

Policy

■ Policy Title:	Corporate Social Responsibility (CSR)
Approved by:	Corporate Governance, Nomination and Remuneration Committee of the Board

SECTION 1 - INTRODUCTION

PURPOSE

The purpose of this policy (“Policy”) is to set out the framework of the Corporate Social Responsibility of Al Rayan Bank (ARB) to ensure the operations of the Bank are in harmony with Government and regulators’ policies, strengthen the basis of mutual confidence between the Bank and the society and communities in which it operates, help improve the foreign investment climate and enhance the contribution to sustainable development made by multinational companies and enterprises.

SCOPE

This Policy is binding for Al Rayan Bank (ARB) and its employees.

DEFINITIONS

Word/Term	Definition
ARB/ Bank	Al Rayan Bank
Group	Al Rayan Bank and its subsidiaries and affiliates
QFMA	Qatar Financial Market Authority
QSE	Qatar Stock Exchange
QCB	Qatar Central Bank
QCSD	Qatar Central Securities Depository
MEC	Ministry of Economy and Commerce
CCL	Commercial Companies Law No. 11 of 2015 as amended from time to time
AOA	Articles of Association of ARB
MOA	Memorandum of Association of ARB
AGA	Annual General Assembly of ARB
EGA	Extraordinary General Assembly of ARB
BOD	Board of Directors of ARB and any of its sub-committees
CSR	Corporate Social Responsibility
The Chairman	The Chairman of the Board of Directors of ARB
GCEO	Group Chief Executive Officer of ARB
CG	Corporate Governance

LEGISLATIVE CONTEXT

The Policy was prepared in accordance with the laws and regulations applicable to Al Rayan Bank (ARB), as a listed company, in Qatar, including, but not limited to, the QCB Circular 25/2022 on CG of Banks, the Commercial Companies Law No (11) of 2015 as amended by law No. (8) of 2021, the QFMA CG Code No. (5) of 2016, the Group Governance Framework, the Subsidiaries Governance Framework, the DOA Matrix, the OECD principle on CG, the ISO 26000:2010, the Al Rayan Bank (ARB) ESG/Sustainable Funding Framework and a set of other Board approved policies (herein referred to as “Rules and Regulations” and shall be read and interpreted in accordance with these Rules and Regulations as amended or replaced from time to time.

SECTION 2 - POLICY

At Al Rayan Bank (ARB), we define Corporate Social Responsibility (“CSR”) as the moral responsibility of the Bank towards society. For us, CSR is a way of creating shared values and contributing to social, environmental and community causes through engaging and communicating with active platforms.

In its CSR efforts, Al Rayan Bank (ARB) focuses on the following initiatives with the objective of having a positive influence on society as a whole:

- Carrying out its business in a responsible and ethical manner;
- Contributing in the protection of environment, promotion of health & safety ,education of people and human rights; and
- Maximize the shared values for its shareholders and the wider societies in which it operate

ARB will develop and promote its commitment to the afore-mentioned CSR initiatives as follows:

Business Ethics

Al Rayan Bank (ARB) is committed to maintaining the highest standards of integrity and corporate governance practices in order to maintain excellence in its operations. It will conduct its business in an open, honest, transparent and ethical manner in accordance with the laws and regulations and the best international practices.

Al Rayan Bank (ARB) is committed to monitoring and publicly reporting performance on its CSR activities and initiatives whether through media means or in its annual reports.

Environment, Health & Safety

Al Rayan Bank (ARB) places great value on health, safety and well-being of all individuals affected by its activities, including our employees, contractors and the public at large. It is committed to provide a safe and healthy working environment. It will participate in a number of campaigns to raise awareness and to fund certain causes, with particular focus on cancer, diabetics and children disabilities. Other health issues and healthy lifestyles will be addressed through engaging platforms and awareness workshops.

Al Rayan Bank (ARB) will work with all its stakeholders to promote responsible environmental practices and develop a culture of environmental awareness and accountability. It shall participate in funding “GREEN” projects that create sustainable developments.

Education and Sport

Al Rayan Bank (ARB) places great emphasis on education and sport initiatives as part of its contribution in achieving the strategic goals of Qatar Vision 2030. It is committed to engage in periodic workshops and collaborations with multiple academic institutions to educate students in banking and finance, and to further nurture their interest in these fields. It will ensure that opportunities are made available for on-job training in various fields in the banking industry. It is committed to support and sponsor sports and education related projects. Al Rayan Bank (ARB) will refrain from sponsorships/activities that are deemed sensitive, including, religious, political and/or racial functions.

Stakeholder Relations



بنك الريان ALRAYAN BANK

Al Rayan Bank (ARB) is committed to maintain close ties with all stakeholders, including shareholders, investors, customers, employees, suppliers, regulators, among others. All stakeholders will be at the center of Al Rayan Bank (ARB) activity in order to establish long-lasting relationships based on mutual trust and contribution of values.

Employee Relations

Al Rayan Bank (ARB) will ensure that employees are treated fairly, with dignity and consideration for their goals, aspirations and that diversity in the workplace will be embraced. It will apply fair labour practices in accordance with laws and regulations and communities where we operate. Also Al Rayan Bank (ARB) will not tolerate unlawful workplace conduct, including discrimination, intimidation or harassment.

Human Rights

Al Rayan Bank (ARB) recognizes that governments have the primary responsibility to promote and protect human rights. Al Rayan Bank (ARB) will work with governments and all other stakeholders, as applicable, to support and respect human rights within our sphere of influence.

Al Rayan Bank (ARB) will demonstrate respect for human dignity and rights in all relationships it enters into, including respect for cultures, customs and values of individuals, groups and communities.

Community

Al Rayan Bank (ARB) will endeavour to develop products and services with high social impact adapted to the context in which Al Rayan Bank (ARB) customers live. It will contribute in supporting innovative programs and projects in health, education and environment in line with Qatar Vision 2030 goals. Al Rayan Bank (ARB) will strive to provide employment and economic opportunities in the communities where it operates.

INSTRUCTIONS

Implementation of this Policy and the relevant expenditures must follow the level of approvals in the DOA Matrix. Corporate Communications is responsible for the administration of this Policy and its implementation. CSR activities must be part of Corporate Communications budget.

SUPPORTING DOCUMENTATION

Form	Retention Time	Retention Location
CSR activities/Report	10 years	Company Secretary Files
Annual Report		Corporate Communications Files
Press Releases		Investor Relations Files

SECTION 4 - GOVERNANCE

RESPONSIBILITY

Policy Owner	Corporate Communications
Policy Custodian	Company Secretary

VERSION CONTROL AND CHANGE HISTORY

Version Number	Approval Date	Approved by	Amendment
V.0	26 January 2023	Board CGNRC	New Releases
V.1	13 January 2026	N/A	Annual Review. No Changes