بنك الدوحة
Doha Bank

INVESTOR PRESENTATION

Q2 2026 RESULTS

A New Era

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1. Qatar Macro Update

Qatar Macro Update:

Tensions Are Still Escalated While Core Fundamentals Remain Strong

Recovery Momentum Following Regional Disruptions

Qatar entered Q2 2026 facing significant regional geopolitical challenges that temporarily affected LNG exports, shipping routes and investor sentiment across the GCC. While economic activity was impacted during the quarter, recent developments suggest that the disruption is proving manageable and largely temporary.

A gradual reopening of regional trade routes and QatarEnergy's ability to restore a substantial portion of LNG production capacity will provide confidence that the worst of the shock has passed. Industry reports indicate that most unaffected LNG facilities can return to full utilization relatively quickly, supporting export recovery and fiscal revenues.

Importantly, Qatar continues to benefit from one of the strongest sovereign balance sheets globally, substantial assets under management through the Qatar Investment Authority, low public debt relative to peers, and a proven track record of navigating regional challenges. These buffers significantly reduce risks to financial stability and government spending plans.

Policy Momentum and Government Support

The reform agenda outlined under the Third National Development Strategy (NDS3) continues to advance despite external challenges.

NDS3 remains focused on sustainable growth, fiscal resilience, diversification, innovation and private-sector development.

Over the last three months, the government announced several measures supportive of long-term growth:

- Approval of a national e-invoicing framework to accelerate digital transformation and improve transparency.
- Major labor-market reforms introducing greater flexibility through part-time and freelance employment structures, improving Qatar's competitiveness and attractiveness to investors.
- Expansion of foreign ownership eligibility to the Simaisma Resort and Beach Project, supporting tourism development and foreign direct investment inflows.
- Continued execution of public-sector projects, with government tenders and procurements reaching QAR 8.6bn in Q1 2026, reflecting ongoing infrastructure and economic-development spending.

Medium-Term Outlook Remains Compelling

Qatar's long-term growth outlook remains supported by:

- North Field LNG expansion and continued global demand for natural gas.
- Strong non-hydrocarbon growth driven by tourism, logistics, technology and financial services.
- Continued government investment under Qatar National Vision 2030.
- Sustained ability to attract international capital and strategic partnerships.

While 2026 growth may remain below original expectations due to temporary disruptions, Qatar's structural advantages suggest a stronger recovery trajectory than many regional peers once export normalization is complete.

Qatar Macro Update:

Qatar Remains One of the GCC's Most Defensive Investment Markets

Equity Market: Positioned for Recovery

The Qatar Stock Exchange continues to offer a unique combination of:

- Strong banking-sector fundamentals.
- High-quality dividend income.
- Meaningful sovereign support.
- Attractive valuations relative to historical averages and regional markets.

The market's concentration in well-capitalized banks, utilities and industrial leaders provides defensive characteristics during periods of regional uncertainty. As geopolitical risks fade and LNG exports normalize, earnings expectations could improve meaningfully.

Recent market weakness appears to have created attractive entry points for long-term investors, particularly given Qatar's continued commitment to large-scale economic development and diversification.

Continued International Confidence

International confidence in Qatar remains evident through:

- Ongoing QIA investment activity across global technology, infrastructure and energy sectors.
- Active investment-promotion initiatives targeting investors across Asia, Europe and North America.
- Regulatory reforms designed to improve ease of doing business and labor-market efficiency.
- Expanded opportunities for foreign ownership and participation in strategic development projects.

Investment Takeaway

Although geopolitical tensions created short-term economic disruptions during the first half of 2026, Qatar's response highlights the strength of its institutional framework and policy credibility.

The country remains supported by:

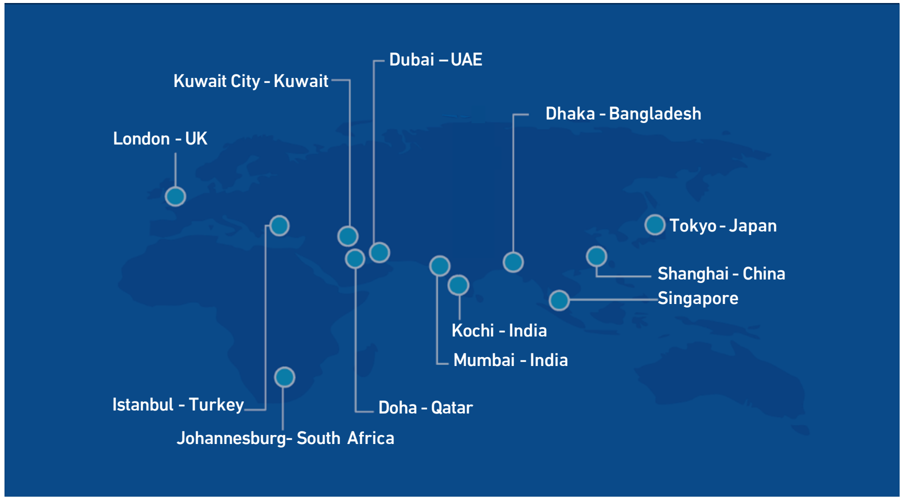
- Significant sovereign wealth buffers.
- World-leading LNG resources and expansion projects.
- Strong banking-system liquidity and capitalization.
- Ongoing economic diversification under NDS3.
- A reform agenda focused on attracting private investment and enhancing competitiveness.

2. Doha Bank at a Glance

Doha Bank at a glance

- Well-established banking franchise with strong brand value, and a 47-year legacy
- Global footprint in 11 countries spread over 3 continents
- Strong shareholding structure with State of Qatar ownership of 11.47%
- Strategy approved, and the Himma Transformation continued to demonstrate disciplined and steady execution

Doha Bank has a global reach



Founded 1978
- First branch opened in 1979

Qatar Exchange
- Listed on the Qatar Stock Exchange in 1997

Network
- Branches: Qatar, Kuwait, United Arab Emirates & India
- Representative Offices: Bangladesh, China, Japan, Singapore, South Africa, Turkey & United Kingdom

Sub. & Assoc.
- Sharq Insurance 100% owned
- Brokerage & Financial Services, associate in India

30 June 2026
- 13 Domestic Branches(1) & 1 Corporate Branch (WBG) and 1 Corporate Service Center (MOCI) linked to the Corporate Branch, +3 E-branches, 70 ATMs, 3 ITMs, 2 Mobile ATM & 5 International ATMs & Client base of c.300,000(2) active Customers

2026-2030
- Doha Bank's 5-year strategy was adopted by the Board of Directors.

Note: Company information 30 June 2026
(1) The Bank had 20 domestic branches as at yearend 2023
(2) Salaried, non-salaried and under Wages Protection Scheme ("WPS")

Standing Behind Al Annabi

As Al Annabi secured their place in the FIFA World Cup, we proudly stood behind the national team, both across our social platforms and from the heart. Throughout their journey, we celebrated each milestone with content that captured the excitement, pride, and unity felt across Qatar. From rallying fans with match-day essentials; the flag, the scarf, the coffee, and of course, the Doha Bank card to sharing messages of support, our content reflected the spirit of a nation coming together behind its team. We are proud to support Al Annabi and wish them continued success as they represent Qatar on the road to the FIFA World Cup 2026.

Purpose, Vision, Mission and Values

Our Purpose
Our purpose underpins value creation and prosperity for our customers and society

Our Vision
To be recognized as the bank of choice, delivering unparalleled customer experience

Our Mission
To build a Stable, Sustainable and Innovative Bank to Create Value for Stakeholders

Our Values
Perform with excellence, ethics, and unity

Doha Bank's Strategic Transformation

Doha Bank has refined and formalized its medium- to long-term strategy under the enterprise-wide framework titled "Doha Bank for the Future".

STRATEGIC PRIORITIES

High-Quality Assets	Funding & Capital Strength	Digital Transformation	Operational Excellence	ESG & Sustainability	Improving Key Ratios

Building High-Quality Assets

Maintain focus on quality loan book expansion in key sectors while maintaining prudent risk appetite and proactive NPL management

Funding & Capital Strength

Further diversify funding sources, maintain strong capital ratios and ensure regulatory compliance across jurisdictions.

Digital Transformation

Advance digital channels as primary customer touchpoint, continue to enhance mobile banking capabilities, and leverage AI for improved service delivery and product innovation.

Operational Excellence

Pursue further cost efficiencies, optimize branch network, & implement modern systems to improve overall cost-to-income ratio & productivity.

ESG & Sustainability

Deepen integration of environmental, social and governance considerations into business practices.

Improving Key Ratios

Continue to strengthen the overall health, liquidity, and funding metrics, of the bank's portfolio

Note: Company information 30 June 2026

Himma Transformation

Q2 2026 Highlights

Himma Transformation, launched in October 2023, continued to demonstrate disciplined and steady execution under the leadership of Abdulrahman Bin Fahad Bin Faisal Al Thani, Group CEO.

Capital Market Confidence

- Fitch affirmed Doha Bank's strong 'A' Long-Term Issuer Default Rating (25 May 2026), recognizing the Bank's well-established position among Qatar's leading institutions; the accompanying rating-watch designation reflects broader sector conditions the Bank continues to manage proactively.
- Moodys affirmed Doha Bank's rating as Baa1 (18 June 2026) local and foreign currency deposit, with outlook remaining stable.
- Doha Bank continues to strengthen asset quality — improving its impaired-loan ratio to 6.3% in Q2 2026 from 6.6% at end-2025, and 7.4% at end-2024.

Community Impact

- Proudly launched Al Dana 2026 (May 2026), the Bank's flagship savings campaign, offering Qatar's largest grand prize of QAR 2.6 million and total rewards of QAR 7.5 million — including a Bentley — across 156 winners through 31 December 2026.
- The launch of the programme for 22 consecutive years reflects Doha Bank's enduring commitment to encouraging a culture of savings and strengthening customer engagement across Qatar.

ESG Transformation

- Doha Bank Strengthened ESG Governance Framework through the comprehensive revision of Doha Bank's ESG Policy, aligning it with the latest regulatory requirements, international best practices, and evolving market expectations.
- Enhanced Board Diversity and Inclusion with the appointment of the Bank's first female Board Member, reinforcing its commitment to strong corporate governance and inclusive leadership.
- Advanced Transparency and Accountability by publishing the Group's inaugural Tax Transparency Statement, demonstrating a proactive approach to responsible business practices and stakeholder engagement.

Digital Transformation

- Launch of Qatar Digital Identity (QDI) integration on its Mobile Banking app, becoming the first bank in Qatar to offer this service, enabling customers to open a new bank account directly through the app by verifying their QDI linked biometric identity digitally in real-time.
- Launched the first-of-its-kind digital Customer Experience Kiosk (CXK) empowering customers to independently and efficiently perform a wide range of essential banking services through an intuitive, accessibility-focused interface.

Note: Company information 30 June 2026

Doha Bank Q2 2026 Sponsorships & Events

QSL Stars League Final

As the official sponsor of the Doha Bank Stars League, we showed up at the season finale between Al Sadd and Al Shamal on every level. Kids walked the players onto the pitch, influencer Abdulaziz AlSaadi ran live trivia and giveaways with fans in the stands, and our Group CEO handed the league trophy to the 2025–2026 champions. The coverage ran across four days of stories, reels, and posts that brought the stadium to every screen. When your name is on the league, you make sure the final feels like it.

CSR: Sidra Medical Visit

Sharing the joy of Eid with our youngest warriors. On the occasion of Eid Al Adha, our team visited the children at Sidra Medicine in collaboration with Qatar Cancer Society to spend time with the kids and their families. The visit was part of our ongoing commitment to showing up for the community beyond financial services, reminding us that the smallest gestures can carry the most weight.

Shaqab: GCAT Miami Beach

From the deserts of Qatar to the beaches of Miami. As proud sponsor of the Global Champions Arabian Tour, we followed the world's finest Arabian horses across the Atlantic, bringing Doha Bank to an international audience that shares our appreciation for heritage and excellence. The coastline changed, but our heritage is borderless.

GCC Games

The biggest haul in the history of the championship. Team Qatar walked away from the GCC Games with 134 medals around their necks, 48 of them gold, and we had a front-row seat as their official supporter. These are the kind of moments history doesn't forget.

Key Q2 Highlights

Strengthening Digital & IT

Stepping Up the Game: Doha Bank's Digital Transformation – Q2 2026

Doha Bank continues to accelerate its digital transformation journey, delivering impactful initiatives in the second quarter of 2026. Guided by our "Digital First Vision," we remain committed to innovation, customer-centricity, and operational excellence, ensuring smoother and smarter banking experiences for both retail and corporate clients.

Retail Banking – Expanding Digital Conveniences

Building on the momentum from Q1, Doha Bank introduced further enhancements to the Retail Mobile Banking App in Q2 2026

- Introduced QDI authentication for Retail digital onboarding process, the first bank in Qatar to do so.
- Launched Mastercard Click to Pay registration via Mobile, which allows for quicker safer online transactions.
- Expanded Mastercard Money Transfer to more countries, giving customers greater flexibility in sending money abroad.

Looking ahead, Doha Bank is poised to elevate its digital capabilities even further, with plans to transform its retail app into a next-generation platform that offers a comprehensive suite of services within a unified, intelligent, and highly personalized experience.

Corporate Banking & Tadbeer – Expanding the Award-Winning Platform

Our award-winning Tadbeer Corporate Mobile Banking App and Online Banking platform saw major advancements this quarter:

- IBAN Certificate Generation is now directly available from the mobile app.
- LTR Debit Advice Download makes it easier access to transaction records.
- Loan Postponement Requests is now available seamlessly through the app.
- DPAY (new debit Card) Request via Tadbeer online banking
- Balance Confirmation Letter – Customers can now download their assets & labilities certificates
- Prepaid Cards Topup feature is introduced helping corporate clients to load funds to their Prepaid Cards

These features simplify corporate workflows, reduce reliance on branch visits, and align with regulatory requirements, making corporate banking more efficient and flexible.

Note: Company information 30 June 2026

Key Q2 Highlights

Growing the Retail Proposition

Retail Banking Group

Portfolio Growth YoY

- ✓ Total Retail Loans & Cards Portfolio growth: +7.3%
- ✓ Remittance Growth: +13.6%
- ✓ Personal Loans growth: +2.1%
- ✓ Home Loans growth: +25%
- ✓ Car Loans growth: +55.7%
- ✓ Credit Cards in Force: Increased by +1.6%
- ✓ Card Spend: increased by +19.8%

Customer Acquisition & Engagement Campaigns

- A key enhancement in Al Dana 2026 is the introduction of exclusive benefits for salaried customers, reinforcing salary transfer as a core strategic pillar of the Bank's acquisition strategy. For the first time, new-to-bank salary transfer customers will benefit from an exclusive monthly draw for 1 Million Avios, while access to the Bentley car prize and the QAR 2.6 Million Mega Prize will be available only to customers who maintain their salary transfer relationship with Doha Bank.

- Customer Segmentation has been implemented to assign customers with segments to map products and services depending on the customer's total value relationship with the bank to enhance benefits and maximize profitability

- Qatar Airways Co-brand Card Acquisition Campaign: (Up to 120,000 Bonus Avios) for NTB cardholders

- Apply for the Lionel Messi Mastercard Credit Card from Doha Bank during the World Cup period for a chance to win the Authentic Messi signed jersey.

- Car Loan Offerings:
  - A generic car loan campaign offering a special 1.99% flat interest rate was launched on 5 May.
  - The Toyota collaboration has been extended until 31 August 2026.

- Relaunch of the Personal Loan Buyout, NTB, and Fresh Loan Campaign to attract Riyada customers and drive portfolio growth.

- Launched a Home Loan campaign to attract new customers to the bank and support continued business growth.

- Mastercard Move service for Dpay.

Note: Company information 30 June 2026

Key Q2 Highlights

Building High - Quality Assets & Liabilities

Global Banking (GB):

- Global Banking delivered outstanding H1 2026 performance, achieving 40.8% net loan book YTD growth, supported by both new client acquisitions and deeper penetration of existing relationships.
- Growth was predominantly driven by financing provided to government-related and government-owned entities across a diversified range of sectors.
- Liabilities reduced slightly by -1.7% year-to-date due to the challenging liquidity environment, underscoring the strength of the franchise and its deposit-gathering capabilities.
- Business momentum remains strong, supported by a healthy pipeline of Government-Related Entity (GRE) transactions expected to contribute to growth over the remainder of 2026.

Corporate Commercial Banking (CCB):

- CCB delivered a strong performance during H1 2026, achieving 8.3% net loan book YTD growth, driven by both new-to-bank (NTB) acquisitions and increased business from existing clients.
- Liabilities grew by 3.5% year-to-date, reflecting continued client engagement and relationship deepening.
- Despite regional geopolitical uncertainties and a challenging operating environment, business momentum remains robust, underpinned by a healthy funding pipeline comprising both bilateral and syndicated transactions.
- Additionally, the “OneBank Strategy” continues to be a key strategic initiative whereby tangible results are starting to show.

Global Transaction Banking (GTB):

- GTB continues to lead the digital journey for Wholesale Banking customers. Our continued investment in digital platforms, automation, and straight-through processing has enabled corporate clients to seamlessly manage their day-to-day banking activities despite external disruptions.
- Key GTB digital capabilities such as online and mobile corporate banking, digital payments, electronic approvals, and real time transaction visibility, trade finance inquiry dashboard, verifier/approver workflow and trade-related activities and integration capabilities such as Open API, Swift and Host to Host integration to increase transaction inflows in addition to integration with MOCI and Invest Qatar to increase corporate onboarding played a pivotal role in maintaining business continuity for our clients. These tools ensured that essential financial operations could continue securely, efficiently, and with minimal operational risk, even during periods of instability and without reliance on physical branch access.

Note: Company information 30 June 2026

Key Q2 Highlights

Leading drivers of consistent revenue generation & funding

Treasury & Investments Group:

- Enhanced US dollar liquidity management, executing QAR 3.8 billion of repo transactions during Q2 2026, including the Bank's inaugural repo transaction with QCB and achieving record-tight RTM funding spreads.
- Strengthened the Bank's funding profile, raising USD 100 million through an EMTN tap issuance and advancing plans for additional long-term funding to support balance sheet growth and optimize the funding mix.
- Delivered 25% growth in FX and transaction-related cross-sell revenues, driven by targeted client engagement and close collaboration with Global Banking and Corporate Banking teams.
- Expanded client hedging solutions across interest rates, FX, and commodities, executing structured transactions that enhanced ancillary revenue generation and deepened client relationships.
- Strengthened adherence to global FX market standards, reinforcing governance, controls, and market practices in line with the FX Global Code to support transparency, market integrity, and client confidence.

International Banking (IBG):

- Refined the Financial Institutions strategy, optimizing banking relationships and managing geopolitical risks to strengthen resilience and support sustainable growth.
- Expanded the correspondent banking network, enhancing global connectivity and service capabilities across key trade and investment corridors.
- Optimized the international network, strengthening the Bank's global presence through targeted branch and representative office initiatives and selective capital deployment.
- Enhanced strategic partnerships with international financial institutions, increasing cross-border business opportunities and market access while maintaining disciplined risk management.
- Supported Group funding and treasury activities, arranging cost-effective funding across multiple instruments to strengthen liquidity and optimize the funding mix.

Note: Company information 30 June 2026

Key Q2 Highlights

Private Banking	Wealth Management

This Group serves High Net Worth (HNW) and Ultra High Net Worth (UHNW) clients with tailored access to Doha Bank's core banking products, supported by dedicated advisors. It also offers curated investment solutions focused on preserving capital with long term focus.

Private Banking & Wealth Management to strengthen its Wealth Management business through global partnerships, expanding UHNW clients' access to international public and private markets. Market access is further enhanced through additional execution venues and top-rated structured products issues, while the digital platform continues to evolve with improved online investment capabilities.

In 2025, the Bank enhanced its Mobile Banking App for Private Banking customers by introducing investment portfolio viewing functionality.

Priorities Looking Ahead

- Initiatives to support the Bank's profitability by increasing non-interest income.
- Identifying international partners with strategies that meet the Banks customers needs.
- Structured product solutions will also be part of the mix.
- Sourcing deposits, both medium to longer durations, and adding to the CASA mix.
- Further development of DB GLOBAL MARKETS PLATFORM.

Note: Company information 30 June 2026

3. Financial Highlights

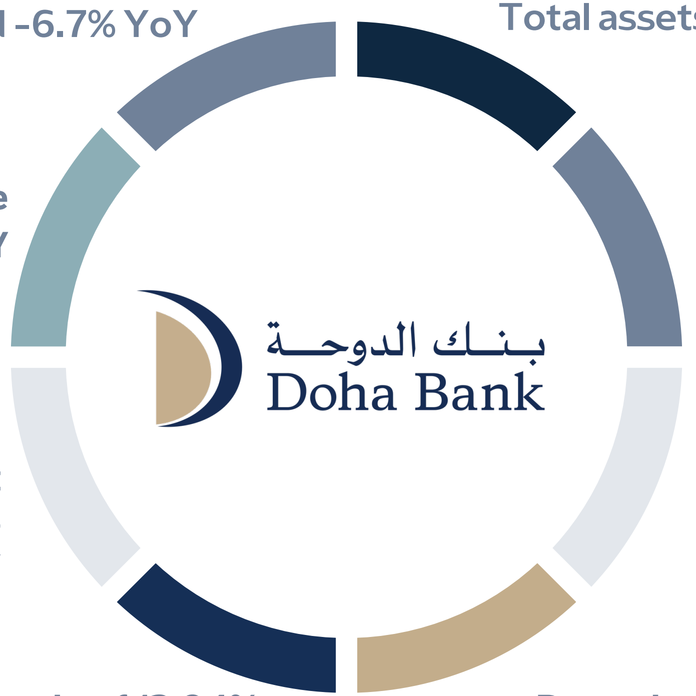
Financial highlights for June 2026

Profit before tax[(1)] +3.8% YoY
Net Profit for the period -6.7% YoY

Total assets +1.9% YTD

Net interest income
-0.2% YoY

Net loans +7.6% YTD



Non-Interest
Income
+28.2% YoY

Investment securities
portfolio -7.8% YTD

CET1 ratio of 12.94%
& Total CAR of
18.78%

Deposits -3.8% YTD

Source:
Source: Company financials 30 June 2026
(1) Profit before Pillar Two Tax +3.5%

Financial Comparison(s) – QoQ & YoY

QAR Mn	Q2 2026	Q1 2026	Q2 2025	Chg Pct QoQ	Chg Pct YoY
Net Interest Income	490	497	469	-1. 4%	4.4%
Net Fees and Commission Income	107	98	101	9.2%	6. 4%
Operating Income	681	708	621	-3.8%	9.6%
Net Loans and Advances	72,882	70,520	59,978	3.3%	21.5%
Investment Securities	33,919	35,118	37,739	-3. 4%	-10.1%
CET1	12.94%	12.06%	13.13%	+88bps	-19bps
Total CAR	18.78%	17.86%	19.19%	+92bps	-41bps

Source: Company financials 30 June 2026

Performance Scorecard

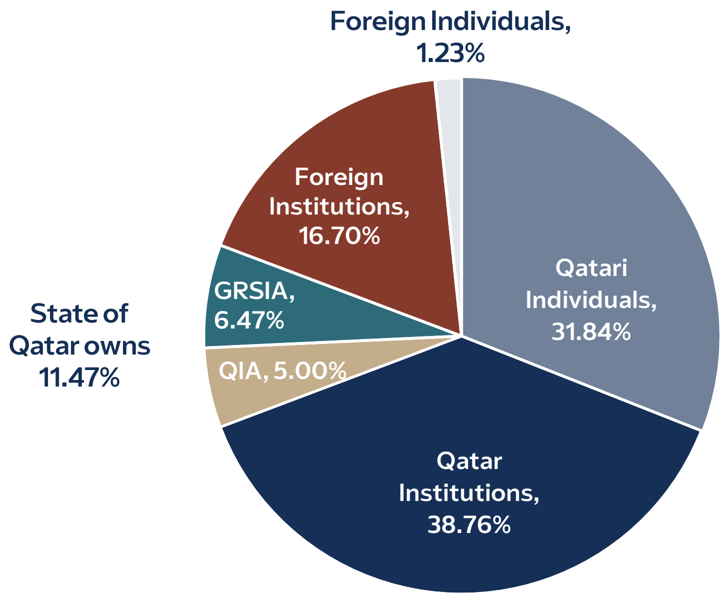
	Guidance To 2030	Guidance FY2026	Actual Q2 2026	Actual Q1 2026	Actual FY 2025
Capital Adequacy Ratio	Maintain min. 17%	~~18.00%~~ 17-17.50%[1]	18.78%	17.86%	18.94%
Net Loan Growth (YTD)	CAGR c.7%	5.00%	7.6%	4.1%	11.0%
Net Interest Margin	2.00%	1.75% +/- 10bps	1.67%	1.70%	1.72%
Non-performing loans	<4.50%	6.00-6.10%[2]	6.29%	6.43%	6.60%
Cost of Risk	<100bps	~~105-115bps~~ 110-125bps[1]	1.21%	1.45%	1.15%
Cost to Income	<31%	39-40%	39.17%	37.74%	40.33%
Return on Equity	>10%	~~6.70-7.00%~~ 6.20-6.50%	5.95%	6.47%	5.89%

(1) CAR & CoR were revised on the Q1 call
(2) The Bank is reassessing the portfolio, and we will revert on the Q3 call if revised guidance is required.

Note: Company information 30 June 2026

Diversified shareholder base

Strong shareholding structure with State of Qatar ownership[1] of 11.47%



Strong ratings profile underpinned by highly rated sovereign

Agency	Category	Ratings	Outlook
Doha Bank			
Moody's	Bank Deposit Ratings LT	Baa1	Stable
FitchRatings (1)	Issuer Default Rating LT	A	RWN
Qatar Sovereign			
Moody's (3)	Counter Party Risk LT	Aa2	Stable
FitchRatings (1)	Issuer Default Rating LT	AA	RWN
S&P Global Ratings (2)	Counter Party Risk LT	AA	Stable

Note: (1) Fitch placed Qatar on Rating Watch Negative (RWN) on 30 March 2026, and Fitch placed the Qatar Banks (under their coverage) on RWN on 06 April 2026. Fitch affirmed Doha Bank as A while maintaining RWN on 25 May 2026 (2) S&P affirmed Qatar as AA with outlook stable on 01 May 2026 (3) Moody's affirmed Qatar as Aa2 with outlook stable on 22 May 2026

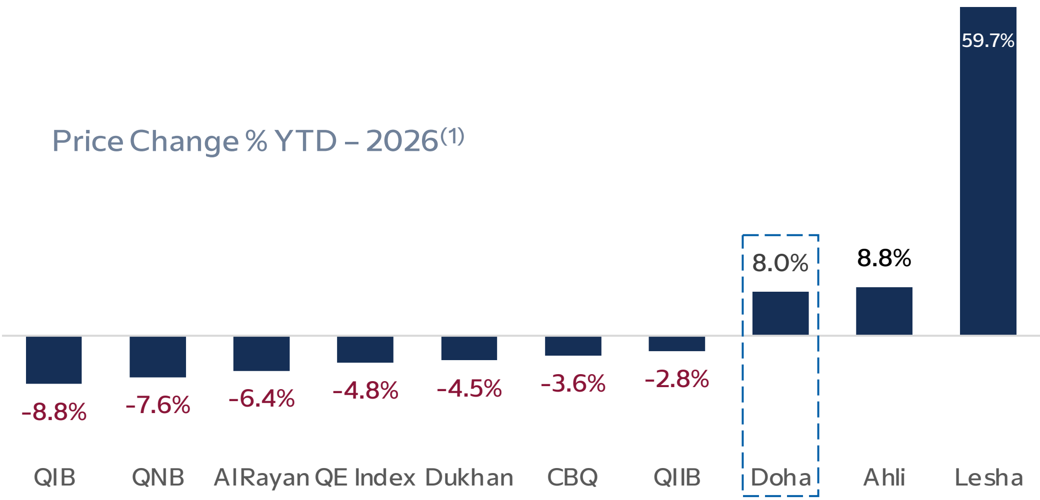
Comments:

- June 04, 2025 – 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.
- April 02, 2026 – Doha Bank Board of Directors election was held, and both the Qatar Investment Authority and General Retirement & Social Insurance Authority joined the Board of Directors for the years 2026, 2027, 2028.

Note: (1) Qatar Investment Authority 5.00%, and the General Retirement Social Insurance Authority via the 'Civil Pension Fund' 6.47%, as of 30 June 2026

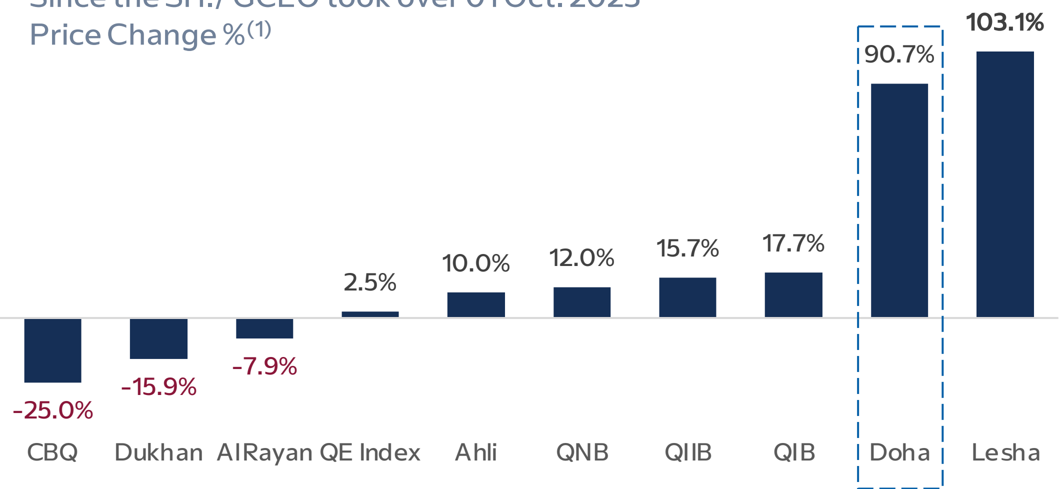
Share performance & market capitalization

Price Change % YTD – 2026[1]



	Date		Value
Last Price	30-Jun-26	QAR	3.099
52 Week High	18-Mar-26	QAR	3.425
52 Week Low	17-Jul-25	QAR	2.430
Current Market Capitalization		QAR Mn	9,608
		USD Mn	2,639

Since the SH./ GCEO took over 01 Oct. 2023
Price Change %[1]



Comments:
AGM & EGM occurred on April 2, 2026

Election was held for the new Board of Directors for the years 2026 , 2027, 2028

- New Chairman, and new Co-Vice Chairmen
- The proposed dividend of 0.15/share was approved and the banks shares traded ex-dividend on April 5, 2026

Note: Company Information 30 June 2026
(1) Bloomberg as on close 30 June 2026

4. Financial Summary

Financial Summary

Profitability (QAR Mn)	Jun-26	Jun-25	Chg Y/Y
Interest income	2,945	3,068	-4.0%
Interest expense	(1,958)	(2,079)	-5.8%
Net interest income	987	989	-0.2%
Net Fee and Commission income	205	202	1.6%
Net foreign exchange gain	82	62	32.6%
Net income from investment securities	93	31	199.9%
Net income from insurance activities	4	4	3.8%
Other Income	17	14	19.9%
Net operating income	1,389	1,302	6.6%
Staff Cost	(321)	(292)	9.7%
Non-Staff Cost	(223)	(215)	3.7%
Net impairment losses	(354)	(322)	9.9%
Profit before tax	491	473	3.8%
Tax	(7)	(5)	34.8%
Global Maximum tax (Pillar II)	(48)	-	-%
Net Profit	436	467	-6.7%

Comments:

- Non-interest income +28.2% year-on-year
- Net Interest Income was lower by 0.2% year-on-year, but was +4.4% quarter on quarter, while Interest expense decreased by -5.8% year-on-year

Assets and Liabilities (QAR Mn)	Jun-26	Dec-25	Chg YTD
Total Assets	122,496	120,165	1.9%
Loans and Advances	72,882	67,722	7.6%
Investments	33,919	36,782	-7.8%
Customer Deposits	55,527	57,740	-3.8%
Total Equity	15,267	15,601	-2.1%

Capital	Jun-26	Dec-25	Chg YTD
RWA (QAR Mn)	85,404	84,510	1.1%
CET 1 Ratio (%)	12.94%	13.05%	-11bps
T1 Ratio (%)	17.62%	17.78%	-16bps
Total Capital Ratio (%)	18.78%	18.94%	-16bps

Minimum regulatory ratios for 2026: CET1: 8.50%, Tier1: 10.50%, Total Capital Ratio 12.50%, ICAAP 1.00%, Management buffer 0.50%

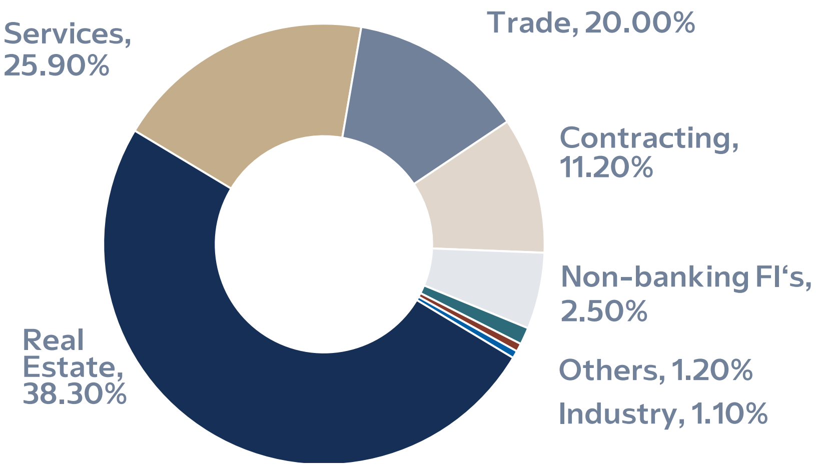
Comments:

- RWA increased +1.1% year-to-date
- Investment securities book remains healthy

Source: Company financials as of 30 June 2026

Wholesale & Global Banking

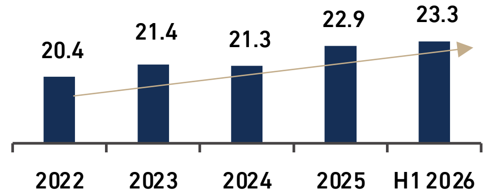
Overview of the corporate banking loan book as per economic sector



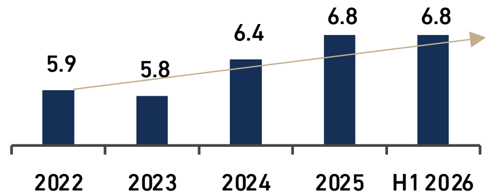
Total Gross Loans : QAR 60.9 Bn

Loans(1) (QAR Bn)

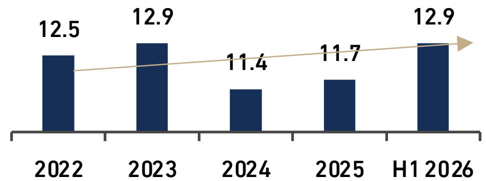
Real Estate +1.80%



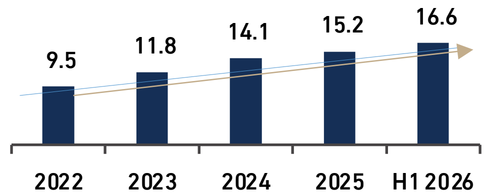
Contract Financing +2.88%



Trade +0.63%



Services +11.81%



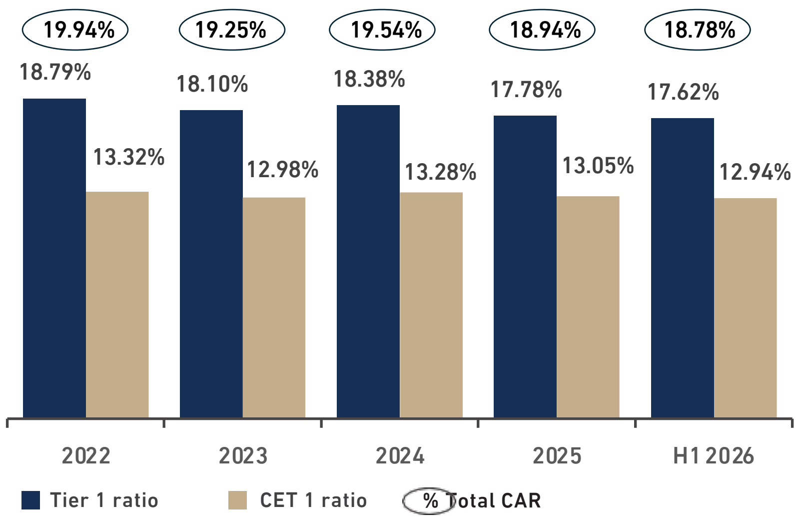
Comments:

- 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.

Note: Company Information 30 June 2026.
1. CAGR 2022-1H2026

Capitalization

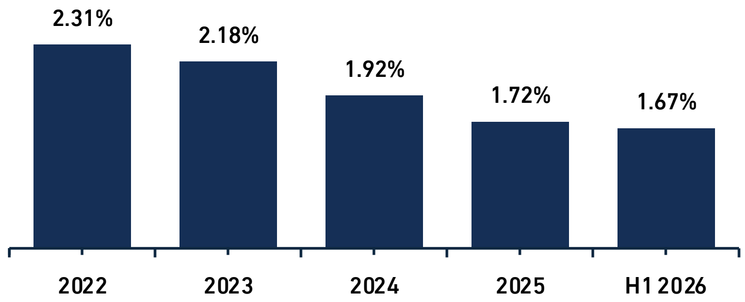
Evolution of Capital Ratios



Minimum regulatory ratios for 2026: 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 medium term given the credit growth projections, without the need for further capital raising.

Net Interest Margin

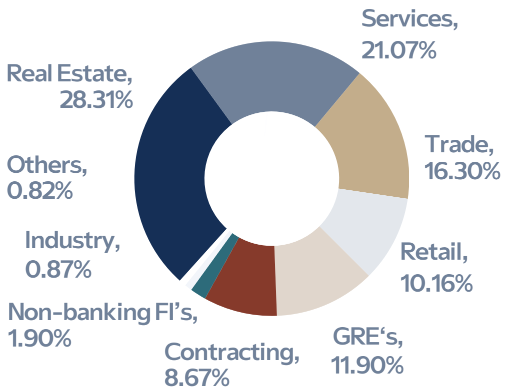


Comments:
- Further rate cuts will benefit the bank in the medium to long-term.

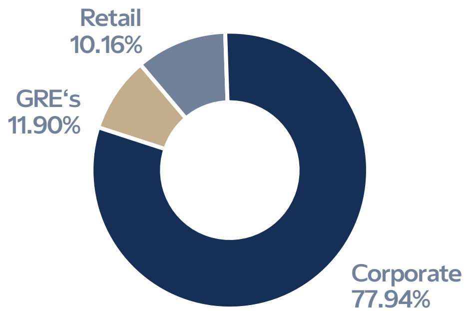
Source: Company financials as of 30 June 2026

Loan Book and Asset Quality

Loans-Sector

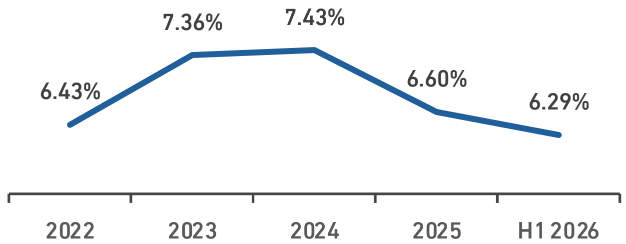


Loans-Type

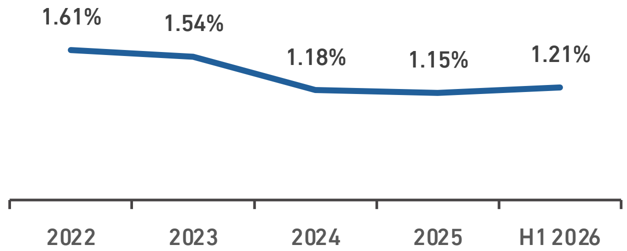


Net loans: QAR 72.9 Bn

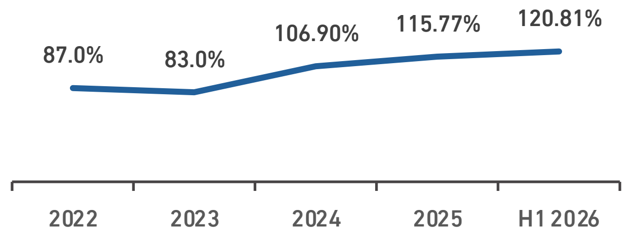
NPL evolution



Cost of risk



Total Reserves[2] for loans and advances



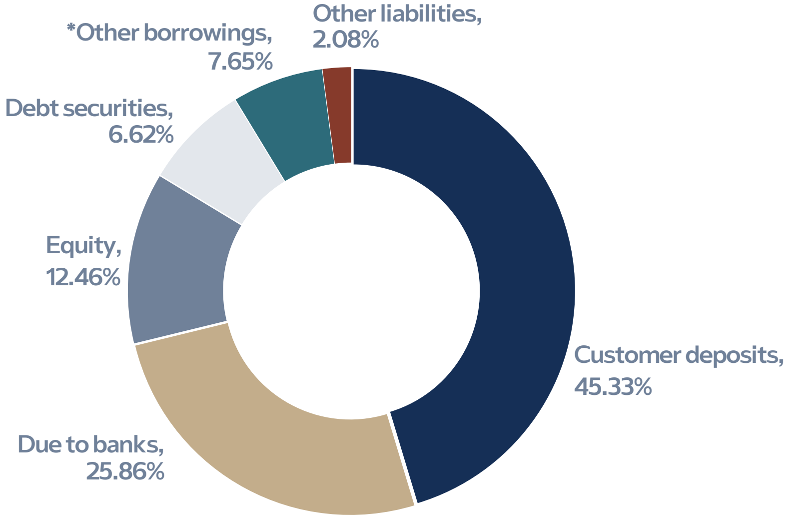
Comments:

- Loan(s) by sector is well diversified, & the Strategy is to target quality GREs and Large Family Groups for growth in 2026

June 2026[1]			
	Stage 1	Stage 2	Stage 3
Percentage on total loans	71.84%	21.87%	6.29%
Provision coverage	0.73%	9.90%	77.98%
June 2025			
	Stage 1	Stage 2	Stage 3
Percentage on total loans	63.59%	28.75%	7.66%
Provision coverage	0.80%	8.25%	78.79%

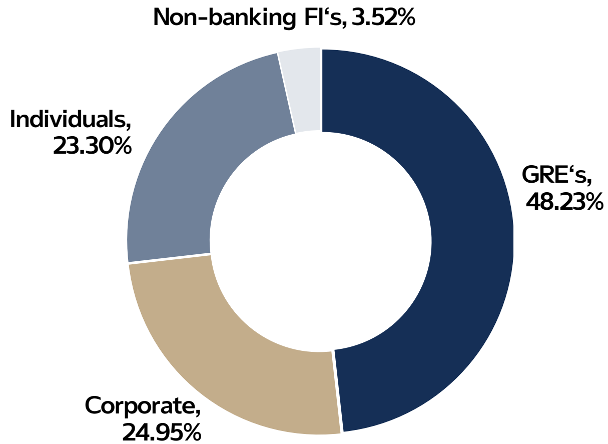
Source:
(1) Stage 3 provision includes interest in suspense
(2) Total Coverage Includes expected credit losses
Note: Company Information 30 June 2026

Funding Mix and Liquidity Profile

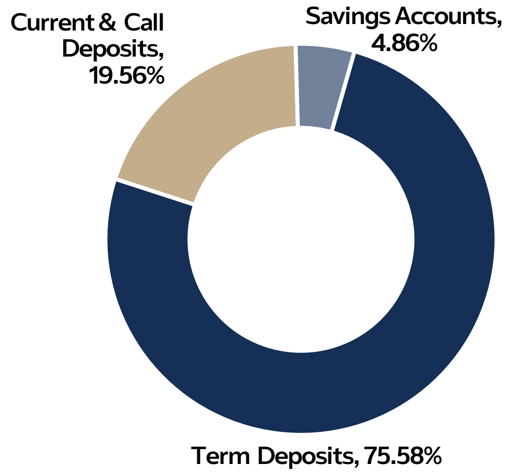


30 June 2026
Total liabilities and equity: QAR 122.5 Bn
***Other borrowings include syndicated and bilateral borrowings**

Deposits-Sector



Deposits-Type



Deposits: QAR 55.5 Bn

Comments

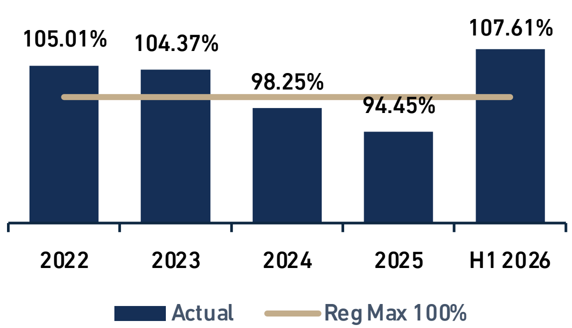
Funding plan: raise liabilities to support asset growth:

- Increased deposits by +9.0% YoY
- Well diversified funding mix with 12.5% equity
- Increased corporate deposits versus dependency on short-term interbank.

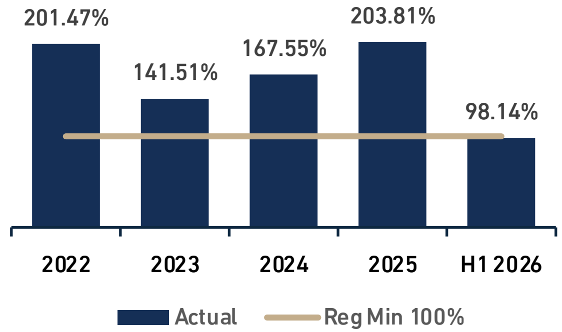
Liquidity profile:

- 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 11.05 Bn.

Regulatory Loan to Deposit Ratio



Regulatory Liquidity Coverage Ratio



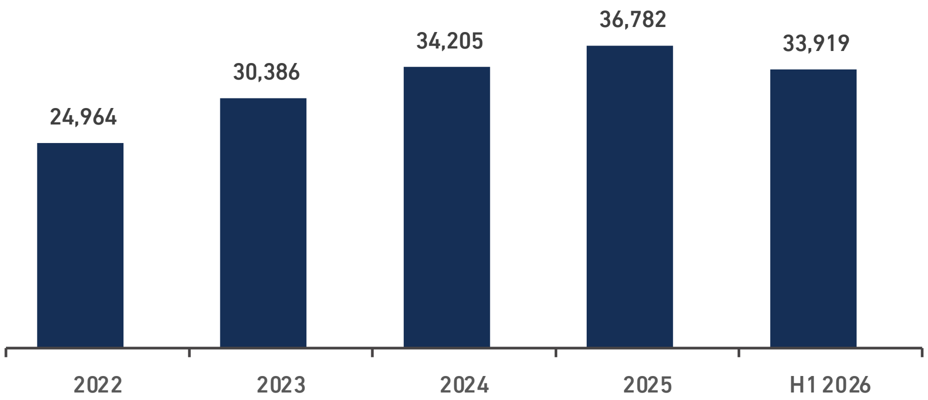
Note: Company Information 30 June 2026

Investment Book

Portfolio Overview

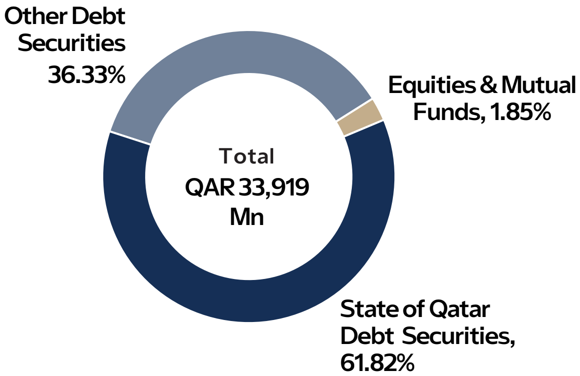
- Investments limits are linked to Tier 1 capital and set at 25% (excluding SOQs) as per QCB; total utilized currently sits at 18.41%.
- Conservative low hard limits for discretionary trading / investments; total equities FVTPL QAR 117 Mn (equities & mutual funds).
- Majority of the portfolio is local sovereign fixed income, Qatar 66.05% and Qatar local banks 2.01%.
- Fixed Income holdings – current Net Modified Duration – c.0.87 year(s).
- Currently the portfolio contains QAR 21.96 Bn of encumbered assets. The repo borrowings are at a weighted average cost of 3.78%.
- Equity, AT1 and other fund exposures stands at QAR 510.32 Mn + QAR 89 Mn Mutual Funds.

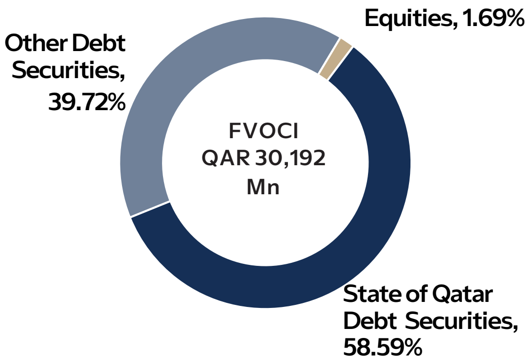
Investment Portfolio – evolution (QAR Mn)

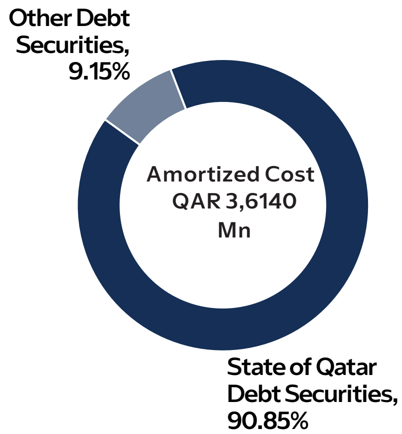


Source: Company financials as of 31 March 2026

Investment Portfolio Breakdown (%)



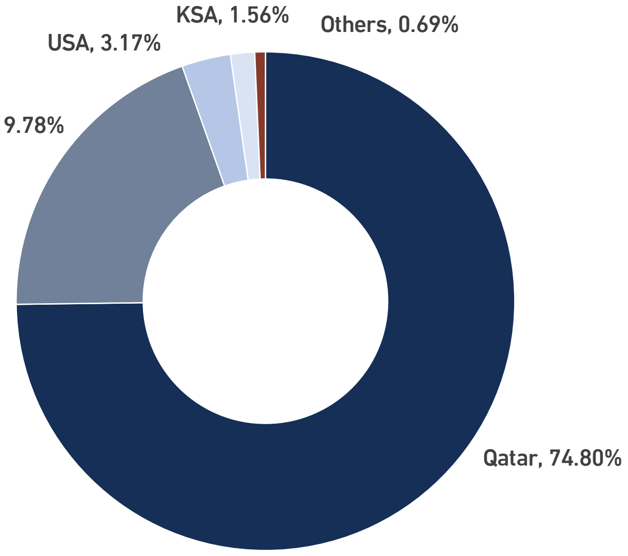




Note: Company Information 30 June 2026

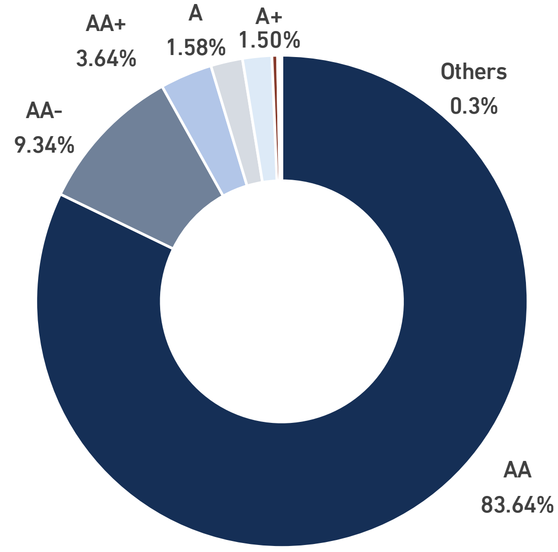
Fixed Income Portfolio - Diversification

Country Exposures



Total GCC exposure of 96.60% of which 21.80% ex-Qatar

Ratings Profile



Total AA- and above exposure of 96.62%
Sub-IG exposure of 0.0%

Sovereign State of Qatar Portfolio		
State of Qatar (at Cost):	US$ 5.76 Bn	63.75%
USD Bonds:	US$ 4.81 Bn	
QAR Bonds:	US$ 0.92 Bn	
HTM	US$ 0.49 Bn	
AFS	US$ 0.43 Bn	

Note: Company Information 30 June 2026

5. Doha Bank ESG Strategy

Sustainable Journey

Sustainability to be at the core of our future

ESG has been a cornerstone of our transformation since 2023, when it was formally adopted as a Key strategic pillar. Building on earlier initiatives, the Bank launched a comprehensive, phased ESG transformation program in 2024, which proved to be a pivotal milestone in our sustainability journey.

This ambitious program continued through 2026, aligning with key components of the QCB ESG Supervisory Principles and embedding ESG considerations across all aspects of our operations. From Risk management and lending practices to governance and stakeholder engagement, we have Integrated ESG and climate-related financial risk considerations into the core of our business.

Going forward our aim is to continue to ensure the bank's risk resilience whilst capturing ESG opportunities, supporting our vision "To create long term value for all stakeholders through Responsible Banking".

Doha Bank achieved a Score of 100% for the QSE Sustainable Stock Exchanges initiative for the years 2018 – 2025

For more information: QSE Arab Sustainability

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

2022

Doha Bank established its ESG Policy & ESG Bond Committee

The Green Bond Principles

The Social Bond Principles

The Sustainability Bond Guidelines

The Sustainability-Linked Bond Principles

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.

2025

Doha Bank implemented the second phase of its ESG transformation project, focusing on the the integration of climate risk considerations into its Enterprise Risk Management (ERM) framework including climate stress testing and scenario analysis to identify and manage potential climate-related financial risks, development of its Decarbonization strategy including enhancement of quantifying its environmental impact to include scope 3 inventory and the publication of the Bank's Annual Sustainability Report including its first limited assurance on Scope 1 & 2 GHG emissions, voluntary disclosure against ISSB IFRS S1 & S2 standards and target setting against its ESG framework.

2026

Doha Bank Strengthened ESG Governance Framework through the comprehensive revision of Doha Bank's ESG Policy, aligning it with the latest regulatory requirements, international best practices, and evolving market expectations.

Enhanced Board Diversity and Inclusion with the appointment of the Bank's first female Board Member, reinforcing its commitment to strong corporate governance and inclusive leadership.

Advanced Transparency and Accountability by publishing the Group's inaugural Tax Transparency Statement, demonstrating a proactive approach to responsible business practices and stakeholder engagement.

Achieved a Landmark Sustainable Finance Milestone with the successful issuance and listing of a QAR 500 million Sustainable Bond on the Qatar Stock Exchange, underscoring Doha Bank's commitment to sustainable growth and expanding its sustainable finance portfolio.

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

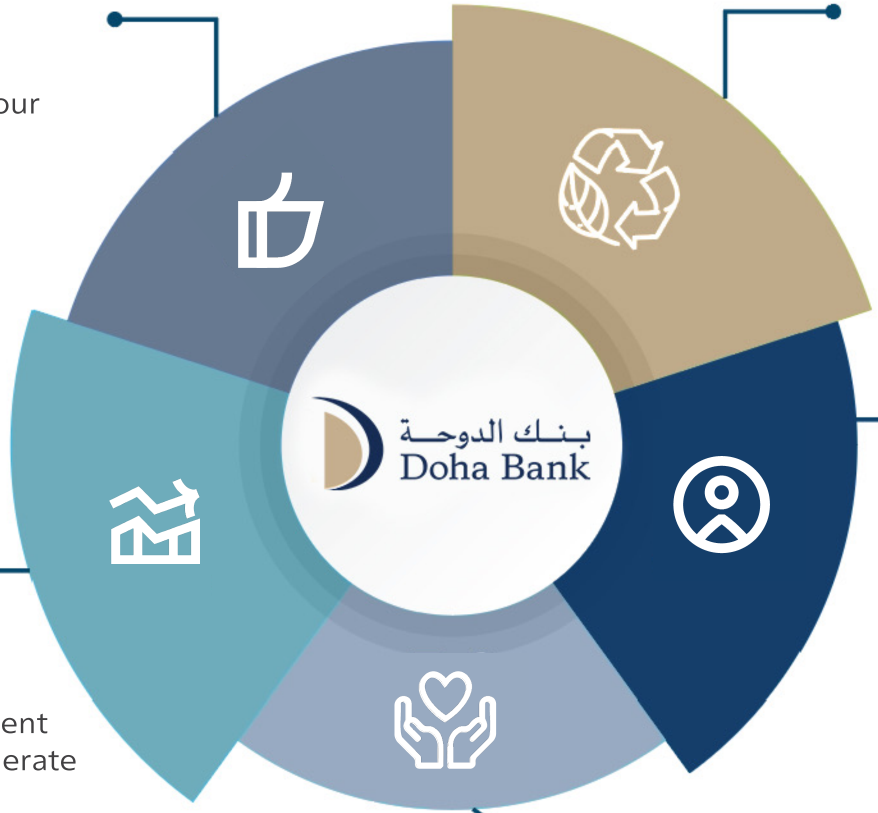
To embed ESG in compliance frameworks & risk management processes ensuring highest standards of ethics and integrity in our business

- 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

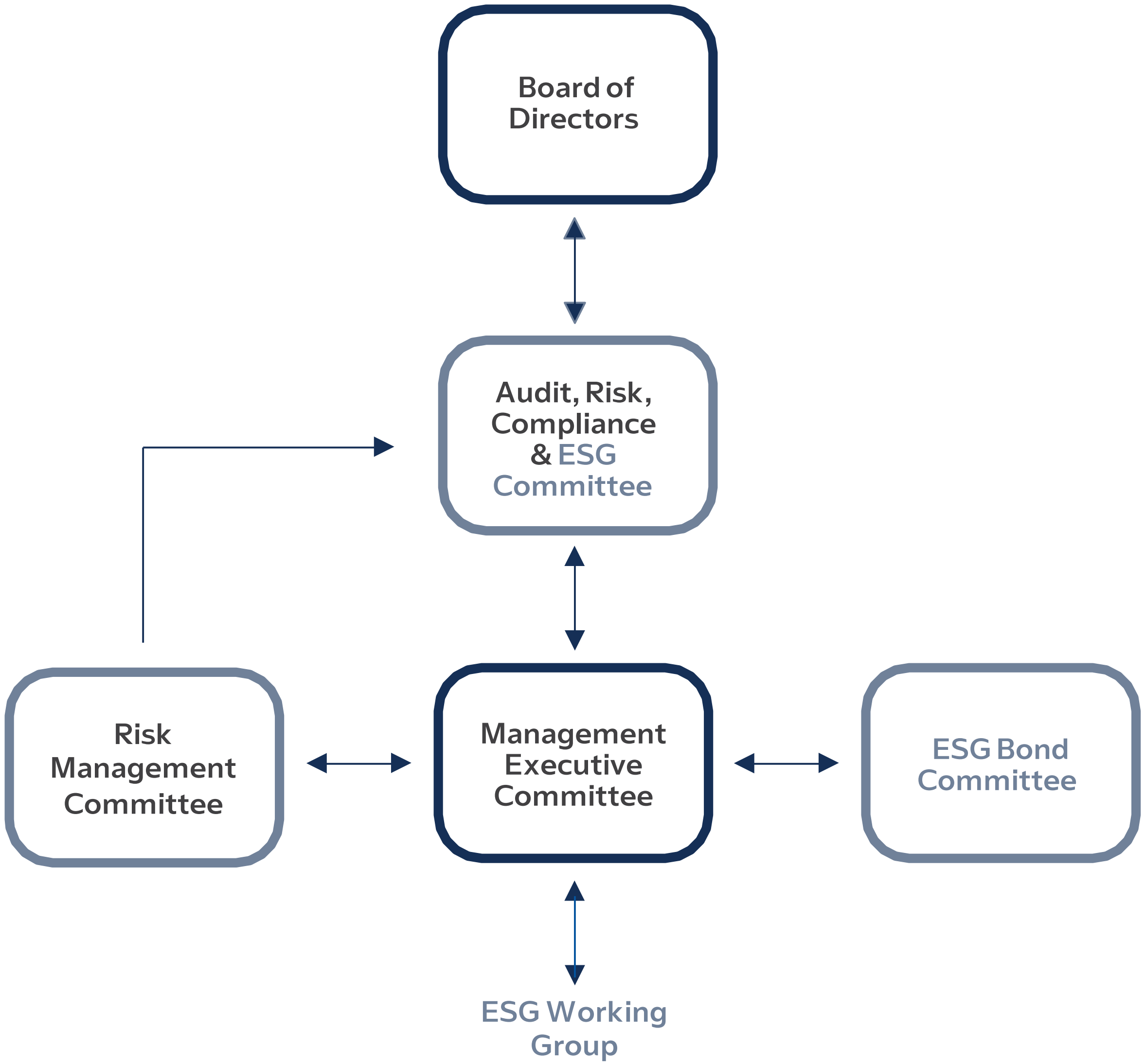
- Human capital development
- Community impact

Note: For more information: Doha Bank/ Sustainability

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 organization. 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



Note: For more information: Doha Bank/ Sustainability

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- 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.
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- 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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