

Sustainability Report **2022**



Transformation
Through Innovation

Sustainability Report **2022**

Towards a
**Sustainable
Future**



His Highness
Sheikh Hamad Bin Khalifa Al Thani
Father Emir

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



Sustainability Report

2022



Sustainability Report

Table of Contents

1. Overview	8
2. Towards a Sustainable Future	14
3. Responsible Business Practices	20
4. Driving growth through Responsible Banking	29
5. Our Human Capital	38
6. Our Environmental Impact and Emissions Management	45
7. Giving Back to the Community	50
Appendices	53

1. Overview

1.1 About this report

Doha Bank presents its annual Sustainability Report for 2022, marking the twelfth consecutive year for publishing its communication on progress. Which further demonstrates the bank's commitment on sharing its sustainability journey.

Our reporting approaches

Our sustainability reporting has been guided by the Qatar Stock Exchange (QSE) ESG reporting methodology since 2016 and circulars from the Qatar Central Bank (QCB).

This report has been prepared in accordance with the GRI Universal Standards: Core option and SASB guidance for commercial banks. The Bank also refers to guidelines that regulate sustainable business practices globally. These include its alignment with the United Nations' Sustainable Development Goals, and the Qatar National Vision (QNV) 2030.

This report should be treated as a supplementary communication on progress read with the Bank's other full year publishing's:

- Annual Financial Report [Click to view](#)
- Annual Report [Click to view](#)
- Governance
 - Corporate Governance Report [Click to view](#)
 - Board Members Remuneration Policy & Performance-Based Remuneration Policy
 - Summary Management Assessment on Compliance with QFMA's Law & Regulations and Other Relevant Legislations
 - Anti-Money laundering 'AML' Policy statement [Click to view](#)
 - AML Questionnaire [Click to view](#)
 - Anti-Bribery and Corruption Policy statement [Click to view](#)

- Investor Presentation [Click to view](#)
- EMTN Prospectus and/ or Supplements [Click to view](#)
- Credit Ratings [Click to view](#)

Boundary and Scope

The report covers the period from 1 January to 31 December 2022, in line with our annual financial reporting cycle and includes only the banking operations in Qatar. Unless specified, information on the Bank's subsidiaries is not included in this report. Financial data is expressed in Qatar Riyal (QAR).

[Feedback](#)

We welcome your comments, thoughts, and remarks, which can be directed to:

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

Disclaimer:

This report contains statements that may be deemed as "forward-looking statements" that express the way in which Doha Bank intends to conduct its activities. Forward statements could be identified using forward-looking terminology such as "plans", "aims", "assumes", "continues", "believes", or any variations of such words that certain actions, events or results "may", "could", "should", "might", "will", or "would" be taken or be achieved. Doha Bank has gone to great lengths to ensure that the report is as precise and complete as possible. Forward-looking statements are subject to inherent risks and uncertainties relating to future expectations, which might cause actual outcomes to differ considerably from these projected or implied statements. Such statements are subject to risks that are beyond Doha Bank's control, and as such it is not guaranteed that the events referred to in these forward-looking statements will occur.

1.2 Message from Our Acting CEO

Dear Stakeholder,

Doha Bank strives to continuously raise ambition in its sustainable operations, product offering and strategy, to present our valued customers with the latest green and sustainable services while upholding our environmental and social responsibilities. As such, it is my pleasure to present you with Doha Bank's 12th Sustainability Report, outlining the progress we have made in 2022 and how we plan to boldly weave ESG considerations into our corporate strategy.

Doha Bank's sustainability reporting is aligned to the GRI Universal Standards Framework and the Qatar Stock Exchange (QSE) ESG reporting methodology. Furthermore, Doha Bank formalised its ESG Policy in 2022, subsequent to a directive by the Qatar Central Bank (QCB) on reporting key environmental and social indicators and strategies.

It is important to note that Sustainability in our approach to business and to all stakeholders will be the cornerstone of growth at Doha Bank over a much longer period as we build upon our growth trajectory as a domestic, regional, and international institution. Doha Bank has created a significant socio-economic impact through its substantial contribution towards job creation, Qatarisation, and community development.

Effective and regular engagement with all Doha Bank's stakeholders has earned the Bank external recognitions in Qatar and beyond. Doha Bank's external recognitions earned in 2022 are 'Best Bank for CSR in Qatar' by Euromoney, 'Best CSR Bank' at the Global Bank Awards, 'Most Socially Responsible Commercial Bank in Qatar' by the Global Business Review Magazine, to name a few. During the year 2022, Doha Bank continued to participate and hold various internal programmes to support the environment, community, staff and other stakeholders.

In Qatar, Doha Bank ensures collaboration and contribution in all possible ways to improve the local and regional financial sector including responsible lending to the commercial banking sector, sustainable products, energy efficiency etc.

As part of the continued Strategy of Doha Bank, we will continue to invest in technology and with a priority focus on digitizing across all banking channels, and by doing so we expect this to further enhance the customer experience across all products and services.

Looking ahead, Doha Bank plans to launch its Sustainable Finance Framework in 2023, which will pave the way for the issuance of various ESG-aligned debt and capital instruments, including bonds and private placements. The evaluation and selection process will be governed by the new ESG Bond Committee at Doha Bank. To support this framework, Doha Bank is enhancing its corporate strategic pillars to include ESG transformation as a key strategic pillar for the Bank.

Over the medium and long term, Doha Bank will ensure a culture of continuous improvement with sustainability remaining at the top of our agenda in pursuing the four pillars of the Qatar National Vision 2030 (and thereafter), by building a responsible business that can help Qatar to prosper.

Gudni Stiholt Adalsteinsson

Acting Chief Executive Officer

1.3 Who We Are & Our Businesses

Qatar's Preferred Banking Partner

We are Qatar's third-largest conventional bank, offering a vast array of financial services for large and mid-sized corporations, SME's, government, quasi-government, and all sectors aligned with QNV2030.

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 with 24 local branches, 3 E-Branches and 2 Pay Offices. The number of ATMs reached 94 of which 86 are in Qatar, 3 in the UAE, 1 in Kuwait and 3 in India, as well as 1 Mobile ATM and 1 Mobile ITM as of 31st December 2022.

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

Doha Bank also owns Sharq Insurance LLC, a 100% owned insurance company in Qatar, as part of the Bank's strategy of being a one-stop- financial services provider in the region.

Doha Bank is structured in four Business Units and holds 100% of Sharq Insurance.

Wholesale

Focus on corporate and commercial banking, structured finance, public sector finance, mortgage finance and real estate services, trade finance, factoring services and small and medium enterprises.

Assets:

QAR 51.22 billion
52.5% of total assets

Gross Income:

QAR 2.65 billion

Treasury & Investments

Responsible for activities such as foreign exchange, treasury products and managing the Bank's proprietary investment book.

Assets:

QAR 30.91 billion
31.7% of total assets

Gross Income:

QAR 1.13 billion

Retail

Provides a wide range of products and services to individuals, including transactional and deposit accounts, mortgages, remittances, priority banking, private banking, insurance, personal loans and credit cards.

Assets:

QAR 4.70 billion
4.8% of total assets

Gross Income:

QAR 0.48 billion

International

Provides a range of products and services including guarantees, letters of credit, risk mitigation and discounting products and risk participation in international trade

Assets:

QAR 4.87 billion
5.0% of total assets

Gross Income:

QAR 0.23 billion



Established in 2007 as part of the Bank's strategy of creating a fully comprehensive financial services provider and provides general insurance products to corporate and retail customers

Gross Written Premiums:

QAR 0.05 billion

Awards and Recognition



Achieved a score of 100% for the QSE Sustainable Stock Exchanges initiative for the years 2018 – 2021.

<http://qse.arabsustainability.com/>

Doha Bank was included in the MSCI QSE 20 ESG Index, launched in November 2021.

MSCI
ESG RATINGS



CCC B BB BBB A AA AAA

As on 25 November 2022, Doha Bank received an MSCI ESG Rating of BB.

Disclaimer: The use by Doha Bank of any MSCI ESG Research LLC or its affiliates ("MSCI") data, and the use of MSCI Logos, Trademarks, service marks or index names herein, do not constitute a sponsorship, endorsement, recommendation, or promotion of Doha Bank by MSCI. MSCI services and data are the property of MSCI or its information providers and are provided 'as-is' and without warranty. MSCI names and logos are trademarks or service marks of MSCI.

2022



Best Bank for CSR
in Qatar
Euromoney



Most Innovative
Banking
Brand Qatar
**Global Business
Review Magazine
Award**



Best Bank for Credit
Card Qatar
**Global Brand
Awards**



Best CSR Bank
**Global Brand
Awards**



3G Championship of
Corporate
Governance Award
**Global Good
Governance
Awards**



3G Best Financial
Institution
of the Year
**Global Good
Governance
Awards**



Leading
Commercial
Bank Qatar 2022
**World Business
Outlook Awards**



Best CSR Practices
in Banking
Sector Qatar 2022
**World Business
Outlook Awards**



Most Socially
Responsible
Commercial Bank
Qatar 2022
**World Business
Outlook Awards**



Best Bank in
Corporate
Governance Qatar
2022
**Global Business
Review Magazine
Award**



Best Digital Wallet
App Qatar 2022
**Global Business
Review Magazine
Award**

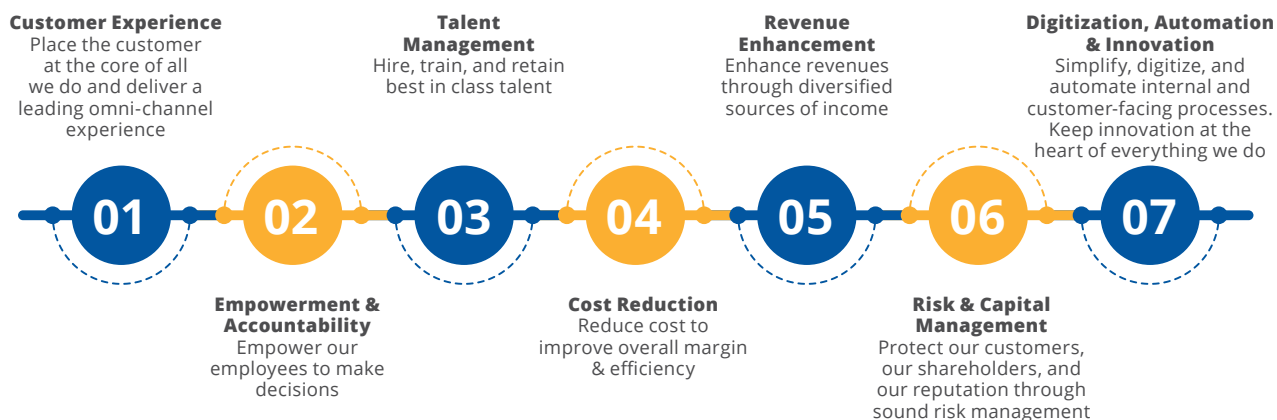
1.4 Vision, Mission, Values: Towards A Sustainable Future

Doha Bank is dedicated to achieving sustainability goals at the local level and adopting best practices from the evolving global ESG landscape. The Bank is committed to promoting sustainable growth by integrating responsible strategies into its operations, banking services, and ongoing efforts to involve the community in its sustainability journey. Doha Bank's sustainability approach aligns with Qatar National Vision 2030 and the United Nations' Sustainable Development Goals, contributing to sustainable growth in the social, economic, and environmental aspect.

2022 will be etched as the year of bigger change for Doha Bank. To transform, excel and prosper, our corporate strategic pillars will be revised for a sustainable future. The Bank has approved, and adopted the ESG transformation as a key strategic pillar moving forward.



Seven Strategic Guiding Principles

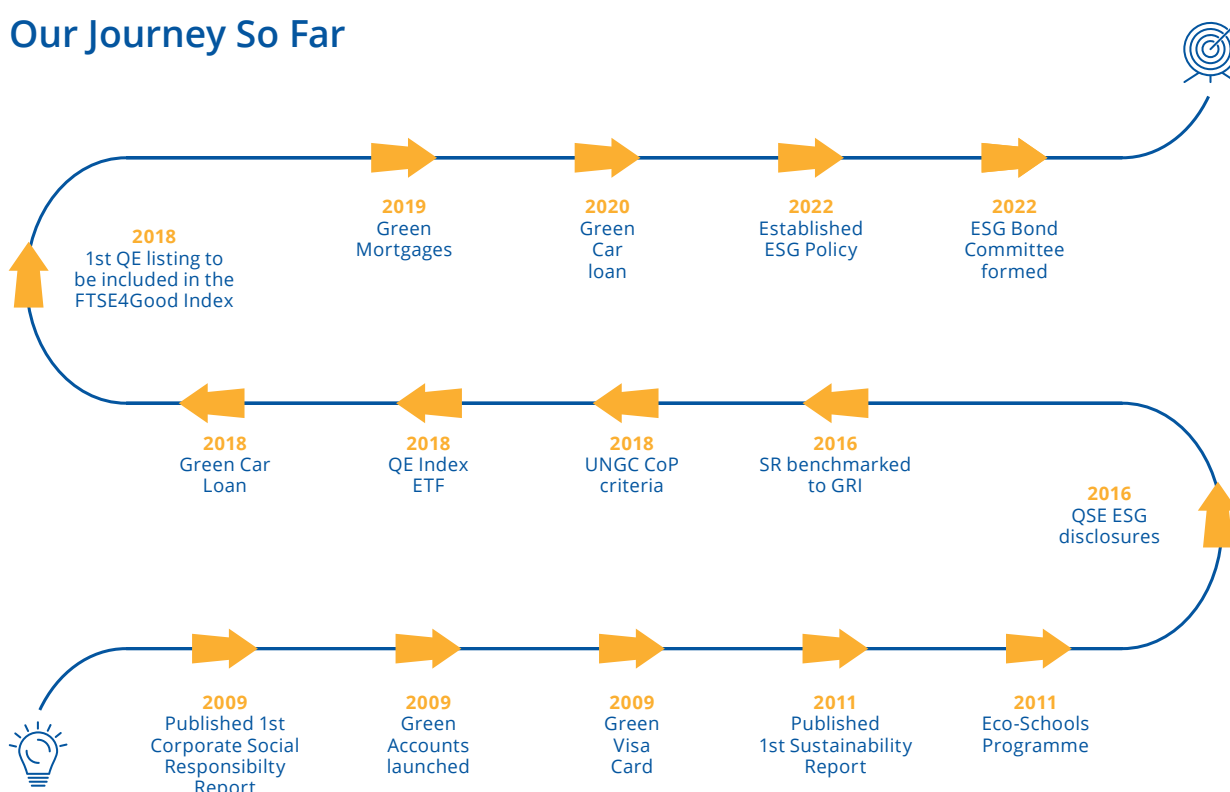


1.5 Key ESG Highlights

As we continue to prioritize sustainability, Doha Bank made significant strides towards our sustainability goals in 2022. We are thrilled to share our key accomplishments, which underscore our efforts to address climate change and reduce greenhouse gas (GHG) emissions. Our achievements demonstrate our commitment to environmental responsibility, social impact, and good governance.

Environmental	Social	Governance
<p>Achieved a reduction in total waste consumption by 9.6% in 2022 compared to 2021, to 292 tonnes.</p> <p>Decrease in vehicle fuel consumption by 2.2% year-on-year</p> <p>7.7% decrease in absolute Scope 1, 2 and 3 emissions over a 5-year period</p> <p>GHG emissions intensity per full time employee (FTE) stood at 4.88tCO₂ in 2022, a 6% decrease over five years</p>	<p>179% increase in the number of transactions using the Doha Bank mobile payment system</p> <p>Local procurement investment at 83% in 2022</p> <p>18% of middle and senior management positions held by women</p> <p>71% of customer complaints resolved within 3 working days</p>	<p>Formalised the ESG policy as per the QCB directive</p> <p>Set up the ESG Bond Committee to oversee ESG bond issuances following the implementation of the ESG policy and Sustainable Finance Framework</p> <p>Formalised to agree ESG transition as an eighth strategic pillar</p>

Our Journey So Far



2. Towards a Sustainable Future

At Doha Bank, we remain committed to bringing ESG to the core of our business to embrace our purpose of creating value and prosperity for our customers and society.

2.1 Our Approach

The integration of ESG into regulatory and corporate action is gaining momentum around the world. This demonstrates how globally, stakeholders consider ESG as an effective and non-negotiable factor for achieving sustained, equitable and inclusive growth. Stakeholders today, expect businesses to adopt responsible oversight and long-term vision and demonstrate ESG-aligned decision-making processes

Our sustainability approach fosters a socially responsible culture, aligned with Qatar National Vision 2030 and the 17 United Nations Sustainable Development Goals (SDGs). We are in full support of Qatar's endorsement of the United Nations Framework Convention on Climate Change (UNFCCC) and ratification of the Paris Agreement in 2016, and thus Doha Bank's sustainability strategy supports the nation's commitment to a 25% reduction in GHG emissions from a business-as-usual scenario by 2030.



2.2 ESG Framework

Our ESG Framework is implemented through a series of strategic initiatives aimed at creating a lasting and significant positive impact.

This framework is evolved from the most material ESG topics, identified in consultation with our stakeholders, ensuring our focus is on the most pressing issues for the benefit of all parties involved.

In our ongoing efforts to enhance our approach towards sustainability, we updated our framework in 2022 to place greater emphasis on improving the fundamental Environment, Social and Governance values. This is driven by our recognition of potential ESG risk such as regulatory changes and challenges posed by changing climate and weather patterns.

With this update, we reaffirm our unwavering commitment to addressing urgent environmental concerns and adapting to the ever-evolving global landscape, safeguarding the sustainable well-being of both present and future generations.

The five prime focal pillars we are aligning our sustainability approach to are: Managing GHG Emissions and Environmental Impact, Driving People Development, Empowering Our Communities, Engaging Customer Experience, and Embedding Responsible Business Practices.

In 2023, Doha Bank is planning to take significant step towards strengthening our sustainability efforts by developing an Environmental and Social Management System (ESMS). The ESMS will allow us to better assess environmental and social factors for our lending and investing portfolio, enabling us to better manage our risks and identify opportunities to promote sustainability.



2.3 Stakeholder Engagement

Since our inception, our core value has been to connect with stakeholders and foster strong and lasting relationships with meaningful conversations. Engaging with stakeholders regularly is crucial in creating our sustainability roadmap, as it helps us better understand their aspirations, needs, and perspectives, ultimately shaping our overall strategy and business approach.

We value the creativity, innovation, and problem-solving our stakeholders bring to the table, and we are committed to maintaining open lines of communication, transparency, and trust.

Our Stakeholder Group

We use various engagement methods and channels tailored to the needs and preferences of our stakeholders. Some of these include:



Sl No	Stakeholder group	Engagement method
1	Employees	Internal meetings, training sessions, and feedback surveys
2	Customers	Social media engagement, and customer support
3	Shareholders and Investors	Annual general meetings, investor presentations, Annual reports
4	Government and Regulatory Bodies	Compliance reporting, policy consultations, and industry roundtables
5	Local Communities	Public consultations, and support for local events and initiatives, NGO's
6	Suppliers	Bidding and tendering

Doha Bank conducts due diligence and oversight of the organization's activities, engaging with stakeholders to support these processes by adhering to company law and holding an Annual General Assembly of Shareholders meeting with the entire Board present.

Enhancing financial performance and investment appeal through stakeholder communication are among the Bank's primary objectives. We believe in assessing the social and environmental impact of decisions influenced by these interactions. In addressing stakeholders, the Bank maintains an open and constructive dialogue based on best practices and high standards of corporate conduct and governance. Driven by shareholder targets, we pride ourselves on strictly complying with applicable legislation and following local regulatory recommendations in our CSR activities.

2.4 Our Material Topics

Recognizing the dynamic nature of the sustainability landscape, we conducted a comprehensive review of our previous materiality assessment to identify the most pressing environmental, social, and governance (ESG) issues affecting our business and stakeholders.

To ensure that our materiality assessment remains relevant and reflects the current environmental, social, and governance (ESG) landscape, we carried out a thorough review of our material topics through engaging our internal stakeholders across various departments and benchmarking our performance against leading banks in the industry. By considering the insights and best practices from these industry leaders, we were able to refine our material topics reflecting the most pressing issues facing our business and stakeholders. Below are our updated material topics:

1. Emission Management and Environmental Impact
2. Responsible Investing and Financing
3. Financial Inclusion and Literacy
4. Customer Satisfaction
5. Digital Innovation
6. Employee Wellbeing
7. Diversity, Inclusion and Equity
8. Talent Attraction and Retention
9. Community Support and Development
10. Human capital development
11. Sustainable Procurement
12. Governance, Accountability, and Transparency
13. Risk Management
14. Ethical Conduct
15. Compliance
16. Economic Performance
17. Data Security and Privacy

These material topics encompass our core priorities at Doha Bank and are actionable levers to the value we intend to create for our clients.

QNV 2030 and UN SDG

We have aligned our sustainability strategy with the Qatar National Vision 2030 and aim to continuously improve against existing metrics. A key priority is connecting the 17 UN SDGs to our commitments and efforts, striving to create long-term value. We work closely with stakeholders to achieve key goals from the Qatar National Vision 2030, including promoting economic growth, fiscal stability, reducing financial waste, and lowering public debt to safe levels.

Over the years, our efforts to support the UN SDGs have been recognized, and we will persist in making our mark in support of national priorities at Doha Bank.



2.3 Economic Performance

We know that long-term success depends on creating a shared value. We have a significant influence on the productivity, resilience, and stability of our stakeholders and Qatar's economic system.

Doha Bank will ensure financial profitability in the long run to benefit all our stakeholders. We do this by creating value through our products and services and providing the right products to the right customers. Some of our significant income generating products include:

QETF - Doha Bank hired Aventicum Capital Management (Qatar) as the Fund Manager of Qatar's first exchange traded fund – the QE Index ETF (QETF). Listed on March 5, 2018, the QETF is benchmarked to the QE Index, whereby the underlying constituents are the 20 largest and most liquid companies listed on the Qatar Stock Exchange (QSE). It has one of the lowest total expense ratios ("TER") among emerging market ETFs, with 0.50% in TER; and has paid an annual dividend every year since listing.

Private Banking Unit: in coordination with the Bank of Singapore, Doha Bank offers ESG Equity and Debt Fund Solutions to our UHNWI and HNWI.

Al Dana Savings Account Award Scheme: The Al Dana Scheme is a pioneer flagship promotion of Doha Bank. Launched in 2004, the Scheme has established itself as the most popular savings' program in Qatar, creating millionaires.

Al Jana Savings Scheme: The Al Jana Scheme 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 interest. Customers can choose tenures from 2 to 5 years and can enjoy the benefit of interest being paid or capitalized every 6 months.

Economic Performance FY2022 (QAR '000)	2019	2020	2021	2022
<i>Direct economic value generated (revenues)</i>	2,738,985	2,937,109	3,106,455	2,908,636
Total economic value distributed (including the below)	1,448,602	1,327,722	1,402,960	1,462,552
<i>Operating cost</i>	935,024	867,643	875,916	894,031
<i>Employee wages and benefits</i>	493,291	441,234	466,905	501,081
<i>Payments to governments (taxes and sport tax)</i>	20,287	18,845	60,139	67,440
<i>Dividends paid to shareholders & tier 1 capital notes</i>	530,047	203,000	232,535	619,035
<i>Donations and sponsorships</i>	2,814	3,239	5,675	8,761
<i>Donations and sponsorships as % of pre-tax profit (%)</i>	0.39%	0.46%	0.76%	1.08%
Economic value retained (direct economic value generated' less 'economic value distributed')	1,290,383	1,609,387	1,703,495	1,446,084
<i>Global net profits</i>	753,932	703,024	703,774	765,375
<i>Shareholders' Equity</i>	13,317,914	13,794,570	14,255,953	14,078,808
<i>Return on (average) equity (%)</i>	6.0%	5.3%	5.2%	5.8%
<i>Tier-1 Capital notes</i>	4,000,000	4,000,000	4,000,000	4,000,000
<i>Capital Resources (1)</i>	14,070,517	14,204,620	14,509,129	14,588,612

Revenues by Business Segment (QAR Bn)	2019	2020	2021	2022
<i>Wholesale banking</i>	2.68	2.57	2.53	2.65
<i>Treasury & Investments</i>	1.37	1.19	0.96	1.13
<i>Retail Banking</i>	0.33	0.43	0.38	0.48
<i>International Banking</i>	0.16	0.16	0.19	0.23

3. Responsible Business Practice

Sustainable value creation through good governance

Doha Bank places responsible business practices as the core driver of its operations, processes, and policies. As a leading local and regional financial institution, we believe that maintaining the highest standards of responsible business practices are crucial to sustain our leading position within the regional banking sector. Our conduct is strictly aligned with the requirements of the Qatar Central Bank (QCB) as well as international industry standards with respect to good governance, risk management, ethical conduct, information technology, as well as data security & privacy.



3.1 ESG Governance

Doha Bank is committed to environmental, social and governance responsibility in all its business activities. We are actively investing in our people, technology, infrastructure, and innovative solutions to create a culture of sustainability.

In 2023, Doha Bank plans to introduce new governance policies and protocols to manage business risks while integrating environmental and social factors into our risk management process. As these factors can impact our reputation, clients' operations, and long-term economic viability, we are in the process of establishing E-SMS in the lending process. Our objective is to expand lending to large green infrastructure projects, SMEs, and other initiatives with positive environmental and social impacts while generating financial returns.

To manage potential environmental and social risks, we will establish an Environmental and Social Risk Policy outlining the risk governance requirements for consistent identification, escalation, and management of transactions and activities that may represent increased risks. These integrations require changes to our governance and organizational structure. We are developing the Sustainable Development Committee and the Sustainability Department to define the roles and responsibilities of each and their relationships across the broader bank.

Our main objective is to manage business risks in a way that serves the interests of clients, customers, and investors while safeguarding the Bank's safety and soundness. By integrating environmental and social factors into our risk management process, we can better protect our reputation and support the long-term economic viability of Doha Bank and the communities where we and our clients operate.

The Doha Bank Sustainability Committee, chaired by the Chief Executive Officer and attended by the Executive Management team, is responsible for managing all matters relating to the sustainability programme. The main objectives of the committee are to implement ESG and environmental policy, Initiate Green Banking and align the Bank's business operations with the green initiatives to promote the green culture within the organization and towards the society. The objective and responsibilities of this committee is further expanding to include the broader ESG transition of the organization as an agenda in the coming years. This includes the newly adopted ESG policy and ESG strategic framework.

Doha Bank is in the process of establishing a Sustainable Finance Framework under which Doha Bank can issue Green, Social, and Sustainability Financing Instruments. These issuances could include bonds, private placements, and other instruments such as CPs and loans, to fund new and existing assets with environmental and/or social benefits. The evaluation and selection process is governed by Doha Bank ESG Bond Committee, formed by members of Treasury, Wholesale and Retail Banking, Investor Relations, Market and Credit Risk, Finance, and Strategy. As required, additional attendees can be invited by the ESG Bond Committee.

3.2 Corporate Governance and Business Ethics

Good governance is critical to the success of any financial institution, and at Doha Bank, we are committed to maintaining the highest standards. Our robust policies and procedures, overseen by a Board of Directors with practical and professional experience, ensure effective decision-making, risk management, and compliance with laws and regulations. One-third of our Board Members are independent, promoting transparency and accountability.

The Board sets guidelines for corporate governance and related policies to ensure that the Bank's operations align with the interests of management, shareholders, and stakeholders. This enhances investor confidence while separating the powers of the Board and executive management and ensuring independent oversight departments.

At Doha Bank, we believe that good governance is essential to building trust and delivering value to our stakeholders.

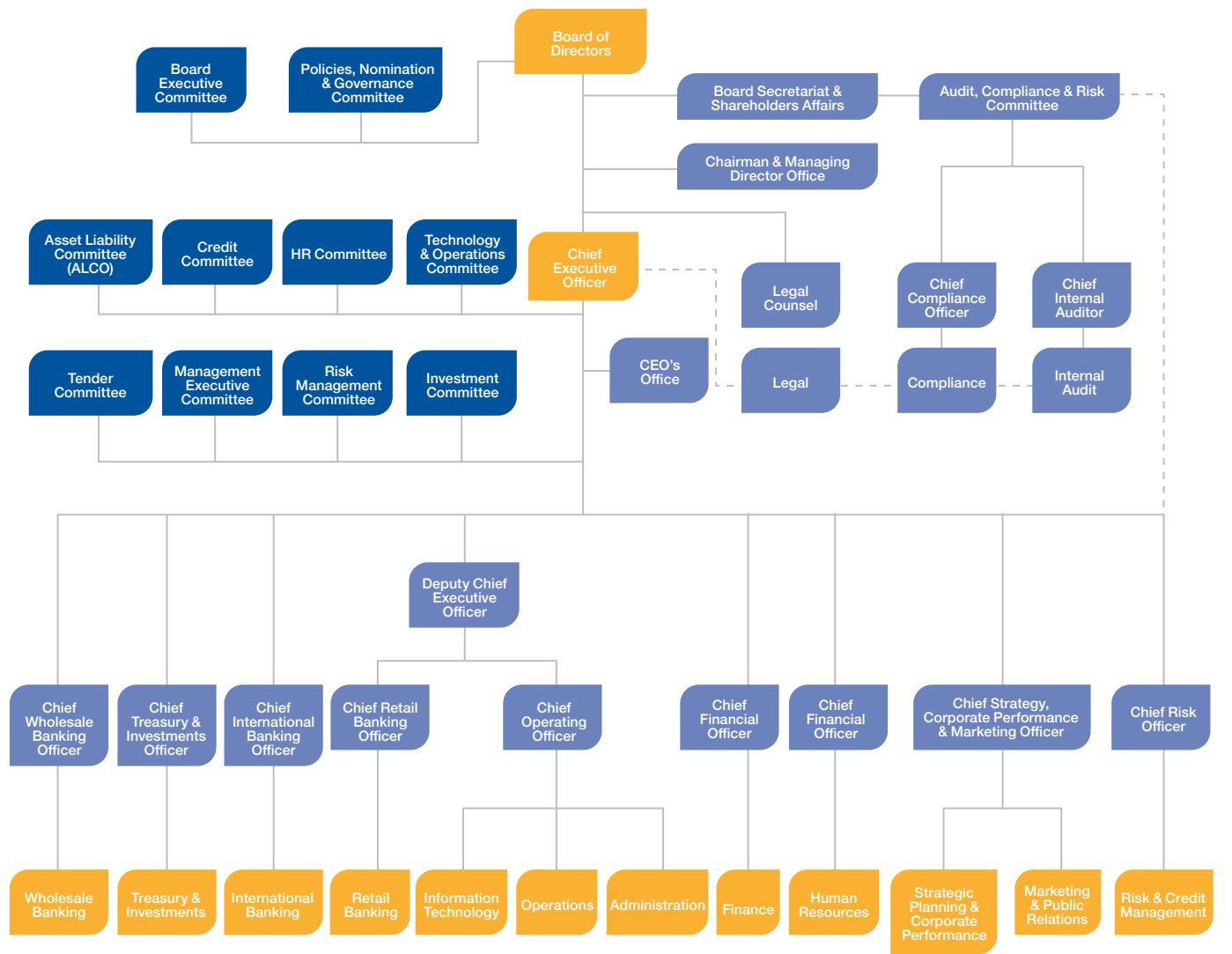
Governance and Compliance Requirements

As part of the compliance requirement of the Corporate Governance Code for listed companies and legal entities issued by Qatar Financial Markets Authority, and the instructions of Qatar Central Bank, Doha Bank as a Qatari Public Shareholding Company listed on the Qatar Stock Exchange is required to disclose the extent to which it complies with the provisions of the Code. Doha Bank believes that applying a proper corporate governance framework is essential to assist it in achieving its goals in addition to improving its internal and external working environment, protecting stakeholders' interests, and distributing roles and responsibilities in an ideal way.

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.



Organizational Structure and Governance Model



The following Board committees and their responsibilities are listed below for the Board of Directors:

Audit, Compliance and Risk Committee

- To review the Bank's internal control system upon setting or updating it or when required, and then submit its relevant recommendations to the Board and execute the Board's assignments concerning the Bank's internal controls.
- To supervise the financial and internal controls and the risk management especially the training programs prepared by the bank, and to ensure compliance with the best international auditing standards, and with the requirements of the International Financial Reporting Standards and the International Standards on Auditing.
- To review the Bank's transactions with the relevant parties and their compliance with the relevant controls.
- To coordinate between the bank's Internal Audit Department and the external auditor.
- To check the accuracy of the figures, data and financial reports presented by the bank to the General Assembly.
- To study and review the reports and observations of the auditor on the bank's financial statements and follow up on what has been done about them.
- To consider the basis for hiring and nominating external auditors and ensuring their independence in the performance of their functions.
- To review the Bank's financial and accounting policies and procedures and give relevant opinion and recommendation to the Board.
- To periodically develop and review the Bank's policies on risk management, considering the bank's business, market variables, and the Bank's investment and expansion trends.
- To review the Bank's periodic risk reports and its management, and to submit them to the Board, with its recommendations, and prepare reports on specific risks based on the assignment of the Board or its Chairman.
- To hold a discussion with the external auditor and Senior Executive Management on the audit risks, primarily the appropriateness of accounting decisions and estimates, and present them to the Board for inclusion in the annual report

Policies, Nomination & Governance Committee

The Committee reviews the nominations for the Board of Directors' membership and monitors the adherence to corporate governance principles at Doha Bank. It also identifies and nominates new members for the Board who have the ability to make sound decisions on behalf of the bank and shareholders. The Committee takes into account the availability of a sufficient number of potential candidates who can perform their duties as Board Members. It also assesses their skills, knowledge and experience as well as their professional, technical, and academic qualifications and their personality. The Committee evaluates the candidates for the membership of the Board based on criteria including integrity, insight, acquired experience and the ability to devote sufficient time to manage the Bank's affairs.

The Committee approves the Bank's policies and strategies and reviews the remuneration framework for the Executive Management and the Board. The Committee is also responsible for drawing up the general policy of bonuses and benefits of the Board of Directors, CEO and Senior Executives based on the achievement of the Bank's long-term strategic goals. The Committee also reviews the pay scale and other employment benefits of the Bank's employees and makes recommendations to the Board of Directors for approval. The allowances and benefits of the Chairman, Board Members and Board Committees are presented to the shareholders at the General Assembly Meeting at the end of each financial year for approval.

Executive Committee

- Review changes relating to Doha Bank's capital structure and significant changes to the management and control structure of Doha Bank, recommend to the Board for approval.
- Facilitate the effective supervision and overall control of the business of the Bank by receiving and reviewing overall customer credit, inter-group and investment exposures.
- Approve credit facilities above the authorized limit set for management up to the Executive Committee limit delegated by the Board of Directors.
- Review credit proposals above the Executive Committee limit and provide recommendations on reviewed proposals to the Board of Directors.
- Recommend to the Board of Directors appropriate action pertaining to the impaired indebtedness cases or obligation above the delegated limit.
- Review on a quarterly basis the status of pending litigation matters.
- Approve purchase and expenditure for amounts within the limit delegated to the Committee by the Board of Directors.
- Approve donations for charity activities and corporate social responsibility expenditures on a case-by-case basis in line with the delegated limits to the Committee as approved by the Board of Directors and the corporate social responsibility strategy.
- Review and approve strategic and commercial investments within the Committee's delegation.
- Oversee the performance of strategic investments by periodically receiving reports from management and reporting to the Board.

Board of Directors FY22	2019	2020	2021	2022
Percentage of Board seats occupied by women (%)	0	0	0	0
Percentage of Board seats occupied by independent directors (%)	22.20	33.30	37.30	37.30

Code of Conduct and Ethical Requirements

The Ethical Code of Conduct of Doha Bank reflects our work principles, values, and controls and guides us to manage our operations and conduct our business processes in a proper way. It aims to align the Bank's operations with the expectations of our stakeholders. The Code covers topics such as anti-corruption, information privacy, dishonest behavior that can create a conflict of interest, and a set of guidelines that regulate relationships with stakeholders.

Our approach is to set a clear tone from the top, emphasizing individual responsibility and risk awareness. We have enablers such as policies, training, and support for open communication to empower our employees and set high standards of behavior and incentives. We expect all employees to follow the Code and Standards of Professional Conduct. We believe it is our social responsibility to maintain an environment where unethical conduct is not accepted.

Whistleblowing Policy

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. Therefore, the Bank has 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 providers 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 behavior.

3.3 Risk Management and Compliance

The Bank has consistently and continuously monitored risks and processes across the organization to identify, assess, measure, manage and report on opportunities and threats that could impact the achievement of the Bank's objectives. The Board and the Executive Management are ultimately responsible for all the risks assumed by the Bank. They seek to balance the risk profile against sustainable returns to achieve the business goals of the Bank. The Board has engaged qualified professionals and has set policies and procedures, risk limits, organizational framework, committees, authority levels and accountability. 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 Chief Executive Officer covering Credit, Investment, operational risk, and Asset & Liability Management.

Risk Management

Doha Bank's Risk Management Group (RMG) operates through an Enterprise-wide Risk Management Framework (ERMF) and is headed by a Chief Risk Officer (CRO). ERMF in Doha Bank sets out activities, tools, and techniques to ensure that all identified risks are understood, and appropriate measures are in place to monitor and recommend mitigations to appropriate committees or authorities. RMG consistently and continually monitors risks and processes across the organization to identify, assess, measure, manage and report on potential threats to concerned committees / authorities that could negatively impact the desired results of the Bank's objectives. Risk Management policies, models, tools, and systems are regularly reviewed/revised to improve the framework and reflect market changes. CRO reports to the CEO, with a dotted line of reporting to the Board's 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 Management 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's 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.

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 Management Executive Committee, Management Credit Committee, Investment Committee, Risk Management Committee and Asset and Liability Committee. In addition, the Board level committees, namely the 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 spectrums of the business & support areas.

The Bank prepares a comprehensive report on ICAAP 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 along with 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, market risk, operational risk, interest rate risk, compliance risk, country and transfer risk, credit risk, credit concentration risk, valuation risk, counterparty credit risk, insurance risk and settlement risk, sector concentration risk, residual credit 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 was conducted to determine the level of extra capital required to

meet such risks identified under Basel Pillar 2.

Furthermore, the 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 the Basel III framework and started reporting its Capital Adequacy Ratio on a quarterly basis to the QCB.

The Board has set the risk appetite thresholds for 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 quantitative thresholds for risk capacity and tolerance. 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.

Data Privacy and Security

In recent years, the financial sector has seen a significant increase in the use of cutting-edge digital technology and investments in digitization. However, this surge in digitalization has also led to growing security threats that could compromise the confidentiality, integrity, and availability of sensitive data, such as customers' personal and financial information. At Doha Bank, we prioritize the safety of our customer data.

	2018	2019	2020	2021	2022
Number of account holders affected	0	0	0	0	0
Number of data breaches	0	0	0	0	0
Percentage involving personally identifiable information (PII)	0	0	0	0	0

To enhance the security of the Bank and its customers, we have implemented several cybersecurity measures. These include acquiring a system for automating business continuity management, launching Office 365 services on the cloud while adhering to information security standards and business continuity requirements, updating all information security policies and procedures based on regulatory authorities' instructions and international best practices, and updating all business impact analysis and continuity plans for all departments, as well as evacuation plans for all Doha Bank sites. We also perform periodic penetration and security tests.

Cyber Security

A robust Information security policy is in place that provides detailed policies/guidelines around the implementation of controls for the security of information systems. The Bank has put in place a Cyber Security Strategy that details a roadmap to implement Information Security tools to enhance control and technology infrastructure to strengthen its ability to prevent, detect and respond to the ever increasing and sophisticated threat of cyber-attacks. The Bank has acquired a comprehensive Cyber Security insurance policy. Management and Board level Committees have been established to review and monitor the Information Security position of the Bank. All control weaknesses/non-compliances/review observations are tracked and escalated to the relevant committees on a regular basis. The Bank is committed to comply with all the regulatory requirements (local and international) pertaining to Information Security as well as the industry standards such as ISO 20000, ISO 27001, PCI DSS, etc.

Risk assessments of all the IT systems and processes are carried out on a regular basis. Additionally, all acquisition/change in the procedures, systems, etc. are subject to review of the IS department to ensure that adequate Information Security controls are embedded. The IS team has built an in-house vulnerability assessment and penetration testing (VAPT) framework that allows us to continuously test the Bank's environment against new threats. Additionally, external VAPT is carried out as required by Qatar Central Bank (QCB).

As mandated by the QCB, the Bank has actively participated in Cyber Security Maturity Assessment by Third Parties program and carried out periodic penetration testing and vulnerability assessment for all the Bank's critical assets. In addition, the Bank has completed a full-scale implementation of its Security Operations Centre to augment its 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.

Doha Bank is in the process of adopting the requirements of the Qatar Privacy Law, which mandates enhanced protection of personal identifiable information (PII) of all the customers and other stakeholders. Furthermore, the UAE Central Bank has issued Consumer Protection Regulations for strict compliance by all banks, and Doha Bank is committed to it.

Regular Information Security training and awareness sessions are carried out for all Bank staff. Information Security training is part of the induction program of the Bank where all new staff members are educated about their basic responsibilities with respect to information security. The IS team regularly circulates security guidelines to the staff and customers of the Bank to protect against new threats.

Compliance

The main responsibility of Doha Bank's Compliance Department is to assist the Board and the Executive Management in managing and controlling the Compliance risks efficiently and to protect the Bank from financial losses, if any, due to failure of compliance. Compliance risks include risk of legal/regulatory sanctions, material financial loss, or loss of reputation. Compliance also assists the Board of Directors and Executive Management in improving the internal controls procedures that will mitigate Compliance, AML and Anti-Terrorist Financing (ATF) risks. Moreover, Compliance acts as a liaison between the Bank and the respective regulators and updates management with new laws and regulations.

4. Driving growth through Responsible Banking

Banks in particular play a major role in our economy, as they provide vast amounts of capital and could influence other companies and customers across sectors through their products and services. We are convinced that by advocating for responsible investment and financing practices that prioritize environmental, social, and governance (ESG) considerations, we can generate enduring and sustainable advantages for both the Bank and our clientele, promoting the development of stable and long-lasting relationships. Doha Bank views sustainability efforts as a major opportunity to demonstrate our commitment to operating responsibly and making a positive impact through sustainable financing.



4.1 Sustainable Finance

Long-term value creation for all stakeholders through sustainable finance is at the core of our commitment to sustainability. We strive to foster a positive impact on society and the environment while driving sustainable growth and financial performance by aligning our investments with ethical principles and global standards.

We acknowledge the global guidance for responsible banking from platforms and frameworks such as the UN Principles of Responsible Banking (UN PRB). We are committed to responsible banking and integrate sustainability into our strategic, portfolio, and transactional decisions across all business areas. Moving forward we will adopt these principles while we establish an overarching broad ESG framework.

Looking forward to 2023, we are committed to further integrating ESG considerations into our investment strategies. We will be adding more ESG bonds to our clients' proposals and analyzing mutual funds with high social or environmental impact. Additionally, we will create a watchlist of attractive financial instruments with ESG considerations and specify ESG bonds such as Green, Blue, Climate, and Sustainability Bonds.

Our commitment to ESG investing does not stop at the investment department. We understand the importance of educating our relationship managers on the significance of ESG Investing and encouraging them to market ESG Investments to our clients.

Doha Bank attends COP27

Doha Bank signed a Memorandum of Understanding (MoU) with the Gulf Organisation for Research and Development (GORD) to cooperate in driving changes towards the creation of the circular economy through sustainability initiatives in the financial sector. The MoU was signed on the sidelines of the 27th session of the Conference of the Parties (COP27) to the UN Framework Convention on Climate Change (UNFCCC) in Egypt. It will facilitate Doha Bank to boost the Bank's green initiatives and develop a framework for a robust sustainability strategy and ESG compliance with support from GORD's experience and expertise in the sustainability landscape.

At COP27, Doha Bank also joined the GORD Pavilion as the Eco-Champion of Destination Green Programme — a multi-stakeholder initiative gathering organisations to share their success stories in sustainability by showcasing them at international platforms such as COP27.

ESG-Linked SME Lending

ESG lending is an important aspect of Doha Banks' responsible banking efforts, and we prioritize social issues in our lending practices. Our loans through the "National Guarantee Program" are specifically designed to enhance social and economic development by promoting employment and sector development.

To support the initiative taken by the State of Qatar to ease the short-term liquidity issues encountered by the private sector, Doha Bank actively participated in the "National Guarantee Program" in close coordination with Qatar Development Bank. The program is intended to support critical short-term payments (e.g., salaries, rents of companies) in the private sector, which are registered in the wage

protection system in the State of Qatar. Further, as per the Qatar Central Bank guidelines, Doha Bank has postponed the loan installments of clients falling under affected sectors and carried out an interest reduction in compliance with QCB instructions. Doha Bank is one of the key partners in QDB's 'Al Dhameen', Credit Guarantee program which also covers start-ups, particularly in the field of manufacturing and service sector.

SME Loan Portfolio (QAR Mn)	2019	2020	2021	2022
<i>Funded</i>	652	489	799	755
<i>Non-Funded</i>	199	176	387	340
No of SME clients	323	273	425	387

Green Bond

On the funding side, Treasury & Investments continues to execute strategies to widen and diversify its sources, including accepting deposits from a variety of local and international clients. In recent months, the department has placed a greater focus on sustainable funding, with the treasury team earning the approval to launch an ESG Bond Committee. Having put in place a Sustainable Finance Framework for the bank, the Committee will look to issue a green bond over the medium term depending on market opportunities. This will place the bank among the first sustainable issuers in the country, and the first to launch a bond entirely on the back of local, green assets.

Impact Investing

Doha Bank has maintained a sustainable investment portfolio of 88% by investing in Qatar Sovereign Bonds, and local corporate bonds as a part of our sustainable strategic approach. Doha Bank's Private Banking Unit, in partnership with the Bank of Singapore (BoS), is introducing BoS Wealth Management products to our UHNWI / HNWI. The products included in the platform allow investors to invest in ESG Equity Fund solutions, such as Pictet Global Environmental Opportunities, Mirova Global Sustainable Equity Fund, and BGF Sustainable Energy. Emerging Market MSCI rated bonds are also available on the platform for the investors.

Sustainable Products and Services

As a pioneer in raising awareness for environmental and climate change issues in Qatar, the Bank's vision is to lead the way as a Green Banking institution in encouraging account holders to opt for Paperless Banking, Green Accounts, and Green Mortgage loans.

Loan Portfolio	2019	2020	2021	2022
No. of Green banking Accounts	3,424	3,161	2,953	2,757

QETF

- QE Index ETF 'QETF' - Doha Bank, as founder, listed the first exchange traded fund on the Qatar Stock Exchange in March 2018. The QETF is benchmarked to the QE Index, which is the 20 largest most liquid listings. The QETF has one of the lowest total expense ratios (50bps) for an emerging market investment fund and the fund has paid an annual dividend since inception.
- The fund manager is Aventicum Capital Management (Qatar), the QETF has two dedicated liquidity provider's in The Group Securities and QNB Financial Services, and the custodian is Standard Chartered Bank (Qatar Branch).

- The fund, since inception has a standard deviation of 0.94%, and tracking error of 0.25% to the QE Index. As on 31/12/2022, the fund assets under management totaled QAR 461.5 million, with an indicative dividend yield of 4.22%
- The founder and fund manager may approve authorized participants towards onboarding, creating, and redeeming directly with the fund.
- There are no foreign ownership restrictions.

E-Receipt at ATMs

Introduced a new paperless solution for ATM users whereby they can receive their transaction receipts via email instead of physical receipts. The new solution eliminates the need for paper receipts and provides an easy way to track ATM transactions.

Contactless Transactions

Rolled out a suite of contactless options to increase digitisation and convenience to minimise the need for physical contact in branches, retailers, or at our ATMs in Qatar, in line with COVID-19 prevention measures.

DOHA PAY

- Currently, approximately 189,773 customer engagements have taken place for Doha Pay application.
- QR Code payments.

The Payroll Card

The Bank also offers comprehensive payroll solutions for corporate clients following a nation-wide directive by the QCB and the Ministry of Labor. The payroll card is issued to low-income workers pursuant to their respective company's request and can be used by the workers on all ATMs and POS machines. The Bank currently provides payroll solutions for 268,000 workers and over 3,047 employers. This has contributed to raising the Bank's liability balances and has created new avenues for the bank to offer comprehensive insurance and remittance solutions.

DBank E-Branch

Doha Bank has set up three functional E-branches in convenient locations throughout Qatar serving customers. Electronic one-stop banking. Propagating the concept of self-service banking.

One Click Transfers APP

International Money Transfers through International Resident Client Desk (IRC Desk).

Doha Bank offers e-remittance services to expatriate customers in sending outward remittances and opening accounts by them in their home country. Currently eleven countries are eligible and allow these facilities to meet the requirements of the various expatriate customers for banking services both in Qatar and in their respective home country.

4.2 Digital Transformation

Technology and innovation enable us to offer reliable and secure products and services to our customers and to stay ahead in the market.

We are dedicated to using digital technologies to improve our customers' experience, raise efficiency, and diminish our environmental impact. In 2022, 90% of all comparable financial transactions were performed through Doha Bank's digital and self-service channels and in line with the Bank's digital strategy.

Number of transactions	2020	2021	2022	%YoY
Online/Mobile	2,557,500	2,711,717	2,880,847	6%
Doha Bank Mobile payment System	36,085	88,990	247,966	179%

ITD maintains a robust network and infrastructure for smooth execution of operations across local and overseas branches, effective maintenance of customer interfaces such as eChannel services, call center services, ATM, POS, etc. To keep pace with technological enhancement, it is evident to strengthen our infrastructure resulting in reinforced service availability to customers.

ITD has delivered key initiatives to business users and the enterprise as below:

- ✓ Apple Pay and Google Pay
- ✓ Digital wallet - DB EasyPay Wallet
- ✓ QMPS QCB SVA Platform – Phase 1
- ✓ eTradeonline for corporate customers
- ✓ Robotic Process Automation (RPA) for back office
- ✓ Interactive Teller Machine (ITM)
- ✓ E-channel releases for Online and Mobile Banking
- ✓ Implementation of QTrade
- ✓ Revamp of Kuwait Internet Banking

As part of strengthening our IT infrastructure, FIFA readiness and NCSA requirements, ITD successfully completed activities including:

1. DR Drills that consist of failover and failback activities for all applications spectrums to ensure smooth transition of services from primary to DR sites conforming business continuity in contingency scenarios.
2. Network Refresh Project activities for all sites in Doha.
3. Redundant fiber connectivity for all branches in Doha.

Doha Bank has defined its policy for IT Service Management to adopt and adapt state-of-the-art technology, integrating with people and processes to support and improve all business processes. The certification validates not only how IT services are set up initially but also the ongoing procedures that are involved in providing the services, including how they are updated, managed, documented, etc.

Globally, banking institutions continue to experiment with technological innovations and invest in data analytics and related services. Particularly, in trying times, there is an immense potential for growth and experimenting with various innovations. Doha Bank's technology centric plan covers, but is not limited to, the following objectives to realize our goals:

✓ Integrated modern technical architectures & digital platforms

✓ RPA based process automation

✓ Blockchain Capability

✓ Cloud-based use cases considering external developments

✓ Agility & Faster time to market for products & services

Various digital transformation and process reengineering projects/initiatives are lined for completion in 2023.

The unit is cognizant about the need to reorganize existing KYC processes for customers to identify suitable products, assess lending risks, and devise the right sales and service strategy in addition to being compliant with the security standards and regulatory mandates. Newer technologies, services and products will have to be devised and released to customers to support changing business / market needs. ITD is fully aware that achieving greater operational efficiency with enhanced security and significant cost saving will remain the point of focus.

As part of the digital vision, Doha Bank will focus on building three main streams named below.

Build Solid Foundations

- Modular loosely coupled architecture
- Strong ownership of security integration and customer touch points
- Data driven automation by design
- Provision end to end managed cloud services
- Use of emerging technologies to accelerate customer experience

Protect Revenues and Explore New Opportunities

- Add intelligence and automation to every single service
- Master service design to superior customer experience
- Offer competitive pricing for emerging services
- Develop new product and service configurations (multi-bundling)
- Implement smart pricing and product engine

Join Digital Ecosystem(s)

- Use open industry standards and open-source technologies
- Adopt open-banking principles
- Build platform and tools for partners (extranet)
- Attract Fintech and start-ups engagement and team up with regulators, where possible
- Blockchain capabilities

The Rise of Digital Transactions

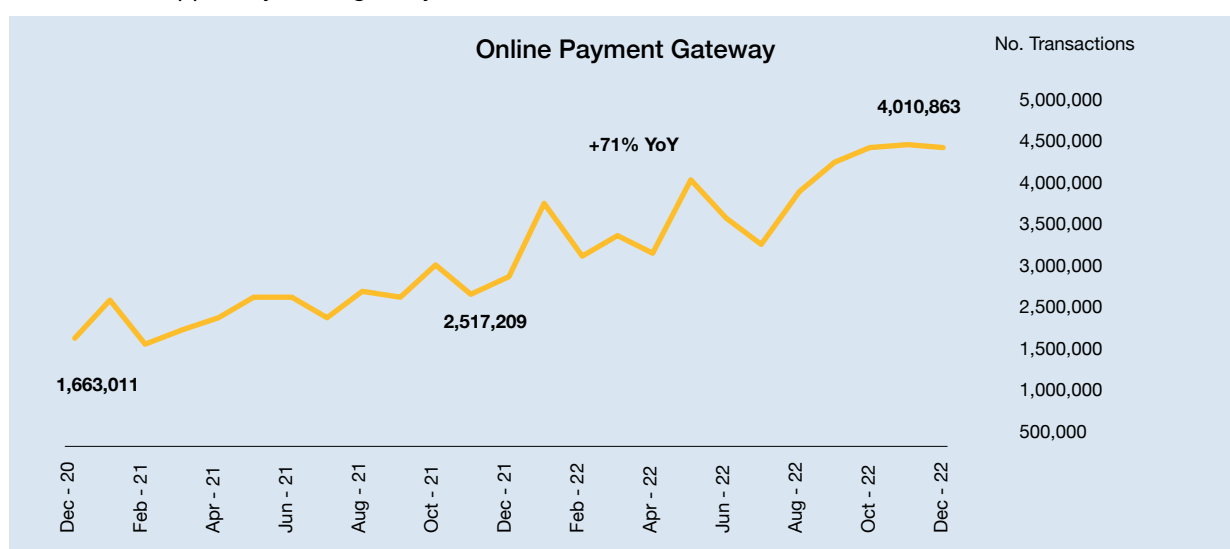
Digitization ➔ 90% transaction through digital/self-services

Significant Growth in E-Commerce

- ➔ Online Payment Gateway (OPG) number of transactions has increased by 71% YoY
- ➔ 90% of all cash transactions are performed through ATMs Bulk Cash Deposit Machines and ITMs (Interactive Teller Machines).

Innovative Payment Solutions

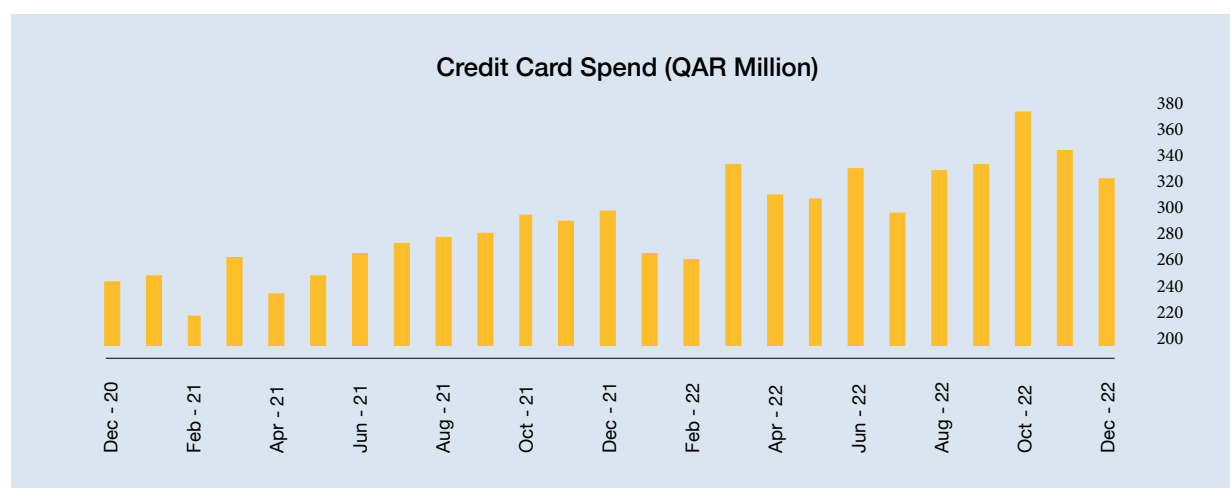
- ➔ Launched 'Doha Pay' – Doha Bank's Digital Wallet
- ➔ Launched Apple Pay & Google Pay



Fee Income ➔ Increased cards spend, e-comm spend, strong fee income

Significant Growth in Online Transactions

- ➔ Local Fund Transfer – has improved from 75% to 78% YoY
- ➔ International Fund Transfer – has improved from 44% to 55% YoY



Mobile Banking

Through Mobile Banking, Doha Bank improved its customer engagement channels by introducing products like D-Bank Mobile-money transfers (local, international money transfers), D-cardless withdrawals, e-statements and other payments. Doha Bank Wallet is the Online Payment Gateway which will soon be linked to Apple Pay for better accessibility. Doha Bank has also upgraded its Online Payment Gateway Services platform to MPGS (Mastercard Payment Gateway Services). Doha Bank's e-commerce customer base has reached a total of 308 merchants as of 31 December 2022.

Doha Bank's Digital Wallet Easy Pay provides Retail Banking customers with convenient payment options using QR Code payments at selected merchants and the ability to send Person 2 Person money transfers. Compared to 2021, there is an increase of 6% in the number of mobile transactions to 2.88 Million such transactions in FY22.

4.3 Customer Experience

The Call Center staff has been working hard to make the customer experience better at every branch.

The Call center Manual explains the department's role and the quality service standards for front-liners. It was created and given to all branch employees to help them achieve this goal. They have also made Service Standards and a CX Framework. Besides, they have launched awareness initiatives to make sure that all employees know the service standards and service excellence pillars. The Department has made tools to check how well they follow the Service Standards. They have also made tools to measure how customers feel about their experiences and satisfaction. The CX department has found areas that need improvement and is working with stakeholders and other departments to make customer experience better.

Doha Bank successfully resolved 70.5% of all customer complaints within three working days on average over the last five years. We strive to provide the best-in-class service to our customers, as 89% of customers believe in the importance of complaint management according to our stakeholder survey. This was achieved through the high standards adhered to by the service quality team in efficiently recording and processing complaints and effectively communicating solutions to our customers. Furthermore, the framing of our corporate strategic pillars enables seamless collaboration and knowledge sharing between different functional teams, enabling complaints to be addressed in a timely manner.

To ensure that our customers receive the highest quality of service, we have implemented measures to improve their experience by making our services faster and more accessible through automation and digitization. During the pandemic, we enhanced our mobile and online banking systems to give customers access to a wide range of financial services without having to visit branches in person.

At Doha Bank, we understand that occasionally, customers may have complaints or inquiries. We take such matters seriously and aim to resolve them as quickly as possible to comply with QCB regulations. In 2022, our complaints team received calls, mails, in-person visits, and negative comments on social media. Our team worked diligently to resolve these issues within ten days, as required by regulatory guidelines.

In addition, our regulatory team received inquiries from the QCB and ensured that all queries were responded to promptly and within the due date.

At Doha Bank, we remain committed to providing the best possible customer experience and continuously work to improve our services to meet our customers' evolving financial needs.

Customer Satisfaction	2019	2020	2021	2022
Customer complaints	2,968	5,412	3,032	2,998
Complaints resolved in less than 3 days (%)	83%	57%	71%	71%

4.4 Responsible Procurement

Effective Supply Chain Management is essential for operational excellence, customer satisfaction, risk mitigation, innovation and growth, and sustainability. Our Supply Chain Department follows ethical and socially responsible practices, supports local communities, and buys locally produced goods.

In this year, procurement from local suppliers covered 79% of the total supply chain budget spent which shows our continued commitment to support local suppliers and the economy.

Supply chain Contributions	2019	2020	2021	2022
Total number of suppliers engaged	710	636	713	745
Total number of local suppliers engaged	631	554	645	679
Total supply chain spending (QAR '000)	319,893	309,119	297,911	293,047
Supply Chain spending on local suppliers (QAR '000)	278,024	262,150	233,920	244,276
Spending on locally based suppliers (%)	87%	85%	79%	83%

5. Our Human Capital

We value our employees as they are the key to our success. We promote a work culture that welcomes diversity and inclusion, fair chances for growth, and employee appreciation and incentives. We also have a social committee and various tools to help our employees grow and to bring in the best diverse talent. We want our workplace to be open and inclusive, where people can share knowledge, have open conversations, and engage actively.





93% Percent of our employees believe 'Employee Diversity' is important

In 2022, our total number of employees reached 990 with an increase of 3% compared to 2021. Which reflects the Bank's strategy to attract new talent while retaining our people.

Employment by Gender	2019	2020	2021	2022
Total Number of employees	987	900	963	990
Male	705	640	662	680
Female	282	260	301	310

5.1 Diversity and Inclusion

The collective sum of the individual differences, life experiences, knowledge, innovation, self-expression, unique capabilities, and talent that our employees invest in their work represent a significant part of not only our culture but our reputation and the organization's achievement. Our diversity initiatives are applicable—but not limited—to our practices and policies on:

- Recruitment and selection;
- Compensation and benefits;
- Professional development and training;
- Performance appraisals, promotions; transfers;
- Social and entertaining programs; terminations;

We continuously work on the development of a work environment built on the premise of gender and diversity equity that encourages and enforces:

- Respectful communication and cooperation between all employees.
- Teamwork and employee participation, permitting the representation of all groups and employee perspectives.
- Work/life balance through flexible work schedules to accommodate employees' varying needs.
- Employer and employee contributions to the communities we serve to promote a greater understanding and respect for diversity.



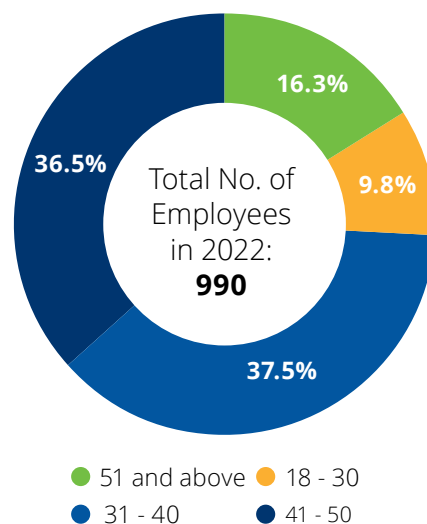
98% of our employees
believe there should be
'Equal Remuneration
for Women and Men'



Employment by Gender	2019	2020	2021	2022
Male	705	640	662	680
Female	282	260	301	310
Median Male Salary vs Median Female Salary	1.06:1	1.01:1	1.01:1	1.06:1

Workforce by Age	2019	2020	2021	2022
18-30	103	86	87	97
31-40	407	357	336	371
41-50	335	321	386	361
51 and above	142	136	154	161

Employment by Nationality	2019	2020	2021	2022
Qatari	200	205	198	256
Expatriate	787	695	765	734



5.2 Talent Attraction & Retention

Doha Bank offers attractive employment opportunities and career growth development for fresh graduates and senior talent. JKB applies various professional development programs for fresh graduates and on job professional development programs including Career Development programs for branches' and head office employees. We have developed specialized tailor-made individual programs for International Universities graduates and Masters degree graduates to recruit prominent students.

Our onboarding program ensures that new joiners have access to all tools and information needed to help with their quick integration into our business culture.

Staff Turnover	2019		2020		2021		2022	
	No.	%	No.	%	No.	%	No.	%
Total Turnover	71	7	117	13	52	5	81	8
Employee turnover rate by job category								
Senior Management	8	13	12	21	5	8	8	11
Middle Management	12	7	18	12	15	5	37	12
Staff	51	7	87	13	32	5	36	6
Employee turnover rate by gender								
Females	28	10	34	13	20	7	17	5
Males	43	6	83	13	32	5	64	9

5.3 Gender Equality

We continuously work towards empowering women at the workplace and increase their representation at all levels. Female employees are always encouraged to engage in decision-making, take up leadership positions and play an active role in the work environment.

We are committed to driving greater gender equality across all levels of the business including our leadership and executive teams. Our commitment includes equal pay for equal work by attracting, developing, and retaining female talents, and actively promoting more women to management role

Female Participation in the Workforce	2019	2020	2021	2022
Females in lower management (%)	29	29	31	40
Females in middle management (%)	14	17	19	19
Females in senior management (%)	6	5	7	10

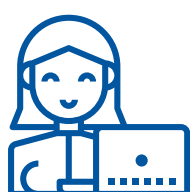
5.4 Non-Discrimination

All acts of discrimination, bullying or harassment are not tolerated in the workplace. The Bank operates under a set of internal policies that ensure a respectful work environment in compliance with the Qatar labor laws.

Our Employee Relations Department makes sure that every complaint from employees on work-related issues is communicated in a trustworthy environment and well addressed. Each complaint is treated as a priority issue and resolved as per our relevant policies and procedures for all grievances and complaints. We always involve an Investigation committee to investigate all negative cases to decide on disciplinary action fairly.

Our Grievance policy and procedures are continuously being reviewed and updated to ensure a clear and efficient implementation mechanism.

Number of	2019	2020	2021	2022
Incidents of discrimination	-	-	-	-



We are proud of the number of women employees in the Bank, as they constitute 31% of all job levels and 18% of middle and senior management positions held by women.



In 2022, there were no incidents or complaints escalated to the Employee Relations Function related to discrimination, harassment or human rights violations.



Digital learning initiatives, which are now the new normal, require a higher level of investment that depends on improving the skills, competencies, and efficiency of our people

5.5 Upskilling our Human Capital

Doha Bank Academy completed migration of learning infrastructure to virtual and online in 2020 supporting digital and remote settings due to pandemic. DB Academy also upgraded our existing LMS and mobile learning application interface with the latest AI (Artificial Intelligence) driven tools providing our learners with a more dynamic and user-centric platform.

The Bank is committed to enhancing the skills and abilities of its employees. It uses innovative learning methods such as digital games and online courses to prepare them for specialized and complex roles and to offer them various opportunities for career growth.

Doha Bank employees were able to utilize over 6,838 learning hours through the Doha Bank Academy for banking & business skills excellence during 2022. The key training areas of focus were AML, Compliance, FATCA/ CRS, Business Continuity, Key Accounts Management, Corporate Governance, Operational Risk, Information Security & Customer Service Development. In 2021, 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 Doha Bank Taeleem Employee Mobile Learning App is one of the many areas that Doha Bank has excelled in to strengthen a blended learning approach, supporting 'anytime' learning.

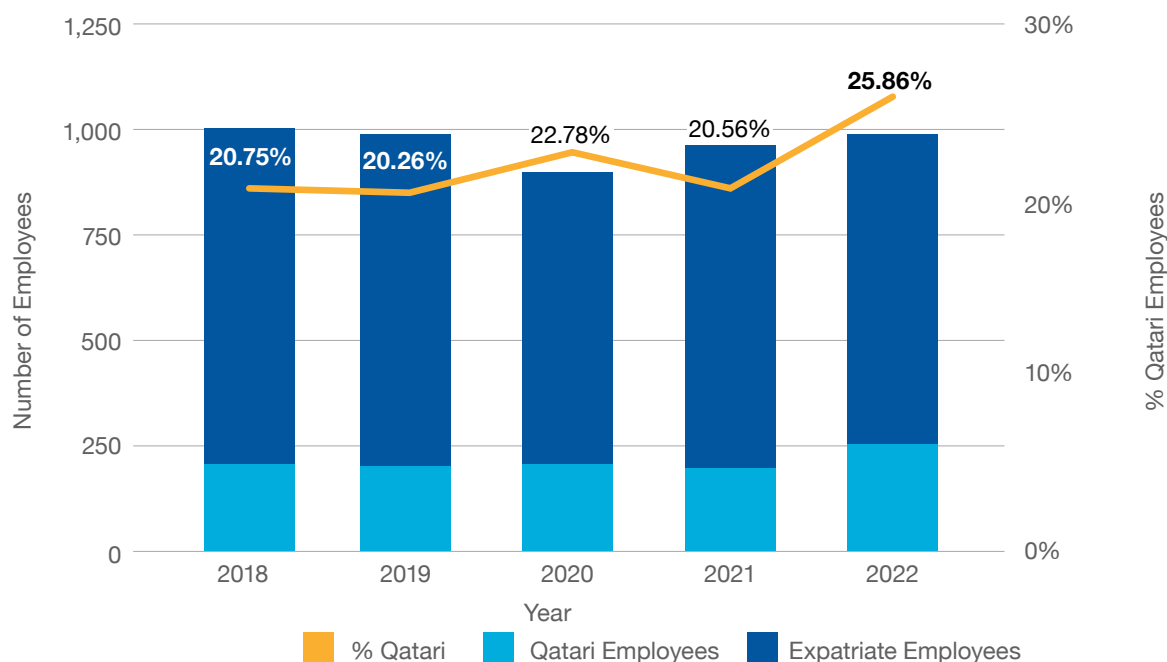
Number of	2019	2020	2021	2022
Employee participation (Hours)	3,890	9,028	8,200	6,838
Training programmes offered	372	170	188	110
E-learning programmes offered	180	907	705	770
Training courses delivered	205	181	283	197
In-house training courses delivered	180	160	258	172
External training courses delivered	25	21	25	25
Training hours delivered (Classroom)	590	287	834	630
Scholarships granted	10	5	1	5
Trainee programme trainings	-	7	38	16
JQC secondments	-	-	0	-
Internship work experience positions	46	16	25	32



The number of eLearning courses increased by 9%, and the number of scholarships granted increased by 400% compared to the previous year.

Qatarisation

Doha Bank is committed to Qatarisation, which is a prominent aspect of its corporate objective. With a view of grooming future leaders amongst the Qatari nationals, the Bank introduced various initiatives, to analyse and bridge skill gaps and provide suitable training & development for high-potential Qatari employees to take up leadership roles. Under the Bank's Qatarisation Program, 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.



97% of our employees believe Human Rights are important in assessing sustainability performance



Number of Qatari Senior Hiring	2019	2020	2021	2022
Senior Management	1	0	0	3
Branch Managers	0	1	0	0

5.6 Employee Wellbeing

Doha Bank understands that employee wellbeing is not only limited to health and safety but considers financial wellbeing and the sense of belonging to an inclusive and comprehensive workplace where all efforts are recognized and rewarded.

The Bank, through its Admin Department and internal business continuity experts, has developed and implemented all required measures to ensure the business is taking into consideration all potential health and safety-related risk matters.

The Department follows industry best standards and regular workplace assessments of health and safety risks are conducted as per Occupational Risk Prevention plans. There are preventative measures in place to eliminate or control any safety incidents. Our collaboration with Hamad Medical Corporation includes organizing a "Pink Day" in connection with World Breast Cancer Day, "Blue Day" in connection with World Diabetes Day.

Number of	2019	2020	2021	2022
Work-related injuries	-	-	-	-
Occupational diseases	-	-	-	-
Work-related fatalities	-	-	-	-

Child and 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

Employee Wellbeing

- Communication channels: We have launched proper communication channels for our employees to enhance our communication, collaboration, and engagement.
- Launched new micro learning content to support staff with critical topics such as Mental Health, Building Resilience, etc. by utilizing digital learning platform.
- The Bank has launched employee culture surveys on a half-yearly basis



93% of our employees believe 'Learning and Development' is crucial in assessing sustainability performance

6. Our Environmental Impact and Emissions Management

Doha Bank is committed to the Qatar National Vision 2030, which aims to reduce GHG emission by 25% versus a business-as-usual scenario by 2030.

Doha Bank's direct environmental impacts are restricted to paper, water, energy consumption and GHG emissions. Doha Bank is fully committed to optimize and streamline the consumption and emissions through various initiatives. As a result, the Bank's emissions were reduced by 7.7% over the past five years and the fuel consumption of the Bank's vehicles has been reduced by 22% for the same period.



6.1 Energy and Emission Management

Responsible energy management can have positive impacts on the economy, environment, and public health. It can result in economic benefits, environmental benefits, health benefits, and an improved quality of life for all people.

At Doha Bank, we recognize the importance of responsible energy. We aspire to reduce our energy consumption from our operations in the main building and branches. In 2022, we implemented several green initiatives to achieve this goal which includes:

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.

Direct Energy	2018	2019	2020	2021	2022
Vehicle fuel consumption (GJ)	3,993	3,878	3,781	3,189	3,119
Diesel Generator Consumption (GJ)	21	199	16	0	27

Indirect Energy	2018	2019	2020	2021	2022
Total purchased electricity consumption (GJ)	68,314	69,090	60,802	61,547	63,489

Energy Intensity	2018	2019	2020	2021	2022
Total Energy Consumption (GJ)	72,327	73,168	64,598	64,736	66,635
Energy Intensity (GJ/Employees)	72	74	72	67	67

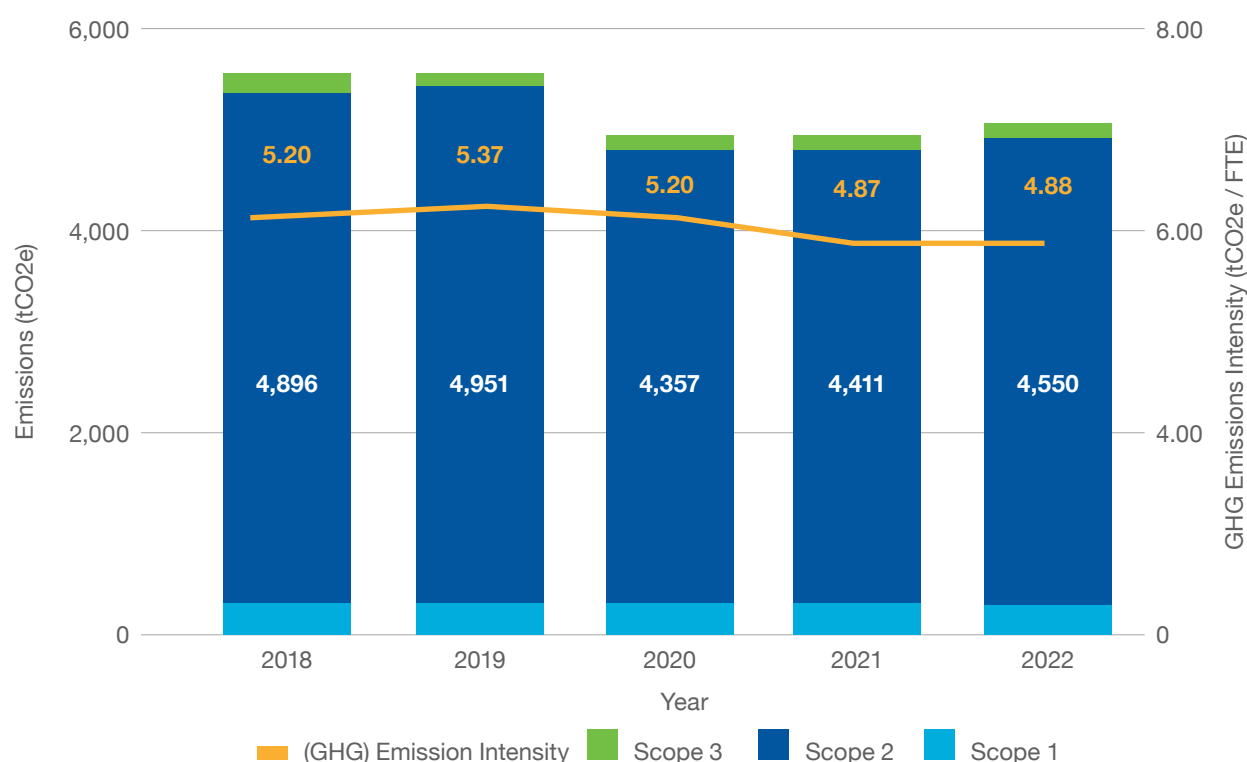
In 2022, our purchased electricity consumption has increased by 3% compared to 2021. This is mainly due to the temperature rise and new lighting installations. Our effective fleet management system has helped us to reduce vehicle fuel consumption by 2% in the same period.

GHG Emissions*	Unit	2018	2019	2020	2021	2022
Scope 1	tCO ₂ e	275	279	260	218	215
Scope 2	tCO ₂ e	4,896	4,951	4,357	4,411	4,550
Scope 3	tCO ₂ e	65	73	62	63	67
Total GHG Emissions	tCO ₂ e	5,235	5,303	4,679	4,692	4,832
GHG Emissions Intensity	tCO ₂ e/FTE	5.20	5.37	5.20	4.87	4.88

*Previous years value restated due to enhance calculation methodologies

Note:

- Scope 3 emissions include water consumption, paper purchased, paper recycled, waste disposed (combustion)
- GHG Calculation for scope 1, 2, and 3 are based on GHG protocol corporate accounting and reporting standard
- Emission factor reference: DEFRA 2022 emission factors



6.2 Water Management

Qatar, one of the world's driest countries, faces significant water scarcity challenges. Therefore, water conservation and management is crucial and Doha Bank is committed to adopting sustainable water practices to reduce usage and contribute to the nation's water security. All of our offices are fully functional after Covid-19 restrictions were lifted and this has increased our water consumption compared to 2021.

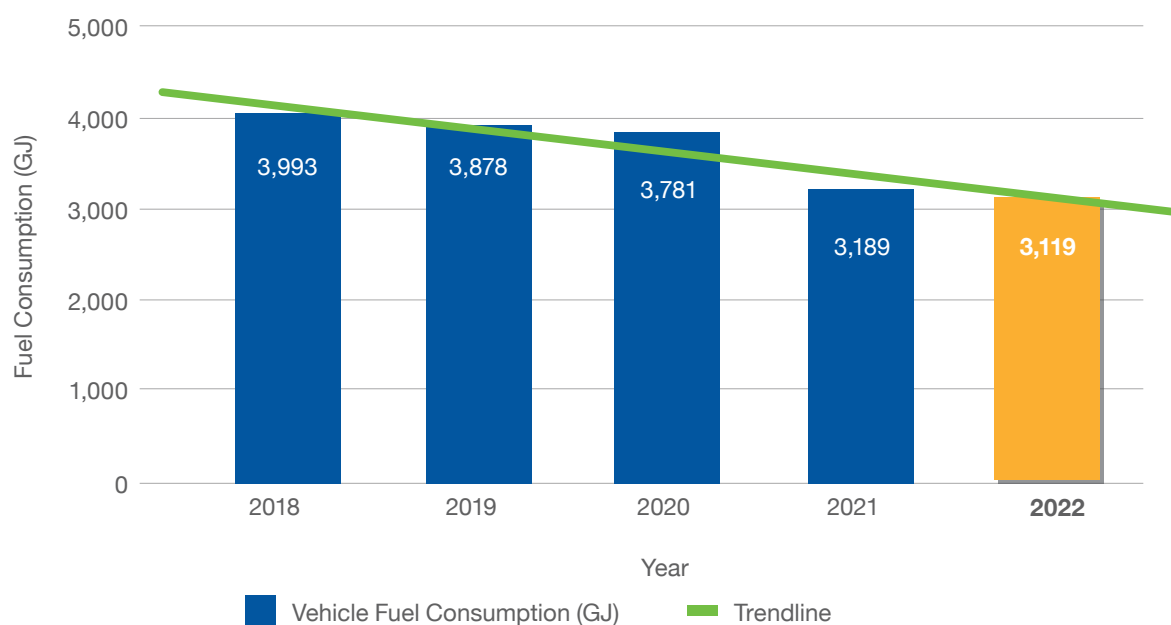
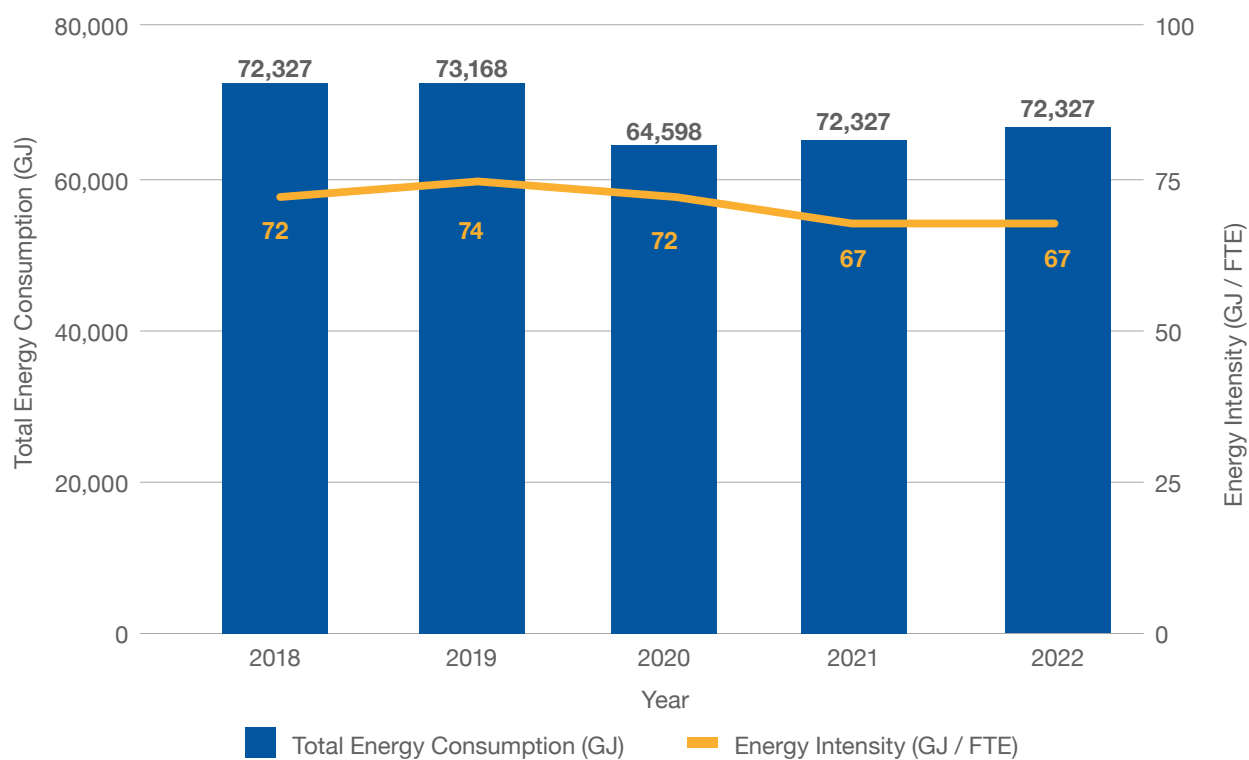
Water consumption	2018	2019	2020	2021	2022
Total water consumption (m3)	37,377	34,942	39,509	38,506	43,604

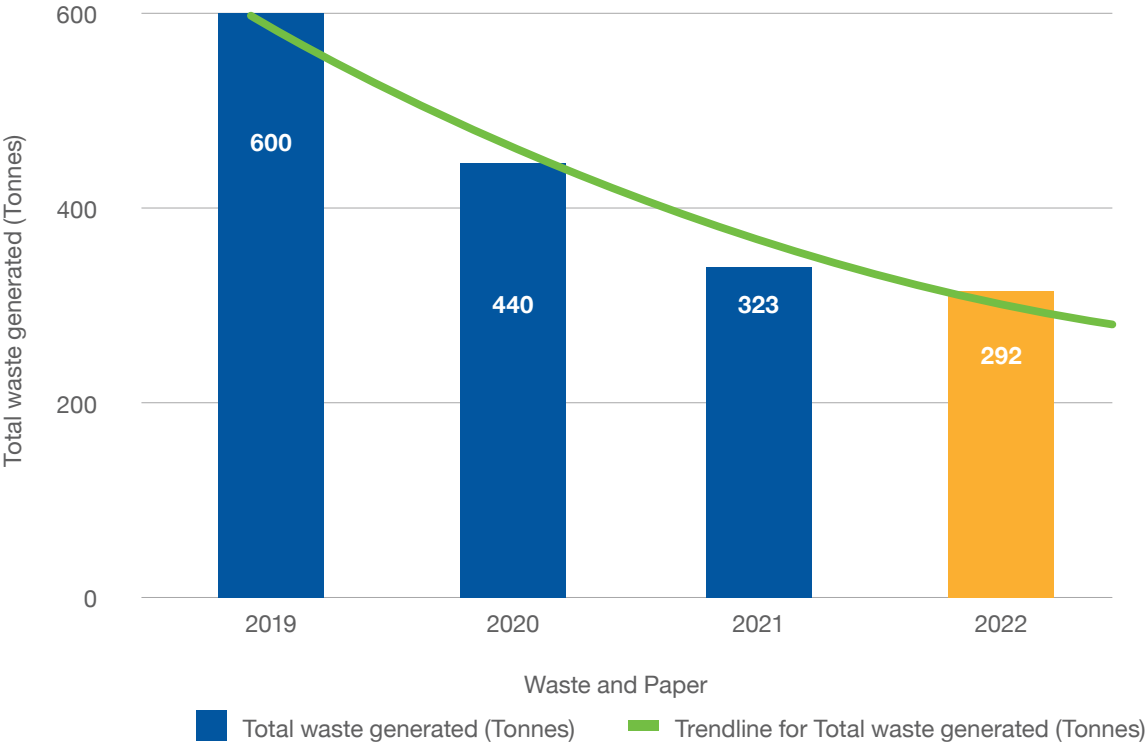
6.3 Material Consumption and Waste Management

As a retail bank, we generate a significant amount of waste in the form of paper, in addition to lesser amounts in plastic, electronic equipment, and other materials. Doha Bank is committed to reduce waste output and increase the recycling rate of waste wherever possible from our operations in our headquarters and branches.

Throughout the year, we have implemented various waste management initiatives to minimize the environmental impact of our operations, comply with regulations and save on costs. By adopting proper waste management practices, we can reduce our carbon footprint, avoid penalties and legal consequences, attract environmentally conscious customers, and reinforce our position as a responsible and socially conscious bank. This year, we managed to reduce our waste by 10% from last year and 33% of the waste generated was sent to recycling.

Waste and Paper	2019	2020	2021	2022
Total waste generated (tonnes)	600	440	323	292
Paper consumption (tonnes)	61	52	56	61





7. Giving Back to the Community

We at Doha Bank have a vision of prosperity that goes beyond borders and benefits people, communities, and the planet. Our organizational slogan, "There is so much to look forward to", reflects our aspiration to contribute to a prosperous and resilient Qatar in alignment with the Qatar National Vision 2030. We aim to cultivate a sense of social responsibility among our employees and stakeholders, and to invest in the country to improve Qatar's Human Development Index. CSR is not just an optional activity for us, but a core part of our corporate mission and behavior. We support our community and partners by exceeding financial expectations and allocating resources to meet the needs of Qatar's society.

In 2022, Doha Bank Bank sustained its efforts in humanitarian and community work, remaining committed to supporting various charitable and voluntary organizations and institutions. The Bank continued to provide support to organizations such as the Qatar Red Crescent's Warm Winter campaign. Additionally, the Bank continued its contribution to the Social and Sports Activities Support Fund. Various activities and programs were organized for Bank employees to promote values of cooperation, solidarity, and interdependence among them.

Doha Bank arranges 'Beach Clean-up' in collaboration with the Ministry of Municipality and Environment.



7.1 Main Initiatives

Eco-Schools

Doha Bank's initiative is dedicated to the environment and encourages schools to proactively participate in the implementation of good environmental practices. The overall objective is to increase eco-consciousness and support children to become environmental advocates at a young age. The program guides, assists, supports, and works with the student action teams within schools on their journey towards sustainability by providing a framework to help embed these principles into the heart of students. It offers flexibility, allows creativity, and encourages innovation on how the school plans to transform itself into becoming an eco-friendly institution.

The program is an ideal way to deliver ECO-curricular activities for the next generation, which provides a creative learning environment for children to become resourceful, innovative, artistic, and proactive in saving the environment through various educational methods and approaches whether at school, home or society at large. The academic value gained from hands-on experiential learning will assist establishing valuable information as a simple step to make a big difference.

The ECO-Schools Program Awards held on Saturday, 26 March 2022. The awards ceremony recognized students and schools in Qatar that completed the project in their school's ground and it plays an active role in learning environmental issues and implementing sustainable practices.

Part of the Bank's social responsibility is to support ambitious students and the youth in general. Doha Bank envisions the school children to become young leaders in promoting environmental awareness and the schools continuously endeavoring to become eco-friendly advocates for a better world by empowering them to make a difference for the environment and the society.

Green Bank Website

A dedicated Doha Green Bank website (www.dohagreenbank.com) is available, showing the Bank's various initiatives taken, planned activities, projects, products, and services. It also includes other environment-related articles and video clips. Planned activities are lined up such as Tree Planting, Beach Cleaning campaign, Recycling and Waste Management programs. Promotional flyers and brochures were designed with a catchy phrase, "GO Green with Doha Bank! It's simply the right thing to do!" to convey its message to the public and gain joint-effort cooperation amongst various sectors of society for a better world.

Al Dana Green Run

Doha Bank regularly conducts its 'Al Dana Green Run'. The 'Al Dana Green Run' is one of the Bank's major campaigns, which is aimed to raise awareness and motivate people to become advocates of environmental issues as they go about their daily lives. People across age groups, nationalities and social backgrounds came forward enthusiastically to take part in the run. Participants included professionals, males and females from different age groups, sports enthusiasts, and members of various socio-cultural groups. The bank has hosted the event every year for 15 years, however in 2022, it was postponed due to the FIFA World Cup. The bank plans to resume hosting Al Dana Green Run in 2023, after receiving the necessary approvals required from local officials.

CSR Contributions (QAR '000s)	2018	2019	2020	2021	2022
Event Sponsorships	6,258	1,580	2,225	4,106	7,416
Community Investment (incl. charitable donations)	393	837	5,209	1,243	1,350
Social & Sports Fund Contributions	20,756	18,848	17,556	17,594	19,134

7.2 Social & Sports Activities Support Fund

Doha Bank has contributed an amount of QR 17,594 million to the Social and Sports Activities Support Fund, which represents 2.5% of the Bank's annual net profits for the year 2021 in line with Law No. 13 of 2008 amended by Law No. 8 of 2011. The Bank's contribution towards the Social and Sports Activities Support Fund in 2022 will be determined after endorsing the results of the Bank in 2023.



Doha Bank participated in The 'Plant Million Tree' initiative of the Ministry of Municipality and Environment.

APPENDICES

Appendix A

Qatar Stock Exchange ESG Disclosures

ESG Key Performance Indicators	Measurement (Annual), unless indicated otherwise	2020	2021	2022
Environmental				
Environmental Policy	Does the company publish and follow an environmental policy? Yes/ No	Yes	Yes	Yes
Environmental Impacts	Any legal or regulatory responsibility for an environmental impact? Yes/ No If yes, explain	No	No	No
Energy Consumption	Total amount of energy usage in MWh or GJ	64,598	64,736	66,635
Energy Intensity	Amount of energy (GJ) used per FTE	67.6	63.9	67.31
Carbon/GHG Emissions	Total amount of Carbon and Greenhouse Gas emissions in metric tons	4,679	4,692	4,838
Primary Energy Source*	Specify the primary source of energy used by the company	Electricity	Electricity	Electricity
Renewable Energy Intensity	Specify the percentage of energy used that is generated from renewable sources	0	0	0
Water Management	Total amount of water consumption, and details in respect of recycling if any, in m3	39,509	38,506	43,604
Waste Management	Total amount of waste generated, recycled or reclaimed, by type and weight (Kg)	440,000	323,000	292,000
Social				
Full Time Employees	Number of full time employees	900	963	990
Employee Benefits	Total amount of employee wages and benefits (QAR Mn)	441	467	501
Employee Turnover Rate	Percentage of employee turnover	13	5	8
Employee Training Hours	Total number of hours of training for employees divided by the number of employees	10	8.51	6.91

Health	Does the company publish and follow a policy for occupational and global health issues? Yes/No	Yes	Yes	Yes
Injury Rate	Total number of injuries and fatal accidents relative to the number of FTEs	0	0	0
Human Rights Policy	Disclosure and adherence to a Human Rights Policy	No	No	No
Human Rights Violations	Number of grievances about human rights issues filed, addressed and resolved	0	0	0
Child & Forced Labor	Does the company prohibit the use of child or forced labor throughout the supply chain? Yes/No	Yes	Yes	Yes
Women in the Workforce	Percentage of women in the workforce	28.89%	31.26%	31.31%
Qatarisation	Percentage of Qatari nationals in the workforce	22.78%	20.56%	25.86%
Community Work	Number of hours spent, and/or other community investments made as a percentage of pretax profit	0.74%	3.30%	3.40%
Local Procurement	Percentage of total procurement from local suppliers	85%	79%	83%
Governance				
Board - Diversity	Percentage of Board seats taken by women	0	0	0
Board - Independence	Percentage of Board seats taken by independent directors	33.30%	37.50%	37.50%
Board - Separation of Powers	Specify whether the CEO is allowed to sit on the Board, act as the Chairman, or lead committees	No	No	No
Voting Results	Disclosure of the voting results of the latest AGM	Yes	Yes	Yes
CEO Pay Ratio**	Ratio of CEO salary and bonus against the median FTE salary and bonus	35:1	45:1	12:1
Gender Pay Ratio	Ratio of median male salary to median female salary	1.01	1.01	1.06:1
Incentivized Pay	Specify the links between (executive) remuneration and performance targets	Board Members Remuneration Policy & Performance Based Remuneration Policy	Board Members Remuneration Policy & Performance Based Remuneration Policy	Board Members Remuneration Policy & Performance Based Remuneration Policy
Ethics Code of Conduct	Does the company publish and follow an Ethics Code of Conduct? Yes/No	Yes	Yes	Yes
Supplier Code of Conduct	Does the company publish and follow a Supplier Code of Conduct? Yes/No	Yes	Yes	Yes

Bribery / Anti-Corruption Code	Does the company publish and follow a Bribery/Anti-Corruption Code? Yes/No	Yes	Yes	Yes
ESG Reporting				
Sustainable Reporting Frameworks	Does the company publish a GRI, CDP, SASB, IIRC or UNGC report? Yes/No	Yes, GRI and UNGC	Yes, GRI and UNGC	Yes, GRI and SASB
External Assurance	Are the company's ESG disclosures assured by an independent third party? Yes/No	No	No	No

*2020 & 2021 information's are restated caused by enhanced calculation methodology

** FY 22 CEO Pay ration is based on Acting CEO remuneration

Appendix B

Global Reporting Initiative (GRI) Universal Standards

Statement of Use	Doha Bank has reported in accordance with the GRI Standards for the period 1 January 2022 to 31 December 2022.
GRI 1 Used	GRI 1: Foundation 2021
Applicable GRI Sector Standard(s)	Not applicable

GRI Standards	Disclosure Number and Title	Reference / Comments
GRI 2: General Disclosures 2021		
Organizational Profile	2-1 Organizational details	Who we are and Our Businesses, p. 10
	2-2 Entities included in the organization's sustainability reporting	Who we are and Our Businesses, p. 10
	2-3 Reporting period, frequency and contact point	Boundary and Scope, p. 8
Reporting	2-4 Restatements of information	Energy and Emission Management, p. 46
	2-5 External assurance	
	2-6 Activities, value chain and other business relationships	Who we are and Our Businesses, p. 10; Responsible Procurement, p. 37
	2-7 Employees	Diversity and Inclusion, p. 39
	2-8 Workers who are not employees	Diversity and Inclusion, p. 39

Governance	2-9 Governance structure and composition	Organizational Structure and Governance Model, p. 23
	2-10 Nomination and selection of the highest governance body	Organizational Structure and Governance Model, p. 23
	2-11 Chair of the highest governance body	Organizational Structure and Governance Model, p. 23
	2-12 Role of the highest governance body in overseeing the management of impacts	Organizational Structure and Governance Model, p. 23
	2-13 Delegation of responsibility for managing impacts	Organizational Structure and Governance Model, p. 23
	2-14 Role of the highest governance body in sustainability reporting	With revision/update of the Sustainable Framework and Committee – to be disclosed in 2022 report
	2-15 Conflicts of interest	Doha Bank Corporate Governance Report 2022, p. 22
	2-16 Communication of critical concerns	With revision/update of the Sustainable Framework and Committee – to be disclosed in 2023 report
	2-17 Collective knowledge of the highest governance body	Organizational Structure and Governance Model, p. 23
	2-18 Evaluation of the performance of the highest governance body	Organizational Structure and Governance Model, p. 23
	2-19 Remuneration policies	About this Report, p. 8; Policies, Nomination & Governance Committee, p. 24
	2-20 Process to determine remuneration	About this Report, p. 8; Policies, Nomination & Governance Committee, p. 24
Sustainability Strategy & Policy	2-21 Annual total compensation ratio	Diversity and Inclusion, p. 39
	2-22 Statement on sustainable development strategy	QNV 2030 and UN SDG, p. 18
	2-23 Policy commitments	ESG Governance, p. 21
	2-24 Embedding ESG policy commitments	ESG Governance, p. 21 Sustainable Finance p. 30
	2-25 Processes to remediate negative impacts	Information not available
	2-26 Mechanisms for seeking advice and raising concerns	Whistleblowing policy, p. 25
	2-27 Compliance with laws and regulations	About this Report, p. 8; Responsible Business Practices, p. 20-28
Stakeholder Engagement	2-28 Membership associations	No membership associations
	2-29 Approach to stakeholder engagement	Stakeholder Engagement, p. 16
	2-30 Collective bargaining agreements	NA
GRI 3: Material Topics 2021		
Materiality	3-1 Process to determine material topics	Our Material Topics, p. 17
	3-2 List of material topics	Our Material Topics, p. 17
	3-3 Management of material topics	p. 18-19, 25, 31-32, 39, 42, 46-49

GRI 201: Economic Performance 2016		
	201-1 Direct economic value generated and distributed	Economic Performance, p. 18-19
	201-2 Financial implications and other risks and opportunities due to climate change	Information not available
	201-3 Defined benefit plan obligations and other retirement plans	2022 Governance Report Pension plan for Qatari Nationals and GCC Nationals as per the labour laws of respective countries Pension plan for all other expatriates is in place.
	201-4 Financial assistance received from government	The Bank does not and has not received financial assistance from the government. During the financial crisis, the government, towards ensuring financial stability in the Qatari banks, took an equity stake in the Bank. That stake remains to date.
GRI 202: Market Presence 2016		
	202-1 Ratios of standard entry level wage by gender compared to local minimum wage	Not disclosed
	202-2 Proportion of senior management hired from the local community	Qatarisation, p. 43
GRI 203: Indirect Economic Impacts 2016		
	203-1 Infrastructure investments and services supported	Sustainable Finance p. 30
	203-2 Significant indirect economic impacts	Giving Back to the Community, p. 50
GRI 204: Procurement Practices 2016		
	204-1 Proportion of spending on local suppliers	Responsible Procurement, p. 37
GRI 205: Anti-corruption 2016		
	205-1 Operations assessed for risks related to corruption	Anti-Bribery and Corruption Policy Statement, p. 8
	205-2 Communication and training about anti-corruption policies and procedures	
	205-3 Confirmed incidents of corruption and actions taken	
GRI 206: Anti-competitive Behaviour 2016		
	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	NA
GRI 207: Tax 2019		
	207-1 Approach to tax	The Group and the branches, wherever corporate tax is applicable, submit the annual tax returns duly audited by an external tax auditor to the local tax authority. The Bank reports and complies with VAT, TDS, transfer pricing reporting and any other requirement as per the local jurisdiction requirement where the Bank operates.

	207-2 Tax governance, control, and risk management	The Bank's finance department deals with tax related matters and whenever expert opinion or consultation is required for tax related matters, it uses the service of tax consultant which is normally appointed by the Bank's management on an annual contract basis.
	207-3 Stakeholder engagement and management of concerns related to tax	The business units, supporting and operations departments liaise with the finance department for any concerns related to tax. Finance department in turn seeks opinion or consultation from its tax consultant to resolve the matter wherever necessary.
	207-4 Country-by-country reporting	The Bank declares and reports CBCR annually
GRI 301: Materials 2016		
	301-1 Materials used by weight or volume	Material Consumption and Waste Management, p. 47
	301-2 Recycled input materials used	Material Consumption and Waste Management, p. 47
	301-3 Reclaimed products and their packaging materials	NA
GRI 302: Energy 2016		
	302-1 Energy consumption within the organization	Energy and Emission Management, p. 46
	302-2 Energy consumption outside of the organization	NA
	302-3 Energy intensity	Energy and Emission Management, p. 46
	302-4 Reduction of energy consumption	Energy and Emission Management, p. 46
	302-5 Reductions in energy requirements of products and services	NA
GRI 303: Water and Effluents 2018		
	303-1 Interactions with water as a shared resource	NA
	303-2 Management of water discharge-related impacts	NA
	303-3 Water withdrawal	NA
	303-4 Water discharge	NA
	303-5 Water consumption	Material Consumption and Waste Management, p. 47
GRI 304: Biodiversity 2016		
	304-1 Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas	The Bank is committed to improving the welfare of the country and does not violate or occupy any of the following premises/ areas.
	304-2 Significant impacts of activities, products and services on biodiversity	
	304-3 Habitats protected or restored	
	304-4 IUCN Red List species and national conservation list species with habitats in areas affected by operations	
GRI 305: Emissions 2016		
	305-1 Direct (Scope 1) GHG emissions	Energy and Emission Management, p. 46
	305-2 Energy indirect (Scope 2) GHG emissions	Energy and Emission Management, p. 46
	305-3 Other indirect (Scope 3) GHG emissions	Energy and Emission Management, p. 46
	305-4 GHG emissions intensity	Energy and Emission Management, p. 46

	305-5 Reduction of GHG emissions	Energy and Emission Management, p. 46
	305-6 Emissions of ozone-depleting substances (ODS)	NA
	305-7 Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions	NA
GRI 306: Waste 2020		
	306-1 Waste generation and significant waste-related impacts	Material Consumption and Waste Management, p. 47
	306-2 Management of significant waste-related impacts	NA
	306-3 Waste generated	Material Consumption and Waste Management, p. 47
	306-4 Waste diverted from disposal	NA
	306-5 Waste directed to disposal	Material Consumption and Waste Management, p. 47
GRI 308: Supplier Environmental Assessment 2016		
	308-1 New suppliers that were screened using environmental criteria	No information available
	308-2 Negative environmental impacts in the supply chain and actions taken	
GRI 401: Employment 2016		
	401-1 New employee hires and employee turnover	Talent Attraction & Retention, p. 40
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	The Bank does not employ part time or temporary staff
	401-3 Parental leave	For maternity 50 days + ½ days for 6 months
GRI 402: Labour/Management Relations 2016		
	402-1 Minimum notice periods regarding operational changes	If the service of the staff is less than 2 years, the Notice Period to be served will be 1 (one) month. If the service of the staff is above 2 years, the Notice Period to be served will be 2 (two) months.
GRI 403: Occupational Health and Safety 2018		
	403-1 Occupational health and safety management system	Employee Wellbeing, p. 44
	403-2 Hazard identification, risk assessment, and incident investigation	Employee Wellbeing, p. 44
	403-3 Occupational health services	Employee Wellbeing, p. 44
	403-4 Worker participation, consultation, and communication on occupational health and safety	Employee Wellbeing, p. 44
	403-5 Worker training on occupational health and safety	Employee Wellbeing, p. 44
	403-6 Promotion of worker health	Employee Wellbeing, p. 44
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	NA
	403-8 Workers covered by an occupational health and safety management system	Information not available
	403-9 Work-related injuries	Employee Wellbeing, p. 44
	403-10 Work-related ill health	Employee Wellbeing, p. 44
GRI 404: Training and Education 2016		
	404-1 Average hours of training per year per employee	Upskilling our Human Capital, p. 42

	404-2 Programs for upgrading employee skills and transition assistance programs	Upskilling our Human Capital, p. 42
	404-3 Percentage of employees receiving regular performance and career development reviews	Information not available
GRI 405: Diversity and Equal Opportunity 2016		
	405-1 Diversity of governance bodies and employees	Gender Equality, p. 41
	405-2 Ratio of basic salary and remuneration of women to men	Gender Equality, p. 41
GRI 406: Non-discrimination 2016		
	406-1 Incidents of discrimination and corrective actions taken	Non-Discrimination, p. 41
GRI 407: Freedom of Association and Collective Bargaining 2016		
	407-1 Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	NA
GRI 408: Child Labour 2016		
	408-1 Operations and suppliers at significant risk for incidents of child labor	Employee Wellbeing, p. 44
GRI 409: Forced or Compulsory Labour 2016		
	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor	Employee Wellbeing, p. 44
GRI 410: Security Practices 2016		
	410-1 Security personnel trained in human rights policies or procedures	Information not available
GRI 411: Rights of Indigenous Peoples 2016		
	411-1 Incidents of violations involving rights of indigenous peoples	No incidents reported
GRI 413: Local Communities 2016		
	413-1 Operations with local community engagement, impact assessments, and development programs	Giving Back to the Community, p. 50
	413-2 Operations with significant actual and potential negative impacts on local communities	Giving Back to the Community, p. 50
GRI 414: Supplier Social Assessment 2016		
	414-1 New suppliers that were screened using social criteria	Responsible Procurement, p. 37
	414-2 Negative social impacts in the supply chain and actions taken	
GRI 415: Public Policy 2016		
	415-1 Political contributions	None
GRI 416: Customer Health and Safety 2016		
	416-1 Assessment of the health and safety impacts of product and service categories	NA
	416-2 Incidents of non-compliance concerning the health and safety impacts of products and services	None
GRI 417: Marketing and Labeling		
	417-1 Requirements for product and service information and labeling	NA

	417-2 Incidents of non-compliance concerning product and service information and labeling	NA
	417-3 Incidents of non-compliance concerning marketing communications	NA
GRI 418: Customer Privacy		
	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	No complaints reported

Appendix C

Sustainability Accounting Standards Board (SASB) Disclosures

Statement of Use	Doha Bank has reported in accordance with the SASB Standards for the period 1 January 2022 to 31 December 2022.
Applicable SASB Sector Standard(s)	Commercial Banks (Version 2023-06)

Table 1: Sustainability Disclosure Topics & Metrics

SASB Code	SASB Metric	Reference / Comments
Data Security		
FN-CB-230a.1	(1) Number of data breaches	Data privacy and Security, p. 27-28
	(2) percentage involving personally identifiable information (PII)	
	(3) number of account holders affected	
FN-CB-230a.2	Description of approach to identifying and addressing data security risks	
Financial Inclusion & Capacity Building		
FN-CB-240a.1	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	ESG-linked SME Lending, p. 30
FN-CB-240a.2	(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	Information not available
FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	Information not available
FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Information not available
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis		
FN-CB-410a.2	Description of approach to incorporation of environmental, social and governance (ESG) factors in credit analysis	Risk Management and Compliance, p. 28

Financed Emissions		
FN-CB-410b.1	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	Information not available
FN-CB-410b.2	Gross exposure for each industry by asset class	
FN-CB-410b.3	Percentage of gross exposure included in the financed emissions calculation	
FN-CB-410b.4	Description of the methodology used to calculate financed emissions	
Business Ethics		
FN-CB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	NA
FN-CB-510a.2	Description of whistleblower policies and procedures	Whistleblowing policy, p. 25
Systemic Risk Management		
FN-CB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	Information not available
FN-CB-550a.2	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	

Table 2: Activity Metrics

SASB Code	Activity Metric	Reference / Comments
FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	Information not available
FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	