



ESG Framework

Commercial Bank's sustainability strategy

Commercial Bank has a five-year strategic plan (2022-2026) based on the 5Cs: Corporate earnings quality; Client experience; Creativity and innovation (Digital Creativity); Culture; and Compliance.

We view sustainability as an integral part of our corporate strategy and it is inbuilt within the 5Cs.

The sustainability topics most material to our business and our stakeholders can be viewed as a natural extension of the 5Cs as they support the delivery of our corporate strategy. These material topics are:

- 1) Sustainable financial and economic performance
- 2) Risk management
- 3) Support for SMEs
- 4) Financial inclusion and accessibility
- 5) Responsible procurement and supply chain management
- 6) Exceptional client experience
- 7) Customer privacy and data security
- 8) Digital innovation
- 9) Environmental impact of our operations
- 10) Talent attraction, development and retention
- 11) Diversity and inclusion
- 12) Community investment
- 13) Governance and Compliance



Sustainability governance

At Board-level, oversight of the Bank's sustainability strategy and performance is the responsibility of the Board Remuneration, Nomination and Governance Committee (BRNGC). This Sustainability Report is approved by the Sustainability Committee, BRNGC and the Board.

Commercial Bank has a Management-level Sustainability Committee. Responsibilities include:

- Reviewing and recommending for approval of the BRNGC, the Bank's sustainability strategy and commitments;

- Assessing the Bank’s sustainability related risks and opportunities (including climate change) and mitigations / opportunities;
- Recommending priority sustainability-related initiatives for implementation within the Bank, with accountable working groups; and
- Monitoring the Bank’s sustainability performance against the Bank’s sustainability strategy including oversight of the impact with external stakeholders.

The Sustainability Committee is chaired by Commercial Bank’s Executive General Manager (EGM) Chief Risk Officer. As sustainability is an integral part of our corporate strategy, EGM-level representatives from across Commercial Bank’s strategic business units sit on the Sustainability Committee.

Stakeholder engagement

We recognize that engagement with our stakeholders is critical to the success of our business. By engaging with our stakeholders, actioning stakeholder feedback and by delivering on the 5Cs of our five-year strategic plan, we believe we will achieve the “6th C of Commercial Bank” – their Confidence and trust.

Below are our key stakeholder groups, and our key engagement methods:

Stakeholder	Engagement methods	Needs and expectations
Customers	CB Mobile App and online banking Branches Client Engagement and Call Centre Website Social media	Digital banking and self-service channels Exceptional customer experience Competitive products
Investors	Annual General Meeting Quarterly analyst calls Annual Investor Analyst Day Annual Reports	Sustainable financial performance Transparency and credibility of communications Delivered dividends
Employees	Quarterly town halls Internal communications Employee engagement survey	Competitive rewards Professional development Fairness and equal opportunity

	National Development Programme Mandatory training and leader-led training CB Staff Club, CB Chamber of Innovation	
Regulators	Compliance with applicable laws and regulations Public disclosures via QSE, Annual Corporate Governance Report, Annual Report	Strong governance and risk management Compliance with all legal and regulatory requirements
Community	Comprehensive CSR programme focused on the local community	Making a positive contribution to the Qatari community Employment opportunities
Suppliers	Close to 600 active suppliers Transparent and audited processes for supplier selection	Timely payment Fair and transparent tender process

Materiality

We conducted a materiality assessment in 2021 to identify issues that have the most importance to our business (by their significance of economic, environmental and social impacts) and our stakeholders.

The Sustainability Committee reviews the materiality matrix while considering our sustainability strategy, Commercial Bank's sustainability related risks and opportunities, the needs of our stakeholders, industry trends, the Qatar National Vision 2030, the Qatar National Environment and Climate Change Strategy and the UNSDGs. The Sustainability Committee will continue to evaluate the materiality assessment every two years.

1. Sustainable financial and economic performance
2. Risk management
3. Support for SMEs
4. Financial inclusion and accessibility
5. Responsible procurement & supply chain management
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