BASEL 3 Pillar III Disclosures

DOHA BANK

31 December 2025

Contents

Overview & Basis of Preparation

The following information is compiled in terms of the requirements of the Central Bank of Qatar and the
Disclosures presented as part of this document are in line with the disclosure template provided by Basel
Committee of Banking Supervision in DIS 10 dates 11/11/2021 and QCB circular 6/2022 dated 08/01/2022.

The period of reporting is for the year ending 31 December 2025 including comparative information (where applicable) and to be read in conjunction with the Financial Statements for the period ended 31 December 2025.

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

Capital Adequacy (KM1)

		a	b	c	d	e
		T	T-1	T-2	T-3	T-4
		31 Dec 2025	31 Dec 2024	31 Dec 2023	31 Dec 2022	31 Dec 2021
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	11,029,271	10,417,572	10,134,433	9,748,817	9,682,725
1a	Fully loaded ECL accounting model					
2	Tier 1	15,029,271	14,417,572	14,134,433	13,748,817	13,682,725
2a	Fully loaded ECL accounting model Tier 1					
3	Total capital	16,004,842	15,326,201	15,032,846	14,588,612	14,509,129
3a	Fully loaded ECL accounting model total capital					
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	84,509,708	78,421,041	78,093,981	73,174,661	71,898,016
4a	Total risk-weighted assets (pre-floor)					
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	13.05%	13.28%	12.98%	13.32%	13.47%
5a	Fully loaded ECL accounting model CET1 (%)					
5b	CET1 ratio (%) (pre-floor ratio)					
6	Tier 1 ratio (%)	17.78%	18.38%	18.10%	18.79%	19.03%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	17.78%	18.38%	18.10%	18.79%	19.03%
6b	Tier 1 ratio (%) (pre-floor ratio)					
7	Total capital ratio (%)	18.94%	19.54%	19.25%	19.94%	20.18%
7a	Fully loaded ECL accounting model total capital ratio (%)	18.94%	19.54%	19.25%	19.94%	20.18%
7b	Total capital ratio (%) (pre-floor ratio)					
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019)%	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	-	-	-	-	-

10	Bank G-SIB and/or D-SIB additional requirements (%)	-	-	-	-	-
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	4.55%	4.78%	4.48%	4.82%	4.97%
	Leverage ratio					
13	Total Basel III leverage ratio exposure measure	140,550,825	128,928,621	118,440,313	119,544,430	117,447,733
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	10.76%	11.18%	11.93%	11.58%	11.77%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	10.76%	11.18%	11.93%	11.58%	11.77%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	10.76%	11.18%	11.93%	11.58%	11.77%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	18,485,509	18,164,620	18,758,467	16,606,096	22,039,915
16	Total net cash outflow	9,069,861	10,841,236	13,256,046	8,242,567	13,203,154
17	LCR ratio (%)	203.81%	167.55%	141.51%	201.47%	166.93%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	69,136,812	57,552,653	49,648,329	51,622,131	58,242,001
19	Total required stable funding	74,115,533	73,795,058	67,754,643	64,533,706	63,793,126
20	NSFR ratio	93.28%	77.99%	73.28%	79.99%	91.30%

Risk Management Overview (OVA)

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

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

		performance and optimizing investment decisions. Together, these committees support a comprehensive and effective market risk management framework. The Risk Management Division (RMD) oversees the bank's daily risk management, ensuring risks stay within defined limits. It maintains independent oversight, separate from business lines. RMD identifies, assesses, measures, and reports all material risks, coordinating with relevant departments. It also ensures robust documentation of risk methodologies and assumptions, covering identified risks in the ICAAP and ensuring alignment with Basel III and QCB regulatory expectations Market & Liquidity Risk Management (MLRD), a sub-function within RMD, monitors market, interest rate, currency, and liquidity risks. MLRD oversees the banking and trading book, conducts due diligence on investment proposals, and reports to the Investment Committee. It provides critical management information on liquidity risk, interest rate risk, stress testing, regulatory ratios, and concentration risk, supporting effective asset and liability management. Ultimately, RMD contributes to a comprehensive risk framework aligned with QCB guidelines and industry's best practices.
Operational Risk	**LOW**	• The Bank has in place a comprehensive Operational Risk Management Framework supported by Operational Risk Management Policy and Procedure Documents. • Due to the intrinsic nature of operational risk, operational risk cannot be avoided but can be mitigated to an acceptable level. • The Bank has in place well defined comprehensive policies and procedure manuals supporting key business processes. • From a governance point of view, operational risk matters are discussed in the Risk Management Committee Meetings which oversees the implementation of operational risk management in the Bank.

Credit Concentration Risk	**MEDIUM**	As part of managing concentration risk, Doha Bank has an approved Policy to this effect, wherein the Economic Sector limits are defined & monitored. Significant recent settlement of MoF drawings have distorted the concentration levels. However, bank has implemented measures to reduce the concentration and redirected lending to relativity unbanked sectors.
Liquidity Risk	**MEDIUM**	The Board of Directors (BoD) and Executive Management have ultimate oversight over liquidity risk and approve the liquidity risk appetite framework . The Asset and Liability Committee (ALCO) is responsible for implementing the Board-approved framework, including monitoring liquidity positions and maintaining contingency funding plans. . The Market, Liquidity, and Risk Department (MLRD) independently identifies measures, monitors, and reports liquidity risk, conducts stress tests, and provides recommendations and guidance on funding and liquidity risk exposures and actions. MLRD monitors liquidity risk against approved regulatory and internal limits, reporting breaches to ALCO and escalating material exceptions in line with governance protocols. The bank strengthens funding stability through diversified and reliable funding sources, including an increased focus on longer-term funding instruments. Strong relationships with major Qatari institutions including government entities, agencies, and the private sector support a stable deposit base. The bank's liquidity risk management focuses on maintaining ample, diversified funding and unencumbered high-quality liquid asset (HQLA) portfolio, thereby ensuring liquidity and funding risk remains within approved appetite levels and mitigates depositor concentration risk. To address unexpected liquidity pressures, the bank has a Board approved Contingency Funding Plan (CFP), enabling effective responses to sudden adverse changes by outlining early warning indicators, escalation procedures, and funding actions under stress scenarios. Liquidity stress testing is integral to risk management, assessing resilience against market shocks, economic downturns, and funding disruptions. These stress tests refine contingency strategies and bolster financial stability.

		The bank maintains a robust Liquidity Management Policy, ensuring adherence to guidelines. As of December 31, 2025, its Liquidity Coverage Ratio (LCR) was 203.81%, exceeding the 100% regulatory requirement. A minimum of $2 billion in unencumbered HQLA is always mandated to cover sudden liquidity needs. The Liquidity Contingency complements this framework by ensuring timely and effective response to liquidity stress events.
Interest Rate Risk in the Banking Book	**HIGH**	The Board of Directors (BOD) holds ultimate responsibility for managing IRRBB, including approving the IRRBB risk appetite, key risk metrics, and tolerance limit, delegating its management to the Asset Liability Committee (ALCO). ALCO, an executive committee, assists the Board in overseeing the bank's asset and liability management activities. It monitors compliance with established key IRRBB metrics such as Net Interest Income (NII) sensitivity and Economic Value of Equity (EVE) . The bank's Market Risk and Liquidity Department (MLRD) is responsible for developing detailed IRRBB policies, which are subject to ALCO approval and ensuring alignment with Qatar Central Bank (QCB) regulations and Basel IRRBB standards. MLRD plays a crucial role in managing interest rate risk by performing interest rate sensitivity analyses, reporting findings to ALCO, and ensuring compliance with established risk limits. Additionally, MLRD conducts daily assessments of the fixed-income bond portfolio, analyzing modified duration to evaluate exposure to interest rate fluctuations. Each investment proposal undergoes a thorough risk assessment, where potential interest rate risks are identified and mitigated before submission to the Investment Committee for final review and approval. This structured approach strengthens the bank's ability to proactively manage this risk. Doha Bank Group's IRRBB Policy establishes its governance framework for managing interest rate risk from assets and liabilities that re-price at different times. This policy provides standardized guidelines across the Group to identify, measure, monitor, report, and control all material IRRBB sources. It ensures the bank maintains an appropriate level of exposure to interest rate fluctuations, mitigating potential adverse effects on profitability and shareholder value. The policy also defines clear risk tolerance limits and integrates effective risk management practices, supporting a disciplined and strategic approach to IRRBB. Framework is built on the following key components: well defined risk appetite for Net Interest Income (NII) and Economic Value of Equity, implementing a

		structured risk management process, and maintaining robust internal governance process. comprehensively manage IRRBB. The Bank defines its IRRBB risk appetite in the Risk Appetite Statement, balancing the impact of interest rates on earnings and EVE. It sets risk tolerance for earnings at risk and EVE risk, ensuring exposures align with its capacity to manage interest rate fluctuations. The Bank integrates this approach into its budget and strategy, with escalation procedures for potential breaches of internal limits. Worst-case changes in EVE or NII are continuously monitored, reported with predefined actions if thresholds are exceeded. These limits, captured within the Risk Appetite Statement, support effective interest rate risk management through structured metrics and governance. In addition, the Bank conducts periodic stress testing and scenario analysis, including standardized interest rate shocks prescribed by regulators, to assess the impact on both earnings and economic value under adverse conditions.
Reputation Risk	**MEDIUM**	It refers to potential negative publicity, public perception, or uncontrollable events having an adverse impact on a bank's reputation. This could arise because of behavior, action or inaction, either by Doha Bank itself, our employees or those whom we are associated with. It could lead to lost revenue; increased operating, capital, or regulatory costs; or destruction of shareholder value. The bank has a zero tolerance for knowingly engaging in any business, activity or association where foreseeable reputational risk or damage has not been considered and mitigated. This risk could arise from poor customer service delivery, a high incidence of customer complaints, non-adherence to regulations, the imposition of penalties and adverse publicity in the media. The bank has established customer service units and call centers to monitor the services rendered through its delivery points and undertakes timely corrective measures. The Risk Management Committee provides bank wide oversight on reputational risk, sets policy and monitors material risks that could have negative reputational consequences. At the business level and across its subsidiaries, overseas branches and representative offices, the relevant Senior Management is responsible for the management of reputational risk in their respective business / functional operations.

Business & Strategic Risk	**HIGH**	• To ensure a proper oversight for business and strategy risk, the Bank has implemented several measures including the establishment of short-term and long-term plans for specific departments. These activities involve analysis of the actual versus target volumes, deviations, financial and non-financial goals, as well as major internal and external challenges encountered in achieving the set targets. • The bank has governance frameworks to oversee risk management activities. • The bank has implemented risk assessment processes to identify potential strategic risks. • The bank develops and monitors risk appetite and tolerance levels to ensure alignment with the bank's overall strategy. • The bank conducts scenario analysis and stress testing to assess the impact of potential strategic risks on the bank's capital and operations. • The bank has a robust performance management system encompassing objectives and Key Performance Indicators (KPIs). The performance is tracked on a periodic basis and reported to the competent authorities in the bank. • Strategic Risk has been assessed by the Bank as part of ICAAP process based on a comprehensive scorecard. The scorecard has risk drivers, key parameters, and the performance of each parameter in the last 12 months. The score is assigned to the scorecard parameters, which eventually helps in calculating capital charge for the strategic risk.

OV1 – Overview of RWA

		RWA		Minimum Capital Requirement
		T	T-1	T
		31-Dec-25	31-Dec-24	31-Dec-25
		a	b	c
1	Credit risk (excluding counterparty credit risk)	77,652,063	72,368,361	10,483,029
2	Of which: standardised approach (SA)	77,652,063	72,368,361	10,483,029
3	Of which: foundation internal ratings-based (F-IRB) approach			
4	Of which: supervisory slotting approach			
5	Of which: advanced internal ratings-based (A-IRB) approach			
6	Counterparty credit risk (CCR)	196,790	160,962	26,567
7	Of which: standardised approach for counterparty credit risk	196,790	160,962	26,567
8	Of which: IMM			
9	Of which: other CCR			
10	Credit valuation adjustment (CVA)	196,790	160,962	26,567
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period			
12	Equity investments in funds – look-through approach			
13	Equity investments in funds – mandate-based approach			
14	Equity investments in funds – fall-back approach			
15	Settlement risk			
16	Securitisation exposures in banking book			
17	Of which: securitisation IRB approach (SEC-IRBA)			
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)			
19	Of which: securitisation standardised approach (SEC-SA)			
20	Market risk	1,646,546	990,893	222,284
21	Of which: standardised approach (SA)	1,646,546	990,893	222,284
22	Of which: internal model approach (IMA)			
23	Capital charge for switch between trading book and banking book			

24	Operational risk	4,817,518	4,739,863	650,365
25	Amounts below the thresholds for deduction (subject to 250% risk weight)			
26	Aggregate capital floor applied			
27	Floor adjustment (before application of transitional cap)			
28	Floor adjustment (after application of transitional cap)			
29	Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)	84,509,707	78,421,041	11,408,810

Composition of Capital and TLAC

CC1 - Composition of regulatory own funds

		Dec-25	Dec-24
Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	Directly issued qualifying common shares	3,100,467	3,100,467
2	Retained earnings	940,365	983,620
3	Accumulated other comprehensive income (and other reserves)	6,990,160	6,334,931
3a	Funds for general banking risk	1,628,600	1,451,600
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-	-
5	Minority interests (amount allowed in consolidated CET1)	-	-
6	**Common Equity Tier 1 (CET1) capital before regulatory adjustments**	**11,030,992**	**10,419,018**
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	-	-
8	Intangible assets (net of related tax liability) (negative amount)	-	-
9	Other intangibles other than mortgage servicing rights (net of related tax liability	-	-
10	Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)	1,721	1,446
11	Cash flow hedge reserves	-	-
12	Securitisation gain on sale	-	-
13	Gains and losses due to changes in own credit risk on fair valued liabilities	-	-
14	Defined benefit pension fund net assets	-	-
15	Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)	-	-
16	Reciprocal crossholdings in common equity	-	-

17	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
19	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability		
20	Amount exceeding 15% threshold		
21	Of which: significant investments in the common stock of financials		
22	Of which: deferred tax assets arising from temporary difference		
23	QCB specific regulatory adjustments		
24	**Total regulatory adjustments to Common Equity Tier 1 (CET1)**	1,721	1,446
25	**Common Equity Tier 1 (CET1) capital**	**11,029,271**	**10,417,572**
Additional Tier 1 (AT1) capital: instruments			
26	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	4,000,000	4,000,000
27	Of which: classified as equity under applicable accounting standards	4,000,000	4,000,000
28	Of which: classified as liabilities under applicable accounting standards		
29	Directly issued capital instruments subject to phase-out from additional Tier 1		
30	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in AT1)		
31	Of which: instruments issued by subsidiaries subject to phase-out		
32	**Additional Tier 1 (AT1) capital before regulatory adjustments**	**4,000,000**	**4,000,000**
Additional Tier 1 (AT1) capital: regulatory adjustments			
33	Investments in own additional Tier 1 instruments		

34	Investments in capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation		
35	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation		
36	QCB specific regulatory adjustments		
37	**Total regulatory adjustments to Additional Tier 1 (AT1) capital**	**-**	**-**
38	**Additional Tier 1 (AT1) capital**	**4,000,000**	**4,000,000**
39	**Tier 1 capital (T1 = CET1 + AT1)**	**15,029,271**	**14,417,572**
Tier 2 (T2) capital: instruments			
40	Directly issued qualifying Tier 2 instruments plus related stock surplus		
41	Directly issued capital instruments subject to phase-out from Tier 2		
42	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2		
43	of which: instruments issued by subsidiaries subject to phase out		
44	Eligible Expected Credit Loss provisions	975,571	908,629
45	**Tier 2 (T2) capital before regulatory adjustments**	975,571	908,629
46	**Tier 2 (T2) capital: regulatory adjustments**		
47	Investments in own Tier 2 instruments		
48	Investments in capital, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		
49	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		
50	QCB specific regulatory adjustments		
51	**Total regulatory adjustments to Tier 2 (T2) capital**	**-**	**-**
52	**Tier 2 (T2) capital**	**975,571**	**908,629**
53	**Total capital (TC = T1 + T2)**	**16,004,842**	**15,326,201**
54	**Total Risk exposure amount**	**84,509,707**	**78,421,041**
55	**Capital ratios and buffers**		

56	Common Equity Tier 1 (as a percentage of total risk exposure amount)	13.05%	13.28%
57	Tier 1 (as a percentage of total risk exposure amount)	17.78%	18.38%
58	Total capital (as a percentage of total risk exposure amount)	18.94%	19.54%
59	Institution specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	2.50%	2.50%
60	of which: capital conservation buffer requirement	2.50%	2.50%
61	Of which: bank-specific countercyclical buffer requirement	-	-
62	Of which: higher loss absorbency requirement (e.g. DSIB)	-	-
63	**Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)**	4.55%	4.78%
64	**The QCB Minimum Capital Requirement**		
65	Common Equity Tier 1 minimum ratio	8.50%	8.50%
66	Tier 1 minimum ratio	10.50%	10.50%
67	Total capital minimum ratio	13.50%	13.50%

CC2 - Reconciliation of regulatory capital to balance sheet

	a	b	c
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference to Financial Statements
	As at period-end-Dec-25	As at period-end-Dec-25	
Assets			
Cash and balances with central banks	5,988,804	5,988,804	8
Due from banks	7,118,100	7,118,100	9
Loans and advances to customers (excluding acceptance)	67,430,133	67,430,133	10
Acceptance (off-balance sheet exposure) treated as loans and advances	292,008		10
Investment securities	36,782,324	36,782,324	11
Insurance contract assets	13,633	13,633	

Other assets	2,105,601	2,105,601	12
Investment in an associate	10,567	10,567	13
Property, furniture and equipment	424,024	424,024	14
Total assets	**120,165,194**	**119,873,186**	
Liabilities			
Due to banks	25,045,346	25,045,346	15
Customers deposits	57,740,427	57,740,427	16
Debt securities	9,569,591	9,569,591	17
Other borrowings	9,017,303	9,017,303	18
Insurance contract liabilities	51,068	51,068	
Other liabilities (excluding customer acceptance)	2,848,681	2,848,681	19
Customer acceptance (off-balance sheet exposure) treated as other liabilities	292,008		19
Total liabilities	**104,564,424**	**104,272,416**	
Shareholders' equity			
Share capital	3,100,467	3,100,467	20 (a)
Legal reserve	5,112,077	5,112,077	20 (b)
Risk reserve	1,628,600	1,628,600	20 (c)
Fair value reserve	370,393	370,393	20 (d)
Foreign currency translation reserve	(92,541)	(92,541)	20 (e)
Retained earnings	1,481,774	1,481,774	
Net equity attributable to shareholders of the Bank	**11,600,770**	**11,600,770**	
Instruments eligible as additional Tier 1 capital	**4,000,000**	**4,000,000**	20 (g)
Total equity	**15,600,770**	**15,600,770**	
Total liabilities and equity	**120,165,194**	**119,873,186**	

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

		a	b
		QR 2 billion	**QR 2 billion**
1	Issuer	Doha Bank Q.P.S.C	Doha Bank Q.P.S.C

2	Unique identifier (e.g.: Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	Private Placement 1	Private Placement 2
3	Governing law(s) of the instrument	Stage of Qatar	Stage of Qatar
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		
4	Transitional Basel III rules		
5	Post-transitional Basel III rules		
6	Eligible at Solo/Group/Group & Solo	Group and Solo	Group and Solo
7	Instrument type (types to be specified by each jurisdiction)	Additional Tier 1	Additional Tier 1
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	2,000,000	2,000,000
9	Par value of instrument		
10	Accounting classification	Instrument eligible as Additional Tier 1 Capital	Instrument eligible as Additional Tier 1 Capital
11	Original date of issuance	31-Dec-13	30-Jun-15
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date		
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount		
16	Subsequent call dates, if applicable		
	Coupons / dividends		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	4.35%	5.15%
19	Existence of a dividend stopper	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Full discretionary	Full discretionary
21	Existence of step-up or other incentive to redeem		
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible		
24	If convertible, conversion trigger(s)		
25	If convertible, fully or partially		
26	If convertible, conversion rate		
27	If convertible, mandatory or optional conversion		

28	If convertible, specify instrument type convertible into		
29	If convertible, specify issuer of instrument it converts into		
30	Write down feature		
31	If write down, write down trigger(s)		
32	If write down, full or partial		
33	If write down, permanent or temporary		
34	If temporary write-down, description of writeup mechanism		
34a	Type of subordination	Subordinated (Additional Tier 1 Capital)	Subordinated (Additional Tier 1 Capital)
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).		
36	Non-compliant transitioned features		
37	If yes, specify non-compliant features		

Leverage Ratio

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

		31 Dec 2025
1	Total consolidated assets as per published financial statements	120,165,194
2	Adjustment for investments in banking, finance, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	-
4	Adjustments for temporary exemption of central bank reserves (if applicable)	-
5	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustments for eligible cash pooling transactions	-
8	Adjustments for derivative financial instruments	938,883
9	Adjustment for securities financing transactions (i.e. repurchase agreements and similar secured lending)	22,730,886
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	20,511,998
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12	Other adjustments	(23,796,136)
13	**Leverage ratio exposure measure**	**140,550,825**

LR2: Leverage ratio common disclosure template

		Dec-2025	Dec-2024
1	On balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	96,375,440	88,886,163
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework		
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	(474,295)	(233,414)
4	(Adjustment for securities received under securities financing transactions that are recognized as an asset)		
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital)		
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(1,721)	(1,446)
7	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)**	95,899,424	88,651,303
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	600,712	726,435
9	Add-on amounts for potential future exposure associated with all derivatives transactions	807,805	1,217,521
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)		
11	Adjusted effective notional amount of written credit derivatives		
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
13	**Total derivative exposures (sum of rows 8 to 12)**	1,408,517	1,943,957
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	20,939,171	18,934,728
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets	1,791,715	1,198,878
17	Agent transaction exposures	-	-
18	**Total securities financing transaction exposures (sum of rows 14 to 17)**	22,730,886	20,133,606
19	Off-balance sheet exposure at gross notional amount	28,070,061	27,408,010
20	(Adjustments for conversion to credit equivalent amounts)	(7,558,063)	(9,208,254)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)		

22	**Off-balance sheet items (sum of rows 19 to 21)**	20,511,998	18,199,756
23	Tier 1 capital	15,125,044	14,419,018
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	140,550,825	128,928,621
25	**Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	10.76%	11.18%
25a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	10.76%	11.18%
26	**National minimum leverage ratio requirement**	3.00%	3.00%
27	**Applicable leverage buffers**	7.76%	8.18%

Liquidity Ratios

LIQA – Liquidity risk management

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

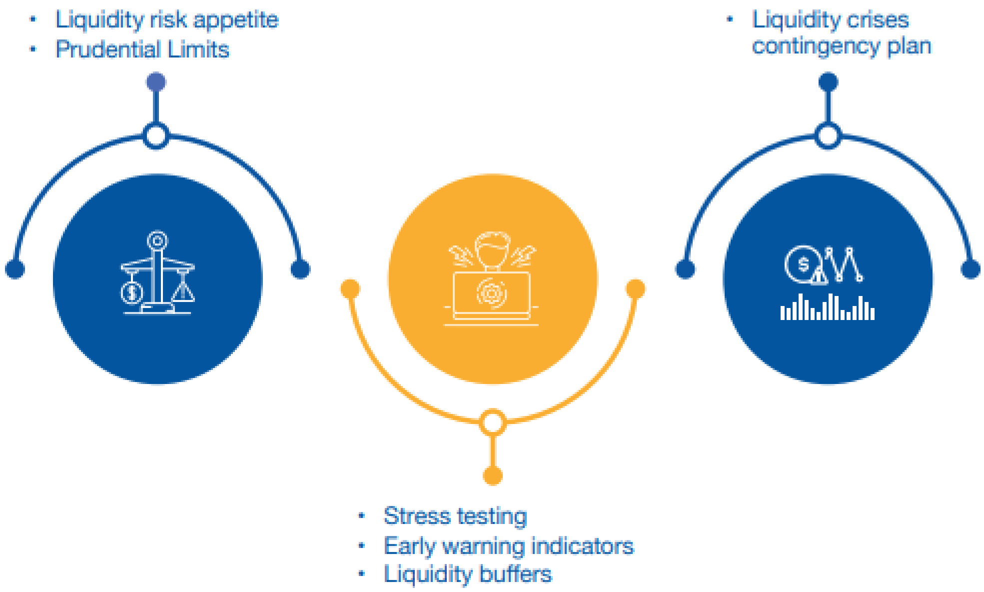
During crises, liquidity pressures may arise due to higher funding costs, limited access to wholesale markets, or market disruptions affecting liquid assets. To mitigate these risks, Doha Bank employs a comprehensive Liquidity Management Framework, setting risk appetite limits and benchmarks while monitoring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

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

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

Additionally, the bank prepares quarterly Funding Mix and Liquidity Plans, outlining liquidity management under stress scenarios while ensuring flexibility for crisis response. An Asset-Liability Management (ALM) system is integrated to monitor maturity mismatches, enhance regulatory computations, and optimize balance sheet management. The Bank also maintains a Contingency Funding Plan (CFP), which defines early warning indicators, stress triggers, escalation procedures, and funding actions to be implemented under liquidity stress conditions.

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



LIQ1 – Liquidity Coverage Ratio (LCR)

		a	b
		Total unweighted value (Average)	Total weighted value (Average)
High-quality liquid assets			
1	Total HQLA	18,821,358	18,485,509
Cash outflows			
2	**Retail deposits and deposits from small business customers, of which:**	12,409,599	992,482
3	Stable deposits	-	-
4	Less stable deposits	12,409,599	992,482
5	**Unsecured wholesale funding, of which:**	25,720,597	14,236,979
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	25,720,597	14,236,979
8	Unsecured debt	-	-
9	**Secured wholesale funding**		
10	**Additional requirements, of which:**	3,318,434	253,110
11	Outflows related to derivative exposures and other collateral requirements		
12	Outflows related to loss of funding on debt products	3,318,434	253,110
13	Credit and liquidity facilities		
14	**Other contractual funding obligations**	888,475	888,475
15	**Other contingent funding obligations**	11,392,326	1,285,492
16	**TOTAL CASH OUTFLOWS**	53,729,431	17,656,538
			Cash inflows
17	**Secured lending (eg reverse repos)**	-	-
18	**Inflows from fully performing exposures**	12,076,845	7,959,085
19	Other cash inflows	627,592	627,592
20	**TOTAL CASH INFLOWS**	12,704,437	8,586,677
			Total adjusted value
21	**Total HQLA**		18,485,509
22	**Total net cash outflows**		9,069,861
23	**Liquidity Coverage Ratio (%)**		203.81%

LIQ 2 – Net Stable Funding Ratio (NSFR)

		a	b	c	d	e
		Unweighted value by residual maturity				Weighted Value
		No Maturity	< 6 months	6 months to < 1 year	≥ 1 year	
Available stable funding (ASF) item						
1	Capital:	**15,496,062**				**15,496,062**
2	*Regulatory capital*	11,496,062				
3	*Other capital instruments*	4,000,000				
4	Retail deposits and deposits from small business customers:	6,982,190	4,314,256	1,444,429	-	11,232,705
5	*Stable deposits*					
6	*Less stable deposits*	6,982,190	4,314,256	1,444,429	-	11,232,705
7	Wholesale funding:	6,624,009	30,078,568	6,040,818	23,595,888	42,408,045
8	*Operational deposits*	-	-	-	-	-
9	*Other wholesale funding*	6,624,009	30,078,568	6,040,818	23,595,888	42,408,045
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	-	25,209,480	-	-
12	*NSFR derivative liabilities*		-	-	-	
13	*All other liabilities and equity not included in the above categories*	-	-	25,209,480	-	-
14	**Total ASF**	29,102,261	34,392,824	32,694,727	23,595,888	69,136,812
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)	4,466,894	4,122,840	1,946,057	22,414,087	1,647,092
16	Deposits held at other financial institutions for operational purposes					
17	Performing loans and securities:	-	13,974,927	3,531,972	58,013,041	58,258,174
18	*Performing loans to financial institutions secured by Level 1 HQLA*	-	-	-	-	-
19	*Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured*	-	3,122,439	1,450,449	-	1,193,590

	performing loans to financial institutions					
20	*Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:*	-	10,852,488	2,081,523	48,460,195	47,658,171
21	*With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk*				-	-
22	*Performing residential mortgages, of which:*	-	-	-	-	-
23	*With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk*	-	-	-	-	-
24	*Securities that are not in default and do not qualify as HQLA, including exchange-traded equities*	-	-	-	9,552,846	9,406,413
25	Assets with matching interdependent liabilities					
26	Other assets:	469,634	-	11,431,670	-	11,830,859
27	*Physical traded commodities, including gold*					
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties*		-	-	-	-
29	*NSFR derivative assets*	-	-	-	-	-
30	*NSFR derivative liabilities before deduction of variation margin posted*		-	491,429	-	491,429
31	*All other assets not included in the above categories*	469,634	-	10,846,251	-	11,245,440
32	Off-balance sheet items	-	6,500,472	6,287,310	-	2,379,407
33	**Total RSF**	4,936,528	24,598,239	23,197,010	80,427,128	74,115,533

34	**Net Stable Funding Ratio (%)**					93.28%

Credit Risk

CRA – General qualitative information about credit risk

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

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

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

CR1 – Credit quality of assets

		Gross carrying values of		Allowances /impairments	Of which ECL accounting provisions for credit losses on standardised approach exposures		Of which ECL accounting provisions for credit losses on IRB exposures	Net values
		Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		(a+b-c)
		a	b	c	d	e	f	g
1	Loans	4,837,946	68,485,158	5,600,963	5,600,963	-	-	67,722,141
2	Debt Securities	27,414	35,845,833	32,132	32,132	-	-	35,841,115
3	Off-balance sheet exposures	570,961	17,015,199	445,605	445,605	-	-	17,140,555
4	**Total**	**5,436,321**	**121,346,190**	**6,078,700**	**6,078,700**	**-**	**-**	**120,703,811**

CR2 – Changes in stock of defaulted loans and debt securities

		31 Dec 2025
1	**Defaulted loans and debt securities at end of the previous reporting period**	**4,946,957**
2	Loans and debt securities that have defaulted since the last reporting period	462,797
3	Returned to non-defaulted status	0
4	Amounts written off	(882,100)
5	Other changes	337,706
6	**Defaulted loans and debt securities at end of the reporting period (1+2+3+4+5)**	**4,865,360**

CRB: Additional disclosure related to the credit quality of assets

- **The scope and definitions of past due and impaired exposures**: Bank considers an exposure past due for more than 90 days as impaired unless additional information proves it otherwise.
- **Description of methods used for determining impairments**: Doha Bank utilizes various methods to determine impairment, ensuring recognition of potential losses on underlying assets. These methods include:

  (a) Probability of Default (PD) Model: PD models assess the likelihood of borrowers defaulting on their obligations. These models utilize statistical techniques and factors such as financial ratios, credit scores, and industry-specific data to estimate the Probability of Default within a specific timeframe.
  (b) Loss Given Default (LGD) Models: LGD models estimate the potential loss that may be incurred if a borrower default. These models consider factors such as collateral value, recovery rates, and potential losses through bankruptcy proceedings or distressed asset sales.
  (c) Scenario Analysis: Doha Bank analyzes various scenarios, including adverse economic conditions, to assess the potential impact on the loan portfolio. This helps determine impairment that may arise from a deterioration in asset quality under specific stress scenarios.

- **The Bank's own definition of a restructured exposure:** A loan in respect of which the Bank, has agreed to modify / amend the original terms and conditions of a loan or credit facility due to the financial distress of the borrower which would have not been considered in the normal course.

- **Geographic analysis of credit quality assets:** Doha Bank has implemented distinct risk rating models tailored for different jurisdictions (India, Kuwait & UAE) to effectively capture the specific risk elements associated with each location. These models have been designated to accurately assess the potential impact of location-related impediments on the Bank's risk profile.

- **Industry analysis of credit quality assets:** Doha Bank has implemented distinct risk rating models tailored for different industries (Corporate finance, SME, contracting finance, Real Estate & HNWI) to effectively capture the specific risk elements associated with respective Industry. These models have been designated to accurately assess the potential impact of Industry-related impediments on the Bank's risk profile.

- **Exposures by Industry and related ECL/Provision**: Reports in place.
- **Exposures by Country and related ECL/Provision**: Reports in place.
- **Ageing analysis of days for past due credit risk exposures**: Reports in place.

Loans & Advances: Residual Maturity

	Funded	Non-Funded
Less than 1 month	8,920,284	
1-3 months	2,025,315	5,179,312
3 months1 year	5,218,464	7,517,126
Above 1 year	51,558,078	4,889,722
Total	**67,722,141**	**17,586,160**

Loans & Advances: Sector - wise distribution

Segment	2025	2024
Government and related agencies	45,198,436	39,551,214
Industry	2,330,731	2,051,293
Commercial	10,674,133	10,442,919
Services	23,203,905	21,948,746
Contracting	6,185,307	5,822,724
Real estate	21,017,369	19,496,985
Personal	7,151,271	6,779,610
Others	2,390,285	2,117,555
Guarantees	10,962,231	11,602,583
Letters of credit	2,457,209	1,035,921
Unutilized credit facilities	4,166,720	1,595,530
Total	**135,737,597**	**122,445,080**

Loans & Advances: By Geographic Sector

Geographic Sector	2025	2024
Qatar	58,853,213	53,641,472
Other GCC	6,591,530	5,176,367
Other Middle East	228,015	204,556
Rest of the world	2,049,383	1,961,128
Total	**67,722,141**	**60,983,523**

Investment securities – debt: By Geographic Sector

Geographic Sector	2025	2024
Qatar	27,301,079	25,631,490
Other GCC	8,106,195	7,223,083
Other Middle East	0	0
Rest of the world	437,744	504,086

Total	**35,845,018**	**33,358,659**

CRC: Qualitative disclosure related to credit risk mitigation techniques

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

Not Applicable.

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

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

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

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

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

To mitigate such concentration risks, DB pursues diversification across guarantor types, collateral assets, and credit derivative providers, aiming to limit exposure to any single counterparty or asset class. The Bank strategically aims to maintain low Loan-to-Value

(LTV) thresholds to reduce the impact of collateral value fluctuations and to provide a buffer in adverse market conditions.

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

Credit Risk Mitigation

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

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

CR3 – Credit risk mitigation techniques – overview

		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
		a	b	c	d	e
1	Loans	7,146,822	65,770,383	63,132,228	2,638,155	-
2	Debt Securities	-	35,873,247	35,873,247		-
3	Total	7,146,822	101,643,630	99,005,475	2,638,155	-
4	Of which defaulted	1,447,407	3,417,953	3,415,853	2,100	-

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

- **Names of the External Credit Assessment Institutions (ECAIs) and Export Credit Agencies (ECAs) used by the bank over the reporting period**: Moody's, Fitch, S&P, Capital Intelligence and other internationally reputed rating agencies.
- **The asset classes for which each ECAI or ECA is used:** Externally rated corporates, banks, and other institutions
- **The alignment of the alphanumerical scale of each agency used with risk buckets (except where the relevant supervisor publishes a standard mapping with which the bank must comply):** Refer to the QCB mapping table for rating equivalents presented under (DIS40-CRA) on page 26.

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

	Asset classes	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
		a	b	c	d	e	f
1	Sovereigns and their central banks	39,893,913	1,050,619	39,893,913	148,089	344,714	0.86%
2	Non-central government public sector entities	44,190	185,027	44,190	50,405	47,235	49.93%
3	Multilateral development banks	-	-	-	-	-	0.00%
4	Banks	8,181,026	9,085,444	8,181,026	3,527,414	7,195,514	61.46%
5	Securities firms	-	-	-	-	-	0.00%
6	Corporates	40,786,167	12,682,223	38,040,087	4,474,942	39,241,404	92.30%
7	Regulatory retail portfolios	7,018,680	1,480,025	6,616,935	231,151	4,865,981	71.06%
8	Secured by residential property	745,455	-	727,722	-	247,360	33.99%
9	Secured by commercial real estate	20,716,516	-	20,593,500	-	21,903,761	106.36%
10	Equity	961,788	-	961,788	-	1,722,991	179.14%
11	Past-due loans	2,211,052	301,359	2,131,886	199,190	1,438,077	61.69%
13	Other assets	2,031,819	-	2,031,819	-	1,595,799	78.54%
14	**Total**	**122,590,606**	**24,784,696**	**119,222,866**	**8,631,190**	**78,602,836**	**61.48%**

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

Segment	20%	50%	75%	80%	85%	100%	130%
Corporates	3,720,613	319,641	757,800	50,475	176,124	48,161,151	282,586

Segment	0%	20%	50%	100%
Sovereigns and their central banks	38,097,582	501,071	269,036	109,981

Segment	20%	30%	50%	100%	150%
Banks	2,217,519	4,722,664	3,211,328	7,094,797	20,162

Segment	20%	25%	30%	40%	45%	50%	70%	90%	110%
Real Estate	149,981	100,826	260,665	42,689	45,307	77,377	3,280,723	4,540,173	8,123,776

Segment	45%	75%	100%
Retail	3,868,814	2,850	4,627,041

Segment	50%	100%	150%
Default Loans	4,949,610	385,251	56,904

Segment	100%	150%
Loans for Land Acquisition, Development and Construction	963,156	3,877,298

Segment	0%	100%
Others	436,020	1,595,799

Segment	170%	250%
Equity Instrument	851,849	109,939

Segment	20%	50%
Domestic Public Sector Entities	6,594	222,455

Segment	187.5%
Default Real Estate	105,868

Segment	0%
Government Entities	167

Counterparty credit risk

CCRA – Counterparty credit risk (CCRA)

Counterparty Risk	Counterparty risk is the risk that a counterparty may default at any time during the life of a transaction before the final settlement of its cash flow. This may result in an economic loss to the bank if the exposure to the counterpart is positive at the time of default. The bank proactively identifies, measures, and manages this risk through the implementation of appropriate risk policies and tools.
Management & Mitigation	The Bank manages counterparty credit risk arising from derivative transactions through a comprehensive market risk and counterparty risk management framework. Exposures are measured and monitored daily using mark-to-market (MTM) valuations. Where applicable, margining arrangements are in place, including the exchange of cash collateral through margin calls, to mitigate potential exposures. The Bank maintains internal limits for counterparty and country exposures in line with Qatar Central Bank requirements. Counterparty exposures are actively monitored through established reporting and risk management tools to identify potential risks and ensure that undue exposures are avoided.

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

		a	b	c	d	e	f
		Replacement cost	Potential future exposure	Effective EPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	1,070,346	807,805		1.40	2,629,411	196,790
2	Internal models method (for derivatives and securities financing transactions, or SFTs)						
3	Simple Approach for credit risk mitigation (for SFTs)						
4	Comprehensive Approach for credit risk mitigation (for SFTs)						
5	Value-at-risk (VaR) for SFTs						
6	**Total**	**1,070,346**	**807,805**			**2,629,411**	**196,790**

CVAA - General qualitative disclosure requirements related to CVA

Credit valuation adjustment is a change to the market value of derivative instruments to account for counterparty credit risk. It represents the adjustment to the standard derivative value that a buyer would offer after considering the possibility of a counterparty's default.

The Bank calculates CVA on the derivative transactions in line with the latest applicable QCB circular. As of December-2025, the total RWA for CVA is QAR 196.79 Mn.

CCR2 - Credit valuation adjustment (CVA) capital charge

		a	b
		EAD post-CRM	RWA
	Total portfolios subject to the Advanced CVA capital charge		
1	(i) VaR component (including the 3×multiplier)	-	-
2	(ii) Stressed VaR component (including the 3×multiplier)	-	-
3	All portfolios subject to the Standardised CVA capital charge	2,629,411	196,790
4	**Total subject to the CVA capital charge**	**2,629,411**	**196,790**

CCR5 – Composition of collateral for CCR exposure

	a	b	c	d	e	f
	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash – domestic currency		4,661		474,295		
Cash – other currencies						127,910
Domestic sovereign debt						12,353,399
Other sovereign debt						5,707,597
Government agency debt						1,531,587

Corporate bonds						517,744
Equity securities						
Other collateral (Banks and NBFIs)						732,208
Total		**4,661**		**474,295**		**20,970,445**

Market Risk

MRA: Qualitative disclosure requirements related to market risk

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

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

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

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

MR1: Market risk under the standardised approach

		a Capital requirement in standardised approach
1	General interest rate risk	31,677
2	Equity risk	639,830
3	Commodity risk	
4	Foreign exchange risk	975,039
5	Credit spread risk – non-securitisations	
6	Credit spread risk – securitisations (non-correlation trading portfolio)	
7	Credit spread risk – securitisation (correlation trading portfolio)	
8	Default risk – non-securitisations	
9	Default risk – securitisations (non-correlation trading portfolio)	
10	Default risk – securitisations (correlation trading portfolio)	
11	Residual risk add-on	
12	**Total**	**1,646,546**

Interest Rate Risk in The Banking Book

IRRBBA – IRRBB risk management objectives and policies

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

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

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

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

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

IRRBB1 – Quantitative information on IRRBB

In reporting currency	IRRBB	
Period	**∆EVE**	**∆NII**
Parallel up	247,116	406,822
Parallel down	(104,465)	(406,822)
Steepener	(511,160)	
Flattener	598,937	
Short rate up	599,295	
Short rate down	(617,291)	
Maximum	(617,291)	(406,822)
Period	**T**	
Tier 1 capital	15,029,271	

Remuneration

REMA – Remuneration policy

(A) Information Relating to the Bodies That Oversee Remuneration

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

(B) Design and Structure of Remuneration Processes

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

(C) Consideration of Risk in Remuneration

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

(D) Link Between Performance and Remuneration

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

(E) Long-Term Performance Considerations

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

(F) Forms and Use of Variable Remuneration

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

REM1 – Remuneration awarded during the financial year

			(a)	(b)
SN	Remuneration amount		Senior management	Other material risk-takers
1	Fixed remuneration	Number of employees	14	16
2		Total fixed remuneration (rows 3 + 5 + 7)	16,563	23,564
3		Of which: cash-based	16,563	23,564
4		Of which: deferred		
5		Of which: shares or other share-linked instruments		
6		Of which: deferred		
7		Of which: other forms		
8		Of which: deferred		
9	Variable remuneration	Number of employees	11	15
10		Total variable remuneration (rows 11 + 13 + 15)	13,600	21,916
11		Of which: cash-based	13,600	21,916
12		Of which: deferred		
13		Of which: shares or other share-linked instruments		
14		Of which: deferred		
15		Of which: other forms		
16		Of which: deferred		
17	Total remuneration (rows 2 + 10)		30,163	45,480

REM2 – Special payments

Special payments	Guaranteed bonuses		Sign-on awards		Severance payments	
	Number of employees	Total amount	Number of employees	Total amount	Number of employees	Total amount
Senior management			4	380	4	914
Other material risk-takers					1	200

REM3 – Deferred remuneration

Not Applicable

Operational Risk

ORA: Operational risk disclosure requirements

Definition - Operational risk is the risk of loss resulting from inadequate or failed internal processes, people, systems, or from external events. It includes legal risk but excludes strategic and reputational risk.

Identification and Assessment of Operational Risk

Operational risk is inherent in banking activities and cannot be fully eliminated; however, it can be effectively mitigated and managed. Key sources of operational risk include:

- Internal and external fraud.
- Inadequate or failed processes, controls, or procedures.
- System failures causing service disruption.
- Cybersecurity threats, including denial-of-service attacks.
- Business disruption from external events such as natural disasters, terrorism, or utility failures.

Doha Bank recognizes that operational risks evolve continuously and adapts its risk management framework to address emerging threats. Primary responsibility for managing operational risk and ensuring compliance with control requirements rests with the respective business units and support functions.

Insurance Coverage

Operational risk mitigation also involves comprehensive insurance programs, including Banker's Blanket Insurance, Directors & Officers Liability, and Property Insurance. These policies address risks such as employee dishonesty, fraud, cyber threats, and natural disasters, supporting financial stability and operational continuity.

Key Steps in Doha Bank's Operational Risk Management

1. **Preventive Measures**
    - Staff training and documented processes.
    - Strong internal controls, reconciliations, and segregation of duties.

   - Rigorous new product and change management processes.
   - Outsourcing reviews and financial reporting controls.

2. **Risk & Control Self-Assessment (RCSA)**
   - Conducted across all business units, subsidiaries, and overseas branches.
   - Evaluates inherent and residual risks, control effectiveness, and corrective actions.
   - Operational risks categorized into:
     - Origination & Execution Risk
     - Fraud Risk
     - Business Continuity Risk
     - Regulatory Risk
     - Vendor Risk
     - Financial Reporting Risk
     - Staff Risk
     - Transaction Processing Risk

3. **Event Reporting & Root Cause Analysis**
   - Losses, near misses, and potential risk events investigated and reported quarterly to the Risk Management Committee and the Board Audit, Compliance & Risk Committee.

4. **Key Risk Indicators (KRIs)**
   - Entity-level KRIs monitored and reported monthly to enable proactive risk management.
   - Risk Appetite Statement intrinsically linked to KRIs.

5. Action Tracking
   - Proactively tracking actions to improve design and operating effectiveness of controls, and mitigate risk

Governance and Oversight

The Risk Management Committee oversees the operational risk framework, ensuring robust systems, policies, and practices aligned with Basel Committee's "Sound Practices for Operational Risk Management." The Bank invests in:

- Control infrastructure and business continuity planning.
- Risk transfer mechanisms (insurance, outsourcing).
- The ORM framework strengthens alignment between the first and second lines of defense. Internal Audit provides independent assurance on framework effectiveness.

Capital Measurement

- The Bank applies the **Standardized Approach** for operational risk capital calculation.

Internal Control Framework

The Bank operates under the **Three Lines of Defense Model** to ensure robust governance, effective risk management, and strong internal controls across all operations leading to timely identification, escalation, and remediation of issues. This framework clearly delineates roles and responsibilities for managing and overseeing risk:

First Line of Defense (FLOD) constituents: All Business Units, Operations, and Technology functions.
Role:

- Accountable for delivering the Bank's financial performance (P&L) and managing risks inherent in day-to-day activities.
- Own and operate the key processes, systems, and controls fundamental to the Bank's operations.
- Responsible for identifying, assessing, and mitigating risks within their respective areas, ensuring compliance with policies and procedures.

Key Responsibilities:

- Implementing effective controls and monitoring mechanisms.
- Ensuring timely escalation of issues and remediation of control gaps.
- Driving a strong risk culture within their teams.

Second Line of Defense (SLOD) constituents: Risk Management, Compliance, Legal, and Finance functions.
Role:

- Provides oversight, monitoring, and independent assessment of the Bank's risk profile.

- Empowered by the Board to **challenge and guide the First Line**, ensuring risks are managed within the Bank's risk appetite and regulatory requirements.

  Key Responsibilities:

- Developing and maintaining risk management frameworks, policies, and standards.
- Monitoring adherence to regulatory and internal requirements.
- Advising on emerging risks and ensuring corrective actions are implemented effectively.

Third Line of Defense (TLOD) constituents: Internal Audit and External Audit.
Role:

- Provides **independent assurance** to the Board and Executive Management on the effectiveness of governance, risk management, and internal controls across both the First and Second Lines.

  Key Responsibilities:

- Conducting risk-based audits and reviews.
- Reporting on control effectiveness and recommending improvements.
- Validating that risk management practices are operating as intended.

Summary of 3LoD Integration. This model ensures that:

- **FLOD** owns and manages risk.
- **SLOD** oversees and challenges risk management practices.
- **TLOD** independently assures the effectiveness of the entire framework.

Together, these lines create a strong control environment, enabling proactive risk management and compliance with Basel and regulatory standards.

Policies define roles and responsibilities at all levels.

Key Operational Risk pertaining to Doha Bank

The key operational risks relevant to Doha Bank include, but are not limited to, cyber risk, fraud risk, and geopolitical risk. These risks are broadly consistent with those faced by financial institutions in the region in which the Bank operates. The Bank continuously monitors these risks in the context of an evolving risk landscape, taking into account regulatory developments, technological advancements, and geopolitical dynamics that may impact its operations, financial position, and resilience.

Summary

Operational risk management at the Bank is comprehensive, combining preventive controls, continuous monitoring, governance oversight, and capital adequacy measures to safeguard financial stability and customer trust.

OR2 – Business indicator and subcomponents

BI and its subcomponents	T	T-1	T-2
1 Interest, lease and dividend component	125,169,992	124,163,488	112,176,263
1a Interest and lease income	7,157,408	7,278,157	6,698,339
1b Interest and lease expense	5,339,797	5,223,428	4,585,282
1c Interest earning assets	112,631,899	111,603,155	100,852,693
1d Dividend income	40,888	58,748	39,949
2 Services component	200,983	277,065	253,076
2a Fee and commission income	710,192	694,522	602,860
2b Fee and commission expense	(428,431)	(360,039)	(261,811)
2c Other operating income	22,931	31,915	25,015
2d Other operating expense	(103,709)	(89,333)	(112,987)
3 Financial component	133,688	14,698	191,991
3a Net P&L on the trading book	133,537	14,698	191,996
3b Net P&L on the banking book	151		(5)
4 BI	3,441,917	3,159,909	3,078,486
5 Business indicator component (BIC)	385,401	379,189	369,418

OR3 – Minimum required operational risk capital

	T
Business indicator component (BIC)	385,401.419
Internal loss multiplier (ILM)	1.000
Minimum required operational risk capital (ORC)	385,401.419
Operational risk RWA	4,817,517.732

Asset encumbrance

ENC – Asset encumbrance

Assets	Encumbered assets	Unencumbered assets	Total
Cash and balances with central banks	3,800,409	2,188,395	5,988,804
Due from banks	435	7,117,665	7,118,100
Loans and advances to customers	-	67,722,141	67,722,141
Investment securities	20,939,172	15,843,152	36,782,324
Other assets	-	2,119,234	2,119,234
Investment in an associate	-	10,567	10,567
Property, furniture and equipment	-	424,024	424,024
Total assets	**24,740,016**	**95,425,178**	**120,165,194**

Capital distribution constraints

CDC – Capital distribution constraints

		a	b
		CET1 capital ratio that would trigger capital distribution constraints (%)	**Current CET1 capital ratio (%)**
1	CET1 minimum requirement plus Basel III buffers (not taking into account CET1 capital used to meet other minimum regulatory capital/ TLAC ratios)	8.50%	13.05%
2	CET1 capital plus Basel III buffers (taking into account CET1 capital used to meet other minimum regulatory capital/ TLAC ratios)	12.50%	18.94%
		Minimum Leverage ratio requirement (%)	**Current Leverage Ratio (%)**
3	Leverage ratio	3.0%	10.76%