

SUSTAINABILITY REPORT 2014







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



06

INTRODUCTION

07

DOHA BANK
AWARDS

08

MESSAGE FROM THE
CHIEF EXECUTIVE OFFICER

09

DOHA BANK
PROFILE

10

OUR ORGANISATIONAL
STRUCTURE AND DIVISIONAL
PRODUCTS AND SERVICES

14

OUR
PERFORMANCE

21

COMMITTED TO
OUR CUSTOMERS

28

COMMITTED TO
THE ENVIRONMENT

30

COMMITTED TO
OUR EMPLOYEES

38

COMMITTED TO
OUR SHAREHOLDERS

39

COMMITTED TO
OUR COMMUNITY

43

APPENDIX A: MAPPING
OF STAKEHOLDERS

45

APPENDIX B:
REPORT PARAMETERS

46

APPENDIX C:
GRI RATING

53

APPENDIX D:
ACRONYMS

54

APPENDIX E: DOHA BANK -
ENVIRONMENTAL POLICY

INTRODUCTION

Doha Bank is pleased to present its Sustainability Report for 2014, in continuation of its transformational activities, which the institution has been building over the 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, we will extend the 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 2014 report, we have self-declared a GRI Level B for transparency and disclosure.

This report will be published in the Bank's corporate website.

Global Governance Dept.

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

E-mail: ir@dohabank.com.qa

DOHA BANK AWARDS

2014



Best Bank in Qatar
IAIR Awards

2014



Best Regional Commercial Bank
Banker Middle East

2014



Best Commercial Bank
Middle East - Global Banking
& Finance Review

2014



Best Trade Finance Offering
Banker Middle East

2014



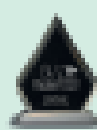
Environmental Award
The Arab Organisation
for Social Responsibility

2014



Best Corporate Account
Banker Middle East

2014



Best SME Card
Banker Middle East

2014



Golden Peacock Global
Award for Sustainability
Institute of Directors

2014



Best Retail Bank in Qatar
The Asian Banker

2014



Golden Peacock Global Award for
Corporate Social Responsibility 2014
Institute of Directors

2014



The Bizz 2014 - Beyond Success Award
World Confederation of Businesses

2014



Best Domestic Trade & Finance
in Qatar - Asian Banking
& Finance Awards

2013



Bank of The Year
The Banker

2013



Best Commercial Bank
in Qatar

2013



Golden Peacock Global
Award for Sustainability
Institute of Directors

2013



Best Regional Commercial Bank
In The Middle East

2012



Best Corporate Social
Responsibility Programme
in the Middle East

2012



Best Bank in Qatar

2010



Best Bank in Qatar
EMEA Finance

2011



Best Commercial Bank
in Qatar

2011



Best Bank in Qatar

2010



Best Commercial Bank
in the Middle East

2009



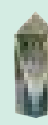
Best Commercial Bank
in the Middle East

2008

EUROMONEY

Best Bank in Qatar

2007



Best Commercial Bank
in the Middle East

2006



Best Bank
in the Middle East

2005

EUROMONEY

Best Bank in Qatar

2006 - 2004



Bank of The Year - Qatar
The Banker

MESSAGE FROM THE CHIEF EXECUTIVE OFFICER



As we issue the sustainability report for the year 2014, it may be noted that Doha Bank began the publication of its annual sustainability disclosure statements from its year 2009 and we are now covering six years of measurement of our sustainability framework.

Sustainability in our approach to business and to all stakeholders has been the cornerstone of growth at Doha Bank over a much longer period and will continue to be so into the future as we build upon our positive growth trajectory as a domestic, regional and increasingly international institution.

As a significant waypoint on the said path, the Bank has commenced operations through its new Mumbai, India Branch. The bank further announced, that it would purchase the banking business of HSBC Bank Oman S.A.O.G., in India subject to regulatory approvals. Doha Bank is the only Qatari Bank to obtain such a license and the commencement of operations in India paves the way for the bank to support the bilateral trade and other business opportunities for its customers in the GCC with India.

A key factor in our sustainability programme is therefore to continue to expand internationally beyond our current global footprint of fourteen countries and to build international earnings overall.

It has been my privilege to present at international conferences and forums on the necessity of global governance in the delivery of sustainable performance. Qatar has in 2014 been upgraded to MSCI Emerging Market status, which itself is testament to maturing markets and strong advances in governance led by the regulatory authorities.

During the year 2014, Doha Bank initiated various internal programmes to support the environment, community, staff and other stakeholders. Few of which are listed below:

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

We continue to invest in technology and with a priority focus on digital channels, we expect to further enhance the customer experience across all products and services.

In line with the culture of transformational growth and continuous improvement, sustainability will remain at the top of our agenda in pursuing the four pillars of the Qatar National Vision 2030.

Dr. R. Seetharaman

Chief Executive Officer

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.

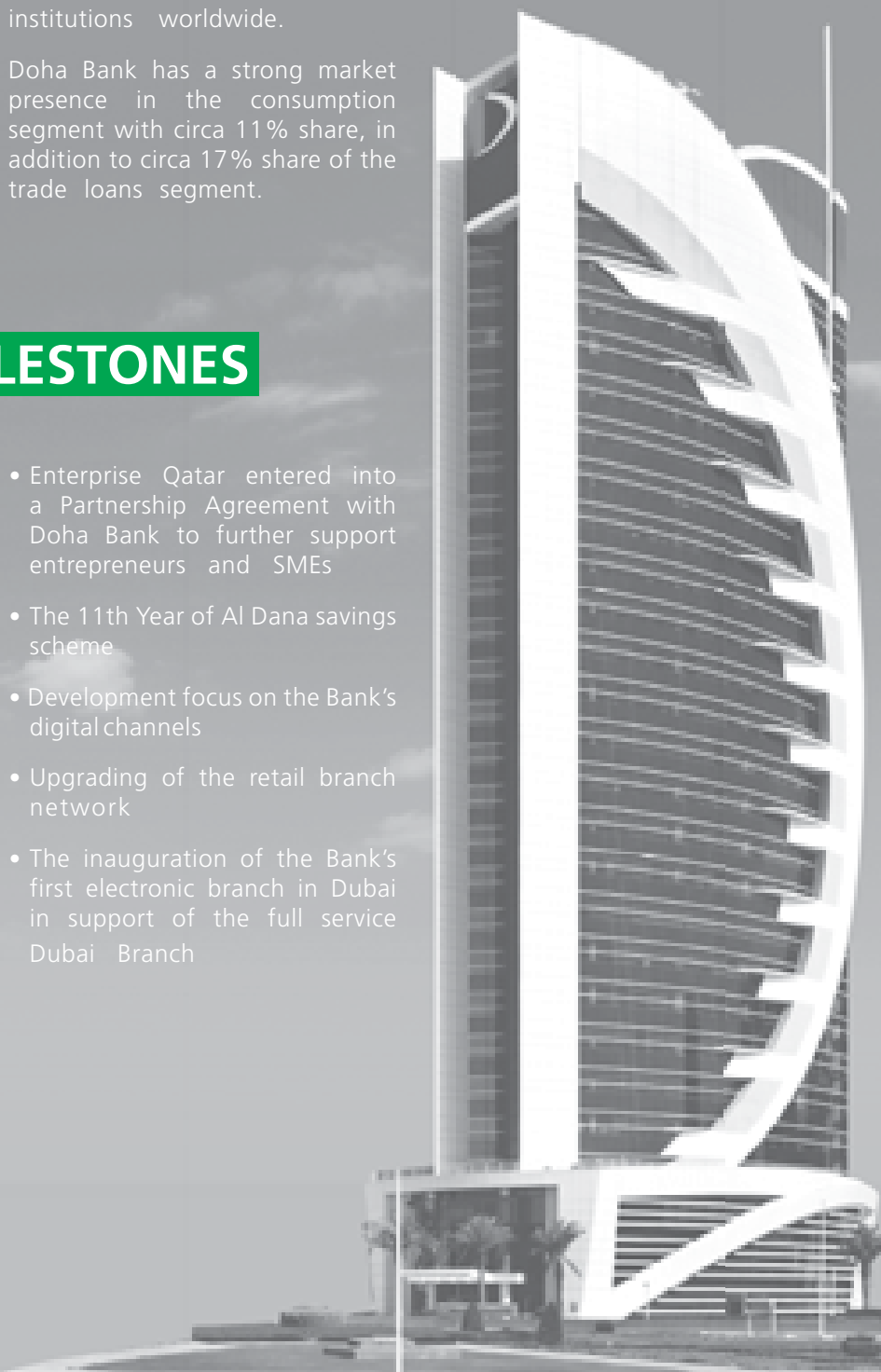
The Bank is headquartered in Doha, Qatar and is one of the largest banks in the State of Qatar having a dominant position in the GCC banking landscape with 31 state-of-the-art branches, 21 pay offices including e-branches, 2 mobile units and over 125 ATM's as at 31 December 2014. The International operations of Doha Bank are spread across the globe with four overseas branches in the United Arab Emirates (Dubai & Abu Dhabi), State of Kuwait and India, in addition to the 11 representative

offices in the United Kingdom, Singapore, Turkey, China, Japan, South Korea, Germany, Australia, Canada, Hong Kong and Sharjah (UAE). During the year the Bank commenced banking business in its Mumbai (India) branch. 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 the consumption segment with circa 11% share, in addition to circa 17% share of the trade loans segment.

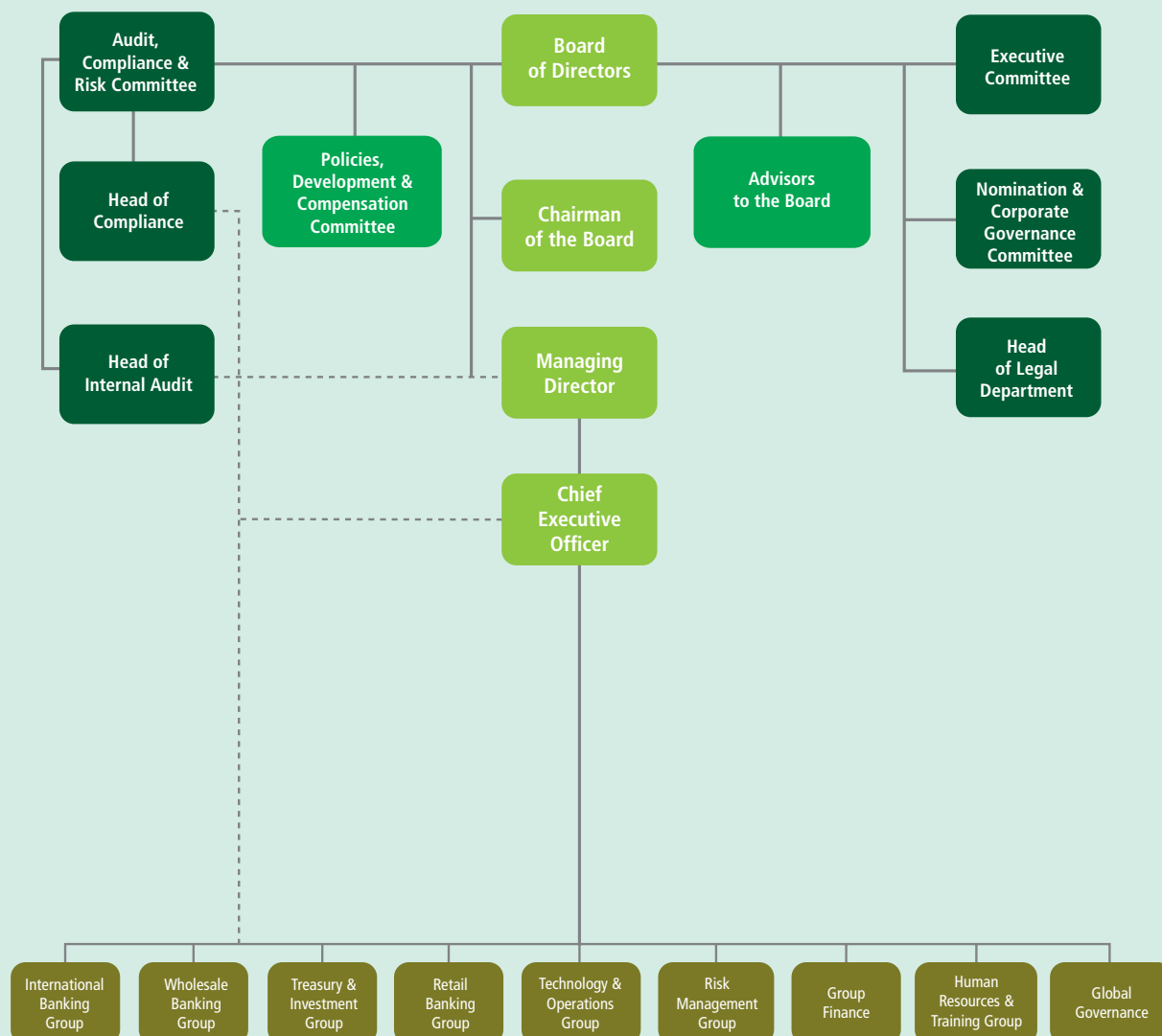
CORPORATE MILESTONES IN 2014

- The opening of the Mumbai Branch as our First step into India
- Doha Bank agreed to purchase HSBC Bank Oman business in India subject to regulatory approvals
- Doha Bank and Ooredoo signed a Pioneering Technology Agreement to upgrade Doha Bank's network infrastructure
- Doha Bank was one of the Receiving Banks for the Mesaieed Petrochemical Holding Company IPO, receiving subscriptions from investors and offering a 100% finance option to subscribers and their families
- The Bank was awarded the prestigious "Golden Peacock Global Award 2013 for Corporate & Social Responsibility"
- Enterprise Qatar entered into a Partnership Agreement with Doha Bank to further support entrepreneurs and SMEs
- The 11th Year of Al Dana savings scheme
- Development focus on the Bank's digital channels
- Upgrading of the retail branch network
- The inauguration of the Bank's first electronic branch in Dubai in support of the full service Dubai Branch



OUR ORGANISATIONAL STRUCTURE AND DIVISIONAL PRODUCTS AND SERVICES

(as at 31st December 2014)



Wholesale Banking Group (WBG) offers a range of segments, products and services covering the below:

- Corporate & Commercial Banking
- Corporate Finance
- Equipment & Vehicle Financing
- Project Finance & Advisory
- Mortgage Financing & Real Estate Services
- Public Sector
- SME Banking Solutions (Tatweer)
- Private Banking
- Cash Management Services
- Acquisition Financing
- Deal Underwriting
- Invoice Discounting
- Factoring
- Project Financing Mandate
- M&A advisory
- JV arranging
- Aircraft Financing
- Risk Advisory Services
- Trade Finance Services

Wholesale Banking Group is divided into five products and service divisions:

- 1- Corporate and Commercial Banking
- 2- Corporate Finance
- 3- Transaction Banking
- 4- Real Estate Services and Mortgage Finance
- 5- Business Banking (SME).

Wholesale Banking Group is and always has been a key contributor to the success of the Bank and acts as the key integrator in the channeling of customer bespoke solutions, products and services from across the Bank, aiming to be the driving force in its client's competitiveness. WBG has filtered five key areas of transformation for executing the Bank's business strategy:

1. WSB has developed new products and services and have grouped them under the new established business divisions. That way WSB re-formed structured finance into Corporate Finance, built Factoring and Special Assets Finance and a vertical under Transaction Banking. The new business lines implementation is expected to contribute significantly on new asset growth and new revenue growth next three years. Specialized banking will play a

more dominant role deemed counterbalancing the margin pressure on standard loans/banking products.

2. WSB intensified its focus on geographical coverage. Doha Bank has successfully expanded from a local into a regional corporate bank with %24 YTD assets growth contribution from GCC (outside Qatar) last year. Capitalizing on its distinctive international network WSB led initiatives connecting MNCs and FCs from all 11 jurisdictions where Doha Bank has Representative Offices with to its local operations.
3. WSB made efforts transitioning cross-selling into a programed process. It takes time to establish a culture of "integrated sales" cross functionally before it results into a competitive advantage. It makes the difference building high performing deal teams that are dedicated to establish multiple ties to a relationship for higher customer satisfaction. Perfected and standardized instruments helped enhancing sales force effectiveness. The distinguished approach matters leading to measurable success: diving deep, sizing the wallet of business opportunities, creating strong value propositions let by the client's KPIs and the ecosystem he is operating in and helping the customer to better perform in areas which are going beyond the core of financial services.

Retail Banking Group offers a range of products and services to individuals, covering the 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

- Al Riyada (Premium Banking)
- Car Pack
- Car Insurance
- Q's Pack
- Ladies Pack (Al Asriya)
- Non Resident Indian Pack
- Non Resident Lebanon Pack

DBank Channels & Services (Electronic Channels & Services)

DBank Online	DBank Mobile Banking	DBank Pay Offices
DBank Remit	DBank eStatement	Exchange Counters
DBank ATM Network	Electronic Bill Payments & Direct Debit	Safe Locker Facility
DBank ATM Cash Deposit	Doha Sooq	
DBank ATM Cheque Deposit	Ooredoo Hala eVouchers	
DBank SMS	Vodafone Red eVouchers	
DBank Dial	D-Cardless (withdrawals/bill payments/credit card payments)	
DBank eBranches	Instant Fund Transfers	

Loans

- Personal Loans
- Car Loans
- Gold Loans
- Housing Loans
- Education Loans
- Personal Loan – Rental Income
- Air for Surrogate Loan
- Marriage Loans
- Top-Up Loans

- Retirement/ Pension Plan
- Critical Insurance
- Life Insurance

e-Commerce

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

Hello Doha Services

Call Centre: 6000 4445 - 24 hours service

Doha Bank's key strengths in Retail Banking Group (RBG) originate from its competitive product offerings, and the fact that it has the second largest distribution network in Qatar with 31 branches, 21 e-branches including pay-offices, more than 125 ATM's and 2 mobile banking units. Maintaining a focused approach on being positioned as one of the leading banks in the GCC region; Doha Bank operates a full retail presence through its four cross border branches in Dubai, Abu Dhabi, Kuwait and India.

Improving branch architecture and outlook is just one of the forward measures contributing towards transforming branches into a more sales centric RBG network. With a view to enhancing and delivering a world class customer experience, several branches in Qatar have already undergone facelifts, whilst other have been relocated to take advantage of Qatar's booming real estate industry and mall culture.

With the launch of attractive and innovative credit card promotions and merchant tie-ups and strong Summer and Ramadan campaigns, credit card spending peaked during the summer periods, while card sales for the year were backed by impressive sales of the Lulu-Doha Bank Shopping Card, which 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.

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

Given the high per capita income of the local population and the continued influx of expatriates to Qatar, the Bank seeks to consolidate and extend its strength in the retail banking business through innovative products, leveraging technology and the expansion of conventional and self-service distribution channels. Leading professional consultants have worked with RBG to restructure the operational procedures to introduce recognized best practices to streamline processes and to deliver an unprecedented customer experience in coming years in accordance with the Bank's slogan, "there is so much to look forward to".

Treasury and Investments Group offers a range of products and services to all forms of customers, matching their profile and investment objectives. The products and services includes;

- Products - foreign exchange, money market, fixed income, mutual funds, equities and commodities
- Services - to enable customers manage their foreign exchange and interest rate risks.

In 2013, the T&I Group successfully launched the regional fund **"Al-Hayer Fund"** for Qatari investors, acting as Sponsor and Founder with Amwal LLC the current Fund Manager. The fund reflects Doha Bank's commitment to its customers in providing investment opportunities within the region and has performed extraordinarily well to date. 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 investors as well as jewelers.

International Banking Group (IBG) integrates the Bank's international operations, facilitates and further develops substantial cross-border trade and is responsible for the overall relationship management with circa 800 financial institutions worldwide. IBG also arranges loans and participates in syndicated loans to financial institutions, mainly in the GCC and the Asian regions. IBG offers trade advisory services with intent to provide active advice to companies engaged in the business of Imports/Exports with cost efficient, appropriate risk-mitigation and trade finance solutions. During 2013, new Representative Offices were opened in Hong Kong, Sharjah and Canada. Doha Bank also received a license to start banking operations in India from the Reserve Bank of India, which is yet another milestone and testimony to

our objective to expand internationally. Doha Bank is the only Qatari Bank to obtain such a license. This will pave the way for the Bank to support all expatriates with the best in class solutions especially remittance solutions through all its existing branches.

The international presence of the Bank comprises of Branches in Dubai, Abu Dhabi, Kuwait and India. The Representative Offices in Australia, Japan, Korea, China, Hong Kong, Singapore (South East Asia), Turkey, Germany (Central Europe), United Kingdom, Sharjah (UAE) and Canada cover all relevant trade and infrastructure related transactions with the partner countries of Qatar, Kuwait, India and the UAE. The Dubai Branch has been operating since 2007 being the only Qatari bank to operate in the United Arab Emirates. The establishment of a Branch in the State of Kuwait in 2008 and in Abu Dhabi in 2012 has strengthened the branch network across the GCC. These branches offer the entire range of Wholesale, Retail, Treasury and Trade Finance products and services to domestic customers and also meet the cross border banking needs of Doha Bank customers in these other countries. The bank has received the banking license from the Reserve Bank of India (RBI) for opening its maiden branch in Mumbai, India. The bank has already remitted the minimum statutory capital as required by the RBI and has set up the Branch. The Branch commenced operations on 1st Jan 2015.

The Bank has entered into an agreement with HSBC Oman S.A.O.G., to take over their India Operations.

The overseas expansion of the Bank is in line with the strategic vision of the Board to have a pan GCC operative presence to cater and serve the growing customer base across GCC. The Representative Offices complement Doha Bank's existing branch network both within and outside Qatar by better understanding the various international markets, thus enabling enhanced customer experience with globalized expertise for GCC companies with activities abroad and international companies with activities in the GCC. The international network aims to facilitate customers to conduct and optimize cross border trade transactions between Qatar, Kuwait, India, UAE and other overseas countries where the Bank has offices and also helps to better understand the activities of large international companies in the GCC especially engaged in infrastructure projects. In line with the vision of the Board of Directors to expand the Bank's overseas operation, the Bank constantly assess the potential opportunities to expand the bank's operations globally in select countries and regions.

Doha Bank Assurance Company

Doha Bank Assurance Company LLC (DBAC) was established as a 100% owned subsidiary of Doha Bank in pursuit of its strategic vision to offer the choice of general insurance risk carrier solutions as an additional offering to the clientele of the Bank. Doha Bank is the first GCC bank to establish a fully owned insurance subsidiary. DBAC commenced business in December 2007 with authorization from Qatar Financial Centre Regulatory Authority. Licensed by Qatar Financial Center Regulatory Authority to underwrite all lines of non-life general insurance business DBAC provides Commercial Lines and Personal Lines general insurance protection covers insurance including, but not limited to Fire, Engineering, Marine, Liability, Motor, Travel, Medical, Personal Accident for Corporate entities as well as for individual retail customers. DBAC bears testimony to the fact that it has established itself as one of the preferred general insurance risk carriers for leading corporates in Qatar as well as steadily gaining the confidence of an expanding number of individuals for their personal insurance needs pertaining to general insurance.

DBAC has been empanelled by leading enterprises in Qatar such as Qatar Petroleum, Ministry of Interior, Ooredoo, Ashgal, etc. as one of their approved insurance vendors. DBAC is one of the active players in Qatar's expanding general insurance sector. The twin objectives of Client Satisfaction and Customer Delight are the main differentiators with which it wants to distinguish itself and carve a niche as the most customer friendly general insurer in Qatar. Governed by best in class Regulatory practices, DBAC is managed by customer champions who strive to actuate the very best to each one of its customers. Qatar's current and forecast strong economic growth together with the rapid infrastructural development will reinforce the growth in insurance industry which DBAC is fully prepared to exploit. DBAC holds an S&P rating of "BBB/Stable" and ISO: 2008 :9001 certification.

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
- Employees

- Shareholders
- Regulators
- Business Partners
- Community
- Environment

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:

Financial results for the year 2014 recorded an impressive net profit of QAR 1,359 million which represents a growth of 3.5% as compared to QAR 1,313 million for year 2013. The Bank increased its net operating income by 12.5% to reach QAR2.9 billion. Fees and commission income for the year 2014 showed an impressive growth of 27.3% reaching QAR 516 million as compared to QAR 405 million for the last year 2013. Total assets increased by QAR 8.5 billion, a growth of 12.8%, from QAR 67.0 billion as at 31 December 2013 to QAR 75.5 billion as at 31 December 2014. Net Loans & Advances increased to QAR 48.6 billion from QAR 41.1 billion in 2013, registering a growth of 18.1%. Deposits showed a year on year increase of 8.1% from QAR 42.5 billion in 2013 to QAR 45.9 billion as at 31 December 2014 which is evidence of the strong liquidity position of the Bank.

The Bank continues to perform well with total equity, as at December 2014, at QAR 11.3 billion, registering a marginal increase of 0.2% during the last year. Through the efficient asset allocation model the return on average shareholders' equity is 16.4% as at December 2014 one of the best in the industry. The Bank has achieved a very high return on average assets of 1.93% as at December 2014 which is a clear demonstration of the effective utilization of shareholders' funds. The Bank's core revenue streams reported strong growth over the prior year period reflecting on the Bank's intrinsic strength towards recurring earning capacity and also on the Bank's productive operational performance.

During the third quarter, the Extra Ordinary General Assembly meeting of the Shareholders of Doha Bank has unanimously approved the Scheme of Amalgamation under Section 44A of the Banking Regulation Act, 1949 of India to take over the business of India Operations of HSBC Bank Oman S.A.O.G on a going concern basis by Doha Bank Q.S.C, India, in terms of the draft Scheme of Amalgamation placed before the Shareholders and authorized the Board of Directors and those authorized by the Board of Directors to complete the required formalities to obtain approval of Qatar Central Bank and any other competent authority in Qatar and in India and to make any required changes, modifications and amendments to the Scheme of Amalgamation, take all necessary actions to execute this resolution and implement the Scheme of Amalgamation and sign all the relevant applications and documents in relation thereto to complete the transaction.

The Board of Directors has also approved the issuance of Debt or any other suitable instrument using the Doha Bank EMTN Programme.

IN THE FINANCIAL YEARS FROM 2004-2014:

- Total Assets grew from QAR 11.0 billion to QAR 75.5 billion, representing an increase of QAR 64.5 billion, or 587%.
- Total loans and advances grew from QAR 5.4 billion to QAR 48.6 billion, representing an increase of QAR 43.1 billion, or 793%.
- Total investments in 2004 stood at QAR 2.6 billion, which grew consistently to reach QAR 9.5 billion at the end of 2014, representing a growth of QAR 6.8 billion or 261% for the -10 year period.
- Customer deposits grew from QAR 8.1 billion to QAR 45.9 billion, representing an increase of QAR 37.9 billion, or 469%.
- Doha Bank recorded a 7 fold increase in Total Equity, up from QAR 1.6 billion in 2004, to reach QAR 11.3 billion in 2014.
- Net operating income grew from QAR 567 million in 2004, to QAR 2,860 million in 2014, which equaled a growth of 404%.
- Net profit grew from QAR 368 million in 2004, to QAR 1,359 million in 2014, which equals a growth of 269%

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:

- **Corporate Finance:** enhanced capabilities in adding a new dimension to the business lines available to the Bank's customers by offering sophisticated client driven solutions staffed by a highly qualified and knowledgeable team.
- **International Expansion:** the scheduled opening of business in India as referenced earlier in this report and continued expansion into new markets with licensing applications underway.
- **Extended Working Hours:** the Bank extended the working hours of eleven branches, including Corporate Branch, in testimony of an understanding of customer needs.
- **Dubai Electronic Branch:** opened as part of a strategy to expand footprint by increasing the ATM and Electronic Banking Network.
- **Q-Tickets:** Doha Bank became the payment partner in powering the e-commerce gateway for Q-Tickets, the first and only third party movie ticketing facility in the GCC region.
- **Credit Card Summer Campaign:** over the summer months the Bank's successful annual campaign provided eligible cardholders with 5% cash back on all international spend and 2% on all local spend.
- **Vodafone Qatar:** Doha Bank and Vodafone launched a bill payment promotion for bills paid through Doha Bank's Internet Banking and ATM Network.

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.**

Al Dana Green Run

The annual run enjoyed by many hundreds of participants in November is the 10th Anniversary of the event and an outstanding success in the Bank's environmental mission.

Qatar Paralympics

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

Qatar Charity

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

Qatar Red Crescent

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

ECO-Schools Programme

At an Awards Ceremony the Bank presented six of its ECO-Schools partners with awards in recognition of their environment-friendly activities.

SUSTAINABILITY AT DOHA BANK

The bank was incorporated on 15 March 1979 as a Joint Stock Company under Emiri Decree No. 51 of 1978.

Doha Bank is one of the largest commercial banks in the State of Qatar.

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 three 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 increase its role in preserving the environment and supporting the endeavors of other national organizations aimed at curbing the deterioration of environmental systems and preserving natural 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:

- Forged 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 2013 & 2012 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

The bank was incorporated on 15 March 1979 as a Joint Stock Company under Emiri Decree No. 51 of 1978. The Bank holds commercial registration No. 7115 and has its registered office address at Doha Bank Tower, Corniche Street, West Bay, P.O. Box 3818, Doha, Qatar.

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. The 2014 amendments to the QFMA Corporate Governance Code are reflected in the Bank’s Corporate Governance Report for the same period.

Our performance in this regard is published annually to shareholders as a Corporate Governance Report 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 10 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 2014 the Board of directors consisted of seven members as follows:

- Chairman
- Vice Chairman
- Managing Director
- Four 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 period ended 31st December 2014 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

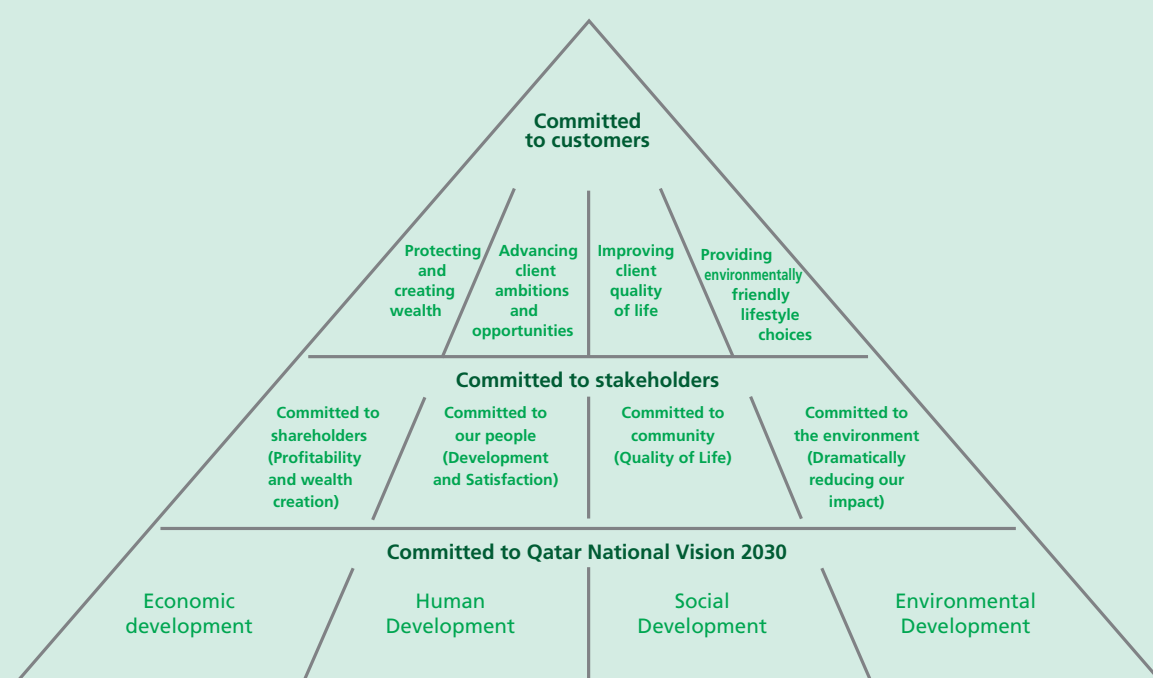
Indicators	2009	2010	2011	2012	2013	2014
Independent Directors (%)	0	0	12.5%	12.5%	25.0%	28.6%
Female Directors	0	0	0	0	0	0
GRI Level of Sustainability Report	n/a	n/a	B	*	B	B
Monetary Value of Significant Fines for Non-Compliance	0	0	0	0	0	0
Legal Actions Re. Corruption, Anti-Trust, Monopoly Practices	0	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 15) have included:

Branch Opening in India	Several Prestigious Awards
11 th Year of 'Al Dana' savings scheme	Our First Electronic Branch in Dubai
Enhanced Private Banking Services	Continued Geographic Expansion
SME partnership with Enterprise Qatar	Upgrades to Network Infrastructure
Strengthened Regional Business	Upgrading of the Branch Network
Development of Digital Channels	Outstanding performance of the Al Hayer Fund

1. PROTECTING AND CREATING WEALTH

In 2014 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 2014 of which we are particularly proud included:

2014 Al Dana Savings Account Award Scheme

Al Dana Savings Scheme has been the most popular and successful deposit product of Doha Bank. The brand equity of Al Dana is unparalleled against any deposit in Qatar. This unique product provides dual benefit to the customer for savings as well as winning lifestyle enhancing prizes through regular draws.

The Al Dana Saving Scheme is one of the pioneering flagship products of Doha bank launched in 2004 and has seen unprecedented success since its advent. The core essence of creating a customer centric and innovative promotion scheme on a Savings Account has been the cornerstone of the product's success. Having concluded 11 successful years we can look back with pride at what we have accomplished and to look ahead for a very exciting year with Al Dana 2015.

Al Dana Green Run

The Al Dana Green Run is hosted every year by Doha Bank to build participation and awareness on environmental protection among people in Qatar. A widely attended community event, the annual run attracts participation from people of all age groups, with more than 2,000 people taking part in the 2014 event. Al Dana Green Run is the biggest Corporate Social Responsibility (CSR) event undertaken by Doha Bank, and derives its name from Al Dana Savings Scheme, the bank's flagship savings account scheme.

DOHA BANK OFFERED MULTIPLE LOAN INNOVATIONS

WIN YOUR LOAN BACK CAMPAIGN

Over the years Doha Bank has won the trust of its customers and has become market leader in loan products innovations. 'Win your loan back' is one of the most successful Doha Bank campaigns to boost loan sales by offering customers a chance to "wipe off" their loan which encouraged the utilization of a limited period opportunity to refinance customer loans with other banks by giving multiple benefits to move their loans to Doha Bank. Doha bank existing customers were given multiple benefits to meet their financial needs. In addition to the lowest interest rate and the easy processing, lucky winners of this campaign were able to wipe out their full loan amount, subject to certain conditions. Draws were conducted at the end of December 2014.

Pre-approved Loan offerings

In parallel to multiple big promotions Doha bank offered its customers unique loan product offering throughout the year. Preapproved Loans and Pre approved postponements are among the top customer centric offering being very well received and appreciated by our customers. These promotions helped the bank to grow loan sales consistently and constantly engage with our customers.

Doha Bank offered 100% finance

Doha Bank was one of the Receiving Bank for the MPHIC (QP) IPO subscription and offered 100% finance option for Mesaieed Petrochemical Holding Company IPO subscribers and their families

Doha Bank Extends Cross Border Mortgage

Doha Bank announced the extension of its retail mortgage loans to include properties in the UAE, citing amplified projections for residential real estate demand. Customers including citizens and residents of Qatar now have the additional option of purchasing property in the UAE through Doha Bank and similarly residents of UAE & Kuwait.

Doha Bank offers best and most competitive interest rate for retail mortgage loans. The Bank will provide loans of up to maximum regulatory ceilings for Nationals and Expats, with mortgage repayment periods of up to 20 years.

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 5th successive Summer Cash Back promotion in a row by handsomely rewarding in excess of 11,000 cardholders with up to as much as QR6,000 in cash back. During the promotion period, all local spending was rewarded with 2% cash back while customers who travelled overseas during June, July and August were awarded 5% cash back on all their spending overseas. Furthermore, 10 lucky winners had all their spending for July and August wiped off up to a maximum of QR5,000, easily making this Summer-Ramadan promotion the most rewarding in the market.

Bundling Credit Cards with Al Dana & E-remittances

To improve the cross sell ratio between products within Retail Banking, two very novel initiatives were launched which focused on using credit cards as a key customer hook. Accordingly, every credit card which is issued to a customer against an Al Dana savings account, will earn the customer triple chances on the blocked amount to win in the monthly lucky draws. This new feature ensures additional stickiness of the customer deposit while the cardholder is benefited with liquidity not to mention, the other attractive offerings, discounts and loyalty points on the card.

The second such cross selling measure now makes it possible for credit cardholders to remit money from their Doha Bank credit card online. This is the first of its kind solution in the country and gives cardholders flexibility to remit money home, even if they run short of funds in their bank accounts. This is particularly relevant when forex rates are favorable. Here too the cardholder earns loyalty points on the transaction even though no additional charges are taken.

Discount & Savings programme for Cardholders

The dining discounts launched in 2013 was extended into a fully-fledged dining programme where cardholders can now enjoy savings up to 35% on coffee shops, cafes, ethnic & international cuisine, fast food outlets and even 5 star, fine dining restaurants around the country. In order to benefit the health conscious and ladies segments too, the dining programme was branched out to include spas, health clubs, gyms and salons as well. Over 60 such offers exist at present making it the largest discount programme run by a Bank in Qatar. Doha Sooq Takes Shopping at Lulu Hypermarket Online

DB Card Secure

With so much emphasis in today's high tech world being placed on the internet, e-commerce and online transactions, in order to improve customer experience and security when using Doha Bank credit cards online, Doha Bank also launch DB Card Secure for their cardholders to transact securely when making online payments or purchases. This service backed by global issuers MasterCard® Secure Code™ and "Verified by Visa" is a secure and easy-to-use service that aims to offer extra protection and security when cardholders pay online by enabling them to pre-register one time and create their own password which will be used to authenticate their subsequent online payments.

Doha Bank's partnership with Q-Tickets

Doha Bank's partnership with Q-Tickets (an online ticketing portal) has changed the way movie tickets are bought and sold in Qatar. Over 40,000 Cinema goer's lives have been made simpler with a click, powered by the only online ticketing solutions provider in the Country. Thanks to Doha Bank's internet payment gateway, over 100,000 movie tickets have been sold online during the year – with payment being made by debit card, credit card or even a Doha Bank account.

E-Services: Doha Bank leverages technology for delivering top-notch banking experience to its customers. We offer a wide range 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), dedicated Call Centre, Mobile vans servicing off-site locations, 128 ATM's on strategic locations (including 2 mobile units), 31 branches & 10 e-branches and 11 pay offices network. We also offer the convenience of paying utility bills, e.g. Telephone/Mobile, Water & Electricity, School fees, Charities and 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. Doha Bank's gamut of e-services was showcased at the annual retail banking event with a dedicated kiosk and live demo highlighting all the service capabilities.

In total the bank's domestic locations as at 31 December 2014 were:

branches	31
e-branches & pay-offices	21
mobile banks	2
ATMs (including mobile Units)	128
Total	182

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.

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 2014, while card sales for the year crossed the 14,000 mark, backed by strong sales of the Doha Bank LULU Co-Branded Credit Card, which was close to 22,000 issuance milestone.

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	2014
Branches	35	37	38	31	31	31
E-branches & Pay offices	22	22	22	23	22	21
ATMs (including Mobile Vans)	110	113	117	110	128	128
DDial phone subscribers	6,936	16,537	20,961	21,395	27,546	22,957
DBank online subscribers	17,366	22,026	25,786	27,391	32,176	24,069
DBank SMS subscribers	23,177	23,294	22,531	21,846	29,014	22,855
Customer complaints	229	820	899	613	970	1,238
Complaints resolved in less than 3 days (%)	62%	71%	76%	70%	71%	70%
Breaches of privacy	0	0	0	0	0	0
Losses of customer data	0	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
- E-Channels for the payment of utility bills, school fees, charitable donations, movie tickets etc.

It is our clear mission to enhance customer experience in the area of digital channels and have committed resources towards being a market leader in that space.

4. ENVIRONMENTALLY FRIENDLY LIFESTYLE CHOICES

Doha Bank’s vision is to lead the path as a Green Banking institution, being the pioneer by uplifting awareness for helping to 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**.

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, 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. We continue to be inspired by the enthusiasm of our ECO-School partners which was evident during our Awards Ceremony, earlier in 2014.

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 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” initiative. 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 added to our Green Banking Suite. During 2009, Doha Bank launched the **Go-Green Credit Card** in association with Visa International, the first eco-friendly card in the Gulf region to keep up the bank’s image as a socially responsible organization. The Go-Green Visa Credit Card is manufactured from biodegradable material and the cardholders

are able to manage their accounts electronically. Moreover, 1% of all that customers spend through the Go-Green card will be converted into green points and donated to an approved green cause that supports environmental initiatives.

Additionally, Doha Bank launched its **Green Bank Website**, www.dohagreenbank.com 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	2014
Green Accountholders (e-statements)	-	-	73,168	90,505	102,077	112,695
e-Statements Sent			975,651	1,252,715	1,496,536	1,681,438
Trees saved from Green Accounts (trees)	-	-	117	150	164	202

*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 InfraSECURE 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. Substantively all of the 1,725 networked PCs are installed with the InfraSECURE system.

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.

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 plus e-statements being produced monthly.

Various Paperless Banking initiatives have been deployed over the Bank's internal processes with savings in paper usage of in excess of one million sheets as of year to date, equivalent to 202 trees.

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	2014*
GHGs emissions (tones)	-	-	-	-
Direct energy consumed (GJ)	-	-	-	-
Indirect energy consumed (GJ)	-	-	-	-
Total energy consumed (GJ)	56,888	42,681	58,419	46,035
Total water consumption (m3)	23,332	29,014	13,097	14,587
Total waste generated (tones)	-	-	-	-
Total waste recycled (% or tones)	-	-	-	-
Vehicle fuel consumption (L)	127,500	138,000	132,600	108,000
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.

* As at 30th September 2014

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	2014
Senior Management	2	0	1	0	1	0
Branch Managers	0	0	4	0	1	0

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 has enhanced 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.

In October 2014 we celebrated the 1st Anniversary of the Training Academy with a Training Awards Ceremony during which the success of the Academy in its first year was evident from the increased commitment of staff which is recorded in numbers of training courses and training hours.

Employment by contract	2009	2010	2011	2012	2013	2014
Full-time employees	1,062	1,261	1,247	1,177	1,181	1,094
Part-time employees	0	0	0	0	0	0
Total workforce	1,062	1,261	1,247	1,177	1,181	1,094

Employment by level	2009	2010	2011	2012	2013	2014
Senior management	43	46	52	59	65	66
Middle management	180	201	202	200	218	213
Staff	839	1,014	993	918	898	815

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	2014
Qatari	232	295	310	274	245	203
Expatriate	830	966	937	903	936	891

Employment by gender	2009	2010	2011	2012	2013	2014
Female	275	365	379	334	322	283
Male	787	896	868	843	859	811

Workforce by age	2009	2010	2011	2012	2013	2014
18-30	412	533	474	328	284	250
31-40	369	422	453	483	512	474
41-50	197	211	231	248	248	241
51-60	84	95	89	118	137	129

Female participation in the workforce:	2009	2010	2011	2012	2013	2014
Female employees (%)	31%	46%	36%	28%	27%	26%
Females in middle management (%)	9%	7%	11%	12%	13%	14%
Females in senior management (%)	0%	2%	4%	3%	3%	5%

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	2014
Employee participation	1,052	1,852	1,856	1,218	4,337	4,636
Training programmes offered	112	483	247	154	322	480
E-learning programmes offered	-	298	418	3,800	145	443
Training courses delivered	112	483	247	154	322	480
In-house training courses delivered	107	474	212	134	291	448
External training courses delivered	5	9	35	20	31	32
Training hours delivered	840	3,622	1,852	1,442	1,554	2,987
Scholarships granted	22	26	11	16	13	9
Trainee programme trainings	-	-	15	42	47	12
JQC secondments	-	28	4	4	-	-
Internship work experience positions	-	-	31	37	34	37

OCCUPATIONAL HEALTH AND SAFETY

Number of:	2009	2010	2011	2012	2013	2014
Incidents of discrimination	0	0	0	0	0	0
Work-related injuries	0	0	0	0	0	0
Occupational diseases	0	0	0	0	0	0
Work-related fatalities	0	0	0	0	0	0

10

**YEARS OF
AL DANA
GREEN RUN**



VALUING OUR EMPLOYEE'S ACHIEVEMENTS

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

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

QAR '000	2009	2010	2011	2012	2013	2014
Total salaries and benefits for employees	281,738	336,638	412,834	411,630	458,213	523,489

Staff Turnover	2009		2010		2011		2012		2013		2014	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Total Turnover	174	16	137	11	181	15	194	16	149	13	145	13
Senior Management	9	1	7	1	7	1	7	1	9	6	7	1
Middle Management	17	2	18	1	27	2	22	2	14	9	28	3
Staff	148	13	112	9	147	12	165	14	126	11	110	10
Females	68	6	55	4	64	6	100	8	71	6	58	5
Males	106	10	82	7	117	9	94	8	78	9	87	8
18-30	99	9	72	6	110	9	117	10	85	7	62	6
31-40	45	5	44	3	43	4	50	4	45	4	54	5
41-50	15	1	11	1	12	1	20	2	17	2	15	2
51-60+	15	1	10	1	16	1	7	1	2	0	14	1

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 2014 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 Qatar Central Bank (QCB) 3Km run along Doha's Corniche to the QCB Building, in which Doha Bank was awarded the Gold Trophy for outstanding efforts for the third year in a row.



Staff Cricket Tournament

Doha Bank hosted a cricket tournament for staff featuring 15 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 some 500 staff members together beyond the workplace. The bowling tournament welcomed 50 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.



Other Employee welfare

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

"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 offers 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

The dedicated Doha Bank Training Academy complements 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 is an example of unity amidst diversity. We have employees from some 43 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 the year 2014, we achieved strong growth rates in all financial indicators. The total assets increased by 12.8% to QR75.5 billion, loans and advances by 18.1% and customer deposits by 8.1%, Operating income by 12.5% and net profit by 3.5%.

Key Figures	2010 (QR Mn)	2011 (QR Mn)	2012 (QR Mn)	2013 (QR Mn)	2014 (QR Mn)
Total Assets	47,230	52,744	55,212	66,970	75,518
Net Loans & Advances	26,547	31,028	33,775	41,109	48,559
Customer Deposits	30,822	31,699	34,401	42,522	45,947
Total Equity	6,034	7,081	7,551	11,271	11,293
Net Profit	1,054	1,241	1,305	1,313	1,359

(%) Key Ratios	2010	2011	2012	2013	2014
Return on Average Equity	21.4%	22.0%	20.6%	17.9%	16.5%
Return on Average Assets	2.26%	2.48%	2.42%	2.18%	1.93%
*Total Capital Ratio	13.57%	13.22%	13.59%	15.90%	15.03%
Shareholders' Equity to Total Assets	12.8%	13.4%	13.7%	16.8%	15.0%
Net Loans to Total Assets	56.2%	58.8%	61.2%	61.4%	64.3%
Net Loans to Total Deposits	86.1%	97.9%	98.2%	96.7%	105.7%

*Total Capital adequacy ratio for 2014 is based on Basel III calculation.

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:

- Doha Bank's Green Banking Task Force Committee is committed towards the Bank's drive in making a long-term positive impact to the environment and making Qatar clean and green. It was organized to implement Doha Bank's Environmental Policy and align the bank's business operations with the green initiatives to promote the green culture within the organization and towards the society. The Committee has been instrumental over recent months in the following areas:
 - The growth of the **ECO-Schools** programme on a cross-border basis in support of branches in Dubai, Abu Dhabi and Kuwait
 - The introduction of the **e-Newspaper** facility across the Bank
 - Evaluation of **Plastic Waste** recycling
 - The introduction of **Dual-Sided Printers** to all Branches
 - Evaluation of **Solar-Powered ATMs**
 - In partnership with Qatar Petroleum, the backfilling of land adjacent to Dukhan Branch together landscaping and tree planting to create a large **Garden and Recreational** area
- In 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 and is currently being expanded on a cross-border basis.
- 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. 2014 marks the 10th Anniversary of the Green Run and as a fixture in the Doha sporting calendar we should expect to see the event continue well into the future.
- 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.

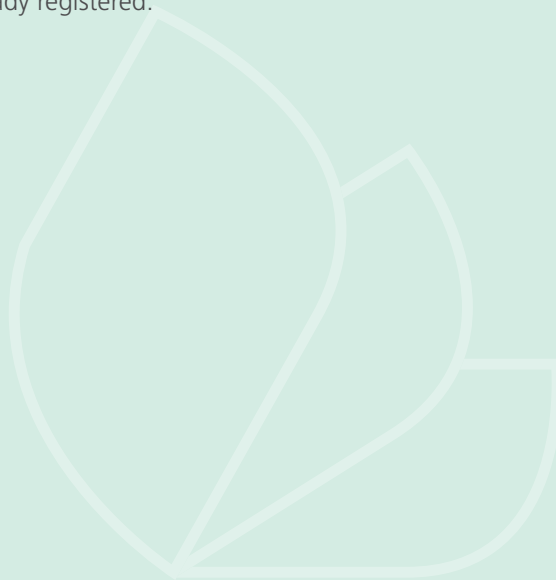
- Sponsored the first 'Doha Green Conference' in Qatar during December 2009. This conference was attended by industry professionals, businessmen, government, NGOs, private and public sectors focused on sustainable building, water and renewal energy. This also covered market transformation towards sustainability, 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 and e-Statements.

- Commitment towards the continued development of digital channels.
- 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 1.7 million e-statements sent in the period to 31st December 2014, thus reducing paper usage and generating cost savings.
- Significant reduction in ATM-receipt printing.
- Awards: please see (Page 7)
- 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	2014
Spending on salaries & benefits	281,738	336,638	417,840	411,630	458,213	523,489
Taxes paid	929	2,174	5,134	3,797	5,107	11,580
Spending on locally-based suppliers	150,427	166,605	169,405	258,301	275,284	245,891

Community Investment	2009	2010	2011	2012	2013	2014
(Events Sponsorship (QAR '000	2,146	1,319	1,145	1,970	1,383	2,410
Number of Eco-Schools	N/A	N/A	6	10	17*	18*
(Community Investment (QAR '000	3,212	5,392	8,280	4,200	3,850	4,200

*the Eco-School programme was launched in March 2011 and currently there are a further 13 schools in the pipeline in addition to 18 already registered.





APPENDIX A: MAPPING OF STAKEHOLDERS

Stakeholder Group(s)	Channels of Engagement	Priorities and Needs	Doha Bank Response
Individual Customers	Branch Network Alternative banking channels 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	Innovative products and services meeting their ever changing needs Services excellence Information and account security Easy access to financial services Reasonable fees and charges	'Green Banking' themed products and services Green Account Go Green Credit Cards Alternative banking channels A range of social products and services Education Loan Education Package Electronic Insurance Platform An effective Information Technology system
Corporate Customers	Branch Network Dedicate relationship managers Dedicated service centres Regular meetings Annual reports Al Mada Magazine Customer Care contact center, 'Tawasol' Customer Connect	Range of products and services meeting their needs Innovation of products and services Access to affordable finance Information and account security Services excellence	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
Community	Media channels Sponsorships Donations Annual reports	Creation of more jobs and reducing unemployment Strong education and health system Social welfare system Maintaining the culture and the heritage of the Qatar	Education Pack Increased targeted donations and sponsorships

Stakeholder Group(s)	Channels of Engagement	Priorities and Needs	Doha Bank Response
Employees	Annual performance review Regular meeting Scorecard meeting Breakfast meeting Direct individual meetings Regular seminars and trainings Grievance system Staff Connect	Equal opportunities Skills and career development Competitive reward and recognition system Listening and engaging them	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
The Environment	Compliance with environmental laws and regulations Green Bank website Eco-Schools website Events and sponsorships Media and press releases Al Mada Magazine	A healthy and sustainable environment Resource optimization Waste reduction Global warming	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
Regulators	Annual financial report Regular meetings and assemblies Regular reporting requirements	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	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
Business Partners Including other banks, suppliers and contractors	Business transactions Contracts and request for proposals Meetings or site visits when needed for contractors	Partner Banks Doha Bank integrity and reputation Suppliers and Contractors Building a long-term partnership On time payments	A dedicated department for international banking Effective screening process for partners Structure RFP system
Shareholders	Annual general meeting Board of Directors meetings Annual financial report Website Media	Increased profitability and growth Reduce 'cost to income' ratio through internal efficiencies Sound governance system Building a good reputation for Doha Bank Transparency and accountability	Excellent growth and profitability Business Process Reengineering Effective risk management system Excellent corporate governance system

APPENDIX B: REPORT PARAMETERS

Reporting Cycle:

- This Sustainability Report issued by Doha Bank is in respect of data for the fiscal years of ,2012 2013 and 2014, 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. As detailed in Appendix C.

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 2015 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.



APPENDIX C: GRI RATING

G3.1 Content Index - GRI Application Level B		
STANDARD DISCLOSURES PART I: Profile Disclosures		
1. Strategy and Analysis		
1.1	Statement from the most senior decision-maker of the organization.	Page 8
1.2	Description of key impacts, risks, and opportunities.	Page 8 & 11 -15
2. Organizational Profile		
2.1	Name of the organization.	Page 9
2.2	Primary brands, products, and/or services.	Pages 11-14
2.3	Operational structure of the organization, including main divisions, operating companies, subsidiaries, and joint ventures.	Page 10
2.4	Location of organization's headquarters.	Pages 6 & 9
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 9
2.6	Nature of ownership and legal form.	Page 9
2.7	Markets served (including geographic breakdown, sectors served, and types of customers/beneficiaries).	Pages 11-14
2.8	Scale of the reporting organization.	Pages 9-10-14 & 38
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 7
3. Report Parameters		
3.1	Reporting period (e.g., fiscal/calendar year) for information provided.	Appendix B
3.2	Date of most recent previous report (if any).	2013
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.	None.
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		
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 10-18 & 20
4.2	Indicate whether the Chair of the highest governance body is also an executive officer.	Page 18
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.	Pages 20
4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body.	Page 38 & 44
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 18-20
4.6	Processes in place for the highest governance body to ensure conflicts of interest are avoided.	Page 18 (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 18 (Corporate Governance Report)
4.8	Internally developed statements of mission or values, codes of conduct, and principles relevant to economic, environmental, and social performance and the status of their implementation.	Page 18 (Corporate Governance Report) Appendix E - Environmental Policy.
4.9	Procedures of the highest governance body for overseeing the organization's identification and management of economic, environmental, and social performance, including relevant risks and opportunities, and adherence or compliance with internationally agreed standards, codes of conduct, and principles.	Pages 18-20
4.10	Processes for evaluating the highest governance body's own performance, particularly with respect to economic, environmental, and social performance.	Page 18 (Corporate Governance Report)
4.11	Explanation of whether and how the precautionary approach or principle is addressed by the organization.	Page 20
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 14-15 & 38
	Market presence	Page 9 & 11 -14
DMA EN	Disclosure on Management Approach EN	
Aspects	Materials	Page 28-29
	Energy	Page 28-29
	Water	Page 28-29
	Emissions, effluents and waste	Page 28-29
	Products and services	Page 21-26
DMA LA	Disclosure on Management Approach LA	
Aspects	Employment	Pages 30-32
	Occupational health & safety	Page 32
	Training and education	Page 30 & 32
	Diversity and equal opportunity	Page 31
DMA HR	Disclosure on Management Approach HR	
Aspects	Non-discrimination	Page 31
	Child labor	Page 31
	Prevention of forced and compulsory labor	Page 31
DMA SO	Disclosure on Management Approach SO	
Aspects	Local communities	Pages 39-41
DMA PR	Disclosure on Management Approach PR	
Aspects	Customer privacy	Page 25
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.	Page 41
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 2015
EC6	Policy, practices, and proportion of spending on locally-based suppliers at significant locations of operation.	New data for 2015
EC7	Procedures for local hiring and proportion of senior management hired from the local community at significant locations of operation.	Page 32
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 2015
Environmental		
EN1	Materials used by weight or volume.	New data for 2015
EN2	Percentage of materials used that are recycled input materials.	New data for 2015
Energy		
EN3	Direct energy consumption by primary energy source.	Page 29
EN4	Indirect energy consumption by primary source.	Page 29
EN5	Energy saved due to conservation and efficiency improvements.	New data for 2015
EN6	Initiatives to provide energy-efficient or renewable energy based products and services, and reductions in energy requirements as a result of these initiatives.	Page 25
EN7	Initiatives to reduce indirect energy consumption and reductions achieved.	Pages 28 & 29
Water		
EN8	Total water withdrawal by source.	Page 29 (Municipality)
EN9	Water sources significantly affected by withdrawal of water.	Page 29 (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 or 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 2015
EN17	Other relevant indirect greenhouse gas emissions by weight.	New data for 2015
EN18	Initiatives to reduce greenhouse gas emissions and reductions achieved.	Page 28-29
EN19	Emissions of ozone-depleting substances by weight.	No emissions of these substances from Doha Bank activities.
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 28
Compliance		
EN28	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations.	Page 20
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 28-29
Labour Practices		
Employment		
LA1	Total workforce by employment type, employment contract, and region, broken down by gender.	Pages 30-31
LA2	Total number and rate of new employee hires and employee turnover by age group, gender, and region.	Page 31
Labor/management relations		
LA4	Percentage of employees covered by collective bargaining agreements.	Page 34
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 32
Training and education		
LA10	Average hours of training per year per employee by gender, and by employee category.	New data for 2015
LA11	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	Page 32
LA12	Percentage of employees receiving regular performance and career development reviews, by gender.	New data for 2015
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.	Page 20-30 & 31
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 2015
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 2015
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 2015
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 20; Nil
SO4	Actions taken in response to incidents of corruption.	Page 20; 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 20
Compliance		
SO8	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations.	Page 20

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 labeling		
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.	Appendix A
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 25
Compliance		
PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.	Page 25
Financial Sector Supplement		
FS2	Procedures for assessing and screening environmental and social risks in business lines.	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 39-41
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 2015
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 2015
FS9	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures.	New data for 2015
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 2015
FS13	Access points in low-populated or economically disadvantaged areas by type.	Pages 24-25
FS14	Initiatives to improve access to financial services for disadvantaged people.	Pages 24-25
FS16	Initiatives to enhance financial literacy by type of beneficiary.	Page 39

APPENDIX D: 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
E-mail: ir@dohabank.com.qa

APPENDIX E: ENVIRONMENTAL POLICY

Doha Bank - Environmental Policy

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

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

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

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

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

Doha Bank will seek to have those items reused or recycled. We will use/support social economy organizations to recycle materials as appropriate.

4. Doha Bank will **buy recycled**. We will endeavor to switch all publications and general office papers to 100% post-consumer waste recycled papers, any additional purchasing costs will be balanced against 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.

Approved by:

Dr. R. Seetharaman
Chief Executive Officer

Sh. Abdul Rehman Bin Mohammad
Bin Jabor Al Thani
Managing Director

Sh. Fahad Bin Mohammad
Bin Jabor Al Thani
Chairman of the Board



