

SUSTAINABILITY REPORT 2023

New Horizons.
New Opportunities.



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New Opportunities.



His Highness
Sheikh Hamad Bin Khalifa Al Thani
Father Emir



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

Table of Contents

1. Overview	08
1.1 About this report	
1.2 Message from the Group CEO	
1.3 Who we are and our Businesses.	
1.4 Vision, Mission, Values: Towards a sustainable future	
1.5 ESG Highlights	
2. Towards a Sustainable Future	15
2.1 Our Approach	
2.2 ESG Framework	
2.3 Stakeholder engagement	
2.4 Our Material Topics	
2.5 Economic performance	
3. Responsible Business Practices	21
3.1 ESG Governance	
3.2 Corporate Governance and Business Ethics	
3.2.1 Governance and Compliance Requirements	
3.2.2 Organizational Structure and Governance Model	
3.2.3 Code of conduct and Ethical Requirements	
3.3 Risk Management and Compliance	
3.3.1 Risk Management	
3.3.2 Climate Risk	
3.3.3 Compliance Risk	
3.3.4 Data privacy and Security	
4. Driving Growth through Responsible Banking	33
4.1 Sustainable Finance	
4.1.1 ESG Linked SME Lending	
4.1.2 Green Bond	
4.1.3 Impact Investing	
4.1.4 Sustainable products and Services	
4.2 Digital Transformation	
4.2.1 Digital Banking Products	
4.2.2 Digital Systems & Information Technology	
4.3 Customer Experience	
4.4 Responsible Procurement	
5. Our Human Capital	42
5.1 Diversity and Inclusion	
5.2 Gender Equality	
5.3 Non Discrimination	
5.4 Talent Attraction & Retention	
5.5 Upskilling our Human Capital	
5.6 Employee Health and Well being	
6. Our Environmental Impact and Emissions Management	50
6.1 Energy and Emission Management	
6.2 Water Management	
6.3 Material Consumption and Waste Management	
7. Giving Back to Community	55
7.1 Main Initiatives	
7.2 Social & Sports Activities Support Fund	
APPENDICES	60
Appendix A: Qatar Stock Exchange ESG Disclosures	
Appendix B: Global Reporting Initiative (GRI) Standards	
Appendix C: SASB Index for Commercial Banks	

1. OVERVIEW

1.1 About this report

Doha Bank is proud to present its annual Sustainability Report for the thirteenth consecutive year, representing its commitment to Environmental, Social, and Governance-related best practices and performance highlights for the year 2023.

Our reporting approaches

Our sustainability reporting has been guided by the Qatar Stock Exchange (QSE) ESG reporting guidelines since 2016 and circulars from the Qatar Central Bank (QCB).

This report has been prepared in accordance with the GRI Universal Standards: Core option and SASB guidance for commercial banks. The Bank also refers to guidelines that regulate sustainable business practices globally. These include its alignment with the United Nations' Sustainable Development Goals, and the Qatar National Vision (QNV) 2030.

This report should be treated as a supplementary communication on progress read with the Banks' other full year publishing's:

- [Annual Financial Report](#)
- [Annual Report](#)
- [Governance](#)
 - [Corporate Governance Report](#)
 - [Board Members Remuneration Policy & Performance-Based Remuneration Policy](#)
 - [Summary Management Assessment on Compliance with QFMA's Law & Regulations and Other Relevant Legislations](#)
 - [Anti-Money laundering 'AML' Policy statement](#)
 - [AML Questionnaire](#)
 - [Anti-Bribery and Corruption Policy statement](#)

Disclaimer:

This report contains statements that may be deemed as "forward-looking statements" that express the way in which Doha Bank intends to conduct its activities. Forward statements could be identified using forward-looking terminology such as "plans", "aims", "assumes", "continues", "believes", or any variations of such words that certain actions, events or results "may", "could", "should", "might", "will", or "would" be taken or be achieved.

Doha Bank has gone to great lengths to ensure that the report is as precise and complete as possible. Forward-looking statements are subject to inherent risks and uncertainties relating to future expectations, which might cause actual outcomes to differ considerably from these projected or implied statements. Such statements are subject to risks that are beyond Doha Bank's control, and as such it is not guaranteed that the events referred to in these forward-looking statements will occur.

- [Investor Presentation](#)
- [EMTN Prospectus and/ or Supplements](#)
- [Credit Ratings](#)

Boundary and Scope

The report covers the period from 1 January to 31 December 2023, in line with our annual financial reporting cycle and includes only the banking operations in Qatar. Unless specified, information on the Bank's subsidiaries is not included in this report. Financial data is expressed in Qatar Riyal (QAR).

Feedback

We welcome your comments, thoughts, and remarks, which can be directed to:

Contact:

Doha Bank Q.P.S.C.
Head Office Tower
Corniche Street
West Bay, P.O. Box 3818 Doha, Qatar
E-mail: ir@dohabank.com.qa

1.2 Message from the Group Chief Executive Officer

Dear Stakeholder,

Doha Bank strives to continuously raise ambition in its sustainable operations, product offering and strategy, to present our valued customers with the latest green and sustainable services while upholding our environmental and social responsibilities. As such, it is my pleasure to present you with Doha Bank's 13th Sustainability Report, outlining the progress we have made in 2023 and how we plan to boldly weave ESG considerations into our corporate strategy.

We at Doha Bank remain committed to bringing ESG to the core of our business to embrace our purpose of value creation and prosperity for our customers and society across the broader group.

In 2023, the Bank added ESG transformation as one of key strategic pillars. The Bank also launched its Sustainable Finance Framework under which Doha Bank can issue Green, Social, and Sustainability Financing Instruments. The bank also established an ESG team and rolled out ESG training for all the employees.

Conscious of the fast-paced advancements in sustainability, we adopt best practices that elevate Doha Bank as a prominent financial institution. We are committed to Qatar Nation Vision 2030, the United Nations' Sustainable Development Goals, collectively offer a well-defined roadmap for realizing a sustainable future. These initiatives establish explicit targets for greenhouse gas emission reduction, resource conservation, fostering social and economic development, and laying the groundwork for collaboration among governments, businesses, and civil society.

Effective and regular engagement with all Doha Bank's stakeholders has earned the Bank external recognitions in Qatar and beyond. Doha Bank has secured the esteemed "Market Leader" rating in the domain of Corporate Social Responsibility (CSR) from Euromoney. This recognition further solidifies Doha Bank's prominent standing among the leading financial institutions regionally and globally.

Through our sustainability framework, we focus on implementing responsible business practices and responsible banking, empowering our human capital, and ensuring that we are connected to our communities through robust community engagement.

In Qatar, Doha Bank ensures collaboration and contribution in all possible ways to improve the local and regional financial sector including responsible lending to the commercial banking sector, sustainable products, energy efficiency etc.

As part of the continued Strategy of Doha Bank, we will continue to invest in technology and with a priority focus on digitizing across all banking channels, and by doing so we expect this to further enhance the customer experience across all products and services.

Over the medium and long term, Doha Bank will ensure a culture of continuous improvement with Environment, Social Governance (ESG) transformation remaining at the top of our agenda in pursuing the four pillars of the Qatar National Vision 2030 (and thereafter), by building a responsible business that can help Qatar to prosper.

In conclusion, I take this opportunity to extend my gratitude to the esteemed Bank's Board of Directors, customers, and shareholders for their continuous support, and to the Bank's management and staff for their dedicated work, sincerity, and contribution to the Bank's success and growth. I also extend my appreciation to His Excellency the Governor of the Qatar Central Bank, for their ongoing support and encouragement to inspire us to further enhance our sustainability efforts.

Abdulrahman Bin Fahad Bin Faisal Al Thani
Group Chief Executive Officer

1.3 Who we are and Our Businesses

Qatar's Preferred Banking Partner

We are Qatar's third-largest conventional bank, offering a vast array of financial services for large and mid-sized corporations, SMEs, government, quasi-government, and all sectors aligned with QNV2030.

Doha Bank Q.P.S.C. ("Doha Bank") was incorporated in 1979 as a Joint Stock Company under Emiri Decree No.51 of 1978. The Bank is headquartered in Doha, Qatar with 18 branches, 3 E-Branches.

The Bank has expanded its business overseas with branches in the UAE (Dubai & Abu Dhabi), Kuwait (Kuwait City) and India (Mumbai, Kochi). In addition, the Bank has the largest international network of representative offices among Qatari banks, with offices in Australia, Bangladesh, China, Germany, Japan, Nepal, Singapore, South Africa, South Korea, Turkey and United Kingdom.

Doha Bank also owns Sharq Insurance LLC, a 100% owned insurance company in Qatar, as part of the bank's strategy of being a one-stop financial services provider for the region.

Doha Bank is structured in four Business Units as follows:

Wholesale Banking Group

The relationship management and product groups focus on Public Sector, Large Corporates, Multinationals, Commercial banking, Global Transactional Banking and Corporate finance areas.

Assets (QAR):
51.22 billion or 50.58% of total assets
Total Income (QAR):
3.66 billion

Treasury & Investments Group

Responsible for activities such as foreign exchange, treasury products and managing the Bank's proprietary investment book

Assets (QAR):
33.48 billion or 33.06% of total assets
Total Income (QAR):
1.62 billion

Retail Banking Group

Provides a wide range of products and services to individuals, including transactional and deposit accounts, mortgages, remittances, priority banking, private banking, insurance, personal loans and credit cards and Digital Wallets

Assets (QAR):
4.16 billion or 4.11% of total assets
Total Income (QAR):
0.53 billion

International Banking Group

Provides a range of products and services including guarantees, letters of credit, risk mitigation and discounting products and risk participation in international trade

Assets (QAR):
5.04 billion or 4.98% of total assets
Total Income (QAR):
0.40 billion



Established in 2007 as part of the Bank's strategy of creating a fully comprehensive financial services provider and provides general insurance products to corporate and retail customers

Gross Written Premiums (QAR):
105 million

Awards and Recognition



Achieved a score of 100% for the QSE Sustainable Stock Exchanges initiative for the years 2018 - 2022.

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In November 2023, Doha Bank received an ESG Risk Rating of 28.3 and was assessed by Morningstar Sustainalytics to be at Medium risk of experiencing material financial impacts from ESG factors. In no event the ESG Risk rating shall be construed as investment advice or expert opinion as defined by the applicable legislation.



As on 27th March, 2024, Doha Bank received an MSCI ESG Rating

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2023	2022					
<p>Market Leader - Corporate Social Responsibility (CSR) Euromoney</p>	<p>Best Bank for CSR in Qatar Euromoney</p>	<p>Most Innovative Banking Brand Qatar Global Brand Awards</p>	<p>Best Bank for Credit Card Qatar Global Brand Awards</p>	<p>Best CSR Bank Global Brand Awards</p>	<p>3G Championship of Corporate Governance Award Global Good Governance Awards</p>	
	<p>Best ESG Integration in Qatar Arab Federation of Capital Markets (AFCM)</p>	<p>3G Best Financial Institution of the Year Global Good Governance Awards</p>	<p>Leading Commercial Bank Qatar 2022 World Business Outlook Awards</p>	<p>Best CSR Practices in Banking Sector Qatar 2022 World Business Outlook Awards</p>	<p>Most Socially Responsible Commercial Bank Qatar 2022 World Business Outlook Awards</p>	<p>Best Bank in Corporate Governance Qatar 2022 Global Business Review Magazine Award</p>
					<p>Best Digital Wallet App Qatar 2022 Global Business Review Magazine Award</p>	

Our Strategic Approach:

Aligned with Qatar National Vision 2030, we are committed to Qatar's transformation into a thriving, sustainable nation by 2030. This vision prioritises human development, social development, economic development, and environmental development, ensuring a high standard of living for all Qataris, both present and future. Inspired by these pillars, we have refocused our goals and reshaped our strategic principles to guide our every action. We recognise the necessity of innovation in today's world and are prepared to embrace it.

We put people first, by continuously innovating and understanding the needs and challenges of our customers, employees, and communities, we strive to create a positive impact and improve their lives. We embrace new approaches to advance our strategies, but ultimately, our focus is on empowering and serving the people who are at the core of everything we do.

Driven by a relentless pursuit of innovation, we strive to enhance not just our operations and output, but most importantly, our impact on the environment, our workplace, and our communities. This broader focus extends beyond simply providing banking services and solutions. We aim to create a positive legacy for all our stakeholders, leaving a lasting footprint on the communities we serve.

Our shared vision fuels a collaborative spirit, where everyone takes ownership, brings passion and initiative to the table, and embraces an entrepreneurial mindset. We constantly push our boundaries by acquiring new skills and exploring new avenues, ultimately propelling our business forward for the shared benefit of all stakeholders.

Our activities are always guided by our principles, from making strategic choices to interacting with clients and colleagues. The community is at the core of our values and principles, thanks to our corporate culture. By adopting ESG transformation as a new strategic guiding principle, we bolster our position as an innovative financial services provider that personifies a brand-new approach to banking and reflects the dynamism, aspiration, and entrepreneurial spirit of our wonderful country.

1.4 Vision, Mission, Values: Towards a Sustainable Future

With the newly adopted strategic guiding principle "Accelerate environmental, social & governance (ESG) adoption. Integrate ESG practices within every facet of the organisation". Doha Bank is dedicated to achieving sustainability goals at the local level and adopting best practices from the evolving global ESG landscape. The Bank is committed to promoting sustainable growth by integrating responsible strategies into its operations, banking services, and ongoing efforts to involve the community in its sustainability journey. Doha Bank's sustainability approach aligns with Qatar National Vision 2030 and the United Nations' Sustainable Development Goals, contributing to sustainable growth in the social, economic, and environmental aspect.

DOHA BANK'S 5-YEAR STRATEGY

The 8 guiding principles

Vision

To be recognised as the bank of choice in Qatar, delivering superior shareholder returns and an unparalleled customer experience.

Mission

We strive to become a platform for innovative financial services and deliver superior customer experience using technology innovation and embrace a wider partner ecosystem.

Values

Performance with excellence, ethics, people, teamwork, quality, professionalism.

Strategy

Doha Bank's 5-year strategy and transformation was adopted by the Board of Directors for 2023-2027

 <h3>Customer Experience</h3> <p>Place the customer at the core of all what we do and deliver a leading omni channel experience</p>	 <h3>Empower & Accountability</h3> <p>Empower our employees to make decisions</p>
 <h3>Talent Management</h3> <p>Hire, train and retain best in class talent</p>	 <h3>Cost Reduction</h3> <p>Optimise cost to improve margin & efficiency</p>
 <h3>Revenue Enhancement</h3> <p>Enhance revenue through diversified sources of income</p>	 <h3>Risk and Capital Management</h3> <p>Protect our customers, our shareholders, and our reputation through sound risk management</p>
 <h3>Digitisation, Automation, and Innovation</h3> <p>Simplify, digitize, and automate internal and customer-facing processes</p>	 <h3>ESG</h3> <p>Accelerate environmental, social & governance (ESG) adoption. Integrate ESG practices within the organisation</p>

1.5 Key ESG Highlights

As we continue to prioritise sustainability, Doha Bank made significant strides towards our sustainability goals in 2023. We are thrilled to share our key accomplishments, which underscore our efforts to address climate change and reduce greenhouse gas (GHG) emissions. Our achievements demonstrate our commitment to environmental responsibility, social impact, and good governance.

Environmental

- 7% decrease in absolute Scope 1, 2 and 3 emissions over a 5-year period
- Decrease in paper consumption by 7% year-on-year
- GHG emissions intensity per full time employee (FTE) stood at 5.06tCO2 in 2023, a 6% decrease over five years

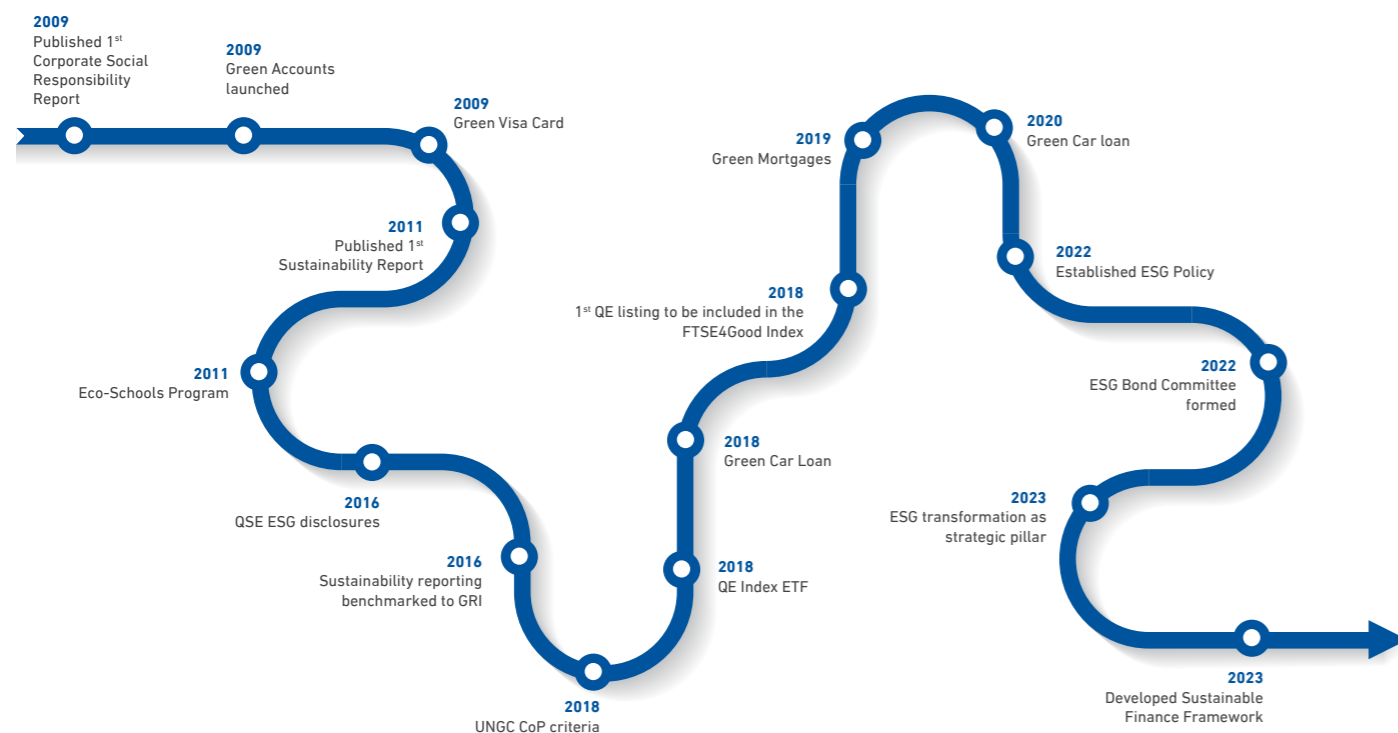
Social

- Rolled out ESG training to employees
- Local procurement spending at 77% in 2023
- 19% of middle management positions held by women
- The number of training courses delivered is increased by 54% Year on Year

Governance

- Adopted ESG transformation as a strategic guiding principle
- Set up the ESG Bond Committee to oversee ESG bond issuances
- Launched Sustainable Finance framework under which Doha Bank can issue Green, Social, and Sustainability Financing Instruments.

Our journey so far



2. TOWARDS A SUSTAINABLE FUTURE

We at Doha Bank, remain committed to bring ESG to the core of our business to embrace our purpose of value creation and prosperity for our customers and society.

2.1 Our Approach

The integration of ESG into regulatory and corporate action is gaining momentum around the world. This demonstrates how globally, stakeholders consider ESG as an effective and non-negotiable factor for achieving sustained, equitable and inclusive growth. Stakeholders today, expect businesses to adopt responsible oversight and long-term vision and demonstrate ESG-aligned decision-making processes.

Our sustainability approach fosters a socially responsible culture, aligned with Qatar National Vision 2030 and the 17 United Nations Sustainable Development Goals (SDGs). We are in full support of Qatar's intent to reduce 25% of its GHG emissions by the year 2030 from a business-as-usual scenario as stated in its Nationally Determined Contribution (NDC) to the United Nations Framework Convention on Climate Change (UNFCCC).



2.2 ESG framework

Our ESG Framework is implemented through a series of strategic initiatives aimed at creating a lasting and significant positive impact.

This framework is evolved from the most material ESG topics, identified in consultation with our stakeholders, ensuring our focus is on the most pressing issues for the benefit of all parties involved.

In our ongoing efforts to enhance our approach towards sustainability, we updated our framework in 2023 to place greater emphasis on improving the fundamental Environment, Social and Governance values. This is driven by our recognition of potential ESG risk such as regulatory changes and challenges posed by changing climate and weather patterns.

With this update, we reaffirm our unwavering commitment to addressing urgent environmental concerns and adapting to the ever-evolving global landscape, safeguarding the sustainable well-being of both present and future generations.

The five prime focal pillars we are aligning our sustainability approach to are: Managing GHG Emissions and Environmental Impact, Driving People Development, Empowering Our Communities, Engaging Customer Experience, and Embedding Responsible Business Practices.

In 2024, Doha Bank is planning to take significant steps towards strengthening our sustainability efforts by developing an Environmental and Social Management System (ESMS). The ESMS will allow us to better assess environmental and social factors for our lending and investing portfolio, enabling us to better manage our risks and identify opportunities to promote sustainability. We also intend to revisit our material topics and develop a strategic ESG framework with well defined goals and targets in the coming year.



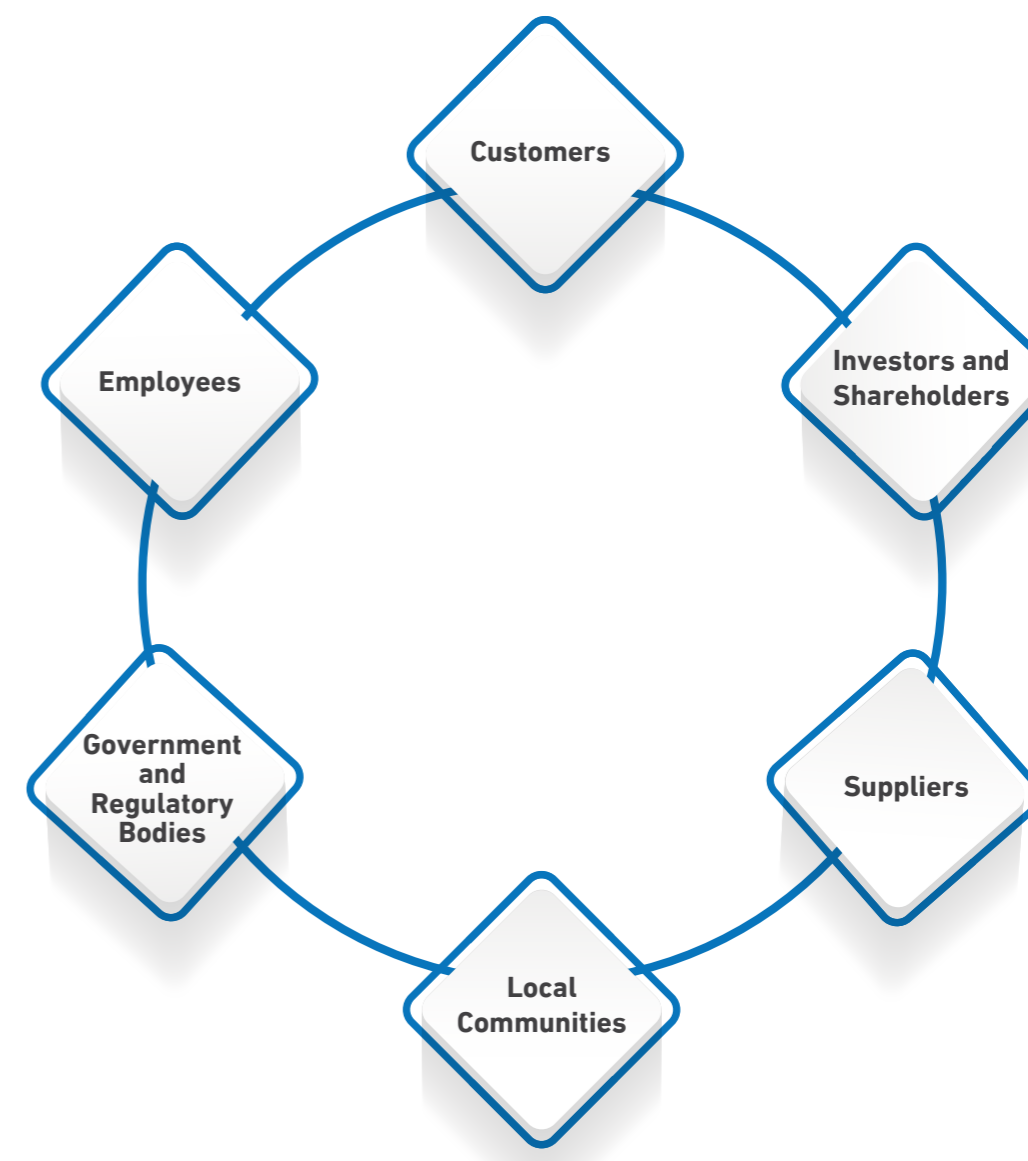
2.3 Stakeholder engagement

Since our inception, our core value has been to connect with stakeholders and foster strong and lasting relationships with meaningful conversations. Engaging with stakeholders regularly is crucial in creating our sustainability roadmap, as it helps us better understand their aspirations, needs, and perspectives, ultimately shaping our overall strategy and business approach.

We value the creativity, innovation, and problem-solving our stakeholders bring maintaining open lines of communication, transparency, and trust.

Our stakeholder Group

We use various engagement methods and channels tailored to the needs and preferences of our stakeholders. Some of these include:



Sl No	Stakeholder group	Engagement method
1	Employees	Internal meetings, training sessions, and feedback surveys
2	Customers	Social media engagement, and customer support
3	Shareholders and Investors	Annual general meetings, investor presentations, Annual reports
4	Government and Regulatory Bodies	Compliance reporting, policy consultations, and industry roundtables
5	Local Communities	Public consultations, and support for local events and initiatives, NGO's
6	Suppliers	Bidding and tendering

Doha Bank conducts due diligence and oversight of the organisation's activities, engaging with stakeholders to support these processes by adhering to company law and holding an Annual General Assembly of Shareholders meeting with the entire Board present.

Enhancing financial performance and investment appeal through stakeholder communication are among the Bank's primary objectives. We believe in assessing the social and environmental impact of decisions influenced by these interactions. In addressing stakeholders, the Bank maintains an open and constructive dialogue based on best practices and high standards of corporate conduct and governance. Driven by shareholder targets, we pride ourselves on strictly complying with applicable legislation and following local regulatory recommendations in our CSR activities.

2.4 Our Material Topics

Recognizing the dynamic nature of the sustainability landscape, we conducted a comprehensive review of our previous materiality assessment to identify the most pressing environmental, social, and governance (ESG) issues affecting our business and stakeholders.

During the reporting period, there were no changes in the topics that are material to Doha Bank. The list of material topics are indicated below. In the coming year, as we embark on a journey of ESG transformation, we intend to go beyond the traditional approach to ESG materiality and conduct a double materiality assessment. This will enable us to provide a more holistic view of our ESG performance.

1. Emission Management and Environmental Impact
2. Responsible Investing and Financing
3. Financial Inclusion and Literacy
4. Customer Satisfaction
5. Digital Innovation
6. Employee Wellbeing
7. Diversity, Inclusion and Equity
8. Talent Attraction and Retention
9. Community Support and Development
10. Human capital development
11. Sustainable Procurement
12. Governance, Accountability, and Transparency
13. Risk Management
14. Ethical Conduct
15. Compliance
16. Economic Performance
17. Data Security and Privacy

These material topics encompass our core priorities at Doha Bank and are actionable levers to the value we intend to create for our clients.

QNV 2030 and UN SDG

We have aligned our sustainability strategy with the Qatar National Vision 2030 and aim to continuously improve against existing metrics. A key priority is connecting the 17 UN SDGs to our commitments and efforts, striving to create long-term value. We work closely with stakeholders to achieve key goals from the Qatar National Vision 2030, including promoting economic growth, fiscal stability, reducing financial waste, and lowering public debt to safe levels.

Over the years, our efforts to support the UN SDGs have been recognised, and we will persist in making our mark in support of national priorities at Doha Bank.



2.5 Economic Performance

We know that long-term success depends on creating a shared value. We have a significant influence on the productivity, resilience, and stability of our stakeholders and Qatar's economic system.

Doha Bank will ensure financial profitability in the long run to benefit all our stakeholders. We do this by creating value through our products and services and providing the right products to the right customers.

According to the audited financial statements for the year 2023, the bank was able to achieve financial results, where the total assets reached QR 101.3 billion to grow by 3.7% as compared to the previous year, the net loans and advances was QR 58 billion. The Bank achieved a growth in the Private Sector Lending of 5%, the total value of the investment portfolio was QR 30.4 billion recording a growth of 21.7% year-on-year, the total amount of customer deposits reached QR 51.6 billion to grow by 2.9% as compared to the previous year, and the total amount of shareholders' equity reached QR. 14.4 billion showing an increase of 2.6% as compared to last year.

The income statement shows that the net profit at the end of the year amounted to QR 769 million. The earnings per share stood at QR 0.25 and the return on average shareholders' equity reached 5.7% and the return on average assets amounted to 0.8%. Based on these results, the BOD decided to present a recommendation at the AGM to distribute cash dividends to the shareholders at QR 0.075 per share.

Economic Performance QAR (000's)	2020	2021	2022	2023
Direct economic value generated (revenues)	2,937,109	3,106,455	2,908,636	2,828,802
Total economic value distributed (including the below)	1,327,722	1,402,960	1,462,552	1,581,494
Operating cost	867,643	875,916	894,031	945,927
Employee wages and benefits	441,234	466,905	501,081	521,145
Payments to governments (taxes and sport tax)	18,845	60,139	67,440	114,422
Dividends paid to shareholders & tier 1 capital notes	203,000	232,535	619,035	422,535
Donations and sponsorships	7,433	5,349	8,766	8,979
Donations and sponsorships as % of pre-tax profit (%)	1.06%	0.72%	1.08%	1.04%
Economic value retained (direct economic value generated' less 'economic value distributed')	1,609,387	1,703,495	1,446,084	1,247,308
Global net profits	703,024	703,774	765,375	769,478
Shareholders' Equity	13,794,570	14,255,953	14,078,808	14,444,021
Return on (average) equity (%)	5.3%	5.2%	5.8%	5.7%
Tier-1 Capital notes	4,000,000	4,000,000	4,000,000	4,000,000
Capital Resources ⁽¹⁾	14,204,620	14,509,129	14,588,612	15,031,248

(1) Eligible capital as per Basel Framework adopted by the QCB

Revenues by Business Segment	2020	2021	2022	2023
Wholesale banking	2.57	2.53	2.65	3.66
Treasury & Investments	1.19	0.96	1.13	1.62
Retail Banking	0.43	0.38	0.48	0.53
International Banking	0.16	0.19	0.23	0.40

3. RESPONSIBLE BUSINESS PRACTICES

Sustainable value creation through good governance

Doha Bank places responsible business practices as the core driver of its operations, processes, and policies. As a leading local and regional financial institution, we believe that maintaining the highest standards of responsible business practices are crucial to sustain our leading position within the regional banking sector. Our conduct is strictly aligned with the requirements of the Qatar Central Bank (QCB) as well as international industry standards with respect to good governance, risk management, ethical conduct, information technology, as well as data security & privacy.



For more information regarding Doha Bank Group corporate governance framework, Board of Directors and Committees, cybersecurity, and privacy policy, please refer to [Corporate Governance Report 2023](#).

3.1 ESG Governance

Good governance fosters accountability, transparency, efficiency, and the rule of law, enabling effective management of resources for equitable and sustainable development across human, environmental, economic, and financial spheres. Our legacy of robust governance committees, policies, and practices ensures responsible allocation of responsibilities, privileges, and power within our organisational structure, safeguarding compliance with both our values and regulations.

Doha Bank prioritises ESG integration across its culture, operations, and strategic decision-making. The Executive Management Committee champions the bank's sustainability strategy and oversees its integration into initiatives, projects, and daily operations. The committee also ensures alignment with evolving global ESG standards. To advance our ESG goals, Doha Bank has established a dedicated team this year to spearhead sustainability initiatives with defined roles and responsibilities.

With ESG being included as one of our strategic guiding principles, we realize the need to integrate Board oversight of ESG aspects. Doha Bank is in the process of establishing a robust ESG governance structure with clearly defined roles and responsibilities at the Board, Executive and Management level. For effective ESG risk management, our Risk Management Committee will work alongside our ESG committee at the Executive level and provide timely updates to the Board on environmental, social and climate related risks. Our existing ESG Bond Committee will continue to have oversight over the operationalisation of our Sustainable Finance Framework and will play a pivotal role in our journey of ESG transformation.

ESG Risk

Doha Bank intends to introduce new governance policies and protocols to manage business risks while integrating environmental and social factors into our risk management process. As these factors can impact on our reputation, clients' operations, and long-term economic viability, we are in the process of establishing E-SMS in the lending process. Our objective is to expand lending to large green infrastructure projects, SMEs, and other initiatives with positive environmental and social impacts while generating financial returns.

Our main objective is to manage business risks in a way that serves the interests of clients, customers, and investors while safeguarding the Bank's safety and soundness. By integrating environmental and social factors into our risk management process, we can better protect our reputation and support the long-term economic viability of Doha Bank and the communities where we and our clients operate.

The Bank has established a Sustainable Finance Framework under which Doha Bank can issue Green, Social, and Sustainability Financing Instruments. These issuances could include bonds, private placements, and other instruments such as CPs and loans, to fund new and existing assets with environmental and/or social benefits. The evaluation and selection process is governed by Doha Bank ESG Bond Committee, formed by members of Treasury, Wholesale and Retail Banking, Investor Relations, Market and Credit Risk, Finance, and Strategy. As required, additional attendees can be invited by the ESG Bond Committee.

3.2 Corporate Governance and Business Ethics

Good governance is critical to the success of any financial institution, and at Doha Bank, we are committed to maintaining the highest standards. Our robust policies and procedures, overseen by a Board of Directors with practical and professional experience, ensure effective decision-making, risk management, and compliance with laws and regulations. One-third of our Board Members are independent, promoting transparency and accountability.

The Board sets guidelines for corporate governance and related policies to ensure that the Bank's operations align with the interests of management, shareholders, and stakeholders. This enhances investor confidence while separating the powers of the board and executive management and ensuring independent oversight departments.

At Doha Bank, we believe that good governance is essential to building trust and delivering value to our stakeholders.

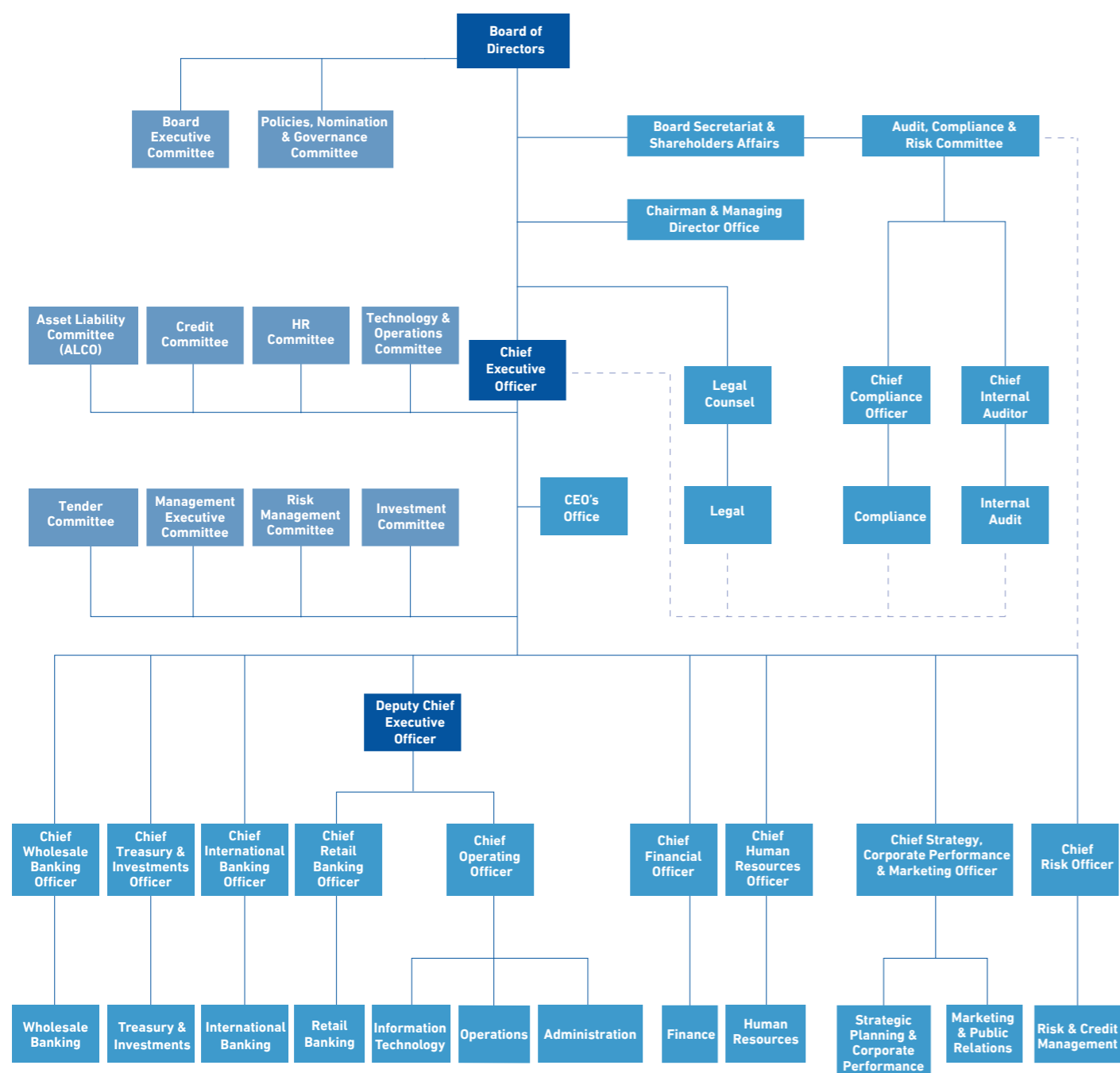
3.2.1 Governance and Compliance Requirements

As part of the compliance requirement of the Corporate Governance Code for listed companies and legal entities issued by Qatar Financial Markets Authority, and the instructions of Qatar Central Bank, Doha Bank as a Qatari Public Shareholding Company listed on the Qatar Stock Exchange is required to disclose the extent to which it complies with the provisions of the Code. Doha Bank believes that applying a proper corporate governance framework is essential to assist it in achieving its goals in addition to improving its internal and external working environment, protecting stakeholders' interests, and distributing roles and responsibilities in an ideal way.

Key governance aspects such as responsibility of governance, conflict of interest, anti-money laundering, corruption, bribery approach, financial crimes, data protection, mechanism to report non-compliances, compensation practices and structures are covered in detail in the Corporate Governance Report.



3.2.2 Organisational Structure and Governance Model



The following board committees are formed and their responsibilities are laid out for the effective and efficient functioning of the board.

Audit, Compliance and Risk Committee

- To review the bank's internal control system upon setting or updating it or when required, and then submit its relevant recommendations to the Board and execute the Board's assignments concerning the bank's internal controls.
- To supervise the financial and internal controls and the risk management especially the training programs prepared by the bank, and to ensure compliance with the best international auditing standards, and with the requirements of the International Financial Reporting Standards and the International Standards on Auditing.
- To review the Bank's transactions with the relevant parties and their compliance with the relevant controls.
- To coordinate between the bank's Internal Audit Department and the external auditor.
- To check the accuracy of the figures, data and financial reports presented by the bank to the General Assembly.
- To study and review the reports and observations of the auditor on the bank's financial statements and follow up on what has been done about them.
- To consider the basis for hiring and nominating external auditors and ensuring their independence in the performance of their functions.
- To review the Bank's financial and accounting policies and procedures and give relevant opinion and recommendation to the Board.
- To periodically develop and review the Bank's policies on risk management, considering the bank's business, market variables, and the bank's investment and expansion trends.
- To review the Bank's periodic risk reports and its management, and to submit them to the Board, with its recommendations, and prepare reports on specific risks based on the assignment of the Board or its Chairman.
- To hold a discussion with the external auditor and Senior Executive Management on the audit risks, primarily the appropriateness of accounting decisions and estimates, and present them to the Board for inclusion in the annual report.

Nomination & Governance Committee

- Establishing general criteria and standards for the General Assembly to use in electing the most suitable candidates for Board membership;
- Receiving nomination requests for board membership and nominate whomever it deems appropriate for membership in the event that any of the board's seats are vacant;
- Ensuring that nominations consider the availability of a sufficient number of potential candidates capable of performing their duties as members of the Board, in addition to their skills, knowledge and experience, as well as their professional, technical, academic, and personal qualifications. Nominations must be made based on "the right person in the right place" in accordance with the governance principles of the QFMA and the QCB.
- Presenting an annual report to the Board that includes a comprehensive analysis of the Board's performance, identifying its strengths and suggestions in this regard;
- Developing a draft succession plan for the bank's management to ensure the rapid appointment of the appropriate replacement to fill vacant positions in the bank;
- Supervising human resources policies in general and ensuring that there is a replacement plan for senior employees in the Executive Management.
- Nominating whomever it deems appropriate to fill any of the senior executive management positions;

- Conducting review and evaluation on a periodic basis regarding any changes in international and local corporate governance practices that could have an impact on how the bank operates, its management of governance policy and also recommending to the Board any amendments to those practices;
- Considering issues of non-compliance with governance and recommending to the Board to take the necessary measures to resolve them as appropriate.
- Recommending appropriate actions regarding changes in the Bank's governance practices and the governance policy of relevant affiliated entities and ensure adherence with the same;
- Recommending to the Board to approve the bank's governance policy unless the Board of Directors has authorized the Committee to approve it.

Policies, Remuneration & Incentives Committee

- Review annual business plans and budgets in line with the long-term strategy, economic variables, market and regulatory environments;
- Analyze the bank's performance and compare results with the strategy, action plan and budgets.
- Conduct a broad review of the bank's draft policies and make sure that the initial approval is issued before obtaining the Board's final approval unless the Board has authorized the Committee to finally approve them;
- Ensure that guidelines are established for policies adopted by subsidiaries/related entities.
- Determine the general policy for annual remuneration at the bank, including the method for determining the remuneration for the Chairman and Board members, making sure that this method is in line with the law, regulations, and instructions of regulatory authorities.
- Determine the remuneration of the CEO and Executive Management based on achieving long-term goals.
- Review the salary scale and other employment benefits of the bank's staff and make recommendations to the Board in this regard for approval.
- Ensure that the remuneration policies for the Chairman, Board Members, and Senior Management including the CEO, which should be approved by the Board of Directors, are in line with the relevant best international banking practices and supervise the implementation of these policies and review them annually.

Executive Committee

- Review changes relating to Doha Bank's capital structure and significant changes to the management and control structure of Doha Bank, recommend to the Board for approval.
- Facilitate the effective supervision and overall control of the business of the Bank by receiving and reviewing overall customer credit, inter-group and investment exposures.
- Approve credit facilities above the authorized limit set for management up to the Executive Committee limit delegated by the Board of Directors.
- Review credit proposals above the Executive Committee limit and provide recommendations on reviewed proposals to the Board of Directors.
- Recommend to the Board of Directors appropriate action pertaining to the impaired indebtedness cases or obligation above the delegated limit.
- Review on a quarterly basis the status of pending litigation matters.
- Approve purchase and expenditure for amounts within the limit delegated to the Committee by the Board of Directors.

- Approve donations for charity activities and corporate social responsibility expenditures on a case-by-case basis in line with the delegated limits to the Committee as approved by the Board of Directors and the corporate social responsibility strategy.
- Review and approve strategic and commercial investments within the Committee's delegation.
- Oversee the performance of strategic investments by periodically receiving reports from management and reporting to the Board.

Board Composition	2020	2021	2022	2023
Percentage of Board seats occupied by women	0	0	0	0
Percentage of Board seats occupied by independent directors	33.30	37.50	37.50	36.36

3.2.3 Code of conduct and Ethical Requirements

The Ethical Code of Conduct of Doha Bank reflects our work principles, values, and controls and guides us to manage our operations and conduct our business processes in a proper way. It aims to align the Bank's operations with the expectations of our stakeholders. The Code covers topics such as anti-corruption, information privacy, dishonest behaviour that can create a conflict of interest, and a set of guidelines that regulate relationships with stakeholders.

Our approach is to set a clear tone from the top, emphasizing individual responsibility and risk awareness. We have enablers such as policies, training, and support for open communication to empower our employees and set high standards of behaviour and incentives. We expect all employees to follow the Code and Standards of Professional Conduct. We believe it is our social responsibility to maintain an environment where unethical conduct is not accepted.

Whistleblowing policy

Whilst Doha Bank has instituted a sophisticated set of systems and controls to segregate duties, establish limits and approval processes, and monitor and audit employee and stakeholder interactions, it is fully aware that the systems are not foolproof. Therefore, the Bank has developed a Whistleblowing Policy which incorporates independent reporting channels, confidentiality and sensitivity, investigation powers, escalations, reporting, re-integration of findings into the operational and control framework, and regulatory co-operation.

According to this policy, if there are reports that prove their authenticity, the Audit, Compliance, and Risk Committee shall be informed of the material issues raised by whistleblowers in such reports under strict confidentiality and protection via an email accessible only by the Chief Internal Auditor. Employees are encouraged to disclose any suspicions they have, and those suspicions are reviewed, investigated, and reported to the Audit, Compliance, and Risk Committee as needed. The bank's response is determined by the severity of the violation, and any recommendations made by the Audit, Compliance, and Risk Committee shall be approved by the Board of Directors.

Three whistleblowing incidents were received, some of them by anonymous persons, via the designated email and reporting channel during the year 2023, and the reports were transferred to the relevant authorities, where the necessary measures were taken regarding them and closed.

As one of the leading financial service providers in Qatar, Doha Bank ensures that employees have an effective understanding of the Whistleblowing Policy, and regularly communicate the importance of adherence to it. Doha Bank continuously seeks to provide reassurance and protection to those employees who share their concerns on any suspicious financial transactions or unacceptable behaviour.

3.3 Risk Management and Compliance

The Bank has consistently and continuously monitored risks and processes across the organisation to identify, assess, measure, manage and report on opportunities and threats that could impact the achievement of the Bank's objectives. The Board and the Executive Management are ultimately responsible for all the risks assumed by the Bank. They seek to balance the risk profile against sustainable returns to achieve the business goals of the Bank. The Board has engaged qualified professionals and has set policies and procedures, risk limits, organisational framework, committees, authority levels and accountability. Implementation of the Risk Management Framework is entrusted to a highly competent team and is controlled and implemented through various senior level management committees chaired by the Chief Executive Officer covering Credit, Investment, operational risk, and Asset & Liability Management.

The main responsibility of the Compliance Department at the Bank is to assist the Board and Bank's Executive Management in managing and controlling the Compliance risks efficiently and to protect the Bank from financial losses "if any" due to failure of compliance. Compliance risks include risk of legal/regulatory sanctions, material financial loss, or loss of reputation. Compliance also assists the Board of Directors and Executive Management in improving the internal controls procedures that will mitigate Compliance, AML, and Anti-Terrorist Financing (ATF) risks. Moreover, Compliance acts as a liaison between the Bank and the respective regulators and updates management with new laws and regulations.



3.3.1 Risk Management

Doha Bank's Risk Management Group (RMG) operates through an Enterprise-wide Risk Management Framework (ERMF) and is headed by a Chief Risk Officer (CRO). ERMF in Doha Bank sets out activities, tools, and techniques to ensure that all identified risks are understood, and appropriate measures are in place to monitor and recommend mitigations to appropriate committees or authorities. RMG consistently and continually monitors risks and processes across the organisation to identify, assess, measure, manage and report on potential threats to concerned committees / authorities that could negatively impact the desired results of the Bank's objectives. Risk Management policies, models, tools, and systems are regularly reviewed/ revised to improve the framework and reflect market changes. CRO reports to the CEO, with a dotted line of reporting to the Board's Audit, Compliance and Risk Committee, which in turn reports to the Board of Directors of the Bank. The RMG is also independently empowered to escalate issues directly to the Board and Audit, Risk and Compliance Committee.

Responsibility for risk management resides at all levels of the Bank, from the Board and the Management Executive Committee down through the organisation to each business manager and risk specialist. These responsibilities are distributed so that risk/return decisions are taken at the most appropriate level, as close as possible to the business, and are subject to robust and effective review and challenge. The ERMF lays down a clear, consistent, comprehensive, and effective approach for the management of all risks. It also sets out the key activities required for all employees to operate Doha Bank's risk and control environment, with specific requirements for key individuals, including the CRO and CEO, and the overall governance framework designed to support its effective operation.

Implementation of the Risk Management framework is entrusted to a highly competent team and is controlled and implemented through various senior level management committees chaired by the CEO - mainly in Management Executive Committee, Management Credit Committee, Investment Committee, Risk Management Committee and Asset and Liability Committee. In addition, the Board level committees, namely the Audit, Risk and Compliance Committee, reviews the observations and findings of internal audit, risk management, external auditors, compliance and the regulator's reports to take stock of the overall risk exposures across the organisation in all spectrums of the business & support areas.

The Bank prepares a comprehensive report on ICAAP with all its forms and tables according to the new guidelines based on the consolidated and audited financial statements as at 30th September of each year. Each year the Bank provides QCB with this report by 15th December. Based on this report, QCB reviews and assesses the additional capital charge approved for the following year which the bank is required to maintain along with the overall minimum limit of the Capital Adequacy Ratio (CAR) during the whole period.

The ICAAP encompasses internal assessment of material risks such as liquidity risk, market risk, operational risk, interest rate risk, compliance risk, country and transfer risk, credit risk, credit concentration risk, valuation risk, counterparty credit risk, insurance risk and settlement risk, sector concentration risk, residual credit risk, strategic risk, and reputational risk. The assessment also involves calculation of quantitative impact of these risks on capital adequacy of the Bank. Furthermore, ICAAP includes capital planning and financial projections, defining and aligning risk appetite, stress testing & scenario analysis and defining the risk universe for the Bank. Considering the nature of the operations of the Bank and the material risks, a comprehensive assessment of capital was conducted to determine the level of extra capital required to meet such risks identified under Basel Pillar 2.

Furthermore, the QCB has outlined detailed instructions for Basel III Capital Adequacy calculations in accordance with the rules of Basel Committee on Banking Supervision (BCBS). The Bank has adopted the Basel III framework and started reporting its Capital Adequacy Ratio on a quarterly basis to the QCB.

The Board has set the risk appetite thresholds for the Bank since the Board and the Executive Management are ultimately responsible for all the risks assumed by the Bank. The risk appetite framework sets out the quantitative thresholds for risk capacity and tolerance. Doha Bank has engaged qualified professionals, and has set out policies and procedures, limits, thresholds, authority levels, committees, review mechanism, controls, and accountabilities to manage risk through a common framework.

3.3.2 Climate Risk

Climate risk relates to the financial and non-financial impacts that may arise as a result of climate change and the move to a greener economy. Climate risk can impact us either directly or through our relationships with our clients. Climate-related financial risks have the potential to affect the safety and soundness of banks through physical and transition risks, which affect various sectors of the economy and may affect access to financial services.

Central banks and other financial regulatory authorities are focusing on developing safe and effective supervisory frameworks that can ensure a smooth transition to a low carbon economy.

Climate risk can materialize through Physical risks which arise from the increased frequency and severity of weather events, such as hurricanes and floods, or chronic shifts in weather patterns. The nature and timing of extreme weather events are uncertain, but they are increasing in frequency and their impact on the economy is predicted to be more acute in the future. The potential impacts on the economy are lower GDP growth, higher unemployment, significant changes in asset prices, affecting profitability of corporates in different industries are to name a few. All these outcomes have potential to impair asset values and the credit worthiness of customers leading to increased default rates, delinquencies, write-offs, and impairment charges in the bank's portfolios. Transition risks are financial risks that arise from the process of moving to a low carbon economy, including changes in government or public policy, technology, market sentiment or customer behaviours.

For ICAAP (Internal Capital Adequacy Assessment Process), the Bank has internally conducted stress scenario to determine the magnitude of impacts on loan and investments book using guidelines provided by Bank of England which are accounted for in stress testing impacts. Results of climate stress test are captured in stress testing framework under three scenarios. Sudden disorderly transition that follows from rapid global action and policies, Long-term orderly transition that is broadly in line with the Paris Agreement, no transition and a continuation of current policy trends are the three different scenarios.



3.3.3 Compliance Risk

Compliance Risk is the risk of regulatory sanctions, material financial loss or loss to the reputation the Bank may suffer because of its failure to comply with laws and regulations applicable to its banking activities in jurisdictions where the bank is operating. Compliance risk is managed by the compliance Department that includes Compliance control unit, AML/CFT unit, FATCA & CRS and Anti Bribery and Corruption ("ABC"), and works independently and reports to the Audit, Compliance and Risk Committee and the Board of Directors.

Compliance, AML/CFT, FATCA & CRS and ABC units assist the Board of Directors and Executive management to manage Compliance and AML/CFT, FATCA & CRS and ABC risks associated with noncompliance to applicable laws and regulations in each jurisdiction by providing proper recommendations to enhance/improve the internal control procedures to mitigate Compliance, AML/CFT, FATCA & CRS and ABC risks, reviewing new products in terms of Compliance and AML/CFT, managing FATCA & CRS and ABC activities, developing and updating Compliance, AML/CFT, FATCA & CRS and ABC Policy & Procedures, filing of Suspicious Transaction Reports (STR's) with respective Regulatory Authorities in each jurisdiction, ensuring that there are respective Online, realtime, Interactive search and Offline Screenings as preventive and detective controls, have automated systems for monitoring transactions to identify suspicious transactions, ensuring that business units are doing proper Know Your Customer, Enhanced Due Diligence and FATCA & CRS procedures, conducting AML Due Diligence for Correspondent relationships, conducting AML/CFT & Sanctions Enterprise Wide Risk Assessment, providing advisory services to business functions where required, Conducting Staff Trainings on Compliance, AML/CFT, FATCA & CRS and ABC issues on regular intervals.

3.3.4 Data privacy and Security

In recent years, the financial sector has seen a significant increase in the use of cutting-edge digital technology and investments in digitisation. However, this surge in digitalization has also led to growing security threats that could compromise the confidentiality, integrity, and availability of sensitive data, such as customers' personal and financial information. At Doha Bank, we prioritise the safety of our customer data.

	2020	2021	2022	2023
Number of account holders affected	0	0	0	0
Number of data breaches	0	0	0	0
Percentage involving personally identifiable information (PII)	0	0	0	0

To enhance the security of the Bank's and its customers data, we have implemented several measures, which include, but not limited to: Establishing an information security and business continuity program in line with regulatory requirements and international best practices; Encrypting Data at rest and in transit with advanced encryption standards; carrying out vulnerability assessment and penetration testing of all critical assets on periodic basis; and adopting a robust data backup and storage strategy. Further, the bank is in the process of establishing a data privacy function within the bank in accordance with the which mandates enhanced protection of personal identifiable information (PII) of all the customers and other stakeholders. Furthermore, the UAE Central Bank has issued Consumer Protection Regulations for strict compliance by all banks, and Doha Bank is committed to it.

Cyber security

Robust Information security policy and Cyber Security Frameworks are in place that provides detailed policies/ guidelines around the implementation of controls for the security of information systems. The Bank has put in place a Cyber Security Strategy that details a roadmap to implement Information Security tools to enhance control and technology infrastructure to strengthen its ability to prevent, detect and respond to the ever increasing and sophisticated threat of cyber-attacks. The Bank has acquired a comprehensive Cyber Security insurance policy. Management and Board level Committees have been established to review and monitor the Information Security position of the Bank. All control weaknesses/non-compliances/review observations are tracked and escalated to the relevant committees on a regular basis. The Bank is committed to complying with all the regulatory requirements (local and international) pertaining to Information Security as well as the industry standards such as ISO 20000, ISO 27001, PCI DSS, etc.

Risk assessments of all the IT systems and processes are carried out on a regular basis. Additionally, all acquisition/ changes in the procedures, systems, etc. are subject to review of the IS department to ensure that adequate Information Security controls are embedded. The IS team has built an in-house vulnerability assessment and penetration testing (VAPT) framework that allows us to continuously test the Bank's environment against new threats. Additionally, external VAPT is carried out as required by Qatar Central Bank (QCB).

As mandated by the QCB, the Bank has actively participated in Cyber Security Maturity Assessment by Third Parties program and carried out periodic penetration testing and vulnerability assessment for all the Bank's critical assets. In addition, the Bank has completed a full-scale implementation of its Security Operations Centre to augment its Information Security monitoring activities. The Bank has realigned the Information Security Governance architecture across the Board for effective cyber and information risk management and initiated various security improvement programs within IT infrastructure and process.

Regular Information Security training and awareness sessions are carried out for all Bank staff. Information Security training is part of the induction program of the Bank where all new staff members are educated about their basic responsibilities with respect to information security. The IS team regularly circulates security guidelines to the staff and customers of the Bank to protect against new threats.



4. DRIVING GROWTH THROUGH RESPONSIBLE BANKING

Banks in particular play a major role in our economy, as they provide vast amounts of capital and could influence other companies and customers across sectors through their products and services. We are convinced that by advocating for responsible investment and financing practices that prioritise environmental, social, and governance (ESG) considerations, we can generate enduring and sustainable advantages for both the Bank and our clientele, promoting the development of stable and long-lasting relationships. Doha Bank views sustainability efforts as a major opportunity to demonstrate our commitment to operating responsibly and making a positive impact through sustainable financing.



4.1 Sustainable Finance

Our strategy for sustainable finance and investing emphasises the significance of environmental, social, and governance aspects to investors as well as the long-term health and stability of the market. We understand that sound social, environmental, and economic systems are necessary for long-term sustainable profitability. To promote the transition to a low carbon economy, handle climate-related risk, and investigate sustainable, green financing alternatives, we are further expanding our organisation's competence, knowledge, and skills.

Long-term value creation for all stakeholders through sustainable finance is at the core of our commitment to sustainability. We strive to foster a positive impact on society and the environment while driving sustainable growth and financial performance by aligning our investments with ethical principles and global standards.

Sustainable Finance Framework

At Doha Bank, sustainable financing is a key pillar of our Responsible Banking approach. We actively seek opportunities to support environmentally and socially positive activities through dedicated financing solutions.

Our Sustainable Financing Framework, launched in 2023, guides this commitment. It strengthens Doha Bank's integration of ESG factors (environmental, social, and governance) into core operations, fostering a sustainable and low-carbon future. This aligns with Qatar's National Vision 2030 for sustainable development.

An independent review by Morningstar Sustainalytics confirms the framework's alignment with international Green, Social, and Sustainability Bond Principles. The framework outlines four key areas: how funds are used, project evaluation, fund management, and reporting.

For the full Sustainable Financing Framework, please refer to <https://qa.dohabank.com/investor/sustainability/>

The Sustainable Financing Framework outlines our approach and defines the criteria for Doha Bank to develop both Green Financing Instruments for projects in renewable energy, clean transportation, green building, and the like, and Social Financing Instruments for projects in areas such as healthcare, education, affordable housing, and employment generation.

We acknowledge the global guidance for responsible banking from platforms and frameworks such as the UN Principles of Responsible Banking (UN PRB). We are committed to responsible banking and integrate sustainability into our strategic, portfolio, and transactional decisions across all business areas. Moving forward we will adopt these principles while we establish an overarching broad ESG framework.



4.1.1 ESG linked SME Lending

Our Corporate Banking division recognises the importance of supporting small and medium enterprises (SMEs). As financial providers, we are committed to assisting Qatar in enhancing its ranking on the Global Entrepreneurship Indicator and boosting the role of SMEs in the Non-oil & Gas GDP. Through providing products and services that facilitate the growth and diversification of SMEs, we actively contribute to both objectives. Our range of products and packages is tailored based on customer feedback and designed to address the specific requirements of businesses. Our loans through the "National Guarantee Program" are specifically designed to enhance social and economic development by promoting employment and sector development. The Commercial Banking sector concentrates on profitable small-to-medium corporates. The operations are supported by strong digitisation, transforming interaction with clients, and guiding them on integration with new technologies and adapting to straight-through-processing (STP).

To support the initiative taken by the State of Qatar to ease the short-term liquidity issues encountered by the private sector, Doha Bank actively participated in the "National Guarantee Program" in close coordination with Qatar Development Bank. The program is intended to support critical short-term payments (e.g., salaries, rents of companies) in the private sector, which are registered in the wage protection system in the State of Qatar. Further, as per the Qatar Central Bank guidelines, Doha Bank has postponed the loan installments of clients falling under affected sectors and carried out an interest reduction in compliance with QCB instructions. Doha Bank is one of the key partners in QDB's 'Al Dhameen', Credit Guarantee program which also covers start-ups, particularly in the field of manufacturing and service sector.

SME Loan Portfolio (QAR Mn)	2020	2021	2022	2023
Funded	489	799	755	703
Non-Funded	176	387	340	373
Total exposure	665	1,186	1,095	1,076
No of SME clients	273	425	387	333

4.1.2 Green Bond

On the funding side, Treasury & Investments continues to execute strategies to widen and diversify its sources, including accepting deposits from a variety of local and international clients. Having put in place a Sustainable Finance Framework for the bank, the Committee will look to issue a green bond over the medium term depending on market opportunities. This will place the bank among the first sustainable issuers in the country, and the first to launch a bond entirely on the back of local, green assets.

4.1.3 Impact Investing

The investment portfolio plays a crucial role in the Bank's revenue and profitability, and is thus a key mandate for T&I. The capable and highly experienced Investments team focuses primarily on holdings of high-quality sovereign debt, offering consistent interest income, reduced risk, and providing liquidity for the Bank. These liquidity management activities are continually aligned with evolving regulatory and prudential requirements. Recently, keeping with the global shift towards sustainability and responsible investing, the department has integrated ESG criteria into its investment selection process, successfully incorporating QAR 422 Mn worth of ESG-compliant assets (including QAR 14.5 Mn of Sustainable securities) into the Bank's fixed income portfolio.

The Treasury and Investments Group remains committed to evolving and innovating in its strategies, underscoring its dedication to the Bank's financial success and broader ESG goals. Initiatives are underway to expand the group's risk

management offerings and explore new avenues for investments and funding.

Our commitment to ESG investing does not stop at the investment department. We understand the importance of educating our relationship managers on the significance of ESG Investing and encouraging them to market ESG Investments to our clients.

4.1.4 Sustainable Products and Services

As a pioneer in raising awareness for environmental and climate change issues in Qatar, the Bank's vision is to lead the way as a Green Banking institution in encouraging account holders to opt for Paperless Banking, Green Accounts, and Green Mortgage loans.

Green products

	2020	2021	2022	2023
No. of Green banking Accounts	3161	2953	2757	2509

DOHA PAY

Doha Bank's Digital Wallet, Doha Pay, provides customers with a convenient payment option. Doha Pay users can make QR code payments at selected merchants and send Person-2-Person money transfers. The Bank has introduced Tap'n Pay service for Doha Pay Digital Wallet and introduced other device payment options for iOS and Android operating systems, such as Apple Pay and Google Pay. Users have responded well to Doha Pay, and the number of customers who have registered for the app has surpassed 61,000 by December 2023.

D Bank E-Branch

Doha Bank has set up three functional E-branches in convenient locations throughout Qatar serving customers. Electronic one-stop banking. Propagating the concept of self-service banking.

Investment products

The Private Banking unit caters to high-net-worth individuals. Doha Bank has established a partnership with Bank of Singapore (BOS) to access their investment platform. The investment products offered include money markets, Investment Grade (IG) bonds, international equities, structured notes, global funds, ESG funds as well as ESG MSCI rated bonds.

4.2 Digital Transformation

Technology and innovation enable us to offer reliable and secure products and services to our customers and to stay ahead in the market.

We are dedicated to using digital technologies to improve our customers' experience, raise efficiency, and diminish our environmental impact. As of 31 December 2023, 90% of all retail customers' comparable financial transactions are performed through Doha Bank's digital and self-service channels and in line with the Bank's digital strategy; aimed towards providing better e-banking solutions, Doha Bank will continue investing in digital and adding new services for individuals and corporate customers.

To provide best-in-class institutional services, the Bank has invested in its own corporate portal (Tadbeer) to digitise payroll transactions across all Wage Protection System (WPS) and QCB platforms. Digital investments provide better customer experience while simultaneously creating significant fee revenues and reducing operation costs.

	2020	2021	2022	2023	%YoY
Online/Mobile	2,557,500	2,711,717	2,880,847	2,8764,33	0%
Doha Bank Mobile payment System	607	38,942	189,773	359,546	89%



4.2.1 Digital Banking Products

Doha Bank is one of the first banks in Qatar to introduce phone banking, SMS banking, internet banking, mobile banking, D-Payroll cards, an E-commerce marketplace, face and voice recognition and WhatsApp chat service for customers.

Doha Bank's E-commerce customer base has reached a total of 360 merchants during the year with year-to date transaction volume totaling QAR 9.1 billion. The Bank has introduced a new e-commerce acquiring solution to enhance existing payment gateway services. It has also rolled out a payment link service for merchants to make online payments easier and more convenient.

Doha Bank's Digital Wallet, Doha Pay, provides customers with a convenient payment option. Doha Pay users can make QR code payments at selected merchants and send Person-2-Person money transfers. The Bank has introduced Tap'n Pay service for Doha Pay Digital Wallet and introduced other device payment options for iOS and Android operating systems, such as Apple Pay and Google Pay

4.2.2 Digital Systems & Information Technology

The role of Digital Systems & Information Technology (DS & IT), in the banking sector, has become more prevalent due to increased demand for digital and digitally enabled services. The success hinges on the availability of a secure and scalable technology infrastructure. The team at Doha Bank is committed to supporting the business units to achieve operational efficiency and revenue growth by building a strong technology ecosystem. This can be achieved by focusing on five broad themes - Digitisation, Digitalisation, Architecture & Analytics, Robotics & Artificial Intelligence and Data, Cloud & Security in a multi-layered approach.

ITD maintains a robust network and infrastructure for smooth execution of operations across local and overseas branches, effective maintenance of customer interfaces such as eChannel services, call centre services, ATM, POS, etc. To keep pace with technological enhancement, it is evident to strengthen our infrastructure resulting in reinforced service availability to customers.

DS & IT renders continuous support to the Bank's activities. In addition, they play a key role in business contingency and improving the digital ecosystem. They maintain a robust network and infrastructure for smooth execution of operations across local and overseas branches, effective maintenance of customer interfaces such as eChannel services, call centre services, ATM, POS, etc. To keep pace with technological enhancement, it is evident to strengthen our infrastructure resulting in reinforced service availability to customers.

As part of strengthening our IT infrastructure DS & IT successfully completed activities including:

- DR Drills consists of failover and failback activities for all applications spectrums to ensure smooth transition of services from primary to DR sites conforming business continuity in contingency scenarios.

Doha Bank has defined its policy for IT Service Management to adopt and adapt state-of-the-art technology, integrating with people and processes to support and improve all business processes. The certification validates not only how IT services are set up initially but also the ongoing procedures that are involved in providing the services, including how they are updated, managed, documented, etc.

Globally, banking institutions continue to experiment with technological innovations and invest in data analytics and related services. Particularly, in trying times, there is an immense potential for growth and experimenting with various innovations. Doha Bank's technology-centric plan covers, but is not limited to, the following objectives to realise our goals:

- Integrated modern technical architectures & digital platforms
- Cloud-based use cases considering external developments
- Agility & Faster time to market for products & services
- Improved customer experience with onboarding and lending processes

As part of the digital vision, Doha Bank will focus on building three main streams named below.

A - Build Solid foundations

- ✓ Modular loosely coupled architecture
- ✓ Strong ownership of security integration and customer touch points
- ✓ Data-driven automation by design
- ✓ Provision end to end managed cloud services
- ✓ Use of emerging technologies to accelerate customer experience

B - Protect revenues and explore new opportunities

- ✓ Add intelligence and automation to every single service
- ✓ Master service design to superior customer experience
- ✓ Offer competitive pricing for emerging services
- ✓ Develop new product and service configurations (multi-bundling)
- ✓ Implement smart pricing and product engine

C - Join Digital Ecosystem(s)

- ✓ Use open industry standards and open-source technologies
- ✓ Adopt open-banking principles
- ✓ Build platform and tools for partners (extranet)
- ✓ Attract Fintech and start-ups engagement and team up with regulators, where possible
- ✓ Blockchain capabilities

Various digital transformation and process reengineering projects/initiatives are lined up for completion in 2023/24, more over aligned to be compliant with the security standards and regulatory mandates.

DS & IT is committed to delivering innovative solutions, automation, and optimisation of processes to achieve the Bank's business objectives while continuously improving the quality of our services. Newer technologies, services and products will have to be devised and released to customers to support changing business/market needs. DS & IT is fully aware that achieving greater operational efficiency with enhanced security and significant cost saving will remain the point of focus to ensure the business alignment and customer experience.

4.3 Customer Experience

Customer Experience is at the core of our strategy, driven by our key principles of "Place the customer at the core of all we do and deliver a leading omni-channel experience." These values are driven and communicated across the organisation by the senior leadership team.



The Call centre Manual explains the department's role and the quality service standards for front-liners. It was created and given to all branch employees to help them achieve this goal. They have also adopted Service Standards and a CX Framework. Besides, they have launched awareness initiatives to make sure that all employees know the service standards and service excellence pillars. The Department has made tools to check how well they follow the Service Standards. They have also made tools to measure how customers feel about their experiences and satisfaction. The CX department has found areas that need improvement and is working with stakeholders and other departments to make the customer experience better.

Doha Bank successfully resolved 70% of all customer complaints within three working days on average over the last five years. We strive to provide the best-in-class service to our customers, as 89% of customers believe in the importance of complaint management according to our stakeholder survey. This was achieved through the high standards adhered to by the service quality team in efficiently recording and processing complaints and effectively communicating solutions to our customers. Furthermore, the framing of our corporate strategic pillars enables seamless collaboration and knowledge sharing between different functional teams, enabling complaints to be addressed in a timely manner.

To ensure that our customers receive the highest quality of service, we have implemented measures to improve their experience by making our services faster and more accessible through automation and digitisation. During the pandemic, we enhanced our mobile and online banking systems to give customers access to a wide range of financial services without having to visit branches in person. This year we have conducted a customer satisfaction survey through mobile banking and received responses from more than 5500 customers with an overall app satisfaction rating of 9.5 out of 10. We also maintain an app rating of 4.7 on iOS App Store and 4.6 on Google Play Store indicating high quality and satisfaction compared to competitors.

At Doha Bank, we understand that occasionally, customers may have complaints or inquiries. We take such matters seriously and aim to resolve them as quickly as possible to comply with QCB regulations. In 2023, our complaints team received calls, mails, in-person visits, and negative comments on social media. Our team worked diligently to resolve these issues within ten days, as required by regulatory guidelines.

In addition, our regulatory team received inquiries from the QCB and ensured that all queries were responded to promptly and within the due date.

At Doha Bank, we remain committed to providing the best possible customer experience and continuously working to improve our services to meet our customers' evolving financial needs.

Customer Satisfaction	2020	2021	2022	2023
Customer complaints	5,412	3,032	2,998	3187
Complaints resolved in less than 3 days (%)	57%	71%	71%	66%

4.4 Responsible Procurement

Effective supply chain management is essential for operational excellence, customer satisfaction, risk mitigation, innovation and growth, and sustainability. Our Supply Chain Department follows ethical and socially responsible practices, supports local communities, and buys locally produced goods.

In this year, procurement from local suppliers covered 77% of the total supply chain budget spend which shows our continued commitment to support local suppliers and the economy.

Supply Chain Contributions	2020	2021	2022	2023
Total number of suppliers engaged	175	200	219	226
Total number of local suppliers engaged	147	164	183	185
Total supply chain spending (QAR '000)	309,119	297,911	293,047	335,407
Supply Chain spending on local suppliers (QAR' 000)	262,150	233,920	244,276	257,033
Spending on locally based suppliers (%)	85%	79%	83%	77%

*Number of suppliers engaged for previous years data are restated.

5. OUR HUMAN CAPITAL

Human capital development is at the core of Doha Bank’s performance and success. Our people are our success, and to that extent, our ESG strategy sets the pathway towards building an agile, diverse, and inclusive workforce that fosters trust, creativity and transparency. Our competent and dedicated employees are a key factor of our growth and the solid foundations we have built over the years. We are convinced that building a dynamic and agile workforce is pivotal for driving a sustainable economy. We have made great strides throughout the year to establish a workforce that represents the communities where we operate.

Doha Bank is compliant with the labor law related to the social aspects across all jurisdictions in which it operates. Doha Bank strives to attract and manage competent talent through its established Human Resource practices centred around the Labor / Central Bank regulations, National Vision, and industry best practices.

We attract top talent from diverse backgrounds, including special needs, in alignment with our business and growth strategies, hence have competitively positioned our organisation in the local/global market.

Doha Bank promotes workplace safety, ethical behaviours, appreciating diversity, fostering equal opportunity/ transparency and ensures an environment free from discrimination and harassment, including sexual harassment and foster an inclusive work and a positive environment. The Bank’s learning and development framework encourages professional development and growth opportunities, in addition to career advancement prospects.



93% Percent of our employees believe ‘Employee Diversity’ is important



Doha Bank Employee population

Doha Bank had a total of 978 employees in 2023, which are comprised of 676 male and 302 female employees, which represents a 1% decrease from 2022.

Employment by Gender	2020	2021	2022	2023
Total Number of employees	900	963	990	978
Male	640	662	680	676
Female	260	301	310	302

5.1 Diversity and Inclusion

The collective sum of the individual differences, life experiences, knowledge, innovation, self-expression, unique capabilities, and talent that our employees invest in their work represent a significant part of not only our culture but our reputation and the organisation’s achievement. Our diversity initiatives are applicable—but not limited—to our practices and policies on:

- Recruitment and selection;
- Compensation and benefits;
- Professional development and training;
- Performance appraisals, promotions; transfers;
- Social and entertaining programs; terminations;

We continuously work on the development of a work environment built on the premise of gender and diversity equity that encourages and enforces:

- Respectful communication and cooperation between all employees.
- Teamwork and employee participation, permitting the representation of all groups and employee perspectives.
- Employer and employee contributions to the communities we serve to promote a greater understanding and respect for diversity.

98% of our employees believe there should be ‘Equal Remuneration for Women and Men’



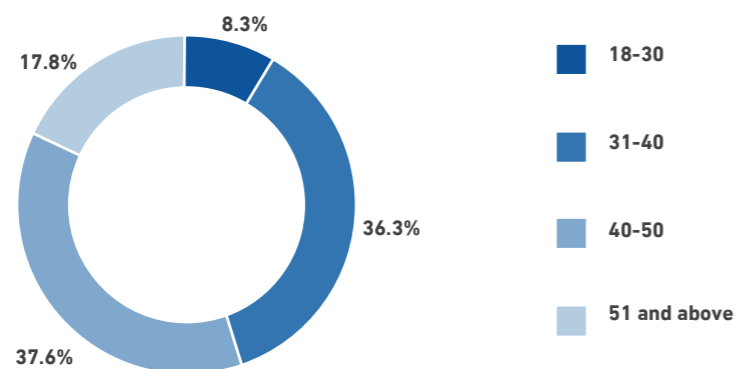


Employment by Gender	2020	2021	2022	2023
Male	640	662	680	676
Female	260	301	310	302
Median Male Salary vs Median Female Salary	1.01:1	1.01:1	1.06:1	1.03:1

Workforce by Age	2020	2021	2022	2023
18-30	86	87	97	81
31-40	357	336	371	355
41-50	321	386	361	368
51 and above	136	154	161	174

Employment by Nationality	2020	2021	2022	2023
Qatar	205	198	256	247
Expatriate	695	765	734	731

Workforce by Age



5.2 Gender Equality

We continuously work towards empowering women at the workplace and increase their representation at all levels. Female employees are always encouraged to engage in decision-making, take up leadership positions and play an active role in the work environment.

We are committed to driving greater gender equality across all levels of the business including our leadership and executive teams. Our commitment includes equal pay for equal work by attracting, developing, and retaining female talents, and actively promoting more women to management role.

Female Participation in the Workforce	2020	2021	2022	2023
Females in lower management (%)	29%	31%	40%	35%
Females in middle management (%)	17%	19%	19%	19%
Females in senior management (%)	5%	7%	10%	9%

We are working to improve the number of women in senior level positions. Currently, females constitute 31% of all job levels and 19% of middle management positions are held by females.



5.3 Non-Discrimination

All acts of discrimination, bullying or harassment are not tolerated in the workplace. The Bank operates under a set of internal policies that ensure a respectful work environment in compliance with the Qatar labor laws.

Our Employee Relations Department makes sure that every complaint from employees on work-related issues is communicated in a trustworthy environment and well addressed. Each complaint is treated as a priority issue and resolved as per our relevant policies and procedures for all grievances and complaints. We always involve an Investigation committee to investigate all negative cases to decide on disciplinary action fairly.

Our Grievance policy and procedures are continuously being reviewed and updated to ensure a clear and efficient implementation mechanism.

In 2023, there were no incidents or complaints escalated to the Employee Relations Function related to discrimination, harassment, or human rights violations.



5.4 Talent Attraction & Retention

Doha Bank offers attractive employment opportunities and career growth development for fresh graduates and senior talent. Doha Bank applies various professional development programs for fresh graduates and on job professional development programs including Career Development programs for branches and head office employees. This year, Doha Bank launched exciting opportunities for young professionals and recent graduates to jumpstart their careers. We're committed to fostering both personal growth and a diverse and inclusive work environment, ensuring everyone thrives.

Our onboarding program ensures that new joiners have access to all tools and information needed to help with their quick integration into our business culture.

Doha Bank is committed to cultivating talent at every stage. We offer specialised programs through the Doha Bank Academy, equipping high-potential Qatari graduates for successful careers. Our commitment extends to middle management and executive levels through dedicated programs. Developing our talent isn't a one-time event; it's an ongoing process.

We prioritise succession planning and utilise tailored interviews to identify future leaders. We actively follow up with employees to ensure their development plans align with their aspirations. To support individual growth, we conduct annual and mid-year performance reviews. These reviews identify areas for focus, empowering staff to reach their full potential and achieve their professional goals.

Staff Turnover

	2020		2021		2022		2023	
	No.	%	No.	%	No.	%	No.	%
Total Turnover	117	13	52	5	81	8	91	9
Employee turnover rate by job category								
Senior Management	12	21	5	8	8	11	15	23
Middle Management	18	12	15	5	37	12	31	10
Staff	87	13	32	5	36	6	45	9
Employee turnover rate by gender								
Females	34	13	20	7	17	5	28	9
Males	83	13	32	5	64	9	63	9

5.5 Upskilling our Human Capital

Digital learning initiatives, which are now the new normal, require a higher level of investment that depends on improving the skills, competencies, and efficiency of our people.



Doha Bank offers comprehensive training and development programs to empower our employees. These programs focus on building both technical and soft skills, including digital and leadership capabilities, interpersonal communication, and

professional development. Additionally, we provide mandatory annual or bi-annual training to ensure everyone stays up to date on Doha Bank's commitments and expectations. This includes essential topics like legal compliance, business ethics, anti-corruption, and anti-money laundering.

The number of training courses delivered increased by 54%, and the number of external trainings delivered increased by 252% compared to the previous year.



Doha Bank employees were able to utilise over 7,308 learning hours through the Doha Bank Academy for banking & business skills excellence during 2023. The average hours of training per employee is 7.47 hours. The key training areas of focus were AML, Compliance, FATCA / CRS, Business Continuity, Key Accounts Management, Corporate Governance, Operational Risk, Information Security & Customer Service Development.

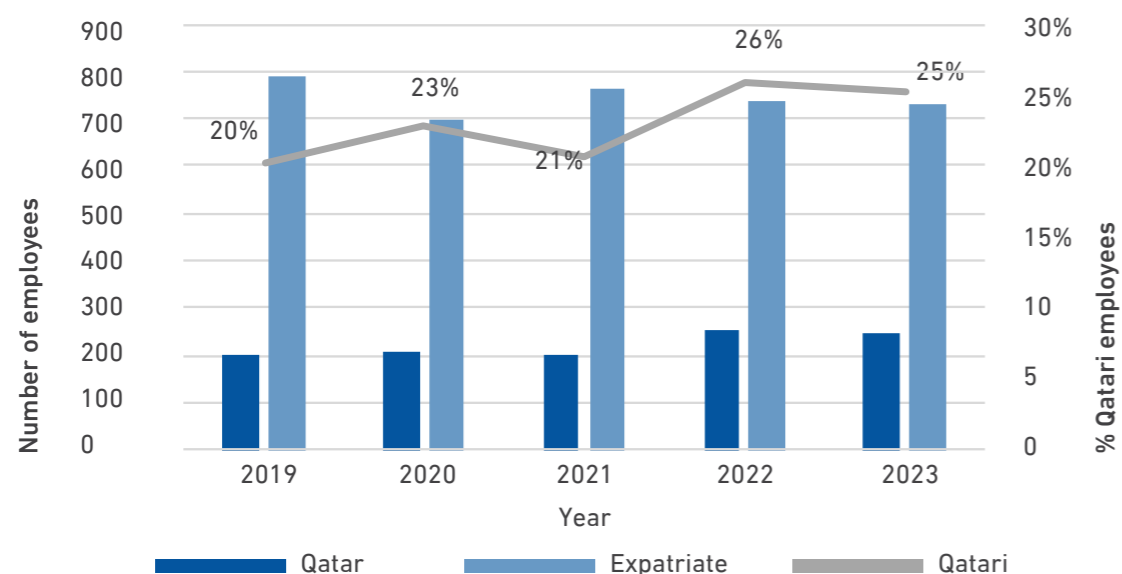
In late 2023, Doha Bank launched a comprehensive ESG training program for all employees. This initiative reflects our commitment to ESG integration across the bank. The training equips staff with the knowledge and tools needed to champion Doha Bank's ESG agenda. It covers emerging ESG topics, their relevance to employee roles, and their broader impact on the banking sector. This foundational training is just the beginning. Doha Bank plans to offer specialised deep-dive sessions for further knowledge building. Additionally, many employees in Sustainability and other business groups already access training webinars from leading ESG vendors and rating agencies, fostering a culture of continuous learning.

The Doha Bank Taeleem Employee Mobile Learning App is one of the many areas that Doha Bank has excelled in to strengthen a blended learning approach, supporting 'anytime' learning.

Details of Trainings	2020	2021	2022	2023
Employee participation (Hours)	9,028	8,200	6,838	7,308
Training programs offered	170	188	110	121
E-learning programs offered	907	705	770	770
Training courses delivered	181	283	197	304
In-house training courses delivered	160	258	172	216
External training courses delivered	21	25	25	88
Training hours delivered (Classroom)	287	834	630	874
Scholarships granted	5	1	5	1
Trainee program trainings	7	38	16	9
Internship work experience positions	16	25	32	40

Qatarisation

Doha Bank is committed to Qatarisation, which is a prominent aspect of its corporate objective. With a view of grooming future leaders amongst the Qatari nationals, the Bank introduced various initiatives, to analyse and bridge skill gaps and provide suitable training & development for high-potential Qatari employees to take up leadership roles. During the reporting period, the number of new senior management hires from the local community stood at 1. Under the Bank's Qatarisation Program, Doha Bank seeks to attract talented Qatari employees and is proud to have a successful scholarship program in place which helps to attract high quality graduate entrants to the Bank on an annual intake basis.



Employment by Nationality	2020	2021	2022	2023
Qatari	205	198	256	247
Expatriate	695	765	734	731

5.6 Employee Health and Wellbeing

Doha Bank understands that employee wellbeing is not only limited to health and safety but considers financial wellbeing and the sense of belonging to an inclusive and comprehensive workplace where all efforts are recognised and rewarded.

97% of our employee's believe Human Rights are important in assessing sustainability performance



The Bank, through its Admin Department and internal business continuity experts, has developed and implemented all required measures to ensure the business is taking into consideration all potential health and safety-related risk matters.

The Department follows industry's best standards and regular workplace assessments of health and safety risks are conducted as per Occupational Risk Prevention plans. There are preventative measures in place to eliminate or control any safety incidents. There were no reports of work-related injuries, fatalities, or occupational diseases during this reporting period. Our collaboration with Hamad Medical Corporation includes organizing a "Pink Day" in connection with World Breast Cancer Day, "Blue Day" in connection with World Diabetes Day.

Employee Wellbeing

Communication channels: We have launched proper communication channels for our employees to enhance our communication, collaboration, and engagement.

Launched new micro learning content to support staff with critical topics such as Mental Health, Building Resilience, etc. by utilising digital learning platform.



Human Rights

Doha Bank abides by the legal requirements set forth in the Qatar labor Law which regulates labor relations and addresses the employment of minors. Vendors and suppliers are subject to the same rules and legislation.

Doha Bank strives to create a workplace that values our employees and promotes inclusivity. The Group's Code of Conduct, which is applicable to all employees and demonstrates our commitment to protecting our employees while also abiding by legal prohibitions against forced labor included in Qatar labor Law.

Child and Forced Labor

Doha Bank prohibits the use of child and forced labor through its policies and guidelines. The employment within Doha Bank is governed by a well-defined contract. Doha Bank is compliant with the labor law across all jurisdictions in which it operates. There have been no instances of child or forced labour during the reporting period.

6. OUR ENVIRONMENTAL IMPACT AND EMISSIONS MANAGEMENT

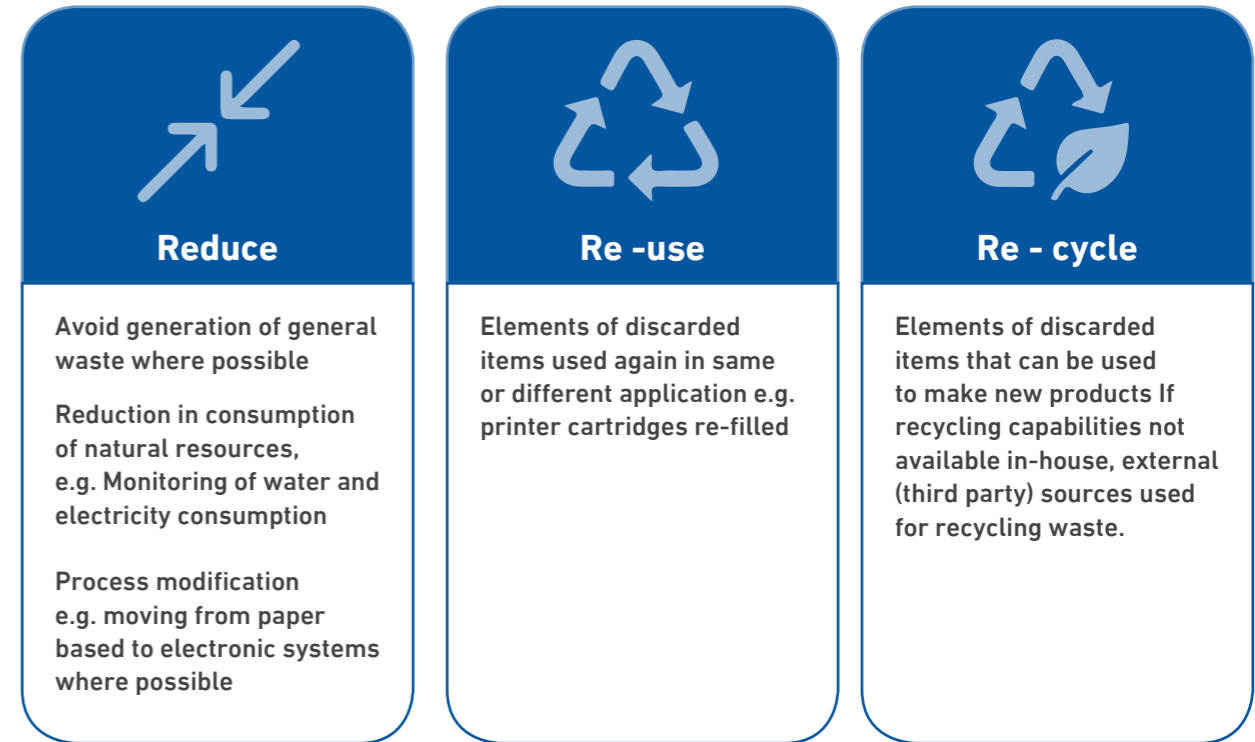
We are firmly committed to conducting our operations with equity, efficiency, and progressiveness amidst the challenges of accelerated resource depletion. We have made an effort to do this across the full spectrum of our business, from facilities management to paper recycling.

We are dedicated to minimizing our environmental footprint, both directly and indirectly. In line with the Qatar National Vision 2030, we are enthusiastic about supporting the country's Nationally Determined Contribution. This target aims to reduce greenhouse gas (GHG) emissions by 25% of a business-as-usual scenario by 2030 and we are eager to play a big part in assisting the Qatar in achieving these goals.

We have an excellent track record of adhering to environmental regulations, and the Bank has never faced fines or other non-financial penalties for failing to do so. Our dedication to environmentally friendly practices and policies encompasses both large-scale initiatives to meet the highest international standards and local activities to help local eco-system needs. We also recognise that the achievement of environmental efficiencies, especially in areas such as energy and water use, have positive impacts for our business.

Our Environmental Policies and Management

Our environmental management approach adheres to the well-established Reduce, Reuse, and Recycle (Triple R) model, which encompasses policy goals established within each of these realms. We believe that addressing our environmental impacts begins with optimizing resource utilisation, evident in our reduction targets for critical areas such as energy and water consumption.



Environmental Management

Doha Bank's direct environmental impacts are restricted to paper, water, energy consumption and greenhouse gas (GHG) emissions. Doha Bank is fully committed to optimise and streamline the consumption and emissions through various initiatives. As a result, the Bank's emissions have been reduced by 7% over the past **five years** and the fuel consumption of the Bank's vehicles has been reduced by 11% for the same period.

6.1 Energy and Emission Management

Responsible energy management can have positive impacts on the economy, environment, and public health. It can result in economic benefits, environmental benefits, health benefits, and an improved quality of life for all people.

At Doha Bank, we recognise the importance of responsible energy. We aspire to reduce our energy consumption from our operations in the main building and branches. In 2023, we implemented several green initiatives to achieve this goal which includes:

Dimming / Auto Switch-Off System for internal and external lighting which is controlled by an advanced digital Building Management System (BMS).	Air Conditioning controlled by a Multiple Parameter Control System connected to BMS.	The use of full glass partitions for external windows which have built-in film which maximizes natural light whilst controlling heat gain.	The Bank's Offices, Departments and Branches are all converting to high energy efficiency eco-friendly LED lamps.
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Direct Energy	2020	2021	2022	2023
Vehicle fuel consumption (GJ)	3781	3189	3119	3447
Diesel Generator Consumption (GJ)	16	0	27	125

Indirect Energy	2020	2021	2022	2023
Total purchased electricity consumption (GJ)	60,802	61,547	63,489	64,466

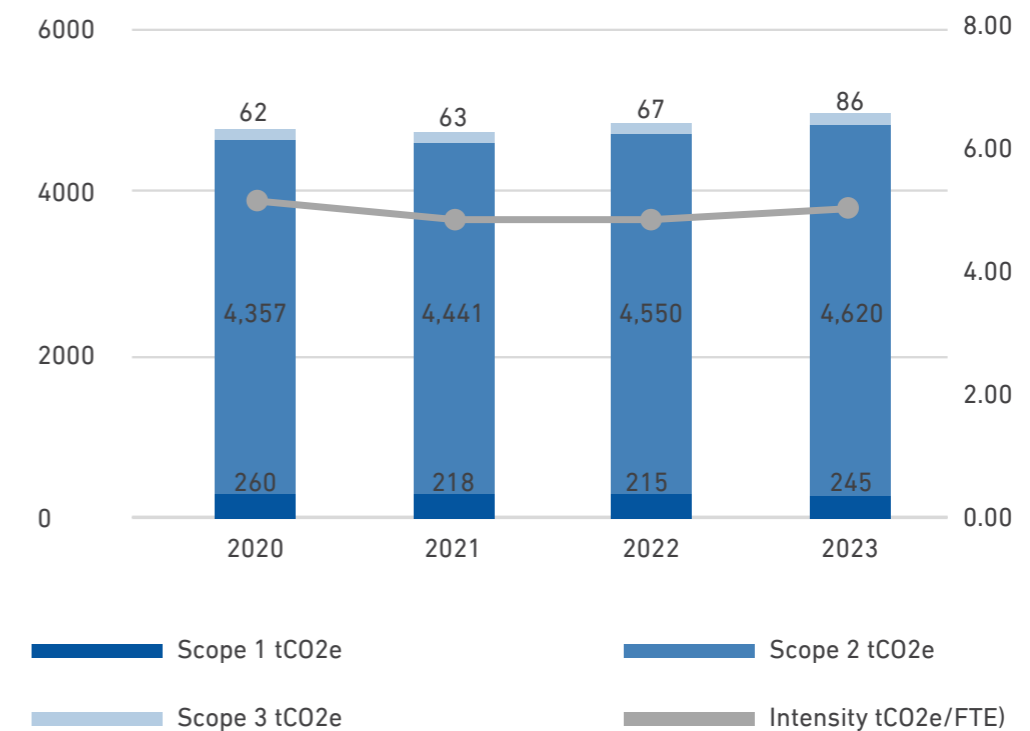
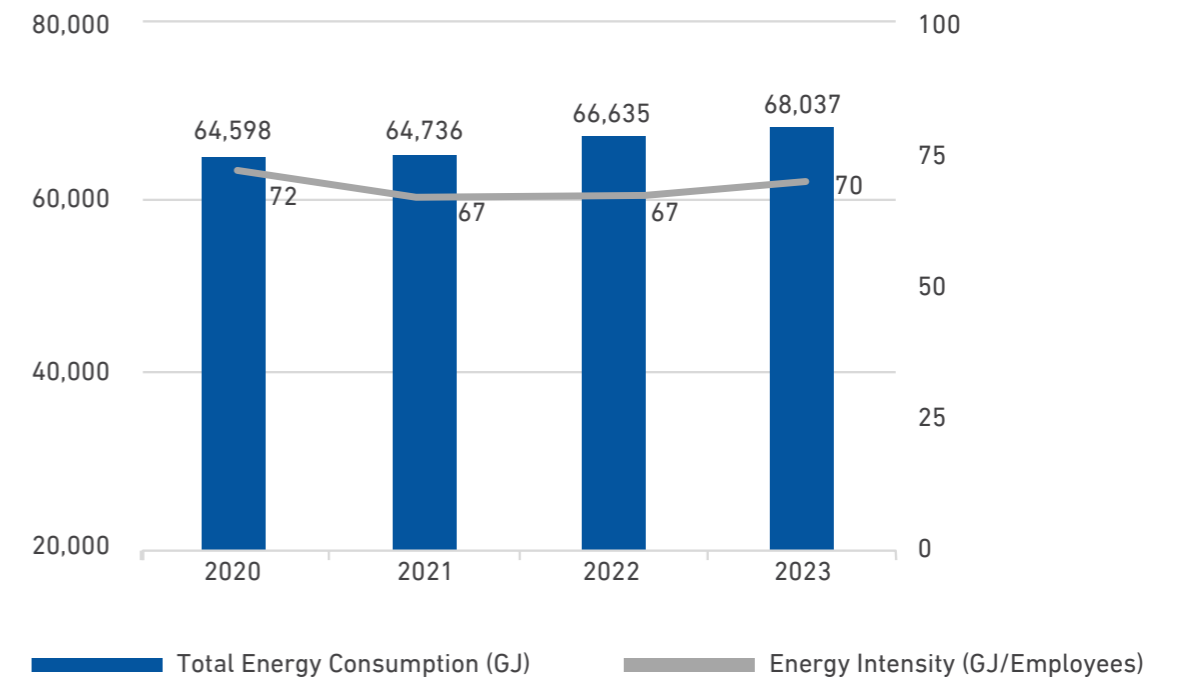
Energy Intensity	2020	2021	2022	2023
Total Energy Consumption (GJ)	64,598	64,736	66,635	68,037
Energy Intensity (GJ/Employees)	72	67	67	70

In 2023, our purchased electricity consumption has increased by 2% compared to 2022. This is mainly due to the temperature rise and new lighting installations.

GHG Emissions	Unit	2020	2021	2022	2023
Scope 1	tCO2e	260	218	215	245
Scope 2	tCO2e	4,357	4,411	4,550	4,620
Scope 3	tCO2e	62	63	67	86
Total GHG Emissions	tCO2e	4,679	4,692	4,832	4,951
GHG Emissions Intensity	tCO2e/FTE	5.20	4.87	4.88	5.06

Note:

- Scope 3 emissions include water consumption, paper purchased, paper recycled, waste disposed (combustion)
- GHG Calculation for scope 1, 2, and 3 are based on GHG protocol corporate accounting and reporting standard
- Emission factor reference: DEFRA 2023 emission factors



6.2 Water Management

We recognise the importance of efficiency and responsibility in our water usage and are dedicated to embracing sustainable water management practices. Our commitment extends to addressing water insecurity through our business operations. This approach aligns entirely with Qatar's Water Security Strategy 2030.

Furthermore, we've installed water monitoring meters in our buildings to monitor water usage by various service providers such as vehicle washes, cleaning services, and irrigation systems. Despite returning to full operational capacity after COVID-19, we're pleased to report a 1% reduction in our water consumption compared to the previous year.

Water consumption	2020	2021	2022	2023
Total water consumption (m3)	39,509	38,506	43,604	43,293

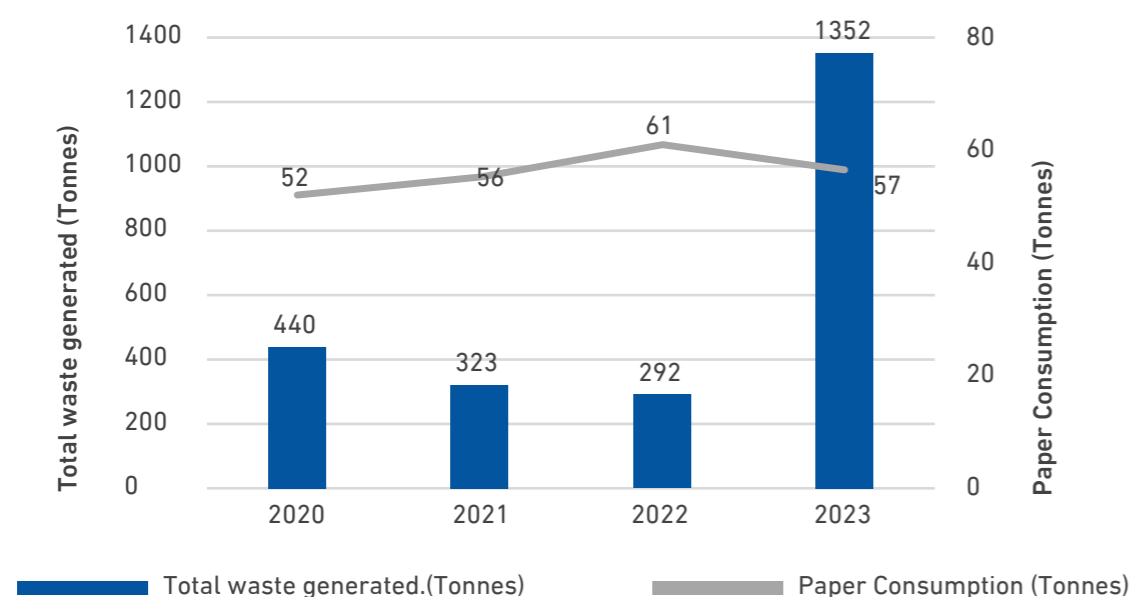
6.3 Material Consumption and Waste Management

As a retail bank, we generate a significant amount of waste in the form of paper, in addition to lesser amounts in plastic, electronic equipment, and other materials. Doha Bank is committed to reduce waste output and increase the recycling rate of waste wherever possible from our operations in our headquarters and branches.

Throughout the year, we have implemented various waste management initiatives to minimize the environmental impact of our operations, comply with regulations and save on costs. By adopting proper waste management practices, we can reduce our carbon footprint, avoid penalties and legal consequences, attract environmentally conscious customers, and reinforce our position as a responsible and socially conscious Bank.

During 2023, there was an increase in the total waste generated. This change is attributed to the updated waste taxonomy from the Municipality, which has altered waste classification criteria. For instance, reusable items with food residues are now categorised as general waste. However, we successfully decreased our paper consumption by 7% compared to last year. Additionally, we've implemented a rigorous waste accounting process in collaboration with our private waste management vendors.

Waste and Paper	2020	2021	2022	2023
Total waste generated (tonnes)	440	323	292	1,352
Paper consumption (tonnes)	52	56	61	57



7. GIVING BACK TO COMMUNITY

We at Doha Bank have a vision of prosperity that goes beyond borders and benefits people, communities, and the planet. Our organisational guiding principles reflects our aspiration to contribute to a prosperous and resilient Qatar in alignment with the Qatar National Vision 2030. We aim to cultivate a sense of social responsibility among our employees and stakeholders, and to invest in the country to improve Qatar's Human Development Index. Corporate social responsibility is not just an optional activity for us, but a core part of our corporate mission and behaviour. We support our community and partners by exceeding financial expectations and allocating resources to meet the needs of Qatar's society.

In 2023, Doha Bank sustained its efforts in humanitarian and community work, remaining committed to supporting various charitable and voluntary organisations and institutions. The Bank continued to provide support to organisations such as the Qatar Red Crescent's Warm Winter campaign. Additionally, the Bank continued its contribution to the Social and Sports Activities Support Fund. Various activities and programs were organised for Bank employees to promote values of cooperation, solidarity, and interdependence among them.



7.1 Main Initiatives

Awareness Campaigns

Earth Hour

Doha Bank celebrated Earth Hour 2023 by turning off its lights at the Bank's Headquarters (Doha Bank Tower) from 8:30 to 9:30 pm, on 25th March 2023.

Earth Hour Day is a global initiative by the World Wildlife Fund which is celebrated on March 25 every year. The annual event encourages people to the 'Light Off' movement as a symbol of commitment to the planet. Earth hour Day aims at raising awareness of environmental issues to decrease adverse effects on the upcoming generation.



Doha Bank remains committed to its Environmental Social & Governance (ESG) strategy by taking part in environmental events and initiatives around the world thus creating awareness in society.

Concurring with this year's Earth Hour theme 'Invest in our Planet', Doha Bank urges its customers to invest in green banking services to reduce their carbon footprint through sustainable banking practices such as opting for email statements on account & credit cards, make use of our digital banking services available through our Online and Mobile banking platforms etc.

Climate Change awareness campaign in Schools

In a bid to foster environmental consciousness among the younger generation, Doha Bank organised an insightful workshop on climate change at a local school. As part of its Corporate Social Responsibility (CSR) initiative, the bank aimed to empower students with knowledge about the pressing issue of climate change and its far-reaching impacts.

The workshop, held in collaboration with the ESG experts, served as a platform to engage students in meaningful discussions and interactive activities centred around climate change. Through engaging presentations, thought-provoking discussions, and hands-on exercises, the students were equipped with a deeper understanding of the causes, effects, and potential solutions to combat climate change.

Doha Bank's commitment to sustainability was evident throughout the workshop, with a focus on practical steps that individuals and communities can take to mitigate the effects of climate change. From reducing carbon footprint to promoting renewable energy sources, the workshop highlighted the importance of collective action in addressing this global challenge.

One of the highlights of the event was a series of engaging activities designed to inspire creativity and critical thinking among the students. From eco-friendly art projects to group discussions on sustainable living practices, the workshop encouraged active participation and encouraged students to think innovatively about environmental conservation.

Moreover, Doha Bank's representatives took the opportunity to underscore the bank's own efforts in promoting environmental sustainability through various initiatives such as green financing and eco-friendly banking practices. By aligning its CSR activities with global sustainability goals, the bank reiterated its commitment to making a positive impact on the environment and society at large.

The workshop not only raised awareness about climate change but also inspired students to become agents of change in their communities. Armed with knowledge and a sense of responsibility, the young participants left the workshop with a renewed determination to adopt eco-friendly practices and advocate for environmental stewardship.

Doha Bank's CSR workshop on climate change served as a testament to the bank's dedication to environmental sustainability and community engagement. By empowering the next generation with knowledge and skills to address climate change, the bank has taken a significant step towards building a more resilient and sustainable future for all.

Plant a tree, Beach clean-up

In an effort to combat environmental degradation and promote sustainability in Qatar, Doha Bank has collaborated with the Ministry of Environment and Climate Change for initiatives aimed at preserving the nation's natural beauty. This collaborative endeavor encompasses a large-scale beach clean-up campaign and the ambitious goal of planting one million trees across the country.

The beach clean-up campaign by Doha Bank and in collaboration with the Ministry of Environment and Climate Change is a testament to the shared commitment to environmental stewardship. Volunteers from both organisations, as well as members of the local community, came together to remove litter and debris from Qatar's pristine beaches.

The clean-up efforts not only aim to restore the natural beauty of Qatar's coastline but also serve as a stark reminder of the urgent need to address plastic pollution and marine debris. By mobilising volunteers and raising awareness about the importance of responsible waste management, the campaign seeks to instill a sense of environmental responsibility among citizens and visitors alike.

Apart from the beach clean-up campaign, Doha Bank supported and participated in the ambitious 'Plant Million Trees' initiative by the Ministry of Environment and Climate Change aimed at significantly expanding Qatar's green cover. Recognising the crucial role that trees play in mitigating climate change, improving air quality, and enhancing biodiversity, the initiative seeks to plant one million trees in strategic locations across the country.

"Build your House" exhibition to promote sustainable smart homes

Doha Bank, one of the largest commercial banks in Qatar, is proud to sponsor the Build Your House Exhibition (BYH 2023), taking place from 15 to 18 May 2023. The exhibition aims to cater to the construction, fit out and renovation needs of Qatari nationals who are the major individual builders in the state of Qatar.

Built on the Qatar National Vision 2030, BYH is a leader in the roadmap towards Qatar becoming an advanced society by providing the annual exhibition platform for Qatari citizens to build high standard, sustainable and smart homes.

Doha Bank is committed to supporting the development of Qatar and helping build a more prosperous and sustainable future for the nation and its people. As part of its continuous improvement and sustainability agenda, Doha Bank offers a Green Home Loan that rewards environmentally friendly homemakers and prospective homeowners with extremely

attractive benefits, such as 0% interest for the first year, up to 12 months grace period, free mortgage fees, free management fees, and free property evaluation fees.

Blood Donation Drive

Doha Bank organised its blood donation drive for the year 2023 at its head headquarters in West Bay as part of its Corporate Social Responsibility. The drive was organised in partnership with the Blood Donor Centre at Hamad Medical Corporation, with an aim to support HMC's nationwide campaign to encourage citizens and residents to become regular blood donors.

The blood donation drive was well received by the Bank's staff and customers who generously donated blood. A total of 83 donors actively took part in the campaign and donated their blood.

"We are grateful to all our employees and customers who actively took part in this noble cause and donated their blood. Every single drop of blood donated today goes a long way in saving someone's life" commented AlAnoud Al-Attiyah, Section Head PR and Communications at Doha Bank. She further added "We thank Hamad Medical Corporation for giving us an opportunity to serve society as part of our corporate Social Responsibility. Doha Bank is committed to Qatar National Vision 2030 to serve the society at its best".

Doha Bank encourages people to visit the Blood Donor unit situated at the Hamad Medical Corporation complex near the Shura Council for future individual blood donations. They can be contacted on 44391081 or 44391082 for more information.



Contributions (QAR '000s)	2020	2021	2022	2023
Event Sponsorships	2,224	4,106	7,416	6,421
Community Investment (incl. charitable donations)	5,209	1,243	1,350	2,558
Social & Sports Fund Contributions	175,756	17,594	19,134	19,237

7.2 Social & Sports Activities Support Fund

Doha Bank has contributed an amount of QR 19,134 million to the Social and Sports Activities Support Fund, which represents 2.5% of the Bank's annual net profits for the year 2022 in line with Law No. 13 of 2008 amended by Law No. 8 of 2011. The Bank's contribution towards the Social and Sports Activities Support Fund in 2023 will be determined after endorsing the results of the Bank in 2024.



APPENDICES

Appendix A

Qatar Stock Exchange ESG Disclosures

ESG Key Performance Indicators	Measurement (Annual), unless indicated otherwise	2021	2022	2023
Environmental				
Environmental Policy	Does the company publish and follow an environmental policy? Yes/No	Yes	Yes	Yes
Environmental Impacts	Any legal or regulatory responsibility for an environmental impact? Yes/No If yes, explain	No	No	No
Energy Consumption	Total amount of energy usage in MWh or GJ	64,736	66,635	68,037
Energy Intensity	Amount of energy (GJ) used per FTE	63.90	67.31	69.57
Carbon/GHG Emissions*	Total amount of Carbon and Greenhouse Gas emissions in metric tons	4,692	4,838	4,951
Primary Energy Source	Specify the primary source of energy used by the company	Electricity	Electricity	Electricity
Renewable Energy Intensity	Specify the percentage of energy used that is generated from renewable sources	0	0	0
Water Management	Total amount of water consumption, and details in respect of recycling if any, in m3	38,506	43,604	43,293
Waste Management	Total amount of waste generated, recycled or reclaimed, by type and weight (Kg)	323,000	292,000	1,352,000
Social				
Full Time Employees	Number of full time employees	963	990	978
Employee Benefits	Total amount of employee wages and benefits (QAR Mn)	467	501	521
Employee Turnover Rate	Percentage of employee turnover	5	8	9
Employee Training Hours	Total number of hours of training for employees divided by the number of employees	8.51	6.91	7.47
Health	Does the company publish and follow a policy for occupational and global health issues? Yes/No	Yes	Yes	Yes
Injury Rate	Total number of injuries and fatal accidents relative to the number of FTEs	0	0	0
Human Rights Policy	Disclosure and adherence to a Human Rights Policy	No	No	No
Human Rights Violations	Number of grievances about human rights issues filed, addressed and resolved	0	0	0

Child & Forced Labor	Does the company prohibit the use of child or forced labor throughout the supply chain? Yes/No	Yes	Yes	Yes
Women in the Workforce	Percentage of women in the workforce	31.00%	31.00%	31.00%
Qatarisation	Percentage of Qatari nationals in the workforce	21.00%	26.00%	25.00%
Community Work	Number of hours spent, and/or other community investments made as a percentage of pretax profit	3.07%	3.43%	3.26%
Local Procurement	Percentage of total procurement from local suppliers	79.00%	83.00%	77.00%
Governance				
Board - Diversity	Percentage of Board seats taken by women	0	0	0
Board – Independence	Percentage of Board seats taken by independent directors	37.50	37.50	36.36
Board – Separation of Powers	Specify whether the CEO is allowed to sit on the Board, act as the Chairman, or lead committees	No	No	No
Voting Results	Disclosure of the voting results of the latest AGM	Yes	Yes	Yes
CEO Pay Ratio**	Ratio of CEO salary and bonus against the median FTE salary and bonus	45:1	12:1	33:1
Gender Pay Ratio	Ratio of median male salary to median female salary	1.01	1.06	1:03
Incentivized Pay	Specify the links between (executive) remuneration and performance targets	Board Members Remuneration Policy & Performance Based Remuneration Policy	Board Members Remuneration Policy & Performance Based Remuneration Policy	Board Members Remuneration Policy & Performance Based Remuneration Policy
Ethics Code of Conduct	Does the company publish and follow an Ethics Code of Conduct? Yes/No	Yes	Yes	Yes
Supplier Code of Conduct	Does the company publish and follow a Supplier Code of Conduct? Yes/No	Yes	Yes	Yes
Bribery / Anti-Corruption Code	Does the company publish and follow a Bribery/Anti-Corruption Code? Yes/No	Yes	Yes	Yes
ESG Reporting				
Sustainable Reporting Frameworks	Does the company publish a GRI, CDP, SASB, IIRC or UNGC report? Yes/No	Yes, GRI and UNGC	Yes, GRI and SASB	Yes, GRI and SASB
External Assurance	Are the company's ESG disclosures assured by an independent third party? Yes/No	No	No	No

FY 22 CEO Pay ratio is based on Acting CEO remuneration **

Appendix B

Global Reporting Initiative (GRI) Universal Standards

Statement of Use	Doha Bank has reported in accordance with the GRI Standards for the period 1 January 2023 - 31 st December 2023
GRI 1 Used	GRI 1: Foundation 2021
Applicable GRI Sector Standard(s)	Not applicable

GRI Standards	Disclosure Number and Title	Reference / Comments
GRI 2: General Disclosures 2021		
Organisational Profile	2-1 Organisational details	Who we are and Our Businesses, pg. 10
	2-2 Entities included in the organisation's sustainability reporting	Who we are and Our Businesses, pg. 10
	2-3 Reporting period, frequency and contact point	Boundary and Scope, pg. 8
Reporting	2-4 Restatements of information	Responsible procurement, pg. 41
	2-6 Activities, value chain and other business relationships	Who we are and Our Businesses, pg. 10 Responsible Procurement, pg. 41
	2-7 Employees	Diversity & Inclusion, pg. 43-44
	2-8 Workers who are not employees	Diversity & Inclusion, pg. 43-44
	2-9 Governance structure and composition	Organisational Structure and Governance Model, pg. 24
Governance	2-10 Nomination and selection of the highest governance body	Organisational Structure and Governance Model, pg. 24
	2-10 Nomination and selection of the highest governance body	Organisational Structure and Governance Model, pg. 24
	2-11 Chair of the highest governance body	Organisational Structure and Governance Model, pg. 24
	2-12 Role of the highest governance body in overseeing the management of impacts	Organisational Structure and Governance Model, pg. 24
	2-13 Delegation of responsibility for managing impacts	Organisational Structure and Governance Model, pg. 24
	2-14 Role of the highest governance body in sustainability reporting	With revision/update of the Sustainable Framework and Committee – to be disclosed in 2023 report
	2-15 Conflicts of interest	Doha Bank Corporate Governance Report 2023, pg. 26
	2-16 Communication of critical concerns	With revision/update of the Sustainable Framework and Committee – to be disclosed in 2023 report
	2-17 Collective knowledge of the highest governance body	Organisational Structure and Governance Model, pg. 24
	2-18 Evaluation of the performance of the highest governance body	Organisational Structure and Governance Model, pg. 27-28
	2-19 Remuneration policies	About this Report, pg. 8; Policies, Remuneration and Incentives Committee, pg. 26

Governance	2-20 Process to determine remuneration	About this Report, pg. 5; Policies, Remuneration and Incentives Committee - pg 26
	2-21 Annual total compensation ratio	Diversity and Inclusion, pg.26
Sustainability Strategy & Policy	2-22 Statement on sustainable development strategy	ESG framework - Page 16; QNV 2030 and UN SDG, pg. 19
	2-23 Policy commitments	ESG Governance, pg. 22
	2-24 Embedding ESG policy commitments	ESG Governance, pg. 22 Sustainable Finance pg. 34
	2-25 Processes to remediate negative impacts	Information not available
	2-26 Mechanisms for seeking advice and raising concerns	Whistleblowing policy, pg. 27
	2-27 Compliance with laws and regulations	About this Report, pg. 8; Responsible Business Practices, pg. 21
	2-28 Membership associations	No membership associations
Stakeholder Engagement	2-29 Approach to stakeholder engagement	Stakeholder Engagement, pg. 17-18
	2-30 Collective bargaining agreements	NA
GRI 3: Material Topics 2021		
Materiality	3-1 Process to determine material topics	Our Material Topics, pg. 18
	3-2 List of material topics	Our Material Topics, pg. 18
	3-3 Management of material topics	pg. 20-21, 27-28, 37, 47-48, 50-52, 55-57
GRI 201: Economic Performance 2016		
	201-1 Direct economic value generated and distributed	Economic Performance, pg. 20
	201-2 Financial implications and other risks and opportunities due to climate change	Information not available
	201-3 Defined benefit plan obligations and other retirement plans	Pension plan for Qatari Nationals and GCC Nationals as per the labour laws of respective countries Pension plan for all other expatriates is in place.
	201-4 Financial assistance received from government	The Bank does not and has not received financial assistance from the government. During the financial crisis, the government, towards ensuring financial stability in the Qatari banks, took an equity stake in the Bank. That stake remains to date.
GRI 201: Economic Performance 2016		
	202-1 Ratios of standard entry level wage by gender compared to local minimum wage	Not disclosed
	202-2 Proportion of senior management hired from the local community	Qatarisation, pg. 48
GRI 203: Indirect Economic Impacts 2016		
	203-1 Infrastructure investments and services supported	Sustainable Finance pg. 34

	203-2 Significant indirect economic impacts	Giving back to Community, pg. 58
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GRI 204: Procurement Practices 2016

	204-1 Proportion of spending on local suppliers	Responsible Procurement, pg. 41
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GRI 205: Anti-corruption 2016

	205-1 Operations assessed for risks related to corruption	Anti-Bribery and Corruption Policy Statement, pg. 8
	205-2 Communication and training about anti-corruption policies and procedures	
	205-3 Confirmed incidents of corruption and actions taken	

GRI 206: Anti-competitive Behaviour 2016

	206-1 Legal actions for anti-competitive behaviour, anti-trust, and monopoly practices	NA
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GRI 207: Tax 2019

	207-1 Approach to tax	The Group and the branches, wherever corporate tax is applicable, submit the annual tax returns duly audited by an external tax auditor to the local tax authority. The Bank reports and complies with VAT, TDS, transfer pricing reporting and any other requirement as per the local jurisdiction requirement where the Bank operates.
	207-2 Tax governance, control, and risk management	The Bank's finance department deals with tax related matters and whenever expert opinion or consultation is required for tax related matters, it uses the service of tax consultant which is normally appointed by the Bank's management on an annual contract basis.
	207-3 Stakeholder engagement and management of concerns related to tax	The business units, supporting and operations departments liaise with the finance department for any concerns related to tax. Finance department in turn seeks opinion or consultation from its tax consultant to resolve the matter wherever necessary.
	207-4 Country-by-country reporting	The Bank declares and reports CBCR annually

GRI 301: Materials 2016

	301-1 Materials used by weight or volume	Material Consumption and Waste Management, pg. 54
	301-2 Recycled input materials used	Material Consumption and Waste Management, pg. 54

	301-3 Reclaimed products and their packaging materials	NA
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GRI 302: Energy 2016

	302-1 Energy consumption within the organisation	Energy and Emission Management, pg. 52
	302-2 Energy consumption outside of the organisation	NA
	302-3 Energy intensity	Energy and Emission Management, pg. 52
	302-4 Reduction of energy consumption	Energy and Emission Management, pg. 52-53
	302-5 Reductions in energy requirements of products and services	NA

GRI 303: Water and Effluents 2018

	303-1 Interactions with water as a shared resource	NA
	303-2 Management of water discharge-related impacts	NA
	303-3 Water withdrawal	NA
	303-4 Water discharge	NA
	303-5 Water consumption	Material Consumption and Waste Management, pg. 54

GRI 304: Biodiversity 2016

	304-1 Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas	The Bank is committed to improving the welfare of the country and does not violate or occupy any of the following premises / areas.
	304-2 Significant impacts of activities, products and services on biodiversity	
	304-3 Habitats protected or restored	
	304-4 IUCN Red List species and national conservation list species with habitats in areas affected by operations	

GRI 305: Emissions 2016

	305-1 Direct (Scope 1) GHG emissions	Energy and Emission Management, pg. 52-53
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	305-2 Energy indirect (Scope 2) GHG emissions	Energy and Emission Management, pg. 52-53
	305-3 Other indirect (Scope 3) GHG emissions	Energy and Emission Management, pg. 52-53
	305-4 GHG emissions intensity	Energy and Emission Management, pg. 52-53
	305-5 Reduction of GHG emissions	Energy and Emission Management, pg. 52-53
	305-6 Emissions of ozone-depleting substances (ODS)	NA
	305-7 Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions	NA

GRI 306: Waste 2020

	306-1 Waste generation and significant waste-related impacts	Material Consumption and Waste Management, pg. 54
	306-2 Management of significant waste-related impacts	NA
	306-3 Waste generated	Material Consumption and Waste Management, pg. 54
	306-4 Waste diverted from disposal	NA
	306-5 Waste directed to disposal	Material Consumption and Waste Management, pg. 54

GRI 308: Supplier Environmental Assessment 2016

	308-1 New suppliers that were screened using environmental criteria	No information available
	308-2 Negative environmental impacts in the supply chain and actions taken	

GRI 401: Employment 2016

	401-1 New employee hires and employee turnover	Talent Attraction & Retention, pg. 46
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	The Bank does not employ part time or temporary staff
	401-3 Parental leave	For maternity 50 days + ½ days for 6 months

GRI 402: Labour/Management Relations 2016

	402-1: Minimum Notice periods regarding operational changes.	If the service of the staff is less than 2 years, the Notice Period to be served will be 1 (one) month. If the service of the staff is above 2 years, the Notice Period to be served will be 2 (two) months.
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GRI 403: Occupational Health and Safety 2018

	403-1 Occupational health and safety management system	Employee Health and Wellbeing: pg. 49
	403-2 Hazard identification, risk assessment, and incident investigation	Employee Health and Wellbeing: pg. 49
	403-3 Occupational health services	Employee Health and Wellbeing: pg. 49
	403-4 Worker participation, consultation, and communication on occupational health and safety	Employee Health and Wellbeing: pg. 49
	403-5 Worker training on occupational health and safety	Employee Health and Wellbeing: pg. 49
	403-6 Promotion of worker health	Employee Health and Wellbeing: pg. 49
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	NA
	403-8 Workers covered by an occupational health and safety management system	Information not available
	403-9 Work-related injuries	Employee Health and Wellbeing: pg. 49
	403-10 Work-related ill health	Employee Health and Wellbeing: pg. 49

GRI 404: Training and Education 2016

	404-1 Average hours of training per year per employee	Upskilling our Human Capital, pg. 46-47
	404-2 Programs for upgrading employee skills and transition assistance programs	Upskilling our Human Capital, pg. 46-47
	404-3 Percentage of employees receiving regular performance and career development reviews	Information not available

GRI 405: Diversity and Equal Opportunity 2016

	405-1 Diversity of governance bodies and employees	Gender Equality, pg. 43-45
	405-2 Ratio of basic salary and remuneration of women to men	Gender Equality, pg. 44

GRI 406: Non-discrimination 2016

	406-1 Incidents of discrimination and corrective actions taken	Non-Discrimination, pg. 45
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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	NA
GRI 408: Child Labour 2016		
	408-1 Operations and suppliers at significant risk for incidents of child labor	Employee Health and Wellbeing, pg. 49
GRI 409: Forced or Compulsory Labour 2016		
	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor	Employee Health and Wellbeing, pg. 49
GRI 410: Security Practices 2016		
	410-1 Security personnel trained in human rights policies or procedures	Information not available
GRI 411: Rights of Indigenous Peoples 2016		
	411-1 Incidents of violations involving rights of indigenous peoples	No incidents reported
GRI 413: Local Communities 2016		
	413-1 Operations with local community engagement, impact assessments, and development programs	Giving back to Community, pg. 55-59
	413-2 Operations with significant actual and potential negative impacts on local communities	Giving back to Community, pg. 55-59
GRI 414: Supplier Social Assessment 2016		
	414-1 New suppliers that were screened using social criteria	Responsible Procurement, pg. 41
	414-2 Negative social impacts in the supply chain and actions taken	
GRI 415: Public Policy 2016		
	415-1 Political contributions	None
GRI 416: Customer Health and Safety 2016		
	416-1 Assessment of the health and safety impacts of product and service categories	NA
	416-2 Incidents of non-compliance concerning the health and safety impacts of products and services	None
GRI 417: Marketing and Labeling		
	417-1 Requirements for product and service information and labeling	NA

	417-2 Incidents of non-compliance concerning product and service information and labeling	NA
	417-3 Incidents of non-compliance concerning marketing communications	NA
GRI 418: Customer Privacy		
	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	No complaints reported

Appendix C

Sustainability Accounting Standards Board (SASB) Disclosures

Statement of Use	Doha Bank has reported in accordance with the SASB Standards for the period 1 January 2023 to 31 December 2023.
Applicable SASB Sector Standard(s)	Commercial Banks (Version 2023-06)

Table 1: Sustainability Disclosure Topics & Metrics

SASB Code	SASB Metric	Reference / Comments
Data Security		
FN-CB-230a.1	(1) Number of data breaches	Data privacy and Security, pg. 31
	(2) Percentage involving personally identifiable information (PII)	
	(3) Number of account holders affected	
FN-CB-230a.2	Description of approach to identifying and addressing data security risks	
Financial Inclusion & Capacity Building		
FN-CB-240a.1	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	ESG linked SME Lending, pg. 35
FN-CB-240a.2	(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	Information not available
FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	Information not available
FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Information not available

Incorporation of Environmental, Social, and Governance Factors in Credit Analysis		
FN-CB-410a.2	Description of approach to incorporation of environmental, social and governance (ESG) factors in credit analysis	Risk Management and Compliance, pg. 28
Financed Emissions		
FN-CB-410b.1	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	Information not available
FN-CB-410b.2	Gross exposure for each industry by asset class	
FN-CB-410b.3	Percentage of gross exposure included in the financed emissions calculation	
FN-CB-410b.4	Description of the methodology used to calculate financed emissions	
Business Ethics		
FN-CB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations	NA
FN-CB-510a.2	Description of whistleblower policies and procedures	Whistleblowing policy, pg. 27
Systemic Risk Management		
FN-CB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	Risk Management and Compliance, pg. 28
FN-CB-550a.2	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	

Table 2: Activity Metrics

SASB Code	Activity Metric	Reference / Comments
FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	Information not available
FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	