initiatives, QIIB supports employee development, strengthens ethical culture, enhances workplace responsibility, and contributes to a safer banking environment for customers, employees, and the wider community.

Employee Turnover

In 2025, the Bank recorded 29 resignations among full-time employees. Voluntary turnover was 26 employees in 2022, 20 employees in 2023, and 22 employees in 2024.

QIIB continuously monitors workforce trends to ensure organizational resilience, maintain operational continuity, and support a positive employee experience. The Bank remains committed to strengthening employee engagement, professional development, and retention initiatives to maintain a stable and motivated workforce.

Year	Total Female Turnover	Total Male Turnover
2022	11	23
2023	9	16
2024	13	23
2025	5	37

Total Voluntary Turnover (Full-Time) by Year

2022	26
2023	20
2024	22
2025	29

Employee Benefits and Responsible Workplace

QIIB Bank is dedicated to fostering an inclusive and supportive workplace where every employee has access to essential information and benefits. In line with this commitment, the Bank's Code of Conduct is made available in Arabic and English, ensuring that all employees, regardless of language proficiency, can fully understand and adhere to our ethical standards and professional expectations.

Additionally, QIIB provides a pension fund as part of its comprehensive employee benefits package. Currently, this fund is available to Qatari and GCC national employees, exhibiting our focus on long-term financial security and retention of local and regional talent. This benefit reflects our ongoing dedication to the well-being and future stability of our workforce, in alignment with both our organizational values and regional socio-economic objectives.

Safe and Equitable Work Environment

QIIB is committed to maintaining a fair, safe, and inclusive work environment. Our policies ensure full compliance with labor laws and apply transparent and objective criteria for recruitment, promotion, and performance management, thereby helping to reduce and manage psychosocial risks in the workplace. To protect the health and safety of both employees and customers, we implement stringent occupational safety procedures. A designated safety officer is responsible for overseeing the execution and ongoing monitoring of these measures, which include:

- Firefighting systems installed across all premises
- Emergency evacuation drills are conducted regularly
- Buildings and infrastructure designed and maintained in compliance with civil defense safety regulations
- Annual evacuation training provided to employees as part of the Bank's occupational health and safety program

The Bank's facilities are regularly inspected by Qatar's Civil Defense Authority to ensure full adherence to applicable safety regulations. These inspections play a critical role in validating the effectiveness of our emergency preparedness measures and confirming that our buildings are properly equipped and maintained to address potential safety risks in accordance with national civil defense standards.

Medical and Life Insurance

QIIB provides comprehensive medical insurance coverage for all permanent employees and their eligible dependents. These plans provide access to healthcare services and medical treatment within Qatar and employees' home country, and typically extend to spouses and children within defined age and dependency criteria. In certain circumstances, the coverage also applies to dependents of female employees who are divorced or widowed.

Employee Financial Support Program

As part of its commitment to employee welfare and long-term financial security, QIIB offers comprehensive support programs designed to enhance employee well-being. Eligible employees receive **Takaful life insurance** coverage fully funded by the Bank, providing valuable protection and peace of mind. In addition, the Bank provides financial support benefits such as childcare and education allowances to help employees balance their professional responsibilities with family commitments.

Parental Leave

Female employees utilized parental leave across the reporting period, with 6 employees in 2025, 3 in 2024, 5 in 2023, and 8 in 2022. All female employees who took parental leave returned to work following the completion of their leave, reflecting the Bank's supportive reintegration processes.

Male employees also utilized parental leave during the reporting period. In 2025, 10 male employees took parental leave, of whom 9 returned to work and remained employed for at least 12 months, representing a 90% return-to-work and retention rate. In 2024, 10 male employees took parental leave, all of whom returned and remained with the Bank for at least 12 months, reflecting a 100% retention rate. In 2023, 11 male employees took parental leave, and in 2022, 18 male employees took parental leave: in both years, all male employees returned and remained with the Bank for at least 12 months, representing a 100% return-to-work and retention rate.

The number of male employees eligible for parental leave was 297 in 2025, compared with 315 in 2024 and 303 in 2022, reflecting changes in workforce size and eligibility over the reporting period.

5.4 Health, Safety

As part of our ongoing commitment to cultivating a sustainable and responsible workplace, we have embedded comprehensive occupational health and safety principles within our human resources policies. These internal initiatives demonstrate our continuous efforts to enhance employee well-being, ensure compliance with labor regulations, and promote a healthy work-life balance.

Zero injuries and fatal accidents were reported for employees and contractors.

5.5 Customer Experience & Service Excellence

Our commitment to our customers is reflected in our continuous pursuit of excellent service, innovation through digitalization, and responsible, ethical engagement. We are constantly enhancing our services through a dynamic digital transformation journey, making banking easier, safer, and more accessible for all our customers.

The Service Quality Department supports this commitment by handling customer complaints, suggestions, and feedback to continuously improve service quality and customer satisfaction. In addition, QIIB recognizes outstanding employees through the **Quality Award for Innovation (for Employees)**, which is presented to staff who contribute innovative ideas or exceptional performance that enhances the bank's services.

Visual Phone Banking Service

QIIB is pleased to be the first Bank in the State of Qatar to launch the new Visual Phone Banking Service, providing the following features:

- Account, Fixed Deposit and Finance enquiries
- Money Transfers between own Accounts & other QIIB Customers
- An array of Card Services
- Utility Bill Payments

Digitalization

Over the past three years, QIIB has continued to strengthen its digital transformation journey through several major projects, including the Retail Digital Channel Replacement, the Digital Branch Initiative, the E-Corporate System, and the Loan Origination System. These initiatives aim to provide customers with faster, safer, and more convenient banking solutions.

The Bank monitors progress through a dedicated **Digital Committee**, which reviews all initiatives, evaluates performance, and assesses the effectiveness of our digital transformation. As part of this process, digital-related risks such as cybersecurity and technology risks are regularly identified and managed. Key risk-mitigation tools include stress and performance testing, vulnerability assessments, and penetration testing.

The Bank's digital channels also continue to expand, **with 2,100 POS terminals** deployed across Qatar. QIIB is planning to introduce new POS features such as e-commerce enablement and Soft POS solutions to further enhance merchant services.

Mobile & Online Banking

Mobile Banking remains the preferred channel for customers seeking fast transactions and financing services. The **QIIB Mobile App**, described by the Bank as **"your bank in your hand,"** offers a wide range of services including balance enquiries, international and local transfers, Western Union transfers, eWallet services, card control features, utility payments, and mapping our branches & ATM.

The Bank has also enabled **Instant Personal Financing** through the Mobile and Internet Banking platforms. Customers can apply directly by uploading their Qatar ID and salary certificate, without needing to visit a branch.

In addition, the launch of the **Fawran** instant payment service enables customers to send and receive money within Qatar in real time, 24/7, with secure transfers up to QAR 50,000.

the launch of the Fawran instant payment service

Customer Feedback

QIIB maintains continuous, multi-channel communication with its customers through 24/7 Call Centre support, comprehensive Phone Banking services, and direct interactions across its branch network. In addition, the Bank regularly conducts customer satisfaction surveys, such as Personal and Corporate Banking surveys, inviting clients to share feedback on their experience. These surveys aim to assess satisfaction levels and identify opportunities for service improvement, thereby supporting ongoing customer engagement and responsiveness to client needs.

QIIB receives 'Leadership Award for Customer Engagement' awarded by Ooredoo

Ethical Marketing

All marketing and communication materials follow strict disclosure, transparency, and regulatory compliance requirements. Campaigns and product materials are reviewed and approved by both the Qatar Central Bank and the Ministry of Commerce and Industry, ensuring alignment with national regulations and ethical marketing standards.

The Bank follows a clear marketing and communication strategy that supports the QIIB Vision and Mission, which focuses on providing Shari'a-compliant, customer-centered financial solutions.

During the reporting period, QIIB recorded zero incidents of non-compliance concerning product and service information and labeling, as well as zero incidents of non-compliance concerning marketing communications.

5.6 Financial Inclusion

Retail Lending Portfolio

QIIB's Retail Banking segment provides Shari'a-compliant financing solutions designed to meet the diverse financial needs of individual customers across the State of Qatar. The Bank maintains a diversified retail lending portfolio that supports household financial requirements through products such as personal finance, vehicle financing, real estate financing, and other consumer banking solutions.

The retail lending portfolio reflects the Bank's strategy of responsible financing, financial inclusion, and customer-centric banking services. Portfolio monitoring includes several key indicators such as the total volume of retail lending, distribution across different customer age groups, gender segmentation, and geographical allocation across Qatar. These indicators provide insights into the composition of the portfolio and help assess how retail financing contributes to supporting different segments of society.

Over the past three years, the Bank has maintained steady growth in its retail lending activities while ensuring alignment with its risk management framework and Shari'a-compliant financing principles. The following indicators present the size and composition of the retail lending portfolio during the reporting period.

Checking and Savings Accounts

As of the end of Q4 2025, QIIB's checking and savings account metrics by customer type were as follows:

Personal Customers

Account Type	Number of Customers	Amount Equivalent to QAR
Current accounts	44,702	3,971,108,252
Saving accounts	124,697	7,226,623,352
Both data without duplicates	143,438	11,197,731,604

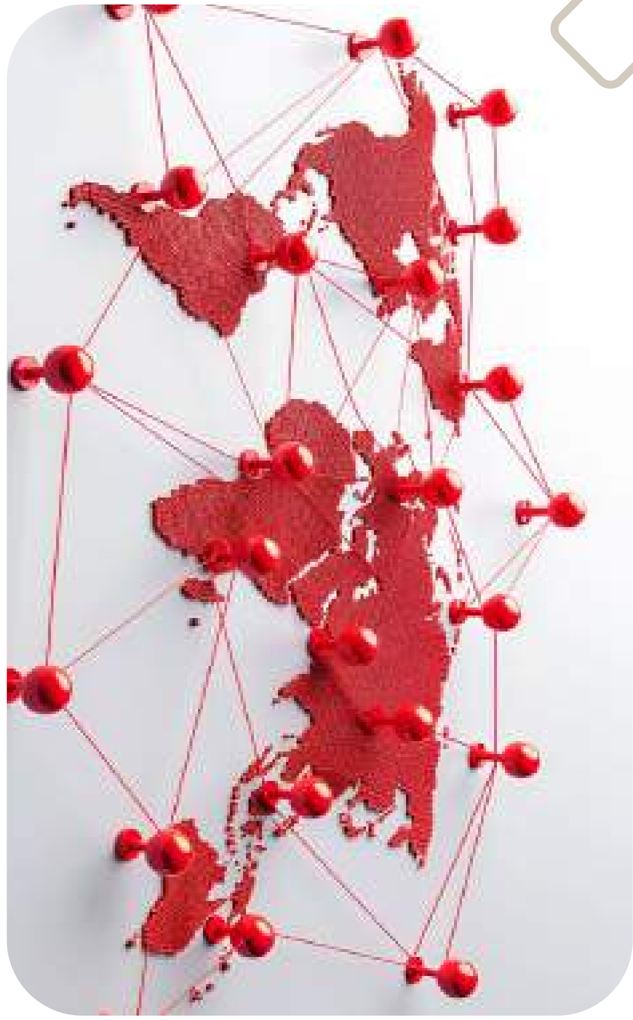
SME Customers

Account Type	Number of Customers	Amount Equivalent to QAR
Current accounts	12,149	1,273,704,539
Saving accounts	254	298,439,364
Both data without duplicates	12,219	1,572,143,902

Geographic Distribution of Retail Lending

The Bank also monitors the geographic distribution of its retail lending portfolio to ensure balanced access to financial services across key population centers in Qatar. Retail financing activities are concentrated in major residential and commercial areas, reflecting population density, economic activity, and customer demand.

Retail lending is distributed across several locations, including Bin Omran, Al Wajbah, Doha, Gharafa, Khor, Al Kharaitiyat, Rayyan, West Bay, Salwa, and Wakrah. These areas represent the Bank's core retail banking markets and are served through QIIB's branch network and digital banking channels.



Supporting Microfinance, Small, and Medium Enterprises

One of the core components of QIIB's business model and a key driver of inclusive economic growth and resilience in the State of Qatar is supporting Microfinance and Small and Medium Enterprises (SMEs). The Bank integrates SME and microfinance activities within its Shari'a-compliant banking framework. Currently, it serves **1,474 SME clients** and **246** micro-enterprise clients, focusing on improving access to finance, supporting entrepreneurship, and enabling long-term value creation across the business development lifecycle.

The total volume of microfinance lending reached **QAR 85 million,** with the Bank maintaining a stable portfolio over the past three years, reflecting its continued focus on responsible and inclusive lending. The total volume of SME lending reached **QAR 2,478,316**, as of end of Dec 2025.

As of the end of Q4 2025, QIIB had 181 past-due SME financing facilities, with a total past-due amount of QAR 215,498,681. The reported figures include all past-due durations, ranging from 1 day to more than 90 days.

QIIB's support for SMEs and micro-enterprises is guided by a clear internal strategy and departmental policies.

Additionally, the Bank's SME activities are implemented in compliance with applicable Qatar Central Bank (QCB) regulations and directives.

These activities include requirements for periodic SME financing reporting, the reduction and standardization of banking fees for micro-enterprises, guidance supporting financial inclusion and digital banking, the Fintech Regulatory Sandbox to encourage innovation, and the evolving Sustainable Finance Framework.

The total volume of microfinance lending reached **QAR 85 million**

The total volume of SME lending reached **QAR 2,478,316**

Digitalization and Financial Inclusion for SMEs and micro-enterprises

QIIB recognizes the critical role of digital transformation in enhancing the competitiveness, efficiency, and financial inclusion of SMEs and micro-enterprises. The Bank offers a range of digital banking products and services to improve accessibility and service delivery across this client segment.

- **QIIB Mobile App**: Enables clients to view balances and statements, conduct local and international transfers (including Western Union), pay utility bills (Kahramaa and Ooredoo), manage cards, and access e-wallet services such as QMP.

- **E-Corporate Portal**: Provides digital access to payroll processing through WPS, account inquiries, fund transfers, standing orders, utility payments, checkbook requests, and online trade finance services, including Letters of Credit and import guarantees.

- **Business & Corporate Visa Debit Card**: Introduced as the first SME-focused Visa Business debit card in Qatar, offering contactless payments, global acceptance, real-time transaction alerts, and value-added benefits.

At present, the Bank's digital platforms primarily support transaction processing, account management, and trade services. While digital solutions directly linked to loan origination or disbursement for SMEs and micro-enterprises are not yet in place, QIIB continues to evaluate opportunities to enhance its digital infrastructure and expand digital capabilities that support access to finance and financial inclusion.

Tailored Shari'a-Compliant Financing Solutions for SMEs

QIIB provides tailored Shari'a-compliant financing solutions designed to address the specific cash-flow and operational needs of SMEs and micro-enterprises, in line with Qatar Central Bank guidelines and Islamic finance principles. These offerings aim to reduce barriers to access, particularly for smaller enterprises, while supporting business continuity and growth.

- **Mazaya Financing Program:** Launched in 2021, the Mazaya Financing Program is a cash-flow-based solution that serves both SMEs and micro-enterprises. The program reduces reliance on traditional collateral requirements and enhances access to credit, particularly for smaller businesses. Financing under Mazaya supports:
  - Short-term cash flow needs
  - Fixed asset acquisition
  - Working capital
  - Overhead and operating costs
- **Core SME Products and Services:** QIIB offers a comprehensive suite of Shari'a-compliant products and services tailored to the SME segment, including:

	Product/ service	Description
1	Accounts	Current & savings Shari'a compliant accounts
2	Finance	Tailored Islamic finance solutions: • Working Capital Financing • Contracting Finance • Corporate Finance & Syndication • Project Finance • Real Estate Finance
3	Insurance	Takaful Insurance Plans
4	services	Market-leading features of e-services and branch support

Advisory Support, Financial Literacy, and Partnerships

QIIB operates a dedicated SME Relationship Management function that provides advisory support and customized banking solutions. Ongoing staff training and sector-focused expertise enhance service quality and deepen the Bank's understanding of SME needs.

- **Financial Literacy and Advisory Support:** QIIB provides specialized financial guidance through its team of dedicated Relationship Managers with expertise in the SME sector. They support clients in understanding key financial concepts, interpreting banking data, and selecting suitable products and services aligned with their business objectives. Financial literacy initiatives are also delivered through one-on-one engagement, targeted educational sessions, and awareness campaigns tailored to SME-specific challenges, to strengthen financial capacity and informed decision-making.
- **National Partnerships:** QIIB participates in national initiatives such as the **Al Dhameen Loan Guarantee Scheme**, in partnership with Qatar Development Bank. This program helps reduce collateral constraints, improve access to credit, and support the sustainable growth of SMEs, contributing to broader financial inclusion and national development priorities.

Enhancing Financial Inclusion and Accessibility

In 2025, the Bank developed and issued the General Guidelines for Providing Banking Services to People with Special Needs and the Elderly, reinforcing its commitment to financial inclusion, customer protection, and equitable access to banking services.

The Guidelines establish a structured framework to support customers with mobility, visual, and hearing impairments, as well as elderly customers, ensuring that banking products and services are delivered in a manner that respects dignity, independence, and equal opportunity.

The framework covers multiple aspects of service delivery, including branch accessibility, customer service standards, accessible communication methods, ATM accessibility requirements, staff awareness and training, priority service arrangements, and ongoing monitoring of implementation.

The Guidelines also introduce measures to facilitate banking transactions for eligible customers through appropriate authorization arrangements, enhanced customer support mechanisms, and accessible documentation formats where required. In addition, the Bank has established requirements for periodic reviews of branch and channel readiness, customer awareness initiatives, and employee training programs to support the effective implementation of accessibility standards across the organization.

Through this initiative, the Bank aims to strengthen financial inclusion, improve customer experience, and ensure that individuals with special needs and elderly customers can access banking services in a safe, dignified, and convenient manner, in line with regulatory expectations and the Bank's broader sustainability commitments.

Branches & ATMs: Physical Accessibility

QIIB maintains a focused and strategically optimized branch network to ensure accessibility, operational efficiency, and alignment with its long-term growth objectives. As of 2025, QIIB operates a total of **17 branches** and **one fully digital branch**, forming an integrated service delivery model that combines physical and digital channels across the State of Qatar. The Bank adopts a selective expansion approach that prioritizes branch relocation and optimization rather than increasing the absolute number of branches, in line with evolving customer preferences and the growing adoption of digital banking services.

17 branches and one fully digital branch,

Criteria for Branch Location Selection

QIIB applies to a structured assessment framework when selecting or relocating branch locations, ensuring alignment with community needs, accessibility considerations, and regulatory requirements. Key factors include:

- **Population Density:** Priority is given to densely populated residential areas and large housing communities such as Al Wakrah, Salwa, and Al Rayyan, where demand for retail banking services is higher. Proximity to government institutions and ministries is considered an added advantage.

- **Accessibility and Transportation:** Branches are located near major roads, metro stations, shopping malls, and commercial hubs, with adequate parking facilities to ensure ease of access for customers using private or public transportation.

- **Competitive Landscape:** Market saturation and the presence of other banks are assessed to identify service gaps in underserved or rapidly growing areas.

- **Target Customer Segments:** Branch locations are aligned with the Bank's target segments, including bankable individuals and high-net-worth clients, with premium branches situated in upscale business districts such as West Bay and Lusail.

- **Expansion and Optimization Strategy:** Branch decisions form part of a broader geographic strategy that emphasizes relocation and optimization rather than opening new branches.

Through targeted branch placement, the Bank enhances access to formal financial services for diverse customer segments. QIIB offers Shari'a-compliant products tailored to varying needs, including basic savings accounts, affordable financing solutions, and low-cost banking services.

In parallel, QIIB invests in alternative delivery channels such as mobile and internet banking to reduce physical access barriers for customers with limited mobility or those residing in areas with fewer branches. This integrated approach enables broader participation in the financial system, supports household financial resilience, and contributes to inclusive economic growth in Qatar.

ATMs

QIIB's ATM network plays a central role in ensuring continuous access to essential banking services and supporting financial inclusion across the State of Qatar. As of 2025, the Bank operates a total of 75 ATMs nationwide, forming a self-service delivery model.

As part of QIIB's commitment to delivering accessible and inclusive banking experiences, priority service is provided to people with disabilities, and both ATMs and branch layouts are designed to accommodate their special needs.

A total of 5 specific branches and ATMs have been designed or adapted to serve people with disabilities

Procurement and Supply Chain Management

QIIB maintains a diverse and strategically managed supply chain to support its operations and ensure efficiency in procurement. The total number of suppliers has grown steadily over the past three years, reflecting the Bank's focus on sourcing resilience and operational efficiency.

Total Number of Suppliers

Year	Total Suppliers
2022	443
2023	513
2024	635
2025	436

Suppliers are geographically distributed across multiple regions, demonstrating QIIB's commitment to both local and international sourcing.

Geographic Distribution of Suppliers

Region	2022	2023	2024	2025
Qatar	326	384	482	342
Gulf	20	27	35	11
Europe	43	44	50	35
US	24	20	25	18
Middle East	21	25	19	23
India & Other	9	13	24	7

A high proportion of the procurement budget continues to support local suppliers, contributing to the domestic economy while maintaining operational efficiency.

Local Procurement Share

Year	% of Budget Spent on Local Suppliers
2022	91%
2023	90%
2024	91%
2025	87.73%

Supplier Code of Conduct

In 2025, the Bank developed and implemented a Supplier Code of Conduct to strengthen responsible supply chain management and reinforce environmental, social, and governance (ESG) expectations across its supplier network. The Code establishes minimum standards that suppliers are expected to adhere to in areas including human rights, diversity and inclusion, workplace health and safety, environmental responsibility, ethical business conduct, anti-bribery and corruption, conflict of interest management, and regulatory compliance.

The Code also provides the Bank with the ability to monitor supplier compliance, conduct reviews where necessary, and promote continuous improvement in sustainability-related practices throughout the supply chain. Through this initiative, the Bank seeks to enhance governance over third-party relationships, reduce ESG-related supply chain risks, and encourage suppliers to operate in a manner consistent with the Bank's values and sustainability objectives.

5.7 Community Investment and Development Initiatives

At QIIB, Corporate Social Responsibility (CSR) is a core part of its identity and purpose. The Bank believes its success is closely linked to the well-being and development of the communities it serves. Its CSR approach focuses on delivering tangible and lasting impact by supporting initiatives that promote social cohesion, economic empowerment, education, health, and sustainability. This reflects QIIB's commitment to contributing to national progress beyond banking.

As part of this commitment, QIIB allocates 2.5% of its annual net profits to a dedicated community support fund, reinforcing its approach to responsible investment and social responsibility. These efforts are aligned with the Qatar Central Bank's Third Strategic Plan for the Financial Sector, which emphasizes ESG integration and sustainable development.

CSR Focus Areas

QIIB's CSR efforts are guided by opportunities that align with its values, national development priorities, and potential societal impact.

Supporting Sports Development and National Heritage

QIIB supports initiatives that contribute to national sports development and cultural excellence in line with Qatar National Vision 2030, reinforcing national identity, wellness, and international visibility.

Investing in Knowledge and Youth Development

QIIB supports education and capacity-building as a foundation for youth development and the future of Qatar, focusing on strengthening skills and enhancing professional readiness.

Social Awareness and Engagement

QIIB contributes to initiatives that promote social development and national solidarity through engagement with communities and relevant stakeholders.

Community Health and Humanitarian Support

QIIB supports efforts that address health needs, humanitarian relief, and assistance for vulnerable communities through cooperation with licensed charitable and humanitarian entities.

Key initiatives include:

- Sponsorship of the 6th International Conference on Entrepreneurship for Sustainability and Impact
- Sponsorship of the 9th edition of "Made in Qatar 2023"
- Continued investment in national talent through recruitment, training, and development programs, including a dedicated recruitment day and collaboration with the "Kawader" platform
- A sponsorship agreement with the Qatar Football Association in February 2024, becoming the official sponsor of the Amir Cup Championship and national football teams for three years
- Partnerships with Qatar University to offer student internships and training
- Support for events and programs that reflect national values
- Contributions to campaigns led by institutions such as Qatar Red Crescent and Qatar Charity

QIIB remains committed to supporting initiatives that enhance community development and improve quality of life.

No significant actual or potential negative impacts on local communities were identified during the reporting period.

Case Study: Rawda Al Moroorya

QIIB invested in "Rawda Al Moroorya," a community infrastructure project focused on improving road safety awareness and promoting responsible driving practices. By fully funding this initiative, the Bank reinforces its role in supporting projects that contribute to public welfare and safety.

The project aims to increase public awareness of responsible driving behavior and enhance overall road safety, while also contributing to job creation during its implementation phases.

As a result, the initiative supports improved public safety and a reduction in traffic-related incidents, reflecting QIIB's focus on delivering measurable community benefits.

06

Corporate Governance & Business Ethics

6.1 Board Composition, Roles & Committees

6.2 Business Ethics

6.3 Shari'a Ethics and Compliance

6.4 ESG Governance, Monitoring & Oversight

6.5 Customer Privacy

6.6 Systematic Risk Management

6.Corporate Governance & Business Ethics

QIIB maintains a strong governance framework that promotes transparency, accountability, and responsible decision-making across the Bank. The Bank adopts leading governance standards and implements the instructions and guidelines for banks and financial institutions issued by the Qatar Central Bank (August 2022). It also complies with the Qatar Financial Markets Authority's Corporate Governance Code (Resolution No. 5 of 2025), internal governance regulations, and applicable commercial laws.

Through clear policies and structured governance mechanisms, QIIB fosters a culture of institutional integrity, ethical conduct, and adherence to Islamic values. This approach supports effective oversight, aligns the Bank with international governance standards, and contributes to long-term sustainable growth.

The Board of Directors oversees the Bank's strategy, risk management, and sustainability matters through specialized committees, ensuring effective supervision and sound management practices.

Governance Framework

The Bank's governance structure is formally established in accordance with the internal governance policies and instructions of the Qatar Central Bank and the Qatar Financial Markets Authority. The framework requires adherence to governance standards to ensure regulatory compliance and prevent conflicts of interest, including the mandatory separation of the roles of Chairman and Chief Executive Officer.

Guided by unwavering adherence to Shari'a and a deep commitment to our stakeholders, we have designed an organizational structure that operationalizes accountability, transparency, and integrity at every level.

6.1 Board Composition, Roles & Committees

Board of Directors

QIIB's governance structure is led by a strong and capable Board of Directors that sets a clear direction for the Bank. The Board has 11 members.

Supporting the Board are specialized committees, each with defined responsibilities. This structure ensures effective oversight, strategic direction, and adherence to regulatory standards. It reinforces QIIB's dedication to transparency, accountability, and long-term value creation for all stakeholders, while embedding ESG considerations into its core decision-making processes.

1. **H.E. Shk. Khaled Thani Abdulla Al Thani** – Chairman / Representative of Danat Al Safa Investment W.L.L
2. **Mr. Rashid Nasser Al Kaabi** – Vice Chairman / Representative of Inma Holding
3. **H.E. Shk. Abdullah Thani A.. T. Al Thani** – Managing Director / Representative of Al Toqa Real Estate and Contracting Company
4. **H.E. Shk. Turki Khalid Al Thani** – Board Member / Representative of Qatar Islamic Insurance Group
5. **H.E. Shk. Thani Abdullah Thani A. Al Thani** – Board Member / Representative of Al Qarah Trading Company
6. **H.E. Shk. Abdulla Khalid Thani Al Thani** – Board Member / Representative of Medicare Group QSC
7. **H.E. Hassan Abdulla Hassan Al Thawadi** – Independent Board Member
8. **Ezzat Mohd R. Al Rasheed** – Board Member / Representative of Fasyl for Business and Real Estate

9 **Shaheen Jassim H. Al Sulaiti** – Independent Board Member

10 **Mr. Mohamad Oujan S. Al Hajri** – Independent Board Member

11 **Dr. Ayedh Dabsan E. A. Al Qahtani** – Board Member / Representative of Al Tayebin Trading and Services Co.

Responsibilities

- Set and develop strategies, objectives and policies.
- Organizational structure set-up.
- Committees constitution and delegation of powers and authorities.
- Monitor the implementation of policies and performance and risk assessment.
- Appointment of internal auditing staff and monitoring.
- External auditor approval.
- Responsibility towards shareholders and other parties.
- Board responsibility towards QCB

Executive Committee

The Committee was established by a resolution of the Board of Directors and is composed of five members, four of whom are Board members. The CEO is added as a fifth member of the committee who assists the Board of Directors in carrying out the responsibilities related to Banking and optimal investment of the Bank's resources and supervising on the general policies of the Bank, the process of developing the Bank's systems and programs, and the distribution of profits for the owners' accounts. The Committee supports the Board in fulfilling its responsibilities related to banking operations, the optimal investment of the Bank's resources, and oversight of the Bank's general policies. It also plays a key role in guiding the development of the Bank's systems and programs, as well as overseeing the distribution of profits to the owners' accounts.

Responsibilities

- Supervises the Bank's management and operations in periods when the full Board does not convene, ensuring an ongoing relationship between executive management and the Board of Directors.
- Authorizes local financing transactions within the limits set by the Board-approved financing policy. Recommends international financing activities, external investments, and participation in local and global financial instruments or funds for Board consideration.
- Oversees the implementation of the Bank's general policy, development of internal systems and programs, and reviews the organizational structure, including branch distribution.
- Reviews and approves the distribution of dividends for deposit and savings account holders, ensuring equitable and policy-aligned returns.
- Submits detailed reports, meeting minutes, and summaries of key decisions and recommendations to the Board during the next scheduled meeting, ensuring transparency and alignment.
- Provides input and recommendations on matters related to policy, institutional development, and profit distribution strategies, including credit approvals, within its delegated authority.

Risk & Compliance Committee

The Risk & Compliance Committee plays a vital role in supporting the Board of Directors and regulatory authorities in overseeing the Bank's risk management and compliance functions. It ensures the effectiveness of frameworks designed to mitigate risks across all financial, operational, legal, and banking activities. The committee also supervises the Bank's efforts to combat money laundering and terrorist financing while ensuring ongoing regulatory compliance.

Responsibilities

- Develops and maintains a comprehensive risk strategy, defining the types and levels of acceptable risks across all banking activities. The strategy is submitted for Board approval and reviewed regularly to ensure its continued relevance and effectiveness.
- Prepares and reviews risk and compliance-related policies and procedures prior to Board approval. These cover areas including, but not limited to:
    - o Credit, liquidity, market, operational, legal, and reputational risks
    - o Strategic risk
    - o Anti-Money Laundering (AML) and Combating the Financing of Terrorism (CFT) risks
    - o ESG-related risks
    - o Information security and overall regulatory compliance
- Oversees the Risk and Compliance Divisions, setting strategic direction and ensuring a balanced approach between the Bank's risk appetite and capital adequacy.
- Submits periodic reports to the Board of Directors through the committee's minutes showing the risk and compliance conditions in the bank, including the risks to which the bank is exposed and any violations of the laws and regulations, monitor the extent of the executive management's commitment to the approved risk management policies and the extent of its commitment to the laws and regulations.
- Ensure the presence of a qualified staff team working independently in the risk and compliance sectors.

Audit Committee

The Audit Committee is composed of three non-executive members of the Board of Directors, with the majority being independent. All members possess strong expertise in financial, accounting, and auditing matters, ensuring effective oversight of the Bank's internal control, financial reporting, and audit processes. The Committee may invite individuals such as the CEO, Head of Internal Audit, External Auditor, or any Bank employee to attend meetings as needed.

The Committee assists the Board of Directors and supervisory authorities in overseeing the integrity of the Bank's financial reporting, the effectiveness of internal control systems, and compliance with applicable laws and regulations.

Responsibilities

- Reviews the interim and annual financial statements, discusses them with executive management and the external auditor, and examines all related audit reports and financial disclosures.
- Evaluates the adequacy and effectiveness of the Bank's internal control systems, including financial, operational, and IT controls. This includes assessing the systems for risk mitigation, financial reporting, and compliance.
- Undertakes all matters related to the internal audit department, such as reviewing and approving the plan, annual internal audit review, making recommendations to the Board of Directors and evaluating the efficiency of employees in the audit sector, as well as, reviewing the effectiveness of the internal audit work and the extent of compliance with the professional standards for the practice of internal auditing.
- Follows-up on all matters related to the external auditor, such as the recommendation to the Board of Directors for nomination and removal of the auditor, fees, audit results for the tasks assigned to it, reviewing the scope of the audit, and ensuring the independence of the auditors, including any other services provided by the Bank's external auditor.
- Reviews the effectiveness of the monitoring system for compliance with laws and regulations and the results of investigations and follow-ups conducted by the administration (including disciplinary measures) regarding cases of non-compliance and the results of examinations that the supervisory bodies may conduct, the results of the auditors' observations, and the review of the communication of rules of Conduct to Bank employees. Monitor compliance with employees and obtain periodic updates from the executive management, legal adviser, and compliance of the Bank on matters relating to compliance with laws and regulations.
- Has full and unrestricted access to Bank personnel, records, and third-party resources necessary to fulfill its mandate.
- Issues regular reports to the Board of Directors summarizing its activities, decisions, and recommendations for enhancing governance, controls, and risk mitigation.

Nomination and Governance Committee

The Nomination and Governance Committee supports the Board of Directors by ensuring effective leadership selection and strong corporate governance practices. The Committee is composed of three members, three of whom are current Board members. It is responsible for reviewing and recommending qualified candidates for the Board and senior management positions, ensuring alignment with regulatory requirements and the Bank's strategic needs.

The Committee also oversees the implementation and continuous improvement of the Bank's corporate governance framework, in accordance with the instructions of the Qatar Central Bank (QCB) and the Qatar Financial Markets Authority (QFMA).

Responsibilities

- Recommends qualified individuals for Board membership and senior executive roles based on clear selection criteria. Ensures that candidates are assessed fairly and matched to roles that align with their skills and experience.
- Develops succession plans for Board members and key executives to ensure leadership continuity. Prepares for potential replacements or removals in line with the Bank's Articles of Association, the Commercial Companies Law, and relevant governance regulations.
- Conducts independent evaluations of:
  - o The overall performance and effectiveness of the Board of Directors
  - o The individual contributions of each Board member
  - o The performance of senior and executive management in meeting strategic objectives.

Findings are submitted to the Remuneration Committee and the Board for review and action.

- Oversees the development, implementation, and periodic updating of the Bank's Corporate Governance Manual and related policies. Works in coordination with Executive Management, the Audit Committee, Shari'a Supervisory Board, and relevant departments to ensure full compliance.
- Supervises the preparation and issuance of the Bank's Annual Corporate Governance Report, ensuring transparency and alignment with regulatory expectations and best practices.
- Reviews the Bank's general human resources policies, particularly to ensure that succession planning is embedded for both the Board and executive leadership.

Remuneration and Compensation Committee

The Remuneration and Compensation Committee is responsible for ensuring fairness, transparency, and alignment in the Bank's remuneration, compensation, and incentive structures. It establishes policies that support sustainable growth, reward performance, and uphold the principles of sound governance, while minimizing risk exposure. The Committee plays a key role in aligning the interests of shareholders, the Board, executive management, and employees.

Responsibilities

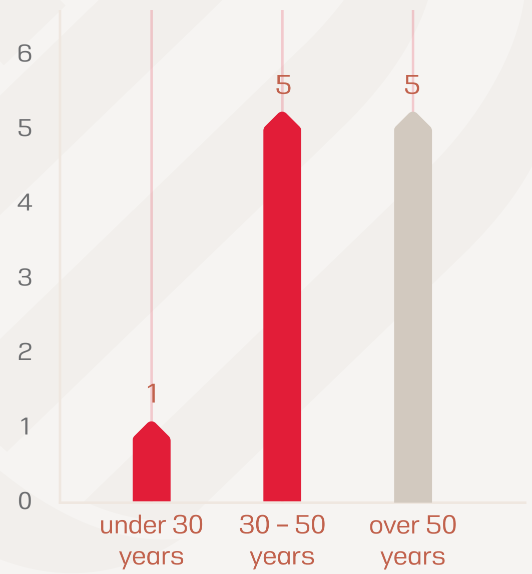
- Supervises the policies and practices related to remuneration, compensation, and benefits for the Board of Directors, management, senior and executive management, and all approved positions. Ensures compliance with the instructions and requirements of supervisory authorities, while taking into account the interests of the Bank and its shareholders, and aligning remuneration practices with leading banking and corporate governance standards. This includes reviewing the performance evaluation processes conducted by the Nomination Committee for members of the Board of Directors and executive management.
- Works in coordination with the Risk Committee to assess the risks associated with incentives offered under performance-based reward systems. Ensures that remuneration and rewards within the Bank are based on an objective and transparent performance measurement framework that is aligned with the Bank's management framework, internal control environment, and regulatory requirements. This applies across all employee levels, including bonus and allowance policies for members of the Board of Directors and executive management.

Board Age Diversity and Tenure

The board structure has a good mix of ages, with one member under 30, five between 30 and 50, and five over 50. This age diversity brings together fresh ideas, active leadership, and valuable experience.

Additionally, an average tenure of three years ensures continuity in leadership while allowing for the periodic introduction of fresh insights, reinforcing QIIB's commitment to strong, adaptive, and future-ready governance.

Number of Board members per Age interval



Board Independence

In compliance with the Qatar Financial Markets Authority's Corporate Governance Code, the Bank's Board composition adheres to strict independence criteria to ensure impartial decision-making. According to the QFMA, an independent Board member is defined as:

A natural person who enjoys complete independence from the Company, thus enabling him to make appropriate decisions with impartiality. This independence is achieved by meeting the following minimum criteria:

- Neither he/she nor any of his/her First-degree Relatives owns, directly or indirectly, any of the Company's shares, nor are any of them major shareholders in any of the Company's affiliated companies.
- Neither he/she nor any of his/her First-degree Relatives is a member of a group or association of natural or legal persons exercising control over the Company.
- Neither he/she nor any of his/her First-degree Relatives, nor the companies they own, have any contractual relationship, or any direct or indirect interest in the Company, including receiving any salary or material benefit from the Company that might affect their ability to make independent decisions (with the exception of remuneration and allowances received for membership on the board).
- He/she shall not work or hold shares in an organization that provides the Company with advisory or professional services, such as external auditing, outsourcing, or other services, whether in his/her personal capacity or through a First-degree Relative. Moreover, neither he/she nor any of his/her First-degree

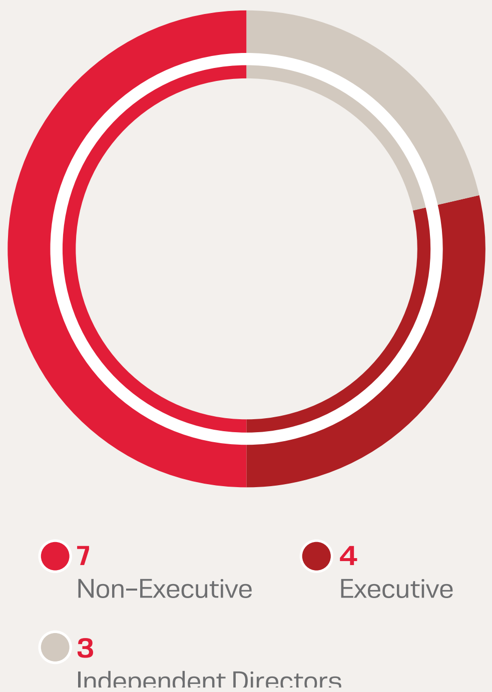
Relatives shall have any direct or indirect interest in, or be a party to, contracts, projects, or engagements conducted by the Company.

- He/she shall not be a first-degree relative of any member of the Board or the Company's senior executive management.
- He/she or any of his/her First-degree Relatives shall not work and shall not have worked for the Company during the previous five years.
- He/she shall have a university degree and at least five years of relevant financial or specialized corporate business experience.
- The term of membership for an Independent Member shall not exceed two rotating terms on the Board.

As of the reporting date, and in alignment with these criteria, the Bank has 3 Independent Board members out of a total of 11 Board members.

The Bank confirms that the Chairman holds no executive role, in accordance with the internal governance policies and instructions of the Qatar Central Bank and the Qatar Financial Markets Authority, further reinforcing the independence and balance of the Bank's leadership structure.

11 Board members



6.2 Business Ethics

QIIB upholds a comprehensive governance framework that fosters transparency, accountability, and responsible decision-making throughout the Bank. It follows leading governance standards and applies the instructions and guidelines for banks and financial institutions issued by the Qatar Central Bank (August 2022), while ensuring compliance with the Qatar Financial Markets Authority's Corporate Governance Code (Resolution No. 5 of 2025), internal governance regulations, and applicable commercial laws.

Key Compliance and Anti-Financial Crimes Policies

Through its core policies, frameworks, and governance arrangements, the Bank ensures that its operations are conducted responsibly, ethically, and in line with national regulatory requirements and relevant international standards and best practices.

These policies form an important part of the Bank's sustainability governance framework. They support ethical decision-making, financial crime prevention, employee accountability, customer protection, responsible business conduct, transparency, and sustainable finance.

Policies

- Whistleblowing Policy
- Anti-Bribery and Corruption, and Conflict of Interest Policy
- Anti-Money Laundering and Combating the Financing of Terrorism Policy
- Compliance Policy
- Fraud Management Policy
- FATCA and CRS Policy
- Sanctions Policy

Together, these policies support the Bank's contribution to the Governance pillar of ESG and reinforce its role in promoting a trusted, responsible, and sustainable financial sector.

Policy Commitment

The bank policy is in full alignment with the Qatar labor law which includes the ILO conventions and its labor legislation that has been developed in line with globally recognized labor standards in areas such as human rights and labor practices.

Guidance Mechanisms for Responsible Business Conduct

QIIB has established clear and accessible mechanisms to support individuals, both employees and stakeholders, in understanding and implementing its policies and practices related to responsible business conduct. These mechanisms are part of the Bank's broader commitment to ethical and transparent operations.

To ensure effective application of internal policies, QIIB provides structured guidance channels through which individuals can seek advice. These include:

- **Internal guidance channels** that offer clarification on policy implementation
- **Dedicated help desks** to address queries related to responsible business practices
- **Policy documents** that list specific contact points for additional support

These resources are communicated via internal platforms and official documents, ensuring that employees and relevant stakeholders are informed about where and how to access assistance when needed.

This framework reinforces QIIB's ethical culture by promoting transparency, accessibility, and accountability in business conduct.

Whistleblowing and Concern Reporting Systems

The Bank has implemented accessible, secure, and confidential reporting mechanisms that enable employees, clients, contractors, service providers, and other external stakeholders to raise concerns regarding unethical, inappropriate, or non-compliant business conduct.

These mechanisms are governed by the Bank's Whistleblowing Policy, which sets out responsibilities, reporting channels, confidentiality safeguards, escalation procedures, and protections against retaliation. The policy supports a speak-up culture where concerns can be raised safely and in good faith.

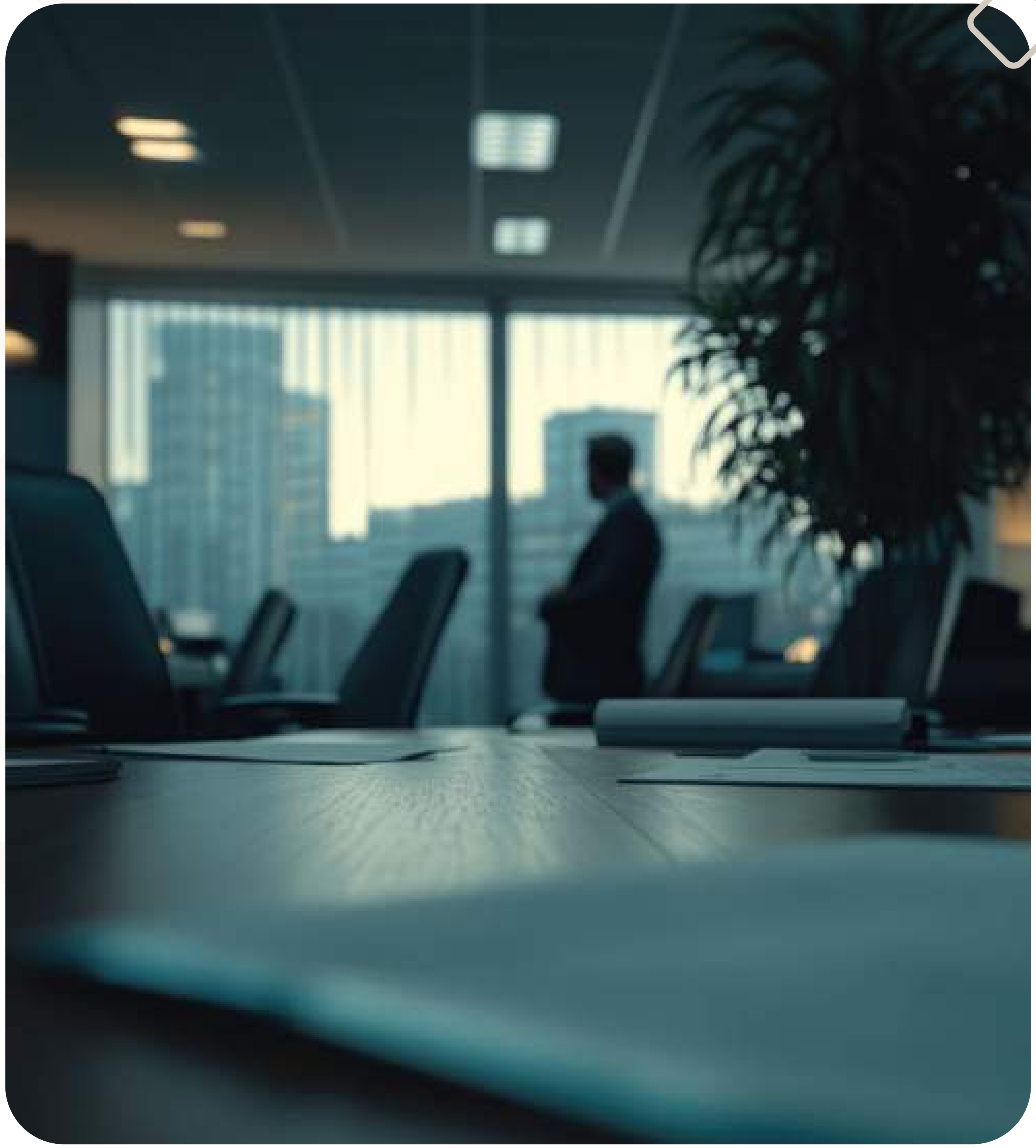
A mandatory reporting obligation requires employees and relevant external parties to report any suspicion or knowledge of bribery, corruption, fraud, conflict of interest, financial crime, or other misconduct. The Bank maintains strict confidentiality in handling such reports and prohibits retaliation against individuals who raise concerns in good faith.

The confidential reporting system includes:

- Dedicated whistleblowing telephone numbers accessible to stakeholders.
- A dedicated whistleblowing email address.
- A secure online portal that allows concerns to be submitted anonymously.

All reported concerns are treated seriously and handled with discretion, fairness, and independence. The reporting system is centrally managed by the Compliance and Anti-Financial Crimes Sector, which assesses, analyses, and initiates appropriate action on reported matters. Formal investigations are managed by the Sector, with support from cross-functional teams where required.

To support accountability and governance, material reports, investigation outcomes, and any identified systemic control deficiencies are reported to the Board of Directors through the Board Risk and Compliance Committee.



Communication of Critical Concerns

As part of its governance and oversight responsibilities, the Bank ensures that critical concerns are identified, assessed, escalated, and communicated to the Board of Directors in a timely, structured, and transparent manner. This obligation forms an integral part of the Bank's control environment and supports effective Board oversight, informed decision-making, accountability, and sound governance.

Critical concerns may include financial irregularities, compliance breaches, major operational risks, cybersecurity threats, reputational issues, regulatory matters, and significant environmental, social, or governance-related challenges. Such matters may arise through whistleblowing channels, internal control and monitoring processes, management reporting, regulatory or supervisory communications, or other internal or external developments affecting the Bank's operations, reputation, risk profile, stakeholder relationships, or strategic direction.

Management is responsible for escalating material matters to the Board through appropriate governance channels, supported by relevant, accurate, and timely information. These processes enable the Board to discharge its oversight responsibilities effectively and make informed decisions in the best interests of the Bank and its stakeholders.

In line with the Bank's commitment to transparency, critical matters are disclosed to stakeholders where appropriate and in accordance with applicable requirements. During the reporting period, there were no critical concerns or incidents reported to the Board of Directors.

Conflict of Interest

A conflict of interest may arise when an employee, Board member, or related party has a personal, financial, professional, or moral interest that conflicts, or may reasonably be perceived to conflict, with their duties and responsibilities towards the Bank. This includes circumstances that may affect integrity, impartiality, independent judgment, or the protection of the Bank's and customers' interests.

The Bank and its employees are committed to the highest standards of integrity, transparency, loyalty, professionalism, and accountability. Employees are required to act in the best interests of the Bank and avoid any actual, potential, or perceived conflict between their personal interests and those of the Bank or its customers.

Employees must not:

- Exploit the Bank's assets, funds, resources, or opportunities for personal benefit.
- Disclose, misuse, or exploit confidential information relating to the Bank or its customers.
- Seek personal gain through commercial opportunities belonging to the Bank.
- Engage in activities that compete with the Bank.
- Prioritize personal interests over the Bank's interests in any transaction or decision.

A personal interest may arise where the matter relates to the employee, a first- or second-degree relative, or a company in which the employee or a first-degree relative is a shareholder, partner, controller, or has a substantial interest.

Any actual or potential conflict of interest must be promptly disclosed to the Compliance and Anti-Financial Crimes Sector for assessment and appropriate action. Failure to disclose may constitute a breach of internal policies and applicable regulatory requirements, including those of the Qatar Central Bank and the Qatar Financial Markets Authority, and may undermine trust in the Bank's decision-making processes.

The Bank maintains conflict of interest declarations within employee personnel files and a central register managed by the Compliance and Anti-Financial Crimes Sector. Reported and investigated cases, together with any identified control deficiencies, are submitted to the Board Risk and Compliance Committee. Corrective actions and Board directives are monitored on an ongoing basis.

Employees are required to avoid transactions that may give rise to conflicts of interest. Employees and their related parties must not receive preferential terms or treatment over other customers.

Members of the Board of Directors are also required to disclose conflicts of interest relating to Bank transactions, refrain from voting where a conflict exists, and comply with applicable legal and regulatory requirements. Any approval of a transaction involving a conflict is effective only after full disclosure and confirmation that conflicted parties did not participate in or influence the decision. Where a controlling shareholder group exists, the Board establishes appropriate safeguards to mitigate related risks.

Bank employees are prohibited from engaging, directly or indirectly, including through first-degree relatives, in activities that compete with or are similar to the Bank's activities. They are also prohibited from holding any direct or indirect interest in contracts, projects, or engagements involving the Bank, except for permitted credit facilities granted in accordance with Qatar Central Bank regulations and approved limits.

The Conflict of Interest Policy is reviewed at least once a year to ensure continued relevance, effectiveness, and alignment with regulatory, ethical, and governance standards. Relevant conflict of interest information is disclosed through annual reporting, corporate governance disclosures, and other official communications, supporting accountability, stakeholder confidence, and responsible governance.

Governance of Shareholder Rights

The Bank provides shareholders with a 21-day advance notice prior to its Annual General Meeting (AGM), giving them sufficient time to prepare, review agenda items, and participate meaningfully in decision-making processes. This notice period is fully compliant with regulatory requirements, reflecting QIIB's adherence to good governance and shareholder engagement best practices.

One Share, One Vote Principle
QIIB adheres to the

"one share, one vote"

principle in its voting structure. This ensures that each shareholder's voting power is directly proportional to the number of shares they hold.

Investor Relations and Communication

QIIB maintains communication with its shareholders and the investment community through structured Investor Relations activities.

Qatar Investment Authority holds 16% of the Bank's shares. Qatari companies and individuals own 63% of the Bank's shares, while 20% is held by GCC and foreign investors.

QIIB communicates with investors through conference calls, the QIIB website, and an Investor Relations mobile application. Conference calls are conducted every three months. These channels convey financial results, investor updates and disclosures, and provide up-to-date financial and corporate information, as well as direct interaction with investors. QIIB also communicates sustainability-related information to investors.

QIIB engages with investors through conference calls and in-person meetings. Conference calls are held every three months, while meetings are conducted based on investor requests. Feedback is gathered through these interactions, with the main topics raised including financial results, provisions, capital, and liquidity.

Internally, a daily Management Information System (MIS) report is circulated, covering overall bank performance. Communication between Investor Relations and the Risk Department addresses emerging risks, regulatory compliance, and business continuity strategies. The most discussed topics include financial results, provisions, capital, and liquidity, and these investor-related topics are communicated to top management.

Qatar Investment Authority holds 16% of the Bank's shares. Qatari companies and individuals own 63% of the Bank's shares, while 20% is held by GCC and foreign investors.

6.3 Shari'a Ethics and Compliance

QIIB is committed to providing innovative financial solutions that are fully aligned with the principles of Islamic Shari'a. Islamic finance extends beyond religious adherence: it is inherently connected to advancing social justice, environmental stewardship, and community welfare. These foundational values align closely with the goals and targets of the United Nations Sustainable Development Goals (SDGs).

Integrating Shari'a into Operations

At QIIB, the Shari'a principles are deeply integrated into the Bank's operations and product development processes. The Code of Ethics reflects this alignment by promoting transparency, accountability, and ethical behavior across the organization. Moreover, it guides employee conduct while also shaping the Bank's broader approach to responsible banking and sustainability performance.

The Shari'a Supervisory Board also plays a central role in maintaining compliance with Islamic principles. The Shari'a Supervisory Board of the Group consists of 3 scholars who are specialized in Shari'a principles and they ensure the Group's compliance with general Islamic principles and work in accordance with the issued Fatwas and guiding rules. The Board's review includes examining the evidence related to documents and procedures adopted by the Group in order to ensure that its activities are according to the principles of Islamic Shari'a. The Board reviews, audits, and certifies all products and activities to ensure adherence to Shari'a requirements, including the ethical soundness of investments and consideration of their social impact.

In addition, QIIB actively integrates ethical finance into its core business strategy through a wide range of Shari'a-compliant financing mechanisms that promote inclusive growth and responsible investment, including Murabaha, Mudarabah, Musharakah, Ijarah, and Istisna'a. These instruments support real economic activity, encourage risk-sharing, and avoid interest-based transactions and excessive uncertainty.

The foundations of sustainability are deeply rooted in Shari'a's core principles, which include:

- Avoiding Harm (La Darar wa La Dirar): This principle restricts investment in activities that negatively impact the environment or society. QIIB actively excludes involvement in sectors deemed non-compliant with Shari'a, such as controversial weapons, gambling, alcohol, and other unethical or harmful industries.
- Justice and Equity (Adl and Ihsan): Upholding fairness in all financial practices, including profit-and-loss sharing mechanisms, to prevent unjust enrichment and exploitative transactions.
- Stewardship (Khalifah): Urging individuals and organizations to manage economic and natural resources responsibly, supporting intergenerational equity and environmental protection.
- Community Welfare (Maslahah): Prioritizing long-term societal benefits over short-term or purely individual gains.

The Perception of Money in Islamic Finance

Money is viewed solely as a medium of exchange and a measure of value, not as a commodity that can generate profit on its own. This understanding underpins the prohibition of interest (Riba), as making profit solely from the lending of money is forbidden by Shari'a. Instead, financial relationships are founded on mutual participation, where all parties contribute capital, time, or skill, and are thus entitled to share in both the profits and the risks. This structure ties financial returns directly to productive, tangible economic activity and shared business endeavor, ensuring a more equitable and stable financial system.

6.4 ESG Governance, Monitoring & Oversight

As part of its commitment to sustainable finance and responsible banking, QIIB is taking proactive steps to integrate environmental, social, and governance (ESG) considerations into its risk management and governance structures. The Bank recognizes the growing responsibility of financial institutions to lead the way in sustainable development. Through this ESG Governance Framework, QIIB affirms its dedication to aligning with national priorities, most notably Qatar National Vision 2030, and international sustainability standards, while fostering resilience, enhancing transparency, and delivering long-term value creation. The framework ensures compliance with the QCB ESG Guidelines, establishes clear governance, and strengthens internal controls to mitigate environmental, social, and climate-related risks effectively. By enabling QIIB to act with integrity and accountability, it supports both national and global sustainability goals while protecting long-term stakeholder value.

Skills and Competencies

The Board of Directors has undertaken formal training on ESG matters, strengthening its oversight capabilities and ensuring informed decision-making aligned with sustainability objectives.

QIIB's ESG governance is structured across three levels to ensure comprehensive oversight, strategic execution, and operational implementation.

Board Level	Executive Level	Operational Level
Board of Directors: Oversees ESG strategy, including the integration of ESG risks into business strategy and risk appetite. **Board Risk & Compliance Committee:** Responsible for ESG risk oversight and ensuring climate-related risks are part of the bank's risk management framework. **Board Audit Committee:** Ensures ESG data accuracy, internal control, and regulatory alignment.	**Chief Executive Officer (CEO):** Leads execution and accountability of ESG governance across divisions. **ESG Committee:** Cross-functional leadership committee (CEO, CFO, CRO, etc.) that drives ESG strategy, policy oversight, and integration with planning and budgeting.	**ESG Unit:** Ensures ESG policy implementation, data aggregation, reporting, and internal awareness. **ESG and Climate Change Taskforce:** Departmental focal points ensuring ESG integration, data collection, and internal ownership.

Board Level

1.1 Board of directors

1.2 Board Risk & Compliance Committee

1.3 Board Audit Committee

Chief Executive Officer

Executive Level

2.1 ESG Committee

Chief Risk Officer / Chief Sustainability Officer

Operational Level

3.1 ESG Unit

3.2 ESG and Climate Change Taskforce

- Products and Services
- Investment
- Retail Banking
- SME and Corporate Banking
- Risk Management Functions
- Compliance
- Human Resources
- Finance
- IT
- Audit
- Administration

Board Level

The Board of Directors (BOD)

The Board of Directors (BOD) is responsible for overseeing QIIB's ESG strategy and ensuring that material ESG and climate-related risks and opportunities are identified, assessed, and managed in line with the Bank's sustainability objectives and regulatory expectations.

Key Responsibilities of the BOD:

- Oversee the execution of the Bank's ESG strategy.
- Approves ESG-related policies, procedures, and the annual Sustainability Report.
- Reviews the ESG performance and progress toward climate and sustainability goals.
- Monitors how ESG and climate-related responsibilities are distributed across departments.
- Ensures regular reporting on ESG and climate risks through dashboards and materiality updates.
- Confirms that board members understand key environmental, social, and climate-related risks.
- Approves the Mandatory Disclosure Requirements (MDR) as part of the board's ESG oversight.
- Integrates ESG performance indicators (KPIs) into board-level performance evaluations.

This structured governance helps QIIB align sustainability objectives with long-term business performance and regulatory expectations.

Board Risk & Compliance Committee (BRC)

The Board Risk & Compliance Committee (BRC) plays a central role in overseeing QIIB's risk management framework, including the integration of Environmental, Social, and Governance (ESG) and climate-related risks. The committee ensures that these risks are managed in alignment with the Bank's strategic objectives and regulatory expectations.

Key Responsibilities of the BRC:

- Oversees the Bank's overall risk management functions, receiving and reviewing regular reports from the Risk Unit.
- Assesses and recommends the Bank's risk appetite, risk strategy, and risk-related policies to the Board of Directors
- Ensures ESG and climate-related risks are identified, assessed, quantified, and integrated into the overall risk framework.
- Approves sustainability-related risk management policies, frameworks, and disclosure strategies.
- Coordinates with the Board Audit Committee to deliver consistent risk reporting and oversight to the Board of Directors.

Board Audit Committee

The Board Audit Committee is responsible for safeguarding the integrity of the Bank's financial and ESG-related disclosures. It ensures robust internal controls and alignment with regulatory, audit, and stakeholder expectations, especially regarding climate and sustainability reporting.

Key Responsibilities of the Audit Committee:

- Ensures ESG and climate-related risks are embedded within the Bank's enterprise risk management and business operations.
- Oversees the effectiveness of the Bank's climate risk framework and related financial impact assessments.
- Monitors the accuracy and completeness of ESG-related disclosures within the Bank's financial reporting.
- Evaluates the internal control systems to ensure compliance with regulatory standards and governance best practices.
- Reviews and monitors sustainable finance frameworks and related implementation strategies.
- Aligns ESG disclosures and practices with stakeholder expectations and international/regional standards.
- Receives regular updates from executive management on ESG performance, sustainability initiatives, and climate-related goals.
- Works closely with the Board Risk & Compliance Committee to ensure integrated ESG risk oversight and reporting to the Board.

Executive-Level

ESG Committee (Chaired by the CEO)

The ESG Committee is QIIB's executive-level forum responsible for directing and overseeing the implementation of the Bank's ESG strategy. Chaired by the Chief Executive Officer (CEO), the committee includes senior executives from across the Bank. The committee meets semi-annually to ensure ESG priorities are integrated into the Bank's core operations and strategic planning.

Key Responsibilities of the ESG Committee:

- Approves and oversees the implementation of the ESG Manual, related policies, and procedures.
- Defines and monitors the Bank's ESG strategy to ensure alignment with regulatory requirements, business objectives, and stakeholder expectations.
- Evaluates the operational and strategic impact of proposed ESG initiatives across departments and business units.
- Reviews and approves ESG-related proposals, including major initiatives submitted by functional units.
- Manages exceptions to ESG policy implementation based on documented business justifications.
- Defines the Bank's ESG-related risk appetite and evaluates material ESG risk exposures that may impact reputation or operations.
- Reviews and endorses the Bank's Annual Sustainability Report prior to submission to the Board of Directors.
- Establishes and monitors ESG Key Risk Indicators (KRIs) to ensure emerging risk trends are addressed proactively.
- Integrates ESG reviews into strategic planning and budgeting cycles, embedding ESG into business-as-usual activities.
- Holds departments accountable for ESG performance through monitoring of ESG Taskforce members and escalation of non-compliance issues.
- Serves as a central escalation point for cross-functional ESG challenges, such as delayed implementation or regulatory exposure.
- Champions ESG as a leadership priority, reinforcing its value beyond compliance.

Operational-Level

ESG Unit (Reporting to the CRO)

The ESG Unit is the central coordinating body for ESG governance at the operational level. Reporting to the Chief Risk Officer (CRO), the unit provides guidance, oversight, and technical support to ensure effective implementation of ESG and climate-related strategies across the Bank. Execution, data ownership, and regulatory compliance remain the responsibility of individual departments.

Key Responsibilities of the ESG Unit:

- Operates under the authority of the CRO, with access to senior management.
- Coordinates with the ESG Taskforce to ensure consistent ESG integration across all departments.
- Maintains the Bank's ESG Framework, ESG Register, and ESG Strategy documents.
- Monitors compliance with ESG regulations and standards, providing advisory support to departments.
- Consolidates ESG progress reports for executive committees and the Board.
- Facilitates ESG-related training and awareness initiatives.
- Serves as the central contact for ESG audits (internal and external).
- Tracks ESG KPIs and monitors performance trends.
- Monitors and communicates relevant ESG regulations and directives.
- Advises departments on ESG and climate standards while execution remains department-led.

ESG and Climate Change Taskforce

The ESG Taskforce is a cross-functional working group composed of ESG focal points from various departments and serves as the first line of responsibility for ESG integration and execution across QIIB.

Key Responsibilities of the ESG Taskforce:

- Prepares and submits ESG-related data in a timely and accurate manner.
- Validates ESG disclosures before submission to the ESG Unit.
- Embeds ESG considerations into departmental planning, budgeting, and operations.
- Identifies and escalates ESG-related risks and opportunities.
- Participates in climate risk assessments and stress testing activities.
- Promotes ESG awareness and culture within departments.
- Ensures compliance with ESG-related regulatory guidelines.
- Proposes department-specific ESG initiatives.
- Acts as a liaison between the ESG Unit and operational teams.

6.5 Customer Privacy

Customer Privacy and Data Protection

At Qatar International Islamic Bank (QIIB), we recognize that trust is the cornerstone of our relationship with customers. We are committed to protecting the privacy and security of our clients' personal information, upholding the highest standards of data governance, and ensuring fair and equal treatment for all stakeholders.

Governance and Policy Framework

Our approach to customer privacy is governed by a formal **Privacy Policy**, which is publicly available on our digital platforms and supplemented by our Terms and Conditions. This policy outlines our strict protocols for the collection, use, storage, and sharing of personal data. It is regularly reviewed and updated to ensure ongoing alignment with regulatory requirements and best practices.

Principle of Fair and Equal Treatment

Embedded within our privacy governance is the fundamental principle of **justice and equality**. We are committed to ensuring that all stakeholders, including our valued customers, are treated with fairness and have equal rights, irrespective of race, gender, religion, or any other distinguishing characteristic. Our data handling practices are designed to be impartial and non-discriminatory, reinforcing our ethical banking values.

Operational Practices for Data Protection

In practice, our privacy commitment is operationalized through several key measures:

- **Transparent and Purpose-Limited Collection:** We only collect personal information that is relevant and necessary, typically when a client actively engages with our services through our website or mobile applications. We are transparent about the reasons for data collection.
- **Controlled Data Usage and Sharing:** QIIB is the sole owner of the information collected. We do not sell or rent customer data. Any sharing with subsidiaries or third parties is strictly conducted as necessary to fulfill client requests, with client authorization, or as required by QIIB law or regulatory authorities.
- **Robust Security Measures:** We maintain appropriate hardware and software safeguards to protect against unauthorized access to client information, both internally and externally. Employees are trained in our privacy policies to ensure consistent adherence.
- **Respect for Client Preferences:** We provide clients with control over their communication preferences and update our records promptly upon receiving new information.
- **Digital Transparency:** We openly inform visitors about our use of log files and cookies for site administration and enhancement, ensuring that such data is not linked to personally identifiable information.

This structured approach ensures that our handling of client data is secure, ethical, and respectful, thereby safeguarding customer trust and upholding our social responsibility in an increasingly digital world.

Data Protection

The Bank actively raises awareness of consumer data protection through both internal and external communication initiatives. Externally, the Bank uses SMS notifications and its official social media accounts to educate customers about their financial rights, data privacy, and safe banking practices. These messages guide protecting personal and financial information, recognizing fraud attempts, and avoiding theft or unauthorized transactions. Through regular awareness messages and digital campaigns, the Bank ensures that customers remain informed about potential financial risks and the measures they can take to safeguard themselves.

Bank management follows a structured and proactive approach to address any identified leaks, thefts, or losses of customer data. Once an incident is detected, management acts swiftly to contain the issue and minimize potential impact. A thorough investigation is conducted to identify the root cause, after which security measures are strengthened, and any system gaps are fixed, if identified. The Bank also provides appropriate customer support and communication, tightens internal controls, and updates policies and procedures to prevent future breaches, ensuring ongoing data security and customer protection.

6.6 Systematic Risk Management

The Bank operates a comprehensive risk management framework that combines **Basel standards** for regulatory compliance with the **COSO framework** for internal control and enterprise risk management, in full alignment with **Qatar Central Bank (QCB)** regulations. This integrated framework provides a structured and consistent approach to identifying, assessing, mitigating, monitoring, and reporting risks across all business activities.

Risk management is embedded into the Bank's strategic planning and operational decision-making processes to ensure alignment between business objectives and the approved risk appetite. Strategic initiatives are assessed against defined risk thresholds, supported by performance metrics, stress testing, and regular management reviews. The **Chief Risk Officer (CRO)** plays a central role in this integration and is a member of the Strategy Committee, ensuring that risk considerations are incorporated into strategic decisions.

Oversight of the risk management framework is provided by the **Risk Committee of the Board of Directors**, supported by the CRO. The risk management function is structured under the CRO, with clear reporting lines to the Risk Committee and Executive Management, enabling independent oversight and effective escalation. Significant risk issues are escalated through dedicated reporting channels and communicated through periodic and ad hoc reports to ensure timely action.

The Bank's risk appetite is defined through a combination of **quantitative and qualitative measures**, including limits, ratios, and stress testing outcomes. Risk appetite and tolerance levels are regularly reviewed by the Risk Committee to ensure continued alignment with strategic objectives and the Bank's evolving risk profile.

Credit risk, including problem loans, is managed through early warning systems, credit rating assessments, and portfolio monitoring, supported by collection and recovery processes in accordance with QCB regulations. Market risk is managed using established models, scenario analysis, stress testing, and continuous exposure monitoring through defined limits and escalation triggers overseen by the Middle Office.

Operational risks are identified through risk assessments, incident and loss event analysis, and ongoing control evaluations. Operational risk incidents are reported through dedicated channels by departmental ORM champions and jointly analyzed with risk owners to identify root causes and implement corrective actions. The Bank maintains robust internal controls, clear accountability, and defined risk ownership across all operations.

To ensure operational resilience, the Bank maintains detailed **Business Continuity and Disaster Recovery plans** designed to restore critical operations promptly following disruptions. These plans are tested annually and updated on both scheduled and ad hoc bases.

Compliance with applicable laws, regulations, and standards is continuously monitored by a dedicated Regulatory Compliance function, which tracks emerging regulatory developments and ensures timely adherence to all relevant requirements. The Bank also recognizes **climate-related risks** as part of its overall risk framework.

Physical climate risks, including extreme heat, low air quality, and rising sea levels, may have a moderate impact on operations and are considered within operational resilience planning. Transitional climate risks arising from the shift to a low-carbon economy, such as carbon pricing regulations and industry transitions, are monitored to assess their potential impact on the Bank's activities, clients, and risk profile.

Due Diligence Practices

The Bank implements comprehensive due diligence procedures to support ethical conduct and responsible decision-making. These procedures include risk assessments, stakeholder reviews, and compliance checks, all conducted using standardized protocols. Through this structured approach, the Bank ensures that risks are proactively identified, assessed, and managed, reinforcing its commitment to accountability, transparency, and sound governance.

Precautionary Principle

The Bank integrates the precautionary principle within its risk management approach, particularly in areas involving environmental and safety concerns. This principle supports proactive decision-making by anticipating potential risks before they materialize. Implementation measures include conducting thorough risk assessments, setting appropriate safety standards, and taking preventive actions to avoid harm to the environment or public health. These efforts reflect the Bank's commitment to responsible operations and the safeguarding of long-term sustainability.

Financial Crime and (ABC)

The Bank is committed to maintaining the highest standards of integrity, ethical conduct, and regulatory compliance to protect its customers, operations, and the wider financial system from financial crime risks.

A comprehensive, risk-based approach is applied to Anti-Bribery and Corruption, Anti-Money Laundering, Combating the Financing of Terrorism, sanctions compliance, fraud prevention, and the prevention of proliferation financing. This approach is aligned with QCB instructions, applicable Qatari laws and regulations, and relevant international standards and best practices.

The Bank's financial crime compliance framework supports QCB's strategic objectives relating to financial sector soundness, resilience, governance, innovation, and ESG integration. It also contributes to Qatar National Vision 2030 and QCB's Third Financial Sector Strategy by supporting responsible economic development, institutional integrity, social protection, and a trusted financial ecosystem.

A clear tone from the top, led by the Board of Directors and senior management, reinforces the Bank's culture of compliance and ethical conduct. This commitment is embedded within the annual plan of the Compliance and Anti-Financial Crimes Sector and supported through policies, training, monitoring, escalation channels, and independent oversight.

The Compliance and Anti-Financial Crimes Sector operates independently, strengthening its ability to maintain an effective, sustainable, and risk-based compliance framework. The framework includes advanced analytics, automated monitoring, customer risk scoring, risk-based due diligence, ongoing screening, transaction monitoring, and continuous assessments designed to detect, prevent, and mitigate suspicious or improper activities.

Robust Know Your Customer, customer identification, and customer due diligence procedures are applied to protect the integrity of the Bank's financial operations and ensure adherence to regulatory requirements. Suspicious activities are investigated and, where required, reported to the relevant authorities.

The Anti-Bribery and Corruption Program strictly prohibits bribery, corruption, and facilitation payments. It includes controls over gifts and hospitality, third-party relationships, charitable donations, conflicts of interest, and other higher-risk activities. These controls are subject to risk-based due diligence, approval requirements, compliance review, and ongoing monitoring.

The Bank also maintains fraud detection and prevention mechanisms, including fraud risk assessments, internal controls, automated detection tools, and monitoring technologies designed to identify unauthorized transactions, suspicious behavior, and financial misconduct at an early stage.

The effectiveness of financial crime and anti-corruption controls is supported by mandatory role-based training, continuous monitoring, independent internal audit review, management oversight, and Board-level reporting. Through this integrated approach, the Bank contributes to a safer and more resilient financial sector while strengthening customer and market confidence.

Zero incidents were recorded in which contracts with business partners were terminated or not renewed due to violations related to corruption.

Communication of Anti-Corruption Policies to the Board

The Board of Directors plays a critical role in promoting ethical conduct, strengthening accountability, and maintaining a strong compliance culture. Anti-corruption policies and related control frameworks are communicated to the Board and reviewed through the Bank's established governance channels.

These policies are subject to periodic review and Board-level approval, ensuring that the highest level of governance remains informed of key obligations, emerging risks, control expectations, and regulatory developments.

This approach embeds anti-corruption controls at the highest level of oversight and supports the Bank's alignment with QCB's focus on sound governance and financial sector resilience, as well as Qatar National Vision 2030's objective of supporting a sustainable, responsible, and well-governed economy.

Anti-Corruption Training

The Bank places strong emphasis on continuous training and capacity-building across all levels of the organization. Employees are provided with the knowledge, awareness, and practical guidance required to identify, prevent, escalate, and manage corruption, bribery, fraud, conflicts of interest, and other financial crime risks.

Training programs are delivered on a regular and targeted basis, considering employee roles, risk exposure, regulatory expectations, and emerging financial crime typologies. These initiatives support ethical conduct, regulatory adherence, fraud prevention, stakeholder protection, and institutional integrity.

Anti-corruption training also contributes to the Bank's sustainability agenda by strengthening employee accountability, improving risk awareness, supporting ethical decision-making, and promoting transparency. It is directly linked to the Governance pillar of ESG and supports the social pillar by helping protect customers, employees, and the wider community from the harmful consequences of financial crime and misconduct.

The training reinforces employees' understanding of mandatory reporting obligations, whistleblowing channels, disciplinary consequences, and the importance of acting in accordance with the Bank's Code of Ethics and related compliance policies.

This outcome reflects the effectiveness of the Bank's preventive controls, awareness programs, monitoring mechanisms, escalation procedures, and ethical culture. It also reinforces the Bank's commitment to maintaining a responsible and sustainable governance environment.

There was 1 confirmed incident in which an employee was dismissed or disciplined for corruption.

Internal Audit

The Internal Audit function reports directly to the Audit Committee to ensure independence and objectivity. Independence is further supported through annual conflict of interest declarations and reviews.

The Bank ensures that all audit findings and recommendations are tracked and addressed. A tracking system (Teammate+) is used to monitor and follow up on audit findings and their resolution.

The effectiveness of internal audits is evaluated on a regular basis. At the beginning of each audit mission, objectives are discussed with stakeholders, and feedback is obtained at the end of each mission during exit meetings.

Internal Audit includes compliance with regulations within the scope of its audit missions. The effectiveness of communication and compliance practices within the organization is also assessed during audits of the Compliance Department.

The Bank engages with external auditors to ensure an independent review of financial statements and processes. External auditors are selected based on past experience and reputation. All external audit findings are integrated into internal processes through implementation plans involving relevant stakeholders.

The Audit Committee oversees the effectiveness of the Internal Audit function. It follows all internal audit activities and is regularly updated during Audit Committee meetings by the Chief Audit Executive (CAE) on audit scope, objectives, and results, including testing of controls, procedures, and policy adherence.

ESG considerations are incorporated into the internal audit process. Governance is included within the audit scope to ensure compliance with regulations and best practices. ESG factors are also considered during risk assessments and audit planning. Audit recommendations, including those related to ESG, are tracked and implemented through defined processes, supported by audit scope coverage and compliance monitoring, and assurance.

Environmental and Social Risk Management (ESRM)

The Bank has an **Environmental and Social Risk Management (ESRM) framework** in place, designed to integrate environmental, social, and governance (ESG) risk considerations into its overall risk management practices. The ESRM framework is aligned with applicable **Qatar Central Bank (QCB) guidelines** and is embedded across the Bank's core risk domains, including **credit risk, market risk, and operational risk.**

The framework adopts a **holistic, risk-based approach** rather than a sector-specific model, enabling the Bank to assess environmental and social risks across its portfolios based on the nature, scale, and risk profile of activities. Environmental and social considerations are incorporated into relevant policies and processes, with ongoing enhancements planned to further strengthen integration within **credit risk, investment, and product development policies** as regulatory expectations and market practices evolve.

As part of strengthening our ESRM practices, we are developing a structured **ESG questionnaire** for SME and corporate clients to enhance the identification and assessment of ESG-related risks, while in parallel undertaking a portfolio-level climate risk assessment covering both physical and transition risks. In addition to supporting effective implementation, the Bank introduced ESG awareness into its mandatory **staff training program in 2025**, providing a high-level foundation on ESG principles and environmental and social risk considerations, with plans to further enhance the depth and technical coverage of ESRM-related topics in the coming years.

ESG-Related Provisions and Financial Risk Considerations

The Bank considers potential **ESG-related legal, regulatory, and compliance risks** as part of its overall financial risk management and accounting practices. Where applicable, provisions for potential **fines, penalties, or settlements related to ESG matters** are recognized in the Bank's audited financial statements in accordance with applicable **accounting standards, regulatory requirements, and management judgment.**

Such provisions are assessed based on identified risks, regulatory developments, and legal assessments, ensuring that potential ESG-related liabilities are appropriately reflected and managed within the Bank's financial and governance framework.

Alignment with IFRS Sustainability Standards and QCB ESG Supervisory Principles

IFRS S1 and S2 Alignment with QCB ESG Supervisory Principles

Governance

- The Board of Directors oversees ESG strategy, approves sustainability-related policies and disclosures, and monitors progress toward climate-related goals. Board-level committees, including the Risk & Compliance Committee and the Audit Committee, support this oversight by integrating ESG and climate-related risks into the Bank's risk management framework and ensuring the accuracy of ESG disclosures, internal controls, and alignment with enterprise risk management.
- At the management level, the CEO is responsible for ESG execution and accountability. A cross-functional ESG Committee, comprising senior management, supports the implementation of ESG strategy, defines ESG risk appetite, monitors key performance and risk indicators, and ensures integration of ESG considerations into strategic planning and budgeting processes.
- Governance bodies are regularly informed of ESG and climate-related risks and opportunities through structured reporting mechanisms, including dashboards and periodic updates. ESG-related performance metrics, including climate-related KPIs, are incorporated into board-level oversight and performance evaluation processes, supporting ongoing monitoring and decision-making.

Strategy

- QIIB identifies sustainability- and climate-related risks and opportunities through a structured materiality assessment conducted in line with GRI Standards and IFRS S1 and S2 methodologies. Key risks include both physical and transition climate risks, identified through portfolio-level climate risk heatmaps and ongoing ESG risk assessments across corporate and SME portfolios.
- These risks and opportunities are increasingly considered in the Bank's business model and value chain, with climate-related exposures concentrated in sectors identified as more vulnerable to physical and transition risks. Insights from these assessments inform risk management practices and portfolio steering.
- QIIB has adopted a holistic ESG strategy structured around four dimensions—Economic, Social, Environmental, and Governance—aligned with international frameworks and national priorities. Sustainability and climate-related considerations are integrated into strategic planning and decision-making processes, including budgeting and business planning cycles.
- The Bank continues to embed ESG considerations into its strategic direction by aligning business objectives with sustainability priorities and incorporating climate-related risks and opportunities into decision-making processes. Progressively, these considerations support the development of sustainable finance initiatives and the transition toward more climate-resilient business activities.

Risk Management

- QIIB has established ESRM Framework to identify, assess, monitor, and manage sustainability- and climate-related risks as part of its overall risk management framework. ESG and climate-related risks are identified using tools such as materiality assessments and climate risk heatmaps, supported by data collected from corporate and SME clients through ESG scorecards.
- The Bank assesses these risks by evaluating their nature, likelihood, and potential impact across sectors and geographies, including exposure to physical and transition climate risks. Sustainability-related risks are prioritized through sectoral risk analysis and integrated into risk appetite considerations, with enhanced due diligence and exposure limits applied to higher-risk sectors.
- Climate and ESG risks are monitored on an ongoing basis through periodic risk reviews, portfolio analysis, and integration into the full credit lifecycle, including client onboarding, credit approval, and ongoing monitoring processes.
- These processes are embedded within the Bank's Enterprise Risk Management framework, ensuring that sustainability- and climate-related risks are integrated across credit, market, and operational risk domains. The Environmental and Social Risk Management (ESRM) framework supports this integration by incorporating ESG considerations into policies, underwriting criteria, and risk assessment processes.

Metrics and Targets

- QIIB uses sustainability and climate-related metrics to assess performance in relation to sustainability-related risks and opportunities and to track progress against defined targets over time.
- Key environmental metrics include absolute greenhouse gas (GHG) emissions across Scope 1, Scope 2, and relevant Scope 3 categories, including financed emissions. Total GHG emissions were 2,897.84 tCO_2e in 2025, with Scope 1 emissions of 266.47 tCO_2e, reflecting a 34.5% reduction compared to 2024. Scope 2 emissions include minor data gaps, while Scope 3 emissions capture relevant financed activities.
- The Bank also tracks emissions intensity metrics, including GHG emissions per employee and per floor area, to monitor operational efficiency over time.
- Sustainable finance is used as a key opportunity metric, with QAR 2,852.4 million in green and social financing reported in 2025.
- QIIB monitors climate-related risk exposure through metrics linked to physical risks (such as extreme heat, air quality, and sea level rise) and transition risks (such as carbon pricing and regulatory changes), as well as exposure to climate-related opportunities.
- The Bank applies recognized reporting frameworks to support consistency and traceability of metrics, including GRI, SASB, and IFRS Sustainability Index disclosures.
- Climate-related targets include year-on-year reductions in total GHG emissions (2.48% reduction achieved in 2025), reductions in emissions intensity per employee and per square meter, and broader sustainability targets related to sustainable finance, governance, and workforce composition.
- Performance against metrics and targets is monitored over time to assess progress and support continuous improvement in sustainability performance.

Alignment with QCB's 12 ESG Principles for Banks

QCB's ESG Principles

- Principle 1: Board Oversight
- Principle 2: Procedures and Control

QCB's ESG Principles

- Principle 5: Strategy and Risk Materiality
- Principle 11: Stress Testing and Scenario Analysis

QCB's ESG Principles

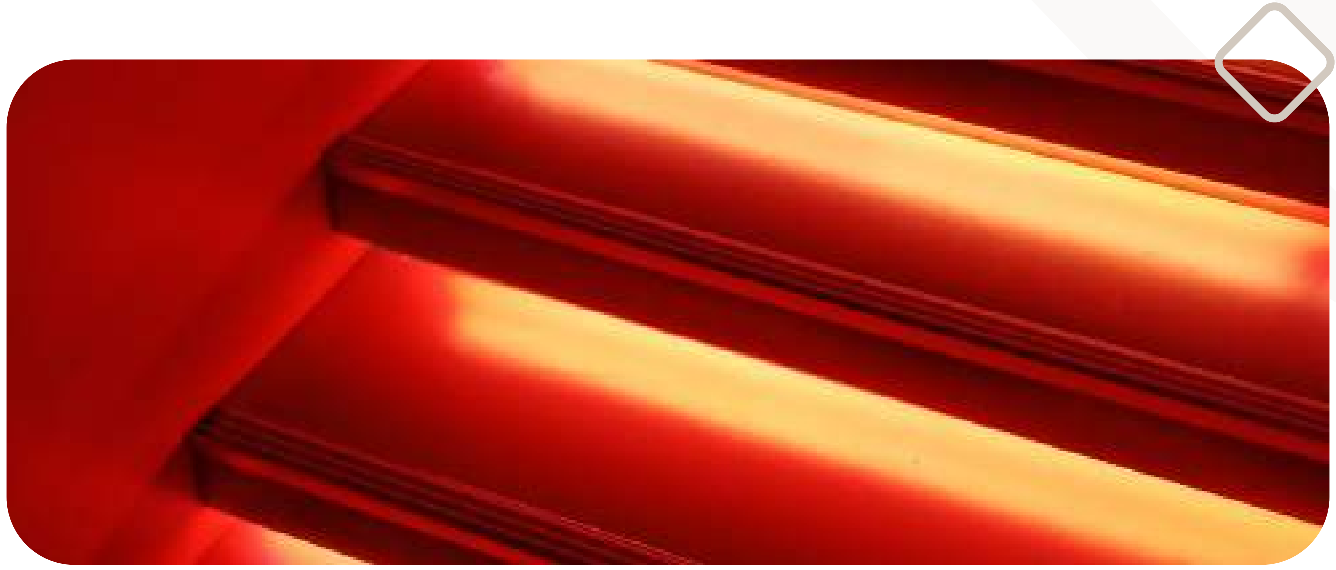
- Principle 4: Internal Control framework and Integration in the three lines of defense
- Principle 6: Risk Appetite Setting and Risk Management framework
- Principle 7: Credit Risk Management
- Principle 8: Operational Risk
- Principle 9: Market Risk Management
- Principle 10: Liquidity Risk Management
- Principle 11: Stress Testing and Scenario Analysis

QCB's ESG Principles

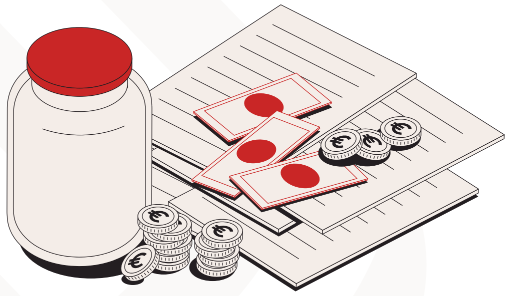
- Principle 3: Data and Reporting
- Principle 12: Disclosure Analysis

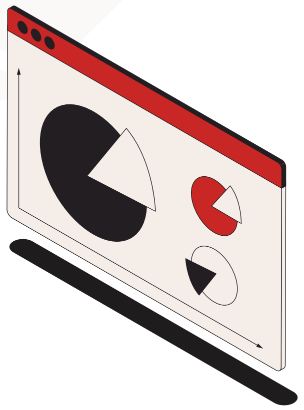
In response to the Qatar Central Bank's ESG Supervisory Principles (issued August 2022), QIIB has systematically embedded climate, environmental, and social risk considerations into its governance, risk management, and operational frameworks. The table below summarizes the Bank's compliance status against each of the 11 principles as of December 2025.

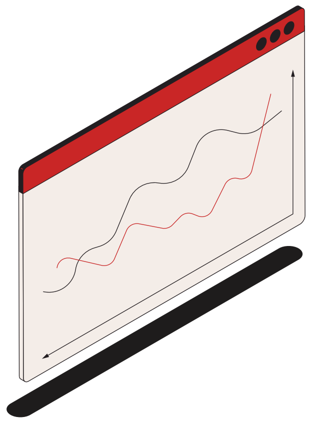
Principle	Area	Bank's existing practices
1	Governance	The Bank has a formal ESG governance structure embedded within its risk governance framework, with clear roles across Board, executive management, and operational levels. ESG and climate risks are overseen by the Board and supported by dedicated committees (Audit, Risk & Compliance, and ESG Committee), an ESG Unit, and an ESG Taskforce ensuring implementation across the Bank. ESG is integrated into strategy and regularly reviewed at Board and senior management level, supported by an ESRM framework defining responsibilities and processes. Governance is further reinforced through ESG training and capacity-building initiatives.

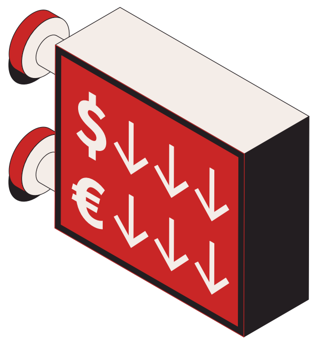


Principle	Area	Bank's existing practices
2	Procedures & Controls	The Bank has established an Environmental and Social Risk Management (ESRM) Framework that embeds ESG risks into its overall risk management system through a structured approach for identifying, assessing, and managing ESG risks across operations and decision-making. The framework is applied across the Bank's value chain (upstream, internal operations, and downstream), with primary focus on downstream activities where ESG and climate risks are highest. ESG considerations are progressively integrated into internal operations, supporting a phased approach to managing sustainability-related risks across business activities.
3	Data & Reporting	The Bank collects ESG and climate-related data from SME and Corporate clients through an ESG scorecard, currently supported by an Excel-based template with ongoing efforts to digitize the process to improve data quality, consistency, and efficiency. ESG data is used to support emerging analysis of client risk profiles, while future work includes assessing ESG maturity levels and identifying data gaps across sectors and geographies once sufficient data is available. ESG and climate-related risk information is reported to senior management through periodic updates, while formal reporting of ESG and climate-related risk exposures is still being developed and standardized. The Bank is developing ESG-related KPIs within its ESG strategy to support structured monitoring and reporting of ESG risk exposures across client portfolios.





Principle	Area	Bank's existing practices
4	Internal Control (Three Lines of Defense) 	The Bank's governance structure defines clear roles and responsibilities across the three lines of defense, with ESG responsibilities embedded within Board committees, executive management, and control functions. ESG considerations are integrated into first-line processes including client onboarding, credit assessment, review, and ongoing monitoring, supported by an ESG Taskforce within business units. The second line is represented by an ESG Unit (reporting to the CRO), ESG Committee, and independent Risk and Compliance functions overseeing ESG risk management and regulatory adherence. The third line is supported by Internal Audit and Board-level committees, providing independent assurance over ESG-related controls. ESG capacity is further strengthened through external partnerships delivering training and awareness programs across key business areas.
5	Strategy & Risk Materiality 	The Bank has completed its ESG materiality assessment in line with GRI Standards and IFRS S1 and S2 methodologies, identifying and prioritizing key climate, environmental, and social topics that may materially impact its financial position. ESG risk identification is supported through client-level ESG data collection across Corporate and SME portfolios and portfolio-level climate risk heatmaps assessing physical and transition risks across sectors. ESG risks are periodically reviewed within broader risk discussions, and the Bank's existing ESG approach is currently being refreshed and further developed to align with its overall business objectives and values.

Principle	Area	Bank's existing practices
6	Risk Appetite Framework 	The Bank has initiated the integration of ESG and climate-related risks into its risk management framework, primarily through qualitative consideration in credit risk assessments and sectoral exposure analysis. The ESG Committee is mandated to define and oversee the Bank's ESG-related risk appetite: however, formal ESG risk appetite thresholds and ESG-specific Key Risk Indicators (KRIs) are currently under development to support more structured monitoring. Existing risk governance structures oversee material risks through established committees, while general risk mitigation measures such as concentration limits, borrower-level limits, collateral requirements, and enhanced due diligence are applied, including for climate-sensitive sectors. ESG principles are also reflected at a high level in corporate disclosures and supported by senior management oversight of sustainability initiatives.
7	Credit Risk Management 	The Bank identifies and assesses climate-related risks at portfolio, obligor, and transaction levels using heatmaps and ESG scorecards for Corporate and SME clients. ESG and climate factors are integrated into the full credit lifecycle, including onboarding, credit approval, and ongoing monitoring. Risk mitigation is applied through adjusted underwriting criteria, enhanced due diligence for higher-risk sectors, client engagement, and exposure management tools such as sector and geographic limits. ESG considerations are also included in credit policies and collateral valuation processes, with client engagement supporting collection of ESG-related information.

Principle	Area	Bank's existing practices
8	Operational Risk Management	Operational risk is managed through the Bank's Enterprise Risk Management (ERM) and Business Continuity Management (BCM) frameworks, which assess risks to critical operations and service continuity. Climate, environmental, and social risks are considered qualitatively within operational resilience, business impact analysis, and continuity planning processes. ESG-related impacts are also reflected in assessments of strategic, reputational, compliance, and liability risks within existing governance structures. Counterparty and client-related ESG risks are addressed through standard due diligence, monitoring processes, Supplier Code of Conduct, and established escalation channels.
9	Market Risk Management	Market risk management processes exist to assess valuation risk, volatility, and losses across trading and banking book positions. Climate-related risk drivers are considered qualitatively within broader risk discussions.
10	Liquidity Risk Management	Liquidity risk management frameworks assess net cash outflows, funding concentrations, and liquidity buffers. Climate-related impacts are not yet explicitly quantified or incorporated into liquidity risk management processes.

Principle	Area	Bank's existing practices
11	Stress Testing & Scenario Analysis	The Bank is in the process of collecting ESG and climate-related data and developing climate scenario analysis capabilities. Scenario analysis and stress testing will be implemented progressively as data availability and quality improve to support climate risk assessment and decision-making.

07

ESG Performance Indexes & Compliance

7.1 GRI Content Index

7.2 SASB Index

7.3 IFRS Sustainability Index

7.4 Qatar Stock Exchange

7. ESG Performance Indexes & Compliance

7.1 GRI Content Index

GRI content index	
Statement of Use	QIIB has reported in reference to the GRI Standards for the period January 1st 2025 to December 31st of 2025.
GI 1 Used	GRI 1: Foundation 2021
Applicable GRI Sector Standards	There are no GRI Sector Standards available for the real estate sector.

GRI Standard	Standard Disclosure	Location	Page Number
GRI 2: General Disclosures 2021			
GRI 2	2-1 Organizational details	1.5 About QIIB	p. 14 - 23
GRI 2	2-2 Entities included in the organization's sustainability reporting	1.1 Report Overview	p. 7
GRI 2	2-3 Reporting period, frequency and contact point	1.1 Report Overview 1.5 About QIIB	p. 7 p. 23
GRI 2	2-4 Restatements of information	No restatements of information from previous reporting periods.	
GRI 2	2-5 External assurance	1.1 Report Overview Assurance Statement	p. 7 p. 192-193
GRI 2	2-6 Activities, value chain and other business relationships	1.5 About QIIB 5.6 Financial Inclusion	p. 14-20 p. 110

GRI Standard	Standard Disclosure	Location	Page Number
GRI 2	2-7 Employees	5.1 Inclusive and Diverse Working Environment	p. 78-81
GRI 2	2-8 Workers who are not employees	5.1.2 Workforce Breakdown – 5.1 Inclusive and Diverse Working Environment	p. 81
GRI 2	2-9 Governance structure and composition	6.1 Board Composition, Roles & Committees 6.4 ESG Governance, Monitoring & Oversight	p. 116-124 p. 134-141
GRI 2	2-10 Nomination and selection of the highest governance body	6.1 Board Composition, Roles & Committees	p. 121
GRI 2	2-11 Chair of the highest governance body	6.1 Board Composition, Roles & Committees	p. 116-117
GRI 2	2-12 Role of the highest governance body in overseeing the management of impacts	6.4 ESG Governance, Monitoring & Oversight	p. 134-141
GRI 2	2-13 Delegation of responsibility for managing impacts	6.4 ESG Governance, Monitoring & Oversight	p. 134-141
GRI 2	2-14 Role of the highest governance body in sustainability reporting	6.4 ESG Governance, Monitoring & Oversight	p. 134-141
GRI 2	2-15 Conflicts of interest	6.2 Business Ethics	p. 128-129
GRI 2	2-16 Communication of critical concerns	6.2 Business Ethics	p. 128
GRI 2	2-17 Collective knowledge of the highest governance body	6.4 ESG Governance, Monitoring & Oversight	p. 135

GRI Standard	Standard Disclosure	Location	Page Number
GRI 2	2-18 Evaluation of the performance of the highest governance body	6.1 Board Composition, Roles & Committees	p. 120-121
	2-19 Remuneration policies	6.1 Board Composition, Roles & Committees	p. 122
	2-20 Process to determine remuneration	6.1 Board Composition, Roles & Committees	p. 122
	2-21 Annual total compensation ratio	N/A	
	2-22 Statement on sustainable development strategy	1.2 Message from the Chairman 1.3 Message from the CEO 2.1 ESG Strategy	p. 8 - 9 p. 10 - 11 p. 26 - 27
	2-23 Policy commitments	6.2 Business Ethics	p. 125 - 127
	2-24 Embedding policy commitments	6.2 Business Ethics	p. 126
	2-25 Processes to remediate negative impacts	6.2 Business Ethics	p. 126 - 127
	2-26 Mechanisms for seeking advice and raising concerns	Whistleblowing - 5.3 Talent Attraction, Engagement, and Retention 6.2 Business Ethics	p. 92 p. 126-127

GRI Standard	Standard Disclosure	Location	Page Number
GRI 2	2-27 Compliance with laws and regulations	6.1 Board Composition, Roles & Committees 6.2 Business Ethics 6.3 Shari'a Ethics and Compliance 6.6 Systematic Risk Management	p. 116-124 p. 125 - 131 p. 132 - 134 p. 144 - 156
	2-28 Membership associations	1.5 About QIIB	P. 14
	2-29 Approach to stakeholder engagement	2.2 Stakeholder Engagement	p. 28 - 29
	2-30 Collective bargaining agreements	Not Applicable	
GRI 3: Material Topics 2021			
GRI 3	3-1 Process to determine material topics	2.3 Materiality Assessment and Matrix	p. 30 - 49
	3-2 List of material topics	2.3 Materiality Assessment and Matrix	p. 30 - 49

GRI Standard	Standard Disclosures	Material Topic	Location	Page Number
GRI 3: Material Topics 2021	3-3 Management of material topics		2.3 Materiality Assessment and Matrix: QIIB's Material Topics 3.1 Financial Performance 5.3 Talent Attraction, Engagement, and Retention 6.6 Systematic Risk Management	p. 30 - 49 p. 52 - 57 p. 95 p. 144-155
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	Financial Growth	3.1 Financial Performance	p. 52-57
	201-2 Financial implications and other risks and opportunities due to climate change	Systemic Risk Management	3.1 Financial Performance 6.6 Systematic Risk Management	p. 52-57 p. 144-155
	201-3 Defined benefit plan obligations and other retirement plans	Talent Attraction, Engagement, and Retention	Employee Benefits and Responsible Workplace - 5.3 Talent Attraction, Engagement, and Retention	p. 95
	201-4 Financial assistance received from government	Financial Growth	Not Applicable	
GRI 3: Material Topics 2021	3-3 Management of material topics		2.3 Materiality Assessment and Matrix: QIIB's Material Topics 5.3 Talent Attraction, Engagement, and Retention	p. 30 - 49 p. 89 - 92

GRI Standard	Standard Disclosures	Material Topic	Location	Page Number
GRI 202: Market Presence 2016	202-1 Ratios of standard entry level wage by gender compared to local minimum wage	Financial Growth Inclusive Working Environment	Gender Pay Ratio - 5.3 Talent Attraction, Engagement, and Retention	p. 91 - 92
	202-2 Proportion of senior management hired from the local community	Nationalization	Local Leadership Development - 5.3 Talent Attraction, Engagement, and Retention	p. 89
GRI 3: Material Topics 2021	3-3 Management of material topics		2.3 Materiality Assessment and Matrix: QIIB's Material Topics 3.2 Sustainable Finance 5.6 Financial Inclusion 5.7 Community Investment and Development Initiatives	p. 30 - 49 p. 58 - 61 p. 101 - 111 p. 112 - 113
GRI 203: Indirect Economic Impacts 2016	203-1 Infrastructure investments and services supported	Financial Growth Community Investment	3.2 Sustainable Finance 5.7 Community Investment and Development Initiatives	p. 58-61 p. 112 - 113
	203-2 Significant indirect economic impacts	Financial Inclusion	5.6 Financial Inclusion	p. 101 - 111
GRI 3: Material Topics 2021	3-3 Management of material topics		2.3 Materiality Assessment and Matrix: QIIB's Material Topics 5.6 Financial Inclusion	p. 30 - 49 p. 110 -111

GRI Standard	Standard Disclosures	Material Topic	Location	Page Number
GRI 204: Procurement Practices 2016	204-1 Proportion of spending on local suppliers	Financial Inclusion	5.6 Financial Inclusion	p. 110 -111
GRI 3: Material Topics 2021	3-3 Management of material topics		2.3 Materiality Assessment and Matrix: QIIB's Material Topics 6.6 Systematic Risk Management	p. 30 - 49 p. 144 - 163
GRI 205: Anti-corruption 2016	205-1 Operations assessed for risks related to corruption	Business Ethics Systematic Risk Management	6.6 Systematic Risk Management	p. 146-150
	205-2 Communication and training about anti-corruption policies and procedures	Business Ethics Systematic Risk Management	Compliance and Anti-Corruption Framework - 5.3 Talent Attraction, Engagement, and Retention 6.6 Systematic Risk Management	p. 92 - 94 p. 148 - 149
	205-3 Confirmed incidents of corruption and actions taken	Business Ethics Systematic Risk Management	6.6 Systematic Risk Management	p. 147
GRI 3: Material Topics 2021	3-3 Management of material topics		2.3 Materiality Assessment and Matrix: QIIB's Material Topics 3.1 Financial Performance: Payments to Government — Withholding Tax (QAR)	p. 30 - 49 p. 54

GRI Standard	Standard Disclosures	Material Topic	Location	Page Number
GRI 207: Tax 2019	207-1 Approach to tax	Financial Growth	3.1 Financial Performance	p. 54
	207-2 Tax governance, control, and risk management	Financial Growth	3.1 Financial Performance	p. 54
	207-3 Stakeholder engagement and management of concerns related to tax	Financial Growth	N/A	
	207-4 Country-by-country reporting	Financial Growth	Not Applicable	
GRI 3: Material Topics 2021	3-3 Management of material topics		2.3 Materiality Assessment and Matrix: QIIB's Material Topics 4.2 Performance Overview	p. 30 - 49 p. 68 - 75
GRI 301: Materials 2016	301-1 Materials used by weight or volume	GHG Emissions	4.2 Performance Overview	p. 74-75
	301-2 Recycled input materials used	GHG Emissions	4.2 Performance Overview	p. 74-75
GRI 301: Materials 2016	301-3 Reclaimed products and their packaging materials	GHG Emissions	Not Applicable	

GRI Standard	Standard Disclosures	Material Topic	Location	Page Number
GRI 3: Material Topics 2021	3-3 Management of material topics		2.3 Materiality Assessment and Matrix: QIIB's Material Topics 4.2 Performance Overview	p. 30 - 49 p. 68 - 75
GRI 302: Energy 2016	302-1 Energy consumption within the organization	GHG Emissions	4.2 Performance Overview	p. 72
	302-2 Energy consumption outside of the organization	GHG Emissions	N/A	
	302-3 Energy intensity	GHG Emissions	4.2 Performance Overview	p. 69
	302-4 Reduction of energy consumption	GHG Emissions	4.2 Performance Overview	p. 69 - 72
	302-5 Reductions in energy requirements of products and services	GHG Emissions	N/A	
GRI 3: Material Topics 2021	3-3 Management of material topics		2.3 Materiality Assessment and Matrix: QIIB's Material Topics 4.2 Performance Overview	p. 30 - 49 p. 68 - 75
GRI 303: Water and Effluents 2018	303-1 Interactions with water as a shared resource	GHG Emissions	4.2 Performance Overview	p. 73, 75

GRI Standard	Standard Disclosures	Material Topic	Location	Page Number
GRI 303: Water and Effluents 2018	303-2 Management of water discharge-related impacts	GHG Emissions	N/A	
	303-3 Water withdrawal	GHG Emissions	N/A	
	303-4 Water discharge	GHG Emissions	N/A	
	303-5 Water consumption	GHG Emissions	4.2 Performance Overview	p. 73, 75
GRI 3: Material Topics 2021	3-3 Management of material topics		2.3 Materiality Assessment and Matrix: QIIB's Material Topics 4.2 Performance Overview	p. 30 - 49 p. 68 - 75
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	GHG Emissions	4.2 Performance Overview	p. 68-71
	305-2 Energy indirect (Scope 2) GHG emissions	GHG Emissions	4.2 Performance Overview	p. 68 - 69, 72
	305-3 Other indirect (Scope 3) GHG emissions	GHG Emissions	4.2 Performance Overview	p. 68 - 69, 73 - 75
	305-4 GHG emissions intensity	GHG Emissions	4.2 Performance Overview	p. 68 - 69
	305-5 Reduction of GHG emissions	GHG Emissions	4.2 Performance Overview	p. 68 - 69
	305-6 Emissions of ozone- depleting substances (ODS)	GHG Emissions	N/A	
	305-7 Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions	GHG Emissions	N/A	

GRI Standard	Standard Disclosures	Material Topic	Location	Page Number
GRI 3: Material Topics 2021	3-3 Management of material topics		2.3 Materiality Assessment and Matrix: QIIB's Material Topics 4.2 Performance Overview	p. 30 - 49 p. 68 - 75
GRI 306: Waste 2020	306-1 Waste generation and significant waste-related impacts	GHG Emissions	4.2 Performance Overview	p. 74 - 75
	306-2 Management of significant waste-related impacts	GHG Emissions	4.2 Performance Overview	p. 74 - 75
	306-3 Waste generated	GHG Emissions	4.2 Performance Overview	p. 74 - 75
	306-4 Waste diverted from disposal	GHG Emissions	4.2 Performance Overview	p. 74 - 75
	306-5 Waste directed to disposal	GHG Emissions	4.2 Performance Overview	p. 74 - 75
GRI 3: Material Topics 2021	3-3 Management of material topics		Under Process	
GRI 308: Supplier Environmental Assessment 2016	308-1 New suppliers that were screened using environmental criteria	Financial Inclusion	Under Process	
	308-2 Negative environmental impacts in the supply chain and actions taken	Financial Inclusion	Under Process	

GRI Standard	Standard Disclosures	Material Topic	Location	Page Number
GRI 3: Material Topics 2021	3-3 Management of material topics		2.3 Materiality Assessment and Matrix: QIIB's Material Topics 5.3 Talent Attraction, Engagement, and Retention	p. 30 - 49 p. 83 - 95
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	Inclusive Working Environment Talent Attraction, Engagement, and Retention	5.3 Talent Attraction, Engagement, and Retention	p. 83 - 85
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Inclusive Working Environment, Talent Attraction, Engagement, and Retention	5.3 Talent Attraction, Engagement, and Retention	p. 94 - 97
	401-3 Parental leave	Inclusive Working Environment, Talent Attraction, Engagement, and Retention	5.3 Talent Attraction, Engagement, and Retention	p. 97
GRI 3: Material Topics 2021	3-3 Management of material topics		2.3 Materiality Assessment and Matrix: QIIB's Material Topics 5.3 Talent Attraction, Engagement, and Retention	p. 30 - 49 p. 87
GRI 402: Labor/ Management Relations 2016	402-1 Minimum notice periods regarding operational changes	Inclusive Working Environment, Talent Attraction, Engagement, and Retention	5.3 Talent Attraction, Engagement, and Retention	p. 87

GRI Standard	Standard Disclosures	Material Topic	Location	Page Number
GRI 3: Material Topics 2021	3-3 Management of material topics		2.3 Materiality Assessment and Matrix: QIIB's Material Topics	p. 30 - 49
			5.3 Talent Attraction, Engagement, and Retention	p. 86 - 97
			5.4 Health, Safety	p. 98
GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system	Talent Attraction, Engagement, and Retention	5.3 Talent Attraction, Engagement, and Retention	p. 96 - 97
			5.4 Health, Safety	p. 98
	403-2 Hazard identification, risk assessment, and incident investigation	Talent Attraction, Engagement, and Retention	Safe and Equitable Work Environment - 5.3 Talent Attraction, Engagement, and Retention	p. 96
	403-3 Occupational health services	Talent Attraction, Engagement, and Retention	N/A	
	403-4 Worker participation, consultation, and communication on occupational health and safety	Talent Attraction, Engagement, and Retention	N/A	
	403-5 Worker training on occupational health and safety	Talent Attraction, Engagement, and Retention	Safe and Equitable Work Environment - 5.3 Talent Attraction, Engagement, and Retention	p. 96
	403-6 Promotion of worker health	Talent Attraction, Engagement, and Retention	Employee Financial Support Program 5.3 Talent Attraction, Engagement, and Retention	p. 96

GRI Standard	Standard Disclosures	Material Topic	Location	Page Number
GRI 403: Occupational Health and Safety 2018	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Talent Attraction, Engagement, and Retention	5.3 Talent Attraction, Engagement, and Retention	p. 96
	403-8 Workers covered by an occupational health and safety management system	Talent Attraction, Engagement, and Retention	5.3 Talent Attraction, Engagement, and Retention	p. 96
	403-9 Work-related injuries	Talent Attraction, Engagement, and Retention	5.4 Health, Safety	p. 98
	403-10 Work-related ill health	Talent Attraction, Engagement, and Retention	N/A	
GRI 3: Material Topics 2021	3-3 Management of material topics		2.3 Materiality Assessment and Matrix: QIIB's Material Topics	p. 30 - 49
			5.3 Talent Attraction, Engagement, and Retention	p. 88 - 91
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	Inclusive Working Environment, Talent Attraction, Engagement, and Retention	5.3 Talent Attraction, Engagement, and Retention	p. 87 - 89
	404-2 Programs for upgrading employee skills and transition assistance programs	Inclusive Working Environment, Talent Attraction, Engagement, and Retention	5.3 Talent Attraction, Engagement, and Retention	p. 87 - 90

GRI Standard	Standard Disclosures	Material Topic	Location	Page Number
GRI 404: Training and Education 2016	404-3 Percentage of employees receiving regular performance and career development reviews	Inclusive Working Environment, Talent Attraction, Engagement, and Retention	5.3 Talent Attraction, Engagement, and Retention	p. 90
GRI 3: Material Topics 2021	3-3 Management of material topics		2.3 Materiality Assessment and Matrix: QIIB's Material Topics 5.1 Inclusive and Diverse Working 5.3 Talent Attraction, Engagement, and Retention	p. 30 -49 p. 78 - 91 p. 91, 122-124
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	Inclusive Working Environment, Talent Attraction, Engagement, and Retention	5.1 Inclusive and Diverse Working 6.1 Board Composition, Roles & Committees	p. 78 - 81 p. 123-124
	405-2 Ratio of basic salary and remuneration of women to men	Inclusive Working Environment, Talent Attraction, Engagement, and Retention	Gender Pay Ratio - 5.3 Talent Attraction, Engagement, and Retention	p. 91
GRI 3: Material Topics 2021	3-3 Management of material topics		2.3 Materiality Assessment and Matrix: QIIB's Material Topics 5.1 Inclusive and Diverse Working Environment	p. 30 - 49 p. 78
GRI 406: Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	Inclusive Working Environment, Talent Attraction, Engagement, and Retention	5.1 Inclusive and Diverse Working Environment	p. 78

GRI Standard	Standard Disclosures	Material Topic	Location	Page Number
GRI 3: Material Topics 2021: 3-3 Management of material topics				
GRI 407: Freedom of Association and Collective Bargaining 2016	407-1 Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	Business Ethics	Not applicable	
GRI 3: Material Topics 2021: 3-3 Management of material topics				
GRI 408: Child Labor 2016	408-1 Operations and suppliers at significant risk for incidents of child labor	Inclusive Working Environment, Business Ethics	Under Process	
GRI 3: Material Topics 2021: 3-3 Management of material topics				
GRI 409: Forced or Compulsory Labor 2016	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor	Inclusive Working Environment, Business Ethics	Under Process	
GRI 3: Material Topics 2021: 3-3 Management of material topics				
GRI 410: Security Practices 2016	410-1 Security personnel trained in human rights policies or procedures	Business Ethics	N/A	
GRI 3: Material Topics 2021: 3-3 Management of material topics				
GRI 411: Rights of Indigenous Peoples 2016	411-1 Incidents of violations involving rights of indigenous peoples	Business Ethics	Zero	

GRI Standard	Standard Disclosures	Material Topic	Location	Page Number
GRI 3: Material Topics 2021	3-3 Management of material topics		2.3 Materiality Assessment and Matrix: QIIB's Material Topics 5.7 Community Investment and Development Initiatives	p. 30 - 49 p. 112 - 113
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	Community Investment	5.7 Community Investment and Development Initiatives	p. 112 - 113
	413-2 Operations with significant actual and potential negative impacts on local communities	Community Investment	5.7 Community Investment and Development Initiatives	P.113
GRI 3: Material Topics 2021: 3-3 Management of material topics				
GRI 414: Supplier Social Assessment 2016	414-1 New suppliers that were screened using social criteria	Financial Inclusion	Under Process	
	414-2 Negative social impacts in the supply chain and actions taken	Financial Inclusion	Under Process	
GRI 3: Material Topics 2021: 3-3 Management of material topics				
GRI 415: Public Policy 2016	415-1 Political contributions	Business Ethics	Under Process	
GRI 416: Customer Health and Safety 2016	416-1 Assessment of the health and safety impacts of product and service categories	Customer Experience & Service Excellence	N/A	

GRI Standard	Standard Disclosures	Material Topic	Location	Page Number
GRI 416: Customer Health and Safety 2016	416-2 Incidents of non-compliance concerning the health and safety impacts of products and services	Customer Experience & Service Excellence	N/A	
GRI 3: Material Topics 2021	3-3 Management of material topics		2.3 Materiality Assessment and Matrix: QIIB's Material Topics 5.5 Customer Experience & Service Excellence	p. 30 - 49 p. 100
GRI 417: Marketing and Labeling 2016	417-1 Requirements for product and service information and labeling	Customer Experience & Service Excellence, Business Ethics	5.5 Customer Experience & Service Excellence	p. 100
	417-2 Incidents of non-compliance concerning product and service information and labeling	Customer Experience & Service Excellence, Business Ethics	5.5 Customer Experience & Service Excellence	P. 100
	417-3 Incidents of non-compliance concerning marketing communications	Customer Experience & Service Excellence, Business Ethics	5.5 Customer Experience & Service Excellence	P. 100
GRI 3: Material Topics 2021	3-3 Management of material topics		2.3 Materiality Assessment and Matrix: QIIB's Material Topics 6.5 Customer Privacy	p. 30 - 49 p. 143

GRI Standard	Standard Disclosures	Material Topic	Location	Page Number
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Data Security	6.5 Customer Privacy	p. 143
MATERIAL TOPIC: Shari'a Ethics and Compliance				
GRI 3: Material Topics 2021: 3-3 Management of material topics	6.3 Shari'a Ethics and Compliance			p. 132 - 134
MATERIAL TOPIC: Incorporation of ESG in Credit Analysis				
GRI 3: Material Topics 2021: 3-3 Management of material topics	Environmental and Social Risk Management (ESRM) 6.6 Systematic Risk Management			p. 151

7.2 SASB Index

Topic	Metric	Category	Unit of Measure	Section Title
Data Security	(1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of account holders affected[1]	Quantitative	Number, Percentage (%)	Zero
	Description of approach to identifying and addressing data security risks	Discussion and Analysis	N/A	6.5 Customer Privacy 6.6 Systematic Risk Management
Financial Inclusion & Capacity Building	(1) Number and (2) amount of loans outstanding that qualify for programmes designed to promote small business and community development[2]	Quantitative	Number, Presentation currency	5.6 Financial Inclusion
	(1) Number and (2) amount of past due and nonaccrual loans or loans subject to forbearance that qualify for programmes designed to promote small business and community development	Quantitative	Number, Presentation currency	5.6 Financial Inclusion
	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	Quantitative	Number	Not Applicable
	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers[3]	Quantitative	Number	5.6 Financial Inclusion

Topic	Metric	Category	Unit of Measure	Section Title
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	Discussion and Analysis	N/A	Under Process
Financed Emissions	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	Quantitative Metric	tonnes (t) CO_2-e	Under Process
	Gross exposure for each industry by asset class	Quantitative	Presentation currency	Under Process
	Percentage of gross exposure included in the financed emissions calculation	Quantitative	Percentage (%)	N/A
	Description of the methodology used to calculate financed emissions	Discussion and Analysis	N/A	N/A
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[4]	Quantitative	Presentation currency	Zero
	Description of whistleblower policies and procedures	Discussion and Analysis	N/A	5.3 Talent Attraction, Engagement, and Retention 6.2 Business Ethics

Topic	Metric	Category	Unit of Measure	Section Title
Systemic Risk Management	Global Systemically Important Bank (G-SIB) score, by category[5]	Quantitative	Basis points (bps)	N/A
	Description of approach to integrate results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	Discussion and Analysis	N/A	6.6 Systematic Risk Management
Activity Metrics	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	Quantitative	Number, Presentation currency	5.6 Financial Inclusion
	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate[6]	Quantitative	Number, Presentation currency	5.6 Financial Inclusion

7.3 IFRS Sustainability Index

Index	Disclosure content	IFRS S1 + S2 category	Reference
S1.27	a) Governance Body b) Management Role	Governance	6.1 Board Composition, Roles & Committees 6.4: ESG Governance, Monitoring & Oversight
S1.30	Sustainability-related risks and opportunities Describe sustainability-related risks and opportunities expected to affect QIIB b) Define time horizon - short/ medium/ long c) Explain time horizon selection and link to planning horizons and strategic decision-making	Strategy	2.1 ESG Strategy 6.4 ESG Governance, Monitoring & Oversight 6.6 Systematic Risk Management
S1.32	Business model and value chain Describe current/ anticipated sustainability-related risks and opportunities on the business model and value chain Specify concentration of risk and opportunities		
S1.33	Strategy and decision-making Response, and plans to respond, to sustainability-related risks and opportunities b) Progress in activity plans reported earlier c) Explain trade-offs between sustainability-related risks and opportunities		

Index	Disclosure content	IFRS S1 + S2 category	Reference
S1.35	Financial position, financial performance and cash flows a) Identify effects on financials for reporting period b) Positions with significant impact on financials c/d) Expected financial change across time horizons due to sustainability-related strategy implementation	Strategy	Under Process
S1.41	Resilience a) Describe resilience of strategy and business model in relation to sustainability-related risks		Under Process
S1.44	Risk Management a) Processes/ related policies to identify, assess, prioritize and monitor sustainability-related risks b) Processes/ related policies to identify, assess, prioritize and monitor sustainability-related opportunities c) Describe integration into the overall risk management process	Risk Management	2.1 ESG Strategy 3.2 Sustainable Finance 6.4 ESG Governance, Monitoring & Oversight 6.6 Systematic Risk Management
S1.46	Metrics and targets: Disclose Sustainability-related risk and opportunity metrics affecting QIIB a) Required metrics by applicable IFRS Sustainability Disclosure Standard b) Metrics used to measure and monitor sustainability-related risk and opportunities	Metrics and Targets	Under Process
S1.51	Targets and monitor progress a) Disclose information about the targets, which enable monitoring of the progress towards achieving strategic goals and targets required by law/regulation		

7.4 Qatar Stock Exchange

Corporate Governance

Indicator	2025
CEO pay ratio	N/A
Disclosure of the voting results of the latest AGM. Yes/No	Yes
Does the company publish and follow a Bribery/Anti-Corruption Code? Yes/No	Yes
Does the company publish and follow a Supplier Code of Conduct? Yes/No	Yes
Executive compensation linked to performance indicators. Yes/No	Yes
Female directors on the board (%)	0%
Independent directors on the board (%)	27.3%
Median male salary to median female salary	Average basic salary ratio (female: male): 0.65:1
Role separation of Chairman and CEO. Yes/No	Yes
Sustainability report published. Yes/No	Yes

Environment

Indicator	2025
Does the company publish and follow an environmental policy? Yes/No	Yes
Energy used (GJ/ employee)	46.19 GJ/ employee
Specify the primary source of energy used by the company	Purchased electricity
Total amount of energy used (GJ)	20,229.83 GJ
Total greenhouse gas emissions (tCO_2e)	2,897.84 tCO_2e
Total waste produced (kg)	29,914 kg
Total water use (m^3)	9537.96 m^3

Social

Indicator	2025
Average hours of training per employee	Female: 37.5 hours Male: 33.5 hours
Disclosure and adherence to a Human Rights Policy? Yes/No	Yes
Does the company prohibit the use of child or forced labor throughout the supply chain? Yes/No	Yes
Does the company publish and follow a policy for occupational and global health issues? Yes/No	Yes
Employee turnover rate (%)	9.58%
Employee wages and benefits (USD Mn)	QAR 194,922 thousand
Nationalisation rate (%)	21.2%
Number of grievances about human rights issues filed, addressed and resolved	N/A
Net profits invested in the community (%)	2.5%
Spending on locally-based suppliers (%)	87.73%
Total number of injuries and fatal accidents (contractors)	Zero
Total number of injuries and fatal accidents (employees and contractors)	Zero
Total number of injuries and fatal accidents (employees)	Zero
Total workforce (FTE)	438
Women in the workforce (%)	17%

Independent Assurance Statement to QIIB

FBRH Consultants Ltd (FBRH Consultants) was engaged by QIIB to provide independent limited assurance over the presentation of information in its **2025 Sustainability Report** (the Report), covering the period from **1st January 2025 to 31st December 2025**.

FBRH Consultants is an independent provider of sustainability assurance services and has not carried out any other work for QIIB during the reporting period that could affect our independence or objectivity.

Engagement Summary

- **Scope of the engagement:**
  To assess whether the Report is presented with reference to the **GRI Sustainability Reporting Standards** (GRI Standards), specifically ensuring that the disclosures and information listed in **Appendix I** have been appropriately presented.
- **Reporting criteria:**
  The GRI Sustainability Reporting Standards (2021 update)
- **Assurance standard:**
  International Standard on Assurance Engagements (ISAE) 3000 (Revised),
- **Assurance level:**
  Limited assurance
- **Responsibilities:**

QIIB is responsible for the preparation of the Report and the collection and presentation of the information within it. FBRH Consultants' responsibility is to express a limited assurance conclusion based on the scope of work described above.

Our Conclusion

Based on the procedures performed and the evidence obtained, we conclude that the report has been prepared with reference to the GRI Standards.

Work Performed

Our assurance work was conducted in accordance with ISAE 3000 (Revised) and involved the following activities:

- Review of the final version of the Report to confirm that the required disclosures, as per the GRI Standards, have been presented appropriately;
- Evaluation of the structure and content of the Report for consistency with GRI requirements;
- Examination of the GRI content index and cross-checking of selected disclosures to ensure that references are correctly aligned;

We did not verify the accuracy of data or perform data sampling or site visits. Our work did not include assurance of performance metrics or quantitative data.

Limitations

This assurance engagement was limited to a review of the presentation of information with reference to the GRI Standards and did not include verification of underlying data or assessment of the effectiveness of management systems or internal controls. The inherent limitations of assurance engagements and the use of sampling and selective review methods mean that absolute assurance cannot be provided.

Simon Pitsillides MBA, FCIM, FIEMA
GRI Nominated Trainer, IEMA Trainer
GRI Certified Sustainability Professional
FBRH Consultants Ltd, London, UK

FBRH CONSULTANTS 25 YEARS
We help business gain value by operating in much cleverer, sustainable ways

Appendix I: Scope of our assurance engagement

General Disclosures

Disclosure #	Disclosure Title
2-1	Organizational details
2-2	Entities included in the organization's sustainability reporting
2-3	Reporting period, frequency and contact point
2-4	Restatements of information
2-5	External assurance
2-6	Activities, value chain and other business relationships
2-7	Employees
2-8	Workers who are not employees
2-9	Governance structure and composition
2-10	Nomination and selection of the highest governance body
2-11	Chair of the highest governance body
2-12	Role of the highest governance body in overseeing the management of impacts
2-13	Delegation of responsibility for managing impacts
2-14	Role of the highest governance body in sustainability reporting
2-15	Conflicts of interest
2-16	Communication of critical concerns
2-17	Collective knowledge of the highest governance body
2-18	Evaluation of the performance of the highest governance body
2-19	Remuneration policies
2-20	Process to determine remuneration
2-21	Annual total compensation ratio
2-22	Statement on sustainable development strategy
2-23	Policy commitments
2-24	Embedding policy commitments
2-25	Processes to remediate negative impacts
2-26	Mechanisms for seeking advice and raising concerns
2-27	Compliance with laws and regulations
2-28	Membership associations
2-29	Approach to stakeholder engagement
2-30	Collective bargaining agreements

Requirements	Title
GRI 1	Foundation 2021

Disclosures	Disclosure Title
3-1	Process to determine material topics
3-2	List of material topics
3-3	Management of material topics

Topic-Specific Disclosures

Disclosure #	Disclosure Title
GRI 201-1	Direct economic value generated and distributed
GRI 201-2	Financial implications and other risks and opportunities due to climate change
GRI 201-3	Defined benefit plan obligations and other retirement plans
GRI 201-4	Financial assistance received from government
GRI 202-1	Ratios of standard entry level wage by gender compared to local minimum wage
GRI 202-2	Proportion of senior management hired from the local community
GRI 203-1	Infrastructure investments and services supported
GRI 203-2	Significant indirect economic impacts
GRI 204-1	Proportion of spending on local suppliers
GRI 205-1	Operations assessed for risks related to corruption
GRI 205-2	Communication and training about anti-corruption policies and procedures
GRI 205-3	Confirmed incidents of corruption and actions taken
GRI 206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices
GRI 207-1	Approach to tax
GRI 207-2	Tax governance, control, and risk management
GRI 207-3	Stakeholder engagement and management of concerns related to tax
GRI 207-4	Country-by-country reporting
GRI 301-1	Materials used by weight or volume
GRI 301-2	Recycled input materials used
GRI 301-3	Reclaimed products and their packaging materials
GRI 302-1	Energy consumption within the organization
GRI 302-2	Energy consumption outside of the organization
GRI 302-3	Energy intensity
GRI 302-4	Reduction of energy consumption
GRI 302-5	Reductions in energy requirements of products and services
GRI 303-1	Interactions with water as a shared resource
GRI 303-2	Management of water discharge-related impacts
GRI 303-3	Water withdrawal
GRI 303-4	Water discharge
GRI 303-5	Water consumption
GRI 305-1	Direct (Scope 1) GHG emissions
GRI 305-2	Energy indirect (Scope 2) GHG emissions
GRI 305-3	Other indirect (Scope 3) GHG emissions
GRI 305-4	GHG emissions intensity
GRI 305-5	Reduction of GHG emissions
GRI 305-6	Emissions of ozone-depleting substances (ODS)
GRI 305-7	Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions
GRI 306-1	Waste generation and significant waste-related impacts
GRI 306-2	Management of significant waste-related impacts
GRI 306-3	Waste generated
GRI 306-4	Waste diverted from disposal
GRI 306-5	Waste directed to disposal
GRI 308-1	New suppliers that were screened using environmental criteria
GRI 308-2	Negative environmental impacts in the supply chain and actions taken
GRI 401-1	New employee hires and employee turnover
GRI 401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees
GRI 401-3	Parental leave
GRI 402-1	Minimum notice periods regarding operational changes
GRI 403-1	Occupational health and safety management system
GRI 403-2	Hazard identification, risk assessment, and incident investigation
GRI 403-3	Occupational health services
GRI 403-4	Worker participation, consultation, and communication on occupational health and safety
GRI 403-5	Worker training on occupational health and safety
GRI 403-6	Promotion of worker health
GRI 403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships
GRI 403-8	Workers covered by an occupational health and safety management system
GRI 403-9	Work-related injuries
GRI 403-10	Work-related ill health
GRI 404-1	Average hours of training per year per employee
GRI 404-2	Programs for upgrading employee skills and transition assistance programs
GRI 404-3	Percentage of employees receiving regular performance and career development reviews
GRI 405-1	Diversity of governance bodies and employees
GRI 405-2	Ratio of basic salary and remuneration of women to men
GRI 406-1	Incidents of discrimination and corrective actions taken
GRI 411-1	Incidents of violations involving rights of indigenous peoples
GRI 413-1	Operations with local community engagement, impact assessments, and development programs
GRI 413-2	Operations with significant actual and potential negative impacts on local communities
GRI 417-1	Requirements for product and service information and labeling
GRI 417-2	Incidents of non-compliance concerning product and service information and labeling
GRI 417-3	Incidents of non-compliance concerning marketing communications
GRI 418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data