

Qatar

According to the International Monetary Fund (IMF) in their October 2020 issue, the IMF estimates that Qatar's GDP per capita current prices (PPP) to hit USD91,900 in 2020 ranking Qatar top '3' in the world, and the IMF further expects the Qatar economy to expand by +2.5% for 2021 and 2022 as the country plans to increase liquefied natural gas production capacity from 77 to 110 MTPA in the next couple of years. It signals a new era of growth led by the planned expansion of North Field production, which will further boost Qatar's leading global position. The Global Competitiveness Report for 2019 (published by the World Economic Forum) states that Qatar has improved its rank to 29th Place out of 141 countries and 2nd Place in the Arab world.

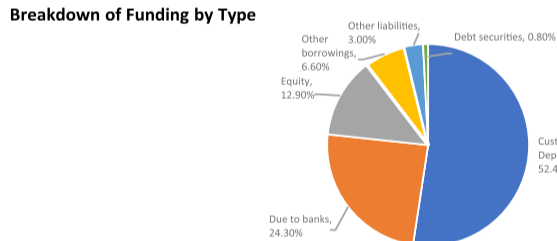
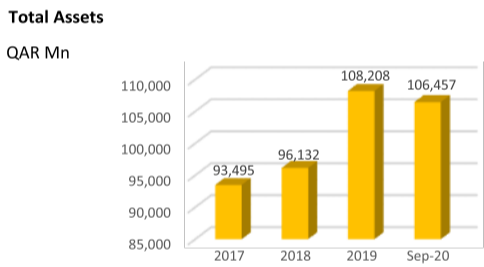
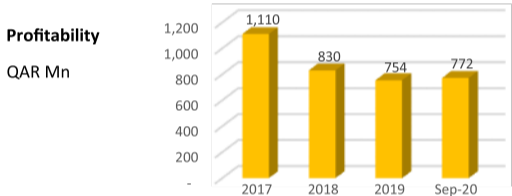
Doha Bank

Doha Bank has been in operation for more than 41 years and has a strong domestic franchise with a network of 24 domestic branches and e-channels.

USD 1 = QAR 3.6415

Credit Ratings					
Qatar Sovereign			Doha Bank		
Rating Agency	Category	Ratings	Rating Agency	Category	Ratings
Moody's	Counter Party Risk LT	Aa3	Moody's	Bank Deposit Ratings LT	Baa1
Fitch	Issuer Default Rating LT	AA-	Fitch	Issuer Default Rating LT	A
S&P	Counter Party Risk LT	AA-			
Outlook for Qatar & Doha Bank – Stable					

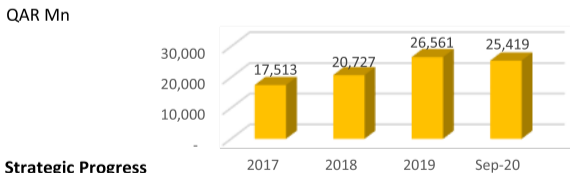
Key Ratios	2017	2018	2019	Sep-20
Return on shareholders' equity	9.5%	6.5%	6.0%	8.6%
Return on average assets	1.21%	0.88%	0.74%	0.96%
Total equity to total asset	15.8%	13.3%	12.3%	12.9%
Net loans to total asset	64. 0%	62.3%	60.8%	59.3%
Net loans to total deposit	100.6%	107.3%	112.5%	113.1%
Cost of Risk	1.00%	1.59%	1.85%	1.47%
Cost to Income	37.4%	35.6%	33.6%	30.5%
Liquidity Coverage (LCR)	205.5%	102.9%	134.6%	133.2%
CET1 Ratio	12.3%	10.7%	11.5%	11.85%
Tier 1 Ratio	17.4%	15.8%	16.6%	17.23%
Total Capital Ratio	17.5%	17.0%	17.8%	18.38%
Price earnings	9.44	11.27	14.88	7.02
Price to Book	0.82	0.79	0.84	0.77



Doha Bank as on the end of September enjoys the lowest cost of funds amongst Qatari Banks

Investment Book

- Conservative investment philosophy; low hard limits for discretionary trading / investments
- Majority of portfolio in local sovereign fixed income, Qatar 77.8% and Qatar banks 10.3%
- Fixed Income holdings – average purchase yield 3.72%, Bond average Duration – c.5.17 years/ Net Modified Duration – c.3.32 years
- Currently the portfolio contains c.QR11.05 Bn of encumbered assets at a weighted average cost of 0.81%



Strategic Progress

A Better Bank		Outcome		
Best in Digital		In view of COVID-19 and other evolving dynamics, Doha Bank has reprioritized several transformation initiatives. As customers are now more receptive towards digital banking, we have observed great progress in customer migration from traditional face-to-face channels to alternative channels. Along with other key priorities, the asset quality improvement, diversification, innovation and customer experience remain at the heart of Doha Bank's strategy.		
Best Sustainability Practices 'ESG'		<p>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 it's 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.</p> <ul style="list-style-type: none">✓ Achieved a score of 100% of the QSE/ ESG Indicators being reported for 2018 and 2019✓ Doha Bank has been disclosing to the UNGC since 2017, and the COP meets the GC Active and GC Advanced criteria✓ Doha Bank was the 1st listed company on the Qatar Stock Exchange to be included in the FTSE4Good Index in November 2018 and till date remains a constituent. As on 21 September 2020, Doha Bank received a FTSE ESG Rating of 3.10 out of 5.✓ MSCI ESG Ratings - As on 14 August 2020, Doha Bank received an MSCI ESG Rating of BB.		
Country Head Representative Office:		Treasury / Sales TreasurySales@dohabank.com.qa +974 4015 5330	Head of Investor Relations:	Hesham Kalla hkalla@dohabank.com.qa ir@dohabank.com.qa +974 40155341

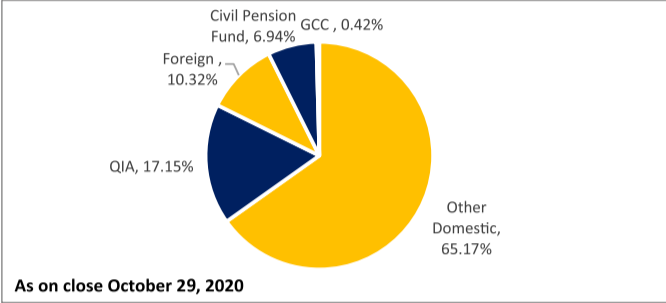
Doha Bank has one of the largest international networks among the Qatari banks through branches located in UAE (Dubai and Abu Dhabi), Kuwait and India (Mumbai, Chennai & Kochi) and representative offices in United Kingdom, Germany, Turkey, Singapore, China, South Korea, Japan, Hong Kong, Australia, South Africa, Canada, Sri Lanka, Nepal and Bangladesh.

Doha Bank provides domestic and international banking services for individuals, commercial, corporate and institutional clients through four business groups – Wholesale Banking, Retail Banking, International Banking and Treasury & Investments.

Doha Bank is committed to deliver the best professional care through dedication, effective customer service, commitment to quality improvement, understanding and exceeding customer expectations. A deep expertise and innovation accumulated over the past decades is our key factors.

Share Price & Market Capitalization		
	Date	Value
Last Price	October 29, 2020	2.430
52 Week High	January 13, 2020	3.01
52 Week Low	March 31, 2020	1.80
Current Market Capitalization	Qatari Riyals	7,534 Mn
	USD	2,069 Mn

Diversified shareholder base and strong support

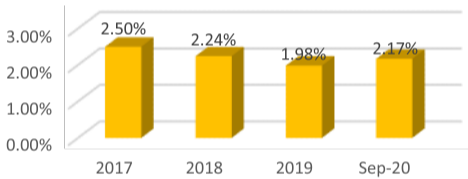


Stable source of income

QAR Mn	2017	2018	2019	Sep-20
Interest Income	3,631	3,921	4,217	2,866
Net fees & Commission income	420	388	394	247
Others*	212	166	409	257
Total	4,264	4,475	5,019	3,370

* Includes Net income from investments, foreign exchange, Insurance activity, other operating income & share of result of associate

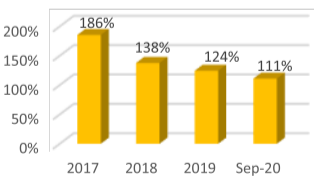
NIM history



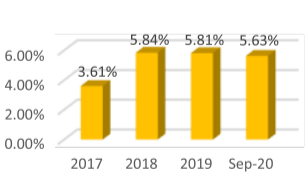
Total Loans and sector breakdown

QAR Mn	2017	2018	2019	Sep-20
Government & related agencies	3,536	4,164	7,513	8,049
Non-banking financial institutions	1,595	1,736	1,602	1,544
Industry	748	700	744	841
Commercial	11,647	13,405	13,004	11,045
Services	6,369	7,285	10,025	10,307
Contracting	10,979	10,544	10,138	7,463
Real Estate	18,318	18,452	18,328	19,442
Personal	8,875	8,356	8,457	8,044
Others	577	450	1,118	629
Total Gross Loans	62,644	65,092	70,928	67,364

Provision Coverage*



NPL evolution



*Total reserve for loans & advances to impaired loans