



Corporate Presentation

June 2021

Sustainable Performance

<p>First Bank Live in CEMEA with Smarter Stand-In Processing (STIP)</p>  <p>Visa</p> <p>2021</p>	<p>Best CSR Bank – Doha Green Bank – Middle East</p>  <p>Business Tabloid Banking & Finance Awards</p> <p>2021</p>	<p>Best Digital Payment App 'Doha Pay'</p>  <p>World Business Outlook Awards</p> <p>2021</p>	<p>Best Commercial Bank Qatar</p>  <p>World Business Outlook Awards</p> <p>2021</p>
<p>3G Excellence in Financial Services Award</p>  <p>Global Good Governance (3G) Awards</p> <p>2021</p>	<p>3G Excellence in Corporate Governance Award</p>  <p>Global Good Governance (3G) Awards</p> <p>2021</p>	<p>Best Trade Finance Provider</p>  <p>Global Finance</p> <p>2021</p>	<p>Best Digital Wallet App Qatar</p>  <p>International Business Magazine LLC</p> <p>2021</p>
<p>Outstanding Crisis Leadership – Community Award</p>  <p>Global Finance</p> <p>2020</p>	<p>The Golden Peacock Global Award for Sustainability</p>  <p>Institute of Directors</p> <p>2020</p>	<p>Best Employer Brand Award</p>  <p>World HRD Congress</p> <p>2020</p>	<p>Best Trade Finance Bank</p>  <p>New Age Banking Summit Awards</p> <p>2020</p>
<p>Best Digital Bank</p>  <p>Global Economics Awards</p> <p>2020</p>	<p>Best Trade Finance Provider</p>  <p>Global Finance</p> <p>2020</p>	<p>The Golden Peacock Global Award for Corporate Governance</p>  <p>Institute of Directors</p> <p>2019</p>	

Doha Bank - Global Reach

- 1 Doha - Qatar
- 2 Dubai - UAE
- 3 Abu Dhabi - UAE
- 4 Kuwait City - Kuwait
- 5 Mumbai - India
- 6 Kochi - India
- 7 Chennai - India
- 8 London - UK
- 9 Frankfurt - Germany
- 10 Istanbul - Turkey
- 11 Singapore

- 12 Shanghai - China
- 13 Seoul - S. Korea
- 14 Tokyo - Japan
- 15 Hong Kong - China
- 16 Sydney - Australia
- 17 Toronto - Canada
- 18 Johannesburg - South Africa
- 19 Dhaka - Bangladesh
- 20 Colombo - Sri Lanka
- 21 Kathmandu - Nepal



Doha Bank - at a Glance



Key Information



Founded in
Doha, Qatar on
15 March, 1979



Client base of
more than 441,000
customers –
including those
paid through the
Wages Protection
System (WPS)



24 domestic
branches, 3
e-branches,
2 branch pay
offices, 88 ATMs
and 1 Mobile
ATM



6 international
branches and
8 international
ATMs, plus 14
representative
office

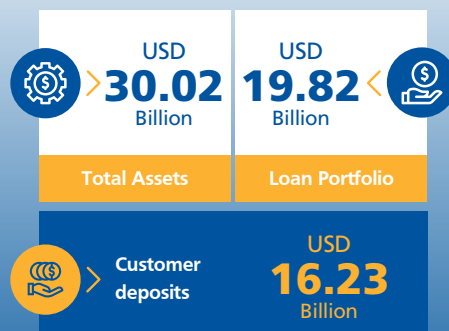


Business Footprint

- 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, 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

June 2021



USD 1\$ = QAR 3.6415

Doha Bank

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

Doha Bank has published annual sustainability disclosure statements from 2009 onwards.

Since 2016, our sustainability reporting has been guided by the Qatar Stock Exchange (QSE) ESG reporting methodology.

We have increased the scope of our reporting to include all the metrics required by the GRI and QSE.

In addition, we support 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 our business and stakeholders will be an important and ongoing part of long-term progress at Doha Bank, helping us build on our growth trajectory as a domestic, regional and international institution.



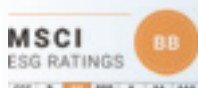
Achieved a score of 100% for the QSE Sustainable Stock Exchanges initiative for the years 2018 to 2021.



As at 21 June 2021, Doha Bank held a FTSE ESG Rating of 2.60 out of 5.

Doha Bank became the first 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 at 5 May 2021, Doha Bank held an MSCI ESG Rating of BB.

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

The Board of Directors



**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.



**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

Doha Bank

Executive Management



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
ACTING CHIEF FINANCIAL 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 DAOUD**
CHIEF INTERNAL AUDITOR



GHAUS BIN IKRAM
ACTING CHIEF COMPLIANCE OFFICER

About Doha Bank - Governance



Board Level Committees



Executive
Committee



Policies, Nomination
& Governance
Committee



Audit, Compliance
& Risk Committee





Management Level Committees



Credit Ratings

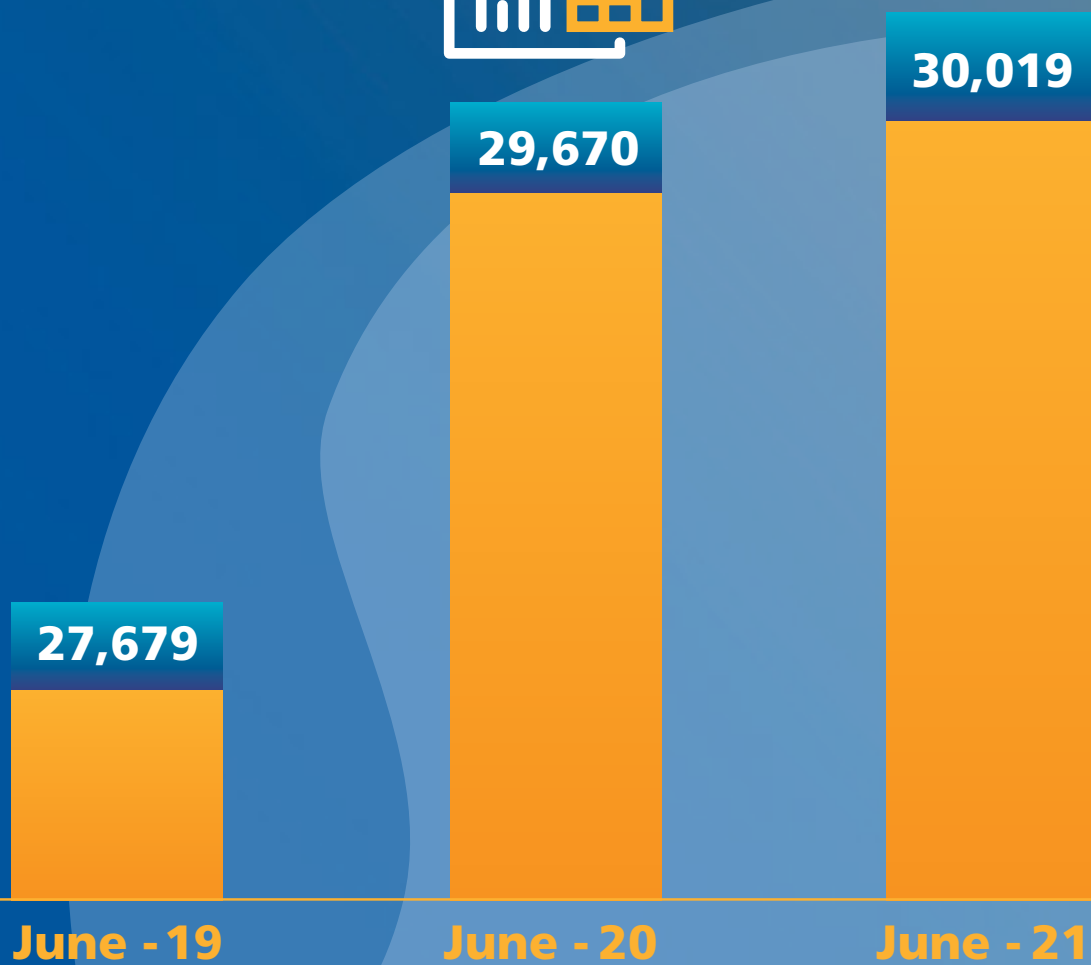
Qatar Sovereign

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

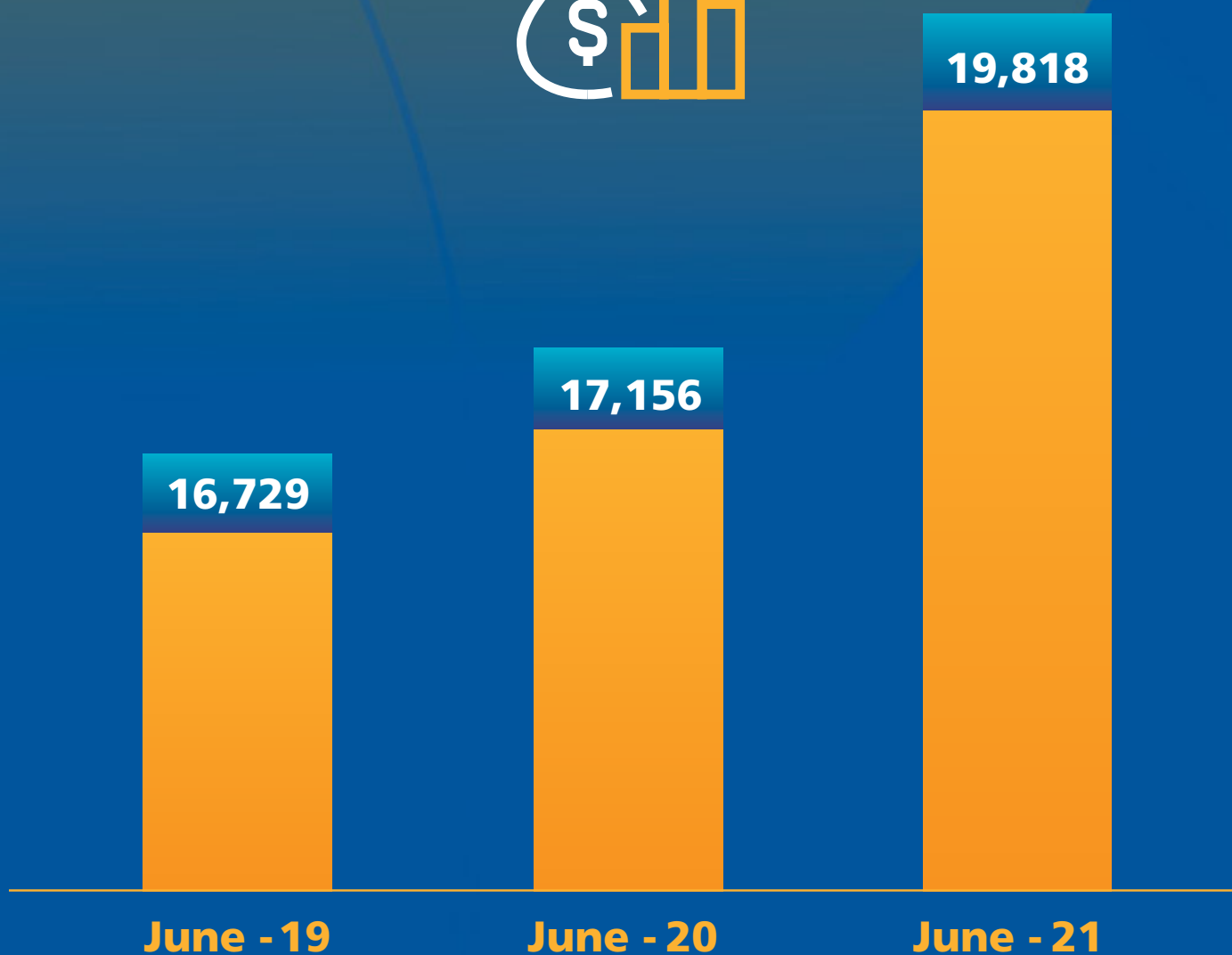
Doha Bank

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
Fitch	Issuer Default Rating LT	A
	Issuer Default Rating ST	F-1
	Support Rating	1
	Viability	bb
	Outlook	Stable

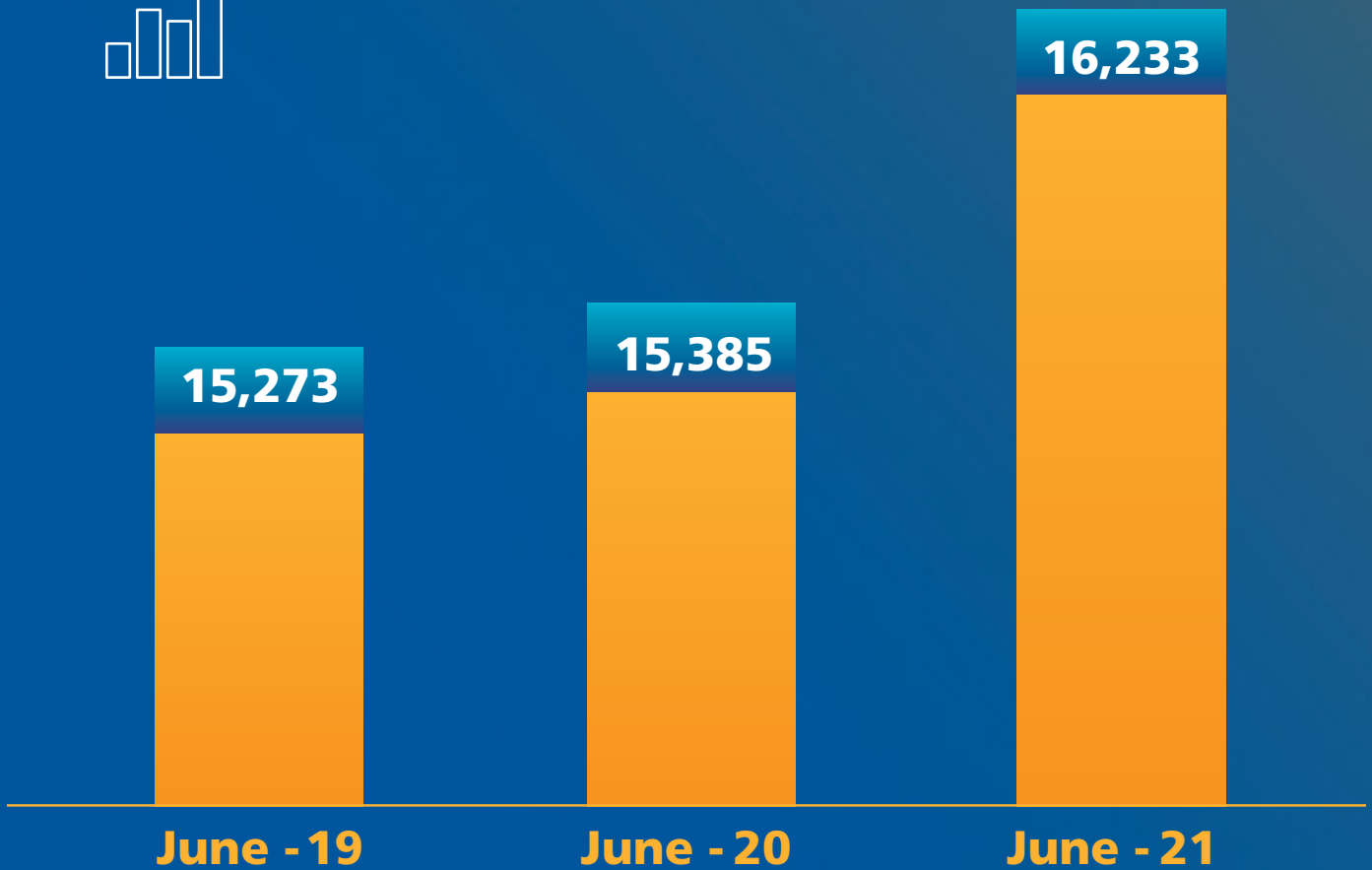
Total Assets (Y-O-Y) in USD Millions



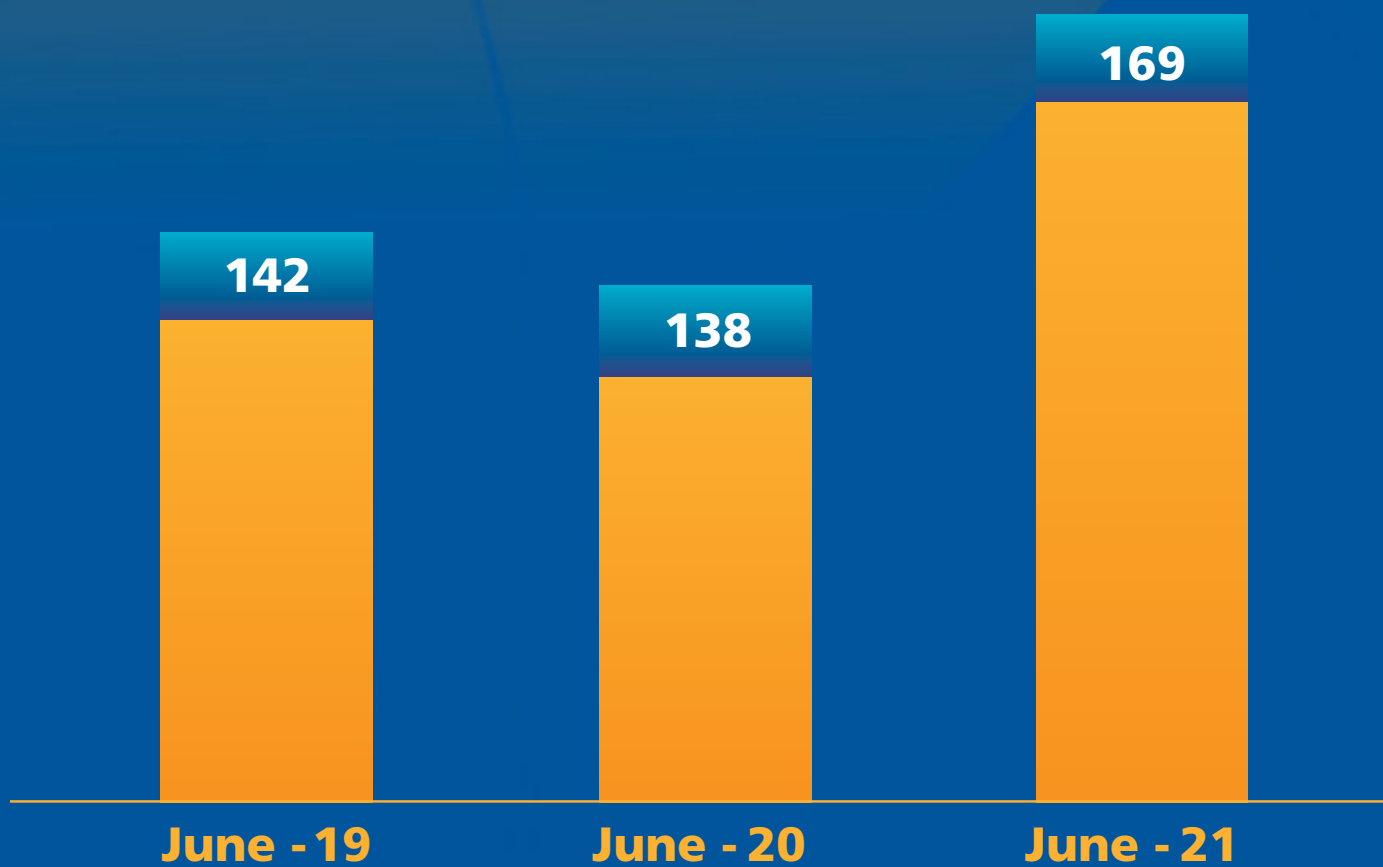
Net Loans & Advances (Y-O-Y) in USD Millions



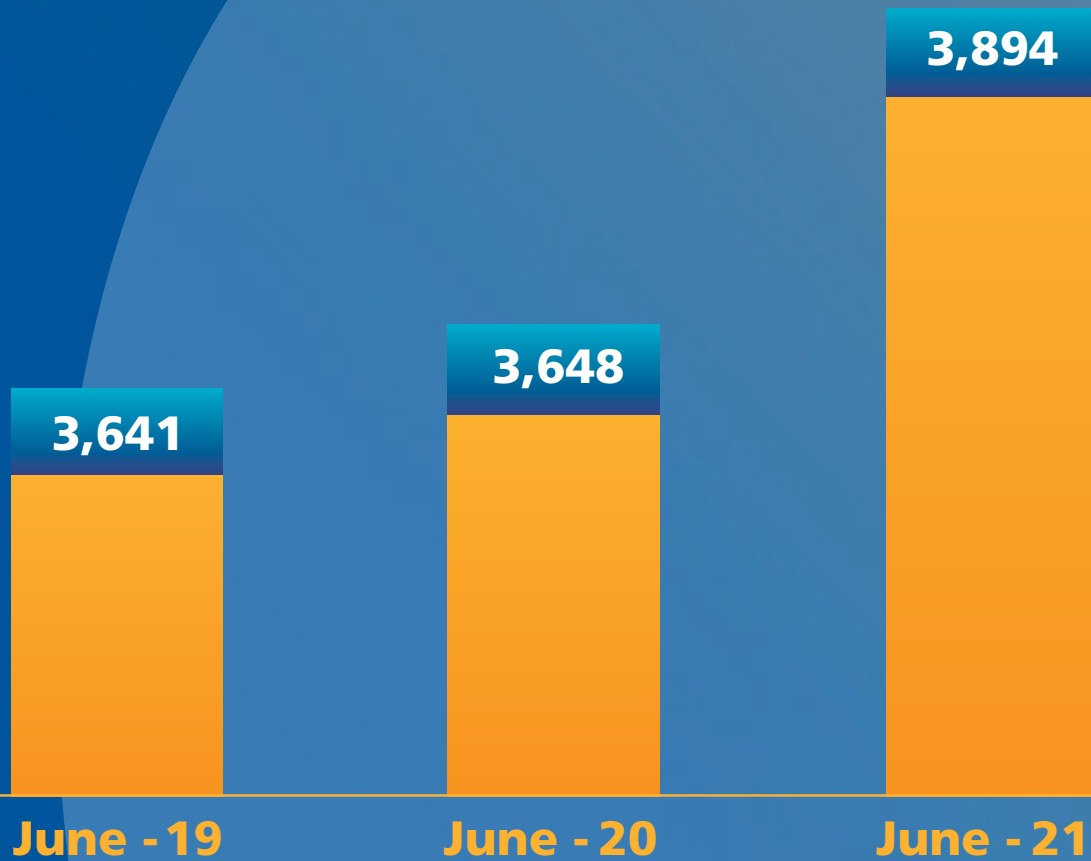
Total Deposits (Y-O-Y) in USD Millions



Net Profit (Y-O-Y) in USD Millions



Total Equity (Y-O-Y) in USD Millions



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



Capitalizing on investment opportunities arising from Qatar's hosting of the FIFA World Cup 2022™ and the Asian Games 2030



Leveraging 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

Legal 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



Financial Statement

Particulars (in USD millions)	Dec - 18	Dec - 19	Dec - 20	Jun - 21
Cash and balances	2,083	1,594	1,894	1,251
Due from banks	1,713	2,130	1,009	1,880
Loans and advances	16,434	18,065	17,973	19,818
Investments	5,695	7,297	6,777	6,476
PPE and other assets	474	629	780	594
Total Assets	26,399	29,715	28,433	30,019

Deposits	15,319	16,055	15,118	16,233
Borrowing	1,536	2,013	2,347	3,025
Due to banks	5,363	6,601	6,326	6,188
Other liabilities	684	1,389	854	679
Total equity	3,497	3,657	3,788	3,894
Total Liabilities and Equity	26,399	29,715	28,433	30,019

Income Statement & Key Ratios

Particulars (in USD millions)	Dec - 18	Dec - 19	Dec - 20	Jun - 21
Interest income	1,076	1,158	1,028	487
Interest expense	(505)	(614)	(391)	(138)
Net Interest Income	571	544	637	349
Net fees & commission	107	108	84	39
Other operating income	45	112	86	42
Net Operating Income	723	764	807	430
Operating expenses and taxes	(495)	(557)	(614)	(261)
Net Profit After Tax	228	207	193	169

Return on shareholders' equity	6.50%	6.00%	5.35%	10.49%
Return on average assets	0.88%	0.74%	0.66%	1.15%

Contact Information

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