



## Doha Bank Sustainability Report





His Highness  
**Sheikh Hamad Bin Khalifa Al-Thani**  
Emir of the State of Qatar



His Highness  
**Sheikh Tamim Bin Hamad Bin Khalifa Al-Thani**  
Heir Apparent

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## Introducing this Report

Doha Bank is pleased to present its first Sustainability Report as at 31 December 2011, marking yet another transformational step for the institution as we move to harness our progress in this area over the past decade and to set ourselves sustainability objectives for the future.

Governance, transparency and stakeholder engagement are long held tenets of the bank and we fully support the additional disclosure represented by annual sustainability reporting.

In developing this first report we have focused on the key sustainability information and data in respect of our Qatar-based businesses, but will expand our scope in future to include our global footprint.

Our report framework is based on the Global Reporting Initiative ("GRI") guidelines incorporating also the Financial Sector Supplement. In doing so, we seek to be consistent with the globally standardized GRI reporting format for sustainability data.

On this first occasion of reporting we have self-declared a GRI Level B for transparency and disclosure.

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## Doha Bank Awards

2011



**GOLDEN PEACOCK GLOBAL AWARD  
FOR SUSTAINABILITY**

2011



**GOLDEN PEACOCK GLOBAL AWARD  
FOR CORPORATE SOCIAL RESPONSIBILITY**

2011



**BEST COMMERCIAL BANK IN QATAR  
WORLD FINANCE**

2011



**BANK OF THE YEAR IN QATAR  
ARABIAN BUSINESS AWARDS**

2011



**BEST BANK IN QATAR  
EMEA AWARDS**

2010



**BEST COMMERCIAL BANK  
IN THE MIDDLE EAST**

2010



**BEST CUSTOMER CARE CENTRE  
IN THE MIDDLE EAST**

2009



**BEST COMMERCIAL BANK  
IN THE MIDDLE EAST**

2008



**BEST GREEN BANK**

2008



**EUROMONEY  
BEST BANK IN QATAR**

2007



**BEST BANK IN QATAR**

2007



**BEST COMMERCIAL BANK  
IN THE MIDDLE EAST**

2006



**Bank of the Year 2006  
Qatar**

2006



**BEST BANK  
IN THE MIDDLE EAST**

2005



**BEST COMMERCIAL BANK  
IN THE MIDDLE EAST**

2005



**EUROMONEY  
BEST BANK IN QATAR**



## Message from the Group Chief Executive Officer

At Doha Bank we are extremely proud of our efforts over the years in all of the elements of sustainability, but particularly in the progress we have made with Green Banking and Corporate & Social Responsibility initiatives.

We have also helped to set the environmental agenda with our international roadshow in 2007 on Global Warming and Climate Change, as well as subsequent collaborations on carbon exchange and a 2010 Partnership Agreement with UNESCO. The partnership with UNESCO led to our Eco-Schools initiative which continues today to engage in environmental projects with the young people of our communities in the development of their environmental awareness and advocacy for the future benefit of us all.

Alongside our Green Banking initiatives we also looked to issues of health and wellbeing with the 2006 inauguration of the Al Dana Green Run which immediately became a popular annual fixture on Doha's sporting calendar. The 2011 event had more than 1,500 participants.

We therefore take pride in our actions of the past whilst being keenly aware that sustainability represents the future. Our governance of the bank sets the course in delivering consistent financial performance, supported by strategic objectives and investing in our people, products, infrastructure and all other stakeholder relationships including most importantly our communities.

The Qatar National Vision 2030 is one of sustainable growth based on the four pillars of human, social, economic and environmental development. Doha Bank supports that vision and will contribute towards 2030 through its own sustainability objectives and its fair and ethical approach to responsible banking which will be of long term benefit to all stakeholders.

Doha Bank has received many awards & accolades in recent years including, as testimony to our community and environmental achievements, the Golden Peacock Global Award for CSR (2011 & 2012) and the Golden Peacock Global Award for Sustainability (2010 & 2011).



Our achievements in these areas and others were recognized further in 2012 with the award of Honorary Doctorates to me by Washington College and the European University; for which I give tribute to the magnificent efforts of my colleagues at Doha Bank.

As we progress with community, environmental and other activities under our now more defined sustainability framework, we will do so with the benefit of a build-up of GRI data supported by our investment in a data collection and reporting & management system which will also help us to extend the sustainability message to many of our stakeholders.

This first Sustainability Report for Doha Bank represents not only the legacy which we have brought with our past success, but also marks a significant milestone in our more formal and structured approach to sustainability management and reporting.

We look forward to the future as one of Qatar's leading corporate citizens.

Dr. R. Seetharaman  
Group Chief Executive Officer  
November 2012



# Doha Bank Profile

“THERE’S SO MUCH TO LOOK FORWARD TO....”

Doha Bank Q.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 and one of the largest banks in the State of Qatar having a dominant position in the GCC banking landscape with, as at 30th September 2012, 32 state-of-the-art branches, 9 e-branches, 15 pay offices, 2 mobile units and more than 117 ATMs. The International operations of Doha Bank are spread across the globe with 3 full-fledged cross-border branches in Dubai, Abu Dhabi (2012) and Kuwait and 7 representative offices in China, Japan, Germany, Singapore, South Korea, Turkey and the United Kingdom. This network is augmented by a cluster of correspondent links with over 300 banks the world over.



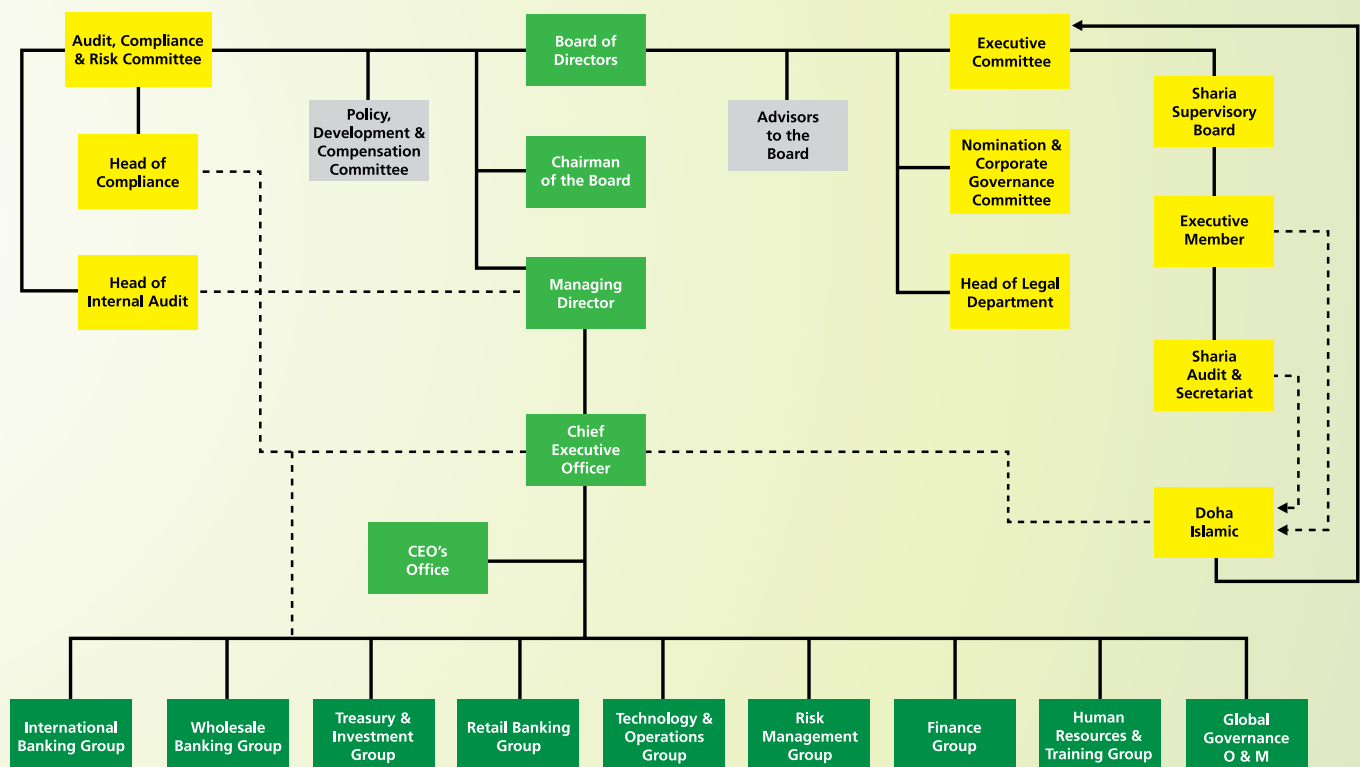
# GREEN





# Our organizational structure and divisional products and services:

(as at 31st December 2011)



1. **Wholesale Banking Group** offers a range of products and services to Corporates, which are listed below:

Corporate & Commercial Banking  
Equipment & Vehicle Financing  
Project Finance & Advisory  
Mortgage Financing & Real Estate Services  
Public Sector  
SME Banking Solutions (Tatweer)  
Private Banking  
Cash Management Services  
Risk Advisory Services  
Trade Finance Services

2. **Retail Banking Group** offers a range of products and services to individuals, which are below:

**Liability Product Suite**

Current Account  
Green Account  
Al Dana-Savings account  
Al Dana- Young Saver account  
Doha Millionaire Savings Certificate  
Fixed Deposits  
Call Deposits  
Upfront Interest Deposits  
Al Jana Deposit (Multi Currency Long Term)  
Smart Saver Deposit ( Recurring)

**Asset Product Suite**

Personal Loans  
Car Loans  
Housing Loans  
Education Loans  
Marriage Loans  
Rent Loans

**Cards Product Suite**

Al Asriya Visa Credit Card  
Al Riyada Debit Platinum  
Click Card Pre-Paid (Visa Virtuon)  
Doha Bank Visa Electron Debit Card  
Dream Visa Credit Card  
Dream Master Credit Card  
Dream Platinum Visa Credit Card  
Doha Bank Gold American Express Card  
Green Visa Credit Card  
Infinite Credit Card  
Proprietary D-Payroll Card  
SME Visa Credit Card  
SME Visa Electron Debit Card



**Doha Sooq** is Doha Bank's pioneering online e-tailing marketplace in Qatar launched as a world class shopping portal. Doha Sooq is an e-commerce portal, aligned with the country's leading merchants, and offering around-the-clock shopping and delivery in Qatar.

3. **Treasury and Investments Group** offer a range of products and services to individuals, corporate and institutions matching their risk profile and investment objectives. The services are as below:

Wide range of products, which include foreign exchange, money market, fixed income, mutual funds, equities and commodities.

Services to enable customers manage their foreign exchange and interest rate risks.

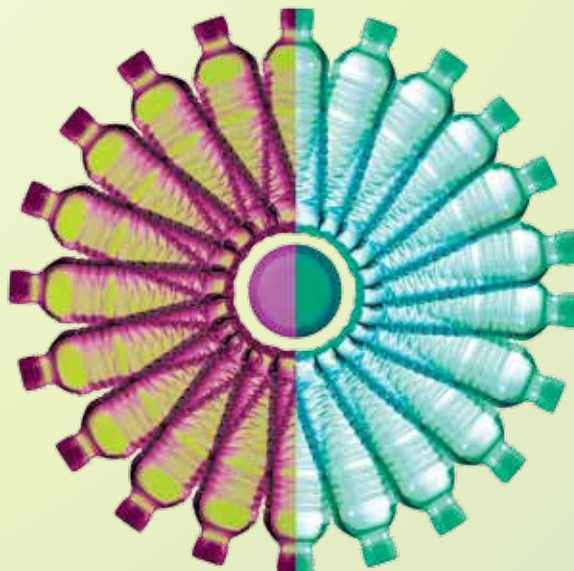
4. **International Banking Group** is responsible for FI relationships, management of international operations and selective international syndicated loans participation mainly related to short-term loans to Banks and FIs. It has also set a unit "International Relations Center" to facilitate the business needs by way of collaborations with other banks and financial institutions for services towards its expatriate customer base.

### Our stakeholders:

The stakeholder group of Doha Bank has been mapped (Appendix A) in terms of our channels of engagement, stakeholder priorities and needs and the Bank's response in each case. Our stakeholders are our:

- Customers
- Shareholders
- Employees
- Community
- Environment
- Regulators
- Business Partners

The sustainable performance of the Bank is dependent upon our professional stewardship of each of these stakeholder relationship through our internal frameworks of operational procedures, processes and controls.



## Our performance:

Doha Bank has been consistently registering a strong growth during the last eight years with a participative leadership philosophy. The Bank has maintained a strong growth trajectory, including total asset growth, loan growth, deposit growth and shareholder equity growth year-on-year. Doha Bank has also achieved one of the best returns on average equity and return on average assets among the banks in the Middle East region over the last eight years.

Doha Bank provides a comprehensive range of financial services by deploying consumer-centric technology and innovative delivery channels. Doha Bank offers financial services to its various customer segments through its Retail Banking, Wholesale Banking, Treasury & Investments and International Banking divisions. Furthermore, Doha Bank has made a strategic investment in Doha Brokerage & Financial Services, a non-banking financial institution in India, and has also established a fully-owned insurance subsidiary known as Doha Bank Assurance Company. This is the first insurance company to have been established by a commercial bank in the GCC region. These channels are in line with Doha Bank's vision to converge as a one-stop Financial Services provider. International rating agencies, Moody's, Standard & Poor, Capital Intelligence and Fitch Ratings, have assigned a stable outlook for Doha Bank due to its strong financial fundamentals, asset quality, and robust liquidity.

Doha Bank has conducted environmental seminars all over the world on Global Warming and Climate Change and is also the first financial institution in the region for promoting sustainable and environment-friendly investments as a responsible corporate citizen. Doha Bank has also been regularly organizing professional seminars as part of its ongoing education and knowledge-sharing endeavor on various subjects ranging from Banking, Technology, Risk Management and the Environment. It has promoted a "Green" culture and the 3R principle of "Reduce-Reuse-Recycle" as part of its Environmental Policy (Appendix E) through initiatives like the:

- INFRA Secure energy saving building,
- Planet Saver's Club,
- Paperless Green Accounts and Cards ([www.dohagreenbank.com](http://www.dohagreenbank.com)),





- Al Dana Green Run,
- Green Quiz,
- Tree Planting and Beach Clean-up;
- Educating young minds on environmental responsibility through the UNESCO tie-up for the ECO-Schools Programme ([www.ecoschools.com.qa](http://www.ecoschools.com.qa)),
- 25% Qatarisation drive & world class training programs,
- Tawasol - a dedicated Customer Care unit,
- Working closely with Government, NGOs, and Corporates to act together on social causes and sustainable development.

Doha Bank has been applauded by renowned financial sector analysts and branding strategists for its pioneering and leadership role in taking Financial Services experience in the GCC region to new heights. In 2011 Doha Bank received 13 awards including “Best Bank in Qatar 2011” by EMEA Finance Magazine, and the “Golden Peacock Global Award for Corporate Social Responsibility 2011”.

Some of the recent key initiatives (including up to 30th September 2012) taken by the Bank to provide superior returns to the shareholder include:

- Net Profit grew by 4.9% for the nine months ended 30 September 2012 over the same period last year, superior capital management and better operating efficiency;
- Asset growth of over 40% and Loans & Advances growth of nearly 33% over the last 5 years highlights Doha Bank’s performance to be in line with the growth of the Qatar economy;
- Interest expense had increased by 5% for the nine month ended 30 September 2012 compared to same period last year;
- Cost to Income ratio of 33.5% as at 30 September 2012 at the forefront of world class cost leadership disciplines;
- Delivery of 45% cash dividend in 2011 to shareholders on the backdrop of unprecedented global financial turmoil;
- Almost 120% growth in Shareholder Equity in the last 6 years.
- Highest Net Interest Margin in the Qatari Banking industry of 3.29% as at Q3 2012
- Highest Return on Average Equity in the Qatari Banking industry of 21.2% as of Q3 2012
- Highest Return on Average Assets in the Qatari Banking industry of 2.69% as of Q3 2012
- Successfully completed the Senior Bond issue of USD 500 million under Doha Bank’s Euro Medium Term Note Programme (EMTN) of USD 2 billion. The Bond is listed on the London Stock Exchange. The issue generated an overwhelming response from investors across Asia, the Middle East and Europe resulting in an oversubscription of the bond by nearly 8 times. This reflects the exceptionally high profile of Qatar and Doha Bank in the global market space
- Recognizing the Bank’s robust and consistently strong performance, the international rating agencies, Moody’s, Standard & Poor’s, Capital Intelligence and Fitch Ratings, had maintained their ratings and assigned a stable outlook for Doha Bank owing to its consistently strong financial fundamentals, asset quality and robust liquidity.
- In addition to this, Standard & Poor’s maintained the rating on Doha Bank Assurance Company (DBAC) a 100% owned subsidiary of Doha Bank. It has been affirmed Counterparty Credit and Insurer Financial Strength Rating of BBB with a Stable Outlook, by Standard and Poor’s (S&P). S & P’s Outlook on DBAC is based upon successful utilization of its relationship with Doha Bank and continuation of its strong ratio.

Specific recent actions taken to achieve significant success in the marketplace:

- **Retail Network Expansion:** inaugurated four new branches, five new electronic branches and the first Payroll Card Centre e-Branch to cater to the employees of corporate customers who stand to



benefit from the Payroll Card solution package.

- **New Branch Identity:** unveiled the New Branch identity at Gate Branch, which is designed and developed keeping in mind customer's personalized expectations and preferences to sustain their trust and deliver a new format of pleasant banking.
- **Bullion initiative:** launched the Bullion initiative which allows its customers to buy physical gold from the branches over the counter.
- **Strategic Partnership with China UnionPay:** announced a partnership with China UnionPay, the biggest and most advanced bankcard association in the Chinese bankcard industry.
- **International Expansion:** in 2011 new Representative Offices were opened in Abu Dhabi and Germany. The Bank also received the license for a branch opening in Abu Dhabi.
- **International Remittance Arrangements:** further augmented its network by making arrangements for banking and remittance services with United Coconut Planters (UCPB) Bank - Philippines, Commercial Bank of Ceylon – Sri Lanka, Akbank – Turkey, and National Bank Limited - Bangladesh. This will enable our customers to enjoy an efficient free remittance facility aligned to our main objective of maximum customer satisfaction.
- **Welcome Package:** revitalized the long standing "Welcome Package", an assortment of instant financial services exclusively designed for first time arrivals to Doha, to help them settle in quickly and easily.
- **Gold Investment Loan:** launched a Gold Investment Loan product, which is the first of its kind in Qatar, to facilitate investments in the gold market.
- **Corporate Service Center:** inaugurated a new Corporate Service Center which is designed to offer a number of cash related services, including Corporate Cash Deposits, Withdrawals, Transfer Checks, Electronic Clearing Checks and Telex Transfers.
- **Education Pack:** launched the new "Education Pack" following the splendid accomplishments of the "Education for a New Era" initiative set by the Qatari Government.
- **Mobile Banking:** launched a state-of-the-art Mobile Banking application to meet the customer's lifestyle needs of instant and straightforward access to their finances.
- **Retail Insurance License:** DBAC, a 100% owned subsidiary of Doha Bank was awarded a Retail Insurance operating license.
- **First Ever Shopping Co-Branded Credit Card:** launched a Credit Card in partnership with LULU Hypermarkets which is one of the biggest retail chains in GCC.
- **Travel Pre-paid Card:** in partnership with Regency Travels and Tours the Bank launched a prepaid "Traveller" card which is available in 3 major currencies – US Dollars, Euros and Pounds Sterling - to satisfy customers travel money requirements.
- **Al Riyada VISA Infinite credit card:** launched the "Al Riyada VISA Infinite credit card" offered to high net worth customers.
- **Collaborations with Vodafone Qatar:** arrangements to finance mobile handsets, remittance solutions and payment of bills.
- **Al Dana:** the most prominent saving scheme in Qatar, which has over the years become the exclusive and definitive household name, saw the Mega prize of 10.11Kg of Gold out of a whopping QAR9.5Mn in total given away to its customers as prizes for their deposits. Continuing with its tradition, Doha Bank has launched Al Dana 2012 with more rewards to be won from total prize money of QAR12Mn.



- **Corporate & Social Responsibility:**

- o **Dirhams Programme:** along with Qatar Charity (QC) announced the institution of the Dirhams Program which allows all Doha Bank customers to sign an arrangement to automatically transfer excess dirhams in their account to Qatar Charity to carry out humanitarian projects inside and outside Qatar.
- o **Al Dana Fun Run:** more than 1500 people from all walks of life gave their undivided support to Doha Bank's green causes in the 7th annual Al Dana Green Run in January 2012, which witnessed an overwhelming participation from across the Qatar community.
- o **Eco-Schools Programme:** launch of the nationwide ECO-Schools Program in Qatar in association with UNESCO aiming at encouraging and supporting all the schools in Qatar, irrespective of level or discipline to proactively participate in the implementation of good environmental practices, reduction of carbon footprint and increased ECO-consciousness.

## Sustainability at Doha Bank

Doha Bank is one the largest private commercial bank in the State of Qatar. It was incorporated in 1978 and commenced its domestic and international banking services in Doha, Qatar on March 15, 1979.

Doha Bank aims to be recognized as a dynamic, modern bank with enduring age-old values. The Bank has achieved very impressive results in over the two decades of its history. This has been a combined result of the management's foresight, employee dedication and tremendous customer response. We now look forward to a promising future, with better banking experiences for our customers, better returns for our shareholders, and an even more progressive and prosperous environment for our employees and all other stakeholders. All contributing towards a stable and sustainable platform.

Doha Bank is the prime Bank in the Middle East on the forefront of environmental advocacy against global warming and climate change, local air and water pollution, waste management and loss of biodiversity. It supports environmental sustainability and education by reaching out to both the public and private sectors to act together on domestic and global environmental issues, key challenges and sustainable development.

We remain keen to keep Doha Bank as one of main pillars supporting the development in the State of Qatar, which has been given a distinguished status worldwide in the field of preserving the environment and natural reserves. Doha Bank also looks forward to increasing its role in preserving the environment and supporting the endeavors of other national organizations aimed at curbing the deterioration of environmental systems and preserving the changing as well as the unchanging resources.

The Bank is vision-driven supporting its future activities, progress and expansion with a more diverse portfolio by integrating environmental and social considerations into its product design, mission policy and strategies. It also seeks to cultivate the young minds of students by visiting schools and educating them on environmental responsibility to encourage green advocates at an early age through the ECO-Schools Programme.



Two green-related websites were developed for this purpose:

- Green Banking website:  
<http://www.dohagreenbank.com>
- ECO-Schools Programme website:  
<http://www.ecoschools.com.qa>



Doha Bank works closely with the government, NGOs, other institutions, corporate clients, private sectors, and civil society with the aim to reduce harmful effects to the environment. Since 2004 onwards, Doha Bank has provided its utmost support in protection of the environment by proactively integrating eco-consciousness into the Bank's daily operations through knowledge sharing, paperless banking and awareness campaigns on social responsibility to gradually instill the value of 'green culture' within the organization and ultimately towards the environment and the society.

Doha Bank believes in continuously giving back to its communities and to society, and the stakeholder's interest is of prime concern. The undernoted initiatives are just a sample from Appendix ? of the Bank's commitment in engaging with its stakeholders both locally and internationally:

- a Partnership Agreement between Doha Bank and **UNESCO** to proactively work together in greening the environment. Many green activities have been founded such as ECO-Schools, Tree Planting, Beach Clean-up & Adopt-a-Beach campaigns, Recycling and Waste Management programmes in coordination with the Ministry of Environment and Green Qatar Centre.
- hosted **"Global Warming and Climatic Challenges"** environmental seminars all over the world (Qatar, other GCC countries, India, Japan, Singapore, Turkey and the USA) bringing together environmental experts to advance the green debate.
- conducted **Green Quiz** events with Global Warming and Climatic Change as the central theme to spread environmental awareness in Qatar and various other countries.
- participated in **ecoQ 2011** - The Qatar International Environment Protection Exhibition and Conference" aimed at creating environmental protection awareness in Qatar.
- sponsored the first **Doha Green Conference 2009** in Qatar aimed at strategies for sustainable building, water and renewal energy. This also covered market transformation towards sustainability, setting new Qatar specific sustainable building code, green building case studies, importance of marine environment for urban development, sustainable water management, and renewable energy and recycling strategies.

The Bank's clear commitment to its environmental, climate change and community & stakeholder programmes has ensured that Doha Bank has developed a green culture through and through. These elemental principles of sustainability championed by Doha Bank also provide the leadership credentials which we are now taking forward under Sustainability.

Our Sustainability Strategy will, in alignment with the Qatar 2030 Vision, focus on commitments towards development in the following areas:

PEOPLE	ECONOMIC
ENVIRONMENTAL	COMMUNITIES



and in doing so we will bring continued leadership to the development of Sustainability Reporting with objectives and accountability being fundamental to our philosophy of executing a profitable and sustainable Doha Bank enterprise.

## Governance and Management Systems

Doha Bank Q.S.C. was incorporated on 15 March 1979 as a Joint Stock Company under the Emiri Decree No. 51 of 1978.

The Bank operates in Qatar under a banking license No. RM/11/1979 issued by Qatar Central Bank and incorporated & registered with Ministry of Business and Commerce under C.R. No. 7115.

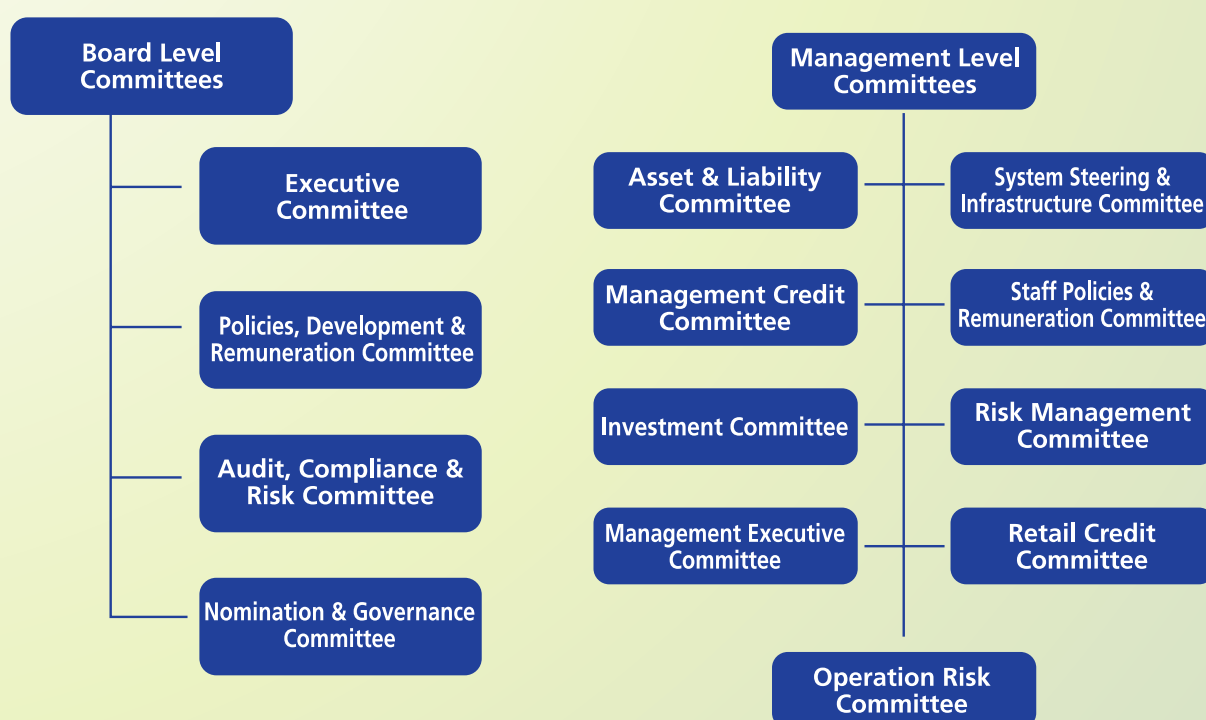
As part of the governance compliance requirement of the Corporate Governance Code for Listed Companies, as issued by the Qatar Financial Markets Authority, Doha Bank as a Qatari shareholding company listed on the Qatar Exchange is required to disclose the extent to which it complies with the provisions of the code. The Code adopted by the QFMA is based on the principle of comply or explain. During the 2011 period, Doha Bank enhanced its governance structure by formalizing and documenting governance practices adopted by the Bank and disclosed reasons for non-compliance “where applicable” and the actions taken for compliance in the future.

Our performance in this regard is published annually to shareholders and is publicly available on the Bank’s website together with the current Board Charter:

<http://www.dohabank.com.qa/1/db2/en/Investor/AnnualReports/CorporateGovernance.aspx>

The Bank is organized and managed at Board and Executive Management levels by way of formal Board and Committee structures as illustrated below:

Please also refer to the Organization Chart on Page 9 of this Report for the Bank’s formal management structure. The Chairman of the Board of Directors is not an Executive Officer of the Bank.



In the period to 31st December 2011 the Board consisted of 8 members; the breakdown of which was as follows:

- Chairman
- Vice Chairman
- Managing Director
- 5 Non-Executive Directors including one independent member.

The Bank has adopted a Board Remuneration Policy which regulate the disbursement of remuneration, bonuses and benefits. At the end of each year prior to the General Assembly meeting, the proposed remuneration for board members and the chairman is presented to the shareholders for discussion and approval. Additionally, other benefits provided to board members are reviewed by the External Auditors, and subsequently sent to Qatar Central Bank and presented to the shareholders.

In response to the international regulatory actions being proposed following the Financial Crisis, Doha Bank created the role of Global Governance as a means of keeping abreast of the regulatory environment on a global basis and ensuring that the cross-border and international operations of the Bank remained in compliance at all times.

Regulatory compliance and good working relationships with the various regulatory bodies are key to our sustainability goals and our interface with this stakeholder group is managed at the highest level.

Global Governance also ensures that the Corporate Governance Framework throughout the Bank works efficiently in terms of communication and reporting, whilst seeking to identify and resolve any areas of concern arising or conflicts within the framework and the Bank's formal policies & procedures.

During the fiscal year to 31st December 2011 there where no significant fines for non-compliance assessed against Doha Bank.

The Bank's Risk Management Group has developed an independent enterprise-wide framework covering strategic risk, reputation risk, legal risk, credit risk, market risk and operational risk.

The risk framework operates through a number of committees:

- Executive Committee
- Credit Committee
- Asset & Liability Committee
- Staff Policies and Remuneration Committee
- Operational Risk Committee

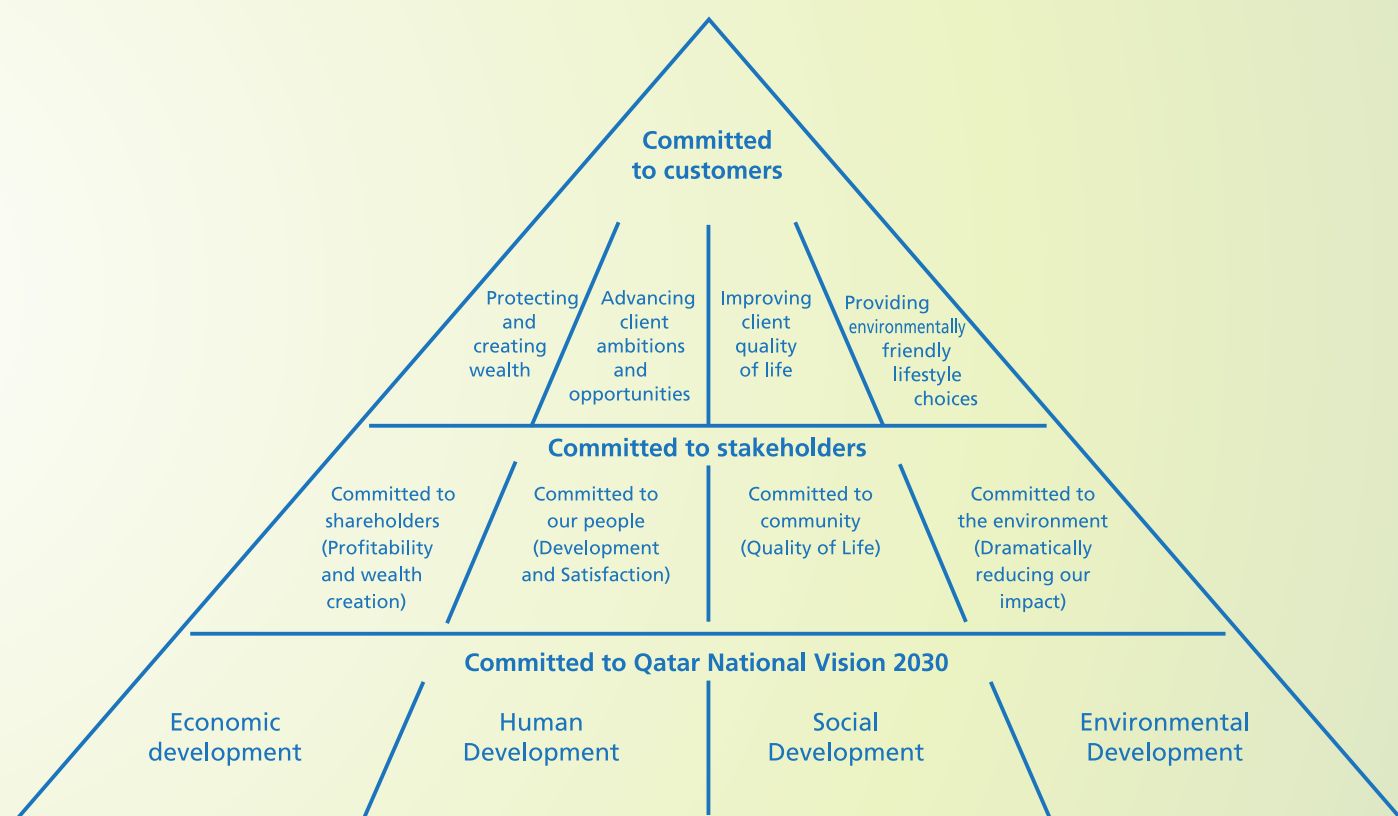
	2009	2010	2011
Independent Directors (%)	0	0	12.5%
Female Directors	0	0	0
GRI Level of Sustainability Report	n/a	n/a	B
Legal Actions Re. Corruption, Anti-Trust, Monopoly Practices	0	0	0



# Committed to our Customers

Doha Bank aims to create value for customers across economic, human, social and environmental aspects of their lives. We are achieving this through a continuous and accelerating stream of innovative product and services, and we are willing to hold ourselves accountable, in the most transparent way possible, to the highest standards of our customers.

Through these effort we are putting the Qatar National Vision 2030 into practice on a day to day basis through our continuous process of product development and initiatives intended to deliver to the lifecycle aspiration of our customers as a major component in the development of the nation towards the goals of 2030.



Recent achievements and programs initiated (as described more fully on Page 11) have included:

Retail Network Expansion	New Corporate Service Center
New Branch Identity	New Education Pack
Gold Bullion Sales	Launch of new Mobile Banking Applications
Strategic Partnership with China UnionPay	Retail Insurance License issued to DBAC
Expansion of International Locations	LULU Credit Card launched
Expansion of International Remittance Services	Travel Pre-Paid Card launched with Regency Travel
Re-launch of Welcome Package	Al Riyada Infinite Card launched
Gold Investment Loan Product	Annual Al Dana Savings Scheme
CSR – Dirhams Program & Al Dana Fun Run	Eco-Schools Program

## 1. Protecting and creating wealth

In 2011 the cornerstone for success continued to focus on innovation, especially in leveraging the investment in pioneering technology and providing a unique customer experience coupled with a stronger commitment to overall excellence. The extensive segmented product suite, exciting promotions, collaborations and customer relationship building activities had catered to the diverse and demanding population in the State of Qatar. These various strategic activities helped in strengthening our competitive leadership within the retail area. Our customer centric products and services are need-based and have positioned us as a leading bank in the retail sector.

New product delivery in 2011 of which we are particularly proud included:

**Mobile Banking:** the latest mobile banking application which has been completely outfitted and customized for the customer's sophisticated lifestyle needs of instant and straightforward access to their finances. The fully transactional service is for the first time available on all types of mobiles and with the use of stringent security measures put in place to ensure a secured delivery and confirmation of transaction authorizations.

**Qtel Bill Payments:** in partnership with Qtel the Bank launched a payment terminal network to enable self-service bill payments through Doha Bank ATM locations easily accessible throughout Qatar.

**Doha Sooq:** the Bank's pioneering e-trading marketplace has added some of the country's leading merchants and has signed an agreement with Q-Post for offering delivery services as an added value option for customers and merchants.

**Expanded Network:** the bank added two new full branches (Aspire Zone and Um Salal), three new electronic branches (Moaither, Qatar Petroleum Handassa and Parco Mall). The Bank also founded the first Payroll Card Centre designed as one-stop solution to cater to the employees of corporate customers who benefit from the Payroll Card solution package.

The Bank had the following domestic locations as at 30th September 2012:

branches	32
e-branches	9
pay-offices	15
mobile banks	2
ATMs	117
<b>Total</b>	<b>175</b>

**Credit Cards:** the bank launched the first ever shopping credit card co-branded with LULU hypermarket which instantly turned into a massive success across the country and made it a landmark initiative in the GCC credit card industry. We also partnered with Regency Travels in Qatar to launch the first ever travel prepaid card branded as the Traveller card.

**Education Pack:** as a supporter of educational causes Doha bank was pleased to introduce its Education Pack in support of the "Education for a New Era" initiative set by the Qatari Government. The pack comprises the Child Education Plan, Education Loan, and Smart Saver & Al Dana Young Saver schemes.

**Zero Percent Car Loan:** developed into a full-fledged package designed to suit all the customer's vehicle needs including attractive insurance coverage, extended warranty and roadside assistance.

## 2. Meeting customer lifecycle aspirations

In the area of human development we expect to be able to support our customers' ambitions and aspirations in life by providing the life-cycle of products (accounts, cards, loans & deposits, insurance) to meet customers' needs at any particular point in that cycle.

We combine that product range with a Customer Service approach which understands these ambitions and aspirations, and which is equipped to provide pathways and solutions in delivering the appropriate product at the right time.

Number of:	2009	2010	2011
Home loans granted (by value - QAR)	278Mn	291Mn	263Mn
Auto loans granted-do-	526Mn	477Mn	382Mn
Personal Loans -do-	6,016Mn	5,611Mn	5,881Mn
Insurance policies issued	1,788	1,648	1,463
Trainings on Service Excellence	86	211	85

## 3. Improving quality of life through convenience and choices

Our products and services are increasingly delivered through multiple channels with mobile banking being the latest addition to branch, telephone and online banking delivery channels. For the customer this brings about more security and peace of mind through our stringent security measures and the ease and convenience of 24 hour access to banking services.

Whichever delivery channel is used our priority remains the customer experience supported by our customer service teams and our I.T. specialists who ensure the delivery of a safe online environment.

Number of:	2009	2010	2011
Branches	35	37	38
E-branches	10	9	9
Pay offices	12	13	13
ATMs	110	113	117
DDial phone subscribers	6,936	16,537	20,961
DBank online subscribers	17,366	22,026	25,786
DBank SMS subscribers	23,177	23,294	22,531
Customer complaints	229	820	899
Complaints resolved in less than 3 days (%)	62%	71%	76%
Breaches of privacy	0	0	0
Losses of customer data	0	0	0

Our "Tawasol" customer care unit was established in 2009 to record and manage customer complaints more effectively on behalf of our customers.



As indicated above, our coverage of Qatar through our various delivery channels is very extensive and provides customer access in low-populated or economically disadvantaged areas. Some of the services which are particularly helpful in this regard are:

- our ATM network
- Payroll Cards
- Mobile Banking services visiting outlying areas
- E-Remittances for the convenience of expatriates remitting money to home countries

#### 4. Environmentally friendly lifestyle choices

Doha Bank's vision is to lead as a Green Banking institution, be the pioneer in uplifting awareness to help save the environment, encourage and convert Accountholders to Paperless Banking by opening Green Accounts and Go Green Credit Cards, actively take part in Environmental Campaigns and encourage children at schools to become environmental advocates at a young age by launching the ECO-Schools Programme in coordination with UNESCO.

Doha Bank has taken various initiatives to create and educate public awareness on global environmental issues and how each one of us can contribute to the cause of environmental protection. Under the leadership of our CEO, Doha Bank has become the leading bank in Qatar and the Middle East for environmental advocacy against global warming and climate change, local air and water pollution, waste management and loss of biodiversity. He has also been instrumental in making Doha Bank the prime bank to lead the green cause and to protect the environment by introducing numerous initiatives and services.

Initiatives have included:

- Doha Bank has introduced the "Green Account", with the message "Go green for future generations! Help save the environment" towards its drive for a cleaner and greener environment to promote the "Paperless Banking" concept. Giving free access to customers to do banking transactions through Internet Banking, SMS Banking, Phone Banking and ATM Banking protects the environment. Bank statements will directly be sent to the customer's e-mail address thus reducing paper consumption and saving the trees. All Doha Bank customers may opt for 'Go Green Accounts' using various channels of DB Online Banking, Branches and the Call Center. The Bank offers multiple benefits to encourage our customers to turn to Green Banking in order to help save the environment.
- More products and services are added to our Green Banking Suite. During 2009, Doha Bank launched the 'Go-Green Credit Card' in association with Visa International, the first eco-friendly card in the Gulf region to keep up the Bank's image as a socially responsible organization. The Go-Green Visa Credit Card is manufactured from biodegradable material and the cardholders are able to manage their accounts electronically. Moreover, 1% of all that customers spend through the



Go-Green card will be converted into green points and donated to an approved green cause that supports environmental initiatives.

- Additionally, Doha Bank launched its Green Bank Website ([www.dohagreenbank.com](http://www.dohagreenbank.com)) depicting the Bank's initiative in promoting environmental issues by reaching out to both the public and private sectors. It features the Bank's various eco-activities undertaken, green products and services offered and all upcoming environment-related events. The website provides an insight into the Bank's transformation into an eco-friendly institution and the practical steps taken by the Bank to encourage society to shift their mindset into going Green.

The above noted measures represent a long standing approach to environmental sustainability and one which we will continue to seek to develop further in the future.

Number of:	2009	2010	2011
Green accountholders (e-statements)	-	-	73,168
Go Green credit cardholders	*	*	*
Trees saved from Green Accounts (trees)	-	-	117

\*e-statements in course of implementation





# Committed to the Environment

The Bank has a Sustainable Development Vision which takes us beyond our community-based green objectives and which has brought focus to an internal environmental commitment across our operations to reduce our own carbon impact and to lead by example in doing so.

In terms of internal energy-related initiatives, the new Doha Bank Head Office Tower in West Bay, Doha is designed to be energy-efficient with some of the technologies used being (i) dimming systems for gradual take-off and shutdown of LED lighting controlled by movement sensors, (ii) air conditioning variable frequency systems and (iii) the use of transparent glass partitions to maximize the advantages of natural light. The building's windows have inbuilt films which maximize the natural light whilst controlling the heat load. These technologies form the basis of the infrastructure for the LEED (Leadership in Energy and Environmental Design) certification of the building which is our objective. Furthermore, branches and head office departments are encouraged to practice energy efficiency in their respective premises.

Doha Bank was also the first bank in the Middle East region to implement the INFRA SECURE system - a policy-based power management solution that reduces power consumption, cost and the carbon footprint of enterprise systems. As the leader in the field of Green Banking, Doha Bank continuously and proactively find innovative ways for sustainable development without compromising its social and environmental responsibility.

We have completed a major investment programme in the installation of a new technology platform in our data centre in which we adopted "Virtualization of Servers" which reduces the server footprint. The new platform also provides us with an energy usage reporting system which will be another major contributor to our sustainability data capture and reporting framework.

The aforementioned measures employed across our buildings and infrastructure will also be supported by our new investment in an internationally recognized carbon emissions reporting and management system. This will help greatly with our data capture and performance measurement, contributing towards the development of our sustainability reporting in the future, and will also enable the bank to extend the sustainability message to many of our stakeholders.

Under our Waste Management process all waste paper is shredded and sent to a recycling company.

Our Paperless Banking initiatives have included the access for all customers to Online, SMS & Mobile, Phone and ATM banking channels; all of which contribute towards more convenience and peace of mind for our customers as well as providing the options for the delivery of e-statements online and ATM transactions without paper receipts. New accounts and the conversion of existing accounts to this Green Account concept have resulted in some 75,000 e-statements being produced monthly.

Water Maintenance services are outsourced to vendors which are well equipped in monitoring processes and in ensuring proper water pipeline installations with periodic checks for leakages. Staff are also encouraged to ensure the closing of water taps at all times after usage and to report any water-related issues.



Where possible our procurement of materials is from local suppliers as our means of reducing carbon emissions from transport sources in the haulage of materials. We will continue to work with our vendor stakeholder group in the measurement of environmental performance.

Amount of:	2009	2010	2011
GHGs emissions (tones)	**	**	**
Direct energy consumed (GJ)	**	**	**
Indirect energy consumed (GJ)	**	**	**
Total energy consumed (m3)	*	15,874	56,888
Total water consumption (m3)	*	3,472	23,332
Total waste generated (tones)	**	**	**
Total waste recycled (% or tones)	**	**	**
Vehicle fuel consumption (L)	*	123,750	127,500
Suppliers screened against environmental criteria (%)	**	**	**

\* archived data not available by publication date.

\*\* data collection to commence in 2013

\*\*\* new Head Office Tower commissioned 2011

**Note:** Data currently reported relates to our two main office buildings in Doha, Qatar.  
Data reporting will be extended to all properties with effect from 2013.

8<sup>th</sup> year

**24<sup>th</sup> November.**  
Run for a lower carbon footprint.

Join us and bring your trainers for the  
**Al Dana Green Run**  
On your marks, get set... go green!

FREE entry • FREE T-shirt • 3 km  
Starts 3:00 pm at Aspire Park  
FREE Fitness Test & Registration at  
Doha Bank Assurance Branch - C Ring Road,  
City Centre Branch, Mutlaa Branch at Corniche  
Online registrations: [www.dohabankmarathon.com](http://www.dohabankmarathon.com)

Go green  
Run with nature

# Committed to our Employees

There are no more valuable asset to Doha Bank than its employees and in driving a strong sustainable business it is critical that we continue to provide a framework of opportunities for our employees in meeting our customers' needs and in the service of all other stakeholder groups.

Our highest priority objectives are:

- **Qatari Development**

The development of Qatari employees, not only in terms of Qatarization ratios under the Qatar Vision, but also with the objective to assign higher responsibilities to selected individuals supported by our Management Trainee Programme, Scholarship Programme, Individual Career Path Programme and Basic Banking Programme.

<b>Number of Qatari Senior Hirings</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>
Senior Management	2	0	1
Branch Managers	0	0	4

- **Productivity & Optimization**

In maintaining sustainable growth the bank has focused on productivity maximization with the redeployment of staff into available positions according to their existing skills, competencies and development objectives. This included the retention and redeployment of employees upon the discontinuation of our Islamic Banking operations in 2011.

- **Compensation & Rewards**

Various initiatives have been taken during 2011 to review and revise salary bands for Qatar, UAE and Kuwait employees together with reviews of the variable bonus, sales incentives and allowances structures. In 2011 the bank also complied with government decree and awarded Qatari staff a salary increase of 60%.

- **Training & Development**

Our focus through 2011 was on the customer-facing areas and all frontline staff undertook skills development and customer services orientated training programmes.

<b>Employment by contract</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>
Full-time employees	1,062	1,261	1,247
Part-time employees	0	0	0
Total workforce	1,062	1,261	1,247

<b>Employment by level</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>
Senior management	43	46	52
Middle management	180	201	202
Staff	839	1,014	993

## A place for talented individuals

Doha Bank provides a workplace for employees in an environment of equality and diversity where all share in being talented individuals contributing towards the bank's overall potential as a sustainable enterprise.

<b>Employment by nationality</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>
Qatari	232	295	310
Expatriate	830	966	937

<b>Employment by gender</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>
Female	275	365	379
Male	787	896	868

<b>Workforce by age</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>
18-30	412	533	474
31-40	369	422	453
41-50	197	211	231
51-60	84	95	89

<b>Female participation in the workforce:</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>
Female employees (%)	31%	46%	36%
Female in middle management (%)	9%	7%	11%
Female in senior management (%)	0%	2%	4%

## Developing our workforce

The bank has a longstanding culture of knowledge sharing which also extends to popular workshops with customers and, against that background, employee career and personal development is supported by the various training and workshop programmes delivered by our Training Department.

Based on the annual performance appraisal exercise, the training needs of employees are identified against which a tailored approach is taken to the development of an annual training plan. There is also the extensive use e-learning throughout the bank and sales and customer service training programmes are conducted quarterly.

In terms of career development the bank has a range of schemes to accommodate the various employee grades: Management Trainee Programme, Scholarship Programme, Individual Career Path Programme and Basic Banking Programme.

Under the bank's Qatarization Programme we seek to attract talented Qatari employees and we are proud to have a successful scholarship programme in place which helps us to attract high quality graduate entrants to the bank on an annual intake basis.





In addition to scholarships we also participate in schemes for Youth Training as undernoted:

- **Trainee Programme** – an in-house training programme for our school leaver new entrants to the bank giving them a foundation course on banking basics.
- **Job Qualifying Centre (“JQC”)** – a government youth training scheme under which we take a number of secondees for a period of work experience with training programmes focused English language, computer and clerical skills.
- **Internships** – providing youth work experience on a selective basis.

Number of:	2009	2010	2011
Employee participation	1,052	1,852	1,856
Training programmes offered	112	483	247
E-learning programmes offered	-	298	418
Training courses delivered	112	483	247
In-house training courses delivered	107	474	212
External training courses delivered	5	9	35
Training hours delivered	840	3,622	1,852
Scholarships granted	22	26	11
Trainee programme trainings	-	-	15
JQC secondments	-	28	4
Internship work experience positions	-	-	31

## Occupational Health and Safety

Number of:	2009	2010	2011
Incidents of discrimination	0	0	0
Work-related injuries	0	0	0
Occupational diseases	0	0	0
Work-related fatalities	0	0	0

Doha Bank does not allow discrimination, child labour or force labour and follows internationally accepted human rights principles.



## Valuing our employee's achievements

Attracting and retaining a high quality workforce is a major component of sustainability and Doha Bank achieves this through various initiatives and reviews to ensure that the Bank remains competitive across the package of salary, variable pay, allowances and incentives as well as a comprehensive benefits offering.

Our employees are also recognized through annual incremental salary reviews and by way of merit-based promotions. Outstanding performance is celebrated and rewarded monthly in CEO Awards for Best Idea, Most Committed Staff, Best Department etc.

QAR '000	2009	2010	2011
Total salaries and benefits for employees	281,738	336,638	417,840

Staff Turnover	2009		2010		2011	
	No.	%	No.	%	No.	%
Total Turnover	174	16	137	11	181	15
Senior Management	9	1	7	1	7	1
Middle Management	17	2	18	1	27	2
Staff	148	13	112	9	147	12
Females	68	6	55	4	64	6
Males	106	10	82	7	117	9
18-30	99	9	72	6	110	9
31-40	45	5	44	3	43	4
41-50	15	1	11	1	12	1
51-60+	15	1	10	1	16	1

There is no Collective Bargaining Process in force within Doha Bank.

Doha Bank is currently considering the implementation of an annual Employee Engagement Survey which would be a valuable contribution to that engagement process and provide clear areas for measurement and improvement.

## Employee social & sporting events

As a stakeholder group our employees are fundamental to the success of Doha Bank and its sustainable long term growth. In addition to the more formal aspects of developing our employees' knowledge, skill sets and overall experience, the shared individual and group experiences which we enjoy through social and sporting events form a strong Doha Bank team spirit from which we can take pride in our own personal & team achievements as well as taking pride in representing Doha Bank.



*National Sports Day*

Some of the activities in which we participate are:



*National Sports Day*



*Family Picnics*



*Indoor Tournament (Squash)*



*Quizzes*



*Al Dana Green Runs*



*Cricket*



*Football*



*Bowling*

Our Al Dana Green Run enjoys strong employee, customer and general public participation and Doha Bank was fully committed to supporting Qatar's first National Sports Day and its various events.

With employee health and wellbeing in mind we have recently opened a gym in Doha Bank Head Office Tower and are currently fitting out a recreational area for employee use in their leisure time.

# Committed to our Shareholders

The Bank's sustainability in terms of financial performance is well proven in past results which have evidenced strong year on year growth of the balance sheet and profit & loss account. Such performance, of course, relies heavily on all of our sustainability measures in creating long term opportunity for all stakeholders whilst delivering superior returns to shareholders.

In 2011, we achieved high growth rates in all financial indicators. The total assets increased by 11% to QR52.4 billion, loans and advances by 15.7% and customer deposits by 2.8%, whilst shareholders' equity increased by 17.3% to QR7.1 billion.

Our partnership with all stakeholders, including our shareholders, will continue to benefit from the undernoted fundamental dynamics:

- operating in one of the fastest growing economies in the world,
- our entrenched domestic banking position in the Qatar market,
- our leading retail banking franchise and
- our strong and resilient profit growth year on year.

Key Figures	2009 QAR Mn	2010 QAR Mn	2011 QAR Mn
Total Assets	45,996	47,230	52,420
Net Loans & Advances	25,896	26,547	30,704
Customer Deposits	27,890	30,822	31,699
Total Equity	5,851	6,034	7,081
Total Revenues	3,375	3,264	2,945
Net Profit	974	1,054	1,241
Key Ratios (%)	2009 %	2010 %	2011 %
Return on Average Equity	21.66	21.40	21.98
Return on Average Assets	2.29	2.26	2.49
Capital Adequacy Ratio	14.41	13.57	13.22
Shareholders' Equity to Total Assets	12.72	12.78	13.51
Net Loans to Total Assets	56.30	56.21	58.57
Net Loans to Total Deposits	92.85	86.13	96.86

Under our driving tenets of fairness, transparency and accountability, we recognize that good leadership and an effective corporate governance framework have a positive impact on all stakeholders. In the event of any shareholder grievances arising then the Grievances Redressal Committee is empowered to perform all functions of the Board in relation to the handling of Shareholders' Grievances, primarily focusing on review of investor complaints and their redressal, queries received from investors i.e. transfer of shares, issue of share certificates, non-receipt of Annual Report, non-receipt of declared dividends etc.





# Committed to our Community

Doha Bank believes in continuously giving back to the society with the stakeholder's interest being of prime concern. Noted below are the various levels to which Doha Bank goes to engage with its stakeholders both in terms of our community and internationally:

- With a Partnership Agreement between Doha Bank and UNESCO to proactively work together in greening the environment, we conducted many green activities such as ECO-Schools, Tree Planting, Beach Clean-up / Adopt-a-Beach campaign, Recycling and Waste Management programmes in coordination with the Ministry of Environment and Green Qatar Centre.
- The ECO-Schools Programme aims to further increase eco-consciousness of schoolchildren and make them environmental advocates at a young age and gain the support of School Management, Teachers, Staff and Parents to encourage the schoolchildren on being socially and environmentally responsible citizens of this country for a sustainable development in coordination with UNESCO, NGO's, Ministry and other interested public and private sectors. This project will have a long-term impact to the environment and the society as a whole.
- Doha Bank launched the ECO-Schools Programme website ([www.ecoschools.com.qa](http://www.ecoschools.com.qa)) dedicated to the environment which encourages schools of any discipline; whether pre-school, primary, secondary, collegiate, universities, Arabic schools etc. to proactively participate in the implementation of good environmental practices, reduction of carbon footprint, increase eco-consciousness and supporting children to become environmental advocates at a young age.
- The Bank seeks to improve financial literacy throughout the community by means of various initiative including our schools programme (alongside environmental projects) and in the business environment through knowledge sharing events and seminars such as those conducted in our Branches for small business owners.
- Organized environmental seminars all over the world – Qatar, other GCC countries, India, Japan, Singapore, Turkey and USA – on “Global warming and climatic challenges” where Environmental experts apprised the participants.
- Conducted Green Quiz events with Global warming and climatic changes as a central theme to spread awareness in Qatar and various other countries.
- The Al Dana Green Run organized by Doha Bank has had an overwhelming response. The number of participants exceeded all the previous expectations and included professionals, children, women, sports enthusiast and members of various socio-cultural groups. This annual event also supported the national campaign for Go Green Qatar. Doha Bank has organized this event for the seventh consecutive year. More than 1,500 participated in the 2011 event. The run aims to support Go Green and the fight against unnatural Climate Changes.
- ECOQ - Doha Bank participated in the Inaugural Session. The opening ceremony of the ECOQ was inaugurated in October 2011 at the “The Qatar International Environment protection Exhibition and Conference” in Doha. This is aimed at creating environmental awareness and the strategic importance of Green Initiatives in the Country.
- Sponsored the first ‘Doha Green Conference’ in Qatar during December 2009. This conference was attended by industry professionals, businessmen, Government, NGOs, private and public sectors focused on sustainable building, water and renewal energy. This also covered market transformation towards sustainability, setting new Qatar specific sustainable building code, green building case



studies, importance of marine environment for urban development, sustainable water management, and renewable energy and recycling strategies.

- Campaigns through ATM machines implemented to educate customers to eliminate or at least minimize any unnecessary printing of receipts and to encourage the public's cooperation towards the Bank's drive in greening the environment.
- Launched a dedicated Green Bank website, [www.dohagreenbank.com](http://www.dohagreenbank.com), to educate the public further on Green culture issues showing the Bank's various initiatives taken, planned activities, projects, products and services. This also include other environmental campaigns, recycling and waste management programs.
- Created Doha Bank Planet-Savers Club to contribute to the Green Qatar Program.
- Doha Bank and UNESCO decided to work together as a team in various environmental programs by which both institutions can orchestrate together a partnership in greening the environment and actively promote the "Green" culture.
- All Doha Bank e-mails are sent with an automatic description to discourage the printing of mail unless absolutely necessary to save the environment.
- Seminars and public campaigns conducted on Global Warming and Climate challenges all over the world including Qatar have created awareness among residents on the urgency to help preserve and improve the environment and how each can make significant contributions to the environment. Customers are motivated to adopt convenient and environment friendly ways to do their banking in order to reduce the use of petrol causing carbon emissions.
- Many customers have opted to change their existing accounts to 'Green Accounts' and more new customers opening green accounts.
- The Bank encourages energy saving as a corporate habit and is committed to plant one tree per employee every year.
- Unwavering commitment to Carbon Neutrality from the Doha Bank Board.
- Major corporate supporter to the government initiative 'Go Green Qatar'.
- Doha Bank is committed to eliminate usage of non-biodegradable materials, encourage recycling and buy environment friendly goods.
- In continuation of its corporate social responsibility, Doha bank donated QR300, 000 to flood ravaged Pakistan's relief and recovery efforts. This included contributions from the employees and management.
- Tree planting and beach cleanup are one of the various initiatives on Doha Bank's drive towards greening the environment.
- Committed reducing energy consumption with initiatives such as carpooling, putting off unnecessary lights and office equipment when not required.
- Created Doha Bank Planet-Savers Club to contribute to the Green Qatar program.

- Launched environment-friendly 'Go-Green Visa Credit Card', the first such card in the Gulf region in association with Visa International where all communications in respect to the card will either be sent through online channels or recycled paper. A portion of loyalty points will be donated to environmental NGO's, charitable institutions and for the green cause of the Doha Bank's Planet Savers Club.
- Promotional flyers, brochures etc. are designed with the catchphrase: "Go Green with Doha Bank! It's simply the right thing to do!"
- ECO-consciousness integrated into Doha Bank's daily operations through knowledge sharing, paperless banking and awareness campaigns on social responsibility to gradually instill the value of 'Green culture' within the organization and ultimately towards the environment and the society.
- Doha Bank embarks to cultivate the young minds by visiting schools and educating them on environmental responsibility to make them green advocates at a young age.
- Doha Bank has made a positive impact with its green mission appreciated by all including the Qatar and Global business community and also including UNESCO. In continuation of these efforts Doha Bank will:
  - extend ongoing public awareness on climate change to educational institutions in the State of Qatar and internationally, to foster an environmentally friendly attitude in next generations.
  - work closely with the Government, NGOs, other institutions, corporate clients, private sectors and civil society with the aim to reduce harmful effects to the environment.
  - collaborate with institutions accredited in providing advisory services on carbon-neutral programs and introduce the same in the State of Qatar.
  - effectively channel funds available for investments in sustainable & environmentally friendly projects to promote a green culture.
- Significant increase in customer transactions using Online Banking.
- Significant rise in new and conversion from conventional account to green banking accounts and products. More customers opting for e-statements instead of paper statements. More than 75,000 e-Statement registrations and a total of some 975,000 e-statements sent in 2011, thus reducing paper usage.
- Significant reduction in ATM receipt printing.
- Awards: Golden Peacock Global Award for CSR in 2010 and 2011  
Certificate of Appreciation from Green Qatar Centre in 2010  
Qatar Today Green Awards 2010 - Best Environmental Leadership  
Best Public Awareness Campaign  
Arab Technology Awards 2010 for Green Systems Implementation  
Best Green Bank 2008 from The Banker Middle East  
Recognition by the "Green Qatar Center" for our proactive participation in the national campaign on "Qatar Green and Clean".
- Doha Bank actively engages with all stakeholders at every opportunity on environmental and sustainability issues. We launched a "Global Environmental Awareness Program", the objectives of which we communicated to public and business communities local and internationally as being:

- to create awareness of the concept of Global Warming and Climatic Change,
  - to highlight the activities that contribute to climate change and damage to the environment and
  - to support environmental sustainability and education by reaching out to both the public and private sectors to act together on domestic and global environmental issues, key challenges and sustainable development.
- Tie-ups with NGOs, Schools and Green organizations in “Make Qatar Cleaner and Greener.”
  - Advise and implement measures to reengineer Doha Bank internal processes to reduce emissions of greenhouse gases.

Aside from such environmentally sustainable activities as listed above the bank does, of course, through its day to day activities in providing jobs and procuring supplies & services, generate much financial activity within the community and the economy as a whole.

Key Expenditures (QAR '000)	2009	2010	2011
Spending on salaries & benefits	281,738	336,638	417,840
Taxes paid	929	2,174	5,134
Spending on locally-based suppliers	150,447	166,605	169,405

Community Investment	2009	2010	2011
Event Sponsorships (QAR '000)	2,146	1,319	1,145
Number of Eco-Schools	N/A	N/A	6*
Community Investment (QAR '000)	3,212	5,392	8,280

\*the ECO-School programme was launched in March 2011 and to date in 2012 enjoys the support of 10 schools.



## Appendix A

## Mapping: Stakeholder's Concerns and Needs

Stakeholder Group(s)	Channels of Engagement	Priorities and Needs	Doha Bank Response
<b>Individual Customers</b>	<ul style="list-style-type: none"> <li>• Branch Network</li> <li>• Alternative banking channels               <ul style="list-style-type: none"> <li>DBank Online</li> <li>DBank Dial</li> <li>DBank SMS</li> <li>E-Remittance</li> <li>DBank Mobile</li> <li>DBank e-Branch</li> <li>ATMs Network</li> </ul> </li> <li>• Market surveys</li> <li>• Promotional channels &amp; media</li> <li>• Annual reports</li> <li>• Al Mada Magazine</li> <li>• Customer Care contact center, 'Tawasol'</li> </ul>	<ul style="list-style-type: none"> <li>• Innovative products and services meeting their ever changing needs</li> <li>• Services excellence</li> <li>• Information and account security</li> <li>• Easy access to financial services</li> <li>• Reasonable fees and charges</li> </ul>	<ul style="list-style-type: none"> <li>• 'Green Banking' themed products and services               <ul style="list-style-type: none"> <li>o Green Account</li> <li>o Go Green Credit Cards</li> <li>o Alternative banking channels</li> </ul> </li> <li>• A range of social products and services               <ul style="list-style-type: none"> <li>o Education Loan</li> <li>o Education Package</li> <li>o Electronic Insurance Platform</li> </ul> </li> <li>• An effective Information Technology system</li> </ul>
<b>Corporate Customers</b>	<ul style="list-style-type: none"> <li>• Branch Network</li> <li>• Dedicate relationship managers</li> <li>• Dedicated service centres</li> <li>• Regular meetings</li> <li>• Annual reports</li> <li>• Al Mada Magazine</li> <li>• Customer Care contact center, 'Tawasol'</li> </ul>	<ul style="list-style-type: none"> <li>• Range of products and services meeting their needs</li> <li>• Innovation of products and services</li> <li>• Access to affordable finance</li> <li>• Information and account security</li> <li>• Services excellence</li> </ul>	<ul style="list-style-type: none"> <li>• Enhancing services quality</li> <li>• Provide a well-qualified relationships managers</li> <li>• Continues offering on tailored products and services</li> <li>• Specialized departments for commercial clients</li> <li>• SME Tatweer</li> <li>• An effective Information Technology system</li> </ul>
<b>Community</b>	<ul style="list-style-type: none"> <li>• Media channels</li> <li>• Sponsorships</li> <li>• Donations</li> <li>• Annual reports</li> </ul>	<ul style="list-style-type: none"> <li>• Creation of more jobs and reducing unemployment</li> <li>• Strong education and health system</li> <li>• Social welfare system</li> <li>• Maintaining the culture and the heritage of the Qatar</li> </ul>	<ul style="list-style-type: none"> <li>• Education Pack</li> <li>• Increased targeted donations and sponsorships</li> </ul>



Stakeholder Group(s)	Channels of Engagement	Priorities and Needs	Doha Bank Response
<b>Employees</b>	<ul style="list-style-type: none"> <li>• Annual performance review</li> <li>• Regular meeting               <ul style="list-style-type: none"> <li>o Scorecard meeting</li> <li>o Breakfast meeting</li> <li>o Direct individual meetings</li> </ul> </li> <li>• Regular seminars and trainings</li> <li>• Grievance system</li> </ul>	<ul style="list-style-type: none"> <li>• Equal opportunities</li> <li>• Skills and career development</li> <li>• Competitive reward and recognition system</li> <li>• Listening and engaging them</li> </ul>	<ul style="list-style-type: none"> <li>• Qatarization Programme</li> <li>• 'Best Fit' and 'Best Practice' Framework</li> <li>• Qatari succession plan for Branch Managers</li> <li>• Management Trainee Program</li> <li>• Productivity and Optimization Programme</li> <li>• A wide scale compensation revision across the bank</li> </ul>
<b>The Environment</b>	<ul style="list-style-type: none"> <li>• Compliance with environmental laws and regulations</li> <li>• Green Bank website</li> <li>• Eco-Schools website</li> <li>• Events and sponsorships</li> <li>• Media and press releases</li> <li>• Al Mada Magazine</li> </ul>	<ul style="list-style-type: none"> <li>• A healthy and sustainable environment</li> <li>• Resource optimization</li> <li>• Waste reduction</li> <li>• Global warming</li> </ul>	<ul style="list-style-type: none"> <li>• Establishment of Green Banking Task Force Committee</li> <li>• Doha Bank Environmental Policy</li> <li>• Eco-school programme</li> <li>• Planet Savers Club</li> <li>• A range of green products and services</li> <li>• Implementing waste management programme '3 Rs; reduce, reuse, recycle'</li> <li>• InfraSECURE system</li> </ul>
<b>Regulators</b>	<ul style="list-style-type: none"> <li>• Annual financial report</li> <li>• Regular meetings and assemblies</li> <li>• Regular reporting requirements</li> </ul>	<ul style="list-style-type: none"> <li>• Contributing to the stability of the financial system in Qatar</li> <li>• Adherence to laws and regulations</li> <li>• Effective corporate governance system</li> <li>• Clear and affective risk management system</li> </ul>	<ul style="list-style-type: none"> <li>• Monitor regulatory developments</li> <li>• Comply with regulations in Qatar</li> <li>• Comply with the regulations of the Central Bank of Qatar</li> <li>• Monitor regulations compliance for our international branches</li> </ul>

<b>Business Partners</b> Including other banks, suppliers & contractors	<ul style="list-style-type: none"> <li>• Business transactions</li> <li>• Contracts and request for proposals</li> <li>• Meetings or site visits when needed for contractors</li> </ul>	<b>Partner Banks</b> <ul style="list-style-type: none"> <li>• Doha Bank integrity and reputation</li> </ul> <b>Suppliers and Contractors</b> <ul style="list-style-type: none"> <li>• Building a long-term partnership</li> <li>• On time payments</li> </ul>	<ul style="list-style-type: none"> <li>• A dedicated department for international banking</li> <li>• Effective screening process for partners</li> <li>• Structure RFP system</li> </ul>
<b>Shareholders</b>	<ul style="list-style-type: none"> <li>• Annual general meeting</li> <li>• Board of Directors meetings</li> <li>• Annual financial report</li> <li>• Website</li> <li>• Media</li> </ul>	<ul style="list-style-type: none"> <li>• Increased profitability and growth</li> <li>• Reduce 'cost to income' ratio through internal efficiencies</li> <li>• Sound governance system</li> <li>• Building a good reputation for Doha Bank</li> <li>• Transparency and accountability</li> </ul>	<ul style="list-style-type: none"> <li>• Excellent growth and profitability</li> <li>• Business Process Reengineering</li> <li>• Effective risk management system</li> <li>• Excellent corporate governance system</li> </ul>



## Appendix B

### Reporting Cycle:

This first Sustainability Report issued by Doha Bank is in respect of the fiscal years of 2009, 2010 and 2011, and will be followed by further reports on an annual basis with the publication of our 2012 report early in 2013.

### Report Content:

Our report is constructed on the basis of the Global Reporting Initiative ("GRI") performance indicators, under which we have self-declared a GRI Level B report content in terms of management approach and the performance indicators disclosed. It is our intention that all reports in the future will be subject to the formal GRI Application Level Check.

### Reporting Boundaries:

The data provided in this report represents Doha Bank group including our Branches and Representative Offices elsewhere in the GCC and internationally. Energy consumption and emissions figures have, on this occasion, been limited to our two main office buildings in Doha. We are planning to be able to report on a more complete basis from 2012 onwards.

### Materiality:

We believe we have considered all areas that represent Doha Bank's significant economic, environmental and social impacts which may substantively influence the assessment and decisions of stakeholders. This includes the GRI Reporting Guidelines and associated indicators.

### Comparability:

For the purpose of year-on-year performance comparisons we have sought, wherever possible, to provide data in GRI form for three years. Sustainability reporting brings about the opportunity for the Bank to develop more data for disclosure purposes and we will be working towards reporting a wider range of performance indicators in the future.

### Inclusiveness:

Appendix A of this report is our Stakeholder Map which evidences the extent to which we have identified our channels of engagement with different stakeholders, together with the Bank's responses to their varying needs and priorities. Stakeholder engagement will continue to be a high priority for the Bank with an openness of approach, transparency and continuous improvements being our objectives.

### Clarity and Accuracy:

This first report has provided the Bank with a development roadmap for the collection and retrieval of data for GRI sustainability purposes. We have therefore been limited to some extent on data disclosures but would expect to improve as we progress annually. Every effort has been made to ensure the clarity and validity of the data reported in this year's report, and we would expect to introduce external assurance alongside the development of our data framework in the future.

## Appendix C

**G3.1 Content Index - GRI Application Level B****STANDARD DISCLOSURES PART I: Profile Disclosures****1. Strategy and Analysis**

	Description	
1.1	Statement from the most senior decision-maker of the organization.	Page 7
1.2	Description of key impacts, risks, and opportunities.	Pages 7 & 12

**2. Organizational Profile**

	Description	
2.1	Name of the organization.	Page 8
2.2	Primary brands, products, and/or services.	Pages 10-11
2.3	Operational structure of the organization, including main divisions, operating companies, subsidiaries, and joint ventures.	Page 9
2.4	Location of organization's headquarters.	Pages 2 & 8
2.5	Number of countries where the organization operates, and names of countries with either major operations or that are specifically relevant to the sustainability issues covered in the report.	Page 8
2.6	Nature of ownership and legal form.	Page 8
2.7	Markets served (including geographic breakdown, sectors served, and types of customers/beneficiaries).	Pages 8-11
2.8	Scale of the reporting organization.	Page 8, 11, 26, & 31
2.9	Significant changes during the reporting period regarding size, structure, or ownership.	No significant changes.
2.10	Awards received in the reporting period.	Page 6

**3. Report Parameters**

	Description	
3.1	Reporting period (e.g., fiscal/calendar year) for information provided.	Appendix B
3.2	Date of most recent previous report (if any)	First Report
3.3	Reporting cycle (annual, biennial, etc.)	Appendix B
3.4	Contact point for questions regarding the report or its contents.	Appendix D
3.5	Process for defining report content.	Appendix B
3.6	Boundary of the report (e.g., countries, divisions, subsidiaries, leased facilities, joint ventures, suppliers). See GRI Boundary Protocol for further guidance.	Appendix B
3.7	State any specific limitations on the scope or boundary of the report (see completeness principle for explanation of scope).	Appendix B
3.8	Basis for reporting on joint ventures, subsidiaries, leased facilities, outsourced operations, and other entities that can significantly affect comparability from period to period and/or between organizations.	Appendix B
3.9	Data measurement techniques and the bases of calculations, including assumptions and techniques underlying estimations applied to the compilation of the Indicators and other information in the report. Explain any decisions not to apply, or to substantially diverge from, the GRI Indicator Protocols.	Appendix B
3.10	Explanation of the effect of any re-statements of information provided in earlier reports, and the reasons for such re-statement (e.g., mergers/acquisitions, change of base years/periods, nature of business, measurement methods).	None required.
3.11	Significant changes from previous reporting periods in the scope, boundary, or measurement methods applied in the report.	This is Doha Bank's first Sustainability Report.
3.12	Table identifying the location of the Standard Disclosures in the report.	Appendix C
3.13	Policy and current practice with regard to seeking external assurance for the report.	No - not extremely assured.



4. Governance, Commitments, and Engagement		
	Description	
4.1	Governance structure of the organization, including committees under the highest governance body responsible for specific tasks, such as setting strategy or organizational oversight.	Pages 9 & 17-18
4.2	Indicate whether the Chair of the highest governance body is also an executive officer.	Page 17
4.3	For organizations that have a unitary board structure, state the number and gender of members of the highest governance body that are independent and/or non-executive members.	Page 18
4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body.	Page 31
4.5	Linkage between compensation for members of the highest governance body, senior managers, and executives (including departure arrangements), and the organization's performance (including social and environmental performance).	Page 17 & 18
4.6	Processes in place for the highest governance body to ensure conflicts of interest are avoided.	Page 17 (Corporate Governance Report)
4.7	Process for determining the composition, qualifications, and expertise of the members of the highest governance body and its committees, including any consideration of gender and other indicators of diversity.	Page 17 (Corporate Governance Report)
4.8	Internally developed statements of mission or values, codes of conduct, and principles relevant to economic, environmental, and social performance and the status of their implementation.	Page 17 (Corporate Governance Report) Appendix E - Environmental Policy
4.9	Procedures of the highest governance body for overseeing the organization's identification and management of economic, environmental, and social performance, including relevant risks and opportunities, and adherence or compliance with internationally agreed standards, codes of conduct, and principles.	Page 17 & 18
4.10	Processes for evaluating the highest governance body's own performance, particularly with respect to economic, environmental, and social performance.	Page 17 (Corporate Governance Report)
4.11	Explanation of whether and how the precautionary approach or principle is addressed by the organization.	Page 18
4.12	Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organization subscribes or endorses.	None
4.13	Memberships in associations (such as industry associations) and/or national/international advocacy organizations in which the organization: * Has positions in governance bodies; * Participates in projects or committees; * Provides substantive funding beyond routine membership dues; or * Views membership as strategic.	None to the extent of being strategic memberships or having governance roles or project/committee participation.
4.14	List of stakeholder groups engaged by the organization.	Appendix A
4.15	Basis for identification and selection of stakeholders with whom to engage.	Appendix A
4.16	Approaches to stakeholder engagement, including frequency of engagement by type and by stakeholder group.	Appendix A
4.17	Key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting.	Appendix A
STANDARD DISCLOSURES PART II: Disclosure on Management Approach		
DMA EC Disclosure on Management Approach EC		
Aspects	Economic performance	Page 31
	Market presence	Page 8
DMA EN Disclosure on Management Approach EN		
Aspects	Materials	Page 24
	Energy	Page 24
	Water	Page 24
	Emissions, effluents and waste	Page 24
	Products and services	Pages 21-23



<b>DMA LA</b>	<b>Disclosure on Management Approach LA</b>	
<b>Aspects</b>	Employment	Pages 26-27
	Occupational health & safety	Page 28
	Training and education	Pages 27 & 28
	Diversity and equal opportunity	Pages 27 & 29
<b>DMA HR</b>	<b>Disclosure on Management Approach HR</b>	
<b>Aspects</b>	Non-discrimination	Page 28
	Child labor	Page 28
	Prevention of forced and compulsory labor	Page 28
<b>DMA SO</b>	<b>Disclosure on Management Approach SO</b>	
<b>Aspects</b>	Local communities	Pages 32-35
<b>DMA PR</b>	<b>Disclosure on Management Approach PR</b>	
<b>Aspects</b>	Customer privacy	Page 21
<b>STANDARD DISCLOSURES PART III: Performance Indicators</b>		
<b>Economic</b>		
EC1	Direct economic value generated and distributed, including revenues, operating costs, employee compensation, donations and other community investments, retained earnings, and payments to capital providers and governments.	Pages 29, 31 & 35
<b>Market presence</b>		
EC5	Range of ratios of standard entry level wage by gender compared to local minimum wage at significant locations of operation.	New Data for 2013
EC6	Policy, practices, and proportion of spending on locally-based suppliers at significant locations of operation.	New Data for 2013
EC7	Procedures for local hiring and proportion of senior management hired from the local community at significant locations of operation.	Page 26
<b>Indirect economic impacts</b>		
EC8	Development and impact of infrastructure investments and services provided primarily for public benefit through commercial, in-kind, or pro bono engagement.	New Data for 2013
<b>Environmental</b>		
EN1	Materials used by weight or volume.	New Data for 2013
EN2	Percentage of materials used that are recycled input materials.	New Data for 2013
<b>Energy</b>		
EN3	Direct energy consumption by primary energy source.	Page 25
EN4	Indirect energy consumption by primary source.	Page 25
EN5	Energy saved due to conservation and efficiency improvements.	New Data for 2013
EN6	Initiatives to provide energy-efficient or renewable energy based products and services, and reductions in energy requirements as a result of these initiatives.	Pages 22 & 24
EN7	Initiatives to reduce indirect energy consumption and reductions achieved.	Page 24
<b>Water</b>		
EN8	Total water withdrawal by source.	Page 25 (Municipality)
EN9	Water sources significantly affected by withdrawal of water.	Page 25 (Municipality) - desalinated water and groundwater from public supply network.
EN10	Percentage and total volume of water recycled and reused.	None recycled/reused
<b>Biodiversity</b>		

EN11	Location and size of land owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas.	Doha Bank HQ and Branches are located on urban land and do not affect natural protected areas of high biodiversity value.
EN12	Description of significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas.	
EN13	Habitats protected or restored.	
EN14	Strategies, current actions, and future plans for managing impacts on biodiversity.	
EN15	Number of IUCN Red List species and national conservation list species with habitats in areas affected by operations, by level of extinction risk.	
Emissions, effluents and waste		
EN16	Total direct and indirect greenhouse gas emissions by weight.	New data for 2013
EN17	Other relevant indirect greenhouse gas emissions by weight.	New data for 2013
EN18	Initiatives to reduce greenhouse gas emissions and reductions achieved.	Page 24 and new data for 2013
EN19	Emissions of ozone-depleting substances by weight.	No emissions of these substances from Doha Bank
EN20	NOx, SOx, and other significant air emissions by type and weight.	
EN21	Total water discharge by quality and destination.	Discharged through municipality network
EN23	Total number and volume of significant spills.	There are no significant oil spills generated by Doha Bank's activities
EN24	Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the Basel Convention Annex I, II, III, and VIII, and percentage of transported waste shipped internationally.	None
EN25	Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the reporting organization's discharges of water and runoff.	None
Products and services		
EN26	Initiatives to mitigate environmental impacts of products and services, and extent of impact mitigation.	Page 24
Compliance		
EN28	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations.	Page 18
Transport		
EN29	Significant environmental impacts of transporting products and other goods and materials used for the organization's operations, and transporting members of the workforce.	Page 25
Labour Practices		
Employment		
LA1	Total workforce by employment type, employment contract, and region, broken down by gender.	Pages 26-27
LA2	Total number and rate of new employee hires and employee turnover by age group, gender, and region.	Page 29
Labor/management relations		
LA4	Percentage of employees covered by collective bargaining agreements.	Page 29
Occupational health and safety		
LA7	Rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities by region and by gender.	Page 28
Training and education		
LA10	Average hours of training per year per employee by gender, and by employee category.	New data for 2012
LA11	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	Pages 27-28

LA12	Percentage of employees receiving regular performance and career development reviews, by gender.	Page 27
<b>Diversity and equal opportunity</b>		
LA13	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity.	Pages 18, 26 & 27
<b>Equal remuneration for women and men</b>		
LA14	Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation.	New data for 2013
<b>Human Rights</b>		
HR1	Percentage and total number of significant investment agreements and contracts that include clauses incorporating human rights concerns, or that have undergone human rights screening.	Nil
HR2	Percentage of significant suppliers, contractors and other business partners that have undergone human rights screening, and actions taken.	Nil
<b>Non-discrimination</b>		
HR4	Total number of incidents of discrimination and corrective actions taken.	Nil
<b>Freedom of association and collective bargaining</b>		
HR5	Operations and significant suppliers identified in which the right to exercise freedom of association and collective bargaining may be violated or at significant risk, and actions taken to support these rights.	Nil - no significant exposure to areas with Human Rights issues.
<b>Child labor</b>		
HR6	Operations and significant suppliers identified as having significant risk for incidents of child labor, and measures taken to contribute to the effective abolition of child labor.	Page 28
<b>Forced and compulsory labor</b>		
HR7	Operations and significant suppliers identified as having significant risk for incidents of forced or compulsory labor, and measures to contribute to the elimination of all forms of forced or compulsory labor.	Page 28
<b>Security practices</b>		
HR8	Percentage of security personnel trained in the organization's policies or procedures concerning aspects of human rights that are relevant to operations.	Outsourced under Service Level Agreements
<b>Indigenous rights</b>		
HR9	Total number of incidents of violations involving rights of indigenous people and actions taken.	Does not apply to our business
<b>Assessment</b>		
HR10	Percentage and total number of operations that have been subject to human rights reviews and/or impact assessments.	Nil
<b>Remediation</b>		
HR11	Number of grievances related to human rights filed, addressed and resolved through formal grievance mechanisms.	Nil
<b>Society</b>		
<b>Local communities</b>		
SO9	Operations with significant potential or actual negative impacts on local communities.	Nil
SO10	Prevention and mitigation measures implemented in operations with significant potential or actual negative impacts on local communities.	Nil
<b>Corruption</b>		
SO2	Percentage and total number of business units analyzed for risks related to corruption.	Page 18; Nil
SO4	Actions taken in response to incidents of corruption.	Page 18; No actions required.
<b>Public policy</b>		
SO6	Total value of financial and in-kind contributions to political parties, politicians, and related institutions by country.	Nil



<b>Anti-competitive behavior</b>		
SO7	Total number of legal actions for anti-competitive behavior, anti-trust, and monopoly practices and their outcomes.	Page 18
<b>Compliance</b>		
SO8	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations.	Page 18
<b>Product Responsibility</b>		
PR2	Total number of incidents of non-compliance with regulations and voluntary codes concerning health and safety impacts of products and services during their life cycle, by type of outcomes.	Nil
<b>Product and service labelling</b>		
PR3	Type of product and service information required by procedures, and percentage of significant products and services subject to such information requirements.	According to Qatari laws and regulations.
PR4	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes.	Nil
PR5	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction.	Page 21
<b>Marketing communications</b>		
PR6	Programs for adherence to laws, standards, and voluntary codes related to marketing communications, including advertising, promotion, and sponsorship.	According to Qatari laws and regulations.
PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship by type of outcomes.	Nil
<b>Customer privacy</b>		
PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	Page 21
<b>Compliance</b>		
PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.	Page 18
<b>Financial Sector Supplement</b>		
FS2	Procedures for assessing and screening environmental and social risks in business lines. Not yet in production.	Not yet in production.
FS3	Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions.	Not yet in production.
FS4	Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines.	Not yet in production.
FS5	Interactions with clients/investees/business partners regarding environmental and social risks and opportunities.	Pages 32-35
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.	New data for 2013
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.	New data for 2013
FS9	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures.	New data for 2013
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues.	New data for 2013
FS13	Access points in low-populated or economically disadvantaged areas by type.	Page 22
FS14	Initiatives to improve access to financial services for disadvantaged people.	Page 22
FS16	Initiatives to enhance financial literacy by type of beneficiary.	Page 32

## Appendix D

### Acronyms

ATM	Automated Teller Machine
CSR	Corporate & Social Responsibility
DB	Doha Bank
FI	Financial Institution
GCC	Gulf Cooperation Council
GHG	Greenhouse Gas
GJ	Gigajoules
GRI	Global Reporting Initiative
L	Liters
LED	Light-Emitting Diode
LEED	Leadership in Energy and Environmental Design
m3	Cubic Meters
NGO	Non-Government Organization
QAR	Qatar Riyal
QFMA	Qatar Financial Markets Authority
SME	Small and Medium-Sized Enterprise
UNESCO	United Nations Scientific and Cultural Organization

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## Appendix E



There's so much to look forward to.

GREEN BANKING  
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### Doha Bank - Environmental Policy

Doha Bank believes that a proactive approach toward conserving and enhancing natural resources is consistent with our Core Values and fundamental to achieving our Mission. We recognize that efficient resource use and protection of the environment are vital for the continued success of our operations and provide a valuable benefit to our customers and communities. As an organisation, we strive to act as responsible stewards of the environment and are committed to continuous improvement.

The Environmental Policy covers all aspects of Doha Bank's operations – from good housekeeping measures such as using both sides of paper prior to recycling, to ensuring that investments made are environmentally sound. The policy also commits us to promoting suppliers and services which adhere to environmentally sound ways of operating.

All staff must have access to this Environmental Policy through the staff information file held on computer. The Environmental Policy will be regularly referred to in decision-making and through team meetings. It is to be included during the induction of new staff, board members and volunteers. It shall be reviewed bi-annually by the Banks 'Green' Committee.

**Doha Bank practices** the principles of the **3Rs** by:

1. **Reducing** waste where possible by thinking about what we buy and how we use it. Non-essential documents and emails will not be printed. We will annually review which internal documents and external publications are essential, if they are not they will be cancelled thus reducing waste and saving money. We will endeavor to avoid disposable cups and food packaging bought by the office and for events. We will ensure all our printing and photocopying is done on double-sided paper.
2. **Re-use** wherever possible by trying to find a second life for items especially paper and office stationery. Scrap paper will be used in printers, fax machines, for taking messages and for writing notes or draft copies of documents. We are committed to the re-use of envelopes and packaging where possible.
3. **Recycle** as the least preferred option of the 3Rs. All paper, card, glass, tin will be recycled. Toner cartridges and inkjets will also be recycled. If office furniture or IT equipment is being replaced then Doha Bank will seek to have those items reused or recycled. We will use/support social economy organizations to recycle materials as appropriate.
4. Doha Bank will **buy recycled**. We will endeavor to switch all publications and general office papers to 100% post-consumer waste recycled papers, any additional purchasing costs will be balanced against





## GREEN BANKING

reduced consumption. When purchasing other items of office equipment recycled options will be considered.

5. Doha Bank will seek to purchase **fair-traded and environmentally sound goods**. In particular sourcing of refreshments for meetings, training and events should wherever possible be purchased from local suppliers to reduce food miles (preferably within the social economy). If possible food should be organic, fruit and vegetables should be in season and tea, coffee and other products (e.g. chocolate biscuits!) should be fair-traded.

Any wood products purchased should carry certification that they are environmental friendly.

6. Doha Bank will promote the **use of energy efficient vehicles** for business and private purposes. For journeys that require the use of a car, car sharing will be encouraged.

7. Doha Bank will seek to **minimize the use of energy** in its activities. For example lights and equipment will be switched on only when needed and not out of routine.





## Appendix F: Awards

### Doha Bank awarded Best Bank award eight times in the past nine years:

2012	Best Bank in Qatar	Global Banking Finance Review
2011	Bank of the Year in Qatar	Arabian Business
2010	Best Bank in Qatar	EMEA Finance
2008	Best Bank in Qatar	Euro Money
2007	Best Bank in Qatar	World Finance
2006	Bank of the Year in Qatar	The Banker
2005	Best Bank in Qatar	Euro Money
2004	Bank of the Year in Qatar	The Banker
2003	Bank of the Year in Qatar	The Banker

### Doha Bank was the recipient of the following awards in recent years:

Year	Name of Award	Awarded By:
2012	The Bizz	World Confederation of Businesses.
2012	Golden Europe Award for Quality & Commercial Prestige	OMAC – Paris
2012	Global Banking Finance	Most Innovative Bank
2012	The Golden Peacock Global Award for Corporate Social Responsibility	Institute of Directors
2011	Asia's Best Brand Award	CMO Asia
2011	Golden Peacock Global Award for Sustainability	Institute of Directors
2011	The Golden Peacock Global Award for Corporate Social Responsibility	Institute of Directors
2011	Asia's Best Brand Award	CMO Asia
2011	Best Commercial Bank in Qatar	World Finance
2011	The Diamond Eye Award for Quality Commitment & Excellence	OMAC - Paris
2011	Best Internet Banking Service	Bankers Middle East

2011	Best Technical website Award	Pan Arab Web Banking Awards
2011	Performance Excellence Award for STP	Citibank
2011	Euro Straight Through Processing Excellence Award	Deutsche Bank
2011	GTR Best Trade Finance Bank in Qatar	Global Trade Review (GTR)
2011	Best Trade Finance Provider in Qatar	Global Finance
2010	Best Sustainable Financial Institution in Qatar	The New Economy
2010	Best Environmental Leadership Award	Qatar Today
2010	Best Public Awareness Campaign Award	Qatar Today
2010	Golden Peacock Global Award for Sustainability	Institute of Directors
2010	Best Technical Website Award	2nd Annual Banking Web Awards Competition
2010	Green Systems Implementation of the Year - Arab Technology Awards	Arabian Computer News
2010	Most innovative bank in the Middle East	EMEA Finance
2010	Best Commercial Bank in the Middle East	Bankers Middle East
2010	Best Customer Service Award	Bankers Middle East
2010	Best Trade Finance Provider in Qatar	Global Finance
2010	Performance Excellence Award for Leadership & Excellence in Global Electronic Payments	Citi Bank
2010	Euro Straight Through Processing Excellence Award	Deutsche Bank
2009	Most innovative bank in the Middle East	EMEA Finance
2009	Best Commercial Bank in the Middle East	Bankers Middle East

2009	Best Domestic Islamic Bank	CPI Financial
2009	Best Public Awareness Campaign Green Award	Qatar Today
2008	Most innovative bank in the Middle East	EMEA Finance
2008	Best Globalization Efforts	Bankers Middle East
2008	Best Green Bank	Bankers Middle East
2008	Best Internet Banking Service in Middle East	Bankers Middle East
2008	Brand Leadership Award	Asia Brand Congress
2007	Best Trade Finance in Qatar	Deutsche Bank
2007	Best Commercial Bank in the Middle East	Bankers Middle East
2006	Best Bank in Middle East	Bankers Middle East
2006	Best Trade Services award	Dresdner Bank
2005	Best Commercial Bank in the Middle East	E-Bankers Middle East
2005	Best Bank Trade Finance	U.B.A.F