



# Investor Presentation Q2 2024 results

**New horizons  
New opportunities**



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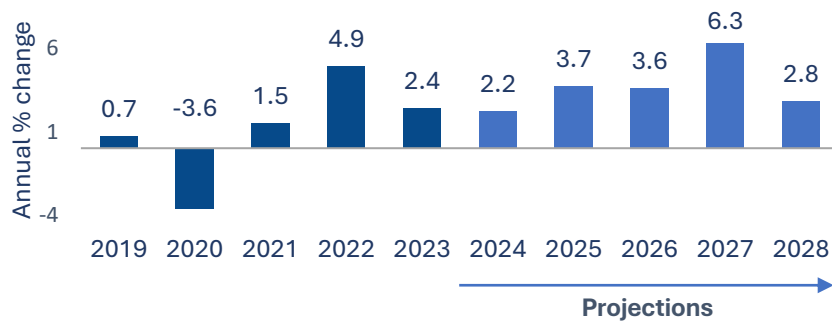
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# 1. Qatar Outlook *Strong macro-economic environment towards providing Sustainable growth*

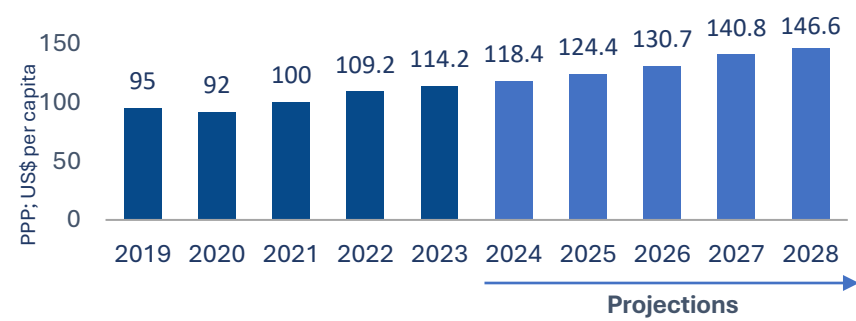
- Qatar is one of the world’s richest countries on a GDP per capita basis.
- Low level of sovereign indebtedness** with track record of prudent budgetary and financial policymaking led to the **most recent upgrade by Moody’s and Fitch.**
- Qatar has one of the **largest hydrocarbon reserves in the world** with one of the lowest fiscal breakeven price of oil.
- Globally, **Qatar is the second largest LNG exporter** with a market share of 20% of total LNG exports (for 2023).
- Qatar’s hydrocarbon reserves are mostly held in the North Field – the world’s largest non-associated gas field; QatarEnergy is **on track to boost LNG production 77 million tonnes to 126 million tonnes** a year (MTPA) by 2027.



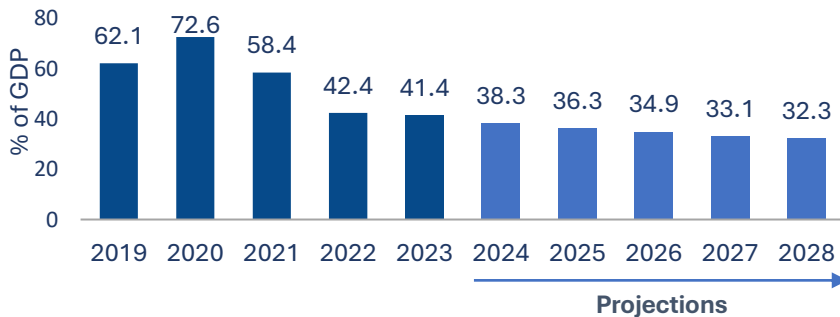
Real GDP growth<sup>(1)</sup>



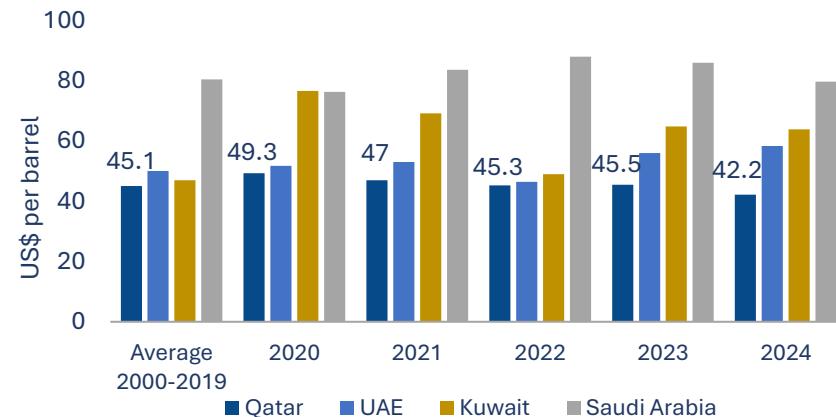
GDP per capita, current prices<sup>(1)</sup>



General government gross debt as % of GDP<sup>(1)</sup>



Fiscal Breakeven Oil Prices<sup>(2)</sup>



Source: (1) IMF World Economic Outlook October 2023

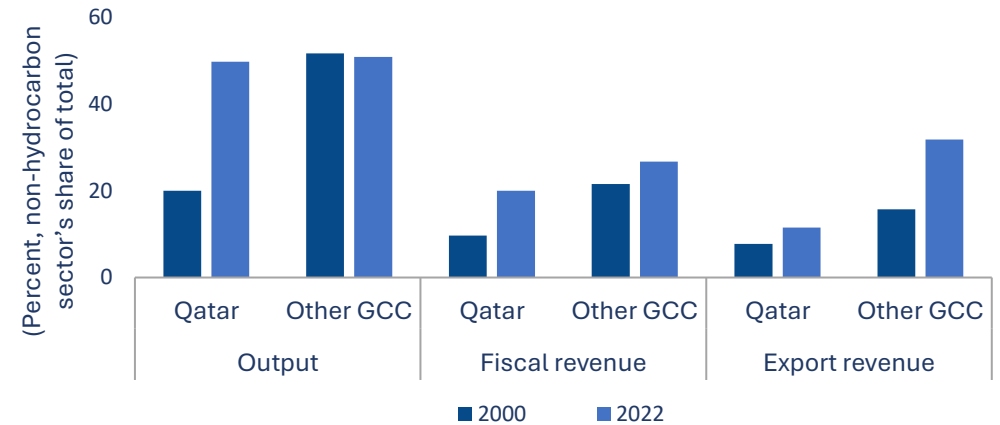
(2) S&P Global Ratings Sovereign Risk Indicators 2023 Estimates as of 11 December 2023

# Qatar Outlook

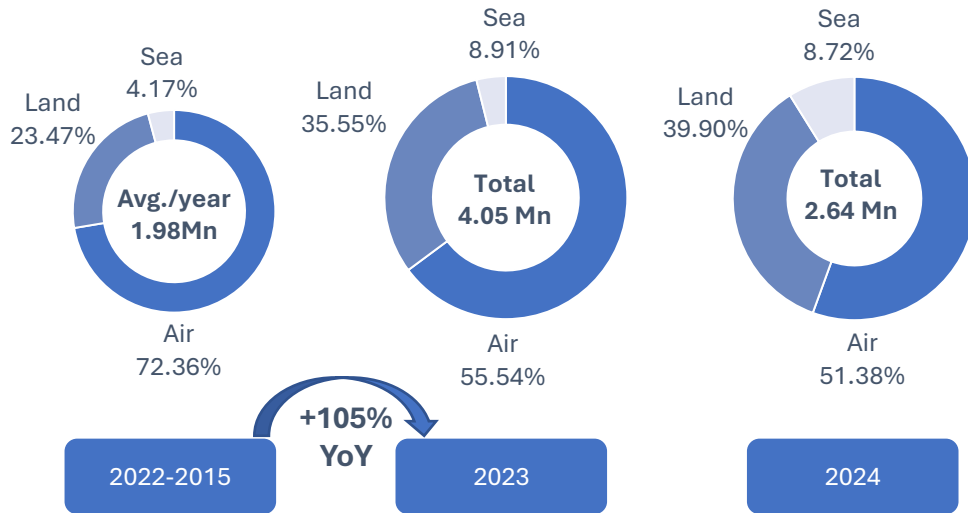
## Qatar's transformation into a diversified economy

- **Third Qatar National Development Strategy (2024-2030) launched to transform Qatar into an advanced and diversified economy**
- Qatar, as on 30 June 2024, **population<sup>(2)</sup> now sits at c.2.86 million a decrease of c.-3.6% YTD**
- Tourism was beyond expectations during 2023 as the country witnessed a 56% increase, year on year, or 4 million tourists arriving to Qatar. This is 1.5 million more than the year of the FIFA World Cup event. The momentum continues into H1 of 2024, **as tourism is up +28%Y/Y, or c.2.6 Mn versus 2.1 Mn tourists.**

Indicators of Economic Diversification<sup>(1)</sup>



Qatar Tourism Mode of Entry<sup>(3)</sup>



Qatar's Accommodation Supply & Demand has greatly improved – Hotels and Deluxe + Standard apartments<sup>(3)</sup>

YTD	Keys	Keys YoY	Occupancy Rate	Occupancy Rate YoY	Rev PAR	RevPAR YoY
30/06/2024	39,915	3%	69%	30%	457	38%
30/06/2023	38,822	29%	53%	-9%	425	-8%

FY	Keys	Keys YoY	Occupancy Rate	Occupancy Rate YoY	Rev PAR	RevPAR YoY
2023	39,165	4%	58%	2%	236	-44%
2022	37,539	28%	57%	-15%	422	64%
2021	29,339	4%	67%	19%	257	28%

Source: (1) IMF World Economic Outlook October 2023; 2) Planning Statistics Authority; 3) [Qatar Tourism-dashboards](#)



## 2. Operational and Financial Highlights

### Wholesale Banking Group:

- The Bank is still targeting 5% private sector lending growth for the year.
- Public Sector growth is progressing with a number of deals in pipeline being review both on bi-lateral & syndicated basis.
- 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.
- Key focus on CASA, progressing well, with a growth of 9% YTD on balances.

### Retail Banking Group:

- Doha Bank announced the release of its state-of-the-art new mobile banking app in May 2024. Through the seamless integration of effective security measures with intuitive interfaces, customers now have more personalized and user-friendly banking experience at their fingertips with the all-new mobile banking app.
- Successfully launched customer acquisition campaigns with tailored products (Housing Loans, Personal Loans & Credit Cards) for Qatari and Affluent segments.
- Ongoing salary transfer, and credit card acquisition campaigns are in full swing featuring exciting discount offers, enhancing the value proposition for our cardholders offering lucrative rewards for new to bank customers.

### Sharq Insurance:

- Revenue drivers: New business production across all products and all distribution channels.
- Business outlook: 2024 targeting GWP QAR 130 Mn (2023 was QAR 106 Mn)
- Digital sales capabilities via Mobile App showcased and relocation to new premises occurred during Q1 2024

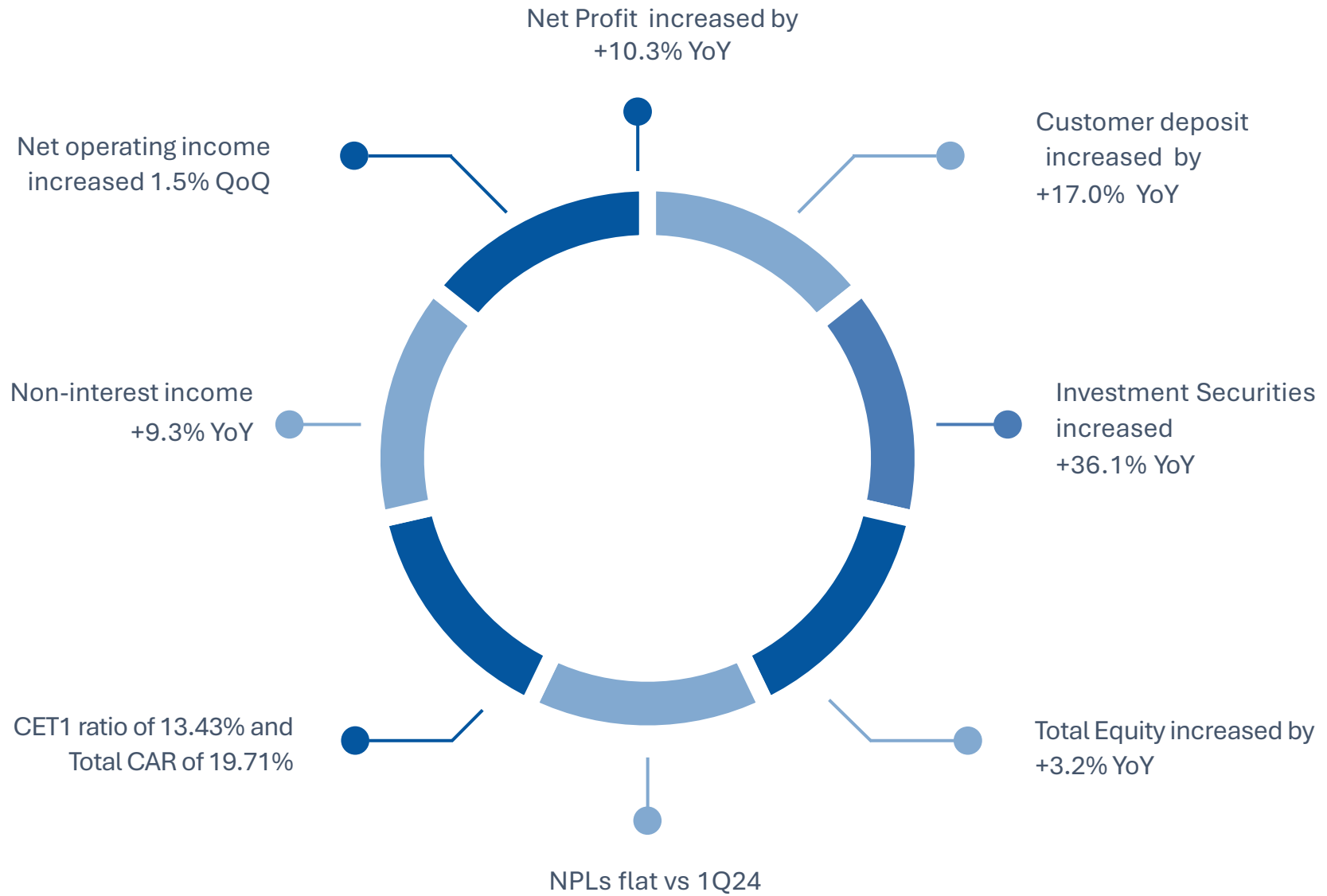
### Treasury & Investments Group:

- Taking advantage of the market volatilities and sporadic spread widening, portfolio assets have grown 30% year on year. However, this growth is expected to moderate over the summer. In addition,
  - ✓ the portfolio growth remains self-funded and will remain so into the future;
  - ✓ the bank will continue with its interest rate hedging strategy, which currently is 84% hedged.
- The bank continues to work on cross sell opportunities with Wholesale Banking team for FX & Commodity hedging requirements of corporate customers to help manage their underlying market risks.
- The bank returned to the debt capital markets for the first time in over 2 years. The bank issued a 5-year, USD 500 Mn transaction @ 5.25%

### International Banking Group:

- FI Syndication business witnessed a healthy growth of c.30% in assets in H1'24 over the same time period last year, in line with Doha bank's FI growth strategy for 2024.
- Targeted growth of assets with target market FI clients and expanding new relationships with banks in APAC and MENAT regions.
- Refreshed FI strategy prepared with ambitious asset growth rates over the next 3 years.

**Note:** Company Information



# FINANCIAL COMPARISON(s) – QoQ & YoY

	Q2 2024	Q1 2024	Q2 2023	Chg Pct QoQ	Chg Pct YoY
Net Interest Income	485.95	488.80	533.47	-0.6%	-8.9%
Net Fees and Commission Income	92.36	90.86	95.18	1.7%	-3.0%
Net Operating Income	669.42	659.57	711.12	1.5%	-5.9%
Investment Securities	34,530.55	30,105.84	25,380.35	14.7%	36.1%
Net Loans and Advances	58,953.10	58,154.62	55,794.98	1.4%	5.7%
CET1	13.43%	13.34%	13.19%	0.7%	1.8%
Total CAR	19.71%	19.74%	19.76%	-0.2%	-0.3%



# PERFORMANCE SCORECARD

	Actual FY 2023	Actual Q1 2024	Actual Q2 2024	Guidance FY 2024	2023-2027 5-year Target
Capital Adequacy Ratio	19.25%	19.74%	19.71%	Revised c.18.75-19%	Maintain min. 17%
Net Loan Growth (YTD)	-0.1%	0.2%	1.63%	5%	3-5% p.a.
Net Interest Margin	2.21%	1.97%	1.93%	c.2.00%-2.10%	2.50%
Non-performing loans	7.36%	7.46%	7.46%	7.0%; guidance to be provided quarterly	4.5-5%
Cost of Risk	1.54%	1.23%	1.39%	c.1.50%; subject to Remedial	120-130bps
Cost of Income	33.4%	35.5%	35.5%	c.<35%	<25%
Return on Equity	5.67%	7.01%	6.37%	6%-6.50%	12-14%

# Update on the progress of the Himma Transformation



## Key highlights from H1 2024

Himma transformation roadmap across 10 dimensions



### Building High - Quality Assets & Liabilities



- QAR +300 Mn of CASA growth, QAR +900 Mn loan disbursements, QAR +800 Mn in FI lending
- Healthy pipeline of lending for 2H24 / 1H25

### Strengthening Retail proposition



- Revamped sales approach across the network to enhance retail value proposition
- Launched new products such as Al Dana Savings, Fawran payments, Himyan card

### Strengthening governance control and capabilities



- Increased transparency in reporting
- Key executives have been appointed across the bank to enable growth

### Strengthening Digital & IT



- Critical updates including launch of revamped mobile app and internal systems and platforms
- **The Bank launched an upgraded mobile app to customers end of April 2024**

### Improving key ratios & metrics



- Improving funding mix and key ratios
- Successful EMTN issuance of USD 500 Mn 5Y USD bond, with 4X over-subscription
- Stabilization of key ratios such as LDR and NSFR, etc.

### Driving Cost Efficiencies




- Implemented key initiatives to drive annual recurring impact across Opex and Fees categories


Note: Company Information


# 3. Overview

## Doha Bank at a glance

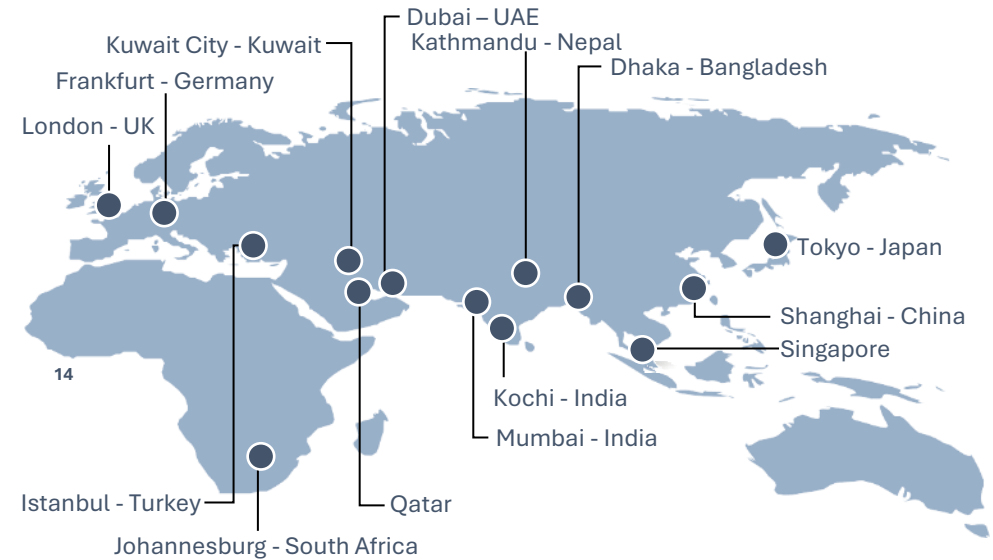
 Well-established banking franchise with strong brand value, and a 45-year legacy

 Global footprint in 13 countries spread over 3 continents

 Strong shareholding structure with State of Qatar ownership of 23.68%

 Strategy approved, and the Transformation is WELL underway

## Doha Bank has a global reach



Founded 1978	Qatar Exchange	Network	Sub. & Assoc.	30 June 2024	2023-2027
<ul style="list-style-type: none"> <li>✓ First branch opened in 1979</li> </ul>	<ul style="list-style-type: none"> <li>✓ Listed on the Qatar Stock Exchange in 1997</li> </ul>	<p><b>Branches:</b> Qatar, Kuwait, United Arab Emirates, and India</p> <p><b>Representative Offices:</b> Bangladesh, China, Germany, Japan, Nepal, Singapore, South Africa, Turkey, and United Kingdom</p>	<ul style="list-style-type: none"> <li>✓ Sharq Insurance 100% owned</li> <li>✓ Brokerage &amp; Financial Services, associate in India</li> </ul>	<ul style="list-style-type: none"> <li>✓ 17 Domestic Branches</li> <li>✓ 1 Corporate Service Centers (under RBG) and 1 Corporate Branch (under WBG) + 3 E-branches,</li> <li>✓ 78 ATMs, 3 ITMs, 1 Mobile ATM and 5 International ATMs</li> <li>✓ Client base of c.360,000<sup>(1)</sup> active customers</li> </ul>	<ul style="list-style-type: none"> <li>✓ Doha Bank's 5-year strategy &amp; transformation was adopted by the Board of Directors for 2023-2027</li> </ul>

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

# Doha Bank

## Healthy diversification of income streams across all business units

**Wholesale Banking Group** - Corporate and commercial banking, structured finance, public sector finance, mortgage finance and real estate services, trade finance, factoring services and small and medium enterprises.

**QAR 52.41 billion of assets** or 49.50% of total assets **Total Income of QAR 1.88 billion**

**Treasury & Investment Group** - offers a diverse range of solutions and is responsible for the Group’s funding, investments, and centralized risk management activities. It manages the Bank’s borrowings, issuance of debt securities, and use of derivatives to mitigate financial risk, while investing in a range of high-quality liquid sovereign debt securities, including green bonds, as well as short-term placements.

**QAR 36.39 billion of assets** or 34.37% of total assets **Total Income of QAR 1.03 billion**

**International Banking** - with over 400 relationships with financial institutions globally, the IBG team is currently implementing new products, which will add new revenue streams, in line with the bank’s strategy. In coordination with Treasury & Investment, the team has created an underwriting to distribute book for both FI loans and bonds, with an “Underwrite / Originate to Distribute” model. The new distribution business will enhance the bank’s fee-based and trading income, while increasing the chances of the bank being allocated larger participation at a primary level provided the bank underwrites the new issuances. This again, will allow for substantial asset growth to occur over the medium-term.

**QAR 5.88 billion of assets** or 5.55% of total assets **Total Income of QAR 0.27 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.

**QAR 4.10 billion of assets** or 3.88% of total assets **Total Income of QAR 0.26 billion**

**Sharq Insurance (100% owned)**



**Personal Accident**



**Travel Insurance**

Doha Bank is the only local Bank providing end to end Insurance solutions.

**Motor Insurance**

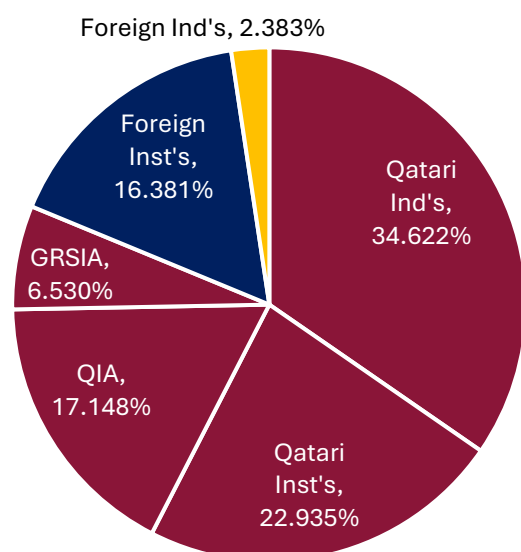


**Home Insurance**

**Note:** Company information and Company financials as of 30 June 2024

# Diversified shareholder base & Share performance

 **Strong shareholding structure with State of Qatar ownership<sup>(1)</sup> of 23.68%** 



## Share price and market capitalization

	Date	Value
Last Price	30-Jun-24	1.456
52 Week High	31-Dec-23	1.865
52 Week Low	30-May-24	1.333
Current Market Capitalization	Qatari Riyals Mn	4,514
	USD Mn	1,240

**Note:** (1) Qatar Investment Authority 17.15%, and the General Retirement Social Insurance Authority via the 'Civil Pension Fund' 6.53%, as of 30 June 2024

# 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 Ratings <sup>(2)</sup>	Issuer Default Rating LT	A	Stable
<b>Qatar Sovereign</b>			
Moody's <sup>(4)</sup>	Counter Party Risk LT	Aa2	Stable
Fitch Ratings <sup>(3)</sup>	Issuer Default Rating LT	AA	Stable
S&P Global Ratings	Counter Party Risk LT	AA	Stable

**Note:** (2) Fitch upgrades LT IDR to A from A-, and outlook as stable from positive 20.03.2024 (3) Fitch outlook stable from positive 20.03.2024 (4) Moody's upgrades rating from Aa3 to Aa2 and outlook to stable 24.01.2024

## 4. Financial Summary

Profitability (QAR Mn)	Jun-24	Jun-23	Chg Y/Y
Interest income	3,101	2,628	18.0%
Interest Expense	(2,126)	(1,607)	32.3%
Net Interest income	975	1,021	-4.5%
Fees and commission	183	187	-2.2%
Foreign exchange gain	66	53	23.9%
Income from investment securities	87	63	36.6%
Net income from insurance activities	10	12	-10.5%
Other Income	8	9	-8.0%
Net Operating Income	1,329	1,345	-1.2%
Staff Cost	(275)	(260)	5.6%
Non-Staff Cost	(198)	(192)	3.0%
Net impairment losses	(424)	(452)	-6.3%
Tax	(1)	(49)	-98.3%
Net Profit	432	392	10.3%

### Comments

- ➡ Non-interest income stands out year on year; +9.3%
- ➡ Interest Income increased by +18.0% YoY while Net Interest Income decreased by -4.5% YoY

Assets and Liabilities (QAR Mn)	Jun-24	Jun-23	Chg Y/Y
Total Assets	105,885	93,044	13.8%
Loans and Advances	58,953	55,795	5.7%
Investments	34,531	25,380	36.1%
Customer Deposits	51,566	44,078	17.0%
Total Equity	14,640	14,185	3.2%

Capital	Jun-24	Jun-23	Chg Y/Y
RWA (QAR Mn)	77,917	73,850	5.5%
CET 1 Ratio (%)	13.43%	13.19%	1.8%
T1 Ratio (%)	18.56%	18.61%	-0.3%
Total Capital Ratio (%)	19.71%	19.76%	-0.2%

**Minimum regulatory ratios for 2024:** CET1: 8.50%, Tier1: 10.50%, Total Capital Ratio 12.50%, ICAAP 1.00%, Management buffer 0.50%

### Comments

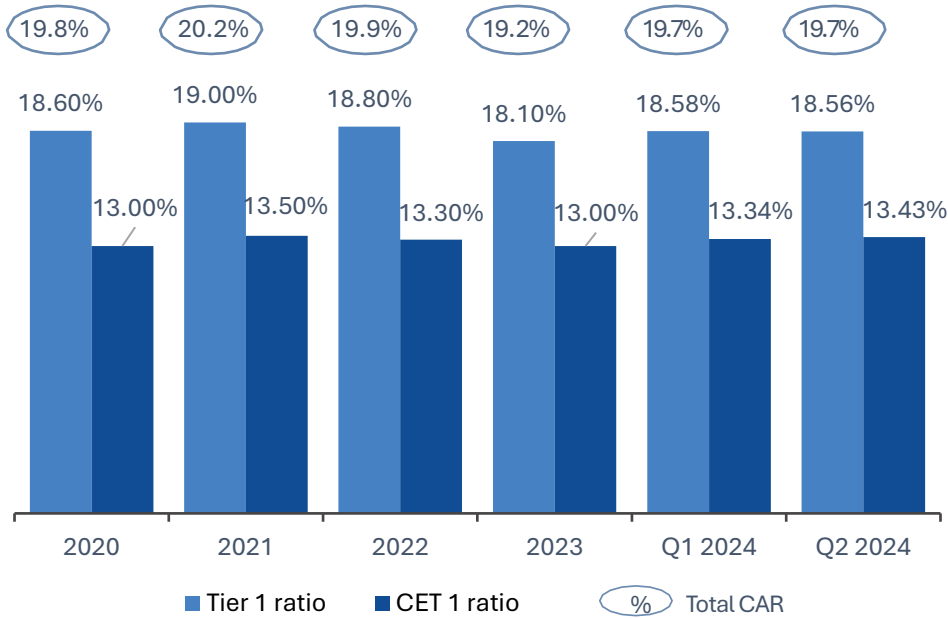
- ➡ RWA higher year on year in line with growth assets
- ➡ Investment securities book remains healthy

**Note:** Company information and Company financials as of 30 June 2024

# Capitalization

# Net Interest Margin

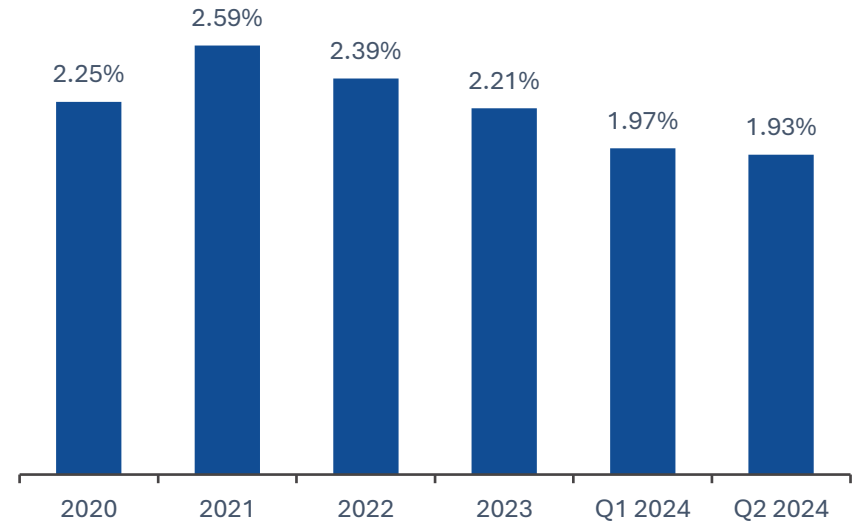
Evolution of Capital Ratios



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

## Comments

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



## Comments

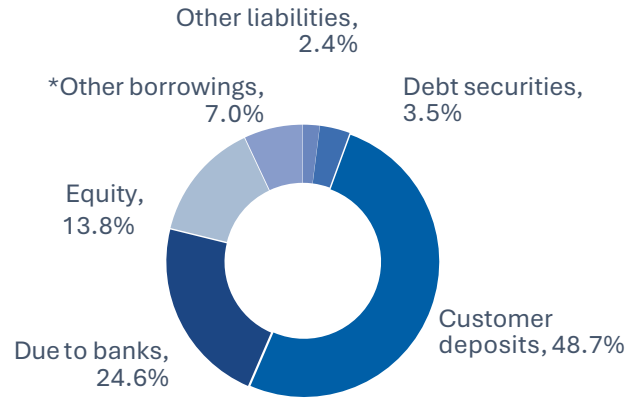
- Net interest margins expected to improve going forward
- Any rate cuts that occur will benefit the bank

Source: Company financials as of 30 June 2024

# Funding Mix and Liquidity Profile

## Comments

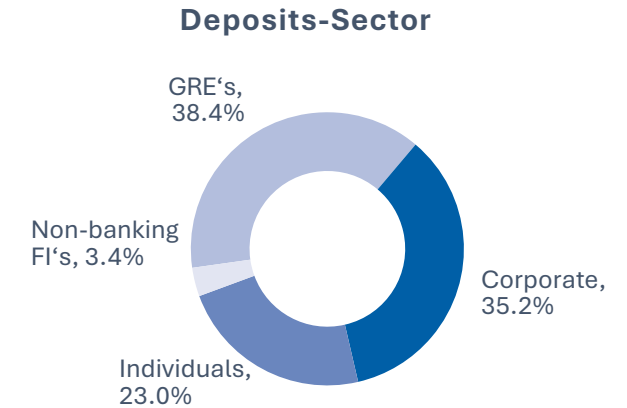
- Funding plan – raise liabilities to support asset growth:
  - Well diversified funding mix with 13.8% equity
  - Increase CASA and add duration through medium to long-term borrowings
- Liquidity profile:
  - Stable funding sources with a mixture of customer deposits, syndicated and bilateral borrowings, and debt securities
  - Maintain sufficient HQLA fixed income investment portfolio
  - Unencumbered assets at Head Office of QAR 16.85 Bn



30 June 2024

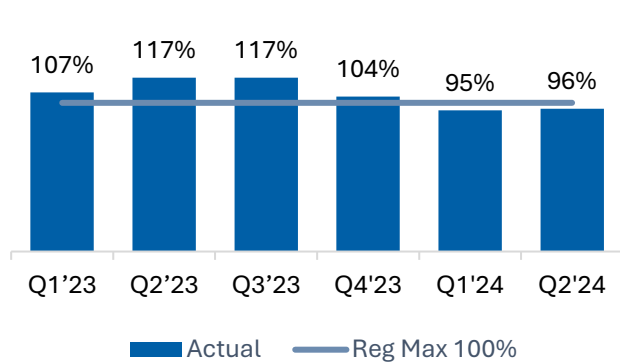
Total liabilities and equity: QAR 105.9 Bn

\*Other borrowings include syndicated and bilateral borrowings

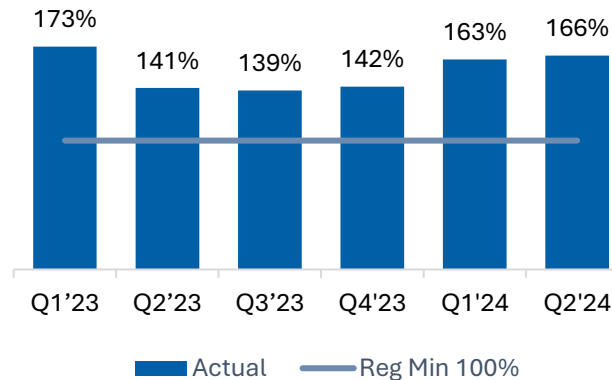


Net deposits: QAR 51.6 Bn

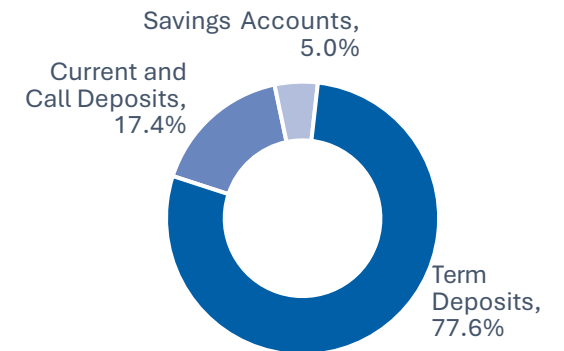
## Regulatory Loan to Deposit Ratio



## Regulatory Liquidity Coverage Ratio



## Deposits-Type



Source: Company financials as of 30 June 2024

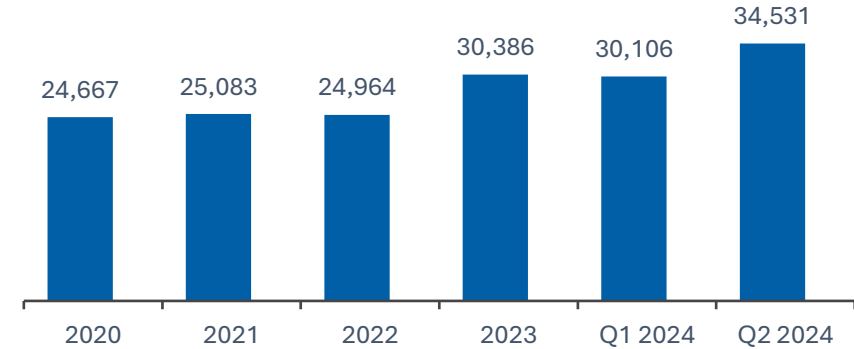


# Investment Book

## Portfolio Overview

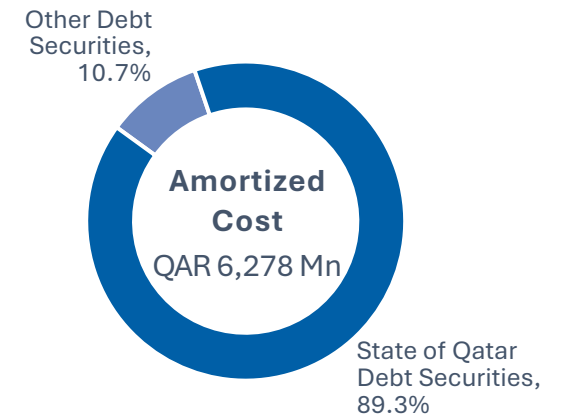
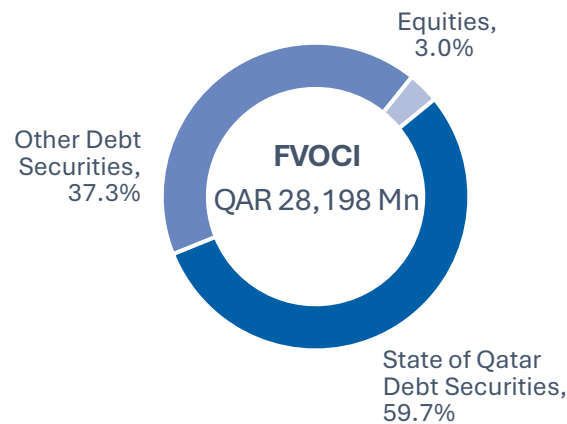
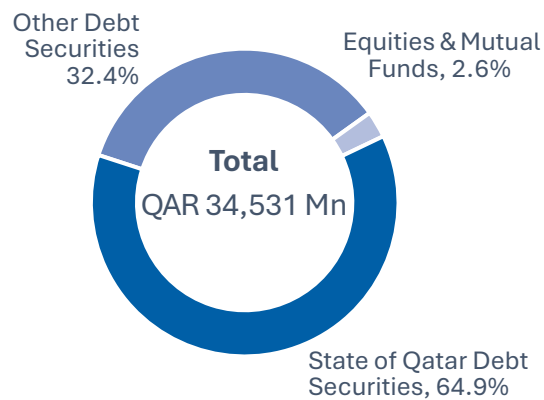
- Investments limits are linked to Tier 1 capital and set at 25% (excluding SOQs) as per QCB; total utilized currently sits at 24.33%
- Conservative low hard limits for discretionary trading / investments; total equities FVTPL QAR 27.15 Mn
- Majority of the portfolio in local sovereign fixed income, Qatar 62.78% and Qatar banks 5.11%
- Fixed Income holdings – current Net Modified Duration – c.1.45 years
- Currently the portfolio contains QAR 15.52 Bn of encumbered assets. The repo borrowings are at a weighted average cost of 5.49%
- Equity, AT1 and other fund exposures stands at QAR 897.98 Mn + QAR 27.23 Mn Mutual Funds

## Investment Portfolio – evolution (QAR Mn)



Source: Company financials as of 30 June 2024

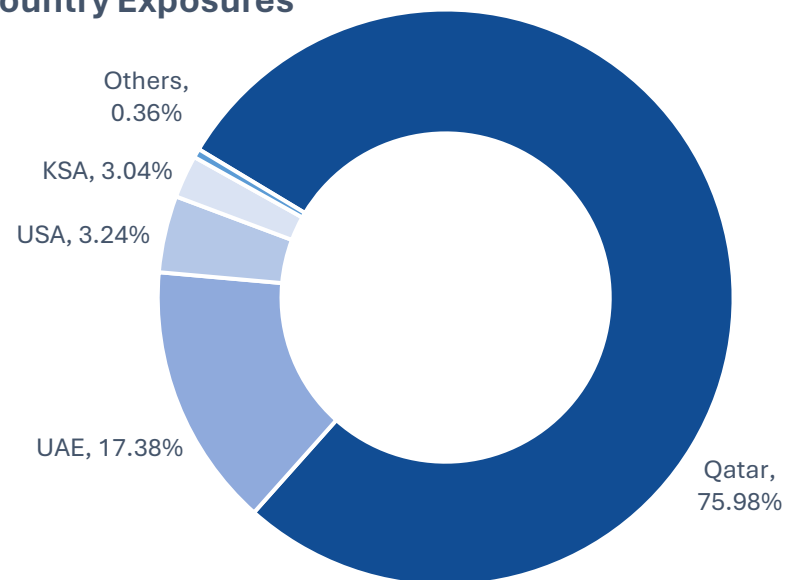
## Investment Portfolio Breakdown (%)



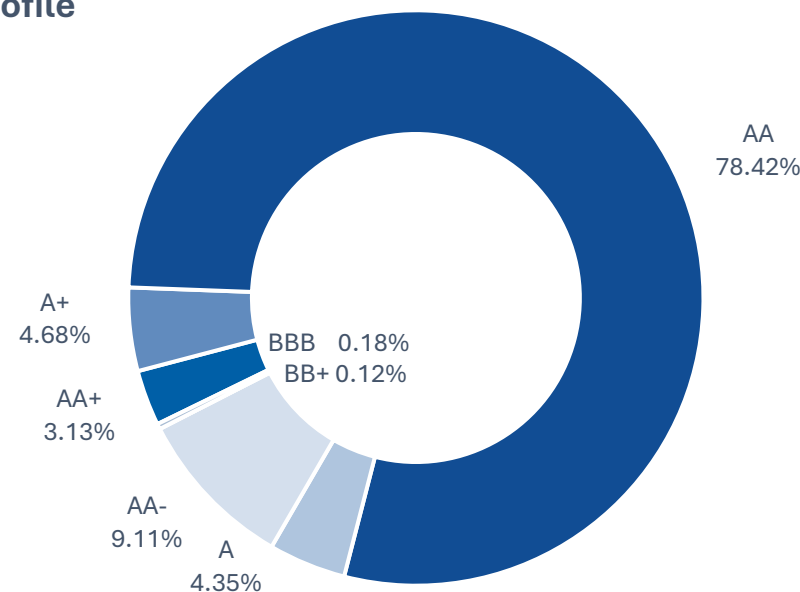
Source: Company financials as of 30 June 2024

# Fixed Income Portfolio - Diversification

## Country Exposures



## Ratings Profile



**Total GCC exposure of 96.70%**  
of which 20.72% ex-Qatar

**Total AA exposure of 90.66%**  
Sub-IG exposure of 0.12%

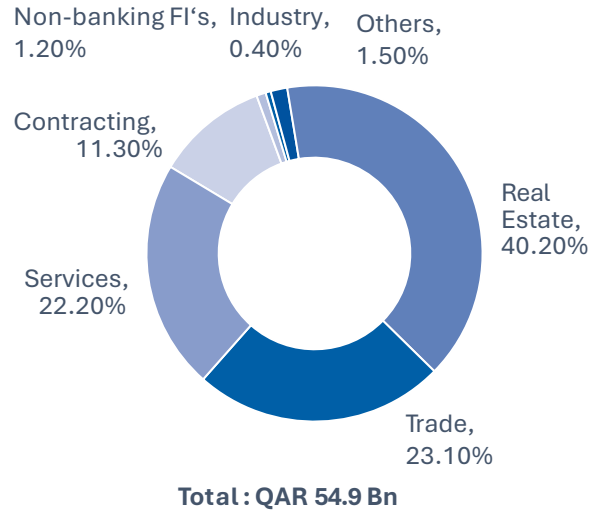
### Sovereign State of Qatar Portfolio

State of Qatar (at Cost):	US\$ 5.86 Bn	64.23%
USD Bonds:	US\$ 4.36 Bn	
QAR Bonds:	US\$ 1.50 Bn	
HTM	US\$ 0.98 Bn	
AFS	US\$ 0.52 Bn	

**Note:** Company Information

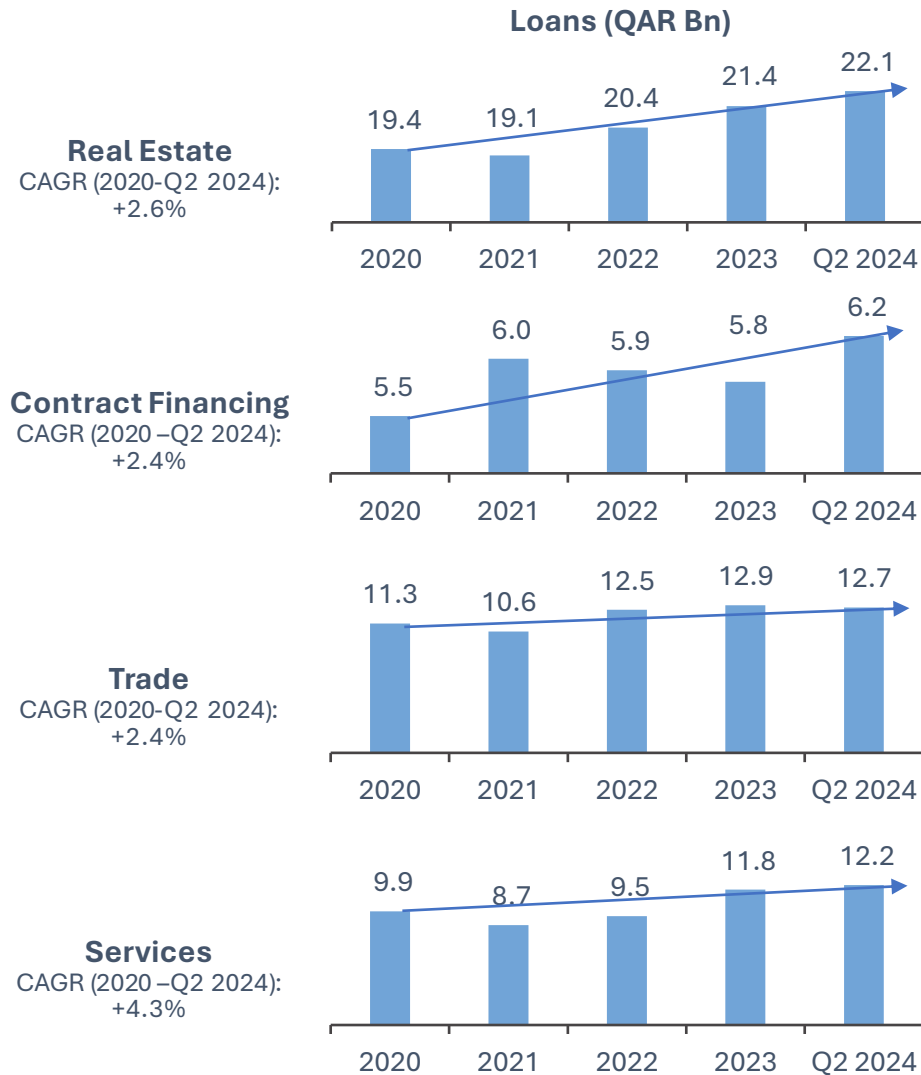
# Wholesale Banking

Overview of the corporate banking loan book at quarter end June 2024



## Comments

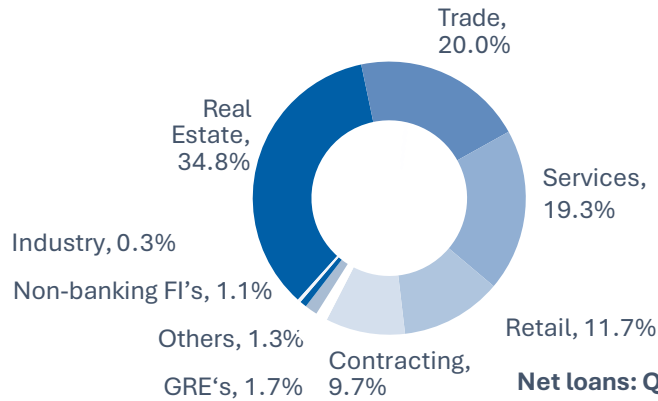
- The bank will look to maximize returns from non-borrowing customers and offer robust digitalization channels towards reducing transaction cost and incentivize customer interaction with the bank which will enable the cost of funds to improve.
- Moving forward the bank is looking at corporate syndications,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



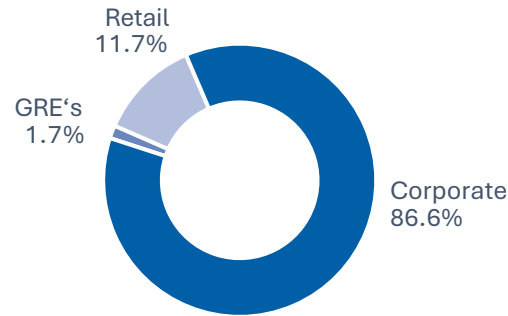
Source: Company financials as of 30 June 2024

# Loan Book and Asset Quality

Loans-Sector



Loans-Type



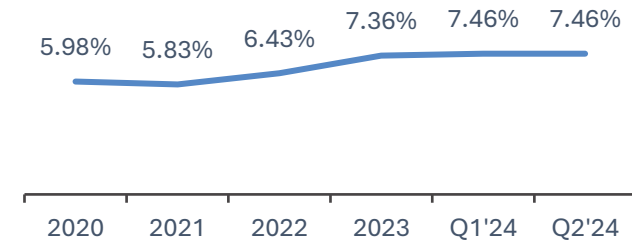
Net loans: QAR 59.0 Bn

**Comments**

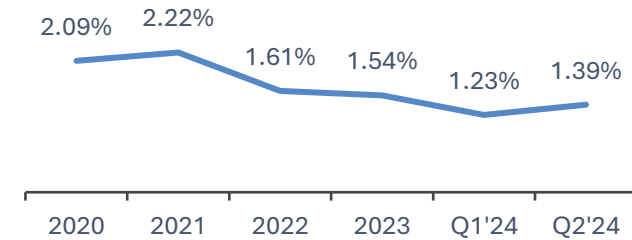
- Loan(s) by sector is well diversified
- Loans predominantly focused on corporates in the past. Expect quality GRE growth for 2024

June 2024 <sup>(2)</sup>			
	Stage 1	Stage 2	Stage 3
Percentage on total loans	61.17%	31.37%	7.46%
Provision coverage	0.33%	5.99%	65.65%
June 2023			
	Stage 1	Stage 2	Stage 3
Percentage on total loans	60.36%	32.93%	6.71%
Provision coverage	0.22%	5.92%	70.08%

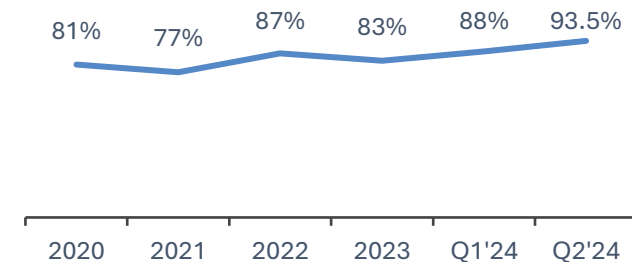
NPL evolution



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



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



**Note:** (1) Includes expected credit losses (ECL)  
 (2) Stage 3 provision includes interest in suspense

# 5. Doha Bank's Journey *Sustainability to be at the core of our future*

- In May 2024, the Bank launched the implementation process of developing an ESG Strategy and framework across the broader Bank. This will be carried out in phases, beginning with the alignment of the bank's strategy in environmental, social and governance areas aligned with the 3<sup>rd</sup> NDS of Qatar National Vision 2030, and the Qatar Central Bank guidelines.
- The second phase will focus on developing strategies to identify climate-related risks and opportunities and manage them efficiently and in line with the best global practices, as well as integrating climate risk into the Bank's risk appetite, which will further enhance Doha Bank's leading position in sustainable finance in the region.

Doha Bank achieved a Participation Score of **100%** for the **QSE Sustainable Stock Exchanges initiative** for the years 2018 – 2023

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



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

2011 2016 2023

Doha Bank commenced publications of its **Annual Sustainability Disclosure Statements**



Doha Bank's sustainability reporting is guided by **The QSE ESG reporting methodology**



Doha Bank published its inaugural **Sustainable Finance Framework** allowing for future issuance of Green, Social, and Sustainability Financing Instruments

Doha Bank's **Sustainable Finance Framework** is aligned with

- ✓ ICMA Green Bond Principles 2021
- ✓ Social Bond Principles 2021
- ✓ Sustainability Bond Guidelines 2021
- ✓ Qatar Financial Centre's Sustainable Sukuk and Bond Framework 2022
- ✓ LMA / LSTA / APLMA Green Loan Principles
- ✓ Social Loan Principles updated in 2023

Doha Bank has received a **Second Party Opinion (SPO)** on its Sustainable Finance Framework, **confirming alignment with the ICMA and LMA principles and guidelines**

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

# 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

<b>Use of proceeds</b>	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
<b>Project evaluation and selection</b>	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
<b>Management of proceeds</b>	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
<b>Reporting</b>	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
<b>External review</b>	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.



**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>.





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