

2013 **SUSTAINABILITY REPORT**





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

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INTRODUCING THIS **REPORT**

Doha Bank is pleased to present its Sustainability Report as at 31 December 2013, in continuation of transformational activities upon which the institution has been building over many years whilst setting the sustainability agenda for the future.

The Bank continues to hold governance, transparency and stakeholder engagement as fundamental pillars of its operating culture disclosures by way of sustainability reporting are welcomed as part of that overall approach.

Our focus in reporting remains on our Qatar-based operations from which we have developed key sustainability information and data. In due course as we develop in the area of data collection we will extend reporting to include all cross-border and international locations.

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.

In this 2013 report we have self-declared a GRI Level B for transparency and disclosure.

Global Governance Dept.
Doha Bank Q.S.C.
Head Office Tower
Corniche Street
West Bay, P.O. Box 3818
Doha, Qatar

Tel: (974) 40155588
Fax: (974) 44325345
E-mail: ddougan@dohabank.com.qa



DOHA BANK AWARDS

2014  Best Retail Bank in Qatar	2013  Bank of The Year - Qatar	2013  Best Regional Commercial Bank In The Middle East	2013  The BIZZ - Peak of Success Award
2013  Golden Peacock Award For Global Sustainability	2013  Best Commercial Bank in Qatar	2013  Most Innovative Retail Bank	2012  Best Corporate Social Responsibility Programme in the Middle East
2012  Best Bank in Qatar	2012  The BIZZ - World Business Leader Award	2012  The Golden Europe Award for Quality & Commercial Prestige	2012  Best Corporate CSR Award
2012  Best Performing Trade Correspondent	2012  Most Innovative Bank in the Middle East	2012  Best Bank in Qatar	2011  Best Bank in Qatar
2011  Bank of the Year in Qatar	2011  Best Commercial Bank in Qatar	2011  Golden Peacock Global Award for Corporate Social Responsibility	2011  Golden Peacock Global Award for Sustainability
2010  Best Customer Care Centre	2010  Best Commercial Bank in the Middle East	2009  Best Commercial Bank in the Middle East	2008  Best Bank in Qatar

MESSAGE FROM THE GROUP CHIEF EXECUTIVE OFFICER



Dr. R. Seetharaman
Group Chief Executive Officer
April 2014

It is with great pleasure that we present the Bank's performance in the area of sustainability for the period up to 31st December 2013, having held the tenets of governance, transparency and stakeholder engagement as fundamental principles which the Bank has progressively developed over a period of time.

In 2013 I had the privilege as Group CEO of Doha Bank to be a part of the Qatar Delegation to the COP19 Conference in Warsaw, Poland in advancement of the UN climate change agenda. The contribution of Doha Bank over the years in its environmental and climate change activities was warmly received.

Doha Bank participated in the 2012 COP18 UN Climate Change Conference & Exhibition hosted by Qatar, showcasing the Bank's Green Banking and CSR activities, with our Eco-Schools Partnerships being given centre stage with impressive contributions from each school in student activities and presentations on their environmental initiatives.

Amongst our many activities in the area of CSR, the standout success has been the inauguration in 2006 of our Al Dana Green Run, which is now an annual fixture in the Doha sporting calendar. The event has gone from strength to strength and carries our commitment to a long future.

In the past, we have also contributed to the environmental debate with our international roadshow on Global Warming & Climate Change.

In stakeholder management we have introduced, in 2013, monthly calls where I am personally available on the telephone to answer questions in separate sessions from customers and staff. These Customer Connect and Staff Connect sessions provide another gateway for suggestions, feedback and complaints from two of our most valuable stakeholder groups and the experience has proven to be most worthwhile and positive for all parties involved.

Doha Bank is and continues to be one of the pioneers of "Green Banking" in the State of Qatar. It has thus sustained its position with its utmost care for public welfare and social consciousness. This is one of the main reasons why Doha Bank has successfully won the 'Golden Peacock Global Award for Corporate Social Responsibility' for the third consecutive year.

2013 was also a landmark year for our Training Dept. with the opening of the Doha Bank Academy and the launch of a new e-Learning portal from which we are witnessing a much stronger take-up of training modules in addition to those now also mandated under annual performance objectives. We would expect to see skills & performance benefits accrue from this in the future, in addition to positive trends in training hours completed.

In delivering this report we continue to follow the four pillars model of the Qatar National Vision 2030 in our approach to committed sustainability objectives for our customers and other stakeholders.



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 31st December 2013, 31 state-of-the art branches, 22 pay offices including e-branches, 2 mobile units and more than 120 ATMs. The International operations of Doha Bank are spread across the globe with 3 full-fledged cross-border branches in Dubai, Abu Dhabi, and Kuwait and 11 representative offices in London, Singapore, Turkey, China, Japan, South Korea, Germany, Australia, Canada, Hong Kong and Sharjah. This network is also augmented by a cluster of correspondent links with more than 800 financial institutions worldwide.

Doha Bank has a strong market presence in retail banking with a 13% share of the retail loans market, in addition to a 17% share of the commercial loans market.

CORPORATE MILESTONES IN 2013

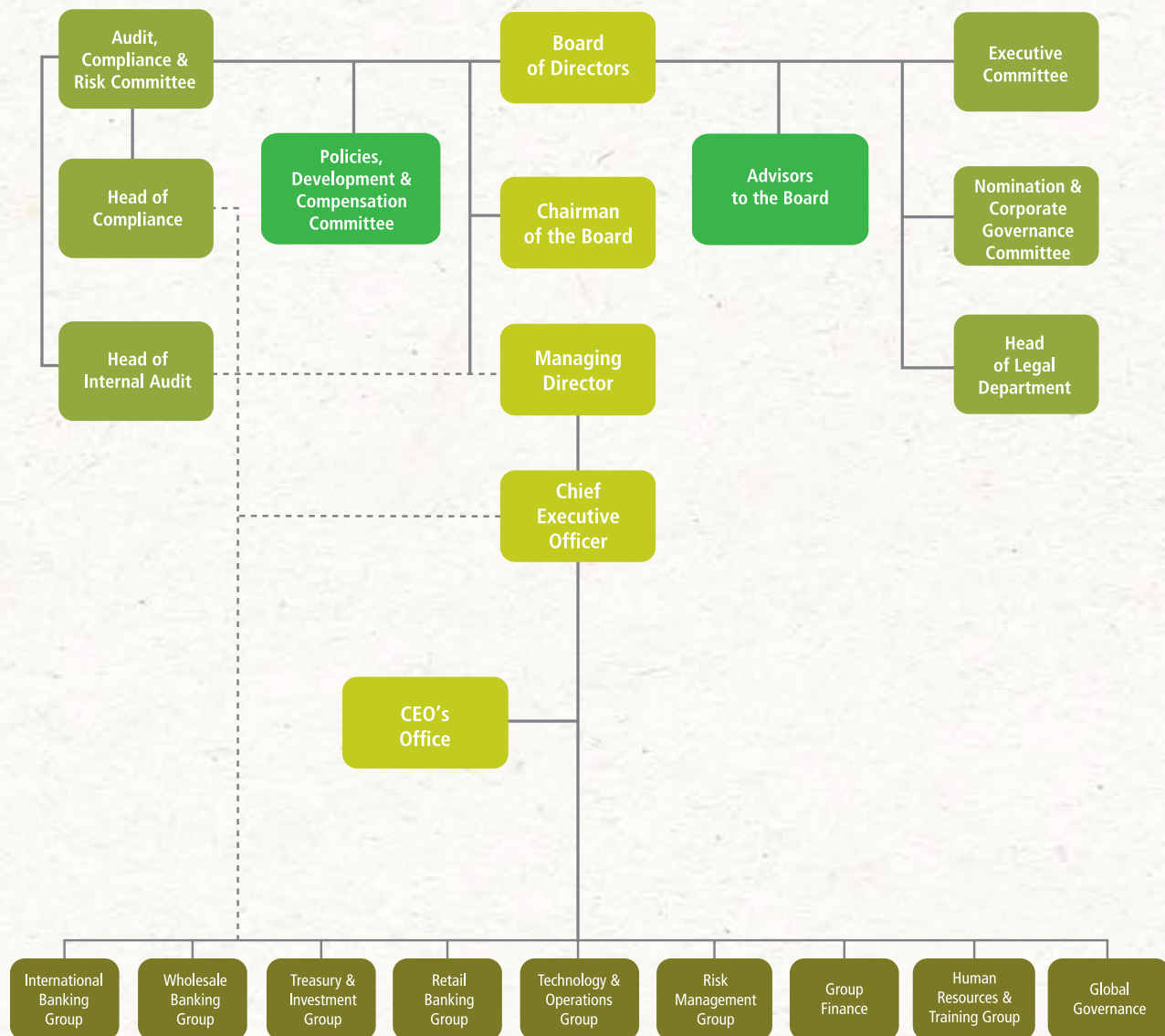
- 25% Rights Issue oversubscribed by 1.8 times (Issue size of QAR 1.55 Billion)
- Tier 1 Capital Increase successfully concluded
- Full-Scale Banking Operations in India – licensed to commence
- Geographic Expansion – Australia, Canada, Hong Kong & Sharjah Representative offices inaugurated
- Domestic Network Expansion
- Al Hayer GCC & MENA Fund – launched
- E-insurance Platform launched by Doha Bank Assurance Company
- Trade Finance Desk Established in the UAE



Our organizational structure and divisional

PRODUCTS AND SERVICES

(as at 31st December 2013)



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

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

Accounts

- Current Account
- Al Dana-Savings account
- Fixed Deposit Account
- Call Account
- Smart Deposit Account
- Al Dana-Young Saver account
- Upfront Fixed Deposit

Special Packages

- Welcome Pack for newcomers
- Q's Pack
- Ladies Pack (Al Asriya)
- Non Resident Indian Pack
- Non Resident Lebanon Pack

DBank Channels & Services (Electronic Channels & Services)

- DBank Online
- DBank Remit
- DBank ATM Network
- DBank ATM Cash Deposit
- DBank ATM Cheque Deposit
- DBank SMS
- DBank Dial
- DBank e-Branche
- DBank Mobile Banking
- DBank e-Statement
- Electronic Bill Payments & Direct Debit
- Doha Sooq
- Ooredoo Hala eVouchers
- Vodafone Red eVouchers
- D-Cardless (withdrawals/bill payments/credit card payments)
- Instant Fund Transfers

Loans

- Personal Loans
- Car Loans
- Gold Loans
- Housing Loans



- Education Loans
- Personal Loan – Rental Income
- Air for Surrogate Loan

Doha Bank Cards

- Dream Credit Card (Free for Life)
- VISA Electron Debit Card
- Dream Loyalty Program
- Merchant Acquiring Services
- Dream Platinum Credit Card
- Doha Bank Gold American Express Card
- Doha Bank LULU Co-Branded Credit Card
- Al Riyada Infinite Card
- Al Riyada Platinum Debit Card
- Green Credit Card
- D-Payroll Card
- SME Credit Card
- SME Debit Card
- 0% Payment Plans

Bancassurance Services & Products

- Home Insurance
- Travel Insurance
- Medical Insurance
- Personal Accident Insurance
- Motor Insurance
- Child Education Plan
- Retirement/ Pension Plan
- Critical Insurance
- Life Insurance

e-Commerce

- www.dohasooq.com
- Doha Bank Internet Payment Gateway
- Internet Card – Click Card

Hello Doha Services

4445 6000 – Available 24/7

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 described 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.

The T&I Group successfully launched the regional fund **“Al-Hayer Fund”** for Qatari investors only, acting as Sponsor and Founder with ING Asset Management appointed as the Fund Manager. The fund reflects Doha Bank’s commitment to its customers in providing investment opportunities within the region. T&I Group have also been instrumental in developing the Bank’s Gold Bullion initiatives and in particular providing an innovative range of both retail and corporate Gold products. During the year, with its “Go for Gold” campaign, Doha Bank offered gold bars and coins to its clients at a very competitive price. The drop in gold prices attracted huge buying interest in gold from retail HNWI investors as well as jewelers.

International Banking Group is responsible for Financial Institution relationships, management of international operations and selective international syndicated loans participation mainly related to short-term loans to Banks and FIs. It has also setup an "International Relations Center" to facilitate the personal business needs of expatriates by way of collaborations with other Banks and financial institutions for services aimed at their 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 relationships through our internal frameworks of operational procedures, processes and controls.

OUR PERFORMANCE:

Doha Bank has continued its success journey every year by achieving remarkable financial results as well as a commendable performance at the financial, organizational and service delivery levels. During 2013, all the objectives defined in the Bank's strategic plan and the planned annual budgets were successfully achieved. The Bank enhanced and strengthened its financial position, achieved excellent rates of return on average shareholders' equity and average assets, and launched a wide range of advanced banking products and services, particularly in the field of e-banking. Achievements also included the recruitment of highly competent and experienced professionals at various key senior positions, and the expansion of the Bank's network of branches and representative offices at domestic, regional and global levels.

In the same year, the management concentrated on recruiting Qatari nationals who were enrolled in intensive training programs, and were also given the opportunities to gain international business banking skills and in-depth experience by joining the Bank's various branches and representative offices spread all over the world.

On the domestic level, the total number of Doha Bank's network facilities inside Qatar reached to 31 branches, 9 e-branches, 13 pay offices, 2 mobile branches and more than 120 ATMs. On the other hand, globally, the Bank has its branches in the Emirate of Dubai, Emirate of Abu Dhabi in the UAE, and in Kuwait in addition to eleven representative offices located in Singapore, Turkey, Japan, China, London, South Korea, Frankfurt, Sydney (Australia), Toronto (Canada), Hong Kong and the Emirate of Sharjah (UAE). The Bank also fully owns Doha Bank Assurance Company, and has a strategic share of 44% of the capital of one of the Indian brokerage companies which was later re-named as Doha Brokerage and Financial Services and positioned to practice brokerage and asset management businesses.

On April 2013, Doha Bank successfully completed raising its capital from 206,697,802 shares to 258,372,252 shares through a rights issue, where 51,674,450 new shares were offered to Doha Bank's existing shareholders who were registered at Qatar Exchange at the close of business on February 19, 2013, at a rate of QAR30 per share representing a premium of QAR 20 in addition to a nominal value of QAR 10 per share. The issue, which was conducted from 28/02/2013 to 13/03/2013, generated an overwhelming response as the total actual subscription amount reached QAR 2.8 billion, while the required amount was QAR 1.55 billion, resulting in oversubscription by 1.8 times. The new shares of 51,674,450 were listed on Qatar Exchange on April 8, 2013,

and excess amounts were refunded to the subscribers. This capital increase will undoubtedly strengthen the Bank's lending capacity and improve its competitive edge and realize the highest levels of performance. It will also support the Bank's prospects for achieving its strategic goals at the local, regional and global levels.

Doha Bank progressed in the implementation of the second phase of its plan to strengthen its capital base. The Extraordinary General Assembly of the Shareholders, in its meeting held on 24 November 2013, agreed to issue capital instruments either directly or through a Special Purpose Vehicle amounting to QAR 2 billion qualifying as additional Tier 1 Capital as per the terms and requirements of Qatar Central Bank. This instrument was issued at the end of December 2013, based on the EGM resolutions. This issue will enhance Doha Bank's Tier 1 Capital base, strengthen its Capital Adequacy Ratio and support the Bank's prospects for achieving its strategic goals. It will also strengthen the Bank's lending ability and improve its competitive edge, especially in the light of the anticipated boom in various economic sectors in Qatar in the coming years.

During 2013, Doha Bank achieved noticeable growth rates in all financial indicators, where the total assets rose from QAR 55.2 billion in 2012 to QAR 67 billion in 2013; an increase of QAR 11.8 billion with a growth rate of 21.3%. The growth rate of loans and advances was 21.7%; an increase from QAR 33.8 billion in 2012 to QAR 41.1 billion in 2013.

The growth rate in total customers' deposits was 23.6%; an increase from QAR 34.4 billion in 2012 to QAR 42.5 billion in 2013, i.e. an increase of QAR 8.1 billion. As for the growth rate in total shareholders' equity, it was 49.3%, rising from QAR 7.6 billion in 2012 to QAR 11.3 billion in 2013, an increase of QAR 3.7 billion.

The financial statements of the Bank clearly show that it achieved a growth rate in net profit of 0.6%, rising from QAR 1,305 million in 2012 to QAR 1,313 million in 2013. The statements also demonstrate a growth rate in total operating income of 5% with an increase of QAR 122 million. These impressive results reflected positively on the performance ratios, where the return on the average shareholders' equity reached 17.9%, and the return on average assets reached 2.18%.

Based on these results, the board of directors passed a resolution in its meeting held on the 20th of January, 2014 proposing to the Shareholders General Assembly to approve the distribution of a cash dividend of QAR 4.5 per share, which is equivalent to 45% of the paid up capital.

IN THE 10 YEARS FROM 2003-2013:

- Total Assets grew from QAR 9 billion to QAR 67 billion, representing an increase of QAR 58 billion, or 639%.
- Total loans and advances grew from QAR 4.8 billion to QAR 41.1 billion, representing an increase of QAR 36 billion, or 752%.
- Total investments in 2003 stood at QAR 1.5 billion, which grew consistently to reach QAR 11.7 billion at the end of 2013, representing a growth of QAR 10 billion or 668% for the 10-year period.
- Customer deposit grew from QAR 7.4 billion to QAR 42.5 billion, representing an increase of QAR 35 billion, or 473%.
- Doha Bank recorded a 10-fold increase in Total Shareholders' Equity, up from QAR 1.1 billion in 2003, to reach QAR 11.3 billion in 2013.
- Net operating income grew from QAR 478 million in 2003, to QAR 2,541 million in 2013, which equals a growth of QAR 431%.
- Net profit grew from QAR 215 million in 2003, to QAR 1,313 million in 2013, which equals a growth of QAR 512%.



FURTHER INITIATIVES

Doha Bank can lay claim to a suite of products and services unmatched in Qatar. We continually enhance and refine existing products and introduce new products and maintain our edge in the market. Some of the key initiatives towards this are:

- **Retail Network Expansion:** Domestic: Inaugurated two new branches , two 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:** designed and developed keeping in mind the customer's personalized expectations and preferences to sustain their trust and deliver a new format of pleasant banking
- **International Expansion:** 4 new Representative Offices inaugurated in 2013 – Australia, Hong Kong, Sharjah and Canada. Abu Dhabi Representative Office upgraded to full scale Branch
- **Go for Gold Campaign:** Doha Bank offered Gold bars and coins to its clients at a very competitive price. The drop in gold prices attracted huge buying interest in gold from retail HNWI investors as well as jewelers
- **Strengthening Correspondent Bank Network:** Doha Bank entered into an agreement with Commercial Bank of Ceylon, the largest private sector bank in Sri Lanka with more than 200 branches in the network and has the ability to transfer the funds quickly and serve customers efficiently.
- **Al Hayer GCC & MENA Fund:** Successfully launched the regional fund "Al - Hayer Fund" for Qatari investors. The fund reflects Doha Bank's commitment to its customers in providing investment opportunities within the region
- **Strategic Alliance:** Doha Bank and Kotak Mahindra Bank Ltd (KMBL) announced a new strategic alliance that made India-based products available to the NRI community in Qatar. This facilitated customers of Doha Bank to seamlessly access the products and services of KMBL in Qatar.
- **Best in Class Mortgage loans:** Doha Bank entered into an agreement with India Bulls Group offering Mortgage Loans to NRI customers for acquiring property in India. The Bank also launched a "Transfer your Loan at 0% Interest Rate" scheme in Qatar
- **Online Shopping made easy:** Doha Sooq, the Bank's pioneering online e-tailing marketplace in Qatar has brought some of the country's leading merchants on board. This substantiates the round-the-clock shopping experience and value addition for merchant business partners

CORPORATE & SOCIAL RESPONSIBILITY ACTIVITIES

- **Beach Clean-up Campaign - Along with the Ministry of Environment**
Doha Bank, jointly with the Ministry of Environment, organized the Beach Clean-up Campaign alongside with the Al Wakra Municipality under the theme, **Save the Beaches, Save the Fishes, Save the Future**
- **Plant More Trees, For a Greener Future (Plant A Tree, Create A Hope)**
Tree Planting Activity at Dukhan
- **Al Dana Green Run**
Doha Bank hosted its 2013 edition of the highly anticipated Al Dana Green Run at Aspire Zone, which covered a 3km circuit around Khalifa Stadium. This year's 9th Al Dana Green Run drew hundreds of participants in various race categories.





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, 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 A 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.
- Participated in **United Nations Climate Change Conferences** – the 2012 & 2013 COP18 & COP19 Conferences hosted by Qatar and Poland respectively.

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

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 ended 31st December 2013 the Board consisted of eight members; the breakdown of which was as follows:

- Chairman
- Vice Chairman
- Managing Director
- Five Non-Executive Directors including two independent members.

The Bank has adopted a Board Remuneration Policy which regulates 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 ended 31st December 2013 there were 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

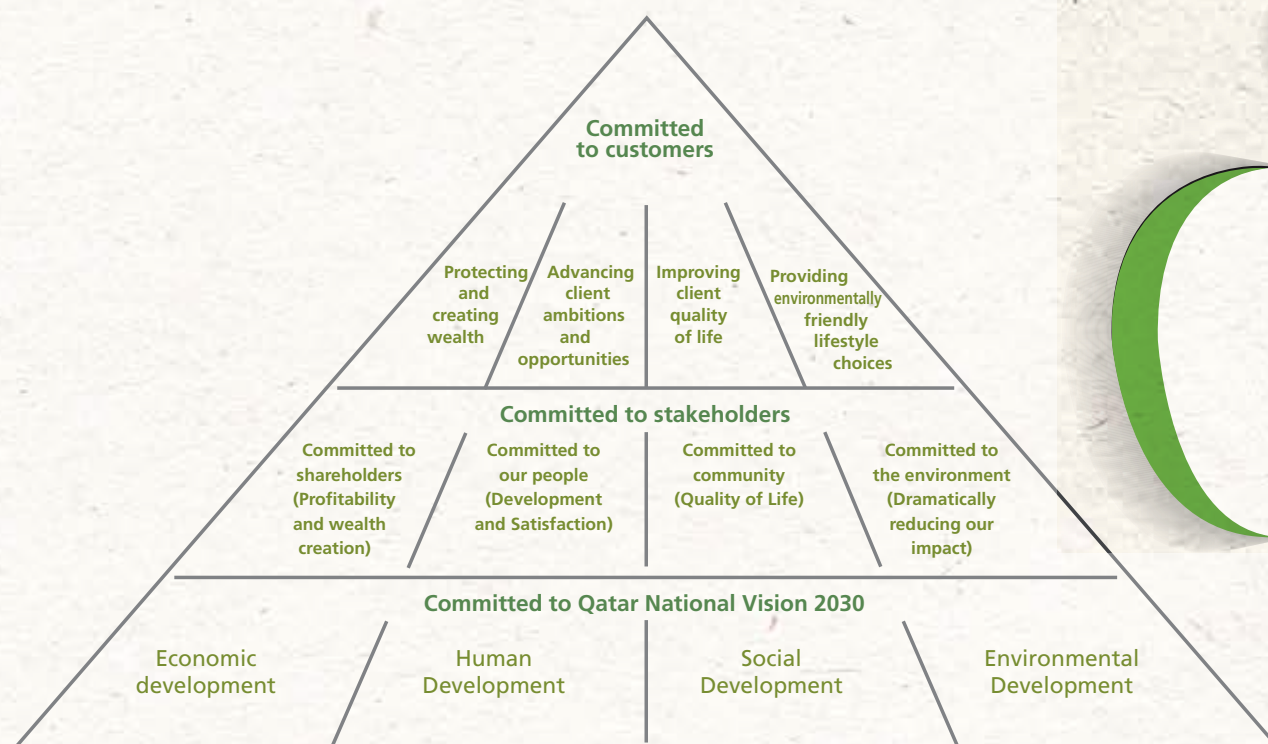
Indicators	2009	2010	2011	2012	2013
Independent Directors (%)	0	0	12.5%	12.5%	25.0%
Female Directors	0	0	0	0	0
GRI Level of Sustainability Report	n/a	n/a	B	*	B
Monetary Value of Significant Fines for Non-Compliance	0	0	0	0	0
Legal Actions Re. Corruption, Anti-Trust, Monopoly Practices	0	0	0	0	0

*A Sustainability Report was not issued in 2012

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 efforts 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 aspirations of our customers as a major component in the development of the nation towards the goals of 2030.



Recent achievements and programs (as described more fully on Page 14) have included:

Retail Network Expansion	Annual Al Dana Savings Scheme
New Branch Identity	Eco-Schools Program
Go for Gold Campaign	Geographic expansion
Expansion of International Locations	Trade Finance Desk established in UAE
Expansion of International Remittance Services	E-Insurance Platform established
Al Hayer Fund launched	

1. PROTECTING AND CREATING WEALTH

In 2013 we continued to build upon our success in providing a unique customer experience coupled with a commitment to overall excellence. Our extensive segmented product suite, promotions, collaborations and customer relationship building activities catered to the growing diverse and demanding population in the State of Qatar. These various strategic activities helped in strengthening our strong competitive position within the retail market.

Consumer product activities in 2013 of which we are particularly proud included:

- **2013 Al Dana Savings Account Award Scheme**

To celebrate the 10th Anniversary of the programme, Doha Bank launched a campaign that responds to the feedback received from Al Dana customers. Luxury vehicles and paid vacations were some of those suggestions that highlight and amplify the lifestyles of our customers.

For the 10th anniversary, Doha Bank distributed 10 luxury vehicles and 10 holiday packages, in addition to a 10 million cash prize pool. Monthly and quarterly draws were held, with 4 millionaires crowned in the quarterly draws held in 2013.

- **Al Dana Green Run**

Doha Bank hosted the 2013 edition of the highly anticipated Al Dana Green Run at Aspire Zone, which covered a 3 km circuit around Khalifa Stadium. The sporting event drew hundreds of participants in various race categories, in addition to hundreds of spectators. In total, the organizers registered over 1,000 runners. The Green Run is organized to encourage people to save resources, reduce the overall carbon footprint and contribute to sustainable development.

- **0% Financing over 6 Months - Tie-up with Key Merchants across Doha**

One of Doha Bank's strongest customer offerings is its full range of credit cards, which can be used at selected merchant retail outlets in Qatar to secure 0% finance for eligible purchases, with repayment in 6 monthly installments. This service continues to be offered to customers all year-round, based on merchant promotions and availability.

- **Transfer Loans at 0% Interest**

One of the most successful Doha Bank campaigns in recent years extended in 2013 with a fresh new creative approach and call to action that encouraged the utilization of a limited period opportunity to refinance their loans.

- **Best Car Loan Solutions at Competitive Rates and Grace Period during Ramadan**

Enhanced benefits, including the most competitive loan rates with leading car dealers and up to 3 months grace periods for loan repayment, in addition to a number of other benefits on offer for all customers receiving loan approval during the holy month of Ramadan. Car loan applicants had the additional benefit of free Titanium HP window film, 50% discounts on extra Titanium protection products, and free roadside assistance for one year.

- **Summer Cash Back Promotions on Credit Cards – A Resounding Success**

Doha Bank successfully completed its 2013 Summer Cashback programme and confirmed payment to eligible customers in what was one of the most rewarding campaigns of the summer which covered the extended Summer, Ramadan, Eid Al Fitr, and Back-To-School periods, when customers are seeking amplified rewards.

The summer credit card campaign provided eligible cardholders using Doha Bank credit cards with double earnings on all their local and overseas spending throughout the months of June, July and August 2013.

This is the fourth year in which the Bank has offered attractive cashback on points earned by customers on their summer spend. More importantly, it allowed customers a continuous three months of rewards on essential spend, household expenses, travel expenses and overseas vacation spending.

- **Enhanced Savings for Cardholders**

Doha Bank established a range of new partnerships with hotels and restaurants in 2013, offering card holders discount benefits for using their cards to pay for the services. The offer included up to 20% savings for Doha Bank credit card holders at Patagonia, Renaissance Doha City Center Hotel and many more locations.

- **Doha Sooq Takes Shopping at Lulu Hypermarket Online**

Doha Sooq, the award winning e-commerce portal powered by Doha Bank, extended its long-term partnership with EMKE Group's Lulu Hypermarkets to bring the shopping experience online via DohaSooq.com.

As part of the initial rollout of the service, anyone in Qatar or abroad could also purchase gift cards in denominations of QAR50, QAR100 and QAR500 with a simple click. Lulu gift vouchers have no expiry and can be redeemed for groceries, cosmetics, electronics, home appliances, mobiles, clothes, footwear and even toys at all Lulu stores in Qatar.

The Bank continued to augment its retail banking network and in 2013 inaugurated two new branches, two new electronic branches and a first Payroll Card Centre e-Branch. In total the Bank's domestic locations as at 31 December 2013 were:

branches	31
e-branches & pay-offices	22
mobile banks	2
ATMs	128
Total	183

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.

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.

E-services: Doha Bank leverages technology for delivering top-notch banking experience to its customers. We offer a platter of e-services which gives our customers a flexibility to choose from a variety of e-solutions to suit their lifestyle for fulfilling their banking needs. We have state-of-the-art Mobile banking, Online banking, SMS banking, Phone banking (IVR), e-Remittance (overseas funds transfer through online & mobile), dedicated Call Centre, Mobile Vans servicing off-site locations, 128 ATMs on strategic locations, 31 branches & 22 e-branches & pay-offices network. We also offer the convenience of paying utility bills and other recurring payments, e.g. telephone, water & electricity, school fees, charities and purchasing movie tickets online & recharge e-vouchers via our e-channels. All our E-channels offer all these services in the most secure environment backed by latest technology on real-time basis.



Credit Cards: backed by attractive and innovative credit card promotions, discounts, offers, merchant tie-ups, 0% payment plans and the strongest summer and Ramadan campaign in the market, credit card spending peaked at an all-time high in 2013, while card sales for the year crossed the 10,000 mark, backed by strong sales of the **Lulu**

Doha Bank shopping card, which incidentally also crossed the 20,000 issuance milestone. The card was awarded the best credit card product for 2013 in the Middle East region by the Banker Magazine, further strengthening the co-branded relationship and positioning of the product in the market.

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	2012	2013
Branches	35	37	38	31	31
E-branches	10	9	9	11	11
Pay offices	12	13	13	12	11
ATMs	110	113	117	110	128
DDial phone subscribers	6,936	16,537	20,961	21,395	27,546
DBank online subscribers	17,366	22,026	25,786	27,391	32,176
DBank SMS subscribers	23,177	23,294	22,531	21,846	29,014
Customer complaints	229	820	899	613	970
Complaints resolved in less than 3 days (%)	62%	71%	76%	70%	71%
Breaches of privacy	0	0	0	0	0
Losses of customer data	0	0	0	0	0

Our “Tawasol” customer care unit was established in 2009 to record and manage customer complaints more effectively.

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 existing normal 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 Dr. R. Seetharaman, Group 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 is also instrumental in making Doha Bank as the prime bank to lead the green cause and to protect the environment by introducing numerous initiatives and services.

Doha Bank also conducted a **Green Quiz** with Global Warming and Climatic Change as a central theme to spread awareness in Qatar and various other countries.

The **Al Dana Green Run** organized by Doha Bank continues to have an overwhelming response. The number of participants always exceeds previous expectations and includes professionals, children, women, sports enthusiast and members of various socio-cultural groups. This annual event also supports the national campaign for **Go Green Qatar**.

Doha Bank is proud of its **Green Account**, with the message "Go green for future generations! Help save the environment", and in its drive towards a cleaner and greener environment is also promoting 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 are sent direct to the customers' e-mails thus reducing paper consumption and saving the trees. All Doha Bank customers can opt for Green Accounts using various channels of DB Online Banking, Branches and Call Center. The Bank is offering multiple benefits to encourage our customers to turn to Green Banking in order to help save the environment.

More products and services have been 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 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 measures represent a longstanding approach to environmentally sustainable choices which we will continue to develop into the future.

Number of:	2009	2010	2011	2012	2013
Green accountholders (e-statements)	-	-	73,168	90,505	102,077
Trees saved from Green Accounts (trees)	-	-	117	150	164

*e-statements extended to all credit card products during 2013



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. 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. New initiatives are underway in respect of the management of waste & recycling and waste water.

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 100,000 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:	2011	2012	2013
GHGs emissions (tones)	-	-	-
Direct energy consumed (GJ)	-	-	-
Indirect energy consumed (GJ)	-	-	-
Total energy consumed (GJ)	56,888	42,681	58,419
Total water consumption (m3)	23,332	29,014	13,097
Total waste generated (tones)	-	-	-
Total waste recycled (% or tonnes)	-	-	-
Vehicle fuel consumption (L)	127,500	138,000	132,600
Suppliers screened against environmental criteria (%)	-	-	-

Notes: Energy & Water data currently reported relates to our two main office buildings in Doha, Qatar.
Consumption figures reported are impacted by relocation to HO Tower and will stabilize through 2014.
Initiatives underway in respect of management of waste & recycling and waste water.

COMMITTED TO OUR EMPLOYEES

There is 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.

Number of Qatari Senior Hirings	2009	2010	2011	2012	2013
Senior Management	2	0	1	0	1
Branch Managers	0	0	4	0	1

- **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 periodically 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%.

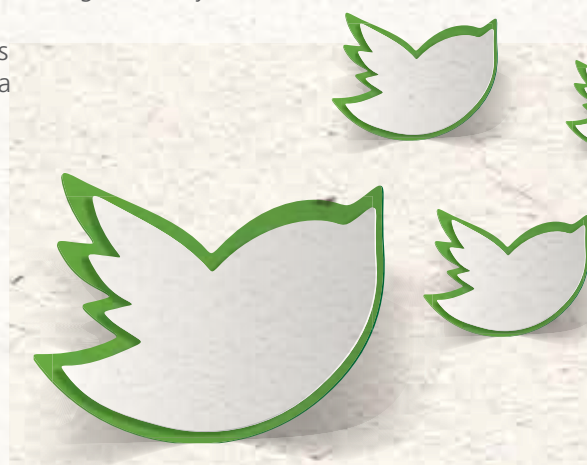
- **Training & Development**

Dedicated Training Portal for Staff - Doha Bank launched an Internal Training and Career Development Portal for its staff. The portal is one of the steps taken by Doha Bank to demonstrate its commitment towards being an organization that truly believes in providing its staff with the opportunities and tools to develop their careers and be part of a learning organization.

The Training and Development portal provides unparalleled access to information to support continuing professional development and acts as a one-stop shop for enhancing staff knowledge, skills and abilities. The portal also has a dedicated area to support the needs of Qatari staff development and ensure local talent is groomed for future leadership roles.

- **Doha Bank Training Academy Inaugurated** - The dedicated Doha Bank Training Academy will boost the efforts of the Bank's Human Resources department in delivering an advanced level of professional training and banking skills to help employees fulfill their full potential. It is particularly useful for new recruits, serving as a one-stop destination for all their training and knowledge needs.

In addition to an auditorium for seminars and dedicated training rooms, the facility also has a replica teller and branch training facilities, as well as a full



library of essential reading material to help staff at all levels catch up with their knowledge of essential trends in the overall industry.

Employment by contract	2009	2010	2011	2012	2013
Full-time employees	1,062	1,261	1,247	1,177	1,181
Part-time employees	0	0	0	0	0
Total workforce	1,062	1,261	1,247	1,177	1,181
Go Green donations to green causes					

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.

Employment by nationality	2009	2010	2011	2012	2013
Qatari	232	295	310	274	245
Expatriate	830	966	937	903	936

Employment by gender	2009	2010	2011	2012	2013
Female	275	365	379	334	322
Male	787	896	868	843	859

Workforce by age	2009	2010	2011	2012	2013
18-30	412	533	474	328	284
31-40	369	422	453	483	512
41-50	197	211	231	248	248
51-60	84	95	89	118	137

Female participation in the workforce:	2009	2010	2011	2012	2013
Female employees (x)	31%	46%	36%	28%	27%
Females in middle management (x)	9%	7%	11%	12%	13%
Females in senior management (x)	0%	2%	4%	3%	3%

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	2012	2013
Employee participation	1,052	1,852	1,856	1,218	4,337
Training programmes offered	112	483	247	154	322
E-learning programmes offered	-	298	418	3,800	145
Training courses delivered	112	483	247	154	322
In-house training courses delivered	107	474	212	134	291
External training courses delivered	5	9	35	20	31
Training hours delivered	840	3,622	1,852	1,442	1,554
Scholarships granted	22	26	11	16	13
Trainee programme trainings	-	-	15	42	47
JQC secondments	-	28	4	4	
Internship work experience positions	-	-	31	37	34

OCCUPATIONAL HEALTH AND SAFETY

Number of:	2009	2010	2011	2012	2013
Incidents of discrimination	0	0	0	0	0
Work-related injuries	0	0	0	0	0
Occupational diseases	0	0	0	0	0
Work-related fatalities	0	0	0	0	0

VALUING OUR EMPLOYEE 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	2012	2013
Total salaries and benefits for employees	281,738	336,638	417,840	411,630	458,213

Staff Turnover	2009		2010		2011		2012		2013	
Total Turnover	No.	%	No.	%	No.	%	No.	%	No.	%
Senior Management	9	1	7	1	7	1	7	1	9	6
Middle Management	17	2	18	1	27	2	22	2	14	9
Staff	148	13	112	9	147	12	165	14	126	11
Females	68	6	55	4	64	6	100	8	71	6
Males	106	10	82	7	117	9	94	8	78	9
18-30	99	9	72	6	110	9	117	10	85	7
31-40	45	5	44	3	43	4	50	4	45	4
41-50	15	1	11	1	12	1	20	2	17	2
51-60+	15	1	10	1	16	1	7	1	2	0

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

The Bank has the implementation of an annual Employee Engagement Survey under consideration.



EMPLOYEE ENGAGEMENT

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.

Some of the activities in which we participated through 2013 were:

- **Al Dana Green Run**

This event enjoys strong employee, customer and general public participation alike.

Our employees are also fully committed to supporting Qatar's National Sports Day and its various events, in particular the 3 km run along Doha's Corniche to Qatar Central Bank in which Doha Bank was awarded the Gold Trophy for outstanding efforts.

With employee health and well-being in mind the Bank operates a gym in Doha Bank Head Office Tower and a subsidized cafeteria.



- **Staff Cricket Tournament**

Doha Bank hosted a cricket tournament for staff featuring 14 teams from across the Bank, representing various departments in a Twenty-Twenty format tournament. These tournaments highlighted team spirit and bonding between the employees in achieving a common goal.

- **Bowling and Billiards Challenge**

Doha Bank hosted special bowling and billiards events as part of its efforts to bring staff members together beyond the workplace. The bowling tournament welcomed 34 teams with 4 players in each team and lasted two preliminary qualification rounds before the final championship round in which 8 teams vied for top honors.



- **Quiz Competition**

Doha Bank hosted a quiz competition for its staff. The event welcomed 19 teams of three individuals, each competing to answer questions tailored to demonstrate their knowledge of Qatar, its business environment and traditions in themed sessions that included sports, food, entertainment, technology and general knowledge rounds.

- **"Staff Connect with CEO" – For Staff to Have a Conversation with the CEO Every Month**

In order to have complete engagement of the staff to ultimately optimize business results, leverage their creativity and align staff's interests with business outcomes, "Staff Connect with CEO" was initiated and is held every month to increase engagement at all levels.



- **Dedicated Training Portal for Staff**

Doha Bank launched an Internal Training and Career Development Portal for its staff. The portal is one of the steps taken by Doha Bank to demonstrate its commitment towards being an organization that truly believes in providing its staff with the opportunities and tools to develop their careers and be part of a learning organization.

The Training and Development portal provides unparalleled access to information to support continuing professional development and acts as a one-stop shop for enhancing staff knowledge, skills and abilities. The portal also has a dedicated area to support the needs of Qatari staff development and ensure local talent is groomed for future leadership roles.

- **Doha Bank Training Academy Inaugurated**

The dedicated Doha Bank Training Academy will boost the efforts of the Bank's Human Resources Department in delivering an advanced level of professional training and banking skills to help employees fulfill their full potential. It is particularly useful for new recruits, serving as a one-stop destination for all their training and knowledge needs.

In addition to an auditorium for seminars and dedicated training rooms, the facility also has replica teller and branch training facilities, as well as a full library of essential reading material to help staff at all levels catch up with their knowledge of essential trends in the overall industry.



- **Doha Bank Long Service Awards Recognizes 105 Longest Serving Employees**



Doha Bank hosted a special "Long-Service Awards" ceremony to honor 105 employees who have served the Bank for 10, 15, 20, 25 and 30 years. Employees recognized on the day hailed from Qatar as well as other nations.

The Bank's Human Resources Department has been consistently helping the Bank staff grow as individuals; and with the support of the senior management in nurturing talent and skills to help each employee grow to attain their personal potential.

Doha Bank is an example of unity amidst diversity. We have employees from 47 nationalities, with people from diverse backgrounds and cultures working together for the Bank's common goal. The Bank's Management at large adopts an open door policy and skip-levels where employees feel free to walk in and discuss their grievances across bands in the organization. HR has a dedicated team of professionals who are committed to making an enjoyable but effective working environment in the organization. HR Dept. also maintains a Benevolent Fund, to provide assistance in cases of misfortune among employees. Market surveys are carried out on compensation and special attention has been given to staff welfare schemes such as car and housing loans, haj and marriage assistances and medical insurance.

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 2013, we achieved high growth rates in all financial indicators. The total assets increased by 21% to QR67 billion, loans and advances by 22% and customer deposits by 24%, whilst shareholders' equity increased by 49% to QR11.3 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,
- cross-border and international growth and
- our strong and resilient profit growth year on year.

Key Figures	2009 QR Mn	2010 QR Mn	2011 QR Mn	2012 QR Mn	2013 QR Mn
Total Assets	45,996	47,230	52,744	55,212	66,970
Net Loans & Advances	25,896	26,547	31,028	33,775	41,109
Customer Deposits	27,890	30,822	31,699	34,401	42,522
Total Equity	5,851	6,034	7,081	7,551	11,271
Net Profit	974	1,054	1,241	1,305	1,313

Key Ratios (%)	2009 %	2010 %	2011 %	2012 %	2013 %
Return on Average Equity	21.66	21.40	21.98	20.63	17.92
Return on Average Assets	2.29	2.26	2.48	2.42	2.18
Capital Adequacy Ratio*	14.41	13.57	13.22	13.59	15.90
Shareholders' Equity to Total Assets	12.72	12.78	13.43	13.68	16.83
Net Loans to Total Assets	56.30	56.21	58.83	61.17	61.38
Net Loans to Total Deposits	92.85	86.13	97.88	98.18	96.68

*as per Basel II

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 Redress 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 redress, 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 has 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) 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.
- The Bank seeks to improve financial literacy through various initiatives including our (i) 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 over the years. The number of participants continually exceeds previous expectations and includes 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 ninth consecutive year. More than 1,000 runners registered for the 2013 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 was aimed at creating environmental awareness and the strategic importance of Green Initiatives in Qatar.
- 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 to educate the public further on Green culture issues showing the Bank's various initiatives taken, planned activities, projects, products and services. This also includes other environmental campaigns, recycling and waste management programs.
- Created Doha Bank Planet-Savers Club to contribute to the Green Qatar Program.
- All Doha Bank e-mails are sent with an automatic description to discourage the printing of mail unless absolutely necessary to save the environment.
- 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.
- Tree planting and beach cleanups are two of the various initiatives in Doha Bank's drive towards greening the environment.
- Committed to reducing energy consumption with initiatives such as carpooling, switching off unnecessary lights and office equipment when not required.
- Launched the 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 a '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 financial literacy and 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 100,000 e-Statement registrations and a total of some 1.5 million e-statements sent in 2013, thus reducing paper usage.

- Significant reduction in ATM receipt printing.
- Awards: Doha Bank Chairman honored with "ABLF Award"
 "The Arab Golden Coin" – Banking Oscar 2013
 "Bank of the Year 2013 – Qatar", The Banker
 "Best Bank in Qatar" – EMEA Finance Magazine
 "Best Regional Commercial Bank in the Middle East 2013" – Banker Middle East
 "Golden Peacock – Global Award for Sustainability 2013"
 "Golden Peacock – Global Award for CSR 2013"
 "Most Innovative Retail Bank Middle East 2013" – Global Banking and Finance
 "Peak of Success Award 2013" – The BIZZ
 "Best Credit Card in the Middle East" – Banker Middle East
 "eBanking 2013 Excellence Award" – Middle East Excellence Awards Institute
 "Best Corporate Responsibility Programme in the Middle East" – EMEA Finance
 Reentered Guinness World Record – World's Largest Soccer Ball Produced and Dedicated to the State of Qatar
 "Best Performing Trade Correspondent" – Deutsche Bank
- 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	2012	2013
Spending on salaries & benefits	281,738	336,638	417,840	411,630	458,213
Taxes paid	929	2,174	5,134	3,797	5,107
Spending on locally-based suppliers	150,427	166,605	169,405	258,301	275,284

Community Investment	2009	2010	2011	2012	2013
Events Sponsorship (QAR '...)	2,146	1,319	1,145	1,970	1,383
Number of Eco-Schools	N/A	N/A	6	10	17*
Community Investment (QAR '...)	3,212	5,392	8,280	4,200	3,850

*the Eco-School programme was launched in March 2011 and currently there are a further 13 schools in the pipeline in addition to 17 already registered.

CONCERNS AND NEEDS

Stakeholder Group(s)	Channels of Engagement
Individual Customers	<ul style="list-style-type: none"> • Branch Network • Alternative banking channels <ul style="list-style-type: none"> » DBank Online » DBank Dial » DBank SMS » E-Remittance » DBank Mobile » DBank e-Branch » ATMs Network • Market surveys • Promotional channels and media • Annual reports • Al Mada Magazine • Customer Care contact center, 'Tawasol' • Customer Connect – Group CEO
Corporate Customers	<ul style="list-style-type: none"> • Branch Network • Dedicate relationship managers • Dedicated service centres • Regular meetings • Annual reports • Al Mada Magazine • Customer Care contact center, 'Tawasol' • Customer Connect – Group CEO
Community	<ul style="list-style-type: none"> • Media channels • Sponsorships • Donations • Annual reports
Employees	<ul style="list-style-type: none"> • Annual performance review • Regular meeting <ul style="list-style-type: none"> » Scorecard meeting » Breakfast meeting » Direct individual meetings • Regular seminars and trainings • Grievance system • Staff Connect – Group CEO

	Priorities and Needs	Doha Bank Response
	<ul style="list-style-type: none"> • Innovative products and services meeting their ever changing needs • Services excellence • Information and account security • Easy access to financial services • Reasonable fees and charges 	<ul style="list-style-type: none"> • 'Green Banking' themed products and services <ul style="list-style-type: none"> » Green Account » Go Green Credit Cards » Alternative banking channels • A range of social products and services <ul style="list-style-type: none"> » Education Loan » Education Package » Electronic Insurance Platform • An effective Information Technology system
	<ul style="list-style-type: none"> • Range of products and services meeting their needs • Innovation of products and services • Access to affordable finance • Information and account security • Services excellence 	<ul style="list-style-type: none"> • Enhancing services quality • Provide a well-qualified relationships managers • Continues offering on tailored products and services • Specialized departments for commercial clients • SME Tatweer • An effective Information Technology system
	<ul style="list-style-type: none"> • Creation of more jobs and reducing unemployment • Strong education and health system • Social welfare system • Maintaining the culture and the heritage of the Qatar 	<ul style="list-style-type: none"> • Education Pack • Increased targeted donations and sponsorships
	<ul style="list-style-type: none"> • Equal opportunities • Skills and career development • Competitive reward and recognition system • Listening and engaging them 	<ul style="list-style-type: none"> • Qatarization Programme • 'Best Fit' and 'Best Practice' Framework • Qatari succession plan for Branch Managers • Management Trainee Program • Productivity and Optimization Programme • A wide scale compensation revision across the Bank

APPENDIX A

Stakeholder Group(s)	Channels of Engagement
The Environment	<ul style="list-style-type: none"> • Compliance with environmental laws and regulations • Green Bank website • Eco-Schools website • Events and sponsorships • Media and press releases • Al Mada Magazine
Regulators	<ul style="list-style-type: none"> • Annual financial report • Regular meetings and assemblies • Regular reporting requirements
Business Partners Including other banks, suppliers and contractors	<ul style="list-style-type: none"> • Business transactions • Contracts and request for proposals • Meetings or site visits when needed for contractors
Shareholders	<ul style="list-style-type: none"> • Annual general meeting • Board of Directors meetings • Annual financial report • Website • Media

APPENDIX A

	Priorities and Needs	Doha Bank Response
	<ul style="list-style-type: none"> • A healthy and sustainable environment • Resource optimization • Waste reduction • Global warming 	<ul style="list-style-type: none"> • Establishment of Green Banking Task Force Committee • Doha Bank Environmental Policy • Eco-school programme • Planet Savers Club • A range of green products and services • Implementing waste management programme '3 Rs; reduce, reuse, recycle' • InfraSECURE system
	<ul style="list-style-type: none"> • Contributing to the stability of the financial system in Qatar • Adherence to laws and regulations • Effective corporate governance system • Clear and affective risk management system 	<ul style="list-style-type: none"> • Monitor regulatory developments • Comply with regulations in Qatar • Comply with the regulations of the Central Bank of Qatar • Monitor regulations compliance for our international branches
	<ul style="list-style-type: none"> • Partner Banks • Doha Bank integrity and reputation • Suppliers and Contractors • Building a long-term partnership • On time payments 	<ul style="list-style-type: none"> • A dedicated department for international banking • Effective screening process for partners • Structure RFP system
	<ul style="list-style-type: none"> • Increased profitability and growth • Reduce 'cost to income ration through internal efficiencies • Sound governance system • Building a good reputation for Doha Bank • Transparency and accountability 	<ul style="list-style-type: none"> • Excellent growth and profitability • Business Process Reengineering • Effective risk management system • Excellent corporate governance system

REPORT PARAMETERS

APPENDIX B

Reporting Cycle:

This Sustainability Report issued by Doha Bank is in respect of the fiscal years of 2011, 2012 and 2013, and will be followed by further annual reports.

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.

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 plan to be able to report on consumption a more complete basis from 2014 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 or in some cases longer. 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:

Sustainability reporting 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, and we would expect to introduce external assurance alongside the development of our data framework in the future.



GRI RATING

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 & 12-15

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 5, 8, & 45
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 & 13
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, 10, 11, 13, 26 & 30
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 & Appendix F

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)	Nov 2012 (2011)
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.	Nothing significant
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 externally 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 & 16-17
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 17
4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body.	Pages 7, 16 & 30
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 16 & 17
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.	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 16 & 17
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 17 (Corporate Governance Report)
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

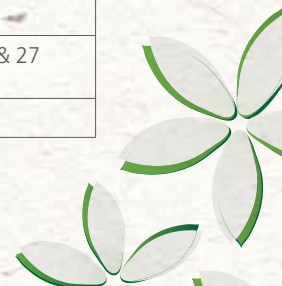
STANDARD DISCLOSURES PART II: Disclosure on Management Approach

DMA EC	Disclosure on Management Approach EC	
Aspects	Economic performance	Page 13 & 30
	Market presence	Page 8
DMA EN	Disclosure on Management Approach EN	
Aspects	Materials	Page 23
	Energy	Page 23
	Water	Page 23
	Emissions, effluents and waste	Page 23
	Products and services	Pages 21-22



DMA LA		
Disclosure on Management Approach LA		
Aspects	Employment	Pages 26-27
	Occupational health & safety	Page 26
	Training and education	Pages 24 & 26
	Diversity and equal opportunity	Page 25
DMA HR		
Disclosure on Management Approach HR		
Aspects	Non-discrimination	Page 25
	Child labor	Page 25
	Prevention of forced and compulsory labor	Page 25
DMA SO		
Disclosure on Management Approach SO		
Aspects	Local communities	Pages 31-33
DMA PR		
Disclosure on Management Approach PR		
Aspects	Customer privacy	Page 21
STANDARD DISCLOSURES PART III: Performance Indicators		
Economic		
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 30 & 33
Market presence		
EC5	Range of ratios of standard entry level wage by gender compared to local minimum wage at significant locations of operation.	New Data for 2014
EC6	Policy, practices, and proportion of spending on locally-based suppliers at significant locations of operation.	New Data for 2014
EC7	Procedures for local hiring and proportion of senior management hired from the local community at significant locations of operation.	Page 24
Indirect economic impacts		
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 2014
Environmental		
EN1	Materials used by weight or volume.	New Data for 2014
EN2	Percentage of materials used that are recycled input materials.	New Data for 2014
Energy		
EN3	Direct energy consumption by primary energy source.	Page 23
EN4	Indirect energy consumption by primary source.	Page 23
EN5	Energy saved due to conservation and efficiency improvements.	New Data for 2014
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 21 & 22
EN7	Initiatives to reduce indirect energy consumption and reductions achieved.	Page 23
Water		
EN8	Total water withdrawal by source.	Page 23 (Municipality)
EN9	Water sources significantly affected by withdrawal of water.	Page 23 (Municipality) - desalinated water and groundwater from public supply network.
EN10	Percentage and total volume of water recycled and reused.	None recycled/reused
Biodiversity		

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 2014
EN17	Other relevant indirect greenhouse gas emissions by weight.	New data for 2014
EN18	Initiatives to reduce greenhouse gas emissions and reductions achieved.	Page 23 and new data for 2014
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 23
Compliance		
EN28	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations.	Page 17
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 23
Labour Practices		
Employment		
LA1	Total workforce by employment type, employment contract, and region, broken down by gender.	Pages 25-27
LA2	Total number and rate of new employee hires and employee turnover by age group, gender, and region.	Page 27
Labor/management relations		
LA4	Percentage of employees covered by collective bargaining agreements.	Page 27
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 26
Training and education		
LA10	Average hours of training per year per employee by gender, and by employee category.	New data for 2014
LA11	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	Page 24
LA12	Percentage of employees receiving regular performance and career development reviews, by gender.	New data for 2014
Diversity and equal opportunity		
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 17, 25 & 27
Equal remuneration for women and men		



LA14	Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation.	New data for 2014
Human Rights		
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
Non-discrimination		
HR4	Total number of incidents of discrimination and corrective actions taken.	Nil
Freedom of association and collective bargaining		
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.
Child labor		
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.	New data for 2014
Forced and compulsory labor		
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.	New data for 2014
Security practices		
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
Indigenous rights		
HR9	Total number of incidents of violations involving rights of indigenous people and actions taken.	Does not apply to our business
Assessment		
HR10	Percentage and total number of operations that have been subject to human rights reviews and/or impact assessments.	Nil
Remediation		
HR11	Number of grievances related to human rights filed, addressed and resolved through formal grievance mechanisms.	Nil
Society		
Local communities		
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
Corruption		
SO2	Percentage and total number of business units analyzed for risks related to corruption.	Page 17; Nil
SO4	Actions taken in response to incidents of corruption.	Page 17; No actions required.
Public policy		
SO6	Total value of financial and in-kind contributions to political parties, politicians, and related institutions by country.	Nil
Anti-competitive behavior		
SO7	Total number of legal actions for anti-competitive behavior, anti-trust, and monopoly practices and their outcomes.	Page 17
Compliance		
SO8	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations.	Page 17
Product Responsibility		
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

Product and service labelling		
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 7 & 21
Marketing communications		
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
Customer privacy		
PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	Page 21
Compliance		
PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.	Page 17
Financial Sector Supplement		
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 31-33
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 2014
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 2014
FS9	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures.	New data for 2014
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 2014
FS13	Access points in low-populated or economically disadvantaged areas by type.	Page 20
FS14	Initiatives to improve access to financial services for disadvantaged people.	Page 20
FS16	Initiatives to enhance financial literacy by type of beneficiary.	Page 31



ACRONYMS

ATM	Automated Teller Machine
COP18/19	Conference of the Parties – UN Climate Change Conference
CSR	Corporate & Social Responsibility
DB	Doha Bank
ecoQ	Qatar International Environment Protection Exhibition
FI	Financial Institution
GCC	Gulf Cooperation Council
GHG	Greenhouse Gas
GJ	Gigajoules
GRI	Global Reporting Initiative
Km	Kilometers
L	Liters
LED	Light-Emitting Diode
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

Contact: Global Governance Dept.
Doha Bank Q.S.C.
Head Office Tower
Corniche Street
West Bay, P.O. Box 3818
Doha, Qatar

Tel: (974) 40155588
Fax: (974) 44325345
E-mail: ddougan@dohabank.com.qa



ENVIRONMENTAL POLICY

APPENDIX E



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 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.



AWARDS

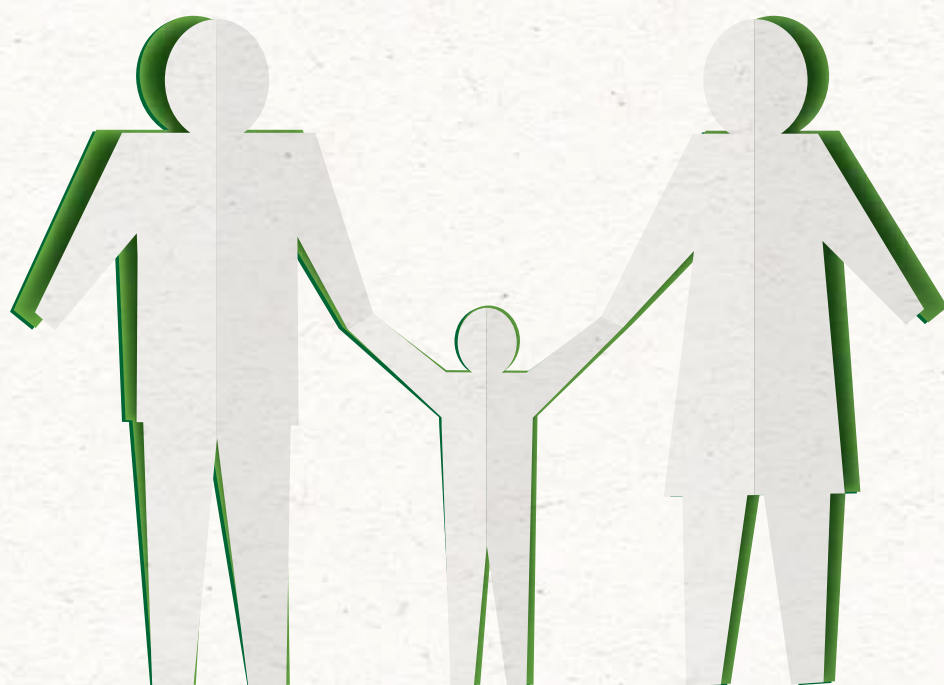
Awarded to Doha Bank	Institution Name	Year
Chairman honoured with the ABLF Award	Asian Business Leadership Forum	2013
The Arab Golden Coin – Banking Oscar 2013	Union of Arab banks	2013
Bank of the Year – Qatar	The Banker	2013
Golden Peacock Award for Global Sustainability	Institute Of Directors	2013
Golden Peacock Award for Global CSR	Institute Of Directors	2013
The BIZZ - Peak of Success Award	World Confederation of Businesses	2013
Best Regional Commercial Bank in Middle East	Banker Middle East	2013
eBanking 2013 Excellence Award	Middle East Excellence Awards Institute	2013
Most Innovative Retail Bank Middle East	Global Banking & Finance	2013
Best Credit Card Product in Middle East	Bankers Middle East	2013
Best Performing Trade Correspondent	Deutsche Bank	2012
Best Corporate Responsibility Programme in the Middle East	EMEA Finance	2012
Best Bank in Qatar	EMEA Finance	2012
The BIZZ - World Business Leader Award	World Confederation of Businesses	2012
The Golden Europe Award for Quality and Commercial Prestige	OMAC	2012
Best Bank In Qatar	Global Banking & Finance	2012
Best Corporate CSR Program	Arab Organisation for Social Responsibility	2012
Most innovative bank in the Middle East	Global Banking & Finance	2012
The Golden Peacock Global Award for Sustainability	Institute Of Directors	2012
The Golden Peacock Global Award for Corporate Social Responsibility	Institute Of Directors	2012
The Diamond Eye Award for Quality, Commitment & Excellence	OMAC	2012
Best Application development Project Award	The Asian Banker Technology Award	2012
Best HR system Implementation Project Award	The Asian Banker Technology Award	2012
Best Bank in Qatar	EMEA Finance	2011
Best Trade Finance Provider	Global Finance	2011
GTR Best Trade Finance Bank	Global Trade Review	2011
Euro Straight Through Processing Excellence Award	Deutsche Bank	2011
Performance Excellence Award for STP	Citi Bank	2011
Best Retail Internet Banking Service	Bankers Middle East	2011
Asia's Best Brand Award	CMO Asia	2011
The Golden Peacock Global Award for Sustainability	Institute Of Directors	2011
The Golden Peacock Global Award for Corporate Social Responsibility	Institute Of Directors	2011
Best Commercial Bank	World Finance	2011
Bank Of the Year	Arabian Business Award	2011



Awarded to Doha Bank	Institution Name	Year
Best Trade Finance Provider	Global Finance	2010
Best Bank in Qatar	EMEA Finance	2010
Golden Peacock Global Award for Sustainability	Institute Of Directors	2010
Best Technical Website Award	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
Performance Excellence Award for Leadership & Excellence in Global Electronic Payments	Citi Bank	2010
Best Environmental Leadership Award	Qatar Today	2010
Public Awareness Campaign Award	Qatar Today	2010
Euro Straight Through Processing Excellence Award	Deutsche Bank	2010
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	2009
Euro Straight Through Processing Excellence Award	Deutsche Bank	2009
Best Bank in Qatar	Euromoney	2008
Best Globalization Efforts	Bankers Middle East	2008
Best Internet Banking Service in Middle East	Bankers Middle East	2008
Brand Leadership Award	Asia Brand Congress	2008
Best Commercial Bank in the Middle East	Bankers Middle East	2007
Best Bank in Qatar	World Finance	2007
Best Bank in Middle East	Bankers Middle East	2006
Bank of the Year 2006	The Banker	2006
Best Commercial Bank in the Middle East	EBanker Middle East	2005
Best Bank in Qatar	Euromoney	2005
Bank of the Year in Qatar	The Banker	2004







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