

2025 SUSTAINABILITY REPORT

TRANSFORMING THE FUTURE

بنك الدوحة
Doha Bank

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THE FORGIVEN BY ALLAH'S
WILL HIS HIGHNESS
SHEIKH HAMAD
BIN KHALIFA AL THANI
FATHER EMIR



HIS HIGHNESS
SHEIKH TAMIM
BIN HAMAD AL THANI
EMIR OF THE STATE
OF QATAR



Message from the Chairman

The year 2025 marked an important milestone in Doha Bank's sustainability journey. On behalf of the Board of Directors, I am pleased to present our 2025 Sustainability Report, highlighting our continued commitment to sustainable growth, resilience, and long-term value creation. During the year, we established key strategic, governance, and policy foundations that will guide our sustainability agenda and strengthen our contribution to Qatar's sustainable development ambitions.

As Qatar advances toward the objectives of Qatar National Vision 2030, Doha Bank remains committed to aligning its strategy with national priorities and global sustainability goals. As a leading financial institution, we recognise our responsibility to support economic diversification, environmental stewardship, and social progress. Through responsible banking practices, robust governance, and stakeholder-focused initiatives, we strive to create shared value for our customers, employees, shareholders, communities, and future generations.

Our vision is to be recognised as the bank of choice in Qatar by delivering sustainable shareholder value and an exceptional customer experience. Guided by our strategic priorities, we continue to place customers at the center of everything we do, foster innovation, and maintain a strong focus on operational excellence, and prudent risk management.

We continued to advance our digital transformation agenda, enhancing customer experience, improving operational efficiency, and strengthening our innovation capabilities. We also maintained a strong focus on cybersecurity and operational resilience to safeguard the trust and confidence of our stakeholders.

As a financial institution, we recognise the important role we play in supporting the transition to a more sustainable economy. During the year, we continued to strengthen our approach to sustainable finance and responsible lending, integrating ESG considerations into key aspects of our decision-making processes. We remain committed to supporting our customers and businesses as they pursue opportunities that contribute to long-term economic growth, resilience, and environmental sustainability.

Strong corporate governance remains the cornerstone of our success. Supported by an experienced Board and dedicated management team, we uphold the highest standards of transparency, accountability, ethical conduct, and regulatory compliance. We also continue to foster a culture of diversity, inclusion, talent development, and commitment to nurturing employees' aspirations, recognizing that our people are central to our long-term success.

Looking ahead, the Board remains committed to deepening the integration of environmental, social, and governance (ESG) considerations across the Bank, addressing emerging risks and opportunities, and supporting the transition to a more sustainable and resilient economy. We are confident that through innovation, responsible leadership, and collaboration with our stakeholders, Doha Bank will continue to create lasting value while contributing to Qatar's sustainable future.

On behalf of the Board of Directors, I extend my sincere appreciation to our shareholders, customers, partners, regulators, management, and employees for their continued trust, support, and dedication. Together, we will continue to build a stronger, more sustainable and resilient future for generations to come, creating long-term value for our stakeholders while contributing to prosperity and sustainable development.

Mohammad Bin Fahad Bin Mohammad Jabor Al-Thani
Chairman of the Board



Message from the Group Chief Executive Officer

At Doha Bank, sustainability remains integral to our purpose, strategy, and the way we create long-term value. It is my pleasure to present our 2025 Sustainability Report, which reflects the significant progress we have made in advancing our Environmental, Social, and Governance (ESG) agenda and strengthening our role as a responsible and forward-looking financial institution.

As Qatar continues its journey toward achieving the objectives of Qatar National Vision 2030, Doha Bank remains committed to supporting the country's sustainable development ambitions while aligning with evolving regulatory requirements and international best practices. Guided by the Qatar Central Bank's (QCB) ESG and Sustainability Strategy, ESG Supervisory Principles and global sustainability frameworks, we continue to embed ESG considerations across our operations, risk management processes, products, and strategic decision-making.

During 2025, we took several important steps to strengthen the foundations of our sustainability journey. A key achievement was the development of a comprehensive ESG Strategy informed by a robust double materiality assessment. This process enabled us to identify the ESG topics most significant to our stakeholders and business, while evaluating both the impacts of our activities and the sustainability-related risks and opportunities that may influence our long-term performance. The resulting strategy provides a clear roadmap to guide our sustainability ambitions and create lasting value.

We also enhanced our ESG governance framework through the establishment of a strengthened governance structure that provides clear accountability and Board-level oversight of ESG and climate-related matters. To further support the effective integration of sustainability across the organisation, we revised our ESG Policy, introducing clear strategic pillars, ambitious objectives, and measurable targets that will guide future initiatives and track progress over time.

As climate change continues to shape the financial sector, we have made significant progress in strengthening our climate-related capabilities. During the year, we implemented a Climate Risk Management Framework, incorporating climate risk assessments, scenario analysis, and stress testing into our risk management practices. We also introduced an Environmental and Social Risk Management (ESRM) Policy, enhancing our ability to identify, assess, and manage ESG-related risks across our credit portfolio and lending activities.

Understanding and measuring our environmental impact is fundamental to effective climate action. In 2025, we completed a comprehensive greenhouse gas emissions assessment, including financed emissions, significantly enhancing our Scope 3 emissions inventory and disclosures. Building on this work, we developed a Decarbonisation Strategy to support the alignment of our operations and financing activities with Qatar's national objective of reducing greenhouse gas emissions by 25% from business-as-usual levels by 2030. These initiatives mark important milestones in our efforts to support the transition to a lower-carbon economy while managing climate-related risks responsibly.

Transparency and accountability remain central to our approach. We further enhanced the quality and credibility of our sustainability reporting by aligning our disclosures with IFRS Sustainability Disclosure Standards (IFRS S1 and IFRS S2). We also completed the second independent assurance of our Scope 1 and Scope 2 greenhouse gas emissions for 2025 data, reinforcing stakeholder confidence in the reliability of our ESG disclosures and reporting practices.

Alongside our sustainability efforts, we continued to advance our digital transformation agenda, enhancing customer experience, operational efficiency, and innovation across the Bank. We remain committed to delivering responsible banking solutions that meet the evolving needs of our customers while contributing positively to society and the environment.

Looking ahead, we remain focused on deepening ESG integration across all areas of our business and translating our sustainability commitments into measurable outcomes. By strengthening governance, enhancing risk management, advancing climate action, and fostering innovation, we are building a more resilient institution that is well-positioned to support sustainable economic growth and create long-term value for all stakeholders.

In closing, I extend my sincere gratitude to our Board of Directors, shareholders, customers, regulators, and business partners for their continued trust and support. I would also like to thank our employees for their dedication and commitment to delivering on our sustainability ambitions. Together, we will continue to shape a more sustainable, resilient, and prosperous future for Qatar and beyond.

Sheikh Abdulrahman Bin Fahad Bin Faisal Al Thani
Group Chief Executive Officer



Report Overview

About This Report

Doha Bank is pleased to present its Sustainability Report for the year 2025, reaffirming our long-standing commitment to Environmental, Social, and Governance (ESG) principles. This report highlights our key ESG initiatives, achievements, and performance for the year 2025.

Approach to Sustainability Reporting

Our sustainability disclosures are guided by the Qatar Stock Exchange (QSE) ESG Reporting Guidelines, which we have adhered to since 2016, as well as relevant circulars issued by the Qatar Central Bank (QCB). The report has been prepared in alignment with the Global Reporting Initiative (GRI) Universal Standards and incorporates guidance from the Sustainability Accounting Standards Board (SASB) for commercial banks. It also refers to the requirements of the International Sustainability Standards Board (ISSB) IFRS S1 and S2 standards.

We also align our sustainability efforts with global and national frameworks, including the United Nations Sustainable Development Goals (UN SDGs) and the Qatar National Vision (QNV) 2030.

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

1. Annual Report
2. Corporate Governance
   - Corporate Governance Report
   - Corporate Governance Policy and Procedure
   - Anti-Money laundering 'AML' Policy statement
   - AML Questionnaire
   - Anti-Bribery and Corruption Policy statement

Reporting Scope and Period

Unless otherwise stated, this report covers the period from January 1 to December 31, 2025, in line with our financial reporting calendar. It focuses on Doha Bank's operations in locations in Qatar, United Arab Emirates, India, Kuwait, Turkey, Japan, China, Singapore, South Africa, the United Kingdom, Bangladesh and Nepal. Sharq Insurance, our subsidiary located in Qatar, is also included in the scope of reporting. All financial figures are reported in Qatari Riyal (QAR) unless otherwise stated.

External Assurance

Doha Bank has obtained independent limited external assurance on its greenhouse gas (GHG) emissions (Scope 1 and Scope 2), in accordance with the calculation methodologies mentioned in this Report. To read our auditor's independent assurance statement, please refer to page 126.

Feedback

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

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

E-mail Address: ir@dohabank.com.qa and ESG@dohabank.com.qa

Who We Are and Our Businesses

Doha Bank Q.P.S.C. was incorporated in 1979 and is Qatar's third-largest conventional bank, with branches in the United Arab Emirates (Dubai and Abu Dhabi), Kuwait (Kuwait City), and India (Mumbai and Kochi). Doha Bank provides domestic and international banking services for individuals, commercial, corporate, and institutional clients through four major business segments:

Wholesale Banking	Treasury and Investments
Doha Bank manages one of the largest corporate and commercial lending portfolios in Qatar. The Wholesale Banking Group (WBG or WSB) prioritizes customer satisfaction through digitization. The following sectors/units fall under the WBG: • Trading and Manufacturing sector • Services Sector • Commercial Banking Sector (Previously SME) • Public Sector Unit (PSU) • Contracting Sector • Real Estate Sector • Global Transaction Banking and Innovation (GTB) • Corporate Branch	The Treasury and Investments Group (T&I) is responsible for securing funding, managing an extensive portfolio, and distributing treasury products. Its primary focus is on optimising the Bank's balance sheet. The Bank's team of specialists provides solutions in Foreign Exchange, Commodities, Interest Rate Hedging, as well as Fixed Income Investment products.
Assets: 59.23 billion QAR or 49.59% of total assets **Total Income: 3.38 billion QAR**	**Assets: 38.29 billion QAR or 31.86% of total assets** **Total income: 2.20 billion QAR**
Key products: • Commercial Banking: Working capital finance, term finance, non-funded facilities, credit monitoring, digitization and straight-through processing support • Corporate Finance: Asset monetization, cash flow pooling, receivables securitizations, credit enhancement, leverage financing, specialized assets financing, project advisory • Real estate: Real estate purchase financing (individual and corporate), project development financing, mortgage facilitation • Contracting: Infrastructure project financing • Global Transaction Banking & Innovation: cash & liquidity management, trade finance, supply chain and digital related advisory services	**Key products:** • Funding: Local and international deposit mobilization, sustainable funding initiatives • Treasury Products and Corporate Client Servicing: Foreign exchange, mutual funds, fixed income instruments, equity brokerage • Proprietary Investment Portfolio: Sovereign debt investments, ESG-compliant fixed income investments

International Banking

The International Banking Group (IBG) oversees Doha Bank's international operations, facilitating domestic and cross-border trade through its branches and representative offices, which span 12 countries. As part of its operations, IBG originates and participates in syndicated and bilateral loans to financial institutions across all strategic international locations.

Assets: 9.36 billion QAR or 7.79% of total assets
Total income: 0.62 billion QAR

Key products:

- Supporting domestic and cross-border trade through a network of branches and representative offices in 11 countries.
- Manages relationships with over 400 financial institutions globally and originates or participates in syndicated and bilateral loans across key international markets

Retail Banking

The Retail Banking unit has a customer-centric focus with an approach to sustaining market leadership.

Assets: 4.76 billion QAR or 3.96% of total assets
Total income: 0.51 billion QAR

Key products:

- Assets: Personal loans, auto loans, mortgage loans, loans against deposits etc.
- Credit cards and payments: e-wallets, D-Payroll Cards, Remittances
- Liabilities: Current account, Savings account, Al Dana saving scheme, payroll, time deposits, upfront deposits, recurring deposits
- Bancassurance: Life insurance, general insurance

Revenues by Business segment

QAR Billion	2021	2022	2023	2024	2025
Wholesale banking	2.53	2.65	3.66	3.76	**3.38**
Treasury & Investments	0.96	1.13	1.62	2.15	**2.20**
Retail Banking	0.38	0.48	0.53	0.55	**0.51**
International Banking	0.19	0.23	0.40	0.53	**0.62**

Economic Performance

This past year has been a strong one for us, marked by solid financial performance and continued progress toward our strategic goals. Despite a dynamic economic environment, we remained focused on delivering value to our stakeholders while maintaining a disciplined approach to risk and capital management.

Economic Performance FY 25(QAR (000's)					
	2021	2022	2023	2024	2025
Direct economic value generated[1]	3,106,455	2,908,636	2,813,057	2,654,278	**2,623,429**
Total economic value distributed (including the below)	**1,402,960**	**1,462,552**	**1,581,494**	**1,598,851**	**1,788,576**
Operating cost	875,916	894,031	945,927	1,010,134	**1,057,959**
Employee wages and benefits	466,905	501,081	521,145	560,617	**601,022**
Payments to governments (taxes and sport tax)	60,139	67,440	114,422	28,100	**129,595**
Dividends paid to shareholders & tier 1 capital notes	232,535	619,035	422,535	422,535	**500,047**
Donations and sponsorships[2]	22,943	27,900	28,216	31,319	**25,117**
Donations and sponsorships as % of pre-tax profit (%)	3.07%	3.43%	3.26%	3.65%	**2.69%**
Economic value retained (direct economic value generated' less 'economic value distributed')	**1,703,495**	**1,446,084**	**1,247,308**	**1,055,427**	**834,853**
Global net profits	703,774	765,375	769,478	851,456	**825,599**
Shareholders' Equity	14,255,953	14,078,808	14,444,021	14,818,214	**15,600,770**
Return on (average) equity (%)	5.2%	5.8%	5.7%	6.2%	**5.9%**
Tier-1 Capital notes	4,000,000	4,000,000	4,000,000	4,000,000	**4,000,000**
Capital Resources	14,509,129	14,588,612	15,032,846	15,326,201	**16,004,842**

These results reflect the dedication of our people, the trust of our customers, and our commitment to long-term, sustainable growth. In our 2025 Annual Report, we provide a closer look at our financial highlights, key performance metrics, and how our economic outcomes align with our broader purpose as a responsible financial institution.

1. The disclosure methodology for Direct economic value generated was updated in 2025. The 2024 value was reported as net operating income; therefore, year-on-year comparability should be considered considering this change.
2. Prior-year Donations and Sponsorships figures have been restated to include Social & Sports Fund Contributions, which were not included in previous disclosures.

Vision, Mission, Values:

Towards a Sustainable Future

Doha Bank has embraced a new strategic guiding principle: “Accelerate environmental, social, and governance (ESG) adoption. Integrate ESG practices within every facet of the organization.” This reflects the Bank’s firm commitment to sustainability at both the local and global levels. By embedding responsible and sustainable practices across its operations, banking services, and community initiatives, Doha Bank aims to drive long-term value and promote inclusive growth. The Bank’s sustainability framework is closely aligned with the Qatar National Vision 2030 and the United Nations Sustainable Development Goals (SDGs), reinforcing its role in fostering economic, social, and environmental progress.



Vision

To be recognized as the bank of choice in Qatar, delivering superior shareholder returns and an unparalleled customer experience.



Mission

We strive to become a platform for innovative financial services and deliver superior customer experience using technology innovation and embrace a wider partner ecosystem.



Values

Performance with excellence, ethics, people, teamwork, quality, professionalism.

Strategy	
Doha Bank’s 5-year strategy and transformation was adopted by the Board of Directors for 2023-2027.	
8 guiding principles	
Customer Experience	**Empower and Accountability**
Place the customer at the core of all what we do and deliver a leading omni channel experience	Empower our employees to make decisions
Talent Management	**Cost Reduction**
Hire, train and retain best in class talent	Optimize cost to improve margin & efficiency
Revenue Enhancement	**Risk and Capital Management**
Enhance revenue through diversified sources of income	Protect our customers, our shareholders, and our reputation through sound risk management
Digitization, Automation, and Innovation	**ESG**
Simplify, digitize, and automate internal and customer facing processes	Accelerate environmental, social & governance (ESG) adoption. Integrate ESG practices within the organization.

Awards and Recognitions 2025



Best Bank for Homeowners
Euromony



Providing Exceptional Banking Services
MEED



Best Enterprise Digital transformation
Middle East Enterprise AI & Analytics Summit and Awards



Best Corporate Banking App
Global Banking & Finance Review

Awards and Recognitions 2024



Best in Transformation in Qatar
Global Finance



Best Bill Payment and Presentment in Qatar
Global Finance



Excellence in Digital Banking
Finnovex Qatar



Excellence in Digital Innovation
Middle East Enterprise AI & Analytics Summit and Awards



Golden Peacock Global Award for ESG
Institute of Directors



Highest International Spend Lifestyle Co-Brand Card
Mastercard

ESG Highlights for 2025

Upholding Trust	Navigating Sustainable Growth	Restoring Environmental Balance	Enhancing Customer Excellence	Empowering People and Communities
Established overarching ESG policy	ESG Risk classification applied to existing wholesale banking portfolios	3,031,808 MTCO2e Financed Emissions from Investments an increase of 18% from last year	Exceptional customer service improvements, boosting CSAT by 28 percentage points, from 63% in 2023 to 91% in 2025.	32% Gender Diversity
0 Data Breaches	QAR 4.9 billion ESG eligible assets	6,684 MTCO2e Total Scope 1 and 2 emissions (10% reduction compared to 2024)	82% customer complaints resolved in less than five working days	20:1 Annual total compensation ratio
0 Percentage of breaches involving personally identifiable information (PII)	QAR 903 million SME loan portfolio	14,967 MTCO2e Scope 3 emissions (excluding financed emissions) (2% decrease from last year)		142 New hires
	8 education loans disbursed worth QAR 216,256	9.6 GJ / QAR million Energy intensity (6% decline from 2024)		QAR 1.4 million Annual Training Budget
				13.14 Average training hours per employee category (23% Increase from last year)

Our Approach

Sustainable Progress with Purpose

The integration of Environmental, Social, and Governance (ESG) principles into regulatory frameworks and corporate strategies is accelerating worldwide. This trend highlights the growing recognition among global stakeholders that ESG is an essential, non-negotiable driver of sustainable, inclusive, and equitable growth. Today's stakeholders expect businesses to adopt a forward-looking approach, underpinned by responsible governance and ESG-aligned decision-making.

At Doha Bank, our sustainability strategy promotes a culture of social responsibility, aligned with the Qatar National Vision 2030, the QCB Supervisory Principles and the 17 United Nations Sustainable Development Goals (SDGs). We fully support Qatar's commitment to reducing greenhouse gas (GHG) emissions by 25% by 2030, relative to a business-as-usual scenario, as outlined in its Nationally Determined Contribution (NDC) under the United Nations Framework Convention on Climate Change (UNFCCC).

Our Sustainability Journey

Since 2009, Doha Bank has progressively advanced its sustainability agenda, embedding environmental, social, and governance (ESG) principles into its core business practices. Over the years, the Bank has launched a range of green initiatives, and sustainable finance offerings that reflect its long-term commitment to responsible growth. Key milestones include the introduction of green banking products, conducting a climate risk assessment, formulating a decarbonization strategy and the establishment of internal frameworks to monitor and report ESG performance. From early adoption to the full integration of ESG strategies across operations, Doha Bank has continually evolved in alignment with global sustainability standards and national priorities. At present, the Bank stands as a proactive financial institution championing sustainability in the region, with a clear roadmap for further impact.

2009	Published 1st Corporate Social Responsibility Report
	Green Accounts launched
	Green Visa Card
2011	Published 1st Sustainability Report
	Eco-Schools Program
2016	QSE ESG disclosures
	Sustainability reporting benchmarked to GRI
2018	UNGC CoP criteria
	QE Index ETF
	Green Car Loan
	1st QE listing to be included in the FTSE4Good Index
2019	Green Mortgages
2020	Green Car loan
2022	Established ESG Policy
	ESG Bond Committee formed
2023	ESG transformation as strategic pillar
	Developed Sustainable Finance Framework

2024	Conducted Double Materiality Assessment
	Developed ESG Strategy and Framework
	Formulated ESG Governance Structure
	Obtained Second Party Opinion on Sustainable Finance Framework
	Identified and assessed climate-related financial risks in alignment with TCFD and IFRS S2
	Decarbonization Strategy and carbon emissions reduction target set
2025	First successful pricing of QAR 500mn senior unsecured sustainable bonds issued under the Bank's SFF
	Revised ESG Policy
	Monitoring and Reporting of Climate Risk
	Scope 3 emissions reporting (including financed emissions)

Stakeholder Engagement

Engaging stakeholders remains a cornerstone of our sustainability framework, ensuring that our initiatives are both impactful and aligned with the expectations of those we serve and affect. Throughout the reporting period, we maintained continuous dialogue with a diverse range of stakeholders, including employees, customers, investors, suppliers, communities, and government and regulatory bodies, to better understand their priorities and concerns. Our stakeholders have guided our double materiality assessment and helped shape our environmental, social, and governance (ESG) goals. Through this transparent, two-way communication, we aim to build long-term trust and drive meaningful, inclusive progress toward our sustainability priorities.

Stakeholder	Channels of engagement	Frequency of engagement
Customers	Customer satisfaction surveys, newsletters, online and mobile banking, one-on-one meetings, customer care hotline	Annual
Investors and Shareholders	Quarterly and annual disclosures such as investor presentations, annual reports, meetings, conferences	As required
Suppliers	Supplier code of conduct	Annual
Local communities	CSR programs	Annual
Government and Regulatory Bodies	Regulatory disclosures, consultations and working groups	As required
Employees	Townhall, internal communications through email and employee grievance redressal mechanism	As required

Our Material Topics

In alignment with its commitment to transparency and accountability, in 2024, Doha Bank conducted a double materiality assessment to prioritize the issues most important to its stakeholders.

Methodology

The double materiality assessment involved a comprehensive evaluation of two key dimensions: impact materiality, which examines how our operations, products, and services affect society and the environment; and financial materiality, which assesses how these environmental and social issues may, in turn, influence our financial performance, risk exposure, and long-term business resilience. This dual perspective enables us to identify and prioritize the most relevant sustainability issues, ensuring that our strategy not only addresses our responsibilities to stakeholders but also safeguards the financial health and sustainability of our business.

Approach

Perspective of Stakeholders

Stakeholders identified for communication:

- Regulators
- Employees

Perspective on Business Impact

Aligning the assessment with Doha Bank philosophy, policies and values in the near, medium and long term

Alignment with International Standards & Ratings

Identifying potential priority areas as per SASB, MSCI, Sustainalytics, S&P Global and QSE guidelines

Impact on Management

Prioritizing ESG areas that aid Doha Bank in mitigating emerging ESG risks and capitalizing on opportunities to support long-term growth

Methodology

Impact Materiality Assessment

Consolidation of stakeholder inputs, and assessment of standards, rating indexes, and industry best practices to identify ESG focus areas where Doha Bank can create maximum environmental and social value.

Financial Materiality Assessment

Identification of ESG risks to examine potential threats and corresponding opportunities for Doha Bank's business over the near, medium and long term.

Double Materiality Assessment

Forward integration of the Impact Materiality and Financial Materiality results for the Double Materiality Assessment, highlighting key ESG areas in which Doha Bank can generate value while ensuring long-term business viability.

Sustainability-related risks and opportunities

As a part of its financial materiality assessment, the Bank identified the following sustainability related risks and opportunities:

Material Topic	Risk Name	Risk Description	Manifestation in business model	Time Horizon manifestation
GHG Management and Decarbonization, Environmental Management	Climate Risk	Climate change impacts the financial system through two main channels: physical risks, stemming from damage to property, infrastructure, and land; and transition risks, arising from changes in climate policy, technology, market and consumer sentiment during the shift to a lower-carbon economy.	Operations, portfolio and supply chain	Near to Medium Term (3-5 years)
Human Capital Development Localization Diversity, Equity, and Inclusion Community Impact Access to Finance Responsible Marketing Sustainable Supply Chain Management	Human Rights Risk	Human Rights Violation Risk refers to the potential violation of human rights of the following stakeholder groups: Employees - violation of provision of fair and ethical treatment, working conditions, workplace safety Suppliers - violation of laws and regulations while conducting business Customers - violation of customer privacy, risks related to false product marketing Communities - violation of right to access to finance specifically for underserved communities	Operations and supply chain	Medium Term (1-3 years)

Sustainable Investing and Finance Customer relationships Digitization and Innovation	Market Risk	Market Risk is the risk of losses in positions arising from movements in market prices. Market Risk is generally defined as the risk of the mark to market value portfolio, instrument or investment increasing or decreasing because of volatility and unpredicted movement in market valuations.	Operations and portfolio	Near to Medium Term (1-3 years)
Economic Performance	Financial Risk	Financial Risk refers to the possibility of losing money on an investment or business venture. Credit risk, liquidity risk, and operational risk constitute a few of the most common and distinct financial hazards.	Operations and portfolio	Near to Medium Term (1-3 years)
Ethics and compliance	Governance and Compliance Risk	Governance and compliance risk refers to the potential for financial loss, reputational damage, or regulatory penalties resulting from failures in governance structures, lack of compliance with regulatory requirements, or deficiencies in internal controls. For Doha Bank, this encompasses ensuring adherence to local and international regulations, maintaining robust governance frameworks, and effectively managing compliance-related processes.	Operations	Near Term to Medium Term (1-3 years)
Business continuity and resilience Data Privacy and Security Risk Management	Operational and Information and Security Risk	Rapid technological advancements, increasing cyber threats, and evolving market conditions necessitate a short to medium-term focus to effectively manage and mitigate these risks. This timeframe allows for continuous adjustments to strategies and processes in response to emerging challenges	Operations	Near to Medium Term (3-5 years)

The Bank integrated climate-related risks within its enterprise risk management system, therefore, these risks are closely monitored and managed. Thus, the current and anticipated effects of sustainability-related risks on the business model and value chain are considered minor. You may read more about our enterprise risk management practices at Page 39.

The material topics are prioritized based on the severity and likelihood of their impacts and financial implications.

Material Topic	Sub-topics
Ethics and compliance	Code of Conduct
	Anti- corruption and bribery
	Compliance with environmental, social and governance related laws
ESG and Climate Risk Management	Capacity building of Board/ Senior Management/ Employees
	Collaborations/ commitments
Data security and privacy	Data security and privacy training
	Data monitoring, internal and external audits
Sustainable supply chain	Supplier code of conduct
Responsible financing and investing	Sustainable finance portfolio
	Wholesale banking ESG initiatives
	Certifications
Customer engagement	Customer satisfaction surveys
	Customer relationships
	Financial inclusion
Human Capital Development	Talent attraction and retention, diversity and inclusion
	Employee engagement
	Qatarisation
Community impact	Community impact / CSR strategy and focus areas
Environmental management	Water consumption
	Green branches
	Waste Management
Emissions management and decarbonization	Energy
	Emissions

ESG Framework

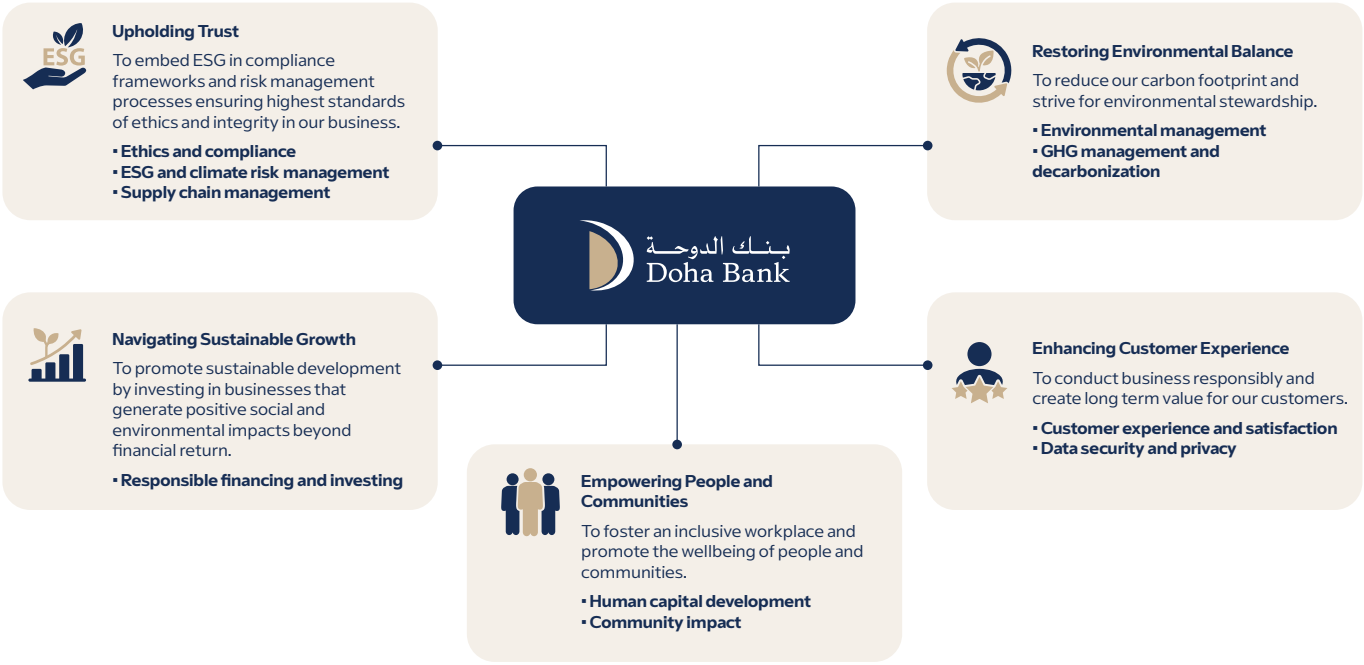
The Bank's vision is "To create long term value for all stakeholders through Responsible Banking." To further imbibe our vision into actionable insights, Doha Bank formulated an ESG Framework with the following pillars:

1. **Upholding Trust:** The Bank demonstrates a clear strategic intent to embed ESG principles within its compliance framework and uphold the highest standards of ethics and integrity. Key focus areas under this pillar include:
    a. **Ethics and Compliance:** Maintaining full compliance with all applicable laws and regulatory requirements, while reinforcing a culture of ethical conduct across the institution.
    b. **ESG and Climate Risk:** Integrating environmental, social, governance, and climate-related risks into the enterprise-wide risk management framework, ensuring these considerations are systematically addressed in decision-making processes.
    c. **Sustainable Supply Chain Management:** Incorporating ESG principles throughout the supply chain to minimize environmental impact, advance social responsibility, and strengthen governance practices at all operational.
2. **Restoring environmental balance:** The Bank is taking decisive steps to reduce its carbon footprint and actively manage its environmental impact. Focus areas under this pillar include:
    a. **Environmental Management**
    Reducing the Bank's environmental footprint through targeted energy, water, and waste management initiatives. This includes the rollout of green branches constructed in line with sustainability best practices and the establishment of measurable targets to track and monitor resource efficiency.
    b. **Emissions Management and Decarbonization**
    Driving GHG emission reductions across operations and the supply chain in alignment with Qatar's national objective of achieving a 25% reduction in emissions by 2030. The Bank's approach integrates decarbonization into corporate planning and performance monitoring.
3. **Enhancing customer experience:** The Bank is focused on fostering meaningful and enduring customer relationships by delivering responsive, responsible, and well-informed services. Focus areas under this pillar include:
    a. **Customer Experience and Satisfaction**
    Optimizing customer satisfaction by equipping employees in customer-facing roles with targeted training to ensure the delivery of accurate and transparent information. This enables customers to make informed financial decisions aligned with their needs and expectations.
    b. **Data Privacy and Security**
    Ensuring full alignment with data privacy and security regulations through a comprehensive suite of initiatives. These include the implementation of robust data governance frameworks, regular staff training, the attainment of relevant industry certifications, and systematic internal and external audits to strengthen data protection standards.

4. **Empowering people and communities:** The Bank actively invests in human capital development and fosters positive impact across the communities it serves. Focus areas under this pillar include:
    a. **Human capital development:** Advancing talent attraction and retention by championing diversity and inclusion, with targeted efforts to increase female representation across all levels of the organization. The Bank also prioritizes robust training and development programs to enhance employee capabilities and engagement.
    b. **Community Impact:** Implementing strategic corporate social responsibility (CSR) initiatives aimed at elevating community wellbeing. Through dedicated volunteering programs, the Bank creates meaningful opportunities for employees to contribute and reinforce its social impact footprint.
5. **Navigating sustainable growth:** The Bank is advancing sustainable development by financing and supporting businesses that generate positive environmental and social outcomes alongside financial performance. Focus areas under this pillar include:
    a. **Responsible financing and investing:** Enhancing capital allocation towards projects that facilitate the transition to a low-carbon economy, underpinned by defined short-term and long-term targets for sustainable finance. The Bank is also preparing to launch a sustainability-aligned portfolio, with a focus on Green Bond issuance and a comprehensive review of the existing investment portfolio to determine eligibility under sustainability criteria.

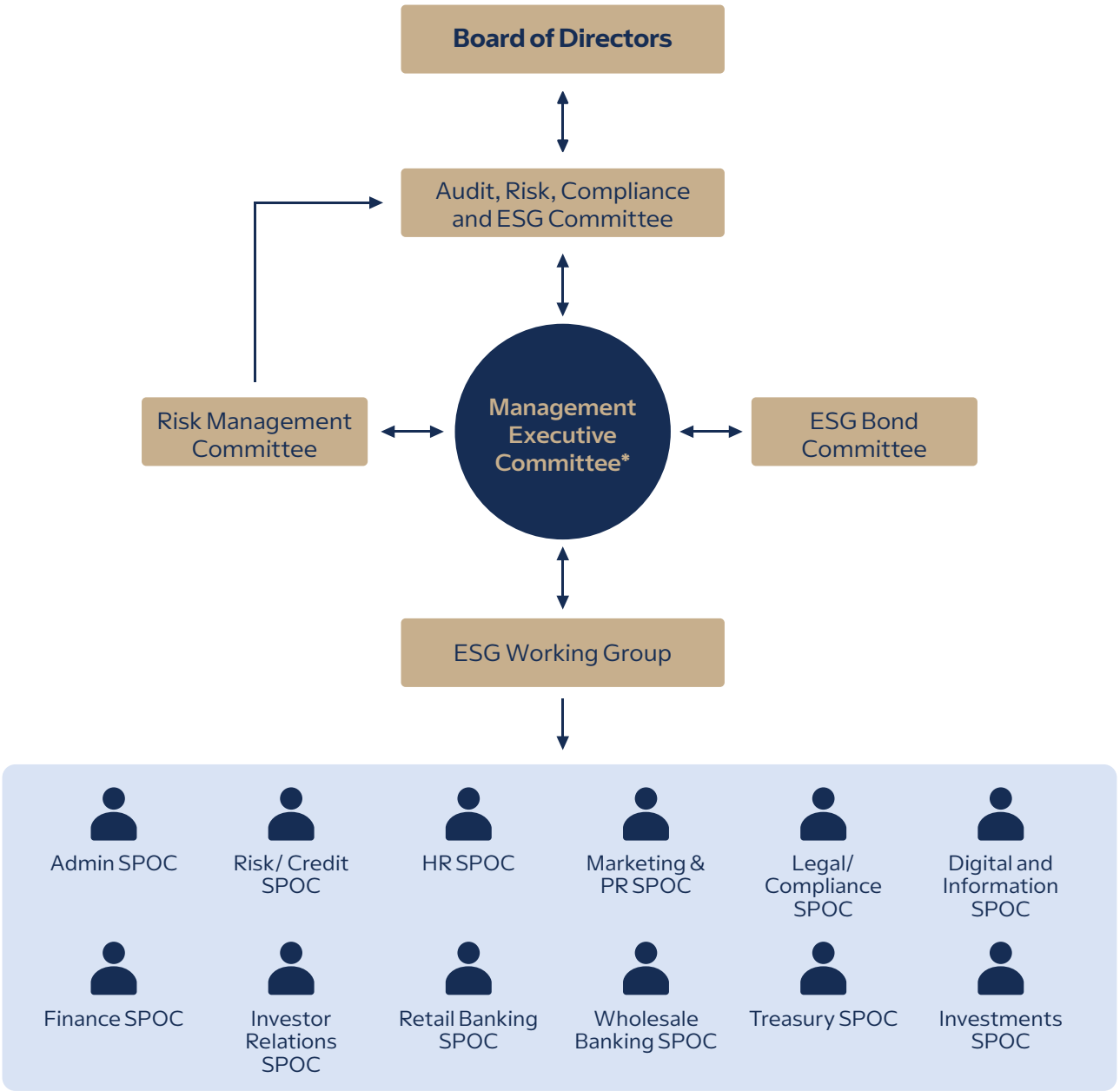
Our ESG Framework serves as a strategic foundation for integrating environmental, social, and governance considerations across all aspects of our operations. It is designed to guide responsible decision-making, manage risks, and unlock long-term value for our stakeholders.

ESG Vision: To create long-term value for all stakeholders through Responsible Banking



ESG Governance

Our ESG governance structure ensures clear oversight, accountability, and integration of environmental, social, and governance principles throughout the organization. ESG matters are overseen at the highest level by the Board of Directors, with dedicated committees and cross-functional teams responsible for strategy development, implementation, and performance monitoring. This structure facilitates informed decision-making, promotes transparency, and ensures strategic alignment and risk mitigation in line with international best practices to gain stakeholder confidence.



The Audit, Risk, Compliance and ESG Committee at the Board level has the overall responsibility for overseeing environmental, social, and governance performance and climate-related financial risks. A brief description of their mandate is as follows:

1. **ESG integration:** Oversight of Integrating ESG and climate-related aspects into the company's overall business strategy.
2. **ESG risk management:** Oversight of managing environmental, social, and climate-related risks and integration into the overall risk management framework
3. **Business alignment**: Aligning ESG concerns the Bank's overall mission and vision.
4. **ESG controls:** Oversight of the ESG strategy and roadmap development, policies, and procedures in place for implementation.
5. **Performance review:** Quarterly review ESG performance and progress through the KPI template provided as part of the ESG Framework, and quarterly review of ESG targets performance.
6. **Reporting:** Submitting a Progress Report to the Board of Directors on a quarterly basis.

The composition of the Audit, Risk, Compliance and ESG Committee are given on Page 34 of the Upholding Trust chapter.

At the management level, the Management Executive Committee and the Risk Management Committee and the ESG Bond Committee are responsible for overseeing ESG compliance, developing the ESG strategy and implementation plan. The responsibilities for each Committee are delineated below:

Management Executive Committee	Risk Management Committee	ESG Bond Committee
Ensure the assessment and review of ESG performance against targets and progress of the action plan, monitor the performance of the ESG Working Group, and report ESG performance and progress to the Board ESG Committee/ Audit, Risk and Compliance and ESG Committee, on a quarterly basis. Approve disclosures on ESG performance and rating.	The Risk Management Committee works alongside the Management Executive Committee and will provide updates on a need basis **ESG Risk Assessment:** Liaise with relevant departments to conduct an ESG risk assessment to identify emerging risks and opportunities **ESG Risk Integration:** Integrate environment, social and climate related risks in the bank's business strategy and overall risk management framework **Management:** Clearly define roles and responsibilities for identifying and managing ESG and climate risks for relevant stakeholders across the organization	The ESG Bond Committee works alongside the Management Executive Committee and will provide updates on the issuance of green and social bonds. **Bond issuance:** Oversee bond issuance, define targets on sustainable finance and monitor initiatives to achieve the targets

At the Department level, the ESG Working Group comprising of representatives from various departments are responsible for day-to-day implementation of ESG initiatives, data collection and monitoring of ESG progress and performance.

The Head of Strategy and Corporate Performance is responsible for steering the activities undertaken by the ESG Working Group.

The ESG Strategy Team will also work closely with the Investor Relations department to stay informed about evolving regulatory requirements, understand and address investor expectations regarding Environmental, Social, and Governance (ESG) aspects and ensure the public disclosure of the annual ESG report on the stock exchange.

Doha Bank's ESG Policy

To operationalize the integration of ESG into Doha Bank's business, the Bank has formulated an organization wide ESG Policy. This Policy lays out the Bank's ESG vision and mission and strategy to manage its material topics. The Policy undergoes an annual review.

ESG Training

Furthermore, the provisions of the Policy also contain Doha Bank's commitment to ensuring ESG awareness through regular training. These programs aim to:

- Educate employees on the importance of ESG principles and how they impact the bank's operations and decision-making processes
- Ensure that all staff are aware of their roles and responsibilities in achieving its ESG objectives
- Ensure that the Board and senior management have an understanding of the climate related financial risks and are equipped with the relevant skills required to oversee such risks
- Promote continuous learning on topics such as environmental stewardship, social responsibility, ethical governance, and compliance with relevant ESG standards and regulations
- Equip employees with the skills and knowledge needed to integrate ESG practices into their day-to-day tasks, improving the overall sustainability performance of the bank

In 2025, eight training programs were conducted on key ESG topics such as ESG in banking, ESMS tool, ESG asset classification and general ESG awareness.

1,179	18
Participants	Training Hours

Climate Change Risk Assessment

In line with IFRS S2 and the Qatar Central Bank's ESG supervisory principles, Doha Bank conducted its second Climate Risk Assessment, with loans & advances and investment portfolio of the Bank as baseline. This assessment covered five key portfolio sectors: Real Estate, Hospitality, Finance & Insurance, Public Administration and Sovereign exposures, across Qatar, United Arab Emirates and Kuwait.

Risk Management

The Bank uses a combination of quantitative and qualitative approaches to assess the materiality of ESG & climate risks. We have adopted a holistic Environment, Social & Climate Risk Model (ESCRM) based on the Bank's ESG strategic pillars, QCB Principles and CBUAE Principles and evaluates the risk of the Bank not being able to meet its ESG objectives and requirements. The details on ESCRM are available on Page 40.

The Bank is actively strengthening the resilience of its strategy and business model to address the challenges and uncertainties arising from climate and sustainability-related risks. At present, climate-related and sustainability risk has been integrated into the Bank's enterprise risk management framework, which is available at Page 39.

Overall Methodology

Our climate risk analysis spans short-, medium-, and long-term horizons, enabling us to understand how different climate scenarios could impact financial performance, capital adequacy, and operational continuity.

To support this, the Bank employs climate risk mapping, scenario analysis and climate stress testing as part of its enterprise risk management practices. These tools allow us to model potential exposures under various future pathways and integrate the findings into strategic planning and decision-making processes. The key components of our climate risk methodology are explained below.

Risk identification:

We have evaluated various climate related risks, both physical and transition risks and have identified the below risks to be material for Doha Bank.

Risk Type	Risk Name	Risk Description
Physical Risk	Extreme Heat	Increasing temperatures can reduce worker productivity, raise energy costs (for cooling), and damage infrastructure.
	Coastal Flooding and Rising Sea levels	These can damage properties and infrastructure, reducing the value of real estate investments and increasing insurance costs.
	Water Stress and Scarcity	This affects industries such as manufacturing, agriculture, and construction, leading to higher operational costs and potential business disruptions.
Transition Risks	Policy and Legal	Governments may develop policies and legal frameworks for decarbonization, requiring different sectors to adopt such policies and legal requirements, thereby increasing the risk related to such adoption.
	Carbon Pricing	Governments may introduce carbon taxes or emissions limits, increasing costs for high-emission industries.
	Market and Consumer Preferences	A shift toward green products and sustainable businesses could make high-carbon industries less profitable, impacting the Bank's clients in these sectors.
	Technological Disruptions	The development of new clean-energy technologies could make some traditional, fossil fuel-based business models obsolete, increasing the risk of stranded assets.
	Reputational Risk	Banks and businesses associated with high-carbon financing may face public and investor scrutiny, leading to loss of stakeholder trust.

The identified physical and transition risks above have the potential to affect Doha Bank's operations as well as our portfolio.

Time Horizon

We have considered three time horizons for the purpose of climate risk assessment.

- Near to Medium Term (1-2 years)
- Medium Term (2-5 years)
- Long Term (5+ years)

Rating Scales

We have devised a quantitative risk rating scale to assess the likelihood of risk materializing and potential consequence (financial and operational impact). Based on the risk rating scales, climate risk heatmaps are developed for each sector of exposure considered for climate risk assessment.

Scenario analysis

Based on internationally recognized Network for Greening the Financial System (NGFS)-aligned scenarios, we have considered three scenarios for scenario analysis.

Scenario	Key facts and assumptions
Highway to Paris	This scenario assumes that global governments take early and decisive action to limit climate change, leading to strict carbon regulations, rapid adoption of green technologies, and an increase in sustainable investments. For the Bank, this presents both risks and opportunities, as high-carbon sectors (e.g. Real estate) potentially face rising costs, while green finance and renewable energy sectors expand.
Sudden Wake-up Call	This scenario assumes that climate action is delayed, leading to a sudden and disruptive transition when regulations and market shifts are introduced abruptly in 2030. Businesses that are unprepared for climate policies face sudden financial losses, and high-emission industries experience sudden devaluation. This could lead to credit risk increase for the Bank as borrowers struggle to adapt.
Diverging Realities	This scenario envisions an uneven global response to climate change, where some countries and industries advance rapidly in decarbonization, while others lag due to weak policies or lack of investment. For the Bank, this scenario introduces regulatory uncertainty and market instability, making risk assessment and portfolio diversification more challenging.

These scenarios were informed by credible datasets and research, including the NGFS Climate Impact Explorer, Intergovernmental Panel on Climate Change (IPCC), International Energy Agency (IEA), and Shared Socioeconomic Pathways (SSPs). The assessment considered both physical risks and transition risks.

Adaptive capacity for each region was assessed based on factors such as GDP, existing climate adaptation and mitigation measures, and the overall resilience of local infrastructure and policy frameworks.

For each of the selected scenarios, the Bank conducted stress testing to ascertain the impact on the Bank's loan portfolio, investment positions, and overall financial stability. The stress testing included quantification of financial risk to the Bank in the form of climate risk induced credit loss across the sectors considered for the climate risk assessment.

Strategy

Proactively identifying and managing these risks is essential to maintaining a climate resilient portfolio and ensure sustainable growth. The first step is risk identification and below table illustrates the various climate risks and the time horizon consideration of respective risk.

Risk Type	Risk Name	Time Horizon		
		Short-term	Medium-term	Long-term
Physical Risk	Extreme Heat	■		
	Coastal Flooding and Rising Sea levels			■
	Water Stress and Scarcity	■		
Transition Risks	Policy and Legal		■	
	Carbon Pricing			■
	Market and Consumer Preferences		■	
	Technological Disruptions		■	
	Reputational Risk		■	

As a part of the wider integration of climate-related risk into its enterprise risk management framework, the Bank has also assessed the impacts of climate-related risk on the traditional banking risk present in the Bank's risk register:

Risk Name	Risk Definition	Transition/ physical risk	Time Horizon		
			Short-term	Medium-term	Long-term
Credit Risk	The risk that the Bank will incur a loss because its customers or counterparties fail to discharge their contractual obligations in accordance with the agreed terms	**Physical Risk** ESG & climate risks could potentially impact the customers or counterparties ability to fulfil their contractual obligations, thereby impacting the Bank's credit risk.			■
Operational Risk	The risk of loss resulting from inadequate or failed internal processes, people and systems or from external events.	**Physical Risk** One of the key operational risk categories is the risk of business disruption arising from events wholly or partially beyond control of the Bank, for example, natural disasters, acts of terrorism or utility failures etc. which may give rise to losses or reductions in service to customers and/or economic loss to the Bank.		■	

Market Risk	The risk of losses in on and off balance-sheet positions arising from movements in market prices.	**Transition risk** Climate risks could impact macroeconomic factors such as economic growth, inflation, external events, thereby impacting interest rates and other monetary policies	■
Liquidity Risk	The risk of not being able to obtain funds at a reasonable price within a reasonable time period to meet obligations as they become due.	**Physical and transition risk** Doha Bank acknowledges that climate shocks could impair liquidity over time. For example, asset-value declines in real estate or hospitality may dry up markets, and extreme weather events can divert clients' cash to repairs, tightening funding channels.	■

This is Doha Bank's second year of climate risk assessment and we endeavor to evolve the climate risk assessment process as more methodologies and data sources continue to emerge. Additionally, Doha Bank is currently in the process of integrating the results of climate risk assessment into its overall enterprise risk management framework.

Doha Bank's approach to managing climate-related risks: Climate and sustainability considerations play a crucial role in Doha Bank's operations. The Bank has implemented several pillars to manage climate and sustainability-related risks:

Pillar	Pillar I: Decarbonization Strategy	Pillar II: Enterprise Risk Management Framework (ERMF)	Pillar III: Environmental and Social Management System (ESMS)	Pillar IV: Sustainable Finance Framework
	In 2024, Doha Bank established a comprehensive Decarbonization Roadmap aimed at achieving a 25% reduction in Scope 1 and Scope 2 emissions by 2030. We also showcase our portfolio emissions management in the current reporting year. To read more about how we are managing our carbon footprint, please refer to the 'Restoring Environmental Balance' chapter on page 86 for more information.	Integrated the results of the climate-related risk assessment into its enterprise risk management framework. More information about the Bank's enterprise risk management system may be found in the Upholding Trust chapter on Page 39.	As part of the Bank's credit due diligence processes, established the Environmental and Social Management System (ESMS) to assess and manage ESG & climate risks for wholesale banking loans. To read more about the Bank's ESMS, please refer to the Navigating Sustainable Growth chapter on Page 46.	Established a comprehensive Sustainable Finance Framework (SFF) that aligns with and supports the Bank's vision for sustainable finance. Please refer to the Navigating Sustainable Growth chapter on page 46 for more information.

Doha Bank recognizes that climate and sustainability-related risks are dynamic and will evolve over time. The Bank intends to refresh its scenario analysis, heatmaps, and climate risk scores on an annual basis. We will continue to enhance our scenario analysis, stress testing, and data capabilities to support forward-looking risk management. The Bank remains committed to transparency and alignment with global sustainability reporting standards as these frameworks continue to mature.

Metrics and targets

In line with the national goal of emissions reduction, Doha Bank has formulated a greenhouse gas emissions reduction target for its Scope 1 and 2 emissions:

25% reduction in Scope 1 and Scope 2 emissions by 2030

Doha Bank regularly collects and calculates its data around its greenhouse gas emissions. We have disclosed details of our greenhouse gas emissions (including financed emissions) on Page 87.

For the effective monitoring of climate-related risks, the following KPIs have been developed:

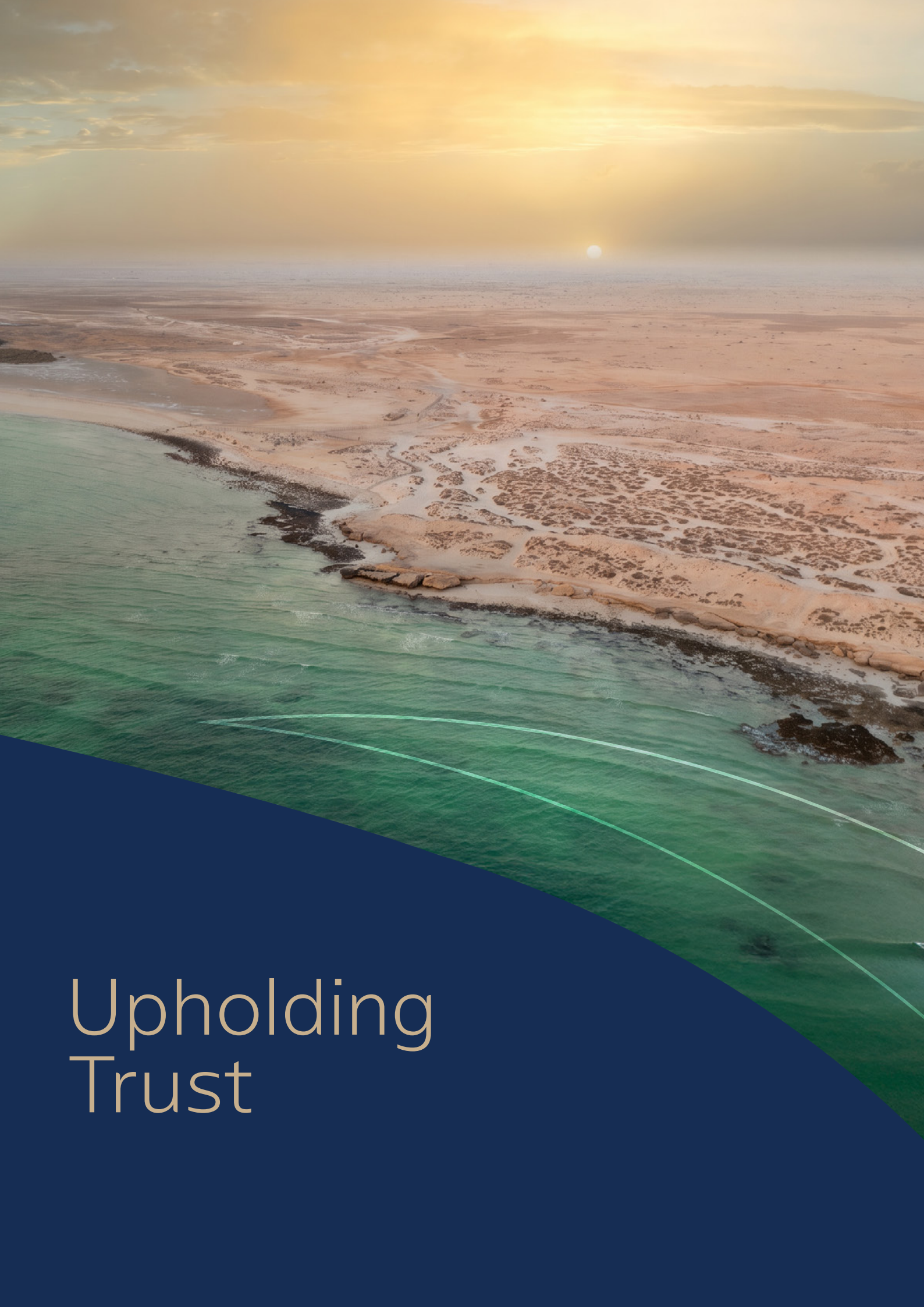
Material Topic	Sub-topics	KPI
ESG Risk Management	E&S screening	% of transactions screened using E&S criteria
	E&S due diligence	No. of medium and high-risk transactions for which ESG due diligence is undertaken
	Capacity building of Board/ Senior Management/ Employees	No. of sessions conducted for Board/ Senior Management/ Employees
	Collaborations/ commitments	Signatory to the Equator Principles
Climate Risk Management	Risk Assessment	Physical & Transition Risk Scores Climate-adjusted ECL
	Scenario Analysis & Stress Testing	Scenario based Physical & Transition Risk Scores Scenario based Climate-adjusted ECL

Our Contribution to the Qatar National Vision 2030

Pillar	Initiatives undertaken by Doha Bank
Environmental Development	▪ We have calculated GHG emissions across Scope 1, 2 and 3 categories, including Category 15 (Financed Emissions). Read more from Page 87. ▪ Formulated a Decarbonization Strategy in alignment with Qatar's Nationally Determined Contributions (NDC) to the United Nations Framework Convention on Climate Change (UNFCCC). Read more on Page 88. ▪ Launched various green initiatives aimed at green building management. Read more on Page 88.
Human Development	▪ We have a robust talent development strategy for Qatari nationals. Read more on Page 74. ▪ We have developed holistic training programs for all employees. Read more on Page 76.
Economic Development	▪ Our product offerings for underserved communities as a part of our sustainable finance framework may be found on Page 48.
Social Development	▪ The Bank has launched various corporate social responsibility (CSR) programs to promote development for underserved communities. Read more on Page 81.

Our Contribution to the UN SDGs

UN SDG	Targets	% alignment
1	**Target 1.4** **Target 1.a.**	100%
2	-	0%
3	Target 3.8	50%
4	**1. Target 4.3** **2. Target 4.4**	75%
5	1. Target 5.1 2. Target 5.5	50%
6	1. Target 6.5	25%
7	1. Target 7.3 2. Target 7.2	25%
8	1. Target 8.6 2. Target 8.10	75%
9	1. Target 9.3	75%
10	1. Target 10.2 2. Target 10.3	50%
11	-	0%
12	Target 12.2: Target 12.5 Target 12.6 Target 12.7	100%
13	Target 13.1 Target 13.2 Target 13.3	100%
14	-	
15	Target 15.2	15%
16	Target 16.5 Target 16.6	50%
17	-	

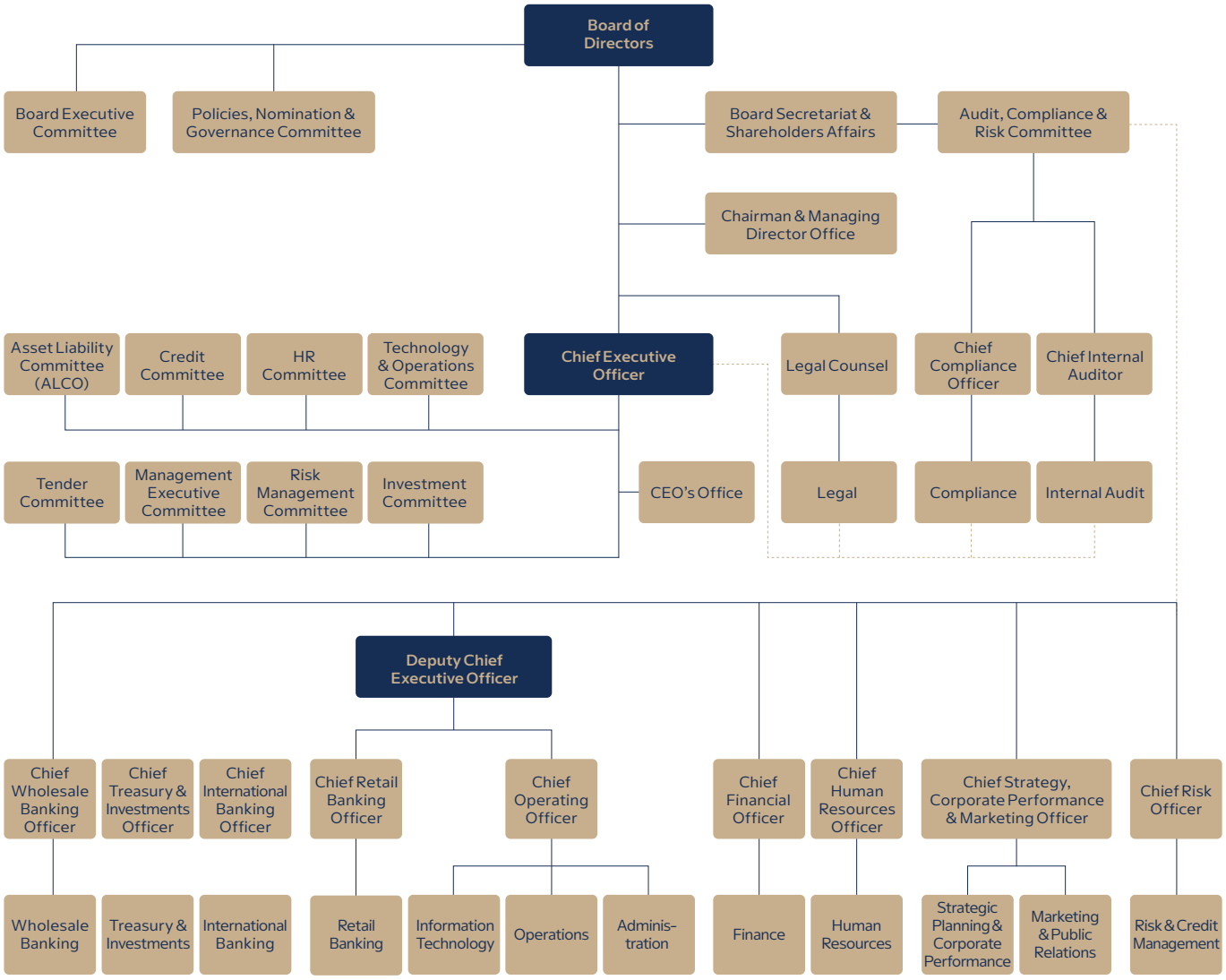


Upholding Trust

Doha Bank has implemented a Robust and comprehensive corporate governance framework that serves as the foundation for achieving its strategic objectives, enhancing its internal and external working environment, fostering a culture of accountability and integrity, and safeguarding the interests of all stakeholders. Our firm commitment to effective corporate governance seeks to cultivate stakeholder trust and promote sustainable business practices. As a Qatari Public Shareholding Company listed on the Qatar Stock Exchange, Doha Bank is committed to maintaining the highest standards of corporate governance in line with the regulatory requirements and governance principles issued by the Qatar Financial Markets Authority (QFMA), Qatar Central Bank (QCB), and other applicable laws and regulations. The Bank's governance framework is founded on the principles of accountability, transparency, fairness, independence, responsibility, and ethical conduct.

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 our annual Corporate Governance Reports.

Our corporate governance structure is detailed as follows:



a. Our Board of Directors

The Board of Directors is responsible for setting Doha Bank's strategic direction and overseeing the effectiveness of its governance frameworks.

The Board currently consists of 11 members as per the Articles of Association, i.e., 3 executive members and 8 non-executive members, 4 of them are independent in accordance with the QCB's instructions issued in 2022 regarding the Banks Governance. The current term of the Board of Directors started on March 14, 2023, and will continue for a period of three years through election at the shareholders' Ordinary General Assembly. Director independence is evaluated annually in accordance with the independence criteria prescribed by the QFMA, which considers any material business, financial, contractual, employment, or familial relationships with Doha Bank, its subsidiaries, executive management, or major shareholders that could impair the Director's ability to exercise objective judgment and independent decision-making.

Independent members or any of their first-degree relatives, whether directly or indirectly, does not own any of the Bank's shares.

Name	Designation	Qualifications	Date of appointment	Ownership	Attendance
Sheikh/ Fahad bin Mohammad bin Jabor Al Thani	Chairman, Non-executive and non-independent Board Member	Graduate of the Royal Academy, Sandhurst, UK	June 3rd, 1996 (acting in his own capacity) and March 6th, 2017 (acting as the company's representative)	60,414,261 shares, i.e. 1.95% as at December 31st, 2025 As well as 60,407,433 shares or 1.95% as at 31 December 2024	Attended 7 meetings
Mr. Nasser Khalid Nasser Abdullah Al Misnad	Vice Chairman, Executive and non-independent Board Member Chairman of the Nomination & Governance Committee, and member of the Executive Committee	Bachelor of Political Science from Georgetown University - Qatar	March 6, 2017, as non-executive and independent Board Member (in his personal capacity) and March 14, 2023 as executive and non-independent Board Member (as a representative of the company)	43,636,947 shares; i.e. 1.60% as at December 31, 2025 & 43,768,947 shares; i.e. 1.41 as at December 31, 2024	Attended 6 meetings
Sheikh/ Abdul Rahman bin Mohammad bin Jabor Al Thani	Managing Director, Executive and non-independent Board Member Chairman of the Executive Committee	Bachelor of Civil Engineering, USA	December 21st, 1978 (in his personal capacity) and March 14th, 2023 (as a representative of the company)	27,258,901 shares; i.e. 0.88% as at December 31, 2025 & 27,232,101 shares; i.e. 0.88% as at December 31, 2024	Attended 7 meetings

Sheikh/ Mohammad Bin Falah Bin Jassim Bin Jabor Al-Thani	Executive and non-independent Board Member		March 14, 2023 (representative of the Company), noting that the company is a member in the Board since 27th February 2011	31,004,660 shares; i.e. 1% as at December 31, 2025 & the same number and percentage as at December 31, 2024	Attended 7 meetings
Mr. Ahmed Abdullah Al Khal	Non- executive and non-independent Board Member, Member in the Nomination & Governance Committee.	Bachelor's degree in economics & political sciences, complemented by a specialized course in Economics from the Institute of Development Studies (IDS) at the University of Brighton, United Kingdom.	March 3, 2014	32,030,620 shares; i.e. 1.03% as at December 31, 2025 & 30,045,750 shares, i.e. 0.97% as at December 31, 2024	Attended 7 meetings
Mr. Abdul Rahman Ahmed Abdul Rahman Youssef Obaidan	Non-executive and non-independent Board Member, Member in Audit, Compliance, Risk & ESG Committee.	Bachelor's in petroleum engineering from King Fahd University of Petroleum and Minerals	March 14, 2023 (representative on behalf of the company)	45,860,829 shares; i.e. 1.48% as at December 31, 2025 & the same number and percentage as at December 31, 2024.	Attended 7 meetings
Mr. Nayef Abdullah Naif Al-Dosari	Non-executive and non-independent Board Member, Member in Policies, Remuneration & Incentives Committee.	B.S. in Natural Gas Engineering from the USA and Master's Degree in Project Management from George Washington University.	March 14, 2023 (representative of the company)	62,009,340 shares; i.e. 2% as at December 31, 2025 & the same number and percentage as at December 31, 2024	Attended 7 meetings

Mr. Nasser Mohammad Ali Al Mathkoor Al Khaldi	Non-executive and independent Board Member, Chairman of the Audit, Compliance, Risk & ESG Committee.	Bachelor's degree in Mechanical Engineering (Egypt), and Master's Degree in Engineering Management from The George Washington University	March 16th, 2020	He does not own any of the bank's shares as at 31st December 2025	Attended 7 meetings
Mr. Abdulla Ali Abdulrahman Al Abdulla	Non-executive and independent Board Member, Member in the Policies, Remuneration, and Incentives Committee.	Bachelor's degree in industrial engineering, USA	March 16, 2020	He does not own any of the bank's shares as at 31st December 2024	Attended 7 meetings
Mr. Nasser Khaled Khalifa Al-Attiyah	Non-executive and independent Board Member Chairman of Policies, Remuneration, and Incentives Committee	Bachelor's degree in law and a Military Diploma from the UK	March 14, 2023	He does not own any of the bank's shares as at 31st December 2025	Attended 7 meetings
Sheikh/ Hamad bin Sa'oud bin Mohammed Al Thani	Non-executive and independent Board Member, Member in the Audit, Compliance, Risk & ESG Committee.	Business Administration and Bachelor's degree in Politics & Development, UK	March 14, 2023	He does not own any of the bank's shares as at 31st December 2025	Attended 5 meetings

Board seats occupied by independent directors	36.36%
Total Board meetings held in 2025	Seven
Average Board attendance rate	96.1%

As per Doha Bank's Corporate Governance Policy, any member who does not attend three consecutive meetings or four non-consecutive meetings shall be deemed resigning from his position, unless the reasons for his absences are accepted by the Board. The Board of Directors may ask the CEO or any member of the senior management to attend the Board meeting to discuss some matters on the agenda before the Board. In some cases, the Board of Directors may decide not to ask any member of the senior management to attend the meetings to discuss any of the matters on the agenda. Each board member shall take his decisions independently, and no board member(s) shall control the decision-making process.

The Chairman's and CEO's duties and responsibilities are separated, and each position has clearly defined roles and responsibilities under its own Job Description. The role of the Chairman and any other executive role in the bank must not be held together. The Chairman is not a member of any of the Board Committees stipulated in QFMA's Corporate Governance Code.

Board training

The Bank has put into place Corporate Governance Policies which include principles for guiding and training new Board Members. The Bank, under the direction of the Chairman of the Board and through the delegation of the concerned authority, implements a structured annual training program for its Board members in accordance with the requirements of the Qatar Financial Markets Authority. The program is designed to enhance members' knowledge and competencies in financial, legal, governance, sustainability and Climate Risk, business continuity and risk management matters, AML/CFT, Anti-Bribery and Corruption as well as to keep them informed of the latest standards, regulations, and industry developments. Formal development initiatives are adopted to leverage the skills and expertise of Board and committee members in achieving the Bank's strategic objectives. The Policies, Nomination, and Governance Committee plays a key role in identifying training needs, particularly in governance and regulatory updates relevant to the Bank. This structured approach ensures that the Board remains well-equipped to meet its oversight responsibilities effectively.

b. Board selection and evaluation

The Bank has established a formal process for the nomination and appointment of Board Members. In line with the responsibilities of the Nomination and Governance Committee, the Committee evaluates prospective Board candidates based on their qualifications, professional experience, integrity, independence, competencies, and other attributes required to effectively discharge Board responsibilities. Accordingly, the Committee determines the criteria and standards for the nomination and election of new Board Members. During the selection process, the Committee also ensures compliance with regulatory and governance requirements, including maintaining the minimum required proportion of independent Board Members, which must constitute at least one-third of the total Board membership.

The Board also undergoes an annual self-assessment process, which includes a review of the Board as a whole, its committees, and individual Board member performances. Members score themselves based on various criteria covering aspects such as attendance, risk management, stakeholder engagement and impact management.

Shareholder Rights and Voting

The Bank's Articles of Association include provisions that ensure the shareholder's right to attend the General Assembly meetings and vote on the General Assembly's resolutions and have a number of votes equal to the number of his shares. In addition, an Investor Relations Policy has been adopted, which highlights shareholder rights and procedures in dealing with shareholder voting, attendance, objection, communication, information access, and more. Please refer to Page 64 of the 2025 Annual Report for more information.

Each shareholder has the right to discuss the topics listed in the agenda of the General Assembly and raise questions to the Board members.

c. Conflict of Interest

Doha Bank has set in place several controls to prevent conflict of interest situations from occurring. Specifically, the Bank has adopted a Conflict of Interest Policy within its Governance policies in order to prevent any situation in which the objectivity and independence of the resolutions of the board members or CEO or employees during the performance of their duties are affected by a personal or moral interests that he personally or one of his relatives or close friends cares about or when the performance of his job is affected by direct or indirect personal considerations, or by his knowledge of the information relating to the decision. All violations of this Policy shall be presented to the Executive Committee and the Board of Directors. The Committee shall also organize training programs for new Board members and employees on how to manage conflicts of interest.

The Bank also adopted a policy to define guidelines and policies related to insider trading activities as Doha Bank shares are listed on the Qatar Exchange, and this policy is an extension of the confidentiality policy and applies to all employees and their families (first degree) and board members who are familiar with the bank information before disclosing it.

d. Remuneration

At the end of each year prior to the General Assembly meeting, the proposed remuneration for Board members and the Chairman is made available to the shareholders for discussion and approval based on the Bank's Board Remuneration Policy. In 2025, the Board was paid a total of QAR 19. million in remuneration.

Executive remuneration

The Bank adopts a policy which regulates the process for assessing the performance of Senior Management based on the achievement of the bank's strategic goals. Based on the existing performance-based policy, performance evaluation and the Bank's results, the additional benefits and bonuses are set and approved by the Board. Total remuneration of the Senior Management for the performance of the year 2024 was QAR 13,494,700 which was paid in 2025. The Senior Management Remuneration for 2025 will be determined and approved by the competent authorities in accordance with the instructions and procedures.

In 2025, the annual total compensation ratio stood at 20:1.

e. Our Board Committees

The Board delegates certain responsibilities to its specialized committees, which play a pivotal role in oversight and strategic governance. Each committee has its own Terms of Reference that define its roles and responsibilities in accordance with QCB Instructions, QFMA regulations, and other leading governance practices. Doha Bank's four Board Committees are as follows:

Audit, Compliance, Risk, & ESG Committee:

- **Financial Statements:** Review the annual and interim financial statements, ensure their accuracy and compliance with applicable accounting standards, and discuss the audit results with management and external auditors, including addressing any issues or observations.
- **Internal Audit:** Oversee the effectiveness of internal control systems and risk management, approve internal audit plans and activities, ensure the independence of the internal audit function, and follow up on the implementation of its recommendations.
- **External Audit:** Review the scope of the external audit and ensure the independence of external auditors. Provide recommendations regarding the appointment or reappointment of external auditors and discuss their reports periodically.
- **Compliance:** Oversee the Compliance Department to ensure its effectiveness and independence. Review policies related to anti-money laundering and counter-terrorism financing, approve corrective actions, and follow up on inspection results issued by regulatory authorities.
- **Risk Management:** Approve the risk management strategy and policy periodically, as well as monitor operational, credit, market, legal, and reputational risks, and oversee emergency and crisis management plans.
- **Environmental and Social Governance:** Integrate climate, environmental, and social risks within the risk management framework, supervise the development and implementation of the Bank's strategy relating to climate change, and ensure the availability of adequate resources and training required to manage these risks.

- **Reporting:** Submit periodic reports to the Board of Directors on the Committee's activities, issues, and related recommendations in accordance with applicable regulatory requirements.
- **Additional Responsibilities:** Conduct an annual self-assessment of the Committee's performance, supervise special investigations when necessary, and seek independent professional advice where required.

Name	Designation
Mr. Nasser Mohammed Ali Al Mathkoor Al Khaldi	Non-executive and independent Board Member (Committee Chairman)
Mr. Abdul Rahman Ahmed Abdul Rahman Obaidan	non-executive and non-independent Board Member (Committee Member)
Sheikh/ Hamad bin Sa'oud Mohammed Al Thani	Non-executive and independent Board Member (Committee Member)

Nomination & Governance Committee:

- Establishing general criteria and standards for the General Assembly to use in electing the most suitable candidates for Board membership;
- Receiving nomination requests for board membership and nominate whomever it deems appropriate for membership in the event that any of the board's seats are vacant;
- Ensuring that nominations consider the availability of a sufficient number of potential candidates capable of performing their duties as members of the Board, in addition to their skills, knowledge and experience, as well as their professional, technical, academic, and personal qualifications. Nominations must be made based on "the right person in the right place" in accordance with the governance principles of the QFMA and the QCB.
- Presenting an annual report to the Board that includes a comprehensive analysis of the Board's performance, identifying its strengths and suggestions in this regard.
- Developing a succession plan for the bank's management to ensure the rapid appointment of the appropriate replacement to fill vacant positions in the bank.
- Supervising human resources policies in general and ensuring that there is a replacement plan for senior employees in the Executive Management.
- Nominating whomever it deems appropriate to fill any of the senior executive management positions;
- Conducting review and evaluation on a periodic basis regarding any changes in international and local corporate governance practices that could have an impact on how the bank operates, its management of governance policy and also recommending to the Board any amendments to those practices;
- Considering issues of non-compliance with governance and recommending to the Board to take the necessary measures to resolve them as appropriate.
- Recommending appropriate actions regarding changes in the Bank's governance practices and the governance policy of relevant affiliated entities and ensure adherence with the same;
- Recommending to the Board to approve the bank's governance policy unless the Board of Directors has authorized the Committee to approve it.

Name	Designation
Mr. Nasser Khalid Nasser Abdullah Al Misnad	Executive & non-independent (Committee Chairman).
Mr. Ahmed Abdullah Ahmed Al Khal	Non-executive and non-independent Board Member (Committee Member)
Mr. Nasser Khaled Khalifa Al-Attiyah	Non-executive and independent Board Member (Committee Member)

Policies, Remuneration & Incentives Committee:

- Review annual business plans and budgets in line with the long-term strategy, economic variables, market and regulatory environments.
- Analyze the bank's performance and compare results with the strategy, action plan and budgets;
- Conduct a broad review of the bank's draft policies and make sure that the initial approval is issued before obtaining the Board's final approval unless the Board has authorized the Committee to finally approve them;
- Ensure that guidelines are established for policies adopted by subsidiaries/related entities.
- Determine the general policy for annual remuneration at the bank, including the method for determining the remuneration for the Chairman and Board members, making sure that this method is in line with the law, regulations, and instructions of regulatory authorities.
- Determine the remuneration of the CEO and Executive Management based on achieving long term goals.
- Review the salary scale and other employment benefits of the bank's staff and make recommendations to the Board in this regard for approval.
- Ensure that the remuneration policies for the Chairman, Board Members, and Senior Management including the CEO, which should be approved by the Board of Directors, are in line with the relevant best international banking practices and supervise the implementation of these policies and review them annually.

Name	Designation
Mr. Nasser Khaled Khalifa Al-Attiyah	Non-executive and independent Board Member
Mr. Abdulla Ali Abdulrahman Al Abdulla	Non-executive and independent board member
Mr. Nayef Abdullah Naif Al-Dosari	Non-executive and non-independent Board Member (Committee Member)

Executive Committee:

Reviews strategic investments, high-value credit decisions, and capital structure matters.

- 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 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.

Name	Designation
Sheikh/ Abdul Rahman bin Mohammad bin Jabor Al Thani	Executive and non-independent (Committee Chairman)
Mr. Nasser Khalid Nasser Abdullah Al Misnad	Executive and non-independent (Committee Member)
Sheikh/ Mohammed Bin Falah Bin Jassim Bin Jabor Al Thani	Executive and non-independent Board Member (Committee Member)

Each committee meets regularly and reports to the Board on matters within its remit.

Board Committee	Number of Meetings	Member Attendance	Attendance Rate
Audit, Compliance, Risk & ESG Committee	9	- Nasser Al Khaldi: 9/9 (Chair) - Abdulrahman Obaidan: 9/9 - Sheikh Hamad Al Thani: 3/9	21/27 total = **77.78%**
Nomination & Governance Committee	4	- Nasser Al Misnad: 4/4 (Chair) - Ahmed Al Khal: 4/4 - Nasser Al-Attiyah: 4/4	12/12 total = **100%**
Policies, Remuneration & Incentives	4	- Nasser Al-Attiyah: 4/4 (Chair) - Abdulla Al Abdulla: 4/4 - Nayef Al-Dosari: 4/4	12/12 total = **100%**
Executive Committee	4	- Abdul Rahman Al Thani: 4/4 (Chair) - Nasser Al Misnad: 4/4 - Mohammed Al Thani: 4/4	12/12 total = **100%**

Compliance Management at Doha Bank

Compliance Program

Doha Bank's Compliance Department plays a critical role in upholding the Bank's integrity by ensuring adherence to applicable laws, regulations, and internal standards. Operating independently and reporting directly to the Audit, Compliance, and Risk Committee and the Board of Directors, the Department provides a structured and objective approach to compliance oversight. Compliance risk, defined as the potential for regulatory sanctions, financial loss, or reputational damage arising from non-compliance, is proactively managed through a suite of dedicated functions. These include the following:

- Compliance Control
- Anti-Money Laundering and Counter-Financing of Terrorism (AML/CFT)
- Foreign Account Tax Compliance Act (FATCA) & Common Reporting Standard (CRS)
- Anti-Bribery and Corruption (ABC)

These units work together to support the Board and Executive Management in assessing and mitigating compliance risks across various jurisdictions. The Compliance function is responsible for advising on and enhancing internal controls, evaluating the regulatory implications of new products and services, and managing key compliance activities such as transaction monitoring and regulatory reporting. This includes filing Suspicious Transaction Reports (STRs), implementing automated systems for screening and surveillance, and conducting enterprise-wide risk assessments for AML/CFT and sanctions compliance.

The Department also ensures that Know Your Customer (KYC), Enhanced Due Diligence (EDD), and FATCA/CRS requirements are consistently applied across business units. Correspondent banking relationships undergo thorough due diligence, and compliance considerations are integrated into onboarding and transaction review processes.

Through these activities, the Compliance Department fosters a culture of ethical conduct and regulatory integrity throughout Doha Bank's domestic and international operations.

Doha Bank's effective governance lies on the pillars of the strong suite of policies and adherence around them. We have multiple policies, some of which are explained below, that enable all our employees across all levels to stand in spirit with Doha Bank's strong ethical grounds.

Code of Ethics and Ethical Requirements

Doha Bank's Code of Ethics outlines the guiding principles and expected behaviors for all employees, establishing the basis for the Bank's ethical culture. It embodies our core values and operational philosophy, promoting the conduct of business with integrity, transparency, and accountability. The Board of Directors sets the Bank's Code of Ethics and Code of Conduct, method of compliance with applicable laws, financial practices and financial reporting standards as well as other criteria that reflect the Board of Directors' views that best serve the interest of the Bank.

The Code addresses essential themes, including anti-corruption, data privacy, and conflict of interest management. It also outlines the Bank's approach to regulating stakeholder relationships and sets expectations for individual responsibility and conduct. Through structured policies, mandatory training, and a strong commitment to leadership, Doha Bank aims to create a working environment where ethical behavior is both expected and reinforced. The Bank promotes a clear tone from leadership, emphasizing that all employees, regardless of their seniority level, share the same responsibility for upholding professional conduct. Open communication is encouraged, allowing employees to seek guidance and express concerns. By adhering to high standards of professionalism, the Bank guarantees that its actions meet the expectations of regulators, customers, and the wider community.

Annual training on the Bank's Code of Ethics is conducted post which employees sign a declaration affirming the Code of Ethics.

Whistleblowing Policy

Doha Bank acknowledges that even the strongest systems and controls need additional mechanisms to detect and address potential misconduct. To this end, the Bank has developed a comprehensive Whistleblowing Policy that enables employees and stakeholders to report concerns securely and confidentially. The policy includes dedicated reporting channels accessible only by the Chief Internal Auditor, ensuring the confidentiality and protection of whistleblowers. Reports are investigated under the oversight of the Audit, Compliance, and Risk Committee, with findings reintegrated into the Bank's control and governance frameworks. Responses to whistleblower reports are proportional to the severity of the issue, and recommendations from the Committee are subject to final approval by the Board of Directors.

Doha Bank is dedicated to transparency, encouraging employees to voice their concerns without fear of retaliation. The Bank consistently emphasizes the significance of its Whistleblowing Policy and ensures that all staff are familiar with the procedures for raising concerns. Through this approach, Doha Bank continues to promote a culture of accountability, integrity, and ethical conduct throughout its operations.

In 2025, five whistleblowing incidents were reported.

Insider Trading, Anti-Corruption and Market Abuse Policy

Doha Bank has a comprehensive policy and a publicly available policy statement around anti-bribery and anti-corruption. The Bank takes a zero-tolerance approach to direct or indirect forms of Bribery and Corruption. The Policy applies to all units of the Bank, its overseas, subsidiaries, management and staff including outsourced staff and third parties acting on behalf of the Bank.

Doha Bank prohibits insider trading, misappropriation of confidential information, and bribery, reinforcing its commitment to ethical conduct, transparency, and regulatory compliance. All employees, insiders, and controlling persons are strictly prohibited from using or disclosing inside confidential information for personal gain, approving transactions involving conflicts of interest, or engaging in unethical practices such as bribery, facilitation of payments, accepting of gifts and business hospitality or make charitable donations or sponsorships for the purposes of influencing individuals. Violations are subject to internal disciplinary measures, criminal prosecution, and regulatory penalties, while mandatory disclosure obligations apply to insiders and related parties under the Corporate Governance Code.

Doha Bank is committed to preventing market abuse through supervision and ongoing employee training on insider trading, market manipulation, and related misconduct.

The policy requires the Bank to provide mandatory ABC training to all employees on a regular basis. The ABC framework includes monitoring and reporting mechanisms. Employees can report instances of corruption and bribery through the following email: antibribery-corruption@dohabank.qa.

In 2025, no significant corruption risks have been identified.

Anti-Money Laundering Policy Statement

In alignment with global best practices on anti-money laundering, terrorist financing and proliferation of weapons of mass destruction, Doha Bank has prepared a comprehensive Anti-Money Laundering / Combat Financing Terrorism Policy and procedures that are in compliance with the recommendations issued by the Financial Action Task Force (FATF) and Qatar Law No. 20 of 2019 and QCB regulations. The Policy applies to all of Doha Bank's business units.

Doha Bank does not conduct business with Shell banks. In addition, Doha Bank does not offer services around the opening of anonymous accounts and payable through accounts. Doha Bank regularly trains its staff on KYC (Know Your Customer) and Anti-Money Laundering / Combatting Financing Terrorism policies and new AML / CFT / PWMD laws and regulations. The Bank regularly conducts risk assessments of its customers, with enhanced due diligence for high-risk customers. It maintains and updates its list of suspected individuals and organizations as circulated by QCB. The AML / CFT Unit has implemented an Anti-Money Laundering / Combatting Terrorist Financing system that generates alerts which are then reviewed by designated individuals in each jurisdiction.

Enterprise Risk Management

Doha Bank adopts a rigorous and integrated approach to risk management, recognizing that the effective oversight and mitigation of risks are crucial for achieving our strategic objectives. Climate-related risk also forms a part of the Bank's enterprise risk management framework. The Bank consistently monitors risks, including climate-related risks and processes throughout the organization to identify, assess, measure, manage, and report on both opportunities and threats that may affect performance. The Board of Directors and Executive Management bear ultimate accountability for the risks undertaken by the Bank and are committed to striking a balance between the Bank's risk profile and its goal of achieving sustainable returns.

To support this mandate, the Board has engaged qualified professionals and established a comprehensive risk governance framework, which includes defined risk limits, policies and procedures, authority levels, and dedicated oversight committees.

Doha Bank's Enterprise Risk Management Framework (ERMF) details the necessary tools, processes, and governance required for all staff to engage in establishing a strong risk and control framework. It outlines the responsibilities of key figures, particularly the Chief Risk Officer (CRO) and Chief Executive Officer (CEO) and is executed through management committees led by the CEO. These committees consist of the Management Executive Committee, Management Credit Committee, Investment Committee, Risk Management Committee, and Asset and Liability Committee. At the Board level, the Audit, Compliance, and Risk Committee assesses reports from internal audits, compliance checks, risk management evaluations, external auditors, and regulatory bodies to gauge the Bank's overall risk exposure across its business and support areas. Doha Bank currently has adopted a 'three lines of defense' risk management model.

First Line - Operational Management	Second Line - Risk & Compliance Functions	Third Line – Internal Audit
Who: Business units, front-line staff, Finance, IT and operational teams. **Role:** Own and manage risks directly. They are responsible for identifying, assessing, controlling, and mitigating risks in their day-to-day activities. **Examples:** Branch managers ensuring compliance with procedures, operations teams implementing controls, IT is maintaining the availability of systems and staff following security protocols.	• **Who**: Independent risk management, compliance, and control functions. • **Role:** Provide oversight, set policies, monitor risk exposure, challenge and support the first line with tools and frameworks. They ensure risks are properly managed and regulatory requirements are met. • **Examples:** Operational Risk, Compliance, Information Security, Legal and Business Continuity teams.	• **Who:** Internal Audit department. • **Role:** Provides independent assurance to senior management and the board that the first and second lines are functioning effectively. They assess the adequacy of controls and governance processes. • **Examples:** Auditing risk controls, reviewing compliance effectiveness, and reporting findings to the Board Audit Committee.

The implementation of the Bank's Enterprise Risk Management Framework (ERMF) is entrusted to a highly experienced Risk Management Group (RMG), operating under the leadership of the Chief Risk Officer (CRO). The Risk Management Group (RMG) is also empowered to escalate significant issues directly to the Board and its relevant committees. The Chief Risk Officer (CRO) reports directly to the Chief Executive Officer (CEO), with a secondary reporting line to the Board's Audit, Compliance, and Risk Committee, thereby ensuring independence and objectivity in the risk oversight process. The framework distinctly delineates the responsibilities of risk management throughout the Bank, from the Board and the Management Executive Committee to business managers and risk specialists, thereby ensuring that risk-return decisions are made as close to the business as possible and are subjected to rigorous review and scrutiny.

A fundamental component of the Bank's risk management framework is the Internal Capital Adequacy Assessment Process (ICAAP). This annual report is meticulously prepared in accordance with the guidelines set forth by the Qatar Central Bank (QCB) and is submitted by the deadline of December 15, based on the Bank's consolidated and audited financial statements as of September 30. The report encompasses an internal evaluation of all significant risks, including but not limited to credit, liquidity, market, operational, compliance, interest rate, country and transfer, credit concentration, counterparty, settlement, valuation, insurance, strategic, residual credit, sector concentration, and reputational risks. It evaluates the potential capital implications of these risks, thereby assisting the QCB in determining additional capital requirements in alignment with Pillar II of the Basel framework. In addition to risk quantification, the ICAAP includes capital planning, financial forecasting, stress testing, scenario analysis, and articulation of the Bank's risk appetite. It also defines the Bank's risk universe, aligning risk capacity, tolerance, and thresholds with strategic planning and operational execution.

Integrating ESG and climate-related risks into Doha Bank's enterprise risk management framework

In line with its commitment to robust risk governance, Doha Bank has broadened its risk identification and assessment framework to include a range of emerging risks. During 2024, the Bank formally incorporated Environmental, Social, and Governance (ESG) risk, climate-risk, fraud risk, technology risk, compliance risk, governance risk, project risk, macro-economic risk, and legal risk into its enterprise risk management processes. The Environmental, Social & Climate Risk Management (ESCRM) is a structured framework that integrates environmental, social and climate-related considerations into the Bank's operations and risk management practices. The framework is based on QCB Principles and CBUAE Principles.

Doha Bank has adopted an interconnected model approach towards ESCRM. There are three core components of ESCRM. At the enterprise level, ESG Risks are defined as part of the 'double materiality' process. Climate Risk, defined as one of the ESG Risks, is further evaluated through a comprehensive assessment. Climate Risk Assessment (CRA) focuses primarily on the Bank's operations and asset portfolio. At individual transaction level, the Environmental and Social Risks (E&S Risks) are addressed through assessments under Environmental and Social Management System (ESMS). ESMS results inform the CRA process of the portfolio clients' climate risks and adaptive capacity and are connected to the overall ESG risk topic of Risk Management (Credit Risk). The Bank has adopted multiple frameworks and processes to assess and manage ESCRM.

ESG risk integration is reinforced by regular reporting from the Management Executive Committee (MEC) and the Risk Management Committee (RMC), which provide detailed insights into emerging ESG and climate-related risks, their potential impact on the Bank's operations, the effectiveness of mitigation strategies, and evolving risk trends. These reports are reviewed by the Audit, Risk, Compliance and ESG Committee to evaluate the robustness of internal controls and to ensure that ESG risk management practices remain aligned with regulatory standards and the Bank's overarching sustainability goals. ESG risks are regularly discussed by the Board's Audit, Risk, Compliance, and ESG Committee, typically on a quarterly basis. These discussions are further supported by reviews conducted within the Management Executive Committee (MEC) and the Risk Management Committee (RMC).

Doha Bank has also undertaken a climate-related risk assessment, including scenario modelling, to evaluate the exposure of its loan book to both physical and transition climate risks. These assessments are aligned with international frameworks such as the Task Force on Climate-related Financial Disclosures (TCFD) and consider multiple climate scenarios, including those from the Network for Greening the Financial System (NGFS). The insights from these analyses inform the Bank's credit risk strategy, sectoral exposure limits, and sustainability-linked lending practices. The insights from climate risk assessments are embedded within the Bank's risk management framework, enabling informed decision-making at both strategic and operational levels. This includes:

- **Credit Risk Assessment:** Climate-related risks are factored into borrower evaluations, particularly in high-impact sectors.
- **Sectoral Exposure Management:** The Bank uses climate risk data to adjust sectoral limits and lending strategies, aligning with its sustainability objectives.
- **Stress Testing and Scenario Analysis:** Climate scenarios are used to assess portfolio resilience under different climate pathways, supporting long-term risk planning.
- **Governance and Oversight:** The results of the climate risk assessment are regularly reported to the Audit, Risk, Compliance and ESG Committee, ensuring Board-level oversight and alignment with regulatory expectations.

For more information on the results of Doha Bank's climate risk assessment and how the Bank is integrating the results of its climate risk assessment into its operations, please refer to Page 22. For more information on the Bank's ESMS, please refer to page 46.

ICAAP Assessment

Doha Bank has fully embraced the Basel III framework and submits its Capital Adequacy Ratio (CAR) to the Qatar Central Bank (QCB) on a quarterly basis, in alignment with the standards set forth by the Basel Committee on Banking Supervision (BCBS). The Bank's Board has officially sanctioned a Risk Appetite Framework, which establishes quantitative thresholds and delineates risk capacity limits. A robust system of controls underpins this framework, incorporating review mechanisms, delegated authorities, and escalation procedures, thereby facilitating proactive management of the Bank's risk exposure. Through this enterprise-wide approach, Doha Bank integrates risk management into its decision-making processes, reinforcing its resilience and long-term sustainability. The Bank uses a qualitative risk assessment approach to assess the materiality of ESG & Climate risks. The ESG & Climate risk model is based on the Bank's ESG strategic pillars, QCB Principles and CBUAE Principles and evaluates the risk of the Bank not being able to meet its ESG objectives and requirements. These results are incorporated in the ICAAP submissions to the regulators in Qatar and UAE.

Information Security and Data Privacy

Safeguarding customer information, including its confidentiality, integrity, and availability, remains a top priority for Doha Bank. As the financial sector continues to accelerate its digital transformation, the Bank recognizes the increasing complexity of cyber threats and data privacy risks. In response, Doha Bank maintains a comprehensive information security and data privacy framework designed to protect customers, strengthen operational resilience, and ensure compliance with applicable regulatory requirements and international best practices.

The Bank's Information Security function is led by the Chief Information Security Officer (CISO) and is governed by Risk Management Committee (RMC). Oversight at the Board level is provided by the Risk, Compliance and ESG Committee, ensuring that cybersecurity and technology risks remain embedded within the Bank's enterprise risk management framework.

Doha Bank maintains a Group Information Security Policy and Group Data Privacy Policy and Procedure applicable to all employees, contractors, third-party service providers, and business partners. During the reporting period, the Bank further enhanced these policies to align with evolving regulatory expectations, emerging cyber risks, and global standards. Additional policies covering Identity and Access Management, Data Classification, and Third-Party Risk Management support the Bank's security governance structure.

Information Security and Data Privacy considerations are integrated into all technology initiatives and system acquisitions and implementations. Information Security teams conduct security assessments, security architecture reviews, and Vulnerability Assessment and Penetration Testing (VAPT) exercises to ensure that appropriate controls are embedded throughout the lifecycle of IT assets and digital services. Identified vulnerabilities and control gaps are tracked through formal remediation programs with oversight from senior management.

Doha Bank continues to maintain internationally recognized certifications, including:

- Payment Card Industry Data Security Standard (PCI-DSS)
- ISO 27001 – Information Security Management System
- ISO 20000 – IT Service Management System

Annual external audits and independent assessments are conducted to validate compliance with these standards, alongside independent regulatory assessments mandated by supervisory authorities.

Cybersecurity Operations and Resilience

Doha Bank maintains a fully operational Security Operations Centre (SOC) that provides continuous monitoring, threat detection, and incident response capabilities across the Bank's operations. Advanced cybersecurity technologies, including endpoint protection, security information and event management (SIEM), extended detection and response (XDR) and threat intelligence tools, support active identification and mitigation of cyber risks.

Doha Bank also participates in annual cyber security drills, managed by QCB and NCSA, to strengthen operational resilience and ensure continuity of critical banking services during disruptive events. Cybersecurity incidents, policy breaches, and control deficiencies are escalated to dedicated management committees for timely oversight and action.

As an additional layer of protection, Doha Bank maintains a comprehensive Cyber Liability Insurance Policy to mitigate potential financial and operational impacts arising from cyber incidents.

Security Awareness and Training

Doha Bank recognizes that employee awareness is critical to maintaining a strong security culture. Accordingly, all employees are required to complete Information Security and Data Privacy Awareness Training annually through the Bank's Learning Management System (LMS). The training includes mandatory assessments covering cybersecurity risks, phishing awareness, secure data handling, password management, and privacy obligations.

To further strengthen awareness and preparedness, Doha Bank conducts monthly phishing simulation exercises and targeted awareness campaigns throughout the year.

Data Privacy and Customer Protection

Doha Bank is committed to protecting customer privacy and ensuring responsible data management practices across its operations in line with Qatar's Personal Data Privacy Protection Law No.13 of 2016 (PDPPL), QCB Data Handling & Protection Regulations, and other applicable laws and regulations in jurisdictions where it operates.

Customers are provided with rights relating to their personal information, including the ability to access, correct, and request deletion of their data, subject to legal and regulatory retention requirements. Customer data is collected and processed solely for legitimate business, regulatory, and service-related purposes and retained only for the periods required by applicable laws and regulations.

Doha Bank does not sell, rent, or lease customer information to third parties. Personal data is never disclosed to external entities without appropriate legal basis or customer consent. Sensitive personal information, including data related to race, religion, or political affiliation, is neither used nor shared without explicit consent.

To further reinforce accountability, Doha Bank maintains a dedicated Data Privacy Officer within the Risk Management Group responsible for overseeing compliance with data privacy obligations and ensuring the protection of Personally Identifiable Information (PII).

The Bank also regularly communicates cybersecurity guidance and digital safety best practices to customers to help them identify fraudulent activity, phishing attempts, and impersonation scams.

Performance and Commitment

Through continuous investment in cybersecurity technologies, governance, employee awareness, and data protection practices, Doha Bank continues to strengthen the resilience of its people, systems, and operations against an evolving threat landscape.

As a result of these ongoing efforts, Doha Bank is proud to report that it has experienced no known material data breaches affecting customers or compromising Personally Identifiable Information (PII) over the past four years.

	2022	2023	2024	2025
Number of data breaches	0	0	0	0
Number of account holders affected	0	0	0	0
Percentage involving PII	0	0	0	0

Supply Chain Management

Effective supply chain management is essential for achieving operational excellence, ensuring customer satisfaction, mitigating risks, driving innovation and growth, and promoting sustainability at Doha Bank. Our Supply Chain Department is committed to adhering to ethical and socially responsible practices, actively supporting local communities, and purchasing locally produced goods. This year, procurement from local suppliers accounted for 77% of our total supply chain budget, demonstrating our ongoing commitment to supporting local suppliers and the local economy. By prioritizing local suppliers, the Bank contributes to sustainable procurement practices while maintaining high standards of service and operational efficiency.

	2022	2023	2024	2025
Total number of suppliers engaged	219	226	225	233
Total number of local suppliers engaged	183	185	181	204
Total supply chain spending (QAR '000)	293,047	335,407	369,221	386, 042
Supply chain spending on local suppliers (QAR '000)	244,276	257,033	299,677	297,206
Spending on locally based suppliers (%)	83%	77%	81%	77%

Doha Bank also recognizes the importance of responsible sourcing and ethical supplier management and has established a structured approach to addressing supplier complaints and ethical violations. Although Doha Bank does not have a formal program in place yet to assess suppliers for social or environmental criteria, any complaints of violations that may be reported through formal channels, such as Doha Bank's query and complaint email, or identified during routine supplier audits and evaluations, may be investigated by the Bank to determine the root cause. This may involve reviewing audit findings, contractual agreements, and engaging with relevant stakeholders. To date, Doha Bank has not been made aware of any significant adverse environmental or social impacts in its supply chain requiring follow-up action.

If necessary, however, corrective action plans may be developed to ensure timely and appropriate remediation, with follow-up actions such as follow-up audits, capacity-building support, or contract reviews taken depending on the severity of the findings. To prevent recurrence, Doha Bank may also implement monitoring mechanisms or provide additional support to the suppliers. The bank recognizes the importance of equipping suppliers with the necessary knowledge to navigate procurement systems and meet compliance requirements. As part of its broader sustainability and operational strategy, Doha Bank continues to explore opportunities to enhance supplier engagement and training effectiveness through structured feedback mechanisms and performance assessments.



Navigating Sustainable Growth

ESG Risk Management System and Policies

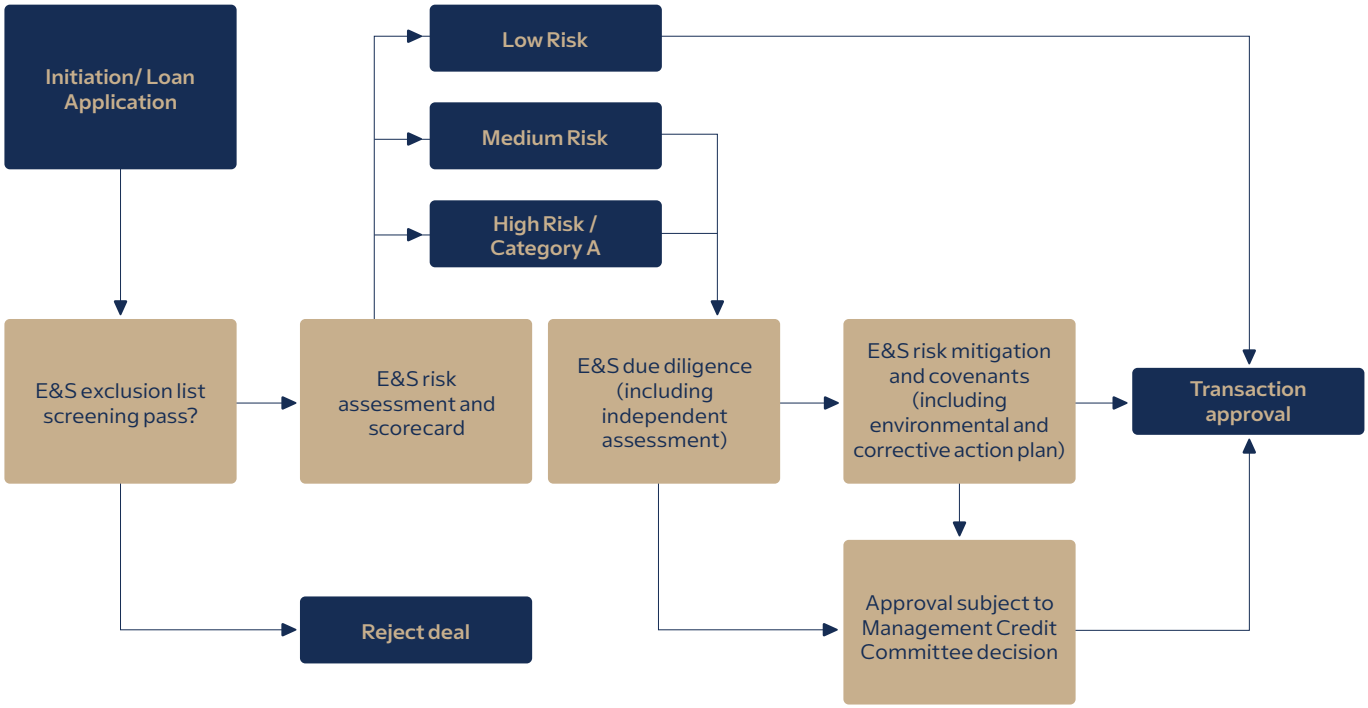
Doha Bank has implemented a comprehensive Environmental and Social Management System (ESMS) as an integral part of its risk management framework. This system operationalizes the Bank's Sustainable Finance Framework in lending practices, systematically identifying, assessing, and managing environmental and social (E&S) risks to be able to capture eligible opportunities. The ESMS is applicable across Wholesale Banking (including corporate and project finance), both in Qatar and internationally. It encompasses a structured process, including E&S screening, risk categorization, due diligence, the integration of mitigation measures, E&S-related covenants, and continuous monitoring and reporting. The ESMS has been utilized to assess the risk in existing portfolios.

The Bank recognizes that all applicable activities and investments should comply with the best environmental and social standards which include:

- An exclusion list
- Applicable local laws on Environment, Health & Safety issues
- International Standards (IFC Performance Standards and Equator Principles)

ESG Due Diligence and Risk Escalation

Doha Bank has established an internal process to identify Eligible Assets in Green and Social Eligible Categories, in accordance with the guidelines of the ICMA and the LMA / LSTA / APLMA Principles. Green and Social Eligible Assets are evaluated and selected based on compliance with the Eligibility Criteria as defined in the Use of Proceeds section of this Framework.



The evaluation and selection process is governed by the 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 nominated by the ESG Bond Committee. The ESG Bond Committee intends to meet quarterly. Ad-hoc meetings may also be held as and when required.

The ESG Bond Committee is entrusted with the following tasks:

- Perform decision-making process to select eligible assets for Doha Bank Sustainable Asset Pool in line with the Framework. This decision-making process refers to the evaluation of the potential assets' compliance with the Eligibility Criteria for asset selection as per this Framework, as well as the assets' evaluation considering any potential environmental and social risks and negative externalities that may be generated in the context of asset financing. Doha Bank is keen to transparently report within its Sustainable Financing Report on the outcome of such assessment, when relevant and on a best effort basis.
- Update the Framework, at its own discretion.
- Observe developments in areas of environmental, social and governance concern (ESG) (including regulatory and market driven)
- Review and approve all allocation and impact reporting documents prior to their publication.
- Obtain and routinely monitor position value of assets in the Sustainable Asset Pool and map against outstanding Sustainable Financing Instruments
- Perform an annual review of the Sustainable Asset Pool to validate that all assets still meet the Eligibility Criteria.

Assets are categorized based on their environmental and social risk level. This categorization is based on business sector, as defined in the European Bank for Reconstruction and Development (EBRD) E&S Risk Categorization List, Size of loan, tenure of loan.

Borrowers that are not excluded during the screening in prior steps are subject to further assessment and risk categorization, in the following categories: low risk, medium risk, high risk and category A. Furthermore, customers falling into a High-Risk/Category A or Medium Risk Category will have to fulfil additional requirements set by the Bank to manage their environmental and social risk, which would be monitored closely.

To enhance governance, Doha Bank has implemented a formal escalation process for unresolved or critical environmental and social risks. If these risks cannot be sufficiently managed, they are elevated to the relevant governance body depending on their severity. In severe situations, this could lead to a decision to stop any additional financing. Although no escalated E&S risks have occurred thus far, Doha Bank is committed to maintaining complete transparency in the event that such situations arise.

ESG Risk Mitigation

For customers classified as medium or high E&S risks, Doha Bank mandates the creation and execution of an Environmental and Social Action Plan (ESAP). This plan outlines the corrective actions required and their respective timelines, ensuring that risks are effectively managed before the financing matures. Based on the level of risk, E&S conditions are integrated into loan agreements such as Conditions of Commitment (COC) or Conditions of Disbursement (COD). While ESG-linked commitments, targets, or KPIs do not currently influence loan pricing, future preferences may be given to clients who achieve their ESG-linked targets.

Moreover, Doha Bank has established an Exclusion List that corresponds with the International Finance Corporation (IFC) Exclusion List. This list outlines the activities the Bank will never finance under any circumstances. This measure guarantees that the Bank's financing does not promote actions with detrimental environmental or social impacts. These exclusions are implemented during client onboarding and refinancing stages, highlighting Doha Bank's principled approach to responsible lending and its commitment to sustainable development. Key exclusions include:

- Production or trade in illegal goods or services under national or international law;
- Trade in endangered wildlife or products regulated under the CITES framework;
- Production or trade in weapons and munitions (excluding national defense);
- Gambling and related enterprises.
- Production or trade in alcoholic beverages (excluding hospitality);
- Activities involving radioactive materials, among others.
- Production or activities involving harmful or exploitative forms of forced labor /harmful child labor.
- Commercial logging operations for use in primary tropical moist forest.
- Production or trade in pharmaceuticals subject to international phase outs or bans.
- Production or trade in pesticides/herbicides subject to international phase outs or bans.
- Production or trade in wood or other forestry products other than from sustainably managed forests.
- Production or trade in products containing PCBs
- Production or trade in ozone depleting substances subject to international phase out
- Production or activities that impinge on the lands owned, or claimed under adjudication, by Indigenous Peoples, without full documented consent of such peoples.

Sustainable Finance Framework

Doha Bank acknowledges the essential role we play in promoting sustainable development through responsible banking practices. By integrating environmental, social, and governance (ESG) considerations into our financing and investment decisions, the Bank seeks to create long-term value for clients, stakeholders, and the broader economy. The Bank is enhancing its capacity to facilitate the transition to a low-carbon economy, mitigate climate-related risks, and explore green financing opportunities. As such, sustainable finance is a foundational element of Doha Bank's Responsible Banking strategy. Doha Bank's Sustainable Finance Framework, with a Second Party Opinion outlines the principles that guide Doha Bank in issuing Green, Social, and Sustainability Financing Instruments. These instruments may include bonds, private placements, commercial papers (CPs), and loans, and are intended to finance new or existing projects with environmental and/or social benefits.

All issuances under this Framework will align with the following standards:

- The ICMA Green Bond Principles 2021 (including the June 2022 Appendix)
- The ICMA Social Bond Principles 2021
- The ICMA Sustainability Bond Guidelines 2021
- The Qatar Financial Centre's Sustainable Sukuk and Bond Framework 2022
- The LMA / LSTA / APLMA Green Loan Principles and Social Loan Principles updated in 2023

The Bank distinguishes the type of funding instruments that can be issued under this Framework, as follows:

- **Green Financing Instruments,** to finance and/or refinance eligible green assets.
- **Social Financing Instruments,** to finance and/or refinance eligible social assets.
- **Sustainability Financing Instruments,** to finance and/or refinance a combination of eligible green assets and eligible social assets.

Doha Bank acknowledges the reporting requirements set out by the EU Taxonomy Regulation for both financial and non-financial institutions operating within the European Union or with exposure to EU-based assets. The Bank is also aware of the EU Green Bond Standard (EU GBS), a voluntary framework for both EU and international green bond issuers.

While Doha Bank's eligible green assets are located outside the EU and are governed by different legal and regulatory frameworks, the Bank demonstrates its awareness of ongoing developments in the green bond market by considering the EU Taxonomy Technical Screening Criteria (TSC) for Substantial Contribution to Climate Change Mitigation. These criteria have been applied on a best-effort basis and where applicable, for instance, using the Top 15% location-based approach for Green Buildings.

Furthermore, the Bank's green eligible assets contribute positively to the broader EU Environmental Objective of Climate Change Mitigation. Doha Bank will continue to monitor the evolution of green finance standards in global markets.

Doha Bank has set the following eligibility criteria for each of its financing instruments under the Sustainable Finance Framework:

ICMA Green Category	Eligibility criteria for asset selection	Metrics for monitoring	Contribution to the UN SDGs
Green Buildings	New and existing buildings that meet the minimum external green building certification level of either: ▪ LEED 'Gold' ▪ BREEAM 'Excellent' ▪ Global Sustainability Assessment System (GSAS) 3-4 star ▪ BCA Green Mark 'Gold plus' ▪ Passive Haus (carbon neutral) ▪ Equivalent building environmental certification schemes New and existing residential (or commercial) buildings that are within the top 15% more energy-efficient buildings respectively in the residential (or commercial) national building stock, as determined through, for instance, a specialist study, public information, or via the Climate Bond Initiative (CBI) Low Carbon Buildings Standard, if available for the relevant location. Loans for energy efficient residential buildings granted under the Doha Bank Green Mortgage Loan scheme. Refurbished buildings that achieve a minimum 30% improvement in energy use or carbon emissions, or at least a two-step improvement in terms of the Global Sustainability Assessment System (GSAS).	▪ Overview of Environmental Certification or Energy Performance ▪ Certificate or Top 15% most energy efficient buildings, if relevant ▪ Estimated annual energy consumption in KWh/m2 or savings in MWh ▪ Estimated annual emissions avoided (in CO2e)	11 SUSTAINABLE CITIES AND COMMUNITIES 13 CLIMATE ACTION
Renewable Energy	Renewable energy generation facilities from the following renewable sources: ▪ Wind: Onshore and offshore ▪ Solar: Photovoltaic solar power, concentrated solar power (CSP) and solar thermal ▪ Hydroelectric: Run-of-river and small-scale projects (maximum 25 MW of installed capacity) generating no more than 5W/m2 or emissions intensity of less than 100gCO2e/kWh ▪ Bioenergy: Facilities for electricity generation with emission intensity of less than 100gCO2e/kWh, heating, or both (CHP) that use biomass or biofuel from sustainable sources.	Installed capacity (MW) Annual production of renewable energy (MWh) Estimated annual emissions avoided (in CO_2e)	7 QUALITY EDUCATION 13 CLIMATE ACTION

Energy Efficiency	▪ District heating and cooling systems ▪ Direct connections to renewable energy sources ▪ Smart energy grids, energy meters, management systems and battery storage facilities ▪ Smart Cities ▪ Energy efficient equipment for buildings (e.g., insulation, LED lighting and HVAC (heat, ventilation, and air conditioning), instruments for measuring and controlling the energy performance of buildings, etc.)	▪ Number and type of projects being financed ▪ Depending on data availability, the estimated annual amount of energy saved (% or MWh per year) and emissions avoided (in CO2e)	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE 13 CLIMATE ACTION
Clean Transportation	▪ Low carbon vehicles for public and passenger purposes, ▪ including cars, buses, ferries, and trains powered by either: ▪ Electricity (Battery Electric Vehicles, BEVs) ▪ Plug-in hybrid electric with direct emissions intensities < 50gCO2e/km ▪ Hydrogen, or fuel cell ▪ Loans granted under the Doha Green Car Loan Scheme if the asset respects the eligibility criteria above ▪ Low carbon transport infrastructure including electrified railways, electrified metro lines and charging stations for electric vehicles.	▪ Low carbon vehicles: Number of vehicles (units per year) ▪ Estimated annual emissions avoided (in CO2e) ▪ Low-carbon infrastructure: ▪ Number/KM of units ▪ Estimated modal shift, by transferring transport from road to e.g., railway ▪ Estimated annual emissions avoided (in CO2e)	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE 11 SUSTAINABLE CITIES AND COMMUNITIES

ICMA Social Eligibility Criteria	Eligibility Criteria for asset selection	Target population	Metrics for monitoring	Contribution to the UN SDGs
Healthcare	Loans dedicated to the financing of healthcare facilities, including hospitals for the provision of healthcare, including facilities that treat specific physical and/or cognitive conditions, rehabilitation services and elderly care facilities.	Patients affected by any physical and/or mental illnesses and the elderly.	▪ Number of healthcare facilities financed ▪ Number of beneficiaries	3 GOOD HELATH AND WELL-BEING
Education	Loans financing the activities of education facilities, such as schools, universities, and campuses, including school sports facilities dedicated to students.	Youth and students	▪ Number/amount of loans granted to essential services ▪ Number of enrolled students ▪ Number of training program graduates successfully employed	4 QUALITY EDUCATION

Support to SMEs and micro-finance	Loans to SMEs, microfinance and entrepreneur clients with an emphasis on employment creation or employment retention in economically underperforming regions ▪ Loans to female-owned SMEs and female entrepreneur clients ▪ Loans to SMEs and micro enterprises negatively impacted by economic slowdown as a result of various events such as natural disaster (e.g., earthquakes, floods, etc.), social and/or health emergencies including the Covid-19 pandemic (including loans provided under State Guarantee Schemes)	▪ SMEs ▪ Microfinance and entrepreneur clients who are female or SMEs and micro-enterprises impacted by external factors, with a consequently negative impact on employment generation or retention.	▪ Number/ amount of loans granted to SMEs, microenterprises, entrepreneurs ▪ Number/ amount of loans granted to SMEs, microenterprises, entrepreneurs owned by women ▪ Number of jobs created or retained in the selected region on a best effort basis, based on estimates and assumption which will be disclosed	8 DECENT WORK AND ECONOMIC GROWTH 10 REDUCED INEQUALITIES

Exclusionary criteria:

The Sustainable Finance Asset Pool will explicitly exclude unfunded and non-performing exposures, as well as loans to businesses or projects in the following domains:

- Coal financing
- Environmentally negative resource extraction (such as rare-earth elements, metals, or fossil fuels)
- Nuclear and nuclear-related technologies
- Weapons, tobacco, gambling, and adult entertainment
- Deforestation and degradation of forests

The proceeds from Sustainable Finance Instruments will be managed by Doha Bank in a portfolio approach. The Bank intends to allocate the proceeds from Sustainable Finance Instruments to a pool of eligible assets, called the Sustainable Finance Asset Pool.

Eligible Assets will be added to or removed from the pool as and when required. Assets reaching maturity will be removed and new eligible assets will continue to be added. Additionally, any assets that fail to fulfil the eligibility criteria during the life of the outstanding bond or financing instrument will also be removed.

Doha Bank intends to fully allocate the proceeds within 24 months from issuance.

Unallocated net proceeds from Sustainable Finance Instruments will be held in Doha Bank's treasury liquidity portfolio, in cash or other short-term and liquid instruments, at the Bank's discretion but in line with the Exclusion List mentioned above.

Impact Investing

Doha Bank consistently incorporates sustainability considerations into its Treasury and Investments (T&I) operations, recognizing the need to achieve strong financial outcomes while promoting responsible investment practices. The Bank's investment portfolio, predominantly consisting of high-quality sovereign debt, is crucial for maintaining liquidity and generating reliable returns. Reflecting the global trend towards ESG-focused investing, the Bank has effectively woven environmental, social, and governance (ESG) criteria into its investment decision-making framework

In 2025, ESG fixed income securities amounting to QAR 163.86 Mn were added, bringing the total ESG portfolio to QAR 3.18 Bn. This represents approximately 9.30% of the Bank's overall fixed income portfolio.

To enhance the scope of ESG-aligned investments, Doha Bank is also concentrating on developing internal expertise. Relationship managers are being provided with resources and knowledge to guide clients on ESG investment options, ensuring that the Bank's responsible investing strategy goes beyond just portfolio management and engages actively with clients. At the same time, the T&I Group is seeking new funding sources and improving its risk management services to better conform to changing sustainability and regulatory demands.

Additionally, Doha Bank is actively managing its investments in a responsible manner while providing green financing to clients in eco-sensitive sectors. To assess creditworthiness, these clients are required to fill out a climate risk questionnaire to gauge their transition readiness. This evaluation includes checking whether they have established science-based emissions reduction targets or formal decarbonization strategies. The insights from this assessment are used to customize financing terms that assist clients in reaching their sustainability goals. This approach ensures that impact investing at Doha Bank includes not only portfolio management but also supports real-economy transitions.

Microfinance and SME Lending

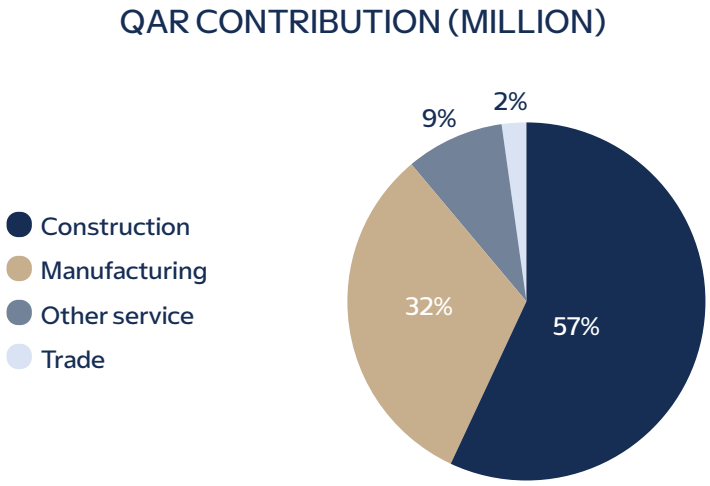
Doha Bank remains committed to enhancing Qatar's small and medium-sized enterprise (SME) and microfinance and ecosystem, promoting economic diversification and fostering entrepreneurship. With customized financial solutions and focused lending initiatives, the Bank consistently supports SMEs, particularly those that contribute to boosting non-oil GDP growth.

In alignment with national priorities, Doha Bank actively participated in the "National Guarantee Program" in collaboration with Qatar Development Bank to support the private sector's short-term liquidity needs, including salary and rent payments. The Bank also extended relief measures, such as loan installment deferrals and interest reductions, in line with directives from the Qatar Central Bank. Additionally, as a key partner in QDB's 'Al Dhameen' Credit Guarantee Program, Doha Bank supports access to finance for start-ups and SMEs in the manufacturing and services sectors, reinforcing its role as a catalyst for inclusive economic development. In 2025, Doha Bank's SME loan portfolio comprised 296 clients, with QAR 511 million in funded facilities and QAR 392 million in non-funded exposures. While this is a slight decrease compared to previous years, attributable to market-driven factors, overall exposure remained substantial, underscoring the Bank's continued commitment to supporting high-potential enterprises through both funded and non-funded facilities.

SME Loan Portfolio (QAR Mn)	2022	2023	2024	2025
Funded	755	703	**568**	**511**
Non Funded	340	373	**337**	**392**
Total Exposure	1,095	1,076	**905**	**903**
Number of SME clients	387	333	**287**	**296**

As part of its ongoing efforts to deepen financial inclusion, Doha Bank intends to further explore and analyze the composition of its SME portfolio to better understand and support the share attributable to micro enterprises. A current assessment indicates that loans to micro enterprises constitute approximately QAR 20 million. These loans are distributed across several key sectors, which play a vital role in driving grassroots economic development.

In 2025, the following sectors made by the majority of Doha Bank's QAR 20 million loan portfolio: manufacturing (57%), other services (32%), trade (9%) and construction (2%).



Recognizing the unique needs of these sectors, Doha Bank is committed to enhancing its financial products and services to better serve micro enterprises. Moving forward, the Bank will focus on tailoring solutions that address sector-specific challenges and opportunities, thereby strengthening its support for micro businesses and reinforcing its role in fostering inclusive and sustainable economic growth.

Sustainable Products and Services

As a leading advocate for environmental and climate change awareness in Qatar, Doha Bank is committed to positioning itself as a sustainable finance institution. The Bank actively encourages customers to adopt eco-friendly practices by choosing Paperless Banking and exploring green financial solutions such as Electric Vehicle (EV) loans.

To encourage electric vehicle adoption, Doha Bank has started with targeting the elite banking segment with a focus on sustainable practices. We have introduced exclusive offers for electric and hybrid cars in partnership with premium brands such as Audi, BYD, and Porsche, promoting eco-friendly transportation options. With a step in the right direction, we shall keep expanding our pool of sustainable services and offerings.

KPI	2024	2025
Number of Paperless Banking Accounts	2,302	2117
Exposure of Electric Vehicle loans (QAR)	124,704	85,701
Number of Education loans	10	8
Exposure (QAR)	122,975	216,256

Special loans for Retirees

Doha Bank has introduced a 0% interest personal loan for retirees in collaboration with the General Retirement and Social Insurance Authority (GRSIA). This initiative aims to support retirees by providing accessible, interest-free financing tailored to their needs.

The offer enhances affordability and financial flexibility, enabling retired customers to meet personal expenses without additional costs. It also reflects a shared commitment between Doha Bank and GRSIA to promote financial well-being and inclusion for retirees.

Overall, the initiative strengthens Doha Bank's position as a customer-centric institution and demonstrates its proactive role in developing tailored financial solutions that address the evolving needs of the community.

Investment Products

The Wealth Management & Private Banking Division is being developed as a strategic growth platform for Doha Bank, focused on providing high-net-worth and qualified investors with a comprehensive offering across public and private markets. The division is being built around a robust product architecture, institutional-quality investment solutions, and strategic partnerships with leading global platforms and managers, supported by dedicated client onboarding, investment advisory, execution, custody, operations, and risk-management processes. The platform will offer clients access to mutual funds, fixed income, equities, ETFs, structured solutions and selected private-market investments to enhance global investment access, execution and custody capabilities. The division will also develop tailored propositions for key client segments, including qualified investors, with a strong emphasis on governance, suitability, transparency and long-term relationship management.

Green and Social Bonds

2025 marked a significant milestone in Doha Bank's sustainable finance journey with the successful pricing of QAR 500 million in senior unsecured sustainable bonds. The issuance was executed through Doha Finance Limited Company (SPV), a wholly owned subsidiary of Doha Bank, under the Bank's existing US$3 billion Euro Medium Term Note (EMTN) Programme and its Sustainable Finance Framework.

The sustainable bond issuance demonstrates Doha Bank's commitment to mobilizing capital towards projects and activities that generate positive environmental and social outcomes while supporting the Bank's broader sustainability strategy. The transaction strengthens Doha Bank's access to sustainable capital markets and diversifies its funding sources while reinforcing its role in advancing sustainable finance in Qatar.

By successfully bringing this issuance to market, Doha Bank has further embedded sustainability into its funding and financing activities and enhanced its capacity to support the transition towards a more resilient, inclusive, and low-carbon economy. The issuance also reflects the Bank's commitment to aligning its financial operations with national sustainability priorities and growing investor demand for sustainable investment opportunities.

Sustainable Bond Issuance Highlights (2025)	
Instrument	Senior Unsecured Sustainable Bonds
Size	QAR 500 Million
Issuer	Doha Finance Limited Company (SPV), wholly owned by Doha Bank
Framework	Doha Bank Sustainable Finance Framework
Programme	US$3 Billion EMTN Programme
Strategic Objective	Support financing of eligible green and social activities and strengthen sustainable funding sources

Financial Inclusion

Product Offerings

The Retail Banking division at Doha Bank has been focused on building financial inclusion. Customers have access to loan rescheduling options, which are processed manually and routed to the Recoveries of Loans and Advances (RLA) department. This strategy remains firmly customer-centric, aimed at maintaining market leadership through innovative financial products and delivering exceptional levels of customer service.

Innovative Retail Campaigns

In 2025, Doha Bank continued to lead the retail banking space with a series of innovative loan campaigns, offering compelling incentives to attract and retain customers. These initiatives were strategically designed to reinforce Doha Bank's position as a top-tier Qatari retail bank and promote sustainable banking practices aligned with global standards and Qatar National Vision 2030. Key Retail Loan Campaigns in 2025 included:

Personal Loan with Rewards

Doha Bank launched an exclusive campaign in 2025 offering a personal loan with low interest rates and the flexibility to choose rewards between Avios or Doha Miles. The campaign was designed to provide customers with both financial flexibility and enhanced value, with interest rates starting as low as 3.99%.

A key differentiator of the offer was its rewards proposition, allowing customers to earn points equivalent to 10% of the loan amount, redeemable across a range of travel and lifestyle benefits. By giving customers, the option to select between Avios or Doha Miles, the campaign catered to diverse customer preferences and travel habits.

By combining affordable financing with meaningful rewards, the campaign strengthened customer engagement and positioned the product as a compelling solution for individuals seeking both convenience and added lifestyle benefits from their personal loan.

153Mn QAR worth of loans disbursed

487 customers availed the promotion with rewards

13.6Mn worth of Avios/Doha Miles rewards given away

Innovative Home Loan Campaign

A comprehensive offer that included a free car with a value of 7% from the loan amount or cashback incentive with every home loan, along with value-added benefits like complimentary life and fire insurance, enhancing the overall customer experience.

QAR 282 M million worth of home loans from launch date April 2024 till 1st June 2025

105 customers availed home loans from launch date April 2024 till 1st June 2025

The Bank offers a comprehensive suite of retail financial products and services, including transactional and deposit accounts, personal finance solutions, credit cards, and insurance offerings. These products are categorized as follows:

Category	Product Offerings	Target Audience
Assets	• Personal Loans • Auto Loans • Mortgage Loans • Loans Against Deposits	• Salaried individuals • Expatriates
Credit Cards & Payments	• Credit Cards • E-Wallets • D-Payroll Cards • Remittance Services • Bill Payments	• Working professionals • Frequent travelers • Expatriate workers
Liabilities	• Current Accounts • Savings Accounts • Al Dana Saving Scheme (various variants) • Salary/Payroll Accounts • Time Deposits • Upfront Deposits • Recurring Deposits	• Salaried employees • Savings-focused customers
Bancassurance	- Life Insurance - General Insurance	• Individuals • Families • Business owners

Case Story

Access to Finance through DPay – Doha Bank

Doha Bank has undertaken a strategic initiative to expand access to financial services for underserved and underbanked communities in Qatar through its DPay platform. Through this initiative we have successfully onboarded approximately 225,000 customers till date, of which 185,000 are actively receiving salaries, demonstrating strong adoption within the low-income and expatriate workforce segment.

As part of the national payment ecosystem, Doha Bank introduced Himyan prepaid and debit cards, with over 31,000 cards issued, enabling customers without traditional banking access to securely participate in the formal financial system. In parallel, the Bank has strengthened employer integration through Tadbeer processing of 124,000 workers and built a robust corporate ecosystem comprising 2,456 corporates, including 56 new organizations onboarded in 2026.

To drive digital inclusion, Doha Bank has enabled mobile banking access tailored to this segment, allowing customers to conveniently manage their accounts, perform bill payments, and send remittances. Currently, 38,000 customers are registered on mobile banking, with ongoing structured education initiatives ensuring awareness, usability, and strict compliance adherence.

The platform has demonstrated tangible transaction activity, with over 70,000 remittance transactions processed, amounting to QAR 103 million. This reflects DPay's growing role in facilitating affordable and accessible cross-border financial services for underserved populations.

From an operational perspective, the initiative has also highlighted a key optimization opportunity. At present, reliance on external ATM networks by approximately 180,000 workers results in NAPS-related charges of QAR 0.5 per user, translating into an estimated QAR 90,000 per month, or nearly QAR 1 million annually. Increasing adoption of DPay and mobile banking services presents a clear pathway to reduce this cost while simultaneously accelerating digital financial behavior.

Overall, DPay is playing a critical role in advancing financial inclusion in Qatar by enabling broad-based access to banking services, reducing dependency on cash, supporting corporates with scalable payroll solutions, and empowering customers through digital financial capabilities.

Digital Transformation

Digital Systems & Information Technology (DS & IT)

DS & IT continues to play a critical role in enabling Doha Bank's strategic objectives in an increasingly digital, regulated, and customer-driven banking environment. As customer expectations evolve and regulatory requirements intensify, the Bank's ability to deliver secure, resilient, and scalable digital services has become a key differentiator.

At Doha Bank, DS & IT serve as a strategic enabler / transformation agent / business partner for business growth, operational efficiency, and long-term sustainability. The function is responsible not only for maintaining technology stability and security, but also for shaping a future-ready digital ecosystem that supports innovation, enhances customer experience, and protects stakeholder value.

Strategic Direction and Transformation Framework

The transformation roadmap is structured around five strategic themes that guide technology investment and execution:

- **Digitization** – Automation and streamlining of internal processes to improve accuracy, efficiency, and turnaround time.
- **Digitalization** – End-to-end transformation of customer journeys through innovative digital channels and services.
- **Architecture & Analytics** – Development of a scalable, modular architecture supported by advanced analytics and data-driven insights.
- **Robotics & Artificial Intelligence** – Deployment of intelligent automation to enhance productivity, reduce operational risk, and improve service quality.
- **Data, Cloud & Security** – Strengthening data protection and cyber resilience while enabling scalability and operational agility.

Together, these themes provide a disciplined yet flexible foundation for sustainable digital growth.

Customer Experience and Digital Enablement

Enhancing customer experience remains a core priority of DS & IT. The Bank continues to simplify processes, accelerate service delivery, and introduce personalized digital solutions across retail, corporate, and treasury segments. During 2025, the Bank delivered monthly enhancements across both Retail and Corporate Mobile Applications, setting a strong benchmark within the Qatar and GCC banking markets. These applications are consistently ranked among the top-performing banking apps on Apple and Android platforms.

Key customer-facing achievements include:

- Day-wise wealth portfolio visibility for High Net Worth (HNW) customers.
- Full mobile enablement of corporate transactions, including trade initiation and approvals.
- End-to-end automation of the Treasury platform across front, middle, and back offices, fully integrated with Core Banking systems.

Internally, all paper-based workflows have been digitalized, significantly improving operational efficiency, saving huge amount of operational cost and reducing turnaround times.

Governance, Risk, and Operational Resilience

Strong governance, risk management, and compliance are embedded across all DS & IT operations. The Bank adheres to internationally recognized standards, including **ISO 27001** (Information Security) and **ISO 20000** (IT Service Management), ensuring secure, reliable, and uninterrupted services.

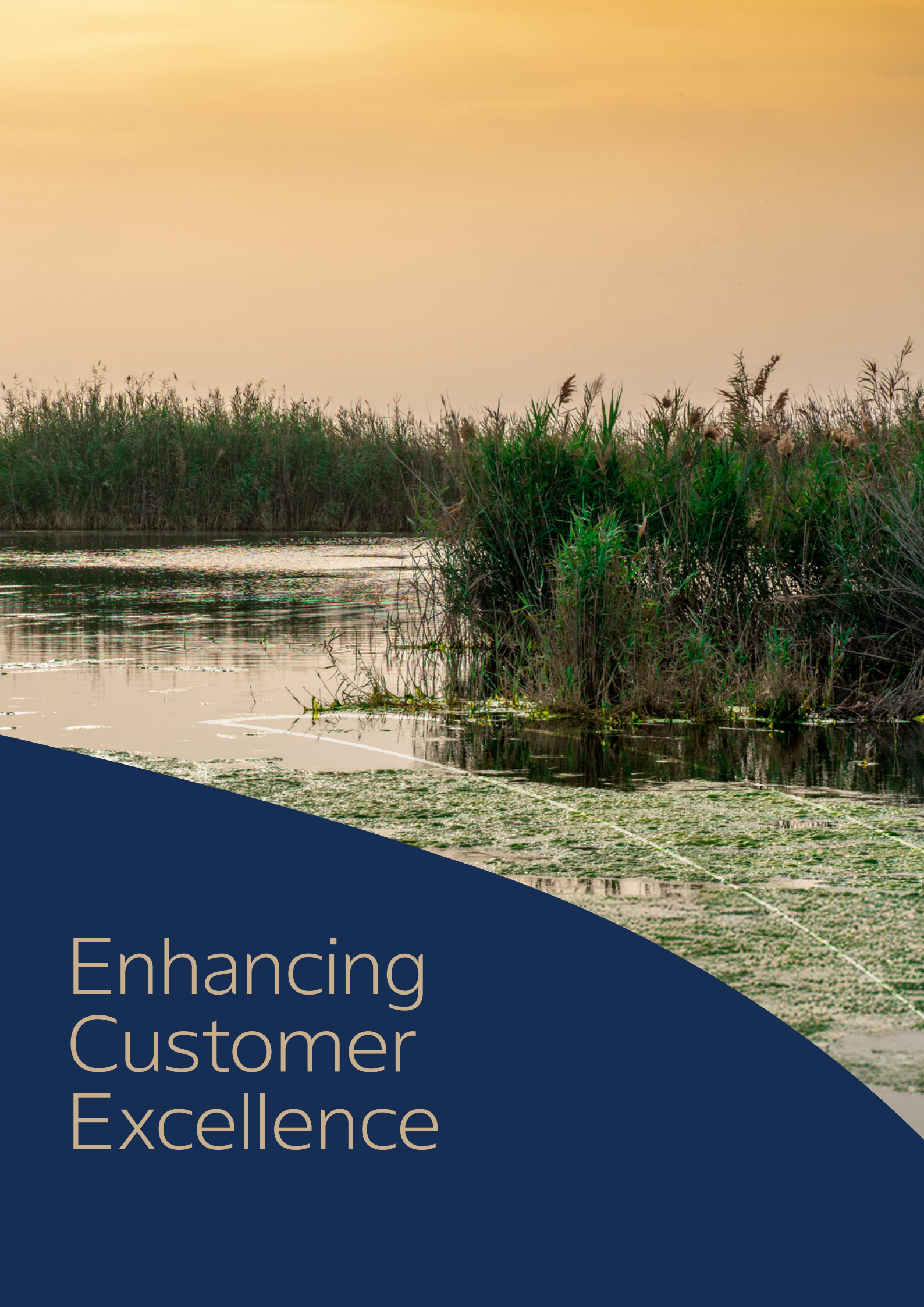
In addition, **ISO 10002 certification** reinforces the Bank's commitment to transparency and excellence in customer complaint management. These frameworks collectively strengthen operational resilience, protect customer data, and reinforce trust in the Bank's digital services.

To further enhance service reliability, the Bank is implementing **AI-enabled monitoring platforms and advanced call-center systems**, enabling real-time visibility, proactive issue detection, and faster response to customer needs.

Digital Ecosystem, Integration, and Cyber Security

The Bank's digital architecture is founded on a service oriented, modular ecosystem that supports seamless integration across platforms and partners. Through middleware, open-banking frameworks, and an enterprise API Store, DS & IT enables rapid configuration of new services and supports new revenue opportunities.

Cyber security remains a top priority. A centralized cybersecurity platform continuously monitors and mitigates threats to protect customer data and transactions. DS & IT works closely with the National Cyber Security Agency (NCSA) and actively participates in national cyber-security drills to ensure alignment with best practices and national resilience standards.



Enhancing Customer Excellence

Customer Satisfaction

Customer Experience is at the core of our strategy, driven by our key principles of "Place the customer at the core of all we do and deliver a leading omni-channel experience." These values are driven and communicated across the organization by the senior leadership team.

Doha Bank has a dedicated Customer Service department. The department has adopted the Call Centre Manual that explains the roles and responsibilities and the Bank's quality service standards for front-line staff with the objective of helping branch employees uphold Doha Bank's customer service quality. The Bank has also adopted Service Standards and a CX Framework. Additionally, the department has launched monthly training and awareness initiatives to ensure that all customer-facing employees are familiar with the service standards and service excellence pillars. They include the following:

Module	Key Learning Objectives
1. Anti-Money Laundering (AML) & Counter-Terrorism Financing (CTF)	• Understand QCB regulations and legal framework for financial institutions in Qatar • Stay updated on GCC compliance standards and international best practices • Identify and report suspicious activities per QFIU guidelines • Apply AML/CTF procedures during customer onboarding and transaction monitoring
2. Monetary Forgery Awareness	• Detect counterfeit currency and forged financial documents • Follow proper procedures for handling and escalating forgery cases • Collaborate with law enforcement and regulatory bodies as necessary
3. Fraud Detection and Prevention	• Recognize common types of fraud (e.g., identity theft, phishing, internal fraud) • Use fraud detection tools and techniques to investigate anomalies • Understand legal consequences and reporting responsibilities
4. Risk Management and Internal Controls	• Strengthen internal audit functions and compliance checks • Implement controls to manage operational, reputational, and financial risks • Promote a culture of risk awareness and accountability
5. Practical Application and Case Studies	• Engage in scenario-based learning to apply compliance principles • Analyze past fraud and forgery incidents to enhance preventive strategies
2025 Highlights	**32** Training Sessions **93%** Attendance rate

The Customer Service Department has developed tools to assess how well they adhere to the Service Standards. They have also developed tools to measure customers' feelings about their experiences and satisfaction. The department has identified areas for improvement and is collaborating with stakeholders and other departments to enhance the customer experience.

"The Bank also has a Debt Collection Policy with well-defined procedures. The Policy is built on fair treatment to customers. Daily & weekly meetings focused on application of policy are held to ensure employees are aware of its provisions."

At Doha Bank, we remain committed to providing the best possible customer experience and continuously striving to enhance our services to meet our customers' evolving financial needs. Additionally, our regulatory team receives inquiries from the QCB and ensures that all questions are addressed promptly and within the specified due date.

Customer satisfaction	2022	2023	2024	2025
Customer complaints	2,998	3,187	2,840	2,498
Complaints resolved in less than 5 days (%)	88%	82%	70%	82%

Doha Bank successfully resolved 82% of all customer complaints in less than five working days on average over the last five years. 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 promptly.

Digital banking has become a key pillar of Doha Bank's customer engagement strategy, reflecting the growing preference for convenient, secure, and seamless banking services in Qatar. The bank has continuously enhanced its mobile banking platform by introducing a comprehensive suite of digital services, enabling customers to perform everyday banking transactions anytime and anywhere. The increasing adoption of these digital banking services is also reflected in the application's strong customer ratings on major app stores. Doha Bank Mobile Banking app holds an average rating of 4.7 on the Apple App Store and 4.7 on the Google Play Store, demonstrating high levels of customer satisfaction, ease of use, and reliability. These consistently strong app store ratings reinforce the importance of digital banking channels in enhancing customer experience and strengthening Doha Bank's competitive position in banking ecosystem.

The Banks Call Center unit achieved the service levels and abandoned rates requirements for the year 2025 highlighting its efforts to serve our customers efficiently. The average response time for answering a call in our call center for 2025 was 11 seconds. The department has also set up a dedicated Follow-Up Team by increasing the number of agents focused on customer case follow-ups and callbacks, reducing repeat calls and improving First Call Resolution (FCR) and customer experience. Call Center team achieved a remarkable improvement in Customer Satisfaction (CSAT), elevating scores from 63% in 2023 to 91% in 2025 in a recent IPSOS Qatar survey. This reflects strong leadership in call quality monitoring, training effectiveness, staff performance management, and continuous service enhancement. The Bank in its continuous efforts in improving the customer experience has now also set up a dedicated DPAY call center line 4445 6066 from 7:30 am – 03:00 pm, during the weekdays to help our DPay customers with any remittances or mobile banking registration issues.

Furthermore, Doha Bank India has also formulated a Customer Rights Policy that details out that customers have the following rights:

1. Right to Fair Treatment
2. Right to Transparency, Fair and Honest Dealing
3. Right to Suitability
4. Right to Privacy
5. Right to grievance redressal and compensation

Customer grievance redressal

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. Our complaints team may receive concerns via phone calls, mail, email, in-person visits, and negative comments on social media. Our call center is available 24x7 and our WhatsApp chat service is available from Sunday to Thursday from 8AM-8PM. For more information on our grievance mechanism, please refer to our website.

Customer Service Numbers	
General Customer service:	+974 4445 6000
Card Fraud Monitoring Unit:	+974 4445 6789
Al-Riyada Customer Services:	+974 4445 6655
Disputed Transaction Hotline:	+974 4445 6789
Branch Helpline:	+974 4445 6000
Internet Banking Helpline:	+974 4445 6000
Customer Service email	
Hellodoha@dohabank.com.qa	

Each complaint is acknowledged via SMS with a unique reference number, ensuring transparency and traceability. Complaints are categorized and routed by the Customer Complaint Resolution Unit, which coordinates with relevant departments to ensure timely resolution. A follow-up call confirms customer satisfaction, demonstrating our commitment to responsive service and continuous improvement. Root cause analysis and monthly performance reviews are conducted by the Quality Assurance Team. Escalations are made for anomalies such as spikes in complaint volumes or delays in resolution, with corrective actions including process enhancements and system upgrades.

Customer complaints are monitored within the bank's risk management framework. Key Risk Indicators (KRIs) are reviewed quarterly by the Risk Management Committee and at the Audit, Risk, Compliance and ESG Committee as a part of the Risk Appetite, chaired by the Board. This governance structure ensures accountability and supports compliance with laws and regulations related to customer rights and service standards. All complaint data is handled in accordance with Doha Bank's data privacy standards, ensuring confidentiality and compliance with applicable regulations. The use of unique reference numbers and secure communication channels reflects our commitment to safeguarding customer information.

For complaints submitted through social media, the Marketing Department forwards them to the appropriate department. If a response is required, the Marketing Department replies after coordinating with the unit concerned. Oversight of customer complaints is handled by our customer care unit, which ensures timely resolution and reporting. Our team strives diligently to respond to customer complaints within three days, when possible, as best practice. However, when unable to respond within three days, Doha Bank works to resolve these issues within ten days at a minimum, as required by regulatory guidelines.

Fair Marketing and Advertising

Doha Bank is dedicated to responsible communication practices that embody the values of transparency, integrity, and accountability. Doha Bank fully complies with Qatar Central Bank (QCB) regulations on fair marketing and advertising, as well as the Ministry of Commerce and Industry's guidelines on customer protection. In line with this commitment, the Bank has developed a comprehensive sustainability communication strategy that guarantees the distribution of accurate, consistent, and verifiable information through all channels. This approach enhances the Bank's engagement with key stakeholders, including investors, regulators, rating agencies, and the broader public, fostering trust and boosting the credibility of the Bank's sustainability journey.

To mitigate the risk of greenwashing and uphold high standards of ethical marketing, Doha Bank adheres strictly to both local and international guidelines regarding fair marketing and advertising. All marketing materials, including visuals for products and services, are developed in collaboration with authorized agencies under the guidance of the Marketing team. Final approvals are coordinated with the Retail Banking team and are subject to clearance from the Qatar Central Bank (QCB) and other relevant authorities to ensure compliance with regulatory requirements. This rigorous process highlights Doha Bank's commitment to upholding the integrity of its brand communications, ensuring that all sustainability-related claims are supported and aligned with the Bank's objectives.

Distribution and Outreach Channels

Doha Bank is committed to enhancing financial access and ensuring that banking services are inclusive, accessible, and equitable for all segments of the population. Recognizing the essential role of financial services in promoting economic participation and resilience, the Bank continues to invest in both physical infrastructure and innovative distribution channels that bridge access gaps for underserved and vulnerable groups.

With a widespread physical presence across Qatar, Doha Bank maintains a strong retail network of 14 branches and 75 ATMs, strategically located to serve customers in both urban and remote areas. To complement this reach, customers can access banking services through our Call Center, where they can inquire about loan eligibility and discuss financial needs, or via our comprehensive digital platforms, which provide 24/7 access to products, services, and information.

Retail Banking Group's Distribution Channels as on 31.12.2025

No. of Branches in Qatar: 14 Conventional Branches
No. of E-Branches in Qatar: 3 E-Branches in Qatar
International Branches: 4 Branches – Dubai, Kuwait City, Mumbai, and Kochi
No. of ATMs in Qatar: 75 ATMs (including 3 ITMs and 2 Mobile ATMs)
Offshore ATMs: 5 ATMs (1 in UAE, 1 in Kuwait, and 3 in India)

As of year-end, 92% of retail cash transactions and 80% of cheque deposits were processed via Doha Bank's ATM and ITM networks.

Expanding financial accessibility

Doha Bank continues to enhance financial accessibility by leveraging innovative digital banking solutions and inclusive service design. Interactive Teller Machines (ITMs), deployed across strategic locations, provide customers with convenient access to a broad range of banking services without the need to visit a traditional branch. Through real-time video assistance from remote banking representatives, customers can perform transactions such as cash deposits and withdrawals, account inquiries, and service requests with ease and efficiency.

These solutions support greater financial inclusion by extending banking access to customers who may face challenges visiting branches, including individuals with mobility limitations and those residing in underserved locations. By combining digital convenience with personalized assistance, the Bank aims to deliver a seamless and accessible banking experience to all customer segments.

Case Story

Inclusive Services for Special Needs and Elderly Customers

Aligned with the Qatar Central Bank's directives, Doha Bank is actively enhancing its services for customers with special needs and the elderly. Key initiatives include:

- **Upgrading at least 20% of ATMs** to meet accessibility standards such as Braille keypads, touchscreens, and headphone jacks
- **Training staff** in each branch to communicate in sign language
- **Designating** accessible rooms in branches equipped with surveillance and privacy features to facilitate secure transactions
- **Home banking support** (excluding cash transactions) via Relationship Managers and Direct Sales agents for customers unable to visit branches
- **Installation of ramps, sliding doors, and disability signage** across most branches and ATM locations

In parallel, Doha Bank continues to evaluate and implement accessibility enhancements across its products and services. Initiatives under consideration and development include the provision of banking statements in Braille, improvements to payment card features to support customers with visual impairments, and the use of coded account identifiers to facilitate simplified service delivery. These efforts form part of the Bank's broader commitment to inclusive banking and support the objectives of Qatar Central Bank's financial sector development agenda.

Access to Finance through DPay – Doha Bank

Doha Bank has undertaken a strategic initiative to expand access to financial services for underserved and underbanked communities in Qatar through its DPay platform. Through this initiative we have successfully onboarded approximately 225,000 customers till date, of which 185,000 are actively receiving salaries, demonstrating strong adoption within the low-income and expatriate workforce segment.

As part of the national payment ecosystem, Doha Bank introduced Himyan prepaid and debit cards, with over 31,000 cards issued, enabling customers without traditional banking access to securely participate in the formal financial system. In parallel, the Bank has strengthened employer integration through Tadbeer processing of 124,000 workers and built a robust corporate ecosystem comprising 2,456 corporates, including 56 new organizations onboarded in 2026.

To drive digital inclusion, Doha Bank has enabled mobile banking access tailored to this segment, allowing customers to conveniently manage their accounts, perform bill payments, and send remittances. Currently, 38,000 customers are registered on mobile banking, with ongoing structured education initiatives ensuring awareness, usability, and strict compliance adherence.

The platform has demonstrated tangible transaction activity, with over 70,000 remittance transactions processed, amounting to QAR 103 million. This reflects DPay's growing role in facilitating affordable and accessible cross-border financial services for underserved populations.

From an operational perspective, the initiative has also highlighted a key optimization opportunity. At present, reliance on external ATM networks by approximately 180,000 workers results in NAPS-related charges of QAR 0.5 per user, translating into an estimated QAR 90,000 per month, or nearly QAR 1 million annually. Increasing adoption of DPay and mobile banking services presents a clear pathway to reduce this cost while simultaneously accelerating digital financial behavior.

Overall, DPay is playing a critical role in advancing financial inclusion in Qatar by enabling broad-based access to banking services, reducing dependency on cash, supporting corporates with scalable payroll solutions, and empowering customers through digital financial capabilities.

Case Story

Serving underserved communities in remote areas

Expanding access to essential financial services remains a key priority for Doha Bank's commitment to financial inclusion. Through its Mobile ATM service, the Bank continues to deliver convenient and secure banking solutions to workers and residents in remote locations across Qatar where access to traditional banking infrastructure may be limited.

The fully equipped Mobile ATMs operate on scheduled routes, enabling customers to conduct everyday banking transactions closer to their communities. Services include cash withdrawals, balance inquiries, and other essential banking functions, reducing the need for long-distance travel and enhancing convenience for customers.

By bringing banking services directly to underserved areas, Doha Bank helps strengthen financial accessibility, supports greater participation in the formal financial system, and promotes equitable access to financial services. The initiative reflects the Bank's ongoing commitment to customer-centric innovation and inclusive growth, ensuring that banking remains accessible to diverse segments of society.

Towards Digital Banking

Doha Bank has strategically focused on monetizing its branch network by driving transactions offloading to alternative digital channels. This approach aims to enhance return on investment from branch operations as more customers migrate to self-service and digital platforms for routine transactions.

In line with this strategy, the Bank has continued to strengthen its online and mobile banking services. In 2025, Doha Bank successfully revamped its mobile banking platform, delivering a significantly enhanced user experience. The upgraded app offers:

- Fewer taps and simplified navigation for faster transactions
- Personalized security settings and simplified login options
- Instant savings account opening, loan applications, and insurance payments
- Seamless cash advance requests
- Dark and light mode options for user preference
- Enhanced card security features

As a result of these enhancements, digital banking has become the primary transaction channel. By 31st December 2025, 89% of all comparable retail financial transactions were processed through Doha Bank's digital and self-service platforms.

Total	2022	2023	2024	2025	%YoY
Online/Mobile	2,880,847	2,876,433	3,068,324	2,954,610	**-4%**
Doha Pay	189,773	359,546	435,064	501,480	**15%**

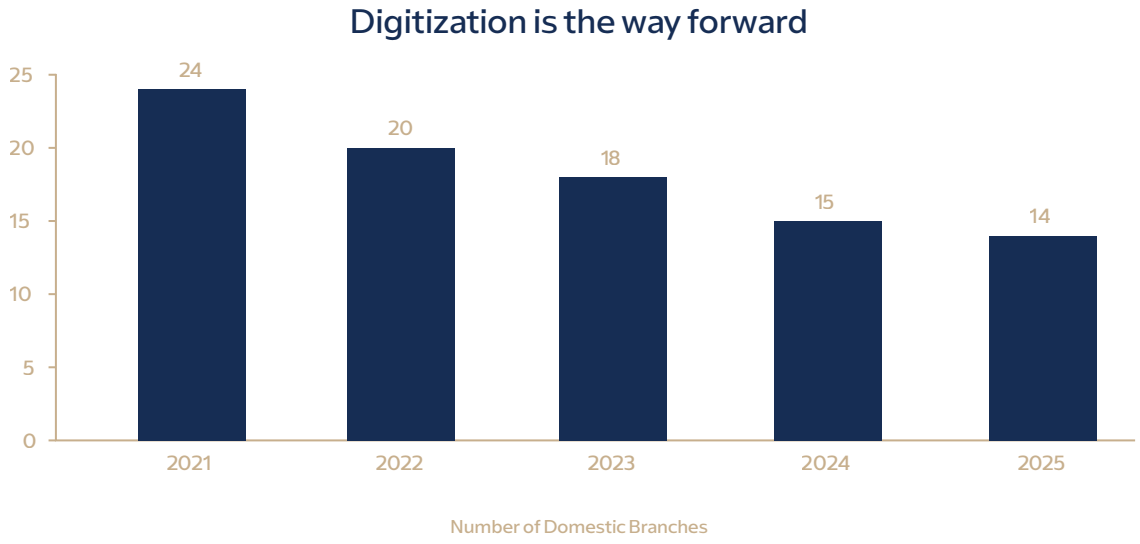
Within our Wholesale Banking division, the push towards digitalization continued. To deliver best-in-class institutional services, Global Transaction Banking and Innovation (GTB) delivers tailored banking products, services, and digital channels to support cash and liquidity management, trade finance, digital banking solutions, system implementation, and client integrations ,enabling seamless, secure, and efficient transaction banking by providing endtoend, technologyenabled solutions to corporate clients, public sector entities, institutional organizations, and overseas branches.

Upcoming and ongoing digital initiatives are focused on expanding functionality, improving client experience, and driving automation and straightthrough processing.

Doha Bank has invested in its proprietary corporate platform and launched Doha Bank first Mobile Banking for corporate customer and was recognised as the **Best Mobile App in Qatar** in 2025. The continuous enhancement for our Tadbeer on one banking, as first bank in Qatar **fully integrated with General Tax Authority** for STP Tax Payments, Introducing the **Super User** which is Empowering corporate administrators with advanced control over user entitlements, workflows, limits, and approvals across digital banking platforms. Doha Bank first bank in Qatar launched the Open API and **HosttoHost Integrations** by Enabling direct systemtosystem connectivity between clients' ERP/TMS platforms and the Bank for realtime payments, collections, reporting, and reconciliation. Doha Bank first bank in Qatar introduced the **Digital Trade Finance Enablement** Providing digital submission, tracking, and management of trade finance requests (including Letters of Credit, Guarantees, and Collections), improving transparency, turnaround time, and customer experience. Doha Bank introduced Remote **Deposit Capture (RDC):** Allowing clients to digitally deposit cheques, reducing physical handling, turnaround time, and operational risk. These digital advancements not only enhance customer experience but also generate significant fee-based revenue and contribute to lower operational costs.

Number of transactions - Wholesale	2022	2023	2024	2025	%YoY
Online/Mobile (Tadbeer)	58,193	62,637	83,596	138,356	65%

Looking ahead, the Bank remains committed to ongoing digital investment, continuously introducing new services and innovations to meet the evolving needs of both individual and corporate customers.





Empowering People and Communities

Our people are at the core of our operations and serve as the guiding light for our ESG Strategy. Our people are at the heart of everything we do and serve as the driving force behind our ESG Strategy. In line with the Qatar National Vision 2030, Doha Bank is committed to cultivating a diverse and capable workforce, empowered with the skills and knowledge needed to thrive in a rapidly evolving world.

Human Capital Development

Doha Bank is fully compliant with labor laws and social regulations across all jurisdictions in which it operates. The Bank is committed to attracting, developing, and retaining competent talent through holistic human resource practices that focus not only on skill development but also physical and emotional wellbeing of employees. Our practices are aligned with labor and Central Bank regulations, Qatar National Vision 2030, and global industry best practices.

We actively seek talent from diverse backgrounds, including individuals with special needs, ensuring our workforce reflects the inclusivity essential to our business and growth strategies. This approach positions Doha Bank competitively in both local and global markets. Our workplace culture prioritizes safety, ethical conduct, diversity, and transparency. Doha Bank's Human Resources and Talent Management function plays a central role in delivering the Bank's ESG agenda by driving initiatives across Qatarisation, gender diversity, employee engagement, learning and development, national capacity building, university partnerships, and scholarship programs.

A snapshot of our workforce

1,211	32.20 %	20:1
Employees across locations	Gender Diversity	Annual Total Compensation Ratio

Our employees are the backbone of our organization. We are proud to have a diverse and skilled team that brings together a wide range of experiences, perspectives, and expertise. Through continuous learning opportunities, inclusive policies, and a strong emphasis on employee well-being, we inculcate an environment where individuals can grow and thrive. Our people are not just employees – they are collaborators, problem-solvers, and ambassadors of our values.

a. Talent Attraction and Retention

Human Development is a cornerstone of the Qatar National Vision 2030 and aims at attracting and retaining highly skilled and innovative talent that can help drive Qatar's goals. Doha Bank views talent development as a continuous journey and believes it should be supported by succession planning and tailored assessments that help identify and nurture future leaders.

142	9.1%
New Hires across locations	Employee turnover rate

Our comprehensive onboarding process ensures new employees are well-equipped with the tools and knowledge needed to integrate smoothly into the organization. New employees are trained on Doha Bank's policies and procedures upon onboarding. Doha Bank has a best-in-class employee benefits program with robust and transparent policies around recruitment and retention which has resulted in a low employee turnover rate of 9.1% in 2025.

Onboarding training programs are conducted for all new employees. Some key training topics include the following:

Doha Bank Overview: Brief about DB foundation and Vision, Mission, Values

Human Resources: Key HR processes: Leave, Attendance, Probation, Appraisal, and Benefits.

Core Functions Overview: Overview of departments and their roles within the Bank.

Products & Services: Retail banking offerings Accounts, Loans, Cards, Premium Banking.

Information Security: Ensuring CIA (Confidentiality, Integrity, Availability), manage privacy, and prevent cyber incidents.

Business Continuity Management: BCM fundamentals, roles, policies, drills, and crisis communication.

Internal Audit: Adding value, protecting resources, and ensuring compliance and activities: Advisory, investigations, Policy Reviews.

Operational Risk: Definition, significance, management tools, and responsibilities.

Compliance:

- Managing compliance risk, enhancing culture, and regulatory guidance.
- AML/CFT: Risk management, monitoring, and reporting.
- FATCA/CRS: Customer onboarding and regulatory reporting.
- Managing compliance risk, enhancing culture, and regulatory guidance.

Intranet and Learning & Development (L&D): Blended learning, training programs, LMS, internships.

Floor Plan & Department Locations: Detailed layout of departments across various floors.

Employee Compensation and Benefits

Doha Bank fully complies with the legal requirements established under Qatar Labor Law, which governs labor relations and prohibits the employment of minors. This commitment extends to our vendors and suppliers, who are also expected to adhere to the same laws and regulations. We are dedicated to creating an inclusive and respectful workplace that values all employees. Our Group's Code of Conduct applies to all staff members and reflects our strong commitment to employee protection and the strict prohibition of forced labor, in accordance with Qatar Labor Law.

Doha Bank's employee compensation packages are designed to motivate talent by ensuring fair and competitive compensation. Salary levels are regularly reviewed to ensure they remain competitive and aligned with market trends and internal performance standards.

Across all employee categories, basic salary, housing allowance, cost of living allowance, transport allowance, monthly fixed bonus and annual performance bonus form a part of their remuneration. For certain employee categories, post allowance is also provided due to the nature of their job. Additionally, for Qatari employee national allowance also forms a part of their remuneration structure. All employees are entitled to gratuity, health insurance for self and dependents, life insurance and airfare allowance. Additionally, grade dependent benefits are available to employees that include education allowance, club membership, mobile allowance and furniture allowance. Employees that are on fixed term contracts are eligible for performance bonuses. A clawback provision is in place specifically in cases of misconduct.

Case Story

Talent Assessment Centre: Building a Future-Ready Workforce

As part of its commitment to developing a high-performing and future-ready workforce, Doha Bank continues to leverage its customized Talent Assessment Centre to strengthen talent management, workforce planning, and leadership development.

The Assessment Centre provides a structured and objective framework for evaluating employee competencies, identifying skill gaps, and recognizing high-potential talent across the organization. Insights generated through the assessment process support informed decision-making in learning and development, succession planning, career progression, and strategic recruitment.

The initiative also supports Doha Bank's Qatarisation strategy by enabling the identification and development of national talent, while helping to build a sustainable pipeline of future leaders and banking professionals.

By aligning people capabilities with business priorities, the Talent Assessment Centre enhances workforce agility, supports continuous professional development, and contributes to the Bank's long-term organizational resilience and growth.

Key Benefits and Outcomes

- Enhanced visibility of individual and organizational competency gaps
- More targeted and effective learning and development interventions
- Data-driven talent identification and recruitment decisions
- Strengthened succession planning and leadership pipeline development
- Improved return on investment in employee development programs
- Greater support for Qatarisation and national talent development objectives

Driving Talent Excellence

Through its Talent Assessment Centre, Doha Bank continues to invest in its people, ensuring employees are equipped with the skills, capabilities, and leadership potential required to support the Bank's evolving strategic ambitions and deliver sustainable value to stakeholders.

Performance and career development reviews

Performance and career development reviews are an integral part of our talent management framework, aimed at supporting continuous growth and aligning individual goals with organizational objectives. Through structured feedback, goal-setting discussions, and personalized development plans, we ensure that employees receive the guidance and support needed to advance in their careers.

Annual and mid-year performance reviews provide valuable feedback and direction, aligning individual aspirations with organizational goals and helping every employee maximize their potential at the Bank. To be eligible for a performance review, an employee must complete a minimum of nine months' service.

GRI 404-3 Employees receiving regular performance and career development reviews								
	2022		2023		2024		2025	
Category	Total employees	No. of employees receiving career performance review	Total employees	No. of employees receiving career performance review	Total employees	No. of employees receiving career performance review	Total employees	No. of employees receiving career performance review
Senior Management								
Male	12	10	10	8	12	6	18	14
Female	0	0	0	0	1	0	1	1
Total	12	10	10	8	13	6	19	15
Middle Management								
Male	85	74	82	73	84	77	55	45
Female	11	10	10	10	13	12	9	9
Total	96	84	92	83	97	89	64	54
Junior Management								
Male	301	272	291	268	309	280	296	270
Female	72	70	72	65	77	69	74	64
Total	373	342	363	333	386	349	370	334
Non Management								
Male	414	357	419	377	405	366	911	384
Female	298	264	291	254	279	253	426	265
Total	712	621	710	631	684	619	1337	649

b. Diversity and Inclusion

At Doha Bank, we recognize that diversity and inclusion contribute to a stronger workforce, enhanced innovation, and sustainable business success. As an equal opportunity employer, the Bank is committed to providing a workplace where employees are treated fairly, respected, and empowered to contribute their unique perspectives and talents.

While a formal Diversity and Inclusion Policy is currently under development, Doha Bank continues to implement inclusive employment practices in line with applicable national labour regulations and regulatory requirements. The Bank promotes equal opportunities in recruitment, career development, and professional advancement, ensuring that employment decisions are based on merit, capability, and business needs.

As part of its commitment to gender diversity, Doha Bank has established a target of achieving 35% female workforce representation by 2028. In 2025, women represented 32% of the Bank's workforce, reflecting continued progress toward this objective. The Bank remains focused on strengthening female representation across all levels of the organization, including leadership and management positions.

The Bank also continues to support greater workplace inclusion for persons with disabilities. In line with Qatar Central Bank (QCB) requirements, representation currently stands at 0.20%, with ongoing initiatives aimed at achieving the 0.25% target. Doha Bank reports its progress regularly and continues to enhance awareness of its inclusive employment and banking practices through various communication channels and stakeholder engagements.

Inclusive recruitment practices remain a key focus area. Diversity objectives are embedded within talent acquisition processes, supporting balanced candidate selection and encouraging applications from underrepresented groups, including in traditionally male-dominated functions. Progress against diversity targets is monitored and communicated to senior leadership through regular reporting mechanisms.

A significant milestone in advancing gender diversity was the appointment of Doha Bank's first female C-level executive in 2024. Building on this achievement, the Bank continues to promote diverse leadership representation by ensuring qualified female candidates are actively considered for executive and senior management positions.

Key Highlights

- Female workforce representation maintained at **32%**, progressing toward the **35% target by 2028**
- Continued efforts to increase employment opportunities for **persons with disabilities** in line with QCB requirements
- Inclusive recruitment practices supporting diverse candidate pipelines
- Regular monitoring and reporting of diversity performance to Executive Management
- Ongoing commitment to strengthening gender diversity within leadership positions

Appointment of the Bank's first female C-level executive, marking an important milestone in leadership diversity

Creating an Inclusive Workplace

Doha Bank remains committed to fostering a workplace culture that values diversity, promotes equal opportunity, and supports the development and advancement of all employees. By cultivating an inclusive environment, the Bank seeks to strengthen employee engagement, enhance organizational performance, and contribute to the long-term sustainability of its business and the communities it serves.

Case Story

Diversity and Inclusion Practices at Doha Bank

Doha Bank is dedicated to fostering a safe, inclusive, and empowering workplace for all employees. As part of its commitment to national development and talent inclusion, the Bank has implemented a range of strategic initiatives, including:

1. Advertising job opportunities through the Ministry of Labour (MOL) portal to prioritize the recruitment of Qatari nationals and children of Qatari mothers
2. Launching the Teller Program to support entry-level career pathways
3. Offering a Scholarship Program to support higher education and skill development
4. Introducing the Kawader Al Mostaqbal Program for fresh graduates to build future banking leaders
5. Providing structured internship opportunities to nurture early professional experience
6. Actively participating in career fairs to engage with emerging talent
7. Signing Memorandums of Understanding (MOUs) with leading universities to strengthen academic-industry collaboration

Doha Bank offers women various benefits, including maternity leave of up to 50 calendar days, in accordance with Qatar's labor laws. Women are also entitled to up to 1 hour of nursing leave. We are proud to have retained all of our employees following their entitled maternal leave, demonstrating the strength and commitment of Doha Bank's culture to supporting our employees.

GRI 401-3 Details of Parental Leaves for Employees				
Category	2022	2023	2024	**2025**
Total number of employees entitled to parental leave	381	373	370	**390**
Number of employees that took parental leave	13	7	15	**13**
Return to Work Rate	100%	100%	100%	**100%**
Retention Rate	100%	100%	100%	**100%**

Doha Bank is committed to fostering a workplace where all employees are valued and rewarded fairly. While we recognize that achieving gender pay parity is an ongoing journey, we strive to identify and address any gaps through continuous monitoring, transparent reporting, and inclusive talent practices. Our ambition is to create an environment where remuneration reflects skills, performance, and contribution irrespective of gender, supporting equal opportunity for all. The Bank calculates its gender pay ratio based on the average pay of each gender within each employee category. The ratio per employee category is given below:

GRI 405-2 Ratio of Basic Salary and Remuneration of Female to Male		
Parameters	**2024**	**2025**
Senior Management	0.73	0.08
Middle Management	0.74	0.12
Junior Management	1.11	0.80

In FY 2025, the ratio of basic salary and remuneration of female to male employees remained broadly aligned across all management levels.

Diversity and Inclusion training programs

Diversity and inclusion modules are outlined for People Managers at the Bank. They include the following topics:

- Understanding Diversity in the Qatari Context
- Unconscious Bias and Inclusive Behavior
- Inclusive Leadership and Management
- Gender Equality and Empowerment
- Ethnic and Cultural Inclusion
- Accessibility and Inclusive Technology
- Mental Health and Well-being
- Legal and Ethical Frameworks

The L&D department has also launched an internal LMS platform that supports continuous learning and development, including for Qatari staff to prepare for leadership roles. While not explicitly focused on D&I, this platform can be leveraged to integrate D&I modules and promote inclusive growth.

Additionally, Doha Bank's collaboration with Carnegie Mellon University in Qatar includes executive training programs and community engagement initiatives, which is aligned with the Bank's overarching D&I goals.

All employees receive diversity and inclusion training during the time of onboarding.

Diversity and Inclusion training is an integral part of employees' role-specific development and refresher training courses covering the following themes. These training sessions, which are conducted annually for people managers are designed to promote a culture of inclusivity.

In collaboration with Qatar Social and Cultural Center of the Deaf, Doha Bank Academy is had selected 19 of customer facing staff to attend a mandatory training on Sign Language.

The course began with basic sign language and gradually progresses to more complex signs. The course equipped employees with the skills to communicate proverbs, ideas, and meanings effectively. The second level of the course focused on banking terminology. The objective of the course was to ensure that customers with special needs.



Qatarisation

Doha Bank is firmly committed to advancing Qatarisation by cultivating future Qatari leaders and strengthening its succession pipeline. While no formal internal policy exists, Doha Bank follows the Qatar Ministry of Labor mandate of 20% on Qatarisation.

The Bank has set a 25% Qatarisation target by 2028. In 2025, Qatari nationals represented 25% of the Bank's workforce, demonstrating continued compliance with regulatory expectations and reflecting the Bank's commitment to attracting, developing, and retaining local talent.

Key challenges around Qatarisation include a skills mismatch, limited career growth perceptions and expectations of compensation. Keeping these challenges in mind, the Bank has enhanced its development programs to empower Qatari employees with the skills and experience needed to excel in key roles. Flagship initiatives such as the Kawader Al Mostaqbal and Leadership Development programs are tailored to prepare high-potential individuals for leadership positions.

Case Story

Developing Future Leaders at Doha Bank

As part of its commitment to strengthening leadership capability and advancing national talent development, Doha Bank is investing in a comprehensive Leadership Development Program designed for high-potential Qatari managers. The initiative aims to accelerate leadership readiness by equipping participants with the strategic, managerial, and decision-making capabilities required to assume future senior leadership roles.

Targeting a cohort of 20 mid-level Qatari managers, the program forms an integral component of the Bank's succession planning and Qatarisation strategy. It is designed to enhance participants' leadership effectiveness, broaden their business acumen, and strengthen their ability to drive organizational performance in an evolving banking environment.

The program combines executive learning, coaching, mentorship, experiential development opportunities, and strategic business projects to provide participants with practical exposure to leadership challenges and opportunities. Through this structured approach, Doha Bank seeks to cultivate a strong pipeline of future leaders capable of supporting the Bank's long-term growth, resilience, and innovation objectives.

The Leadership Development Program reflects Doha Bank's ongoing commitment to developing homegrown talent and fostering the next generation of banking leaders in Qatar.

Key Highlights

- Leadership Development Program designed for **20 high-potential Qatari managers**
- Supports Doha Bank's **succession planning and Qatarisation objectives**
- Focuses on strategic thinking, leadership effectiveness, and business acumen
- Incorporates executive coaching, mentoring, experiential learning, and strategic project work
- Contributes to building a sustainable pipeline of future leaders and strengthening organizational resilience

Building Leadership for the Future

Through targeted investments in leadership development, Doha Bank continues to empower national talent, strengthen its leadership bench, and support the development of a future-ready workforce capable of creating sustainable value for the Bank and its stakeholders.

Additionally, foundational programs like the Management Trainee Program, Basic Banking Program, and Customer Service Development Program are aligned with the Bank's long-term workforce strategy, supporting sustained growth of talent across all levels. To promote skill development, Qatari nationals are also provided with tuition support on a case-by-case basis.

A glimpse of the programs we offer:		
Management Trainee Program (MTP) Target Audience: ▪ Recent university graduates or junior-level employees with high potential for leadership roles. Overall Objective: ▪ To develop future leaders by providing structured exposure to various business functions, leadership training, and mentorship, preparing them for entry-level management positions.	**Basic Banking Program (BBP)** Target Audience: ▪ New hires, interns, or employees transitioning into banking from non-financial backgrounds. Overall Objective: ▪ To build foundational knowledge of banking operations, products, and compliance, enabling participants to perform effectively in entry-level banking roles.	**Customer Service Development Program (CSDP)** Target Audience: ▪ Frontline staff such as tellers, call center agents, and customer service representatives. Overall Objective: To enhance customer service skills, focusing on communication, empathy, and problem-solving, in order to improve customer satisfaction and service quality.

Doha Bank has a formal talent development strategy for Qatari nationals. The strategy's main pillars are built around several key pillars designed to nurture and empower Qatari talent in the banking sector:

Kawader Al Mostaqbel Program	Doha Bank Academy
This flagship initiative equips Qatari nationals with essential banking skills. It includes specialized programs such as the Teller & Customer Service Representative (CSR) Program, which helps fresh graduates begin their careers in retail banking.	An internal training hub offering a wide range of professional development courses for Qatari employees. Core training areas include: ▪ Personal Effectiveness & Business Communication ▪ Teller & Customer Service Certification Programs ▪ Retail Branch Controls & Currency Awareness ▪ Key Banking Systems & Product Knowledge Mandatory e-Learning Modules on: ▪ Business of Banking ▪ Anti-Money Laundering (AML) & Countering the Financing of Terrorism (CFT) ▪ Operational Risk ▪ Information Security ▪ Business Continuity Primary training methods include: ▪ instructor-led classroom training ▪ e-Learning modules ▪ Workshops and seminars ▪ On-the-job training and mentoring
E-Learning and Certification Mandatory e-learning modules cover critical banking topics such as: ▪ Anti-Money Laundering (AML) & Counter Financing of Terrorism (CFT) ▪ Operational risk ▪ Information security	**Strategic Partnerships** Doha Bank collaborates with the Ministry of Labor to design tailored training programs for job seekers with university or secondary school qualifications, focusing on customer service and banking operations.

Case Story

Internship Program in collaboration with the Ministry of Labour

In alignment with the Qatar National Vision 2030, Doha Bank has initiated an internship program in collaboration with the Ministry of Labour. The objectives of the program are twofold:

1. Encouraging skill development for Qatari students
2. Providing employment opportunities to skilled Qatar students

In 2025, Doha Bank placed Qatari students as interns across the Bank's departments, providing them with mentorship opportunities and hands-on project experience to enhance their skills. This included assigning interns to departments such as Retail Banking, Corporate Banking, Risk, Compliance and so on, Additionally, mentors were assigned to the interns to support learning and career development with scheduled feedback and coaching sessions to track progress. The program prioritized project based learning through real time participation in projects and case stories relevant to each department. Interns were introduced to basic banking knowledge and training on subjects such as AML, KYC and data protection.

More than 20 interns were trained as a part of this internship program in 2025.

In the forthcoming year, the Bank intends to expand the intake of its interns and allow more departments to participate in the program.

c. Upskilling our Workforce

A crucial aspect of the Human Development pillar of the Qatar National Vision 2030 is its focus on training and development. In alignment with this vision, Doha Bank has implemented a comprehensive strategy to empower young professionals, recent graduates, and existing employees at various levels of the organization.

Doha Bank has a structured training and development policy in place for all employees. The Bank identifies training needs specific to each employee's skillset and job description. A blended delivery model has been adopted using e-learning. Employees complete a minimum of five topics relating to their job description and mandatory courses identified by the Bank annually. Subject matter experts are engaged to deliver specialized training to employees. External training is also offered to employees and comprise primarily of training programs offered within Qatar or internationally as well as conference and seminars. Employees attend one external training program in a year.

At the heart of these efforts is the Doha Bank Academy, which delivers a wide range of structured development programs aimed primarily at high-potential Qatari graduates. Doha Bank Academy serves as the central hub for learning and development within Doha Bank. It is dedicated to enhancing the professional capabilities of employees, with a strong focus on developing Qatari nationals in alignment with Qatar National Vision 2030. The Academy provided various training programs provide a strong foundation for early-career professionals, equipping them with the necessary skills and knowledge for long-term career success. In addition to these structured programs, on-the-job training and targeted career development initiatives are made available to employees across both branches and head office functions.

Doha Bank also prioritizes continuous learning across middle management and executive levels through specialized leadership development programs. These initiatives are designed to cultivate talent and prepare leaders to meet the evolving needs of the organization. The Bank follows a blended learning approach, combining LMS-based modules, in-class training sessions, and online learning. Participation in these training programs is closely monitored using surveys and Excel-based tracking tools. Employees are encouraged to complete a content-based minimum number of training hours annually to ensure ongoing development.

To ensure training remains relevant and impactful, training needs analyses are annually conducted. These analyses align learning interventions with job-specific competencies, role requirements, and skill set specifications. As a result, a diverse array of training topics is offered, including:

Training program	Target audience
Performance Management ▪ Understand the principles and cycle of effective performance management. ▪ Learn how to set clear expectations and provide constructive feedback. ▪ Develop skills to conduct fair and impactful performance appraisals.	Line managers, team leaders, and HR professionals.
Performance Improvement Planning (PIP) ▪ Improve Job Performance & Productivity ▪ Enhance Skills and Competencies ▪ Strengthen Communication & Collaboration ▪ Demonstrate Accountability & Professionalism	Line managers, team leaders, senior managers
Business Continuity Management BCM ▪ Understand BCM Principles and Frameworks ▪ Identify and Assess Risks & Business Impact ▪ Develop and Implement Continuity Plans ▪ Enhance Response, Recovery, and Testing Capabilities	All Staff
Job analysis training ▪ Understand Job Roles and Responsibilities ▪ Develop Competency Mapping Skills ▪ Apply Job Analysis Methods and Tools ▪ Support HR Decision-Making	HR Team
Mastering Advanced Time Management ▪ Apply advanced prioritization techniques to manage competing tasks. ▪ Identify and eliminate time-wasting habits and distractions. ▪ Use tools and strategies to enhance personal and team productivity.	Mid- to senior-level employees, project managers, and team leads.
Setting SMART Objectives ▪ Learn how to formulate Specific, Measurable, Achievable, Relevant, and Time-bound goals. ▪ Align individual objectives with departmental and organizational goals. ▪ Monitor and evaluate progress effectively using SMART criteria.	All employees
Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT) ▪ Understand the legal and regulatory framework surrounding AML/CFT. ▪ Identify suspicious activities and apply appropriate reporting procedures. ▪ Strengthen compliance culture and risk mitigation practices.	All employees, with special focus on those in compliance, operations, and customer-facing roles.
Customer Service Excellence (with simulations and real case studies) ▪ Enhance communication and problem-solving skills in customer interactions. ▪ Apply best practices through real-life case studies and role-playing. ▪ Build customer loyalty through empathy and service consistency.	Frontline staff, call center agents, and relationship managers
Environmental, Social, and Governance (ESG) Training ▪ Understand the fundamentals of ESG and its relevance to the banking sector. ▪ Learn how to integrate ESG principles into business decisions and reporting. ▪ Promote sustainable practices and corporate responsibility.	Senior management, sustainability officers, risk managers, and strategy teams
Risk Management training: ▪ Risk Champion training ▪ ORM Framework training ▪ Risk and Controls Self-Assessment (RCSA) training	All employees
Sign language training for customers with special needs ▪ Develop Basic Sign Language Communication Skills ▪ Enhance Social Interaction and Inclusion ▪ Build Confidence and Self-Expression ▪ Promote Awareness and Accessibility	Front line staff in branches

2025 Training highlights

QAR 1.4 million
Annual Training Budget for 2025

16.09 Hours
Average Training Hours/Male Employee

10.23 hours
Average Training Hours/Female Employee

13.14 hours
Average training hours per employee across all categories

Year on year trend in training hours (hrs/employee)

2025	2024	2023	2022
13.14	10.1	9.93	10.8

Training effectiveness is evaluated through post-training satisfaction surveys, and outcomes are reported to the CEO and CHRO as part of the annual HR Key Performance Indicators (KPIs).

Case Story

Doha Bank's Learning Management System

In an effort to inculcate a culture of continuous learning, address skills gaps, and improve training efficiency, in 2025 Doha Bank implemented a customized Learning Management System (LMS). The new system has been designed to make learning more accessible and flexible for employees while automating critical training processes and supporting a blended learning strategy.

The system was tailored to the specific needs of the organization, allowing for:

- Centralized management of training resources and records.
- Flexible access to digital learning content across devices and locations.
- Blended learning integration, combining online modules with instructor-led sessions.
- Automated assignment, tracking, and reporting of mandatory compliance training.
- Real-time analytics to monitor progress and effectiveness of training initiatives.

Key Features

- **Blended Learning Support:** Integration of e-learning, virtual classrooms, and face-to-face sessions.
- **Automated Workflows:** Reduced manual effort through automated notifications, course assignments, and certification renewals.
- **Scalability:** Designed to accommodate a growing number of users and evolving training needs.
- **User-Centric Interface:** Intuitive navigation and personalized learning paths.
- **Analytics and Reporting:** Real-time insights into learner progress, engagement, and course effectiveness.

Results

- **Enhanced Learning Accessibility:** Employees now access training at their convenience, reducing disruption to daily operations.
- **Increased Training Efficiency:** Hundreds of classroom-based courses were transitioned to digital formats, saving time and cost.
- **Stronger Learning Culture:** Employees engage more proactively with learning content, contributing to higher upskilling rates.
- **Operational Savings:** Reduced reliance on physical classrooms and travel expenses.
- **Compliance Assurance:** Improved tracking and completion rates for mandatory training programs.

d. Employee Health and Well-being

At Doha Bank, the wellbeing of our employees both physical and mental remains a core priority. The Human Resources department is committed to supporting employees through a comprehensive range of financial and non-financial benefits, reinforcing the bank's strong employee value proposition and fostering a supportive, balanced work environment.

Doha Bank has developed a General Services Security Policy, which covers occupational health and safety aspects. According to the Policy, a Physical Security and Safety Officer shall ensure that the Bank's physical security systems, equipment and devices will remain up to date through systems testing, preventive and reactive maintenance that will be performed regularly by competent service contractors. The Bank has a Disaster Control Committee that will execute a disaster readiness plan.

All employees are regularly trained on the Bank's Policy and mock fire evacuation drills are conducted annually.

0	0
Workplace injuries	Workplace fatalities

Doha Bank strictly prohibits the use of child and forced labor through its established policies and guidelines. All employment at Doha Bank is governed by clear and formal contracts. The Bank ensures full compliance with labor laws in every jurisdiction where it operates.

During the reporting period, there were no reported cases of child or forced labor.

Employee grievance redressal

Doha Bank is committed to promoting accountability and transparency through a strong employee grievance redressal mechanism. Under its Human Resources Manual, Doha Bank has established an employee grievance redressal mechanism. Employees are encouraged to voice their concerns through designated grievance channels, with the Human Resources department serving as a key point of contact.

Doha Bank aims to ensure the complete confidentiality of employee grievances. Doha Bank has a strict non retaliation policy towards grievances. No person shall directly or indirectly use any official authority or influence in any manner to discourage the use of this procedure. Any person found to have acted in a manner to discourage the use of this procedure may be subject to discipline. While the Bank's official grievance redressal policy is currently being updated, the process remains active and responsive. Doha Bank aims to complete investigations within two weeks and has established a Penalty Ordinance to ensure the protection of individuals who report grievances, reinforcing its commitment to a fair and supportive work environment.

In 2025, there were zero incidents or complaints related to any type of discrimination or harassment at the workplace.

Employee engagement

Employee engagement is a cornerstone of our organizational culture, reflecting our commitment to building a motivated, connected, and high-performing workforce. Across our operations, the Bank actively promotes engagement through a wide range of initiatives focused on well-being, recognition, learning, and collaboration. Through these initiatives, we aim to enhance employee satisfaction, strengthen team cohesion, and align our people with the Bank's broader mission and values.

Case Story

Employee engagement activities at Doha Bank

Throughout 2025, Doha Bank continued to strengthen employee engagement and foster an inclusive workplace culture through a diverse range of initiatives across its operations. In India, employees participated in a vibrant calendar of events designed to promote well-being, teamwork, and a sense of belonging. Activities included celebrations of International Women's Day, wellness and recreational sessions, and friendly cricket tournaments that encouraged collaboration, employee interaction, and healthy lifestyles.

The Bank also celebrated cultural festivals such as Navratri, Diwali, Onam, and Secret Santa, providing opportunities for employees from diverse backgrounds to connect, share traditions, and strengthen workplace relationships. These celebrations reinforced Doha Bank's commitment to diversity, inclusion, and creating a positive employee experience.

In support of physical health and active lifestyles, Doha Bank marked Qatar National Sports Day by launching a week-long "Count Your Steps" challenge. The initiative encouraged employees to stay active through friendly competition, knowledge sharing, and peer engagement, with prizes awarded to participants who demonstrated commitment to sports, health, and well-being.

Further promoting employee wellness and connection with nature, the India operations team organized a nature trekking activity, offering employees an opportunity to engage in outdoor recreation, enhance their physical well-being, and strengthen team cohesion in a relaxed environment.

Collectively, these initiatives contributed to a supportive and engaging workplace culture, reflecting Doha Bank's commitment to employee well-being, inclusion, and fostering meaningful connections across its workforce.






Community Impact

Corporate Social Responsibility (CSR) is embedded at the heart of our mission and corporate values. We go beyond financial performance by dedicating resources and support to address the evolving needs of Qatari society and empower our community and partners, with the Qatar National Vision 2030 as a guiding light. At Doha Bank, our vision of prosperity extends beyond borders to create lasting value for people, communities, and the planet. We are committed to inculcating a strong sense of social responsibility among our employees, while actively contributing to national development by supporting efforts to enhance Qatar's Human Development Index.

Pre-tax profits invested in the community (%)	2022	2023	2024	2025
	3.43%	3.26%	3.65%	2.69

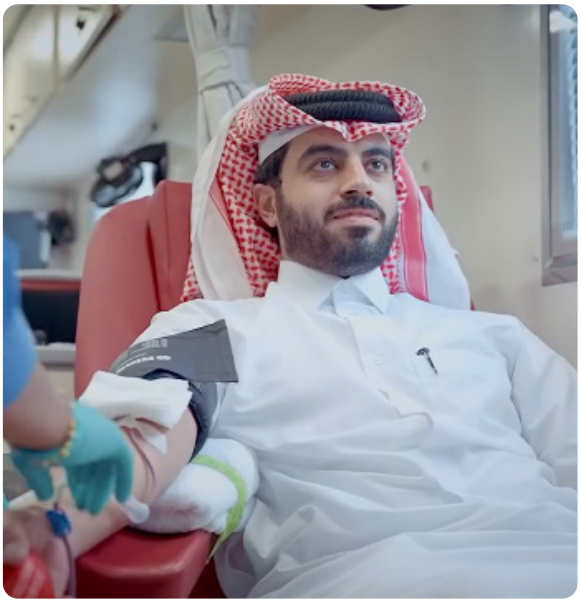
a. CSR Strategy

As part of our ongoing commitment to meaningful impact, the Bank has refreshed its CSR strategy to better align with evolving societal needs and national priorities. This renewed approach will ensure our initiatives remain relevant, measurable, and impactful, reflecting both global sustainability trends and local development goals. By reassessing our focus areas and engaging with key stakeholders, our objective is to enhance the effectiveness of our CSR programs and reinforce our role as a responsible corporate citizen in Qatar and beyond.

Focus Area	Target beneficiary	Rationale
Education/ Skilling for the youth	Youth (13–18 yrs) Young adults (19–29 yrs)	Education is a key focus area in Qatar's National Vision 2030, linked to Goal 4 of the UN SDGs.
Financial literacy and inclusion	Women / Migrant communities / SMEs	Financial literacy is directly linked with Doha Bank's business priorities; linked to Goal 8 of the SDGs.
Healthcare	Beneficiaries across all age groups	Healthcare is a key focus area in Qatar's National Vision 2030 and Goal 4 of the UN SDGs.
Environment	Women Migrant communities	Environment is a key focus area in Qatar's National Vision 2030 and linked to Doha Bank's ESG strategy.
Sports	Beneficiaries across all age groups	Promoting the development of a healthy and fit population is an essential focus area of Qatar's National Vision 2030.

Healthcare

- In collaboration with Hamad Medical Corporation, Doha Bank organized a blood donation campaign at DB Tower, encouraging both staff and visiting clients to participate in this life-saving initiative. The drive aimed to support local healthcare needs and promote a culture of giving within the community. The campaign saw enthusiastic participation, reflecting the shared commitment of our employees and customers to contribute to a meaningful cause.
- As part of the awareness efforts on World Breast Cancer Day, Doha Bank held an event – "Wings of Hope" for its female employees in October 2025, to highlight the importance of early diagnosis, provide directions to reduce the risk of developing the disease, and other aspects related to awareness.
- In celebration of World Mental Health Day, Doha Bank hosted a session in collaboration with The View Hospital to raise awareness and promote mental well-being among our team.



Environment

Doha Bank celebrated The Earth Hour 2025 by turning off its lights at the Bank's Headquarters (Doha Bank Tower) from 8:30 to 9:30 pm.

Earth Hour Day is a global initiative by the World Wildlife Fund which is being celebrated on March 25 every year. The annual event encourages people to the 'Light Off' movement as a symbol of commitment to the planet. The Earth hour Day aims at raising awareness of environmental issues to decrease adverse effects on the upcoming generation.



Financial Literacy and Inclusion

In 2025, Doha Bank launched the 'Don't click the link' campaign to raise awareness to always verify the source of data you receive and how to keep it safe.

Sports

- Demonstrating its commitment to promoting sports nationally and supporting the country's sports movement, Doha Bank signed a sponsorship deal with QSL, QTF, QOC, Al Arabi Sports Club and Padel Players - Rashed and Mashari. These agreements are part of the bank's broader social responsibility initiatives.
- Doha Bank sponsored the 13th Doha Marathon by Ooredoo as the Official Bank Sponsor. This partnership highlights Doha Bank's continued commitment to initiatives that drive wellness, social responsibility, and meaningful community impact throughout Qatar.

Education / Skilling for the youth

- Doha Bank announced its role as the Visionary Partner of the Mentor Arabia Gala Dinner, organised in collaboration with Education Above All Foundation (EAA). This prestigious gathering unites Arab and international leaders to advocate for youth empowerment, innovation, and sustainability while promoting Qatar National Vision 2030 and the UN Sustainable Development Goals.



- Doha Bank has signed a Memorandum of Understanding (MoU) with Carnegie Mellon University in Qatar (CMU-Q) to establish a collaborative framework aimed at advancing education, scientific research, and community development in Qatar. The agreement reflects both institutions' commitment to fostering knowledge exchange, innovation, and capacity-building in key academic and professional fields.



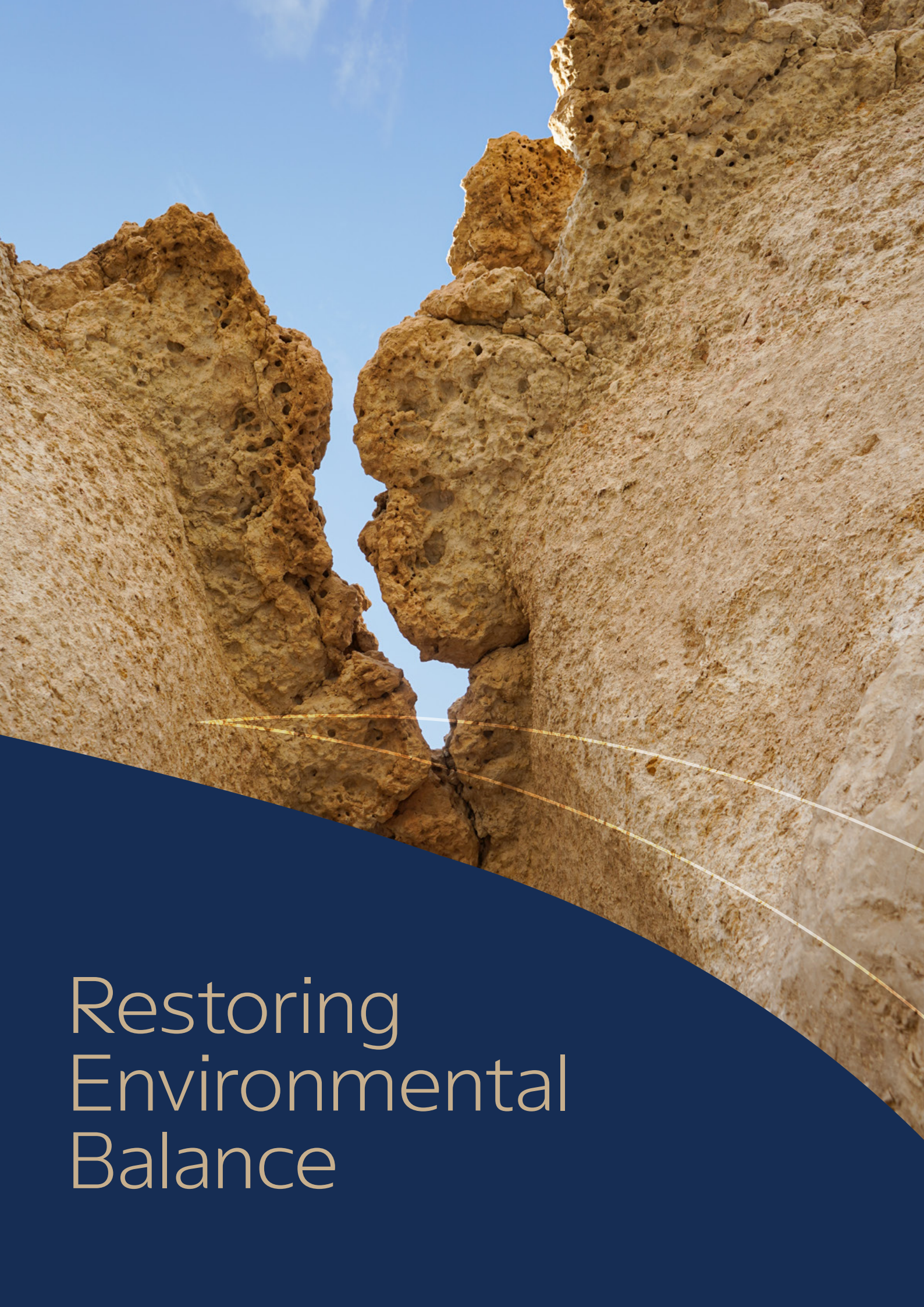
- Doha Bank concluded the Summer Camp in collaboration with Qatar Equestrian Federation at Future Riders School. The program, which targets children and adolescent from 4 to 17 years old, was held at the Future Riders School of the Qatar Equestrian Federation, where the young riders received training on the principles of horse riding, suitable for the age stage of each of the participants. In addition, the participants took part in entertainment and cultural activities, during daily classes throughout the five-day program.



- In collaboration with the Ministry of Labor, the bank organized a Customer Service (CSR) training program aimed to enhance service excellence and professional development.
- Doha Bank also sponsored Ajyal Education Center's QINWAN Program with QAR 60,000. Qinwan program is an innovative educational initiative designed to build leadership skills, civic awareness, and a sense of social responsibility among young participants. It combines academic, cultural, and physical activities that contribute to nurturing a confident and capable generation aligned with Qatar's national values and vision.
- Doha Bank sponsored the 2nd ESG conference organised Hawkama Center and Qatar Chamber.



Contributions (QAR ‘ 000s)	2022	2023	2024	2025
Event Sponsorships	7,416	6,421	8,824	**4,759**
Community Investment (incl. charitable donations)	1,350	2,558	1,209	**622**
Social & Sports Fund Contributions	19,134	19,237	21,286	**19,737**
Total Contributions	27,900	28,216	31,319	**25,117**
Pre-tax profits	813,681	864,663	858,270	**932,203**



Restoring Environmental Balance

At **Doha Bank**, environmental stewardship remains a core pillar of our sustainability strategy and long-term value creation approach. Building on the strong foundations established through our ESG Transformation Program, 2025 marked a significant step forward in advancing our climate agenda from strategy development to implementation and performance management.

Following the successful completion of ESG Transformation Phase II, the Bank now has a comprehensive understanding of its operational and financed emissions profile, supported by robust greenhouse gas (GHG) accounting methodologies and enhanced climate-related risk assessment capabilities. The outcomes of this transformation have enabled Doha Bank to embed climate considerations more effectively into its business strategy, risk management processes, and sustainability commitments.

As part of this progress, Doha Bank established a decarbonization roadmap and adopted a target to reduce Scope 1 and Scope 2 GHG emissions by **25% by 2030**, using **2023 as the baseline year**. This target supports Qatar National Vision 2030 and reflects the Bank's commitment to contributing to the transition toward a lower-carbon economy.

During 2025, Doha Bank continued to monitor and manage its operational emissions while further strengthening data quality, governance processes, and climate-related performance tracking. The Bank also advanced its understanding of financed emissions across relevant portfolio segments, enabling improved assessment of transition risks and opportunities associated with climate change. Insights derived from climate risk assessments are increasingly being integrated into the Bank's risk management framework to enhance resilience and support informed decision-making.

Recognizing the importance of transparent and consistent reporting, Doha Bank continues to review and refine its GHG inventory, methodologies, and data management practices in line with evolving international standards and best practices. These efforts strengthen the Bank's ability to measure progress against its decarbonization objectives and support stakeholders with reliable and decision-useful environmental disclosures.

Through these initiatives, Doha Bank remains committed to restoring environmental balance, reducing its environmental footprint, and supporting the sustainable development ambitions of Qatar while creating long-term value for customers, shareholders, employees, and the wider community.

Energy Management

Doha Bank remains committed to enhancing energy efficiency across its operations as part of its broader environmental sustainability and decarbonization agenda. Through continuous monitoring, optimization initiatives, and responsible resource management practices, the Bank seeks to reduce its environmental footprint while supporting sustainable business growth.

In 2025, Doha Bank achieved a significant improvement in energy performance, recording a **6% reduction in total energy consumption** compared to the previous year. This reduction demonstrates the effectiveness of the Bank's ongoing efforts to optimize energy use across its facilities and strengthen operational efficiency.

The improvement is also reflected in the Bank's energy intensity performance. **Energy consumption intensity (GJ per Million QAR Revenue) decreased by 6% in 2025**, indicating that Doha Bank generated greater economic value while consuming less energy relative to its business activity. This positive trend highlights the Bank's ability to decouple energy use from growth and enhance the efficiency of its operations.

The reduction in both absolute energy consumption and energy intensity was driven by the continued implementation of energy management measures, regular monitoring of energy performance, and increased awareness of resource conservation across the organization. These efforts support Doha Bank's wider sustainability objectives and contribute to the achievement of its decarbonization targets.

By continually improving energy efficiency, Doha Bank reinforces its commitment to responsible environmental stewardship, operational excellence, and alignment with Qatar National Vision 2030.

Key Performance Highlights (2025)

- Total energy consumption reduced by 6% year-on-year.
- Energy consumption intensity (GJ/Million QAR Revenue) reduced by 6% year-on-year.
- Continued progress toward operational efficiency and decarbonization objectives.
- Ongoing implementation of energy conservation and performance monitoring initiatives.

Table 1 Direct Energy Consumption in GJ

Type of Energy Consumed	2022	2023	2024	2025
Petrol for Vehicle (GJ)	3,119	4,764	4,369	**4,124**
Diesel for DG Set (GJ)	0	115	69	**217**

Energy consumption for 2023 & 2024 has been revised due to updates in the methodology and organizational boundary used for calculation.

Table 2 Indirect Energy Consumption in GJ

Type of Energy Consumed	2022	2023	2024	2025
Non- RE Electricity from Grid (GJ)	63,489	68,262	70,000	**65,418**

Table 3 Total Energy Consumption (GJ) & Intensity

Parameters	2022	2023	2024	2025
Total Energy Consumption (Renewable +Non-Renewable Energy) (GJ)	66,635	73,141	74,437	**69,759**
Energy consumption Intensity (GJ/employee)	67	62	63	**58**
Energy consumption Intensity (GJ/Million QAR Revenue)	14.1	11.2	10.2	**9.57**

Energy consumption & energy intensity data for 2023 & 2024 has been revised due to updates in the methodology and organizational boundary used for calculation.

Monitoring our Carbon Footprint

Managing greenhouse gas (GHG) emissions remains a key component of Doha Bank's commitment to environmental stewardship, climate resilience, and sustainable value creation. Through the implementation of its decarbonization roadmap and strengthened environmental management practices, the Bank continues to monitor, measure, and reduce its operational carbon footprint while supporting Qatar's transition to a low-carbon economy.

Following the establishment of 2023 as the Bank's baseline year for emissions measurement and target setting, Doha Bank continues to track progress against its commitment to reduce Scope 1 and Scope 2 GHG emissions by 25% by 2030. The Bank's emissions management approach is supported by enhanced data governance, regular performance monitoring, and initiatives aimed at improving operational efficiency and reducing energy consumption.

The table below outlines the changes in GHG emissions and GHG intensity.

Table 4 GHG Emissions (Scope 1+2) and Intensity

Parameters	2022	2023	2024	2025
Scope 1 (MT CO2e)	215	2,961	2,216	**1,878**
Scope 2 (MT CO2e)	4,550	5,013	5,134	**4,806**
Total (Scope 1+2) (MT CO2e)	4,765	7,974	7,349	**6,684**
GHG Intensity (Scope 1 and 2) (MT CO2e/Employee)	4.8	6.8	6.2	**5.5**
GHG Intensity (Scope 1 and 2) (MT CO2e/Million QAR Revenue)	1.0	1.2	1.0	**0.9**

GHG Emissions and intensity data for 2023 & 2024 has been revised due to updates in the methodology and organizational boundary used for calculation.

In 2025, Doha Bank recorded 1,878 MT CO_2e of Scope 1 emissions, representing an 18% reduction compared to 2024. This decrease reflects the Bank's continued efforts to optimize fuel consumption and improve the efficiency of emission-generating activities under its operational control.

Scope 2 emissions decreased by 7% during the reporting year, from 5,134 MT CO_2e in 2024 to 4,806 MT CO_2e in 2025. The reduction was primarily driven by lower electricity consumption across the Bank's operations, supported by ongoing energy efficiency measures and improved resource management practices.

As a result, Doha Bank's total operational emissions (Scope 1 and Scope 2) decreased to 6,684 MT CO_2e, representing a further reduction in the Bank's carbon footprint. In parallel, the Bank continued to improve its emissions efficiency, with GHG intensity (Scope 1 and Scope 2) per Million QAR Revenue decreasing by 9% compared to 2024. This demonstrates Doha Bank's ability to generate greater economic value while reducing the carbon intensity of its operations.

The continued reduction in emissions and carbon intensity reflects the effectiveness of Doha Bank's environmental management initiatives and reinforces its commitment to achieving its long-term decarbonization objectives. By integrating climate considerations into operational and strategic decision-making, the Bank remains focused on reducing environmental impacts while supporting sustainable growth.

Key Performance Highlights (2025)

- Scope 1 emissions reduced by 18% year-on-year.
- Scope 2 emissions reduced by 7% year-on-year.
- Total Scope 1 and Scope 2 emissions decreased to 6,684 MT CO_2e.
- GHG intensity (Scope 1 and 2) per Million QAR Revenue reduced by 9% year-on-year.
- GHG intensity (Scope 1 and 2) (MT CO2e/Employee) reduced by 12% year-on-year.
- Continued progress toward the Bank's target of reducing Scope 1 and Scope 2 emissions by 25% by 2030 from the 2023 baseline year.

Decarbonization Roadmap

In 2025, Doha Bank advanced the implementation of its Decarbonisation Roadmap, reinforcing its commitment to achieving a 25% reduction in Scope 1 and Scope 2 greenhouse gas emissions by 2030. Building on the emissions hotspot assessment completed in 2024, the Bank prioritized energy efficiency improvements, infrastructure upgrades, and operational optimization initiatives across its facilities.

Significant progress was achieved through a range of decarbonisation measures targeting both direct and indirect emissions sources.

Scope 1 Emissions

To address direct emissions, Doha Bank continued to strengthen its management of cooling and refrigeration systems. During the year, comprehensive repair and rectification works were initiated for the existing York chillers at the Doha Bank Headquarters to improve operational efficiency, reduce refrigerant-related emissions risks, and enhance overall environmental performance. The project remains under implementation and is expected to contribute to further emissions reductions upon completion.

The Bank also continued its efforts to monitor refrigerant performance, minimize leakages, and evaluate opportunities to transition toward lower Global Warming Potential (GWP) refrigerants where technically feasible.

Scope 2 Emissions

Reducing electricity consumption remained a key focus area in 2025. Several energy efficiency projects were implemented across the Bank's facilities:

- **LED Lighting Upgrade Programme:** The replacement of conventional lighting with energy-efficient LED lighting was completed across multiple locations, including the Headquarters Tower, Salwa Road Branch, and Dukhan Branch. These upgrades resulted in estimated monthly energy savings of **21,783 kWh** and monthly cost savings of approximately **QAR 4,792**.
- **HVAC Efficiency Improvements:** Three R22 package air-conditioning units at the Salwa Road Branch were replaced with more efficient R410 units, supporting improved cooling performance and energy efficiency while reducing reliance on older refrigerant technologies.

- **Building Management System (BMS) Optimisation:** The Bank continued enhancing its Building Management System at the Headquarters Tower. During the year, rectification works were initiated to further improve monitoring and control capabilities. In addition, all floor Air Handling Units (AHUs) remained integrated into the BMS platform, enabling automated scheduling based on seasonal requirements. AHU operations are programmed to start at 3:00 a.m. during hotter periods and 5:00 a.m. during cooler periods, with daily shutdown scheduled at 5:00 p.m., helping optimize energy consumption while maintaining occupant comfort.
- **Building Envelope Improvements:** Thermal control measures, including the installation of 3M thermal films in selected areas exposed to direct sunlight, continued to support indoor cooling efficiency and reduce heat gain in targeted locations.

These initiatives demonstrate Doha Bank's ongoing commitment to operational decarbonisation, energy efficiency, and responsible resource management. The Bank will continue to evaluate and implement additional emissions reduction opportunities while tracking progress against its 2030 emissions reduction target and supporting Qatar's transition to a low-carbon economy.

Case Story

Advancing Our 2030 Decarbonisation Ambition

As part of Doha Bank's commitment to reduce Scope 1 and Scope 2 greenhouse gas emissions by 25% by 2030, the Bank continued implementing energy-efficiency and infrastructure improvement projects across its operations in 2025.

A key milestone during the year was the successful completion of LED lighting upgrades across the Headquarters Tower, Salwa Road Branch, and Dukhan Branch. The initiative generated estimated monthly electricity savings of 21,783 kWh, equivalent to annual savings of more than 261,000 kWh, while delivering approximately QAR 4,792 in monthly cost savings.

To further improve building energy performance, the Bank replaced three aging R22 air-conditioning package units at the Salwa Road Branch with more efficient R410 units. In parallel, enhancements to the Building Management System (BMS) at the Headquarters Tower enabled optimized scheduling of Air Handling Units (AHUs), reducing unnecessary energy consumption while maintaining occupant comfort.

The Bank also continued targeted building envelope improvements, including the use of thermal window films in areas exposed to direct solar radiation to reduce cooling demand and improve indoor thermal efficiency.

2025 Results at a Glance

- **21,783 kWh/month** estimated electricity savings from LED upgrades
- **QAR 4,792/month** estimated cost savings
- **3 HVAC units upgraded** to more efficient technology
- **Automated BMS controls** implemented to optimize HVAC operations
- **Chiller efficiency enhancement project** initiated at the Headquarters Tower

ESG Impact

These initiatives demonstrate how targeted investments in energy efficiency and operational optimization can deliver measurable environmental and financial benefits, supporting Doha Bank's decarbonisation roadmap while contributing to a more sustainable and resilient banking operation.

Scope 3 Emissions

Following the comprehensive Scope 3 screening exercise undertaken in 2024, Doha Bank continued to enhance its greenhouse gas (GHG) emissions accounting practices in 2025. The assessment remains aligned with the GHG Protocol and covers the nine Scope 3 categories identified as relevant to the Bank's operations, including financed emissions, which are reported separately. The year 2023 continues to serve as the baseline year for Scope 3 emissions reporting.

In 2025, total Scope 3 emissions (excluding financed emissions) amounted to **14,970 MT CO_2e**, representing a **1.9% reduction** compared to **15,261 MT CO_2e** in 2024. While overall emissions remained broadly stable, changes were observed across several categories. Emissions from **Category 1 (Purchased**

Goods and Services) increased from **5,096 MT CO_2e** in 2024 to **5,869 MT CO_2e** in 2025, reflecting changes in procurement-related expenditure and supplier activities. This increase was partially offset by reductions in **Category 3 (Fuel- and Energy-Related Activities)**, which declined from **3,446 MT CO_2e** to **3,090 MT CO_2e, Category 5 (Waste Generated in Operations)**, which decreased from **14 MT CO_2e** to **3 MT CO_2e, Category 7 (Employee Commuting)**, which reduced from **5,875 MT CO_2e** to **5,188 MT CO_2e**, and **Category 8 (Upstream Leased Assets)**, which decreased from **269 MT CO_2e** to **249 MT CO_2e.**

Emissions from **Category 6 (Business Travel)** increased modestly from **131 MT CO_2e** in 2024 to **141 MT CO_2e** in 2025, reflecting higher business travel activity during the reporting period. Emissions associated with **Category 13 (Downstream Leased Assets)** remained unchanged at **430 MT CO_2e**, indicating consistency in the operational profile of leased assets.

Purchased Goods and Services and **Employee Commuting** continued to be the Bank's most significant Scope 3 emission sources, together accounting for approximately **74% of total Scope 3 emissions** in 2025. The results highlight the importance of continued engagement with suppliers and employees to address emissions across the Bank's value chain and operational activities.

Doha Bank will continue to refine its Scope 3 emissions inventory, improve data quality through enhanced supplier engagement and data collection processes, and identify opportunities to reduce emissions across its value chain in support of its climate commitments and broader sustainability objectives.

Table 5 Scope 3 Emissions (Excluding Financed Emissions)

Scope 3	2022	2023	2024	2025
Scope 3, Category 1 (MT CO2e)	Disclosed for the first time in 2023	2,980	5,096	**5,869**
Scope 3, Category 2 (MT CO2e)				
Scope 3, Category 3 (MT CO2e)		3,304.3	3,446	**3,090**
Scope 3, Category 5 (MT CO2e)		12.4	14	**3**
Scope 3, Category 6 (MT CO2e)		22	131	**141**
Scope 3, Category 7 (MT CO2e)		5,849.2	5,875	**5,188**
Scope 3, Category 8 (MT CO2e)		260	269	**249**
Scope 3, Category 13 (MT CO2e)		430	430	**430**
Total Scope 3 emissions (MT CO2e)	67	12,858	15,261	**14,967**
GHG Intensity (MT CO2e/Revenue in Mn QAR)	Not Calculated	1.97	2.2	**2.05**

Financed Emissions

Doha Bank is committed to fostering transparency by regularly reporting the greenhouse gas emissions linked to its portfolios using the Partnership for Carbon Accounting Financial (PCAF) methodology. The Bank prioritizes proactive engagement with both clients and industry organizations to drive the adoption of responsible investment strategies and climate-friendly financial products. These ongoing initiatives demonstrate Doha Bank's determination to accelerate the global shift towards decarbonization and to position itself as a leader in sustainable banking. Our wholesale banking portfolio is mainly classified as business loans, commercial real estate and motor loans. While, our investment is mainly classified under listed equity, corporate bonds (including sovereign bond) and private/unlisted equity.

The boundary for Doha Bank's financed emissions reporting has been defined based on the availability of data, the materiality of the asset class to the Bank and regional trends. At present, the Bank has calculated its financed emissions (Scope 3, category 15) for its wholesale banking and investments portfolio. Doha Bank's financed emissions have been calculated using 2023 data as a baseline, under PCAF guidance.

In 2025, financed emissions from the Bank's corporate banking portfolio increased to 3.01 million tCO_2e, compared to 2.96 million tCO_2e in 2024, reflecting portfolio growth from USD 16.93 billion to USD 17.10 billion. Business Loans remained the largest contributor, accounting for 60.1% of total financed emissions, followed by Real Estate at 39.8%, while Motor Loans represented a negligible share of 0.1%. The emissions profile continues to be concentrated within the Business Loan and Real Estate portfolios, which together accounted for over 99% of total financed emissions, providing a key basis for the Bank's climate risk assessment and portfolio decarbonization efforts.

Table 6 Financed Emissions - Wholesale Banking Portfolio

Asset Classes	2024			2025		
	Total Loan in Billion USD	Emissions (MT CO2e)	Emission contribution	Total Loan in Billion USD	Emissions (MT CO2e)	Emission contribution
Motor Loan	0.02	2,780	0.1%	0.02	2,899	0.10%
Business Loan	11.71	1,794,316	60.6%	11.86	1,810,213	60.09%
Real Estate	5.20	1,164,828	39.3%	5.22	1,199,168	39.81%
Total	16.93	2,961,924	100%	17.10	3,012,280	100%

Most of our financed emissions through investment are linked to sovereign debt, which contributes over 84% of our total emissions footprint of our investment portfolio. Notably, around 77% of these sovereign debt-related emissions originate from our exposure to Qatari government bonds. The detailed of investment emissions are outlined in the below table.

Table 7 Financed Emissions - Investment Banking Portfolio

Asset Class	2024			2025		
	Total invested in Billion USD	Emissions (MT CO2e)	Emission contribution	Total invested in Billion USD	Emissions (MT CO2e)	Emission contribution
Listed corporate bonds	0.57	38,696	1.5%	1.33	481,257	15.87%
Listed equity	0.73	189,879	7.4%	0%	0%	0%
Sovereign debt bonds	7.71	2,348,266	91.1%	8.36	2,550,551	84.13
Total	9.01	2,576,841	100%	9.69	3,031,808	100%

In 2025, our total emissions from investment activities increased by 18%, while the exposure increased by 8% from 2024.

The Bank is progressively expanding its sectoral coverage as methodological frameworks and data sources become more accessible. It is currently in the foundational phase of integrating transition planning into its financed emissions strategy and is refining its climate-related risk appetite metrics.

As part of its strategy to reduce financed emissions, Doha Bank has identified key sectors and entities that contribute significantly to its overall emissions footprint. The Bank intends to proactively engage with these entities to support their decarbonization efforts and to implement a robust monitoring framework that tracks progress on their emissions reduction initiatives.

In parallel, Doha Bank is committed to expanding its green financing activities and broadening its portfolio of environmentally sustainable financial products. These initiatives are aligned with the Bank's long-term vision to promote low-carbon economic growth and to support clients in transitioning to more sustainable business models.

Waste Management

Doha Bank remains committed to responsible waste management as part of its broader environmental stewardship and sustainability strategy. Although the Bank's operations are primarily office-based, it recognizes the importance of minimizing its environmental footprint through the effective management of waste streams, including paper, electronic waste (e-waste), and general office waste.

The Bank continues to promote waste reduction at source, reuse, and recycling across its headquarters and branch network. During 2025, total waste generated amounted to **363 tonnes**, representing a significant reduction of approximately **80%** compared to **1,837 tonnes in 2024**. This substantial decrease reflects the completion of branch expansion activities undertaken in the previous year, as well as continued efforts to improve resource efficiency and waste management practices across operations.

Paper consumption and disposal also decreased during the reporting period, with total paper waste reduced from **57 tonnes in 2024 to 51 tonnes in 2025**, supporting the Bank's ongoing digitalization initiatives and paper reduction efforts.

The table below outlines waste generation trends over the reporting period.

Table 8 Details of Waste Generated in tonnes

Type of Waste	2022	2023	2024	2025
Paper (tonnes)	61	57	57	**51**
Total Waste Generated (tonnes)	292	1,352	1,837	**363**

Monitoring of E-waste

The Information Security and Technology teams continue to oversee the management and disposal of IT-related waste, ensuring that electronic waste is handled and disposed of in accordance with applicable local regulatory requirements and data security protocols. The Bank remains focused on strengthening its waste management mechanisms, increasing awareness among employees, and identifying opportunities to further minimize waste generation and enhance recycling practices.

By implementing effective waste management practices throughout its operations, Doha Bank is committed to maintaining compliance with environmental regulations and avoiding any waste-related legal or regulatory penalties.

Water Management:

Doha Bank recognizes the critical importance of efficient and responsible water use. As a financial institution operating in a water-scarce region, we are committed to implementing sustainable water management practices that support our operational needs while contributing to the responsible use of one of Qatar's most valuable natural resources. This commitment aligns with the objectives of Qatar National Vision 2030 and the Qatar Water Security Strategy 2030.

Our premises in Qatar receive desalinated water supplied through the national water network. Water is primarily used for domestic purposes, including washrooms, cleaning activities, pantry facilities, and landscape irrigation where applicable.

In 2025, Doha Bank's total water consumption reached 54,149 m^3, representing an increase of approximately 4.0% compared to 52,060 m^3 in 2024. The increase was primarily attributable to higher occupancy levels across office locations and branch operations. Water consumption intensity increased from 44.11 m^3 per employee in 2024 to 51.97 m^3 per employee in 2025. The Bank continues to monitor water use closely and identify opportunities to improve efficiency and optimize consumption patterns across its operations.

The table below presents the Bank's water consumption performance over the reporting period.

Table 9 Water Consumption & Water Intensity

Parameters	2022	2023	2024	2025
Water Consumption (m3)	43,604	43,293	52,060	**54,149**
Water Consumption Intensity (m3/employee)	44.05	36.85	44.11	**51.97**

To strengthen water management and improve data accuracy, Doha Bank has continued expanding its water monitoring capabilities across its premises. Water meters installed at key locations enable better tracking of consumption trends and support the identification of efficiency improvement opportunities. The Bank also continues to promote the use of water-efficient fixtures, including low-flow faucets and other water-saving technologies, to reduce unnecessary water consumption across its facilities.

In addition, smart irrigation controls are utilized where applicable to optimize landscape watering requirements and minimize water wastage. These measures support the Bank's broader commitment to resource efficiency and environmental stewardship.

Looking ahead, Doha Bank will continue to enhance its water management practices through improved monitoring, employee awareness initiatives, and the adoption of technologies that promote responsible water consumption, contributing to the long-term sustainability of its operations.



Annexure

Appendix A: ESG Dashboard

ENVIRONMENT				
GRI 305 Emissions (MTO2e)				
Category	2022	2023	2024	**2025**
Scope 1 emissions	215	2,962	2,215	**1,878**
Scope 2 emissions	4,550	5,013	5,134	**4,806**
Scope 3, Category 1 **Scope 3, Category 2**	Disclosed for the first time in 2023	2,980	5,096	**5,201**
Scope 3, Category 3		3,304	3,446	**3,090**
Scope 3, Category 5		12	14	**3**
Scope 3, Category 6		22	131	**141**
Scope 3, Category 7		5,849	5,875	**5,188**
Scope 3, Category 8		260	269	**249**
Scope 3, Category 13		430	430	**430**
Scope 3 emissions (excluding Category 15)	67	12,858	16,071	**14,300**
Total Scope Emissions (Scope 1, Scope 2 and Scope 3)	4,832	20,833	23,420	**20,983**
GHG emissions intensity (MtCO2e/ Revenue in Mn QAR)	Not Calculated	3.19	3.21	**2.88**
GRI 306 Waste (tonnes)				
Category	2022	2023	2024	**2025**
Total waste generated	292	1,352	1,837	**363**
GRI 303-5 Water Consumption (m3)				
Category	2022	2023	2024	**2025**
Total Water Consumption	43,604	43,293	52,060	**54,149**

SOCIAL

GRI 401-1 New Employee Hires and Employee Turnover (by Gender)

Category	Unit	2022		2023		2024		2025	
		Male	Female	Male	Female	Male	Female	**Male**	**Female**
Number of Employees	No.	812	381	802	373	810	370	**821**	**390**
	%	68.10%	31.90%	68.30%	31.70%	68.60%	31.40%	**67.79%**	**32.20%**
New Hires	No.	100	30	83	35	77	42	**91**	**51**
	%	76.90%	23.10%	70.30%	29.70%	64.70%	35.30%	**64.08%**	**35.91%**
Employee Turnover	No.	104	32	96	44	94	45	**78**	**32**
	%	76.50%	23.50%	68.60%	31.40%	67.60%	32.40%	**70.90%**	**29.09%**

GRI 401-1 New Employee Hires and Employee Turnover (by Age)

Category	Unit	2022		2023		2024		2025	
		No.	%	No.	%	No.	%	**No.**	**%**
Number of Employees	Age 18-30	114	9.60%	106	9.00%	106	9%	**110**	**9.08%**
	Age 31-50	884	74.10%	857	72.90%	852	72%	**861**	**71.09%**
	Age 51+	195	16.30%	212	18.00%	222	19%	**240**	**19.81%**
New Hires	Age 18-30	15	11.50%	29	24.17%	34	27.42%	**29**	**20.42%**
	Age 31-50	116	83.80%	80	66.67%	83	66.94%	**103**	**72.53%**
	Age 51+	6	4.60%	11	9.17%	7	5.65%	**10**	**7.04%**
Employee Turnover	Age 18-30	17	12.50%	30	21.40%	21	15.1%	**9**	**8.18%**
	Age 31-50	84	61.80%	78	55.70%	81	58.30%	**84**	**76.36%**
	Age 51+	35	25.70%	32	22.90%	37	26.6	**17**	**15.45%**

GRI 401-3 Details of Parental Leaves for Employees

Category	2022	2023	2024	**2025**
Total no. of employees entitled to parental leave	381	373	370	**390**
Number of employees that took parental leave	13	7	15	**13**
Return to Work Rate	100%	100%	100%	**100%**
Retention Rate	100%	100%	100%	**100%**

GRI 404-1 Average Hours of Training for Employees

Category	Unit	2022		2023		2024		2025	
		Average no. of training hours for male employees	Average no. of training hours for female employees	Average no. of training hours for male employees	Average no. of training hours for female employees	Average no. of training hours for male employees	Average no. of training hours for female employees	**Average no. of training hours for male employees**	**Average no. of training hours for female employees**
Senior Management	hrs/ employee	5.4	-	3.9	-	3.75	4	**7.7**	**1.0**
Middle Management	hrs/ employee	8.49	6.64	12.06	10.3	12.94	10.23	**4.6**	**5.2**
Junior Management	hrs/ employee	9.15	7.67	9.36	13.74	10.32	10.16	**3.3**	**2.3**
Non Management	hrs/ employee	9.97	15.38	8.96	10.54	9.67	9.89	**4.7**	**4.4**
Average hours per employee category		**10.8**		**9.93**		**10.1**		**4.02**	

GRI 404-3 Employees receiving regular performance and career development reviews

Category Total employees	2022		2023		2024		2025	
	Total employees	No. of employees receiving career performance review	Total employees	No. of employees receiving career performance review	Total employees	No. of employees receiving career performance review	**Total employees**	**No. of employees receiving career performance review**
Senior Management								
Male	12	10	10	8	12	6	**18**	**14**
Female	0	0	0	0	1	0	**1**	**1**
Total	12	10	10	8	13	6	**19**	**15**
Middle Management								
Male	85	74	82	73	84	77	**55**	**45**
Female	11	10	10	10	13	12	**9**	**9**
Total	96	84	92	83	97	89	**64**	**54**
Junior Management								
Male	301	272	291	268	309	280	**296**	**270**
Female	72	70	72	65	77	69	**74**	**64**
Total	373	342	363	333	386	349	**370**	**334**

Non Management								
Male	414	357	419	377	405	366	**911**	**384**
Female	298	264	291	254	279	253	**426**	**265**
Total	**712**	**621**	**710**	**631**	**684**	**619**	**1337**	**649**

GRI 405-1 Diversity of Employees (by Age and Gender)								
Category	2022		2023		2024		**2025**	
	Male	Female	Male	Female	Male	Female	Male	**Female**
Senior Management								
Age 18-30	0	0	0	0	0	0	**0**	**0**
Age 31-50	2	0	2	0	6	1	**12**	**1**
Age 51+	8	0	8	0	6	0	**6**	**0**
Total	10	0	10	0	12	1	**0**	**0**
Persons with Disabilities	0	0	0	0	0	0	**18**	**0**
Qatar Nationals	3	0	3	0	3	1	**5**	**1**
Middle Management								
Age 18-30	0	0	0	0	0	0	**0**	**0**
Age 31-50	58	9	54	6	54	8	**33**	**7**
Age 51+	29	2	28	4	30	5	**22**	**2**
Total	87	11	82	10	84	13	**0**	**0**
Persons with Disabilities	0	0	0	0	0	0	**55**	**9**
Qatar Nationals	12	6	13	5	17	7	**4**	**6**
Junior Management								
Age 18-30	2	3	3	2	4	3	**5**	**1**
Age 31-50	226	55	212	53	223	59	**206**	**59**
Age 51+	73	14	76	17	82	15	**85**	**13**
Total	301	72	291	72	309	77	**0**	**1**
Persons with Disabilities	0	1	0	1	0	1	**296**	**74**
Qatar Nationals	20	28	20	29	25	32	**37**	**29**

Non Management								
Age 18-30	36	73	35	66	37	62	**40**	**64**
Age 31-50	332	202	328	202	311	190	**337**	**206**
Age 51+	46	23	56	23	57	27	**73**	**35**
Total	**414**	**298**	**419**	**291**	**405**	**279**	**2**	**1**
Persons with Disabilities	2	1	2	1	2	1	**452**	**306**
Qatar Nationals	50	137	46	130	45	128	**35**	**88**

GRI 405-2 Ratio of Basic Salary and Remuneration of Female to Male	
Parameters	**2025**
Senior Management	**0.08**
Middle Management	**0.12**
Junior Management	**0.80**

GRI 406-1 Incidents of Discrimination and Corrective Actions Taken, if any				
Category	2022	2023	**2024**	**2025**
Total Number of Incidents	0	0	**0**	**0**

The HR data captured for 2022 and 2023 in the previous publications included only the headcount, new hires, turnover, parental leave, training hours, career development reviews, gender pay gap and persons with disabilities figures only for Doha Bank's Qatar operations. This year, Doha Bank has updated its methodology to include its operations in United Arab Emirates, India, Kuwait, Turkey, Japan, China, Singapore, South Africa, the United Kingdom, Bangladesh and Nepal. Sharq Insurance, our subsidiary in Qatar is also included within the scope of our data. Hence the data for the years 2022, 2023 has been recalculated and restated. Please find the calculation methodology in the Data Computational Methods.

GOVERNANCE

GRI 418-1: Substantiated complaints concerning breaches of customer privacy and losses of customer data				
Category	2022	2023	2024	**2025**
Total number of identified leaks, thefts, or losses of customer data	0	0	0	**0**

Appendix B: ESG Disclosure Indices

GRI Disclosures

GRI 2: General Disclosures 2021	GRI 2-1	Organizational details	Who We Are and our Businesses, pg. 4
	GRI 2-2	Entities included in the organization's sustainability reporting	Who We Are and our Businesses, pg. 4
	GRI 2-3	Reporting period, frequency and contact point	About this Report, pg. 2
	GRI 2-4	Restatements of information	Data Calculation Methodology, pg 120
	GRI 2-5	External assurance	About this Report, pg. 2
	GRI 2-6	Activities, value chain and other business relationships	Who We Are and our Businesses, pg. 4 Supply Chain Management, pg. 44
	GRI 2-7	Employees	Human Capital Development, pgs. 67-81
	GRI 2-8	Workers who are not employees	Not applicable
	GRI 2-9	Governance structure and composition	Our Corporate Governance Structure, pg. 29 Corporate Governance Reports
	GRI 2-10	Nomination and selection of the highest governance body	Our Corporate Governance Structure, pgs. 29-37
	GRI 2-11	Chair of the highest governance body	Our Corporate Governance Structure, pg. 29
	GRI 2-12	Role of the highest governance body in overseeing the management of impacts	ESG Governance, pg. 19 Our Board Committees, pg. 34
	GRI 2-13	Delegation of responsibility for managing impacts	ESG Governance, pg. 19 Our Board Committees, pg. 34
	GRI 2-14	Role of the highest governance body in sustainability reporting	ESG Governance, pg. 19 Our Board Committees, pg. 34
	GRI 2-15	Conflicts of interest	Compliance Management at Doha Bank, pg. 37 Doha Bank Corporate Governance Report 2024

	GRI 2-16	Communication of critical concerns	ESG Governance, pg. 19 Our Board Committees, pg. 34	
	GRI 2-17	Collective knowledge of the highest governance body	ESG Governance, pg. 19 Our Board Committees, pg. 34	
	GRI 2-18	Evaluation of the performance of the highest governance body	Our Board of Directors, pg. 30	
	GRI 2-19	Remuneration policies	Our Board Committees, pg. 34 Doha Bank Corporate Governance Report 2024 Board Members Remuneration Policy & Performance-Based Remuneration Policy	
	GRI 2-20	Process to determine remuneration	Our Board Committees, pg. 34 Doha Bank Corporate Governance Report 2024	
	GRI 2-21	Annual total compensation ratio	Empowering People and Communities, pg 67	
	GRI 2-22	Statement on sustainable development strategy	Our Material Topics, pg. 13	
	GRI 2-23	Policy commitments	ESG Framework, pg. 17 ESG Governance, pg. 19	
	GRI 2-24	Embedding policy commitments	ESG Governance, pg. 19 Sustainable Finance, pgs. 48-51	
	GRI 2-25	Processes to remediate negative impacts	Employee Health and Well-being, pg. 79 Compliance Management at Doha Bank, pg. 37 Supply Chain Management, pg. 44	
	GRI 2-26	Mechanisms for seeking advice and raising concerns	Employee Health and Well-being, pg. 79 Compliance Management at Doha Bank, pg. 37	
	GRI 2-27	Compliance with laws and regulations		Doha Bank is in compliance with all applicable laws and regulations across its operational jurisdiction.
	GRI 2-28	Membership associations	No membership associations.	
	GRI 2-29	Approach to stakeholder engagement	Stakeholder Engagement, pg. 12	

	GRI 2-30	Collective bargaining agreements		In Qatar, collective bargaining agreements are not permitted under local laws and regulations. In other jurisdictions where Doha Bank operates, the Bank complies with all applicable laws and regulations governing collective bargaining agreements.
GRI 3: Material Topics 2021	GRI 3-1	Process to determine material topics	Our Material Topics, pg. 13	
	GRI 3-2	List of material topics	Our Material Topics, ps. 13	
	GRI 3-3	Management of material topics	Restoring Environmental Balance, pgs. 86-92 Climate Change Risk Assessment, pgs. 22-27 Enhancing Customer Excellence, pgs. 59-65 Sustainable Finance, pgs. 48-51 Compliance Management at Doha Bank, pgs. 37-39 ESG Governance, pgs. 19-20 Data Privacy and Security, pgs. 42-43 Human Capital Development, pgs. 67-81 Supply Chain Management, pg. 44 Community Impact, pgs. 81-83	
GRI 201: Economic Performance 2016	GRI 201-1	Direct economic value generated and distributed	Economic Performance, pg. 6	
	GRI 201-2	Financial implications and other risks and opportunities due to climate change	Climate Change Risk Assessment, pgs. 22-27	
	GRI 201-3	Defined benefit plan obligations and other retirement plans		Annual Report, Page 103
	GRI 201-4	Financial assistance received from government		Not applicable.
GRI 202: Market Presence 2016	GRI 202-1	Ratios of standard entry level wage by gender compared to local minimum wage		The Bank remains committed to fair and equitable pay practices and ensures compliance with applicable labor laws and minimum wage requirements across all jurisdictions in which it operates.

	GRI 202-2	Proportion of senior management hired from the local community	ESG Dashboard, pg. 94	
GRI 203: Indirect Economic Impacts 2016	GRI 203-1	Infrastructure investments and services supported	Not applicable.	
	GRI 203-2	Significant indirect economic impacts	Economic Performance, pg. 6 Community Impact, pg. 81	
GRI 204: Procurement Practices 2016	GRI 204-1	Proportion of spending on local suppliers	Supply Chain Management, pg. 44	
GRI 205: Anti-corruption 2016	GRI 205-2	Communication and training about anti-corruption policies and procedures	Compliance Management at Doha Bank, pg. 37 Doha Bank Corporate Governance Report 2024	
GRI 206: Anti-competitive Behavior 2016	GRI 206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices		Doha Bank has not faced any legal actions for anti-competitive behavior, antitrust violations, or monopoly practices. The Bank continues to operate in full compliance with the competition laws and regulatory requirements of the jurisdictions in which it operates. Doha Bank maintains robust internal policies and a Code of Conduct to uphold ethical market behavior and fair competition.
GRI 207: Tax 2019	GRI 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.	
	GRI 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.	

	GRI 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.	
	GRI 207-4	Country-by-country reporting	The Bank declares and reports country-by-country reporting (CBCR) annually.	
GRI 302: Energy 2016	GRI 302-1	Energy consumption within the organization	Managing Our Carbon Footprint, pg. 87	
	GRI 302-2	Energy consumption outside of the organization	Managing Our Carbon Footprint, pg. 87	
	GRI 302-3	Energy intensity	Managing Our Carbon Footprint, pg. 87	
	GRI 302-4	Reduction of energy consumption	Managing Our Carbon Footprint, pg. 87	
GRI 303: Water and Effluents 2018	GRI 303-2	Management of water discharge-related impacts	Water Management, pg. 92	
	GRI 303-5	Water consumption	Water Management, pg. 92	
GRI 304: Biodiversity	GRI 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 enhancing the welfare of the regions in which it operates and does not occupy or violate any of the specified premises or areas, nor does its activities, products, or services, have any significant impacts on biodiversity.
	GRI 304-2	Significant impacts of activities, products and services on biodiversity	Not Applicable.	
	GRI 304-3	Habitats protected or restored	Not Applicable.	
	GRI 304-4	IUCN Red List species and national conservation list species with habitats in areas affected by operations	Not Applicable.	
GRI 305: Emissions 2016	GRI 305-1	Direct (Scope 1) GHG emissions	Managing Our Carbon Footprint, pg. 87	
	GRI 305-2	Energy indirect (Scope 2) GHG emissions	Managing Our Carbon Footprint, pg. 87	
	GRI 305-3	Other indirect (Scope 3) GHG emissions	Portfolio Emissions Management, pg. 90 Managing Our Carbon Footprint, pg. 86	
	GRI 305-4	GHG emissions intensity	Portfolio Emissions Management, pg. 90 Managing Our Carbon Footprint, pg. 86	

	GRI 305-5	Reduction of GHG emissions	Portfolio Emissions Management, pg. 90 Managing Our Carbon Footprint, pg. 86	
	GRI 305-6	Emissions of ozon-depleting substances (ODS)	Not Applicable.	
	GRI 305-7	Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions	Not Applicable.	
GRI 306: Waste 2020	GRI 306-1	Waste generation and significant wasterelated impacts	Material Consumption and Waste Management, pg. 91	
	GRI 306-2	Management of significant waste-related impacts	Material Consumption and Waste Management, pg. 91	
	GRI 306-3	Waste generated	Material Consumption and Waste Management, pg. 91	
	GRI 306-4	Waste diverted from disposal	Material Consumption and Waste Management, pg. 91	
	GRI 306-5	Waste directed to disposal	Material Consumption and Waste Management, pg. 91	
GRI 308: Supplier Environmental Assessment	GRI 308-1	New suppliers that were screened using environmental criteria	Currently, suppliers are not formally assessed against these criteria, although violations may be reported through the Bank's established reporting channels. Efforts that Doha Bank may undertake to address identified negative impacts are discussed in Supply Chain Management, pg. 44	The Bank conducts due diligence on its suppliers through established procedures and clear internal controls. While suppliers are not currently assessed specifically on Environmental, Social, and Governance (ESG) criteria, they are subject to standard assessments that ensure compliance with contractual, operational, and regulatory requirements. These assessments represent a consistent and structured approach across the supplier base.
	GRI 308-2	Negative environmental impacts in the supply chain and actions taken	Currently, suppliers are not formally assessed against these criteria, although violations may be reported through the Bank's established reporting channels. Efforts that Doha Bank may undertake to address identified negative impacts are discussed in Supply Chain Management, pg. 44	
GRI 401: Employment 2016	GRI 401-1	New employee hires and employee turnover	Talent Attraction and Retention, pg. 67	
	GRI 401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Employee Health and Well-being, pg. 79	
	GRI 401-3	Parental leave	Diversity and Inclusion, pg. 70	

GRI 403: Occupational Health and Safety 2018	GRI 403-1	Occupational health and safety management system		Given the nature of Doha Bank's operations in the financial services sector, the Bank does not have material exposure to occupational health and safety risks typically associated with physical or industrial work environments. Doha Bank is in compliance with applicable local labor laws and internal health and wellbeing practices. While most of the indicators may not be directly relevant to our operating context, we have disclosed indicators basis our internal guidelines and protocols, based on the data we monitor.
	GRI 403-2	Hazard identification, risk assessment, and incident investigation		
	GRI 403-3	Occupational health services	Employee Health and Well-being, pg. 79	
	GRI 403-4	Worker participation, consultation, and communication on occupational health and safety		
	GRI 403-5	Worker training on occupational health and safety	Employee Health and Well-being, pg. 79	
	GRI 403-6	Promotion of worker health		
	GRI 403-8	Workers covered by an occupational health and safety management system	Employee Health and Well-being, pg. 79	
	GRI 403-9	Work-related injuries	Employee Health and Well-being, pg. 79	
GRI 404: Training and Education 2016	GRI 404-1	Average hours of training per year per employee	Upskilling our Workforce, pg. 76	
	GRI 404-2	Programs for upgrading employee skills and transition assistance programs	Upskilling our Workforce, pg. 76	
	GRI 404-3	Percentage of employees receiving regular performance and career development reviews	Upskilling our Workforce, pg. 76	
GRI 405: Diversity and Equal Opportunity 2016	GRI 405-1	Diversity of governance bodies and employees	Our Board of Directors, pg. 30 Diversity and Inclusion, pg. 70	
	GRI 405-2	Ratio of basic salary and remuneration of women to men	Diversity and Inclusion, pg. 70	
GRI 406: Non-discrimination 2016	GRI 406-1	Incidents of discrimination and corrective actions taken	Employee Health and Well-being, pg. 79	
GRI 407: Freedom of Association and Collective Bargaining 2016	GRI 407-1	Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk		Not applicable.

GRI 408: Child Labor 2016	GRI 408-1	Operations and suppliers at significant risk for incidents of child labor		The Bank conducts due diligence on its suppliers through established procedures and clear internal controls. While suppliers are not currently assessed specifically on Environmental, Social, and Governance (ESG) criteria, they are subject to standard assessments that ensure compliance with contractual, operational, and regulatory requirements. These assessments represent a consistent and structured approach across the supplier base.
GRI 409: Force or Compulsory Labour 2016	GRI 409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor		
GRI 410: Security Practices	GRI 410-1	Security personnel trained in human rights policies or procedures		Information not available.
GRI 411: Rights of Indigenous Peoples 2016	GRI 411-1	Incidents of violations involving rights of indigenous peoples		Not Applicable.
GRI 413: Local Communities 2016	GRI 413-1	Operations with local community engagement, impact assessments, and development programs	Community Impact, pg. 81	
	GRI 413-2	Operations with significant actual and potential negative impacts on local communities		Doha Bank has not identified any operations during the reporting period that had significant actual or potential negative impacts on local communities, based on our annual materiality assessment. This assessment incorporates stakeholder engagement and impact analysis. See Our Material Topics, pg. 13

GRI 414: Supplier Social Assessment	GRI 414-1	New suppliers that were screened using social criteria		Doha Bank has not identified any operations during the reporting period that had significant actual or potential negative impacts on local communities, based on our annual materiality assessment. This assessment incorporates stakeholder engagement as well.
	GRI 414-2	Negative social impacts in the supply chain and actions taken	Currently, suppliers are not formally assessed against these criteria, although violations may be reported through the Bank's established reporting channels. Efforts that Doha Bank may undertake to address identified negative impacts are discussed in Supply Chain Management, pg. 44	The Bank conducts due diligence on its suppliers through established procedures and clear internal controls. While suppliers are not currently assessed specifically on Environmental, Social, and Governance (ESG) criteria, they are subject to standard assessments that ensure compliance with contractual, operational, and regulatory requirements. These assessments represent a consistent and structured approach across the supplier base.
GRI 415: Public Policy 2016	GRI 415-1	Political contributions		Doha Bank does not make any political contributions in any of the geographies it operates.
GRI 417: Marketing and Labeling	GRI 417-1	Requirements for product and service information and labeling	Fair Marketing and Advertising, pg. 61	
GRI 418: Customer Privacy 2016	GRI 418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Upholding Trust: Data Privacy and Security, pg. 42	

SASB Disclosures

TOPIC	METRIC	CATEGORY	UNIT OF MEASURE	CODE	Disclosure Location
Data Security	(1) Number of data breaches,	Quantitative	Number	FN-CB-230a.1	Upholding Trust: Data Privacy and Security, pg. 42
	(2) Percentage that are personal data breaches,		Percentage (%)		Upholding Trust: Data Privacy and Security, pg. 42
	(3) Number of account holders affected		Number		Upholding Trust: Data Privacy and Security, pg. 42
	Description of approach to identifying and addressing data security risks	Discussion and Analysis	n/a	FN-CB-230a.2	Upholding Trust: Data Privacy and Security, pgs. 42-43
Financial Inclusion & Capacity Building	(1) Number of loans outstanding that qualify for programmes designed to promote small business and community development	Quantitative	Number	FN-CB-240a.1	Microfinance and SME Lending, pg. 52
	(2) Amount of loans outstanding that qualify for programmes designed to promote small business and community development		Presentation currency		Microfinance and SME Lending, pg. 52
	(1) Number of past due and nonaccrual loans or loans subject to forbearance that qualify for programmes designed to promote small business and community development	Quantitative	Number	FN-CB-240a.2	Refer SASB activity metrics
	(2) Amount of past due and nonaccrual loans or loans subject to forbearance that qualify for programmes designed to promote small business and community development		Presentation currency		
	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	Quantitative	Number	FN-CB-240a.3	
	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Quantitative	Number	FN-CB-240a.4	
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis	Description of approach to incorporation of environmental, social and governance (ESG) factors in credit analysis	Discussion and Analysis	n/a	FN-CB-410a.2	Sustainable Finance, pg. 48

Financed Emissions	(1) Absolute gross financed emissions, disaggregated by Scope 1	Quantitative	Metric tons (t) CO_2-e	FN-CB-410b.1	Portfolio Emissions Management, pg. 90; Managing Our Carbon Footprint, pg. 87
	(2) Absolute gross financed emissions, disaggregated by Scope 2				Portfolio Emissions Management, pg. 90; Managing Our Carbon Footprint, pg. 87
	(3) Absolute gross financed emissions, disaggregated by Scope 3				Portfolio Emissions Management, pg. 90; Managing Our Carbon Footprint, pg. 87
	Gross exposure for each industry by asset class	Quantitative	Presentation currency	FN-CB-410b.2	Portfolio Emissions Management, pg. 90; Managing Our Carbon Footprint, pg. 87
	Percentage of gross exposure included in the financed emissions calculation	Quantitative	Percentage (%)	FN-CB-410b.3	Portfolio Emissions Management, pg. 90; Managing Our Carbon Footprint, pg. 87
	Description of the methodology used to calculate financed emissions	Discussion and Analysis	n/a	FN-CB-410b.4	Data calculation methodology, pg 120.
Business Ethics	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, antitrust, anti- competitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations	Quantitative	Presentation currency	FN-CB-510a.1	Compliance Management at Doha Bank, pg. 37 Doha Bank Corporate Governance Report 2024
	Description of whistleblower policies and procedures	Discussion and Analysis	n/a	FN-CB-510a.2	Compliance Management at Doha Bank, pg. 37
Systemic Risk Management	Global Systemically Important Bank (G- SIB) score, by category	Quantitative	Basis points (bps)	FN-CB-550a.1	
	Description of approach to integrate results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	Discussion and Analysis	n/a	FN-CB-550a.2	Enterprise Risk Management, pg. 39 Climate Change Risk Assessment, pg. 22

SASB activity metrics

Metric	2022	2023	2024	2025
Number of loans outstanding that qualify for programmes designed to promote small business and community development	546	429	298	**272**
Amount (QAR Mn) of loans outstanding that qualify for programmes designed to promote small business and community development	751.63	580.80	447.50	**377**
Number of past due and nonaccrual loans or loans subject to forbearance that qualify for programmes designed to promote small business and community development	255	169	53	**73**
Amount (QAR Mn) of past due and nonaccrual loans or loans subject to forbearance that qualify for programmes designed to promote small business and community development	52.09	84.85	55.20	**71.94**
Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	Information not available			
Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Information not available			
Number of checking and savings accounts – Personal (FN-CB-000.A)	165,919	159,232	154,125	**147,937**
Number of checking and savings accounts – Small Business (FN-CB-000.A)	Information not available			
Value of checking and savings accounts – Personal	7,005,464,153	6,560,668,914	6,632,336,179	**6,692,960,489**
Value of checking and savings accounts – Small Business				
Checking Account	559.35	457.93	739.71	**783.42**
Savings Account	2.74	0.34	0.10	**0.64**
Number of loans – Personal (FN-CB-000.B)	9,480	7,046	8,015	**9,079**
Number of loans – Small Business (FN-CB-000.B)	Information not available			
Number of loans – Corporate (FN-CB-000.B)				
Value of loans – Personal	1,118,317,505	854,338,394	1,035,560,011	**1,358,732,913**
Value of loans – Small Business	Information not available			
Value of loans – Corporate				
Numbers of unique customers with active credit card accounts	42,988	39,974	37,906	**37,294**
Number of credit card accounts	67,295	64,678	62,383	**66,737**
Number and value of residential mortgages originated	Number 19 - Value QR 80,397,158	Number 20 - Value QR 84,134,874	Number 44 - Value QR 252,203,567	**Number 71 - Value QR 321,465,626**
Number and value of commercial mortgages originated	Information not available			
Number and value of residential mortgages purchased	Number 19 - Value QR 72,203,489	Number 20 - Value QR 72,812,708	Number 44- Value QR 241,750,569	**Number 71 - Value QR 283,502,416**
Number and value of commercial mortgages purchased	Information not available			

QSE ESG Disclosures

ESG Categories	ESG Key Performance Indicators	Measurement annual, unless indicated otherwise	Doha Bank's Response (2025)
Environmental	1. Environmental Policy	Does the company publish and follow an environmental policy? Yes/No	Yes
	2. Environmental Impacts	Any legal or regulatory responsibility for an environmental impact:? Yes/No If yes, explain.	No
	3. Energy Consumption	Total amount of energy usage in MWh or GJ	Managing Our Carbon Footprint, pg. 87
	4. Energy Intensity	Amount of energy used per M3 of space , and per FTE	Managing Our Carbon Footprint, pg. 87
	5. Carbon/GHG Emissions	Total amount of Carbon and Green House Gas emissions in metric tons	Managing Our Carbon Footprint, pg. 87
	6. Primary Energy Source	Specify the primary source of energy used by the company	Electricity
	7. Renewable Energy Intensity	Specify the percentage of energy used that is generated from renewable sources	Doha Bank has at present, not adopted renewable energy within its operations; however, the Bank is actively assessing opportunities and will evaluate the feasibility of implementation in the coming years as part of its commitment to sustainable practices.
	8. Water Management	Total amount of water consumption, and details in respect of recycling if any, in M3	Water Management, pg. 92
	9. Waste Management	Total amount of waste generated, recycled or reclaimed, by type and weight	Material Consumption and Waste Management, pg. 91
Social	10. Full Time Employees	Number of full time employees	1,211
	11. Employee Benefits	Total amount of employee wages and benefits	
	12. Employee Turnover Rate	Percentage of employee turnover	Talent Attraction and Retention, pg. 67
	13. Employee Training Hours	Total number of hours of training for employees divided by the number of employees	Upskilling our Workforce, pg. 76
	14. Health	Does the company publish and follow a policy for occupational and global health issues? Yes/No	Employee Health and Well-being, pg. 79
	15. Injury Rate	Total number of injuries and fatal accidents relative to the number of FTEs	Employee Health and Well-being, pg. 79
	16. Human Rights Policy	Disclosure and adherence to a Human Rights Policy	No
	17. Human Rights Violations	Number of grievances about human rights issues filed, addressed and resolved	Zero
	18. Child & Forced Labor	Does the company prohibit the use of child or forced labor throughout the supply chain? Yes/No	Yes
	19. Women in the Workforce	Percentage of women in the workforce	Diversity and Inclusion, pg. 70

	20. Qatarisation	Percentage of Qatari nationals in the workforce	Diversity and Inclusion, pg. 70 ESG Dashboard, pg. 94
	21. Community Work	Number of hours spent, and/or other community investments made as a percentage of pretax profit	CSR Strategy, pg. 81
	22. Local Procurement	Percentage of total procurement from local suppliers	Supply Chain Management, pg. 44
Governance	23. Board - Diversity	Percentage of Board seats taken by women	0
	24. Board – Independence	Percentage of Board seats taken by independent directors	36.36%
	25. Board – Separation of Powers	Specify whether the CEO is allowed to sit on the Board, act as the Chairman, or lead committees	No
	26. Voting Results	Disclosure of the voting results of the latest AGM	Yes; Annual Report 2025
	27. CEO Pay Ratio	Ratio of CEO salary and bonus against the median FTE salary and bonus	74:1
	28. Gender Pay Ratio	Ratio of median male salary to median female salary	1.1:0.9
	29. Incentivized Pay	Specify the links between (executive) remuneration and performance targets	Board Members Remuneration Policy & Performance Based Remuneration Policy
	30. Ethics Code of Conduct	Does the company publish and follow an Ethics Code of Conduct? Yes/No	Yes
	31. Supplier Code of Conduct	Does the company publish and follow a Supplier Code of Conduct? Yes/No	No
	32. Bribery/Anti-Corruption Code	Does the company publish and follow a Bribery/Anti-Corruption Code? Yes/No	Yes
ESG Reporting Generally	33. Sustainable Reporting Frameworks	Does the company publish a GRI, CDP, SASB, IIRC or UNGC report? Yes/No	Yes, GRI, SASB and IFRS S1 S2
	34.External Assurance	Are the company's ESG disclosures assured by an independent third party? Yes/No	GHG Emissions (Scope 1, 2 and 3) have been assured by an independent third party. Assurance Statement, pg. 126"

IFRS S1/S2 Content Index

Reference number	Topic	Disclosure content	Location / Reason for omission
		IFRS S1	
S1-27a.	Governance	The governance body(s) (which can include a board, committee or equivalent body charged with governance) or individual(s) responsible for oversight of sustainability-related risks and opportunities, including information about:	Chapter 2: ESG Governance
S1-27b.		Management's role in the governance processes, controls and procedures used to monitor, manage and oversee sustainability related risks and opportunities, including information about:	
S1-30a.	Strategy	Sustainability-related risks and opportunities that could reasonably be expected to affect the entity's prospects.	Chapter 2: Sustainability Related Risks and Opportunities
S1-30b.		The time horizons—short, medium or long term—over which the effects of each of those sustainability-related risks and opportunities could reasonably be expected to occur.	
S1-30c.		The definitions of 'short term', 'medium term' and 'long term' and how these definitions are linked to the planning horizons used by the entity for strategic decision-making.	
S1-32a.		A description of the current and anticipated effects of sustainability related risks and opportunities on the entity's business model and value chain.	
S1-32b.		A description of where in the entity's business model and value chain sustainability-related risks and opportunities are concentrated (for example, geographical areas, facilities and types of assets).	
S1-33b.		The progress against plans the entity has disclosed in previous reporting periods, including quantitative and qualitative information.	This is Doha Bank's second year of aligning with IFRS S1 and S2. In the future the Bank will strive to strengthen its reporting practices in alignment with the requirements of IFRS S1 and S2.
S1-33c.		Trade-offs between sustainability-related risks and opportunities that the entity considered (for example, in making a decision on the location of new operations, an entity might have considered the environmental impacts of those operations and the employment opportunities they would create in a community).	
S1-34a.		The effects of sustainability-related risks and opportunities on the entity's financial position, financial performance and cash flows for the reporting period (current financial effects).	
S1-34b.		The anticipated effects of sustainability-related risks and opportunities on the entity's financial position, financial performance and cash flows over the short, medium and long term, taking into consideration how sustainability-related risks and opportunities are included in the entity's financial planning (anticipated financial effects).	
S1-35a.		Quantitative and qualitative information about how sustainability related risks and opportunities have affected its financial position, financial performance and cash flows for the reporting period.	

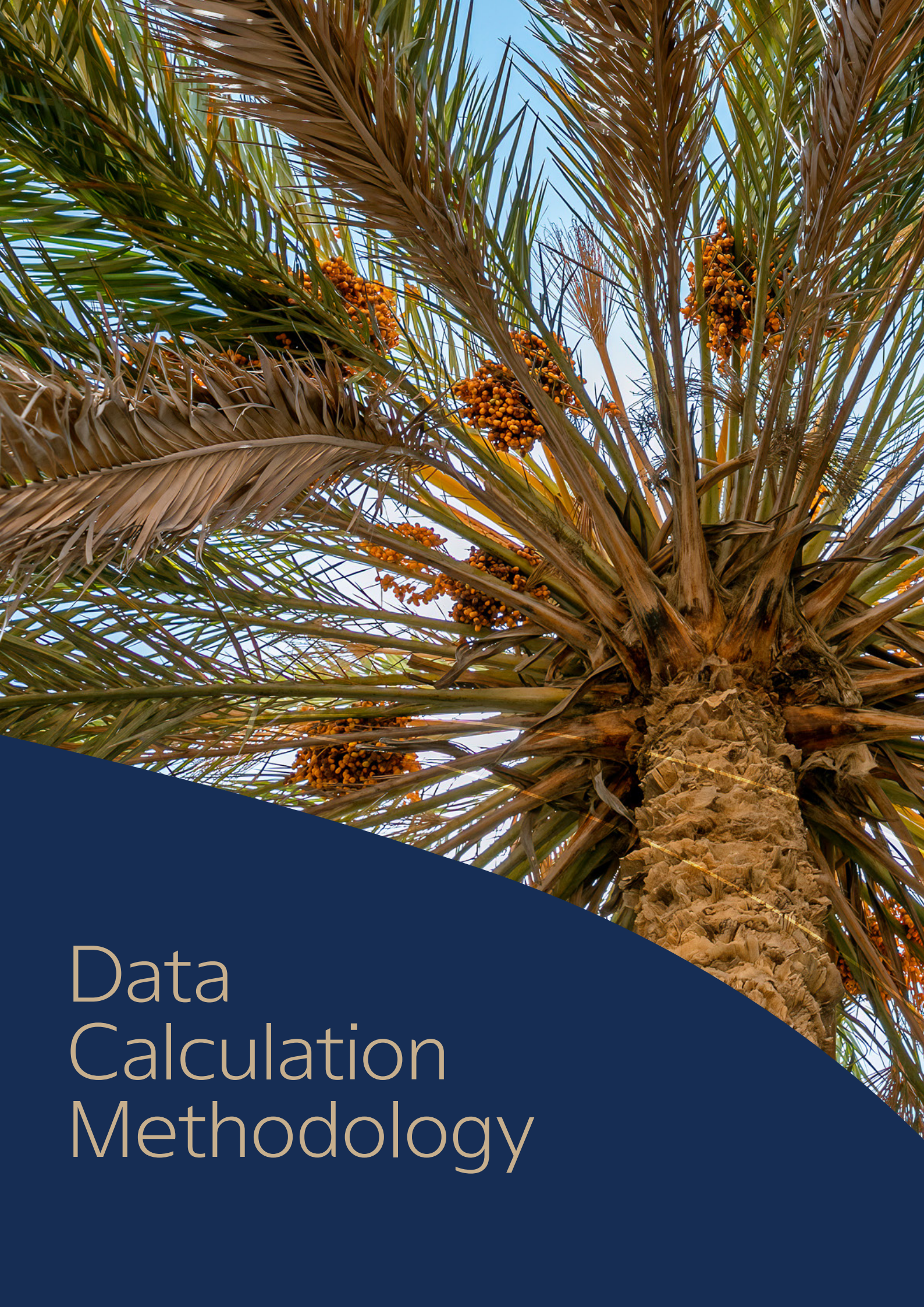
S1-35b.		Quantitative and qualitative information about the sustainability related risks and opportunities identified in paragraph 35(a) for which there is a significant risk of a material adjustment within the next annual reporting period to the carrying amounts of assets and liabilities reported in the related financial statements.	
S1-35c.		Quantitative and qualitative information about how the entity expects its financial position to change over the short, medium and long term, given its strategy to manage sustainability-related risks and opportunities	
S1-35d.		Quantitative and qualitative information about how the entity expects its financial performance and cash flows to change over the short, medium and long term, given its strategy to manage sustainability related risks and opportunities.	
S1-41		A qualitative and, if applicable, quantitative assessment of the resilience of its strategy and business model in relation to its sustainability-related risks, including information about how the assessment was carried out and its time horizon.	
S1-44a.	**Risk Management**	The processes and related policies the entity uses to identify, assess, prioritise and monitor sustainability-related risks	Chapter 2: ESG Policy and Risk Management section
S1-44b.		The processes the entity uses to identify, assess, prioritise and monitor sustainability-related opportunities.	
S1-44c.		The extent to which, and how, the processes for identifying, assessing, prioritising and monitoring sustainability-related risks and opportunities are integrated into and inform the entity's overall risk management process.	Risk Management Section and Upholding Trust chapter
S1-46a.	**Metrics and targets**	Metrics required by an applicable IFRS Sustainability Disclosure Standard for each sustainability-related risk and opportunity that could reasonably be expected to affect the entity's prospects.	The Bank has set internal sustainability-related metrics and targets which is monitored by the Board of Directors and ARCE committee.
S1-46b.		Metrics the entity uses to measure and monitor that sustainability related risk or opportunity and its performance in relation to that sustainability-related risk or opportunity, including progress towards any targets the entity has set, and any targets it is required to meet by law or regulation.	
S1-51a.		The metric used to set the target and to monitor progress towards reaching the target	
S1-51b.		The specific quantitative or qualitative target the entity has set or is required to meet.	
S1-51c.		The period over which the target applies.	
S1-51d.		The base period from which progress is measured.	
S1-51e.		Any milestones and interim targets.	
S1-51g.		Performance against each target and an analysis of trends or changes in the entity's performance.	
S1-51g.		Any revisions to the target and an explanation for those revisions	

IFRS S2			
S2- 6a.	**Governance**	The governance body(s) (which can include a board, committee or equivalent body charged with governance) or individual(s) responsible for oversight of climate-related risks and opportunities	Chapter 2: ESG Governance
S2- 6b.		Management's role in the governance processes, controls and procedures used to monitor, manage and oversee climate-related risks and opportunities	
S2-9a.	**Strategy**	The climate-related risks and opportunities that could reasonably be expected to affect the entity's prospects.	Chapter 2: Climate Change Risk Assessment - Risk Management section
S2-9b.		The current and anticipated effects of those climate-related risks and opportunities on the entity's business model and value chain.	Chapter 2: Climate Change Risk Assessment - Risk Management section
S2-9c.		The effects of those climate-related risks and opportunities on the entity's strategy and decision-making, including information about its climate-related transition plan.	Chapter 2: Climate Change Risk Assessment - Strategy
S2-9d.		The effects of those climate-related risks and opportunities on the entity's financial position, financial performance and cash flows for the reporting period, and their anticipated effects on the entity's financial position, financial performance and cash flows over the short, medium and long term, taking into consideration how those climate-related risks and opportunities have been factored into the entity's financial planning	Doha Bank has internally evaluated the financial impact of the identified climate-related risks through a climate risk assessment.
S2-9e.		The climate resilience of the entity's strategy and its business model to climate-related changes, developments and uncertainties, taking into consideration the entity's identified climate-related risks and opportunities	Chapter 2: Climate Change Risk Assessment - Strategy
S2-10a.		Climate-related risks and opportunities that could reasonably be expected to affect the entity's prospects.	Through the climate risk assessment, the Bank has evaluated the impacts of climate-related risks and has found that there is no material effect on the Bank's prospects.
S2-10b.		For each climate-related risk the entity has identified, whether the entity considers the risk to be a climate-related physical risk or climate-related transition risk.	Chapter 2: Climate Change Risk Assessment - Risk Management section
S2-10c.		For each climate-related risk and opportunity the entity has identified, over which time horizons—short, medium or long term—the effects of each climate-related risk and opportunity could reasonably be expected to occur.	Chapter 2: Climate Change Risk Assessment - Strategy

S2-10d.		How the entity defines 'short term', 'medium term' and 'long term' and how these definitions are linked to the planning horizons used by the entity for strategic decision-making.	
S2-13a.		A description of the current and anticipated effects of climate-related risks and opportunities on the entity's business model and value chain.	Chapter 2: Climate Change Risk Assessment - Risk Management section
S2-13b.		A description of where in the entity's business model and value chain climate-related risks and opportunities are concentrated (for example, geographical areas, facilities and types of assets).	
S2-14a.		How the entity has responded to, and plans to respond to, climate-related risks and opportunities in its strategy and decision-making, including how the entity plans to achieve any climate-related targets it has set and any targets it is required to meet by law or regulation	Chapter 2: Climate Change Risk Assessment - Strategy
S2-14b.		How the entity is resourcing, and plans to resource, the activities disclosed in accordance with 14(a)	The Bank has developed an ESCRM framework which delineates the roles and responsibilities for key activities related to managing climate risk.
S2-14c.		Quantitative and qualitative information about the progress of plans disclosed in previous reporting periods in accordance with paragraph 14(a).	This is Doha Bank's first year of aligning with IFRS S1 and S2. In the future the Bank will strive to strengthen its reporting practices in alignment with the requirements of IFRS S1 and S2.
S2-15a.		The effects of climate-related risks and opportunities on the entity's financial position, financial performance and cash flows for the reporting period (current financial effects)	
S2-15b.		The anticipated effects of climate-related risks and opportunities on the entity's financial position, financial performance and cash flows over the short, medium and long term, taking into consideration how climate-related risks and opportunities are included in the entity's financial planning (anticipated financial effects).	
S2-16a.		How climate-related risks and opportunities have affected its financial position, financial performance and cash flows for the reporting period.	
S2-16b.		The climate-related risks and opportunities identified in paragraph 16(a) for which there is a significant risk of a material adjustment within the next annual reporting period to the carrying amounts of assets and liabilities reported in the related financial statements.	Doha Bank has internally evaluated the effects of climate-related risks on its financial position.
S2-16c.		How the entity expects its financial position to change over the short, medium and long term, given its strategy to manage climate-related risks and opportunities,	
S2-16d.		How the entity expects its financial performance and cash flows to change over the short, medium and long term, given its strategy to manage climate-related risks and opportunities (for example, increased revenue from products and services aligned with a lower-carbon economy; costs arising from physical damage to assets from climate events; and expenses associated with climate adaptation or mitigation).	

S2-22a.	**Risk Management**	The entity's assessment of its climate resilience as at the reporting date	Chapter 2: Climate Change Risk Assessment - Strategy
S2-22b.		How and when the climate-related scenario analysis was carried out	Chapter 2: Climate Change Risk Assessment - Scenario analysis section
S2-25a.		The processes and related policies the entity uses to identify, assess, prioritise and monitor climate-related risks	Chapter 2: Climate Change Risk Assessment - Strategy
S2-25b.		The processes the entity uses to identify, assess, prioritise and monitor climate-related opportunities, including information about whether and how the entity uses climate-related scenario analysis to inform its identification of climate-related opportunities.	Chapter 2: Climate Change Risk Assessment - Strategy and scenario analysis section
S2-25c.		The extent to which, and how, the processes for identifying, assessing, prioritising and monitoring climate-related risks and opportunities are integrated into and inform the entity's overall risk management process.	Chapter 2: Climate Change Risk Assessment - Strategy and Upholding Trust section
S2-29a.	**Metrics and targets**	Information relevant to the cross-industry metric categories of greenhouse gases	This is Doha Bank's first year of aligning with IFRS S1 and S2. At present, 78% of the Bank's portfolio has been evaluated during the assessment.
S2-29b.		Climate-related transition risks—the amount and percentage of assets or business activities vulnerable to climate-related transition risks	
S2-29c.		Climate-related physical risks—the amount and percentage of assets or business activities vulnerable to climate-related physical risks.	
S2-29d.		Climate-related opportunities—the amount and percentage of assets or business activities aligned with climate related opportunities.	The Bank has established a sustainable finance framework and is evaluating issuing sustainability-linked instruments under the SFF.
S2-29e.		Capital deployment—the amount of capital expenditure, financing or investment deployed towards climate-related risks and opportunities.	
S2-29f.		Internal carbon prices	This is the first year of conducting a climate risk assessment. The Bank will further refine its climate risk management model in the future by evaluating aspects of internal carbon pricing and climate-related executive remuneration and so on.
S2-29g.		Climate linked executive remuneration	
S2-B62		An entity that participates in commercial banking activities shall disclose: a. its absolute gross financed emissions, disaggregated by Scope 1, Scope 2 and Scope 3 greenhouse gas emissions for each industry by asset class. b. its gross exposure to each industry by asset class, expressed in the presentation currency of the entity's financial statements c. the percentage of the entity's gross exposure included in the financed emissions calculation	Chapter 7: Environmental Balance – Financed emissions

S2-33a.		The metric used to set the target.	Decarbonization strategy with GHG emissions reduction target
S2-33b.		The objective of the target (for example, mitigation, adaptation or conformance with science-based initiatives).	
S2-33c.		The part of the entity to which the target applies (for example, whether the target applies to the entity in its entirety or only a part of the entity, such as a specific business unit or specific geographical region)	
S2-33d.		The period over which the target applies.	
S2-33e.		The base period from which progress is measured	
S2-33f.		Any milestones and interim targets	
S2-33g.		If the target is quantitative, whether it is an absolute target or an intensity target.	
S2-33h.		How the latest international agreement on climate change, including jurisdictional commitments that arise from that agreement, has informed the target	Aligned with QNV 2030
S2-34a.		Whether the target and the methodology for setting the target has been validated by a third party.	Not validated
S2-34b.		The entity's processes for reviewing the target	ESG Governance. Doha Bank's admin team is responsible
S2-34c.		The metrics used to monitor progress towards reaching the target	ESG Dashboard and metrics
S2-43d.		Any revisions to the target and an explanation for those revisions.	No revisions
S2-35.		An entity shall disclose information about its performance against each climate-related target and an analysis of trends or changes in the entity's performance.	ESG Dashboard
S2-36a.		Which greenhouse gases are covered by the target	All gases
S2-36b.		Whether Scope 1, Scope 2 or Scope 3 greenhouse gas emissions are covered by the target.	Scope 1 and 2 emissions
S2-36c.		Whether the target is a gross greenhouse gas emissions target or net greenhouse gas emissions target. If the entity discloses a net greenhouse gas emissions target, the entity is also required to separately disclose its associated gross greenhouse gas emissions target.	Gross
S2-36d.		Whether the target was derived using a sectoral decarbonisation approach.	Not applicable
S2-36e.		The entity's planned use of carbon credits to offset greenhouse gas emissions to achieve any net greenhouse gas emissions target,	The Bank will evaluate the use of carbon credits as it makes progress towards its targets in the future.



Data Calculation Methodology

Greenhouse Gas Emissions

Greenhouse Gas (GHG) emissions data for 2023 has been revised due to updates in the methodology and organizational boundary. To calculate the Bank's GHG emissions, data templates were developed in alignment with the GHG Protocol requirements. The Bank's emissions were calculated through the operational control approach.

Scope 1 and 2 emissions

KPI	Unit of measurement	Boundaries	Activity Data	Sources
Scope 1 emissions (stationary combustion)	MTCO2e	For Scope 1 and 2 emissions, Doha Bank's operations in the following locations were considered: ▪ Qatar ▪ India ▪ Kuwait ▪ United Arab Emirates	▪ **Qatar:** Emission data has been used from the fuel consumption logbooks of DG Sets.	Reference standard: GHG Protocol Emission factor sources: 1. Department for Environment, Food & Rural Affairs (DEFRA) 2024, 2. United Nations Framework Convention on Climate Change (UNFCCC) 3. Central Electricity Authority India (CEA) 4. IPCC sixth assessment report has been used to calculate emissions associated with R22 and R134a 5. US – Environmentally Extended Input Output (EEIO)
Scope 1 emissions (fugitive emissions)	MTCO2e		▪ **Qatar:** Three types of refrigerants have been used: R22, R410, R134a. Data for Qatar has been collected based on logbooks for refilling of refrigerants.	
Scope 1 emissions (mobile combustion)	MTCO2e		▪ **Qatar:** For Qatar, mobile combustion sources include the Bank's owned vehicles all of which use petrol. Fuel records are the primary data sources however, approximations have been used wherever data collection was not feasible. ▪ **India:** Fuel consumption records from Doha Bank's owned vehicles (petrol). ▪ **Kuwait:** Fuel consumption records from Doha Bank's owned vehicles (petrol). ▪ **United Arab Emirates:** Fuel consumption records of Doha Bank's owned vehicles (petrol).	
Scope 2 emissions	MTCO2e		▪ **Qatar, India, UAE:** Scope 2 emission sources include grid electricity. The actual consumption for each location has been cross referenced from electricity bills.	

Scope 3 emissions

KPI	Unit of measurement	Boundaries	Activity Data	Emission Factor Sources
Scope 3 emissions	MTCO2e	For Scope 3 emissions, Doha Bank's operations in the following locations were considered: • Qatar • United Arab Emirates • India Kuwait • Turkey • Singapore • China • Japan • UK • SA • Bangladesh • Nepal • Australia • Germany • South Korea		
Scope 3 emissions, Category 1	MTCO2e		**Procurement Data** – Procurement data was obtained from the procurement team, detailing the types of materials and/or services procured and the corresponding expenditure. Note: Category 1 and Category 2 emissions have been reported in aggregate.	1. US EEIO (Environmental Extended Input Output Model)
Scope 3 emissions, Category 2	MTCO2e			
Scope 3 emissions, Category 3	MTCO2e		Well to Tank emissions were calculated basis on the data collected for Scope 1 and 2 (refer above)	Department for Environment, Food & Rural Affairs (DEFRA) 2024
Scope 3 emissions, Category 5	MTCO2e		**IT Waste** – Data on IT-related waste was obtained from the IT operation team, including information on waste types and the corresponding treatment methods. **Non-IT Waste** – Data on non-IT waste was obtained from the administration team, including information on waste types and the corresponding treatment methods	Department for Environment, Food & Rural Affairs (DEFRA) 2024
Scope 3 emissions, Category 6	MTCO2e		Business Travel – Collected the information from the travel desk team on the air travel information.	DEFRA Department for Environment, Food & Rural Affairs (DEFRA) 2024
Scope 3 emissions, Category 7	MTCO2e		Employee Survey was rolled out and collected the information of more than 35% of the employee and extrapolated the result for all employees.	Department for Environment, Food & Rural Affairs (DEFRA) 2024
Scope 3 emissions, Category 8	MTCO2e		Fuel Consumption – Doha Bank leases vehicles in both Kuwait and Doha for internal operational use. The fuel consumption of these leased vehicles has been included in the emissions assessment. Energy Consumption – Energy consumption was estimated basis number of employees for the offices located in Turkey, Singapore, China, Japan, UK, SA, Bangladesh, Nepal, Australia, Germany and South Korea.	United Nations Framework Convention on Climate Change (UNFCCC)
Scope 3 emissions, Category 13	MTCO2e		Doha Bank's owned accommodations in Qatar were considered. • Data on average size of the accommodation and no. of accommodation collected	1. United Nations Framework Convention on Climate Change (UNFCCC)

Scope 3 emissions, category 15 (Financed emissions)	MTCO2e		The calculation of financed emissions requires tailored approaches for different asset classes to accurately reflect the GHG emissions associated with each type of financial activity. Doha Bank has followed following steps after identifying the asset classes as per PCAF methodology. • **Industry and Regional Classification:** Each entity was tagged with an appropriate industry classification using standard taxonomies (e.g., NACE, NAICS) and assigned a geographical region. This enabled the use of region- and sector-specific emission factors where applicable. • **Emissions Data Collection:** Scope 1, 2 and where available, Scope 3 emissions data were collected for each investee company. In cases involving Sovereign Development Banks (SDBs), country-level emissions data was sourced and applied as a proxy. • **Attribution Factor Calculation:** Attribution factors were calculated based on the type of financial instrument. • **Financed Emissions Calculation:** Financed emissions were then computed by multiplying the attribution factor with the total emissions (Scopes 1, 2, and 3) of each investee: Financed Emissions = Attribution Factor × Total Emissions • **Estimation via EEIO Framework (Where Data is Unavailable)**: Where reported emissions or financial data were unavailable emissions were estimated using sectoral emission factors based on the Environmentally Extended Input-Output (EEIO) model. Revenue was used as a proxy for EVIC: Financed emissions = Outstanding amount/ Revenue*(Revenue * EEIO EF) **Assumption:** • US EPA EEIO emission factor database is used for identifying the sector intensity on MTCO2e/USD basis • Monthly conversion rates were averaged for calculating the conversion rate for 2023 and 2024 For motor loans, passenger car rental EEIO category has been considered	PCAF Methodology

Workforce

Workforce data is provided by the central HR team for all locations in a GRI aligned data template. Being in the service sector, Doha Bank only has permanent employee (full time employees, essentially meaning that all our employees are on Doha Bank's payroll and do not have a pre-specified employment period. In alignment with GRI, employee categories have been defined to be senior management, middle management and junior management. As per our policies, no variable pay e.g., bonuses are provided to non-sales/non-officers.

KPI	Unit of measurement	Boundaries	Calculation	Sources
Employee turnover rate	%	The scope of this KPI covers Doha Bank Qatar, our international branches including Doha Bank's regional offices at United Arab Emirates, Kuwait and India. In addition, there are a few representative offices which have been considered for the calculation wherever applicable. It also includes our subsidiary, Sharq Insurance based in Doha, Qatar. The calculation of these KPIs is based on headcount as at 31 December 2024.	% of employees who leave the organization voluntarily or due to dismissal, retirement, or death in service out of average number of employees in the reporting period.	As per GRI 401-1b
New hires	Number		Number of candidates hired whose employment relationship with the organization is according to national law or practice as defined by Doha Bank's policies (mentioned above) Sum of employees hired across all categories and age groups in the reporting period	GRI 401-1a
Gender Diversity	%		Percentage of employees per employee category as per gender and age group (under 30 years old, 30-50 years old, over 50 years old)	GRI 405-1b
Gender Pay Ratio	%		Ratio of the basic salary and remuneration of women to men for each employee category for all locations of the Bank. The scope of this calculation involves basic salary and variable remuneration.	GRI 405-2

Training hours	Average		Average training hours includes the total number of training hours across both functional and technical training divided by total employees during the reporting period.	GRI 404-1
Parental Leave	Number		Number of employees who took parental leave from the total number of employees that were entitled to parental leave, as per Doha Bank's parental leave policy	GRI 401-3
Return to work rate	%		Total number of employees that returned to work in the reporting period after parental leave ended calculated as: (Total number of employees that did return to work after parental leave / Total number of employees due to return to work after taking parental leave) * 100	GRI 401-3
Retention Rate	%		Total number of employees that returned to work after parental leave ended that were still employed 12 months after their return to work. This has been calculated as: (Total number of employees retained 12 months after returning to work following a period of parental leave / Total number of employees returning from parental leave in the prior reporting period) * 100	GRI 401-3
CEO Annual Total Compensation Ratio	Ratio		Total Annual Compensation of the highest paid individual / Median of Total Annual Compensation of all employees excluding the highest paid individual	GRI 2-21



Assurance Statement



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