



INVESTOR PRESENTATION

Q1 2026 RESULTS

Transforming The Future

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1. Qatar Macro Update



Qatar Macro Update:

“Navigating the Current GCC Crisis While Preserving a Compelling Investment Case”

GDP contraction is expected to be short-term

Impact of the Current GCC Crisis

The ongoing regional crisis - driven by heightened geopolitical tensions and disruptions to energy transport routes - has created a challenging near-term backdrop for Gulf economies, including Qatar.

Recent escalation around critical shipping corridors has disrupted energy trade flows, increased financial market volatility, and softened investor sentiment across the GCC. International institutions, including the World Bank and ICAEW, have revised near-term regional growth forecasts downward, reflecting constrained hydrocarbon exports, pressure on logistics, and weaker tourism flows. And Fitch has also placed Qatar and the local banks under their coverage on Rating Watch Negative.

For Qatar, these disruptions are expected to be short-term given its role as the world's largest LNG exporter and its exposure to global energy markets. However, the country enters this period with exceptionally strong starting conditions: large fiscal and current-account surpluses, substantial sovereign wealth buffers, low public debt, and a highly credible policy framework. These structural strengths significantly limit spillovers to domestic financial stability and public finances, even under adverse scenarios.

Macroeconomic Resilience and Medium-Term Growth Outlook

Despite short-term headwinds, Qatar's medium to long-term macro outlook remains among the strongest in the region, driven primarily by the North Field LNG expansion and resilient non-hydrocarbon growth. Inflation is expected to remain contained, supported by a stable exchange-rate regime and subdued domestic cost pressures, while external balances remain firmly in surplus.

Policy credibility has been further reinforced by Qatar's Third National Development Strategy (NDS3), which prioritizes private-sector growth, digital transformation, financial-sector development, and sustainability. These reforms are designed to reduce cyclicalities and enhance the economy's resilience to external shocks, precisely at a time of elevated geopolitical risk.

World Bank forecasts for the remainder of 2026

The World Bank forecasts point to a mixed growth outlook across GCC economies in 2026. Saudi Arabia leads with +3.1% projected growth, while UAE and Bahrain follow at +2.4% each. Oman trails at +1.3%. However, all four saw downward revisions ranging from -1.2 to -2.7 percentage points. Qatar and Kuwait face a tougher picture. Both are expected to contract, with GDP forecasts revised sharply lower (-5.7% and -6.4%, respectively).

Qatar Macro Update:

“Navigating the Current GCC Crisis While Preserving a Compelling Investment Case”

GDP contraction is expected to be short-term

Equity Market: Defensive, Income-Oriented, and Undervalued

The Qatar Stock Exchange (QSE) stands out within the GCC for its defensive market structure and attractive valuations. The market is heavily weighted toward well-capitalized banks and utilities, which benefit from strong sovereign backing, high liquidity, and limited direct exposure to global supply-chain disruptions. Corporate earnings are forecast to grow in 2026, supported by improving domestic demand, stable asset quality in the banking sector, and ongoing infrastructure-related activity.

Recent market corrections linked to regional sentiment have compressed valuations, resulting in lower price to earnings multiples and comparatively high dividend yields versus regional peers. This valuation disconnect - despite strong macro fundamentals reinforces the case for Qatar as a defensive equity allocation and a relative safe haven during periods of heightened volatility.

Importantly, recent trading data show a return of net foreign institutional buying, reflecting renewed investor confidence as volatility stabilizes.





Investment Takeaway

While the current GCC crisis presents undeniable short-term challenges, Qatar’s macroeconomic fundamentals, policy credibility, and reform momentum underpin a compelling medium to long-term investment case. For equity investors, attractive valuations, income visibility, and balance-sheet strength offer downside protection in a volatile environment. For strategic investors, sustained FDI momentum, regulatory openness, and large-scale energy and infrastructure expansion reinforce Qatar’s position as one of the most resilient and investable markets in the region once near-term geopolitical risks subside.

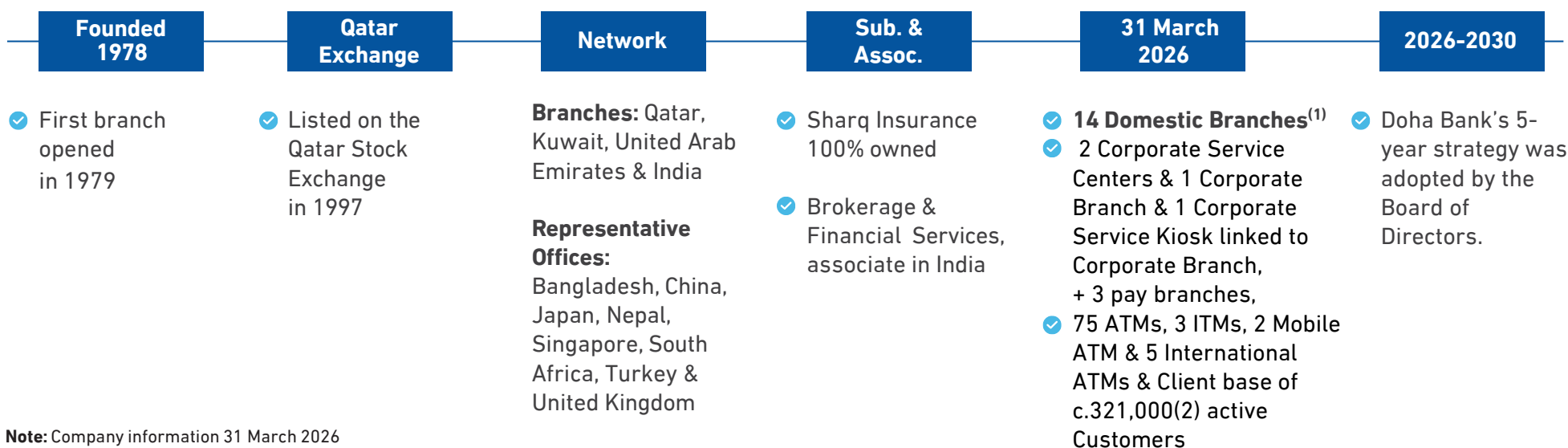
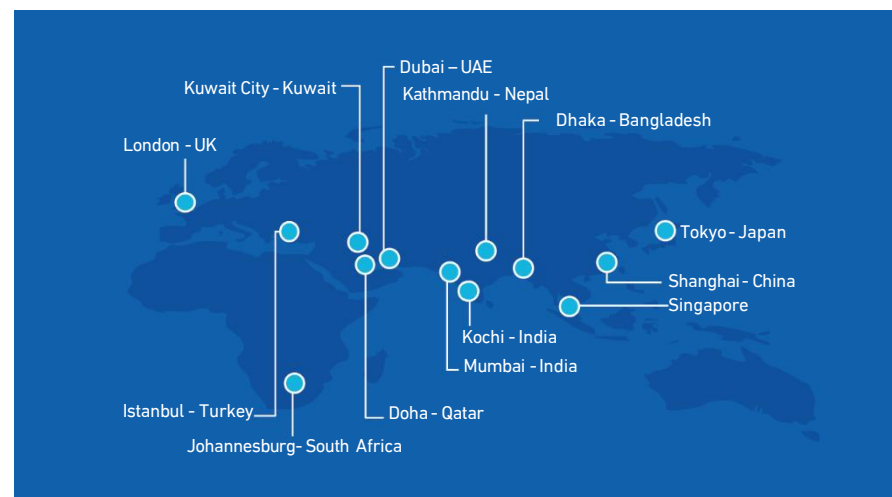
2. Doha Bank At A Glance



Doha Bank at a glance

-  Well-established banking franchise with strong brand value, and a 47-year legacy
-  Global footprint in 12 countries spread over 3 continents
-  Strong shareholding structure with State of Qatar ownership of 11.47%
-  Strategy approved, and the Himma Transformation continued to demonstrate disciplined and steady execution

Doha Bank has a global reach



Note: Company information 31 March 2026

(1) The Bank had 20 domestic branches as at yearend 2023

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

Important Notice
Branch Update | 10.03.2026

We would like to inform you that the following branches will be operational **today** as follows:

Morning
9:00 AM to 2:00 PM

- Main Branch, Grand Hamad Street (Personal & Corporate Banking)
- Khorayjiya branch (Personal Banking)
- Salwa branch (Personal & Corporate Banking)
- Al Wakra branch (Personal & Corporate Banking)
- Doha Bank Tower, West Bay (Corporate Banking)

Evening
8:30 PM to 11:30 PM

- City Center branch (Personal & Corporate Banking)
- Abu Hamour branch (Personal & Corporate Banking)

Important Notice
Branch Update | 24.03.2026

Please note that all Doha Bank branches will resume normal operations starting **Tuesday, March 24, 2026.**

Our ATMs, Online Banking, Mobile Banking, and Phone Banking also remain available for your convenience.

Download the Doha Bank Mobile App to access all our services from the comfort of your own home.

Leading Through Action

Q1 brought challenges that no content calendar could predict, and Doha Bank's response was immediate and consistent with real-time updates, clear communication, and a presence that never went quiet. When circumstances changed, our customers knew about it first.

Regional Situation Response

When the region faced a period of uncertainty, our priority was clear: stand with Qatar and keep our customers connected. Through national support content and real-time service updates, we made sure no one felt unsupported or uninformed.

In a strong show of solidarity, we stood with the nation with a series of posts, offering prayers for Qatar's leadership, its people, and the country's continued prosperity and safety. The posts resonated deeply with our audience, reflecting the bank's role not just as a financial institution, but as a part of the community.

During this period, we maintained consistent, real-time communication with customers across all channels. From branch closures to adjusted working hours, every update was shared promptly. Despite temporary branch disruptions, all digital services: the mobile app, online banking, ATMs, and phone banking, remained fully operational around the clock for the convenience of our customers. The priority was simple: no customer should feel disconnected from their bank, regardless of the circumstances.

Despite tough times, we stayed present: Supporting our clients and keeping doors open, whenever possible, through every challenge. Qatar and its people remained our top priority, and that will never change.

Purpose, Vision, Mission and Values



Our Purpose
Our purpose underpins **value creation and prosperity for our customers and society**



Our Vision
To be recognized as the **bank of choice**, delivering **unparalleled customer experience**



Our Mission
To build a **Stable, Sustainable and Innovative Bank** to Create **Value for Stakeholders**



Our Values
Perform with **excellence, ethics, and unity**

Himma Transformation



Q1 2026 Highlights

Himma Transformation, launched in October 2023, continued to demonstrate disciplined and steady execution during Q1 2026 under the leadership of Abdulrahman Bin Fahad Bin Faisal Al Thani, Group CEO.

Strategic Milestones

- Maintained position as the preferred provider of Trade Advisory services in Qatar, delivering risk mitigation solutions and ECA financing for companies engaged in foreign trade and major infrastructure projects.
- As part of a strategic optimisation initiative endorsed by the Board on 25 March 2026, operations in the Mumbai and Kochi branches will be transitioned to a representative office, ensuring continued market presence with a more efficient structure.

Capital Market Confidence

- At the bank's latest AGM meeting, which was held April 2, 2026, Shareholders approved a 15% cash dividend (QAR 0.15/share), reflecting solid FY2025 results.
- The EMTN programme limit was increased to \$4.25Bn (from \$3Bn) and the programme was renewed for an additional three years.

Community Impact

- Sponsored Global Champions Arabians Tour & Rising Padel Stars.
- Doha Bank extended the sponsorship of the Ooredoo Marathon for an additional three years. The marathon, held on Jan 2026, brought together more than 13,000 participants from over 120 countries.

Digital Transformation

- Integrated Mastercard Click to Pay for safer online checkouts and enhanced Digital Account Opening verification in the Mobile Banking App.
- Launched integrated services to support company formation and investor facilitation, under a strategic agreement with the Ministry of Commerce and Industry.
- Signed strategic MoU with Ooredoo to enhance digital services and strengthen customer engagement through strategic collaboration
- Established a partnership agreement to advance cross-border payment solutions and deliver innovative financial services
- Finalized an agreement with Tamana to develop the "Buy Now, Pay Later" services, expanding flexible payment options.
- Partnered with VoPay to develop innovative financial services that enhance transaction efficiency and customer experience.
- Signed a MoU with Invest Qatar to provide customized banking services that facilitate business establishment and enhance Qatar's investment attractiveness.

Global Engagement

- Recognized with two Euromoney Private Banking Awards 2026: "Best for Client Service" and "Best for Funds" in Qatar.

Doha Bank Q1 2026 Sponsorships & Events



Ooredoo Marathon 2026

As a sponsor of the Ooredoo Doha Marathon, we reinforced our commitment to community wellness and national engagement through an on-ground activation that included an interactive booth featuring a mini race track leading to our card display, tying the marathon experience directly to our card offerings. Beyond sponsorship, we encouraged our own employees to take part in the race, further contributing to a healthier lifestyle within the Doha Bank community



GCAT DOHA

We returned as official sponsor of the Global Champions Arabians Tour (GCAT) as it concluded in Katara. We engaged directly with attendees on the ground, introduced the Riyadh card through a cinematic activation tied to the prestige of the event, and collaborated with a popular local influencer on an exclusive video tour covering the event's history, key facts, and real reactions from the crowd. A strong message that reinforced our connection to heritage, excellence, and a high-profile international audience



Web Summit Qatar 2026

In Q1, we returned as a Platinum Partner at Web Summit Qatar 2026, one of the world's premier technology conferences. Our interactive booth brought Doha Bank's digital innovation to life for a global audience, while on social media, we gave our followers the chance to win tickets through an interactive giveaway. The summit resulted in six strategic MoUs signed with key partners, including Ooredoo, Mastercard, Invest Qatar, VoPay, Tamana, and Malomatia.



The Amir Sword

For the third consecutive year, we sponsored H.H. The Amir's Sword International Equestrian Festival in collaboration with the Qatar Equestrian Federation. We partnered with an influencer who engaged audiences on the ground with trivia questions for a chance to win prizes from Doha Bank, kept the momentum going across four days of coverage, and witnessed His Highness Sheikh Tamim bin Hamad Al Thani crown the winners at the closing ceremony, where Doha Bank was recognized on Qatar's biggest equestrian stage.



Qatar National Sport Day

On Sport Day, we hit the ground at Lusail Boulevard with an interactive activation in partnership with the Qatar Olympic Committee. Our booth featured live challenges, prize giveaways, and direct engagement with the crowd, bringing the spirit of the day to life. We also sponsored the QOC Half Marathon and showcased our support for Qatari athletes, reinforcing our role in championing sport, wellness, and national pride



ExxonMobil Qatar Open

The Qatar ExxonMobil Open was one of our biggest activations this quarter, and we showed up on every level. We kicked it off with a ticket giveaway that brought our followers closer to the action. On social media, a series of teasers built momentum, leading to a cinematic video showcasing the tournament's significance in Qatar's sporting culture. On the ground, an interactive booth turned fans into participants. We performed the official coin toss that started the game, and concluded by presenting the tournament prize to the champion, cementing our position at the heart of this prestigious event.

Key Q1 Highlights



Strengthening Digital & IT

Stepping up the game

Doha Bank is stepping up its game in the digital world to create smoother experiences for its customers. The tech team is making great strides in their digital transformation journey, launching impactful initiatives in the first quarter of 2026 that highlight their dedication to innovation, putting customers first, and achieving operational excellence. In line with our **“Digital First Vision,”** the Bank has upgraded its digital ecosystem for both Retail and Corporate Banking, rolling out smarter and more user-friendly solutions aimed at enhancing customer engagement and simplifying everyday banking tasks.

Enhanced Retail Mobile Banking Experience

As part of our commitment to ongoing innovation, Doha Bank has introduced significant upgrades to its Retail Mobile Banking App in Q1 2026, redefining convenience and security for our customers. A standout feature is the integration of Mastercard Click to Pay, which allows for quicker, safer, and more seamless online transactions.

This enhancement, along with crucial compliance upgrades, have greatly improved the overall user experience and encouraged more customers to adopt the app. Looking ahead, Doha Bank is poised to elevate its digital capabilities even further, with plans to transform its retail app into a next-generation platform that offers a comprehensive suite of services within a unified, intelligent, and highly personalized experience.

Corporate Banking & Tadbeer – Expanding the Award-Winning Platform

Our corporate digital journey has been gaining impressive momentum as we stepped into Q1 2026. The Tadbeer Corporate Mobile Banking App and the web version Online Banking, has rolled out some exciting new features for the Wholesale Banking segment. Introduction of the super user concept is one unique feature that helps group companies. We successfully ran a customer campaign in February in both the digital channels and introduced new purpose codes for Local fund Transfers to comply with QCB guidelines. These upgrades and enhancements have truly revolutionized the banking experience for corporate clients, making it smoother and more efficient.

Doha Bank’s Technology Showcased at Web Summit Qatar 2026

While Doha Bank’s presence was marked by two major partnerships with Invest Qatar and Ooredoo, Doha Bank Technology team supported the business to showcase both our Apps in the event. We also arranged to capture potential new corporate customer leads using QR code and web links, which resulted in getting approximately 100 new corporate customers.

Key Q1 Highlights



Growing the Retail Proposition

Retail Banking Group:

Portfolio Growth YoY

- ✓ **Total Retail Loans & Cards Portfolio growth:** +6.4%
- ✓ **Remittance Growth:** +10.0%
- ✓ **Personal Loans growth:** +3.9%
- ✓ **Home Loans growth:** +17.3%
- ✓ **Car Loans growth:** +51.5%
- ✓ **Credit Cards in Force:** Increased by +4.0%
- ✓ **Card Spend:** increased by +3.9%

Customer Acquisition & Engagement Campaigns

- **Al Dana Campaign:** Focused on the Ajyal segment to boost Savings Account growth. This has also attracted the high affluent segment with predominately Qatari HNW clients.
- **Salary Transfer Campaign:** Launched in September 2025 to drive Current Accounts and cross-sell Savings Accounts. New acquisition of target salaried customers showed 48% YoY growth.
- **Car Loan Offerings:** A new car loan campaign was launched in collaboration with Toyota.
- Launched new Remittance Campaign to drive business covering H1 2026.

Digital Transformation & Innovation

Digital Onboarding: Enabled via Doha Bank Mobile App for new-to-bank customers. Customers will also be able to resubmit their missing information during onboarding journey without the need to visit a branch.

OMNI System Enhancements: Decentralized account opening now live across branches, in addition to Tablet Account Opening.

- **Private Banking:** Investment portfolio feature added to Mobile Banking.
- **Himyan Card:** Now supported on Apple Pay for simplified payments.
- **Ooredoo Integration:** New Direct Debit system rolled out and expanded product offering via B2B digital channels.

Strategic Partnerships & Spend Campaigns

- **Qatar Airways Co-brand Card:** : up to 85,000 Bonus Avios (standard offer) which seeks to drive acquisitions.
- **Launch of the Talabat Ramadan Campaign,** whereby customers were able to avail 50% discount using their Doha Bank Mastercard Credit Card
- **Expansion of Mastercard Move** corridors and segments to enhance global accessibility, enabling faster, more cost-effective remittances for customers worldwide.
- **Lulu Co-brand Card:** Acquisition campaign ongoing

RBG	Assets (QAR Mn)	Percent of Group Assets
Q1 2026	↑ 4,244	↑ 3.50%
Q1 2025	↑ 3,989	↑ 3.46%

Key Q1 Highlights



Building High - Quality Assets & Liabilities

Wholesale Banking Group (WBG):

Corporate Commercial Banking (CCB):

- CCB witnessed a strong start to Q1 2026 with an +8.5% growth in new Assets booked.
 - ✓ This was a combination of NTBs as well as growth from Existing Clients.
 - ✓ Liabilities grew by +5% year-to-date
- CCB continues to show strong performance on the back of a healthy pipeline expected to be funded in the remainder of 2026.
 - ✓ This includes both bilateral as well as syndicated facilities.
- Additionally, the **“OneBank Strategy”** continues to be a key strategic initiative whereby tangible results are starting to show.

Global Transaction Banking (GTB):

- GTB continues to lead the digital journey for Wholesale Banking customers, our continued investment in digital platforms, automation, and straight-through processing has enabled corporate clients to seamlessly manage their day-to-day banking activities despite external disruptions. Through digital channels.
- Key GTB digital capabilities, such as online and mobile corporate banking, digital payments, electronic approvals, and real-time transaction visibility, trade-related activities played a pivotal role in maintaining business continuity for our clients. These tools ensured that essential financial operations could continue securely, efficiently, and with minimal operational risk, even during periods of instability and without reliance on physical branch access.

International Banking Group (IBG):

- IBG continues to fine-tune its Financial Institutions strategy, optimizing the FI client network amid ongoing geopolitical conflict, while positioning the franchise for renewed growth as conditions normalize.
- IBG continues to optimize the Bank’s correspondent banking network, enhancing global service infrastructure and enabling more efficient connectivity for Qatar and GCC clients and stakeholders across key international growth corridors.
- IBG has further strengthened the Bank’s international strategy by optimizing the network of branches and representative offices, deploying capital and risk appetite selectively toward accessible and value enhancing opportunities.

IBG	Assets (QAR Mn)	Percent of Group Assets
Q1 2026	↑ 5,586	↑ 4.61%
Q1 2025	5,207	4.51%

WBG	Assets (QAR Mn)	Percent of Group Assets
Q1 2026	66,359	54.75%
Q1 2025	67,128	58.20%

Key Q1 Highlights



Leading drivers of consistent revenue generation & funding

Treasury & Investments Group:

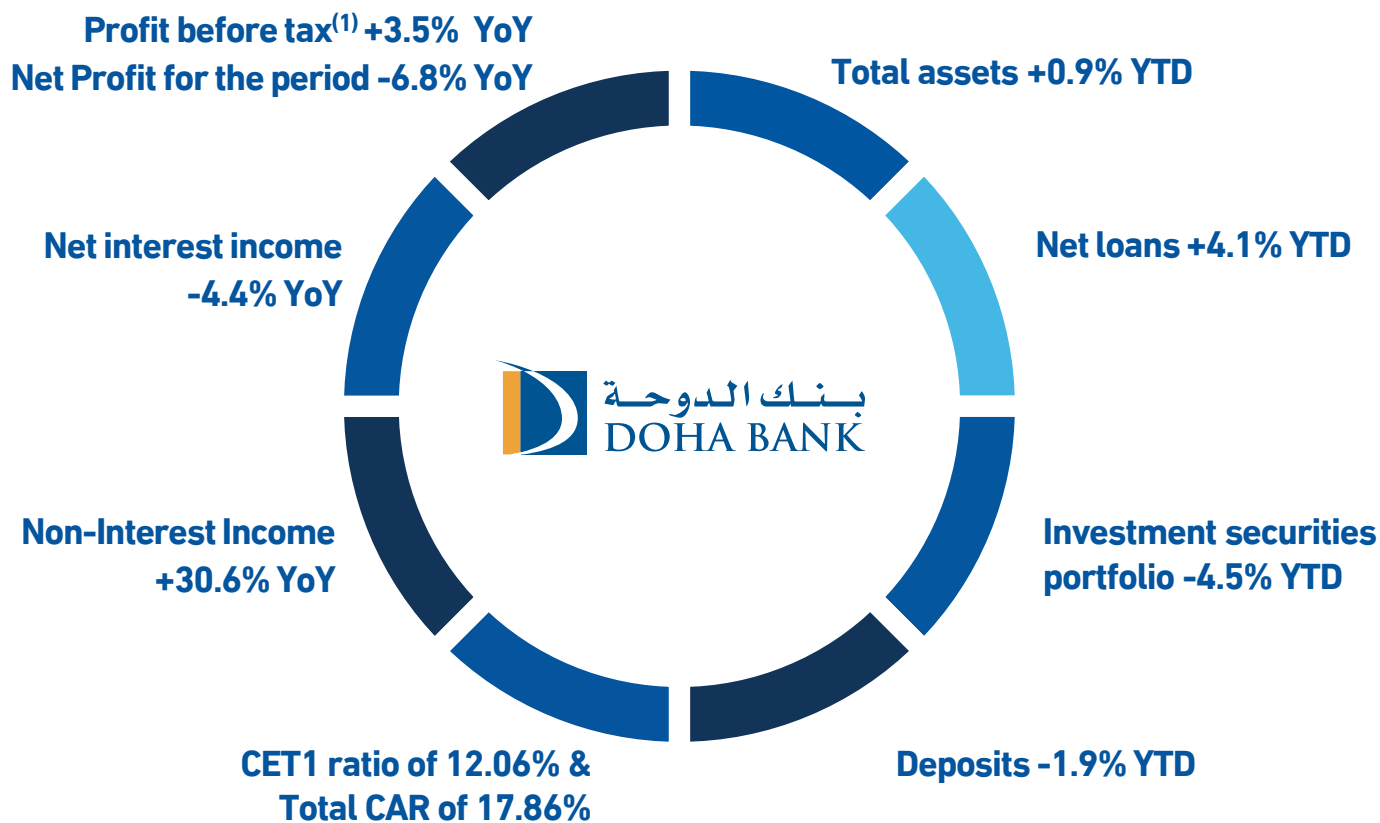
- Strategic bond sales and unwind of hedges were executed during the quarter, and from a timing perspective, just before the start of the US-Iran conflict that has resulted in widening of bond spreads resulting in a one-off capital gain for the Bank.
- Increased focus on shoring up Dollar liquidity via repos has resulted in QAR 15Bn of repo activity in the first quarter at appx. sub 35bps of spreads. This includes execution of two repo to maturity (RTM) trades totaling QAR 364 Mn at spread levels of 7bps over SOFR. The two RTM trades have been executed at the tightest ever spreads since the start of the RTM program in 2024.
- The Bank has in place a comprehensive funding plan for 2026, with a balanced mix of QAR and USD issuances across both domestic and international markets. To further enhance the stability of its funding profile, the Board/AGM has approved an increase in the EMTN Programme size for medium- to long-term funding—via private placements and/or public issuances—from USD 3.0 billion to USD 4.25 billion. The timing and sizing of these transactions will be executed opportunistically, taking into account market conditions, cost of funding, and balance sheet dynamics, while remaining responsive to geopolitical developments and any shifts in the Bank's asset growth outlook.
- FX income and fee generation are expected to maintain a strong growth trajectory in 2026, supported by targeted engagement with key corporate clients for trade-backed FX flows. This will be driven through close collaboration with Global Banking and Corporate Banking teams, enhancing client penetration and share of wallet.
- The Bank will continue to scale its suite of hedging solutions across Interest Rates, FX, and Commodities, building on successful execution of structured transactions, including interest rate and aluminum hedges. This capability is expected to further drive ancillary income while strengthening revenue diversification and deepening client relationships.
- As the first bank in Qatar to commit to the FX Global Code, the Bank remains committed to upholding the highest standards of transparency, fairness, and market integrity. In 2026, we will continue to enhance internal processes and controls in line with global best practices, reinforcing client confidence and supporting sustainable market participation.

T&I Group	Assets (QAR Mn)	Percent of Group Assets
Q1 2026	45,093	37.20%
Q1 2025	47,138	40.87%

3. Financial Highlights



Financial highlights for Q1 2026



Source:

Company financials 31 March 2026

Note: (1) Profit before Pillar Two Tax +3.7%

Financial Comparison(s)

QAR Mn	Q1 2026	Q4 2025	Q1 2025	Chg Pct QoQ	Chg Pct YoY
Net Interest Income	497	453	520	9.7%	-4.4%
Net Fees and Commission Income	98	109	102	-10.1%	-3.2%
Operating Income	708	634	682	11.7%	3.9%
Net Loans and Advances	70,520	67,222	61,844	4.1%	14.0%
Investment Securities	35,118	36,782	36,608	-4.5%	-4.1%
CET1	12.06%	13.05%	13.12%	-99bps	-106bps
Total CAR	17.86%	18.94%	19.27%	-108bps	-141bps

Source:

Company financials 31 March 2026

Performance Scorecard

	Guidance To 2030	Guidance FY2026	Actual Q1 2026	Actual FY 2025
Capital Adequacy Ratio ⁽¹⁾	Maintain min. 17%	18.00% 17-17.50%	17.86%	18.94%
Net Loan Growth (YTD)	CAGR c.7%	5.00%	4.1%	11.0%
Net Interest Margin	2.00%	1.75% +/- 10bps	1.70%	1.72%
Non-performing loans	<4.50%	6.00-6.10% ⁽¹⁾	6.43%	6.60%
Cost of Risk	<100bps	105-115bps 110-125bps	1.45%	1.15%
Cost to Income	<31%	39-40%	37.74%	40.33%
Return on Equity	>10%	6.70-7.00%	6.47%	5.89%

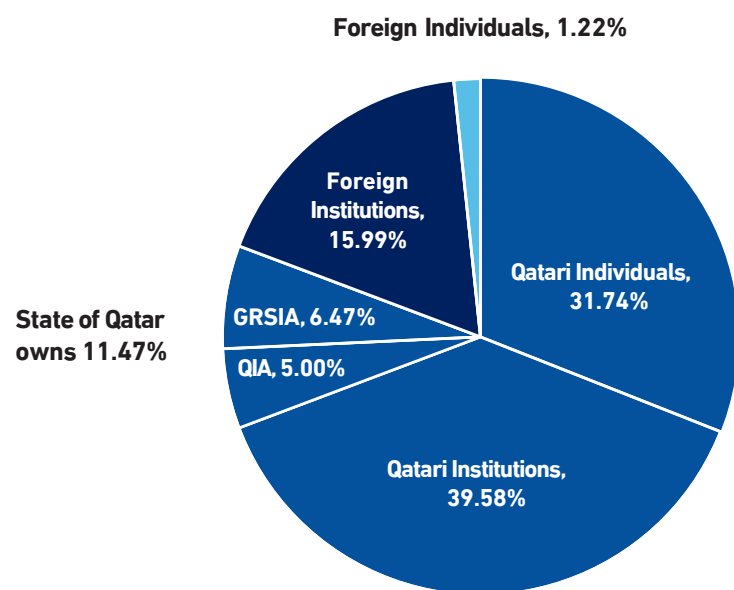
(1) The Bank is reassessing the portfolio, and we will revert on the Q2 call if revised guidance is required.

Note: Company Information 31 March 2026

Diversified shareholder base



Strong shareholding structure with State of Qatar ownership⁽¹⁾ of 11.47%



Strong ratings profile underpinned by highly rated sovereign

Agency	Category	Ratings	Outlook
Doha Bank			
MOODY'S	Bank Deposit Ratings LT	Baa1	Stable
FitchRatings ⁽¹⁾	Issuer Default Rating LT	A	Stable
Qatar Sovereign			
MOODY'S	Counter Party Risk LT	Aa2	Stable
FitchRatings ⁽¹⁾	Issuer Default Rating LT	AA	Stable
S&P Global Ratings	Counter Party Risk LT	AA	Stable

Note: (1) Fitch placed Qatar on Rating Watch Negative (RWN) on 30 March 2026, and Fitch placed the Qatar Banks (under their coverage) on RWN on 06 April 2026.

Comments

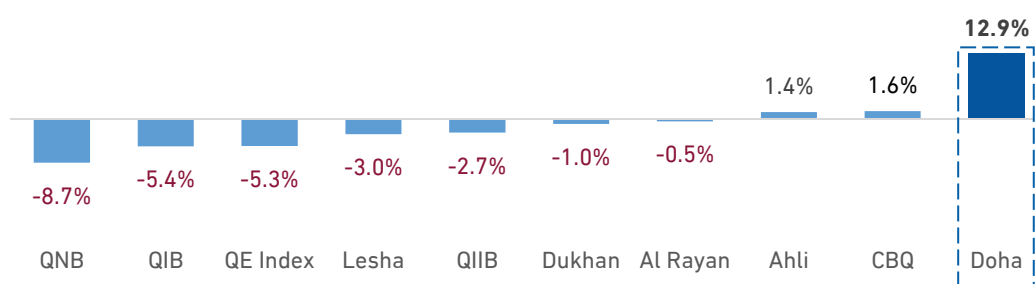
June 04, 2025 – Qatar Investment Authority (QIA) announced that it has lowered its stake in Doha Bank from 17.15% to around 5.00%, as part of its periodic rebalancing of its investment portfolio. **The authority stressed its continued commitment to Doha Bank and its long-term prospects by maintaining an ownership stake in the Bank.**

April 02, 2026 – Doha Bank Board of Directors election was held, and both the Qatar Investment Authority and General Retirement & Social Insurance Authority joined the Board of Directors for the years 2026, 2027, 2028.

Note: (1) Qatar Investment Authority 5.00%, and the General Retirement Social Insurance Authority via the 'Civil Pension Fund' 6.47%, as of 31 March 2026

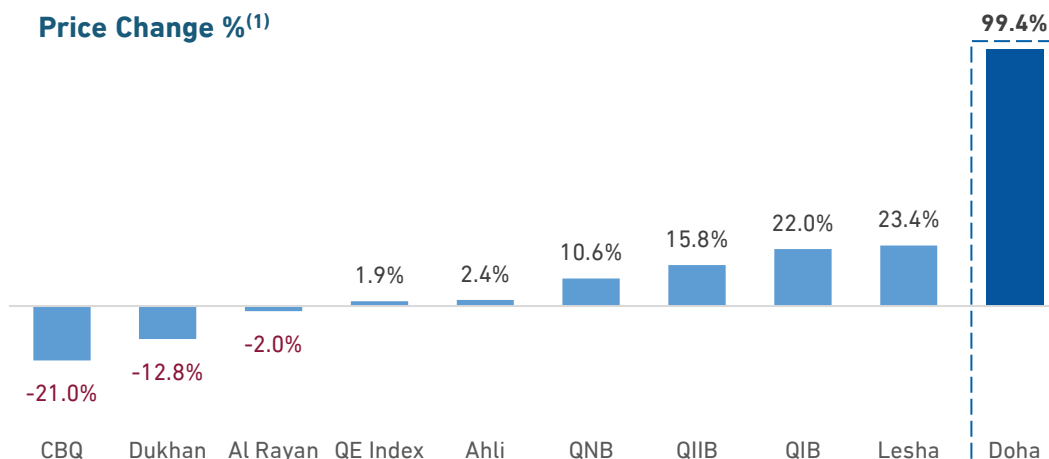
Share performance & market capitalization

Price Change % YTD – 2026⁽¹⁾



	Date		Value
Last Price	31-Mar-26	QAR	3.240
52 Week High	18-Mar-26	QAR	3.425
52 Week Low	06-Apr-25	QAR	1.810
Current Market Capitalization		QAR Mn	10,046
		USD Mn	2,759

Since the SH./ GCEO took over 01 Oct. 2023
Price Change %⁽¹⁾



Comments

AGM & EGM occurred on April 2, 2026

Election was held for the new Board of Directors for the years 2026 , 2027, 2028

- New Chairman, and new Co-Vice Chairmen
- The proposed dividend of 0.15/share was approved and the banks shares traded ex-dividend on April 5, 2026

Note: Company Information 31 March 2026

(1) Bloomberg as on close 31 March 2026

4. Financial Summary



Financial Summary

Profitability (QAR Mn)	Mar-26	Mar-25	Chg Y/Y
Interest income	1,467	1,538	-4.6%
Interest expense	(970)	(1,018)	-4.7%
Net interest income	497	520	-4.4%
Net Fee and Commission income	98	102	-3.2%
Net foreign exchange gain	39	29	34.3%
Net income from investment securities	64	20	219.8%
Net income from insurance activities	5	7	-27.5%
Other Income	5	4	12.0%
Net operating income	708	682	3.9%
Staff Cost	(157)	(148)	6.1%
Non-Staff Cost	(111)	(111)	0.05%
Net impairment losses	(180)	(171)	5.1%
Profit before tax	261	252	3.5%
Tax	(27)	(1)	-%
Net Profit	234	252	-6.8%

Comments:

- Non-interest income +30.6% year-on-year
- Net Interest Income was lower by 4.4% year-on-year, but was +9.7% quarter on quarter, while Interest expense decreased by -4.7% year-on-year

Source: Company financials as of 31 March 2026

Assets and Liabilities (QAR Mn)	Mar-26	Dec-25	Chg YTD
Total Assets	121,213	120,165	0.9%
Loans and Advances	70,520	67,722	4.1%
Investments	35,118	36,782	-4.5%
Customer Deposits	56,625	57,740	-1.9%
Total Equity	15,032	15,601	-3.6%

Capital	Mar-26	Dec-25	Chg YTD
RWA (QAR Mn)	86,261	84,510	2.1%
CET 1 Ratio (%)	12.06%	13.05%	-99bps
T1 Ratio (%)	16.70%	17.78%	-108bps
Total Capital Ratio (%)	17.86%	18.94%	-108bps

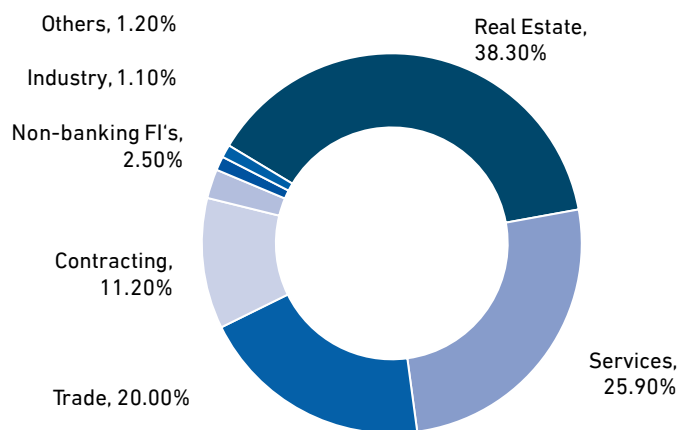
Minimum regulatory ratios for 2026: CET1: 8.50%, Tier1: 10.50%, Total Capital Ratio 12.50%, ICAAP 1.00%, Management buffer 0.50%

Comments:

- RWA increased +2.1% year-to-date
- Investment securities book remains healthy

Wholesale Banking

Overview of the corporate banking loan book as per economic sector



Total Gross Loans : QAR 60.9 Bn

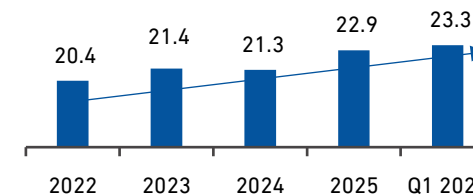
Comments:

- the Bank remains focused on optimizing value earnings non-borrowing customers by leveraging on advanced digital channels to reduce transaction costs and enhance customer engagement. These efforts are instrumental in improving the cost of funds and strengthening overall profitability while ensuring optimum customer satisfaction.

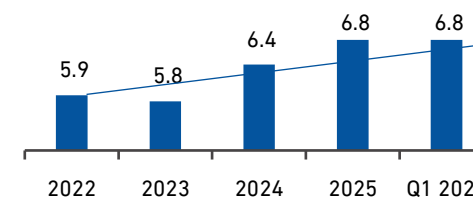
Note: Company Information 31 March 2026
1. CAGR 2021-2025

Loans⁽¹⁾ (QAR Bn)

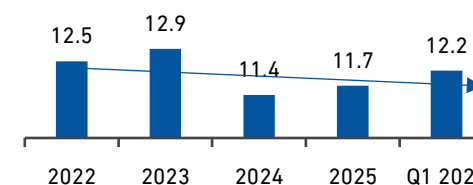
Real Estate
+2.70%



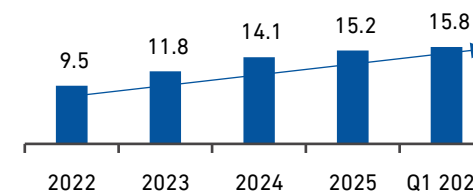
Contract Financing
+2.86%



Trade
-0.46%



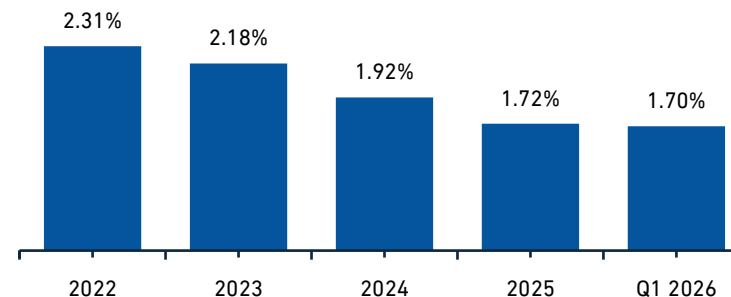
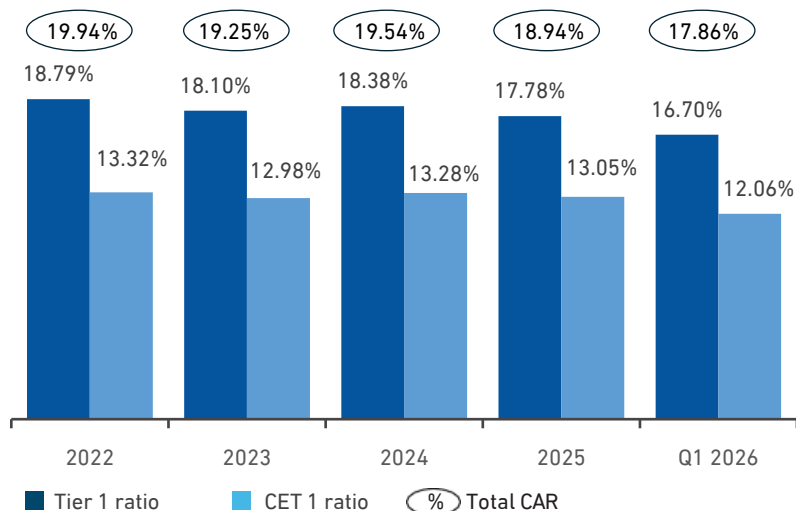
Services
+10.70%



Capitalization

Net Interest Margin

Evolution of Capital Ratios



Minimum regulatory ratios for 2026: CET1: 8.50%, Tier1: 10.50%, Total Capital Ratio 12.50%, ICAAP 1.00%, Management buffer 0.50%

Comments:

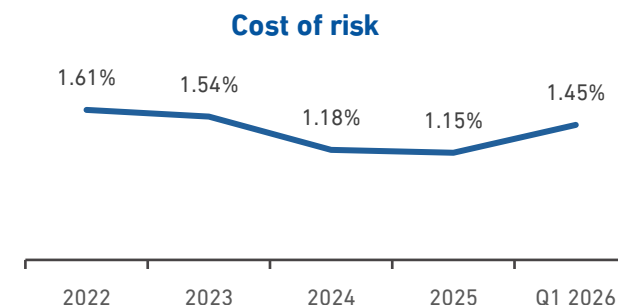
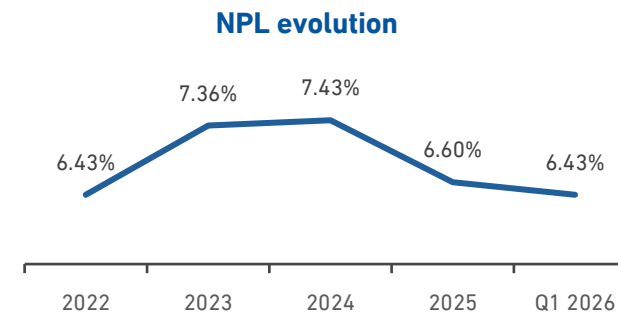
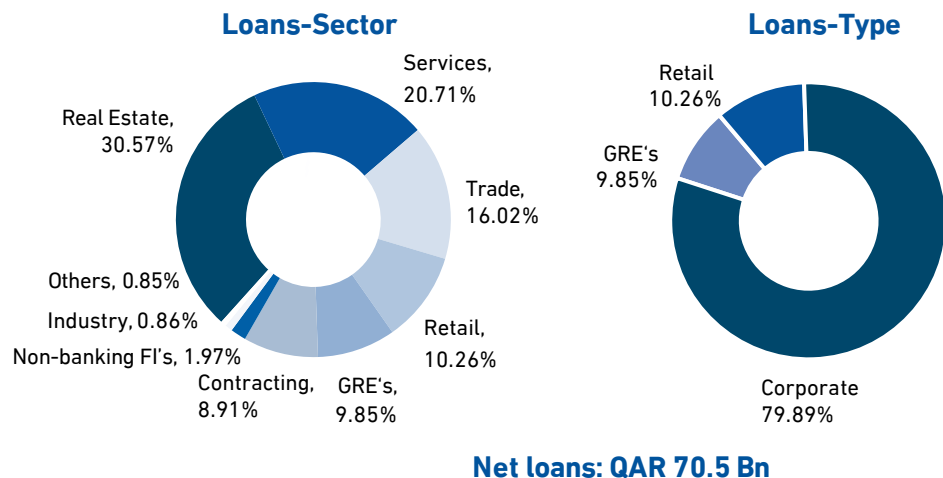
- CAR expected to remain stable in the medium term given the credit growth projections, without the need for further capital raising.

Comments:

- Further rate cuts will benefit the bank in the medium to long-term.

Source: Company financials as of 31 March 2026

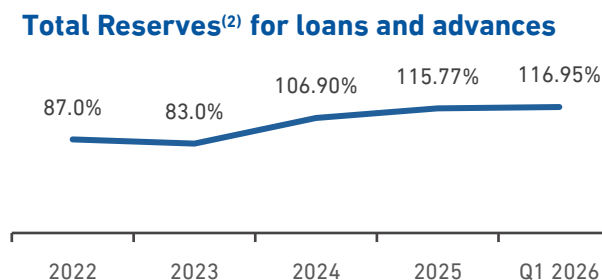
Loan Book and Asset Quality



Comments:

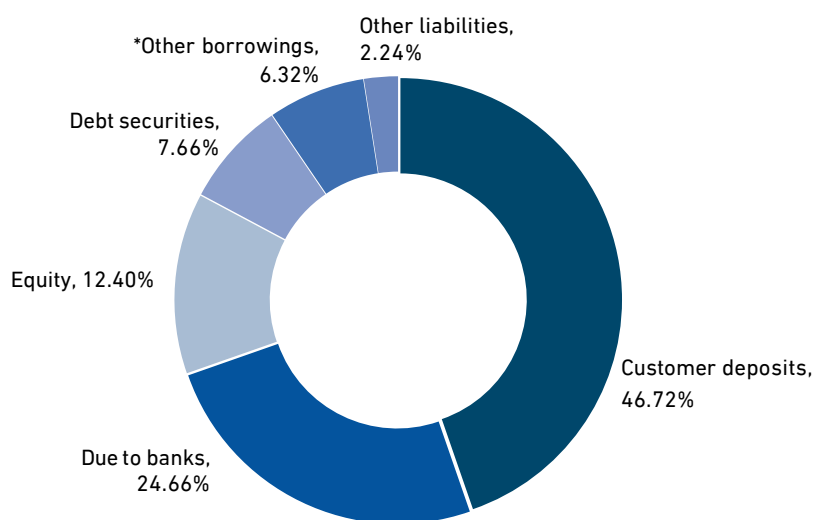
- Loan(s) by sector is well diversified, & the Strategy is to target quality GREs and Large Family Groups for growth in 2026

March 2026 ⁽¹⁾			
	Stage 1	Stage 2	Stage 3
Percentage on total loans	71.23%	22.34%	6.43%
Provision coverage	0.75%	8.96%	77.50%
March 2025			
	Stage 1	Stage 2	Stage 3
Percentage on total loans	63.80%	28.80%	7.41%
Provision coverage	0.47%	7.90%	77.53%



Source: (1) Stage 3 provision includes interest in suspense
 (2) Total Coverage Includes expected credit losses
 Note: Company Information 31 March 2026

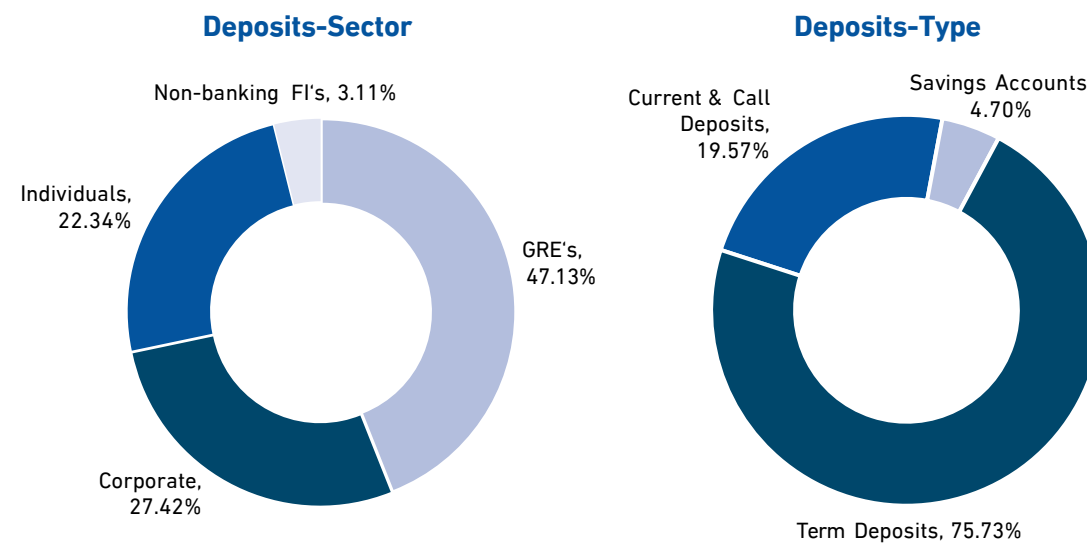
Funding Mix and Liquidity Profile



31 March 2026

Total liabilities and equity: QAR 121.2 Bn

*Other borrowings include syndicated and bilateral borrowings



Deposits: QAR 56.6 Bn

Comments

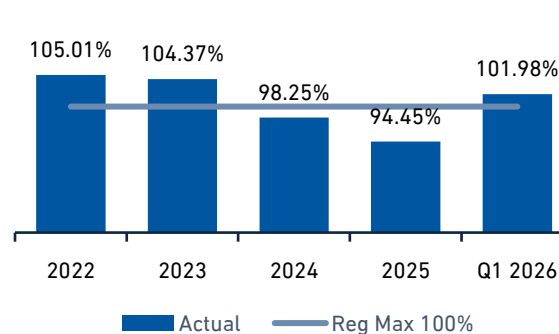
Funding plan: raise liabilities to support asset growth:

- Increased deposits by +12.8% YoY
- Well diversified funding mix with 12.4% equity
- Increased corporate deposits versus dependency on short-term interbank.

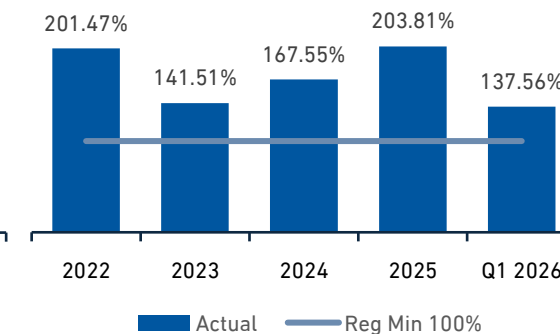
Liquidity profile:

- 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 circa QAR 9.5 Bn

Regulatory Loan to Deposit Ratio⁽¹⁾



Regulatory Liquidity Coverage Ratio



Note: Company Information 31 March 2026

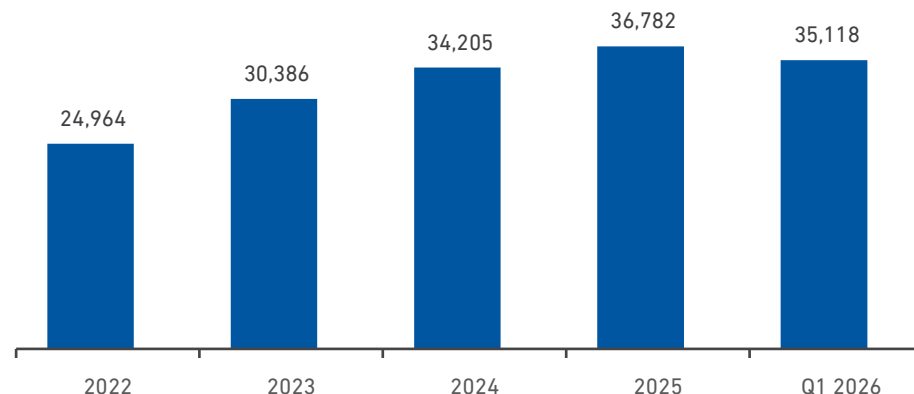
(1) QCB loan to deposit ratio calculation which was made effective from 01 March 2022

Investment Book

Portfolio Overview

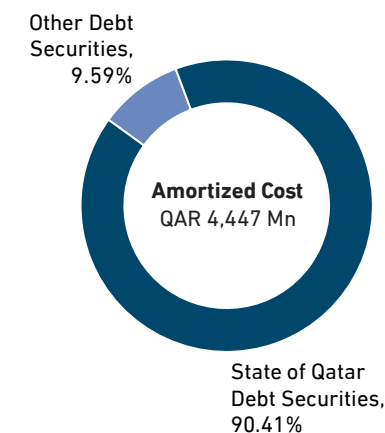
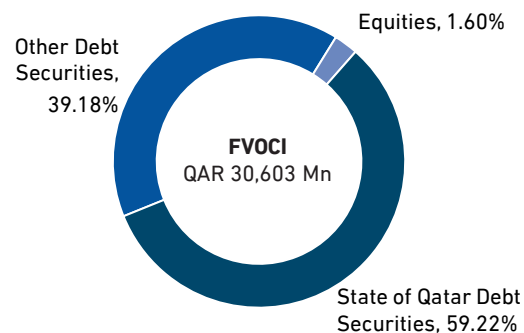
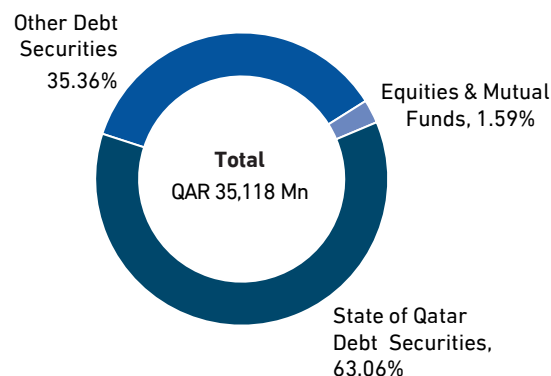
- Investments limits are linked to Tier 1 capital and set at 25% (excluding SOQs) as per QCB; total utilized currently sits at 17.24%
- Conservative low hard limits for discretionary trading / investments; total equities FVTPL QAR 68 Mn (equities & mutual funds).
- Majority of the portfolio is local sovereign fixed income, Qatar 62.59% and Qatar local banks 1.86%
- Fixed Income holdings – current Net Modified Duration – c.0.94 year(s)
- Currently the portfolio contains QAR 24.05 Bn of encumbered assets. The repo borrowings are at a weighted average cost of 3.98%
- Equity, AT1 and other fund exposures stands at QAR 477.61 Mn + QAR 26.8 Mn Mutual Funds

Investment Portfolio – evolution (QAR Mn)



Source: Company financials as of 31 March 2026

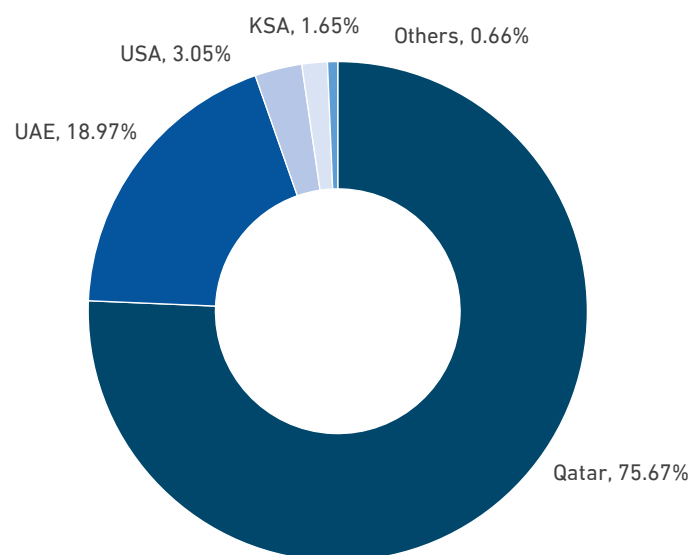
Investment Portfolio Breakdown (%)



Note: Company Information 31 March 2026

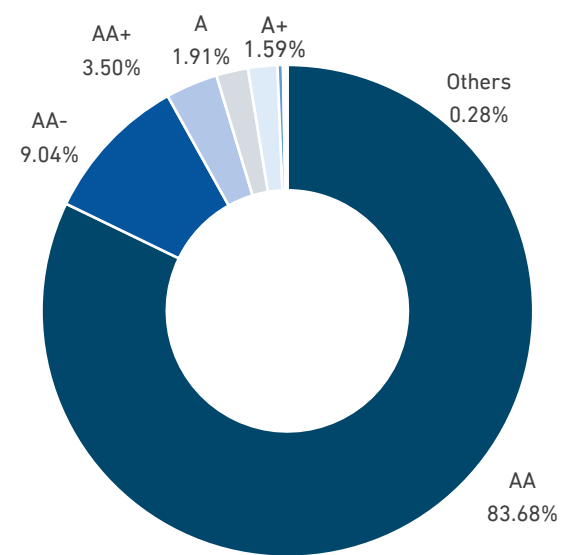
Fixed Income Portfolio - Diversification

Country Exposures



Total GCC exposure of 96.73%
of which 21.06% ex-Qatar

Ratings Profile



Total AA- and above exposure of 96.22%
Sub-IG exposure of 0.0%

Sovereign State of Qatar Portfolio		
State of Qatar (at Cost):	US\$ 6.11 Bn	65.02%
USD Bonds:	US\$ 5.05 Bn	
QAR Bonds:	US\$ 1.06 Bn	
HTM	US\$ 0.60 Bn	
AFS	US\$ 0.46 Bn	

Note: Company Information 31 March 2026

5. Doha Bank ESG Strategy



Sustainable Journey

Sustainability to be at the core of our future

ESG has been a cornerstone of our transformation since 2023, when it was formally adopted as a key strategic pillar. Building on earlier initiatives, the Bank launched a comprehensive, phased ESG transformation program in 2024, which proved to be a pivotal milestone in our sustainability journey.

This ambitious program continued through 2025, aligning with key components of the QCB ESG Supervisory Principles and embedding ESG considerations across all aspects of our operations. From risk management and lending practices to governance and stakeholder engagement, we have integrated ESG and climate-related financial risk considerations into the core of our business.


Going forward our aim is to continue to ensure the bank’s risk resilience whilst capturing ESG opportunities, supporting our vision **“To create long term value for all stakeholders through Responsible Banking”**.



Doha Bank achieved a Score of **100% for the QSE Sustainable Stock Exchanges initiative** for the years 2018 – 2025

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

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

2011	2016	2022	2023	2024	2025
<p>Doha Bank commenced publications of its Annual Sustainability Disclosure Statements</p> 	<p>Doha Bank’s sustainability reporting is guided by The QSE ESG reporting methodology and the Global reporting Initiative (GRI)</p> <ul style="list-style-type: none"> The Green Bond Principles The Social Bond Principles The Sustainability Bond Guidelines The Sustainability-Linked Bond Principles 	<p>Doha Bank established its ESG Policy & ESG Bond Committee</p>	<p>Doha Bank has published its inaugural Sustainable Finance Framework, enabling the issuance of Green, Social, and Sustainability Bonds and Loans. The Framework aligns with international best practices, including ICMA, LMA, and QFC standards, and has received independent validation through a Second Party Opinion.</p>	<p>Doha Bank has embarked on ESG Transformation journey, further augmenting its commitment to sustainable growth. The transformation in first phase includes a revised ESG policy, a robust strategic approach informed by double materiality assessments, Strengthened ESG governance with Board oversight on all ESG matters, and introduced Environmental and Social Management System policy (ESMS) to identify and mitigate ESG risks across the credit portfolio. These initiatives position the Bank for long-term success by identifying and capitalizing on ESG opportunities while effectively managing related risks.</p>	<p>Doha Bank implemented the second phase of its ESG transformation project, focusing on the the integration of climate risk considerations into its Enterprise Risk Management (ERM) framework including climate stress testing and scenario analysis to identify and manage potential climate-related financial risks, development of its Decarbonization strategy including enhancement of quantifying its environmental impact to include scope 3 inventory and the publication of the Bank’s Annual Sustainability Report including its first limited assurance on Scope 1 & 2 GHG emissions, voluntary disclosure against ISSB IFRS S1 & S2 standards and target setting against its ESG framework.</p>

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

Doha Bank's ESG Strategic Framework

ESG Vision: To create long-term value for all stakeholders through Responsible Banking

Upholding trust

To embed ESG in compliance frameworks & risk management processes ensuring highest standards of ethics and integrity in our business

- **Ethics and compliance**
- **ESG & Climate risk management**
- **Supply chain management**

Restoring environmental balance

To reduce our carbon footprint and strive for environmental stewardship

- **Environmental management**
- **GHG management and decarbonization**

Enhancing customer experience

To conduct business responsibly and create long term value for our customers

- **Customer experience and satisfaction**
- **Data security and privacy**

Empowering people and communities

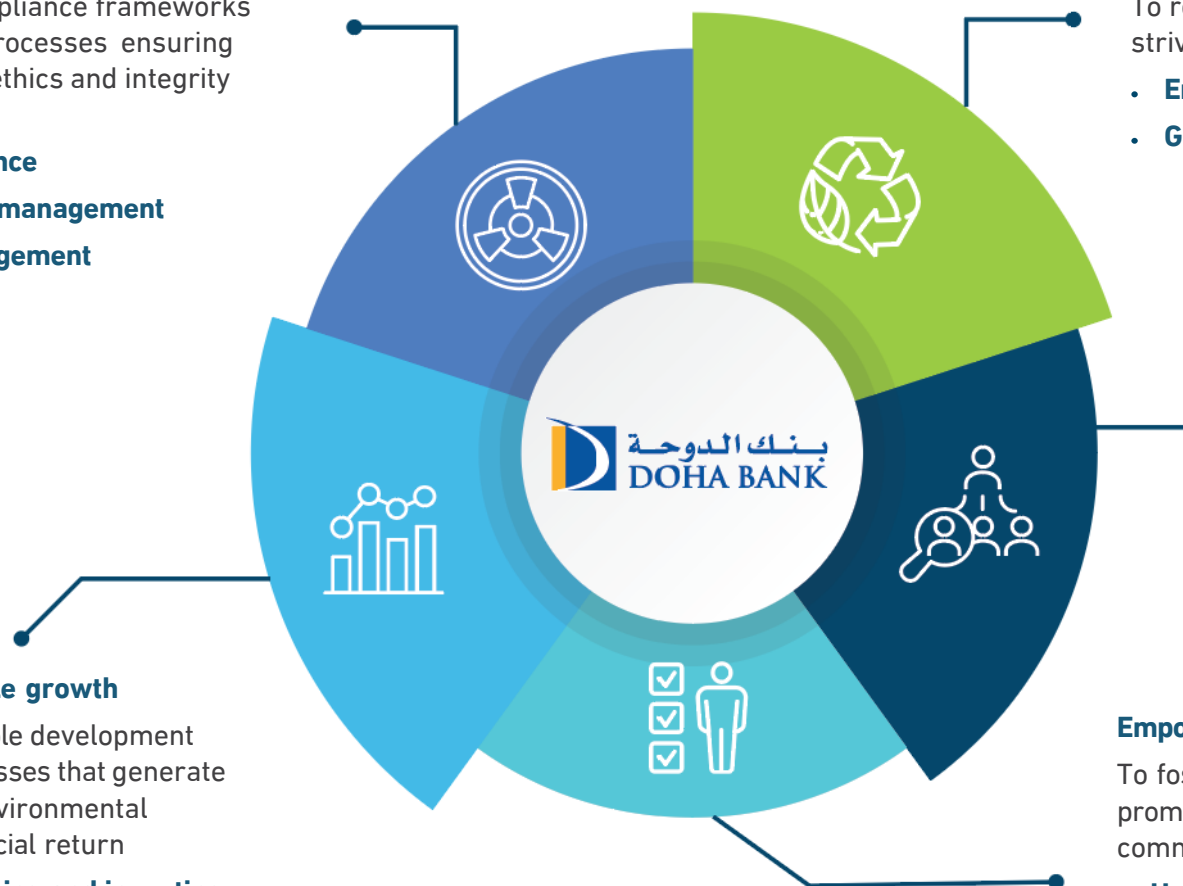
To foster an inclusive workplace and promote the wellbeing of people and communities

- **Human capital development**
- **Community impact**

Navigating sustainable growth

To promote sustainable development by investing in businesses that generate positive social and environmental impacts beyond financial return

- **Responsible financing and investing**



Doha Bank's New ESG Governance Structure

One of Doha Bank's strategic guiding principles is to integrate ESG practices into every facet of the organisation. To achieve this, a 3-tier governance structure for ESG has been adopted.

✓ **Board oversight:**

The Audit, Risk, Compliance and ESG Committee has been established to ensure Board oversight of ESG aspects and is responsible for integrating sustainability into the bank's overall business strategy

✓ **ESG Strategy:**

Management Executive Committee is responsible for overseeing ESG compliance, developing the ESG strategy and implementation plan in coordination with stakeholders across functions

✓ **ESG & Climate risk**

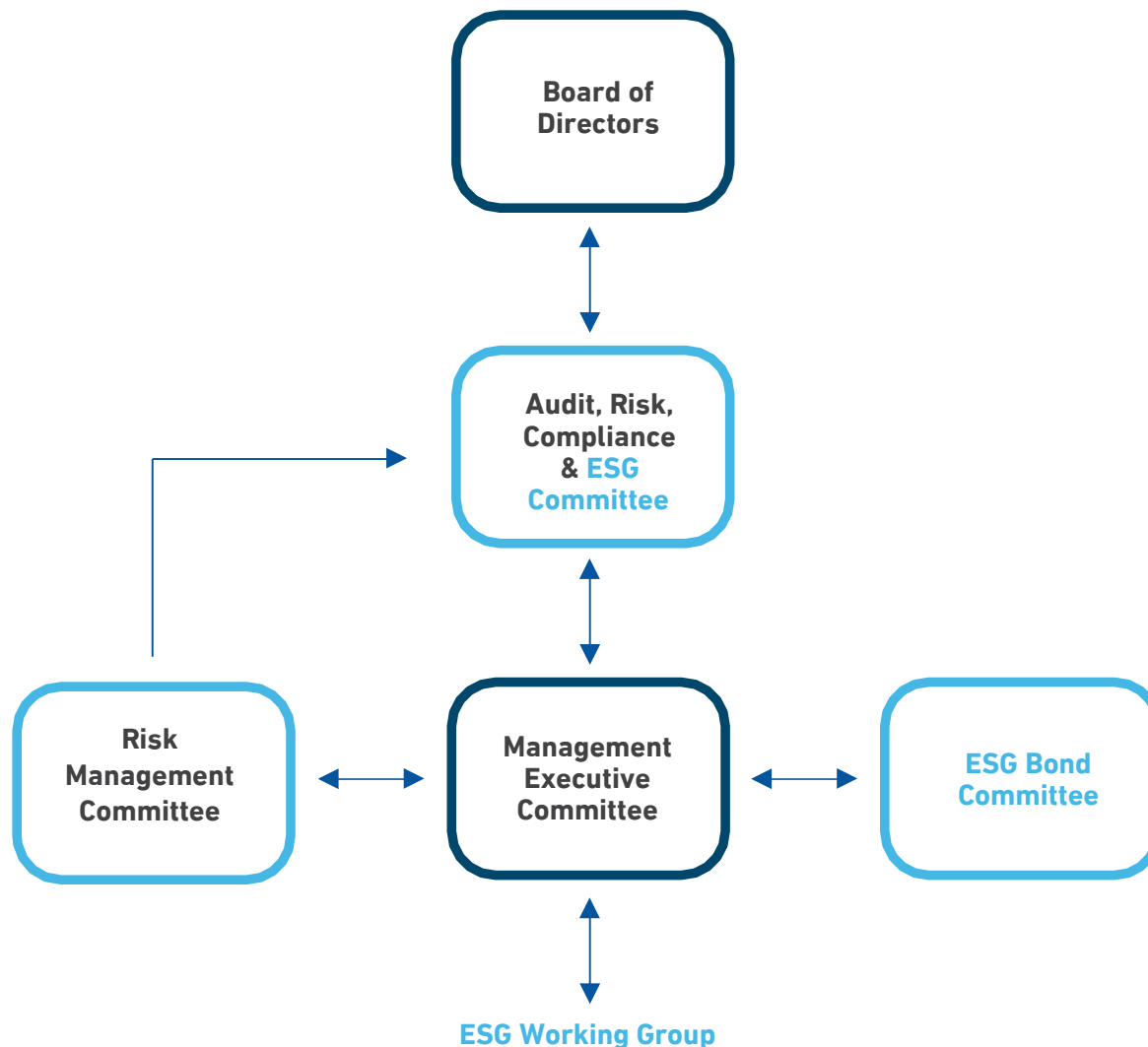
Risk Management Committee is responsible for integration of ESG and climate risks in existing risk management processes

✓ **Sustainable Finance:**

The ESG Bond Committee oversee bond issuance, define targets on sustainable finance and monitor initiatives to achieve the targets

✓ **ESG Implementation:**

At the Department level, the ESG Working Group comprising of representatives from various departments are responsible for day-to-day implementation of ESG initiatives, data collection and monitoring of ESG progress and performance



Disclaimer

- The presentation and any discussion may include forward-looking predictions and or expectations.
- While these forward-looking statements represent the bank's 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 the bank's current opinions only as of the date of this presentation.
- 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 attempt to present some important factors relating to the bank's business that may affect our predictions.

For more information click [here](#)

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