

ENVIRONMENTAL, SOCIAL & GOVERNANCE POLICY



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1. Introduction

Doha Bank Q.P.S.C. (“Doha Bank” or “We” or “us”) is one of Qatar’s leading financial institutions, guided by its a 5-year (2023–2027) strategy with the vision “to be recognized as the bank of choice in Qatar, delivering superior shareholder returns and an unparalleled customer experience.” As part of this strategy, the Board of Directors adopted Environmental, Social, and Governance (ESG) as the eighth guiding principle in 2023, reflecting our commitment to sustainable growth and responsible banking. The integration of ESG practices enables us to effectively manage ESG and climate risks, foster strong stakeholder relationships, and uphold the highest standards of governance and ethics. By embedding ESG considerations into our operations and lending practices, we seek to strengthen our brand reputation, enhance customer loyalty, and improve long-term risk management and access to capital.

2. Purpose

This policy outlines Doha Bank’s overarching commitment to ESG and serves as a guiding document to drive its ESG agenda, in line with our long-term strategy and sustainability ambitions. The objective of this Policy is to incorporate ESG considerations into the Bank’s business operations and mitigate material ESG and climate-related risks. This policy serves as an overarching framework that outlines general principles and commitments. More specific requirements, where necessary, are or will be addressed through topic-specific policies, position statements, operating procedures, and guidelines, covering areas such as ethical business practices, human capital management, community engagement, and climate risk management further reinforce our commitment to sustainability.

3. Scope

This Policy applies to Doha Bank Q.P.S.C., including our operations in Qatar and all international branches. It defines the overarching ESG requirements for the Group, with international entities responsible for aligning through appropriate internal governance while ensuring compliance with all applicable local laws, regulations, and standards.

4. Policy Statement

The ESG Policy is anchored on our ESG framework, which encompasses our vision, governance structure, stakeholder engagement, materiality assessment, and defined goals and commitments. Prioritising the issues most important to our stakeholders, we have identified 16 material topics and are committed to integrating ESG and climate-related aspects into our strategy, operations, and risk management practices to drive long-term sustainability.

4.1 ESG Vision

Our vision is “To create long term value for all stakeholders through Responsible Banking.”

4.2 ESG Frameworks & Commitments

The ESG framework is structured around five core pillars: restoring environmental balance, empowering people and communities, enhancing customer experience, upholding trust, and navigating sustainable growth. Each pillar addresses specific focus areas that are material to our business and operations. Together, they reflect our commitment to creating long-term value for the stakeholders while advancing sustainable development. For each of the pillars, the bank has developed internal targets which it monitors on a periodic basis.

Environmental

Restoring Environmental Balance

- **Environmental Management:** We will comply with all relevant environmental laws and regulations in the jurisdictions in which we operate. We are committed to reducing our environmental footprint by improving energy efficiency, water, waste & paper management, introducing GSAS certified branches, and tracking Y-O-Y performance against defined targets.
- **Emissions Management and Decarbonization:** We set targets to minimize the carbon/GHG emissions associated with our operations, improve resource efficiency (e.g., energy, water, paper, waste), and disclose our scope 1, 2 and operational 3 emissions

Social

Empowering People and Communities

- **Human Capital Development:** We prioritize talent development, diversity and inclusion, increasing Qatari participation, and ensuring training and engagement opportunities for all employees. We are committed to ensuring and protecting human rights throughout our operations, The Bank is committed to ensuring fair and equal treatment of all employees, upholding the principle of non-discrimination in all its operations. It adheres to the specific labor laws across all the geographies in which it operates. The Bank strictly prohibits the use of child labor and forced labor in all its operations and expects the same in its supply chain.
- **Community Impact:** We drive strategic CSR programs and employee volunteering initiatives to positively impact the communities we serve.

Enhancing Customer Experience

- **Customer Experience and Satisfaction:** We enhance customer satisfaction by training employees to provide accurate guidance, empowering customers to make informed decisions, while regular surveys and action plans ensure feedback is addressed and experiences are continuously improved.
- **Financial Inclusion:** We are committed to supporting the growth of SMEs, micro-enterprises, and entrepreneurs by strengthening access to finance, while enhancing financial literacy and promoting greater financial inclusion among retail customers.
- **Data Privacy and Security:** We ensure full compliance with data security and privacy regulations through robust governance frameworks, regular audits, certifications, and continuous employee training. We are committed to safeguarding customer information and upholding the right to privacy in accordance with all applicable data protection and privacy laws.

Governance

Upholding Trust

- **Ethics and Compliance:** We embed the highest standards of ethics and integrity, ensuring full compliance with all applicable laws and regulations.
- **Financial crime and anti-corruption:** We maintain a zero-tolerance approach to bribery and corruption and are committed to upholding the highest standards of professionalism, ethics, and integrity in all our business dealings and relationships, wherever we operate.
- **ESG and Climate Risk Management:** The Bank is committed to integrating ESG and climate-related risks into its overall risk management framework. Through its Environmental and Social Risk Management System (ESRM) policy and framework, the Bank embeds the management of environmental, social, and climate risks directly into its credit approval process. The Bank also integrates climate-related risks into its Internal Capital Adequacy Assessment Process (ICAAP). The Bank's Board oversees the integration of environmental, social, and climate-related financial risks within the overall risk management framework.
- **Sustainable Supply Chain Management:** We will strengthen our ESG practices across the supply chain through a third-party code of conduct, engaging suppliers to align with environmental, social, and governance expectations.

Navigating Sustainable Growth

- **Responsible Finance:** The Bank is committed to finance projects focused on the transition to a low-carbon economy. We will develop innovative financial products

and services and continue to build sustainable finance portfolio based on our Sustainable Finance Framework (SFF) to help corporate and retail customers reduce their emissions and tackle climate change and will endeavour to measure and disclose the financed emissions (scope 3 emissions) associated with our most carbon intense portfolios.

4.3 Alignment with global standards and frameworks

Our ESG integration is guided by both national priorities and internationally recognized sustainability frameworks. This Policy references and supports the following:

- United Nations Sustainable Development Goals (SDGs) 2030
- Qatar National Vision (QNV) 2030
- Qatar Central Bank (QCB) Environmental, Social and Governance Supervisory Principles (for Banks)
- Global Reporting Initiative (GRI) Standards
- IFRS S1 and S2 of the International Sustainability Standards Board (ISSB), incorporating the requirements of the Task Force on Climate-related Financial Disclosures (TCFD) and the Sustainability Accounting Standards Board (SASB)

4.4 Training and Awareness

We are committed to fostering a culture of sustainability and responsibility across all levels of the organization. To achieve this, we provide continuous ESG training and awareness programs for the Board, employees, and other relevant stakeholders. These initiatives ensure that ESG principles are well understood, integrated into daily operations, and aligned with evolving regulations, industry standards, and best practices.

Key areas of focus include:

- Building awareness of ESG principles, roles, and responsibilities across to support effective integration into business operations and decision-making.
- Equipping the Board, senior management, and employees with the knowledge and skills to understand and oversee climate-related financial risks, ethical governance, and regulatory compliance.
- Promoting continuous learning on environmental stewardship, social responsibility, and sustainable business practices to strengthen overall ESG performance.

4.5 Reporting and Disclosures

We are committed to transparent reporting of our ESG performance. The Bank discloses its progress and achievements through the Annual Report and/or a dedicated Sustainability Report, prepared in line with leading reporting standards and regulatory expectations across all locations. In addition, we voluntarily engage with global ESG rating agencies and indices to demonstrate accountability and enhance stakeholder trust.

5. Roles and Responsibilities

This Policy is owned and reviewed every three years by the Strategy & Corporate Performance Department, with inputs from Executive Management Committee, ESG Bond Committee, Risk Committee to ensure alignment with evolving regulations and ESG commitments. Oversight of all ESG and climate related risk rests with the Board, through the Compliance, Risk and ESG (CRE) Committee.

At the senior management level, the Management Executive Committee drives ESG compliance, strategy, and implementation plan, supported by the Risk Management Committee on ESG and climate-related financial risks. The ESG Bond Committee oversees the Sustainable Finance Framework and compliance with all legal and regulatory requirements pertaining to ESG bond issuance.

The ESG Strategy Team acts as the coordinating body between senior management and operational units, ensuring monitoring progress on all ESG-related matters and driving all ESG-related reporting and disclosures. At the departmental level, the ESG Working Group comprising of representatives from across functions are responsible for day-to-day implementation of ESG initiatives, data collection and performance monitoring under the guidance of the Head of Strategy and Corporate Performance