

CORPORATE SOCIAL RESPONSIBILITY REPORT 2014





ABOUT DOHA BANK

Doha Bank Group is one of the leading integrated financial institutions in the GCC and one of the most active advocates of Corporate Social Responsibility (CSR), constantly supporting environmental protection, engagement with community, stakeholder groups and sustainability practices. Building upon decades of strong commitment to environmental issues and community engagement, Doha Bank is the first financial institution in Qatar to issue an annual Sustainability Report explaining its approach to stakeholder engagement including the environment.

As a fundamental aspect of the Group's CSR Charter, the Bank strives to incorporate the values and ethics of sustainability into its everyday operations, in the use of environmentally efficient business practices and overall products and services that reduce the impact on the environment.

SUSTAINABILITY

Doha Bank's vision is driven in supporting sustainable practices and activities. Doha Bank strives to progress and expand with a more diverse portfolio that integrates environmental and social considerations into product designs, mission policy and strategies. The Bank also encourages development and diffusion of environment-friendly technologies as well as active approach through its sustainability program in meeting environmental challenges.

GREEN BANKING

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 **'Go Green' Credit Cards**. Alongside these products the Bank has, under the leadership of its CEO Dr. R. Seetharaman, become the leading bank in Qatar and the Middle East for environmental advocacy through numerous CSR initiatives. Some of them include:

- **ECO-Schools Programme** - Through this programme, Doha Bank partners with circa 19 schools which are registered and actively participate in a number of eco projects. Recently, the programme has been expanded to cover schools in the UAE region as well.
- Doha Bank hosted the **10th Al Dana Green Run in November 2014**. The event was hosted for the 10th consecutive year, through which the Bank was able to successfully engage with the people of Doha - providing them an opportunity to participate in a community event that has become an integral part of Qatar's annual sporting calendar.



FOREWORD

Doha Bank's CSR initiatives play a major role in the success and sustainable future of the institution. CSR is at the heart of our growth objectives, engagement with all the stakeholders and aligned with the objectives, engagement towards all stakeholders and aligned with the four-pillars model of the 'Qatar National Vision 2030' (QNV). QNV focuses on development in the areas of people, economy, environment and communities.

As part of our wider growth and development strategy, Doha Bank has continued to show an upward trajectory as a domestic, regional and increasingly international institution. In testament to this strategy, Doha Bank has commenced operations in its new Mumbai Branch in India. The Bank has further announced that it will purchase the banking business of HSBC Bank Oman S.A.O.G. in India, subject to necessary regulatory approvals. By launching these initiatives in India, the Bank is paving the way to support bilateral trade and lucrative business opportunities for its GCC and international customers based in India.

It has been my privilege to present at international conferences and other forums on the necessity of global governance in the delivery of sustainable performance. In 2014, Qatar was upgraded to the MSCI Emerging Market Status, which in itself reaffirms its position as a maturing market making strong advances in governance, led by the regulatory authorities, which itself is testament to maturing markets and strong advances in governance led by the regulatory authorities.

Among our various corporate milestones achieved in 2014, we are particularly proud to have received the **'Golden Peacock Global Award for Corporate Social Responsibility'** for the fourth consecutive year. This is representative of eco-consciousness being integrated into the Bank's daily operations through knowledge sharing,



paperless banking and awareness initiatives on social responsibility to instill the values of a **'Green Bank'** within the organization.

During the year 2014, Doha Bank initiated various internal programmes to support the environment, community, staff and other stakeholders. A few of these initiatives and activities are listed below:

- Awards to our ECO-Schools Programme partners recognizing their performance in environmental activities
- The 1st Anniversary of our Training Academy in recognition of an excellent take-up in training programmes
- The 10th annual Al Dana Green Run, in support of the national campaign 'Go Green Qatar'; a firm fixture in Qatar's sporting calendar
- An outstanding team effort in winning the Qatar Central Bank 3KM run - outstanding performance trophy for the fourth year in a row
- An intensive schedule of Knowledge Sharing events in Doha, Kuwait, Dubai, Abu Dhabi, India and Singapore attended by large numbers of customers and key contacts

Building on the success of our various programmes in 2014, we look forward to organizing many more CSR initiatives in 2015 and years to come.

Dr. R. Seetharaman
Chief Executive Officer

CSR AT DOHA BANK

CSR activities have the potential to create several distinct forms of value for customers; it is the customer perception of this value that mediates the relationship between CSR activities and sustainable performance across all measures.

CSR leads to outcomes such as increased customer loyalty, willingness to pay premium prices, and lower reputational risks in times of crisis. Improving customer satisfaction, creating products that are accessible and easy to use, whilst ensuring superior quality are some of the CSR measures which benefit customers.

Doha Bank is aware that corporate institutions have a real and implied commitment to help build the social and environmental standards that are necessary to support their economic activities.

The Bank believes that CSR should contribute towards development in the three areas of People, Planet and Sustainability. 'People' represents social development, 'Planet' represents contribution towards environmental and climate change issues and 'Sustainability' relates to financial performance supported by frameworks of engagement with all stakeholders.

Doha Bank's CSR mandate is built upon the following pillars:

- Environmental protection and awareness
- Youth and human development
- Economic diversification and promoting standards

ENVIRONMENTAL PROTECTION AND AWARENESS

AL DANA GREEN RUN

On 29th November 2014, the 10th annual 'Al Dana Green Run' attracted people of all ages and social backgrounds. Thousands of men, women and children took part in the run hosted at Aspire Zone, Doha by Doha Bank. Qatar residents displayed their support and solidarity for the cause of environmental protection and awareness by attending and supporting this event.

The largest annual community event in Qatar, the 10th 'Al Dana Green Run' proved to be the biggest in the event's history – in terms of both the number of race categories and participant turnout – as people came forward enthusiastically to take part in the 3Km run around the Khalifa Stadium. Participants included sports enthusiasts, members of various socio-cultural groups and people from varied age groups.

The 'Al Dana Green Run' was hosted by Doha Bank in collaboration with the Ministry of Interior, Public Security, the Traffic and Patrol Department, Qatar Red Crescent Society and the Aspire Academy; with the support of the Qatar Olympic Committee and the Qatar Association of Athletics Federation.

The Green Run is one of the Bank's major campaigns which is aimed to raise awareness and motivate people to become advocates of environmental issues as they go about their daily lives.



A GREEN WORKPLACE

Doha Bank demonstrates its sustainability philosophy at its own headquarters tower which is designed to green standards with motion sensing lighting, air conditioning and ambient systems that are optimized to reduce energy consumption. Energy-saving light and air conditioning systems sense movement and activate accordingly. The building also features an array of smart technologies such as special window glass incorporated in the building's structure to reduce the use of energy and utilize natural light whilst reducing heat permeation.

Propagating energy saving measures is a corporate practice at Doha Bank, which is also committed to reduce its carbon footprint in energy, water and paper consumption. Other environmental activities such as recycling, buying of environment-friendly goods, among others, are also implemented.

The Bank's activities in this regard are published separately in an annual Sustainability Report and the Bank takes the leadership among Qatari financial institutions in having adopted such annual reporting since 2011.

HOSTING KEY ENVIRONMENTAL ROADSHOWS

As part of its Knowledge Sharing Programme, Doha Bank has been at the forefront of hosting customer events on diversified topics ranging from business to social challenges, where subject experts focus on the challenges facing the world and the region.

Doha Bank CEO, DR. R. Seetharaman has led and hosted several of such events focusing on the environmental, social and economic issues in the UAE, Oman, Kuwait, Turkey, Japan, Singapore and India.

GREEN BUSINESS DECISIONS

Green is also a daily business consideration for Doha Bank which for several years has hosted internal meetings, including participants from other parts of the region and internationally, by using videoconferencing options to further reduce the Bank's overall carbon footprint.

The Bank has also, since 2010, distributed its Annual Report primarily in digital formats to reduce the use of paper, having transitioned previously to recycled paper. A number of other reports are now also published on the Bank's website as a matter of good governance and transparency.

Other initiatives include:

- The full implementation of a power management system across all networked computers
- The installation of a new technology platform which reduces server footprint and reports energy usage
- All waste paper is shredded and dispatched to a recycling vendor
- Paperless Banking producing in excess of 100,000 e-statements monthly and saving over one million sheets per annum

THE GREEN BANKING WEBSITE

A dedicated website keeps customers and stakeholders abreast of green initiatives at Doha Bank.

www.dohagreenbank.com

REDUCE, REUSE AND RECYCLE

Doha Bank maintains a well-defined Environmental Policy focusing on the three R's of sustainability "Reduce, Reuse & Recycle" and the Bank is actively supporting many key initiatives that encourage such behavior at the grassroots of our communities. Doha Bank has also taken on a very active role within the communities it operates in by advocating, informing and demonstrating the power of sustainable thinking in everyday life.

LEADING BY EXAMPLE

The Bank's executive leadership has served by example, having participated in many such initiatives that impact social awareness and corporate responsibility trends in Qatar and the region and has won awards such as the prestigious Golden Peacock Global Award for Corporate Social Responsibility in the last four consecutive years.

ADVOCACY AND DEDICATION

This philosophy is deeply entrenched in the corporate culture of the Bank and is encouraged by both the internal and external stakeholders, down to each and every employee. The Bank has established a dedicated internal body through its Green Bank Taskforce to ensure that this objective is fulfilled. The taskforce, the first of its kind in Qatar, implements the formal Environmental Policy, initiates environmental and social responsibility-related activities and aligns the Bank's business operations with initiatives to promote the green culture within the organization and in society.

STAFF INCLUSION

Doha Bank strives to encompass staff at all levels in its overall engagement policies and regularly hosts staff events, where the message of sustainability is passed on and key ideas discussed to make sustainability a part of the Bank's daily operations.

Staff events held in 2014 include:

- Participation in the 'Al Dana Green Run'
- Participation in Qatar Central Bank 3Km run in support of Qatar's National Sports Day. It is important to note that Doha Bank was awarded the Trophy for outstanding effort for the fourth consecutive year since the event was inaugurated.
- Staff Cricket Tournament
- Bowling and Billiards Challenge
- Quiz Competition

With employee health and wellbeing in mind, Doha Bank opened a gym and a subsidized cafeteria in its Head Office. Other initiatives include Staff Connect in which the CEO takes calls from staff to ensure effective engagement as well as leverage creativity and to align staff's interests with business outcomes. Under the principles of stakeholder engagement, the CEO also hosts Customer Connect ensuring customer accessibility to the highest level within the Bank.

PLANET SAVERS CLUB

The Planet Savers Club is a prime example of the Bank's staff coming together to make this possible. Established in 2008, with Doha Bank staff as volunteers for environmental protection, the club falls under the umbrella of the Green Banking Taskforce. Its vision is to raise awareness amongst staff of the need to protect



the earth's limited resources as well as adopt a corporate work culture and habit to use resources wisely.

TREE PLANTING

Under the leadership of the Planet Savers Club and support of other staff, Doha Bank undertakes tree planting at selected Doha Bank branches and other locations.

2014 was a very successful year in this area with the development of a Garden & Recreational Area at our Dukhan Branch. In partnership with Qatar Petroleum a project was undertaken to backfill land adjacent to the Branch and to undertake landscape and tree planting to create a sustainable outdoor amenity.

SUPPORTING QATAR'S FIRST GREEN CONFERENCE

Doha Bank was one of the major sponsors of the first ever Doha Green Conference in 2009. The event which focused on sustainable buildings, water and renewable energy, was attended by industry professionals, businessmen, government representatives, NGOs and members of the private and public sectors. The conference also covered market transformation towards sustainability, setting new Qatar-specific sustainable building codes, green building case studies, the importance of the marine environment for urban development, sustainable water management, renewable energy and recycling strategies.

GREEN QATAR, CLEAN QATAR

Doha Bank supported Qatar's "Green Qatar, Clean Qatar" programme which was organized by the Green Qatar Centre at the Ministry of Municipal Affairs and Agriculture to recognize proactive work by people all over the country to "green" their environments. Awards were presented for best home and school gardens in various municipalities, as well as for painting competitions conducted as part of the programme.

THE ECO-FRIENDLY CREDIT CARD

Doha Bank in association with Visa launched the Go-Green Visa Credit Card which was a first for the region. The card is manufactured from biodegradable material and cardholders manage their accounts electronically. E-Statements reduce paper usage and wastage and all communication relating to the card is printed on recycled material.

Furthermore, 1% of all customer spending on the Go-Green card is converted into Green Points and donated to an approved Green cause that supports environmental initiatives such as tree planting in Qatar.



BEACH CLEAN-UPS

The Bank holds annual Beach Clean-Up Campaigns organized in coordination with the Ministry of Environment and Al Wakra Municipality.

These campaigns are aimed to “save the beaches of today, for the children of tomorrow”. The activity is led by the Doha Bank Green Banking Taskforce and supported by the Planet Savers Club staff volunteers and Ministry officials who proactively demonstrate their commitment to the environment by removing refuse and other waste from the beaches.

The campaign supports the bank’s primary objective to drive towards a clean and green environment and to create awareness amongst all staff of social and environmental responsibility.



YOUTH AND HUMAN DEVELOPMENT

Doha Bank believes in grassroots advocacy to support a truly sustainable future. The Bank's approach to youth and human development is twofold:

- developing awareness of key issues that the youth of today can champion, for the betterment of tomorrow
- working within the community, to provide talented youth with career and development opportunities that will help them play an active role in society

THE ECO-SCHOOLS PROGRAMME

In 2011, Doha Bank launched the nationwide ECO-Schools Programme in Qatar. The programme, which has been successfully implemented, is designed to encourage and support schools to proactively participate in the implementation of good environmental practices, reduction of carbon footprint and increased eco-consciousness.

Member schools are awarded with ECO-Stars Awards for projects executed and completed in four basic categories. i.e. Environmental Health, Waste Management, Energy-Saving and Water Management projects. All completed assignments are assessed, evaluated and audited by a specially constituted ECO-Schools Committee, which also oversees and monitors the successful implementation of the projects undertaken.

The ECO-Schools Programme guides schools on sustainability initiatives, which provide substantial opportunities to schools to explore various environmental concepts that can be implemented, improved, developed or retrofitted at their respective premises.



At a 2014 Awards Ceremony, Doha Bank presented six of its ECO-School partners with awards, in recognition of their environmental activities. There are currently nineteen Qatari schools registered in the programme, with more in the registration pipeline. Recently, the ECO-Schools programme was expanded to cover schools in the UAE as well.

Examples of some of the projects undertaken are:

- Vegetable Gardens
- Waste Water Management
- Energy Conservation for Tomorrow
- Irrigation from Waste Water
- Waste Management: Composting / Upcycling / Paper Recycling
- 'Greening' the Environment
- Tree Planting
- Campus Care Force
- Improving Environmental Health
- Best Out of Waste
- Plastic Bottle reduction and Recycling
- Creative Arts from Waste

YOUTH DEVELOPMENT

Doha bank is an active supporter of Qatarization and works to create new opportunities for Qatari graduates. Doha Bank also strives to mentor talented employees to take up leadership positions in various units of the Bank as well as other financial institutions.

The Bank is continually striving to create job opportunities for Qatari citizens and to fully participate in the aims and achievements of the Qatar National Vision 2030. The Bank strives to increase the percentage of Qatari employees in all departments through various initiatives that are aimed at attracting and retaining national competencies through enrollment in training and development programmes to motivate and guide Qataris to progress to the higher jobs grades and responsibilities.

Qatari employees also receive training of the highest standard from the Training & Job Rehabilitation Centre which develops and provides appropriate training plans. These plans form part of the Qatarization Programme and under a collaborative partnership new employees may be enrolled in a four month fast-track training course to learn the foundation skills required to work in the financial sector. On completion of the course, the Bank provides participants with on-the-job training for two months in accordance with the approved Qatarization Plan prior to acceptance as permanent members of staff at the Bank.



RELATIONSHIPS WITH EDUCATIONAL INSTITUTIONS

Doha Bank has a strong relationship with the leading educational institutions in Qatar and has on many occasions worked alongside these universities to chart a positive career path for their leading students.

The Bank has also approved a development policy for Qatari university graduates, who have degrees in subjects that do not relate to banking. Participants are provided with one year of practical training across the Bank, providing the necessary experience to go forward in their careers in an assigned department of the Bank.

CHILDREN'S EDUCATION

The Bank is an enthusiastic supporter of the role of youth in our future and believes that education is a fundamental right and requirement in transitioning into being leaders of tomorrow. As part of its lifecycle suite of banking products the Bank launched its Education Pack in support of the Government's "Education for a New Era" initiative.

With the range of elite international schools now represented in Qatar and the development of an advanced education system, the Education Pack provides financing support for long term education needs. Whether planning for schooling or university the pack comprises the:

- Child Education Plan
- Education Loan
- Smart Saver & Al Dana Young Saver Schemes

The Education Loan may be used to finance University dues locally or overseas.

Doha Bank believes that education should be accessible to all and the Bank will endeavor to make it happen.



ECONOMIC SUSTAINABILITY AND PROMOTING STANDARDS

As one of Qatar's leading financial institutions, Doha Bank seeks to support and participate in initiatives and programmes which contribute positively to Qatar's sustainable growth objectives as a diversified economy and a centre of excellence in the Arab world.

KNOWLEDGE SHARING

Under the leadership of Dr. R. Seetharaman, Doha Bank enjoys a tradition of knowledge sharing both internally and externally through various presentations and panel events respectively. On an internal basis, these sessions encourage the staff to continuously improve and offers them many opportunities for personal development, to effectively face any challenges and contribute to the overall success of the Bank. Knowledge Sharing on an external basis provides an excellent interface for engagement with customers and contacts whilst at the same time playing a role in the discussion and development of themes which may be relevant professionally or from a business opportunity or economic learning perspective.

The Bank conducts external events throughout the year. Few of the events held in 2014 are listed below:

- **Doha:** The Doha Round of WTO – Regional Trade Agreements
- **Mumbai:** Opportunities in Qatar and the GCC
- **Doha:** Qatar project Space and Optimization
- **Kuwait:** Oil Sector expected to drive Kuwait Project Space 2014
- **Doha:** Sustainable Development in the Global Arena
- **Singapore:** New World Order and Opportunities
- **Doha:** Co-hosted the Vibrant Gujarat 2015 Middle East Delegation
- **Doha:** Empowering SMEs
- **Doha:** Digitization in Retail

Additionally Dr. R. Seetharaman represented Doha Bank in several conferences held in Qatar and internationally in advancing the agenda in the following areas:

- **New Delhi:** Mixed economies are the building blocks for a single world
- **Doha:** Building green economies will rebalance global growth and promote sustainability
- **Seoul:** Qatar – South Korea bilateral relationships witness upward trend
- **Doha:** IT changes and security developments should synchronize to promote value advantage to stakeholders
- **Bahrain:** Digital banking and regulatory realignment contribute to paradigm shift in financial services industry
- **Paris:** Regulatory reforms should achieve balance between economic growth and financial safety
- **Doha:** GRC Framework should be realigned to address challenges arising from changing market dynamics
- **Abu Dhabi:** Call for greater cross-industry partnership and regulatory alignment
- **Dubai:** Digital innovation has revolutionized Bank-Customer relationships
- **New York:** Fight against financial crime to protect against reputation risks
- **Abu Dhabi:** Capital Market reforms and infrastructure development are key enablers for GCC banking industry
- **Doha:** Risk integration is the key to strengthen governance



SUPPORTING SMEs

On 21st July 2014 Enterprise Qatar (EQ) signed a partnership agreement with Doha Bank in order to further support entrepreneurs and SMEs. The Agreement forms part of the activation process of the Rating and Accreditation Programme launched earlier by EQ to help the sector improve upon their commercial and financial processes.

Under the Agreement, Doha Bank will provide a comprehensive package of services and facilities to those companies accredited by EQ. The package offered to approved companies includes credit enhancement, discounts for debt arrangement and loans processing fees, preferred handling of applications, a reduction of supporting security requirements and competitive pricing.

The CEO of EQ said, "this Agreement is the first practical step towards the activation of the rating and Accreditation Programme launched by EQ and shows real promise now that we have teamed up with Doha Bank, one of the active national banks in the banking and economic sector in Qatar". He further added: "there is no doubt that EQ's initiative and the subsequent cooperation agreements with major economic institutions within Qatar will bear fruit; the private sector will be empowered and SMEs will be supported ensuring diversification of the Qatari economy".

Doha Bank followed up the initiative by hosting a Knowledge Sharing Session on Empowering SMEs with a panel of distinguished speakers including:

Mr. Omran Bin Hamad Al Kuwari

CEO, Enterprise Qatar

Mr. Hamad Khamis Al Kubaisi

Executive Director Strategy, Qatar Development Bank

Mr. Rashid Bin Ali Al-Mansoori

CEO, Qatar Exchange

Ms. Aysha Al Mudahka

CEO, Qatar Business Incubation Centre

Mr. Gareth O'Brien

Director Trade & Investment, British Embassy





SUPPORT INITIATIVES

Over the course of 2014, Doha Bank continued its long history of providing financial support across community needs both at home and abroad:

Qatar Paralympics: Doha Bank announced support for the efforts of the Qatar Paralympic Committee to promote sporting activities for those with special needs.

Qatar Charity: Doha Bank confirmed a partnership with Qatar Charity to support its 'Ademha Programme', which provides prepared meals to underprivileged families.

Qatar Red Crescent: Doha Bank offered a donation to Qatar Red Crescent to support the efforts exerted to secure the basic needs of the Syrian people in the face of adversity that beset them during the last harsh winter.



RECOGNITION

In the areas of CSR and Sustainability, the Bank won the following awards:

'Golden Peacock Global Award for Corporate Social Responsibility'
- Institute of Directors

'Environmental Award'
- The Arab Organization for Social Responsibility

'Golden Peacock Global Award for Sustainability'
- Institute of Directors



In recognition of individual professional contributions towards the betterment of society, environment, community and the Banking industry they are operating in, the Bank received the following awards in 2014:

H.E. Sheikh Fahad Bin Mohammad Bin Jabor Al Thani, Chairman of Doha Bank Board of Directors has been honored with the “Best Banking Chairman Qatar” award at the Global Banking and Finance Review Awards 2014.



Dr. R. Seetharaman, CEO of Doha Bank received a PhD in Global Governance from the European University.

Dr. R. Seetharaman, CEO of Doha Bank was honoured by the Institute of Directors with a “Life Time Achievement Award” for his initiatives to promote excellence in Governance practices.

Dr. R. Seetharaman, CEO of Doha Bank was honoured at the IAIR Awards 2014 as “Man of the Year” in acknowledgment of his efforts in contributing towards Knowledge Sharing initiatives in areas such as economics, governance and sustainable development.





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