



September 2025 results Investor Presentation

Leading with Vision

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Doha Bank continued its sponsorship of the Global Champions Arabians Tour (GCAT) 2025 at the prestigious London leg, held from 14–17 August 2025, in the heart of one of world's most cosmopolitan capitals.



1. Doha Bank at a glance



Well-established banking franchise with strong brand value, and a 46-year legacy



Global footprint in 12 countries spread over 3 continents

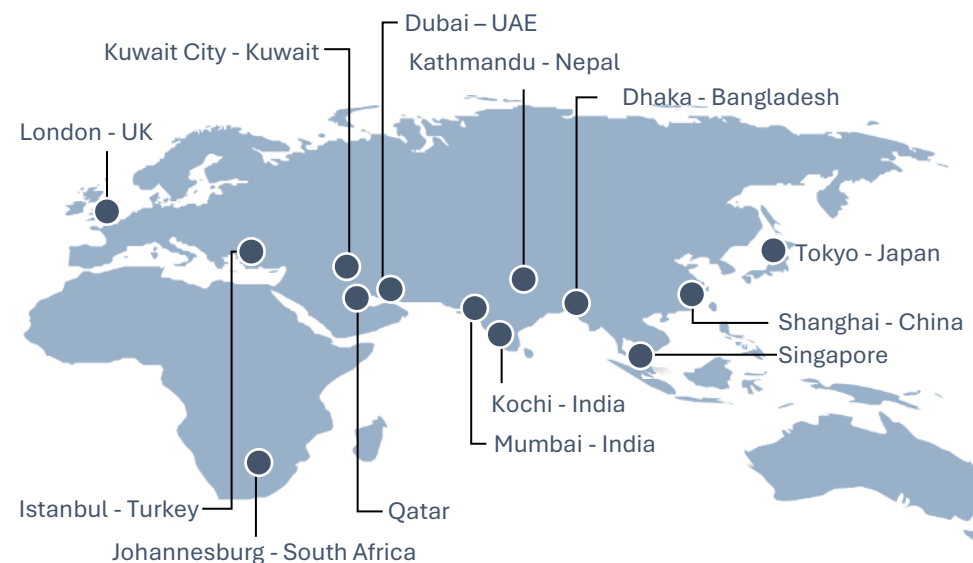


Strong shareholding structure with State of Qatar ownership of 11.47%



Strategy approved, and the Himma Transformation is WELL underway

Doha Bank has a global reach



Founded 1978	Qatar Exchange	Network	Sub. & Assoc.	30 September 2025	2023-2027
First branch opened in 1979	Listed on the Qatar Stock Exchange in 1997	Branches: Qatar, Kuwait, United Arab Emirates & India Representative Offices: Bangladesh, China, Japan, Nepal, Singapore, South Africa, Turkey, & United Kingdom	Sharq Insurance 100% owned Brokerage & Financial Services, associate in India	14 Domestic Branches⁽¹⁾ 2 Corporate Service Centers & 1 Corporate Branch & 1 Corporate Service Branch linked to Corporate Branch, + 3 E-branches, 76 ATMs, 3 ITMs, 2 Mobile ATM & 5 International ATMs Client base of c.324,000 ⁽²⁾ active customers	✓ Doha Bank's 5-year strategy & transformation was adopted by the Board of Directors for 2023-2027

Note:

Company information

(1) The Bank had 20 domestic branches as at yearend 2023

(2) Salaried, non-salaried and under Wages Protection Scheme ("WPS")

Himma Transformation

Key Q3 Highlights



Himma Transformation, launched in October 2023, is progressing well and the results are tangible as Doha Bank's reputation and financial positioning continues to improve. **This marks a key milestone under the leadership of the Group Chief Executive Officer.**

Governance, Culture, and Branding Initiatives



✓ Beyond the financials, Q3 was marked by important milestones across digital transformation, global partnerships, and community engagement.

Strategic Milestones

Migrated credit card portfolio to **Mastercard** for global benefits & enhanced security.

Launched one of Qatar's first **API Banking platforms** for real-time corporate transactions.

Expanded **Tadbeer payroll solution** for government entities, driving digital transformation.

Global Engagement

Signed strategic **MoU with Sevia Holdings** to boost Qatar-Asia investment ties.

Participated in **Sibos 2025 & IMF/World Bank Annual Meeting** to shape global finance.

Market Confidence

Successfully priced **USD 500M debt issuance**, 4x oversubscribed by global investors.

Community Impact

Hosted youth summer camp with **Qatar Equestrian Federation**.

Sponsored **Global Champions Arabians Tour (London)** & announced support for **Ooredoo Doha Marathon 2026**.

Retail Innovation

Launched new **personal loan campaign** with competitive rates & lifestyle rewards.



MENA BANKING EXCELLENCE AWARDS 2025

CORPORATE & INVESTMENT



بنك الدوحة
DOHA BANK

WINNER

Award recognizes the Bank's leadership in innovation, performance, and customer-centric banking

Doha Bank has been awarded the title of 'Best Bank in Qatar' at the MEED MENA Banking Excellence – Corporate & Investment Awards 2025, a prestigious recognition of the Bank's outstanding achievements in innovation, strategic growth, and customer-focused banking aligned with Qatar's national Vision.

The award, presented by MEED, one of the region's leading financial intelligence platforms, celebrates outstanding performance and resilience in the Middle East's banking sector. Doha Bank's win follows a strong year of growth, underpinned by its progress in digital transformation, product innovation, and responsible financial practices.

Key Q3 Highlights

Strengthening Digital & IT



Driving Seamless and Customer-Centric Digital Experiences

As part of our digital transformation and operational excellence agenda, Doha Bank continued to successfully deliver multiple high-impact projects in Q3 2025. These initiatives are in line with the bank's strategy, and they reflect our commitment to innovation, customer experience and regulatory compliances.

The Bank has made significant strides in upgrading its digital platforms across Retail, Corporate, and Private Banking - supporting its '**Digital-First Vision**' by delivering innovation, convenience, and enhanced user engagement.

Retail Mobile Banking App

The mobile banking platform underwent three major upgrades that elevated customer convenience and engagement. These included the integration of **Apple Pay for Himyan cards**, the introduction of **scheduled bill payments for Ooredoo**, and **expanded prepaid recharge options**. These features not only streamlined everyday banking tasks but also drove increased adoption. Looking ahead, the bank is preparing to evolve the retail app into a **Super App**, aiming to unify services and offer a richer, more seamless user experience.

Corporate Mobile App – Tadbeer

The award-winning **App**, has been recognized as the **Best Corporate Banking App**, and now extends its reach to clients in the UAE. New functionalities such as **POS statement generation** and **FAWRAN-compliant fund transfers** were introduced, enhancing operational efficiency. The app is set to launch in **Kuwait** by October, with **Trade Finance approvals** via mobile also on the horizon—marking a significant step in cross-border digital banking.

Private Banking – Digital Experience

Doha Bank introduced **real-time access to investment portfolio statements**, empowering high-net-worth individuals with greater transparency and control over their financial assets.

✓ *These initiatives underscore Doha Bank's unwavering commitment to delivering **secure, efficient, and client-centric digital experiences** across all customer segments, reinforcing its position as a forward-thinking financial institution in the region.*

Key Q3 Highlights

Growing the Retail Proposition



Retail Banking Group:

Financial Performance & Portfolio Growth

- **CASA** growth: +4% YoY & +2% YTD
- **Home Loans** growth: +11% & YoY Growth: +7.4%.
- **Credit Cards in Force**: Increased by +18.7% YoY, even with the migration from Visa to Mastercard. **Card Spend**: increased +18% YoY.

Customer Acquisition & Engagement Campaigns

- **Al Dana Campaign**: Focused on the **Ajyal segment** to boost Savings Account growth.
- **Salary Transfer Campaign**: Launched in September to drive Current Accounts and cross-sell Savings Accounts.
- **Personal Loan Offerings**: Buyout and NTB campaign with special rate and 10% of the loan amount in Avios /Doha Miles. Loans against Fixed Deposits and Savings launched in August. Repricing of loans above 6.35%: following QCB rate adjustment (18/09/2025). Estimated financial impact: c.QAR 1.4 million by year-end.

Digital Transformation & Innovation

- **Digital Onboarding**: Enabled via Doha Bank Mobile App for new customers.
- **OMNI System Enhancements**: Decentralized account opening now live across branches.
- **Private Banking**: Investment portfolio feature added to Mobile Banking.

- **Himyan Card**: Now supported on Apple Pay for simplified payments.
- **Ooredoo Integration**: New Direct Debit system rolled out and expanded product offering via B2B digital channels.

Strategic Partnerships & Spend Campaigns

- **Qatar Airways Co-brand Card**: Welcome bonus redesigned to link Avios rewards to annual spend thresholds.
- **Lulu Co-brand Card**: Cashback outside Lulu. Acquisition campaign ongoing: QAR 200 voucher per new card (Mar–Dec 2025). Lulu spend campaigns offering up to 10% Lulu Points (June–August).
- **Summer Spend Campaign**: Up to 50,000 Avios for international spend (May–July).
- **Back-to-School Campaign**: Concluded successfully in September.
- **Aramex Onboarding**: Added to corporate credit card portfolio with expected monthly volumes of QAR 8–10 million.

RBG	Assets (QAR Bn)	Percent of Group Assets	Total Income (QAR) Bn
Q3 2025	4.52	3.79%	0.360
Q3 2024	4.15	3.77%	0.400
Q3 2023	4.30	4.47%	0.400

Note: Company Information

Key Q3 Highlights

Building High - Quality Assets & Liabilities



Wholesale Banking Group:

- **Public Sector growth** is progressing with a number of deals in the pipeline being reviewed both on bi-lateral & syndicated basis.
- We continue to prioritize the development of our **Global Transaction Banking** capabilities by introducing new channels, enhancing digital products and solutions, and implementing ongoing products improvements. These initiatives are aligned with the WBG strategy and Doha Bank's overall digital transformation journey.
- **'OneBank' strategy** is our continued focus to lead to strong cross-selling successes across all bank products.
- We have implemented several improvements in the credit approval cycle to reduce turnaround time and enhance customer satisfaction. These efforts will continue through 2025 and 2026 with additional enhancements planned.
- In Q3/2025, **GTB** successfully delivered several enhancements and introduced exceptional digital capabilities. These enhancements have significantly improved the adoption of the digital channels and reduced the branches footfall.
- Strengthening the pipeline management & cross selling opportunities remains a key focus.
- Exploring Doha Bank's international corporate business remains a KPI.



International Banking Group:

- **Assets witnessed a healthy growth of 44%**, year on year, in line with Doha bank's FI growth strategy for 2025.
- Refreshed FI strategy prepared with ambitious asset growth rates over the next 3 years, with target market(s) FI clients & expanding new relationships with banks in APAC and MENAT regions.
- Defined strategic way forward for UAE & Representative offices having launched strategy implementation.
- **Successfully closed a 3-year Islamic club term loan (Q1 2025)** for USD 250 Mn
- **Successfully closed the Bank's debut EUR-denominated syndicated loan (Q2 2025)**, a EUR 500 million 3-year syndicated term loan, marking Doha Bank's entry into the Euro-denominated loan market.

WBG	Assets (QAR Bn)	Percent of Group Assets	Total Income (QAR) Bn
Q3 2025	55.00	46.08%	2.590
Q3 2024	54.17	49.29%	2.860
Q3 2023	50.38	52.31%	2.680

IBG	Assets (QAR Bn)	Percent of Group Assets	Total Income (QAR) Bn
Q3 2025	9.16	7.67%	0.460
Q3 2024	6.36	5.79%	0.400
Q3 2023	4.68	4.86%	0.290

Key Q3 Highlights

Leading drivers of consistent revenue generation & funding



Treasury & Investments Group:

- The Group takes advantage of market volatilities and sporadic spread widening; the **Investment portfolio has increased** year on year and year to date by **16.8%** and **16.5%**, respectively.
In addition,
 - ✓ the portfolio growth remains self-funded and will remain so into the future;
 - ✓ the bank will continue with its interest rate hedging strategy, which currently is 84% hedged.
- The Bank returned to the debt capital markets twice during 2025.
 - ✓ In Q1 2025, the Bank successfully issued a 5-year, USD 500 Mn bond @ 5.25%, achieving a spread of 120bps over 5-year USTs. And due to the significant oversubscription, the Bank subsequently **tapped the issuance for an additional** USD 275 Mn at spreads below 100bps over 5-year USTs.
 - ✓ In Q3 2025, the Bank successfully issued a long 5-year, USD 500 Mn bond @ 4.50%, achieving a spread of 105bps over 5-year USTs, **the lowest spread ever achieved by the Bank.**
 - ✓ Revisiting the capital markets shows our commitment to be a regular issuer.
- The Bank launched a **Debt Capital Markets 'DCM'** origination desk in Q4 2024 to boost fee income/ revenues. The team has successfully participated on four transactions, throughout 2025.
- FX revenue income & fees continue a strong trajectory with key large customers targeted for their trade backed FX flows in close collaboration with the **Global Banking and Corporate Banking** teams.
- The Bank now offers a range of hedging solutions to Corporate customers across Interest Rates, FX & Commodities. We have reactivated an Aluminum hedge customer to hedge underlying commodity risk for a corporate customer and helping the bank diversifying revenue streams with cross sell income.
- Doha Bank is the first bank in Qatar to commit to the FX Global Code**, which is a globally recognized set of principles designed to ensure a fair, open, and resilient foreign exchange market. Doha Bank has implemented comprehensive internal processes and controls to align with the Code's principles.

T&I Group	Assets (QAR Bn)	Percent of Group Assets	Total Income (QAR) Bn
Q3 2025	↑ 43.22	↑ 36.21%	↑ 1.670
Q3 2024	37.00	33.67%	1.620
Q3 2023	31.41	32.61%	1.170



July 24, 2025



Sports & Global Positioning as Qatar Advances Bid to Host the 2036 Olympics

- ✓ Qatar officially submitted bid; first Arab nation to do so.
- ✓ Experts highlight infrastructure readiness and strategic vision.
- ✓ Bid aligns with Qatar National Vision 2030 and sports diplomacy goals.

Note: News & company information

2. Why Invest in Qatar ?

Qatar's transformation plans

Third Qatar National Development Strategy (2024-2030) launched to **transform Qatar into an advanced and diversified economy.**

- Qatar's population⁽¹⁾ sits slightly above c.3 million.

Qatar's GDP Growth:

- StanChart forecasts 4% growth in 2025 and 5.5% in 2026.
- Capital Intelligence projects 6.8% average growth in 2026–27.
- Oxford Economics expects GDP to nearly double in 2026–27.

Budget Surplus:

- Qatar's surplus may triple in 2026 due to LNG expansion.

Banking Sector:

- Assets rose to QR2.11tn in Aug 2025 (+5.5% YoY).
- Domestic credit up 5.1%; deposits up 2%.
- Qatari banks raised \$8bn in dollar debt
- Moody's expects 6% private-sector credit growth in 2025.

Source:

(1) National Planning Council

(2) IMF World Economic Outlook April 2025

Note: News & company information

Economic Growth Estimates⁽²⁾

Sector Constant Prices / IMF Estimates				
	2024	2025	2026	2027
Gross Domestic Product	1.7	2.4	5.9	7.6
Hydrocarbon Sector	1.4	0.9	7-8 (LNG ramp-up)	7-8
Non-hydrocarbon Sector	1.9	3.3	5-6	5-6

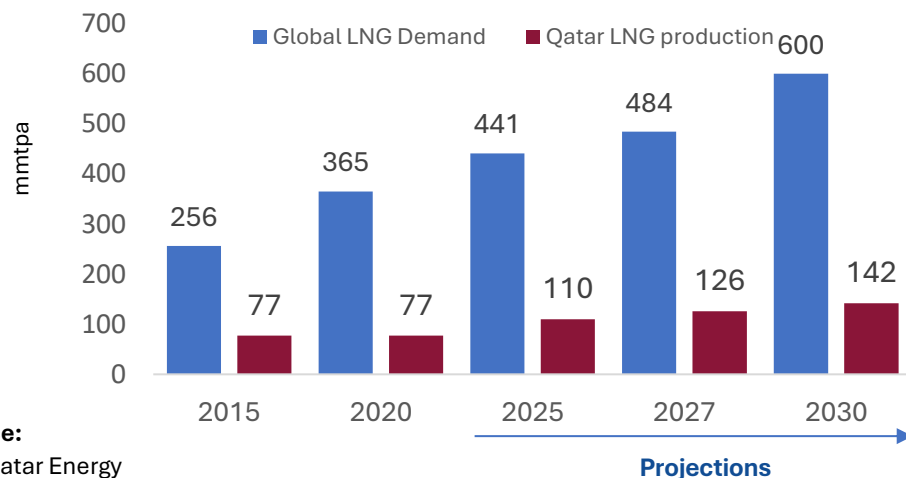
- **2028–2030:** After major LNG ramp-up completes, overall growth moderates toward 3.5-4.5%, led by ongoing non-hydrocarbon strength and stable hydrocarbon output.



Qatar's strong macro-economic environment

⚡ Energy & LNG Expansion

- **LNG Capacity:**
 - Qatar aims to expand LNG capacity to 142 mmtpa⁽¹⁾ by 2030.
 - North Field East & South projects progressing; North Field West announced.
- **Global LNG Market:**
 - LNG supply to outpace demand by 2030; Qatar remains profitable at low prices.
 - GECF reports Qatar led H1 2025 LNG export growth.
- **Solar Energy:**
 - Total solar output now 1,675 MW, covering ~15% of peak demand.
 - Projects in Ras Laffan, Mesaieed, and Al Kharsaah support green transition



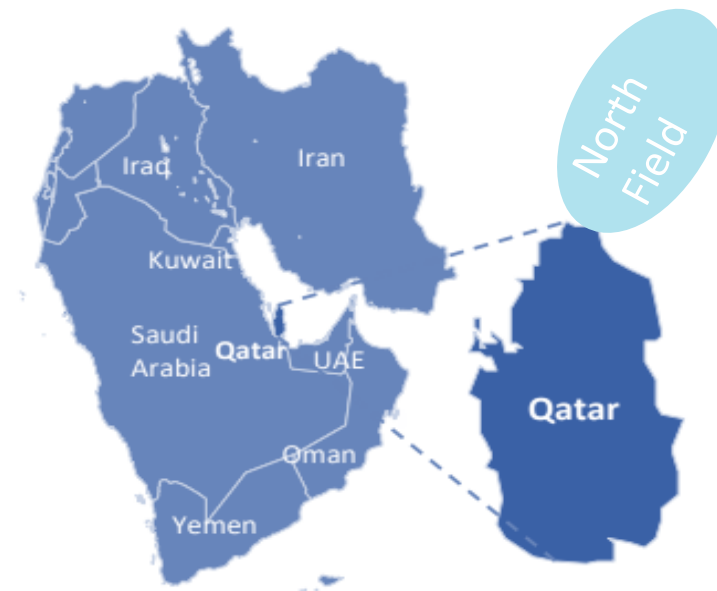
🌐 Geopolitical & Regional Engagement:

Support for Syria

- Qatar provides 800 MW of electricity via Azeri gas.
- \$760mn investment in Syria's power sector to aid recovery.

Global LNG Dynamics

- Qatar warns EU over climate disclosure laws; may divert LNG to Asia.



Qatar's strong macro-economic environment

Tourism and Retail & Luxury

- Qatar Tourism witnessed over 5 million tourists in 2024, 25% more year on year. And **Qatar is projecting 5.3 million tourists for 2025** circa 6% increase year on year.
- Qatar remains committed to developing cultural and entertainment projects and events to boost its tourism sector over the next few years, where they are targeting 6 million tourists per annum under the QNV2030.

Hospitality Sector:

- Hotel Performance Index at 118.8 (18.8% above pre-COVID levels).
- Sustained growth driven by regional tourism and mid-market travel.

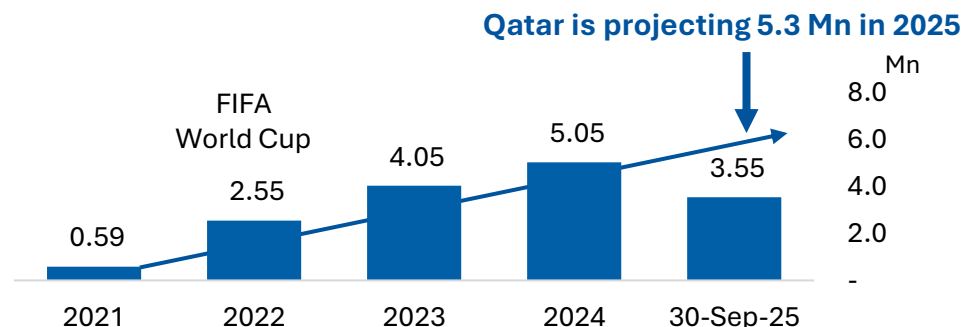
Public Beaches Development:

- Phase 2 underway; 18 beaches being upgraded with sustainable infrastructure.

Luxury Retail Growth:

- Doha emerging as a luxury shopping destination.
- Retail spending by tourists up 14% YoY.

International Arrivals to Qatar⁽¹⁾



Qatar's Accommodation Supply & Demand ⁽¹⁾

Greatly improved

FY	Keys	Keys YoY	Occupancy Rate	Occupancy Rate YoY	Rev PAR	RevPAR YoY
31-Aug-25	41,737	0%	69%	0%	300	-2%
2024	41,800	7%	69%	20%	305	29%
2023	39,200	4%	58%	2%	236	-39%
2022	37,600	28%	57%	-15%	390	51%
2021	29,400	4%	67%	18%	259	28%

Includes, Hotels & Deluxe + Standard apartments

Source:

(1) Qatar Tourism: International Arrivals as of 30 September 2025 (YTD)

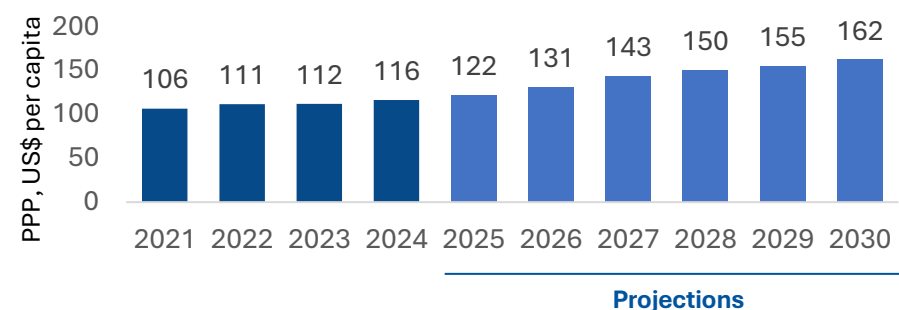
Note: News & company information

Qatar's strong macro-economic environment

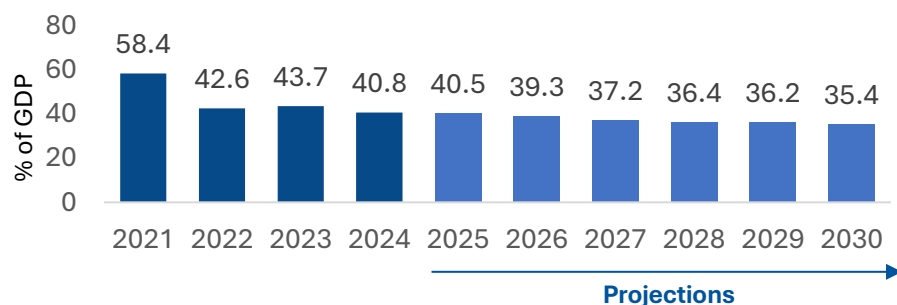
Sustainable growth story

- Qatar is one of the world's richest countries on a GDP per capita basis.
- Low level of sovereign indebtedness with track record of prudent budgetary and financial policymaking led to the most recent upgrade by Moody's and Fitch.
- Qatar's vision to grow the non-oil economy has seen significant contributions from sectors such as real estate and construction, financial services, trade, manufacturing, logistics, and tourism. Such sectors have not only created new revenue streams but also provided employment opportunities, supported by substantial infrastructure investments.

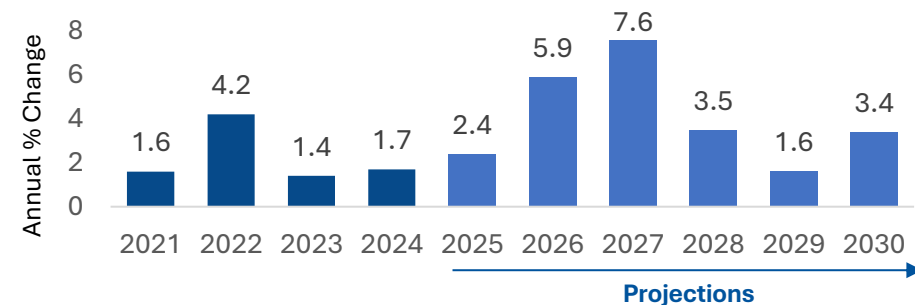
GDP per capita, current prices⁽¹⁾



General government gross debt as % of GDP⁽¹⁾



Real GDP growth⁽¹⁾



Source:

(1) IMF World Economic Outlook April 2025

Qatar announcements during Q3 2025

Infrastructure & Real Estate

Ashghal's 5-Year Plan:

- QAR 81bn investment in roads, drainage, public buildings, and residential infrastructure.
- PPP model used for wastewater treatment and residential zones.

Office Market:

- Supply exceeds 7.3mn sqm; rents declining due to oversupply.
- Grade A rents fell 2.9% YoY; Grade B/C more stable.

Digital Economy & E-Commerce

POS & E-Commerce Growth:

- June 2025 transactions reached QAR 13bn (+15% YoY).
- Fawran instant payment system gaining traction.

PPP Digital Platform:

- MoCI launched a portal to showcase investment opportunities.

Industrial Strategy & Diversification

MoCI Strategy 2024–2030:

- 60 priority projects to boost exports and manufacturing.
- Target: QAR 49bn in non-hydrocarbon exports by 2030.
- Industrial zones in Al Wakra, Umm Slal, and Al Daayen under development.

Free Zones Investment:

- Ras Bufontas & Umm Alhoul attract 35% more FDI YoY.
- Focus on tech, logistics, and green manufacturing.

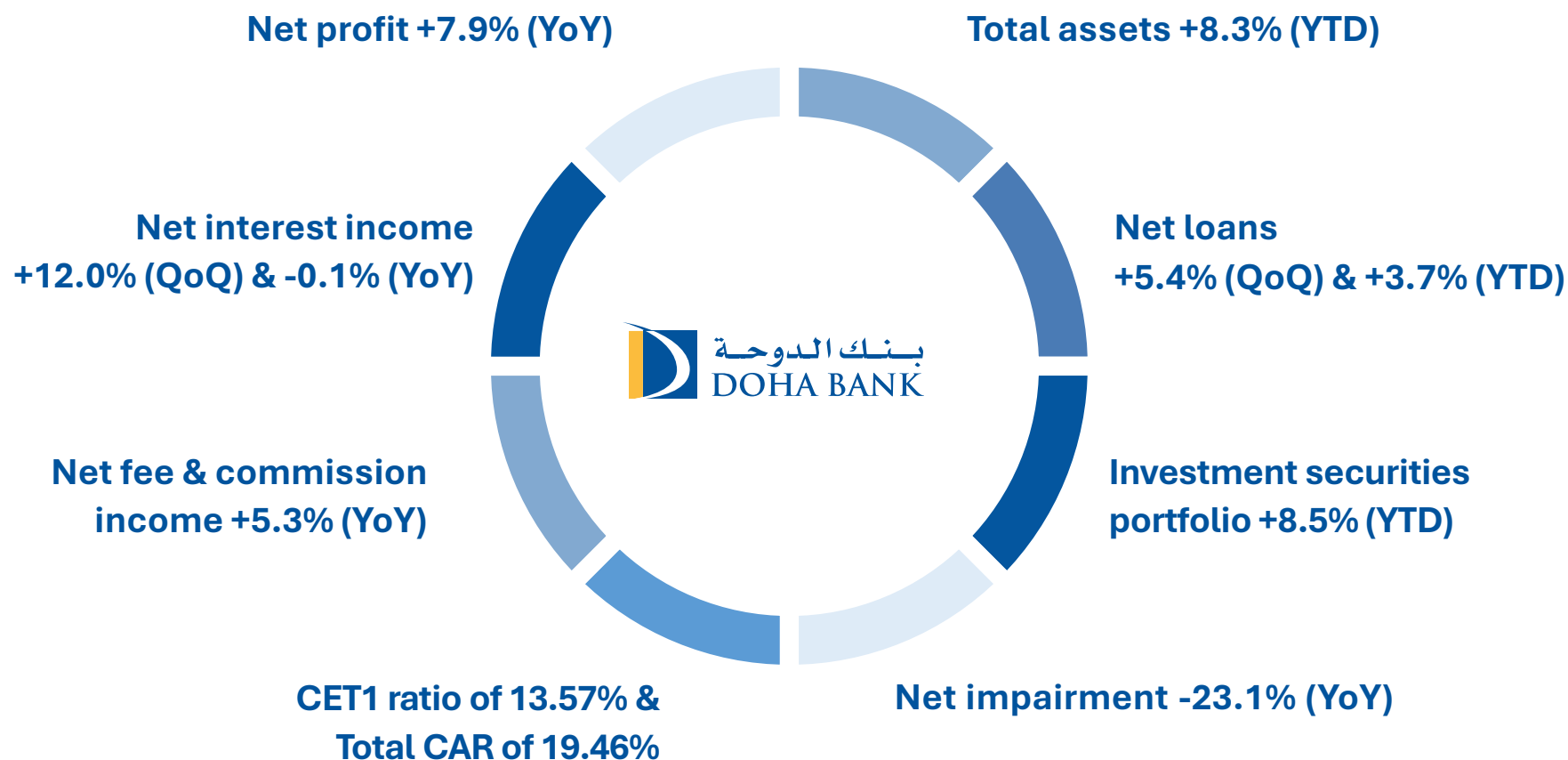
Transport & Sustainability

Electric Vehicle Push:

- MoCI coordinating national EV strategy.
- Expansion of EV charging stations via Kahramaa-Woqod partnership.
- Focus on inter-agency collaboration and public awareness.



3. Financial highlights for September 2025



Financial Comparison(s) – QoQ & YoY

	Q3 2025	Q2 2025	Q3 2024	Chg Pct QoQ	Chg Pct YoY
Net Interest Income	525	469	512	11.94%	2.54%
Net Fees and Commission Income	101	100	105	1.00%	-3.81%
Net Operating Income	685	623	700	9.95%	-2.14%
Net Loans and Advances	63,243	59,977	61,140	5.45%	3.44%
Investment Securities	37,103	37,739	35,754	-1.69%	3.77%
CET1	13.57%	13.13%	13.52%	3.35%	0.37%
Total CAR	19.46%	19.19%	19.74%	1.41%	-1.42%

Note: Company Information

Performance Scorecard

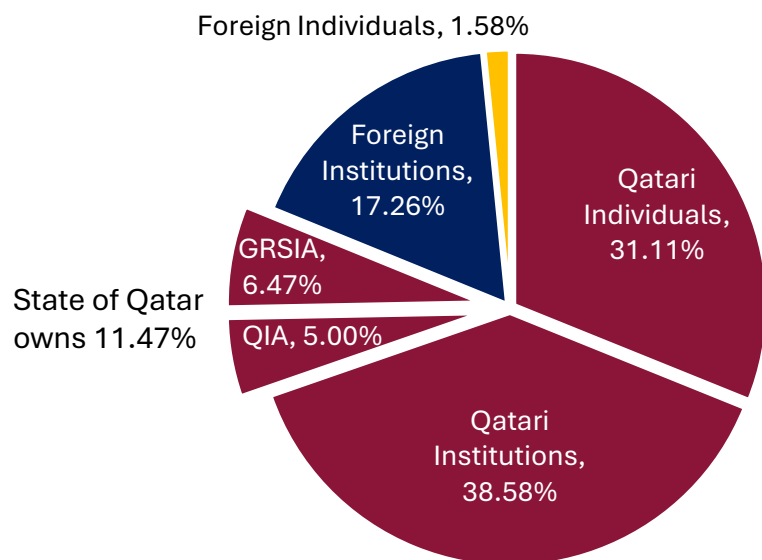
	Guidance FY 2025	Actual Q3 2025	Actual H1 2025	Actual Q1 2025	Actual FY 2024	2025-2027 New 3-year Target
Capital Adequacy Ratio	18.25-18.75% ⁽¹⁾ Revised 18.5-19%	19.46%	19.19%	19.27%	19.54%	Maintain min. 17%
Net Loan Growth (YTD)	5% Revised to 3-5%	+3.7%	-1.6%	1.41%	5.1%	5% p.a.
Net Interest Margin	1.85% +/- 10bps	1.76%	1.74%	1.91%	1.92%	2.25%
Non-performing loans	Circa 7%	6.75%	7.66%	7.41%	7.43%	4.5-5%
Cost of Risk	120-130bps	1.20%	1.41%	1.49%	1.18%	100-110bps
Cost to Income	c.37-38%	39.2%	39.1%	37.9%	38.1%	c.30-31%
Return on Equity	6.50-6.70%	7.25%	6.80%	7.54%	6.18%	c.10%

(1) Outcome dependent on *share buyback*

Diversified shareholder base



Strong shareholding structure with State of Qatar ownership⁽¹⁾ of 11.47%



Comments

Doha, June 04 - Qatar Investment Authority (QIA) announced that it has lowered its stake in Doha Bank from 17.15% to around 5.00%, as part of its periodic rebalancing of its investment portfolio. **The authority stressed its continued commitment to Doha Bank and its long-term prospects by maintaining an ownership stake in the Bank.**

Doha Bank announced that one of Qatar's leading investors had acquired a portion of the Qatar Investment Authority's stake in the Bank, a step that reflects growing confidence in Doha Bank's performance and outlook.

Note: (1) Qatar Investment Authority 5.00%, and the General Retirement Social Insurance Authority via the 'Civil Pension Fund' 6.47%, as of 30 September 2025

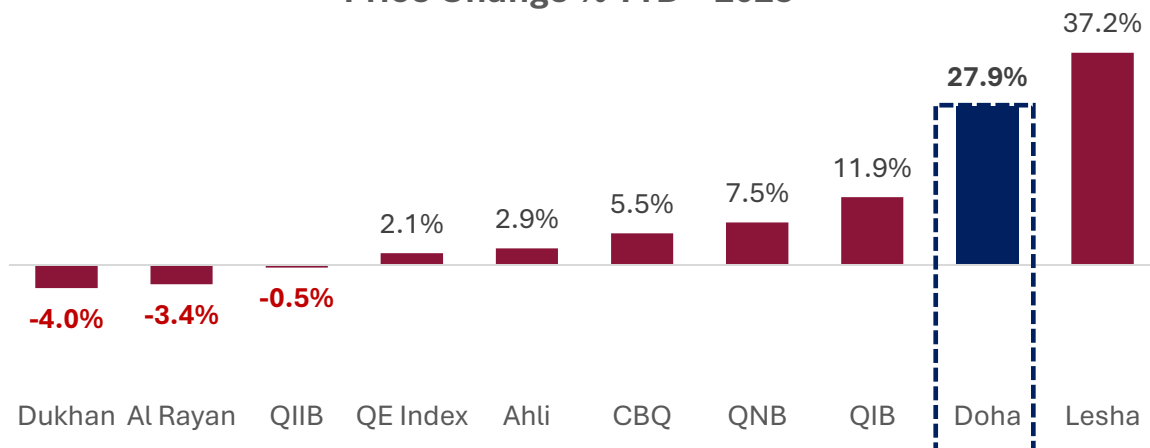
Strong ratings profile underpinned by highly rated sovereign

Agency	Category	Ratings	Outlook
Doha Bank			
Moody's ⁽¹⁾	Bank Deposit Ratings LT	Baa1	Stable
FitchRatings ⁽²⁾	Issuer Default Rating LT	A	Stable
Qatar Sovereign			
Moody's	Counter Party Risk LT	Aa2	Stable
FitchRatings	Issuer Default Rating LT	AA	Stable
S&P Global Ratings	Counter Party Risk LT	AA	Stable

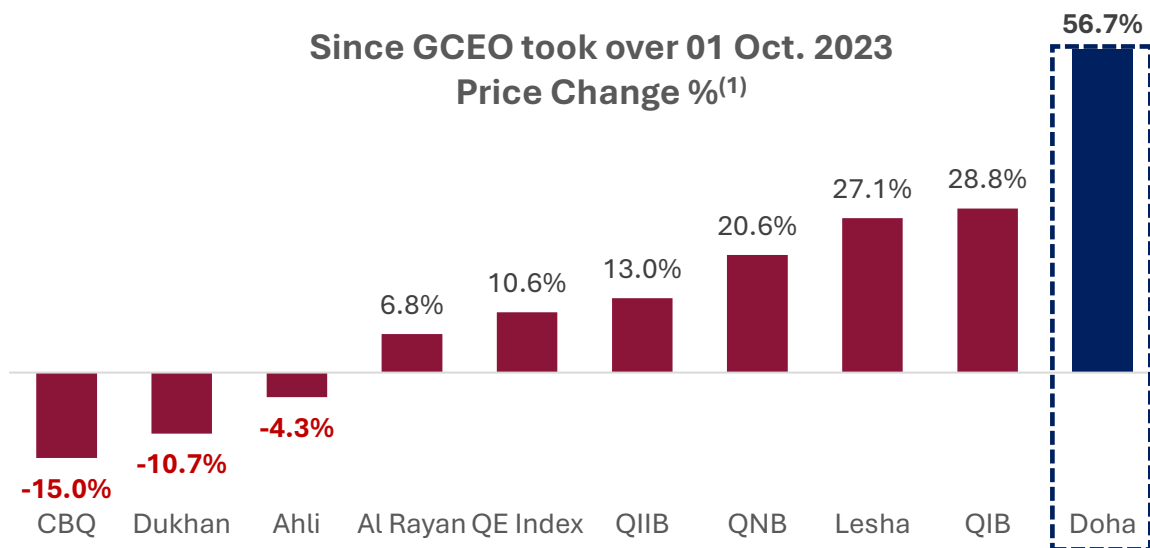
Note: (1) Moody's affirmed the Banks credit rating and outlook on 19 June 2025 (2) Fitch affirmed the Banks credit rating and outlook on 11 June 2025.

Share performance & market capitalization

Price Change % YTD – 2025⁽¹⁾



Since GCEO took over 01 Oct. 2023
Price Change %⁽¹⁾



	Date		Value
Last Price	30-Sep-25	QAR	2.546
52 Week High	14-Aug-25	QAR	2.748
52 Week Low	06-Oct-24	QAR	1.674
Current Market Capitalization		QAR Mn	7,894
		USD Mn	2,168

Comments

The Board of Directors of Doha Bank unanimously approved in their last Board Meeting (20/4/2025) the buyback of its own shares, not exceeding 10% of the total fully paid-up issued shares, in accordance with the rules and procedures stipulated by the Qatar Financial Markets Authority in this regard, and subject to obtaining the necessary approvals from the competent regulatory and supervisory authorities.

Note: Company Information

(1) Bloomberg as on close 30 September 2025

Doha Bank Announces Official Sponsorship of the 14th Edition of the Ooredoo Doha Marathon



4. Financial Summary

Profitability (QAR Mn)	Sep-25	Sep-24	Chg Y/Y
Interest income	4,633	4,795	-3.4%
Interest expense	(3,119)	(3,279)	-4.9%
Net interest income	1,514	1,516	-0.1%
Net Fee and Commission income	304	288	5.3%
Net foreign exchange gain	93	99	-6.7%
Net income from investment securities	51	98	-47.4%
Net income from insurance activities	15	16	-4.8%
Other Income	13	12	6.5%
Net operating income	1,989	2,029	-1.9%
Staff Cost	(447)	(420)	6.3%
Non-Staff Cost	(333)	(318)	4.6%
Net impairment losses	(453)	(596)	-24.0%
Tax	(12)	(4)	181.7%
Net Profit	745	690	7.9%

Assets and Liabilities (QAR Mn)	Sep-25	Dec-24	Chg YTD
Total Assets	119,355	110,247	8.3%
Loans and Advances	63,243	60,984	3.7%
Investments	37,103	34,205	8.5%
Customer Deposits	53,339	50,852	4.9%
Total Equity	15,707	14,818	7.2%

Capital	Sep-25	Dec-24	Chg YTD
RWA (QAR Mn)	84,600	78,421	7.9%
CET 1 Ratio (%)	13.57%	13.28%	2.2%
T1 Ratio (%)	18.31%	18.38%	-0.4%
Total Capital Ratio (%)	19.46%	19.54%	-0.4%

Minimum regulatory ratios for 2025: CET1: 8.50%, Tier1: 10.50%, Total Capital Ratio 12.50%, ICAAP 1.00%, Management buffer 0.50%

Comments

- ➡ Net fee and commission income +5.3% YoY
- ➡ Net Interest Income was flattish, while Interest expense decreased by -4.9% YoY

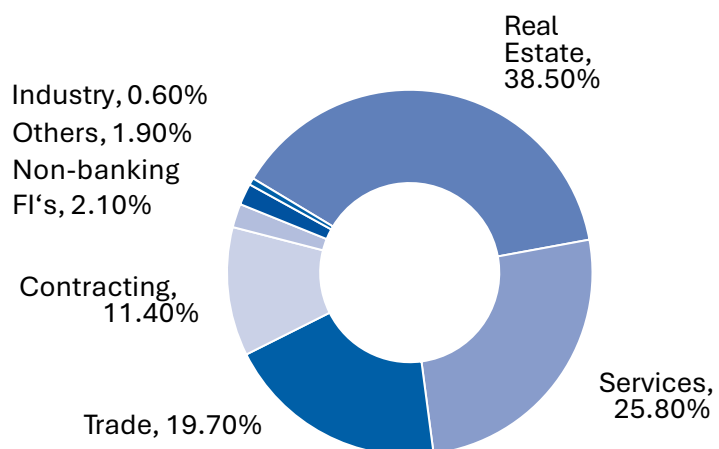
Comments

- ➡ RWA increased 7.9% year to date
- ➡ Investment securities book remains healthy

Note: Company Information & Company financials as of 30 September 2025

Wholesale Banking

Overview of the corporate banking loan book



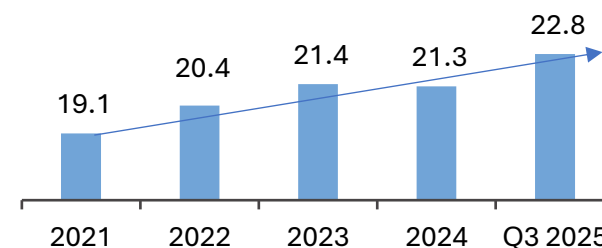
Total Gross Loans : QAR 59.1 Bn

Comments

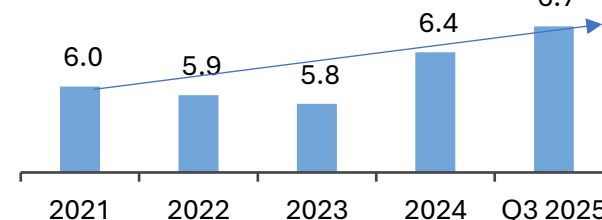
- the Bank remains focused on optimizing value earnings non-borrowing customers by leveraging on advanced digital channels to reduce transaction costs and enhance customer engagement. These efforts are instrumental in improving the cost of funds and strengthening overall profitability while ensuring optimum customer satisfaction.

Real Estate
+3.60%

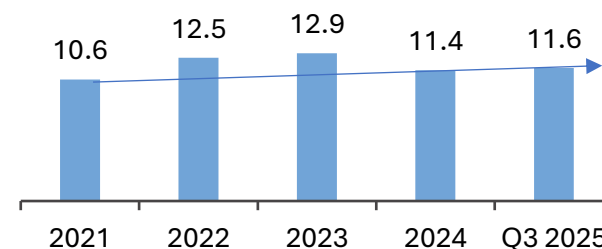
Loans⁽¹⁾ (QAR Bn)



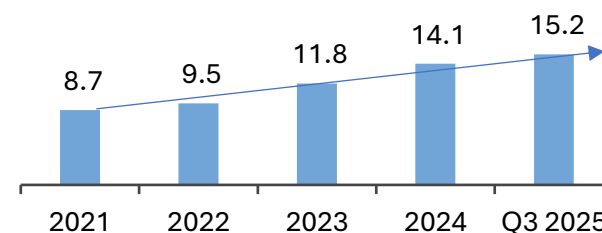
Contract Financing
+2.23%



Trade
+1.82%



Services
+11.81%

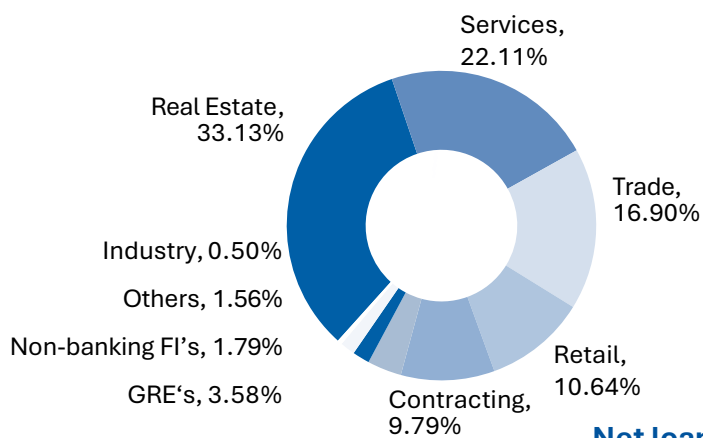


Note: Company Information

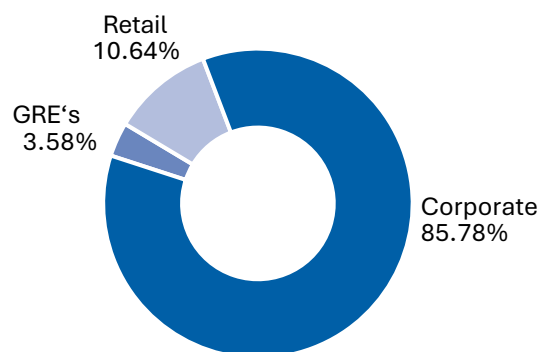
1. CAGR 2021-Q3 2025

Loan Book and Asset Quality

Loans-Sector



Loans-Type



Net loans: QAR 63.2 Bn

Comments

- Loan(s) by sector is well diversified, & the Strategy is to target quality GREs and Large Family Groups for growth in 2025

September 2025 ⁽¹⁾			
	Stage 1	Stage 2	Stage 3
Percentage on total loans	65.49%	27.75%	6.75%
Provision coverage	0.84%	8.64%	78.38%
September 2024			
	Stage 1	Stage 2	Stage 3
Percentage on total loans	62.25%	30.32%	7.43%
Provision coverage	0.33%	6.54%	66.85%

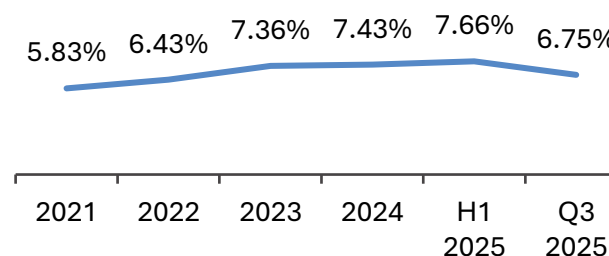
Source:

(1) Stage 3 provision includes interest in suspense

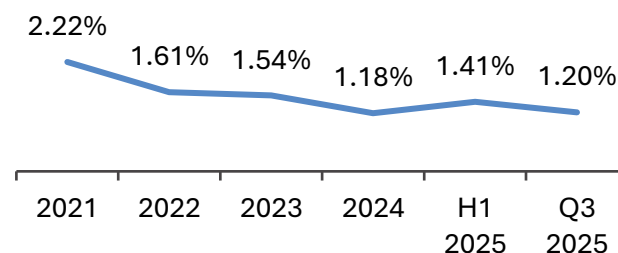
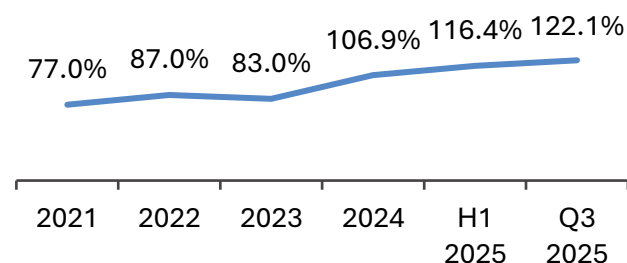
(2) Total Coverage Includes expected credit losses

Note: Company Information

NPL evolution

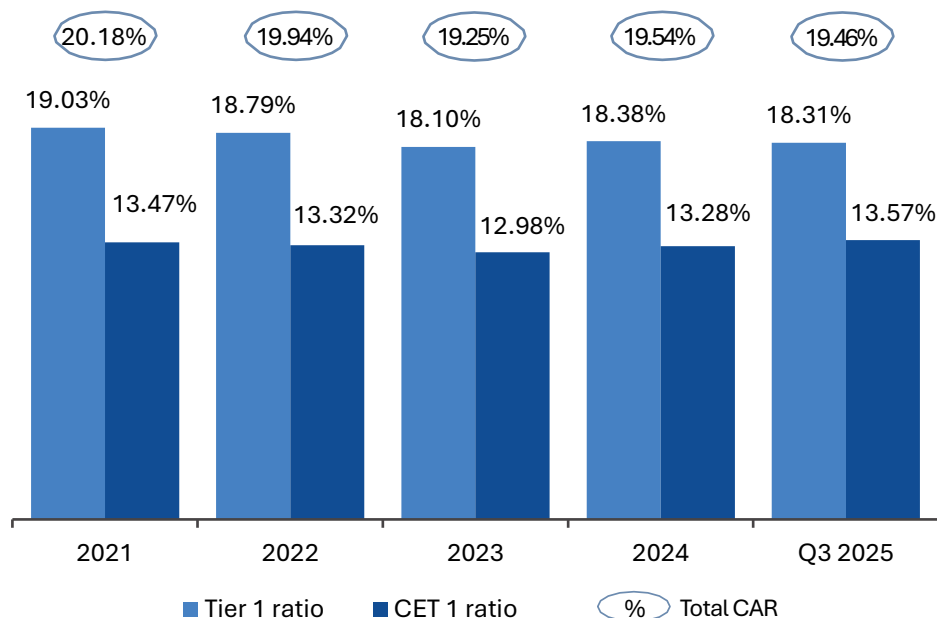


Cost of risk

Total Reserves⁽²⁾ for loans and advances

Capitalization

Evolution of Capital Ratios

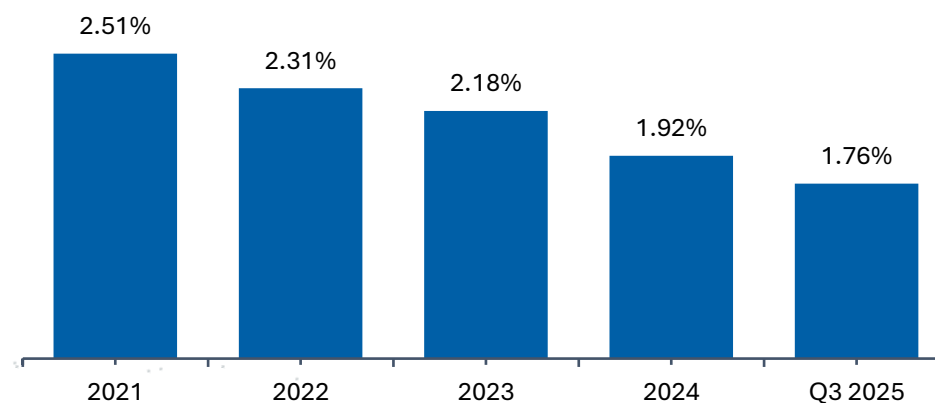


Minimum regulatory ratios for 2025: CET1: 8.50%, Tier1: 10.50%, Total Capital Ratio 12.50%, ICAAP 1.00%, Management buffer 0.50%

Comments

- ➡ CAR expected to remain stable in the short to medium term given the credit growth projections, without the need for further capital raising.

Net Interest Margin



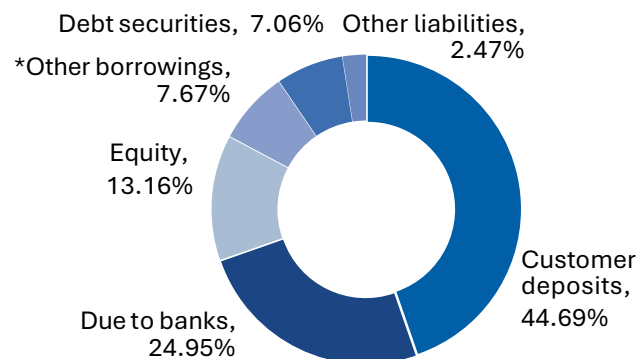
Comments

- ➡ Further rate cuts will benefit the bank

Funding Mix and Liquidity Profile

Comments

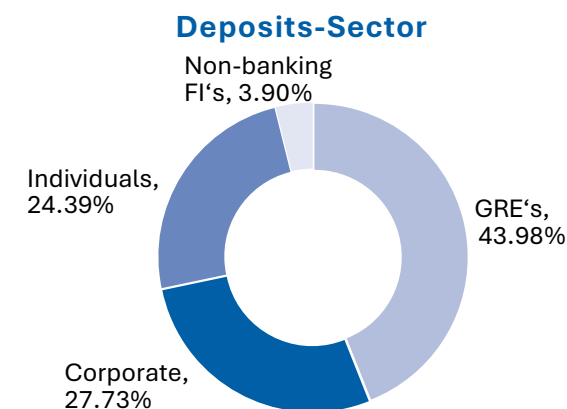
- ✓ Funding plan: raise liabilities to support asset growth:
 - Well diversified funding mix with 13.2% equity
 - Increased CASA during the quarter
 - Executed debut EUR syndicated term loan at competitive pricing with strong demand
- ✓ Liquidity profile:
 - Stable funding sources with a mixture of customer deposits, syndicated and bilateral borrowings, and debt securities
 - Maintain sufficient HQLA fixed income investment portfolio
 - Unencumbered assets at Head Office of circa QAR 12.64 Bn



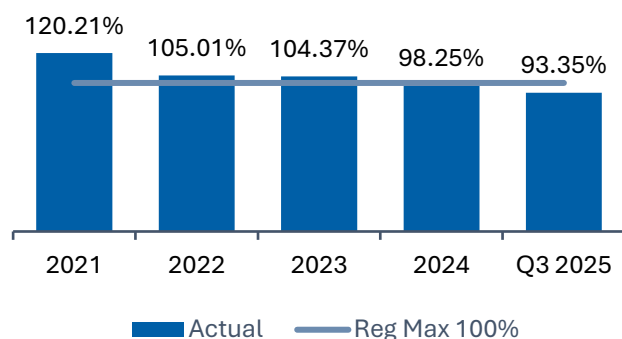
30 September 2025

Total liabilities and equity: QAR 119.4 Bn

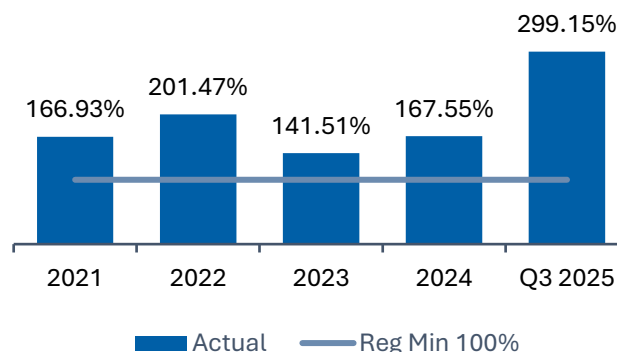
*Other borrowings include syndicated and bilateral borrowings

**Net deposits: QAR 53.3 Bn**

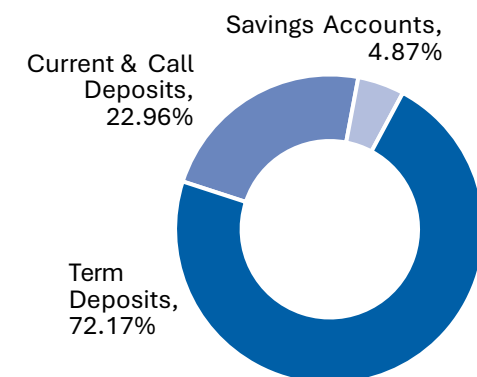
Regulatory Loan to Deposit Ratio⁽¹⁾



Regulatory Liquidity Coverage Ratio



Deposits-Type

**Note:** Company Information

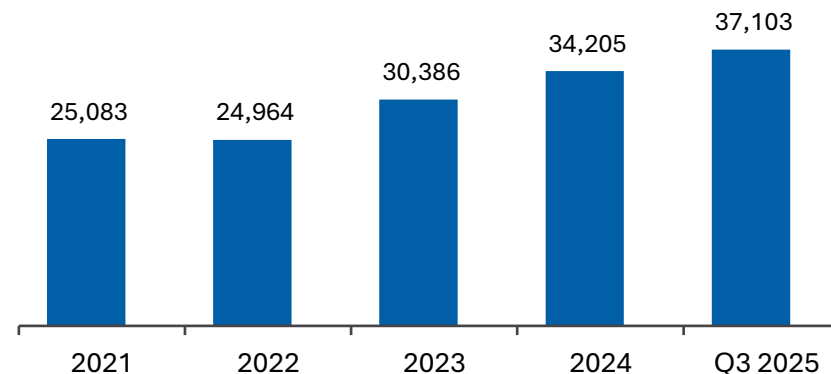
(1) QCB loan to deposit ratio calculation which was made effective from 01 March 2022

Investment Book

Portfolio Overview

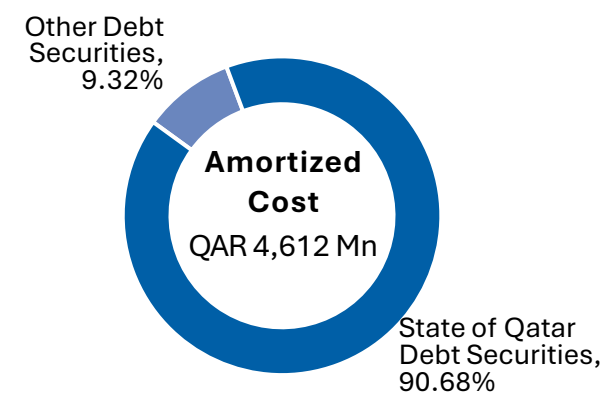
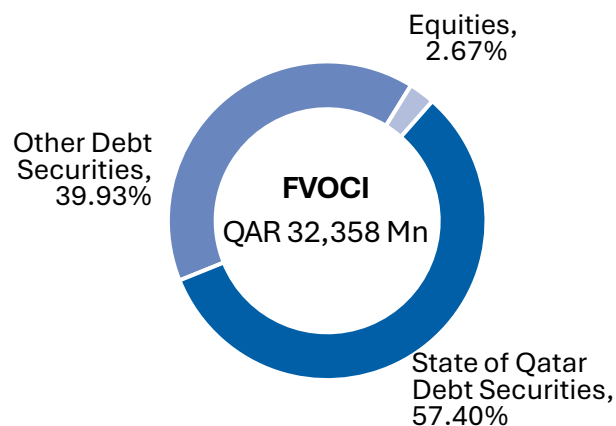
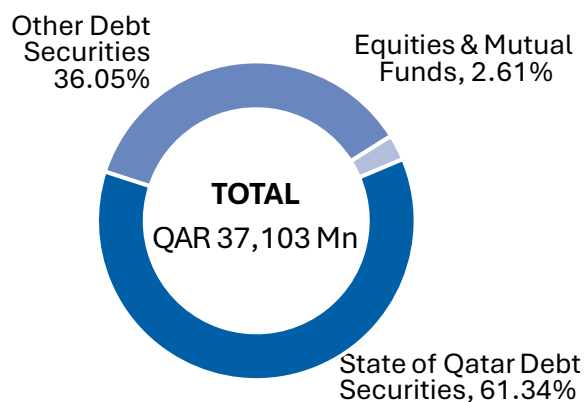
- Investments limits are linked to Tier 1 capital and set at 25% (excluding SOQs) as per QCB; total utilized currently sits at 23.13%
- Conservative low hard limits for discretionary trading / investments; total equities FVTPL c.QAR 133 Mn
- Majority of the portfolio in local sovereign fixed income, Qatar 62.10% and Qatar banks 4.06%
- Fixed Income holdings – current Net Modified Duration – c.1.23 year(s)
- Currently the portfolio contains QAR 22.29 Bn of encumbered assets. The repo borrowings are at a weighted average cost of 4.54%
- Equity, AT1 and other fund exposures stands at QAR 882.73 Mn + QAR 71.65 Mn Mutual Funds

Investment Portfolio – evolution (QAR Mn)



Source: Company financials as of 30 June 2025

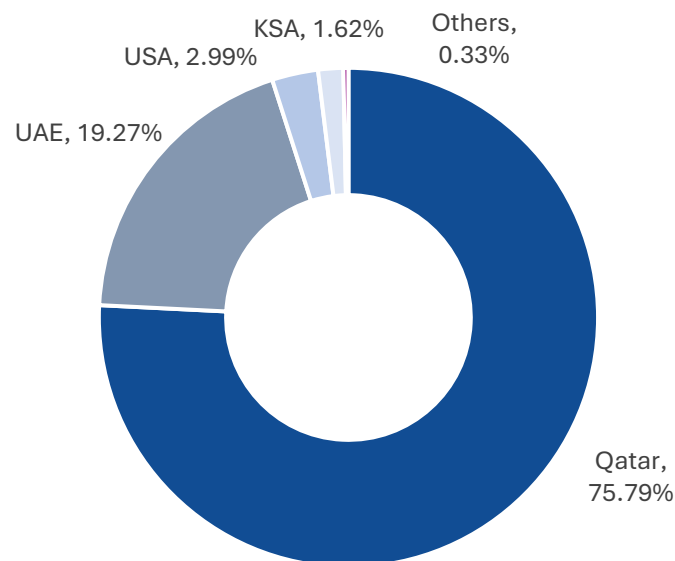
Investment Portfolio Breakdown (%)



Note: Company Information

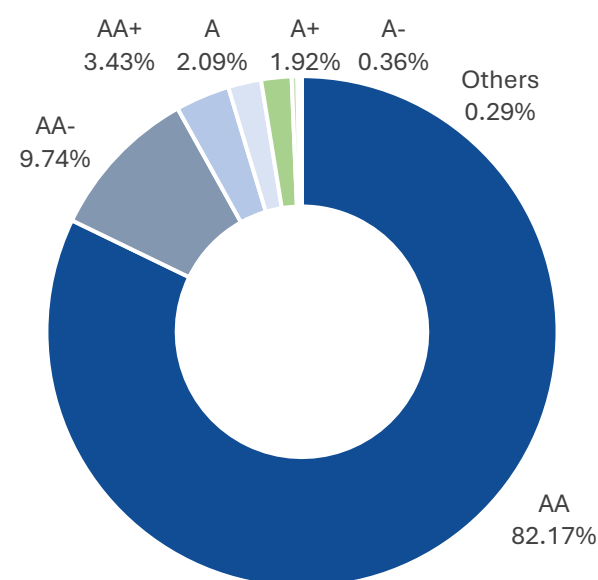
Fixed Income Portfolio - Diversification

Country Exposures



Total GCC exposure of 96.96%
of which 21.17% ex-Qatar

Ratings Profile



Total AA- and above exposure of 95.34%
Sub-IG exposure of 0.11%

Sovereign State of Qatar Portfolio

State of Qatar (at Cost):	US\$ 6.13 Bn	63.99%
USD Bonds:	US\$ 5.03 Bn	
QAR Bonds:	US\$ 1.10 Bn	
HTM	US\$ 0.64 Bn	
AFS	US\$ 0.46 Bn	



5. Doha Bank ESG Strategy

Sustainable Journey

Sustainability to be at the core of our future

Doha Bank is committed to integrating Environmental, Social, and Governance (ESG) principles into all aspects of our business. We are actively progressing on a multi-phased ESG transformation journey, with key milestones achieved in 2024. Currently, we are in the midst of the second phase, focused on the following critical initiatives:

- **Quantifying Environmental Impact:** comprehensive assessment of our Greenhouse Gas (GHG) emissions, including financed emissions, to expand our Scope 3 emissions inventory. Detailed emission data is transparently disclosed in our annual sustainability report.
- **Decarbonization Strategy:** development of robust decarbonization strategy will guide the Bank's efforts to align its operation and lending portfolio to support the nation's commitment to a 25% reduction in GHG emissions from a business-as-usual scenario by 2030.
- **Integrating Climate Risk:** considerations into our Enterprise Risk Management (ERM) framework which includes climate stress testing and scenario analysis to identify and manage potential climate-related financial risks



بورصة قطر
Qatar Stock Exchange

Doha Bank achieved a Score of **100% for the QSE Sustainable Stock Exchanges initiative** for the years 2018 – 2023

For more information: [QSE Arab Sustainability](#)

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

2011

Doha Bank commenced publications of its **Annual Sustainability Disclosure Statements**



2016

Doha Bank's sustainability reporting is guided by **The QSE ESG reporting methodology and the Global reporting Initiative (GRI)**



2022

Doha Bank established its **ESG Policy & ESG Bond Committee**



2023

Doha Bank has published its inaugural **Sustainable Finance Framework**, enabling the issuance of Green, Social, and Sustainability Bonds and Loans. The Framework aligns with international best practices, including ICMA, LMA, and QFC standards, and has received independent validation through a Second Party Opinion.

2024

Doha Bank has embarked on ESG Transformation journey, further augmenting its commitment to sustainable growth. The transformation in first phase includes a revised **ESG policy**, a robust strategic approach informed by double materiality assessments, **Strengthened ESG governance with Board oversight on all ESG matters**, and introduced **Environmental and Social Management System policy (ESMS) to identify and mitigate ESG risks across the credit portfolio**. These initiatives position the Bank for long-term success by identifying and capitalizing on ESG opportunities while effectively managing related risks.

Note: For more information: [Doha Bank/ Sustainability](#)

Doha Bank's ESG Strategic Framework

ESG Vision: To create long-term value for all stakeholders through Responsible Banking



Upholding trust

To embed ESG in compliance frameworks & risk management processes ensuring highest standards of ethics and integrity in our business

- **Ethics and compliance**
- **ESG & Climate risk management**
- **Supply chain management**



Restoring environmental balance

To reduce our carbon footprint and strive for environmental stewardship

- **Environmental management**
- **GHG management and decarbonization**



Enhancing customer experience

To conduct business responsibly and create long term value for our customers

- **Customer experience and satisfaction**
- **Data security and privacy**



Navigating sustainable growth

To promote sustainable development by investing in businesses that generate positive social and environmental impacts beyond financial return

- **Responsible financing and investing**



Empowering people and communities

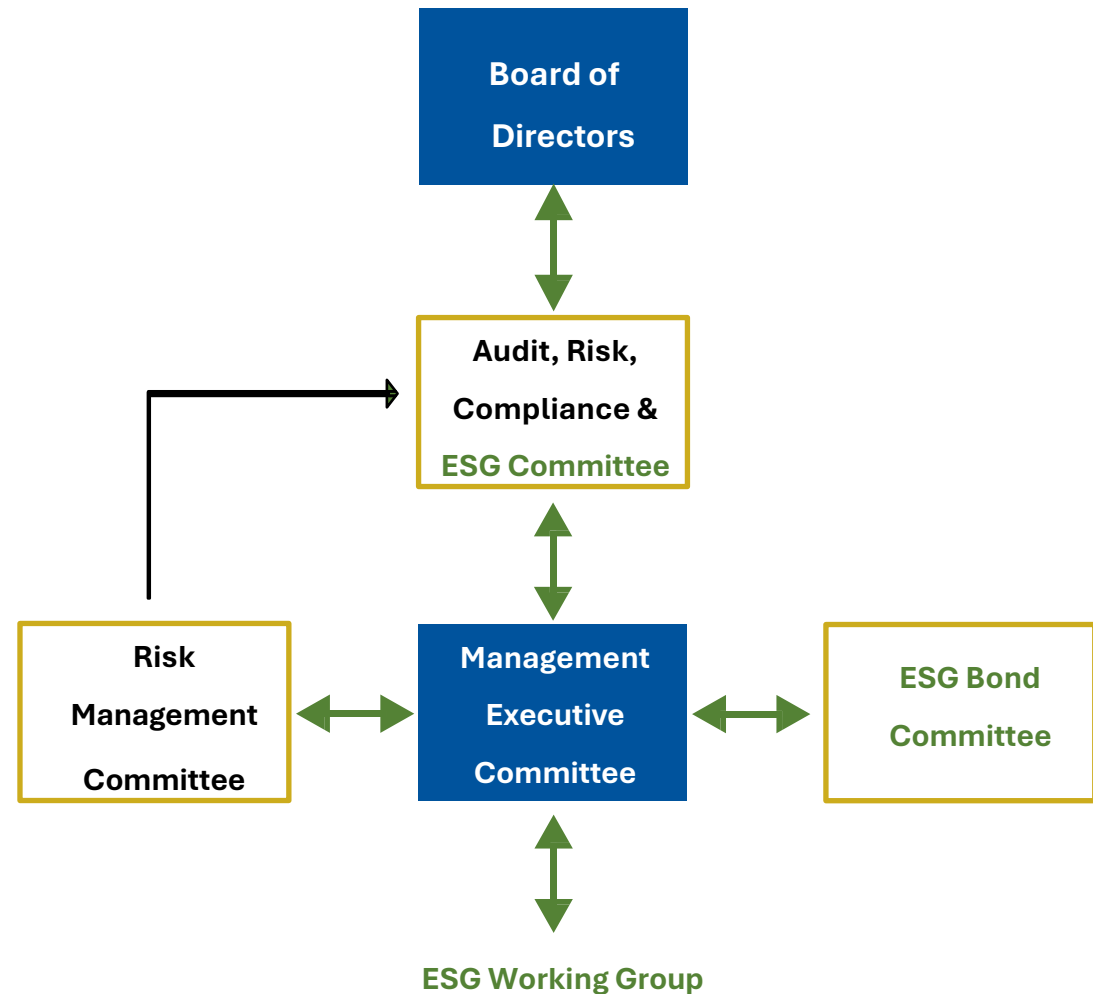
To foster an inclusive workplace and promote the wellbeing of people and communities

- **Human capital development**
- **Community impact**

Doha Bank's New ESG Governance Structure

➔ One of Doha Bank's strategic guiding principles is to integrate ESG practices into every facet of the organisation. To achieve this, a 3-tier governance structure for ESG has been adopted.

- ✓ **Board oversight:** The Audit, Risk, Compliance and ESG Committee has been established to ensure Board oversight of ESG aspects and is responsible for integrating sustainability into the bank's overall business strategy
- ✓ **ESG Strategy:** Management Executive Committee is responsible for overseeing ESG compliance, developing the ESG strategy and implementation plan in coordination with stakeholders across functions
- ✓ **ESG & Climate risk:** Risk Management Committee is responsible for integration of ESG and climate risks in existing risk management processes
- ✓ **Sustainable Finance:** The ESG Bond Committee oversee bond issuance, define targets on sustainable finance and monitor initiatives to achieve the targets
- ✓ **ESG Implementation:** At the Department level, the ESG Working Group comprising of representatives from various departments are responsible for day-to-day implementation of ESG initiatives, data collection and monitoring of ESG progress and performance



Disclaimer

- ➔ The presentation and any discussion may include forward-looking predictions and or expectations.
- ➔ While these forward-looking statements represent the bank's 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 the bank's current opinions only as of the date of this presentation.
- ➔ Please keep in mind that we/ the Bank 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 attempt to present some important factors relating to the bank's business that may affect our predictions.

For more information click [here](#)



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For more information: [Doha Bank/ Investor/ Overview/](#)