



Environmental, Social, and Governance (ESG) Policy

Introduction

From high-level decision-making to the bank's core business practices, placing the focus on *environmentally conscious banking* allows Doha Bank to deliver consistent and long-term value to all its stakeholders - including customers, shareholders, employees, and the broader community, both locally and internationally.

In 2009, Doha Bank published its annual Corporate Social Responsibility Report, eventually transitioning into a broader Annual Sustainability Report in 2011. Since 2016, Doha Bank has also been compliant with the global reporting and disclosure standards set by the Global Reporting Initiative ("GRI") Universal Standards content index, then going on to join the United Nations Global Compact ("UNGC") in 2018, where the bank proudly supports and upholds the Ten Principles of the UNGC on human rights, labour, environment, and corruption. The bank further reports on all local metrics set out by the Qatar Stock Exchange (QSE) ESG reporting methodology and has been awarded a score of 100% for the QSE Sustainable Stock Exchanges initiative for the years 2018 – 2021.

Further to its commitment to supporting sustainable development and growth in the State of Qatar, Doha Bank is dedicated to the Qatar National Vision 2030, with goals that are broadly divided into four central pillars spanning economic, social, human, and environmental development.

Doha Bank's Environment, Social, and Governance ("ESG") Policy

Implementing robust ESG policies is becoming increasingly important to banks, as they play a crucial role in ensuring sustainable and responsible business practices and have been linked to better economic performance. By considering the tangible impact of its actions on the environment and larger society, the Bank can demonstrate its commitment to creating positive outcomes for all stakeholders. Furthermore, adopting ESG policies can also help mitigate risks, improve reputation, and brand image, and attract socially responsible customers and investors. Therefore, implementing ESG policies is not only a moral obligation, but also a strategic business decision that can contribute to long-term financial performance and stability.

Our Purpose

Our purpose underpins value creation and prosperity for our customers and society

Our Vision

To be recognized as the bank of choice in Qatar, delivering superior stakeholder value and an unparalleled customer experience.



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Our Mission

We strive to become a platform for innovative financial services and deliver superior customer experience through the use of technology, innovation, and embrace of a wider partner ecosystem.

Our Value

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

Doha Bank's ESG Governance

At Doha Bank, ESG considerations fall among our eight strategic guiding principles for the 2023-2027 period. Primarily targeted at accelerating ESG adoption and integration, we look to implement ESG practices into every facet of the organization, including strategy, operations, and decision making. Policies are discussed at a management level and the bank's executive committee (EXCO) considers ESG to be at the heart of bank's strategy. The Bank is committed to ongoing ESG research and will endeavor to add new ESG products and services to its portfolio in the coming years.

ESG Focus Areas

Responsible Lending

- Over the years, Doha Bank has made a sustained effort to collaborate with and contribute towards the local and regional economy. Through our Wholesale Banking Unit, we provide funding to infrastructure that is developed in accordance with internationally recognized sustainability principles.
- Through our Commercial Banking Unit, we work with small and medium enterprises (SMEs) as well as microenterprises to provide grassroot funding aimed towards bolstering clean, innovative, and inclusive business practices within the local community.
- We are committed to pursuing opportunities to participate in projects aimed towards environmentally sustainable infrastructure and social development.

Sustainable Financing

The Bank's Sustainable Finance Framework establishes the guidelines under which Doha Bank can issue Green, Social, and Sustainability Financing Instruments. These issuances could include bonds in various formats, capital instruments, and other instruments such as CPs, to fund new and existing assets with environmental and/or social benefits. These issuances will align with the ICMA Green Bond Principles 2021, the ICMA Social Bond Principles 2021, the ICMA Sustainability Bond Guidelines 2021 and the Qatar Financial Center's Sustainable Sukuk and Bond Framework 2022.



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The Bank distinguishes the type of funding instruments that can be issued under this Framework, as follows:

- Green Financing Instruments: to finance and/or refinance eligible green assets.
- Social Financing Instruments: to finance and/or refinance eligible social assets.
- Sustainability Financing Instruments: to finance and/or refinance a combination of eligible green assets and eligible social assets.

Doha Bank may update this Framework from time to time and at its discretion, to reflect market best practices and new regulatory developments. Any subsequent version of this Framework will either keep or improve the current level of transparency and will be published on the Bank's official website. The proceeds from the Sustainable Financing Instrument will be used to finance assets identified based on internationally recognized standards (Eligible Assets). These Assets will collectively form the Sustainable Finance Asset Pool. Additionally, Doha Bank will publish a Sustainable Finance Report for the life of the Sustainable Financing Instrument.

Sustainable Operations

We strive to follow the principles of sustainable operations that includes elements like sustainable best practices for premises and asset management, internal processes, work culture, and capacity building. Sustainable operations at Doha Bank also means that we will strengthen our internal practices to be aligned with ESG best-practices and will strive towards reducing carbon emissions.

The Way forward

Doha bank is committed to promoting and upholding Environmental, Social, and Governance (ESG) principles in all aspects of our operations. We believe that incorporating ESG considerations into our business practices not only benefits the planet and society, but also helps to ensure the long-term success of our company. By offering products and services that support sustainability and social responsibility, we are working to create a better future for our customers, our employees, and the communities in which we operate.

Our Commitment to Customers

- Doha Bank aims to direct the "flow of funds" towards environmentally and socially responsible projects.
- Doha Bank believes in fair customer practices and strives to ensure transparency in all banking products introduced to customers.
- Doha Bank will strive to promote financial education among our customers and other groups such as youth etc.
- We are committed to providing our customers with high-quality products and services at competitive prices. The Bank focuses on providing ubiquitous and omnichannel services,



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with our customers being able to avail banking services from our extensive branch network, self-service kiosks, and digital banking channels.

- We follow the practice of appropriate disclosure and provide our customers with all the resources required to help them make sound and informed decisions. We treat our customers with respect and strive to provide a safe and secure banking environment across platforms.
- We are always open to customer feedback and complaints and strive to address queries and grievances in a timely and meaningful manner.
- Our products and marketing campaigns undergo rigorous internal approval processes, while complying with the requirements of all external regulatory bodies.
- At the core of our commitment to customers lies the responsibility to ensure customer privacy and data security, in line with best practices and regulatory guidelines. At Doha Bank, data is considered an asset of utmost importance, and we consistently strive to create a culture of training where every member of the organization has a clear understanding of Data Privacy, and how to ensure that Personal Data is protected. The Bank has established Data Privacy Management processes in line with relevant laws and regulations to preserve the privacy of customers, employees, vendors, contractors, and other individuals who provide Personal Data to the Bank.

Our Commitment to Employees

- Doha Bank is committed to fair employment practices, with diversity being an important element of our recruitment process.
- Under the bank's talent management guidelines, we believe in hiring, training & retaining the best-in-class talent.
- We provide equal employment opportunities and do not discriminate in our employment practices.
- We are committed to employee skill development and provide a wide range of learning and developmental opportunities.
- The bank has a performance driven culture and various staff benefits are offered based on employee performance.
- The bank has a succession planning process which is reviewed on periodic basis at a senior management level.
- We listen to employee feedback and grievance related matters are dealt with utmost care and confidentiality.
- We adhere to Qatari labour laws on all employment-related matters.

Our Commitment to Society

- Doha Bank supports capacity building and grassroot awareness initiatives encompassing various domains for sustainability
- As reflected in our purpose statement, we believe in contributing to the prosperity of the local and regional community.



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- On an ongoing basis, we find opportunities to promote societal benefit, with a portion of our lending portfolio being earmarked to supporting small and medium enterprises and uplifting the underserved sections of our society.
- We have a proven legacy of developing products that have helped improve financial inclusion, while ensuring strict preclusion from any activities condoning the violation of human rights, child labour or forced and bonded labour.
- We will encourage our employees to volunteer in initiatives coordinated by our Public relations team.