



Innovation.
Performance.
Consistency.
MAKING AN IMPACT.

**INVESTOR
PRESENTATION
2021**





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MACROECONOMIC UPDATE

Qatar State Budget for 2022 ⁽¹⁾ shows strength

Headlines

- Revenue is anticipated to reach QAR 196.0bn based on an average oil price of USD \$55 per barrel
- Expenditure is estimated at QAR 204.3bn
- The Budget deficit is estimated at QAR8.3bn
- A total of QAR 74.0bn is allocated for Major Projects
 - In line with existing plans and strategies, the State continues the work on development projects related to infrastructure, citizens' land development and public services.
 - The State continues to prioritize investment in the education and healthcare sectors. This provision includes several projects and initiatives to enhance the quality of healthcare services being provided to the public.



“...it still reflects a continuation of adopting a conservative policy in revenue estimation to maintain fiscal balance and minimize the volatility of global energy prices on the State Budget.”

H.E. Ali Bin Ahmed Al-Kuwari
Minister of Finance

QATAR	QAR Billion										
	Fiscal			2021				Fiscal	Budget	Budget	Chg Pct
	2018	2019	2020	Q1	Q2	Q3	Q4	YTD 2021	2021	2022	Y-O-Y%
Total Revenue	207.9	214.7	171.2	45.2	50.0	46.9	-	142.1	160.1	196.0	22.4%
Oil & Gas	173.1	170.0	133.3	39.7	30.7	41.2		111.6	121.6	154.0	26.6%
Other Revenues	34.8	44.7	37.9	5.5	19.3	5.7		30.5	38.5	42.0	9.1%
Total Expenditure	192.8	208.4	182.4	45.0	46.0	46.0	-	137.0	194.7	204.3	4.9%
Salaries and Wages	55.7	61.4	58.0	14.4	15.1	14.2		43.7	57.9	58.5	1.0%
Other Current Expenditure	55.5	62.7	57.9	14.7	15.2	14.8		44.7	60.7	67.2	10.7%
Minor Capital Expenditures	3.8	4.1	3.5	0.9	0.8	0.7		2.4	4.0	4.6	15.0%
Major projects	77.8	80.2	63.0	15.0	14.9	16.3		46.2	72.1	74.0	2.6%
Balance Surplus/(Deficit)	15.1	6.3	(11.2)	0.2	4.0	0.9	-	5.1	(34.6)	(8.3)	-

Source | (1) State Budget for the 2022 Fiscal Year, Ministry of Finance

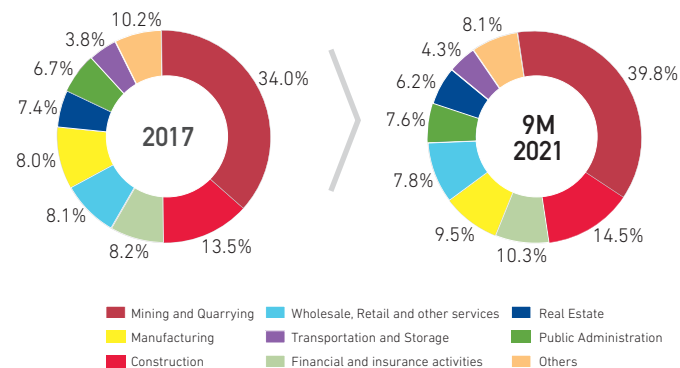
Qatar from strength to strength..

Qatar ⁽¹⁾	Dec-21	Dec-20	Chg Pct YTD
Consumer Price Index	102.14	95.93	+6.47%
Producer Price Index	92.7	50.7	+82.84%
Industrial Production Index	104.4	100.7	+3.67%
Purchasing Managers' Index ⁽²⁾	61.4	51.8	+18.53%
GDP ⁽³⁾ (current prices QAR Bn)	480.81	532.90	-9.77%
Total Population	2,677,001	2,684,329	-0.27%

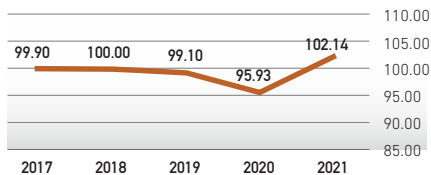
Source | 1. Qatar Planning and Statistics Authority
Notes | 2. Qatar Financial Centre PMI
 3. GDP reflects 9M 2021

Development of GDP composition

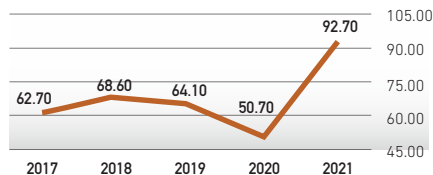
(current prices) 2017-2021⁽⁴⁾



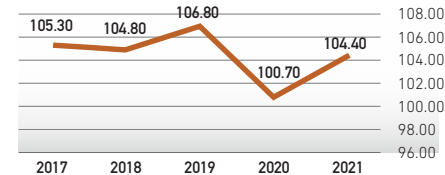
Consumer Price Index



Producer Price Index



Industrial Production Index



Source | 4. Qatar Planning and Statistics Authority, estimates as on date

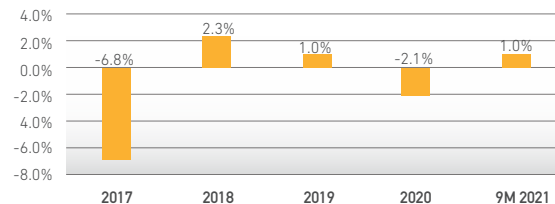
Stable economic position

Sovereign rating	Moody's Aa3/ S&P AA-/ Fitch AA-
Gas reserves ⁽¹⁾	Qatar has the 3rd largest reserves of natural gas in the world, totaling 24.7 trillion cubic meters and Qatar is the 2nd largest exporter of natural gas, totaling 106.1 billion cubic meters
Oil reserves ⁽¹⁾	25.2 billion barrels of proven oil reserves
Projected real GDP growth IMF ⁽⁴⁾ WEO	3.2% in 2022 Vs 1.9% for 2021;
Inflation rate ⁽²⁾	+2%-3.5% for the period between 2021-2023
Government fiscal position ⁽³⁾	Estimated fiscal deficit of QR(8.3) billion in 2022
Significant future government & infrastructure spending:	FIFA World Cup 2022 – it is projected that the event will welcome a 'total of cumulative' visitors of 1.2-1.5 million. 2030 Qatar National Vision 2030 Asian Games
Currency	Pegged to the US Dollar since 1980

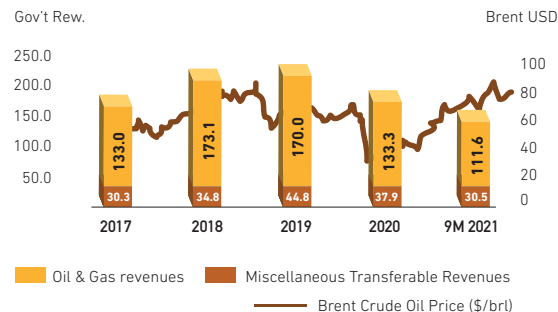
Source Notes

- (1) British Petroleum Statistical Review of World Energy July 2021
- (2) Qatar Planning and Statistics Authority, Qatar Economic Outlook
- (3) Qatar State Budget 2022
- (4) IMF January 2022 World Economic Outlook

Government fiscal surplus/ deficit (% nominal GDP)⁽²⁾



Government revenues (QR Bn)



Source Notes

- (1) Ministry of Finance, 9-month data
 - Oil & Gas revenue includes investment revenue transferred from Qatar Petroleum
- (2) Brent Crude Oil monthly closing price: Bloomberg – 01 January 2017 – 31 December 2021

Doha Bank Overview

Doha Bank at a glance

- Founded in 1979
- Listed on the Qatar Stock Exchange
- Full branch operations in Qatar, the UAE (Dubai & Abu Dhabi), India (Mumbai, Chennai & Kochi) and Kuwait
- Largest international network of representative offices among Qatari banks: China (Shanghai & Hong Kong), Canada, Turkey, Singapore, Germany, Japan, United Kingdom, South Korea, South Africa, Bangladesh, Australia, Sri Lanka and Nepal
- Brokerage and financial services associate in India
- Sharq Insurance Company, a 100% owned insurance company in Qatar
- Client base of more than 479,000 customers⁽¹⁾
- 24 Domestic Branches, 3 E-Branches / 2 Branch Pay Offices, 86 ATMs, 1 Mobile ATM and 1 Mobile ITM

Source | (1) Salaried, non-salaried and under Wages Protection Scheme ("WPS")

Strong ratings profile underpinned by highly rated sovereign

Agency	Category	Ratings	Outlook
Doha Bank			
Moody's	Bank Deposit Ratings LT	Baa1	Stable
Fitch	Issuer Default Rating LT	A ⁽²⁾	Stable
Qatar Sovereign			
Moody's	Counter Party Risk LT	Aa3	Stable
Fitch	Issuer Default Rating LT	AA-	Stable
S&P	Counter Party Risk LT	AA-	Stable

Note: (2) Fitch on 21/10/2021 placed the Qatari Banks on rating watch negative (RWN)

Largest international network of representative offices among Qatari banks



1. Qatar
2. Dubai - UAE
3. Abu Dhabi - UAE
4. Kuwait City - Kuwait
5. Mumbai - India
6. Kochi - India
7. Chennai - India
8. London - UK
9. Frankfurt - Germany
10. Istanbul - Turkey
11. Singapore
12. Shanghai - China
13. Seoul - S. Korea
14. Tokyo - Japan
15. Hong Kong - China
16. Sydney - Australia
17. Toronto - Canada
18. Johannesburg - South Africa
19. Dhaka - Bangladesh
20. Colombo - Sri Lanka
21. Kathmandu - Nepal

HIGH QUALITY SECURITIES PORTFOLIO
COMPRISING MOSTLY OF QATARI SOVEREIGN DEBT

SOLID CAPITAL POSITION
AND HEALTHY LIQUIDITY BUFFERS

WELL-ESTABLISHED
BANKING FRANCHISE WITH STRONG
BRAND VALUE ON THE BACK
OF 40+ YEAR HISTORY

WELL EXPERIENCED EXECUTIVE
MANAGEMENT TEAM

CLEAR SUSTAINABILITY
AND DIGITAL STRATEGY

IMPROVED FUNDING DIVERSIFICATION
DURING 2021 YTD, WITH A 5-YEAR BOND ISSUANCE,
AND TWO 3-YEAR (+1-YEAR OPTION)
TERM LOAN FACILITY(S).

KEY CREDIT HIGHLIGHTS

Doha Bank is structured in four Business Units and holds 100% of Sharq Insurance



Source | Company financials
As of 31 December 2021

COVID-19 response

When cases of COVID-19 infection appeared, Qatar issued a package of policies to contain the virus and its effect on public health and a package of economic measures to mitigate its negative repercussions on the Qatari economy, including a support program implemented by the QCB for affected sectors

Support Program

- The QCB support program was due to expire 31 December 2021, has since been extended to 31 March 2022.
- QCB announcement 16 December 2021:

“Based on the local and global economic development, and in light with the continued gradual recovery of economic activity from the negative impact of the outbreak of Covid-19, as economic indicators and statistics show that the local financial and banking system is stable, and domestic liquidity and credit rates remain at high levels. As Qatar Central Bank (QCB) continues its proactive liquidity management operations to ensure comfortable liquidity for the banking system while directing interest rates to the required level to facilitate an adequate flow of credit to borrowers in order to maintain financial stability.

Accordingly, QCB will begin with the implementation of the future strategy for a gradual reduction of the exceptional support stimulus packages that it launched within the comprehensive economic support plan of the state, which has proven its effectiveness in mitigating the negative effects of Covid-19, through a gradual and deliberate exit that takes into account the various interaction between monetary policy measures and the continuity of economic and banking activity in the State of Qatar.”

5 Rs Strategy

- In the wake of the coronavirus pandemic, Doha Bank has developed a 5Rs strategy model to focus the Bank’s response during the short term.

The 5 Rs stand for:

- Rationalisation;
 - Revenue enhancement;
 - Restructuring;
 - Remedial management; and
 - Remodeling of business.
- The Bank in 1Q21, successfully closed a bond transaction and agreed to a Term Loan Facility further strengthening its funding base.
 - The Bank had asset quality issues arise from the blockade with reference to the GCC exposures. Post blockade the Bank is re-evaluating the business opportunities and its regional branch strategy and remodeling the same in line with current realities.
 - Moving forward the bank intends to focus on 1R, whereby the bank ‘resets’ and expands off last year’s performance towards a medium- and longer-term trajectory of stable growth.

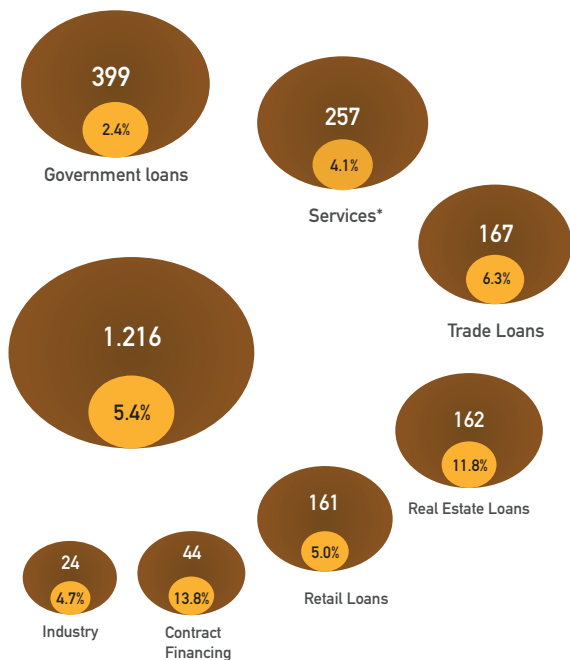
Source | <http://www.qcb.gov.qa/English/News/Pages/16dec2021.aspx>

Coronavirus (COVID-19 Response)

“Activated business continuity planning and other risk management practices to manage potential business disruption”

Long-standing experience in lending into the key sectors of Qatar and good insights

Loan market size (QAR billion) 'major sectors' and Doha Bank market share (%)



Source | *Includes Non-Banking Financial Institution
 ● Doha Bank market share as of 31 December 2021
 ● Loan market size as of 31 December 2021

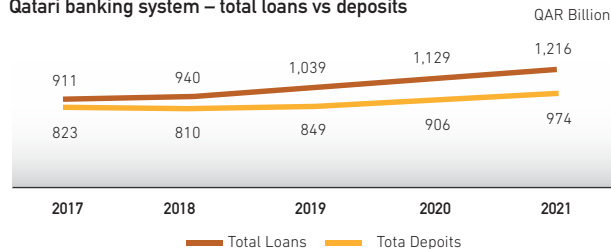
Note | QCB Banks Monthly Statements

Historical Loan market size (QAR billion) 'major' sectors and Doha Bank market share (%)

	2021		2020		2019		2018		2017	
	System	DB	System	DB	System	DB	System	DB	System	DB
Government Loans	399	2.4%	372	3.1%	334	2.2%	360	1.0%	315	1.6%
Services	257	4.1%	228	5.0%	209	5.6%	135	4.7%	125	5.4%
Trade loans	167	6.3%	151	7.5%	136	9.5%	73	16.1%	72	13.4%
Real Estate Loans	162	11.8%	154	12.6%	149	12.3%	147	12.4%	135	10.8%
Retail loans	161	5.0%	148	5.3%	138	6.1%	124	7.2%	121	9.0%
Contract Financing	44	13.8%	40	13.8%	37	27.2%	40	27.4%	40	26.5%
Industry	24	4.7%	25	3.9%	23	3.3%	22	3.2%	22	3.4%
Total loans	1,216	5.4%	1,129	6.1%	1,039	6.8%	911	6.9%	844	7.3%

Source | QCB Banks Monthly Statements

Qatari banking system – total loans vs deposits



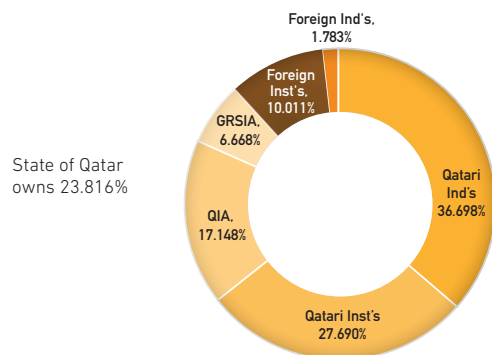
Source | QCB Quarterly Statistics Bulletin

Doha Bank overview

Share price and market capitalization

	Date	Value
Last Price	31-Dec-21	3.200
52 Week High	14-Nov-21	3.217
52 Week Low	12-Jan-21	2.184
Current Market Capitalization	Qatari Riyals Mn	9,921
	USD Mn	2,725

Diversified shareholder base and strong support⁽¹⁾



(1) State of Qatar owns 23.816% shared by QIA 17.148% & 6.668% General Retirement Social Insurance Authority via the 'Civil Pension Fund'; Qatar Stock Exchange as on close 30 December 2021

Key Ratios	2017	2018	2019	2020	2021
Total equity to total asset	15.8%	13.3%	12.3%	13.3%	14.1%
Net loans to total asset	64.0%	62.3%	60.8%	63.2%	61.8%
Net loans to total deposit	100.6%	107.3%	112.5%	118.8%	124.4%
Non-performing loans	3.61%	5.84%	5.81%	5.98%	5.83%
Cost of Risk	1.00%	1.59%	1.78%	2.09%	2.22%
Cost to Income	37.4%	35.6%	33.6%	29.5%	28.2%
Net Interest Margins	2.50%	2.24%	1.98%	2.25%	2.59%
Risk Weighted Assets (QAR Mn)	78,886	77,173	79,287	71,908	71,898
CET1 Ratio	12.30%	10.66%	11.53%	13.04%	13.47%
Tier 1 Ratio	17.37%	15.84%	16.58%	18.61%	19.03%
Capital Adequacy Ratio	17.51%	17.01%	17.75%	19.75%	20.18%

The rise of DIGITAL transactions

Significant Growth in E-Commerce

- Online Payment Gateway (OPG) 2021 YoY number of transactions has increased by 58%
- OPG transaction volumes in YoY has increased by 95%
- Awarded as Fastest Growing Online Payment Gateway Partner in Qatar by Mastercard

Shift to Digital

- 88% of customer transactions are performed through digital and self-service channels (December 2021). The digital and self-service channels include Online/ Mobile Banking, ATMs, Bulk Cash deposit and cheque deposit machines.

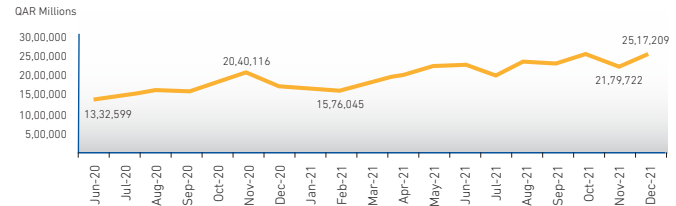
Branch transaction off-loading

- Download IBAN Certificate, stamped and signed Account statements through Online and Mobile Banking
- Customers can update their KYC information through digital channels easily
- Launched Interactive Teller Machine
- Installed Bulk Cash & Cheque Deposit Machines

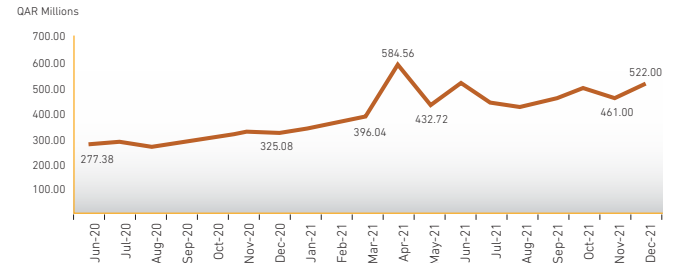
Innovative Payment Solutions

- Doha bank is the first bank in CEMEA region to implement Smarter STIP for DB VISA credit cards. Smarter STIP used advanced AI to deliver a more seamless experience for consumers when service disruption affects the network.
- Launched 'Doha Pay' – Doha Bank's Digital Wallet to offer QR Code Payments at selected merchants, (P2P) Person 2 Person money transfers. Introduced Card Control feature to allow customers to easily set limits and controls on their cards for international transactions.

OPG Number of Transactions



Total Transaction Volume



Wholesale Banking – Digitization update

Significant Growth in Online transactions

- Local Fund transfer – Online transaction ratio has improved from 66% to 74% YoY.
- International Fund Transfer - Online transaction ratio has improved from 33% to 45% YoY.

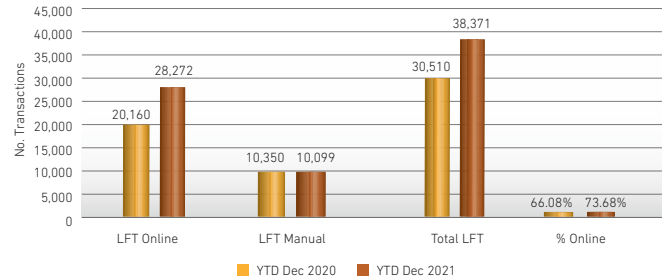
This exponential increase is a function of 3 variables:

- Increase in online penetration,
- growth in overall throughput & volumes and
- implementation of the revised tariff of charges.

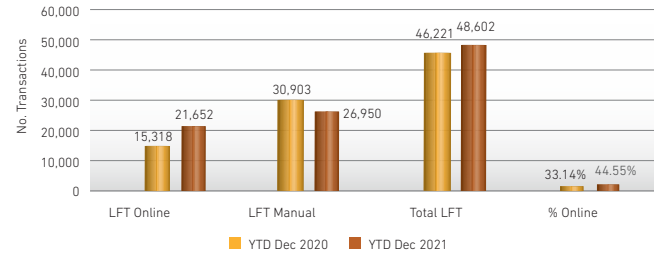
Other Digitization updates

- 3 Bulk Cheque & Cash deposit machines deployed at branches to support self servicing model, another 2 machines in pipeline.
- Remote Cheque Deposit proposition has been approved and is with the Procurement team for Vendor engagement. This will facilitate clients with an option of depositing cheques from the comfort of their office.
- E-Trade is in Pilot Roll-out with a couple of clients. With this development, clients would be able to initiate their LC and LG transactions online.
- Electronic forms for Cash management & Trade have been put in production and are now available on the Doha Bank website for client use. This will facilitate clients with easier execution of their transaction applications.
- Several other initiatives are currently underway, aimed at automation, digitization and facilitating clients with end-to-end solutions around their Trade, Payments and Cash management requirements.

Local Funds Transfer (LFT)



International Funds Transfer (IFT)



Doha Bank is committed to Environmental, Social and Governance (ESG) Sustainable Practices



We are a member of the GRI Community and support the mission of GRI to empower decision makers everywhere, through GRI Sustainability Reporting Standards and its multi-stakeholder network, to take action towards a more sustainable economy and world.



Achieved a score of 100% for the QSE Sustainable Stock Exchanges initiative for the years 2018 – 2021.

qse.arabsustainability.com/

Doha Bank was included in the MSCI QSE 20 ESG Index, launched in November 2021.



Doha Bank has been disclosing to the UNGC since 2017, and the COP meets the GC Active & GC Advanced criteria.

www.unglobalcompact.org/what-is-gc/participants/132027-Doha-Bank-Q-P-S-C-



As on 19 November 2021, Doha Bank received an MSCI ESG Rating of BB.

Disclaimer: The use by Doha Bank of any MSCI ESG Research LLC or its affiliates ("MSCI") data, and the use of MSCI Logos, Trademarks, service marks or index names herein, do not constitute a sponsorship, endorsement, recommendation, or promotion of Doha Bank by MSCI. MSCI services and data are the property of MSCI or its information providers and are provided 'as-is' and without warranty. MSCI names and logos are trademarks or service marks of MSCI.



FTSE4Good

As on 20 December 2021, Doha Bank received a FTSE ESG Rating of 2.30 out of 5. Doha Bank was the 1st listed company on the Qatar Stock Exchange to be included in the FTSE4Good Index in November 2018.

Disclaimer: FTSE Russell (the trading name of FTSE International Limited and Frank Russell Company) confirms that Doha Bank has been independently assessed according to the FTSE4Good criteria and has satisfied the requirements to become a constituent of the FTSE4Good Index Series. Created by the global index provider FTSE Russell, the FTSE4Good Index Series is designed to measure the performance of companies demonstrating strong Environmental, Social and Governance (ESG) practices. The FTSE4Good indices are used by a wide variety of market participants to create and assess responsible investment funds and other products.

Doha Bank began the publication of its annual sustainability disclosure statements from the year 2009.

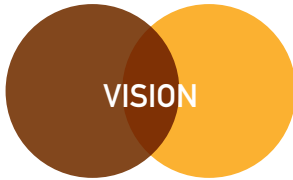
Doha Bank sustainability reporting is guided by the Qatar Stock Exchange (QSE) ESG reporting methodology; since 2016.

Doha Bank has increased the scope of its reporting to include all required metrics from both GRI and QSE.

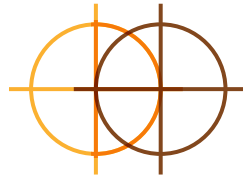
Doha Bank further supports the Ten Principles of the United Nations Global Compact on human rights, labor, environment and anticorruption.

It is important to note that Sustainability in our approach to business and to all stakeholders will be a journey that will lead to growth at Doha Bank over a much longer period and will continue to be so into the future as we build upon our growth trajectory as a domestic, regional and international institution.

Doha Bank strategy – Transformation with a clear path to growth



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 of a wider partner ecosystem.



VALUES

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



Customer Experience

“Place the customer at the core of all we do and deliver a leading omni channel experience”

Empowerment and Accountability

“Empower our employees to make decisions”

Talent Management

“Hire, train and retain best in class talent”

Cost Reduction

“Optimize cost to improve margin & efficiency”

Revenue Enhancement

“Enhance revenue through diversified sources of income”

Risk and Capital Management

“Protect our customers, our shareholders and our reputation through sound risk management”

Digitization, Automation, and Innovation

“Simplify, digitize and automate internal and customer-facing processes”

Operational and Financial Highlights

Financial Summary

Profitability (QR Mn)	31-Dec-21	31-Dec-20	Chg Y/Y
Interest income	3,558	3,744	-5.0%
Interest Expense	(972)	(1,424)	-31.7%
Net Interest income	2,585	2,320	11.4%
Fees and commission	303	304	-0.4%
Foreign exchange gain	154	106	45.1%
Income from investment securities	32	184	-82.6%
Net income from insurance activities	(7.1)	3	-318.1%
Other Income	40	20	95.7%
Net Operating Income	3,106	2,937	5.8%
Staff Cost	(467)	(441)	5.8%
Non-Staff Cost	(409)	(458)	-10.7%
Net impairment loss	(1,485)	(1,365)	8.8%
Tax	(42.5)	(1)	3252.6%
Net Profit	704	703	0.1%

Comments

- Efficiently managing Interest Expense over the last two years has allowed the bank to have the lowest cost of funds amongst all our local peers
- Net Operating Income has been resilient and continuously improving.

Source | Company financials

Assets and Liabilities (QR Mn)	31-Dec-21	31-Dec-20	Chg Y/Y
Total Assets	101,103	103,540	-2.4%
Loans and Advances	62,667	65,450	-4.3%
Investments	25,083	24,667	1.7%
Customer Deposits	50,356	55,054	-8.5%
Total Equity	14,256	13,795	3.3%
Capital	31-Dec-21	31-Dec-20	Chg Y/Y
RWA (QR Mn)	71,898	71,908	0.0%
CET 1 Ratio (%)	13.47%	13.04%	3.3%
T1 Ratio(%)	19.03%	18.61%	2.3%
Total Capital Ratio (%)	20.18%	19.75%	2.2%

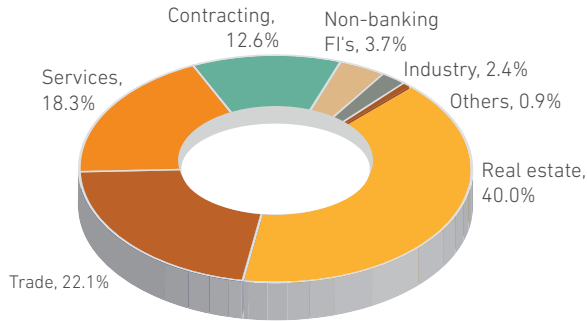
Minimum regulatory ratios for 2021: CET1: 8.50%, Tier1: 10.50%, Total Capital Ratio 12.50%, ICAAP 1.00%, Management buffer 0.50%

Comments

- CAR is strong and one of highest amongst local peers

Corporate Banking

Overview of the corporate banking loan book December 2021

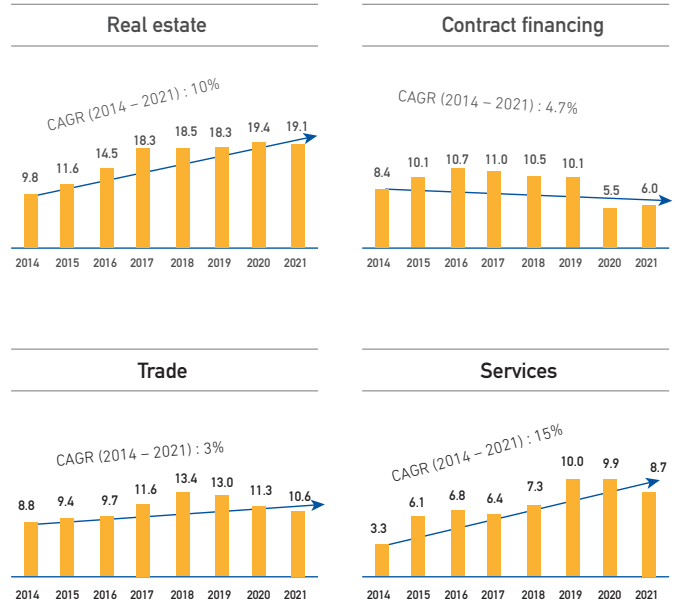


Total : QR 47.8 Bn

Comments

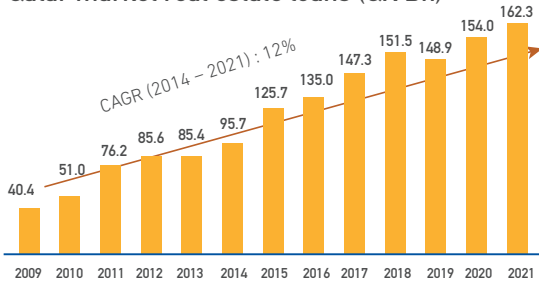
- A significant contributor to the total income of Doha Bank
- Evolved to be one of the core competencies of the bank and will be one of the major growth areas of the Bank
- Targets local and international companies
- Well diversified portfolio focused on private sector

Loans (QR Bn)

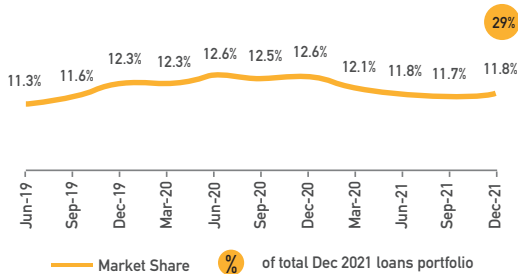


Real Estate

Qatar market real estate loans (QR Bn)

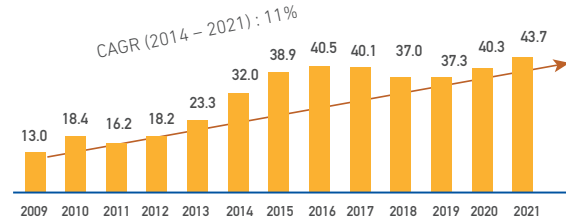


Real estate market share development

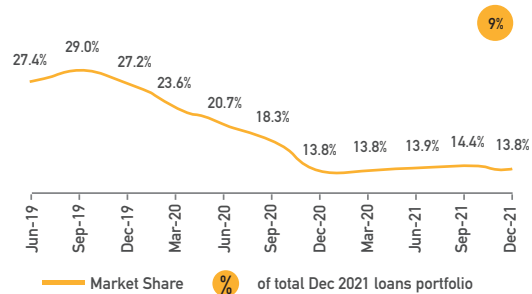


Contract Finance

Qatar market contract financing loans (QR Bn)



Contract financing market share development

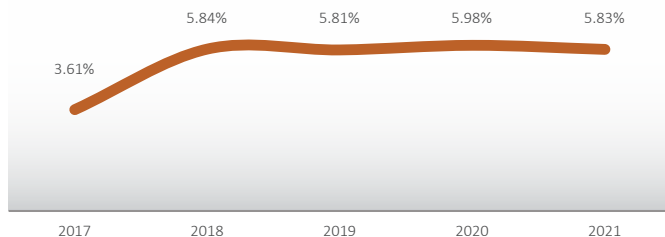


- Conservative regulatory environment with real estate lending limits well defined
- Loan portfolio is highly collateralized at circa 167%

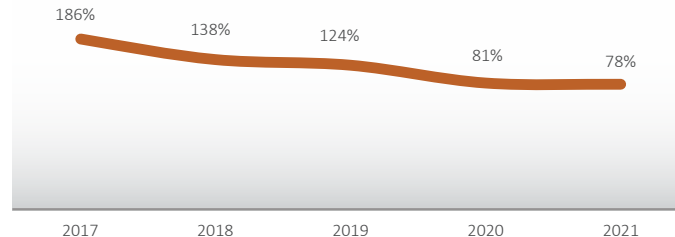
- Doha bank is working diligently to mitigate risks and reduce exposure to the sector of Contract Finance

Credit Quality

NPL evolution

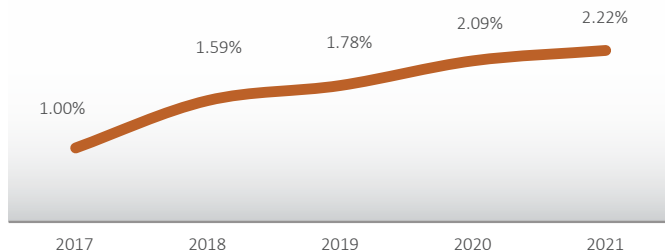


Total Reserves⁽²⁾ for loans and advances divided by impaired loans



Note: (2) Includes expected credit losses from 2018 onwards (2017 includes risk reserves)

Cost of risk⁽¹⁾



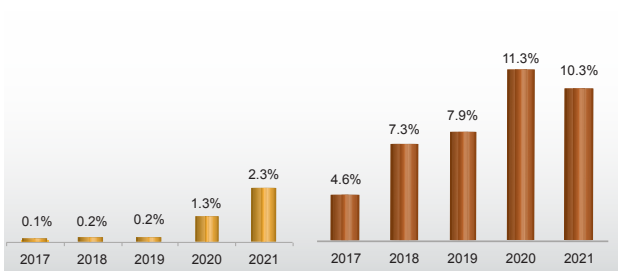
Note: (1) Includes expected credit losses (ECL) as per IFRS9 from 2018 onwards

	Dec-2021 ⁽³⁾		
	Stage1	Stage 2	Stage 3
Percentage on total loans	65.41%	28.76%	5.83%
Provision coverage	0.34%	4.52%	51.38%
	Dec-2020		
	Stage1	Stage 2	Stage 3
Percentage on total loans	65.90%	28.12%	5.98%
Provision coverage	0.30%	5.11%	54.0%

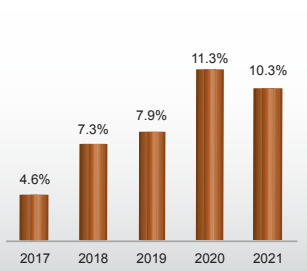
Note: (3) Stage 3 provision includes interest in suspense

Credit Quality in Doha Bank's Core Business and by Geography

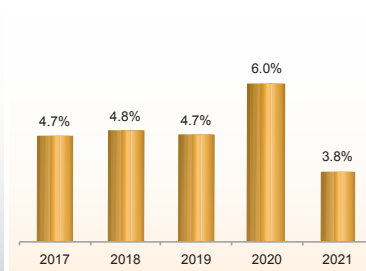
Real Estate



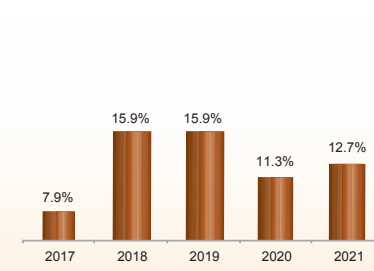
Corporate



Retail

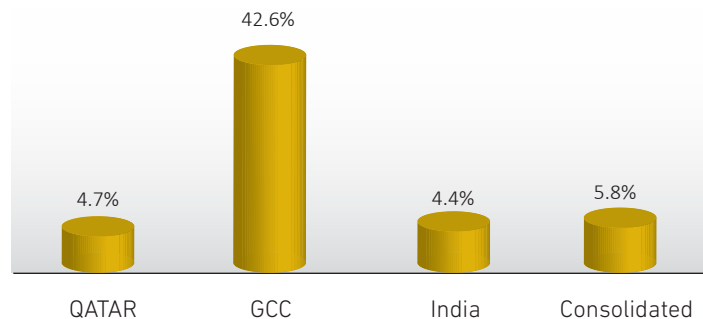


Contracting



Comments

- GCC branches showing significantly high NPL%
- High Corporate and Contracting NPL % mainly attributable to exposure from GCC branches
- Qatar operation's NPL % remains to stable



Diversified loans and deposits

By sector

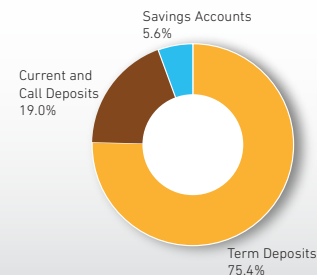
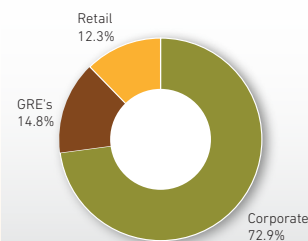
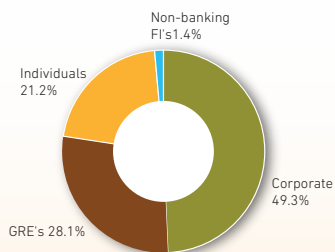
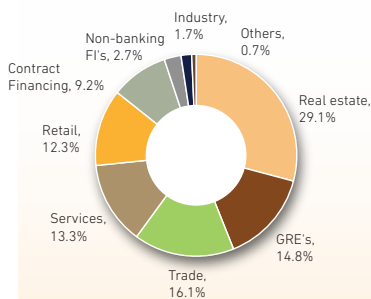
By type

Loans

Deposits

Loans

Deposits



Net loans: QR 62.7 Bn

Total deposits: QR 50.4 Bn

Net loans: QR 62.7 Bn

Total deposits: QR 50.4 Bn

Source | Company financials
Note | As of 31 December 2021

Comments

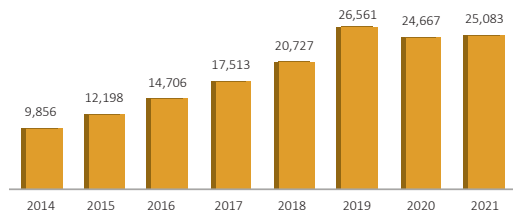
- Doha Bank consistently ensures it retains a diversified deposit and funding base to minimize concentration risks. The diversification is maintained by sourcing funding from several markets, products, tenors and currencies.
- Great emphasis is given to liquidity risk management with limits on reliance on short term funding and maintenance of portfolio of high-quality liquid assets.

Investment Book

Portfolio Overview

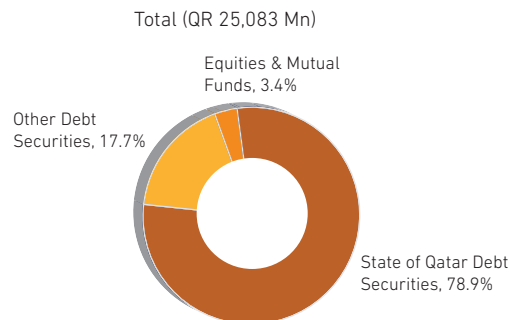
- Conservative investment philosophy
- Low hard limits for discretionary trading / investments
- Majority of portfolio in local sovereign fixed income, Qatar 79.2% and Qatar banks 8.2%
- Fixed Income holdings – average purchase yield 3.62%, Bond average Duration – c.5.07 years/ Net Modified Duration – c.2.91 years
- Currently the portfolio contains QR 5.296 Bn of encumbered assets. The repo borrowing are at a weighted average cost of 0.82%
- Equity, AT1 and other fund exposures stands at QR 814.90 Mn + QR 28.67 Mn Mutual Funds
- Conservative investments limits linked to Tier 1 capital as per QCB; total investment 18.43%, total outside Qatar 13.01%, unlisted inside 0.24%, and unlisted outside 0.32%

Investment portfolio – evolution (QR Mn)

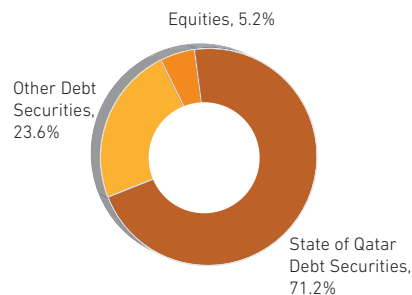


Source | Company financials
Note | As of 31 December 2021

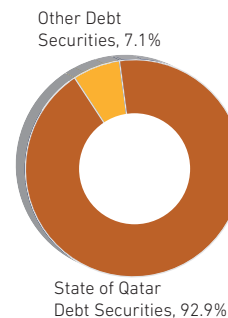
Investment portfolio breakdown (%)



FVOCI (QR 16.104 Mn)

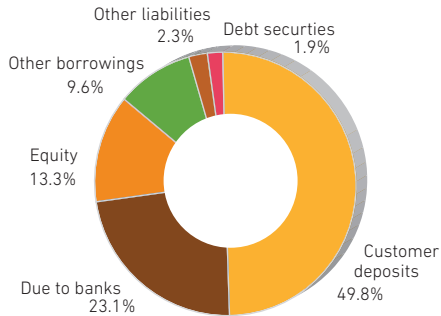


Amortized Cost (QR 8.954 Mn)



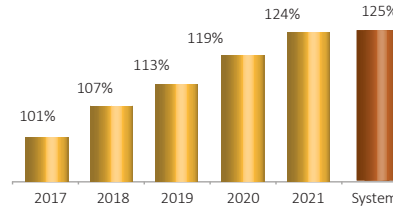
Liquidity and Capitalization

Funding mix

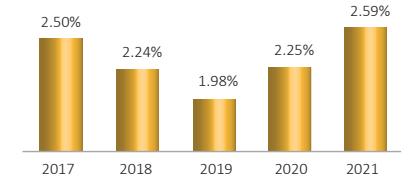


Total liabilities and equity: QR 101.1 Bn

Loan to Deposit ratio (%)

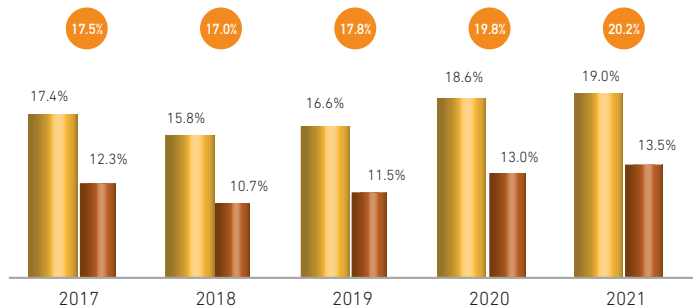


Net Interest Margin



■ Doha Bank
■ Qatar banking system as at 31 December 2021

Evolution of capital ratios



Source | Company financials
Note | As of 31 December 2021

■ Tier 1 ratio ■ CET 1 ratio % Total CAR

Comments

- Doha Bank has a strong and stable funding base with a mixture of retail, wholesale, interbank, long-term borrowings.
- Doha Bank extended duration in Q1 with a \$500mn bond issuance and execution of additional syndicated borrowings. As a result, unencumbered securities increased QAR 2.2bn.
- The bank maintains holdings of QR21.0 Bn of State of Qatar bonds

Sustainable Performance

Visa 2021



First Bank Live in CEMEA with Smarter Stand-In Processing (STIP)

Mastercard 2021



Fastest Growing Mastercard Payment Gateway Services in Qatar

Global Finance 2021



Best Trade Finance Provider

World Economic Magazine Awards 2021



Best Digital Bank Qatar

Global Business Review Magazine Award 2021



Best Digital Wallet App Qatar

International Business Magazine LLC 2021



Best Digital Wallet App Qatar

World Business Outlook Awards 2021



Best Commercial Bank Qatar

Global Good Governance (3G) Award 2021



3G Excellence in Corporate Governance Award

Business Tabloid Banking & Finance Awards 2021



Best CSR Bank – Doha Green Bank – Middle East

Global Good Governance (3G) Award 2021



3G Financial Services Award

World Business Outlook Awards 2021



Best Digital Payment App Doha Pay

Global Finance 2020



Outstanding Crisis Leadership – Community Award

New Age Banking Summit Awards 2020



Best Trade Finance Bank

Institute of Directors 2020



The Golden Peacock Global Award for Sustainability

Global Economics Awards 2020



Best Digital Bank

Disclaimer

Our discussion may include forward-looking predictions and or expectations.

While these forward-looking statements represent our current judgment on what the future holds for the bank, they are subject to risks and uncertainties that could cause actual results to differ materially.

You are cautioned not to place undue reliance on these forward-looking statements, which reflect our opinions only as of the date of this presentation.

Please keep in mind that we are not obligating ourselves to revise or publicly release the results of any revision to these forward-looking statements considering new information or future events.

Throughout the presentation, we will attempt to present some important factors relating to our business that may affect our predictions.

A copy of the bank's press release, financials and presentations can be viewed and downloaded from the bank's investor website at <https://qa.dohabank.com/investor/overview/>

INVESTORS CONTACT:

Hesham Kalla

Head of Investor Relations

Tel: +974 4015 5341 / Mob: +974 55498634

Email: hkalla@dohabank.com.qa / ir@dohabank.com.qa



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