

Doha Bank Corporate Presentation

March 2021



	First Bank Live in CEMEA with Smarter Stand-In Processing (STIP)	Visa	2021		Best Employer Brand Award	World HRD Congress	2020		Best Talent Acquisition Team	LinkedIn	2019
	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



KEY INFORMATION

- Founded in Doha, Qatar on March 15, 1979
- Client base of more than 443,000 customers including customers under Wages Protection System (WPS)
- 24 Domestic branches, 3 E-branches, 2 Branch Pay Offices and 89 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 MARCH 2021

- Total Assets: USD 30.80 billion
- Loan Portfolio: USD 19.37 billion
- Customer Deposits: USD 17.49 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% for the QSE Sustainable Stock Exchanges initiative <http://qse.arabsustainability.com/> for years 2018, 2019 and 2020.



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.

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 05 November 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.

<https://www.unglobalcompact.org/what-is-gc/participants/132027-Doha-Bank-Q-P-S-C->



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

Representing Fahad Mohammad
Jabor Holding Company



**MR. AHMED ABDUL RAHMAN
YUSEF 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



ABHIK GOSWAMI
CHIEF RISK OFFICER



PETER JOHN CLARK
CHIEF OPERATING OFFICER



SANJAY JAIN
HEAD OF GROUP FINANCIAL
REPORTING AND PLANNING



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 DAOUD**
CHIEF INTERNAL AUDITOR



GHAUS BIN IKRAM
ACTING CHIEF COMPLIANCE
OFFICER

Board Level Committees



Management Level Committees

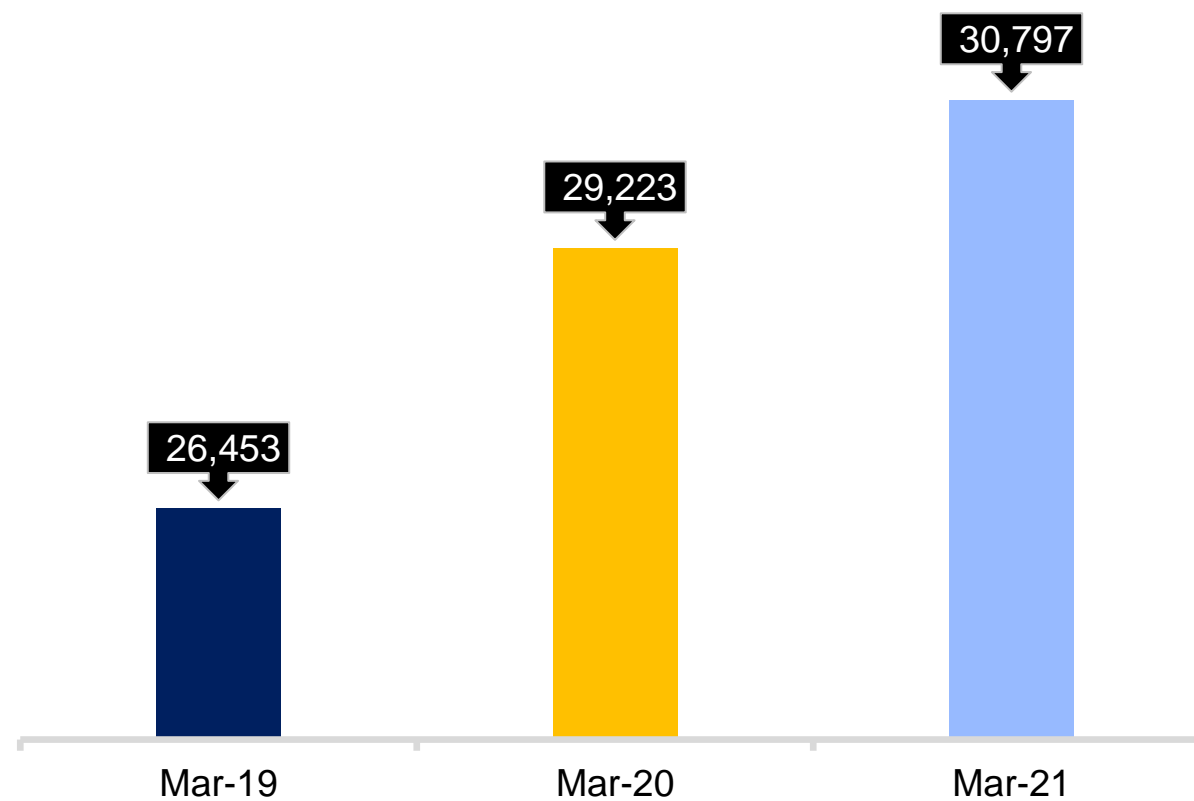
<i>Management Executive Committee</i>		<i>Assets and Liability Committee</i>
<i>Investment Committee</i>		<i>Human Resources Committee</i>
<i>Risk Management Committee</i>		<i>Credit Committee</i>
<i>Tender Committee</i>		<i>Technology and Operations Committee</i>

CREDIT RATINGS

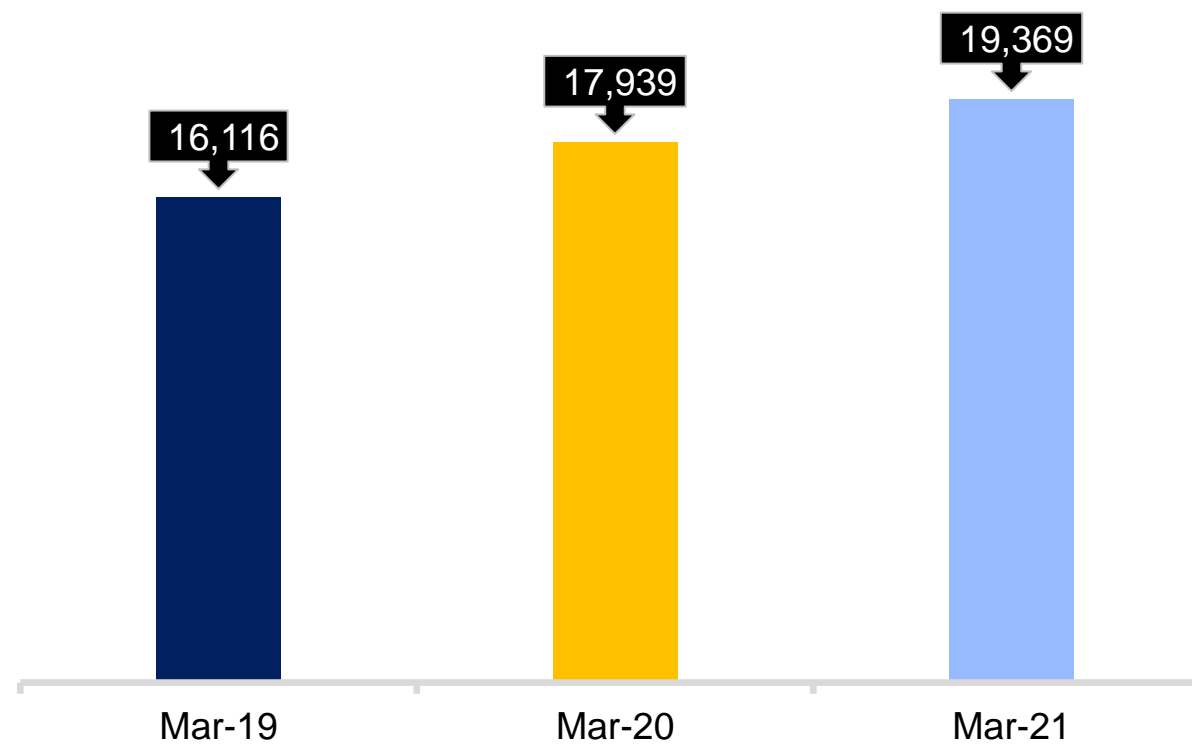
Qatar Sovereign		
Rating Agency	Category	Ratings
Moody's	Counter Party Risk Assessment LT	Aa3
	Counter Party Risk Assessment ST	P-1
	Outlook	Stable
Fitch	Issuer Default Rating LT	AA-
	Issuer Default Rating ST	F1+
	Outlook	Stable
S&P	Counter Party Risk Assessment LT	AA-
	Counter Party Risk Assessment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

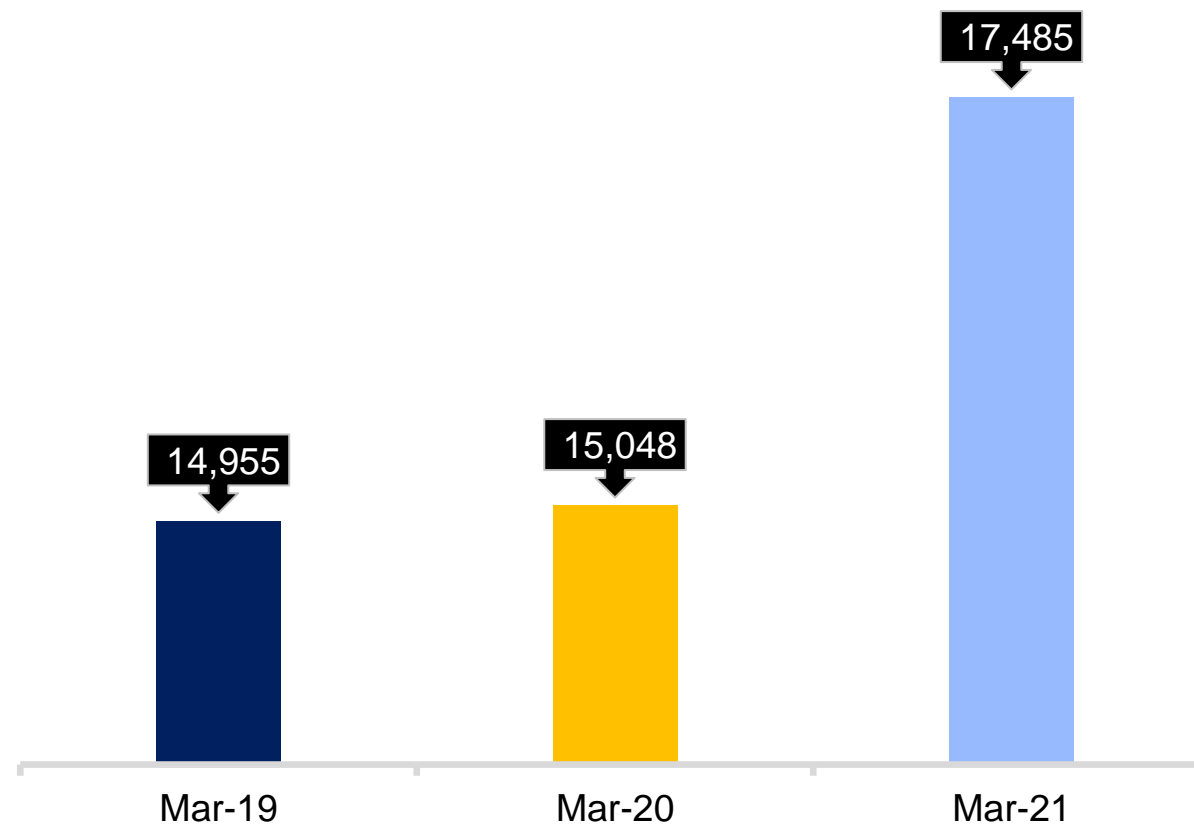
TOTAL ASSETS (Y-O-Y) IN USD MILLIONS



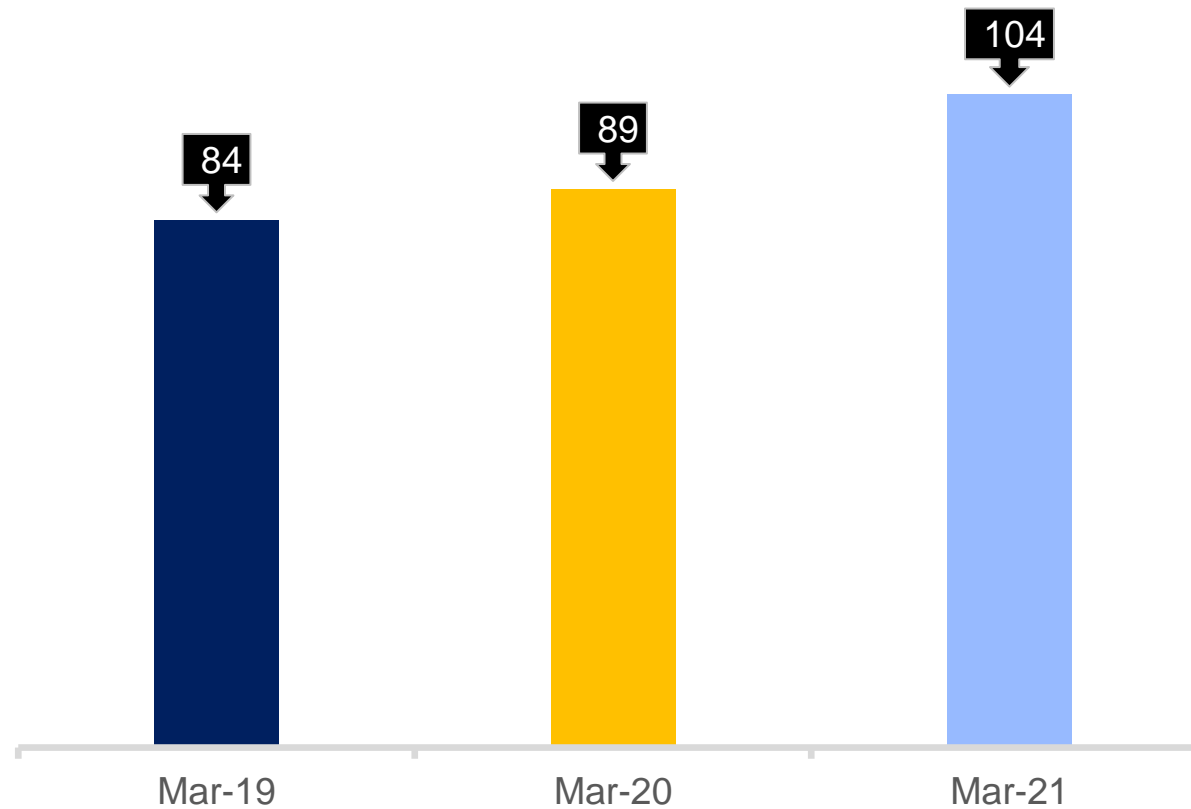
NET LOANS & ADVANCES (Y-O-Y) IN USD MILLIONS



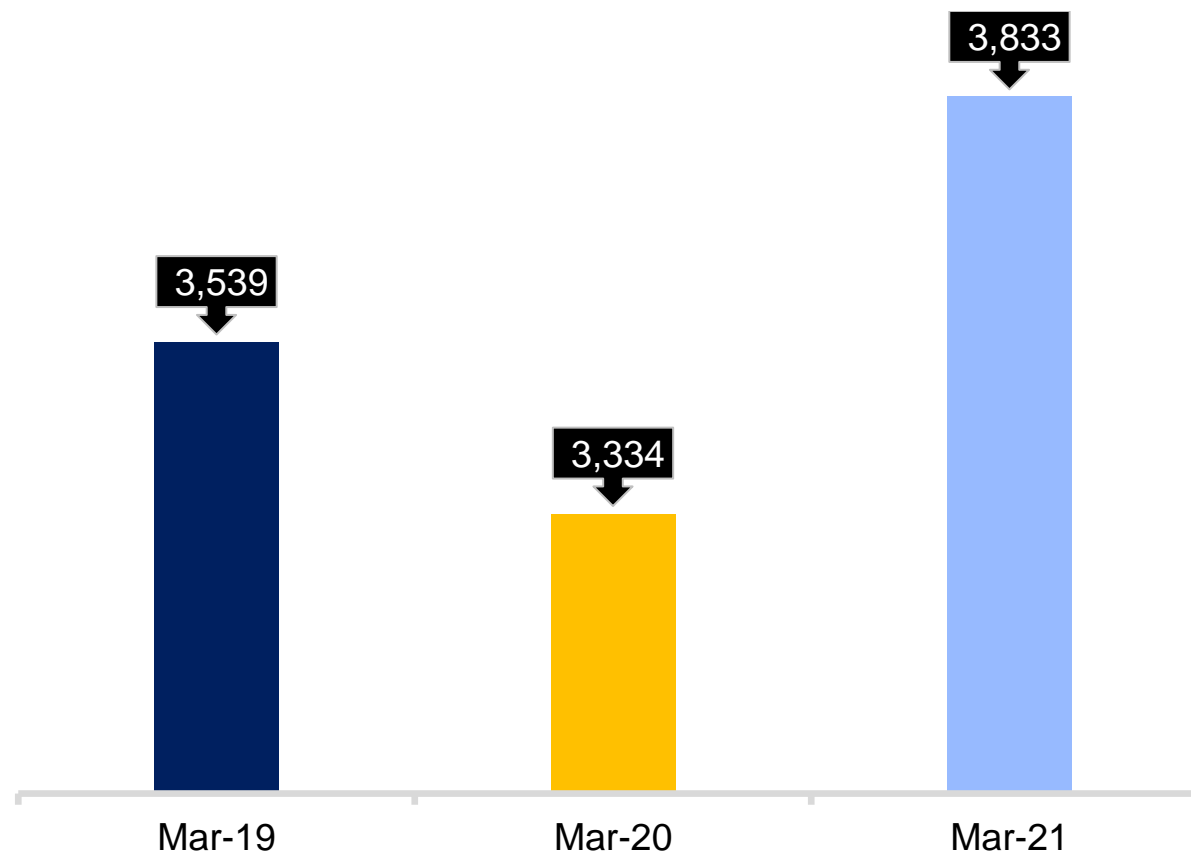
TOTAL DEPOSITS (Y-O-Y) IN USD MILLIONS



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 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 24 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	Mar-21
Cash and balances	2,083	1,594	1,894	1,743
Due from banks	1,713	2,130	1,009	2,411
Loans and advances	16,434	18,065	17,973	19,369
Investments	5,695	7,297	6,777	6,603
PPE and other assets	474	629	780	672
Total Assets	26,399	29,715	28,433	30,797

Deposits	15,319	16,055	15,118	17,485
Borrowing	1,536	2,013	2,347	2,925
Due to Banks	5,363	6,601	6,326	6,003
Other liabilities	684	1,389	854	551
Total Equity	3,497	3,657	3,788	3,833
Total Liabilities and Equity	26,399	29,715	28,433	30,797

DOHA BANK – INCOME STATEMENT & KEY RATIOS

Particulars (in USD millions)	Dec-18	Dec-19	Dec-20	Mar-21
Interest income	1,076	1,158	1,028	247
Interest expense	(505)	(614)	(391)	(65)
Net interest income	571	544	637	182
Net fees & commission	107	108	84	20
Other operating income	45	112	86	24
Net operating income	723	764	807	226
Operating expenses and taxes	(495)	(557)	(614)	(122)
Net profit after tax	228	207	193	104
Return on Shareholders' Equity	6.50%	6.00%	5.35%	13.64%
Return on Average Asset	0.88%	0.74%	0.66%	1.41%

For further information please contact:

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