



DOHA BANK Q.P.S.C.

Q1 2021 INVESTOR PRESENTATION

29 April 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

Table of Contents

-
1. Macroeconomic Update
 2. Doha Bank Overview
 3. Operational & Financial Highlights
 4. Sustainable Performance
-

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)	-

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

Qatar commits to North Field Expansion

Headlines⁽²⁾

Qatar Petroleum (QP) has committed to their financial investment decision to move forward with the North Field Expansion. The self-imposed moratorium was officially lifted in 2017. Since then, there has been a number of announcements leading to this decision being made during Q1-2021.

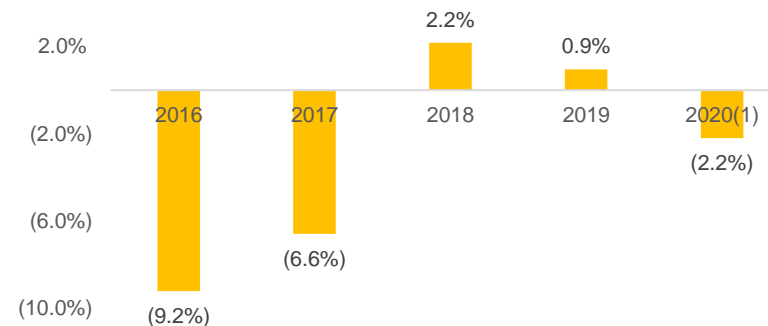
- ❖ Qatar's move to sanction the US\$29 billion North Field Expansion project puts the country on track to return as the world's largest LNG producer by 2030.
- ❖ February 8, 2021: Takes final investment decision for developing the North Field East Project (NFE), the world's largest LNG project, which will raise Qatar's LNG production capacity from 77 million tons per annum (MMTPA) to 110 MMTPA – awards Japan's Chiyoda & France's Technip. In addition to LNG, the project will produce condensate, LPG, ethane, sulfur and helium. It is expected to start production in the fourth quarter of 2025 and its total production will reach about 1.4 million barrels oil equivalent per day.
- ❖ March 1, 2021: QP awards North Field Expansion project contract for LNG storage and loading facilities. The contract, valued at more than 2 billion dollars (including options), was awarded on a lump sum basis and is the second major onshore EPC contract award for the NFE project. The EPC contract for the construction of four LNG mega-trains with associated facilities to Chiyoda Technip Joint Venture. The award of this contract for the expansion of the LNG storage and loading facilities represents yet another important milestone on the road to substantially increase the State of Qatar's LNG production capacity.
- ❖ As per Qatar Petroleum's established practice, special attention is being paid to support the highest environmental standards by employing a high efficiency design and applying best available industry technologies to reduce gas and effluents emissions. This contract includes the expansion of systems that target the elimination of flaring during the loading of LNG ships. In addition, recovery of 'jetty boil-off gas' will help reduce greenhouse gas emissions (GHG).

Source (2) Qatar Petroleum Media Center

Stable economic position

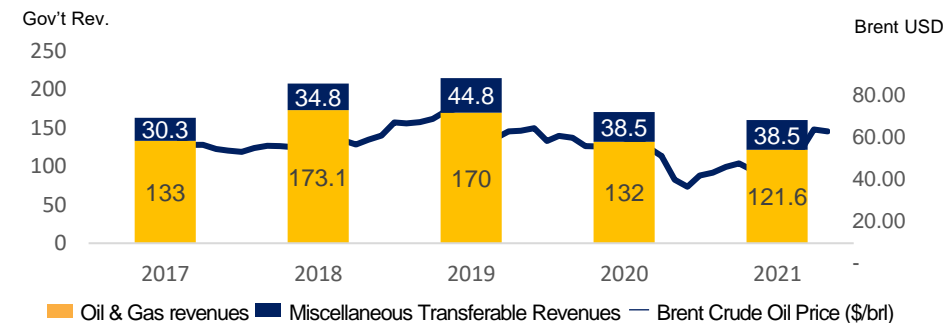
Sovereign rating	Moody's Aa3/ S&P AA-/ Fitch AA-
Post ' <i>blockade</i> ' resolve	Maintained ratings with Stable Outlook
Gas reserves ⁽¹⁾	Qatar has the 3 rd largest reserves of natural gas in the world, totaling 24.7 trillion cubic meters
Oil reserves ⁽¹⁾	25.2 billion barrels of proven oil reserves
Hydrocarbon 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⁾	2.64 million March 2021
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)



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

Government revenues (QR Bn)



(1) Qatar State Budget Disclosures for 2021
➤ Oil & Gas revenue includes investment revenue transferred from Qatar Petroleum
(2) Brent Crude Oil monthly closing price: Bloomberg – 30 December 2016 - 31 March 2021

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

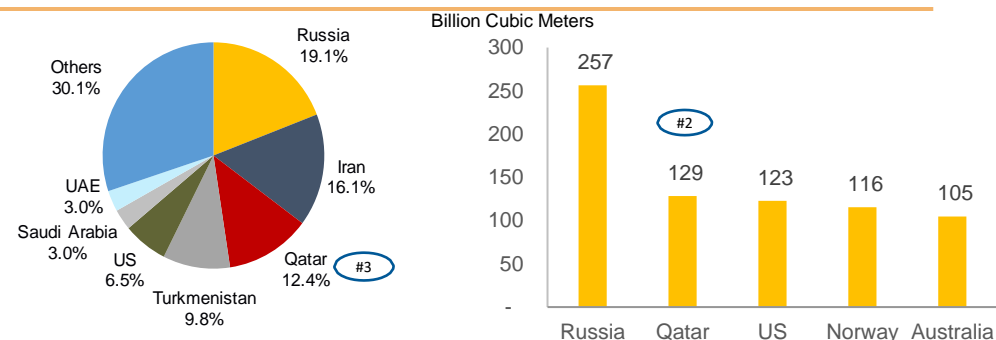
- QR 47.5 Bn Ashghal
- QR 6.4 Bn Other entities, i.e., Hamad Medical Corporation, Ministry of Municipality and Environment, Ministry of Transportation and Communications, etc.

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

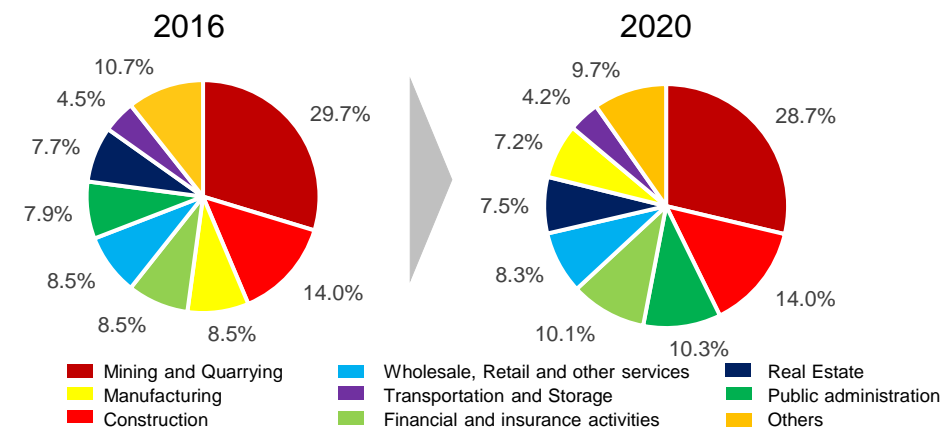
2030 ASIAN GAMES

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) 2016-2020⁽¹⁾



Source (1) Qatar Planning and Statistics Authority

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 started to see the number of positive cases start to increase again. The State of Qatar has had a high rate of infection from COVID-19; the total number of deaths reported is 291 as of 31 March 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 fifteen-months (six months initially, three-month and six-month extension – due to expire 15 June 2021) 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 during 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 2020. Following this, the Bank has seen an increase in funds from these areas. The Bank in 1Q21, successfully closed a bond transaction and agreed to a Term Loan Facility further strengthening its funding base.
 - The Bank had observed deterioration in its asset quality, especially in its overseas branches in Kuwait and UAE, which has impacted the profitability of these branches during the *blockade*. The Bank is currently re-evaluating the lifting of the *blockade* and its international branches strategy and remodeling the same in line with current realities.
 - During the interim, the Bank took a prudent approach in terms of scaling down the GCC exposures. 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

Coronavirus (COVID-19 Response)

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

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 443,000 customers⁽¹⁾
- 24 Domestic Branches, 3 E-Branches / 2 Branch Pay Offices, and 89 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



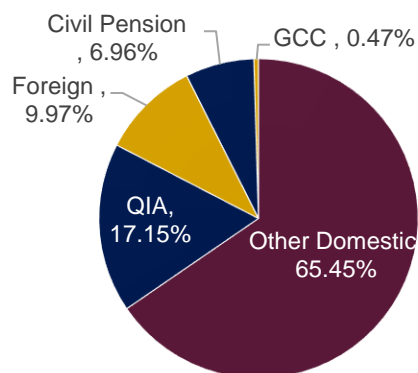
Largest international network of representative offices among Qatari banks

Doha Bank overview

Share price and market capitalization

	Date	Value
Last Price	31-Mar-21	2.270
52 Week High	19-Oct-20	2.520
52 Week Low	01-Apr-20	1.805
Current Market Capitalization	Qatari Riyals Mn	7,038
	USD Mn	1,933

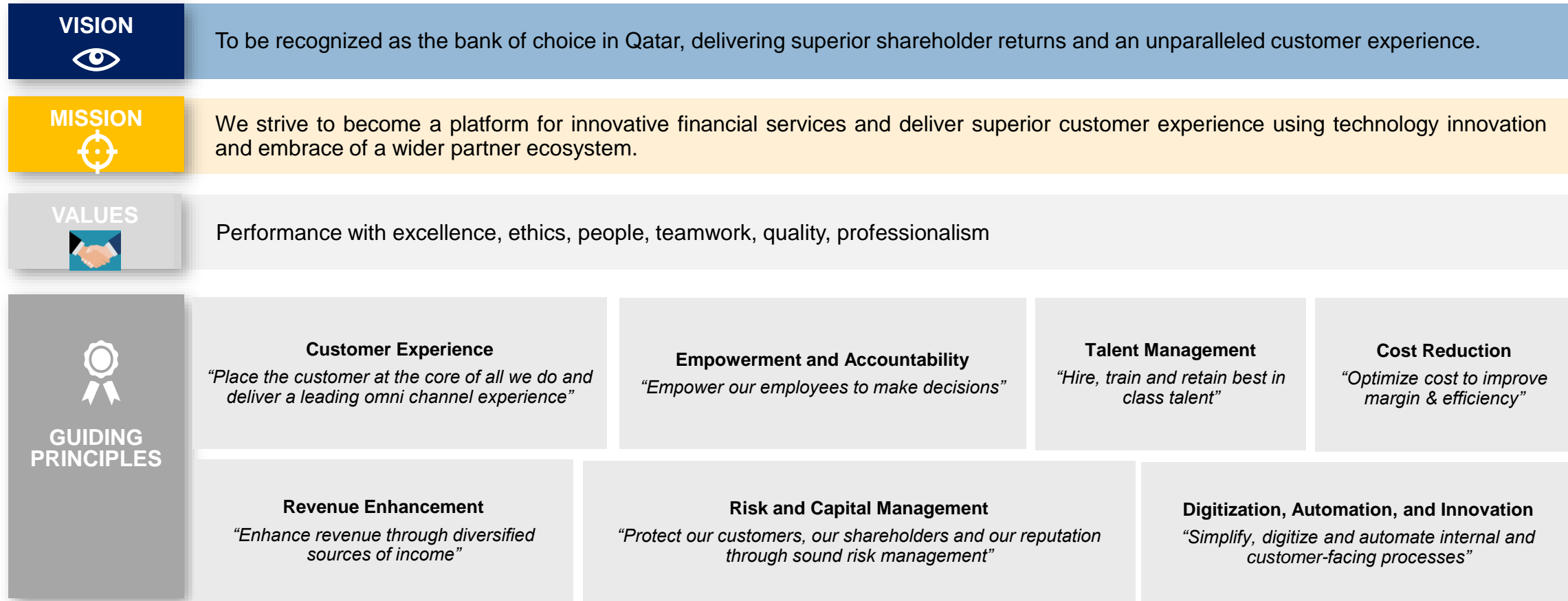
Diversified shareholder base and strong support⁽¹⁾



(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 31 March 2021

Key Ratios	2017	2018	2019	2020	1Q2021
Total equity to total asset	15.8%	13.3%	12.3%	13.3%	12.4%
Net loans to total asset	64.0%	62.3%	60.8%	63.2%	62.9%
Net loans to total deposit	100.6%	107.3%	112.5%	118.8%	110.8%
Non-performing loans	3.61%	5.84%	5.81%	5.98%	5.67%
Cost of Risk	1.00%	1.59%	1.78%	2.09%	1.36%
Cost to Income	37.4%	35.6%	33.6%	29.5%	26.5%
Net Interest Margins	2.50%	2.24%	1.98%	2.25%	2.51%
Risk Weighted Assets (QAR Mn)	78,886	77,173	79,287	71,908	72,275
CET1 Ratio	12.30%	10.66%	11.53%	13.04%	13.00%
Tier 1 Ratio	17.37%	15.84%	16.58%	18.61%	18.53%
Capital Adequacy Ratio	17.51%	17.01%	17.75%	19.75%	19.69%

Doha Bank strategy – Transformation with a clear path to growth



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.



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 05 November 2020, Doha Bank received an MSCI ESG Rating of BB.

CCC	B	BB	BBB	A	AA	AAA
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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->

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



DIGITIZATION transactions has increased significantly

Significant Growth in E-Commerce

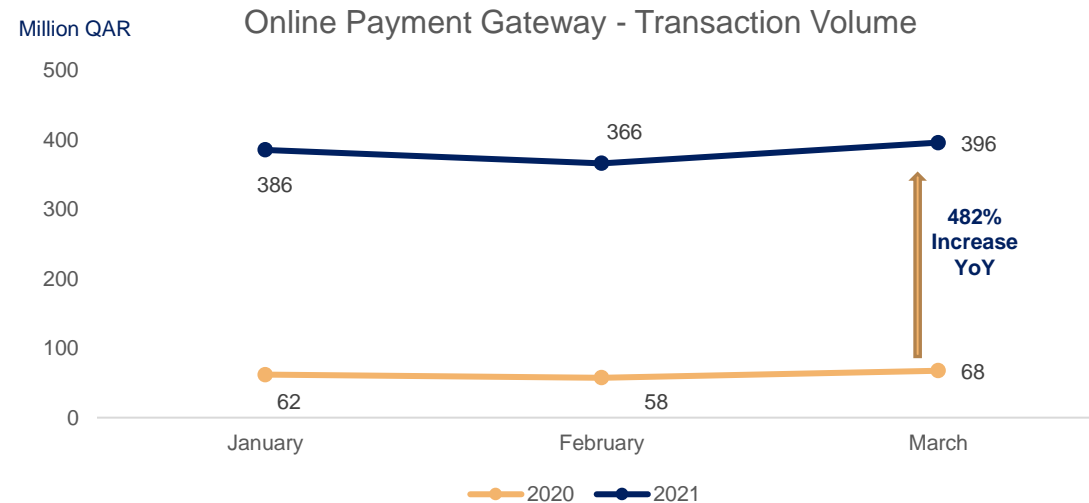
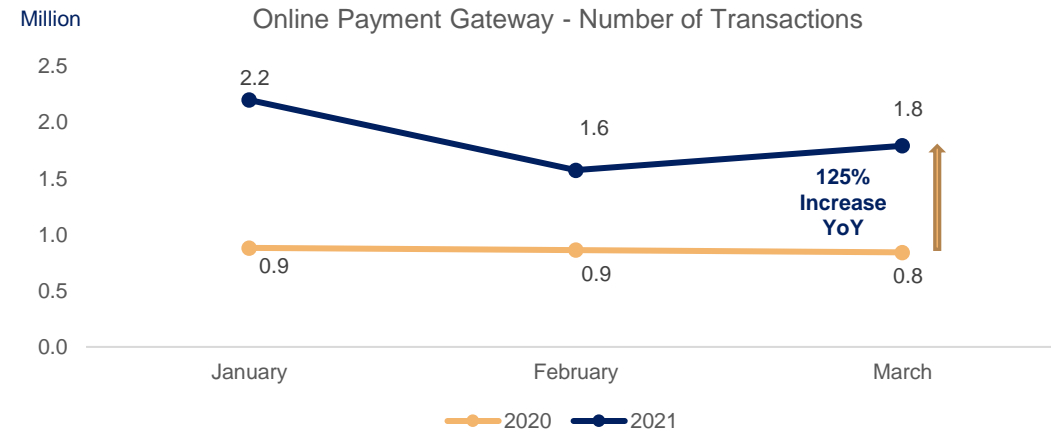
- Online Payment Gateway transactions has increased by 125% YoY (March 2021)
- Exponential growth in e-commerce, Online Payment Gateway transaction volumes increased by 482% YoY (March 2021)

Shift to Digital

- 87% 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

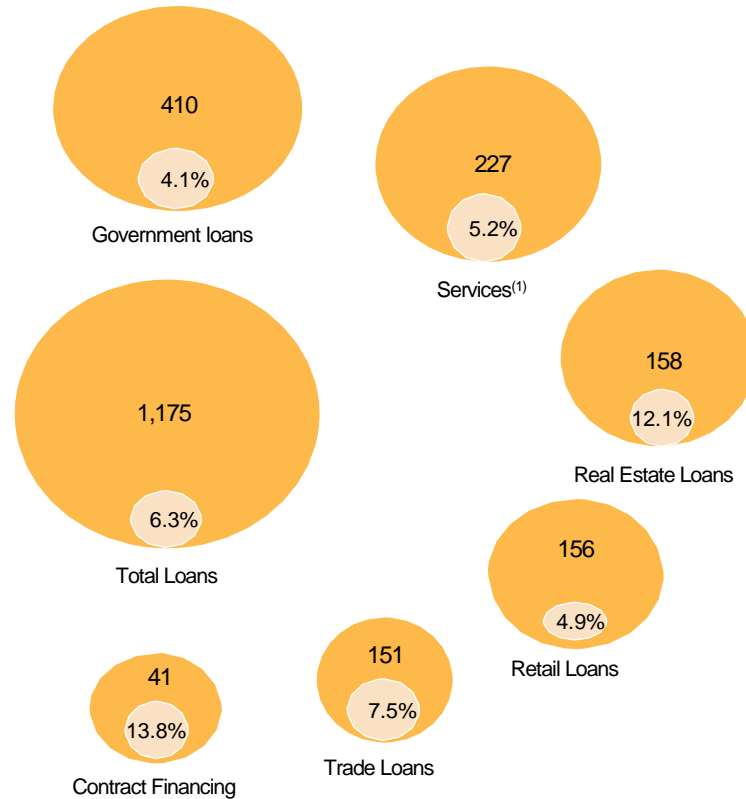
Innovative Payment Solutions

- 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 March 2021
 ● Loan market size as of 31 March 2021

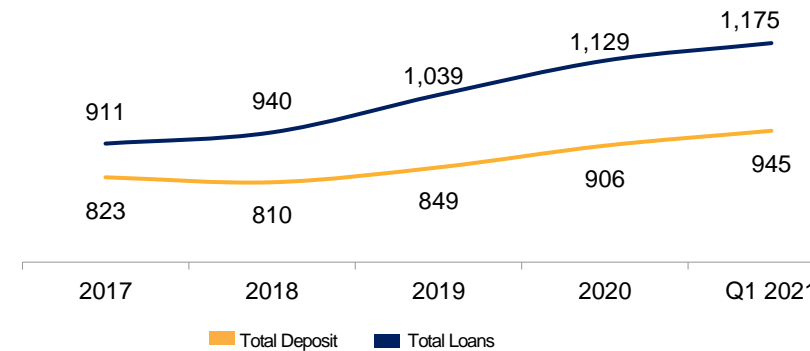
Source QCB Banks Monthly Statements

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

	Q1 2021		2020		2019		2018		2017	
	System	DB	System	DB	System	DB	System	DB	System	DB
Government Loans	410	4.1%	372	3.1%	334	2.2%	360	1.0%	315	1.6%
Services	227	5.2%	228	5.0%	209	5.6%	135	4.7%	125	5.4%
Real Estate Loans	158	12.1%	154	12.6%	149	12.3%	147	12.4%	135	10.8%
Retail loans	156	4.9%	148	5.3%	138	6.1%	124	7.2%	121	9.0%
Trade loans	151	7.5%	151	7.5%	136	9.5%	73	16.1%	72	13.4%
Contract Financing	41	13.8%	40	13.8%	37	27.2%	40	27.4%	40	26.5%
Total loans	1,175	6.3%	1,129	6.1%	1,039	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



3. Operational and Financial Highlights

Financial Summary

Profitability (QR Mn)	Mar-21	Mar-20	Chg Y/Y
Interest income	898	1,031	-12.9%
Interest expense	(237)	(483)	-51.0%
Net interest income	661	548	20.7%
Fees and commission	73	90	-18.7%
Foreign exchange gain	41	28	47.1%
Income from investment securities	32	70	-54.6%
Net income from insurance activities	0.4	4	-90.7%
Other income	16	9	69.6%
Staff cost	(114)	(116)	-2.2%
Non staff cost	(105)	(115)	-8.6%
Net impairment loss	(223)	(194)	15.0%
Tax	(1.8)	(0.4)	
Net profit	380	324	17.3%

Source / Company financials

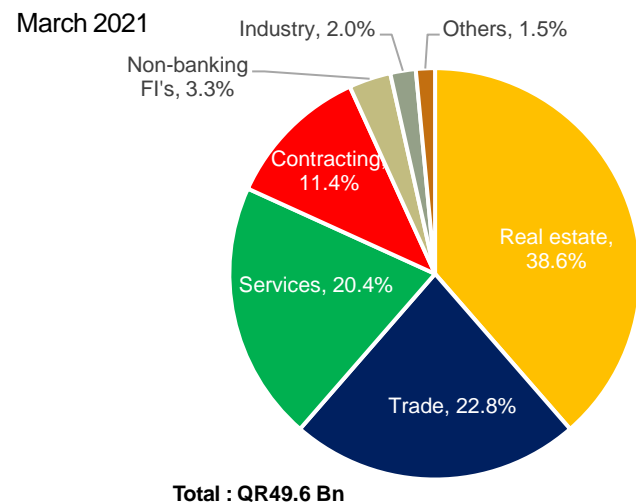
Assets and Liabilities (QR Mn)	31-Mar-21	31-Mar-20	Chg Y/Y
Total assets	112,147	106,417	5.4%
Loans and advances	70,533	65,324	8.0%
Investment securities	24,034	25,192	-4.6%
Customer deposits	63,672	54,799	16.2%
Total equity	13,958	12,142	15.0%

Capital	31-Mar-21	31-Mar-20	Chg Y/Y
RWA (QR 'Mn)	72,275	77,728	-7.0%
CET 1 Ratio (%)	13.00%	9.84%	32.1%
T1 Ratio (%)	18.53%	14.98%	23.7%
Total Capital Ratio (%)	19.69%	16.15%	21.9%

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

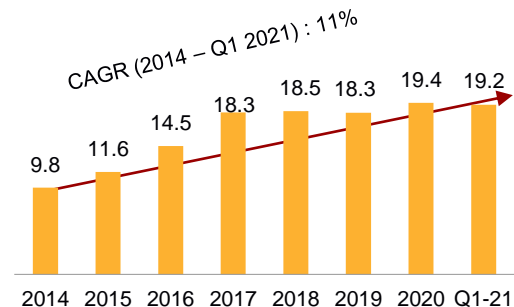


Comments

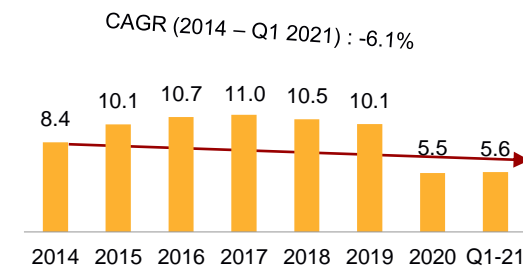
- A significant contributor to the total income of Doha Bank
- Evolved to be one of the core competencies of the bank and will be one of the major growth areas of the Bank
- Targets local and international companies
- Well diversified portfolio focused on private sector

Loans (QR Bn)

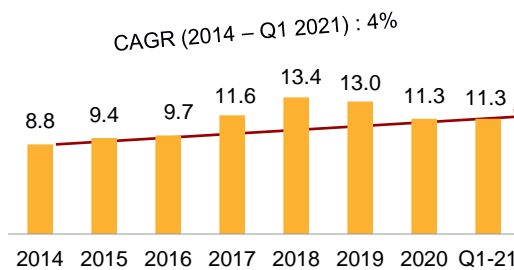
Real estate



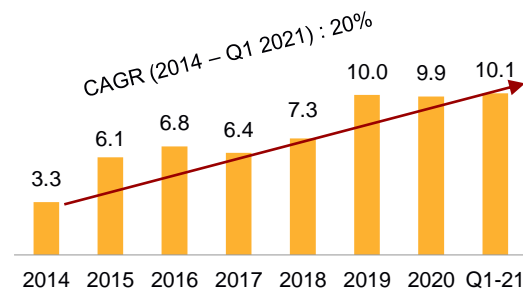
Contract financing



Trade

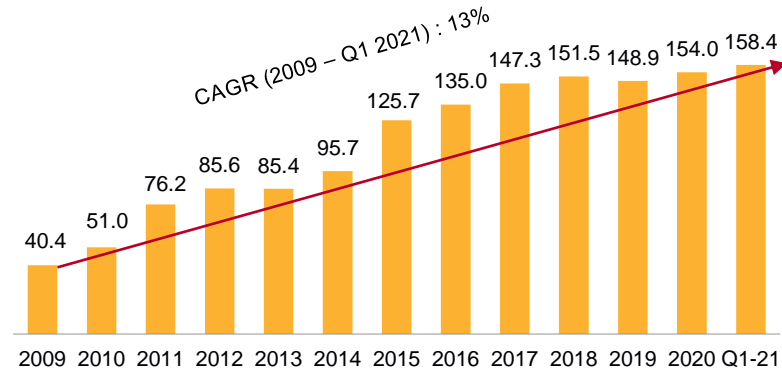


Services

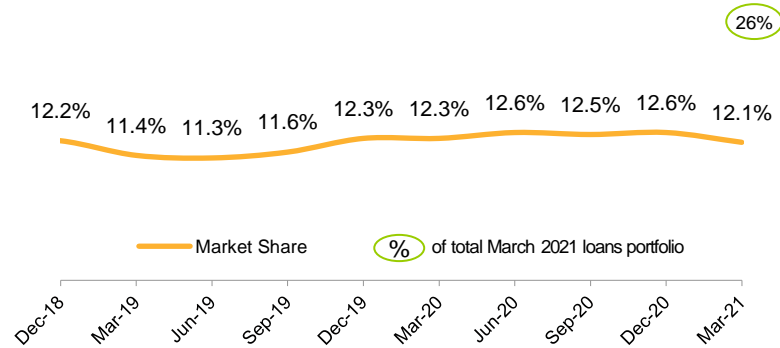


Real Estate

Qatar market real estate loans (QR Bn)



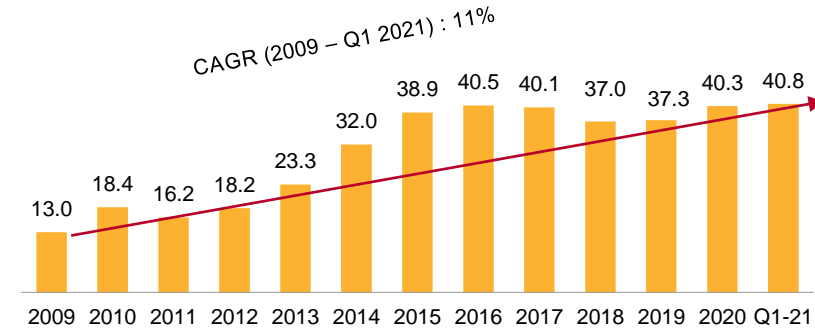
Real estate market share development



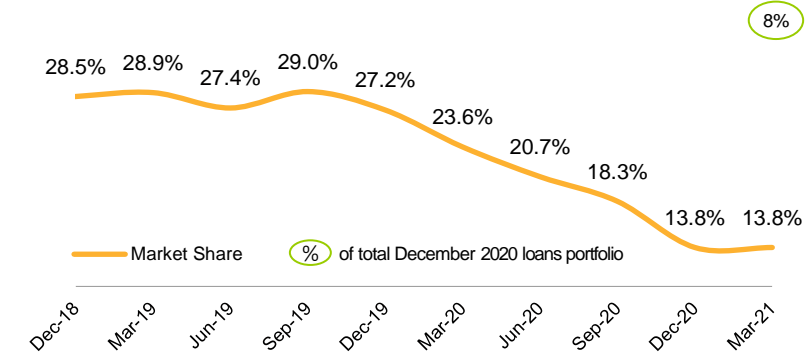
- Conservative regulatory environment with real estate lending limits well defined
- Loan portfolio is highly collateralized at circa 167%

Contract Finance

Qatar market contract financing loans (QR Bn)



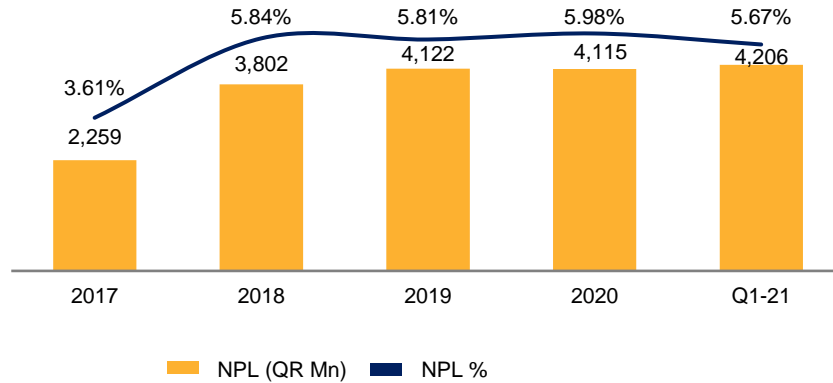
Contract financing market share development



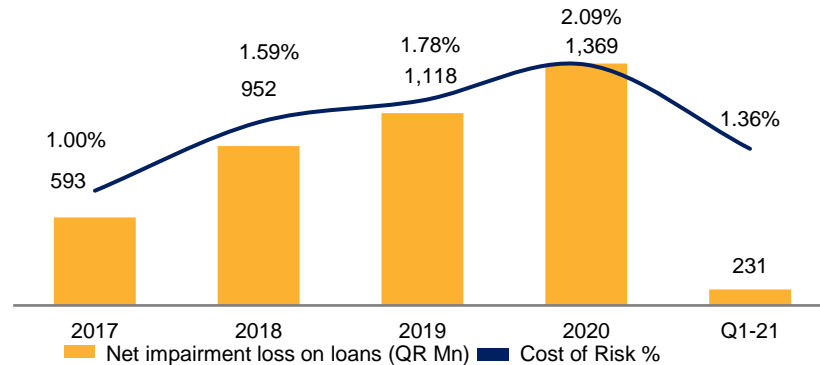
- Doha bank is working diligently to mitigate risks and reduce exposure to the sector of Contract Finance

Credit Quality

NPL evolution

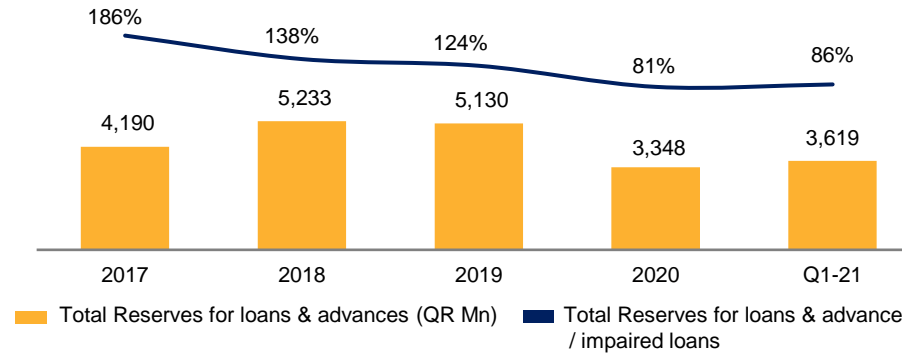


Net impairment loss on loans and cost of risk⁽²⁾



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

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

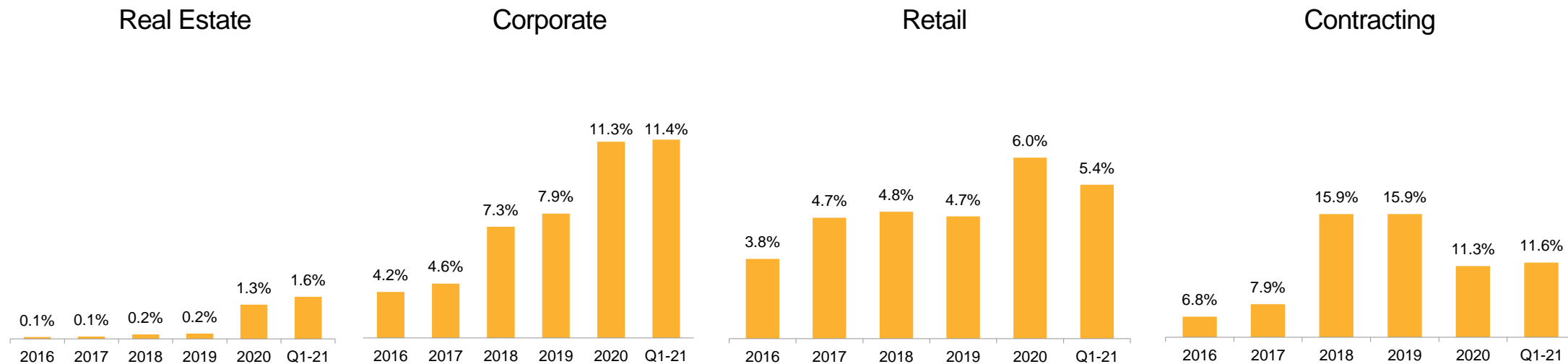


Note (1) Includes expected credit losses from 2018 onwards (2017 includes risk reserves)

	Q1-2021				Q1-2020
	Stage 1	Stage 2	Stage 3	Total	Total
Opening Balance of ECL / impairment - as at 1 January					
Loans and advances to customers ⁽³⁾	138,124	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	171,307	208,658	244,286
Due from banks and balances with Central Banks	1,704	310	-	2,014	8,518
	163,974	1,053,131	2,399,186	3,616,291	5,424,099
Closing Balance of ECL / impairment - as at 31 March					
Loans and advances to customers ⁽³⁾	127,589	1,006,409	2,485,409	3,619,407	4,851,937
Investment Securities (Debt)	8,629	38,302	6,474	53,405	41,722
Loan commitments and financial guarantees	14,056	16,362	182,594	213,012	254,250
Due from banks and balances with Central Banks	2,690	2,953	-	5,643	8,398
	152,964	1,064,026	2,674,477	3,891,467	5,156,307

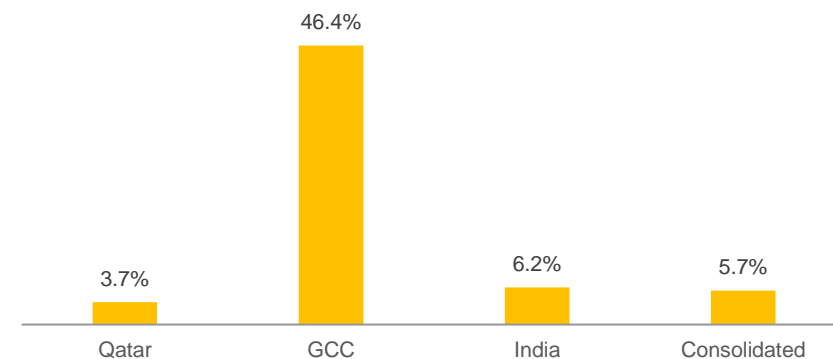
Note (3) Stage 3 provision includes interest in suspense

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



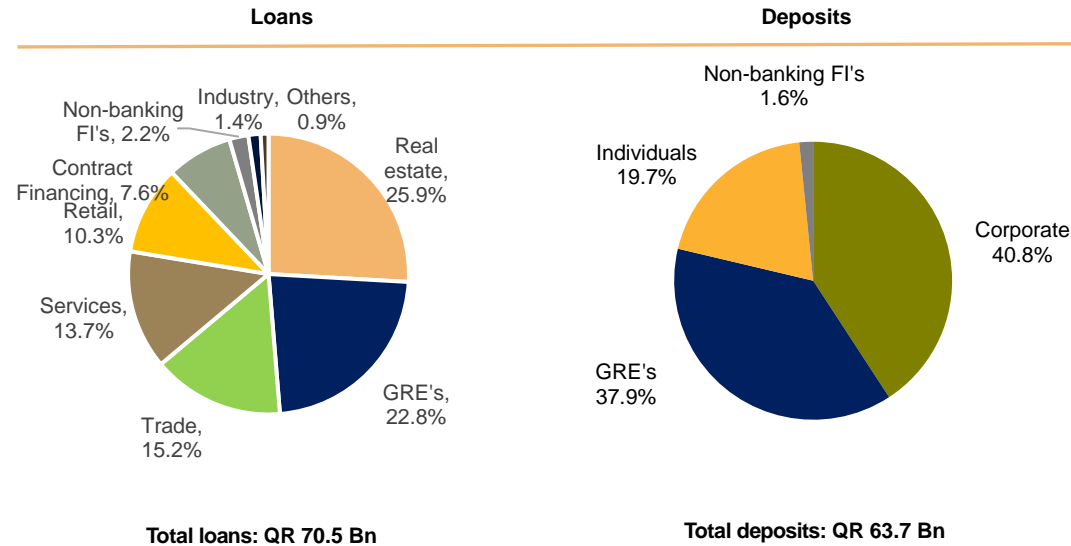
Comments

- 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

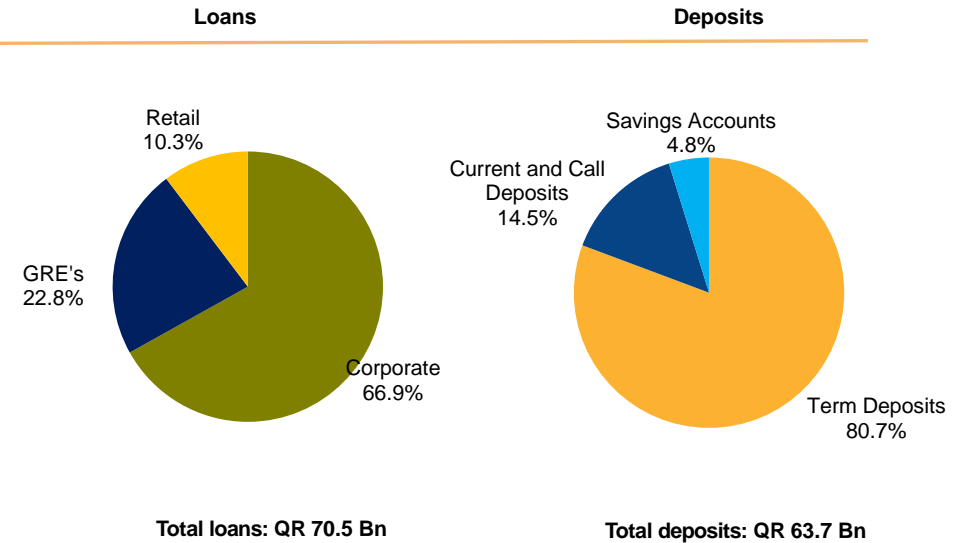


Diversified loans and deposits

By sector – March 2021



By type – March 2021



Comments

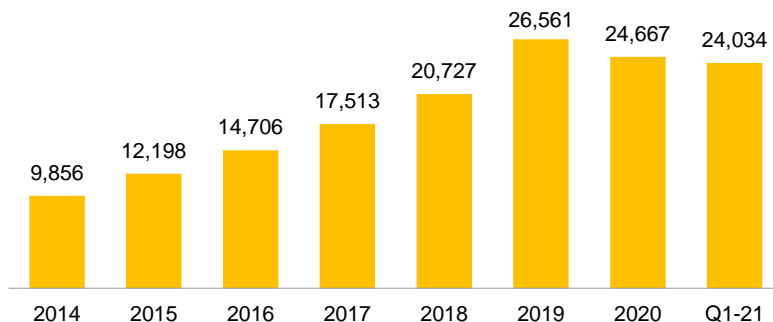
- Doha Bank consistently ensures it retains a diversified deposit and funding base to minimize concentration risks. The diversification is maintained by sourcing funding from several markets, products, tenors and currencies.
- Great emphasis is given to liquidity risk management with limits on reliance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

Investment Book

Portfolio Overview

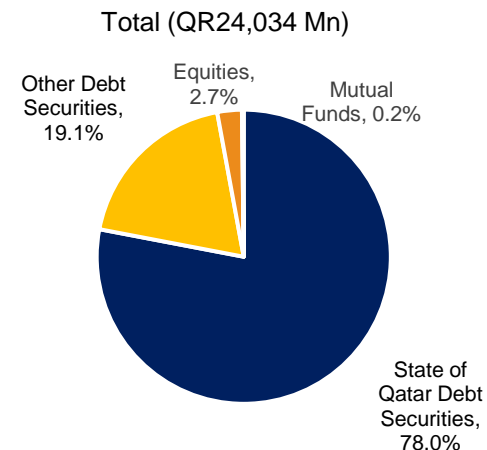
- Conservative investment philosophy
- Low hard limits for discretionary trading / investments
- Majority of portfolio in local sovereign fixed income, Qatar 77.6% and Qatar banks 10.2%
- Fixed Income holdings – average purchase yield 3.71%, Bond average Duration – c.4.53 years/ Net Modified Duration – c.2.85 years
- Currently the portfolio contains c.QR 9.95 Bn of encumbered assets. The repo borrowing are at a weighted average cost of 0.61%
- Equity, AT1 and other fund exposures stands at QR 638 Mn + QR 48.2 Mn Mutual Funds
- Conservative investments limits linked to Tier 1 capital as per QCB; total investment 18.31% total outside Qatar 13.32% unlisted inside 0.31% and unlisted outside 0.45%

Investment portfolio – evolution (QR Mn)

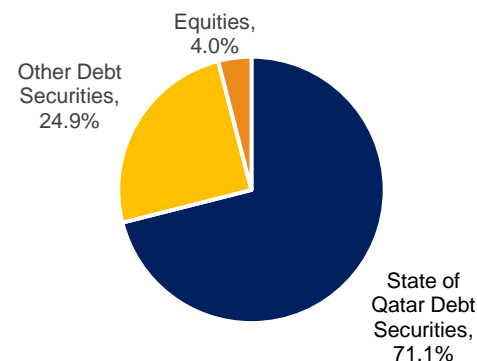


Note: Figures are sourced from Annual Reports & Quarterly Financials

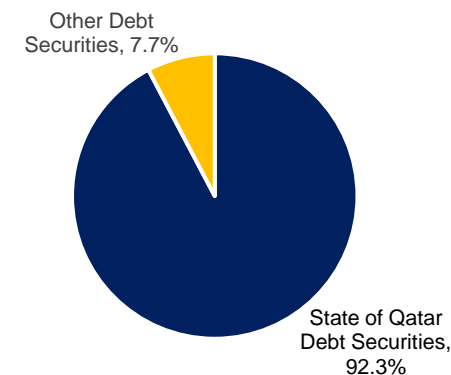
Investment portfolio breakdown – March 2021 (%)



FVOCI (QR15,746 Mn)

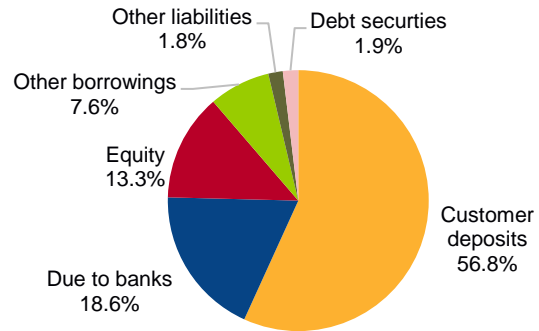


Amortized Cost (QR8,205 Mn)



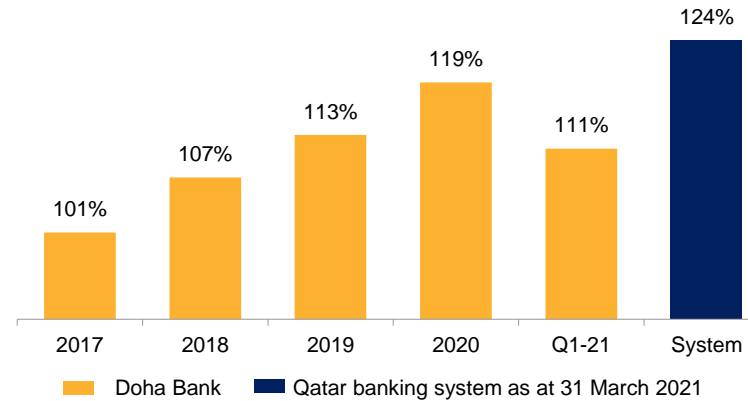
Liquidity and Capitalization

Funding mix – March 2021

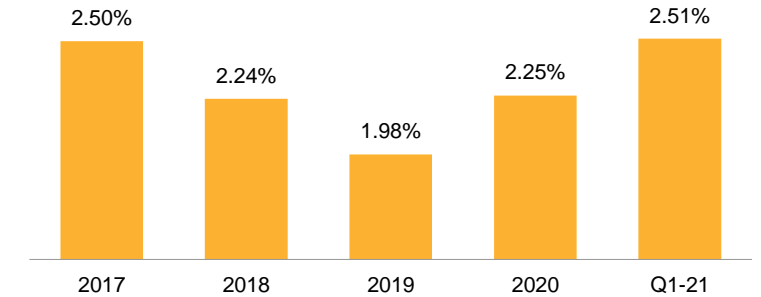


Total liabilities and equity: QR112.1 Bn

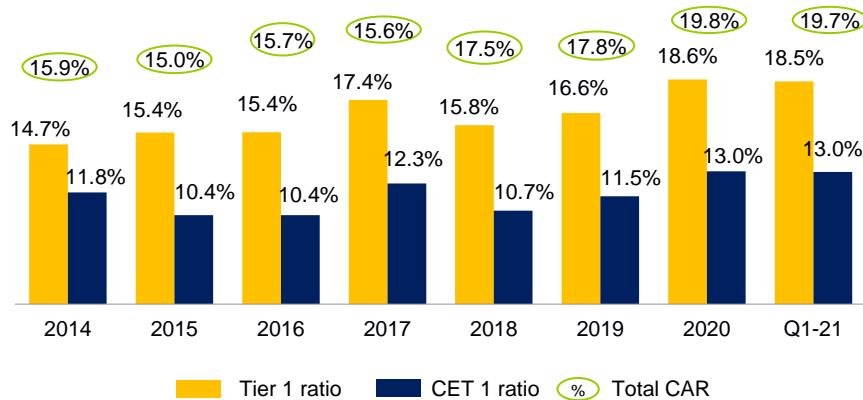
Loan to Deposit ratio (%) – March 2021



Net Interest Margin – March 2021



Evolution of capital ratios



Comments

- Doha Bank has a strong and stable funding base with a mixture of retail, wholesale, interbank, long term borrowings.
- Doha Bank extended duration in Q1 with a \$500mn bond issuance and execution of additional syndicated borrowings. As a result, unencumbered securities increased QAR 2.2bn.
- The bank maintains holdings of QR18.8 Bn of State of Qatar bonds

4. Sustainable performance

	Visa	2021		World HRD Congress	2020		LinkedIn	2019
First Bank Live in CEMEA with Smarter Stand-In Processing (STIP)			Best Employer Brand Award			Best Talent Acquisition Team		
	Global Finance	2020		New Age Banking Summit Awards	2020		Institute of Directors	2019
Outstanding Crisis Leadership – Community Award			Best Trade Finance Bank			The Golden Peacock Global Award for Corporate Governance		
	Institute of Directors	2020		Qatar Development Bank	2019		Asian Banking & Finance	2019
The Golden Peacock Global Award for Sustainability			Best Partner Bank Award			Qatar Domestic Cash Management Bank of the Year		
	Global Economics Awards	2020		ICMG International – Enterprise, Digital & IT Architecture Excellence Regional Awards	2019		Asian Banking & Finance	2019
Best Digital Bank			Best Software Architecture in Mobile Applications			Corporate & Investment Bank of the Year – Qatar		
	Global Finance	2020		ICMG International – Enterprise, Digital & IT Architecture Excellence Regional Awards	2019		World Union of Arab Bankers	2019
Best Trade Finance Provider			IT – Infrastructure – Data Centre / Networks			Best Customer Services & Alternative Banking Channels		

INVESTORS CONTACT

Hesham Kalla

Head of Investor Relations

Tel: +974 4015 5341 / Mob: +974 55498634

Email: hkalla@dohabank.com.qa / ir@dohabank.com.qa



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