

# Investor Presentation FY2023 results

Transformation  
Through Innovation

# Investor Presentation

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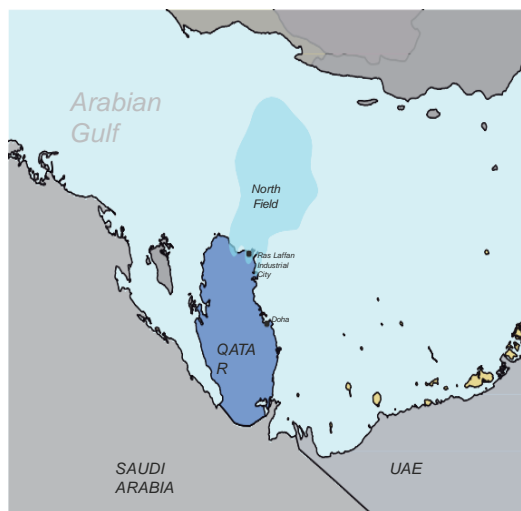
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# QATAR'S OUTLOOK LOOKS STRONG

QatarEnergy and Qatar Energy LNG<sup>(1)</sup>, during the year of 2023, signed multiple 3 – 27 year off take contracts. The development of the NFE continues on progress.

QatarEnergy is on track to boost LNG production 77 million tonnes to 126 million tonnes a year (MTPA) by 2027.

- ➡ Phase 1: North Field expansion project will increase Qatar's LNG production capacity from 77 million MTPA to 110 million MTPA by 2025.
- ➡ Phase 2: referred to as the North Field South Project (NFS), will further increase Qatar's LNG production capacity from 110 million MTPA to 126 million MTPA by 2027.



Qatar's real GDP growth is projected to be 2.2% in 2024; while being projected to be > 6% in 2027: IMF<sup>(2)</sup>

The Third Qatar National Development Strategy (2024-2030) was launched with an aim to transforming Qatar into an advanced and diversified economy, capable of sustaining its own development. At the centre of the vision is the desire to enhance confidence in Qatar and drive greater foreign direct investment.

During 2023 announced the establishment of the Real Estate Regulatory Authority, and the newly opened Commercial Court offers a more effective, reliable, and quicker route to enforce contractual rights.

## Population / Tourism & mode of entry/ Accommodations <sup>(3)</sup>

Population	2023 to 2015		Chg Y/Y
Highest	Oct-23	3,085,087	
Current	Dec-23	2,965,952	2%
Lowest	Jul-21	2,380,011	
Yearend	Dec-22	2,909,134	

2023			2022			2021-2015		
Air	55.5%	2,251,667	Air	64.7%	1,657,404	Air	73.8%	9,775,534
Land	35.5%	1,440,595	Land	31.4%	804,671	Land	21.9%	2,904,263
Sea	8.9%	361,761	Sea	3.8%	97,983	Sea	4.2%	561,108
Totals	100.0%	4,054,023	Totals	100.0%	2,560,058	Totals	100.0%	13,240,905

Qatar crossed 4.0 million tourists in 2023, +56% YoY

Average per year 1,891,558

## Accommodation Supply & Demand - Hotels & Deluxe + Standard apartments

YTD	Keys	Room Nights	Occupancy Rate	Average Daily Rate	Average RevPAR
Chg Y/Y	4%	25%	2%	-45%	-44%
2023	39,233	8,180,061	58%	410	237
2022	37,586	6,557,762	57%	744	425

### Source:

(1) Qatar Energy and Qatar Energy LNG

(2) IMF World Economic Outlook  
October 2023

(3) Qatar Tourism [Qatar Tourism-dashboards](#)





# 1. OPERATIONAL AND FINANCIAL HIGHLIGHTS

## Wholesale Banking Group:

- Progress being made on the syndications side and quality of new to bank clients using the Bank's corporate finance, public sector and international network.
- Mandated and participated in several new corporate and public sector syndications as part of the Bank's new strategy to expand and diversify the client base and loan book. Which led to the 5% private sector lending growth for the year.
- High priority is being placed on Global Transactional Banking capabilities with new investment and product enhancements in progress to assist with cross selling, fee generation and liability growth initiatives.
- Robust pipeline of Public Sector and high quality Corporate syndicated financings using our corporate finance and international network, expected to drive asset growth in 2024 as we continue to diversify our exposures across a variety of sectors and geographies.

## Treasury & Investments Group:

- Portfolio assets increased +22% for the year. This strategy was predicated on taking advantage of rate levels.
  - ♦ The portfolio growth is being self-funded
  - ♦ The bank will continue with a hedging strategy, currently 90% hedged.
- Improved asset and credit quality of the portfolios, moving forward optimizing portfolio yields.
- New issuances on the horizon (depending on market opportunities)
- Sustainable Finance Framework (with approved SPO) is in place
- The bank launched an FX & Commodity hedging program for corporate customers with solutions to help manage their underlying market risks.

## Retail Banking Group:

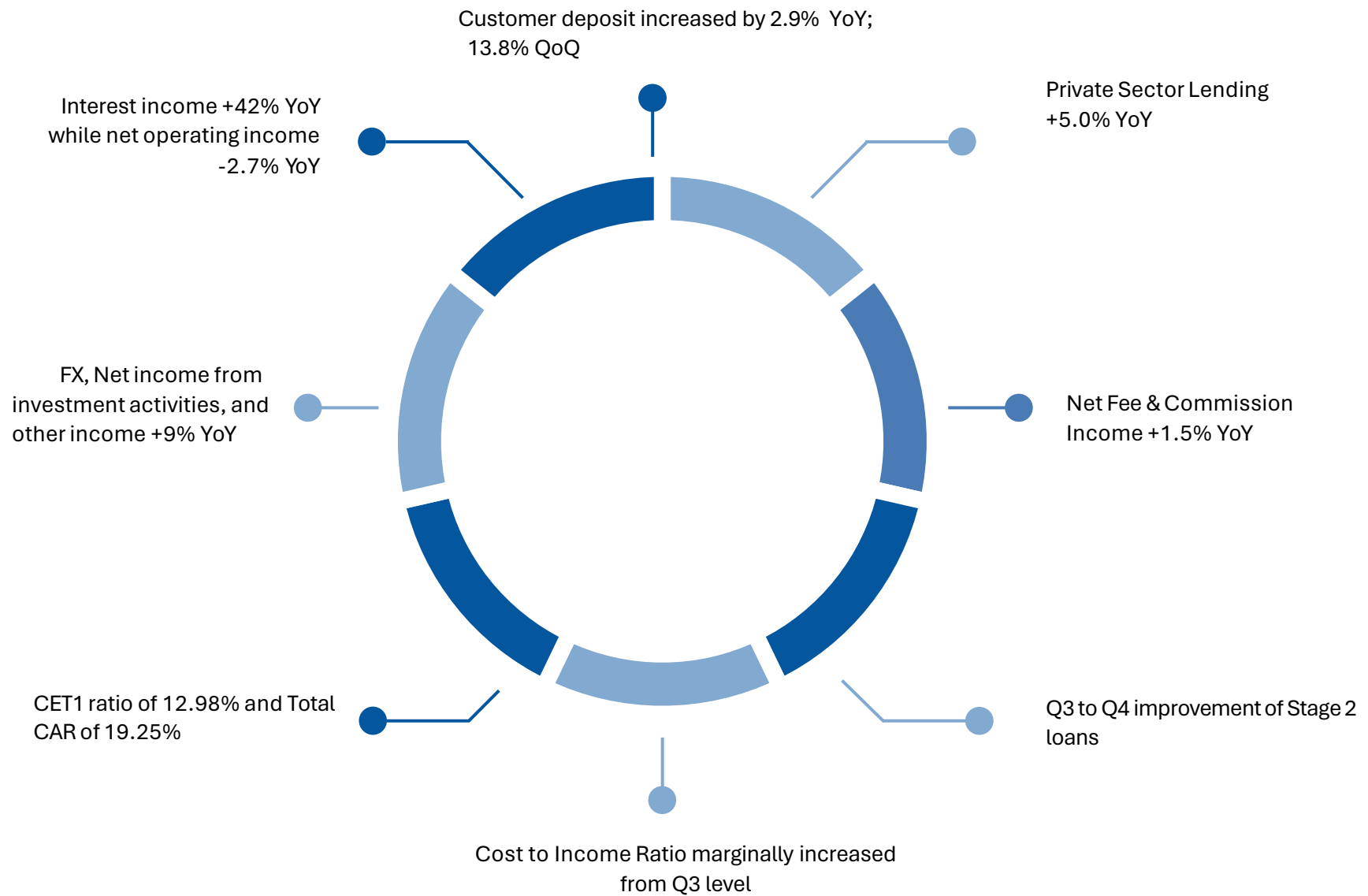
- Converted two local branches to two Corporate Service Centers dedicated to welcome and serve all retail and corporate customers of the bank. This will help streamline and improve efficiency and more importantly enhance the customer experience.
- Potential business: Signed several corporate card deals with renowned high potential spenders' companies and working on additional deals with high level corporate entities and local authorities.
- Customer acquisition campaigns are underway, targeting Qatari customers and Higher affluent segment

## International Banking Group:

- FI & Syndication business achieved attractive growth in revenues in 2023, in line with our international strategy; moving forward focus on growing FI & Syndication business in 2024
- Kuwait and India strategy well underway to redefine the business.
- Foreign branches: Chennai branch closed in Q4, Abu Dhabi branch is under merger process with Dubai Branch - In final stage
- Branch relocations: Kuwait relocation completed in Q3, Mumbai and Kochi on track
- Rep offices: Hong Kong operation merged with Singapore in Q1. Sri Lanka operations merged with Bangladesh in Q2. Canada operations merged with UK in Q3.

## Sharq Insurance:

- Revenue drivers: New business production across all products and all distribution channels.
- Profitability outlook: 2023 record year for profit
- Digital sales capabilities via Mobile App showcased
- Relocation to new premises is planned for 2024



# PERFORMANCE SCORECARD

	Guidance for Q4 2023	(A) 2023	Scorecard	Guidance for FY 2024	2023-2027 5-year Strategy
Capital Adequacy Ratio	18.50-19.00%	19.25%	√	Maintain min. 17%	Maintain min. 17%
Net Loan Growth	Pvt. 4-5%	Pvt. 5.0%	√	5% p.a.	3-5% p.a.
Net Interest Margin	2.10-2.20%	2.21%	√	2.20%; +/-5bps	2.50%
Non-performing loans	<7.00%	7.36%	—	Circa 7.0%; guidance to be provided quarterly	4.5-5%
Cost of Risk	1.80-1.90%	1.54%	√	Circa 1.50% (subject to remedial)	120-130bps
Cost of Income	<35%	33.4%	√	<35%	<25%
Return on Equity	6.00%	5.61%	—	6%-6.50%	12-14%

# Way Forward

Top Priorities	Objectives
<b>Building High-Quality Assets &amp; Liabilities:</b>	<ul style="list-style-type: none"> <li>➡ We are focused on creating a quality asset book from key sectors, such as public sector and trade.</li> <li>➡ And we will fund it by actively making efforts to diversify our deposits from customers across different sectors.</li> </ul>
<b>Strengthening Digital &amp; IT:</b>	<ul style="list-style-type: none"> <li>➡ Strengthen technological resilience, towards building a digital-centric bank, which will enhance the customers' digital experience.</li> <li>✓ We are launching an upgraded mobile app to customers in 2024</li> </ul>
<b>Driving Cost Efficiencies:</b>	<ul style="list-style-type: none"> <li>➡ Focus on optimizing our costs to reinvest into key requirements of the Bank.</li> <li>✓ We have identified &gt; QAR 100 Mn of cost saving</li> </ul>
<b>Improving key ratios and metrics:</b>	<ul style="list-style-type: none"> <li>➡ We are actively working to strengthening the overall health, liquidity, and funding metrics, of the bank's portfolio.</li> </ul>



## 2. OVERVIEW

- 1** Founded in 1979
- 2** Listed on the Qatar Stock Exchange
- 3** Full branch operations in Qatar, United Arab Emirates, India and Kuwait
- 4** Representative offices strategically located in China, Turkey, Singapore, Germany, Japan, United Kingdom, South Korea, South Africa, Bangladesh, Australia, and Nepal
- 5** Brokerage and financial services associate in India
- 6** Sharq Insurance Company, a 100% owned insurance company in Qatar
- 7** Client base of more than 375,000 active customers<sup>(1)</sup>
- 8** 18 Domestic Branches and 2 Corporate Service Centers (under Retail Banking Group) and 1 Corporate Branch (under Wholesale Banking), 3 E-Branches, 89 ATMs, 3 ITM's and 1 Mobile ATM



### Doha Bank has a global reach

- |                         |                                 |
|-------------------------|---------------------------------|
| 1. Qatar                | 10. Singapore                   |
| 2. Dubai - UAE          | 11. Shanghai - China            |
| 3. Abu Dhabi - UAE      | 12. Seoul - S. Korea            |
| 4. Kuwait City - Kuwait | 13. Tokyo - Japan               |
| 5. Mumbai - India       | 14. Sydney - Australia          |
| 6. Kochi - India        | 15. Johannesburg - South Africa |
| 7. London - UK          | 16. Dhaka - Bangladesh          |
| 8. Frankfurt - Germany  | 17. Kathmandu - Nepal           |
| 9. Istanbul - Turkey    |                                 |

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

# STRONG RATINGS PROFILE UNDERPINNED BY HIGHLY RATED SOVEREIGN

Agency	Category	Ratings	Outlook
<b>Doha Bank</b>			
Moody's	Bank Deposit Ratings LT	Baa1	Stable
Fitch <sup>(1)</sup>	Issuer Default Rating LT	A-	Positive
<b>Qatar Sovereign</b>			
Moody's <sup>(3)</sup>	Counter Party Risk LT	Aa2	Stable
Fitch <sup>(2)</sup>	Issuer Default Rating LT	AA-	Positive
S&P	Counter Party Risk LT	AA	Stable

## Notes:

(1) Fitch upgrades from stable to positive 06.04.2023

(2) Fitch upgrades from stable to positive 28.03.2023

(3) Moody's upgrades rating and outlook 26.01.2024

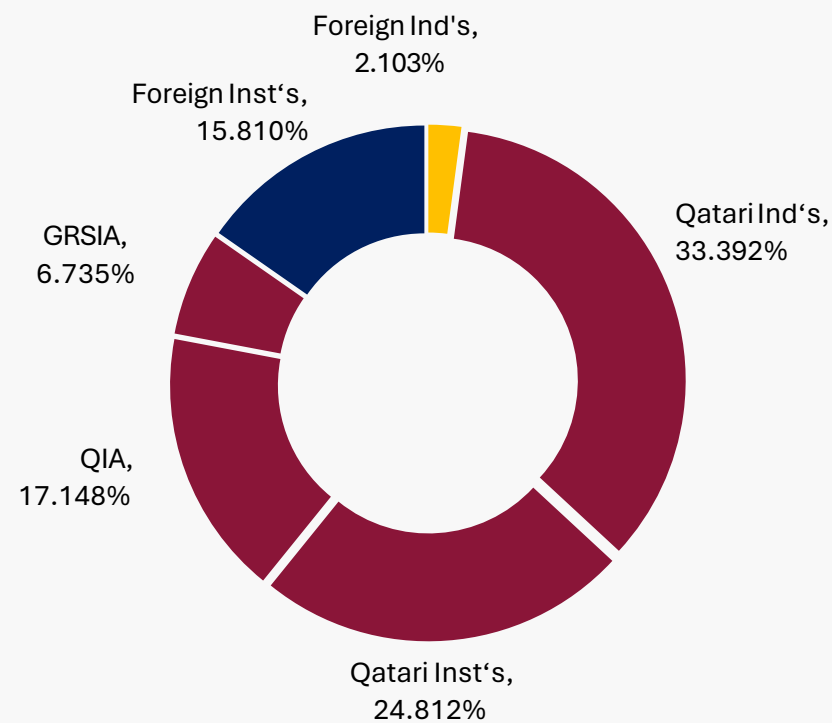
# SHARE PERFORMANCE AND DIVERSIFIED SHAREHOLDER BASE

## Share price and market capitalization

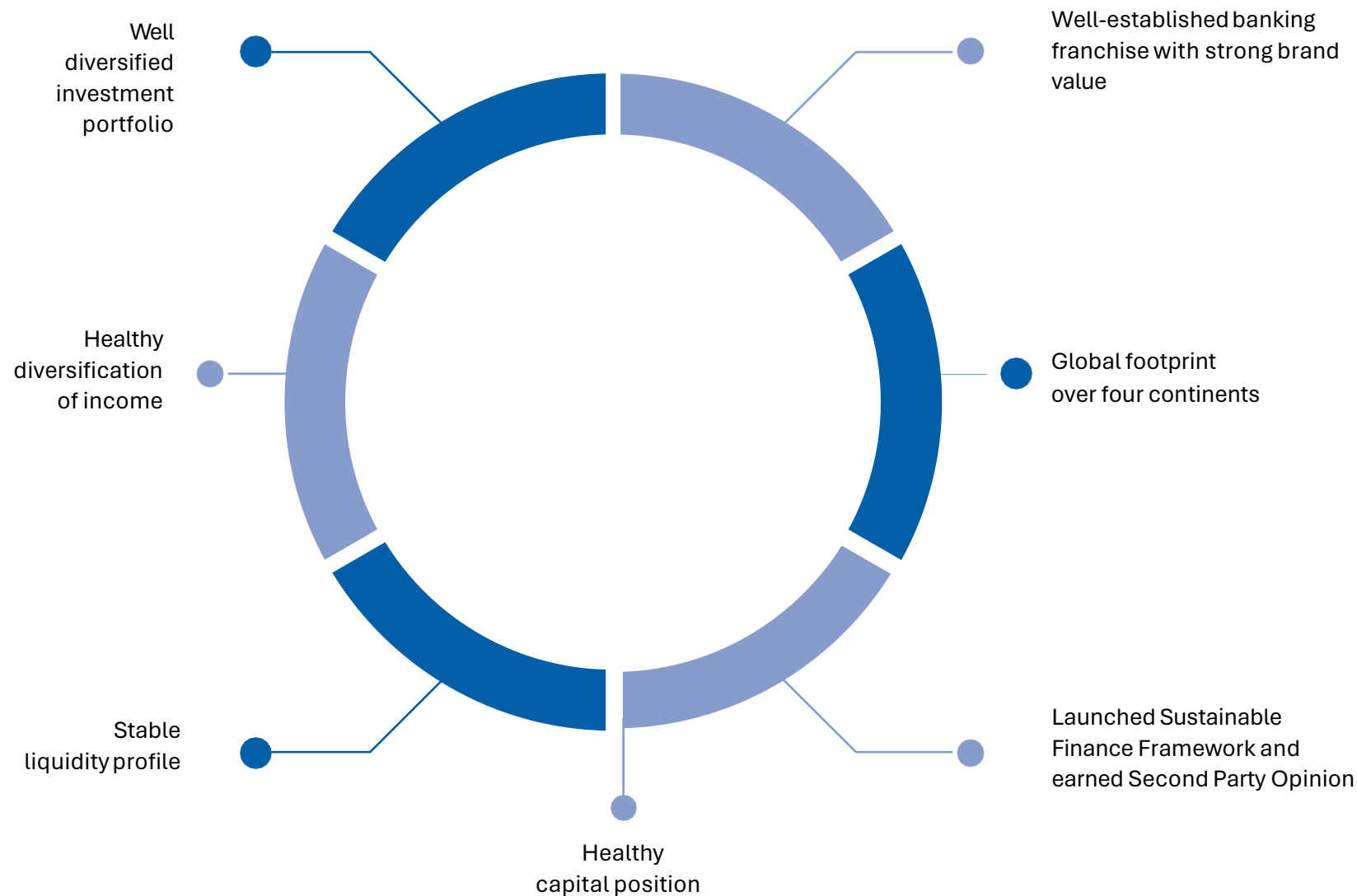
	Date	Value
Last Price	31-Dec-23	1.830
52 Week High	04-Oct-22	2.089
52 Week Low	26-Jun-23	1.407
Current Market Capitalization	Qatari Riyals Mn	5,674
	USD Mn	1.558

**Note:** (1) State of Qatar owns 23.883% together with the Qatar Investment Authority 17.148% & 6.735% by the General Retirement Social Insurance Authority via the 'Civil Pension Fund', as of 31 December 2023

## Diversified shareholder base and strong support<sup>(1)</sup>



# DOHA BANK AT A GLANCE





# DOHA BANK IS STRUCTURED IN FOUR BUSINESS UNITS AND HOLDS 100% OF SHARQ INSURANCE

## Wholesale Banking Group

The relationship management and product groups focus on Public Sector, Large Corporates, Multinationals, Commercial banking, Global Transactional Banking and Corporate finance areas.

**Assets (QAR): 51.22 billion or 50.58% of total assets**

**Total Income (QAR): 3.66 billion**

## Treasury & Investments Group

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

**Assets (QAR): 33.48 billion or 33.06% of total assets**

**Total income (QAR): 1.62 billion**

## Retail Banking Group

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 and Digital Wallets

**Assets (QAR): 4.16 billion or 4.11% of total assets**

**Total Income (QAR): 0.53 billion**

## International Banking Group

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

**Assets (QAR): 5.04 billion or 4.98% of total assets**

**Total Income (QAR): 0.40 billion**



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 (QAR): 105 million**

Source: Company financials as of 31 December 2023

### 3. FINANCIAL SUMMARY

Profitability (QR Mn)	Dec-23	Dec-22	Chg Y/Y
Interest income	5,618	3,945	42.4%
Interest Expense	(3,470)	(1,623)	113.8%
Net Interest income	2,148	2,322	-7.5%
Fees and commission	376	371	1.5%
Foreign exchange gain	105	153	-31.4%
Income from investment securities	112	25	341.3%
Net income from insurance activities	69	(0)	18985.0%
Other Income	20	38	-48.2%
Net Operating Income	2,829	2,909	-2.7%
Staff Cost	(521)	(501)	4.0%
Non-Staff Cost	(425)	(393)	8.1%
Legal compensation	(162)	-	-
Net impairment losses	(857)	(1,201)	-28.6%
Tax	(95)	(48)	97.0%
Net Profit	769	765	0.5%

#### Comments

- Non-recurring income stands out year on year
- Interest Income +42% YoY while Net Interest Income -7.5% YoY

Assets and Liabilities (QR Mn)	Dec-23	Dec-22	Chg Y/Y
Total Assets	101,225	97,645	3.7%
Loans and Advances	58,009	58,079	-0.1%
Investments	30,386	24,964	21.7%
Customer Deposits	51,573	50,130	2.9%
Total Equity	14,444	14,079	2.6%

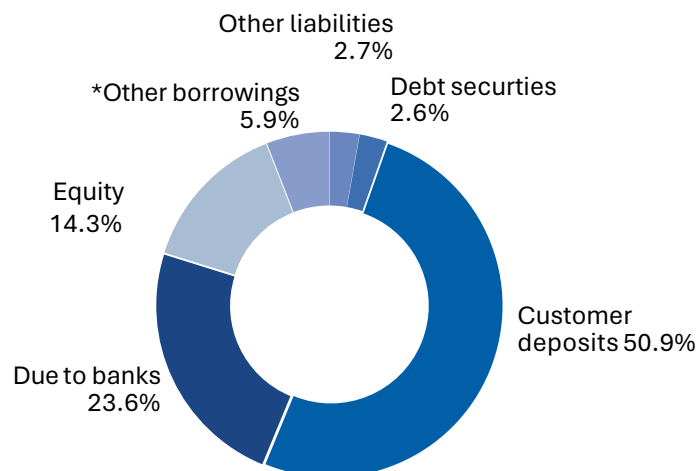
Capital	Dec-23	Dec-22	Chg Y/Y
RWA (QR Mn)	78,094	73,175	6.7%
CET 1 Ratio (%)	12.98%	13.32%	-2.6%
T1 Ratio (%)	18.10%	18.79%	-3.7%
Total Capital Ratio (%)	19.25%	19.94%	-3.5%

**Minimum regulatory ratios for 2023:** CET1: 8.50%, Tier1: 10.50%, Total Capital Ratio 12.50%, ICAAP 1.00%, Management buffer 0.50%

#### Comments

- RWA higher year on year. The bank is being cautious and prudent with reference to the private sector.
- Investment securities book remains healthy, and the bank is always monitoring for opportunities.

# FUNDING MIX

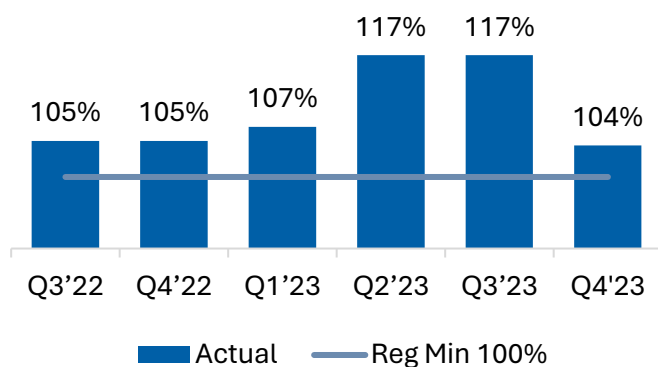


31 December 2023

Total liabilities and equity: QR 101.3 Bn

\*Other borrowings include syndicated and bilateral borrowings

## Regulatory Loan to Deposit Ratio



## Comments

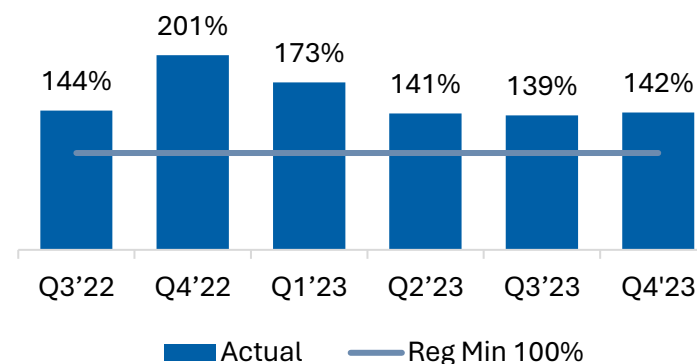
### ➤ Funding plan versus needs:

- Improving on CASA / potential issuance(s) to extend duration for both QAR and/ or USD.
- Reduction in non-resident funding is well within QCB guidance.

### ➤ Liquidity profile:

- Stable funding sources with a mixture of customer deposits, syndicated and bilateral borrowings, and debt securities
- Maintain sufficient HQLA fixed income investment portfolio
- Unencumbered assets at Head Office of QAR 16.0 billion

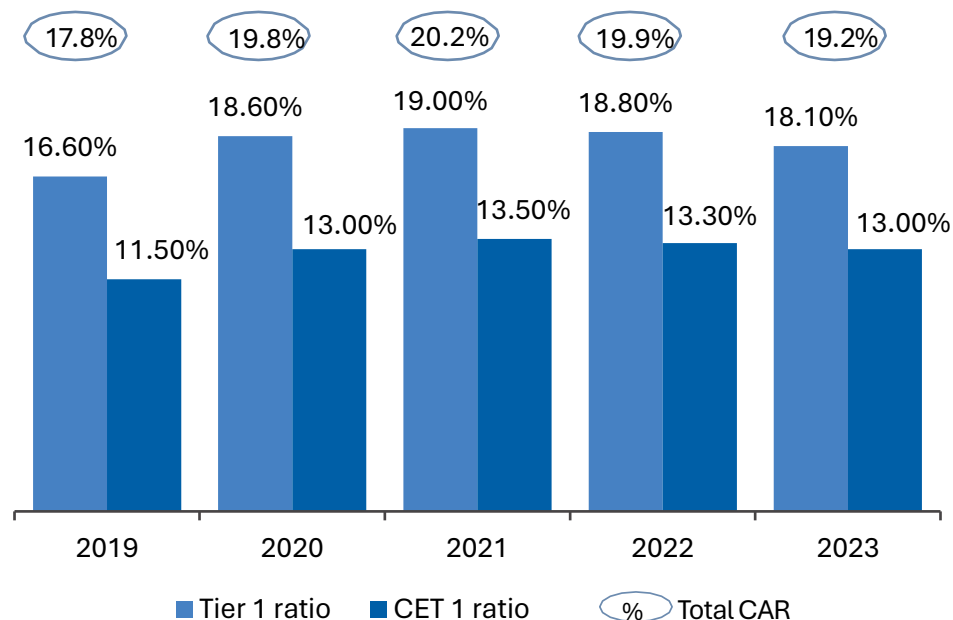
## Regulatory Liquidity Coverage Ratio



Source: Company financials as of 31 December 2023

# CAPITALIZATION

## Evolution of Capital Ratios



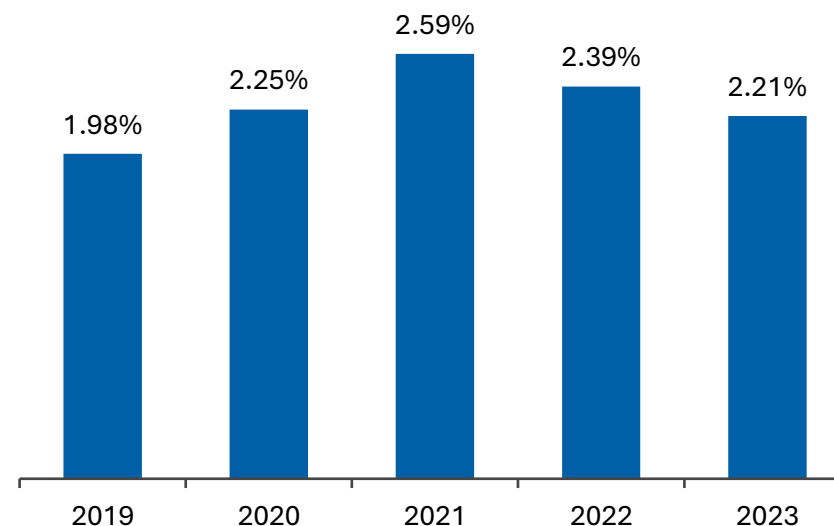
**Minimum regulatory ratios for 2023:** CET1: 8.50%, Tier1: 10.50%, Total Capital Ratio 12.50%, ICAAP 1.00%, Management buffer 0.50%

### Comments

- ➡ Current capital position is stable
- ➡ CAR expected to remain stable in the short to medium term given the credit growth projections, without the need for further capital raising.

**Source:** Company financials as of 31 December 2023

# NET INTEREST MARGIN



### Comments

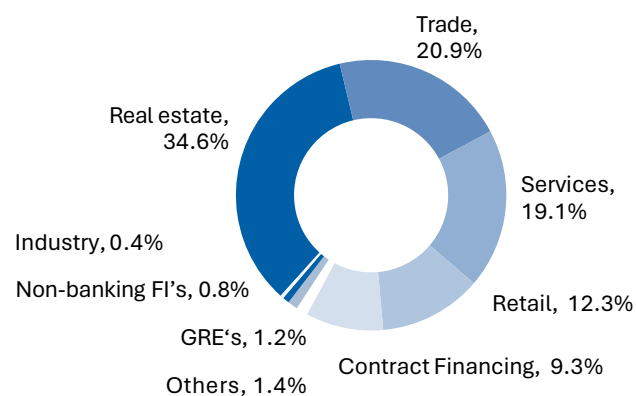
- ➡ Expected to maintain current net interest margins
- ➡ Expected rate cuts to benefit the bank Q4'24,/ Q1'25



# DIVERSIFIED LOANS AND DEPOSITS

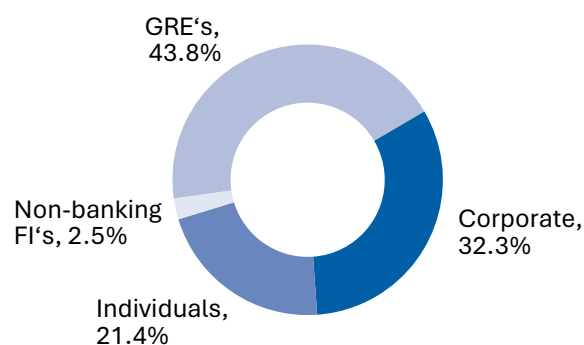
## By Sector

### Loans



Net loans: QR 58.0 Bn

### Deposits



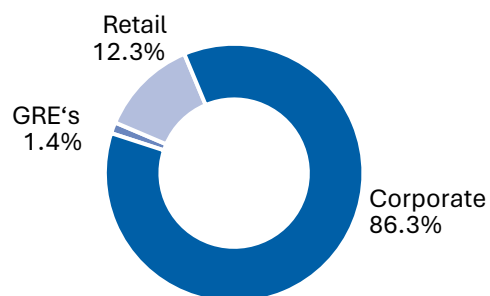
Net deposits: QR 51.6 Bn

### Comments Loans

- ➔ Growth to come from GREs/PSU
- ➔ Corporate Syndications
- ➔ Private Sector, being very selective

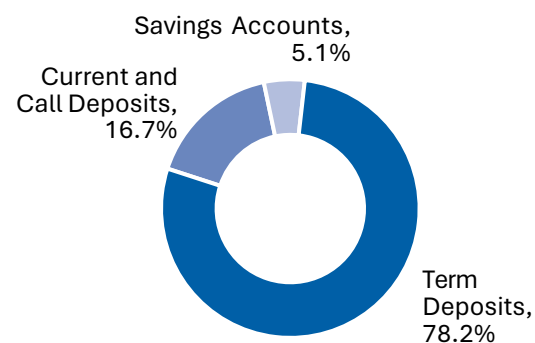
## By Type

### Loans



Net loans: QR 58.0 Bn

### Deposits



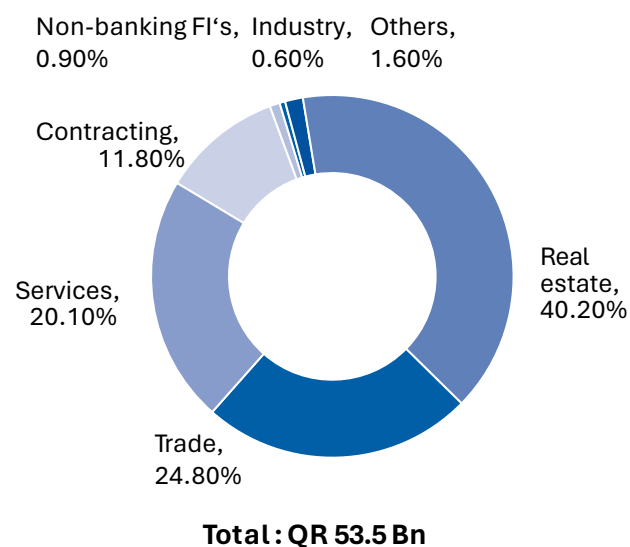
Net deposits: QR 51.6 Bn

### Comments Deposits

- ➔ Doha Bank ensures it retains a diversified deposit base to minimize concentration risk
- ➔ Emphasis is given to liquidity risk management
- ➔ CASA to grow

# WHOLESALE BANKING

## Overview of the corporate banking loan book December 2023

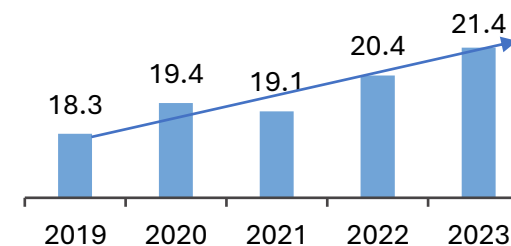


### Comments

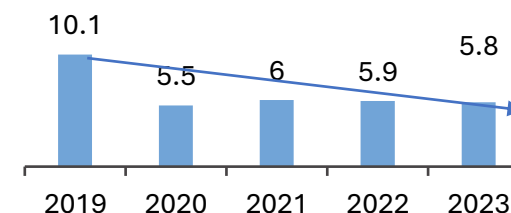
- ➔ The bank will look to maximize returns from non-borrowing customers and offer robust digitalization channels towards reducing transaction cost and incentivize customer interaction with the bank which will enable the cost of funds to improve.
- ➔ Moving forward the bank is looking at corporate syndications, and enhancing its global transaction banking abilities

## Loans (QR Bn)

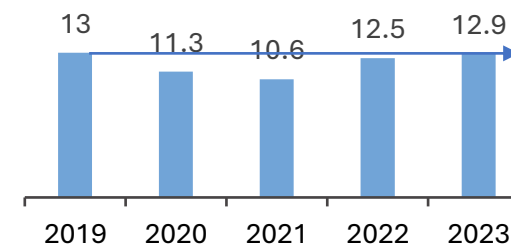
**Real Estate**  
CAGR (2019 -2023):  
+4.0%



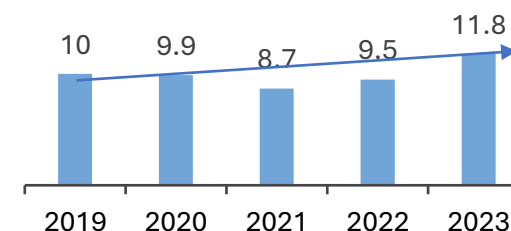
**Contract Financing**  
CAGR (2019 -2023):  
-12.9%



**Trade**  
CAGR (2019 -2023):  
-0.2%

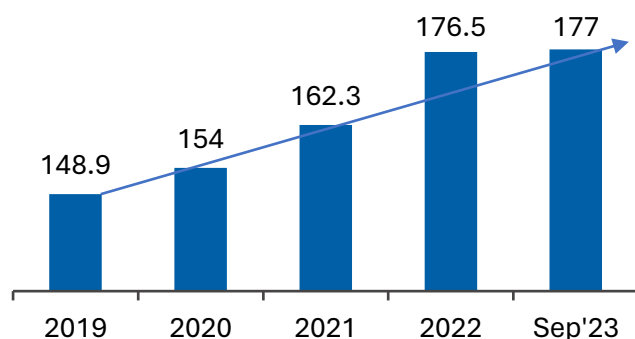


**Services**  
CAGR (2019 -2023):  
+4.2%

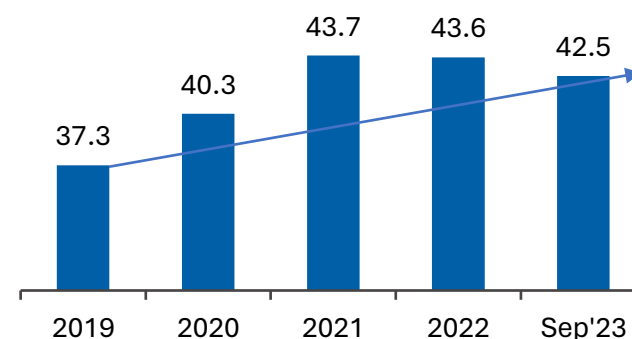


# DOHA BANK IS BEING SELECTIVE IN TERMS OF REAL ESTATE & CONTRACT FINANCE

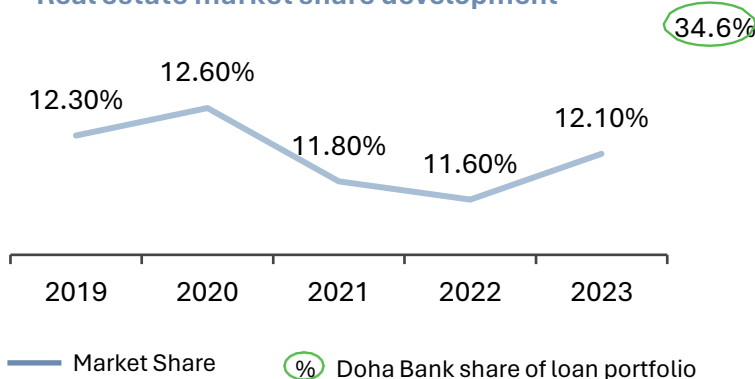
**Real Estate**  
Qatar market real estate loans (QR Bn)  
CAGR (2019 -2023) : +4.4%



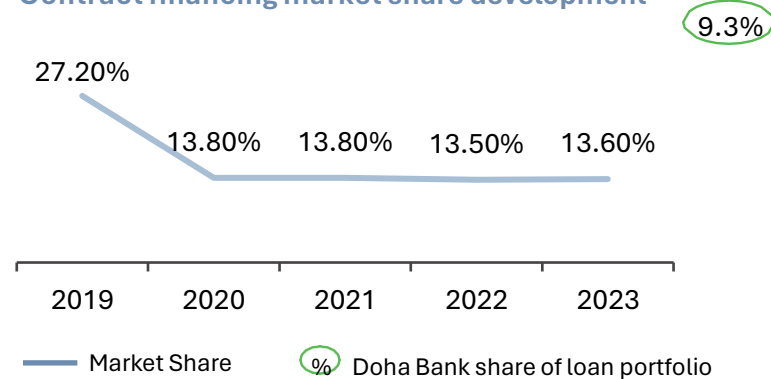
**Contract Finance**  
Qatar market contract financing loans (QR Bn)  
CAGR (2019 -2023) : +3.3%



**Real estate market share development<sup>(1)</sup>**



**Contract financing market share development<sup>(1)</sup>**

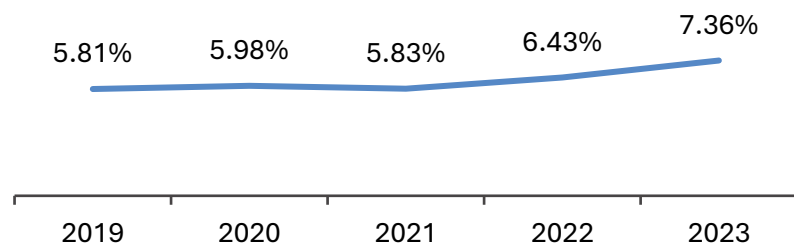


- ✓ Real Estate Portfolio is highly collateralized circa 167%

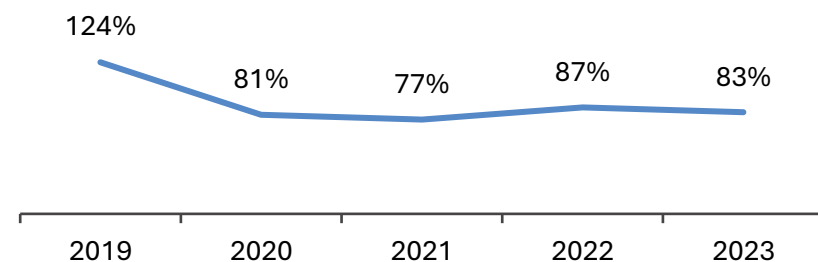
**Note:** (1) Market share calculated based on Qatar Central Bank market data as on 30-September-23

# CREDIT QUALITY

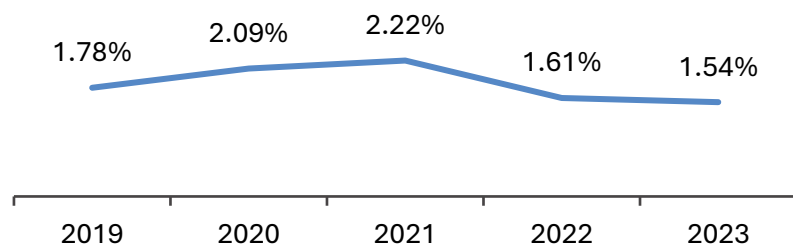
## NPL evolution



## Total Reserves<sup>(1)</sup> for loans and advances



## Cost of risk<sup>(1)</sup>



**Note:** (1) Includes expected credit losses (ECL)

Dec-2023 <sup>(2)</sup>			
	Stage 1	Stage 2	Stage 3
Percentage on total loans	61.16%	31.48%	7.36%
Provision coverage	0.24%	5.14%	59.21%
Dec-2022			
	Stage 1	Stage 2	Stage 3
Percentage on total loans	62.66%	30.90%	6.43%
Provision coverage	0.22%	5.07%	60.53%

**Note:** (2) Stage 3 provision includes interest in suspense

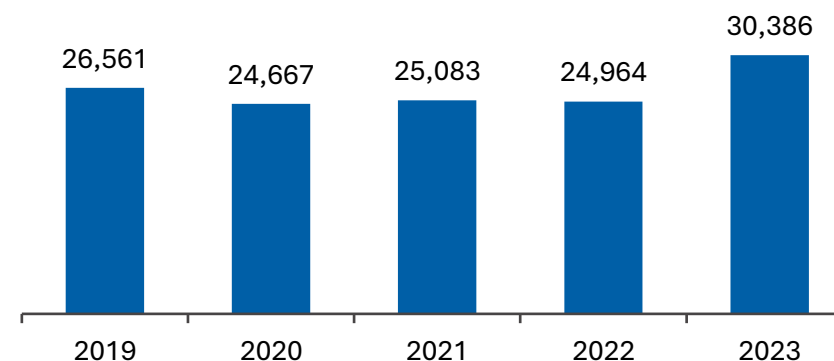


# INVESTMENT BOOK

## Portfolio Overview

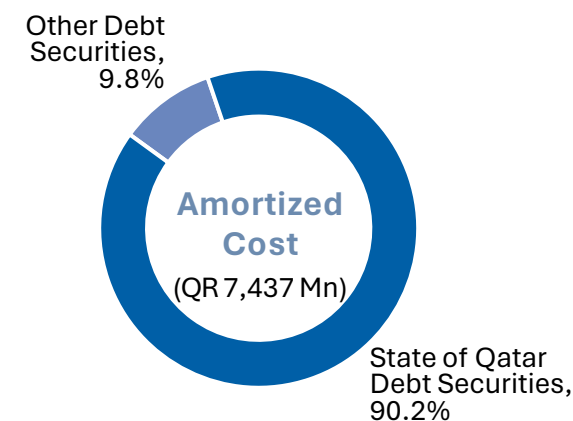
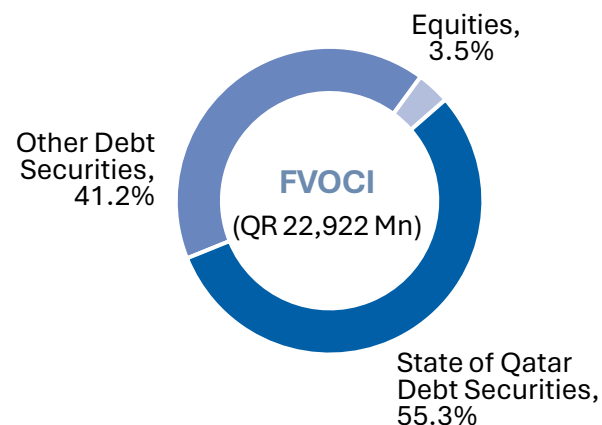
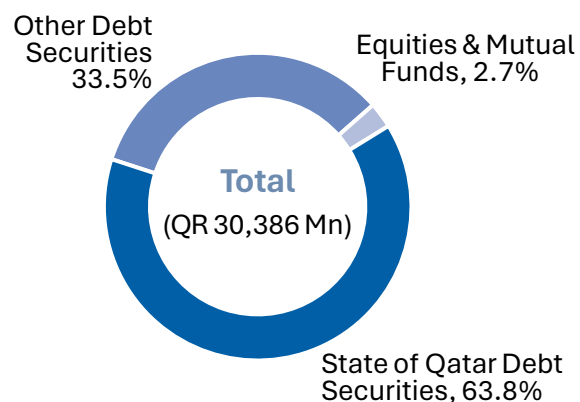
- Investments limits are linked to Tier 1 capital and set at 25% (excluding SOQs) as per QCB; total utilized currently sits at 23.74%
- Conservative low hard limits for discretionary trading / investments
- Majority of the portfolio in local sovereign fixed income, Qatar 67.78% and Qatar banks 7.80%
- Fixed Income holdings – current Net Modified Duration – c.1.33 years
- Currently the portfolio contains QR 12.6 Bn of encumbered assets. The repo borrowings are at a weighted average cost of 5.07%
- Equity, AT1 and other fund exposures stands at QR 799.6 Mn + QR 30 Mn Mutual Funds

## Investment Portfolio – evolution (QR Mn)



Source: Company financials As of 31 December 2023

## Investment Portfolio Breakdown (%)



Source: Company financials as of 31 December 2023




## 4. SUSTAINABLE FINANCE FRAMEWORK 2023<sup>(1)</sup>

- In May 2023 Doha Bank has published its inaugural Sustainable Finance Framework which allows for the issuance of Green, Social, and Sustainability Financing Instruments
- The Framework is aligned with the ICMA Green Bond Principles 2021, Social Bond Principles 2021, Sustainability Bond Guidelines 2021, the Qatar Financial Centre's Sustainable Sukuk and Bond Framework 2022 and the LMA / LSTA / APLMA Green Loan Principles and Social Loan Principles updated in 2023

Use of proceeds	The proceeds raised via the Sustainable Financing Instruments will be dedicated to (re)finance Eligible Green and Social Assets
	To be eligible, the asset must fall in at least one of the ICMA Green and/or Eligible Categories described
Project evaluation and selection	Green and Social Eligible Assets are evaluated and selected based on compliance with the Eligibility Criteria
	The evaluation and selection process is governed by Doha Bank's ESG Bond Committee. The committee is formed by members of Treasury, Wholesale and Retail Banking, Investor Relations, Market and Credit Risk, Finance, and Strategy
Management of proceeds	The proceeds from Sustainable Finance Instruments will be managed in a portfolio approach
	The Bank intends to fully allocate the proceeds to a pool of eligible assets within 24 months from issuance
Reporting	Doha Bank will publish a Sustainable Finance Report for the life of the Sustainable Financing Instrument on an annual basis consisting of an Allocation Report and an Impact Report
External review	Doha Bank has received a Second Party Opinion on its Framework by Sustainalytics.

**Note:** (1) Sustainable Finance Framework and Second Party Opinion (SPO) are available [here](#)

# ICMA Eligible Categories

Eligible Category	Contribution to UN SDGs
<b>Green Eligible Categories</b>	
Green Building	 
Renewable Energy	 
Renewable Energy	 
Clean Transportation	 
<b>Social Eligible Categories</b>	
Healthcare	
Education	
Support to SMEs and micro-finance	 

## Exclusions

The Sustainable Finance Asset Pool will explicitly exclude unfunded and non-performing exposures, as well as loans to businesses or projects in the following domains:

- Fossil fuel-related energy generation
- Environmentally negative resource extraction (such as rare-earth elements, metals or fossil fuels)
- Nuclear and nuclear-related technologies
- Weapons, tobacco, gambling, and adult entertainment
- Deforestation and degradation of forests

## Second Party Opinion<sup>(2)</sup>

Sustainalytics is of the opinion that the Doha Bank Sustainable Finance Framework is credible and impactful and aligned with the Sustainability Bond Guidelines 2021, Green Bond Principles 2021, Social Bond Principles 2021, Green Loan Principles 2023 and Social Loan Principles 2023.

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**Note:** (2) The Doha Bank Sustainable Finance Framework Second Party Opinion contains information developed by Sustainalytics ([www.sustainalytics.com](http://www.sustainalytics.com)). Such information and data are proprietary of Sustainalytics and/or its third-party suppliers (Third Party Data) and are provided for informational purposes only. They do not constitute an endorsement of any product or project, nor an investment advice and are not warranted to be complete, timely, accurate or suitable for a particular purpose. Their use is subject to conditions available at <https://www.sustainalytics.com/legal-disclaimers>.

# 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 it's reporting to include all required metrics from both GRI and QSE.
- Doha Bank has increased the scope of it's reporting to benchmarking its communication to the GRI Universal Standards. The bank supports the mission of GRI to empower decision makers everywhere, through GRI Sustainability Reporting Standards and its multi-stakeholder network, to take-action towards a more sustainable economy and world.
- 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.

For more information: [Doha Bank/ Sustainability](#)



As on 17 October 2023, last update, Doha Bank received an MSCI ESG Rating of BB.

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Achieved a score of 100% for the QSE Sustainable Stock Exchanges initiative for the years 2018 – 2022.

For more information: [QSE Arab Sustainability](#)

Doha Bank was included in the MSCI QSE 20 ESG Index, launched in November 2021.



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- ➡ Please keep in mind that we/ the bank 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 presentation, we will attempt to present some important factors relating to our business that may affect our predictions.

For more information click [here](#)







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For more information: [Doha Bank/ Investor/ Overview/](#)

