

# Corporate Social Responsibility Report

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## About Doha Bank

Doha Bank Group is one of the leading integrated financial institutions in the GCC and one of the most active advocates for sustainability and environmental protection. The Bank believes that an increasingly green stance is one of the key determinants of future sustainability and is today recognized as a pioneer at the forefront of the delivery and sustenance of green banking principles in the Middle East.

Doha Bank strives to incorporate these values in its everyday operations by encouraging the use of environmentally efficient business practices as well as overall products and services that reduce the impact on the environment. This is a fundamental aspect of the Group's corporate social responsibility charter.

## A Green Vision for Banking

Doha Bank is vision-driven in supporting its future activities, progress and expansion with a more diverse portfolio that integrates environmental and social considerations into its product design, mission policy and strategies.

The Bank strives to encourage both the development and diffusion of environment-friendly technologies and also supports an active, rather than reactionary, approach to meeting environmental challenges.

## Banking on Green

Doha introduced the very first Green Account in Qatar, wherein all banking transactions are done through electronic channels, thus rationing the use of paper. Being pioneers of promoting Green in the region, Doha Bank also introduced the Green Card, which allows customers to accumulate loyalty points and contribute them towards green causes through international organizations.

Doha Bank's dedicated Tawasol Customer Care Centre and its innovative Customer Inquiry Tracking System – winner of the "Best Customer Service" award at the Banker Middle East 2010 Product awards ceremony – is an example of key investment in sustainable technology that benefits customers directly. Tawasol has been set-up to be the industry standard for best-in-class Customer Service in Qatar. This commitment by Doha Bank reflects a new phase in unified Customer Service, Customer Education and Customer Advisory Services which are all targeted at achieving the important end goal of Customer Satisfaction and Loyalty.



## Foreword

Doha Bank has grown into one of Qatar's and the region's most prominent banks and whilst bottom-line growth is a key factor in the health of any institution, one of the core pillars of Doha Bank's growth diversification and sustainability strategy has been the commitment to our communities to strive harder each year to be a leading responsible corporate citizen.

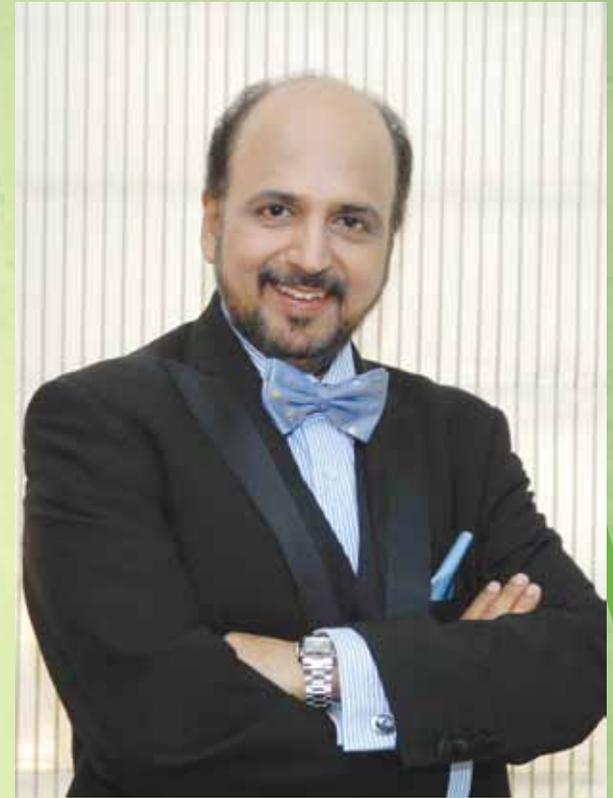
At Doha Bank, this approach has been closely aligned with the vision set forth by His Highness The Emir, Sheikh Hamad bin Khalifa Al-Thani in Qatar Vision 2030 which outlines Human Social Economic and Environmental development as key pillars.

The Bank is committed to contributing to each of these pillars during the course of its normal operations as well as through activities and initiatives that align with these objectives.

Doha Bank believes that there is an inevitable link between business and society. A healthy business depends on a healthy community to create demand for products and provide a supportive business environment. Likewise, a healthy society depends on competitive companies and institutions that can create jobs, support high wages, build wealth, buy local goods and pay taxes. Organizations therefore need to have these shared values which converge economic and social objectives and thereby also enhance competitiveness.

With the United Nations Environment Summit coming to Doha in 2012, we have released this special edition of Doha Bank's CSR report to highlight the key initiatives and sustainability issues that the Bank supports and hope that it will help you understand both the Bank and our philosophy better.

Sincerely,  
Dr. R. Seetharaman  
Group Chief Executive Officer



## CSR at Doha Bank

**CSR activities have the potential to create several distinct forms of value for customers: It is the customer perception of this value that mediates the relationship between CSR activities and subsequent financial performance. CSR leads to outcomes such as increased customer loyalty, willingness to pay premium prices, and lower reputational risks in times of crisis. Improving customer satisfaction, creating products that are easy to use and securing quality are some CSR measures which benefit customers. Doha Bank is aware that corporate institutions have a real and implied commitment to help build the social and environmental standards that are necessary to support their economies.**

Doha Bank believes that CSR should voluntarily contribute towards sustainable development in three areas: People, Planet and Profit. People represent social development, the planet represents contribution towards environmental development and profit relates to overall economic growth which has to be sustained to finance environmental and community responsibilities.

Doha Bank's CSR Mandate is built on the following pillars:

- Environmental Protection and Awareness
- Youth and Human Development
- Economic Diversification and Promoting Standards

## Environmental Protection and Awareness

**In the recent years, Doha Bank has supported the State of Qatar's campaign on "Green Qatar Clean Qatar", conducted seminars on Global warming around the world, initiated an environmental alliance with UNESCO, launched environment-friendly & biodegradable Credit Cards, formed the Planet Savers Club, organized the annual Al Dana Green Run & supported Public Awareness Campaigns, as well as tree planting, beach clean-ups and recycling activities - underlining the Environmental Sustainability policy at Doha Bank. The Bank also encourages its staff and customers to practice being Green.**

### Al Dana Green Run

**The 8th Al Dana Green Run – Commemorating the State of Qatar's role as host of the UN Climate Change Conference**

Every year, Doha Bank hosts the Al Dana Green Run to raise awareness of wild life preservation and environmental protection, amongst many other subjects that impact the environment and ecosystem. Professionals and homemakers, men, women and children, sports enthusiasts and members of various socio-cultural groups actively participate in the event.

On 24th November 2012, to commemorate Qatar hosting the United Nations Climate Change Conference, The Bank hosted the 8th Al Dana Green Run which completed a 3-km circuit of Khalifa Stadium. The event welcomed a large number of families and people of all ages to participate in what has become one of Qatar's most important social events that aims to generate awareness of environmental issues and promote sustainable behaviour. During the 8th Al Dana Green Run, Doha Bank also presented prizes to recognise the leading schools that actively participated in the ECO-Schools Programme in the year.

The Green Run is just one of the Bank's major campaigns which is aimed to raise awareness and motivate people to do something about it even as they go about their daily lives. During the annual Al Dana Green Run, the Bank received the generous support and coordinative support of the Ministry of Interior and the Traffic and Patrol Department which is the key to the success of these events.



## A Green Workplace

Doha Bank demonstrates its sustainability philosophy at its own headquarters which are designed to Green standards with motion sensing and light, air conditioning and ambient systems that are optimized to reduce the consumption of energy.

Energy-saving light and air conditioning systems sense movement and activate accordingly. The headquarters also feature an array of smart technologies such as special window glass incorporated in the building's structure to reduce the use of energy and utilize natural light whilst reducing heat permeation.

Propagating energy saving measures is a corporate practice at Doha Bank which is also committed to be a carbon neutral entity with a goal to reduce its carbon footprint; energy, water and paper consumption. Other environmental activities such as recycling, buying of environment-friendly goods, among others, are also implemented.

With the implementation of the enterprise-wide energy saving solution, the carbon footprint has been reduced by more than 40% and led to zero e-waste through the reduction of carbon dioxide emissions by 864 tonnes per annum.



### **Hosting Key Environmental Roadshows**

As a part of its knowledge sharing initiative, Doha Bank has been at the forefront of hosting seminars on diversified topics ranging from business to social challenges where subject experts focus on the challenges facing the world and the region.

Doha Bank Group CEO, Dr. Seetharaman has led and hosted numerous such road shows and seminars in Qatar, The UAE, Oman, Kuwait, Turkey, Japan, Singapore, and India.

### **Partnering with UNESCO to Celebrate World Environment Day 2011**

On 5th June 2011, the UNESCO Doha Office in partnership with Doha Bank jointly celebrated the World Environment Day to pay tribute to “Forests: Nature at your Service” as continuing and uncontrolled deforestation not only has devastating consequences for the environment, the wildlife and communities, but for economies around the world.

2011 was the United Nations International Year of Forests, declared in support of the Convention on Biological Diversity, the United Nations Framework Convention on Climate Change, the United Nations Convention to Combat Desertification and other relevant conventions dealing with the complexity of forest issues.

The world’s forests protect land and water resources, provide renewable raw materials and energy, maintain biodiversity, and contribute an essential role in the climate change mitigation

### **Green Business Decisions**

Green is also a daily business consideration for Doha Bank which has introduced a policy of trying to transition global meetings in to the digital sphere by using modern videoconferencing options to further reduce the Bank’s overall carbon footprint.

The Bank has also, since 2010, distributed its annual report primarily in digital formats to avoid the extensive use of paper, having transitioned previously in 2009 to recycled paper.

### **The Green Banking Website**

A dedicated website has been established to keep customers and stakeholders abreast of green initiatives by Doha Bank. [www.dohagreenbank.com](http://www.dohagreenbank.com)

## Reduce, Reuse and Recycle

Doha Bank maintains a well-defined operational environmental policy focusing on the three Rs of sustainability “Reduce, Reuse & Recycle” and Doha Bank is actively supporting many key initiatives that encourage such behaviour at the grassroots of our communities. Doha Bank has also taken on a very active role within the communities it operates in by advocating, informing and demonstrating the power of sustainable practices and thinking in everyday life.

## Leading by Example

The Bank’s executive leadership has served by example, having participated in many such initiatives that impact social awareness and corporate responsibility trends in Qatar and the region and has won awards such as the prestigious Golden Peacock Global Award for Corporate Social Responsibility. The Bank has won this award two consecutive times to date with the latest award presented in 2012.



## Advocacy and Dedication

This philosophy is deeply entrenched in the corporate culture of the Bank and is encouraged by its internal audiences as well, from the board, down to each and every employee. The Bank has established a dedicated internal body to ensure this objective is fulfilled. Its Green Banking Task Force Committee, the first of its kind in Qatar, implements Doha Bank’s Environmental Policy, initiates environmental and social responsibility-related activities and aligns the Bank’s business operations with green initiatives to promote green culture within the organization and in society.

## Staff Inclusion

Doha Bank strives to incorporate staff at all levels in its overall community engagement policies and regularly hosts staff events where the message of sustainability is passed on and key ideas are discussed to make sustainability a part of the bank’s daily regimen.

Doha Bank held their annual staff football tournament on 25th November at the Al Sadd Club as part of their various recreational and team building activities for staff. The Bank has scheduled various other recreational activities for the staff, like a 6-a-side cricket tournament, bowling events, table tennis tournaments and sports days where staff inclusion was the highlight of the proceedings.



## Planet Savers Club

The Planet Savers Club is a prime example of the Bank's staff coming together to make this possible. Established in February 2008, with Doha Bank staff as volunteers for environmental protection, the club falls under the umbrella of the Green Banking Task Force Committee and its vision is to raise awareness amongst staff on the need to protect the earth's limited resources and to make it a corporate work culture and habit to use resources wisely.



## Staff Green Day and Tree Planting

Doha Bank held its first Staff Green Day at Dukhan Branch along with a Tree Planting activity in December 2009. The theme was "Promote eco-Consciousness through Green Banking" to further instill values of the Bank's green culture within the organization and encouraging the full participation of all members of staff.

The event was held under the leadership of the Bank's Green Banking Task Force Committee and the Planet Savers Club. Participants planted trees at the Bank's Dukhan Branch site. As part of the Go Green festivities an in-house competition was held to adjudge the best green marketing ideas

## Supporting Qatar's First Green Conference

Doha Bank was one of the major sponsors of the first ever Doha Green Conference held in 2009. The event which focuses on sustainable buildings, water and renewable energy, was attended by industry professionals, businessmen, Government, NGOs, and members of the private and public sectors. The conference also covered market transformation towards sustainability, setting new Qatar-specific sustainable building codes, green building case studies, the importance of marine environment for urban development, sustainable water management, renewable energy and recycling strategies.

## Green Qatar, Clean Qatar

Doha Bank supported the Qatar's Green Qatar Clean Qatar programme which is organized by The Green Qatar Centre at the Ministry of Municipal Affairs and Agriculture to recognize proactive work by people all over the country to 'green' their environments. Prizes are awarded for the best home gardens and school gardens in various municipalities, as well as for painting competitions conducted as part of the programme.

## The Eco-Friendly Card



Doha Bank in association with Visa launched the Go-Green Visa Credit Card which is a first for the region. The Card is manufactured from bio-degradable material and the cardholders are able to manage their accounts electronically. E-statements reduce paper usage and wastage and all communication relating to the card is printed on recycled material.

Furthermore, 1% of all that customers spend through the Go-Green card is converted into Green points and donated to an approved Green cause that supports environmental initiatives such as tree planting in Qatar.

Partnering with the Ministry of Environment for Beach Clean-ups

The Beach Clean-up Campaign 2011, organized by Doha Bank in coordination with the Ministry of Environment and Al Wakra Municipality, was held at Al Wakra Beach on 19th February 2011.

The event aimed to save the beaches today, for the children of tomorrow. The Campaign was led by Doha Bank's Green Banking Task Force Committee, the Planet Savers Club comprising staff volunteers and Ministry officials who proactively showed their commitment and support to the environment by removing refuse and other waste from the beaches.

The event was organized to support Doha Bank's primary objective on its drive towards a clean and green environment and to create awareness amongst the staff of social and environmental responsibility

## Youth and Human Development

**Doha Bank believes in grassroots advocacy to support a truly sustainable future. The Bank's approach to the youth and human development is two pronged: Developing awareness of key issues that the youth of today can champion for the betterment of tomorrow, and working within the community to provide talented youth with career and development opportunities that will help them play an active role in society.**

## The ECO-Schools Programme

In 2011, Doha Bank worked with UNESCO to jointly launch the nationwide ECO-Schools Programme in Qatar. The programme, which continues to be actively implemented in Qatar, is designed to encourage and support schools in the country to proactively participate in the implementation of good environmental practices, reduction of carbon footprint and increased eco consciousness.

Member schools will be awarded ECO-Stars awards for projects executed and completed in 4 basic categories; i.e. Environmental Health, Waste Management, Energy-saving and Water Management projects. The ECO-Shooting Star award is presented to the school which successfully completes at least 1 project in each category of the programme. All completed assignments are assessed, evaluated and audited by a specially constituted ECO-School Committee which will also oversee and monitor the successful implementation of the projects undertaken. The award winning school will qualify to collaborate with other existing ECO-schools or start up or complete a project together.

The ECO-Schools programme guides schools on sustainability initiatives which provide substantial opportunities to schools to explore various environmental concepts that can be implemented, improved, developed or retrofitted at their respective premises.

The ECO-Schools programme was also highlighted at the Doha Bank stand at the Qatar Sustainability Expo held at the Doha Exhibitions Centre held in conjunction with the UN Climate Change Conference, Doha 2012.



### **The Youth of the Nation**

Doha Bank is also an active supporter of Qatarization and works to create new opportunities for Qatar's graduates and groom talented employees to take on positions of leadership in various units of the Bank and the country's financial services sector in general.

The Bank is continually striving to create job opportunities for Qatari citizens and to fully participate in the aims and achievements of the Qatar National Vision 2030 set forth by His Highness Sheikh Hamad Bin Khalifa Al-Thani, the Emir of the State of Qatar.

The Bank's management has adopted a five-year strategy to increase the percentage of Qatari employees in the bank in every department by executing a number of plans that aim at attracting and retaining the national competencies through enrolling them in training and development programs

that motivate and lend a helping hand to them to progress to higher job grades.

The success of these programmes has increased the percentage of Qatari employees to 25% at the end of the year.

### **Key Development and Training Programmes**

Qatari employees receive training of the highest standard from the Training & Job Rehabilitation Centre, which develops and provides training plans. These plans are part of a Qatarization programme aimed at providing Qatari staff with the qualifications needed to occupy senior, middle, supervisory and executive management's positions within the bank.

As part of the collaborative partnership between Doha Bank and the Job Rehabilitation Centre at the Ministry of Labour, new employees who hold GSCs,



and who do not have any previous experience in the banking sector, are enrolled in a four-month fast-track training programme where they learn the skills required to work in the financial sector. On completion of the course, the bank provides participants with on-the-job training for two months at one of the bank's departments in accordance with the approved Qatarization plan prior to them being accepted as permanent members of staff at the Bank.

### **Working with Educational Institutions**

Doha Bank has a strong relationship with the leading educational institutions in Qatar and has on many occasions worked alongside these universities to chart a positive career path for their leading students.

A recent example includes, in coordination with the Administration of the National Workforce Management, Doha Bank selecting nine students to be trained for a year on banking operations during their studies at the College of the North Atlantic-Qatar. The participants received a monthly allowance to support their studies and graduated in the first quarter of 2012, following which they joined the bank to take up positions within a variety of departments.

The Bank has also approved a development policy for Qatari university graduates who have degrees in subjects that do not relate to banking. Participants are provided with practical training for one year at every department, giving them the necessary professional experience in banking. Following training, and after appraisal, candidates are allocated to one of the bank's departments.

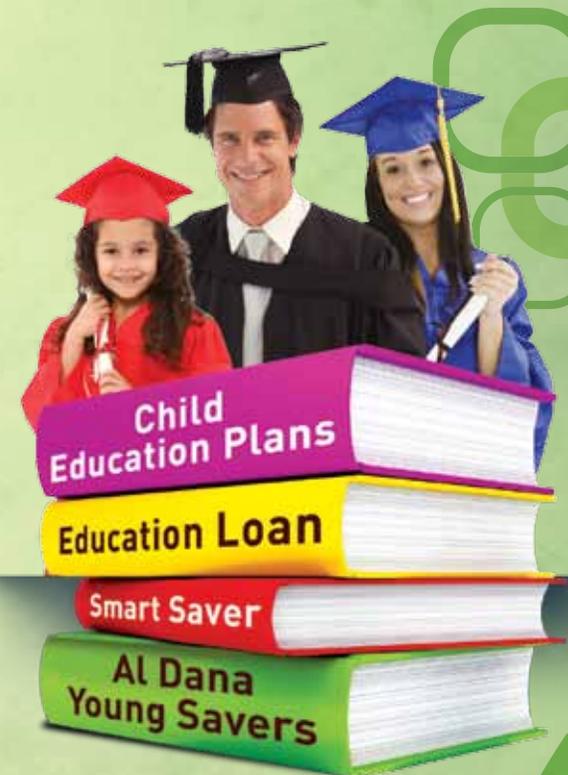
### **Helping Plan a Child's Education**

Doha Bank is an enthusiastic supporter of the role of the youth in our future and believes that education is a fundamental right and requirement to help the youth of today transition into the leaders of tomorrow. Doha Bank's «Education Pack» was launched following the success of the «Education for a New Era» initiative created by the Qatari Government.

With the current range of elite international schools and universities from around the globe present in Doha and an advanced public education system, the Education Pack from Doha Bank supports a child's long-term educational needs.

It serves those planning for a child's schooling or university or even looking at personal development and higher education. The Pack comprises the Child Education Plan, Education Loan, Smart Saver and the Al Dana Young Savers Schemes.

The Education Loan also finances university dues locally and overseas. Education should be accessible to everyone and Doha Bank will endeavour to make it happen.



## Supporting TEDxYouth@Doha

Doha Bank was the Support Sponsor of TEDxYouth@Doha, which took place on 17th November 2012, generating immense interest, both in terms of registrants vying to attend and social media followers discussing the event which was held at VCUQatar.

TEDxYouth@Doha is a fully accessible program for every young person in the country seeking the opportunity to benefit from hearing the events speakers and their storied experiences of life.

## Economic Diversification and Promoting Standards

**As a responsible corporate citizen, Doha Bank seeks to support and participate in initiatives and programs that contribute positively to Qatar's growing global position as a key centre of excellence in the Arab world.**

### Enterprise Risk Management Seminar Hosted by Doha Bank

Doha Bank continued its efforts of conducting various knowledge sharing sessions by hosting a session titled "Enterprise Risk Integration for the benefit of customers" in September 2011 at Doha Bank Tower in Doha. This knowledge sharing session was attended by Diplomats, Charge de affairs representing respective foreign embassies operating in the State of Qatar, customers of Doha Bank, renowned bankers, industrialists, analysts, economists and regulators from the State of Qatar.

### Building Advocacy Alliances

To engage with its public audiences, Doha Bank works with a variety of organizations and associations such as [iloveqatar.net](http://iloveqatar.net) among others on a variety of shared sustainability topics that require greater awareness.

### Supporting SMEs

As a central pillar of the world's economy, Small and Medium Enterprises (SMEs) play a critical role in innovation, advancement and sustainable development worldwide. In Qatar, Doha Bank has partnered with the Qatar Development Bank to support a national initiative Al Dhameen» a credit guarantee program introduced by QDB to finance SMEs in Qatar.



## Supporting Arab Banking

Doha Bank Group CEO, Dr. R. Seetharaman participated in The International Arab Banking Summit 2010 "From Crisis to Financial Stability" in Istanbul, Turkey. Top international and Arab bankers, economists and business professionals participated in this event. Dr. Seetharaman sat in on the panel discussion on 'Turkish-Arab co-operation for high competitive financial ventures: Towards a global and sustainable solid economy'. He discussed the prevailing global economic crisis and the challenges faced by countries in moving from crisis to stability. Foremost among the challenges he said were stagnant credit growth, emerging market risks and policy actions.

## Kuwait and International Trade Seminar

Doha Bank, which is highly active in Kuwait, organized a seminar focusing on "Kuwait and International Trade", where a group of economists and bank officials discussed the importance of international and regional trade with the state of Kuwait during the upcoming period.

The Seminar was attended by the undersecretary of Ministry of Commerce and Industry, Dr Rashid Al-Tabtaba'ey, and other key dignitaries. Throughout the seminar, they discussed the positive outcomes of supporting the business relations between Qatar and other countries, especially between the states of the Gulf Council.

The seminar also included a technical analysis for the current global economy throughout the period that followed the international crisis and the recession it caused in the global market on a financial level and the change of prices of consumer goods and real estate, in addition to the fluctuation of currency exchange rates.

## Masterclass for Directors

Institute Of Directors (IOD) India is an apex association of Directors working to improve professional competence and boardroom development as a whole, and organization-wide transformation. IOD India's 'Masterclass for Directors', the training for corporate directorship and Golden Peacock Awards in 12 different disciplines and other flagship initiatives aim to improve the competitiveness of individual Directors and their organizations. Doha Bank was the Platinum Sponsor of the 'Masterclass' programme.



## The BIZQUIZ Series

Doha Bank conducted corporate quiz competitions across the GCC states to promote knowledge sharing. Doha Bank's quiz programs started with corporate quiz events, followed by quizzes covering sport and the environment. Events were also held in Abu Dhabi and Dubai.



They have to prepare for the 'ubiquitous customer pull buying behavior in the decade of gadgets'. The focus should be on service. It is service and not discounts that build loyalty, the forum agreed.

### **Business & Investment in Qatar**

The Business & Investment in Qatar Forum was held at Waldorf Astoria Hotel, Newyork- USA on 6th and 7th April 2011. Top International and Arab Bankers, economists and business professionals participated in this event. Dr. R. Seetharaman, Chief Executive Officer - Doha Bank attended the panel discussion on Finance and Banking. He discussed the public-private partnership model and measures towards financial stability as key drivers to GCC Banking industry.

### **Washington College's CEO Leadership Series**

Doha Bank participated in Washington College's CEO Leadership Series in Chestertown, Maryland on 8th Feb 2012, where Doha Bank Group CEO Dr. R. Seetharaman spoke about "New World Order and Opportunities -Bilateral in terms of trade, Investments, Banking and Finance between USA and GCC". Dr. Seetharaman highlighted how the current global crisis impacted the global economies and human lives. He highlighted the fact that this crisis is a social crisis and not just a financial crisis. As a result, of financial innovation, new business models of banks emerged which changed the underlying economics of banking as new financial instruments enabled credit risk to be shifted away from the originators of loans. However, securitisation also changed the nature of risks and, in particular, transformed credit risk into liquidity risk, then into a funding risk, and ultimately into a solvency risk.

### **Individual recognition of our CEO's efforts**

Dr. R. Seetharaman, CEO of Doha Bank was conferred an Honorary Doctorate by the European University in June 2012 during a ceremony held in Geneva, Switzerland. It recognises his unique and valuable contribution to global governance and social responsibility.

### **Supporting the Arab Academy**

Doha Bank supported for the Arab Academy for development of the banking sector in the region. The bank contributed the cost of building a lecture room in the ground floor of the Arab Academy's new building.

### **Promoting Marketing and Branding**

Leading experts on retail marketing and social change addressed the Doha Bank's Annual Retail Forum in Doha focusing on 'Innovations in global retailing'. The overriding message was that 'Return on Investment (ROI)' is obsolete and it is now 'Return on Customer'.

The session covered the opinion that retail marketing strategies have to keep in mind that customers now drive the marketing campaign with their demands and not the other way round.

During the ceremony, Dr. Seetharaman said “The dimensions of sustainable development include but are not limited to developing social foundations, economic sustainability, environmental protection and equal opportunities for all. These are values Doha Bank shares with its extended community and key stakeholders and I am glad to be associated with the meteoric rise of Doha Bank as a true advocate that is committed to championing these values for the betterment of society.”

## Other Key Programmes and Initiatives

### Supporting Traffic Orientation Efforts

Doha Bank has participated in the activities held by the Traffic Education & Research Unit at the Patrol & Traffic Department. The Bank’s support for traffic orientation stems from its belief in the effective role this can play in the service of the country, its citizens and the society at large. The Bank frequently cooperates with the Traffic Department as well as the other various governmental departments in their campaigns to help them realize constructive public service objectives.

### Design Excellence

Doha Bank was a sponsor of Tasmeem Doha, held in 2007 as the pioneering design conference in Qatar that brought together global leaders in the field as well as many key stakeholders.

### Doha Bank Squash Challenge

DOHA Bank was the title sponsor of the third leg of the PSA Challenge Squash Series organised by the Qatar Squash Federation from February 23 to 25. Sixteen players vied for top honours in the third round of the PSA Series held at the Khalifa International Squash Complex.

### Engaging Key Advocacy Groups

Doha Bank reaches out to the community through its long standing corporate social responsibility activities where it is committed to raise awareness on environmental issues. Its Green Quiz is part of this ongoing Corporate Social Responsibility program.

### Philanthropy

Doha Bank has a long history of supporting Qatar’s reputed charities which are active in disaster relief efforts around the world. These include Qatar Charity, Eid Charity and the Qatar Red Crescent Society.