



BASEL 3 Pillar III Disclosures

DOHA BANK

31 December 2024

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Overview & Basis of Preparation

The following information is compiled in terms of the requirements of the Central Bank of Qatar and the

Disclosures presented as part of this document are in line with the disclosure template provided by Basel

Committee of Banking Supervision in DIS 10 dates 11/11/2021 and QCB circular 6/2022 dated 08/01/2022.

The period of reporting is for the year ending 31 December 2024 including comparative information (where applicable) and to be read in conjunction with the Financial Statements for the period ended 31 December 2024.

Capital Adequacy, Risk Management Overview and Key Prudential Metrics and RWA

Capital Adequacy (KM1)

		a	b	c	d	e
		T	T-1	T-2	T-3	T-4
		31 Dec 2024	31 Dec 2023	31 Dec 2022	31 Dec 2021	31 Dec 2020
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	10,417,572	10,134,433	9,748,817	9,682,725	9,379,037
1a	Fully loaded ECL accounting model					
2	Tier 1	14,417,572	14,134,433	13,748,817	13,682,725	13,379,037
2a	Fully loaded ECL accounting model Tier 1					
3	Total capital	15,326,201	15,032,846	14,588,612	14,509,129	14,204,621
3a	Fully loaded ECL accounting model total capital					
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	78,421,041	78,093,981	73,174,661	71,898,016	71,908,257
4a	Total risk-weighted assets (pre-floor)					
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	13.28%	12.98%	13.32%	13.47%	13.04%
5a	Fully loaded ECL accounting model CET1 (%)					
5b	CET1 ratio (%) (pre-floor ratio)					
6	Tier 1 ratio (%)	18.38%	18.10%	18.79%	19.03%	18.61%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	18.38%	18.10%	18.79%	19.03%	18.61%
6b	Tier 1 ratio (%) (pre-floor ratio)					
7	Total capital ratio (%)	19.54%	19.25%	19.94%	20.18%	19.75%
7a	Fully loaded ECL accounting model total capital ratio (%)	19.54%	19.25%	19.94%	20.18%	19.75%
7b	Total capital ratio (%) (pre-floor ratio)					
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019)%	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	-	-	-	-	-
10	Bank G-SIB and/or D-SIB additional requirements (%)	-	-	-	-	-

11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	4.78%	4.48%	4.82%	4.97%	4.54%
	Leverage ratio					
13	Total Basel III leverage ratio exposure measure	128,928,621	118,440,313	119,544,430	117,447,733	125,208,209
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	11.18%	11.93%	11.58%	11.77%	10.83%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	11.18%	11.93%	11.58%	11.77%	10.83%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	11.18%	11.93%	11.58%	11.77%	10.83%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	18,164,620	18,758,467	16,606,096	22,039,915	16,416,050
16	Total net cash outflow	10,841,236	13,256,046	8,242,567	13,203,154	16,480,538
17	LCR ratio (%)	167.55%	141.51%	201.47%	166.93%	99.61%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	57,552,653	49,648,329	51,622,131	58,242,001	53,356,288
19	Total required stable funding	73,795,058	67,754,643	64,533,706	63,793,126	67,708,742
20	NSFR ratio	77.99%	73.28%	79.99%	91.30%	78.80%

Risk Management Overview (OVA)

The Bank periodically identifies key risk events, which may significantly impair Bank's operations ability to achieve its strategic objectives. Based on the impact of the events, their likelihood of occurrence and the existing internal controls of mitigation, the Bank identifies the level of material risks in the form of high, medium and low risks. Based on its study the following table provides a summary of material risks:

Risk Type	Materiality	Rationale
Credit Risk	HIGH	• Detailed credit analysis is conducted for financing facilities that involves thorough analysis of client's financial statements, cash flow projections, debt levels, liquidity, profitability, and asset quality. • Regularly monitoring the performance of corporate clients and conducting credit reviews to identify deteriorating credit conditions thus allowing the bank to take appropriate and timely mitigants. • Setting prudent lending limits, defining appropriate risk-adjusted pricing, and implementing effective collateral and security mechanisms.
Market Risk	MEDIUM	The Board of Directors (BoD) holds ultimate responsibility for risk management, setting the Bank's market risk appetite and tolerance levels. They ensure effective management of market risk exposures and oversee the implementation of robust risk frameworks, policies, and controls to align with regulatory requirements and business objectives. The Asset Liability Committee (ALCO) reviews and recommends market risk exposure limits and monitors interest rate risk metrics and exposures. The Risk Management Committee (RMC) oversees market risk management, plays a critical role in the Internal Capital Adequacy Assessment Process (ICAAP), and ensures alignment with the bank's broader risk strategy. The Investment Committee (IC) oversees the bank's investment portfolio, ensuring alignment with investment policies, strategies, and risk limits, while also reviewing performance and optimizing investment decisions. Together, these committees support a comprehensive and effective market risk management framework.

		The Risk Management Division (RMD) oversees the bank's daily risk management, ensuring risks stay within defined limits. It maintains independent oversight, separate from business lines. RMD identifies, assesses, measures, and reports all material risks, coordinating with relevant departments. It also ensures robust documentation of risk methodologies and assumptions, covering identified risks in the ICAAP. Market & Liquidity Risk Management (MLRD), a sub-function within RMD, monitors market, interest rate, currency, and liquidity risks. MLRD oversees the banking and trading book, conducts due diligence on investment proposals, and reports to the Investment Committee. It provides critical management information on liquidity risk, interest rate risk, stress testing, regulatory ratios, and concentration risk, supporting effective asset and liability management. Ultimately, RMD contributes to a comprehensive risk framework aligned with QCB guidelines.
Operational Risk	LOW	• The key elements determining the operational risk position within the Bank include people, process, system, and external factors. • The Bank undertakes periodic review of processes through operational risk management tools.
Credit Concentration Risk	MEDIUM	As part of managing concentration risk, Doha Bank has an approved Policy to this effect, wherein the Economic Sector limits are defined & monitored. Significant recent settlement of MoF drawings have distorted the concentration levels. However, bank has implemented measures to reduce the concentration and redirected lending to relatively unbanked sectors.
Liquidity Risk	MEDIUM	The Board of Directors (BoD) and Executive Management oversee liquidity risk, supported by a Liquidity Risk Management Framework covering short, medium, and long-term funding. The Asset and Liability Committee (ALCO) sets policies and contingency plans. The Market, Liquidity, and Risk Department (MLRD) identifies, measures, monitors, and reports liquidity risk, conducts stress tests, and guides Treasury on necessary actions.

		MLRD monitors liquidity risk against set limits, reporting breaches to ALCO. The bank strengthens funding stability through long-term funding. Strong relationships with major Qatari institutions—including government entities, agencies, and the private sector—support a stable deposit base. The bank's liquidity risk management focuses on maintaining ample, diversified funding and unencumbered high-quality liquid asset (HQLA) portfolio, thereby ensuring liquidity and funding risk remains within approved appetite levels and mitigates depositor concentration risk. To address unexpected liquidity pressures, the bank developed a Contingency Funding Plan (CFP), enabling effective responses to sudden adverse changes. Liquidity stress testing is integral to risk management, assessing resilience against market shocks, economic downturns, and funding disruptions. These stress tests refine contingency strategies and bolster financial stability. The bank maintains a robust Liquidity Management Policy, ensuring adherence to guidelines. As of December 31, 2024, its Liquidity Coverage Ratio (LCR) was 167.55%, exceeding the 100% requirement. A minimum of \$2 billion in unencumbered HQLA is always mandated to cover sudden liquidity needs. The Liquidity Contingency Plan ensures rapid response to potential crises.
Interest Rate Risk in the Banking Book	HIGH	The Board of Directors (BOD) holds ultimate responsibility for managing IRRBB, delegating its management to the Asset Liability Committee (ALCO). ALCO, an executive committee, assists the Board in overseeing the bank's asset and liability management activities. It monitors compliance with established interest rate gap limits and receives day-to-day support from the Group Treasury. The bank's Market Risk and Liquidity Department (MLRD) is responsible for developing detailed IRRBB policies, which are subject to ALCO approval. MLRD plays a crucial role in managing interest rate risk by performing interest rate sensitivity analyses, reporting findings to ALCO, and ensuring compliance with established risk limits. Additionally, MLRD conducts daily assessments of the fixed-income bond portfolio, analyzing modified duration to evaluate exposure to interest rate fluctuations. Each investment proposal undergoes a thorough risk assessment, where potential interest rate risks are identified and mitigated before submission to the Investment Committee for final review and approval. This structured approach

		strengthens the bank's ability to proactively manage this risk. Doha Bank Group's IRRBB Policy establishes its governance framework for managing interest rate risk from assets and liabilities that re-price at different times. This policy provides standardized guidelines across the Group to identify, measure, monitor, report, and control all material IRRBB sources. It ensures the bank maintains an appropriate level of exposure to interest rate fluctuations, mitigating potential adverse effects on profitability and shareholder value. The policy also defines clear risk tolerance limits and integrates effective risk management practices, supporting a disciplined and strategic approach to IRRBB. Framework is built on three key components: defining risk appetite in terms of Net Interest Income (NII) and Economic Value of Equity, implementing a structured risk management process, and maintaining robust internal systems and infrastructure to comprehensively manage IRRBB. The Bank defines its IRRBB risk appetite in the Risk Appetite Statement, balancing the impact of interest rates on earnings and EVE. It sets risk tolerance for earnings at risk and EVE risk, ensuring exposures align with its capacity to manage interest rate fluctuations. The Bank integrates this approach into its budget and strategy, with escalation procedures for potential breaches of internal limits. Worst-case changes in EVE or NII are continuously monitored, reported with predefined actions if thresholds are exceeded. These limits, captured within the Risk Appetite Statement, support effective interest rate risk management through structured metrics and governance.
Reputation Risk	MEDIUM	It refers to potential negative publicity, public perception, or uncontrollable events to have an adverse impact on a bank's reputation. This could arise because of behavior, action or inaction, either by Doha Bank itself, our employees or those whom we are associated with. It could lead to lost revenue; increased operating, capital, or regulatory costs; or destruction of shareholder value. The bank has a zero tolerance for knowingly engaging in any business, activity or association where foreseeable reputational risk or damage has not been considered and mitigated. This risk could arise from poor customer service delivery, a high incidence of customer complaints, non-adherence to regulations, imposition of penalties and adverse publicity in the media. The bank has established customer service units and call centers to

		monitor the services rendered through its delivery points and undertakes timely corrective measures. The Risk Management Committee provides bank wide oversight on reputational risk, sets policy and monitors material risks that could have negative reputational consequences. At the business level and across its subsidiaries, overseas branches and representative offices, the relevant Senior Management is responsible for the management of reputational risk in their respective business / functional operations.
Business & Strategic Risk	HIGH	• The bank has implemented risk management measures, including the establishment of short-term and long-term plans for specific departments. These activities involve analysis of the actual versus target positions, deviations, financial and non-financial goals, as well as major internal and external challenges encountered in achieving the set targets. • The bank has governance frameworks and communication channels to oversee risk management activities. • The bank has implemented risk assessment processes to identify potential strategic risks. • The bank develops and monitors risk appetite and tolerance levels to ensure alignment with the bank's overall strategy. • The bank conducts scenario analysis and stress testing to assess the impact of potential strategic risks on the bank's capital and operations. • The bank has a performance management system encompassing objectives, Key Performance Indicators (KPIs), and targets, facilitating in their implementations. • Strategic Risk has been assessed by the Bank as part of ICAAP process based on a qualitative scorecard. The scorecard has been divided into key risk drivers and individual weightage has been applied to each of these factors to assess the impact of strategic risk on the bank. Each risk driver is evaluated based on a few sets of questions and basis the assessment of controls in place to mitigate the identified risks. On that basis the bank has determined the level of strategic risk to be High.

OV1 – Overview of RWA

		RWA		Minimum Capital Requirement
		T	T-1	T
		31-Dec-24	31-Dec-23	31-Dec-24
		a	b	c
1	Credit risk (excluding counterparty credit risk)	72,368,361	68,307,740	9,769,729
2	Of which: standardised approach (SA)	72,368,361	68,307,740	9,769,729
3	Of which: foundation internal ratings-based (F-IRB) approach			
4	Of which: supervisory slotting approach			
5	Of which: advanced internal ratings-based (A-IRB) approach			
6	Counterparty credit risk (CCR)	160,962	829,381	21,730
7	Of which: standardised approach for counterparty credit risk	160,962	829,381	21,730
8	Of which: IMM			
9	Of which: other CCR			
10	Credit valuation adjustment (CVA)	160,962	2,515,581	21,730
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period			
12	Equity investments in funds – look-through approach			
13	Equity investments in funds – mandate-based approach			
14	Equity investments in funds – fall-back approach			
15	Settlement risk			
16	Securitisation exposures in banking book			
17	Of which: securitisation IRB approach (SEC-IRBA)			
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)			
19	Of which: securitisation standardised approach (SEC-SA)			
20	Market risk	990,893	602,250	133,771
21	Of which: standardised approach (SA)	990,893	602,250	133,771
22	Of which: internal model approach (IMA)			
23	Capital charge for switch between trading book and banking book			
24	Operational risk	4,739,863	5,839,029	639,882

25	Amounts below the thresholds for deduction (subject to 250% risk weight)			
26	Aggregate capital floor applied			
27	Floor adjustment (before application of transitional cap)			
28	Floor adjustment (after application of transitional cap)			
29	Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)	78,421,041	78,093,980	10,586,841

Composition of Capital and TLAC

CC1 - Composition of regulatory own funds

		Dec-24	Dec-23
Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	Directly issued qualifying common shares	3,100,467	3,100,467
2	Retained earnings	983,620	700,247
3	Accumulated other comprehensive income (and other reserves)	6,334,931	6,334,568
3a	Funds for general banking risk	1,451,600	1,416,600
4	Directly issued capital subject to phase-out from CET1 (only applicable to non-joint stock companies)	-	-
5	Minority interests (amount allowed in consolidated CET1)	-	-
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	10,419,018	10,135,282
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	-	-
8	Intangible assets (net of related tax liability) (negative amount)	-	-
9	Other intangibles other than mortgage servicing rights (net of related tax liability)	-	-
10	Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)	1,446	849
11	Cash flow hedge reserves	-	-
12	Securitisation gain on sale	-	-
13	Gains and losses due to changes in own credit risk on fair valued liabilities	-	-
14	Defined benefit pension fund net assets	-	-
15	Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)	-	-
16	Reciprocal crossholdings in common equity	-	-
17	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		

18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
19	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		
20	Amount exceeding 15% threshold		
21	Of which: significant investments in the common stock of financials		
22	Of which: deferred tax assets arising from temporary difference		
23	QCB specific regulatory adjustments		
24	Total regulatory adjustments to Common Equity Tier 1 (CET1)	1,446	849
25	Common Equity Tier 1 (CET1) capital	10,417,572	10,134,433
Additional Tier 1 (AT1) capital: instruments			
26	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	4,000,000	4,000,000
27	Of which: classified as equity under applicable accounting standards	4,000,000	4,000,000
28	Of which: classified as liabilities under applicable accounting standards		
29	Directly issued capital instruments subject to phase-out from additional Tier 1		
30	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in AT1)		
31	Of which: instruments issued by subsidiaries subject to phase-out		
32	Additional Tier 1 (AT1) capital before regulatory adjustments	4,000,000	4,000,000
Additional Tier 1 (AT1) capital: regulatory adjustments			
33	Investments in own additional Tier 1 instruments		
34	Investments in capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation		
35	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation		
36	QCB specific regulatory adjustments		

37	Total regulatory adjustments to Additional Tier 1 (AT1) capital	-	-
38	Additional Tier 1 (AT1) capital	4,000,000	4,000,000
39	Tier 1 capital (T1 = CET1 + AT1)	14,417,572	14,134,433
Tier 2 (T2) capital: instruments			
40	Directly issued qualifying Tier 2 instruments plus related stock surplus		
41	Directly issued capital instruments subject to phase-out from Tier 2		
42	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2		
43	of which: instruments issued by subsidiaries subject to phase out		
44	Eligible Expected Credit Loss provisions	908,629	898,413
45	Tier 2 (T2) capital before regulatory adjustments	908,629	898,413
46	Tier 2 (T2) capital: regulatory adjustments		
47	Investments in own Tier 2 instruments		
48	Investments in capital, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		
49	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		
50	QCB specific regulatory adjustments		
51	Total regulatory adjustments to Tier 2 (T2) capital	-	-
52	Tier 2 (T2) capital	908,629	898,413
53	Total capital (TC = T1 + T2)	15,326,201	15,032,846
54	Total Risk exposure amount	78,421,041	78,093,980
55	Capital ratios and buffers		
56	Common Equity Tier 1 (as a percentage of total risk exposure amount)	13.28%	12.98%
57	Tier 1 (as a percentage of total risk exposure amount)	18.38%	18.10%
58	Total capital (as a percentage of total risk exposure amount)	19.54%	19.25%

59	Institution specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	2.50%	2.50%
60	of which: capital conservation buffer requirement	2.50%	2.50%
61	Of which: bank-specific countercyclical buffer requirement	-	-
62	Of which: higher loss absorbency requirement (e.g. DSIB)	-	-
63	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	4.78%	4.48%
64	The QCB Minimum Capital Requirement		
65	Common Equity Tier 1 minimum ratio	8.50%	8.50%
66	Tier 1 minimum ratio	10.50%	10.50%
67	Total capital minimum ratio	13.50%	13.50%

CC2 - Reconciliation of regulatory capital to balance sheet

	a	b	c
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference to Financial Statements
	As at period-end-Dec-24	As at period-end-Dec-24	
Assets			
Cash and balances with central banks	5,887,697	5,887,697	8
Due from banks	6,842,893	6,842,893	9
Loans and advances to customers (excluding acceptance)	60,769,217	60,769,217	10
Acceptance (off-balance sheet exposure) treated as loans and advances	214,306	-	10
Investment securities	34,204,591	34,204,591	11
Insurance contract assets	19,052	19,052	
Other assets	1,768,912	1,768,912	12
Investment in an associate	10,440	10,440	13
Property, furniture and equipment	529,935	529,935	14
Total assets	110,247,043	110,032,737	
Liabilities			
Due to banks	30,650,927	30,650,927	15
Customers deposits	50,851,776	50,851,776	16
Debt securities	3,832,221	3,832,221	17
Other borrowings	7,396,660	7,396,660	18
Insurance contract liabilities	54,723	54,723	
Other liabilities (excluding customer acceptance)	2,428,216	2,642,522	19
Customer acceptance (off-balance sheet exposure) treated as other liabilities	214,306	-	19
Total liabilities	95,428,829	95,214,523	
Shareholders' equity			
Share capital	3,100,467	3,100,467	20 (a)
Legal reserve	5,110,152	5,110,152	20 (b)
Risk reserve	1,451,600	1,451,600	20 (c)
Fair value reserve	(115,847)	(115,847)	20 (d)

Foreign currency translation reserve	(86,296)	(86,296)	20 (e)
Retained earnings	1,358,138	1,358,138	
Net equity attributable to shareholders of the Bank	10,818,214	10,818,214	
Instruments eligible as additional Tier 1 capital	4,000,000	4,000,000	20 (g)
Total equity	14,818,214	14,818,214	
Total liabilities and equity	110,247,043	110,032,737	

CCA – Main features of regulatory capital instruments and of other TLAC-eligible instruments

		a	b
		QR 2 billion	QR 2 billion
1	Issuer	Doha Bank Q.P.S.C	Doha Bank Q.P.S.C
2	Unique identifier (e.g.: Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	Private Placement 1	Private Placement 2
3	Governing law(s) of the instrument	Stage of Qatar	Stage of Qatar
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		
4	Transitional Basel III rules		
5	Post-transitional Basel III rules		
6	Eligible at Solo/Group/Group & Solo	Group and Solo	Group and Solo
7	Instrument type (types to be specified by each jurisdiction)	Additional Tier 1	Additional Tier 1
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	2,000,000	2,000,000
9	Par value of instrument		
10	Accounting classification	Instrument eligible as Additional Tier 1 Capital	Instrument eligible as Additional Tier 1 Capital
11	Original date of issuance	31-Dec-13	30-Jun-15
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date		
14	Issuer call subject to prior supervisory approval	Yes	Yes

15	Optional call date, contingent call dates and redemption amount		
16	Subsequent call dates, if applicable		
	<i>Coupons / dividends</i>		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	4.35%	5.15%
19	Existence of a dividend stopper	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Full discretionary	Full discretionary
21	Existence of step-up or other incentive to redeem		
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible		
24	If convertible, conversion trigger(s)		
25	If convertible, fully or partially		
26	If convertible, conversion rate		
27	If convertible, mandatory or optional conversion		
28	If convertible, specify instrument type convertible into		
29	If convertible, specify issuer of instrument it converts into		
30	Write down feature		
31	If write down, write down trigger(s)		
32	If write down, full or partial		
33	If write down, permanent or temporary		
34	If temporary write-down, description of writeup mechanism		
34a	Type of subordination	Subordinated (Additional Tier 1 Capital)	Subordinated (Additional Tier 1 Capital)
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).		
36	Non-compliant transitioned features		
37	If yes, specify non-compliant features		

Leverage Ratio

LR1 – Summary comparison of accounting assets vs leverage ratio exposure measure

		31 Dec 2024
1	Total consolidated assets as per published financial statements	110,247,043
2	Adjustment for investments in banking, finance, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	-
4	Adjustments for temporary exemption of central bank reserves (if applicable)	-
5	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustments for eligible cash pooling transactions	-
8	Adjustments for derivative financial instruments	1,710,542
9	Adjustment for securities financing transactions (i.e. repurchase agreements and similar secured lending)	20,133,606
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	18,199,756
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12	Other adjustments	(21,362,326)
13	Leverage ratio exposure measure	128,928,621

LR2: Leverage ratio common disclosure template

		Dec-2024	Dec-2023
1	On balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	88,886,163	85,764,819
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework		
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	(233,414)	(816,069)
4	(Adjustment for securities received under securities financing transactions that are recognized as an asset)		
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital)		
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(1,446)	(849)
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	88,651,303	84,947,901
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	726,435	1,406,336
9	Add-on amounts for potential future exposure associated with all derivatives transactions	1,217,521	261,459
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)		
11	Adjusted effective notional amount of written credit derivatives		
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
13	Total derivative exposures (sum of rows 8 to 12)	1,943,957	1,667,795
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	18,934,728	13,354,778
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets	1,198,878	1,357,885
17	Agent transaction exposures	-	-
18	Total securities financing transaction exposures (sum of rows 14 to 17)	20,133,606	14,712,663
19	Off-balance sheet exposure at gross notional amount	27,408,010	24,909,276
20	(Adjustments for conversion to credit equivalent amounts)	(9,208,254)	(7,797,322)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)		

22	Off-balance sheet items (sum of rows 19 to 21)	18,199,756	17,111,954
23	Tier 1 capital	14,419,018	14,135,282
24	Total exposures (sum of rows 7, 13, 18 and 22)	128,928,621	118,440,313
25	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	11.18%	11.93%
25a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	11.18%	11.93%
26	National minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	8.18%	8.93%

Liquidity Ratios

LIQA – Liquidity risk management

Liquidity risk is the bank's potential inability to meet its financial obligations as they become due. This inherent banking risk demands proactive planning and management to ensure financial stability. The Treasury division, collaborating with the Market & Liquidity Risk Department (MLRD) and business units, continuously assesses liquidity needs by monitoring evolving market conditions and business activities. The Asset and Liability Committee (ALCO) regularly convenes to establish the framework for Treasury operations, ensuring all liquidity commitments are met.

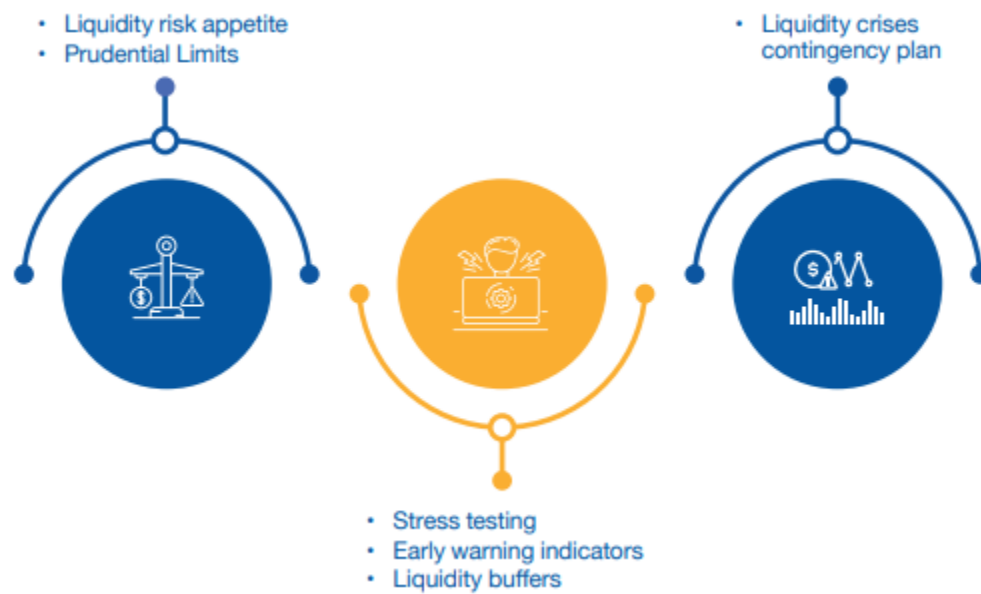
During crises, liquidity pressures may arise due to higher funding costs, limited access to wholesale markets, or market disruptions affecting liquid assets. To mitigate these risks, Doha Bank employs a comprehensive Liquidity Management Framework, setting risk appetite limits and benchmarks while monitoring key metrics, including the Liquidity Coverage Ratio (LCR), Net Stable Funding Ratio (NSFR), and liquidity mismatches. Treasury maintains liquidity maturity profile and fund planning, alongside stress tests to assess liquidity buffers under various scenarios. Performance against liquidity limits is reported to ALCO through Liquidity Dashboard.

The bank ensures diverse funding sources and depositor base to minimize concentration risks, maintaining an optimal mix of long, medium, and short-term deposits. It holds sufficient high-quality liquid assets (HQLA) for swift liquidity generation when needed. The liquidity policy mandates a dedicated liquid asset pool for crisis scenarios, which undergoes stress testing based on historical and hypothetical events to refine liquidity strategies. Strict compliance with Qatar Central Bank (QCB) guidelines on LCR and NSFR is maintained.

Additionally, the Bank prepares quarterly Funding Mix and Liquidity Plans which outline liquidity management under stress scenarios, ensuring its operation readiness. An Asset-Liability Management (ALM) system is integrated to monitor maturity mismatches, enhance regulatory computations, and optimize balance sheet management.

Additionally, the bank prepares quarterly Funding Mix and Liquidity Plans, outlining liquidity management under stress scenarios while ensuring flexibility for crisis response. An Asset-Liability Management (ALM) system is integrated to monitor maturity mismatches, enhance regulatory computations, and optimize balance sheet management.

The tools under bank's Liquidity risk framework could be summarized as below:



LIQ1 – Liquidity Coverage Ratio (LCR)

		a	b
		Total unweighted value (Average)	Total weighted value (Average)
High-quality liquid assets			
1	Total HQLA	18,457,627	18,164,620
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	11,381,217	903,047
3	Stable deposits	-	-
4	Less stable deposits	11,381,217	903,047
5	Unsecured wholesale funding, of which:	24,660,012	15,835,981
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	24,660,012	15,835,981
8	Unsecured debt	-	-
9	Secured wholesale funding		
10	Additional requirements, of which:	1,826,491	422,358
11	Outflows related to derivative exposures and other collateral requirements		
12	Outflows related to loss of funding on debt products	1,826,491	422,358
13	Credit and liquidity facilities		
14	Other contractual funding obligations	864,515	864,515
15	Other contingent funding obligations	11,766,449	1,108,990
16	TOTAL CASH OUTFLOWS	50,498,684	19,134,891
Cash inflows			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	11,401,392	7,829,675
19	Other cash inflows	463,981	463,981
20	TOTAL CASH INFLOWS	11,865,373	8,293,655
			Total adjusted value
21	Total HQLA		18,164,620
22	Total net cash outflows		10,841,236
23	Liquidity Coverage Ratio (%)		167.55%

LIQ 2 – Net Stable Funding Ratio (NSFR)

		a	b	c	d	e
		Unweighted value by residual maturity				Weighted Value
		No Maturity	< 6 months	6 months to < 1 year	≥ 1 year	
Available stable funding (ASF) item						
1	Capital:	14,729,063	-	-	-	14,729,063
2	Regulatory capital	10,729,063				10,729,063
3	Other capital instruments	4,000,000				4,000,000
4	Retail deposits and deposits from small business customers:	6,559,505	4,040,776	1,055,473	-	10,261,928
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	6,559,505	4,040,776	1,055,473	-	10,261,928
7	Wholesale funding:	5,583,640	24,858,576	8,765,673	15,558,837	32,561,663
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	5,583,640	24,858,576	8,765,673	15,558,837	32,561,663
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	-	27,263,175	-	-
12	NSFR derivative liabilities		-	-	-	
13	All other liabilities and equity not included in the above categories	-	-	27,263,175	-	-
14	Total ASF	26,872,208	28,899,352	37,084,320	15,558,837	57,552,653
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)	4,188,286	2,087,304	1,707,551	12,569,608	1,294,204
16	Deposits held at other financial institutions for operational purposes					
17	Performing loans and securities:	-	15,167,761	2,642,532	52,027,069	52,693,786
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured	-	4,850,481	976,573	-	1,215,859

	<i>performing loans to financial institutions</i>					
20	<i>Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:</i>	-	10,317,279	1,665,959	42,686,946	42,275,523
21	<i>With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk</i>				-	-
22	<i>Performing residential mortgages, of which:</i>	-	-	-	-	-
23	<i>With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk</i>	-	-	-	-	-
24	<i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	-	-	-	9,340,124	9,202,405
25	<i>Assets with matching interdependent liabilities</i>					
26	<i>Other assets:</i>	233,414	-	17,919,168	-	18,117,570
27	<i>Physical traded commodities, including gold</i>					
28	<i>Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties</i>		-	-	-	-
29	<i>NSFR derivative assets</i>	-	-	-	-	-
30	<i>NSFR derivative liabilities before deduction of variation margin posted</i>		-	127,978	-	127,978
31	<i>All other assets not included in the above categories</i>	233,414	-	17,791,190	-	17,989,592
32	<i>Off-balance sheet items</i>	-	5,900,708	4,332,761	-	1,689,497
33	Total RSF	4,421,701	23,155,773	26,602,013	64,596,677	73,795,058
34	Net Stable Funding Ratio (%)					77.99%

Credit Risk

CRA – General qualitative information about credit risk

Doha Bank has established a robust framework for credit risk management, which includes clearly defined roles and responsibilities for credit risk management functions. The bank has implemented strong internal controls and comprehensive risk mitigation strategies to ensure compliance with regulations and align its business model with the best practices in risk management. This framework determines the credit risk profiles and appropriate business models for the organization, considering factors such as the type of credit (i.e., loans, trade credit, or credit derivatives), risk exposures within the credit portfolio, risk appetite, and targeted market segments.

Doha Bank's credit risk management (CRM) encompasses several other key characteristics essential for effective risk management. These characteristics include:

- (a) Establishment of credit limits and collateral requirements.
- (b) Regular analysis of changes in creditworthiness.
- (c) Ongoing monitoring of the credit portfolio's performance.
- (d) Evaluation of risk mitigation strategies.
- (e) Utilizing quantitative models and analytical tools to assess credit risk, performing stress testing, and conducting scenario analysis to understand potential credit risk exposures under different economic conditions.
- (f) Utilizing a risk-based pricing tool (RAROC) to Optimize profitability vs capital requirement by appropriately price the facilities based on the corresponding credit risk profile.

CR1 – Credit quality of assets

		Gross carrying values of		Allowances /impairments	Of which ECL accounting provisions for credit losses on standardised approach exposures		Of which ECL accounting provisions for credit losses on IRB exposures	Net values
		Defaulted exposures	Non- defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		(a+b-c)
		a	b		d	e	f	g
1	Loans	4,919,559	61,323,089	5,259,125	5,259,125	-	-	60,983,523
2	Debt Securities	27,398	33,359,436	32,363	32,363	-	-	33,354,471
3	Off-balance sheet exposures	664,625	13,569,409	579,056	579,056	-	-	13,654,978
4	Total	5,611,582	108,251,934	5,870,544	5,870,544	-	-	107,992,972

CR2 – Changes in stock of defaulted loans and debt securities

		31 Dec 2024
1	Defaulted loans and debt securities at end of the previous reporting period	4,553,650
2	Loans and debt securities that have defaulted since the last reporting period	49,598
3	Returned to non-defaulted status	3,019
4	Amounts written off	(62,315)
5	Other changes	395,790
6	Defaulted loans and debt securities at end of the reporting period (1+2+3+4+5)	4,939,742

CRB: Additional disclosure related to the credit quality of assets

- **The scope and definitions of past due and impaired exposures:** Bank considers an exposure past due for more than 90 days as impaired unless additional information proves it otherwise.
- **Description of methods used for determining impairments:** Doha Bank utilizes various methods to determine impairment, ensuring recognition of potential losses on underlying assets. These methods include:
 - (a) Probability of Default (PD) Model: PD models assess the likelihood of borrowers defaulting on their obligations. These models utilize statistical techniques and factors such as financial ratios, credit scores, and industry-specific data to estimate the Probability of Default within a specific timeframe.
 - (b) Loss Given Default (LGD) Models: LGD models estimate the potential loss that may be incurred if a borrower default. These models consider factors such as collateral value, recovery rates, and potential losses through bankruptcy proceedings or distressed asset sales.
 - (c) Scenario Analysis: Doha Bank analyzes various scenarios, including adverse economic conditions, to assess the potential impact on the loan portfolio. This helps determine impairment that may arise from a deterioration in asset quality under specific stress scenarios.
- **The Bank's own definition of a restructured exposure:** A loan in respect of which the Bank, has agreed to modify / amend the original terms and conditions of a loan or credit facility due to the financial distress of the borrower which would have not been considered in the normal course.
- **Geographic analysis of credit quality assets:** Doha Bank has implemented distinct risk rating models tailored for different jurisdictions (India, Kuwait & UAE) to effectively capture the specific risk elements associated with each location. These models have been designated to accurately assess the potential impact of location-related impediments on the Bank's risk profile.
- **Industry analysis of credit quality assets:** Doha Bank has implemented distinct risk rating models tailored for different industries (Corporate finance, SME, contracting finance, Real Estate & HNWI) to effectively capture the specific risk elements associated with respective Industry. These models have been designated to accurately assess the potential impact of Industry-related impediments on the Bank's risk profile.
- **Exposures by Industry and related ECL/Provision:** Reports in place.
- **Exposures by Country and related ECL/Provision:** Reports in place.
- **Ageing analysis of days for past due credit risk exposures:** Reports in place.

Loans & Advances: Residual Maturity

	Funded	Non-Funded
Less than 1 month	8,145,881	
1-3 months	2,405,091	3,635,088

3 months1 year	4,835,976	7,370,326
Above 1 year	45,596,575	3,228,620
Total	60,983,523	14,234,034

Loans & Advances: Sector - wise distribution

Segment	2024	2023
Government and related agencies	39,551,214	30,498,424
Industry	2,051,293	537,506
Commercial	10,442,919	12,132,601
Services	21,948,746	20,853,438
Contracting	5,822,724	5,408,191
Real estate	19,496,985	20,056,897
Personal	6,779,610	7,103,258
Others	2,117,555	2,528,172
Guarantees	11,602,583	9,924,957
Letters of credit	1,035,921	1,747,622
Unutilized credit facilities	1,595,530	1,318,689
Total	122,445,080	112,109,755

Loans & Advances: By Geographic Sector

Geographic Sector	2024	2023
Qatar	53,641,472	50,322,410
Other GCC	5,176,367	5,514,146
Other Middle East	204,556	207,665
Rest of the world	1,961,128	1,965,455
Total	60,983,523	58,009,676

Investment securities – debt: By Geographic Sector

Geographic Sector	2024	2023
Qatar	25,631,490	23,802,345
Other GCC	7,223,083	5,556,791
Other Middle East	0	0
Rest of the world	504,086	200,056
Total	33,358,659	29,559,192

CRC: Qualitative disclosure related to credit risk mitigation techniques

- a) Core features of policies and processes for, and an indication of the extent to which the Bank makes use of, on- and off-balance sheet netting.

Not Applicable.

- b) Core features of policies and processes for collateral evaluation and management.

In the normal course of financing activities, the Bank obtains collateral to mitigate credit risk. Accepted collateral primarily includes customer and other cash deposits, investment-grade sovereign securities denominated in major currencies, financial guarantees, listed equities on recognized exchanges, and real estate or other tangible assets. These are mainly held against exposures arising from including but not limited to corporate, commercial and consumer lending.

The Bank assesses the eligibility of collateral based on enforceability, marketability, volatility in valuation, and liquidity. Fair values are determined using independent valuations, quoted market prices, or recognized valuation methodologies in accordance with applicable regulatory guidelines. For real estate collateral, fair value is determined through various approaches such as market comparable method, referencing recent observable transactions, discounted cash flow method considering risk-adjusted discount rates, rental yields, and terminal value assumptions.

- c) Information about market or credit risk concentrations under the credit risk mitigation instruments used (i.e. by guarantor type, collateral and credit derivative providers).

In managing credit risk mitigation, DB employs a range of instruments including collateral, guarantees, structured credit solutions, and robust legal documentation to protect its credit exposures. When assessing these instruments, particular attention is paid to potential risk concentrations, especially where collateral or security assets may be highly correlated with the underlying credit exposure.

To mitigate such concentration risks, DB pursues diversification across guarantor types, collateral assets, and credit derivative providers, aiming to limit exposure to any single counterparty or asset class. The Bank strategically aims to maintain low Loan-to-Value (LTV) thresholds to reduce the impact of collateral value fluctuations and to provide a buffer in adverse market conditions.

Moreover, credit risk exposure is managed through Risk Appetite thresholds, Target Market Criteria, and Risk Acceptance Criteria, which guides portfolio diversification and ensure exposures are not overly concentrated by customer, geography, or sector.

Credit Risk Mitigation

The Bank mitigates credit risk exposure to debtors, counterparties, or other obligors using various forms of collateral. Prior to extending credit facilities, all pledged/mortgaged collateral is duly perfected in accordance with prevailing local legal standards. Throughout the duration of the credit exposure, the collateral is securely maintained, and periodic valuations are conducted to ensure adequacy and enforceability.

A conservative credit strategy underpins the Bank's approach to credit risk management. This conservative stance supports a well-diversified risk profile across products, geographies, industries, and obligor types. Risk is further contained through rigorous internal credit limits, robust monitoring mechanisms, and a risk rating framework aligned with regulatory expectations. In tandem with a prudent recovery process, the Bank's credit practices consistently ensure compliance with applicable regulatory requirements and internal governance standards.

CR3 – Credit risk mitigation techniques – overview

		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
		a	b	c	d	e
1	Loans	4,752,977	60,393,405	52,856,992	3,071,719	-
2	Debt Securities	-	33,358,659	33,353,694	-	-
3	Total	4,752,977	93,752,064	86,210,686	3,071,719	-
4	Of which defaulted	639,342	3,692,447	584,957	16,985	-

CRD – Qualitative disclosures on banks' use of external credit ratings under the standardised approach for credit risk

- **Names of the External Credit Assessment Institutions (ECAIs) and Export Credit Agencies (ECAs) used by the bank over the reporting period:** Moody's, Fitch, S&P, Capital Intelligence and other internationally reputed rating agencies.
- **The asset classes for which each ECAI or ECA is used:** Externally rated corporates, banks, and other institutions
- **The alignment of the alphanumerical scale of each agency used with risk buckets (except where the relevant supervisor publishes a standard mapping with which**

the bank must comply): Refer to the QCB mapping table for rating equivalents presented under (DIS40-CRA) on page 26.

CR4 – Standardised approach – credit risk exposure and credit risk mitigation (CRM) effects

Asset classes		Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
		a	b	c	d	e	f
1	Sovereigns and their central banks	36,820,890	1,611,379	36,820,890	171,584	1,579,816	4.27%
2	Non-central government public sector entities	601,284	231,499	601,284	65,195	333,151	49.99%
3	Multilateral development banks						0.00%
4	Banks	10,386,487	6,958,816	10,386,487	3,666,845	7,905,563	56.25%
5	Securities firms						0.00%
6	Corporates	33,821,106	10,811,451	32,868,207	4,554,470	34,871,433	93.18%
7	Regulatory retail portfolios	6,376,917	374,976	5,977,081	48,400	4,175,077	69.29%
8	Secured by residential property						0.00%
9	Secured by commercial real estate	20,355,918	-	20,205,784	-	20,269,052	100.31%
10	Equity	913,970	-	913,970	-	1,480,892	162.03%
11	Past-due loans	4,010,180	598,333	3,994,182	377,856	1,453,107	33.24%
13	Other assets	1,527,940	-	1,527,940	-	1,059,095	69.32%
14	Total	114,814,691	20,586,453	113,295,825	8,884,350	73,127,187	59.85%

CR5 – Standardised approach – exposures by asset classes and risk weights

Segment	20%	50%	75%	85%	100%	130%
Corporates	2,894,900	343,174	432,755	188,488	40,542,520	230,720

Segment	0%	20%	50%	100%
Sovereigns and their central banks	35,893,707	379,186	175,009	1,984,366

Segment	0%	20%	30%	50%	100%	150%
Banks	3,452,583	2,021,127	3,884,859	1,782,578	6,184,970	19,185

Segment	20%	25%	30%	40%	45%	50%	70%	90%	110%
Real Estate	557,733	84,226	161,844	25,429	39,952	74,483	3,340,893	6,256,695	6,302,124

Segment	45%	75%	100%
Retail	3,593,757	2,933	3,155,204

Segment	50%	100%	150%
Default Loans	2,336,554	2,115,524	22,344

Segment	150%
Loans for Land Acquisition, Development and Construction	3,512,539

Segment	0%	100%
Others	468,845	1,059,095

Segment	150%	250%
Equity Instrument	804,034	109,936

Segment	50%
Domestic Public Sector Entities	832,605

Segment	188%
Default Real Estate	134,091

Segment	0%
Government	177

Counterparty credit risk

CCR1 – Analysis of counterparty credit risk (CCR) exposure by approach

		a	b	c	d	e	f
		Replacement cost	Potential future exposure	Effective EPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	1,227,271	833,349		1.40	2,884,868	160,962
2	Internal models method (for derivatives and securities financing transactions, or SFTs)						
3	Simple Approach for credit risk mitigation (for SFTs)						
4	Comprehensive Approach for credit risk mitigation (for SFTs)						
5	Value-at-risk (VaR) for SFTs						
6	Total	1,227,271	833,349			2,884,868	160,962

CCR2 - Credit valuation adjustment (CVA) capital charge

		a	b
		EAD post-CRM	RWA
	Total portfolios subject to the Advanced CVA capital charge		
1	(i) VaR component (including the 3×multiplier)	-	-
2	(ii) Stressed VaR component (including the 3×multiplier)	-	-
3	All portfolios subject to the Standardised CVA capital charge	2,884,868	160,962
4	Total subject to the CVA capital charge	2,884,868	160,962

CCR5 – Composition of collateral for CCR exposure

	a	b	c	d	e	f
	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash – domestic currency				233,414		
Cash – other currencies						545,550
Domestic sovereign debt						13,660,657
Other sovereign debt						5,370,759

Government agency debt						
Corporate bonds						2,009,249
Equity securities						
Other collateral						
Total				233,414		21,586,215

Market Risk

MRA: Qualitative disclosure requirements related to market risk

The Bank faces market risks from fluctuations in market prices impacting the fair value or future cash flows of financial instruments. These include interest rate, currency, equity, and commodity risks, driven by general and specific market movements, volatility, and regulatory requirements. Market risk is managed through a structured framework that segregates trading and non-trading portfolios, ensuring proper governance, oversight, and mitigation.

Market risk management authority rests with the Asset-Liability Committee (ALCO), which oversees policies, strategies, and risk appetite. The Market and Liquidity Risk Department (MLRD) is critical in developing, implementing, and monitoring risk limits per Qatar Central Bank (QCB) guidelines. The bank follows a comprehensive governance structure, including a Treasury and Investment Manual, Financial Risk Policy, and Hedging Policy. These define exposure limits, stop-loss thresholds, and sensitivity measures like Value at Risk (VaR) and duration analysis. Regular reports on market risk exposure and portfolio performance are submitted to senior management, ALCO, and the Investment Committee.

Group Treasury and MLRD actively monitor market risk exposure, ensuring compliance with pre-approved risk limits and proper execution of hedging strategies. Interest rate risk is managed by tracking interest rate gaps and implementing repricing gap limits, with ALCO overseeing compliance. Sensitivity analysis is regularly conducted to assess the impact of market fluctuations on financial assets and liabilities, using standard and bespoke scenarios.

The Bank employs stress testing and scenario analysis to quantify potential risks and ensure resilience against adverse market conditions. Escalation mechanisms are in place to promptly address breaches in risk thresholds, keeping the bank's exposure within predefined risk tolerance. Robust risk measurement models and regulatory compliance are integral to the overall risk management framework, reinforcing transparency and efficiency in market risk oversight.

MR1: Market risk under the standardised approach

		a
		Capital requirement in standardised approach
1	General interest rate risk	
2	Equity risk	18,279
3	Commodity risk	
4	Foreign exchange risk	60,993
5	Credit spread risk – non-securitisations	
6	Credit spread risk – securitisations (non-correlation trading portfolio)	
7	Credit spread risk – securitisation (correlation trading portfolio)	
8	Default risk – non-securitisations	
9	Default risk – securitisations (non-correlation trading portfolio)	
10	Default risk – securitisations (correlation trading portfolio)	
11	Residual risk add-on	
12	Total	79,272

Interest Rate Risk in The Banking Book

IRRBB – IRRBB risk management objectives and policies

The Bank calculates IRRBB capital requirements under Pillar 2 in accordance the guidelines issued by the Qatar Central Bank (QCB) under Circular Number 24/2019, which serves as an addendum to the existing ICAAP framework issued under Circular Number 19/2016.

Bank actively manages interest rate risk in its banking book (IRRBB) to safeguard financial stability against market fluctuations. IRRBB impacts net interest income (NII) and economic value of equity (EVE) due to mismatches in the repricing of assets and liabilities. A negatively gapped banking book faces risks from rising interest rates, while a positively gapped book is vulnerable to declining rates. The Bank assesses IRRBB through prescribed interest rate shock scenarios, including yield curve shifts and changes in short- and long-term rates, ensuring a comprehensive evaluation of economic and earnings impact. The worst-case impact between EVE and NII outcomes is used to determine Pillar 2 capital charge. For non-maturing deposits (CASA), the Bank conducts behavioral analysis and distributes balances into time buckets per Qatar Central Bank (QCB) guidelines to enhance risk analysis.

Governance and oversight of IRRBB are managed by the Asset Liability Committee (ALCO), which supervises compliance with interest rate gap limits and is supported by Group Treasury for day-to-day monitoring. The Market & Liquidity Risk Department (MLRD) develops policies reviewed and approved by ALCO, ensuring a structured monitoring and reporting process.

The bank also incorporated the IRRBB in the bank risk appetite framework and established the risk appetite limit for the maximum interest rate risk the bank is willing to accept. The approved risk appetite limit has both the NII and EVE based measures to monitor and control the IRRBB risks. Separate limits for NII and EVE are in place with an escalation threshold to enable timely risk mitigation actions. The IRRBB based risk limits will be reviewed annually to be consistent with nature, size, complexity, and adequacy of the bank as well as its ability to manage the risk. Any hedging activity including the use of new instruments and/ or the new hedging strategies are assessed to ensure the IRRBB risk is within the risk appetite of the bank.

To hedge interest rate risk arising from the investment book, Doha Bank employs various risk mitigation techniques such as stress testing and scenario analysis. This approach ensures hedging strategies remain effective in different market conditions, reinforcing financial stability. Additionally, the Bank applies six prescribed interest rate shock scenarios for EVE and two for NII, following QCB's standardized IRRBB approach. A robust governance structure, including periodic policy updates and comprehensive

stress testing, ensures resilience against adverse interest rate movements while supporting sustainable growth.

IRRBB1 – Quantitative information on IRRBB

In reporting currency	IRRBB	
Period	Δ EVE	Δ NII
Parallel up	474,702	448,719
Parallel down	(413,095)	(448,719)
Steepener	(246,832)	
Flattener	251,257	
Short rate up	553,205	
Short rate down	(566,541)	
Maximum	(566,541)	(448,719)
Period	T	
Tier 1 capital	14,417,572	

Remuneration

REMA – Remuneration policy

(A) Information Relating to the Bodies That Oversee Remuneration

- **Oversight Body:**
The Policies, Remuneration & Incentives Committee (PRIC) is the designated Board-level committee responsible for overseeing remuneration governance at Doha Bank.
 - Composition: The committee includes members of the Board of Directors, comprising independent and non-executive directors.
 - Mandate: PRIC sets and monitors the remuneration strategy, evaluates performance-based incentives, and ensures alignment with the bank's risk profile, transformation objectives, and regulatory expectations.
- **External Consultants:**
The Bank seeks the advice and guidance of external HR consultants (if required), to ensure that our remuneration and benefits are aligned to the market.
- **Scope of Policy:**
Doha Bank applies a uniform remuneration policy based on grade level across all employees.
The same approach applies to Qatar-based and international staff, with jurisdiction-specific adjustments as required for local legal compliance.
The bank does not formally define Material Risk-Takers (MRTs), and no differentiation in remuneration structure is made on that basis.

(B) Design and Structure of Remuneration Processes

- **Key Features and Objectives:**
Doha Bank's remuneration structure is designed to:
 - Reinforce a performance-oriented and compliant culture.
 - Support strategic and functional objectives, including transformation initiatives.
 - Ensure market competitiveness and internal fairness through a grade-based framework.
 - Align staff contributions with customer service, financial goals, and operational efficiency.

(C) Consideration of Risk in Remuneration

- While the bank does not implement deferral, claw back, or malus mechanisms, risk and compliance issues are considered in individual performance assessments and impact bonus decisions.
- Negative audit outcomes, operational losses, or breaches of internal policy may lead to reduced performance ratings and bonus ineligibility.

(D) Link Between Performance and Remuneration

- **Performance Metrics:**
 - Bank-wide: Financial results, transformation delivery, compliance record, Qatarization progress.
 - Functional level: As of 2024, all departments were evaluated against new balanced scorecards, including financial, operational, customer, risk, and innovation metrics.
 - Individual level: KPIs are tied to role responsibilities, behavioral expectations, and departmental contributions.
- **Bonus Determination:**
 - Bonuses for 2024 were awarded based on existing performance rating guidelines, linked to a grade-based performance bonus matrix.
- **Adjustment for Weak Performance:**
 - Employees with ratings below defined thresholds were not eligible for bonuses.
 - Indicators of weak performance include KPI shortfalls, regulatory issues, and unsatisfactory conduct or behavior.

(E) Long-Term Performance Considerations

- **Deferral and Claw back:**
 - Doha Bank does not operate any deferral, vesting, claw back, or malus provisions for variable pay.
 - All performance bonuses are paid in full as a single cash payment following year-end appraisal and committee approval.

(F) Forms and Use of Variable Remuneration

- **Types of Variable Remuneration:**
 - The only form of variable remuneration used in 2024 was an annual cash performance bonus.
- **Application and Rationale:**
 - The bonus is determined based on final performance ratings and employee grade, using a standardized performance-bonus matrix.
 - No equity, share-based, or deferred variable instruments were used.
 - The bank applies the same bonus framework across all eligible employees, without segmentation by function or risk profile.

REM1 – Remuneration awarded during the financial year

SN	Remuneration amount		(a)	(b)
			Senior management	Other material risk-takers
1	Fixed remuneration	Number of employees	14	
2		Total fixed remuneration (rows 3 + 5 + 7)	16,563	
3		Of which: cash-based	16,563	
4		Of which: deferred		
5		Of which: shares or other		
		share-linked instruments		
6		Of which: deferred		
7		Of which: other forms		
8		Of which: deferred		
9	Variable remuneration	Number of employees	11	
10		Total variable remuneration (rows 11 + 13 + 15)	13,600	
11		Of which: cash-based	13,600	
12		Of which: deferred		
13		Of which: shares or other		
		share-linked instruments		
14		Of which: deferred		
15		Of which: other forms		
16		Of which: deferred		
17	Total remuneration (rows 2 + 10)		30,163	

REM2 – Special payments

Special payments	Guaranteed bonuses		Sign-on awards		Severance payments	
	Number of employees	Total amount	Number of employees	Total amount	Number of employees	Total amount
Senior management			4	380	4	914
Other material risk-takers						

REM3 – Deferred remuneration

Not Applicable

Operational Risk

ORA: Operational risk disclosure requirements

Operational risk is defined as the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events.

Operational Risk Management

The Bank has a well-defined Operational Risk Management Framework and an independent operational risk function. The operational risk function's mandate is to act as a second line of defense to establish and strengthen the operational risk management approach, standards, and culture.

The business units and support functions are responsible for managing the risk of losses from the day-to-day operations of the bank. It is the responsibility of business units and support functions for identifying, assessing, mitigating, and reporting major operational risks posed to the Bank. The Operational Risk Management Framework provides necessary guidance to improve operational risk assessment, awareness, understanding and accountability across the Bank.

The Bank has in place a risk appetite statement that is in line with its risk objectives and its overall business objectives. The risk appetite has been set and approved by the Board. The risk appetite is defined via metrics and thresholds and is monitored on a periodic basis to ensure that the operational risk exposures are within the approved operational risk appetite.

Identification and Assessment of operational risk

Due to the inherent nature of operational risk, the bank is exposed to many types of operational risk which cannot be eliminated, however, can be mitigated and managed. These include:

- ✓ internal and external fraudulent activities.
- ✓ inadequate processes, controls or procedures or any breakdowns in them.
- ✓ failures in the key systems of the bank leading to disruption of services.
- ✓ an attempt by an external party to make a service or supporting infrastructure unavailable to its intended users.

- ✓ the risk of business disruption arising from events wholly or partially beyond the control, for example, natural disasters, acts of terrorism or utility failures etc. which may give rise to losses or reductions in service to customers and/or economic loss to the Bank.

The operational risks that the Bank is exposed to continue to evolve and the bank endeavors to rapidly adapt to those changes to avoid the risk of losses. The prime responsibility for the management of operational risk and compliance with the control requirements rests with the business units and support functions where the risk arises.

The key steps in the management of operational risk are described as follows:

- ✓ Effective staff training, documented processes and procedures with appropriate controls to safeguard assets and records, regular reconciliation of accounts and transactions, process of introducing new products and change initiatives, reviews of outsourcing activities, segregation of duties, financial management and reporting are some of the measures adopted by the bank to manage the bank-wide operational risk.
- ✓ Preparation of "Risk and Control Self Assessment" across business units and support functions, including subsidiaries and overseas branches. The purpose of this assessment is to obtain a detailed understanding of inherent and residual risks through an evaluation of controls across the bank. The assessment enhances the bank's ability to decide on the specific operational risk profiles for each of the business units as well as to identify corrective action plans. The bank categorizes operational risks into the following risk types:
 - ✓ Origination and Execution Risk
 - ✓ Fraud Risk
 - ✓ Business Continuity Risk
 - ✓ Regulatory Risk
 - ✓ Vendor Risk
 - ✓ Financial Reporting and Recording Risk
 - ✓ Staff Risk
 - ✓ Transaction Processing Risk
 - ✓ Investigation and reporting of any risk event (losses, near misses and potential losses), which is used to help identify the root cause and lay down the corrective action plans to

reduce the recurrence of risk events. Risk events are reported periodically to the Risk Management Committee and to the Audit Compliance and Risk Committee; and

✓ The bank has implemented a Key Risk Indicators program to enable proactive monitoring of all the key risks across the Bank's processes. The bank has identified top Entity Level KRIs which are being monitored and reported to the Risk Management Committee and to the Audit Compliance and Risk Committee on a quarterly basis.

Governance and Oversight

The Risk Management Committee oversees the implementation of an effective risk management framework that encompasses appropriate systems, practices, policies, and procedures to ensure the effectiveness of risk identification, measurement, assessment, reporting, and monitoring within the Bank. The bank has detailed policies and procedures and operational risk management tools that are periodically reviewed and updated to ensure a robust risk and internal control culture in the bank.

The bank closely monitors and reviews the various recommendations issued by the Basel Committee on 'Sound Practices for the Management and Supervision of Operational Risk' for implementation. The bank continues to invest in risk management and mitigation strategies, such as a robust control infrastructure, business continuity management or through risk transfer mechanisms such as insurance and outsourcing.

The Bank uses Operational Risk Management System (the "ORM System") to manage operational risk identification and assessment, recording loss data, control evaluation, issue remediation and follow up, Key Risk Indicators (KRI) monitoring and risk reporting activities.

The ORM system can be leveraged to the business units and support functions within the first line of defense thus enhancing alignment of roles and responsibilities between the first and second lines of defense.

In addition, the Internal Audit department carries out an independent assessment of the actual functioning of the overall Operational Risk Management Framework and its implementation in the business units and support functions of the bank.

Internal Control Framework

The management of controls is achieved with the businesses and functions working together to successfully identify and manage issues and activities. The bank uses a 3 Lines

of Defense Model to ensure that any critical issues are promptly identified, reported and remediated by the senior management of the bank. The Three Lines of Defense (Control) is established to ensure effective control:

First Line (FLOD) – All businesses, Operations and Technology form the First Line of Defense. They are accountable for Doha Bank returns of P&L and responsibility for ownership of major operations, systems and processes fundamental to the operation of the Bank.

Second Line (SLOD) – Risk, Compliance, Legal, and Finance form the Second Line of Defense. Responsible for Oversight, Monitoring and Assessment of the risk profile. They are empowered by the Board to independently challenge the First Line of Defense to ensure their responsibilities are carried out effectively.

Third Line (TLOD) – Audit (Internal and external) forms the Third Line of Defense. They provide independent assurance to the Board and Executive Management over the effectiveness of governance, risk management and control in both the first and second line of defense.

OR2 – Business indicator and subcomponents

BI and its subcomponents	T	T-1	T-2
1 Interest, lease and dividend component	113,716,631	103,005,699	100,402,195
1a Interest and lease income	7,278,157	6,698,339	4,825,788
1b Interest and lease expense	(5,223,428)	(4,585,282)	(2,540,465)
1c Interest earning assets	111,603,155	100,852,693	98,078,178
1d Dividend income	58,748	39,949	38,693
2 Services component	277,065	253,076	293,164
2a Fee and commission income	694,522	602,860	573,511
2b Fee and commission expense	(360,039)	(261,811)	(243,897)
2c Other operating income	31,915	25,015	25,629

2d Other operating expense	(89,333)	(112,987)	(62,078)
3 Financial component	14,698	191,991	195,142
3a Net P&L on the trading book	14,698	191,996	195,155
3b Net P&L on the banking book		(5)	(13)
4 BI	3,159,909	3,078,486	3,065,636
5 Business indicator component (BIC)	379,189	369,418	367,876

OR3 – Minimum required operational risk capital

	T
Business indicator component (BIC)	379,189
Internal loss multiplier (ILM)	1
Minimum required operational risk capital (ORC)	379,189
Operational risk RWA	4,739,863

Asset encumbrance

ENC – Asset encumbrance

Assets	Encumbered assets	Unencumbered assets	Total
Cash and balances with central banks	3,632,219	2,255,478	5,887,697
Due from banks	746	6,842,147	6,842,893
Loans and advances to customers		60,983,523	60,983,523
Investment securities	17,981,211	16,223,380	34,204,591
Other assets		1,787,964	1,787,964
Investment in an associate		10,440	10,440
Property, furniture and equipment		529,935	529,935
Total assets	21,614,176	88,632,867	110,247,043

Capital distribution constraints

CDC – Capital distribution constraints

		a	b
		CET1 capital ratio that would trigger capital distribution constraints (%)	Current CET1 capital ratio (%)
1	CET1 minimum requirement plus Basel III buffers (not taking into account CET1 capital used to meet other minimum regulatory capital/ TLAC ratios)	8.50%	13.28%
2	CET1 capital plus Basel III buffers (taking into account CET1 capital used to meet other minimum regulatory capital/ TLAC ratios)	12.50%	19.54%
		Minimum Leverage ratio requirement (%)	Current Leverage Ratio (%)
3	Leverage ratio	3.0%	3.0%