



Doha Bank  
Corporate Presentation

DECEMBER 2020



# Sustainable performance

	Global Finance	2020		New Age Banking Summit Awards	2020		Institute of Directors	2019
Outstanding Crisis Leadership – Community Award			Best Trade Finance Bank			The Golden Peacock Global Award for Corporate Governance		
	Institute of Directors	2020		Qatar Development Bank	2019		Asian Banking & Finance	2019
The Golden Peacock Global Award for Sustainability			Best Partner Bank Award			Qatar Domestic Cash Management Bank of the Year		
	Global Economics Awards	2020		ICMG International – Enterprise, Digital & IT Architecture Excellence Regional Awards	2019		Asian Banking & Finance	2019
Best Digital Bank			Best Software Architecture in Mobile Applications			Corporate & Investment Bank of the Year – Qatar		
	Global Finance	2020		ICMG International – Enterprise, Digital & IT Architecture Excellence Regional Awards	2019		World Union of Arab Bankers	2019
Best Trade Finance Provider			IT – Infrastructure – Data Centre / Networks			Best Customer Services & Alternative Banking Channels		
	World HRD Congress	2020		LinkedIn	2019		World Confederation of Businesses	2019
Best Employer Brand Award			Best Talent Acquisition Team			The BIZZ – World Business Leader Award		

# Doha Bank – Global Reach



## KEY INFORMATION

- Founded in Doha, Qatar on March 15, 1979
- Client base of more than 451,000 customers including customers under Wages Protection System (WPS)
- 23 Domestic branches, 6 E-branches including Pay Offices and around 88 ATMs
- 6 International branches and 8 international ATMs, plus 14 Representative Offices

## BUSINESS FOOTPRINT

- Full branch operations in Qatar, UAE (Dubai & Abu Dhabi), India (Mumbai, Chennai & Kochi) and Kuwait
- Representative offices in China (Shanghai & Hong Kong), Canada, Turkey, Singapore, Germany, Japan, The United Kingdom, South Korea, South Africa, Bangladesh, Australia, Sri Lanka and Nepal
- Brokerage and financial services associate in India
- Sharq Insurance Company 100% owned insurance company in Qatar

## FINANCIAL HIGHLIGHTS DECEMBER 2020

- Total Assets: USD 28.43 billion
- Loan Portfolio: USD 17.97 billion
- Customer Deposits: USD 15.12 billion

USD \$1 = QAR 3.6415

# Doha Bank is committed to Environmental, Social and Governance (ESG) Sustainable Practices

Doha Bank began the publication of its annual sustainability disclosure statements from the year 2009.

Doha Bank sustainability reporting is guided by the Qatar Stock Exchange (QSE) ESG reporting methodology; since 2016.

Doha Bank has increased the scope of its reporting to include all required metrics from both GRI and QSE.

Doha Bank further supports the Ten Principles of the United Nations Global Compact on human rights, labor, environment and anticorruption.

It is important to note that Sustainability in our approach to business and to all stakeholders will be a journey that will lead to growth at Doha Bank over a much longer period and will continue to be so into the future as we build upon our growth trajectory as a domestic, regional and international institution.



Achieved a score of 100% of the QSE ESG Indicators being reported for 2018 and 2019



As on 21 December 2020, Doha Bank received a FTSE ESG Rating of 3.00 out of 5.

Doha Bank was the 1<sup>st</sup> listed company on the Qatar Stock Exchange to be included in the FTSE4Good Index in November 2018.

**Disclaimer:** FTSE Russell (the trading name of FTSE International Limited and Frank Russell Company) confirms that Doha Bank has been independently assessed according to the FTSE4Good criteria and has satisfied the requirements to become a constituent of the FTSE4Good Index Series. Created by the global index provider FTSE Russell, the FTSE4Good Index Series is designed to measure the performance of companies demonstrating strong Environmental, Social and Governance (ESG) practices. The FTSE4Good indices are used by a wide variety of market participants to create and assess responsible investment funds and other products.



As on 14 August 2020, Doha Bank received an MSCI ESG Rating of BB.

**Disclaimer:** The use by Doha Bank of any MSCI ESG Research LLC or its affiliates ("MSCI") data, and the use of MSCI Logos, Trademarks, service marks or index names herein, do not constitute a sponsorship, endorsement, recommendation, or promotion of Doha Bank by MSCI. MSCI services and data are the property of MSCI or its information providers and are provided "as-is" and without warranty. MSCI names and logos are trademarks or service marks of MSCI.



Doha Bank has been disclosing to the UNGC since 2017, and the COP meets the GC Active and GC Advanced criteria.



**H.E. SHEIKH FAHAD BIN  
MOHAMMAD BIN JABOR AL  
THANI  
CHAIRMAN**

Representing Fahad Mohammad  
Jabor Holding Company



**MR. AHMED ABDUL RAHMAN  
YOUSEF OBEIDAN  
VICE CHAIRMAN**



**H.E. SHEIKH ABDUL RAHMAN BIN  
MOHAMMAD BIN JABOR AL  
THANI MANAGING DIRECTOR**



**H.E. SHEIKH FALAH BIN JASSIM  
BIN JABOR AL THANI  
MEMBER OF BOARD OF  
DIRECTORS**

Representing Jassim and Falah  
Trading and Contracting Co.



**H.E. SHEIKH ABDULLAH BIN  
MOHAMMAD BIN JABOR AL  
THANI MEMBER OF BOARD OF  
DIRECTORS**



**MR. AHMED ABDULLAH  
AHMED AL KHAL  
MEMBER OF BOARD OF  
DIRECTORS**



**MR. NASSER KHALID NASSER  
ABDULLAH AL MESNAD  
INDEPENDENT MEMBER**



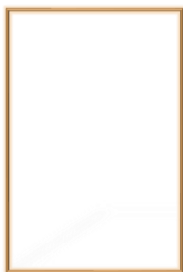
**MR. NASSER MOHAMMED ALI AL  
MATHKOOR AL-KHALDI  
INDEPENDENT MEMBER**



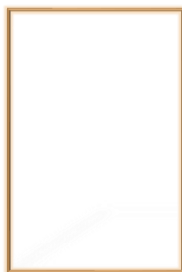
**MR. ABDULLA ALI  
ABDULRAHMAN AL-ABDULLA  
INDEPENDENT MEMBER**



**DR. R. SEETHARAMAN**  
CHIEF EXECUTIVE OFFICER



**SH. MOHAMED FAHAD MJ – AL THANI**  
ACTING CHIEF  
HUMAN RESOURCE OFFICER



**SH. MOHAMED ABDULLA MJ – AL THANI**  
CHIEF STRATEGY, CORPORATE  
PERFORMANCE AND MARKETING  
OFFICER



**BRAIK ALI AL-MARRI**  
CHIEF RETAIL BANKING OFFICER



**DAVID CHALLINOR**  
CHIEF FINANCIAL OFFICER



**ABHIK GOSWAMI**  
CHIEF RISK OFFICER



**PETER JOHN CLARK**  
CHIEF OPERATING OFFICER



**ALA AZMI MASOUD ABUMUGHLI**  
CHIEF WHOLESALE BANKING  
OFFICER



**GUDNI STIHOLT ADALSTEINSSON**  
CHIEF TREASURY AND  
INVESTMENTS OFFICER



**ANDRE LEON SNYMAN**  
ACTING CHIEF INTERNATIONAL  
BANKING OFFICER



**MOKHTAR ABDEL MONEM ELHENAWY**  
LEGAL ADVISOR & SECRETARY TO THE  
BOARD OF DIRECTORS



**DR. MOHAMMAD OMAR  
ABDELAZIZ DAUD**  
CHIEF INTERNAL AUDITOR



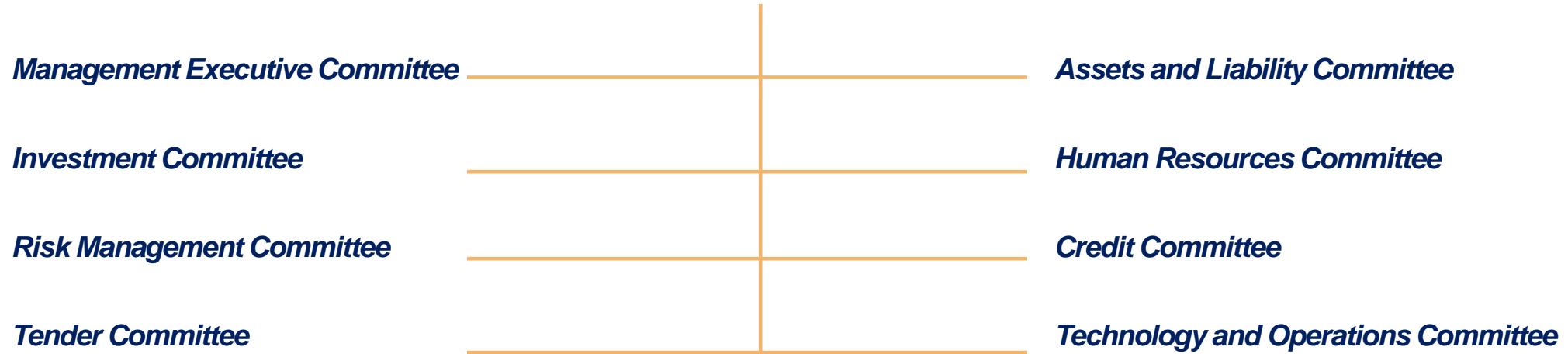
**GHAUS BIN IKRAM**  
ACTING CHIEF COMPLIANCE  
OFFICER

## *Board Level Committees*





## *Management Level Committees*

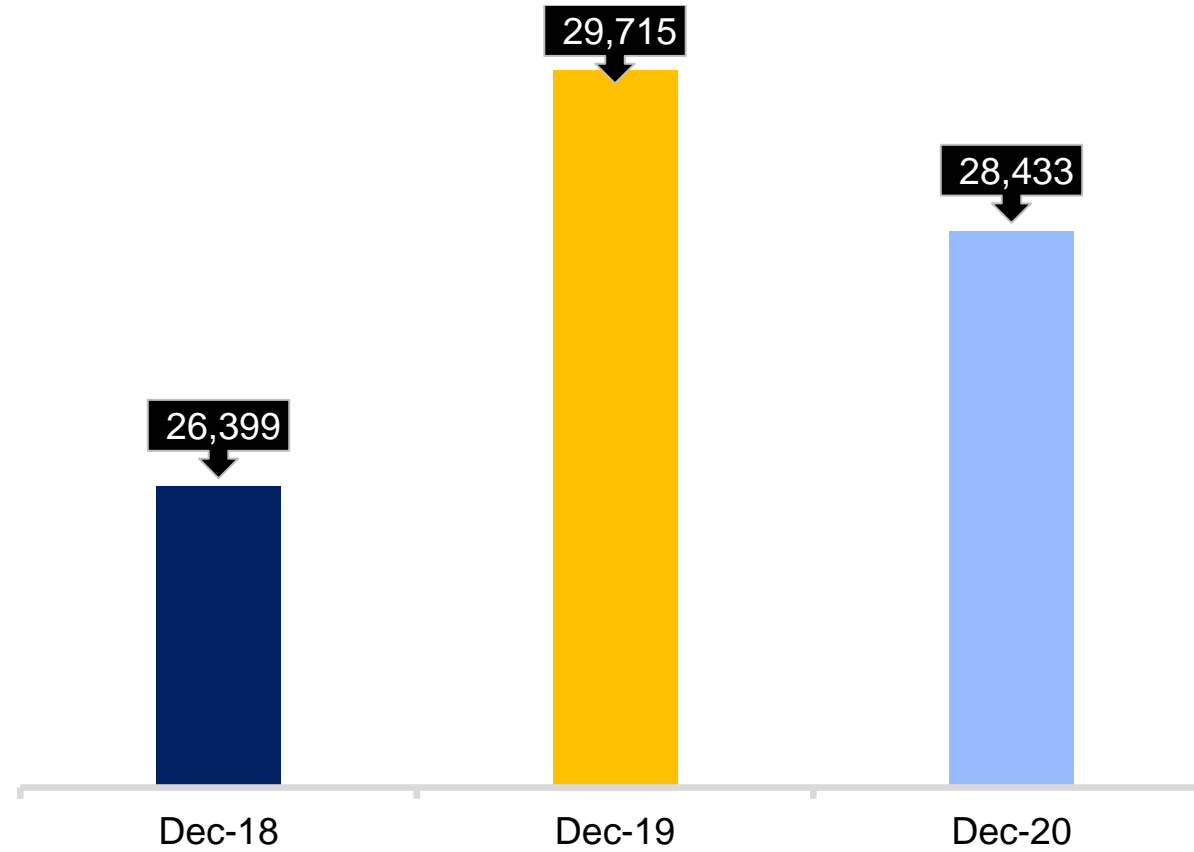


# CREDIT RATINGS

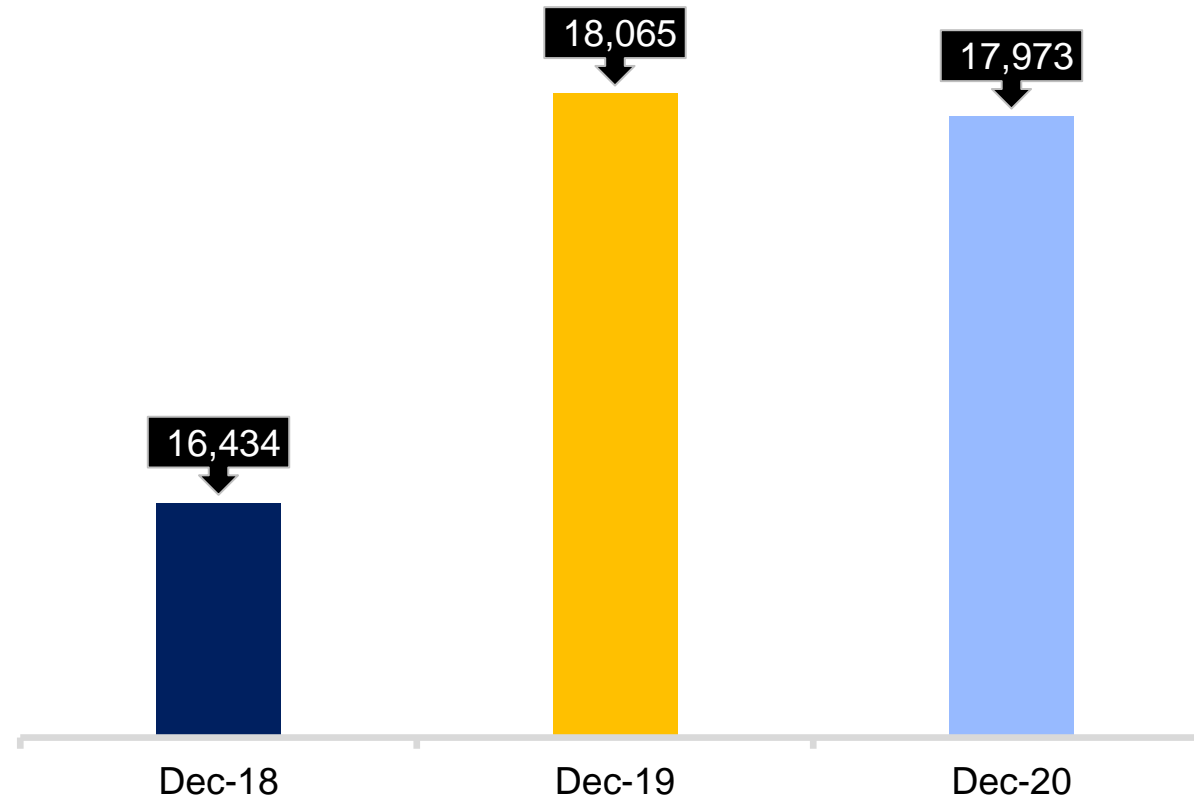
Qatar Sovereign		
Rating Agency	Category	Ratings
<b>Moody's</b>	Counter Party Risk Assessment LT	Aa3
	Counter Party Risk Assessment ST	P-1
	Outlook	Stable
<b>Fitch</b>	Issuer Default Rating LT	AA-
	Issuer Default Rating ST	F1+
	Outlook	Stable
<b>S&amp;P</b>	Counter Party Risk Assessment LT	AA-
	Counter Party Risk Assessment ST	A-1+
	Outlook	Stable

Doha Bank		
Rating Agency	Category	Ratings
<b>Moody's</b>	Counter Party Risk Assessment LT	A3
	Counter Party Risk Assessment ST	P-2
	Bank Deposit Ratings LT	Baa1
	Bank Deposit Ratings ST	P-2
	Baseline Credit Assessment	ba2
	Outlook	Stable
Rating Agency	Category	Ratings
<b>Fitch</b>	Issuer Default Rating LT	A
	Issuer Default Rating ST	F-1
	Support Rating	1
	Viability	bb
	Outlook	Stable

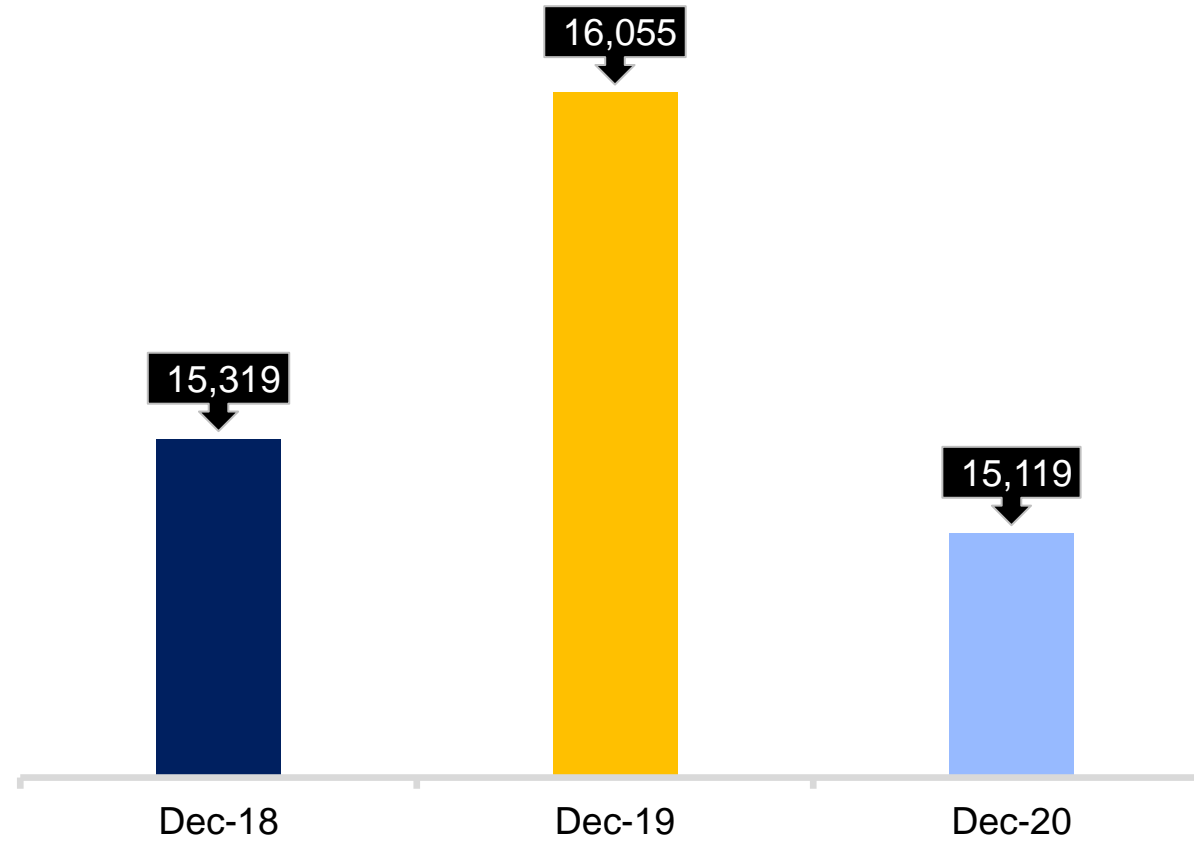
# TOTAL ASSETS (Y-O-Y) IN USD MILLIONS



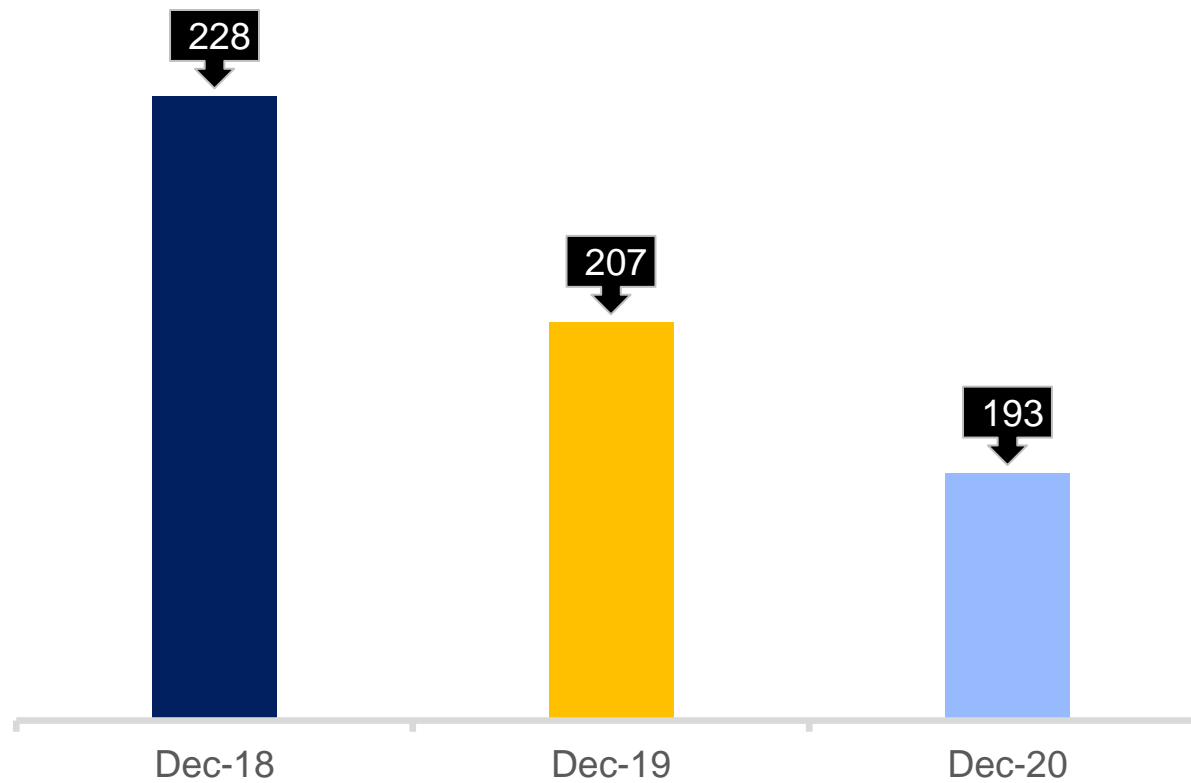
## NET LOANS & ADVANCES (Y-O-Y) IN USD MILLIONS



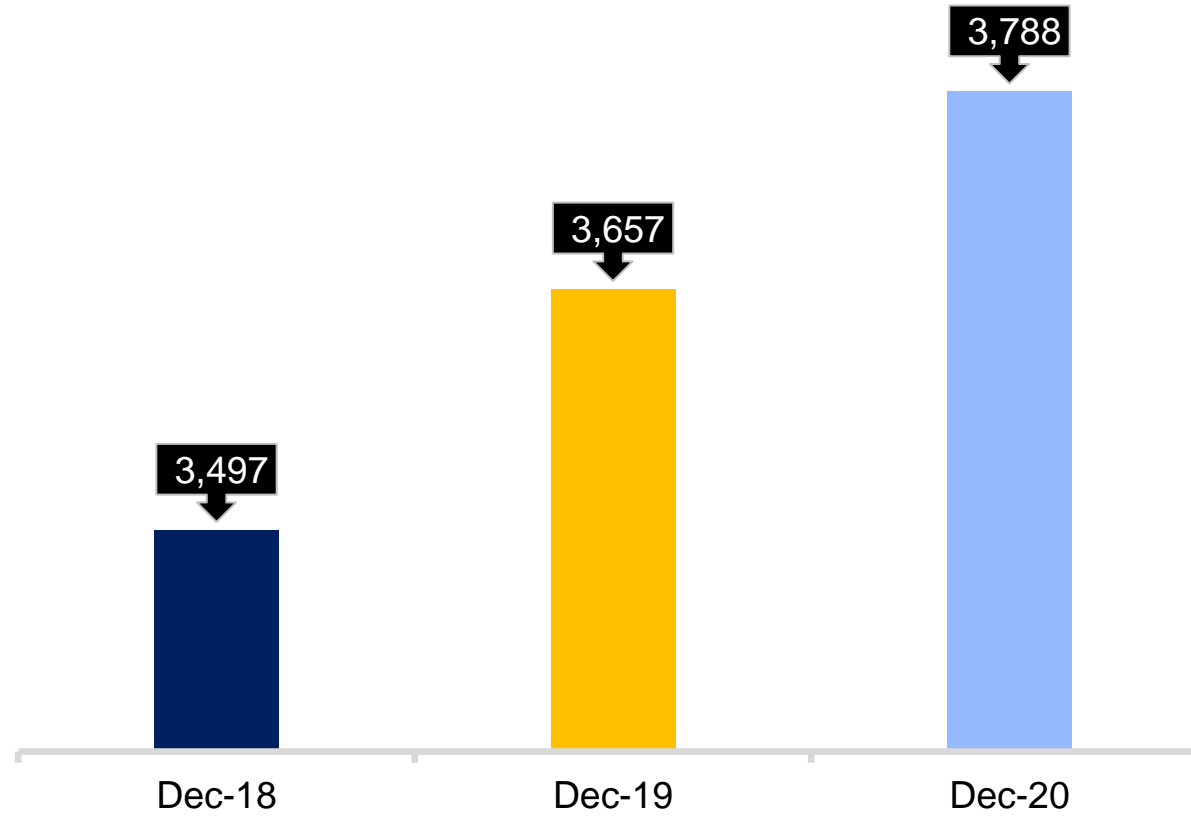
# TOTAL DEPOSITS (Y-O-Y) IN USD MILLIONS



# NET PROFIT (Y-O-Y) IN USD MILLIONS



# TOTAL EQUITY (Y-O-Y) IN USD MILLIONS



## DOHA BANK – CLOSING REMARKS ON THE INVESTMENT STORY

### OPERATING IN ONE OF THE FASTEST GROWING AND RICHEST REGIONS IN THE WORLD

- Operating in a resource and infrastructure growth driven economy
- Qatar is one of the richest countries in the world in terms of GDP per capita, with investor-friendly regulations and an oil/gas – income diversification policy
- Capitalize on investment opportunities arising from Qatar's successful bid to host 2022 FIFA World Cup and 2030 Asian Games
- Leverage on presence in one of the largest and fastest growing economies in the world - India

### ENTRENCHED DOMESTIC BANKING POSITION

- Leading presence in Qatar market
- Strong Brand Equity
- Successful expansion of the SME, Corporate banking and growth agenda

### LEADING RETAIL BANKING FRANCHISE

- Advanced retail banking product offering
- National branch network of 23 domestic branches supported by pioneering alternative distribution channels and products such as mobile banking and customer care centre
- Established QETF – the first Exchange Traded Fund in Qatar



Particulars (in USD millions)	Dec-18	Dec-19	Dec-20
Cash and balances	2,083	1,594	1,894
Due from banks	1,713	2,130	1,009
Loans and advances	16,434	18,065	17,973
Investments	5,695	7,297	6,777
PPE and other assets	474	629	780
<b>Total Assets</b>	<b>26,399</b>	<b>29,715</b>	<b>28,433</b>
Deposits	15,319	16,055	15,118
Borrowing	1,536	2,013	2,347
Due to Banks	5,363	6,601	6,326
Other liabilities	684	1,389	854
Total Equity	3,497	3,657	3,788
<b>Total Liabilities and Equity</b>	<b>26,399</b>	<b>29,715</b>	<b>28,433</b>

## DOHA BANK – INCOME STATEMENT & KEY RATIOS

Particulars (in USD millions)	Dec-18	Dec-19	Dec-20
Interest income	1,076	1,158	1,028
Interest expense	(505)	(614)	(391)
<b>Net interest income</b>	<b>571</b>	<b>544</b>	<b>637</b>
Net fees & commission	107	108	84
Other operating income	45	112	86
<b>Net operating income</b>	<b>723</b>	<b>764</b>	<b>807</b>
Operating expenses and taxes	(495)	(557)	(614)
<b>Net profit after tax</b>	<b>228</b>	<b>207</b>	<b>193</b>
Return on Shareholders' Equity	6.50%	6.00%	5.35%
Return on Average Asset	0.88%	0.74%	0.66%

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