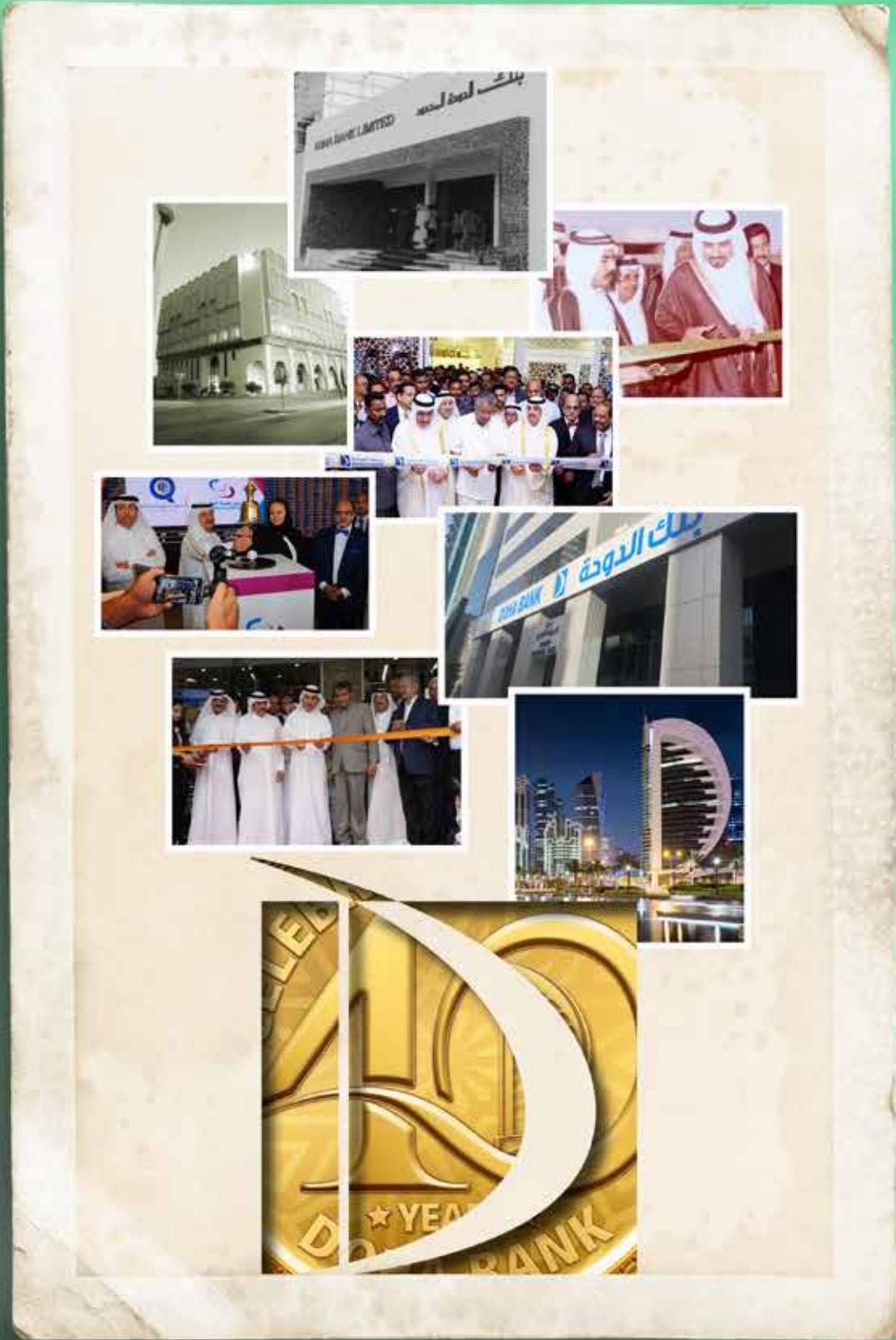


SUSTAINABILITY REPORT 2018



40 YEARS OF GROWTH AND GLOBAL EXCELLENCE



His Highness
**Sheikh Hamad Bin Khalifa
Al-Thani**
Father Emir



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



CONTENTS

06

INTRODUCTION

07

DOHA BANK AWARDS

08

MESSAGE FROM THE CHIEF EXECUTIVE OFFICER

09

DOHA BANK PROFILE

10

MANAGEMENT STRUCTURE, DIVISIONAL PRODUCTS AND SERVICES (as at 31st December 2018)

22

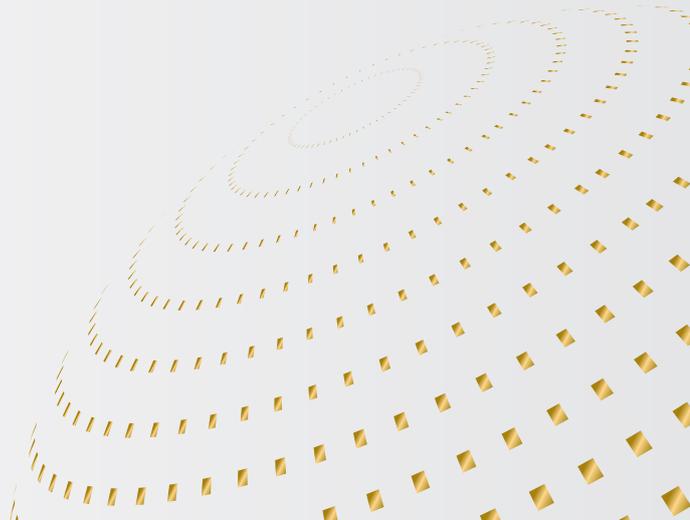
SUSTAINABILITY STRATEGY & FRAMEWORK

32

COMMITTED TO OUR CUSTOMERS

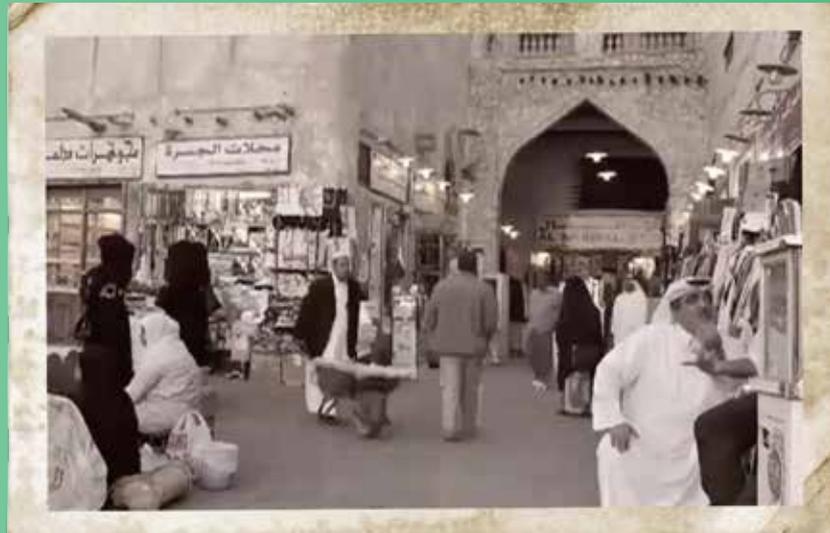
38

COMMITTED TO THE ENVIRONMENT





40 YEARS OF GROWTH AND GLOBAL EXCELLENCE



40

COMMITTED TO OUR EMPLOYEES

45

COMMITTED TO OUR SHAREHOLDERS

48

COMMITTED TO OUR COMMUNITY

51

COMMITTED TO OUR SUPPLIERS

52

APPENDIX A: REPORT PARAMETERS

53

APPENDIX B: GRI G4 CONTENT INDEX

62

APPENDIX C: ACRONYMS

65

APPENDIX D: SUSTAINABILITY POLICY

66

APPENDIX E: ESG Reporting

INTRODUCTION

Doha Bank is delighted to present its 2018 Sustainability Report encompassing the sustainability agenda for the future in continuation of its transformational activities, which the institution has been building over the years.

Governance, transparency and stakeholder engagement continues to be Doha Bank's fundamental pillars of its operating culture; disclosures by way of sustainability reporting is a part of that overall approach.

Doha Bank has implemented 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 2018. 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 2018 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 2018 to 31st December 2018. Where data permits, historic trends have also been presented and comparative analysis has been conducted.

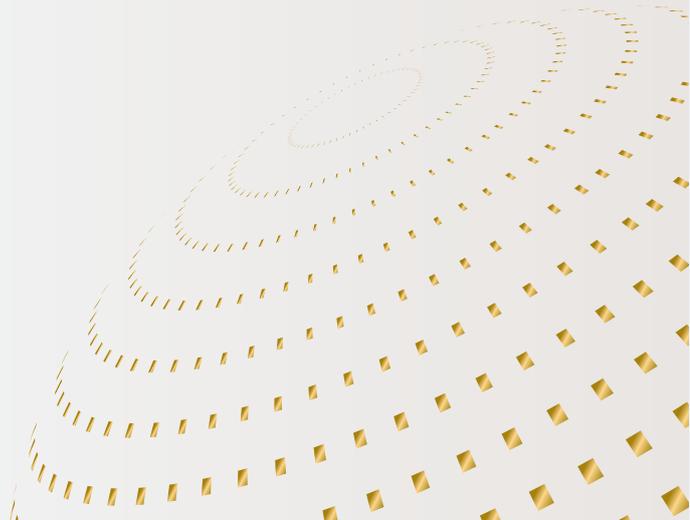
Monetary amounts in this document are reported in Qatari Riyals (QAR), unless otherwise stated.

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 future. The company's annual financial statements were however independently audited and assured by its External Auditors - KPMG.

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

Contact:

Doha Bank Q.P.S.C.
Head Office Tower
Corniche Street
West Bay, P.O. Box 3818
Doha, Qatar
E-mail: ir@dohabank.com.qa



DOHA BANK AWARDS



Best Trade Finance Bank in Qatar
Global Banking & Finance
2018



Best Wholesale Banking
Group in Qatar
Global Banking & Finance
2018



Business Excellence Awards
Qatar Today
2018



Doha Bank & Amwal's "QETF" The first
Exchange-traded fund (ETF) in Qatar
Qatar Stock Exchange
2018



Best Bank in Capital Position
New Age Banking Awards
2018



Most Outstanding Business Bank
CV Magazine
2018



Best Trade Finance Bank
Global Finance
2018



Best Arab Customer Services
Arab Banks Awards &
Commendationsof Excellence
2018



Qatar Domestic Trade Finance
Bank of the year
Asian Banking & Finance
2018, 2017, 2016, 2014



The Golden Peacock Global
Award for Corporate Governance
Institute of Directors
2018, 2016, 2015



3G global governance award
Global Good Governance Awards
2017



Qatar Domestic Project Finance
Asian Banking & Finance Awards
2017



Best Business Bank MEA
Qatar Business Excellence Bank
2017



Best Local Bank in Qatar
EMEA Finance
2017, 2016, 2012, 2011, 2010



Best Regional Commercial Bank
Banker Middle East
2017, 2016, 2015, 2014, 2013, 2010
2009, 2007 & 2006



Best Bank Governance
Capital Finance International
2017



Most Innovative Bank
in the Middle East
EMEA Finance
2017, 2016, 2010



Best Regional Enterprise Award For
"Excellence in Quality in Banking"
Europe Business Assembly
2017



Best Commercial Bank in Qatar
International Finance Award
2016, 2014, 2013



Best Web/Mobile Banking Services
Banker Middle East
2016, 2015

MESSAGE FROM THE CHIEF EXECUTIVE OFFICER



Doha Bank began the publication of its annual sustainability disclosure statements from the year 2009. It is important to note that this is the 11th year of measurement and reporting of our sustainability framework and metrics. Doha Bank sustainability reporting in aligned to the GRI G4 Framework and the Qatar Stock Exchange ESG reporting methodology. Since 2016, Doha Bank has increased the scope of its reporting to include all required metrics from both GRI and QSE, further evidence of our commitment to the ongoing sustainability journey.

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 testament to that, the Bank has continued its International Expansion and our Chennai branch in India was inaugurated in April. 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 eighteen 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 2018 are 'Golden Peacock Global Award for Corporate Governance' from the Institute of Directors, 'Best Capital Position' at the New Age Banking Awards, 'Most Outstanding Business Bank- Qatar' at the Corporate Excellence Awards, 'Qatar Domestic Trade Finance' from Asian Banking & Finance and 'Best Arab Customer Services' from the World Union of Arab Bankers.

During the year 2018, 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.

- An intensive schedule of Knowledge sharing events across the world and attended by large number of customers and key contacts.
- Beach Clean-up event in partnership with Qatar's Ministry of Municipality and Environment

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.P.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 27 state-of-the art branches, 4 e-branches and 3 pay offices. The number of ATMs reached 103 of which there are 94 ATMs and 1 Mobile ATM in Qatar, 3 ATMs in UAE, 2 ATMs in Kuwait and 3 ATMs in India as at 31st December 2018.

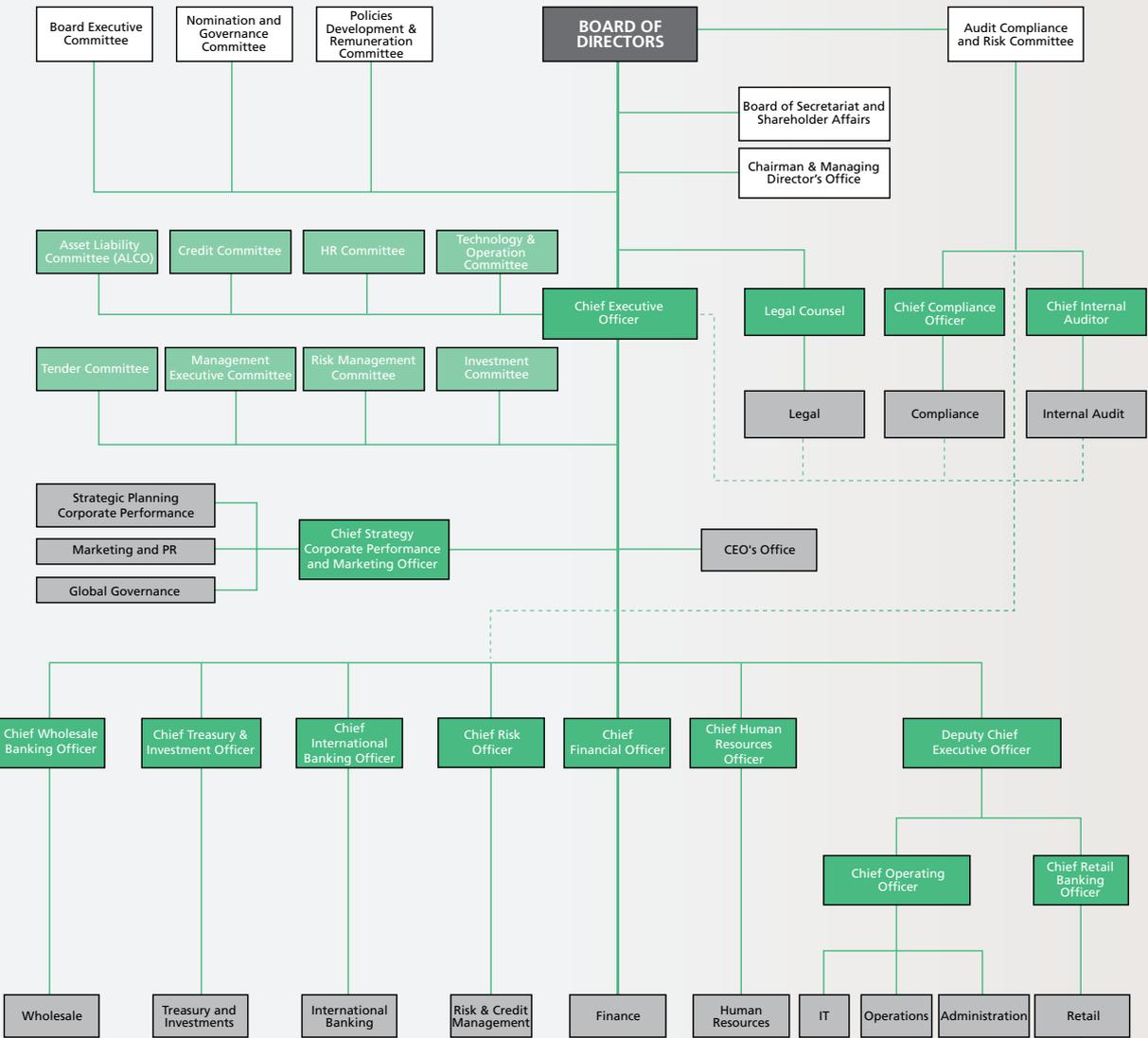
The Bank has expanded its business overseas with branches in the UAE (Dubai & Abu Dhabi), Kuwait and India (Mumbai, Kochi & Chennai). In addition, the Bank has representative offices in Japan, China, Singapore, Hong Kong, South Africa, South Korea, Australia, Turkey, United Kingdom, Canada, Germany, Bangladesh, Sri Lanka and Nepal.



Grand Hamad Branch

MANAGEMENT STRUCTURE, DIVISIONAL PRODUCTS AND SERVICES (as at 31st December 2018)

Organizational Structure as at 31st December 2018:



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 (dohabank.qa). Details of Doha Bank's entities included in its financial statements can also be located on Doha Bank's website (www.dohabank.qa - 'Investor Relations' – 'Overview')

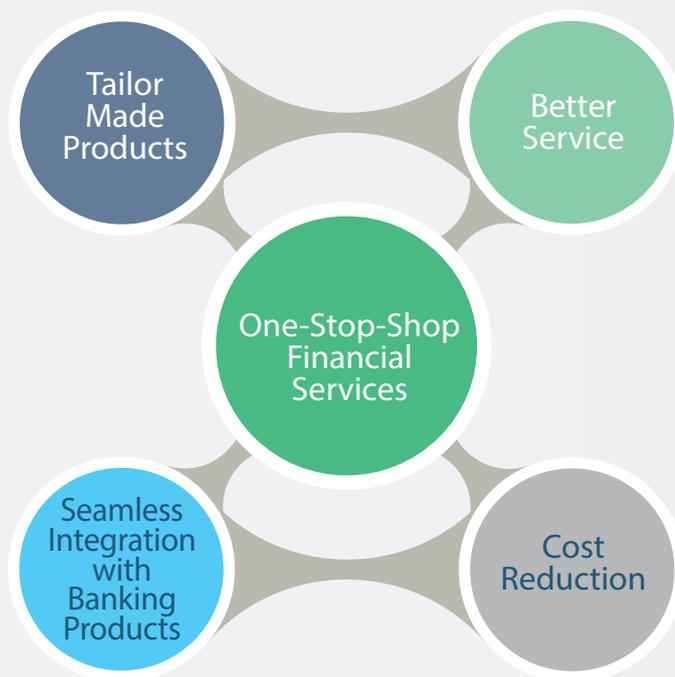
Doha Bank's Vision, Mission & Values

"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 VISION

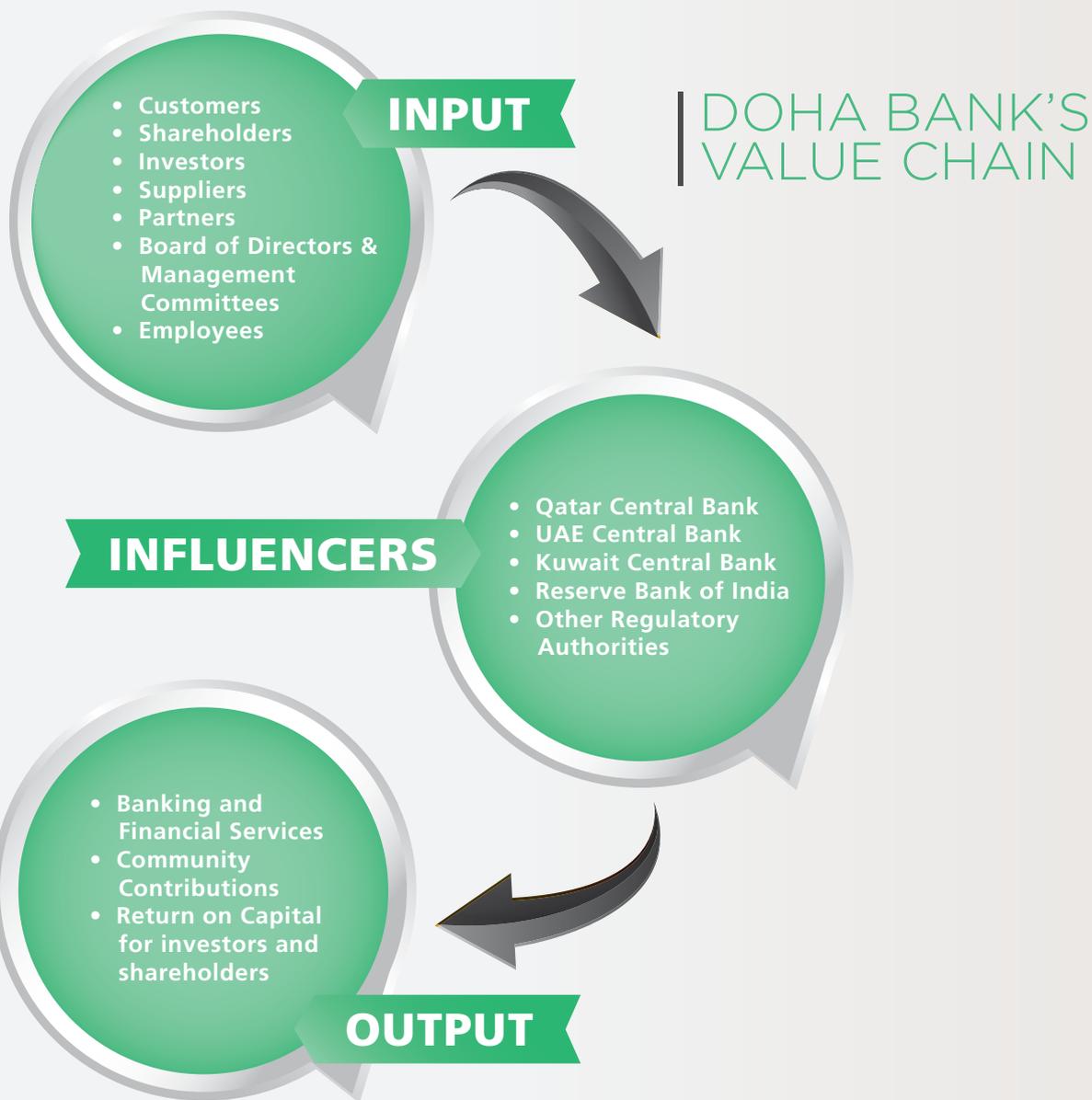
DOHA BANK'S MISSION

"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."



"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 VALUES



Doha bank creates value through its products and services by providing the right products to the right customers

	Middle Income	High Income	Affluent	Private Banking
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	Exclusive and dedicated RM's, Concierge services, classical and tailored product offerings
PRODUCTS	<ul style="list-style-type: none"> • Auto Finance • Personal Finance • Credit Cards • Current Accounts • Savings Accounts • Term Deposits • Al Dana Savings • SMART Deposits • Fund Remittance • Payroll Cards (WPS) • Life Insurance • Motor / Travel Insurance • Savings / Retirement Solutions • Personal Accident / Health Insurance • NRE Accounts • NRE / FCNR Deposits • National Pension Scheme for NRIs • NRI Mutual Funds • NRI Insurance and Investment • QETF 	<ul style="list-style-type: none"> • Housing Finance • Green Housing Finance • Auto Finance • Personal Finance • Platinum Credit Cards • Co-Branded Lulu Credit Card • Loan against Deposits • Loan against NRE Deposits • IPO Loan • Overdraft Facilities against Salary and Cash Collateral • Current Accounts • Savings Accounts • Green Accounts • Term Deposits • Al Dana Savings • SMART Deposits • Fund Remittance • Al Jana Deposits • Term Insurance • Retirement & Investment Solutions • General Insurance Solutions • 4 in 1 Brokerage account for NRIs • NRI Home Loans • Savings ,Retirement & Investment Solutions • NRI Mutual Funds • NRI Insurance and Investment • QETF 	<ul style="list-style-type: none"> • Mortgage Finance Variants • Loan against Rental Income Discount • Loan against Deposits • Auto Finance • Gold Investment Loan • Al Riyada Visa Platinum Debit Card • Al Riyada Visa Infinite Credit Card • CO Branded Lulu Credit Card • IPO Loan • Personal Finance • Overdraft Facilities against salary and deposits • Value added Current Accounts • Value added Term Deposits • Flexi Save Deposit • Term Deposits • SMART Deposits • Al Dana Savings • Upfront Deposits • Al Jana Deposits • Mortgage Saver Account • Insurance Solutions • Financial Planning • Fiduciary & Trust Services • Legal Advisory • Mortgage Loan against Deposit • Personal Loans • Overdraft against Deposit • Jumbo Life Insurance • General Insurance Solutions • NRI Wealth Management • NRI Succession Planning • Retirement & Investment Solutions • QETF 	<ul style="list-style-type: none"> • Insurance Solutions • Structured Products • Real Estate Investments and services worldwide • Foreign Equity Trading • Mutual Funds • Legal and Financial Planning Services • Fiduciary & Trust Services • Bonds & Forex Trading • Exclusive Private Banking Credit Card • Gold Trading • QETF

Doha Bank's Risk Management Group (RMG) operates through an enterprise-wide risk management framework (ERMF). ERMF in Doha Bank sets out activities, tools, techniques and Governance structure to ensure that all identified risks are understood and appropriate measures are in place to mitigate the same. RMG consistently and continually monitors risks and processes across the organization to identify, assess, measure, manage and report on potential threats that could negatively impact the desired results of Bank's objectives. Risk Management policies, models, tools and systems are regularly reviewed/ revised to improve the framework and reflect market changes. RMG reports to the CEO, with a dotted line of reporting to Board Level 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.

Responsibility for risk management resides at all levels of the Bank, from the Board and the Executive Committee down through the organization to each business manager and risk specialist. These responsibilities are distributed so that risk/return decisions are taken at the most appropriate level, as close as possible to the business, and are subject to robust and effective review and challenge. The ERMF lays down a clear, consistent, comprehensive and effective approach for the management of all risks. It also sets out the key activities required for all employees to operate Doha Bank risk and control environment, with specific requirements for key individuals, including the CRO and CEO, and the overall governance framework designed to support its effective operation.

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 out 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 the Executive Management Committee, Management Credit Committee, Investment Committee and Asset and Liability Committee. In addition, the Board level committees viz. Audit, Risk

and Compliance Committee, reviews the observations and findings of internal audit, Risk management, external auditors, compliance and the regulator's reports to take stock of the overall risk exposures across the organization in all spectrum of the business & support areas.

Risk Management Committee:

A number of committees / Task Force have been established to measure & manage various risks in an efficient and objective manner which includes:

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

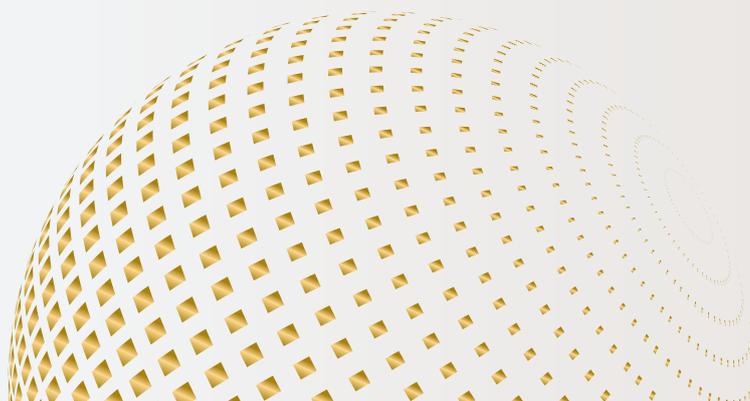
DOHA BANK'S RISK MANAGEMENT

Over the last few years, a number of major regulatory changes have been introduced to test banks' ability to respond to severe stress conditions as well as bank's governance framework around capital planning.

Implementation of ICAAP & Stress Testing Framework as per QCB guidelines:

Banks prepares a comprehensive report on the Internal Capital Adequacy Assessment Process with all its forms and tables according to the new guidelines based on the consolidated and audited financial statements as at 30th September of each year. Each year the Bank provides QCB with this report by 15th December. Based on this report, QCB reviews and assesses the additional capital charge approved for the following year which the bank is required to maintain within the overall minimum limit of the Capital Adequacy Ratio (CAR) during the whole period.

The ICAAP encompasses internal assessment of material risks such as Liquidity risk, Interest rate risk, Country risk, Credit concentration risk, Sector concentration risk, Counterparty credit risk, Residual risk, Strategic risk and Reputational risk. The assessment also involves calculation of quantitative impact of these risks on capital adequacy of the bank. Furthermore, ICAAP includes capital planning and financial projections, defining and aligning



risk appetite, stress testing & scenario analysis and defining the risk universe for the bank. Considering the nature of operations of the Bank and the material risks, a comprehensive assessment of capital is being conducted to determine the level of extra capital required to meet such risks identified under Pillar 2.

Implementation of Capital and Recovery planning framework:

QCB instructed all the Domestic Systemically Important Banks (DSIB) in Qatar to place credible recovery actions that could be implemented to restore the DSIB's businesses to a stable and sustainable condition in the event of severe stress. In preparing recovery plans, DSIB's are not expected to rely on public funding available from QCB or from other authorities in case of severe stress or default. QCB also instructed all the banks in the country to put in place sound capital planning processes and develop detailed, comprehensive, and forward looking capital plans that are proportionate to the bank's profile and complexity.

Basel III: QCB has outlined detailed instructions for Basel III Capital Adequacy calculations in accordance with the rules of Basel Committee on Banking Supervision (BCBS). The bank has adopted Basel III framework and accordingly started reporting Capital Adequacy Ratio on a quarterly basis to QCB.

Implementation of IFRS 9:

IFRS 9 introduces a new impairment model which results in the early recognition of credit losses in contrast to the previous standard which required the recognition of losses when incurred.

The new accounting standard provides guidance in the following three areas;

1. Classification and Measurement of financial instruments
2. Impairment of financial statements
3. Hedging

Under the new model, the Bank is expected to maintain provisions against all financial assets that are debts in nature (including placements, investments, trade receivables, loans and advances and off balance sheet items) upon initial recognition (i.e. day 1 of recording). This will also include healthy assets that are expected to be recoverable in full.

The QCB has issued its regulatory implementation guidelines of IFRS 9 with the instruction to the banks to regularly calculate Expected Credit Loss (ECL) and submit quarterly report on adopting IFRS 9 on the assets classified under stage 1 and stage 2 of the ECL model based on quarter end figures.

Doha Bank's IFRS 9 Implementation progress:

The Bank had engaged external consultant firm to assist in preparation for meeting the requirement of IFRS 9: Financial instruments as well to ensure

compliance with the instructions issued by the Qatar Central Bank.

- The Bank's senior management set up a Steering Committee in accordance with the requirements of the QCB mandate, to oversee the IFRS 9 implementation. The Steering Committee is chaired by the Bank's CEO and comprised of the Chief Risk Officer, Chief Financial Officer, the Chief Internal Auditor, Chief Compliance Officer and Head of IT. Amongst other matters, the Steering Committee is responsible for making judgments where policy decisions were required, develop a granular transition plan for the implementation of IFRS 9 and ensure adherence to the plan.
- The adoption of IFRS 9 brings about a number of changes to the business processes and policies of certain functions within the Bank, including front offices, finance, risk, IT, etc. and the way these departments collaborate in the Bank's adoption and implementation of IFRS 9. The implementation also require the amendment of certain policies and procedures to include guidance of IFRS 9. The policies and procedures of the Bank are under revision for credit manuals, collateral management, IT support, finance manuals.
- IFRS 9 also requires extensive qualitative and quantitative disclosures around the expected loss model adopted by the Bank including the assumptions, inputs and techniques used for estimating the expected credit losses, the provision movement and additional credit risk disclosures.
- IFRS 9 requires the involvement of those charged with governance and senior management to ensure that the Bank has appropriate credit risk practices including an effective system of internal control, to determine adequate expected credit loss (ECL) allowances in accordance with IFRS 9 as well as the bank's stated policies and relevant QCB regulatory guidance.

The major risks associated with the banking business have been discussed in detail in the following sections:

Strategic Risk: This risk can arise from adverse business decisions, poor implementation of decisions, absence of clearly defined strategic business directions 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, Business Continuity Management (BCM) drills education and system updates.

Reputation Risk: It is a risk of loss resulting from damages to a firm's reputation due to failure to meet stakeholder expectations. This could arise as a result of behavior, action or inaction, either by Doha Bank itself, our employees or those with whom we are

associated with. It could lead to lost revenue; increased operating, capital or regulatory costs; or destruction of shareholder value. The bank has a zero tolerance for knowingly engaging in any business, activity or association where foreseeable reputational risk or damage has not been considered and mitigated.

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.

The Management Executive Committee provides Bank wide oversight on reputational risk, sets policy and monitors material risks that could have negative reputational consequences. At the business level and across its subsidiaries, overseas branches and representative offices, the relevant Senior Management is responsible for the management of reputational risk in their respective business / functional operations.

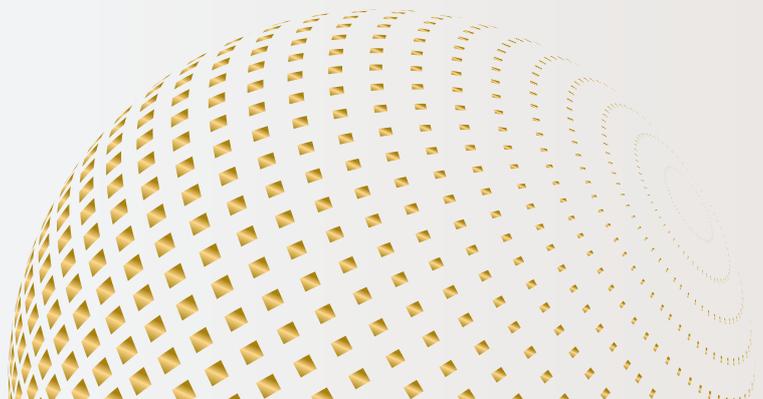
Legal Risk: Legal risk is the possibility of loss resulting from the Bank's failure to comply with local laws, breach of ethical standards and contractual obligations with counterparties or customers. The Bank also faces the risk of litigation due to unenforceable contracts with vendors, counterparties or regulators. The Bank maintains an in-house qualified team of legal advisors, in addition to a number of local & international law firms on retainer basis, who are responsible for validating all the Bank's agreements and pursue the cases filed by the bank against clients or external parties filed against Doha Bank. 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 team and processes 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. The Management Credit Committee shall review and decide on the following:

- The extent to which the Bank should assume credit risk, taking into account the capital base, the Bank's ability to absorb losses, the risk-reward ratio, probability of default etc.;
- The credit portfolio, including concentration trends, provisions, quality of portfolio and requirements vis-à-vis credit strategy and risk appetite;
- Portfolio concentration limits against Regulatory and Internal Limits set for counterparties, industry sectors, geographic regions, foreign country or class of countries, and classes of security;
- Significant delinquent credits (watch list and under settlement accounts) and follow up actions taken to safeguard the interests of the Bank;
- Adequacy of loan loss provisioning requirements;
- Establishment of an authorization structure and limits for the approval and renewal of credit facilities;
- Detailed credit policies, procedures and guidelines, proper segregation of duties, well defined authority matrix for credit approval and periodic audit and examinations by internal and external auditors to ensure that an environment of checks and balances exist within the Bank.
- In order to take the bank to the next stage, to comply with IFRS 9 and Basel Accords, the Bank has decided to acquire a predictive scoring model for Retail credit to enhance the due diligence process. The Bank has already initiated the induction process with the plan to implement the model in 2019.
- During the year 2018, Bank has replaced the internal rating system to predictive score model for Corporate.



Credit Risk Management (CRMD) Structure:

The CRMD function is independent of the business functions, which include policy formulation, credit underwriting, technical evaluation, limit setting, exposure and exception monitoring, portfolio analysis, classification of advances and compiling reports for the management.

The key objectives of CRMD are to ensure:

- Bank-wide credit risks are identified, assessed, mitigated (wherever possible), monitored and reported on a continuous basis at customer and portfolio level;
- The Bank's exposure is within the risk appetite limits established and approved by the Board of Directors, which covers group and single obligor limits, borrower ratings, portfolio analysis, counter party limits and concentration of the limits to effectively measure and manage its credit risk;
- Review and assessment of credit exposures in accordance with the authorization structure and limits prior to facilities being committed to customers;
- Ensure completion of documentation and security creation through Credit Administration as per approval terms before release of credit facilities to the clients.
- Monitoring the concentration of exposure to industry sectors, geographic locations and counter parties;
- Proactive and dynamic monitoring of the accounts as to the quality of the assets and to spot any adverse features/ warning signs which can eventually lead to deterioration in the recovery prospects.
- Engage the Business Units at an early stage itself to take corrective steps so that the exposure does not become unmanageable.
- Review of compliance with exposure limits agreed for counter parties, industries and countries, on an ongoing basis, and review of limits in accordance with the risk management strategy and market trends;
- Prior to launching of new products, vetting the proposals from risk perspective in light of portfolio performance and according to severity of the risk and recommend appropriate mitigations to book quality business.

Remedial Account Management

Doha Bank has a disciplined and vigorous remedial account management process. Effective workout programs are critical to managing risk in the portfolio; it is important to segregate the workout function from the area that originated the credit.

Doha Bank has established a robust portfolio monitoring process by establishing a credit control unit to identify the early warning signs in the customers' accounts. Based upon severity of the problem it is decided to transfer the account to Remedial Asset Management Unit to act jointly with business units in order to prevent further deterioration in Corporate or SME accounts. This includes facts finding, clients meetings and visits, negotiating rescheduling deals and settlement proposals with customers and carrying

out "Defect Analysis" for special mentioned accounts recommended to downgrade to NPL and to ascertain the reasons for delinquency. The outcome of defect analysis is shared with business units to learn lessons for default. Findings of Defect Analysis also triggers revisit of lending norms based upon delinquency trends to ensure booking of quality assets in future.

The Objective of this Unit is as follows:

- Revisit the Bank's relationship with the borrower.
- Analyze the financial and economic condition of the borrower and continuity of its future business prospects.
- Proactively undertake restructuring and rescheduling of distressed loans.
- Suggest appropriate measures to turnaround, restructure, rehabilitate with the objective of eventually upgrading delinquent accounts to save provision.

Debt Recovery Department

Non-performing loans seriously affect profitability of the Bank. Some borrowers do not follow discipline of payment of their loans and default, while others fail due to numerous reasons beyond their control. Profitability of the Bank gets negatively impacted when loans become non-performing resulting in not only suspension of interest income but also forces to create loan loss provision from the income of the Bank. Moreover, Non-Performing Loans (NPL) reflects badly on the image of the Bank. Thus recovery of stuck-up loans is a major concern for the Bank.

The Debt Recovery function of the Bank handles non-performing loans/ portfolio with a clear objective to recover stuck-up loans and facilities to contain NPL ratio and to increase the profitability through reversal of provision and suspended interest.

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. Treasury works closely in conjunction with Financial Risk Management (FRM), and the business, to analyze and understand the underlying liquidity requirements. These parties are engaged in regular and frequent dialogue to understand changes in the Bank's position arising from business activities and market circumstances.

ALCO, which meets regularly, 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. Moreover, any market disruption may impact liquidity

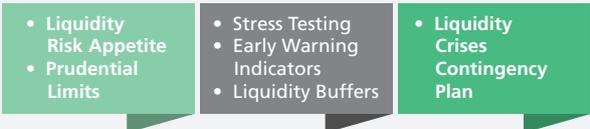
of investments. Doha bank has a comprehensive Liquidity Management framework for managing the liquidity risk. The framework sets the group's risk appetite for liquidity risk by setting limits and benchmarks. The ALCO is informed of performance against the liquidity risk limits, via a weekly Liquidity Dashboard.

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 long, medium and short term 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 and forecasts to manage its liquidity risk positions.

The Bank maintains sufficient high quality liquid assets, which can be liquidated at short notice to raise cash, if required. The bank's liquidity policy requires the bank to maintain a pool of liquid assets which can be accessed at the time of liquidity crises. The Bank also has in place credit lines with several international banks to make funds available in case of need. The Bank's liquidity position is subjected to diverse stress scenarios in order to evaluate the impact of unlikely but potentially plausible events on liquidity and regularly evaluated by ALCO. Scenarios are based both on historical and hypothetical events. The results obtained from such stress testing provide meaningful input when defining target liquidity risk positions. Furthermore, QCB through its guidelines has mandated all the banks in Qatar to comply with Liquidity coverage ratio (LCR) and Net stable funding ratio (NSFR).

In addition, the Bank maintains the Funding Mix and Liquidity plan forecast for every quarter, which details how liquidity would be managed under stress events and the liquidity potions the Bank has planned for. Post diplomatic crisis, we have submitted Liquidity Contingency Plan to QCB for remaining period of the year to mitigate liquidity risk. Since nature of any such event cannot be ascertained in advance, the plans are designed to be flexible and hence provide various options that could be used during liquidity crisis situation. Furthermore, the bank has also implemented an Asset-Liability Management system, which provides real-time guidance on maturity mismatch, LCR, NSFR, etc. which aids towards the Bank's balance sheet management.

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



Market Risk: This is the risk of loss arising from unexpected changes in financial indicators, including interest rates, exchange rates, as well as equity and commodity prices. Bank has an active Management Information System (MIS) to keep the Management and the Investment Committee informed about the changes in market risks and their effects on the Bank's financial results. The prominent market risks affecting the Bank are currency risk and interest rate risk, which are detailed below.

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 exposures – including spot, swap and forwards - are 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. It is evaluated from two different perspectives: with respect to the Fixed Income Investment Portfolio of the Bank, and with respect to the entire Bank's Assets and Liabilities.

Interest Rate Risk of Fixed Income Portfolio arises from fluctuating interest rates, which contribute to the change in the Fair Value of the Fixed Income Investment Portfolio of the Bank. The Bank's Bond Portfolio is analyzed daily, and its interest rate risk is based on desired portfolio modified duration as considered appropriate by Investment Committee. Bank keeps its portfolio duration within its risk appetite. The risk department analyzes each investment proposal separately, and potential market risks are identified and mitigated before placing the proposal for Investment Committee review and approval. The Bank's hedging policy sets the framework to be followed for hedging the interest rate risk and FRM regularly reports the hedge ratio to Investment Committee to decide upon the hedge adequacy and to keep the Fair Value of the Portfolio within agreed limits.

Bank-wide Interest Rate Risk: 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. FRM regularly evaluates the Earnings at Risk (EAR) and Economic Value of Equity (EVE) and reports to ALCO, specifically during interest rate movements by US & local regulators and adjust the pricing of its Assets as considered appropriate. 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.

Additionally Interest rate Risk on Banking Book Pillar 2 Capital Charge is required to be calculated for 200 bps change in interest rates as per NII (Net Interest Income) and EVE (Economic value of equity) approach as defined in the QCB circular (ICAAP) of March 2016. The Bank has implemented EAR and EVE in the bank's assets and liability management system. The Bank also on weekly basis measure, monitor and report the EAR and EVE of the bank to the management in the ALCO.

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 including but not limited to

- Asset quality during crises
- Concentration risk
- Liquidity risk including Liquidity buffers
- Interest rate risk
- Market risk in investments
- Currency risk
- Collateral coverage under falling real estate prices scenario
- Regulatory ratios under crisis situations

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. Internal stress testing framework is revised based on QCB requirements defined in the QCB circular (ICAAP) issued in March 2016 which includes enterprise wide stress testing and reverse stress testing.

Operational Risk: Operational Risk is the risk of loss arising from inadequate or failed internal processes, people and systems, or from external events. The Group is exposed to many types of operational risk. This includes:

- internal and external fraudulent activities;
- inadequate processes, controls or procedures or any breakdowns in them;
- failures in the key systems of the Bank leading to disruption of services;
- an attempt by an external party, to make a service or supporting infrastructure unavailable to its intended users, and
- the risk of cyber-attacks which destabilizes or destroys the Bank's information technology;
- risk of business disruption arising from events wholly or partially beyond control, for example, natural disasters, acts of terrorism or utility failures etc. which may give rise to losses or reductions in service to customers and/or economic loss to the Group.

The operational risks that Doha Bank is exposed to keeps on changing and the Bank endeavors to rapidly adapt to those changes to avoid the risk of losses.

In the current scenario, one of the top emerging risk is "Threat from Cyber Attacks". The Bank, may be a target of cyber-attacks which could jeopardize the sensitive information and financial transactions of the Bank, its clients, counterparties, or customers, or cause disruption to systems performing critical functions. This could potentially have below two impacts:

- regulatory breaches which could result in fines and penalties; and
- significant reputational damage which could adversely affect customer and investor confidence in Doha Bank

However, to mitigate the above risks Doha Bank has taken various measures to secure our Bank's IT infrastructure. The key steps taken by the Bank in this direction are as below:

- The Bank has laid out a roadmap to enhance control framework and technology infrastructure to strengthen our ability to prevent, detect and respond to the ever increasing and sophisticated threat of cyber-attacks;
- Protection of Sensitive information is being the utmost priority for the Bank and it has High Level Management committee for review and monitoring the Information Security posture of the Bank;
- As mandated by Qatar Central Bank (QCB), Doha Bank has actively participated in Cyber Security

Maturity Assessment by Third party and carried out periodic penetration testing and vulnerability assessment for all the Bank's critical assets. Additionally, the bank has completed a full scale implementation of Security Operations Center to augment our Information Security monitoring activities.

- The Bank has realigned the information Security Governance architecture across the Board for effective cyber and information risk management and initiated various security improvement programs within IT infrastructure and process.
- The bank has acquired a comprehensive Cyber Security Insurance policy.

The prime responsibility for management of operational risk and the compliance with control requirements rests with the business and functional units where the risk arises. The Bank has a well-defined operational risk framework and an independent operational risk function. The Operational Risk function is responsible for establishing and maintaining the Operational Risk Management Framework and monitoring the level of operational losses and the effectiveness of the control environment. The Head of Operational Risk is a member of the Risk Management Committee and reports to the Chief Risk Officer. The Risk Management Committee oversees the implementation of an effective risk management framework that encompasses appropriate systems, practices, policies and procedures to ensure the effectiveness of risk identification, measurement, assessment, reporting and monitoring within the group.

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. There have been significant efforts to streamline operational risk management processes, procedures and tools to provide more forward-looking risk insights and strengthen the control culture in the organization.

We have implemented an ORM System to support operational risk identification and assessment, control evaluation, loss management, issue remediation, KRI monitoring, and risk reporting activities. The system enabled the Bank to replace the manual and silos ORM processes with a highly automated, efficient, and collaborative approach. The ORM system assists in gathering and transforming operational risk data into critical risk intelligence to strengthen decision-making.

In addition, the Internal Audit department carries out an independent assessment of the actual functioning of the overall Operational Risk Management Framework. Each business segment must implement an operational risk process which is consistent with the requirements of this framework.

The key steps in management of Operational Risk are described as follows:

- Effective staff training, documented processes/ procedures with appropriate controls to safeguard assets and records, regular reconciliation of accounts and transactions, process of introducing new products, reviews of outsourcing activities, information system security, segregation of duties, financial management and reporting are some of the measures adopted by Doha Bank to manage the Bank-wide operational risk;
- Investigation and Reporting of any risk event (losses, near misses and potential losses), which is used to help identify the root cause and lay down the corrective action plans to reduce the recurrence of risk events. Risk events are analyzed to identify the root cause of incidents, reported, mitigated, recorded on a central database and reported quarterly to the Board of Directors;
- Preparation of 'Control Risk Self-Assessment' across business and support units including subsidiaries and overseas branches. This approach results in detailed understanding of inherent and residual risks with evaluation of controls across the Bank. Therefore, it enhances the determination of specific operational risk profile for the business units while corrective action points are captured and the changes on the operational risk profile is monitored on an ongoing basis.
- The Bank has implemented Key Risk Indicators program to enable proactive monitoring of all the key risks across the Bank's processes. The Bank has identified top Entity Level KRIs which are being monitored and reported to the Risk Management Committee on monthly basis

Doha Bank categorizes Operational Risks into the following risk types for self-assessment process:

- Origination and Execution Risk
- Fraud Risk
- Business Continuity Risk
- Regulatory Risk
- Information Security Risk
- Vendor Risk
- Financial Reporting and recording Risk
- Staff Risk, and
- Transaction Processing Risk

The Bank's blanket insurance policy adequately covers high severity losses and stress losses.

DB Business Continuity Management:

Doha Bank is committed to ensure that all critical business activities are maintained during disruptive incidents. Business Continuity Management (BCM) scope is to cover Doha Banks critical business units, staff and vendors/ partners who are engaged in Bank's operation both directly or indirectly.

Doha Bank's regional Business Continuity Management Policy and Plans documents have been developed with the objective to ensure that our key operations will continue to function and our customers' accounts will be secure and accessible regardless of the incident scope. In the event of a prolonged disruption to our branches or any facility/premises, our BCP provides an alternate work location, where our staff will continue to provide the best service possible. (All local & international branches and HO premises are identified with alternative work locations). Doha bank is using the state-of-the-art data center facility (tier 3 certified facility) as a Disaster Recovery (DR) site. This assures our technology continuity.

Our Business Continuity planning handles periodic mock drills, critical data backup, protection and recovery; protecting people and assets; communication

arrangements to contact customers, employees, and regulators; alternate work location for employees; Identification of critical supplier and assuring our customers prompt access to their accounts if we are unable to continue our operations.

DB Business Continuity Management Readiness:

- All critical business units' readiness via BCM mock drills have been tested at our alternative work sites.
- Doha Bank staff are trained on business continuity and Crisis Management scenario handling.
- Business critical applications are tested as part of DR drills (i.e. enabling the application from DR site)
- All critical applications source codes are protected via Escrow process outside the country.
- Emergency Communication tool is available for crisis communications.
- Emergency Communication tool is available for crisis communications.
- Business Interruptions Insurance in place to protect our business against catastrophic events.

International Rating

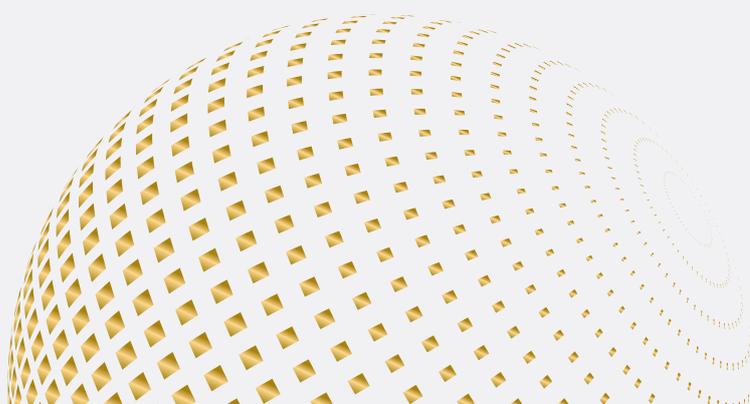
Below is the summary of Doha Bank's rating from International Rating agencies as on 31st December 2018:

Rating Agency	Foreign Currency LT	Foreign Currency ST	Local Currency LT	Local Currency ST	Financial Strength / Viability	Support	Outlook
Capital Intelligence	A+	A2	-	-	A	2	Stable
Moody's	A3	P-2	A3	P-2	-	-	Stable
Standard & Poor's	BBB+	A2	BBB+	A2	-	-	Stable
Fitch	A	F1	A	F1	bb+	1	Stable

International Rating Agencies have maintained the usual strong ratings, recognizing the Bank's strength and performance.

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 impressive results in over 39 years of its history. This has been a 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 considers 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 increasing its role in preserving the environment and supporting the endeavors of other national organizations aimed at curbing the deterioration of environmental systems and preserving natural resources.

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.

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 of Doha Bank were setup 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
ENVIRONMENTAL**

**ECONOMIC
COMMUNITIES**

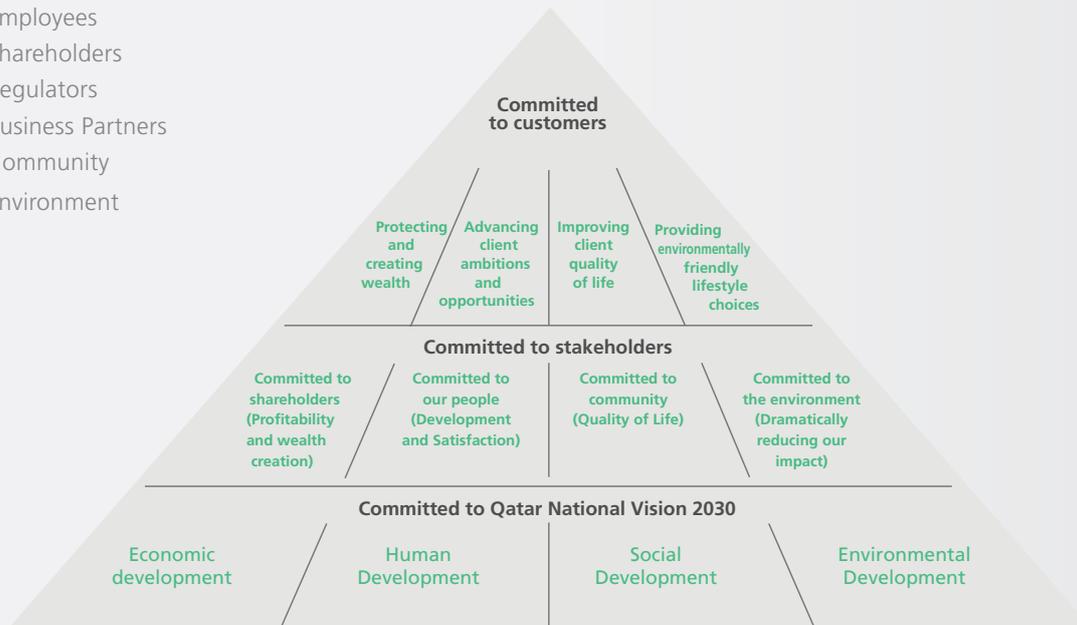
In doing so, Doha Bank will bring continued leadership to the development of Sustainability Reporting with objectives and accountability being fundamental to its philosophy of executing a profitable and sustainable Doha Bank enterprise.

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 key stakeholders are as below:

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

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



DOHA BANK'S FINANCIAL PERFORMANCE

Net profit of the Bank for the year 2018 is QAR 830 million as compared with QAR 1,110 million in the year 2017. The Bank has achieved noticeable growth rates in many financial indicators.

The total assets rose by QAR. 2.6 billion, from QAR 93.5 billion in 2017 to QAR 96.1 billion in 2018 i.e. a growth rate of 2.8%. Loans & advances remained at QAR 59.8 billion in 2018. The customer's deposits decreased by 6.7% from QAR 59.5 billion in 2017 to QAR 55.5 billion in 2018. The total shareholders' equity reached to QAR 12.7 billion by year end by a decrease of 14.0% compared to last year.

As of December 31, 2018 the earnings per share was QAR 1.97 and the return on average shareholders' equity was 8.90% and the return on average assets was 0.88%.

IN THE FINANCIAL YEARS FROM 2008-2018:

- Total Assets grew from QAR 39.0 billion to QAR 96.1 billion representing an increase of QAR 57.1 billion or 147%..
- Total investments in 2008 stood at QAR 3.4 billion, which grew consistently to reach QAR 20.6 billion at the end of 2018, representing a growth of QAR 17.2 billion or 508%.
- Customer deposits grew from QAR 23.2 billion to QAR 55.5 billion representing an increase of QAR 32.2 billion or 139%.
- Total Equity increased from QAR 4.9 billion in 2008 to QAR 12.7 billion in 2018 representing an increase of QAR 7.8 billion or 159%.
- Operating income grew from QAR 1,675 million in 2008 to QAR 2,635 million in 2018, which equates to a growth of 57%.

SUMMARY OF ECONOMIC PERFORMANCE

Details	2013	2014	2015	2016	2017	2018
Direct Economic Value Generated						
Revenues (operating income) (QAR '000s)	2,541,165	2,859,626	2,811,583	2,741,158	2,945,840	2,634,598
Economic Value Distributed						
Operating costs (QAR '000s)	894,622	1,020,107	1,030,651	1,069,391	1,102,593	936,711
Employee compensation (QAR '000s)	458,213	523,489	520,524	516,304	531,109	496,325
Payments to providers of capital (QAR '000s) ²	1,162,675	1,153,489	895,117	995,117	1,150,140	530,047
Payments to Government (QAR '000s)	44,482	57,878	60,144	58,581	63,418	31,564
Event Sponsorships (QAR '000s)	1,383	2,410	2,625	2,188	2,455	-
Community Investment (QAR '000s)	3,850	4,200	4,200	1,000	1,000	1,000
Economic Value Retained						
Global net profits (QAR '000s)	1,312,652	1,358,658	1,353,529	1,053,781	1,110,074	830,222
Total operating income (revenue QAR '000s)	2,541,165	2,859,626	2,811,583	2,741,158	2,945,840	2,634,598
Total Equity (QAR '000s)	11,270,903	11,292,753	13,187,118	13,380,535	14,806,997	12,733,229
Return on (average) shareholders equity (%)	17.9%	16.5%	15.9%	12.1%	11.90%	8.90%
Tier-1 Capital notes (QAR '000s) if any	2,000,000	2,000,000	4,000,000	4,000,000	4,000,000	4,000,000
Subordinated Debt (QAR '000s)	771,447	772,092	772,736	-	-	-
Capital resources ³ (QAR '000s)	10,198,271	10,287,234	12,605,185	12,374,445	13,812,404	13,124,271

- 1 Financial data is also available in our annual report / Financial Statement available in the Investor Relations section of our website www.dohabank.com
- 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 NEEDS – 2018

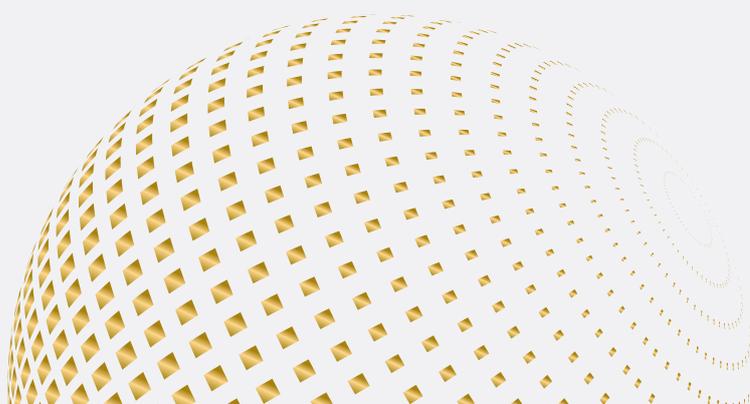
Stakeholder Group(s)	Channels of Engagement	Priorities and Needs	Doha Bank Response
Individual Customers	<ul style="list-style-type: none"> • Branch Network • Alternative banking channels • DBank Online • DBank Dial • DBank SMS • E-Remittance • DBank Mobile • DBank e-Branch • ATMs Network • Market surveys • Promotional channels and media • Annual reports • Al Mada Magazine • Customer Care contact center • Customer Connect 	<ul style="list-style-type: none"> • Innovative products and services meeting their ever changing needs • Services excellence • Special needs of customers • 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 • Green Mortgage program • Green Car Loan • Alternative banking channels • Facilities supporting special needs of customers • 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 • Online solutions • 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 • Career Development Lab • Ka'faa Competency Framework • Staff Compensation revisions • 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



Doha Bank Branch in Kuwait



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 and external materiality assessment in 2018. 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

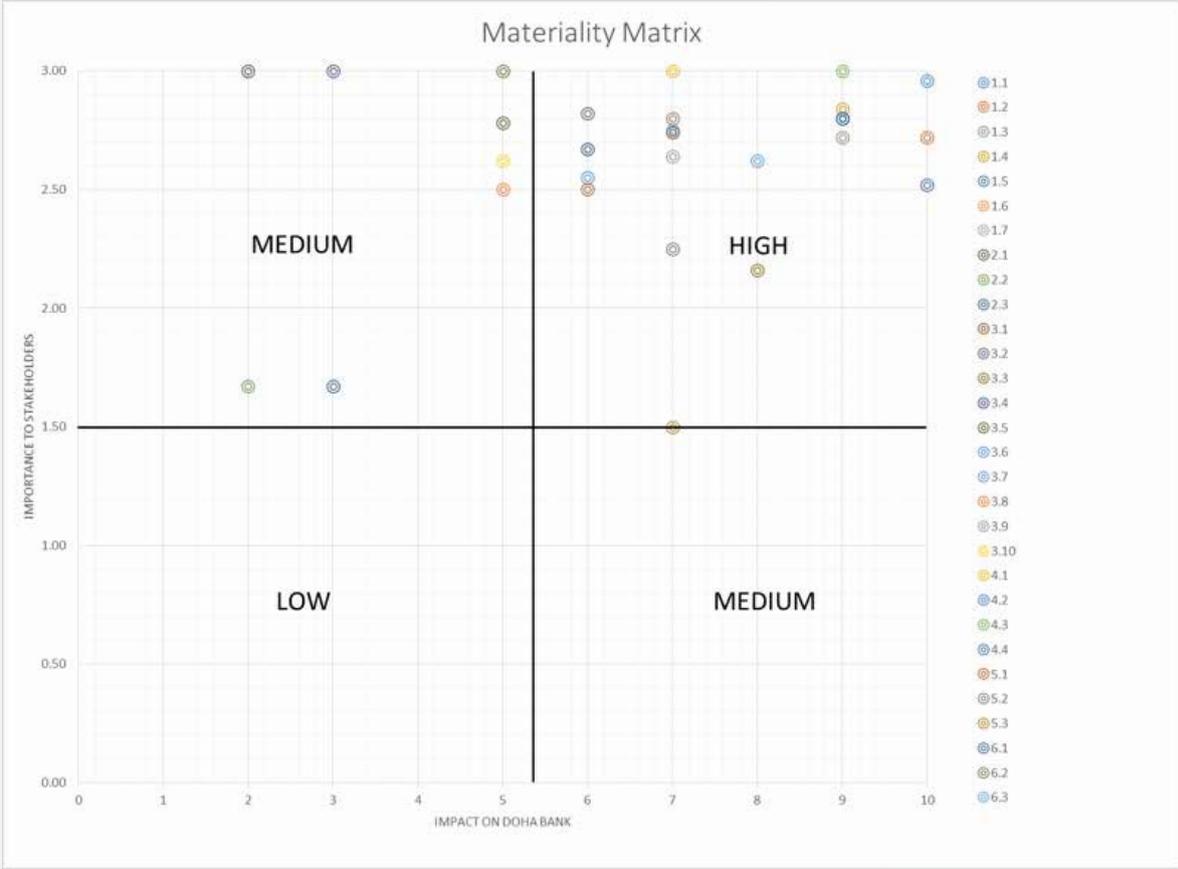
IDENTIFICATION OF MATERIAL ISSUES

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	2.96
Committed to its Customers;	Customer satisfaction	1.2	10	2.72
Committed to its Customers;	Responsible communication	1.3	9	2.72
Committed to its Customers;	Access to financial services	1.4	9	2.84
Committed to its Customers;	Regulatory compliance	1.5	10	2.52
Committed to its Customers;	Customer Safety	1.6	9	2.84
Committed to its Customers;	Responsiveness of Bank Staff	1.7	7	2.80
Committed to the Environment;	Energy consumption	2.1	2	3.00
Committed to the Environment;	Water consumption	2.2	2	1.67
Committed to the Environment;	Waste management	2.3	3	1.67
Committed to its Employees;	Job creation and security	3.1	7	2.74
Committed to its Employees;	Human rights	3.2	6	2.82
Committed to its Employees;	Hiring staff from local community (market presence)	3.3	8	2.16
Committed to its Employees;	Employee benefits and remuneration	3.4	6	2.67
Committed to its Employees;	Health, safety and well-being	3.5	5	2.78
Committed to its Employees;	Learning and development	3.6	6	2.55
Committed to its Employees;	Employee engagement	3.7	8	2.62
Committed to its Employees;	Employee Diversity and equal opportunity	3.8	5	2.50
Committed to its Employees;	Employee Grievance mechanisms	3.9	7	2.64
Committed to its Employees;	Human Rights Investment	3.10	5	2.62
Committed to its Shareholders;	Doha Bank's financial performance (e.g. turnover, profits)	4.1	7	3.00
Committed to its Shareholders;	Alignment to Qatar National Vision 2030	4.2	9	2.80
Committed to its Shareholders;	Transparency and accountability	4.3	9	3.00
Committed to its Shareholders;	Responsible financing	4.4	9	2.80
Committed to its Communities;	Collaborations and partnerships	5.1	6	2.50
Committed to its Communities;	Economic value generation (e.g. distributing profits to stimulate the economy)	5.2	7	2.25
Committed to its Communities;	Financial contribution (e.g. charitable donations in monetary terms)	5.3	7	1.50
Committed to its Suppliers.	Supporting suppliers	6.1	3	3.00
Committed to its Suppliers.	Responsible procurement	6.2	5	3.00
Committed to its Suppliers.	Procurement choice	6.3	7	2.75
Committed to its Communities;	Collaborations and partnerships	5.1	6	2.30
Committed to its Communities;	Economic value generation (eg. distributing profits to stimulate the economy)	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 data privacy, customer satisfaction, responsible communication, access to financial services, customer satisfaction, regulatory compliance 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. We continually enhance and refine existing products and introduce new products to maintain our edge in the market. Some of the key initiatives towards this are:

- Customer Service: 2018 saw the launch of a number of new and upgraded customer service offerings. The new and improved DBank Online portal with intuitive interface making Internet Banking easy and user-friendly, whilst incorporating the latest technology to enhance security features. The Doha Bank e-commerce portal, Doha Souq was re-launched and extended to include Arabic. English and Arabic customers can now enjoy discounted services of more than 100 merchants on the unique shopping platform. A state of the art communication platform, combining WhatsApp, Facebook Messenger and the 'Hello Doha' e-mail service was introduced allowing digital customer agents to address queries and complaints received from multiple channels via a single platform in both in English and Arabic and in turn offer an enhanced customer experience and convenience.

- New Products: 2018 saw the successful launch of Al Jana Series 7 with higher interest fixed term deposits, a new Al Dana scheme encompassing the highest individual prize, the maximum number of winners and biggest prize scheme in Qatar, QAR 2 Million, Qatar Airways ticketing discounts with savings of up to 10% and our Gold Campaign with a chance to win up to 1kg or 250gm of gold.
- Cards: 2018 saw the launch of the very popular Free iPhone XS campaign for new Doha Bank Credit Card customers and the arrival of card activation via online and mobile, for increased customer convenience.

CORPORATE SOCIAL RESPONSIBILITY ACTIVITIES

UN Global Compact

Reinforcing our commitment to Sustainability on a Global stage, Doha Bank, one of the largest commercial banks in the State of Qatar, becomes first Qatari bank to sign up to UN Global Compact, UNGC, a UN policy initiative encouraging businesses worldwide to adopt sustainable and socially responsible policies.

Earth Hour

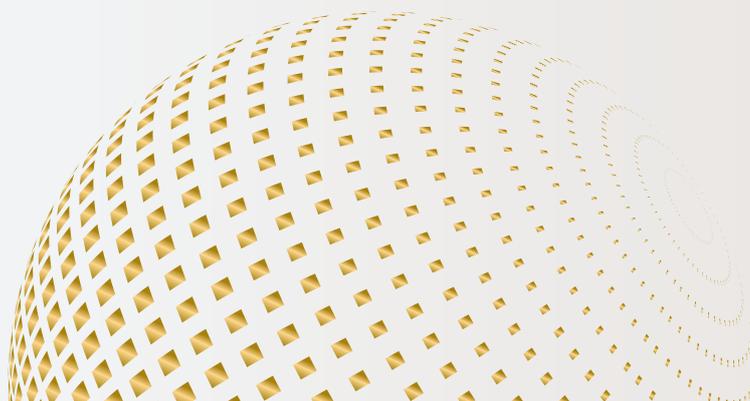
Reinforcing its commitment to climate change action, Doha Bank, showed its support for the annual Earth Hour global initiative by switching off the lights in its corporate headquarters in West Bay and various branches across Qatar for one hour on Saturday, 24 March, from 8.30pm until 9.30pm, local time.

FTSE4Good Emerging Index

Doha Bank was selected in the FTSE4Good Emerging Index. The selection highlights our continued leadership in environmental, social and governance (ESG) performance. We were rated above the threshold for companies in emerging markets, as well as that of developed markets, by FTSE Russell. Doha Bank was honoured to be selected amongst 134 Financial Services companies from emerging markets, including China, Brazil, South Africa and GCC.

Beach Cleanup Campaign 2018

Doha Bank continued its efforts to spread the message of environmental protection and sustainable development by joining hands with Qatar's Ministry of Municipality and Environment (MME), Al Wakra



Municipality to host a 'Beach Clean-Up' event at Al Wakra Family Beach, with the theme 'Save The Beaches For the Future' to show its commitment to the environment and support the World Environment Day on 12th May 2018.

The initiative aimed to creating greater community awareness about the need to protect and preserve the natural environment and keep the marine habitat safe and trash-free, the Beach Clean-up event was led by Doha Bank's Management and volunteer staff members who actively picked up litter and trash collected along the shoreline.

Green Car Loan

Special car loans for electric or hybrid cars reward customers for making environmentally-friendly choices with an array of attractive benefits.

In another effort to support the sustainability objectives of the Qatar Vision 2030, Doha Bank announced a special Green Car Loan offer to encourage residents to opt for environmentally-friendly vehicles. Encouraging customers to become more energy efficient and sustainable, with their Car options the exciting offer features discounts on interest rate on Car loan, that are electric or hybrid car.

ECO-Schools Awards

Doha Bank celebrate and recognize the efforts of schools that are actively working towards reducing their carbon footprint through the ECO-Schools Programme and encouraging students to contribute towards the well-being of the environment by embracing sustainable methods and practices.

ECO-Schools Programme Awards 2018 presented to 11 schools in Qatar at a special event held on 17th February 2018 for successfully completing the ECO-Schools Programme projects for the year 2017. An annual nationwide initiative, Doha Bank's ECO-Schools Programme aims to recognize students and schools in Qatar that play an active role in propagating environmental awareness and implementing good environmental practices.

The ECO-Schools Programme Awards 2018 highlights Doha Bank's commitment towards Corporate Social Responsibility in making a difference to the environment and the society, in coordination with the schools. It has, over the years, successfully contributed towards empowering younger generations to become advocates for the environment.



First Atm Machine

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

- Chennai Branch (India) – Inaugurated in April
- Sri Lanka Rep Office – Inaugurated in June
- Nepal Rep Office – Inaugurated in December
- QETF - 1st ETF in Qatar and the largest in GCC
- DBFS – Introduction of investment opportunities to NRI customers
- DBank Online – New optimized experience with enhanced security
- WhatsApp – 1st Fully-Integrated Communication Platform to Enhance Customer Service
- Green Car Loan to encourage the adoption of electric or hybrid cars
- Personal Loans - Instant Loan Approvals applications online
- Summer Cards Campaign featuring 'Vacation on Us' raffle draw
- 2018 Al Dana Saving Scheme featuring the Mega Prize of QAR 2 Million
- Gold Campaign featuring a lucky draw to win up to 1 KG of gold
- Instant Card Activation through Online Banking and Mobile App

1. PROTECTING AND CREATING WEALTH

In 2018, 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 2018 of which the Bank is particularly proud included:

2018 Al Dana Savings Account Award Scheme

Al Dana Savings programme is the most popular savings account in Qatar. This unique product provides a dual benefit for savers in Qatar; save for a rainy day and also win life-changing cash and non-cash prizes in regular draws. In 2018 Al Dana was optimised to further increase the chances of winning. 631 Cash Prizes were on offer including a mega prize of QAR 2 Million, quarterly millionaire prizes, monthly dedicated prizes for ladies, monthly dedicated prizes for senior citizens, monthly dedicated prizes for young savers, dedicated prize for salary transfer customers and guaranteed winners from each Doha Bank branch every quarter.

ECO-Schools Programme Awards

Doha Bank celebrated and recognized the efforts of schools that are actively working towards reducing their carbon footprint through the ECO-Schools Programme and encouraging students to contribute towards the well-being of the environment by embracing sustainable methods and practices.

At a special event held on 17th February 2018, Dr. Anna Paolini, Director – UNESCO Representative in the Arab States of Gulf and Yemen, was the guest of honour and presented Awards to 11 schools in Qatar across categories including 'Environmental Health', 'Water Management' and 'Waste Management' for projects successfully completing in 2017.

Qatar's Resilience Post Blockade – A Year On

Doha Bank hosted a knowledge sharing event on 26th September entitled "Qatar's Resilience Post Blockade- A Year on". H.E. Sh. Fahad Bin Mohammad Bin Jabor Al Thani, Chairman, H.E Sheikh Abdul Rehman bin Mohammad Bin Jabor Al Thani, Managing Director of Doha Bank were joined by Chief Guest HE Sheikh Abdulla Bin Saoud Al-Thani, Governor, Qatar Central Bank, leading Qatari executives and Diplomats from various embassies. The focus of the event was

developments in the World Economy and Qatar demonstration of remarkable resilience post blockade.

Official Branch Opening in Chennai

Doha Bank inaugurated Chennai Branch, it's third city in India, on April 4th, 2018. The inauguration ceremony was attended by a high-profile business delegation including prominent Qatari and Indian Businessmen as well as members of Doha Bank's Board of Directors. This auspicious event was followed by a corporate event titled "Bilateral Business opportunities – Tamil Nadu, India and Qatar" in the presence of VIP guests and reputed corporate houses in Tamil Nadu who heard about potential business opportunities amongst Tamil Nadu, India and Qatar.

Official Opening of Office in Sri Lanka

Doha Bank inaugurated its Sri Lanka Representative office in June. As part of this opening, a Ribbon Cutting Ceremony was held in the presence of H.E. Mr. A.S.P.Liyanage, Sri Lankan Ambassador to State of Qatar, and Mr. Ibrahim Abdulla Al- Sheraim, Counselor from the Embassy of the State of Qatar, Colombo. As part of the inauguration celebrations Doha Bank hosted a knowledge sharing session entitled "Qatar- Sri Lanka Bilateral Opportunities". The event witnessed participation from HE Mr. A.S.P.Liyanage, Sri Lankan Ambassador to State of Qatar, Hon. Mangala Samaraweera, Minister of Finance and Mass Media and Dr. Indrajit Coomaraswamy, Governor- The Central Bank of Sri Lanka. The event was well attended by Corporates and financial institutions who were interested in bilateral opportunities between Qatar and Sri Lanka.

Official Opening of Office in Sri Lanka

Doha Bank inaugurated its Nepal Representative Office in December. As part of this opening, a Ribbon cutting Ceremony was held in the presence of H.E. Ambassador of Qatar to Nepal Yousuf Bin Mohammed Al-Hail, H.E. Ambassador of Nepal to Qatar Ramesh Prasad Koirala, H.E. Nepal Rastra Bank Dy Governor Chintamani Siwakoti, Honorable Indian Rajya Sabha MP Amar Singh, and H.E. Tourism and Cultural Ambassador for Nepal and former Indian MP Dr. Jayaprada. As part of the inauguration celebrations Doha Bank hosted a Knowledge sharing session entitled "Qatar- Nepal Bilateral Opportunities". The event was attended by Dr Chiranjivi Nepal, Governor, Nepal Rastra Bank, Shiva Raj Shrestha, Dy Governor, Nepal Rastra Bank, His Excellency Manjeev Singh Puri, The Ambassador of India to Nepal and other Key dignitaries. The event was well attended by Corporates and financial institutions who were interested in bilateral opportunities between Qatar and Nepal.

DOHA BANK OFFERED MULTIPLE PRODUCT INNOVATIONS

Al Jana Savings Scheme

This offers attractive returns for long-term deposits at a high-interest fixed rate of interest assuring customers of a guaranteed return on their money with compounded interests. Customers can choose

tenures from 2 to 5 years and can enjoy the benefit of interest being paid or capitalized every 6 months. Due to the longer term nature of the deposits, customers are assured of high returns on their savings, making Al Jana deposits one of the best and safest forms of relatively long term investments.

Instant Preliminary Loan Approvals

As part of the bank's efforts to reduce the time taken to process loans and enhance the customer experience, Customers are now able to apply for personal loans via this online banking portal. This new round-the-clock feature will also allow users to check their eligibility for loans and submit application forms, along with necessary the documents. Doha Bank's customers can also take advantage of instant preliminary approval of loans feature available with the new service.

Mastercard Debit cards

The range consists of the Doha Bank Mastercard Debit Card, as well as premium World Elite and World variants. New features include the ability to complete contactless, e-commerce with the security of Mastercard SecureCode and QPAY transactions. Cardholders will also earn Doha Miles, the Doha Bank loyalty programme, on their e-commerce and cross-border spend. In addition, Doha Bank's private banking and Al Riyada customers using World Elite cards will enjoy a host of privileges, including complimentary upgrade to Gold tier - Qatar Airways Privilege Club, unlimited access to over 900VIP lounges worldwide via Lounge Key, airport and lifestyle concierge services, premium memberships to Global Hotel Alliance, Travel and Medical Insurance, fine dining offers, free valet parking, and Buy 1 Get 1 Movie offers through Q-Tickets and Vox.

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 innovative and digital products, Doha Bank credit cards has been on the forefront of providing customer centric services and offers never before offered in Qatar.

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:	2012	2013	2014	2015	2016	2017	2018
Branches	31	31	31	30	29	27	27
E-Branches & Pay Offices	23	22	21	21	16	12	7
ATMs (including Mobile Vans)	110	128	128	127	120	110	103
DDial phone subscribers	21,395	27,546	22,957	15,759	5,730	5,619	6,723
DBank online subscribers	27,391	32,176	24,069	16,891	15,175	11,299	12,045
DBank SMS subscribers	21,846	29,014	22,855	22,127	11,318	13,438	14,782
Online Banking Transactions	0	0	763,350	966,238	1,024,022	782,887	713,900
Mobile Banking Transactions	0	0	43,255	160,252	440,877	860,162	1,223,857
Customer complaints	613	970	1,238	1,196	561	720	1,017
Complaints resolved in less than 3 days (%)	70%	71%	70%	83%	71%	80%	84%
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 and customer connect etc. in an effort to optimise the compliant handling process.

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. As can be seen from the above table, Online and Mobile Banking transactions have grown exponentially over the years.

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 to support the environment, encourage and convert existing normal account holders to Paperless Banking by opening Green Accounts, offering Green Mortgages and Go Green Credit Cards, actively taking part in Environmental Campaigns and encouraging 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. Seetharaman, our CEO, Doha

Bank has become the leading bank in Qatar and the Middle East for environmental advocacy against global warming and climate change, local air and water pollution, waste management and biodiversity loss. Dr. Seetharaman is also instrumental in making Doha Bank 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 2018.

Doha Bank's Al Dana Green Run 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, Mobile Banking, Phone Banking and ATM Banking protects the environment. Bank statements can be accessed by customers in a secure environment anytime, anywhere driving customer convenience and security over physical statements. The e-statements reduce paper consumption, saving the trees. All Doha Bank customers can opt for Green Accounts using various channels of DB Online Banking, Branches and Call Center. The Bank is offering multiple benefits to encourage 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 2017 Doha Bank launched Qatar's first 'Green Mortgage' program. In a step aimed at rewarding environmentally-conscious new homeowners. This exciting offer features discounts on loan fees or interest rates on homes that are certified as energy-efficient. Other benefits include zero management and mortgage fees, complimentary property fire insurance for one year, and a free-for-life Visa Infinite or Platinum credit card with the option to receive two additional supplementary cards.

In 2018, Doha Bank rolled out its Green Car Loan, a special car loans for electric or hybrid cars to reward customers for making environmentally-friendly choices with an array of attractive benefits. Special Green Car Loan offer to encourage residents to opt

for environmentally-friendly vehicles. Encouraging customers to become more energy efficient and sustainable, with their Car options the exciting offer features discounts on interest rate on Car loan, that are electric or hybrid car. The Green Car Loan allows customers to take advantage of special features including a flat interest rate starting at 1.99% p.a. (reducing rate of 3.75% p.a.), complimentary comprehensive car insurance for the first year; complimentary 24/7 roadside assistance from Doha Bank Assurance Company and a pre-approved instant personal loan among other benefits.

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.

As part of the Doha Bank legacy of initiatives, it has marked Earth Hour, reinforcing its commitment to climate change action, Doha Bank, showed its support for the annual Earth Hour global initiative by switching off the lights in its corporate headquarters in West Bay and various branches across Qatar for one hour on Saturday, 24 March, from 8.30pm until 9.30pm, local time in 2018.

Beach Cleanup Campaign 2018 where Doha Bank continued its efforts to spread the message of environmental protection and sustainable development by joining hands with Qatar's Ministry of Municipality and Environment (MME), Al Wakra Municipality to host a 'Beach Clean-Up' event at Al Wakra Family Beach on 5th May 2018. With the theme 'Save the Beaches for the Future' the Bank showed its commitment to the environment and its support of the forthcoming World Environment Day global event which took place on 5th June. This initiative aimed to creating greater community awareness about the need to protect and preserve the natural environment and keep the marine habitat safe and trash-free, the Beach Clean-up event was led by Doha Bank's Management and volunteer staff members who actively picked up litter and trash collected along the shoreline.

The above measures represent a longstanding approach to environmentally sustainable choices which Doha Bank will continue to develop into the future.

Number of:	2012	2013	2014	2015	2016	2017	2018
Green Accountholders (e-statements)	90,505	102,077	112,695	116,839	120,723	122,120	129,008
e-Statements Sent	1,252,715	1,496,536	1,681,438	1,839,780	1,781,108	1,893,269	1,956,361
Trees saved (Through E-statements & Paperless Banking)	150	215	431	518	503	516	534

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 are kept confidential as per 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 upgrading its IT infrastructure to secure its Data. Doha Bank's Security Infrastructure is being strengthened on continuous basis to meet the customer data privacy requirements and to counter multi vector cyber threats. A number of cyber fraud customer awareness campaigns using web, Email and SMS were conducted in 2018.

Doha Bank is the first Bank in Qatar to attain Information Security Management Standard certification i.e., ISO27001 for its all offices zand branches operating In State of Qatar, it also to be noted that Doha Bank is also the first bank in Qatar to achieve accredited certification for ISO 9001:2015, the newly revised international standards for Quality management systems. Doha Bank also has established a robust system 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	High Income	Affluent	Private Banking
PRODUCT	<ul style="list-style-type: none"> • Auto Finance • Personal Finance • Credit Cards • Current Accounts • Savings Accounts • Term Deposits • Al Dana Savings • SMART Deposits • Fund Remittance • Payroll Cards (WPS) • Life Insurance • Motor / Travel Insurance • Savings / Retirement Solutions • Personal Accident / Health Insurance • NRE Accounts • NRE / FCNR Deposits • National Pension Scheme for NRIs • NRI Mutual Funds • NRI Insurance and Investment 	<ul style="list-style-type: none"> • Housing Finance • Green Housing Finance • Auto Finance • Personal Finance • Platinum Credit Cards • Mastercard Debit Card • Co-Branded Lulu Credit Card • Loan against Deposits • Loan against NRE Deposits • IPO Loan • Overdraft Facilities against Salary and Cash Collateral • Current Accounts • Savings Accounts • Green Accounts • Term Deposits • Al Dana Savings • SMART Deposits • Fund Remittance • Al Jana Deposits • Term Insurance • Retirement & Investment Solutions • General Insurance Solutions • 4 in 1 Brokerage account for NRIs • NRI Home Loans • Savings ,Retirement & Investment Solutions • NRI Mutual Funds • NRI Insurance and Investment 	<ul style="list-style-type: none"> • Mortgage Finance Variants • Loan against Rental Income Discount • Loan against Deposits • Auto Finance • Al Riyada Visa Platinum Debit Card • Al Riyada Visa Infinite Credit Card • CO Branded Lulu Credit Card • Mastercard Debit Card • IPO Loan • Personal Finance • Overdraft Facilities against salary and deposits • Value added Current Accounts • Value added Term Deposits • Flexi Save Deposit • Term Deposits • SMART Deposits • Al Dana Savings • Upfront Deposits • Al Jana Deposits • Mortgage Saver Account • Insurance Solutions • Financial Planning • Fiduciary & Trust Services • Legal Advisory • Mortgage Loan against Deposit • Personal Loans • Overdraft against Deposit • Jumbo Life Insurance • General Insurance Solutions • NRI Wealth Management • NRI Succession Planning • Retirement & Investment Solutions 	<ul style="list-style-type: none"> • Insurance Solutions • Structured Products • Real Estate Investments and services worldwide • Foreign Equity Trading • Mutual Funds • Legal and Financial Planning Services • Fiduciary & Trust Services • Bonds & Forex Trading • Exclusive Private Banking Credit Card • Gold Trading • Mastercard Debit Card
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 • RMs on demand • E-banking • ATMs • Mobile banking 	<ul style="list-style-type: none"> • Exclusive Relationship Managers • Separate Office Spaces • Platinum Cards • E-banking • 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. with the help of a well-established monitoring and Anti-Money Laundering (AML) 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.

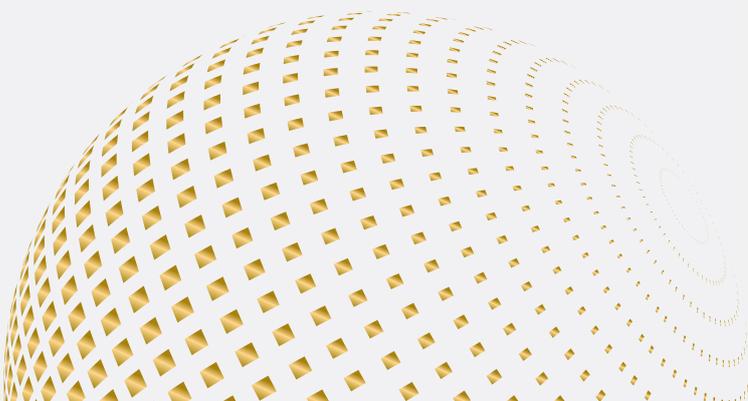
Project Financing

Doha Bank's WSB 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 private sector. 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. Doha Bank'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.

Being a firm supporter of the Qatar National Vision 2030, Doha Bank was involved in several large projects in 2017 & 2018, including Roads and Infrastructure projects, Water and Electricity Projects. The bank was also involved in several large private sector projects including Hotels, Commercial, and Residential towers. Doha Bank continues to show its commitment to support the development of Qatar and help build a more prosperous and sustainable future for the nation and its people.



First Doha Bank Branch Opening



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 Doha Bank Green Banking 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 items where possible. 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.

The Doha Bank Head Office Tower in West Bay – Doha is designed to be energy efficient using the latest

technologies including:

- Dimming/ auto switch-off system for internal and external lighting which is controlled by an advanced digital building management system (BMS).
- Air Conditioning controlled by a multiple parameter control system connected to BMS
- The use of full glass partitions for external windows which have built in film which maximizes natural light whilst controlling heat gain.
- The Bank's Offices, Departments and Branches are all converting to high energy efficiency eco-friendly LED lamps.

In addition to the above Doha Bank as part of its green initiatives has invested in new technology infrastructure platforms which are much more energy efficient than previous platforms. They also require less space and cooling so energy is further conserved. Our Strategy of infrastructure virtualization has further reduced the power and cooling requirements when compared to more traditional use of physical infrastructures.

We have also consolidated desktop printers, photocopiers with centralized multifunction printers which has contributed to a substantial savings in papers, printer cartridges as well as power consumption. We have just launched an e-statement facility to give our customers the option to download their statement electronically. This has the potential to significantly reduce paper and energy consumption even further.

Looking to the future we will be relocating our Data Centers to very energy efficient Shared Facilities

reducing our Carbon Footprint even further. 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 nearly 2 million e-statements being produced in 2018 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 in 2018, equivalent to 534 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.

Doha Bank view funding via the issuance of Green Bonds as a possibility for investors to be able to contribute to sustainable projects and assets. Doha Bank's updated EMTN program, which is listed on the London Stock Exchange include framework for issuing Green Bonds as well.

In an additional step to showcase its commitment to the environment, Doha Bank published its 'Approach to Responsible Investment' and 'Approach to Sustainable Finance' on the corporate website. Both documents detail the Bank's policy to ensure ESG factors are incorporated into all parts of business activity.

Amount of:	2012	2013	2014	2015	2016	2017	2018
GHGs emissions (tones) – Direct	315	303	247	247	298	433	404
GHGs emissions (tones) - Indirect	5,844	7,999	6,304	7,495	6,903	10,030	9,354
Direct energy consumed (GJ)	-	-	-	-	-	3,030	2,825
Indirect energy consumed (GJ)	-	-	-	-	-	70,220	65,488
Total energy consumed (kWh)*	11,855,853	16,227,527	12,787,522	15,204,187	14,004,029	20,347,338	18,975,980
Total energy consumed (GJ)	42,681	58,419	46,035	54,734	50,414	73,250	68,313
Total water consumption (m3)	29,014	13,097	14,587	21,362	16,838	41,244	37,377
Total waste generated (tones)	-	-	-	-	-	601	978
Total waste recycled (% or tones)	-	-	-	-	-	-	-
Vehicle fuel consumption (L)	138,000	132,600	108,000	108,000	110,249	118,953	116,742
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.

*Electricity is the primary source of energy consumed by Doha Bank

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	2012	2013	2014	2015	2016	2017	2018
Senior Management	0	1	0	2	0	0	0
Branch Managers	0	1	0	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.

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.

Code of Ethics

All employees of Doha Bank also sign the code of conduct / ethics which includes clauses on data confidentiality, protection of customer information as well as bribery/anti-corruption among other things.

Training & Development

Doha Bank has been committed to supporting the State of Qatar's objective of the development of a

comprehensive knowledge-based society for driving future sustainability. Hence, there was an inspiring vision in 2018 for staff learning & development; Doha Bank's learning strategy clearly communicates that learning is critical to the Bank's success. In this regard, Doha Bank has made robust investments to develop agile learning culture for the employee's. Doha Bank is a first bank to introduce Mobile Learning App called DBTaleem, launched to all staff across the world, in November 2018. The objective of this initiative was to strengthen blended learning approach, supporting 'anytime' learning.

Doha Bank employees were able to utilise over 6000 learning hours from a world class banking & business skills content during 2018. The key training areas of focus being AML, Compliance, Key accounts Management, Corporate Governance, Operational Risk, information security & Customer Service development. In 2018, the bank ensured adequate resources were allocated for learning in terms of a dedicated Training & Development Academy and support from internal specialists to share knowledge, involving other valued learning partners i.e. E&Y, KPMG, QCB, UAB, CNAQ and many international training companies.

The Bank is also very proud of its nationalization programme which covers over 20% headcount offering new trainee programs, international scholarship sponsorship, internship opportunities, career fairs and the Doha Bank internal Qatari Talent Management Programme. The Knowledge and Learning Skills of Doha Bank's employees are foundational pillars supporting the realization of the Bank's ambitions, and it continues to be at the forefront of building and developing human capital.

Employment by Contract	2012	2013	2014	2015	2016	2017	2018
Full-time employees	1,177	1,181	1,094	1,060	1,072	1,071	1,007
Part-time employees	0	0	0	0	0	0	0
Total workforce	1,177	1,181	1,094	1,060	1,072	1,071	1,007

Employment by Level	2012	2013	2014	2015	2016	2017	2018
Senior management	59	65	66	59	59	52	48
Middle management	200	218	213	198	204	206	194
Staff	918	898	815	803	809	813	765

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	2012	2013	2014	2015	2016	2017	2018
Qatari	274	245	203	207	234	230	209
Expatriate	903	936	891	853	838	841	798

Employment by Gender	2012	2013	2014	2015	2016	2017	2018
Male	843	859	811	782	771	765	720
Female	334	322	283	278	301	306	287

Workforce by Age	2012	2013	2014	2015	2016	2017	2018
18-30	328	284	250	213	202	183	139
31-40	483	512	474	474	474	462	429
41-50	248	248	241	257	276	293	313
51 and above	118	137	129	116	120	133	126

Female Participation in the Workforce	2012	2013	2014	2015	2016	2017	2018
Female employees (%)	28%	27%	26%	26%	28%	29%	29%
Females in middle management (%)	12%	13%	14%	16%	10%	15%	16%
Females in senior management (%)	3%	3%	5%	2%	1%	4%	4%

Doha Bank is working to increase the % of females in middle and senior management roles by using targeted training, active participation in local career fairs and promoting the recruitment of local resources.

Male – Female Compensation Ratio (Median Salary)

Male – Female Compensation Ratio (Median Salary)	2014	2015	2016	2017	2018
Median Male Salary vs Median Female Salary	1:1	1.04:1	1.07:1	1.1:1	1.04:1

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	2012	2013	2014	2015	2016	2017	2018
Employee participation (Hours)	1,218	4,337	4,636	4,326	4,413	6,615	3,447
Training programmes offered	154	322	480	384	338	715	434
E-learning programmes offered	3,800	145	443	250	250	250	177
Training courses delivered	154	322	480	384	338	465	257
In-house training courses delivered	134	291	448	363	313	445	234
External training courses delivered	20	31	32	21	25	20	23
Training hours delivered (Classroom)	1,442	1,554	1,505	1,129	1,193	1,647	677
Scholarships granted	16	13	9	9	9	22	16
Trainee programme trainings	42	47	12	4	15	48	45
JQC secondments	4	-	-	-	2	14	-
Internship work experience positions	37	34	37	24	18	29	45

OCCUPATIONAL HEALTH AND SAFETY

Number of	2012	2013	2014	2015	2016	2017	2018
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	2012	2013	2014	2015	2016	2017	2018
Total salaries and benefits for employees	411,630	458,213	523,489	520,524	516,304	521,984	454,627

Staff Turnover	2012		2013		2014		2015		2016		2017		2018	
	No.	%												
Total Turnover	194	16	149	13	145	13	128	12	94	9	79	7	108	11
Sr. Management	7	12	9	14	7	11	14	24	9	15	8	15	6	19
Middle Management	22	11	14	6	28	13	31	16	18	8	16	5	37	13
Staff	165	18	126	14	110	13	83	10	67	8	55	8	65	8
Females	100	8	71	6	58	5	44	16	27	9	36	12	35	12
Males	94	8	78	9	87	8	84	11	67	9	43	6	73	10
18-30	117	10	85	7	62	6	35	16	29	14	24	13	31	22
31-40	50	4	45	4	54	5	48	10	33	7	33	7	38	9
41-50	20	2	17	2	15	2	17	7	14	5	13	4	15	5
51 - 60+	7	1	2	0	14	1	28	24	18	15	9	7	24	19

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

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

The linkage between actual performance and incentives for executives is clearly established by the Bank. The incentives (including performance Bonus) are directly linked to the annual performance ratings which is in turn dependent upon performance against targets clearly defined during the beginning of the year.

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 2018 were:

Staff Quiz Competition 2018

A quiz competition was held alongside entertaining activities for staff and their families.

The fun-filled event, titled 'Brainy Squad', saw tremendous response and wholehearted involvement from bank-wide staff. With around 30+ teams participating in the competition, the top 5 teams walked away with attractive prizes, in a tightly-fought, yet fun-filled event.

The format of the competition included preliminaries, rapid fire, Qatar, General Knowledge, IT and Social Media rounds, and also a mixed bag round where the teams had to bid for their scores, which increased the intensity of the event.

Audience also had opportunities to challenge their skills through an interactive treasure hunt and several skill based games.

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.

Child & Forced Labor

Doha Bank prohibits the use of child and forced labor through its policies and guidelines. The employment within Doha Bank is governed by a well-defined contract. Doha Bank is compliant with the labor law across all jurisdictions in which it operates.



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.

- Strong Loan to Deposit Ratio of 108% versus a system average of 116% for Qatari Banks
- Strong Total CAR of 17%

- Strong Provision Coverage including ECL of 138%
- One of the Highest Net Interest Margins for Qatari Banks
- A very well diversified loan mix and a diversified deposit and funding base
- Significant part of investment portfolio in local sovereign

Key Figures	2012 (QAR Mn)	2013 (QAR Mn)	2014 (QAR Mn)	2015 (QAR Mn)	2016 (QAR Mn)	2017 (QAR Mn)	2018 (QAR Mn)
Total Assets	55,212	66,970	75,518	83,289	90,365	93,495	96,132
Net Loans & Advances	33,775	41,109	48,559	55,595	59,186	59,804	59,798
Customer Deposits	34,401	42,522	45,947	52,767	55,730	59,468	55,460
Total Equity	7,551	11,271	11,293	13,187	13,381	14,807	12,733
Net Profit	1,305	1,313	1,359	1,354	1,054	1,110	830

% Key Ratios	2012	2013	2014	2015	2016	2017	2018
Return on Shareholders' equity	20.60%	17.90%	16.50%	15.90%	12.10%	11.90%	8.90%
Return on Average Assets	2.42%	2.18%	1.93%	1.70%	1.21%	1.21%	0.88%
*Total Capital Ratio	13.59%	15.90%	15.03%	15.73%	15.57%	17.51%	17.01%
Shareholders' Equity to Total Assets	13.7%	16.8%	15.0%	15.8%	14.8%	15.8%	13.2%
Net Loans to Total Assets	61.2%	61.4%	64.3%	66.7%	65.5%	64.0%	62.2%
Net Loans to Total Deposits	98.2%	96.7%	105.7%	105.4%	106.2%	100.6%	107.8%

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



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 QFMA is based on the principle of comply or explain. The 2017 & 2015 amendments to the QFMA Corporate Governance Code and QCB Corporate

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://dohabank.qa/investor/corporate-governance/>

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.



In the period ended 31st December 2018 the Board of directors consisted of nine members as follows:

- Chairman
- Vice Chairman
- Managing Director
- 6 Non-Executive directors including two independent members 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.

There is clear segregation of duties between the Board and CEO. The CEO is not part of the Board, nor acts as Chairman or leads Board level committees to ensure proper governance.

The voting results of the AGM are clearly published (online & print) as required by the regulators. During the period ended 31st December 2018 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:

- Management Executive Committee
- Management Credit Committee
- Investment Committee
- Human Resources Committee
- Asset and Liability Committee
- Risk Management Committee
- Technology and Operations Committee
- Tender Committee

Indicators	2012	2013	2014	2015	2016	2017	2018
Independent Directors (%)	12.5%	25.0%	14.3%	14.3%	14.3%	22.2%	22.2%
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 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:
 - The growth of the ECO-Schools programme
 - Beach Clean-ups
 - The introduction of the e-Newspaper facility across the Bank
 - Evaluation of Plastic Waste recycling
 - The introduction of Dual-Sided Printers to all Branches
- 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, Beach Clean-up / Adopt-a-Beach campaign, Recycling and Waste Management programmes in coordination with the Ministry of Environment.
- The ECO-Schools Programme aims to further increase eco-consciousness of schoolchildren and make them environmental advocates at a young age and gain the support of School Management, Teachers, Staff and Parents to encourage the school children on being socially and environmentally responsible citizens of this country for a sustainable development in coordination with 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 seminars all over the world – Qatar, India, USA, Europe, Asia and Australia – on the environment, bilateral trade and sustainability where experts apprised the participants.
- Reinforcing its commitment to humanitarian and charity efforts, Doha Bank donated cash aid to Qatar Red Crescent Society (QRCS), a volunteering humanitarian organization recognized by the International Federation of the Red Cross and Red Crescent Societies (IFRC) in Geneva, to support the seventh edition of its annual 'Warm Winter' campaign aimed at providing essential needs during the cold winter months to refugees and displaced people from conflict-ridden countries in the region.
- Reinforcing its commitment to supporting charitable endeavours and revitalising the spirit of solidarity among the community, particularly during the holy month of Ramadan, a cash donation was made to the Qatar Cancer Society (QCS).
- Continuing its efforts to spread the message of environmental protection and sustainable living, Doha Bank joined hands with Qatar's Ministry of Municipality and Environment (MME) and the Al Wakra Municipality to host a 'Beach Clean-up' event at Al Wakra Beach, under the theme

- 'Save The Beaches For The Future' to show its commitment to the environment and in celebration of the Earth Day global event on 12th May 2018.
- Affirming its commitment to supporting climate change action and raising awareness about energy conservation, Doha Bank switched off the lights in its corporate headquarters and select branches across Qatar on 24th March 2018 as part of its participation in the 12th annual Earth Hour.
 - The Doha Bank 'Green Bank' website, www.dohagreenbank.com continues 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.
 - In a step aimed at rewarding environmentally-conscious new homeowners, Doha Bank launched Qatar's first 'Green Car Loan' to encourage residents to opt for environmentally-friendly vehicles. Encouraging customers to become more energy efficient and sustainable, with their Car options the exciting offer features discounts on interest rate on Car loan, that are electric or hybrid car.
 - 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.
 - Doha Bank is committed to eliminate usage of non-biodegradable materials, encourage recycling and buy environment friendly goods.
 - Committed to reducing energy consumption with initiatives such as carpooling, switching off unnecessary lights and office equipment when not required.
 - 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 has made a positive impact with its green mission appreciated by all including the Qatar and Global business community. 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 4
 - Doha Bank actively engages with all stakeholders at every opportunity on environmental and sustainability issues. The Doha Bank "Global Environmental Awareness Program" by which Doha Bank communicates with the public and business communities local and internationally aims to:
 - create awareness of the concept of Global Warming and Climatic Change,
 - highlight the activities that contribute to climate change and damage to the environment and
 - 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.
 - 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)	2012	2013	2014	2015	2016	2017	2018
Spending on salaries & benefits	411,630	458,213	523,489	520,524	516,304	521,984	485,627
Taxes paid	5,565	11,666	23,912	25,801	32,236	35,666	10,808
Spending on locally-based suppliers	258,301	275,284	245,891	237,486	289,186	285,348	XXXXX

Community Investment	2012	2013	2014	2015	2016	2017	2018
Events Sponsorship (QAR '000)	1,970	1,383	2,410	2,625	2,188	2,455	
Number of Eco-Schools	10	17	18	18	18	27	29
Community Investment (QAR '000)	4,200	3,850	4,200	4,200	1,000	1,000	



Starting of Development in Qatar in 1979

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 Follow-up 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 currently unreported materiality aspects starting from the Sustainability Report for 2019. 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)	2012	2013	2014	2015	2016	2017
Spending on locally-based suppliers	258,301	275,284	245,891	237,486	289,186	285,348
Spending on all suppliers	349,937	354,536	413,043	428,327	459,445	472,664
% of spending of local suppliers vs all	74%	78%	60%	55%	63%	60%

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, 2015, 2016, 2017 & 2018 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 2019 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 26-27. 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	8			
G4-2	Description of key impacts, risks and opportunities	14-21			
Organisational Profile					
G4-3	Name of the organization	9			
G4-4	Primary brands, products, and/or services	9-13			
G4-5	Location of organization's headquarters	6			
G4-6	Number of countries where the organization operates	9			
G4-7	Nature of ownership and legal form	9			
G4-8	Markets served	9			
G4-9	Scale of the reporting organization	9-13			
G4-10	Total workforce by type, contract, region, broken down by gender.	40-44			
G4-11	Percentage of Employees covered by CBA	Refer Comments			Collective Bargaining and Trade unions are prohibited in Qatar
G4-12	Organization Supply Chain	12			
G4-13	Significant changes in report period (size, structure, capital, ownership, supply chain)	Refer Comments			No significant changes
G4-14	Whether and how precautionary approach addressed	14-21			
G4-15	List externally developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes or which it endorses	UNGC			
G4-16	Membership in associations (industry, national/international, governance bodies, projects, committees, substantive funding beyond membership, strategic membership).	Refer Comments			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.	9			
G4-18	Process for defining report content and Aspect Boundaries	Appendix A			
G4-19	Materials Aspects identified in the process for defining report content	22-23			

General Standard Disclosures	Definition	Page	Omission	External Assurance	Comments
G4-20	Aspect Boundary for each material Aspect within the organisation	Appendix A			
G4-21	Aspect Boundary for each material Aspect outside the organisation	Appendix A			
G4-22	Effect and reasons of information re-statements (mergers, acquisitions, base years, methods)	Refer Comments			None required
G4-23	Significant changes (scope, Aspect Boundaries)	Refer Comments			None
Stakeholder Engagement					
G4-24	Stakeholder groups engaged by the organization	22-23			
G4-25	Basis for Identification and Selection of Stakeholders	22-23			
G4-26	Stakeholder engagement process (frequency, type, group)	22-23			
G4-27	Concerns raised by stakeholders and response	22-23			
Report Profile					
G4-28	Reporting Period	Appendix A			
G4-29	Date of Previous Report	2017			
G4-30	Reporting Cycle	Appendix A			
G4-31	Contact Point Regarding the Report	Appendix C			
G4-32	Table for location of General Standard Disclosures	Appendix B			
G4-33	Policy and practice for external assurance.	Appendix A			
Governance					
G4-34	Governance structure (eg BoD committees strategy or oversight)	46-47			
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.	46-47			
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.	46-47			
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.	46-47, Appendix A			
G4-38	Report composition of the highest governance body and its committees.	46-47			
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).	46-47			
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			

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			
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			
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			
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			
G4-45	Highest governance body's role in the identification and management of economic, environmental and social impacts, risks and opportunities.	46-47			
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			
G4-47	Report the frequency of the highest governance body's review of economic, environmental and social impacts, risks, and opportunities	46-47			
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			
G4-49	Report the process for communicating critical concerns to the highest governance body	Corporate Governance Report			
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			
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			

General Standard Disclosures	Definition	Page	Omission	External Assurance	Comments
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			
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.	46-47			
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	46-47			

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			Policy: Appendix D Commitments, Goals, Targets, Responsibilities, Resources and Specific Actions: To be included in 2019 Report.
Material Aspect: Economic Performance					
G4-EC1	Direct economic value generated & distributed	24			
G4-EC4	Financial Assistance Received from Government	Refer Comments			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	40			
Material Aspect: Procurement Practices					
G4-EC9	Proportions of Spending on Local Suppliers	51			
Category: Environmental					
G4-DMA: Generic Disclosures on Management Approach	Reasons for Materiality & its Impacts	Refer Comments			Policy: Appendix D Commitments, Goals, Targets, Responsibilities, Resources and Specific Actions: To be included in 2019 Report.
Material Aspect: Energy					
G4-EN3	Energy consumption within the organization	38-39			
G4-EN6	Reduction of Energy Consumption	38-39			
Material Aspect: Water					
G4-EN8	Total water withdrawal by source.	38-39			
G4-EN9	Water sources significantly affected by withdrawal of water.	Refer Comments			To be included in 2019 Report.

DMA and Indicators	Definition	Page	Omission	External Assurance	Comments
G4-EN10	Percentage and total volume of water recycled and reused.	38-39			
Material Aspect: Emissions					
G4-EN15	Direct greenhouse gas (GHG) emissions (Scope 1)	38-39			
G4-EN16	Energy indirect greenhouse gas (GHG) emissions (Scope 2)	38-39			
G4-EN17	Other indirect GHG emissions	38-39			
G4-EN18	GREENHOUSE GAS (GHG) EMISSIONS INTENSITY	38-39			
Material Aspect: Effluents and Waste					
G4-EN22	Total water discharge by quality and destination.	38-39			
G4-EN23	Total weight of waste by type and disposal method.	38-39			
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			Nil
Material Aspect: Supplier Environmental Assessment					
G4-EN32	New suppliers that were screened using environmental criteria (percentage)	38-39			
G4-EN34	Grievances about environmental impacts filed, addressed and resolved through formal grievance mechanisms.	Refer Comments			Zero (0) grievances reported.
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			Policy: Appendix D Commitments, Goals, Targets, Responsibilities, Resources and Specific Actions: To be included in 2019 report
Commitments, Goals, Targets, Responsibilities, Resources and Specific Actions: To be included in 2019 report.					
G4-LA1	Total number & rate of employee turnover by age group, gender & region	43			
Material Aspect: Labour/Management Relations					
G4-LA4	Minimum notice period for operational changes.	Refer Comments			To be included in 2019 Report

DMA and Indicators	Definition	Page	Omission	External Assurance	Comments
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	42			
G4 - LA8	Health and safety issues in collective agreements.	Refer Comments			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	42			
G4-LA10	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	42			
Material Aspect: Diversity and Equal Opportunity					
G4-LA12	Breakdown of employees (by category, gender, etc)	43			
Material Aspect: Supplier Assessment for Labor Practices					
G4-LA14	Percentage of new suppliers that were screened using labour practices criteria.	39			
Material Aspect: Labour Practices Grievance Mechanisms					
G4-LA16	Grievances about labor practices filed, addressed and resolved through formal grievance mechanisms.	Refer Comments			Nil
Sub-Category: Human Rights					
G4-DMA: Generic Disclosures on Management Approach	Reasons for Materiality & its Impacts.	Refer Comments			Policy: Appendix D Commitments, Goals, Targets, Responsibilities, Resources and Specific Actions: To be included in 2019 report.
Material Aspect: Investment					
G4-HR1	Investments with human rights screening (by percentage, number).	Refer Comments			Nil
Material Aspect: Non-discrimination					
G4-HR3	Total number of incidents of discrimination and actions taken.	Refer Comments			Nil

DMA and Indicators	Definition	Page	Omission	External Assurance	Comments
Material Aspect: Freedom of Association and Collective Bargaining					
G4-HR4	Operations identified with freedom in risk and actions.	Refer Comments			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 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			Zero (0) suppliers or operations have been identified
Material Aspect: Security Practices					
G4-HR7	Security personnel training on human rights.	Refer Comments			Zero (0) training delivered
Material Aspect: Indigenous Rights					
G4-HR8	Violations of indigenous rights and actions (number)	Refer Comments			Zero (0) violations
Material Aspect: Assessment					
G4-HR9	Operations that have been subject to human rights reviews or impact assessments (percentage, number).	Refer Comments			Zero (0) operations
Material Aspect: Supplier Human Rights Assessment					
G4-HR10	Percentage of new suppliers that were screened using human rights criteria.	Refer Comments			Zero (0) suppliers screened
Material Aspect: Supplier Human Rights Assessment					
G4-HR12	Grievances about human rights impacts filed, addressed and resolved through formal grievance mechanisms (number).				Zero (0) grievances about human rights impacts
Sub-Category: Society					
G4-DMA: Generic Disclosures on Management Approach	Reasons for Materiality & its Impacts.	Refer Comments			Policy: Appendix D Commitments, Goals, Targets, Responsibilities, Resources and Specific Actions: To be included in 2019 Report.
Material Aspect: Local Communities					
G4-SO1	Percentage of operations with implemented local community engagement, impact assessment and development programmes.	Refer Comments			To be included in 2019 Report.
Material Aspect: Public Policy					
G4-SO6	Total value of political contributions by country and recipient/beneficiary.	Refer Comments			Nil - There are no political parties in the Qatar

DMA and Indicators	Definition	Page	Omission	External Assurance	Comments
Material Aspect: Anti-Competitive Behaviour / Compliance					
G4-SO7	Legal actions for anti-trust and monopoly practices (number and outcome).	47			
G4-SO8	Monetary value of significant fines and total number of non-monetary sanctions for noncompliance with laws and regulations.	47			
Sub-Category: Product Responsibility					
G4-DMA: Generic Disclosures on Management Approach	Reasons for Materiality & its Impacts.	Refer Comments			Policy: Appendix D Commitments, Goals, Targets, Responsibilities, Resources and Specific Actions: To be included in 2019 Report.
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			Nil
G4-PR3	Report whether the following product and service information is required by the organization's procedures for product and service information and labeling	Refer Comments			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			Nil
G4-PR5	Practices of customer satisfaction (results).	34			
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	Refer Comments	No	No	0 cases. Doha Bank does not sell any banned or disputed products

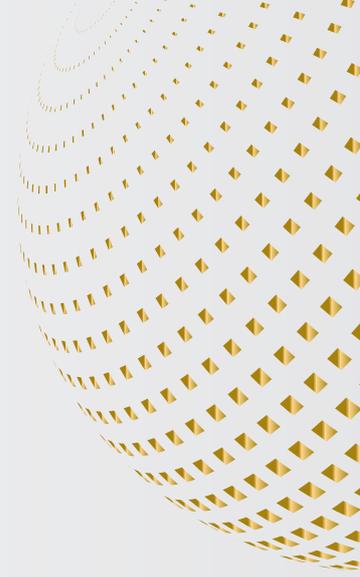
DMA and Indicators	Definition	Page	Omission	External Assurance	Comments
G4-PR7	Non-compliance incidents (by number, outcome).	Refer Comments			Zero (0)
Material Aspect: Customer Privacy					
G4-PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data	34			
Material Aspect: Compliance					
G4-PR9	Fines concerning use and provision (by value).	47			



First Doha Bank Branch

APPENDIX C: ACRONYMS

ALCO	Asset and Liability Committee
AML	Anti-Money Laundering
ATM	Automated Teller Machine
BCBS	Basel Committee on Banking Supervision
BCM	Business Continuity Management
BMS	Building Management System
BoD	Board of Directors
CAR	Capital Adequacy Ratio
CBA	Collective Bargaining Agreement
CDP	Carbon Disclosure Project
CEO	Chief Executive Officer
CRMD	Credit Risk Management Department
CRO	Chief Risk Officer
CSR	Client Service Representative
NGO	Doha Bank
DBFS	Doha Brokerage & Financial Services
DMA	Disclosure on management approach
DR	Disaster Recovery
DRP	Debt Recovery Plan
DSIB	Domestic Systemically Important Banks
EAR	Earnings at Risk
ECL	Expected Credit Loss
EMTN	Euro Medium Term Note
ERMF	Enterprise-wide Risk Management Framework
ESG	Environmental, Social and Governance
EVE	Economic Value of Equity
FCNR	Foreign Currency Non-Resident
FRM	Financial Risk Management

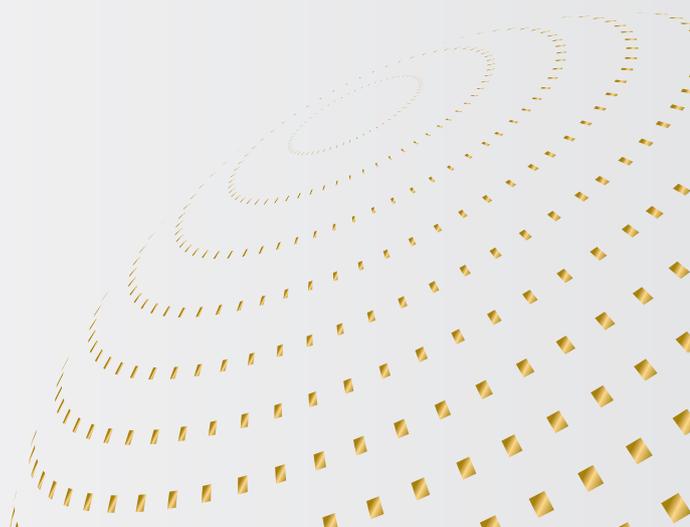


FTE	Full Time Employee
GCC	Gulf Cooperation Council
GHG	Greenhouse Gas
GJ	Gigajoules
GRI	Global Reporting Initiative
HO	Head Office
ICAAP	Internal Capital Adequacy Assessment Process
IFRC	Red Cross and Red Crescent Societies
IFRS	International Financial Reporting Standards
IIRC	International Integrated Reporting Council
IPO	Initial Public Offering
IT	Information Technology
JQC	Job Qualifying Centre
Km	Kilometers
kWh	Kilowatt Hou
KYC	Know Your Customer
L	Liters
LCR	Liquidity Coverage Ratio
LED	Light-Emitting Diode
LIBOR	London Interbank Offered Rate
LT	Long Term
m3	Cubic Meters
MIS	Management Information System
MME	Ministry of Municipality and Environment
Mn	Million
NGO	Non-Governmental Organization
NII	Net Interest Income
NOP	Net Open Position

NPL	Non-Performing Loan
NRE	Non-Resident External
NRI	Non-Resident Indian
NSFR	Net Stable Funding Ratio
ORM	Operational Risk Management
QAR	Qatari Riyal
QCB	Qatar Central Bank
QCS	Qatar Cancer Society
QETF	Qatar Exchange Traded Fund
QFMA	Qatar Financial Markets Authority
QPSC	Qatar Public Shareholding Company
QRCS	Qatar Red Crescent Society
QSE	Qatar Stock Exchange
RFP	Request for Proposal
RMG	Risk Management Group
SASB	Sustainability Accounting Standards Board
SME	Small and Medium-Sized Enterprise
SMS	Short Message Service
ST	Short Term
UAE	United Arab Emirates
UNESCO	United Nations Scientific and Cultural Organization
UNGC	United Nations Global Compact
USD	United States Dollar
WSB	Wholesale Banking
WPS	Wages Protection System

Contact:

Doha Bank Q.P.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.

APPENDIX E: ESG Reporting

ESG Categories	ESG Key Performance Indicators	Measurement annual, unless indicated otherwise	Page Reference / Comments
Environmental	Environmental Policy	Does the company publish and follow an environmental policy? Yes/No	Yes
	Environmental Impacts	Any legal or regulatory responsibility for an environmental impact? Yes/No If yes, explain	No
	Energy Consumption	Total amount of energy usage in MWh or GJ	18,975 MWh
	Energy Intensity	Amount of energy used per M3 of space , and per FTE	0.09 MWh/M3 18.8 MWh/FTE
	Carbon/GHG Emissions	Total amount of Carbon and Green House Gas emissions in metric tons	9,758
	Primary Energy Source	Specify the primary source of energy used by the company	Electricity
	Renewable Energy Intensity	Specify the percentage of energy used that is generated from renewable sources	0
	Water Management	Total amount of water consumption, and details in respect of recycling if any, in M3	37,377
	Waste Management	Total amount of waste generated, recycled or reclaimed, by type and weight in metric tons	978, 0, 0
Social	Full Time Employees	Number of full time employees	1,007
	Employee Benefits	Total amount of employee wages and benefits in QAR	454,627,000
		Percentage of employee turnover	7.4
	Employee Turnover Rate	Percentage of employee turnover	10.4
	Employee Training Hours	Total number of hours of training for employees divided by the number of employees	6.9
	Health	Does the company publish and follow a policy for occupational and global health issues? Yes/No	Yes
	Injury Rate	Total number of injuries and fatal accidents relative to the number of FTEs	0
	Human Rights Policy	Disclosure and adherence to a Human Rights Policy	No
	Human Rights Violations	Number of grievances about human rights issues filed, addressed and resolved	0
	Child & Forced Labor	Does the company prohibit the use of child or forced labor throughout the supply chain? Yes/No	No
	Women in the Workforce	Percentage of women in the workforce	28.5
	Qatarisation	Percentage of Qatari nationals in the workforce	21.7
	Community Work	Number of hours spent, and/or other community investments made as a percentage of pretax profit	950, 0.3%
	Local Procurement	Percentage of total procurement from local suppliers	89%



Governance	Board - Diversity	Percentage of Board seats taken by women	0
	Board – Independence	Percentage of Board seats taken by independent directors	22.2
	Board – Separation of Powers	Specify whether the CEO is allowed to sit on the Board, act as the Chairman, or lead committees	Not Permitted
	Voting Results	Disclosure of the voting results of the latest AGM	2 Unanimously agreed motions at the Extraordinary Meeting
	CEO Pay Ratio	Ratio of CEO salary and bonus against the median FTE salary and bonus	34:1
	Gender Pay Ratio	Ratio of median male salary to median female salary	1.04:1
	Incentivized Pay	Specify the links between (executive) remuneration and performance targets	The Board selects performance objectives which provide a link between (executive) remuneration and the drivers of long term shareholder value creation. These measures include <ul style="list-style-type: none"> • Economic Profit • Management of the organisation in the current market conditions • Strategic leadership of the organisation • Deepening and strengthening our relationships with all our customers and improving customer advocacy • Level of commitment employees have to the organisation • Risk management • Sustainability
	Ethics Code of Conduct	Does the company publish and follow an Ethics Code of Conduct? Yes/No	No
	Supplier Code of Conduct	Does the company publish and follow a Supplier Code of Conduct? Yes/No	No
	Bribery/Anti-Corruption Code	Does the company publish and follow a Bribery/Anti-Corruption Code? Yes/No	Yes
ESG Reporting Generally	Sustainable Reporting Frameworks	Does the company publish a GRI, CDP, SASB, IIRC or UNGC report? Yes/No	Yes
	External Assurance	Are the company's ESG disclosures assured by an independent third party? Yes/No	No



 بنك الدوحة
DOHA BANK