

ESG Framework



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To empower people to make the best of today, when it matters most, by enabling responsible banking and supporting inclusive growth.



Motivate Impact

Embedding climate action, resource efficiency and responsible finance and investment into the products and services we provide.

- Climate Strategy and Emissions
- Environmental Management and Resource Efficiency
 - ESG Integration in Financing Activities
 - ESG Integration in Investment Activities
- Sustainable Products and Services



Secure Partnerships

Building partnerships that enable inclusive growth, fair customer outcomes, a strong and diverse workforce, and lasting community impact.

- Financial Inclusion, Access, and Affordability (incl. SMEs)
- Customer Protection, Fair Treatment, and Experience
 - Human Capital, Wellbeing, and Working Conditions
 - Diversity, Equity, Inclusion, and Nationalization
- Community Engagement, Investment, and Social Impact



Reliable Governance

Embedding strong corporate and Shari'ah governance to support long term performance.

- Corporate and Sharia' Governance, Board Oversight, and Transparency
 - Ethics, Integrity, and Compliance
 - Anti-money Laundering
 - Risk Management and Resilience
- Data Privacy, Cybersecurity, and Responsible Digital Innovation
 - Responsible Procurement and Value Chain



Motivate Impact

Embedding climate action, resource efficiency and responsible finance and investment into the products and services we provide.

At Dukhan Bank, the “Motivate Impact” pillar reflects our commitment to proactively integrate sustainability into everything we offer to our clients. This means embedding climate action, environmental stewardship, and responsible finance across our product and service portfolio, ensuring that every financial decision we make supports long-term societal and environmental impact.

Through this pillar, we focus on:

Climate Strategy and Emissions:

Identifying, assessing, and managing climate-related risks and opportunities to align our operations with a low-carbon transition.

Environmental Management and Resource Efficiency

Optimizing resource use and operational efficiency while reducing environmental impact across the Bank’s activities.

ESG Integration in Financing and Investment Activities

Incorporating ESG considerations into credit, financing, and investment decisions to promote responsible and sustainable economic growth.

Sustainable Products and Services

Designing innovative financial solutions that drive positive environmental and social outcomes for our clients and communities.

This pillar ensures that sustainability is not an add-on but a core aspect of our business strategy — creating measurable impact while supporting our clients in their own ESG journeys. Over the next three years, Dukhan Bank will operationalize this through structured risk assessments, product-level ESG integration, and continuous innovation in sustainable finance solutions.



Secure Partnerships

Building partnerships that enable inclusive growth, fair customer outcomes, a strong and diverse workforce, and lasting community impact.

The “Secure Partnerships” pillar reflects Dukhan Bank’s commitment to fostering collaboration and inclusivity across all stakeholders. We recognize that sustainable growth is only possible through strong partnerships — with clients, communities, employees, and strategic partners — that drive equitable outcomes and empower all segments of society.

Through this pillar, we focus on:

Financial Inclusion, Access, and Affordability (incl. SMEs):

Expanding access to banking and financing solutions that support underserved populations and small- and medium-sized enterprises.

Customer Protection, Fair Treatment, and Experience:

Ensuring transparency, fairness, and high-quality service in every client interaction.

Human Capital, Wellbeing, and Working Conditions:

Investing in the development, health, and wellbeing of our employees to build a capable and motivated workforce.

Diversity, Equity, Inclusion, and Nationalization:

Promoting an inclusive workplace that values diversity and nurtures talent across all levels.

Community Engagement, Investment, and Social Impact:

Supporting local communities and social initiatives that create long-term, positive societal impact.

This pillar ensures that Dukhan Bank’s relationships — both internal and external — are purposeful, equitable, and aligned with sustainable growth objectives. Over the next three years, we will implement targeted initiatives, partnerships, and programs to strengthen inclusivity, workforce development, and community engagement.



Reliable Governance

Embedding strong corporate and Shari'ah governance to support long term performance.

The "Reliable Governance" pillar underscores Dukhan Bank's commitment to integrity, compliance, and operational resilience as the foundation for sustainable growth. Strong governance ensures that ESG considerations are embedded into decision-making processes and that the Bank operates in alignment with ethical, regulatory, and Shari'ah standards.

Through this pillar, we focus on:

Corporate and Sharia' Governance, Board Oversight, and Transparency:

Strengthening oversight structures to ensure accountability, clear roles, and alignment with sustainability objectives.

Ethics, Integrity, and Compliance:

Upholding highest standards of ethical conduct/regulatory compliance.

Anti-money Laundering:

Maintaining robust processes to detect, prevent, and report financial crimes.

Risk Management and Resilience:

Integrating ESG and climate-related risks into the Bank's enterprise risk management framework to enhance resilience.

Data Privacy, Cybersecurity, and Responsible Digital Innovation:

Safeguarding customer data, ensuring secure digital operations, and promoting responsible technological solutions.

Responsible Procurement and Value Chain:

Embedding ESG considerations across the supply chain and procurement activities.

This ensures that Dukhan Bank's ESG strategy is built on a solid governance foundation. Over the next years, governance enhancements, risk integration, and compliance measures will be systematically implemented to support long-term responsible growth.



ESG Framework Alignment



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Motivate Impact Alignment

Strategic Objectives



Embedding climate action, resource efficiency and responsible finance and investment into the products and services we provide.

DB's Material Topics

- Climate Strategy and Emissions
- Environmental Management and Resource Efficiency
- ESG Integration in Financing Activities
- ESG Integration in Investment Activities
- Sustainable Products and Services

QNV Pillars



Environmental Development



Social Development

QCB Principles

- Principle 1
- Principle 2
- Principle 3
- Principle 5
- Principle 6
- Principle 7
- Principle 9
- Principle 11

UN SDGs





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Secure Partnerships Alignment

Strategic Objectives



Building partnerships that enable inclusive growth, fair customer outcomes, a strong and diverse workforce, and lasting community impact.

DB's Material Topics

- Financial Inclusion, Access, and Affordability (incl. SMEs)
- Customer Protection, Fair Treatment, and Experience
- Human Capital, Wellbeing, and Working Conditions
- Diversity, Equity, Inclusion, and Nationalization
- Community Engagement, Investment, and Social Impact

QNV Pillars



Human Development



Social Development

QCB Principles

- Principle 1
- Principle 2
- Principle 4
- Principle 12

UN SDGs





ESG Framework

Reliable Governance

Alignment



