بنك الدوحة
Doha Bank

Investor Presentation

October 2026

Table of Contents

1. Qatar Macro Update 03

2. Doha Bank at a glance 06

3. Financial Highlights 18

4. Financial Summary 24

5. ESG Strategy 32

Disclaimer & Investors Contact: 36

1. Qatar Macro Update

Qatar Macro Update:

Qatar's Economic Resilience Reinforced as Growth Drivers Re-accelerate

Recovery Gaining Traction Following H1 Disruptions

Following the regional geopolitical disruptions experienced during the first half of 2026, Qatar entered Q3 with improving economic visibility and a gradual normalization of trade and energy flows. The country's ability to maintain financial stability during the period reinforced investor confidence in the underlying strength of its economic framework. QatarEnergy's North Field expansion continued its progression toward initial production milestones, supporting expectations for a meaningful uplift in hydrocarbon output over the coming years.

Importantly, Qatar remains supported by one of the strongest sovereign balance sheets globally, underpinned by substantial external assets, fiscal flexibility and continued support from the Qatar Investment Authority ("QIA"). International rating agencies continue to view these buffers as key mitigants against external shocks and regional volatility. S&P Global Ratings reaffirmed Qatar's sovereign rating at AA/A-1+ with a Stable Outlook during 2026, citing the country's sizeable fiscal and external asset position.

Policy Reform Agenda Continues to Advance

Implementation of the Third National Development Strategy ("NDS3") remained a central policy priority during Q3, reinforcing Qatar's commitment to diversification, productivity enhancement and private-sector development.

Key developments during the period included:

- Continued advancement of the national e-invoicing framework, supporting digital transformation, transparency and modernization of the tax and business environment.
- Ongoing labour-market and business-environment reforms aimed at enhancing competitiveness and attracting international investment.
- Further development of strategic tourism, leisure and real-estate projects, including initiatives designed to expand foreign ownership participation and support long-term FDI inflows.
- Continued public-sector investment supporting infrastructure, logistics, technology and sustainable economic development objectives under Qatar National Vision 2030.

Structural Growth Drivers Remain Intact

LNG Expansion Providing Long-Term Economic Visibility

The North Field Expansion remains one of the most significant LNG projects globally and a key pillar of Qatar's medium-term outlook. The multi-phase expansion is expected to increase LNG production capacity substantially from the current 77 MTPA toward 142 MTPA by the end of the decade, strengthening Qatar's position as a leading global LNG supplier.

The project is expected to generate significant spillover benefits across the economy through:

- Higher hydrocarbon production and export revenues.
- Increased infrastructure and industrial activity.
- Stronger liquidity flows across the banking sector.
- Enhanced opportunities for private-sector participation and employment.

Non-Hydrocarbon Economy Continues to Expand

Growth across financial services, tourism, logistics, technology and professional services continues to support diversification objectives and reduce economic reliance on hydrocarbons. Financial and insurance services have steadily increased their contribution to GDP, reflecting Qatar's progress in building a broader economic base.

Qatar Macro Update:

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

Banking Sector Remains Well Positioned
Qatar's banking sector continues to demonstrate resilience, supported by:

- Strong capitalization and liquidity.
- Expanding financing portfolios.
- Stable funding profiles.
- Conservative regulatory oversight by the Qatar Central Bank.

As of August 2026, aggregate banking-sector assets reached QAR 2.2 trillion, with financing assets and customer deposits continuing to record healthy year-on-year growth.

The anticipated acceleration in LNG production and related economic activity is expected to further support credit demand, liquidity conditions and business activity across the sector.

Equity Market Supported by Strong Fundamentals
Despite periodic volatility linked to regional developments, the Qatar Stock Exchange continues to benefit from:

- A high-quality banking sector.
- Attractive dividend yields.
- Strong sovereign support.
- Exposure to long-term LNG growth.
- Valuations that compare favourably with regional peers.

Institutional investors continue to view Qatar as a market offering a compelling combination of income, stability and long-term growth potential, supported by an improving macroeconomic backdrop and expanding LNG capacity.

Continued International Confidence
International confidence in Qatar's long-term investment proposition remains supported by:

- Ongoing global investment activity by the Qatar Investment Authority.
- Long-term LNG partnerships with leading international energy companies.
- Continued improvements to the regulatory and investment environment.
- Sustained commitment to economic diversification and private sector development.

Investment Takeaway
While geopolitical tensions created temporary disruption earlier in 2026, Qatar enters Q4 with improving economic momentum, strong policy credibility and a highly supportive medium-term growth outlook.

The investment case continues to be underpinned by:

- Significant sovereign wealth and financial buffers.
- World-leading LNG reserves and expansion projects.
- Strongly capitalized and liquid banking institutions.
- Continued implementation of NDS3 and Qatar National Vision 2030.
- Ongoing diversification across tourism, financial services, technology and logistics.
- Sustained attractiveness to international capital and strategic investors.

Overall, Qatar remains well positioned to benefit from the next phase of LNG-driven growth while continuing its transition toward a more diversified and resilient economy.

2. Doha Bank at a glance

Doha Bank at a glance...

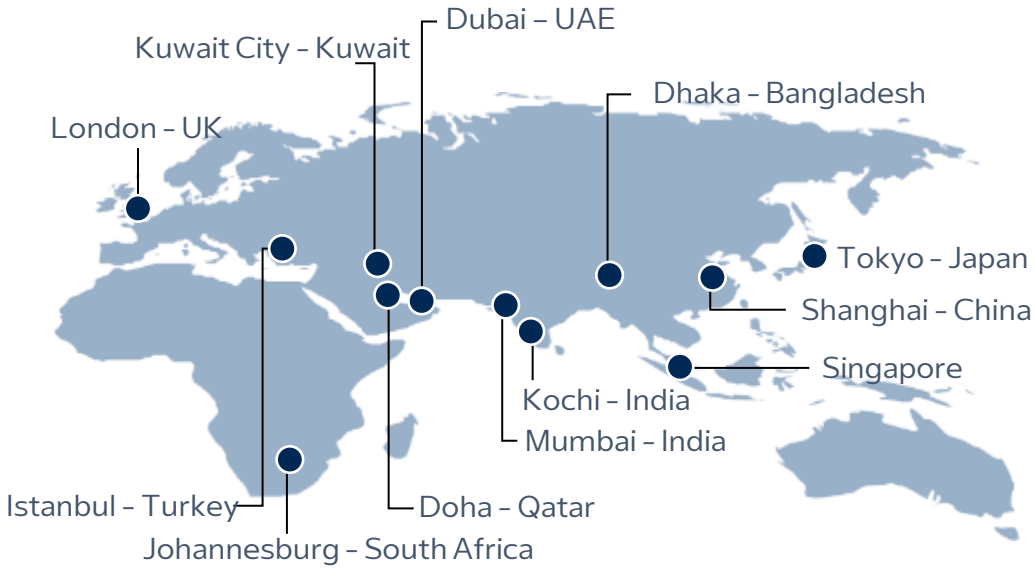
Well-established banking franchise with strong brand value, and a 47-year legacy

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	Qatar Exchange	Network	Sub. & Assoc.	30 September 2026	2026-2030
First branch opened in 1979	Listed on the Qatar Stock Exchange in 1997	Branches: Qatar, Kuwait, United Arab Emirates & India Representative Offices: Bangladesh, China, Japan, Singapore, South Africa, Turkey, & United Kingdom	Sharq Insurance 100% owned Brokerage & Financial Services, associate in India	13 Domestic Branches(1), & 2 Corporate Branches (WBG), 1 in Head Office Tower and 1 MOCI - Lusail, +3 E-branches, 70 ATMs, 3 ITMs, 2 Mobile ATM & 5 International ATMs & Client base of c.294,000(2) active Customers	Doha Bank's 5-year strategy adopted by the Board of Directors.

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

Doha Bank named **Qatar's Best Retail Bank.**

EUROMONEY AWARDS FOR EXCELLENCE 2026 QATAR BEST RETAIL BANK



Qatar's Best Retail Bank and Best for Remittance Services.

MENA BANKING EXCELLENCE AWARDS 2026
RETAIL, DIGITAL & SME
BEST RETAIL BANK QATAR
★★★★★
WINNER

MENA BANKING EXCELLENCE AWARDS 2026
RETAIL, DIGITAL & SME
BEST FOR REMITTANCE SERVICES
★★★★★
WINNER

Purpose, Vision, Mission and Values

Our Purpose

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

Our Vision

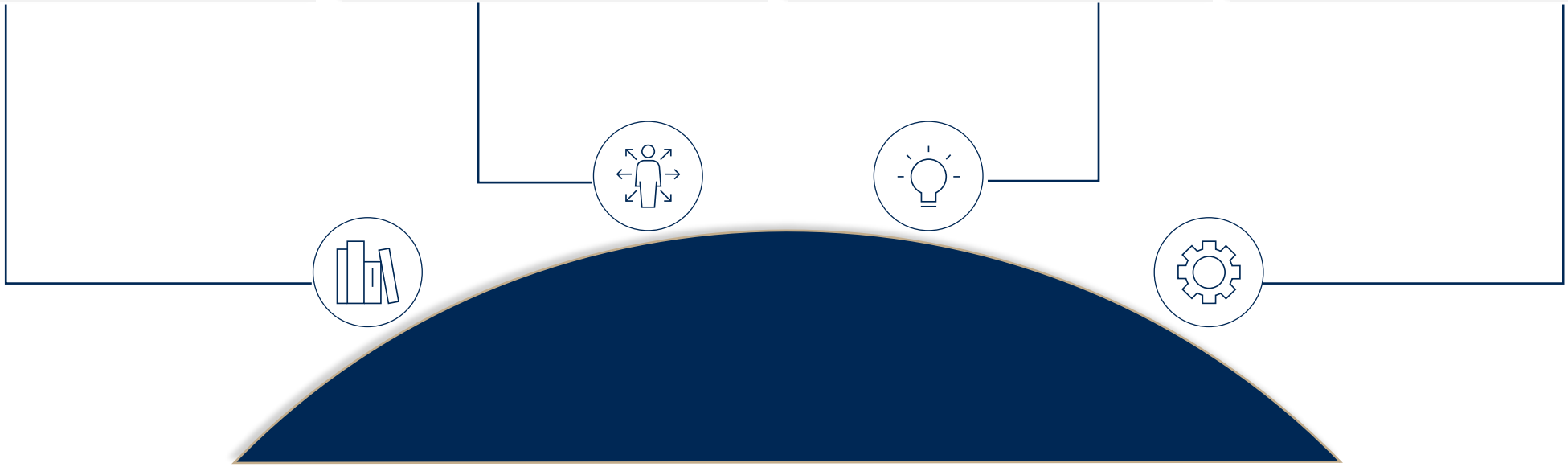
To be recognized as the **bank of choice,** delivering **unparalleled customer experience**

Our Mission

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

Our Values

Perform with **excellence, ethics,** and **unity**



Note: Company information 30 September 2026

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, and implement modern systems to improve overall cost-to-income ratio and 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 September 2026

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Himma Transformation

Q3 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.

Brand Health

In July 2026, Doha Bank unveils its new corporate identity.

- The new identity reflects the Bank's evolving position in the market, its forward-looking vision, and its commitment to delivering an unmatched customer experience. This milestone marks a transformative chapter in the Bank's history, signaling a bold step toward a more digitized, sustainable, and customer-centric future.

Risk Management

Doha Bank's transformation agenda includes strengthening the risk culture.

- The implementation of Enterprise Fraud Management System (phase 1) is another key milestone achieved during the quarter.

ESG Transformation

- Improved **ESG Rating** with **MSCI** upgrading Doha Bank from BB to **BBB** in September 2026. The upgrade recognizes stronger ESG performance, more transparent sustainability disclosures, and progress under the Bank's strategic transformation program.

Customer-Focused Initiatives

- Doha Bank deployed new Instant cards printing kiosk. This initiative allows customers to instantly print personalized debit cards and receive immediate replacements for lost or stolen cards directly through self-service kiosks.

  By bridging digital and physical banking, Doha Bank eliminates standard courier waiting times or branch visit; thus, providing service to customers in seamless manner.

- As a continuous improvement initiative, Doha Bank is also upgrading its ATM network and started deploying new state-of-the-art machines at premium locations.

- During the quarter, the Corporate Online platform (Tadbeer) is further enhanced to provide valuable services to public sector clients.

Note: Company information 30 September 2026

Doha Bank and KKR Announce Memorandum of Understanding to Explore Strategic Partnership in Qatar

Doha Bank plans to expand access to KKR's private markets asset classes for Qatari investors



New York & Doha – 21 September 2026 – Doha Bank, Qatar's leading financial group, and KKR, a leading global investment firm, today announced a Memorandum of Understanding ("MOU") to explore a strategic partnership that includes potential opportunities to expand access to KKR's private markets strategies for eligible Qatari investors, as well as opportunities for broader institutional collaboration.

The MOU establishes a framework for Doha Bank and KKR to explore collaboration across KKR's






private equity, infrastructure, credit and real estate capabilities, including potential opportunities for Doha Bank to make KKR investment strategies available to eligible clients. In addition, Doha Bank and KKR intend to explore a deeper institutional strategic partnership, with shared ambition to build a comprehensive, long-term relationship that cements the close ties between the two institutions.

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Doha Bank activates AFAQ

افاق
AFAQ

for instant and secure GCC transfers in local currencies via our mobile app.

Key Q3 Highlights

Strengthening Digital Solutions & IT



Q3 2026 marked continued progress in Doha Bank's digital transformation, with targeted enhancements across retail and corporate banking, modernization of core digital platforms, and further industry recognition for innovation.

AI ENABLEMENT Strengthened the Bank's AI capabilities through the implementation of Microsoft E7 licensing, enabling the development of AI Studio use cases that drive productivity, efficiency, and business innovation.

PLATFORM MODERNIZATION
Modernization of the Corporate Banking Web Portal has commenced, transitioning the platform toward a microservices-based architecture. The programme will support improved scalability, faster delivery of new capabilities and broader digital self-service across corporate banking services.

Retail Banking
Advancing the digital banking experience
Building on the digital enhancements delivered during the first half of 2026, Doha Bank continued to strengthen its retail banking proposition. The Q3 programme focused on creating a more consistent brand experience, improving platform performance and expanding convenient self-service capabilities for customers.

- **Unified digital identity**
  The refreshed corporate identity was implemented across retail digital channels, providing a consistent and modern customer experience.
- **Expanded self-service**
  Performance enhancements and digital IPO subscription capabilities were introduced to broaden customer access and self-service convenience.
- **Next-generation platform**
  The retail application transformation is progressing toward a modern Flutter-based architecture designed to support scalability, security and future innovation.

Corporate Banking & Tadbeer
Enhancing digital business banking services
Doha Bank continued to build on the success of its award-winning Tadbeer platform by enhancing digital corporate banking services.

The improvements provide business customers with greater convenience and flexibility while streamlining key verification, approval and service processes.

- ✓ New digital branding deployed consistently across corporate online and mobile banking channels
- ✓ Activity Queue Categorization introduced to streamline transaction verification and approval workflows
- ✓ Authorized users can switch seamlessly within the same corporate profile, improving operational flexibility
- ✓ Digital Balance Confirmation Letters introduced to improve accessibility and reduce branch dependency

Note: Company information 30 September 2026

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Key Q3 Highlights

Growing the Retail Proposition



Retail Banking Group:

Customer Acquisition & Engagement Campaigns – Cards

Bank continued to drive credit card spend and customer engagement through targeted campaigns, including the Qatar Airways Co-brand Card International Spend Campaign, offering customers the opportunity to earn up to 30,000 Avios on international retail spend; the Mastercard International Spend Campaign; and the Back-to-School Mastercard Credit Card Campaign, offering customers the chance to win back school fee payments and earn up to 40,000 bonus Doha Miles. These initiatives supported increased card usage and customer engagement while reinforcing the Bank's credit card value proposition.

Liabilities & Remittances

During Q3, the Bank completed the automation of its Customer Segmentation framework, strengthening its ability to systematically identify and group customers based on their profiles, value, and banking relationships. This enables more targeted customer engagement, tailored product offerings, and differentiated propositions, while supporting more effective portfolio management and deeper customer relationships. The Bank also continued to enhance its remittance proposition, launching direct transfers to GCash Wallet in the Philippines, expanding international remittance corridors through Mastercard Move and going live with the AFAQ Payment System for GCC remittances in line with QCB requirements. Collectively, these initiatives further strengthen the Bank's retail liabilities and remittance proposition, while enhancing customer choice, convenience, and connectivity.

Loan Campaigns

The Bank further strengthens its retail lending proposition through targeted and competitive financing propositions. Key initiatives included Personal Loan Buyout, New-to-Bank and Fresh Loan campaigns, offering rates of up to 3.99% together with Avios equivalent to 10% of the loan amount; a Mortgage Loan campaign featuring a 3.99% rate for the first three years, followed by QCB rate +1%, with Avios equivalent to 25% of the loan amount or cashback of up to QAR 90,000; and a Toyota Auto Loan campaign, offering 0% financing for up to five years for Qataris and four years for expatriates. These campaigns support new customer acquisition and financing growth across key retail lending segments.

Note: Company information 30 September 2026

Key Q3 Highlights

Building High - Quality Assets & Liabilities



Global Banking (GB):

- Global Banking delivered an exceptional performance in Q3 2026, achieving **38.1% year-to-date growth in the net loan book**, driven by a combination of new client acquisitions and expanded business volumes from existing relationships.
- Growth was primarily fueled by financing extended to **global syndications, government-related entities (GREs)** and **government-owned entities**, diversified across multiple sectors and strategic industries.
- **Liabilities are being sustained and coordinated between GB & Treasury** despite a challenging liquidity environment, reflecting the strength of the franchise, sustained client confidence, and effective deposit-gathering capabilities.
- Business momentum remains robust, supported by a strong pipeline of GRE-related opportunities, which is expected to sustain growth and contribute meaningfully to performance through the remainder of 2026.

Corporate Commercial Banking (CCB):

- CCB has delivered a strong performance during 2026, achieving **9.3% year-to-date growth in the net loan portfolio**, supported by a balanced contribution from new-to-bank client acquisition and deeper penetration of existing customer relationships. Portfolio diversification remains a key strategic priority and performance metric.
- **Liabilities increased by 3.1% year-to-date**, reflecting sustained client engagement, stronger relationship depth, and continued confidence in the franchise. Despite ongoing regional geopolitical uncertainty and a challenging operating environment, business momentum remained resilient, supported by a healthy pipeline of bilateral and syndicated financing opportunities.
- The **OneBank Strategy** continues to gain traction, with increasing collaboration across business segments translating into tangible commercial outcomes and enhanced client value.

Global Transaction Banking (GTB):

- GTB remains at the forefront of digital innovation, driving transformation across public sector entities, corporates, SMEs, and international operations through advanced digital platforms, automation, and integrated banking solutions. These investments continue to enhance client experience, improve operational efficiency, and support secure, seamless banking services.
- Recent initiatives include RDC, digital card management, trade finance solutions, enhanced approval workflows, corporate mobile banking, advanced client connectivity through SWIFT, Host-to-Host and APIs, Ministry of Finance integrations, and bespoke digital capabilities developed for strategic clients, reinforcing Doha Bank's position as a leading partner in corporate banking and transaction services.

Note: Company information 30 September 2026

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Key Q3 Highlights

Leading drivers of consistent revenue generation & funding



Treasury & Investments:

- **Investment portfolio and Liquidity management**, Took advantage of spread widening and volatility during Q3 to deploy additional QAR 1 billion of HQLA securities. Further strengthened the Bank's liquidity profile through successful execution of QAR 9 billion of repurchase transactions.
- Executed strategic equity portfolio optimization program by exiting legacy and non-core positions to enhance portfolio quality. This portfolio clean-up exercise enhanced portfolio efficiency, improved transparency, reduced administrative complexity, and strengthened the overall quality of holdings.
- **Strengthened the Bank's funding profile**, Executed two 1-year private placements in USD and HKD supporting funding diversification and expanding access to a broader investor pool.
- **Delivered 20% 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):

- **Enhanced the Financial Institutions franchise** through strategic relationship optimization and disciplined portfolio management, reinforcing the platform for sustainable growth and long-term value creation.
- **Strengthened the Bank's global correspondent banking network**, expanding international reach and facilitating greater connectivity between regional clients and key global economic corridors.
- **Optimized the international business model** through prudent deployment of capital and risk capacity, improving strategic agility and supporting stronger risk-adjusted returns.
- **Supported Group Treasury and funding initiatives** by leveraging capital markets and FI relationships to diversify funding sources, enhance liability management, and strengthen funding and liquidity resilience.

Note: Company information 30 September 2026

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Key Q3 Highlights

Private Banking

Wealth Management

Wealth Management Platform & Product Expansion

Private Banking & Wealth Management continued to strengthen its investment proposition during Q3, expanding its global product offering across public and private markets and progressing strategic partnerships to provide HNW and UHNW clients with broader access to international investment opportunities.

KKR Strategic MoU

Doha Bank signed an MoU with KKR, marking an important step in strengthening the Bank's Wealth Management offering and exploring opportunities to provide clients with access to KKR's global investment capabilities and private-market solutions.

Private Markets & Investment Offering

The Bank continued to develop its Wealth Management product shelf, including semi-liquid private-market solutions and global fixed-income strategies, while progressing the required platform to support future product launches.

Priorities Looking Ahead

- Launch selected Wealth Management investment products and increase non-interest income.
- Deepen strategic relationships with leading global asset managers, including KKR.
- Grow Wealth Management assets and strengthen HNW/UHNW client penetration.
- Continue development of the **DB Global Markets Platform** and digital investment capabilities.

Note: Company information 30 September 2026

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LONDON
GLOBAL CHAMPIONS
ARABIANS TOUR
14-16 AUGUST
ROYAL HOSPITAL CHELSEA
GLOBAL CHAMPIONS
ARABIANS TOUR
QATAR AIRWAYS القطرية
بنك الدوحة
Doha Bank
RICHARD MILLE
WALDORF ASTORIA

3.Financial Highlights

Financial highlights for September 2026

Profit before Pillar II tax[1] +2.0% YoY
Net Profit for the period -8.7% YoY

Total assets +4.3% YTD

Net interest income -1.7% YoY



Net loans +8.5 YTD

Non-Interest Income +24.9% YoY

Investment securities portfolio -14.6% YTD

CET1 ratio of 12.79% & Total CAR of 18.67%

Deposits -9.5% YTD

Source: Company financials 30 September 2026
(1) Profit before Pillar Two Tax but after Corporate Tax

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Financial Comparison(s) – QoQ & YoY

QAR Mn	Q3 2026	Q2 2026	Q3 2025	Chg Pct QoQ	Chg Pct YoY
Net Interest Income	501	490	525	2.3%	-1.7%
Net Fees and Commission Income	108	107	101	0.8%	3.2%
Operating Income	693	681	684	1.7%	4.8%
Net Loans and Advances	73,448	72,882	63,243	0.8%	16.1%
Investment Securities	31,427	33,919	37,103	-7.3%	-15.3%
CET1	12.79%	12.94%	13.57%	-15bps	-78bps
Total CAR	18.67%	18.78%	19.46%	-11bps	-79bps

Source: Company financials 30 September 2026

Performance Scorecard

	Guidance To 2030	Guidance FY2026	Actual Q3 2026	Actual Q2 2026	Actual Q1 2026	Actual FY 2025
Capital Adequacy Ratio	Maintain min. 17%	~~18.00%~~ ~~17-17.50%~~ 17.50-18.00%(1)	18.67%	18.78%	17.86%	18.94%
Net Loan Growth (YTD)	CAGR c.7%	~~5.00%~~ 5.00-6.00%(1)	8.5%	7.6%	4.1%	11.0%
Net Interest Margin	2.00%	1.75% +/- 10bps	1.67%	1.67%	1.70%	1.72%
Non-performing loans	<4.50%	~~6.00-6.10%~~ 6.45-6.60%(1)	6.37%	6.29%	6.43%	6.60%
Cost of Risk	<100bps	~~105-115bps~~ 110-125bps	1.01%	1.21%	1.45%	1.15%
Cost to Income	<31%	39-40%	39.83%	39.17%	37.74%	40.33%
Return on Equity (after tax)	>10%	~~6.70-7.00%~~ 6.20-6.50%	6.20%	5.95%	6.47%	5.89%

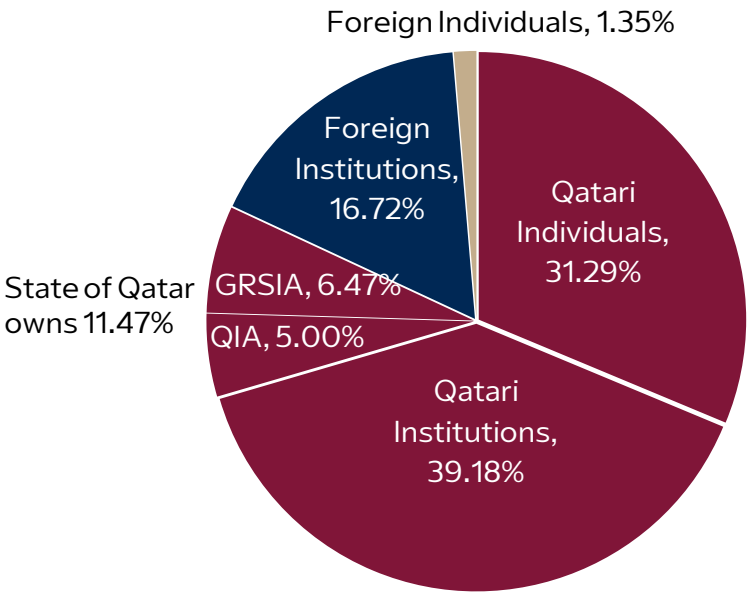
(1) Revised end of Q3 2026 – CAR, Net Loan Growth, & NPL – for year end 2026

Note: Company Information 30 September 2026

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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
Fitch Ratings (1)	Issuer Default Rating LT	A	Negative
Qatar Sovereign			
Moody's (3)	Counter Party Risk LT	Aa2	Stable
Fitch Ratings (1)	Issuer Default Rating LT	AA	Negative
S&P Global Ratings (2)	Counter Party Risk LT	AA	Stable

Note: (1) Fitch Affirmed Qatar and the Qatar Banks (*under their coverage*) while placing the Outlook to Negative on 04 September and 10 September 2026, respectively. (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

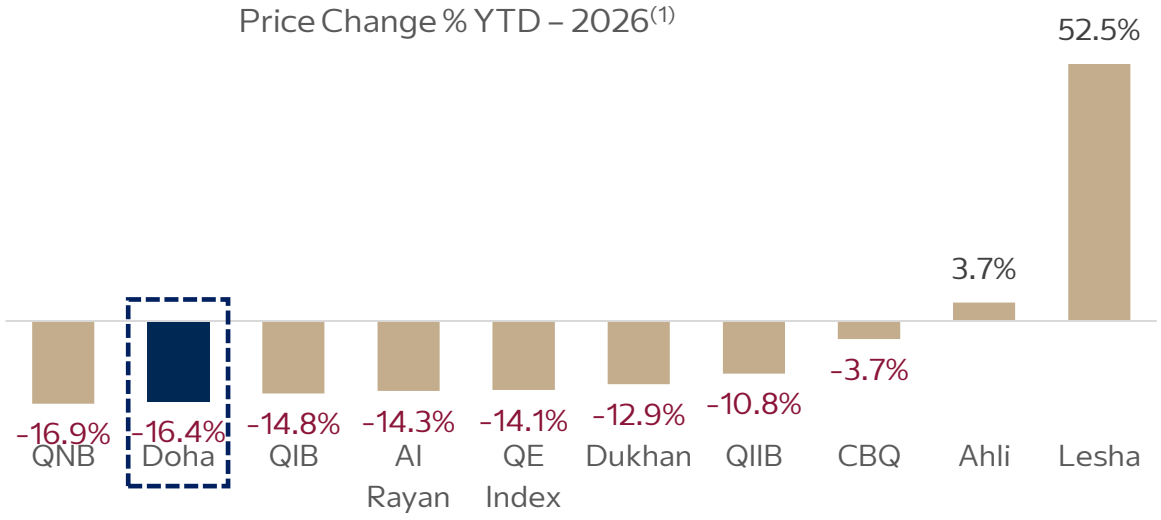
June 04, 2025 – Qatar Investment Authority (QIA) announced that it has lowered its stake in Doha Bank from 17.15% to around 5.00%, as part of Its periodic rebalancing of its investment portfolio. The authority stressed its continued commitment to Doha Bank and its long-term prospects by maintaining an ownership stake in the Bank.

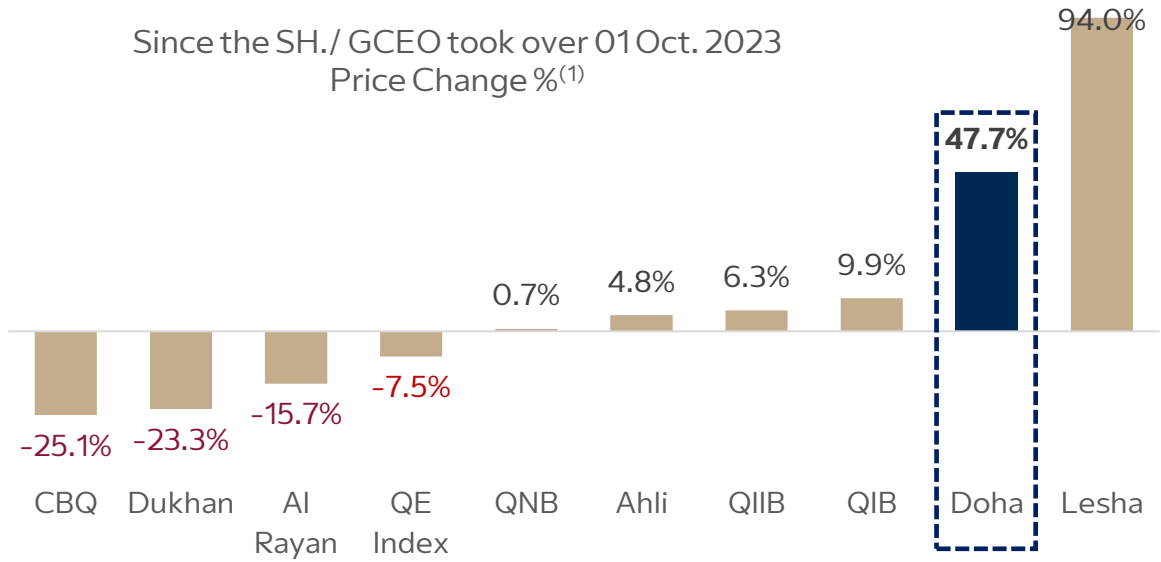
April 02, 2026 – Doha Bank Board of Directors election was held, and both the Qatar Investment Authority and General Retirement & Social Insurance Authority joined the Board of Directors for the years 2026, 2027, 2028.

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

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Share performance & market capitalization





	Date		Value
Last Price	30-Sep-26	QAR	2.400
52 Week High	18-Mar-26	QAR	3.425
52 Week Low	30-Sep-26	QAR	2.400
Current Market Capitalization		QAR Mn	7,441
		USD Mn	2,043

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 Chairman's
- ✓ The proposed dividend of 0.15/share was approved and the banks shares traded ex-dividend on April 5, 2026

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

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4.Financial Summary

Financial Summary

Profitability (QAR Mn)	Sep-26	Sep-25	Chg Y/Y
Interest income	4,441	4,633	-4.2%
Interest expense	(2,953)	(3,119)	-5.3%
Net interest income	1,488	1,514	-1.7%
Net Fee and Commission income	313	304	3.2%
Net foreign exchange gain	114	93	22.7%
Net income from investment securities	134	51	161.1%
Net income from insurance activities	8	4	93.5%
Other Income	24	21	14.1%
Net operating income	2,081	1,987	4.8%
Staff Cost	(476)	(439)	8.5%
Non-Staff Cost	(352)	(337)	4.5%
Net impairment losses	(484)	(453)	6.8%
Profit before tax	768	757	1.5%
Tax	(8)	(12)	-31.8%
Global Minimum tax (Pillar II)	(80)	-	-%
Net Profit	681	745	-8.7%

Comments

- Non-interest income +24.9% year-on-year
- Net Interest Income was lower by 1.7% year-on-year, but was +2.3% quarter on quarter, while Interest expense decreased by 5.3% year-on-year

Assets and Liabilities (QAR Mn)	Sep-26	Dec-25	Chg YTD
Total Assets	125,273	120,165	4.3%
Loans and Advances	73,448	67,722	8.5%
Investments	31,427	36,782	-14.6%
Customer Deposits	52,237	57,740	-9.5%
Total Equity	15,101	15,601	-3.2%

Capital	Sep-26	Dec-25	Chg YTD
RWA (QAR Mn)	84,679	84,510	0.2%
CET 1 Ratio (%)	12.79%	13.05%	-26bps
T1 Ratio (%)	17.51%	17.78%	-27bps
Total Capital Ratio (%)	18.67%	18.94%	-27bps

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

Comments

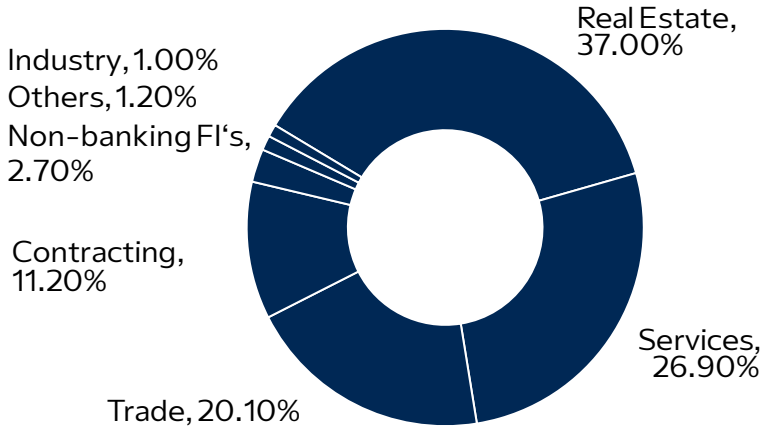
- RWA has slightly increased by 0.2% year-to-date
- Investment securities book remains healthy

Source: Company financials as of 30 September 2026

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Wholesale & Global Banking

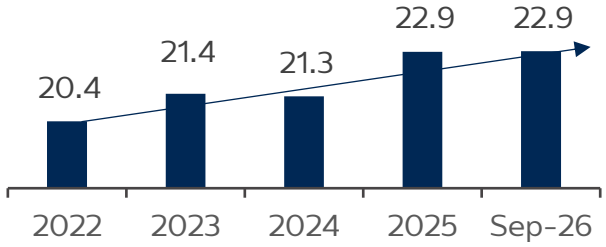
Overview of the corporate banking loan book as per economic sector



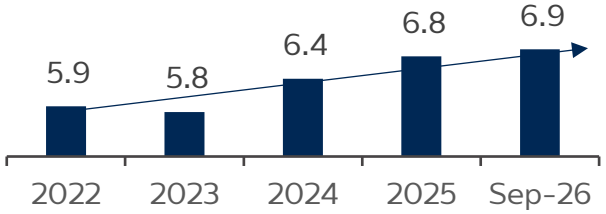
Total Gross Loans : QAR 62.0 Bn

Loans[1] (QAR Bn)

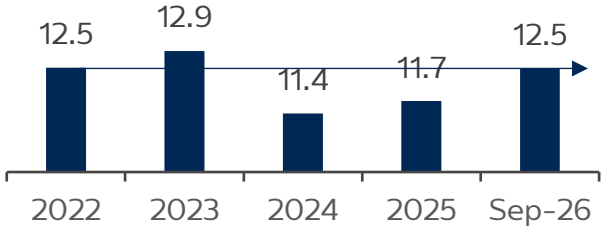
Real Estate
+2.96%



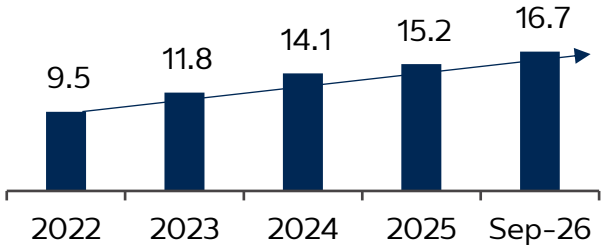
Contract Financing
+4.09%



Trade
-0.06%



Services
+15.15%



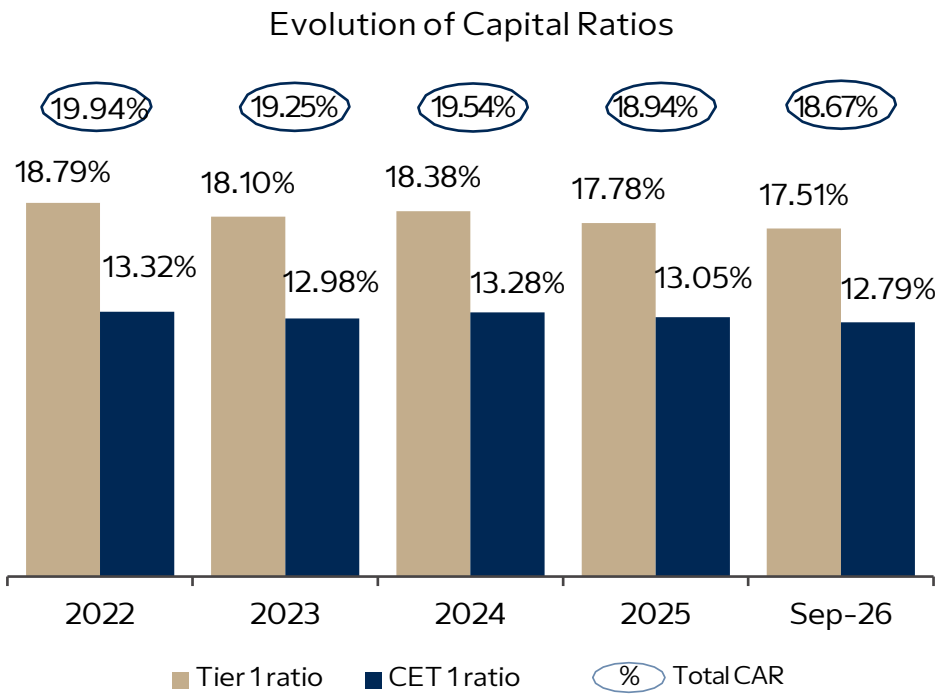
Comments

- 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 September 2026
1. CAGR 2022-September 2026

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Capitalization

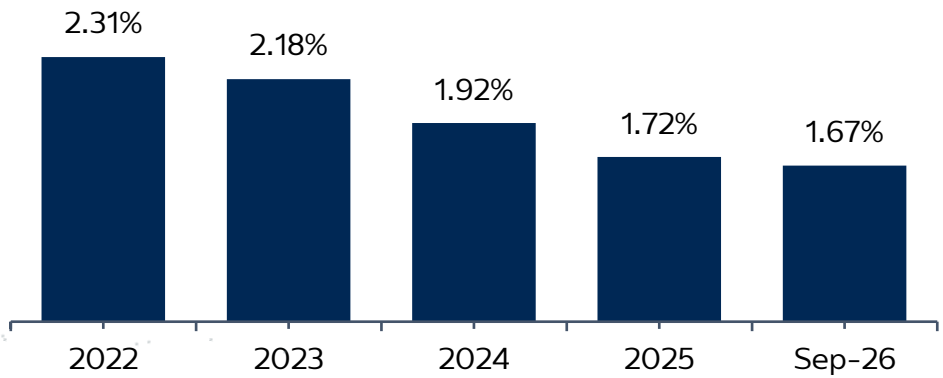


Minimum regulatory ratios for 2026: CET1: 8.50%, Tier1: 10.50%, Total Capital Ratio 12.50%, ICAAP 1.00%, Management buffer 0.50%

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



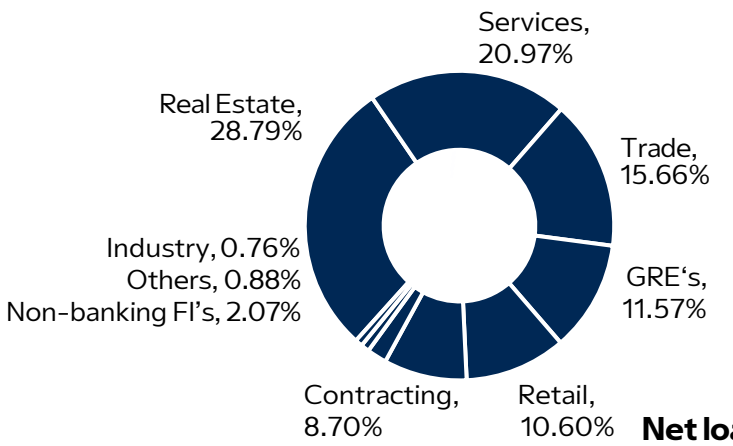
Comments

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

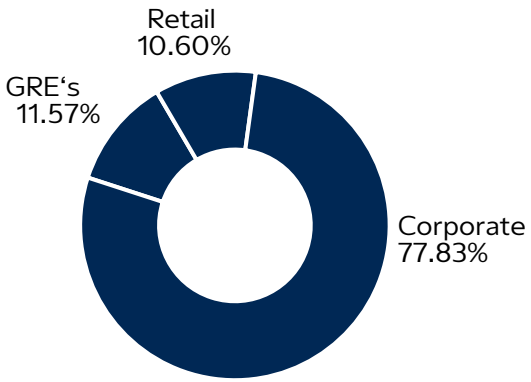
Source: Company financials as of 30 September 2026

Loan Book and Asset Quality

Loans-Sector



Loans-Type



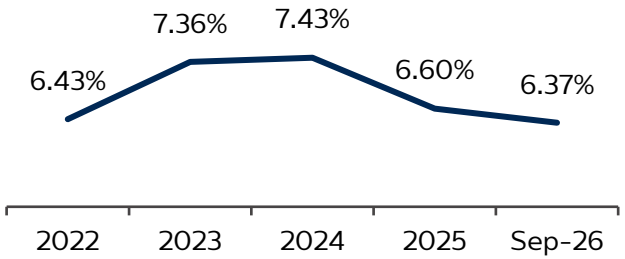
Net loans: QAR 73.4 Bn

Comments

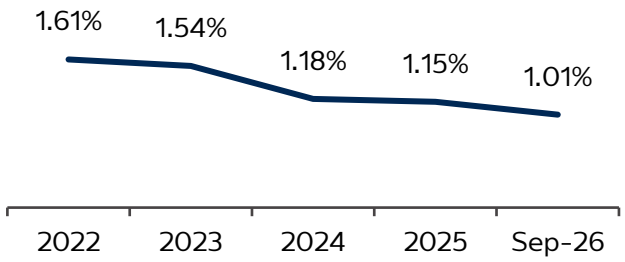
- Loan(s) by sector is well diversified, & the Strategy is to target quality GREs and Large Family Groups for growth in 2026

September 2026(1)	Stage 1	Stage 2	Stage 3
Percentage on total loans	71.73%	21.89%	6.37%
Provision coverage	0.76%	10.26%	78.03%
September 2025	**Stage 1**	**Stage 2**	**Stage 3**
Percentage on total loans	65.49%	27.75%	6.75%
Provision coverage	0.84%	8.64%	78.38%

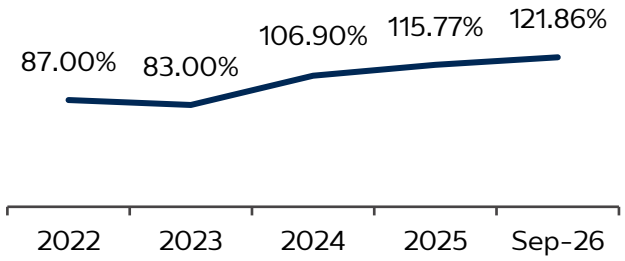
NPL evolution



Cost of risk



Total Reserves(2) for loans and advances



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

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Funding Mix and Liquidity Profile

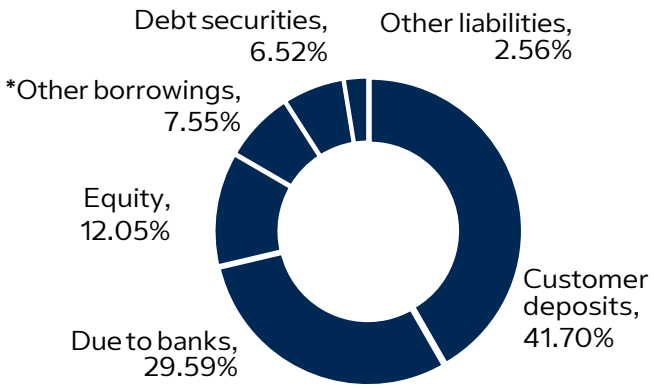
Comments

Funding plan: raise liabilities to support asset growth:

- Deposits decreased by 2.1% YoY
- Well diversified funding mix with 12.1% 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 7.30 Bn.

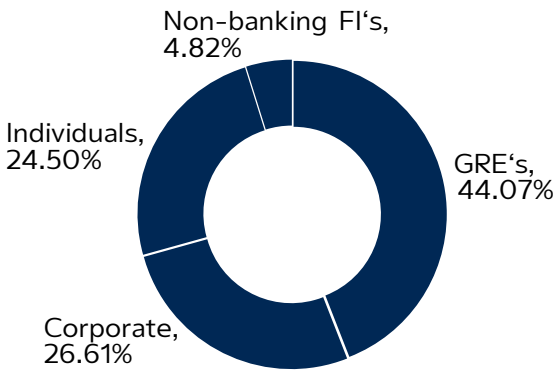


30 September 2026

Total liabilities and equity: QAR 125.3 Bn

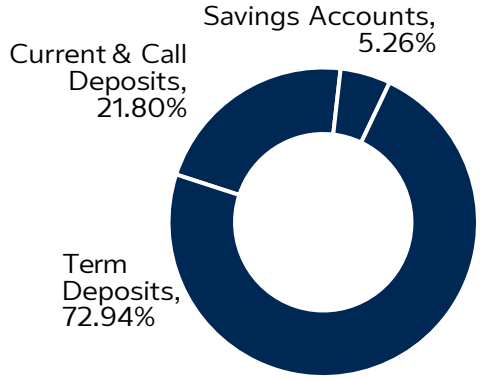
*Other borrowings include syndicated and bilateral borrowings

Deposits-Sector

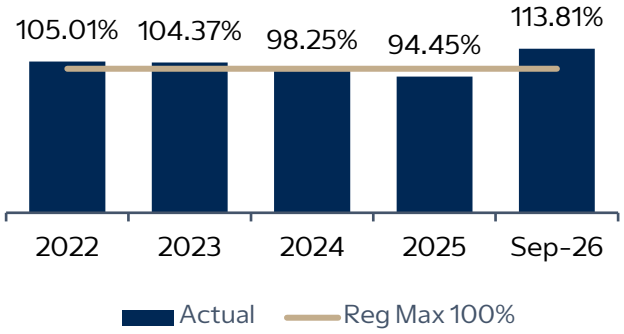


Deposits: QAR 52.2 Bn

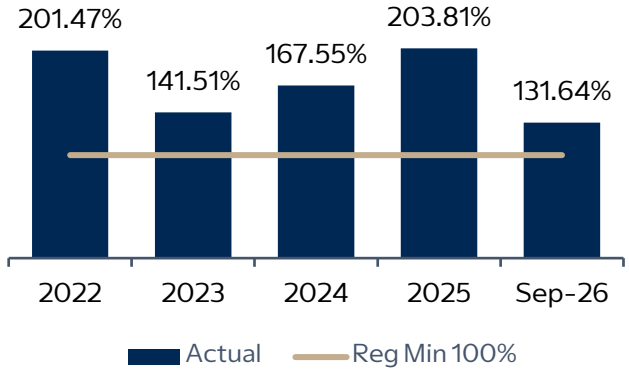
Deposits-Type



Regulatory Loan to Deposit Ratio



Regulatory Liquidity Coverage Ratio



Note: Company Information 30 September 2026

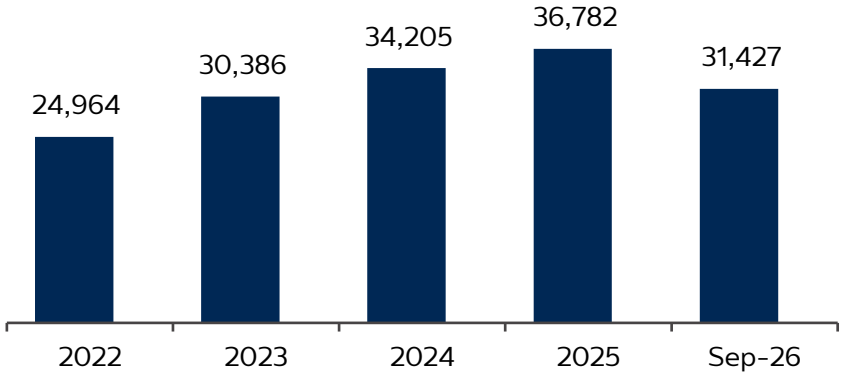
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Investment Book

Portfolio Overview

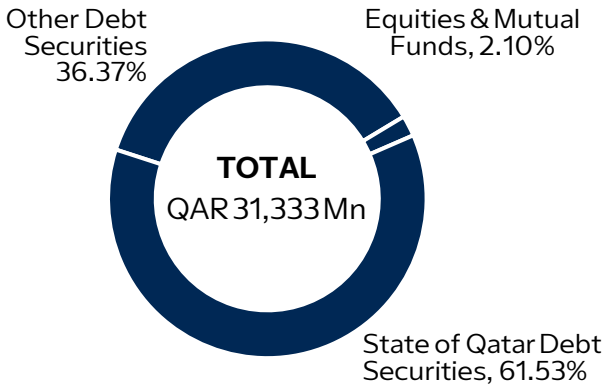
- Investments limits are linked to Tier 1 capital and set at 25% (excluding SOQs) as per QCB; total utilized currently sits at 16.94%.
- Conservative low hard limits for discretionary trading / investments; total equities FVTPL QAR 94.64 Mn (equities & mutual funds).
- Majority of the portfolio is local sovereign fixed income, Qatar 62.68% and Qatar local banks 0.42%.
- Fixed Income holdings – current Net Modified Duration – c.0.79 year(s).
- Currently the portfolio contains QAR 22.82 Bn of encumbered assets. The repo borrowings are at a weighted average cost of 4.10%.
- Equity, AT1 and other fund exposures stands at QAR 583.68 Mn + QAR 42.20 Mn Mutual Funds.

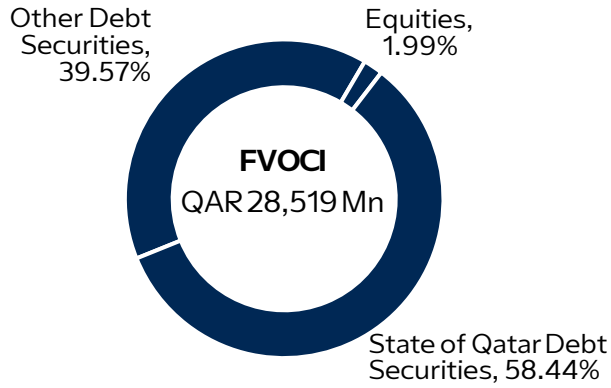
Investment Portfolio – evolution (QAR Mn)

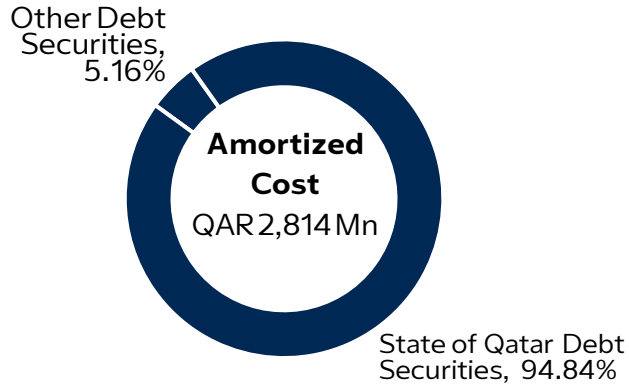


Source: Company financials as of 30 September 2026

Investment Portfolio Breakdown (%)



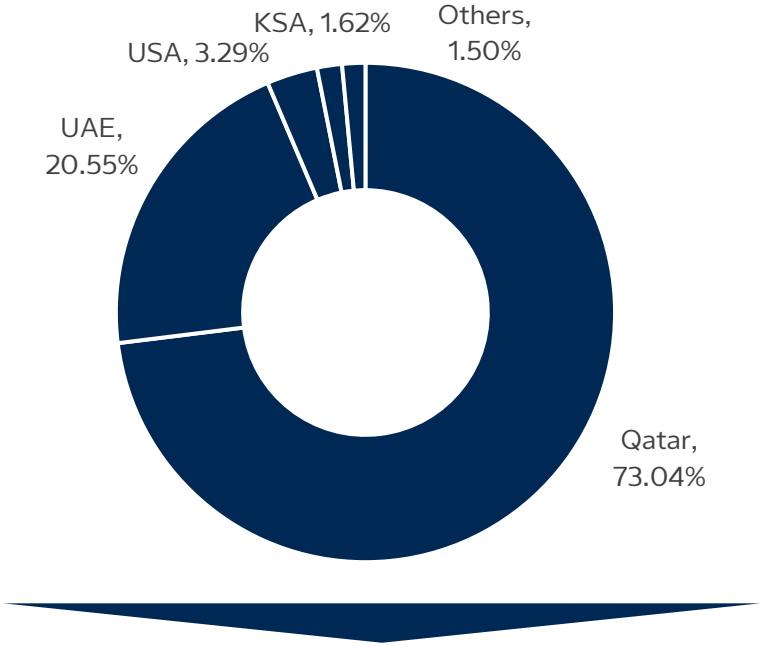




Note: Company Information 30 September 2026

Fixed Income Portfolio – Diversification

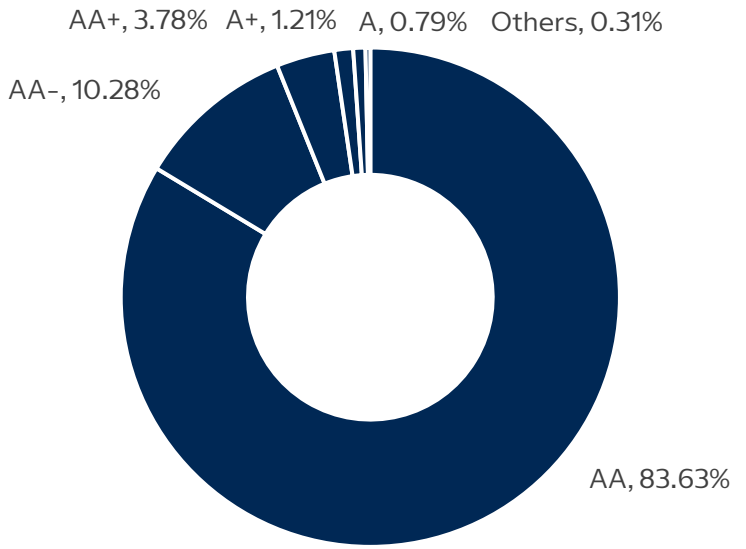
Country Exposures



Total GCC exposure of 96.47%

of which 23.43% ex-Qatar

Ratings Profile



Total AA- and above exposure of 97.69%

Sub-IG exposure of 0.0%

Sovereign State of Qatar Portfolio		
State of Qatar (at Cost):	US$ 5.48 Bn	62.84%
USD Bonds:	US$ 4.94Bn	
QAR Bonds:	US$ 0.54 Bn	
HTM	US$ 0.29 Bn	
AFS	US$ 0.25 Bn	

Note: Company Information 30 September 2026

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دوري نجوم بنك الدوحة
DOHA BANK STARS LEAGUE
Be a part of
THE ACTION!
Doha Bank Stars League
كن جزءاً
من الحدث!
دوري نجوم بنك الدوحة
QSL

5.ESG Strategy

08 September 2026

Doha Bank has received an **upgrade of its MSCI ESG Rating** from BB to **BBB**, reflecting the Bank's strengthened environmental, social and governance (ESG) performance, transparency of its sustainability disclosures, and the progress achieved through its broader strategic transformation program.

بورصة قطر
Qatar Stock Exchange

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

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Doha Bank

ESG Strategy

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"***.





The Green Bond Principles

The Social Bond Principles

The Sustainability Bond Guidelines

The Sustainability-Linked Bond Principles

2022

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

2023

Doha Bank 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 ***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**

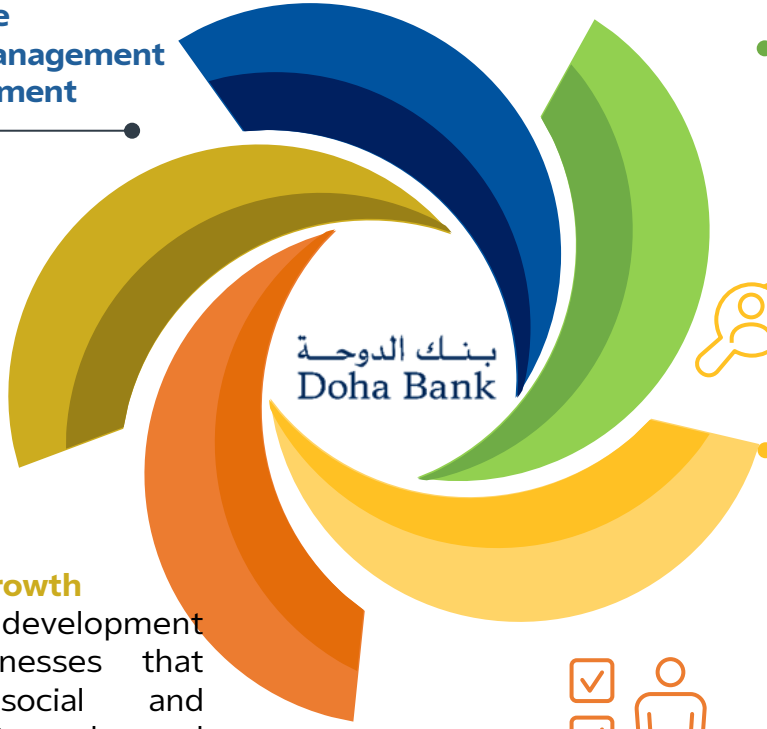
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Doha Bank's ESG Strategic Framework

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**

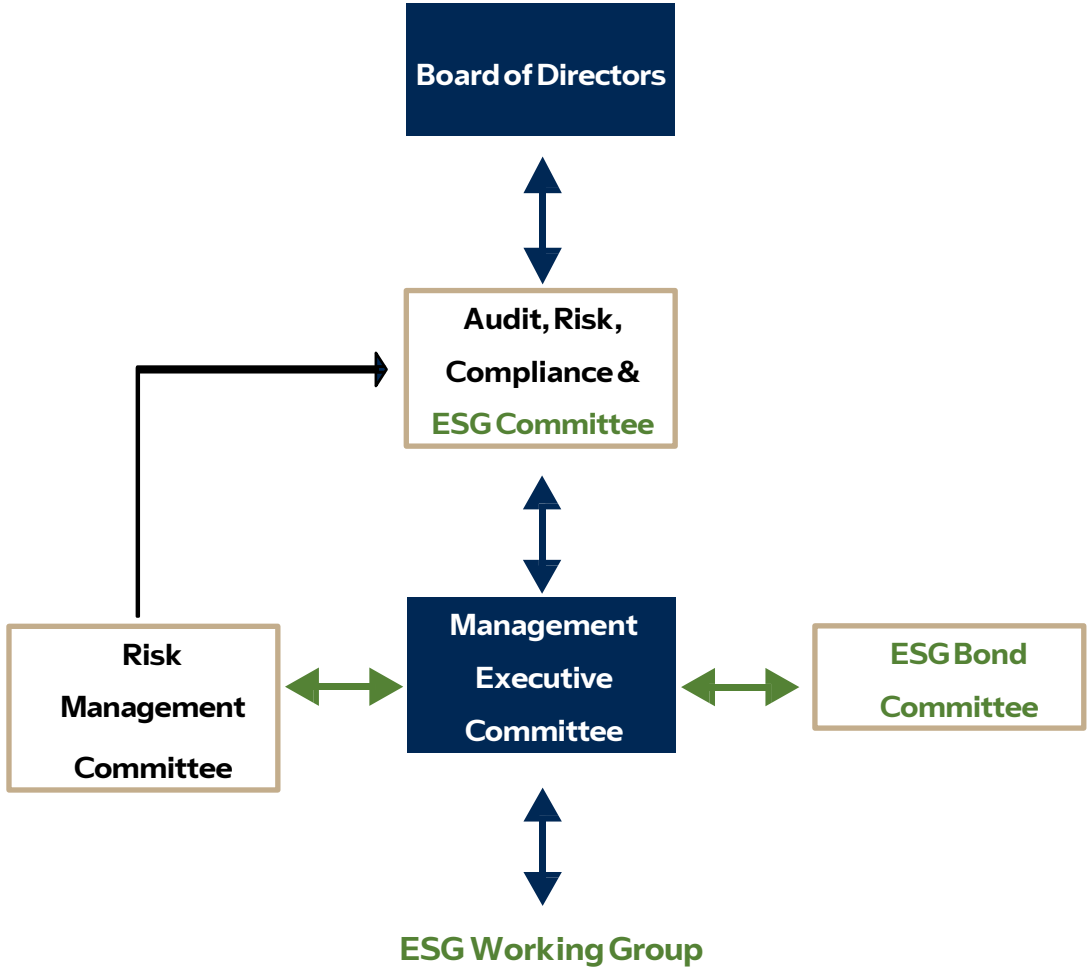
Empowering people and communities
To foster an inclusive workplace and promote the wellbeing of people and communities
- **Human capital development**
- **Community impact**

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Doha Bank's New ESG Governance Structure

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

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



Note: For more information: Doha Bank / Sustainability

Disclaimer

The presentation and any discussion may include forward-looking predictions and or expectations.

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

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

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

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

For more information click **here**

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Doha Bank

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Head of Investor Relations

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

For more information:
Doha Bank/ Investor/ Overview/