

SUSTAINABILITY REPORT 2015







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



CONTENTS

INTRODUCTION	7
DOHA BANK AWARDS.....	8
MESSAGE FROM THE CHIEF EXECUTIVE OFFICER.....	9
DOHA BANK PROFILE.....	10
MANAGEMENT STRUCTURE, DIVISIONAL PRODUCTS AND SERVICES (as at 31st December 2015).....	11
SUSTAINABILITY STRATEGY & FRAMEWORK	19
COMMITTED TO OUR CUSTOMERS	29
COMMITTED TO THE ENVIRONMENT	35
COMMITTED TO OUR EMPLOYEES.....	37
COMMITTED TO OUR SHAREHOLDERS.....	44
COMMITTED TO OUR COMMUNITY	47
COMMITTED TO OUR SUPPLIERS.....	50
APPENDIX A: REPORT PARAMETERS	51
APPENDIX B: GRI G4 CONTENT INDEX	52
APPENDIX C: ACRONYMS	62
APPENDIX D: SUSTAINABILITY POLICY	63



INTRODUCTION

Doha Bank is pleased to present its Sustainability Report for 2015, setting its sustainability agenda for the future in continuation of its transformational activities, which the institution has been building over the years.

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.

This year, Doha Bank has focused to improve on its reporting efforts, by utilizing for the first time the Global Reporting Initiative (GRI) G4 framework, which has increased emphasis on the need to focus the reporting process and final report on those topics that are material to business and key stakeholders. Doha Bank is implementing the GRI principles of comparability in how it is presenting its data. The report is prepared through the GRI G4 guidelines, 'in accordance' option Core. GRI Content Index indicates where and how Doha Bank has met GRI 'in accordance' option Core.

This report updates Doha Bank's key performance against its sustainability framework for calendar year 2015. It also provides data on specific targets in the sustainability plan which are constantly shared by the Management team for feedback and guidance. Doha Bank's 2015 Sustainability review covers Doha Bank's operation in the Qatari market, unless otherwise stated. Doha Bank has operational control for the financial year commencing on 1st

January 2015 to 31st December 2015. Where data permits, historic trends have also been presented and comparative analysis has been conducted.

Monetary amounts in this document are reported in Qatari Riyals (QAR), unless otherwise stated.

At the current stage, Doha Bank has decided that it is premature to obtain independent assurance for disclosures although it may consider external independent assurance in the near future. The company's annual financial statements were however independently audited and assured by its External Auditors - Ernst and Young.

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

Contact:

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

2015



**Best Regional Commercial Bank
Banker Middle East**

2015



**Best Commercial Bank
Middle East - Global Banking
& Finance Review**

2015



**Best GCC Bank with
Overseas network - Global Banking
& Finance Review**

2015



**Bank of the Year - Qatar
Arabian Business - ITP Group**

2015



**The Bizz - World Business leader
World Confederation of Business**

2015



**Environmental Award
The Arab Organisation
for Social Responsibility**

2015



**Golden Peacock Global
Excellence in Corporate Governance
Institute of Directors**

2015



**Localization in Kuwait branch
Board of Ministers of labor - GCC**

2015



**Best Web/Mobile Banking services
Banker Middle East
Product Awards**

2015



**Best Saving Account
Banker Middle East
Product Awards**

2015



**Best Co-branded Credit card
Banker Middle East
Product Awards**

2015



**Best Forex
Banker Middle East
Product Awards**

2014



**Best Trade Finance Offering
Banker Middle East**

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



**Golden Peacock Global
Award for Sustainability
Institute of Directors**

2014



**Environmental Award
The Arab Organisation
for Social Responsibility**

2014



**Best Corporate Account
Banker Middle East**

2014



**Best SME Card
Banker Middle East**

2014



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

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**

2013



**Best Regional Commercial Bank
In The Middle East**

2013



**Bank of The Year
The Banker**

2013



**Best Commercial Bank
in Qatar**

2013



**Golden Peacock Global
Award for Sustainability
Institute of Directors**

MESSAGE FROM THE CHIEF EXECUTIVE OFFICER



GRI releasing the updated G4 Framework, Doha Bank is embarking on a transition journey to move from GRI G3.1 framework to G4 framework of disclosure.

It is important to note that 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 in India. The bank further announced, opening of its 12th Representative office in Johannesburg, South Africa. Doha Bank has created a significant socio-economic impact through its substantial contribution towards job creation, Qatarization, and community development.

A key factor in our sustainability programme in the short term is therefore to continue to expand internationally beyond our current global footprint of fifteen countries subject to necessary feasibility studies 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.

Effective and regular engagement with all Doha Bank's stakeholders has earned the Bank several external recognition in Qatar and the region. A few of Doha Bank's external recognitions earned in 2015 are the "Best Regional Commercial Bank" award at The Banker Middle East Industry Awards, 'Environmental Award' for the second successive year from the Arab Organization for Social Responsibility and 'Golden Peacock Global Award for Corporate Social Responsibility' from the Institute of Directors.

During the year 2015, Doha Bank initiated various internal programmes to support the environment, community, staff and other stakeholders. Few of which are listed below:

- ECO-Schools Awards recognizing their performance in environmental activities.
- The 11th annual 'Al Dana Green Run', in support of the national campaign 'Go Green Qatar'.
- An outstanding team effort in winning the 'Qatar Central Bank 3KM run' – outstanding performance trophy for the third year in a row.
- An intensive schedule of Knowledge Sharing events across the world and attended by large number of customers and key contacts.

Being a Systemically important Bank in Qatar, Doha Bank ensures collaboration and contribution in all possible ways to improve the local and regional financial sector including responsible lending to SME sector, sustainable products, energy efficiency etc.

As part of the Strategy of Doha Bank, we would 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 the medium and long term, Doha Bank will ensure a culture of transformational growth and continuous improvement with sustainability remaining at the top of our agenda in pursuing the four pillars of the Qatar National Vision 2030, by building responsible business as well as helping Qatar prosper.

Dr. R. Seetharaman
Chief Executive Officer

DOHA BANK PROFILE

"THERE'S SO MUCH TO LOOK FORWARD TO...."

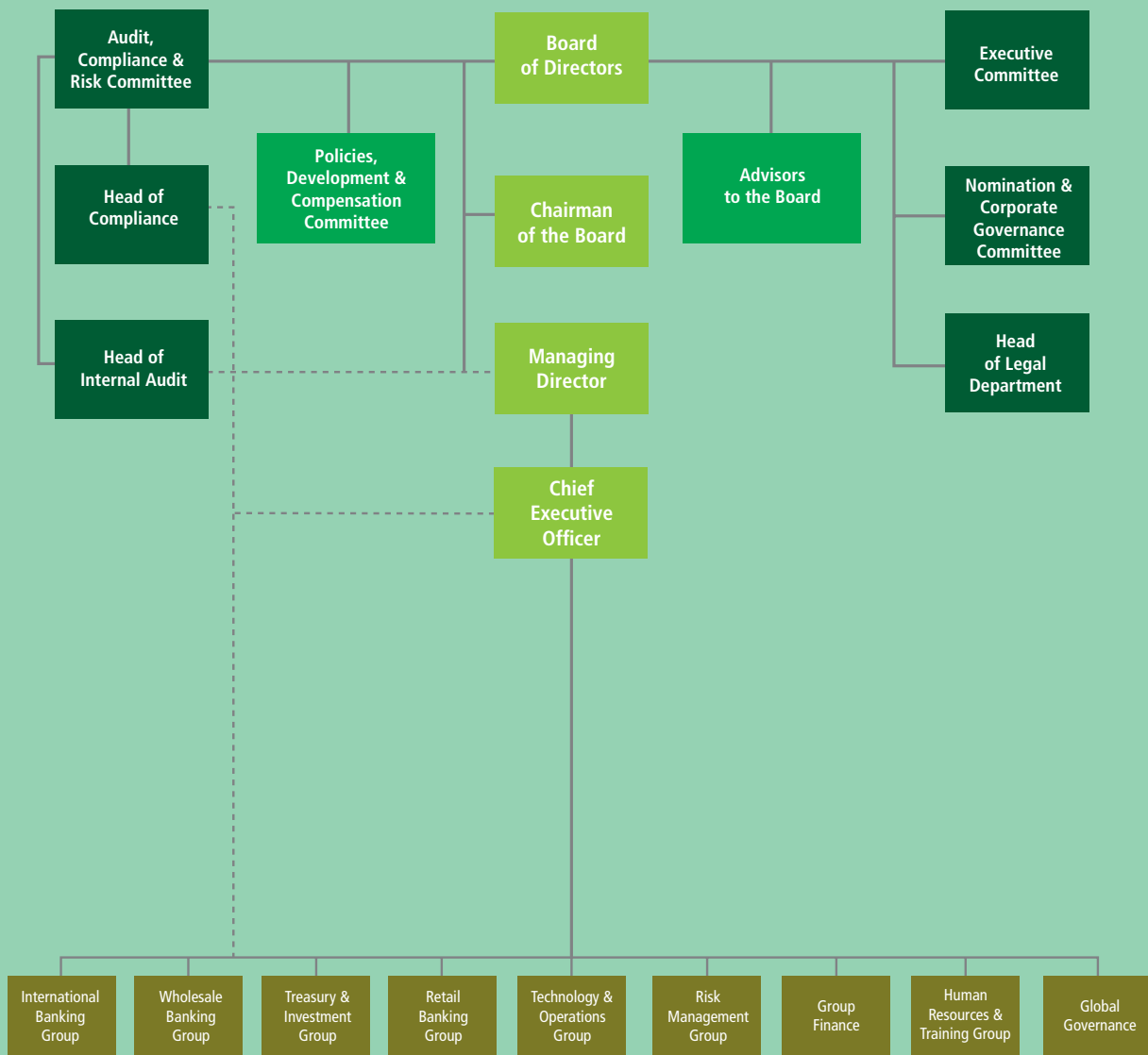
Doha Bank Q.S.C. ("Doha Bank") was incorporated in 1979 as a Joint Stock Company under Emiri Decree No.51 of 1978. The Bank is headquartered in Doha, Qatar and is one of the largest banks in the State of Qatar having a dominant position in the GCC banking landscape with 30 state-of-the-art branches, 21 pay offices including e-branches, 2 mobile units and over 125 ATM's as at 31 December 2015. The International operations of Doha Bank

are spread across the globe with six overseas branches in the United Arab Emirates (Dubai & Abu Dhabi), State of Kuwait and India (Mumbai & Kochi), in addition to the 12 representative offices.



MANAGEMENT STRUCTURE, DIVISIONAL PRODUCTS AND SERVICES

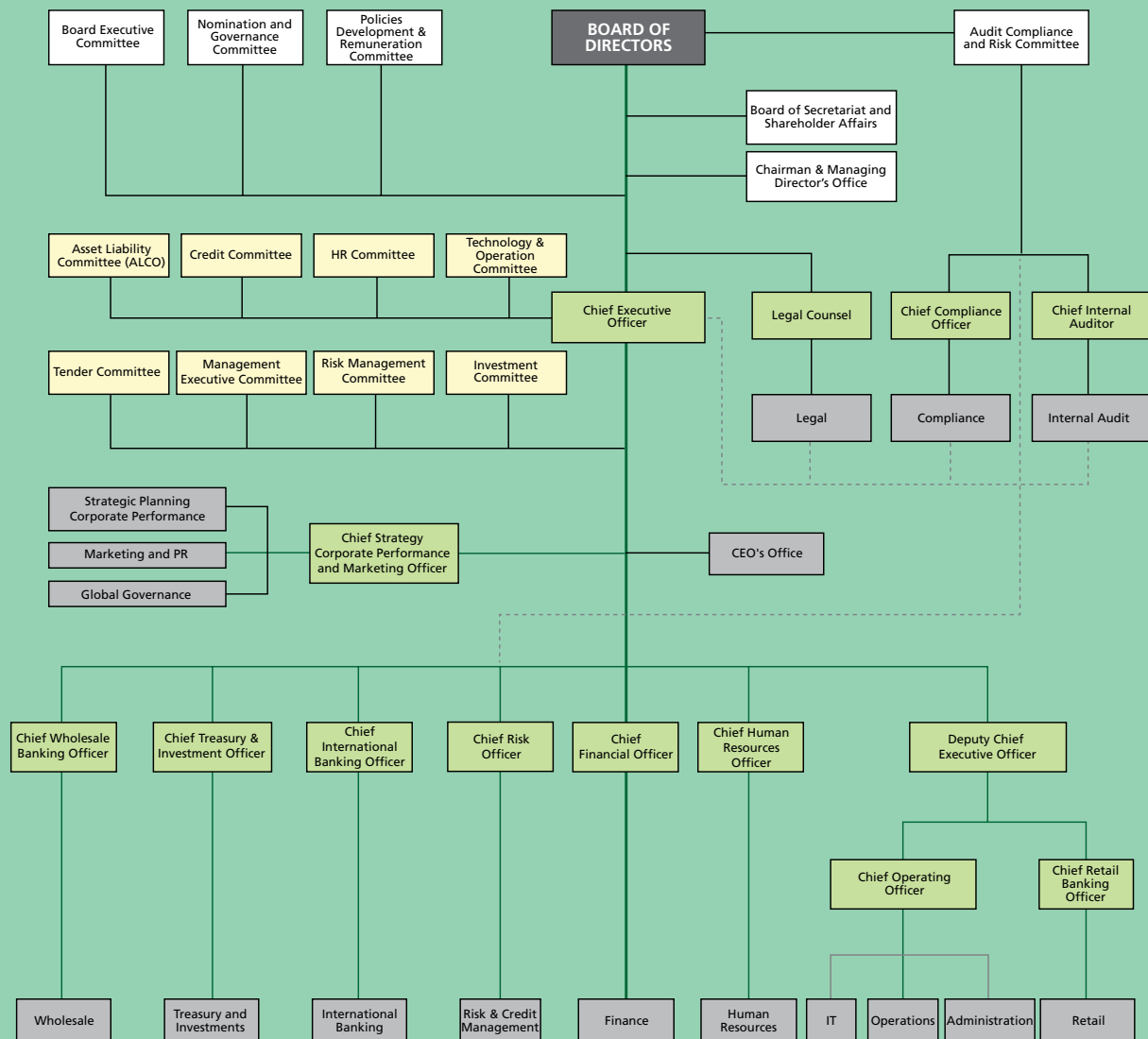
(as at 31st December 2015)



More details on all the business segments as well as products and services offered to the customers by Doha Bank can be found on its website (www.dohabank.com.qa). Details of Doha Bank's entities included in its financial statements can also be located on Doha Bank's website (www.dohabank.com.qa - 'About Us', 'Investor - Overview', 'Investor - Annual Reports' etc)

Accepting the need to change owing to the external and internal environmental challengers, Doha Bank is embarking on a transformation journey encompassing improved organizational structure, operating model, governance structure as well as other essential areas of attention. On this journey, Doha Bank's new Organizational Structure was approved in 2016 and the implementation of the same is in progress.

DOHA BANK'S NEW MANAGEMENT STRUCTURE IS AS BELOW



DOHA BANK'S VISION, MISSION & VALUES

Doha Bank's Vision:

"To be recognized as the best Qatari financial service provider of choice. To provide superior returns to shareholders and deliver innovative products and services to our customers. To contribute to sustainable development"

Doha Bank's Mission:

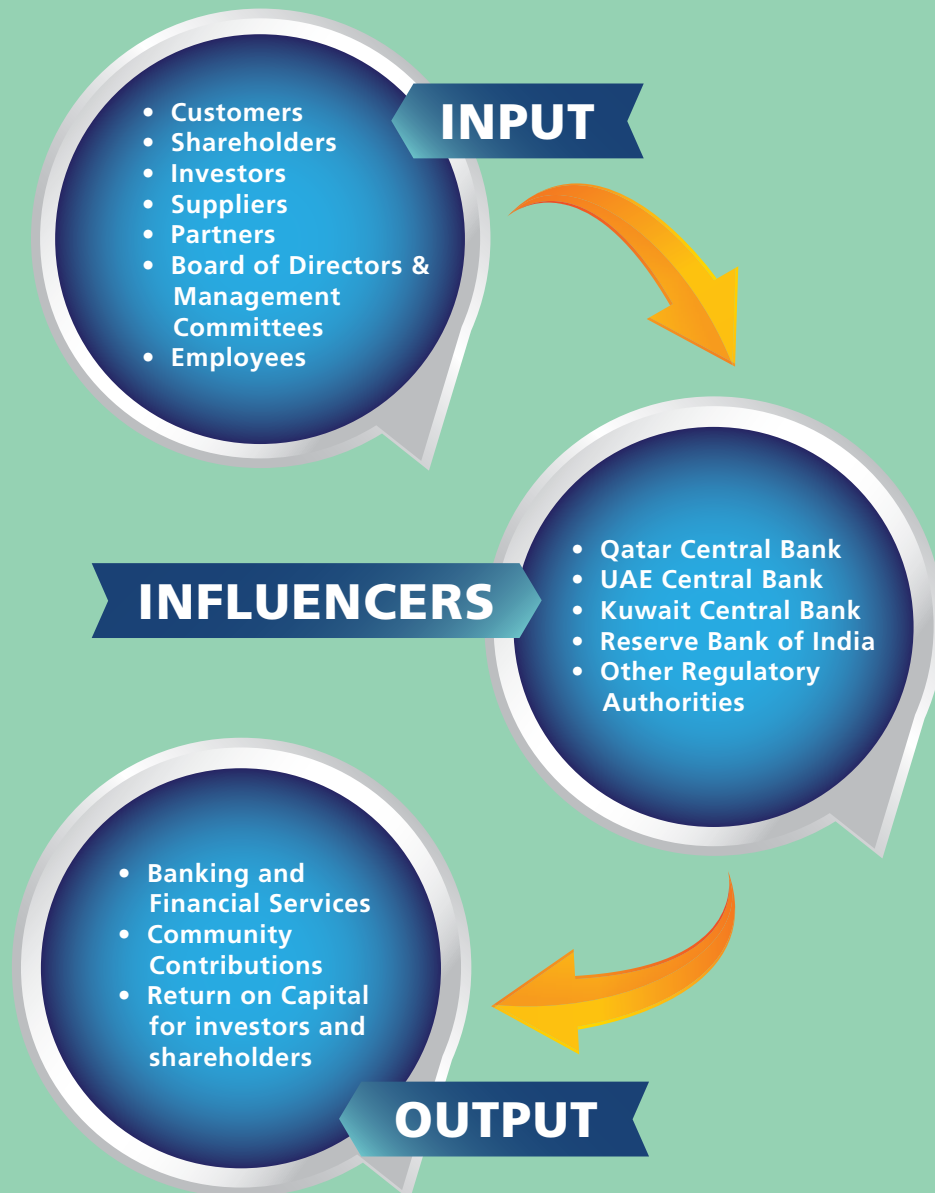
"We are a one stop-shop financial service provider and build relationships through our offerings and encourage eco-friendly technology in our products and services."



Doha Bank's Values:

"We are open and honest in our communications and aim to exceed customer expectations. Teamwork, cooperation and responsiveness form the basis of our core values"

DOHA BANK'S VALUE CHAIN



DOHA BANK CREATES VALUE THROUGH ITS PRODUCTS AND SERVICES BY PROVIDING THE RIGHT PRODUCTS TO THE RIGHT CUSTOMERS

	Middle Income Group	High Income Group	Affluent	HNWI- (High Net Worth Individual)	UHNWI- (Ultra High Net Worth Individual)
BANKING NEEDS	Noncomplex service offerings, Good customer service	Convenient, noncomplex offerings, Good customer service, Remittance and Transaction Capability, Online banking	Executively, Convenient, noncomplex offerings, Customized customer service, online transaction capability	RM driven customer service, Exclusive and Privilege service, Tailored product offering	Exclusive and dedicated RMs, Structured and tailored product offering
PRODUCTS	<ul style="list-style-type: none"> • Housing Finance • Auto Finance • Personal Finance • Credit Cards • Current Accounts • Savings Accounts • Term Deposits • Al Dana Savings • SMART Deposits • Fund Remittance • Payroll Cards (WPS) 	<ul style="list-style-type: none"> • Housing Finance • Auto Finance • Personal Finance • Credit Cards • Premium Current Accounts • Premium Savings Accounts • Term Deposits • Al Dana Savings • SMART Deposits • Fund Remittance • Al Jana Deposits 	<ul style="list-style-type: none"> • Housing Finance • Premium Cards • Personal Finance • Value added Savings and Current Accounts • Value Added Term Deposits • Marriage Loans • Term deposits • SMART Deposits • Al Dana Savings 	<ul style="list-style-type: none"> • Auto loan • Mortgage Loan • Asset Management • Retail Brokerage • Insurance • Platinum Cards • Wealth Management Advisory • Brokerage services • Al Dana Savings • SMART Deposits 	<ul style="list-style-type: none"> • Investment Advisory • Fixed Income products • Real Estate Advisory • Wealth Advisory • Platinum Cards • Mortgage Loan and Real Estate Advisory • Philanthropy • SMART Deposits • Al Dana Savings

DOHA BANK'S RISK MANAGEMENT

Doha Bank's Risk Management Group (RMG) operates through an enterprise-wide risk management framework. RMG consistently and continually monitors risks and processes across the organization to identify, assess, measure, manage and report on potential threats that could impact the achievement of Bank's objectives to optimize its risk management framework. Risk Management policies, models, tools and systems are regularly reviewed to improve the framework and reflect market changes. RMG reports to the CEO, with a dotted line reporting to Audit Compliance and Risk committee, which in turn reports to the Board of Directors of the Bank. The RMG is also independently empowered to escalate issues directly to the Board and Audit, Risk and Compliance Committee.

The Board has laid down the risk appetite of the Bank since the Board and the Executive Management are ultimately responsible for all the risks assumed by the Bank. The risk appetite framework sets out the qualitative and quantitative thresholds for risk capacity and tolerance. The risk strategy seeks to balance the risk profile against sustainable returns to achieve the business goals of the Bank. Doha Bank has engaged qualified professionals, and has set policies and procedures, limits, thresholds, authority levels, committees, review mechanism, controls and accountabilities to manage risk through a common framework.

Implementation of the Risk Management framework is entrusted to a highly competent team and is controlled and implemented through various senior level management committees chaired by the CEO - mainly in Credit, Operational Risk, Investment and Asset and Liability Committees. In addition, the Board level committees viz. Audit, Risk and Compliance Committee, reviews the observations and findings of internal auditors, external auditors, compliance and the regulators to prevent deviations.

Risk Management Committees: A number of committees / Task Force have been established to manage various risks in an efficient and objective manner and these include:

- Executive Management committee
- Management Credit Committee
- Asset and Liability committee (ALCO)
- Risk Management committee
- Operational Risk committee
- Retail Credit committee

The major risks associated with the banking business have been discussed in detail in the Annual Reports of Doha Bank (Management Report Section – Risk Management Group). Key extracts from the same are listed below.

Strategic Risk: This risk can arise from adverse business decisions, poor implementation of decisions, absence of clearly defined strategic business direction and goals; failure to have adequate product programs, inadequate preparations for continuity of business should disaster strike, and incorrect assessment of external factors. The Bank has mitigated these risks by implementing a well-defined strategy and growth plans. In addition, the Bank's Disaster Recovery Plan (DRP) has been well-documented, and detailed manuals have been made available to the employees. The employees are regularly updated on the developments through ongoing training, education and system updates.

Reputation Risk: It is the possibility for negative perception of the Bank's reputation, which could result in significant loss of income or severe implications on market capitalization or customer base. This could be a direct adverse response by stakeholders to the actions or inaction of the Bank or its officials.

This risk could arise from poor customer service delivery, a high incidence of customer complaints, non-adherence to regulations, imposition of penalties and adverse publicity in the media. The Bank has established customer service units and call centers to monitor the services rendered through its delivery points and undertakes timely corrective measures. Additionally, the Bank has a robust Compliance Department, which is responsible for monitoring stringent compliance on all regulatory provisions stipulated by the QCB and other regulatory authorities, wherever applicable. The department also creates awareness of the related regulatory circulars among staff and provides guidance on business decisions that could have regulatory implications.

Legal Risk: Legal risk is the possibility of loss resulting from the Bank's failure to comply with local laws, breach of ethical standards

and contractual obligations with counterparties or customers. The Bank also faces the risk of litigation due to unenforceable contracts with vendors, counterparties or regulators.

The Bank maintains a qualified team of legal advisors, in addition to a couple of International Law firms on the panel, who are responsible for validating all the Bank's agreements. They also review the legal implications of standard / specific documents for all the Bank's products and services that are being offered to customers and counter parties.

Credit Risk: This refers to risk arising from the potential that an obligor is either unwilling to honor his/her obligation or has become unable to meet such obligation, which leads to economic loss to the bank or the possibility of losses associated with diminution in the credit quality of borrowers or counter parties and/or in the value of the collateral held by the Bank as security. Identification, measurement and management of risk are strategic priorities for the Bank and its credit risk is managed by a thorough and well-structured credit assessment process complemented with appropriate collaterals wherever necessary and continuous monitoring of the advances at account and portfolio levels.

Although the overall responsibility for managing the risks at macro level lies with the Board, the responsibility for identifying risk in Bank's credit exposure is entrusted to the Management Credit Committee.

Liquidity Risk: Liquidity risk can be defined as the potential inability of the Bank to meet its maturing obligations.

Liquidity risk is inherent in banking operations and liquidity planning and management are necessary to ensure that the Bank meets its obligations at all times. The Treasury division, in conjunction with other departments, manages the liquidity on a daily basis. Asset and Liability Committee, which meets weekly, sets the broad framework for Treasury to operate so that the Bank is always in a position to meet its financial commitments. During crisis, the bank's ability to manage liquidity requirements could be impacted due to increased cost of funds or accessibility to wholesale funding. The market disruption could impact liquidity of investments. Doha bank has a comprehensive Liquidity Management framework for managing the liquidity risk. The framework sets the group's risk appetite for liquidity risk by setting limits and benchmarks.

The Bank's approach to manage the liquidity risk is to ensure that it has adequate funding from diverse sources at all times. Diversification of the Bank's depositor base, reducing dependence on large depositors for reducing concentration risk and maintaining a suitable mix of deposits including low-cost deposits are some of the measures that the Bank is regularly taking to maintain a suitable deposit base. The Bank relies on many quantitative indicators to manage its liquidity risk positions.

The tools under Bank's Liquidity risk framework could be summarized as below:

- Liquidity Risk Appetite
- Prudential Limits

- Stress Testing
- Early Warning Indicators
- Liquidity Buffers

- Liquidity Crises Contingency Plan

Market Risk: This is the risk of loss arising from unexpected changes in financial indicators, including interest rates, exchange rates, bonds, equities and commodity prices. Bank has an active Management Information System (MIS) to keep the Management and Investment Committees informed about the changes in market risk on the investments book. The prominent risks affecting the Bank are currency, interest rate and equity price risk.

Currency Risk: The major foreign currency to which the Bank is exposed is the US Dollar. The established parity between the US Dollar and Qatari Riyal substantially reduces this risk unless the parity between the two currencies is revised or removed altogether. To control currency exposures, the Bank has the following measures in place:

- Intraday and overnight limits have been set up for each currency;
- Stop loss limits have been setup for Foreign Exchange proprietary trading;
- Currency exposure is monitored daily;
- Currency gap analysis is produced at month end – it includes forward purchases and sales;
- A report on total foreign currency assets and liabilities excluding contingent exposure is produced daily;
- Transaction limits have been set up for foreign exchange dealers to avoid excess exposure; the limits are monitored on online real time basis.
- All outstanding Foreign Exchange exposure - including spot, swap and forwards - is revalued daily.

Interest Rate Risk: This risk largely arises due to the probability of changes in interest rates, which may affect the value of financial instruments or future profitability. The Bank is exposed to interest rate risk as a result of mismatches or gaps in the quantum of Assets and Liabilities and Off-Balance Sheet instruments that mature or re-price in a given period. Since most of the Bank's financial assets such as loans and advances contain an option to re-price, majority of the bank's interest rate risk is hedged naturally due to simultaneous re-pricing of deposits and loans.

Further, the Bank manages the interest rate risk by matching the re-pricing of the assets and liabilities through various means and by operating within the set gap limits. Foreign currency loans are linked to

the London Interbank Offered Rates (LIBOR – which is among the most common of benchmark interest rate indexes used to make adjustments to adjustable rate mortgage) and are re-priced regularly to reduce the inherent interest rate risks.

Stress testing: Bank wide stress tests form an integral part of the risk review process and provide sufficient insight into the financial health and risk profile of the bank. Stress tests also provide early warning signs of potential threats to the Bank's capital. Doha Bank adopts a comprehensive stress testing framework in line with QCB instructions. The stress testing policy of the Bank is aligned to risk appetite and works towards regulatory and internal stress test models. The internal models supplement the regulatory models and measure impact of changes in macroeconomic indicators on various parameters.

In particular the bank measures the impact of different stress scenarios on its capital adequacy ratio, net interest margin, profit after tax, return on assets, liquidity asset ratio and additional liquidity requirements.

The stress testing process is regular, detailed and uses both plausible and severe scenarios. The results of these stress tests are shared with ALCO on monthly basis and QCB on semiannual basis. In case the ALCO finds that the impact falls beyond the risk appetite of the bank, appropriate amendments are made to the business plans / strategy.

Operational Risk: Operational Risk is the risk of loss arising from inadequate or failed internal processes, people and systems, or from external events. The Bank has detailed policies and procedures and Operational Risk Management tools that are regularly updated to ensure a robust internal control mechanism for the Bank. The Bank is closely reviewing the various recommendations issued by the Basel Committee on 'Sound Practices for the Management and Supervision of Operational Risk' for implementation. The Bank continues to invest in risk management and mitigation strategies, such as a robust control infrastructure, business continuity management or through risk transfer mechanisms such as insurance and outsourcing.

Environmental and Social Risk Management

Environmental and social risks originate from environmental and social issues related to the Bank's operations. Doha Bank aspires to consider these risks in the transaction review process to reduce its overall risk exposure.

SUSTAINABILITY STRATEGY & FRAMEWORK

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 thirty seven years of its history. This has been a combined result of the management's foresight, employee dedication and tremendous customer response. Doha Bank looks forward to a promising future, with better banking experiences for its customers, better returns for its shareholders and an even more progressive and prosperous environment for its employees and all other stakeholders. All contributing towards a stable and sustainable platform.

Doha Bank is a 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.

Doha Bank remains keen to keep itself 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, 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 Bank's clear commitment to its environmental, climate change and community & stakeholder programmes has ensured that Doha Bank has developed a comprehensive green culture. These elemental principles of sustainability championed by Doha Bank also provide the leadership credentials, which the Bank is now taking forward under Sustainability. Doha Bank's 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, Doha Bank will bring continued leadership to the development of Sustainability Reporting with objectives and accountability being fundamental to its philosophy of executing a profitable and sustainable Doha Bank enterprise.

Doha Bank's stakeholders are:

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

The sustainable performance of the Bank is dependent upon Doha Bank's professional stewardship of each of these stakeholder relationships through its internal frameworks of operational procedures, processes and controls

Doha Bank's sustainability framework may be summarized as below:



DOHA BANK'S FINANCIAL PERFORMANCE:

During 2015, Doha Bank achieved noticeable growth rates in all financial indicators where the total assets rose from QR 75.5 Bn in 2014 to QR 83.3 Bn in 2015; an increase of QR 7.8 Bn with a growth rate of 10.3%. The growth rate of loans and advances was 14.5%; an increase from QR 48.6 Bn in 2014 to QR 55.6 Bn in 2015.

The growth rate in total customers' deposits was 14.8% rising from QR 45.9 Bn in 2014 to QR 52.8 Bn in 2015, i.e., an increase of QR 6.8 Bn. Total equity grew by 17.0% to reach QR 13.2 Bn in 2015.

The financial statements of the bank clearly shows that it has achieved a growth rate in net profit of 1.1% rising from QR 1,359 Mn in 2014 to QR 1,374 Mn in 2015. These impressive results reflected positively on the performance ratios, where the return on average shareholder's equity reached 16.1% and the return on average assets reached 1.73%.

Based on these results, the Board of Directors passed a resolution in its meeting held on 24th of January 2016 proposing the General Shareholders Assembly to approve the distribution of a cash dividend of QR 3 per share which is equivalent to 30% of the paid up capital.

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.

IN THE FINANCIAL YEARS FROM 2004-2015:

- Total Assets grew from QAR 11 billion in 2004 to QAR 83.3 billion as at 2015 representing an increase of QAR 72 billion or 658%.
- Total investments in 2004 stood at QAR 2.6 billion, which grew consistently to reach QAR 12.2 billion at the end of 2015, representing a growth of QAR 9.6 billion or 366%.
- Customer deposit grew from QAR 8.1 billion to QAR 52.8 billion as at 2015 representing an increase of QAR 44.7 billion or 554%.
- Doha Bank recorded more than 8 times increase in Total Equity, up from QAR 1.6 billion in 2004, to reach QAR 13.2 billion in 2015.
- Operating income grew from QAR 567 million in 2004, to QAR 2,812 million in 2015, which equates to a growth of 396%.
- Net profit grew from QAR 368 million in 2004 to QAR 1,374 million in 2015, which equates to a growth of 273%.

Summary of Economic Performance

Details	2010	2011	2012	2013	2014	2015
Direct economic value generated						
Revenues (operating income) (QAR '000s)	2,095,773	2,333,750	2,419,073	2,541,165	2,859,626	2,811,583
Economic value distributed						
Operating costs (QAR '000s)	723,191	780,889	834,968	894,622	1,020,107	1,030,651
Employee compensation (QAR '000s)	336,638	412,384	411,630	458,213	523,489	520,524
Payments to providers of capital (QAR '000s) ²	947,365	930,140	930,140	1,162,675	1,153,489	895,117
Payments to Government (QAR '000s)	2,174	5,134	3,797	5,107	11,580	4,569
Event Sponsorships (QAR '000s)	1,319	1,145	1,970	1,383	2,410	2,625
Community Investment (QAR '000s)	5,392	8,280	4,200	3,850	4,200	4,200
Economic value retained						
Global net profits (QAR '000s)	1,054,245	1,241,154	1,304,972	1,312,652	1,358,658	1,373,710
Total operating income (revenue QAR '000s)	2,095,773	2,333,750	2,419,073	2,541,165	2,859,626	2,811,583
Total Equity (QAR '000s)	6,034,493	7,081,203	7,551,165	11,270,903	11,292,753	13,207,299
Return on (average) shareholders equity (%)	21.4%	22.0%	20.6%	17.9%	16.5%	16.1%
Tier-1 Capital notes (QAR '000s) if any	N/A	N/A	N/A	2,000,000	2,000,000	4,000,000
Subordinated Debt (QAR '000s)	767,606	769,379	770,794	771,447	772,092	772,736
Capital resources ³ (QAR '000s)	5,711,035	6,604,000	7,058,763	10,198,271	10,287,234	12,605,185

1. Financial data is also available in our annual report / Financial Statement available in the Investor Relations section of our website www.dohabank.com.qa

2. Declared basis – includes payment on Tier-1 capital notes

3. Eligible Capital as per the Basel framework adopted by the QCB

MAPPING OF STAKEHOLDERS AND STAKEHOLDERS FEEDBACK – 2015

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

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

Stakeholder Group(s)	Channels of Engagement	Priorities and Needs	Doha Bank Response
Business Partners Including other banks, suppliers and contractors	<ul style="list-style-type: none"> • Business transactions • Contracts and request for proposals • Meetings or site visits when needed for contractors 	<ul style="list-style-type: none"> • Partner Banks • Doha Bank integrity and reputation • Suppliers and Contractors • Building a long-term partnership • On time payments 	<ul style="list-style-type: none"> • A dedicated department for international banking • Effective screening process for partners • Structure RFP system
Shareholders	<ul style="list-style-type: none"> • Annual General Meeting • Board of Directors meetings • Annual Financial Report • Website • Media 	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • Excellent growth and profitability • Business Process Reengineering • Effective Risk Management System • Excellent Corporate Governance System

IDENTIFICATION OF MATERIAL ISSUES

Doha Bank's sustainability reporting process revolves around issues, which it considers are of highest importance to its stakeholders as well as its ability to deliver on the strategy. The material issues of Doha Bank and its stakeholders are grouped within the below mentioned six key focus areas:

- Committed to its Customers;
- Committed to the Environment;
- Committed to its Employees;
- Committed to its Shareholders;
- Committed to its Communities; and
- Committed to its Suppliers.

Internal Perspective

In order to identify the issues most material to its business, Doha Bank conducted an internal materiality assessment in 2015. As part of this analysis, Doha Bank created a pool of potential material issues with a sustainability context (including the GRI aspects). Doha Bank also added other material topics which it felt would be of interest to Doha Bank's external stakeholders.

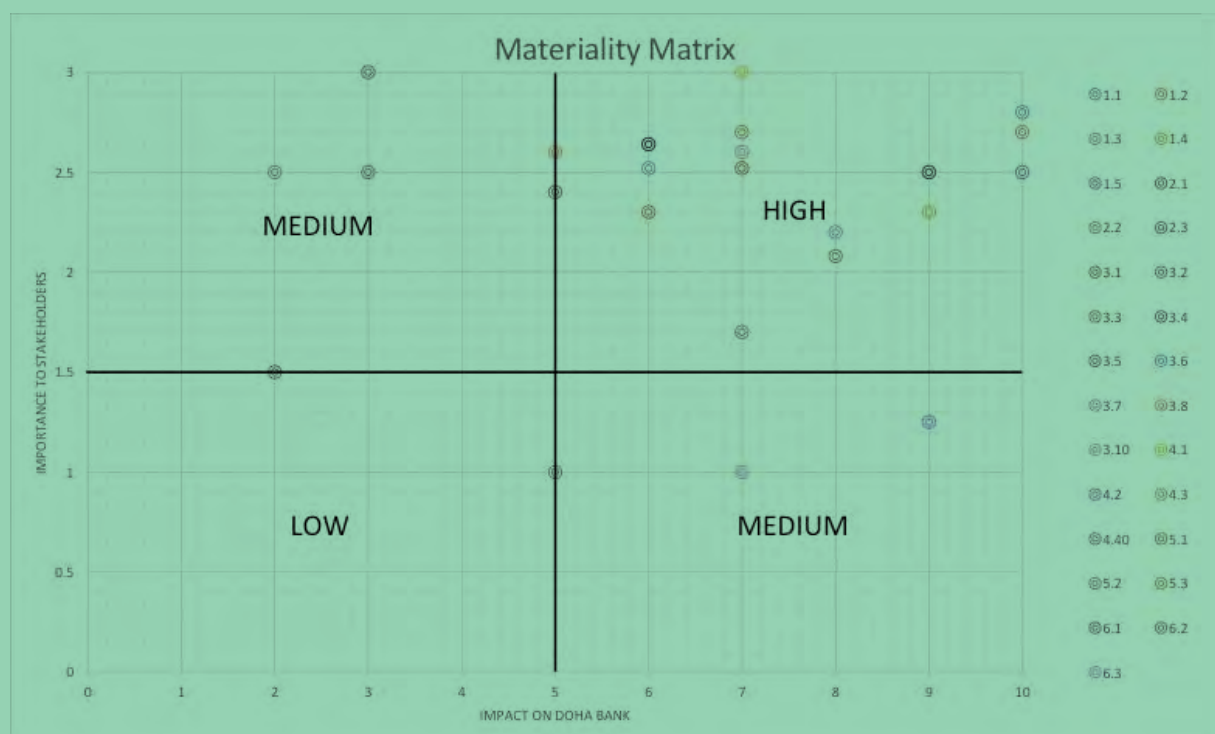
As part of its internal materiality assessment, Doha Bank evaluated the importance of each material issue identified in relation to its operations and activities. The boundaries of each material aspect are indicated in Appendix A

External Perspective

Doha Bank engaged its external stakeholders periodically through various channels including surveys to obtain Doha Bank's stakeholders' feedback on how a bank should operate in a responsible way. Doha Bank received valuable feedback from its stakeholders, the results of which are included in materiality matrix.

Materiality Matrix

The materiality matrix provides a snapshot of the material issues of high, medium and low importance in relation to sustainability issues identified from an internal and an external perspective.



MATERIAL ISSUES

Doha Bank's list of material issues prepared for its stakeholder engagement were categorized according to the six key focus areas mentioned earlier. Doha Bank also included material issues of importance for its stakeholders and/or the Bank.

Focus Areas	Material Issues	S.no	Impact on Doha Bank (1 - 10)	Importance to DB / Stakeholders (1 - 3)
Committed to its Customers	Customer data privacy	1.1	10	2.80
Committed to its Customers	Customer satisfaction	1.2	10	2.70
Committed to its Customers	Responsible communication	1.3	9	2.50
Committed to its Customers	Access to financial services	1.4	9	2.30
Committed to its Customers	Regulatory compliance	1.5	10	2.50
Committed to the Environment	Energy consumption	2.1	2	1.50
Committed to the Environment	Water consumption	2.2	2	2.50
Committed to the Environment	Waste management	2.3	3	2.50
Committed to its Employees	Job creation and security	3.1	7	2.52
Committed to its Employees	Human rights	3.2	6	2.64
Committed to its Employees	Hiring staff from local community (market presence)	3.3	8	2.08
Committed to its Employees	Employee benefits and remuneration	3.4	6	2.64
Committed to its Employees	Health, safety and well-being	3.5	5	2.40
Committed to its Employees	Learning and development	3.6	6	2.52
Committed to its Employees	Employee engagement	3.7	8	2.20
Committed to its Employees	Employee Diversity and equal opportunity	3.8	5	2.60
Committed to its Employees	Employee Grievance mechanisms	3.10	7	2.60
Committed to its Shareholders	Doha Bank's financial performance (eg. turnover, profits)	4.1	7	3.00
Committed to its Shareholders	Alignment to Qatar National Vision 2030	4.2	9	1.25
Committed to its Shareholders	Transparency and accountability	4.3	9	2.50
Committed to its Shareholders	Responsible financing	4.4	9	2.50
Committed to its Communities	Collaborations and partnerships with local communities	5.1	6	2.30
Committed to its Communities	Economic value generation through Charity and Donations	5.2	7	1.70
Committed to its Communities	Financial contribution (eg. charitable donations in monetary terms)	5.3	7	2.70
Committed to its Suppliers	Supporting suppliers	6.1	3	3.00
Committed to its Suppliers	Responsible procurement	6.2	5	1.00
Committed to its Suppliers	Procurement choice	6.3	7	1.00

The results from the materiality matrix have helped to define the content of this Sustainability Report. As evident from the materiality matrix, there are several material issues of high importance including customer satisfaction, responsible communication, compliance with regulations and codes, operational contribution (providing services which facilitate economic growth), economic value generation (distributing profits to stimulate the economy and benefit the community) and responsible financing.

In this report, Doha Bank has provided details on how it manages the material issues of significant importance to its stakeholders and/or the Bank, which were identified through materiality analysis. Doha Bank management's approach to managing material issues under each of the core areas are detailed under the Sustainability policy of Doha Bank (Appendix D) Doha Bank also provided information on other issues, including employee benefits, learning and development opportunities and management of health and safety at its premises etc, where available.

FURTHER INITIATIVES

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

- International Expansion: the scheduled opening of business in India as referenced earlier in this report and continued expansion into new markets such as South Africa with licensing applications underway in other locations.
- First in Qatar – Tablet Banking: Doha Bank launched 'Tablet Banking' service to open an account and receive the debit card instantly. Doha Bank is the first and only Qatari Bank to do so.
- Apple iWatch Banking Application: Doha Bank launched its 'Apple iWatch Banking Application' in 2015. Doha Bank is the first and only Qatari Bank to provide an application which supports Apple iWatch
- 2015 Al Dana Savings Account Award Scheme: Doha Bank successfully concluded its 12th edition of the Al Dana Savings Account Scheme with revamped prize structure, to deliver even greater benefits to its Al Dana customers across all markets where it offers the savings programme.
- Summer Cash back Promotions on Credit Cards: During 'Summer Campaign', credit card customers received up to 10% cash back on certain credit card spend and up to 5% on all international spend

CORPORATE SOCIAL RESPONSIBILITY ACTIVITIES

Doha Bank Supports Traffic Department

As part of its CSR initiatives and its commitment to continuously support activities that are aimed for the greater good of the community, Doha Bank announced its financial support to the various activities organized by the Traffic Department - Ministry of Interior

Financial Support to Qatar Society for Rehabilitation of Special Needs

As part of its ongoing support of humanitarian causes, Doha Bank offered financial support to the

Qatar Society for Rehabilitation of Special Needs for purchase of medical equipment. Donated sum was to be used to purchase medical equipment - resulting in improved quality of healthcare for people with special needs.

Blood Donation Drive

Reinforcing its commitment to social causes, Doha Bank hosted a blood donation drive in Doha, Qatar. Organized in partnership with Hamad Medical Corporation's Blood Donor Unit, the initiative was aimed at shoring up national blood reserves and creating wider awareness of the need for regular blood donations, given the short shelf-life of blood components.

Al Dana Green Run

Doha Bank hosted its 11th edition of the highly anticipated Al Dana Green Run at Aspire Zone, which covered a 3km circuit around Khalifa Stadium. Over 5,000 runners took part in the run while thousands more turned up to support the event and the cause, crowning it the most successful edition to date. The Green Run is organized to encourage people to save resources, reduce the overall carbon footprint and contribute to sustainable development.

Tree Planting

Reinforcing its environmental leadership, Doha Bank organized a tree planting event in the northeast area of its Dukhan branch under the theme 'Plan and Plant for the Future'. The initiative was aimed at raising awareness about the role of trees in biodiversity conservation while emphasizing the civic duty of residents in preserving the environment for future generations.

ECO-Schools Awards

As part of its ongoing ECO-Schools programme, Doha Bank presented select schools in Qatar with awards to recognize their environment-friendly activities. The ECO-Schools Programme, which is organized and championed by Doha Bank, aims to have a lasting impact on the students for the betterment of society.

COMMITTED TO OUR CUSTOMERS

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

Through these efforts Doha Bank is putting the Qatar National Vision 2030 into practice on a day to day basis through its continuous process of product development and initiatives intended to deliver to the lifecycle aspirations of its customers as a major component in the development of the nation towards the goals of 2030.

Recent achievements and programs have included

- Banking Operations in India – Inauguration
- Amalgamation formalities of HSBC Bank Oman business in India
- South Africa Representative Office – Inauguration
- Capital Injection
- Liquidity Management
- Wage Protection System Implementation
- Unionpay Cards in Qatar
- First in Qatar – Tablet Banking
- Apple iWatch Banking Application
- 12th Year of 'Al Dana' savings scheme concluded
- Summer Cash back Promotions on Credit Cards
- Dohasooq – Relaunch
- Mobile Banking Application Revamp

1. PROTECTING AND CREATING WEALTH

In 2015, Doha Bank continued to build upon its success in providing a unique customer experience coupled with a commitment to overall excellence. Doha Bank's 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 its strong competitive position within the retail market.

Consumer activities in 2015 of which the Bank is

particularly proud included:

2015 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.

Doha Bank successfully concluded its 12th edition of the Al Dana Savings Account Scheme with revamped prize structure, to deliver even greater benefits to its Al Dana customers across all markets where it offers the savings programme. In 2015, there were even more winners across the Doha Bank retail banking network, in addition to dedicated prizes for Doha Millionaire customers in Kuwait.

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. Doha Bank hosted its 11th edition of the highly anticipated Al Dana Green Run at Aspire Zone, which covered a 3km circuit around Khalifa Stadium. Over 5,000 runners took part in the run while thousands more turned up to support the event and the cause, crowning it the most successful edition to date. The Green Run is organized to encourage people to save resources, reduce the overall carbon footprint and contribute to sustainable development.

Doha Bank offered multiple product innovations

Summer Cash Back Promotions on Credit Cards – A Resounding Success

Doha Bank successfully completed its 5th successive Summer Cash Back promotion in a row during which, credit card customers received up to 10% cash back on certain credit card spend and up to 5% on all international spend. With this unique campaign, existing cardholders were able to make the best out of their summer holidays whether in Qatar or abroad.

Dohasooq – Relaunch

Doha Bank re-launched its next-generation e-commerce hub, Doha Sooq. The new website offered visitors a brand new, state-of-the-art online shopping experience. The upgraded e-mall opened its doors to contemporary looks, an exhaustive product suite and a number of the latest e-commerce features that appeals to shoppers and merchants alike. Visitors to www.dohasooq.com will be able to shop from a wide variety of product categories like mobile phones, TVs, laptops, refrigerators, handbags, sunglasses, shoes, flowers, cakes, sweets, electronics, luxury watches, perfumes, cosmetics, body care products, and fashion accessories apart from booking tickets for special events. Doha Sooq is designed to make shopping a hassle-free and customer-friendly experience by bringing it to the customers' fingertips. Visitors can enjoy arguably the most competitive prices on available products, review and compare these online and place orders which are delivered to their doorsteps at no extra charge. This fast, convenient and reliable marketplace is easy to join for both shoppers and merchants.

First in Qatar – Tablet Banking

Doha Bank launched 'Tablet Banking' service to open an account and receive the debit card instantly. Doha Bank is the first and only Qatari Bank to do so. This service is in line with ongoing digital transformation ventures at Doha Bank, which cater to tech savvy consumers and their need for a drastically reduced time for banking. The newly streamlined account opening process is designed with minimal input requirements and its technology platform has been reinforced with profound security measures to protect the customer's personal information and identity.

Apple iWatch Banking Application

Doha Bank launched its 'Apple iWatch Banking Application' in 2015. Doha Bank is the first and only Qatari Bank to provide an application which supports Apple iWatch. It adds a new channel to the bank's existing portfolio of digital services which include Internet banking, SMS banking, mobile banking, Doha Sooq, and more. Doha Bank Apple iWatch banking solution offers multiple banking services to customers covering account balances, profile, account transactions, utility bills payment, currency exchange as well as other service requests. New and existing Doha Bank customers can now download the Bank's new mobile banking application from Apple app store where they can also avail Apple iWatch banking solution.

Mobile Banking Application Revamp

Doha Bank launched its new mobile banking application in 2015. The new application is one of the best in the industry with lots of features. In testament to the same, Doha Bank has won the Best Mobile Banking Service in the Banker Middle East Product Awards.

E-Services

Doha Bank leverages technology for delivering top-notch banking experience to its customers. Doha bank offers a wide range of e-Services which gives its customers a flexibility to choose from a variety of e-Solutions to suit their lifestyle for fulfilling their banking needs. Doha Bank has state-of-the art Mobile Banking, Online Banking, SMS banking, Apple iWatch Banking Application, Phone banking (IVR), e-Remittance (Overseas Funds Transfer), dedicated Call Centre, Mobile vans servicing off-site locations, more than 125 ATM's on strategic locations (including 2 mobile units), 30 branches & 10 e-branches and 11 pay offices network. Doha Bank also offers the convenience of paying utility bills, e.g. Telephone/Mobile, Water & Electricity, School fees, Charities and recharge e-vouchers via e-Channels. All the E-channels offer all these services in the most secure environment backed by latest technology on real-time basis.

In total the bank's domestic locations as at 31 December 2015 were:

Branches	30
E-branches & pay-offices	21
Mobile Units	2
ATMs (Circa)	125
Total	178

2. MEETING CUSTOMER LIFECYCLE ASPIRATIONS

In the area of human development Doha Bank expects to be able to support its 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.

Doha Bank combines 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

Doha Bank's 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 Doha Bank's 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 2015, backed by strong sales of the Doha Bank LULU Co-Branded Credit Card (only primary cards), which was close to 27,500 issuance milestone as on 31st December 2015

Whichever delivery channel is used, Doha Bank's priority remains the customer experience supported by its customer service teams and I.T. specialists who ensure the delivery of a safe online environment.

Number of:	2009	2010	2011	2012	2013	2014	2015
Branches	35	37	38	31	31	31	30
E-Branches & Pay Offices	22	22	22	23	22	21	21
ATMs (including Mobile Vans)	110	113	117	110	128	128	127
DDial phone subscribers	6,936	16,537	20,961	21,395	27,546	22,957	15,759
DBank online subscribers	17,366	22,026	25,786	27,391	32,176	24,069	16,891
DBank SMS subscribers	23,177	23,294	22,531	21,846	29,014	22,855	22,127
Customer complaints	229	820	899	613	970	1,238	1,196
Complaints resolved in less than 3 days (%)	62%	71%	76%	70%	71%	70%	83%
Breaches of privacy	0	0	0	0	0	0	0
Losses of customer data	0	0	0	0	0	0	0

Customer care unit was established in 2009 to record and manage customer complaints more effectively. Doha Bank ensures proactive management of key performance indicators related to customer care and periodic review of customer feedback received through various activities such as mystery shopping, customer surveys, customer connect etc., Owing to these proactive measures, Doha Bank was able to improve the customer complaint resolution %

As indicated above, Doha Bank's coverage of Qatar through its 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:

- 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 Doha Bank's 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. Doha Bank continues to be inspired by the enthusiasm of its ECO-School partners which was evident during the Awards Ceremony held in 2015.

Doha Bank also conducted a Green Quiz with Global Warming and Climate 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 wherever the customers have opted for e-statement, thus reducing paper consumption and saving the trees. The few customers who still have not opted for the e-statement are being encouraged to move to e-statements. 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 its customers to turn to Green Banking in order to help save the environment.

More products and services have been added to its Green Banking Suite. In the past, Doha Bank launched the Go-Green Credit Card in association with Visa International, the first ecofriendly 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 maintains 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 Doha Bank will continue to develop into the future.

Number of:	2009	2010	2011	2012	2013	2014	2015
Green Accountholders (e-statements)	-	-	73,168	90,505	102,077	112,695	116,839
e-Statements Sent	-	-	975,651	1,252,715	1,496,536	1,681,438	1,839,780
Trees saved	-	-	117	150	215	431	518
DDial phone subscribers	6,936	16,537	20,961	21,395	27,546	22,957	15,759

5. CUSTOMER SATISFACTION

Doha Bank measures its customer satisfaction through various channels such as benchmarking, surveys and monthly CEO 'Customer Connect' etc. These are in testament to the Doha Bank's focus on providing excellent customer service. Doha Bank CEO dedicates an hour each month, when he answers the dedicated phone line and responds to customers directly. The dedicated session is called 'Customer Connect' and aims to receive customer feedback and reinvigorate their relationship with the Bank.

As a result of these initiative, Doha Bank was able to improve the satisfaction levels of the customer. Doha Bank also identified main areas of improvement and improved the ease of doing business, reduced the turnaround times as well as made the customer feel that his/her needs are being addressed.

6. CUSTOMER DATA PRIVACY

Both the financial as well as non-financial data / records pertaining to the customer and his/her relationship with the Bank is kept confidential as a policy of the Bank. Doha Bank is fully committed to ensuring the confidentiality and privacy of the customer information. To this effect, Doha Bank continuously upgrades its secure network. Additionally , Doha Bank also has an extensive Information Security Policy. Doha Bank's security infrastructure was further strengthened through its tie-up with Ooredoo in 2014 to upgrade its network Infrastructure re-inforcing its security. Doha Bank also has a robust system in place for disaster recovery. All employees of Doha Bank also sign the code of conduct / ethics which includes a clause on data confidentiality and protection of customer information.

7. RESPONSIBLE FINANCING

Doha Bank ensures selling of right product to the right customers through appropriate channels

	Middle Income Group	High Income Group	Affluent	HNWI- (High Net Worth Individual)	UHNWI-(Ultra High Net Worth Individual)
PRODUCTS	<ul style="list-style-type: none"> Housing Finance Auto Finance Personal Finance Credit Cards Current Accounts Savings Accounts Term Deposits Al Dana Savings SMART Deposits Fund Remittance Payroll Cards (WPS) 	<ul style="list-style-type: none"> Housing Finance Auto Finance Personal Finance Credit Cards Premium Current Accounts Premium Savings Accounts Term Deposits Al Dana Savings SMART Deposits Fund Remittance Al Jana Deposits 	<ul style="list-style-type: none"> Housing Finance Premium Cards Personal Finance Value added Savings and Current Accounts Value added Term Deposits Marriage Loans Term deposits SMART Deposits Al Dana Savings Al Jana Deposits 	<ul style="list-style-type: none"> Auto loan Mortgage Loan Asset Management Retail Brokerage Insurances Platinum Cards Wealth Management advisor Brokerage services. Al Dana Savings SMART Deposits Al Jana Deposits 	<ul style="list-style-type: none"> Investment Advisory Fixed Income products Real Estate Advisory Wealth Advisory Platinum Cards Mortgage Loan and Real Estate Advisory Platinum Cards Philanthropy SMART Deposits Al Dana Savings Al Jana Deposits
DISTRIBUTION CHANNELS	<ul style="list-style-type: none"> Branches Call Centers Online banking ATMs Mobile Banking 	<ul style="list-style-type: none"> Dedicated CSRs Call Centers Online banking ATMs Mobile Banking 	<ul style="list-style-type: none"> Dedicated CSRs RM's on demand E-banking ATMs Mobile banking 	<ul style="list-style-type: none"> Relationship Managers Separate Office Space E-banking ATMs 	<ul style="list-style-type: none"> Exclusive Relationship Managers Separate Office Spaces Platinum Cards ATMs

Customer Due Diligence

Doha Bank's policies and procedures encompassing onboarding of new customers has extensive controls governing 'Know Your Customer (KYC)'. These policies and procedures are one of the key controls that reduce the risk of credit loss as well as identify suspicious transactions on accounts. Doha Bank's customers, counterparties, financial institutional relationships are all screened against black lists such as OFAC, Terrorist lists etc by the Compliance Team through the help of a well-established 'NORKOM' system. There is complete transparency on all the financial transactions (both incoming and outgoing) to review the status of accounts from time to time. Doha Bank also aspires to review Environmental and Social Risk issues while designing its products.

Responsible Lending

Doha Bank ensures responsible lending through its existing Lending policies, which strictly ensures that all the lending activities are done in strict adherence to QCB regulations and ensuring that the expat customers do not pay over 50% of their monthly salary (after fixed commitments) and Qatari customers do not pay over a specified % based on various categories. The assessment of eligibility for loans is based on a set criteria defined in the policies which typically excludes variable components such as bonus, overtime pay etc.

Project Financing

Doha Bank's Wholesale Banking team offers a broad range of lending products including working capital finance, overdrafts, bill-discounting, term loans and project financing services for large-cap and mid-cap corporates, governments and financial sponsors. The division successfully closed a number of transactions as mandated lead arranger both within the GCC and internationally by leveraging on Doha Bank's international footprint. Corporate Finance's highly qualified team takes a holistic and research driven approach to the raising of capital for clients and has the ability to effectively leverage the bank's balance sheet. WSB team also provides funding for key sectors in the Qatar that are aligned with the Qatar Vision 2030.

Being a firm supporter of the QNV 2030, Doha Bank was involved in few large projects in 2015, including Kahramaa's Water Security Mega Reservoirs Project - Rawdat Rashed. The Project was launched in response to the huge increase in water demand due to the continuous growth and development in Qatar, the Water Security Mega Reservoirs Project aims to provide seven days of strategic water storage within KAHRAMAA's network system, covering the new mega reservoirs and the existing and future secondary reservoirs. This showcases Doha Bank's commitment to use considerable resources to support the infrastructure development in Qatar and help build a more prosperous and sustainable future for the nation and its people.



COMMITTED TO THE ENVIRONMENT

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 Doha Bank buys and how it uses it. Non-essential documents and emails will not be printed. Doha Bank 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. Doha Bank will endeavor to avoid disposable cups and food packaging bought by the office and for events. Doha Bank will ensure all its 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. Doha Bank is 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. Doha Bank will use/support social economy organizations to recycle materials as appropriate.

4. Doha Bank will buy recycled. Doha Bank 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.

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.

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

Doha Bank's direct environmental impacts are restricted to Paper, water, energy consumption and greenhouse gases emission (GHG). Doha bank is fully committed to optimize and streamline the consumption and emissions through various initiatives.

In terms of internal energy-related initiatives, the 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 networked PCs were installed with the InfraSECURE system.

Doha Bank also completed a major investment programme in the installation of a new technology platform in its data centre in which it adopted 'Virtualization of Servers' which reduces the server footprint. The new platform also provides with an energy usage reporting system which will be another major contributor to Doha Bank's sustainability data capture and reporting framework.

Under Doha Bank's 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. Doha Bank's 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 its 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 resulting in reduction of equivalent physical statements.

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.

Amount of:	2011	2012	2013	2014	2015*
GHGs emissions (tones)	-	-	-	-	-
Direct energy consumed (GJ)	-	-	-	-	-
Indirect energy consumed (GJ)	-	-	-	-	-
Total energy consumed (kWh)	15,802,249	11,855,853	16,227,527	12,787,522	15,204,187
Total energy consumed (GJ)	56,888	42,681	58,419	46,035	54,734
Total water consumption (m3)	23,332	29,014	13,097	14,587	21,362
Total waste generated (tones)	-	-	-	-	-
Total waste recycled (% or tones)	-	-	-	-	-
Vehicle fuel consumption (L)	127,500	138,000	132,600	108,000	108,000
Suppliers screened against environmental criteria (%)	-	-	-	-	-

Notes: Energy & Water data currently reported relates to Doha Bank's two main office buildings in Doha, Qatar which houses the majority of Doha Bank's employees in Qatar.

*The information related to GHG emissions, direct energy consumed, indirect energy consumed, total waste generated, total waste recycled are currently unavailable. Doha Bank is currently working to put in place a process to track the same along with reporting KPIs using intensities and ratios to facilitate comparison. It is expected to be in place by end of 2016.

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 it continues to provide a framework of opportunities for its employees in meeting its customers' needs and in the service of all other stakeholder groups.

Doha Bank's 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 the Bank's Management Trainee Programme, Scholarship Programme, Individual Career Path Programme and Basic Banking Programme.

Number of Qatari Senior Hiring	2009	2010	2011	2012	2013	2014	2015
Senior Management	2	0	1	0	1	0	2
Branch Managers	0	0	4	0	1	0	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.

sustaining a supportive learning culture here in Doha Bank. Doha Bank uses training programs to create meeting places for exchange of experience and networks for managers from different Business Units and cultural background and to offer opportunities for benchmarking to the outside world. Knowledge and Learning Skills of Doha Bank Employees are the most important assets to realize its ambition.

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.

E-learning has been a great platform for Doha Bank staff development, supporting 'anytime' learning. Doha Bank has been able to achieve over 26000 hours of learning from a world class banking content provider. During this year, the key focus was on effective training in areas of AML, Compliance, Corporate Governance, Operational Risk, Customer Service and Sales Skills development. In 2015, the bank ensured adequate resources are allocated for learning in terms of dedicated state-of-art Training Academy and support from Internal specialists to share knowledge, involving other valued learning partners i.e. QFBA, CNAQ, Qatar university, and many international training companies

Training & Development

There was an inspiring vision in 2015 for learning; Doha Bank's learning strategy that clearly communicates that learning is critical to the bank's success. Leaders take an excellent leading role in creating and

Employment by Contract	2009	2010	2011	2012	2013	2014	2015
Full-time employees	1,062	1,261	1,247	1,177	1,181	1,094	1,060
Part-time employees	0	0	0	0	0	0	0
Total workforce	1,062	1,261	1,247	1,177	1,181	1,094	1,060

Employment by Level	2009	2010	2011	2012	2013	2014	2015
Senior management	43	46	52	59	65	66	59
Middle management	180	201	202	200	218	213	198
Staff	839	1,014	993	918	898	815	803

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	2015
Qatari	232	295	310	274	245	203	207
Expatriate	830	966	937	903	936	891	853

Employment by Gender	2009	2010	2011	2012	2013	2014	2015
Male	787	896	868	843	859	811	782
Female	275	365	379	334	322	283	278

Workforce by Age	2009	2010	2011	2012	2013	2014	2015
18-30	412	533	474	328	284	250	213
31-40	369	422	453	483	512	474	474
41-50	197	211	231	248	248	241	257
51-60 and above	84	95	89	118	137	129	116

Female Participation in the Workforce	2009	2010	2011	2012	2013	2014	2015
Female employees (%)	31%	46%	36%	28%	27%	26%	26%
Females in middle management (%)	9%	7%	11%	12%	13%	14%	16%
Females in senior management (%)	0%	2%	4%	3%	3%	5%	2%

Though the % of females in senior management has declined from 5% to 2% in 2015, Doha Bank is trying to address the same through active participation in local career fairs whilst also promoting the recruitment of local resources.

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 Doha Bank's 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 periodically.

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, Doha Bank seeks to attract talented Qatari employees and is proud to have a successful scholarship programme in place which helps to attract high quality graduate entrants to the bank on an annual intake basis.

In addition to scholarships, Doha Bank also participate in schemes for Youth Training as undernoted:

- Trainee Programme – an in-house training programme for Doha Bank's 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, Doha Bank takes 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	2015
Employee participation	1,052	1,852	1,856	1,218	4,337	4,636	5,145
Training programmes offered	112	483	247	154	322	480	417
E-learning programmes offered	-	298	418	3,800	145	443	780
Training courses delivered	112	483	247	154	322	480	417
In-house training courses delivered	107	474	212	134	291	448	393
External training courses delivered	5	9	35	20	31	32	24
Training hours delivered (Classroom)	840	3,622	1,852	1,442	1,554	1,505	1,405
Scholarships granted	22	26	11	16	13	9	9
Trainee programme trainings	-	-	15	42	47	12	12
JQC secondments	-	28	4	4	-	-	-
Internship work experience positions	-	-	31	37	34	37	27

OCCUPATIONAL HEALTH AND SAFETY

Number of	2009	2010	2011	2012	2013	2014	2015
Incidents of discrimination	0	0	0	0	0	0	0
Work-related injuries	0	0	0	0	0	0	0
Occupational diseases	0	0	0	0	0	0	0
Work-related fatalities	0	0	0	0	0	0	0

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.

Doha Bank's 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	2015
Total salaries and benefits for employees	281,738	336,638	412,834	411,630	458,213	523,489	520,524

Staff Turnover	2009		2010		2011		2012		2013		2014		2015	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Total Turnover	174	16	137	11	181	15	194	16	149	13	145	13	128	12
Females	68	6	55	4	64	6	100	8	71	6	58	5	44	16
Males	106	10	82	7	117	9	94	8	78	9	87	8	84	11
18-30	99	9	72	6	110	9	117	10	85	7	62	6	35	16
31-40	45	5	44	3	43	4	50	4	45	4	54	5	48	10
41-50	15	1	11	1	12	1	20	2	17	2	15	2	17	7
51-60+	15	1	10	1	16	1	7	1	2	0	14	1	28	24

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 employees are fundamental to the success of Doha Bank and its sustainable long term growth. In addition to the more formal aspects of developing its employees' knowledge, skill sets and overall experience, the shared individual and group experiences which it enjoys through social

and sporting events form a strong Doha Bank team spirit from which, employees can take pride in their own personal & team achievements as well as taking pride in representing Doha Bank. Some of the staff engagement activities in 2015 were:

QCB Run

This event enjoys strong employee, customer and general public participation alike. Doha Bank 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 2015, 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 several teams from across the Bank, representing various departments. 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 its staff members together beyond the workplace. The bowling tournament welcomed participation from 51 teams. Leisure activities such as these provide employees a much-needed outlet from the pressures of the workplace while enabling them to stay active and have fun.

Equally, such activities provide staff members opportunity to bond with each other, and are known to positively influence group cohesion and dynamics, thereby benefiting the organization and the employees themselves.

مسابقة الأسئلة والأجوبة 2015 QUIZ COMPETITION 2015



Quiz Competition

Doha Bank hosts annual quiz competition for its staff. The quiz competition held in 2015, saw 12 teams compete against each other for the top prize. The annual quiz competition provides an opportunity for staff at different levels of the organization to match wits and test their knowledge of current affairs

as well as of specific topics and subject areas. The competition ties in nicely with Doha Bank's focus on employee training and development and Doha Bank's commitment to providing its staff with continuous opportunities for personal and professional growth.



حفل توزيع جوائز لقدامى الموظفين Long Service Award Ceremony



Long Service Awards

Doha hosted a special awards ceremony in recognition of employees who have put in long years of service with the Bank. The "Long-Service Awards" sought

to recognize employees who had reached service milestones of 10, 15, 20, 25, 30 and 35 years, for their exemplary dedication and loyalty to the Bank.



"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.



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. Doha Bank has employees from circa 50 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 Department 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 personal loans, haj and marriage assistances and medical insurance.



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.

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 Doha Bank's sustainability measures in creating long term opportunity for all stakeholders whilst delivering superior returns to shareholders.

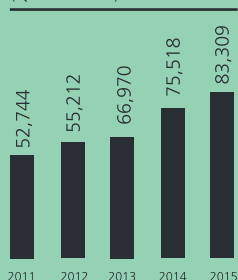
Doha Bank's financial performance is one of the key material aspects identified in the materiality assessment. In the year 2015, Doha Bank achieved strong growth rates in all financial indicators. The total assets increased by 10.3% to QR83.3 billion, loans and advances by 14.5% and customer deposits by 14.8%, and net profit by 1.1%.

Key Figures - (QAR Mn)	2011	2012	2013	2014	2015
Total Assets	52,744	55,212	66,970	75,518	83,309
Net Loans & Advances	31,028	33,775	41,109	48,559	55,615
Customer Deposits	31,699	34,401	42,522	45,947	52,767
Total Equity	7,081	7,551	11,271	11,293	13,207
Net Profit	1,241	1,305	1,313	1,359	1,374

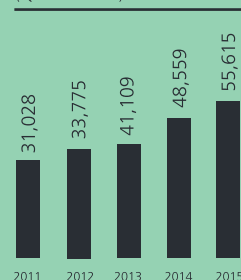
% Key Ratios	2011	2012	2013	2014	2015
Return on Average Equity	22.0%	20.6%	17.9%	16.5%	16.1%
Return on Average Assets	2.48%	2.42%	2.18%	1.93%	1.73%
*Total Capital Ratio	13.22%	13.59%	15.90%	15.03%	15.73%
Total Equity to Total Assets	13.4%	13.7%	16.8%	15.0%	15.9%
Net Loans to Total Assets	58.8%	61.2%	61.4%	64.3%	66.8%
Net Loans to Total Deposits	97.9%	98.2%	96.7%	105.7%	105.4%

*Total Capital adequacy ratio for 2014 & 2015 is based on Basel III calculation.

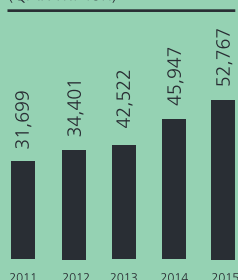
TOTAL ASSETS
(QAR Million)



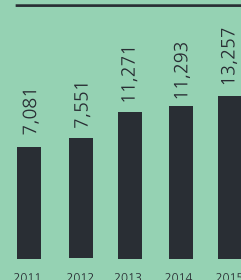
NET LOANS & ADVANCES
(QAR Million)



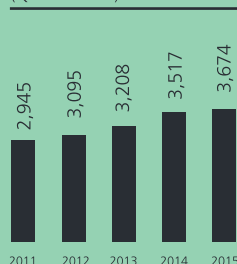
TOTAL DEPOSITS
(QAR Million)



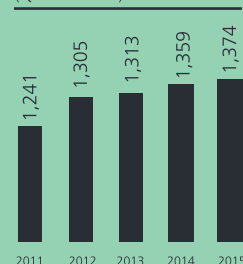
TOTAL EQUITY
(QAR Million)



TOTAL REVENUE
(QAR Million)



NET PROFIT
(QAR Million)



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 and the governance guidelines for Banks as issued by Qatar Central Bank, Doha Bank as a Qatari Public 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 Qatar Financial Markets Authority is based on the principle of comply or explain. The 2014 & 2015 amendments to the QFMA - Corporate Governance Code and QCB Banks Governance guidelines are reflected in the Bank's Corporate Governance Report for the same period.

Doha Bank's 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>

Key governance aspects such as responsibility of governance, conflict of interest, anti-money laundering, corruption, bribery approach, financial crimes, data protection, mechanism to report non-compliances, compensation practices and structures are covered in detail, in the Corporate Governance Report.

The Bank is organized and managed at Board and Executive Management levels by way of formal Board and Committee structures as illustrated below. The Chairman of the Board of Directors is not an Executive Officer of the Bank.



Doha Bank was recently adjudged as the 'Best Investor Relations' company in the Midcap segment by Qatar Exchange.

In the period ended 31st December 2015 the Board of directors consisted of seven members as follows:

- Chairman
- Vice Chairman
- Managing Director
- 4 Non-Executive directors including one independent member who meets QFMA's requirements.

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 Doha Bank's sustainability goals and its 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 2015 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 Management committee
- Management Credit Committee
- Asset and Liability committee (ALCO)
- Risk Management committee
- Operational Risk committee
- Retail Credit committee

Indicators	2009	2010	2011	2012	2013	2014	2015
Independent Directors (%)	0	0	12.5 %	12.5 %	25.0 %	14.3 %	14.3 %
Female Directors	0	0	0	0	0	0	0
Monetary Value of Significant Fines for Non-Compliance	0	0	0	0	0	0	0
Legal Actions Re. Corruption, Anti-Trust, Monopoly Practices	0	0	0	0	0	0	0

Whilst Doha Bank has instituted a sophisticated set of systems and controls to segregate duties, establish limits and approval processes, and monitor and audit employee and stakeholder interactions, it is fully aware that the systems are not foolproof. The Bank has therefore, developed a Whistleblowing Policy which incorporates independent reporting channels, confidentiality and sensitivity, investigation powers, escalations, reporting, re-integration of findings into the operational and control framework, and regulatory co-operation. As one of the leading financial service provider in Qatar, Doha Bank ensures that employees have an effective understanding of the Whistleblowing Policy, and regularly communicate the importance of adherence to it. Doha Bank continuously seeks to

provide reassurance and protection to those employees who share their concerns on any suspicious financial transactions or unacceptable behaviour.

Suspicious or unacceptable activities for which Doha Bank encourages employees to use the whistleblowing facilities, include (but are not limited to) financial fraud, criminal activities, health and safety risks, environmental damage, breach of policies, reputational damage and breach of privacy codes. Facilities to report such activities include online forms, an e-mail address, and direct interaction with members of the Legal and Compliance Division – whichever the employee feels most comfortable with.

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 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 years in the following areas:

1. The growth of the ECO-Schools programme on a cross-border basis in support of branches in Dubai, Abu Dhabi and Kuwait
2. Tree Planting
3. Beach Clean-ups
4. The introduction of the e-Newspaper facility across the Bank
5. Evaluation of Plastic Waste recycling
6. The introduction of Dual-Sided Printers to all Branches
7. Evaluation of Solar-Powered ATMs

- Qatar's new Wage Protection System (WPS) came into effect in 2015. This system was designed to ensure that workers are paid as per their employment agreement, a key feature of the system is that they must be paid in local currency into a local bank. In support of this initiative, Doha Bank developed a WPS salary processing system, integrated with the systems of Qatar Central Bank to process the salaries of its customers.

- In a Partnership Agreement between Doha Bank and UNESCO to proactively work together in greening the environment, Doha Bank 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 school children and make them environmental advocates at a young age and gain the support of School Management, Teachers, Staff and Parents to encourage the school children 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 (i) schools programme (alongside environmental projects) and in the business environment through knowledge sharing events and seminars such as those conducted in its 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. 2015 marked the 11th Anniversary of the Green Run and as a fixture in the Doha sporting calendar, it is expected to 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 renewable 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.

- Significant reduction in ATM-receipt printing.

- Awards: please see Page 8

- Doha Bank actively engages with all stakeholders at every opportunity on environmental and sustainability issues. Doha Bank launched a “Global Environmental Awareness Program”, the objectives of which Doha Bank 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	2015
Spending on salaries & benefits	281,738	336,638	412,834	411,630	458,213	523,489	520,524
Taxes paid	929	2,174	5,134	3,797	5,107	11,580	4,569
Spending on locally-based suppliers	150,427	166,605	169,405	258,301	275,284	245,891	237,486

Community Investment	2009	2010	2011	2012	2013	2014	2015
Events Sponsorship (QAR '000)	2,146	1,319	1,145	1,970	1,383	2,410	2,625
Number of Eco-Schools	N/A	N/A	6	10	17	18	18*
Community Investment (QAR '000)	3,212	5,392	8,280	4,200	3,850	4,200	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.

COMMITTED TO OUR SUPPLIERS

Procurement within Doha Bank is governed by its current 'Purchasing and Expenses Policy'. According to the policy the administration department shall prepare a list of all vendors / suppliers, with whom the Bank may transact with. The said list shall be approved by the Tender Committee on annual basis and provide recommendation based on the following:

- Vendor credit reference
- Type of Business / services / goods provided to the Bank
- Vendor's reputation in the market place
- Contact Person
- Last Followup date
- Any new vendor in the market

Doha Bank does not have sustainability criteria as one of the selection criteria for vendors. Doha Bank is currently

in the process of incorporating the same. To this effect, the policies and procedures would be amended and will start reporting the materiality aspects starting from the Sustainability Report for 2016. Doha Bank is also fully aware of the risk of possible child labour and forced or compulsory labour through its vendor chain, particularly through third party suppliers. Doha Bank's purchasing and expenses policy is being amended to incorporate the minimum expectations from Vendors on the said subject prior to selection.

Where possible Doha Bank's procurement of materials is from local suppliers as means of reducing carbon emissions from transport sources in the haulage of materials. Doha Bank will continue to work with its vendor stakeholder group in the measurement of environmental performance. The spending trend on locally based suppliers is as shown below

Key Expenditures (QAR '000)	2009	2010	2011	2012	2013	2014	2015
Spending on locally-based suppliers	150,427	166,605	169,405	258,301	275,284	245,891	237,486



APPENDIX A: REPORT PARAMETERS

Reporting Cycle:

- This Sustainability Report issued by Doha Bank is in respect of data for the fiscal years of 2012, 2013, 2014 and 2015 and will be followed by further annual reports.

Report Content:

- Doha Bank's report is constructed on the basis of the Global Reporting Initiative ("GRI") G4 guidelines in accordance 'Core'. As detailed in Appendix B.

Reporting Boundaries:

- The data provided in this report represents Doha Bank group including its Branches and Representative Offices elsewhere in the GCC and internationally. Energy consumption and emissions figures have, on this occasion, been limited to its two main office buildings in Doha. Doha Bank plans to be able to report on consumption on a more complete basis from 2016 onwards.

Materiality:

- Doha Bank believes it has considered all areas that represent its 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. The material aspects identified through the materiality assessment process has been extensively covered and reported where possible.

Comparability:

- For the purpose of year-on-year performance comparisons Doha Bank has 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 will be working towards reporting a wider range of performance indicators in the future.

Inclusiveness:

- Doha Bank's Stakeholder Map which evidences the extent to which Doha Bank has identified its channels of engagement with different stakeholders, together with the bank's responses to their varying needs and priorities is listed in page numbers 18-19. Stakeholder engagement will continue to be a high priority for the bank with an openness of approach, transparency and continuous improvements being its 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. Doha Bank has therefore been limited to some extent on data disclosures but would expect to improve as it progress annually. Every effort has been made to ensure the clarity and validity of the data reported. Doha Bank would introduce external assurance in the near future.

APPENDIX B:

GRI G4 CONTENT INDEX

General Standard Disclosures

General Standard Disclosures	Definition	Page	Omission	External Assurance	Comments
Strategy and Analysis					
G4-1	A statement from the most senior decision-maker of the organization	9	No	No	No
G4-2	Description of key impacts, risks and opportunities	7-10	No	No	No
Organisational Profile					
G4-3	Name of the organization	10	No	No	No
G4-4	Primary brands, products, and/or services	10-15	No	No	No
G4-5	Location of organization's headquarters	10	No	No	No
G4-6	Number of countries where the organization operates	10	No	No	No
G4-7	Nature of ownership and legal form	10	No	No	No
G4-8	Markets served	10	No	No	No
G4-9	Scale of the reporting organization	10-15	No	No	No
G4-10	Total workforce by type, contract, region, broken down by gender.	37-43	No	No	No
G4-11	Percentage of Employees covered by CBA	Refer Comments	No	No	Collective Bargaining and Trade unions are prohibited in Qatar
G4-12	Organization Supply Chain	14	No	No	No
G4-13	Significant changes in report period (size, structure, capital, ownership, supply chain)	Refer Comments	No	No	No significant changes
G4-14	Whether and how precautionary approach addressed	16-18	No	No	No
G4-15	List externally developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes or which it endorses	Refer Comments	No	No	None
G4-16	Membership in associations (industry, national/ international, governance bodies, projects, committees, substantive funding beyond membership, strategic membership).	Refer Comments	No	No	None to the extent of being strategic memberships or having governance roles or project/ committee participation.
Identified Material Aspects and Boundaries					
G4-17	Entities Included in the Organization Consolidated Financial Statements. Report whether any entity included in the organization's consolidated financial statements or equivalent documents is not covered by the report.	10	No	No	No
G4-18	Process for defining report content and Aspect Boundaries	Appendix A	No	No	No
G4-19	Materials Aspects identified in the process for defining report content	26-27	No	No	No
G4-20	Aspect Boundary for each material Aspect within the organisation	Appendix A	No	No	No

General Standard Disclosures	Definition	Page	Omission	External Assurance	Comments
G4-21	Aspect Boundary for each material Aspect outside the organisation	Appendix A	No	No	No
G4-22	Effect and reasons of information re-statements (mergers, acquisitions, base years, methods)	Refer Comments	No	No	None required
G4-23	Significant changes (scope, Aspect Boundaries)	Refer Comments	No	No	None
Stakeholder Engagement					
G4-24	Stakeholder groups engaged by the organization	23-25	No	No	No
G4-25	Basis for Identification and Selection of Stakeholders	23-25	No	No	No
G4-26	Stakeholder engagement process (frequency, type, group)	23-25	No	No	No
G4-27	Concerns raised by stakeholders and response	23-25	No	No	No
Report Profile					
G4-28	Reporting Period	Appendix A	No	No	No
G4-29	Date of Previous Report	2014	No	No	No
G4-30	Reporting Cycle	Appendix A	No	No	No
G4-31	Contact Point Regarding the Report	Appendix C	No	No	No
G4-32	Table for location of General Standard Disclosures	Appendix B	No	No	No
G4-33	Policy and practice for external assurance.	Appendix A	No	No	No
Governance					
G4-34	Governance structure (eg BoD committees strategy or oversight)	45-46	No	No	No
G4-35	Report the process for delegating authority for economic, environmental and social topics from the highest governance body to senior executives and other employees.	45-46	No	No	No
G4-36	Report whether the organisation has appointed an executive level position or positions with responsibility for economic, environmental and social topics, and whether post holders report directly to the highest governance body.	45-46	No	No	No
G4-37	Report processes for consultation between stakeholders and the highest governance body on economic, environmental and social topics. If consultation is delegated, describe to whom and any feedback processes to the highest governance body.	45-46, Appendix A	No	No	No
G4-38	Report composition of the highest governance body and its committees.	45-46	No	No	No
G4-39	Report whether the Chair of the highest governance body is also an executive officer (and, if so, his or her function within the organization's management and the reasons for this arrangement).	41-43	No	No	No
G4-40	Report the nomination and selection processes for the highest governance body and its committees, and the criteria used for nominating and selecting highest governance body members	Corporate Governance Report	No	No	No

General Standard Disclosures	Definition	Page	Omission	External Assurance	Comments
G4-41	Report processes for the highest governance body to ensure conflicts of interest are avoided and managed. Report whether conflicts of interest are disclosed to stakeholders. (Report whether conflicts of interest are disclosed to stakeholders, including, as a minimum - Cross-board membership, Cross-shareholding with suppliers and other stakeholders, Existence of controlling shareholder, Related party disclosures)	Corporate Governance Report	No	No	No
G4-42	Report the highest governance body's and senior executives' roles in the development, approval, and updating of the organization's purpose, value or mission statements, strategies, policies, and goals related to economic, environmental and social impacts	Corporate Governance Report	No	No	No
G4-43	Report the measures taken to develop and enhance the highest governance body's collective knowledge of economic, environmental and social topics	Corporate Governance Report	No	No	No
G4-44	Processes of evaluation of the highest governance body's performance with respect to governance of economic, environmental and social topics.	Corporate Governance Report	No	No	No
G4-45	Highest governance body's role in the identification and management of economic, environmental and social impacts, risks and opportunities.	45-46	No	No	No
G4-46	Report the highest governance body's role in reviewing the effectiveness of the organization's risk management processes for economic, environmental and social topics	Corporate Governance Report	No	No	No
G4-47	Report the frequency of the highest governance body's review of economic, environmental and social impacts, risks, and opportunities	45-46	No	No	No
G4-48	Report the highest committee or position that formally reviews and approves the organization's sustainability report and ensures that all material Aspects are covered	CEO, MD & Chairman of the Board	No	No	No
G4-49	Report the process for communicating critical concerns to the highest governance body	Corporate Governance Report	No	No	No
G4-50	Report the nature and total number of critical concerns that were communicated to the highest governance body and the mechanism(s) used to address and resolve them. (Remuneration & Incentives)	Corporate Governance Report	No	No	No
G4-51	Report the remuneration policies for the highest governance body and senior executives (Fixed pay and variable pay, Sign-on bonuses or recruitment incentive payments, Termination payments, Claw backs, Retirement benefits) & Report how performance criteria in the remuneration policy relate to the highest governance body's and senior executives' economic, environmental and social objectives	Corporate Governance Report	No	No	No
G4-52	Report the process for determining remuneration. Report whether remuneration consultants are involved in determining remuneration and whether they are independent of management. Report any other relationships which the remuneration consultants have with the organization	Corporate Governance Report	No	No	No

General Standard Disclosures	Definition	Page	Omission	External Assurance	Comments
G4-53	Report how stakeholders' views are sought and taken into account regarding remuneration, including the results of votes on remuneration policies and proposals, if applicable	Corporate Governance Report	No	No	No
Ethics and Integrity					
G4-56	Mission, values, codes of conduct, principles, standards and norms of behaviour such as codes of conduct and codes of ethics.	Corporate Governance Report, Appendix D	No	No	No
G4-57	Report the internal and external mechanisms for seeking advice on ethical and lawful behavior, and matters related to organizational integrity, such as helplines or advice lines.	45-46	No	No	No
G4-58	Report the internal and external mechanisms for reporting concerns about unethical or unlawful behavior, and matters related to organizational integrity, such as escalation through line management, whistleblowing mechanisms or hotlines	45-46	No	No	No

Specific Standard Disclosures

DMA and Indicators	Definition	Page	Omission	External Assurance	Comments
Category: Economic					
G4 - DMA: Generic Disclosures on Management Approach	Reasons for Materiality & its Impacts	Refer Comments	No	No	Policy: Appendix D Commitments, Goals, Targets, Responsibilities, Resources and Specific Actions: Doha Bank currently does not have a management approach to manage the material aspects through these components, however, it is in the process of getting the same done in 2016.
Material Aspect: Economic Performance					
G4 - EC1	Direct economic value generated & distributed	22	No	No	No
G4 - EC4	Financial Assistance Received from Government	Refer Comments	No	No	We have not received any financial assistance from the government
Material Aspect: Market Presence					
G4 - EC6	Proportion of Senior Management Hired from the Local Community	37	No	No	No
Material Aspect: Procurement Practices					
G4 - EC9	Proportions of Spending on Local Suppliers	50	No	No	No
Category: Environmental					
G4 - DMA: Generic Disclosures on Management Approach	Reasons for Materiality & its Impacts	Refer Comments	No	No	Policy: Appendix D Commitments, Goals, Targets, Responsibilities, Resources and Specific Actions: Doha Bank currently does not have a management approach to manage the material aspects through these components, however, it is in the process of getting the same done in 2016.
Material Aspect: Energy					
G4 - EN3	Energy consumption within the organization	35-36	No	No	No
G4 - EN6	Reduction of Energy Consumption	Refer Comments	No	No	* The information is currently unavailable. Doha Bank is currently working to put in place a process to track the same. It is expected to be in place by end of 2016.

DMA and Indicators	Definition	Page	Omission	External Assurance	Comments
Material Aspect: Water					
G4 - EN8	Total water withdrawal by source	35-36	No	No	No
G4 - EN9	Water sources significantly affected by withdrawal of water.	Refer Comments	*	No	* The information is currently unavailable. Doha Bank is currently working to put in place a process to track the same. It is expected to be in place by end of 2016.
G4 - EN10	Percentage and total volume of water recycled and reused.	Refer Comments	*	No	* The information is currently unavailable. Doha Bank is currently working to put in place a process to track the same. It is expected to be in place by end of 2016.
Material Aspect: Emissions					
G4 - EN15	Direct greenhouse gas (GHG) emissions (Scope 1)	Refer Comments	*	No	* The information is currently unavailable. Doha Bank is currently working to put in place a process to track the same. It is expected to be in place by end of 2016.
G4 - EN16	Energy indirect greenhouse gas (GHG) emissions (Scope 2)	Refer Comments	*	No	* The information is currently unavailable. Doha Bank is currently working to put in place a process to track the same. It is expected to be in place by end of 2016.
G4 - EN17	Other indirect GHG emissions	Refer Comments	No	No	We are not aware of any other indirect greenhouse gas emissions.
G4 - EN18	GREENHOUSE GAS (GHG) EMISSIONS INTENSITY	Refer Comments	*	No	* The information is currently unavailable. Doha Bank is currently working to put in place a process to track the same. It is expected to be in place by end of 2016.
Material Aspect: Effluents and Waste					
G4 - EN22	Total water discharge by quality and destination.	Refer Comments	*	No	* The information is currently unavailable. Doha Bank is currently working to put in place a process to track the same. It is expected to be in place by end of 2016.
G4 - EN23	Total weight of waste by type and disposal method.	Refer Comments	*	No	* The information is currently unavailable. Doha Bank is currently working to put in place a process to track the same. It is expected to be in place by end of 2016.
Material Aspect: Compliance					
G4 - EN29	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations	Refer Comments	No	No	Nil
Material Aspect: Supplier Environmental Assessment					
G4 - EN32	New suppliers that were screened using environmental criteria (percentage)	Refer Comments	*	No	* The information is currently unavailable. Doha Bank is currently working to put in place a process to track the same. It is expected to be in place by end of 2016.
G4 - EN34	Grievances about environmental impacts filed, addressed and resolved through formal grievance mechanisms.	Refer Comments	No	No	Zero (0) grievances reported.

DMA and Indicators	Definition	Page	Omission	External Assurance	Comments
Category: Social					
Sub-Category: Labor Practices and Decent Work					
G4 - DMA: Generic Disclosures on Management Approach	Reasons for Materiality & its Impacts. Programs and processes to ensure the availability of a skilled workforce	Refer Comments	No	No	Policy: Appendix D Commitments, Goals, Targets, Responsibilities, Resources and Specific Actions: Doha Bank currently does not have a management approach to manage the material aspects through these components, however, it is in the process of getting the same done in 2016.
Material Aspect: Employment					
G4 - LA1	Total number & rate of employee turnover by age group, gender & region	40	No	No	No
Material Aspect: Labour/Management Relations					
G4 - LA4	Minimum notice period for operational changes.	Refer Comments	*	No	* The information is currently unavailable. Doha Bank is currently working to put in place a process to track the same. It is expected to be in place by end of 2016.
Material Aspect: Occupational Health and Safety					
G4 - LA6	Type and Rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities by region	39	No	No	No
G4 - LA8	Health and safety issues in collective agreements.	Refer Comments	No	No	Collective Bargaining and Trade unions are prohibited in Qatar
Material Aspect: Training and Education					
G4 - LA9	Average hours of training per year per employee by gender and employee category	39	No	No	No
G4 - LA10	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	39	No	No	No
Material Aspect: Diversity and Equal Opportunity					
G4 - LA12	Breakdown of employees (by category, gender, etc)	40-37	No	No	No
Material Aspect: Supplier Assessment for Labor Practices					

DMA and Indicators	Definition	Page	Omission	External Assurance	Comments
G4 - LA14	Percentage of new suppliers that were screened using labour practices criteria.	Refer Comments	*	No	* The information is currently unavailable. Doha Bank is currently working to put in place a process to track the same. It is expected to be in place by end of 2016.
Material Aspect: Labour Practices Grievance Mechanisms					
G4 - LA16	Grievances about labor practices filed, addressed and resolved through formal grievance mechanisms.	Refer Comments	*	No	* The information is currently unavailable. Doha Bank is currently working to put in place a process to track the same. It is expected to be in place by end of 2016.
Sub-Category: Human Rights					
G4 - DMA: Generic Disclosures on Management Approach	Reasons for Materiality & its Impacts.	Refer Comments	No	No	Policy: Appendix D Commitments, Goals, Targets, Responsibilities, Resources and Specific Actions: Doha Bank currently does not have a management approach to manage the material aspects through these components, however, it is in the process of getting the same done in 2016.
Material Aspect: Investment					
G4 - HR1	Investments with human rights screening (by percentage, number).	Refer Comments	*	No	* The information is currently unavailable. Doha Bank is currently working to put in place a process to track the same. It is expected to be in place by end of 2016.
Material Aspect: Non-discrimination					
G4 - HR3	Total number of incidents of discrimination and actions taken.	Refer Comments	No	No	Nil
Material Aspect: Freedom of Association and Collective Bargaining					
G4 - HR4	Operations identified with freedom in risk and actions.	Refer Comments	No	No	Collective bargaining is not allowed by legislation in the Qatar
Material Aspect: Child Labor					
G4 - HR5	Operations identified with child labour risk and actions.	Refer Comments	No	No	No case of child labor hiring in Doha Bank's operations and partners.
Material Aspect: Forced or Compulsory Labor					
G4 - HR6	Operations identified with forced labour risk and actions.	Refer Comments	No	No	Zero (0) suppliers or operations have been identified
Material Aspect: Security Practices					
G4 - HR7	Security personnel training on human rights.	Refer Comments	No	No	Zero (0) training delivered
Material Aspect: Indigenous Rights					
G4 - HR8	Violations of indigenous rights and actions (number)	Refer Comments	No	No	Zero (0) violations
Material Aspect: Assessment					
G4 - HR9	Operations that have been subject to human rights reviews or impact assessments (percentage, number).	Refer Comments	No	No	Zero (0) operations
Material Aspect: Supplier Human Rights Assessment					
G4 - HR10	Percentage of new suppliers that were screened using human rights criteria.	Refer Comments	No	No	Zero (0) suppliers screened

DMA and Indicators	Definition	Page	Omission	External Assurance	Comments
Material Aspect: Supplier Human Rights Assessment					
G4 - HR12	Grievances about human rights impacts filed, addressed and resolved through formal grievance mechanisms (number).	Refer Comments	No	No	Zero (0) grievances about human rights impacts
Sub-Category: Society					
G4 - DMA: Generic Disclosures on Management Approach	Reasons for Materiality & its Impacts.	Refer Comments	No	No	Policy: Appendix D Commitments, Goals, Targets, Responsibilities, Resources and Specific Actions: Doha Bank currently does not have a management approach to manage the material aspects through these components, however, it is in the process of getting the same done in 2016.
Material Aspect: Local Communities					
G4 - SO1	Percentage of operations with implemented local community engagement, impact assessment and development programmes.	Refer Comments	*	No	* The information is currently unavailable. Doha Bank is currently working to put in place a process to track the same. It is expected to be in place by end of 2016.
Material Aspect: Public Policy					
G4 - SO6	Total value of political contributions by country and recipient/beneficiary.	Refer Comments	No	No	There are no political parties in the Qatar
Material Aspect: Anti-Competitive Behaviour / Compliance					
G4 - SO7	Legal actions for anti-trust and monopoly practices (number and outcome).	46	No	No	Nil
G4 - SO8	Monetary value of significant fines and total number of non-monetary sanctions for noncompliance with laws and regulations.	46	No	No	Nil
Sub-Category: Product Responsibility					
G4 - DMA: Generic Disclosures on Management Approach	Reasons for Materiality & its Impacts.	Refer Comments	No	No	Policy: Appendix D Commitments, Goals, Targets, Responsibilities, Resources and Specific Actions: Doha Bank currently does not have a management approach to manage the material aspects through these components, however, it is in the process of getting the same done in 2016.
Material Aspect: Product and Service Labeling					
G4 - PR2	Number of incidents of non-compliance with regulations and codes regarding the health and safety impacts of products and services.	Refer Comments	No	No	Nil

DMA and Indicators	Definition	Page	Omission	External Assurance	Comments
G4 - PR3	Report whether the following product and service information is required by the organization's procedures for product and service information and labeling Report the percentage of significant product or service categories covered by and assessed for compliance with such procedures	Refer Comments	No	No	According to Qatari laws and regulations
G4 - PR4	Number of incidents of non-compliance with regulations and codes regarding product and service information and labelling, by type of outcomes.	Refer Comments	No	No	Nil
G4 - PR5	Practices of customer satisfaction (results).	33	No	No	No
Material Aspect: Marketing Communications					
G4 - PR6	Report whether the organization sells products that are: Banned in certain markets, The subject of stakeholder questions or public debate Report how the organization has responded to questions or concerns regarding these products	Refer Comments	No	No	0 cases. Doha Bank does not sell any banned or disputed products
G4 - PR7	Non-compliance incidents (by number, outcome).	Refer Comments	No	No	Zero (0)
Material Aspect: Customer Privacy					
G4 - PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data	31 & 33	No	No	No
Material Aspect: Compliance					
G4 - PR9	Fines concerning use and provision (by value).	46	No	No	No



APPENDIX C: 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:

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 D: SUSTAINABILITY POLICY

In line with Doha Bank's mission, vision and values, the Bank promotes sustainable growth by ensuring necessary steps, based on sound banking principles, to projects that strengthen competitiveness and enhance the environment in which it operates. Doha Bank also recognizes that sustainability ranks high among the priorities of its activities. By following its Sustainability Policy, Doha Bank improves the predictability, transparency and accountability of all its actions. Doha Bank continuously seeks out new opportunities through addressing the needs of its customers, society, other stakeholders, effective management of risks as well as ensuring profitability and continued success of its Group. The policy encompasses the below:

Economy / Society

Doha Bank would ensure financial profitability in the long run to benefit all its stakeholders. Its operations across the country and the region would also ensure financial stability and provide for economic development of the society in which it operates.

Environment

Doha Bank believes that a proactive approach toward conserving and enhancing natural resources is consistent with its Core Values and fundamental to achieving its Mission. Doha Bank recognizes

that efficient resource use and protection of the environment are vital for the continued success of its operations and provide a valuable benefit to its customers and communities. As an organization, Doha Bank strives to act as responsible stewards of the environment and are committed to continuous improvement.

Social (Labor) & Human Rights

Doha Bank will continue to treat its employees with respect and provide a safe, healthy and productive work environment. Doha Bank would also strive to provide employees with adequate growth opportunities and support with necessary training and ensure fair compensatory benefits.

Products

Doha Bank will always strive towards being responsible and providing the right products to the right customer through appropriate channels considering their risk appetite. Doha Bank would evaluate all the risk elements of products and services and ensure appropriate risk mitigation controls are in place to ensure the safety and interest of the customers.



