



DOHA BANK Q.P.S.C.

FY 2020 INVESTOR PRESENTATION

10th of February 2021

Disclaimer

Our discussion may include forward-looking predictions and or expectations.

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

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

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

Throughout the discussion, we will attempt to present some important factors relating to our business that may affect our predictions.

A copy of our press release and financials can be viewed and downloaded on the bank's website at Dohabank.qa/investor

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1. Macroeconomic Update

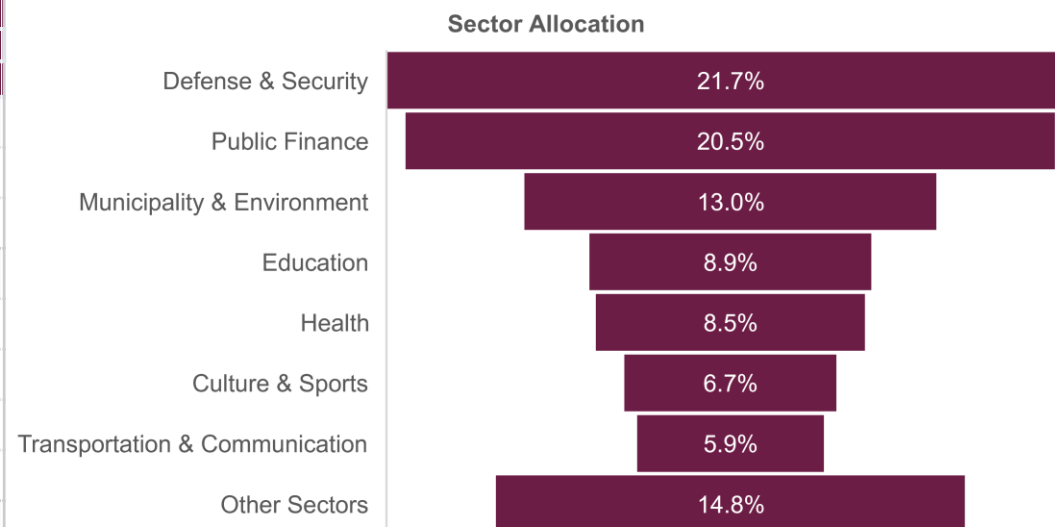
Qatar State Budget for 2021 *shows strength*

Headlines

- Revenue is anticipated to reach QR160.1 billion based on an average oil price of \$40 per barrel
- Expenditure is estimated at QR194.7 billion
- The Budget deficit is estimated at QR34.6 billion
- A total of QR72.1 billion is allocated for Major Projects
 - ❖ The State continues the work on general projects as per existing strategies and plans.
 - ❖ The Budget continues to focus and prioritize spending on Infrastructure projects, housing projects for nationals, health and education.
- Qatar to cover 2020 deficit by funds available from previous debt issuances

QATAR	QAR Billion						
	Fiscal					Budget	Chg Pct
	2016	2017	2018	2019	2020 ⁽¹⁾	2021	Y-O-Y %
Total Revenue	170.9	163.3	207.9	214.7	170.5	160.1	-6.1%
Oil & Gas	140.7	133.0	173.1	170.0	132.0	121.6	-7.9%
Other Revenues	30.1	30.3	34.8	44.8	38.5	38.5	0.0%
Total Expenditure	221.7	203.3	192.8	208.4	182.2	194.7	6.9%
Salaries and Wages	59.2	53.1	55.7	61.4	57.5	57.9	0.7%
Other Current Expenditure	59.8	60.2	55.5	62.7	57.8	60.7	5.0%
Minor Capital Expenditures	3.9	3.9	3.8	4.1	3.5	4.0	14.3%
Major projects	98.7	86.1	77.8	80.2	63.4	72.1	13.7%
Balance Surplus/(Deficit)	(50.8)	(40.0)	15.1	6.3	(11.7)	(34.6)	-

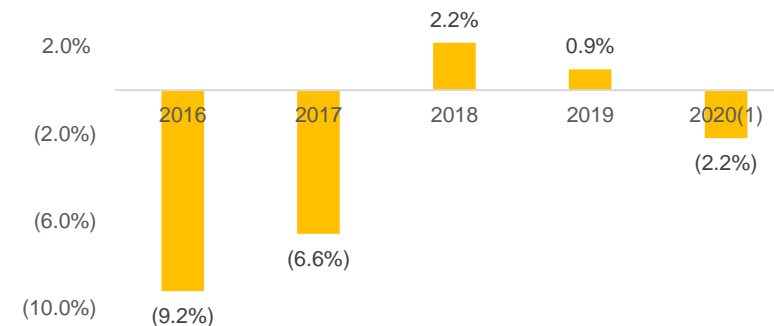
(1) Expected as stated in State Budget disclosure for 2021



Stable economic position

Sovereign rating	Moody's Aa3/ S&P AA-/ Fitch AA-
Post ' <i>blockade</i> ' resolve	Maintained ratings with Stable Outlook
Gas reserves ⁽¹⁾	Qatar has the 3 rd largest reserves of natural gas in the world, totaling 24.7 trillion cubic meters
Oil reserves ⁽¹⁾	25.2 billion barrels of proven oil reserves
Hydrocarbon growth ⁽²⁾	+3.5% in 2021 Vs -3.0% for 2020
Non-Hydrocarbon growth ⁽²⁾	+1.0% in 2021 Vs -2.3% for 2020
Projected real GDP growth	+2.2% in 2021 Vs -2.6% for 2020 ⁽²⁾ +2.5% in 2021 Vs -4.5% for 2020 ⁽⁴⁾
Inflation rate ⁽²⁾	+2.1% in 2021 Vs -1.3% for 2020
Population ⁽²⁾	2.68 million December 2020
GDP per capita, current prices (PPP) ⁽⁴⁾	Projected USD91,900 for 2020
Government fiscal position ⁽³⁾	Estimated fiscal deficit of QR(34.6) billion in 2021
Significant future government & infrastructure spending:	Significant investments in the run up to hosting the 2022 FIFA World Cup, 2030 Asian Games and achieving the 2030 Qatar National Vision
Currency	Pegged to the US Dollar since 1980

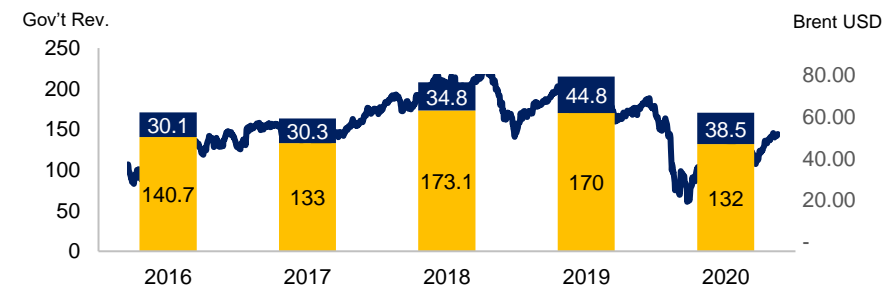
Government fiscal surplus/ deficit (% nominal GDP)



Source
Notes

1) QCB Annual Reports, and for 2020 estimated as per forecast of Qatar Planning and Statistics Authority

Government revenues (QR Bn)



Source
Notes

1) QCB annual reports
➤ Oil & Gas revenue includes investment revenue transferred from Qatar Petroleum
2) Brent Crude oil Price: Bloomberg – 01 January 2016 - 31 December 2020

Sources
Notes

- 1) British Petroleum Statistical Review of World Energy June 2020
- 2) Qatar Planning and Statistics Authority
- 3) Qatar State Budget 2021
- 4) IMF 2020 forecast

Ongoing diversification of the national economy backed by deep natural gas reserves

Major projects in 2021⁽¹⁾

Estimated projects value of QR 72 Bn or c.USD\$20 Bn

Main sector allocations:

- QR 21 Bn for Municipality and Environment
- QR 17.3 Bn for Defense and Security
- QR 7.4 Bn Transportation and Communications
- QR 4.0 Bn Sports and Culture
- QR 1.6 Bn Education
- QR 1.3 Bn Health

Medium term to be awarded between 2021-2023

Estimated projects value of QR 54 Bn or c.USD\$15 Bn

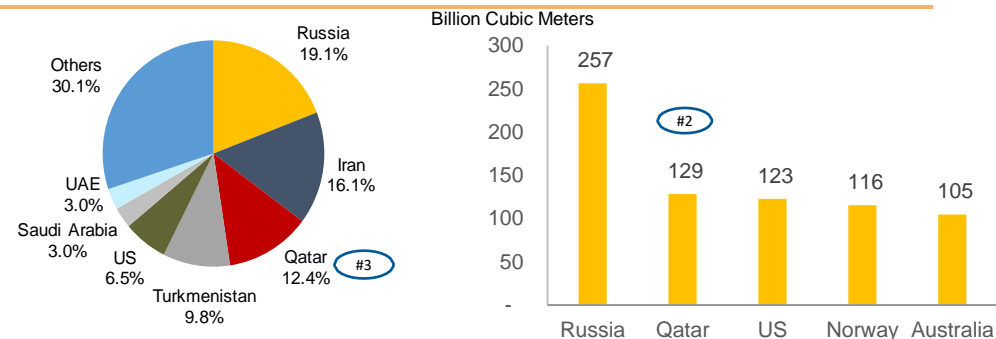
- QR 47.5 Bn Ashghal
- QR 6.4 Bn Other entities, i.e., Hamad Medical Corporation, Ministry of Municipality and Environment, Ministry of Transportation and Communications, etc.

Source 1) Qatar State Budget 2021

2022 FIFA World Cup – it is projected that the '2022 FIFA World Cup' is to draw around half a million visitors, circa 19% of Qatar's current population

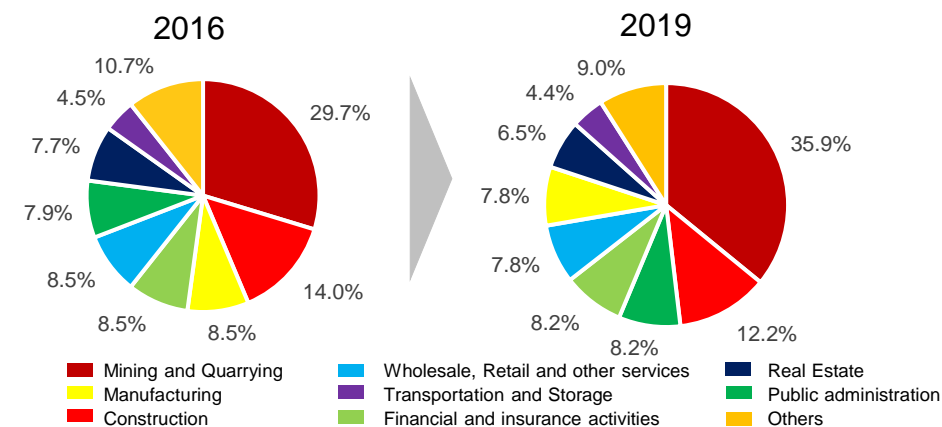
2030 ASIAN GAMES

3rd largest reserves and 2nd largest exporter of natural gas



Source British Petroleum Statistical Review of World Energy (June 2020)

Development of GDP composition (current prices) 2016-2019⁽¹⁾



Source 1) Qatar Central Bank Statistical Bulletin December 2020

2. Doha Bank overview

COVID-19 response

When cases of COVID-19 infection appeared, Qatar issued a package of policies to contain the virus and its effect on public health and a package of economic measures to mitigate its negative repercussions on the Qatari economy, including a support program implemented by the QCB for affected sectors

Support Program

The State of Qatar has had a high rate of infection from COVID-19; however, the death rates have been well contained, with only about 253 deaths reported as of 09 February 2021

The support program mainly encompasses the following:

- deferral of loan instalments for affected sectors;
- maximum rate to be charged during the deferral of instalment period to be capped at 2.5%;
- zero-cost repo facilities for bank meeting the criteria; and
- point of sale and ATM withdrawal fees

As part of QCB support program as detailed above, **Doha Bank has**

- deferred payments for nine months on lending facilities for those companies that qualify as affected sectors. The payment reliefs are considered as short-term liquidity support to address the borrowers' potential cash flow issues
- enacted the payment reliefs by deferring instalments during the nine-month (six months initial period and three-month extension) relief period with no additional costs borne by the customer

The QCB has advised banks to extend new financing to affected sectors at reduced rates, which is to be supported by zero-cost repo facilities from the QCB, and extended guarantees from the government of the State of Qatar to local banks to support these affected sectors

5Rs Strategy

In the wake of the coronavirus pandemic, **Doha Bank has developed a 5Rs strategy model** to focus the Bank's response in the short term. The 5 Rs stand for:

- Rationalisation;
 - Revenue enhancement;
 - Restructuring;
 - Remedial management; and
 - Remodeling of business.
- During the initial months of the pandemic, customers withdrew funds from important overseas jurisdictions; however, this was limited to the pandemic's height in March/ April. Following this, the Bank has seen an increase in funds from these areas. In those early months, the Bank was also able to repo its extensive securities portfolio in the market, albeit at higher rates, to generate additional funding.
 - The Bank has observed deterioration in its asset quality, especially in its overseas branches in Kuwait and UAE, which has impacted the profitability of these branches. In response to this, as at the date of this Base Prospectus, the Bank is re-evaluating its international branches strategy and remodeling the same in line with current realities.
 - In the interim, the Bank is taking a prudent approach in terms of scaling down the current exposure. By driving business traffic online to digital delivery channels and away from physical channels (e.g., branches), the pandemic has also highlighted the importance of digital innovation as part of building resilience and meeting the needs of the future

Doha Bank at a glance

- Founded in 1979
- Listed on the Qatar Exchange
- Full branch operations in Qatar, the UAE (Dubai & Abu Dhabi), India (Mumbai, Chennai & Kochi) and Kuwait
- Largest international network of representative offices among Qatari banks: 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
- Client base of more than 451,000 customers⁽¹⁾
- 23 Domestic Branches, 6 E-Branches including Pay Offices, and around 88 ATMs

Note (1) Salaried, non-salaried and under Wages Protection Scheme ("WPS")

Strong ratings profile underpinned by highly rated sovereign

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



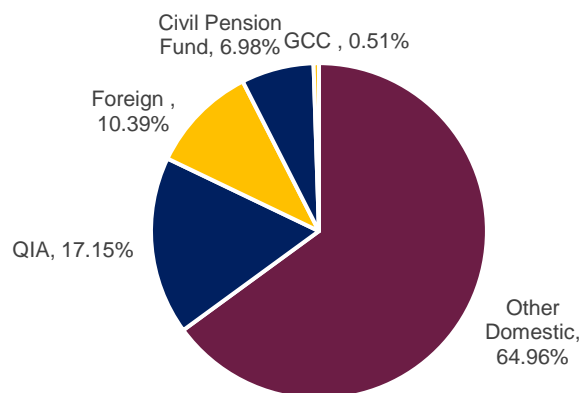
Largest international network of representative offices among Qatari banks

Doha Bank overview

Share price and market capitalization

	Date	Value
Last Price	08-Feb-21	2.339
52 Week High	13-Feb-20	2.560
52 Week Low	31-Mar-20	1.800
Current Market Capitalization	Qatari Riyals Mn	7,252
	USD Mn	1,991

Diversified shareholder base and strong support⁽¹⁾



1) State of Qatar participation > 24% shared by QIA & General Retirement Social Insurance Authority via the 'Civil Pension Fund';(Qatar Central Securities Depository as on close 08 February 2021

Key Ratios	2017	2018	2019	2020
Total equity to total asset	15.8%	13.3%	12.3%	13.3%
Net loans to total asset	64.0%	62.3%	60.8%	63.2%
Net loans to total deposit	100.6%	107.3%	112.5%	118.8%
Non-performing loans	3.61%	5.84%	5.81%	5.98%
Cost of Risk	1.00%	1.59%	1.78%	2.09%
Cost to Income	37.4%	35.6%	33.6%	29.5%
Net Interest Margins	2.50%	2.24%	1.98%	2.25%
Risk Weighted Assets (QAR Mn)	78,886	77,173	79,287	71,908
CET1 Ratio	12.30%	10.66%	11.53%	13.04%
Tier 1 Ratio	17.37%	15.84%	16.58%	18.61%
Capital Adequacy Ratio	17.51%	17.01%	17.75%	19.75%

Doha Bank strategy – Transformation with a clear path to growth

VISION



To be recognized as the bank of choice in Qatar, delivering superior shareholder returns and an unparalleled customer experience.

MISSION



We strive to become a platform for innovative financial services and deliver superior customer experience through the use of technology innovation and embrace of a wider partner ecosystem

VALUES



Performance with excellence, ethics, people, teamwork, quality, professionalism



GUIDING PRINCIPLES

Customer Experience

“Place the customer at the core of all we do and deliver a leading omni channel experience”

Empowerment and Accountability

“Empower our employees to make decisions”

Talent Management

“Hire, train and retain best in class talent”

Cost Reduction

“Optimize cost to improve margin & efficiency”

Revenue Enhancement

“Enhance revenue through diversified sources of income”

Risk and Capital Management

“Protect our customers, our shareholders and our reputation through sound risk management”

Digitization, Automation, and Innovation

“Simplify, digitize and automate internal and customer-facing processes”

Coronavirus (COVID-19 Response)

“Activated business continuity planning and other risk management practices to manage potential business disruption”

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.



FTSE4Good

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

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

MSCI ESG RATINGS



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

CCC	B	BB	BBB	A	AA	AAA
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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.



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

Doha Bank is structured in four Business Units and holds 100% in Sharq Insurance

Wholesale

Focus on corporate and commercial banking, structured finance, public sector finance, mortgage finance and real estate services, trade finance, factoring services and small and medium enterprises

Assets

31 Dec 2020
(QAR '000)

57,062,044

55.1% of total assets

Total income

31 Dec 2020
(QAR million)

2,568

International

Provides a range of products and services including guarantees, letters of credit, risk mitigation and discounting products and risk participation in international trade

Assets

31 Dec 2020
(QAR '000)

4,143,616

4.0% of total assets

Total income

31 Dec 2020
(QAR million)

158

Retail

Provides a wide range of products and services to individuals, including transactional and deposit accounts, mortgages, remittances, priority banking, private banking, insurance, personal loans and credit cards

Assets

31 Dec 2020
(QAR '000)

5,391,626

5.2% of total assets

Total income

31 Dec 2020
(QAR million)

427

Treasury & Investments

Responsible for activities such as foreign exchange, treasury products and managing the Bank's proprietary investment book

Assets

31 Dec 2020
(QAR '000)

27,203,835

26.3% of total assets

Total income

31 Dec 2020
(QAR million)

1,185



Established in 2007 as part of the Bank's strategy of creating a fully comprehensive financial services provider and provides general insurance products to corporate and retail customers

Gross Written Premiums

31 Dec 2020
(QAR million)

78

DIGITIZATION transactions has increased significantly

Significant Growth in E-Commerce

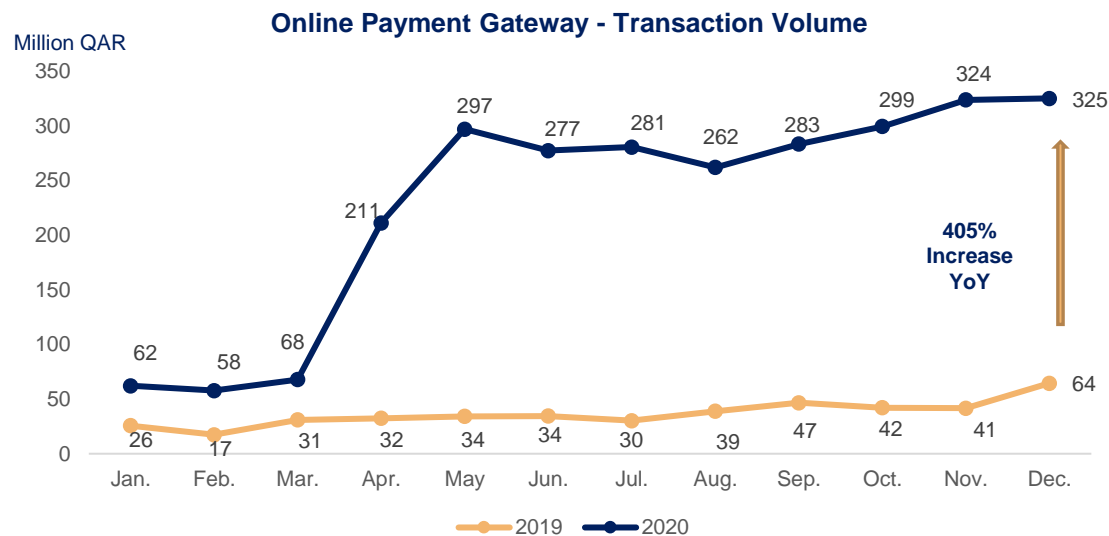
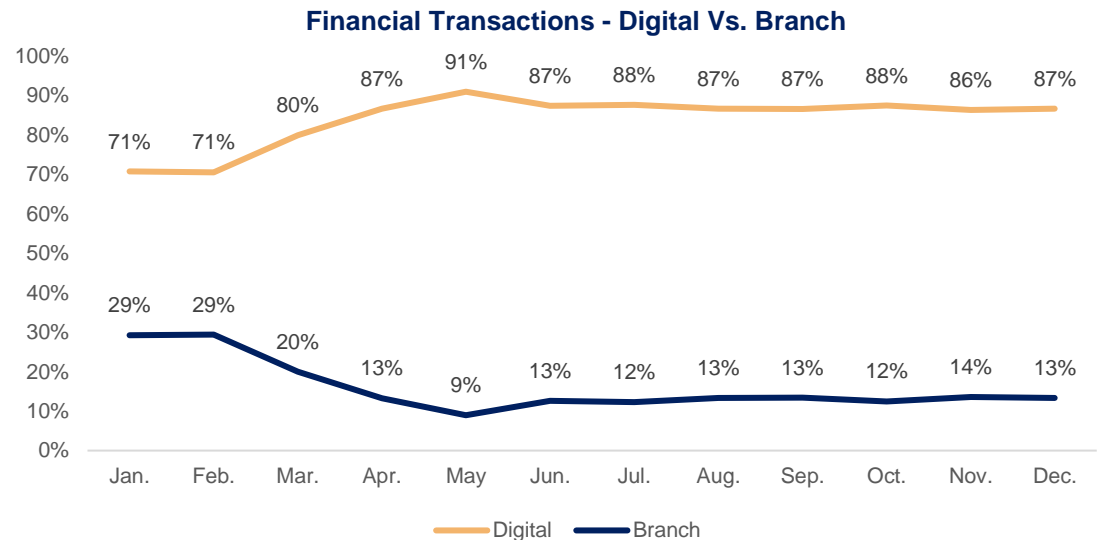
- Online Payment Gateway transactions has increased by 97% YoY
- Exponential growth in e-commerce, Online Payment Gateway transaction volumes increased by 405% YoY

Shift to Digital

- 86% of all branch transactions are performed through digital and self-service channels (December 2020)
- Active users increased by 63% in the last 2 years
- 24% increase in the number of International Money Transfers through digital in the last 2 years

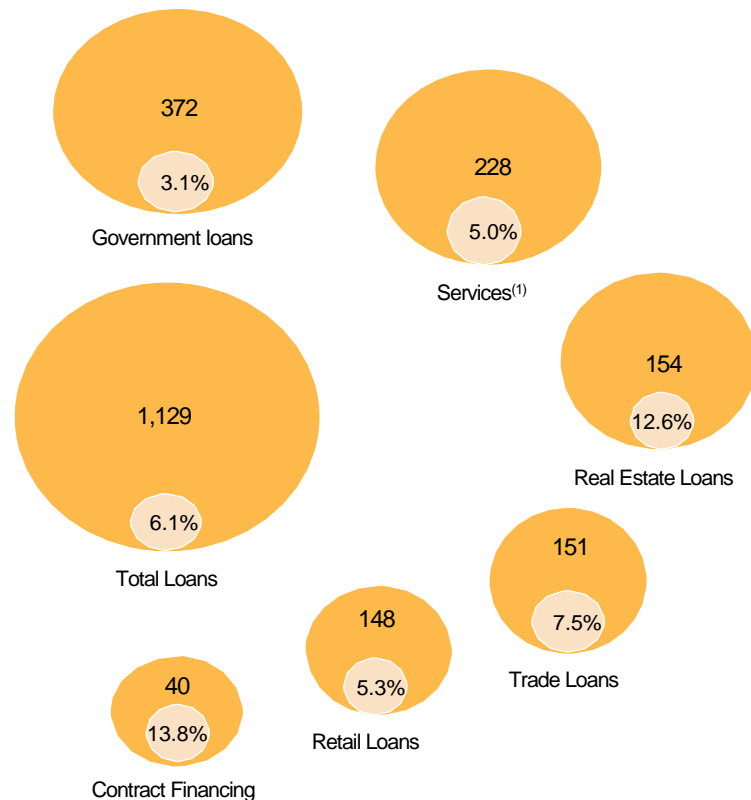
Innovative Payment Solutions

- Doha bank is the first bank in CEMEA region to implement Smarter STIP for DB VISA credit cards. Smarter STIP used advanced AI to deliver a more seamless experience for consumes when service disruption affects the network.
- Launched Easy Pay – Doha Bank’s Digital Wallet to offer QR Code Payments at selected merchants and Person 2 Person money transfers



Long-standing experience in lending into the key sectors of Qatar and good insights

Loan market size (QAR billion) 'major sectors' and Doha Bank market share (%)



Note Includes Non-Banking Financial Institution
 ● Doha Bank market share as of 31 December 2020
 ● Loan market size as of 31 December 2020

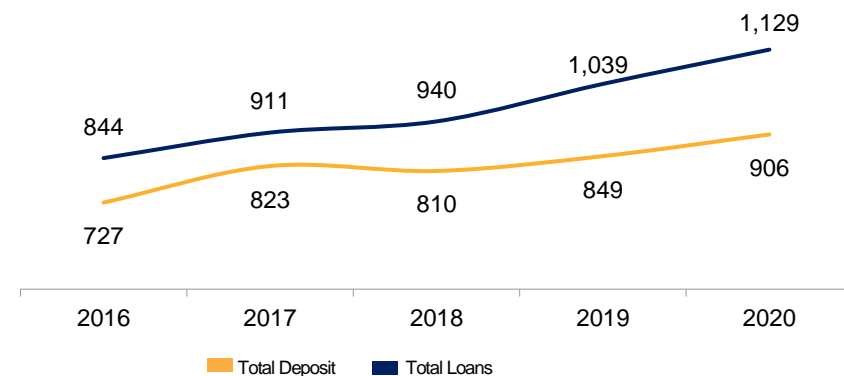
Source QCB Banks Monthly Statements

Historical Loan market size (QAR billion) 'major sectors' and Doha Bank market share (%)

	2020		2019		2018		2017	
	System	DB	System	DB	System	DB	System	DB
Government Loans	372	3.1%	334	2.2%	360	1.0%	315	1.6%
Services	228	5.0%	209	5.6%	135	4.7%	125	5.4%
Real Estate Loans	154	12.6%	149	12.3%	147	12.4%	135	10.8%
Trade loans	151	7.5%	136	9.5%	73	16.1%	72	13.4%
Retail loans	148	5.3%	138	6.1%	124	7.2%	121	9.0%
Contract Financing	40	13.8%	37	27.2%	40	27.4%	40	26.5%
Total loans	1,129	6.1%	1039	6.8%	911	6.9%	844	7.3%

Source QCB Banks Monthly Statements

Qatari banking system – total loans vs deposits (QAR billion)



Source QCB Quarterly Statistics Bulletin

Key Credit Highlights

- Well-established banking franchise with strong brand value on the back of 40+ year history
- Well experienced Executive Management team
- Strong investment grade ratings profile underpinned by high probability of Qatari authorities' support
- Qatar exchange primary listing and Qatar Central Bank regulated
- Clear sustainability and digital strategy
- High quality securities portfolio comprising mostly of Qatari sovereign debt
- Solid capital position and healthy liquidity buffers

3. Operational and Financial Highlights

Financial Summary

Profitability (QR Mn)	2020	2019	Chg Y/Y
Interest income	3,744	4,167	-10.2%
Interest Expense	(1,424)	(2,187)	-34.9%
Net Interest income	2,320	1,980	17.1%
Fees and commission	304	394	-22.8%
Foreign exchange gain	106	112	-5.1%
Income from investment securities	184	306	-39.9%
Net income from insurance activities	3	(77)	%
Other Income	20	25	-18.0%
Staff Cost	(441)	(493)	-10.6%
Non-Staff Cost	(426)	(442)	-3.5%
Net impairment loss	(1,365)	(1,079)	26.5%
Tax	(1)	29	%
Net Profit	703	754	-6.8%

Source / Company financials

Assets and Liabilities (QR Mn)	2020	2019	Chg Y/Y
Total Assets	103,540	108,208	-4.3%
Loans and Advances	65,450	65,784	-0.5%
Investments	24,667	26,651	-7.1%
Customer Deposits	55,054	58,464	-5.8%
Total Equity	13,795	13,317	3.6%

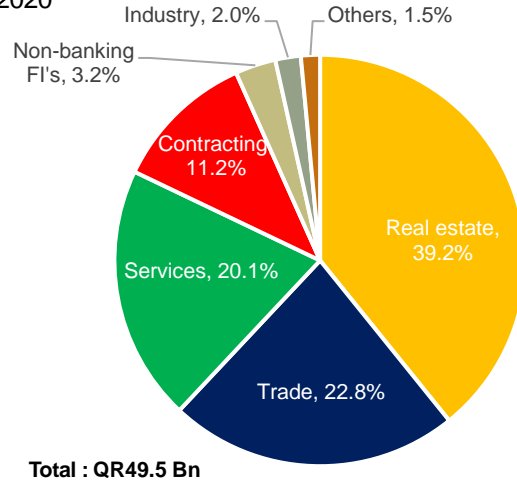
Capital	2020	2019	Chg Y/Y
RWA (QR Mn)	71,908	79,287	-9.3%
CET 1 Ratio (%)	13.04%	11.53%	13.1%
T1 Ratio (%)	18.61%	16.58%	12.2%
Total Capital Ratio (%)	19.75%	17.75%	11.3%

Minimum regulatory ratios for 2020: CET1: 8.50%, Tier1: 10.50%, Total Capital Ratio 12.50%, ICAAP 1.00%, Management buffer 0.50%

Corporate Banking

Overview of the corporate banking loan book

December 2020

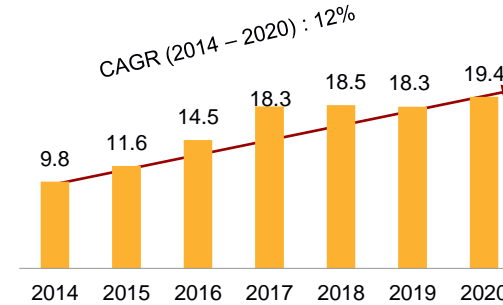


Comments

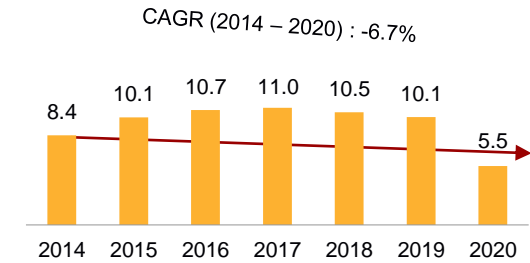
- A significant contributor to the total income of Doha Bank
- Evolved to be one of the core competencies of the bank and will be one of the major growth areas of the Bank
- Targets local and international companies
- Well diversified portfolio focused on private sector

Loans (QR Bn)

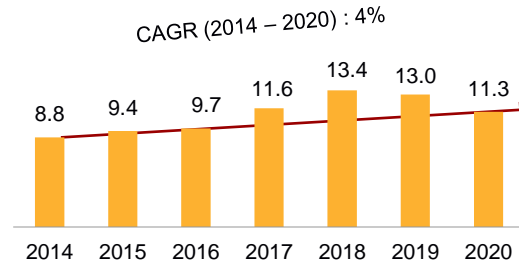
Real estate



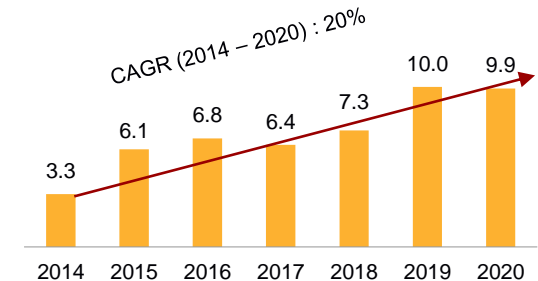
Contract financing



Trade

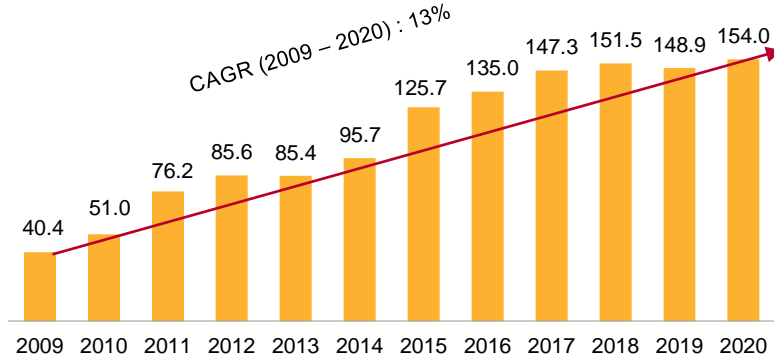


Services

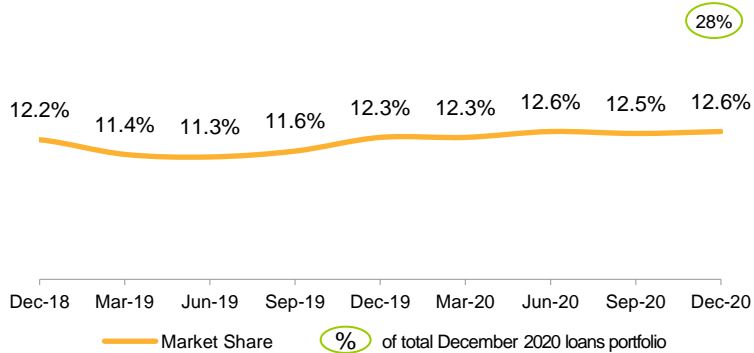


Real Estate

Qatar market real estate loans (QR Bn)



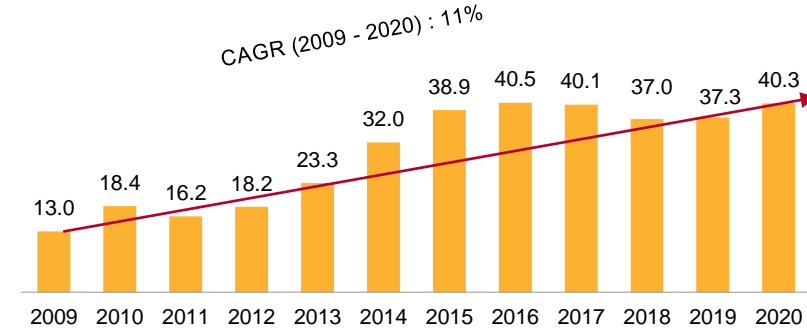
Real estate market share development



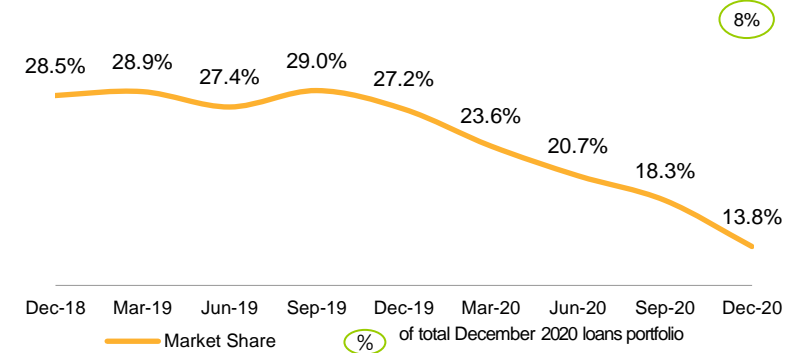
- Conservative regulatory environment with real estate lending limits well defined
- Loan portfolio is highly collateralized at circa 167%

Contract Finance

Qatar market contract financing loans (QR Bn)



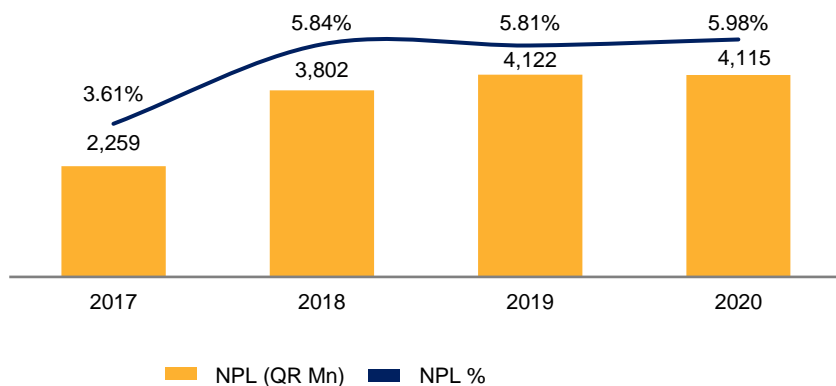
Contract financing market share development



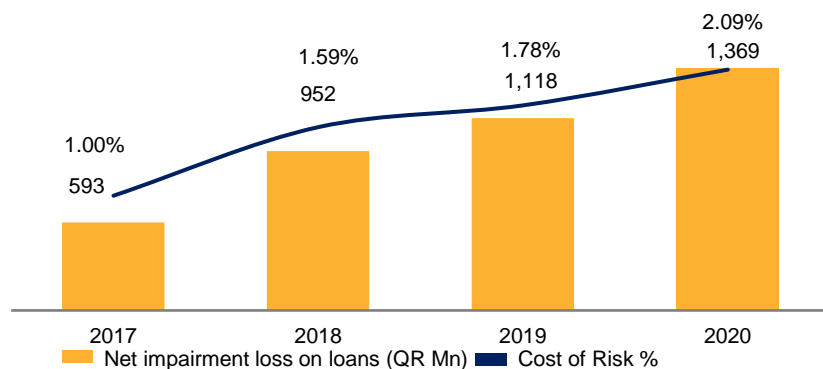
- Doha bank is working diligently to mitigate risks and reduce exposure to the sector of Contract Finance

Credit Quality

NPL evolution

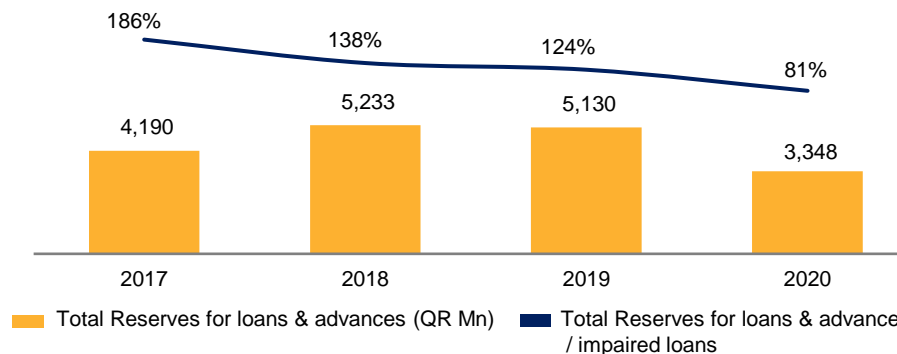


Net impairment loss on loans and cost of risk⁽²⁾



Note 2) Includes expected credit losses (ECL) as per IFRS9 from 2018 onwards

Total Reserves⁽¹⁾ for loans and advances divided by impaired loans

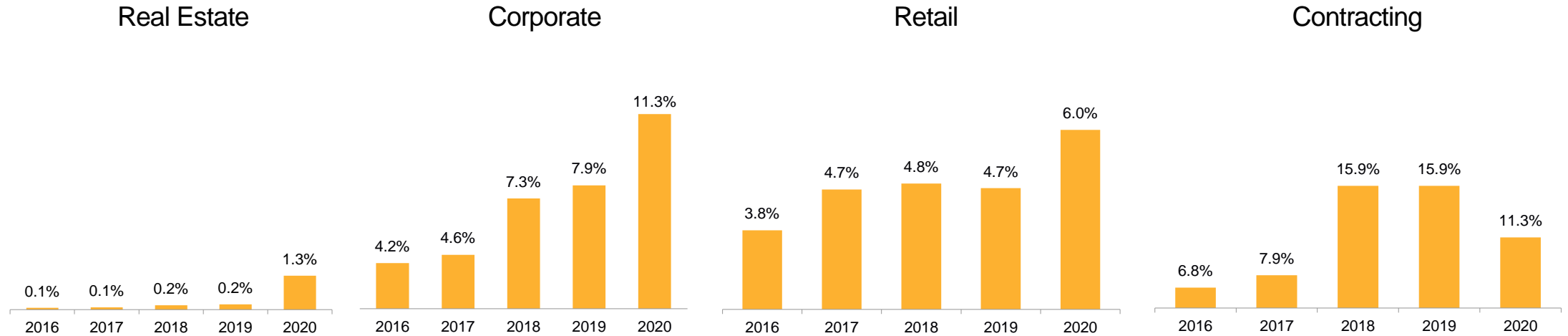


Note 1) Includes expected credit losses from 2018 onwards (2017 includes risk reserves)

	2020				2019
	Stage 1	Stage 2	Stage 3	Total	Total
Opening Balance of ECL / impairment - as at 1 January					
Loans and advances to customers ⁽³⁾	144,711	1,425,438	3,559,422	5,129,571	5,233,424
Investment Securities (Debt)	9,429	7,263	25,032	41,724	41,984
Loan commitments and financial guarantees	17,595	101,148	125,543	244,286	161,937
Due from banks and balances with Central Banks	7,909	609	-	8,518	12,278
	179,644	1,534,458	3,709,997	5,424,099	5,449,623
Closing Balance of ECL / impairment - as at 31 December					
Loans and advances to customers ⁽³⁾	138,241	988,162	2,221,405	3,347,808	5,129,571
Investment Securities (Debt)	8,904	42,433	6,474	57,811	41,724
Loan commitments and financial guarantees	15,125	22,226	221,678	259,029	244,286
Due from banks and balances with Central Banks	1,704	310	-	2,014	8,518
	163,974	1,053,131	2,449,557	3,666,662	5,424,099

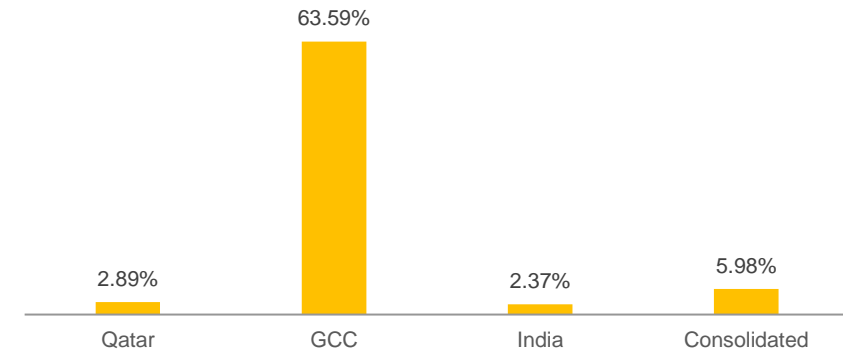
Note 3) Stage 3 provision includes interest in suspense

Credit Quality in Doha Bank's Core Business and by Geography



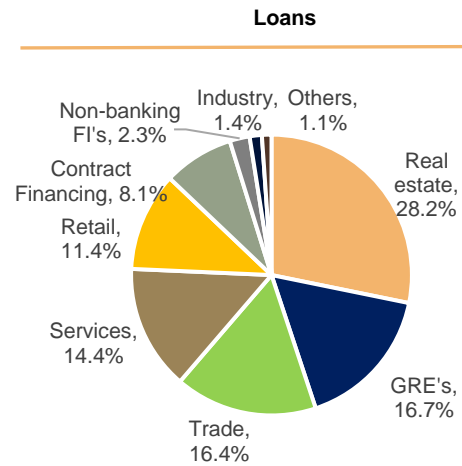
Comments

- GCC branches showing significantly high NPL%
- High Corporate and Contracting NPL % mainly attributable to exposure from GCC branches
- Qatar operation's NPL % remains low to stable



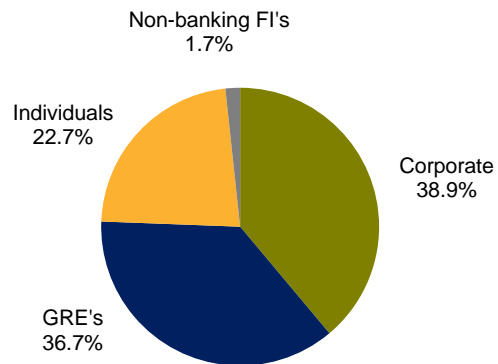
Diversified loans and deposits

By sector – December 2020



Total loans: QR 65.5 Bn

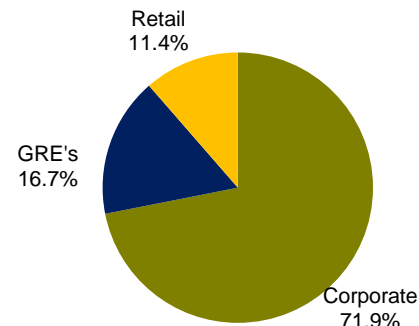
Deposits



Total deposits: QR 55.1 Bn

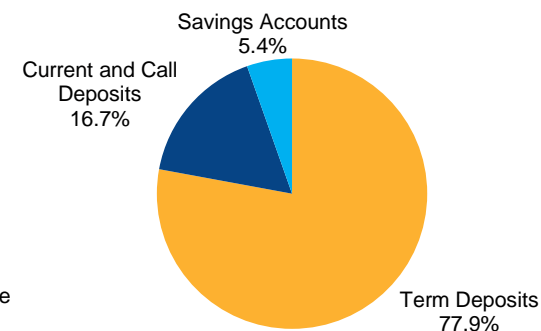
By type – December 2020

Loans



Total loans: QR 65.5 Bn

Deposits



Total deposits: QR 55.1 Bn

Comments

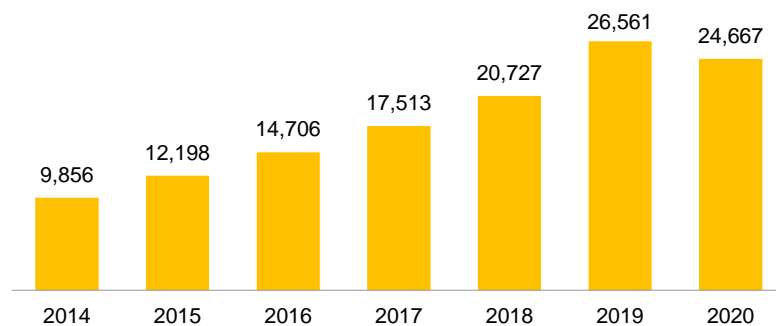
- Doha Bank consistently ensures it retains a diversified deposit and funding base to minimize concentration risks. The diversification is maintained by sourcing funding from several markets, products, tenors and currencies.
- Great emphasis is given to liquidity risk management with limits on reliance on short term funding and maintenance of portfolio of high-quality liquid assets.

Investment Book

Portfolio Overview

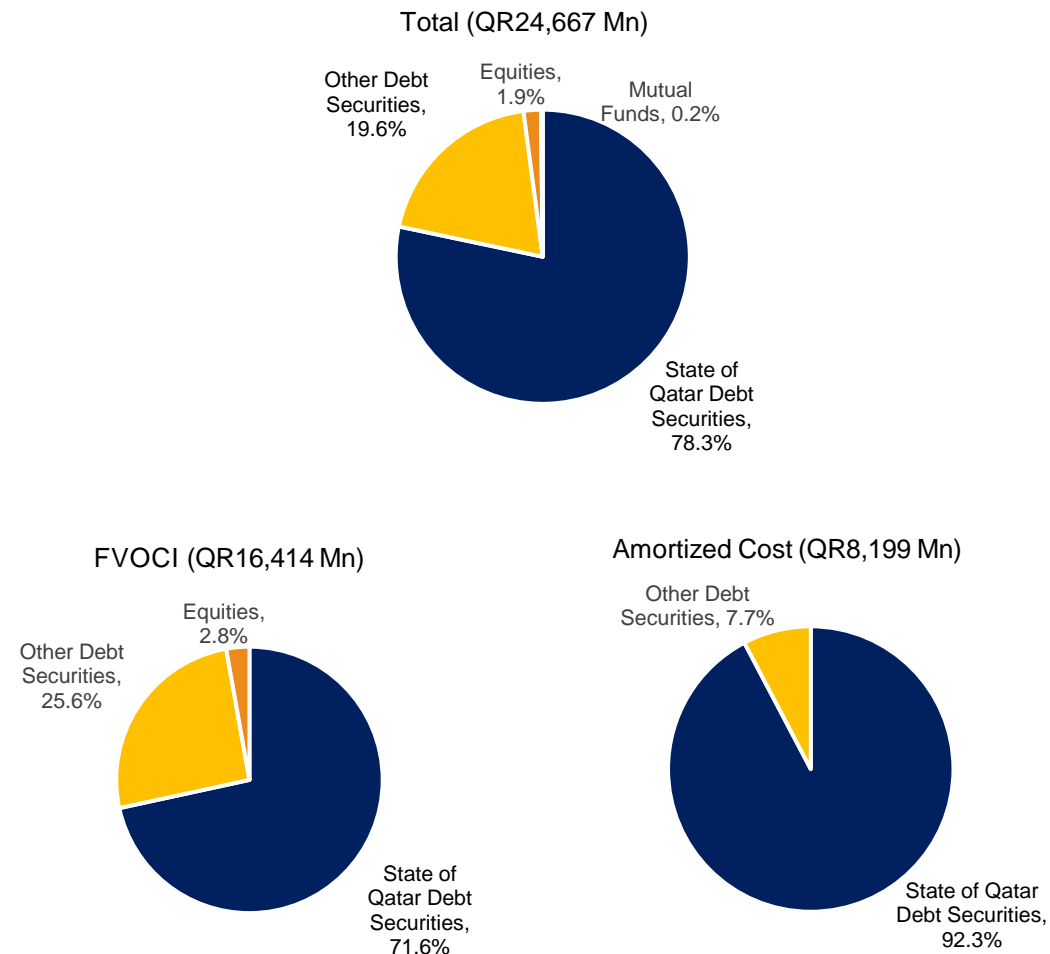
- Conservative investment philosophy
- Low hard limits for discretionary trading / investments
- Majority of portfolio in local sovereign fixed income, Qatar 77.8% and Qatar banks 9.8%
- Fixed Income holdings – average purchase yield 3.78%, Bond average Duration – c.5.01 years/ Net Modified Duration – c.3.20 years
- Currently the portfolio contains c.QR12.02 Bn of encumbered assets. The repo borrowing are at a weighted average cost of 0.66%
- Equity and other fund exposures have been reduced to QR 455 Mn + QR 57.7 Mn Mutual Funds
- Conservative investments limits linked to Tier 1 capital as per QCB; total investment 17.35% total outside Qatar 13.40% unlisted inside 0.30% and unlisted outside 0.43%

Investment portfolio – evolution (QR Mn)



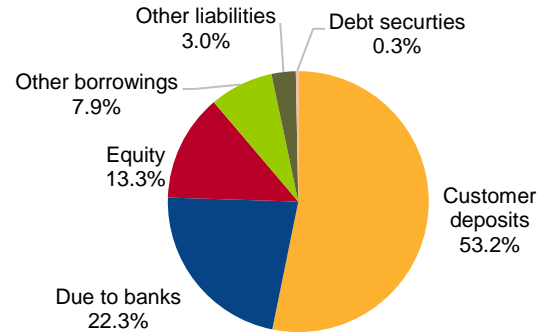
Note: Figures are sourced from Annual Reports & Quarterly Financials

Investment portfolio breakdown – December 2020 (%)



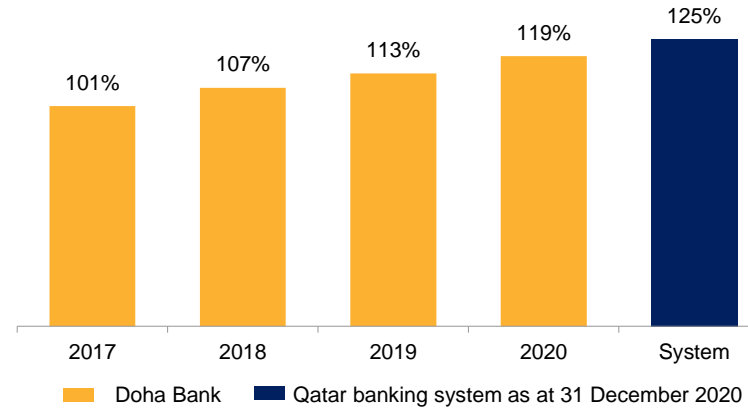
Liquidity and Capitalization

Funding mix – December 2020

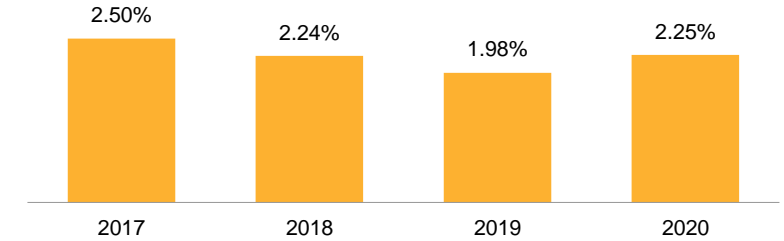


Total liabilities and equity: QR103.6 Bn

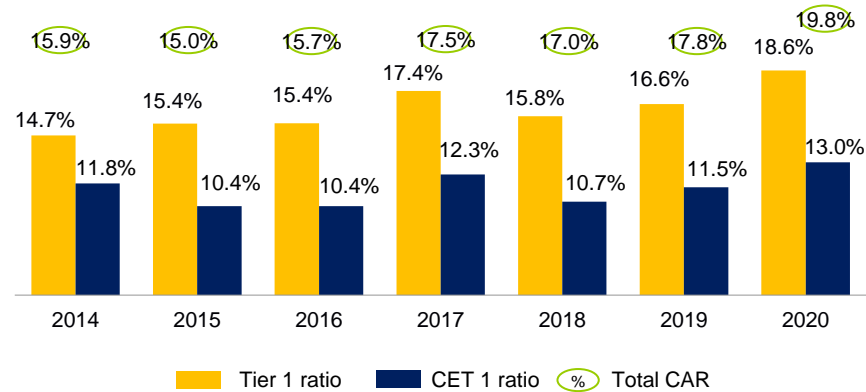
Loan to Deposit ratio (%) – December 2020



Net Interest Margin – December 2020



Evolution of capital ratios



Comments

- Doha Bank has a diverse funding profile including a mixture of retail, wholesale, interbank, long term liabilities and shareholder funds
- The bank maintains holdings of QR19.8 Bn of State of Qatar bonds

Sustainable performance

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

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