

# Corporate Presentation

September 2020



41  
Years

# Sustainable Performance

												
<b>Best Trade Finance Bank</b> New Age Banking Summit Awards	<b>Best Partner Bank</b> Qatar Development Bank	<b>Best Talent Acquisition Team</b> LinkedIn	<b>Qatar Domestic Cash Management Bank of the Year</b> Asian Banking & Finance	<b>Corporate &amp; Investment Bank of the Year - Qatar</b> Asian Banking & Finance	<b>Best Customer Services &amp; Alternative Banking Channels</b> World Union of Arab Bankers	<b>The BIZZ World Business Leader Award</b> World Confederation of Businesses	<b>Best Trade Finance Bank in Qatar</b> Global Banking & Finance	<b>3G Financial Services Award</b> Global Good Governance (3G) Awards	<b>The Golden Peacock Global Award for Corporate Governance</b> Institute of Directors	<b>US Dollar Payments Straight Through Processing Excellence Award</b> Citibank	<b>Best Trade Finance Bank in Qatar</b> Global Banking & Finance	<b>Best Wholesale Banking Group in Qatar</b> Global Banking & Finance
2020	2019	2019	2019	2019	2019	2019	2019	2019	2019, 2018	2018	2018	2018

## DOHA BANK - GLOBAL REACH



# DOHA BANK - AT A GLANCE



## KEY INFORMATION

- Founded in Doha, Qatar on March 15, 1979
- Client base of more than 433,000 customers including customers under Wages Protection System (WPS)
- 24 Domestic Branches, 7 E-Branches including Pay Offices, and around 100 ATMs
- 6 International Branches and 14 Representative Offices



## FINANCIAL HIGHLIGHTS SEPTEMBER 2020

- Total assets: USD 29.23 billion
- Loan portfolio: USD 17.34 billion
- Customer deposits: USD 15.33 billion

\*USD \$1 = QAR 3.6415

## LISTING AND DIVIDEND CONSIDERATIONS

- Listed on the Qatar Exchange.
- For the year pertaining to 2019, the Board of Director's decided to withhold the dividend to enhance the bank's capital ratios by increasing the risk reserves.

## 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, a 100% owned insurance company in Qatar.



## THE BOARD - OF DIRECTORS



**Sheikh Fahad Bin  
Mohammad  
Bin Jabor Al Thani**  
Chairman of the Board  
of Directors



**Mr. Ahmed Abdul  
Rahman Yousuf  
Obaidan Fakhroo**  
Vice Chairman



**Sheikh Abdul Rahman  
Bin Mohammad Bin  
Jabor Al Thani**  
Managing Director



**Sheikh Abdulla  
Bin Mohammad  
Bin Jabor Al Thani**  
Member of Board of Directors



**Sheikh Falah Bin Jassim Bin  
Jabor Bin Mohammad Al Thani**  
Member of Board of Directors  
• Representative of Jassim & Falah Trading  
& Contracting Co.



**Mr. Ahmed Abdullah  
Ahmed Al Khal**  
Member of Board of Directors



**Mr. Abdullah Abdulla**  
Independent Member



**Mr. Nasser Al  
Khaldi**  
Independent Member



**Mr. Nasser Khalid Nasser  
Abdullah Al-Mesnad**  
Independent Member



# DOHA BANK - EXECUTIVE MANAGEMENT



**Dr. R. Seetharaman**  
Chief Executive Officer



**Sheikh Mohamed Fahad  
J Al-Thani**  
Acting Chief Human Resources Officer



**David Challinor**  
Chief Financial Officer



**Sheikh Mohammad  
Abdulla M.J. Al Thani**  
Chief Strategy, Corporate  
Performance and Marketing Officer



**Ala Abumughli**  
Chief Wholesale  
Banking Officer



**Braik Ali HS Al-Marri**  
Chief Retail Banking Officer



**Mr. Gudni Stiholt  
Adalsteinsson**  
Chief Treasury and  
Investments Officer



**Hassan Ali Kamal**  
Corporate Branch Manager



**Khalid Alnaama**  
Head of Public Sector



**Abhik Goswami**  
Chief Risk Officer



## DOHA BANK - EXECUTIVE MANAGEMENT



**Peter Clark**  
Chief Operating Officer



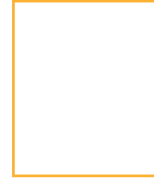
**Abdullah Al-Asadi**  
Executive Manager  
Shareholders Affairs



**Ahmad Ali Al-Hanzab**  
Head of Administration



**Mokhtar Abdel  
Monem Elhenawy**  
Legal Advisor to the Board  
and Company Secretary



Chief Compliance Officer



**Dr. Mohammad Omar  
Abdelaziz Daoud**  
Chief Internal Auditor



**Andre Leon Snyman**  
Acting Chief International  
Banking Officer



**Yousuf Ahmed  
Mandani**  
Main Branch Manager



**Ahmad Bassam  
Sami Alnaji**  
Head - Corporate &  
Commercial Banking



**Rowan Luke**  
Head of Treasury



**Maher Ahmed  
Ali Ahmed**  
Al Mirqab Branch Manager



**Dharnendra Kothari**  
Head of Investments

# ABOUT DOHA BANK - *GOVERNANCE*

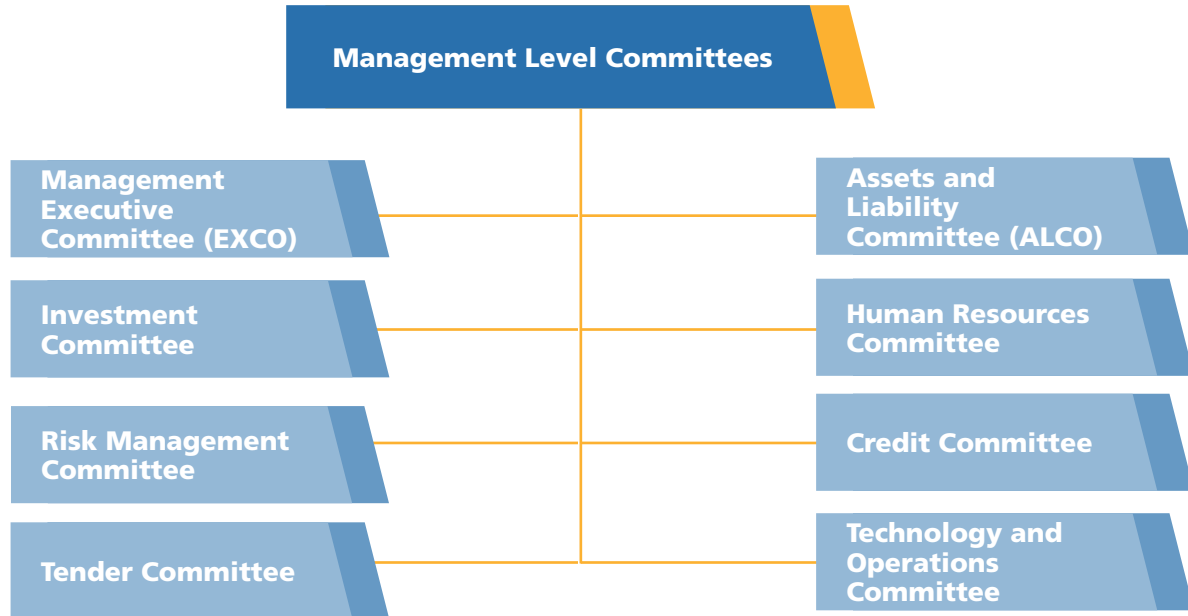
## Board Level Committees

Executive Committee

Policies, Nomination & Governance  
Committee

Audit, Compliance &  
Risk Committee

## ABOUT DOHA BANK - GOVERNANCE

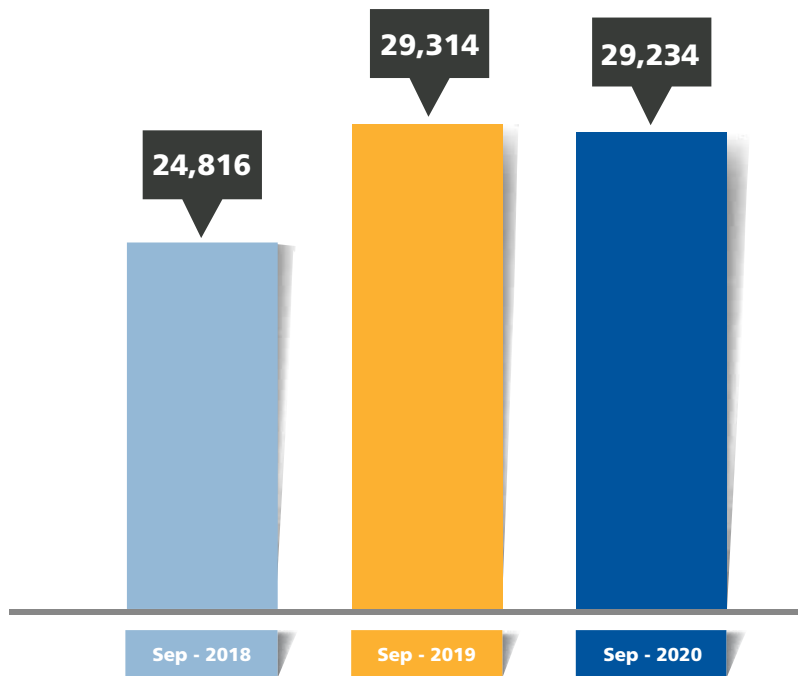


# CREDIT RATINGS

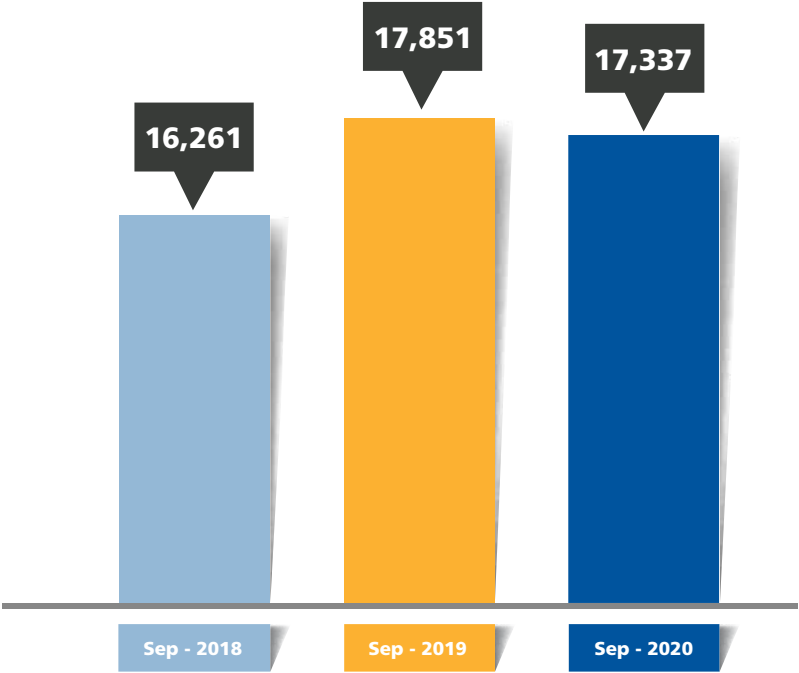
Qatar		
Rating Agency	Category	Ratings
Moody's	Counter Party Risk Assessment LT	Aa3
	Counter Party Risk Assessment ST	P-1
	Outlook	Stable
Fitch	Issuer Default Rating LT	AA-
	Issuer Default Rating ST	F1+
	Outlook	Stable
S&P	Counter Party Risk Assessment LT	AA-
	Counter Party Risk Assessment ST	A-1+
	Outlook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

Doha Bank		
Rating Agency	Category	Ratings
Moody's	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
Fitch	Issuer Default Rating LT	A
	Issuer Default Rating ST	F-1
	Support Rating	1
	Viability	bb
	Outlook	Stable

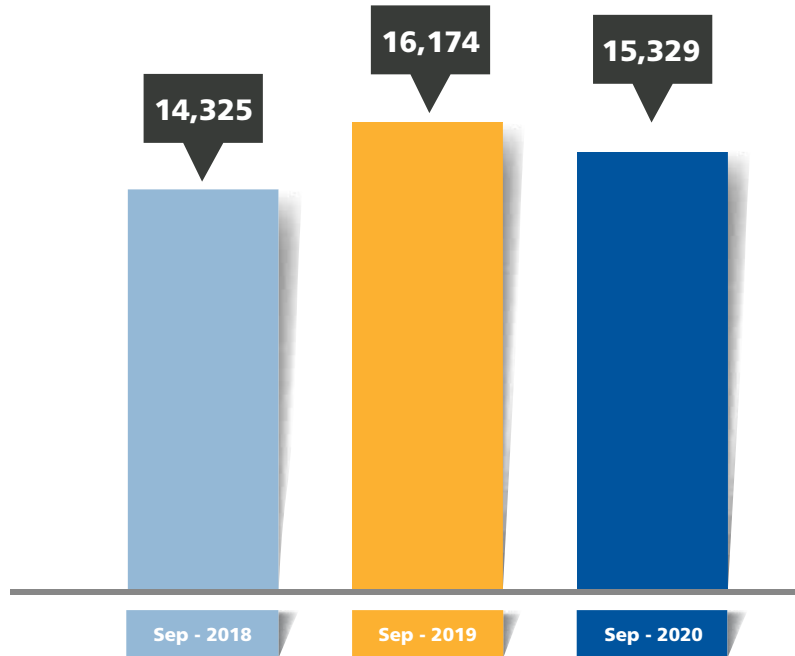
## TOTAL ASSETS (Y-O-Y) IN USD MILLIONS



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

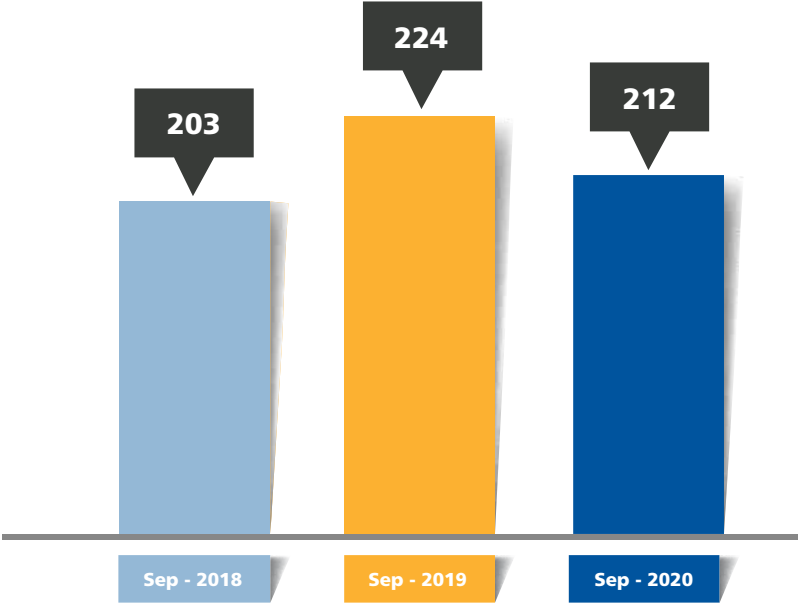


## TOTAL DEPOSITS (Y-O-Y) IN USD MILLIONS

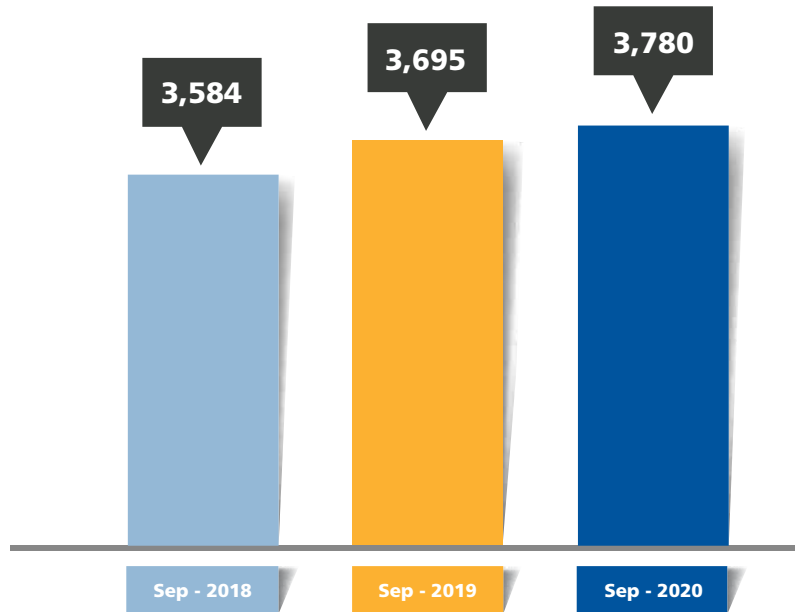




# NET PROFIT (Y-O-Y) IN USD MILLIONS



## 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 the 2022 FIFA World Cup.
- 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 24 domestic branches supported by pioneering alternative distribution channels and products such as mobile and internet banking, multiple currency ATM and e-branches.
- Award-winning, state of the art mobile banking and customer care centre.
- Established QETF - The first Exchange Traded Fund in Qatar.

# DOHA BANK - FINANCIAL STATEMENT

As at the end of

Particulars (in USD millions)	Sep - 18	Sep - 19	Sep - 20
Cash and balances	1,429	1,391	2,600
Due from banks	1,080	1,712	1,363
Loans and advances	16,261	17,851	17,337
Investments	5,574	7,628	6,983
PPE and other assets	472	732	951
<b>Total Assets</b>	<b>24,816</b>	<b>29,314</b>	<b>29,234</b>

Deposits	14,325	16,174	15,329
Borrowing	1,639	2,099	2,173
Due to Banks	4,782	5,849	7,074
Other liabilities	486	1,497	878
Total Equity	3,584	3,695	3,780
<b>Total Liabilities and Equity</b>	<b>24,816</b>	<b>29,314</b>	<b>29,234</b>

## DOHA BANK - INCOME STATEMENT & KEY RATIOS

For the period ending

Particulars (in USD millions)	Sep - 18	Sep - 19	Sep - 20
Interest income	806	854	787
Interest expense	(365)	(444)	(321)
<b>Net interest income</b>	<b>441</b>	<b>410</b>	<b>466</b>
Net fees & commission	78	84	68
Other operating income	39	76	74
<b>Net operating income</b>	<b>558</b>	<b>570</b>	<b>608</b>
Operating expenses and taxes	(355)	(346)	(396)
<b>Net profit after tax</b>	<b>203</b>	<b>224</b>	<b>212</b>
Return on Shareholders' Equity	8.0%	9.6%	8.6%
Return on Average Asset	1.07%	1.08%	0.96%

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



## FTSE4Good

As on 21 September 2020, Doha Bank received a FTSE ESG Rating of 3.10 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.

## MSCI ESG RATINGS



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

CCC	B	BB	BBB	A	AA	AAA
-----	---	----	-----	---	----	-----

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.

## WE SUPPORT



# 20 years

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

## CONTACT INFORMATION



*For further information please contact:*

**Dr. R. Seetharaman**  
**Chief Executive Officer**

**Doha Bank Tower**  
**Head Office**  
Corniche Street, West Bay, Doha, Qatar  
P.O. Box 3818  
**Tel:** +974 40155577  
**Fax:** +974 44325345  
**Email:** [seetharaman@dohabank.com.qa](mailto:seetharaman@dohabank.com.qa)



**WORLD'S  
LARGEST  
FOOTBALL**