

JUNE 2025 RESULTS INVESTOR PRESENTATION

Leading with Vision

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1. Doha Bank at a glance



Well-established banking franchise with strong brand value, and a 46-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 is WELL underway

Doha Bank has a global reach



Founded 1978

Qatar Exchange

Network

Sub. & Assoc.

30 June 2025

2023-2027

- ✓ First branch opened in 1979

- ✓ Listed on the Qatar Stock Exchange in 1997

Branches: Qatar, Kuwait, United Arab Emirates, and India

Representative Offices: Bangladesh, China, Japan, Nepal, Singapore, South Africa, Turkey, and United Kingdom

- ✓ Sharq Insurance 100% owned

- ✓ Brokerage & Financial Services, associate in India

- ✓ **14 Domestic Branches⁽¹⁾**

- ✓ 2 Corporate Service Centers & 1 Corporate Branch & 1 Corporate Service Branch linked to Corporate Branch, + 3 E-branches,
- ✓ 78 ATMs, 3 ITMs, 2 Mobile ATM and 5 International ATMs

- ✓ Doha Bank's 5-year strategy & transformation was adopted by the Board of Directors for 2023-2027

Note: Company information

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

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

Himma Transformation



Key Q2 Highlights

Himma Transformation, launched in October 2023, is progressing well and the results are tangible as Doha Bank's reputation and financial positioning continues to improve. This marks a key milestone under the leadership of the Group Chief Executive Officer.



Governance, Culture, and Branding Initiatives

- **Opened a new Corporate Service Center linked to the Corporate Branch** with cooperation with Ministry of Commerce and Industry to offer seamless corporate bank account opening for newly registered businesses.
- **Signed a landmark MOU during the Qatar Economic Forum 2025 with Blackstone.** This strategic collaboration is designed to provide Qatar-based investors with access to institutional-grade private market strategies spanning Private Equity, Real Estate, Private Credit, Mult-asset Credit and Infrastructure.
- Received the **Best Corporate Banking App – Qatar 2025** by Global Banking and Finance Awards, in recognition of the banks cutting edge Tadbeer Corporate Mobile Banking App.
- **Rolled-out Mastercard credit cards** to new customers with revamped look and feel as well as benefits.
- **Successful Go-Live of VIS Issuing & Acquiring with VISA:** We are now one of the first issuers in Qatar to have enabled VIS-Visa Installment Service on our VISA cards. This service will allow our Visa Cardholders to conveniently convert any transaction into BNPL/easy installments digitally without the dependency of DB POS and vice versa other issuers will be able to convert into installments via DB POS.
- **Enhanced Digital Channels with 20+ new features and services** in Retail App, Corporate App and Corporate Internet Banking.

Key Q2 Highlights



Strengthening Digital & IT

Driving Seamless and Customer-Centric Digital Experiences

As part of our digital transformation and operational excellence agenda, Doha Bank successfully delivered multiple high-impact projects in Q2 2025. These initiatives are in line with the bank's strategy, and they reflect our commitment to innovation, customer experience and regulatory compliances. Although Qatar and its residents witnessed various geopolitical instability in June, the bank's Technology team continues its efforts to deliver the best possible digital solutions for our customers.

The Bank has made significant strides in upgrading its digital platforms across Retail, Corporate, and Private Banking - supporting its '**Digital-First Vision**' by delivering innovation, convenience, and enhanced user engagement.

Retail Mobile Banking App

There has been significant improvement in Q2 in terms of customer adoption as the channel continues to grow and improve with its rich list of features. We have 4 releases from the month of April 2025 till June 2025. The key features introduced include the insurance payments with promo code, travel insurance purchases, 3D touch, Verification of IBAN details for local fund transfers etc. apart from the bug fixes and performance improvements we have adopted.

Corporate Mobile App – Tadbeer

Since the launch of the all-new mobile channel for our esteemed corporate customers in January 2025, we have witnessed a tremendous growth in the adoption, usage and transactions through the new mobile platform. To continue with our digitization process, we have added approximately 15 plus features / services into the app in two releases. The agile delivery model adopted by the bank has paid off as we were recognized as the Best Corporate Banking App by the prestigious Global Banking and Finance Review group. We will

continue to enhance the customer experience with additional features every month.

Private Banking – Digital Experience

Catering to High-Net-Worth Individuals, the digital platform offers transparent, real-time access to investment portfolio statements -empowering clients with better control and visibility over their financial assets.

FinTech & Innovation Lab

The Lab acts as a catalyst for innovation, driving collaboration with fintechs and piloting emerging technologies. In alignment with Qatar's Digital Strategy 2030, it enhances the Bank's agility and positions it for sustainable digital growth.

PCI DSS Certificate of Compliance (CoC), Version 4.0.1

The Bank achieved this certification of compliance, validating that all systems involved in payment card processing meet the latest global security standards. **This certification underscores the bank's dedication to safeguarding customer payment data.**

Key Q2 Highlights



Growing the Retail Proposition

Retail Banking Group:

- Rolled-out **Mastercard credit cards** to all customers with revamped look and feel as well as benefits incl. Ox fitness.
- The 2024 **Housing Loan 'HL'** campaign has been extended until 31st May 2025.
- **HL +12.5% year to date and a growth of +33.6% year-over-year.**
- Launched Summer spend campaign(s) with **Qatar Airways with up to 50,000 Avios for international spend.**
- Launched **branch operations optimization** including centralizing eKYC updates across 5 branches with ~20% reduction in CSR wait time and 50%+ improvement in sales across products.
- Launched Influencer and above the line campaign **for Al Dana 2025 to increase awareness and drive acquisition of** the leading savings account in the market, offering customers both cash and non-cash premium prizes.
- Upgraded **Retail mobile app**, with continuous improvements, aiming at further enhancing customer convenience and functionality.
- Established **B@W collaboration** with various **Q-companies (Large public sector players)** driving sales and growing high-value customer acquisition.

- Launched targeted **cost cutting initiatives** saving **~3-4 Mn QAR annually.**
- **Personal buyout** campaign for Qatari and Expat customers at 4.2%
- **Continued the acquisition offer with Lulu Hypermarket** offering QAR 200 voucher for new customers.
- The Retail Products team has launched **revised terms and conditions** of the **credit cards customer value propositions** to improve cost efficiency and increase fee revenue.
- Revamped the **value proposition and servicing model for Riyada+ segment (Affluent) customers.**
- **MoU signing with Ooredoo Money with on-going discussion on best path forward** which expected to pave the way for new opportunities in the fintech space and international funds transfers.

RBG	Assets (QAR Bn)	Percent of Group Assets	Total Income (QAR) Bn
H1 2025	4.30	3.49%	0.240
H1 2024	4.10	3.88%	0.260
H1 2023	4.43	4.76%	0.280

Key Q2 Highlights



Building High - Quality Assets & Liabilities

Wholesale Banking Group:

- **Public Sector growth** is progressing with a number of deals in the pipeline being reviewed both on bi-lateral & syndicated basis.
- We continue to prioritize the development of our **Global Transaction Banking** capabilities by introducing new channels, enhancing digital products and solutions, and implementing ongoing products improvements. These initiatives are aligned with the WBG strategy and Doha Bank's overall digital transformation journey.
- **'OneBank' strategy** is our continued focus to lead to strong cross-selling successes across all bank products.
- We have implemented several improvements in the credit approval cycle to reduce turnaround time and enhance customer satisfaction. These efforts will continue through 2025 and 2026 with additional enhancements planned.

International Banking Group:

- **Assets witnessed a healthy growth of 42.52%**, year on year, in line with Doha bank's FI growth strategy for 2025.
- Refreshed FI strategy prepared with ambitious asset growth rates over the next 3 years, with target market(s) FI clients & expanding new relationships with banks in APAC and MENAT regions.
- Defined strategic way forward for UAE & Representative offices having launched strategy implementation.
- **Successfully closed a 3-year Islamic club term loan (Q1 2025)** for USD 250 Mn

- In Q2/2025, **GTB** successfully delivered several enhancements and introduced exceptional digital capabilities. These enhancements have significantly improved the adoption of the digital channels and reduced the branches footfall.
- Strengthened the pipeline management & cross selling opportunities.

WBG	Assets (QAR Bn)	Percent of Group Assets	Total Income (QAR) Bn
Q1 2025	52.44	42.62%	1.700
Q1 2024	52.41	49.50%	1.880
Q1 2023	49.53	53.17%	1.730

- **Q2 2025, successfully closed the Bank's debut EUR-denominated syndicated loan.** Completed a EUR 500 million 3-year syndicated term loan, marking Doha Bank's entry into the Euro-denominated loan market.

IBG	Assets (QAR Bn)	Percent of Group Assets	Total Income (QAR) Bn
H1 2025	8.38	6.81%	0.290
H1 2024	5.88	5.55%	0.270
H1 2023	4.56	4.89%	0.190

Key Q2 Highlights



Leading drivers of consistent revenue generation & funding

Treasury & Investments Group:

- Taking advantage of market volatilities and sporadic spread widening, the **Investment portfolio has increased 35.56% year on year**. This growth is expected to moderate over the remainder of the year. 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 85% hedged.
- The Bank returned to the debt capital markets in Q1 2025, successfully issuing a 5-year, USD 500 Mn bond @ 5.25%, achieving a spread of 120bps over 5-year USTs, **the lowest spread ever achieved by the Bank**. Revisiting the capital markets shows our commitment to be a regular issuer.
 - Due to the significant oversubscription, the Bank subsequently **tapped the issuance for an additional** USD 275 Mn at spreads below 100bps over 5-year USTs.
- The Bank executed debut EUR syndicated term loan and an Islamic club term loan (was completed in Q1) to strengthen funding profile and key ratios.

- The Bank launched a **Debt Capital Markets 'DCM'** origination desk in Q4 2024 to boost fee income/ revenues. The team has successfully participated on three transactions.
- FX revenue income & fees continue a strong trajectory with key new large customers targeted for their trade backed FX flows in close collaboration with the Global Banking team.
- The Bank now offers a range of hedging solutions to Corporate customers across Interest Rates, FX & Commodities. We have reactivated an Aluminum hedge customer to hedge underlying commodity risk for a corporate customer and helping the bank diversifying revenue streams with cross sell income.
- **Doha Bank is the first bank in Qatar to commit to the FX Global Code**, which is a globally recognized set of principles designed to ensure a fair, open, and resilient foreign exchange market. Doha Bank has implemented comprehensive internal processes and controls to align with the Code's principles.

T&I Group	Assets (QAR Bn)	Percent of Group Assets	Total Income (QAR) Bn
H1 2025	49.33	40.09%	1.130
H1 2024	36.39	34.37%	1.030
H1 2023	29.20	31.34%	0.730

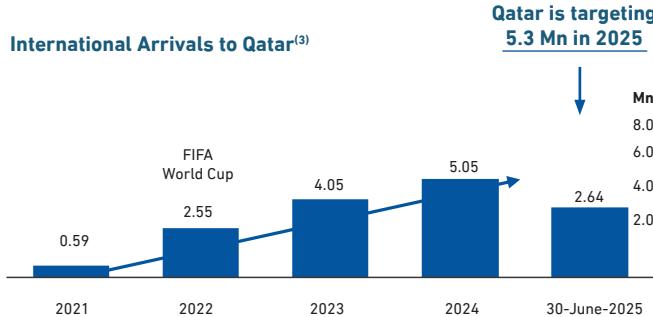


2. Why Invest in Qatar ?

Qatar's transformation plans

- Third Qatar National Development Strategy (2024-2030) launched to transform Qatar into an advanced and diversified economy.
- Qatar's population⁽¹⁾ sits at c.3.12 million an increase of c.5.1% year on year.
- Qatar Tourism witnessed over 5 million tourists in 2024, 25% more year on year. And **Qatar is projecting 5.3 million tourists for 2025** circa 6% increase year on year.
- Qatar remains committed to developing cultural and entertainment projects and events to boost its tourism sector over the next few years, where they are targeting 6 million tourists per annum under the QNV2030.

International Arrivals to Qatar⁽³⁾



Source: (1) National Planning Council

(2) IMF World Economic Outlook April 2025

(3) Qatar Tourism

Economic Growth Estimates⁽²⁾

Sector aConstant Prices / IMF Estimates				
YTD Oct-2024	2024	2025	2026	2027
Gross Domestic Product	1.7	2.4	5.9	7.6
Hydrocarbon Sector	1.4	0.9	7-8 (LNG ramp-up)	7-8
Non-hydrocarbon Sector	1.9	3.3	5-6	5-6

2028-2030: After major LNG ramp-up completes, overall growth moderates toward 3.5-4.5%, led by ongoing non-hydrocarbon strength and stable hydrocarbon output.

Qatar's Accommodation Supply & Demand⁽³⁾

Greatly improved

FY	Keys	Keys YoY	Occupancy Rate	Occupancy Rate YoY	Rev PAR	RevPAR YoY
31-May-25	41,212	-1%	73%	5%	336	10%
2024	41,800	7%	69%	20%	305	29%
2023	39,200	4%	58%	2%	236	-39%
2022	37,600	28%	57%	-15%	390	51%
2021	29,400	4%	67%	18%	259	28%

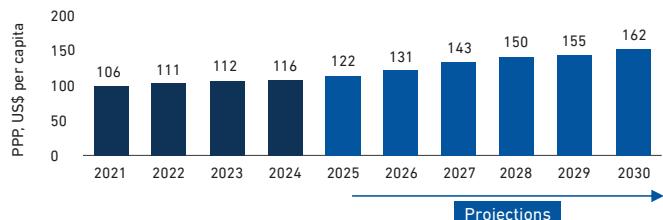
Includes, Hotels & Deluxe + Standard apartments

Qatar's strong macro-economic environment

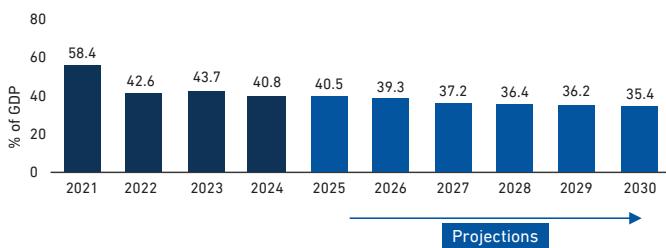
Sustainable growth story

- 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's vision to grow the non-oil economy has seen significant contributions from sectors such as real estate and construction, financial services, trade, manufacturing, logistics, and tourism. Such sectors have not only created new revenue streams but also provided employment opportunities, supported by substantial infrastructure investments.

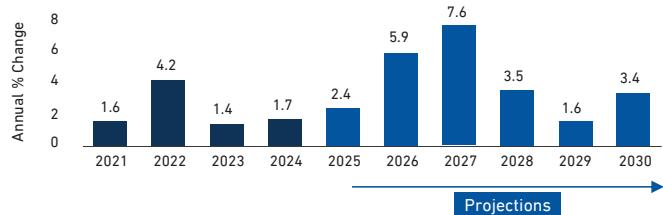
GDP per capita, current prices⁽¹⁾



General government gross debt as % of GDP⁽¹⁾



Real GDP growth⁽¹⁾



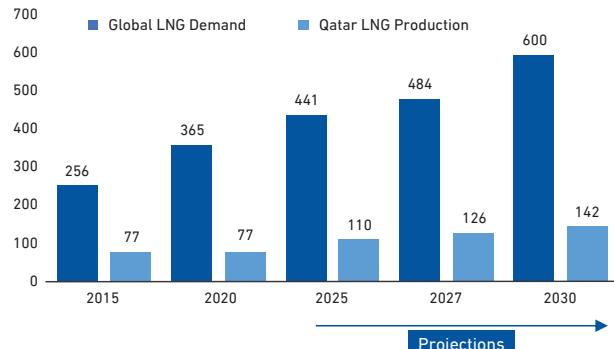
Source:

(1) IMF World Economic Outlook April2025

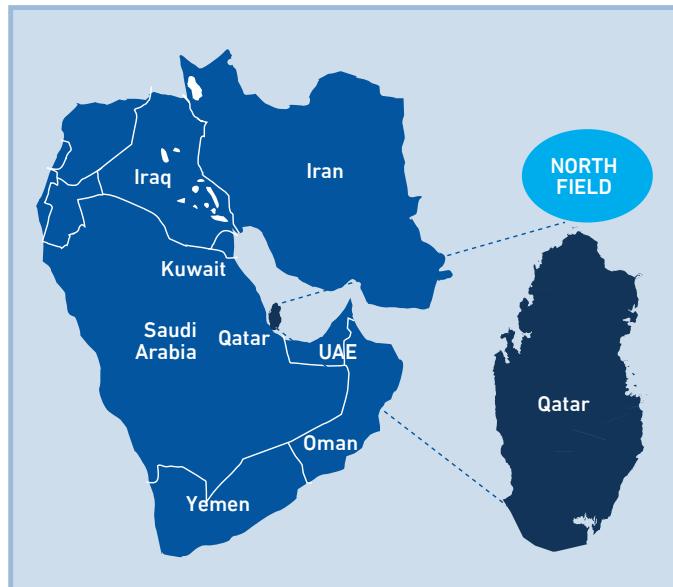
Qatar's strong macro-economic environment

North Field Expansion plans to further cement Qatar's position as largest LNG exporter

- Qatar has one of the largest hydrocarbon reserves in the world with one of the lowest fiscal breakeven price of oil.
- Globally, Qatar was the third largest LNG exporter with a market share of c.20% of total LNG exports (for 2024).
- Qatar's hydrocarbon reserves are mostly held in the North Field – the world's largest non-associated gas field
-

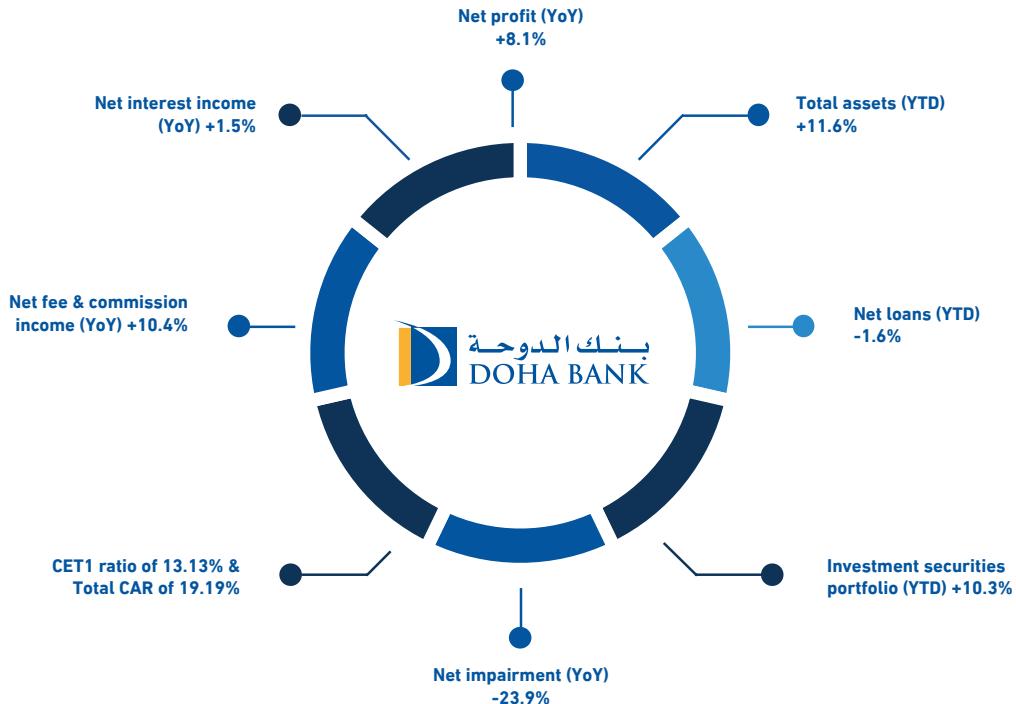


Source:
(1) OPEC Annual Statistics Bulletin 2024





3. Financial highlights for June 2025



Note:
Company Information

Financial Comparison(s) – QoQ & YoY

	Q2 2025	Q1 2025	Q2 2024	Chg Pct QoQ	Chg Pct YoY
Net Interest Income	469	520	486	-9.8%	-3.5%
Net Fees and Commission Income	100	102	92	-2.0%	8.7%
Net Operating Income	623	682	669	-8.7%	-6.9%
Net Loans and Advances	59,977	61,844	58,953	-3.0%	1.7%
Investment Securities	37,739	36,608	34,531	3.1%	9.3%
CET1	13.13%	13.12%	13.43%	0.1%	-2.2%
Total CAR	19.19%	19.27%	19.71%	-0.4%	-2.6%

Note:

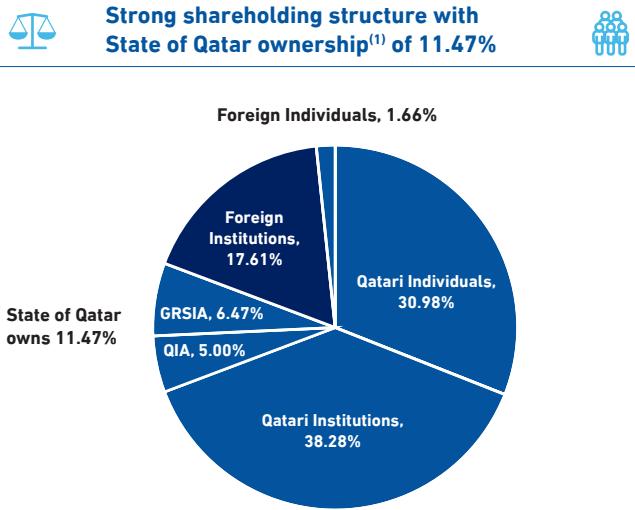
Company Information

Performance Scorecard

	Actual FY 2024	Actual Q1 2025	Actual H1 2025	Guidance FY 2025	2025-2027 New 3-year Target
Capital Adequacy Ratio	19.54%	19.27%	19.19%	18.25 -18.75% ⁽¹⁾	Maintain min. 17%
Net Loan Growth (YTD)	5.1%	1.41%	-1.6%	5% Revised to 3-5%	5% p.a.
Net Interest Margin	1.92%	1.91%	1.74%	1.85% +/- 10bps	2.25%
Non-performing loans	7.43%	7.41%	7.66%	Circa 7%	4.5-5%
Cost of Risk	1.18%	1.49%	1.41%	120-130bps	100-110bps
Cost to Income	38.1%	37.9%	39.1%	c.37-38%	c.30-31%
Return on Equity	6.18%	7.54%	6.80%	6.50-6.70%	c.10%

(1) Outcome dependent on share buyback

Diversified shareholder base



Strong ratings profile underpinned by highly rated sovereign

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

Note: (1) Moody's affirmed the Banks credit rating and outlook on 19 June 2025
 (2) Fitch affirmed the Banks credit rating and outlook on 11 June 2025.

Comments

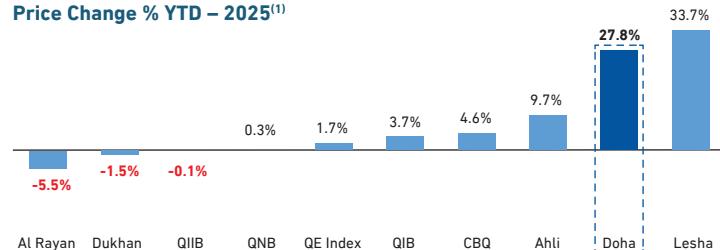
Doha, June 04 - Qatar Investment Authority (QIA) announced that it has lowered its stake in Doha Bank from 17.15% to around 5.00%, as part of its periodic rebalancing of its investment portfolio. **The authority stressed its continued commitment to Doha Bank and its long-term prospects by maintaining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

Doha Bank announced that one of Qatar's leading investors had acquired a portion of the Qatar Investment Authority's stake in the Bank, a step that reflects growing confidence in Doha Bank's performance and outlook.

Note: (1) Qatar Investment Authority 5.00%, and the General Retirement Social Insurance Authority via the 'Civil Pension Fund' 6.47%, as of 30 June 2025

Share performance & market capitalization

Price Change % YTD – 2025⁽¹⁾



	Date		Value
Last Price	30-Jun-25	QAR	2.544
52 Week High	30-Jun-25	QAR	2.544
52 Week Low	11-Jul-24	QAR	1.423
Current Market Capitalization		QAR Mn	7,888
		USD Mn	2,166

Since GCEO took over 01 Oct. 2023

Price Change %⁽¹⁾



Comments

The Board of Directors of Doha Bank unanimously approved in their last Board Meeting (20/4/2025) the buyback of its own shares, not exceeding 10% of the total fully paid-up issued shares, in accordance with the rules and procedures stipulated by the Qatar Financial Markets Authority in this regard, and subject to obtaining the necessary approvals from the competent regulatory and supervisory authorities.

Note: Company Information

(1) Bloomberg as on close 30 June 2025

4. Financial Summary

Profitability (QAR Mn)	Jun-25	Jun-24	Chg Y/Y
Interest income	3,068	3,101	-1.1%
Interest expense	(2,079)	(2,126)	-2.2%
Net interest income	989	975	1.5%
Net Fee and Commission income	202	183	10.4%
Net foreign exchange gain	62	66	-5.9%
Net income from investment securities	31	87	-64.2%
Net income from insurance activities	11	10	4.8%
Other Income	9	8	17.5%
Net operating income	1,305	1,329	-1.8%
Staff Cost	(297)	(275)	8.3%
Non-Staff Cost	(212)	(198)	7.6%
Net impairment losses	(322)	(424)	-23.9%
Tax	(5)	(1)	535.7%
Net Profit	467	432	8.1%

Assets and Liabilities (QAR Mn)	Jun-25	Dec-24	Chg YTD
Total Assets	123,046	110,247	11.6%
Loans and Advances	59,978	60,984	-1.6%
Investments	37,739	34,205	10.3%
Customer Deposits	50,934	50,852	0.2%
Total Equity	14,879	14,818	0.4%

Capital	Jun-25	Dec-24	Chg YTD
RWA (QAR Mn)	81,409	78,421	3.8%
CET 1 Ratio (%)	13.13%	13.28%	-1.2%
T1 Ratio (%)	18.04%	18.38%	-1.9%
Total Capital Ratio (%)	19.19%	19.54%	-1.8%

Minimum regulatory ratios for 2025: CET1: 8.50%, Tier1: 10.50%, Total Capital Ratio 12.50%, ICAAP 1.00%, Management buffer 0.50%

Comments:

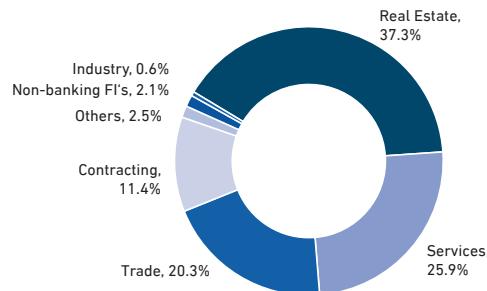
- Net fee and commission income +10.4% YoY
- Net Interest Income increased by +1.5% YoY while Interest expense decreased by -2.2% YoY

Comments:

- RWA increased 3.8% year to date
- Investment securities book remains healthy

Wholesale Banking

Overview of the corporate banking loan book



Total Gross Loans : QAR 57.6 Bn

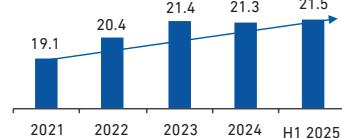
Comments:

- 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.

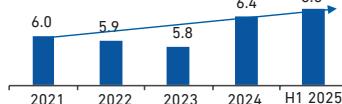
Note: Company Information
1. CAGR 2021-H1 2025

Loans⁽¹⁾ (QAR Bn)

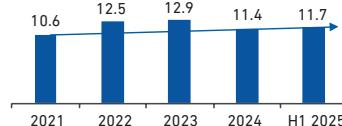
Real Estate
+2.4%



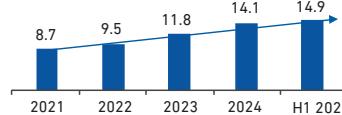
Contract Financing
+1.9%



Trade
+2.0%

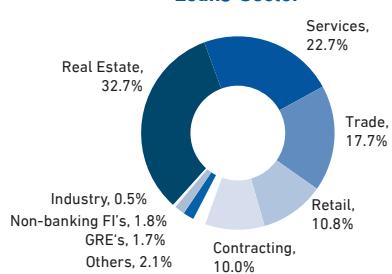


Services
+11.4%

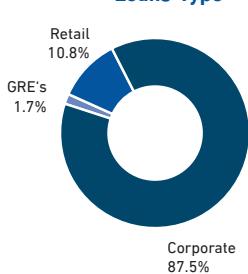


Loan Book and Asset Quality

Loans-Sector



Loans-Type



Net loans: QAR 60.0 Bn

Comments:

- Loan(s) by sector is well diversified, & the Strategy is to target quality GREs and Large Family Groups for growth in 2025

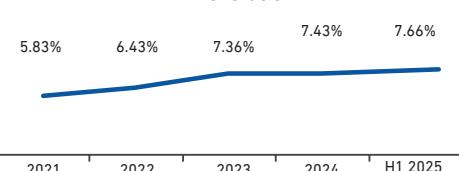
June 2025 ⁽¹⁾			
	Stage 1	Stage 2	Stage 3
Percentage on total loans	63.59%	28.75%	7.66%
Provision coverage	0.80%	8.25%	78.79%
June 2024			
	Stage 1	Stage 2	Stage 3
Percentage on total loans	61.17%	31.37%	7.46%
Provision coverage	0.33%	5.99%	65.65%

Source: (1) Stage 3 provision includes interest in suspense

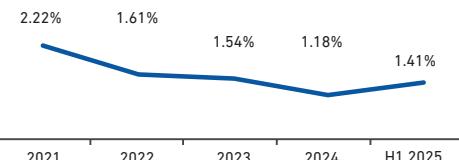
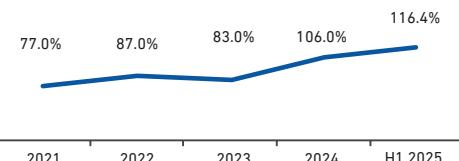
(2) Total Coverage Includes expected credit losses

Note: Company Information

NPL evolution

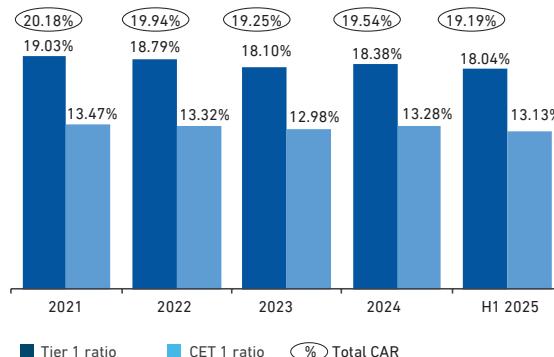


Cost of risk

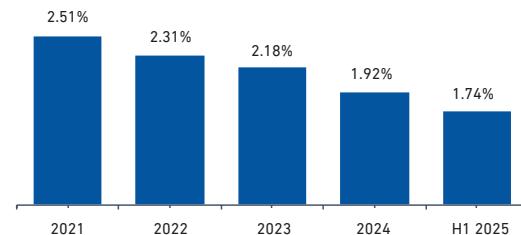
Total Reserves⁽²⁾ for loans and advances

Capitalization

Evolution of Capital Ratios



Net Interest Margin



Minimum regulatory ratios for 2025: CET1: 8.50%, Tier1: 10.50%, Total Capital Ratio 12.50%, ICAAP 1.00%, Management buffer 0.50%

Comments:

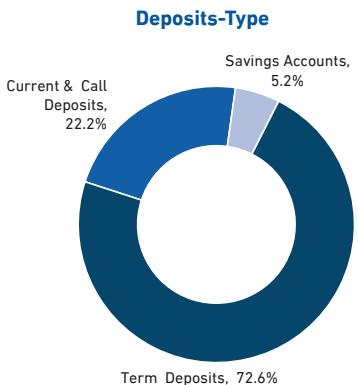
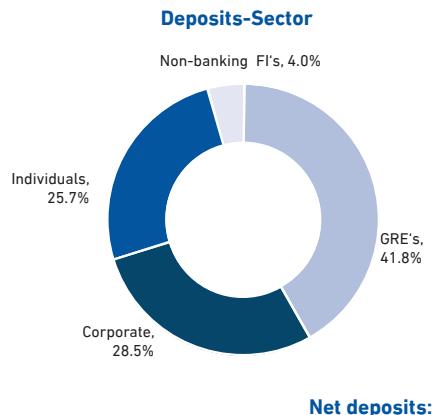
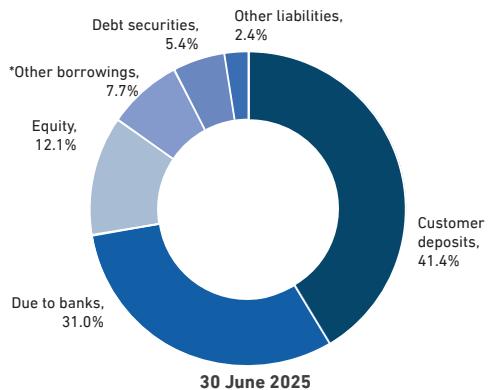
- CAR expected to remain stable in the short to medium term given the credit growth projections, without the need for further capital raising.

Comments:

- Further rate cuts will benefit the bank

Source: Company financials as of 30 June 2025

Funding Mix and Liquidity Profile



Comments

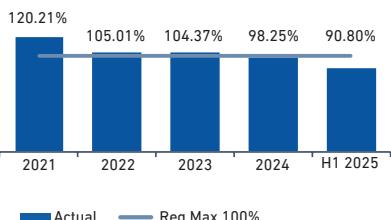
Funding plan: raise liabilities to support asset growth:

- Well diversified funding mix with 12.1% equity
- Increased CASA during the quarter
- Added duration through medium to long-term borrowings

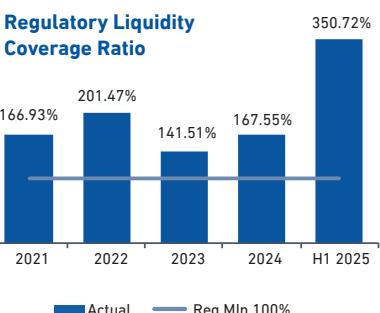
Liquidity profile:

- 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 circa QAR 12.2 Bn

Regulatory Loan to Deposit Ratio⁽¹⁾



Regulatory Liquidity Coverage Ratio



Note: Company Information

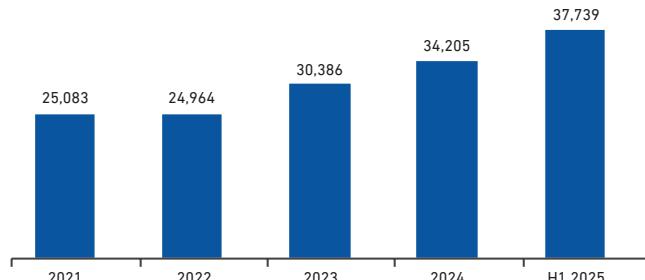
(1) QCB loan to deposit ratio calculation which was made effective from 01 March 2022

Investment Book

Portfolio Overview

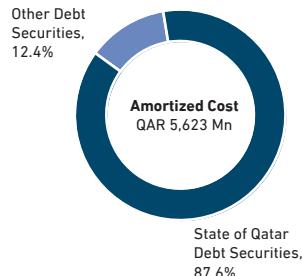
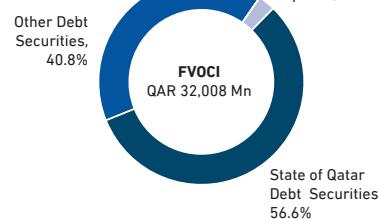
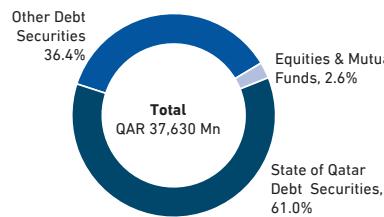
- Investments limits are linked to Tier 1 capital and set at 25% (excluding SOQs) as per QCB; total utilized currently sits at 23.14%
- Conservative low hard limits for discretionary trading / investments; total equities FVTPL c.QAR 109.0 Mn
- Majority of the portfolio in local sovereign fixed income, Qatar 62.29% and Qatar banks 3.87%
- Fixed Income holdings – current Net Modified Duration – c.1.07 year(s)
- Currently the portfolio contains QAR 23.08 Bn of encumbered assets. The repo borrowings are at a weighted average cost of 4.52%
- Equity, AT1 and other fund exposures stands at QAR 879.26 Mn + QAR 27.78 Mn Mutual Funds

Investment Portfolio – evolution (QAR Mn)



Source: Company financials as of 31 March 2025

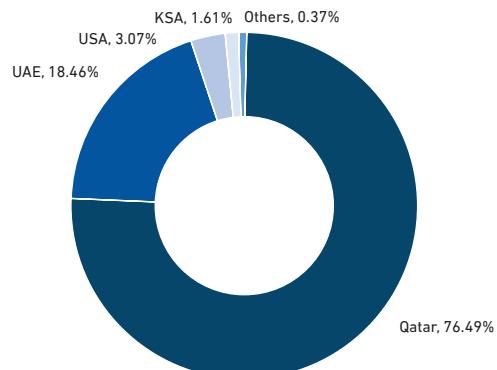
Investment Portfolio Breakdown (%)



Note: Company Information

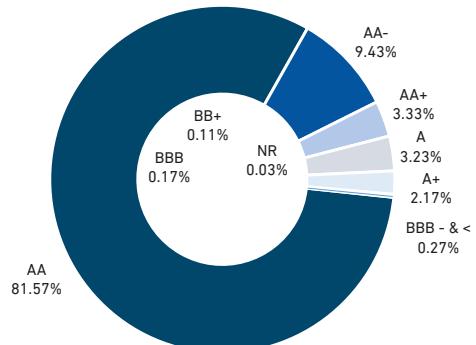
Fixed Income Portfolio - Diversification

Country Exposures



Total GCC exposure of 96.88%
of which 20.51% ex-Qatar

Ratings Profile



Total AA- and above exposure of 94.33%
Sub-IG exposure of 0.11%

Sovereign State of Qatar Portfolio

Category	Value	Percentage
State of Qatar (at Cost):	US\$ 6.32 Bn	63.98%
USD Bonds:	US\$ 5.01 Bn	
QAR Bonds:	US\$ 1.31 Bn	
HTM	US\$ 0.85 Bn	
AFS	US\$ 0.46 Bn	



5. DOHA BANK ESG STRATEGY

Sustainable Journey

Sustainability to be at the core of our future

Doha Bank is committed to integrating Environmental, Social, and Governance (ESG) principles into all aspects of our business. We are actively progressing on a multi-phased ESG transformation journey, with key milestones achieved in 2024. Currently, we are in the midst of the second phase, focused on the following critical initiatives:

- Quantifying Environmental Impact:** comprehensive assessment of our Greenhouse Gas (GHG) emissions, including financed emissions, to expand our Scope 3 emissions inventory. Detailed emission data is transparently disclosed in our annual sustainability report.
- Decarbonization Strategy:** development of robust decarbonization strategy will guide the Bank's efforts to align its operation and lending portfolio to support the nation's commitment to a 25% reduction in GHG emissions from a business-as-usual scenario by 2030.
- Integrating Climate Risk:** considerations into our Enterprise Risk Management (ERM) framework which includes climate stress testing and scenario analysis to identify and manage potential climate-related financial risks



بورصة قطر
Qatar Stock Exchange

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	2022	2023	2024
<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>    	<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 ICM, 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>

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 and 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

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

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

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**

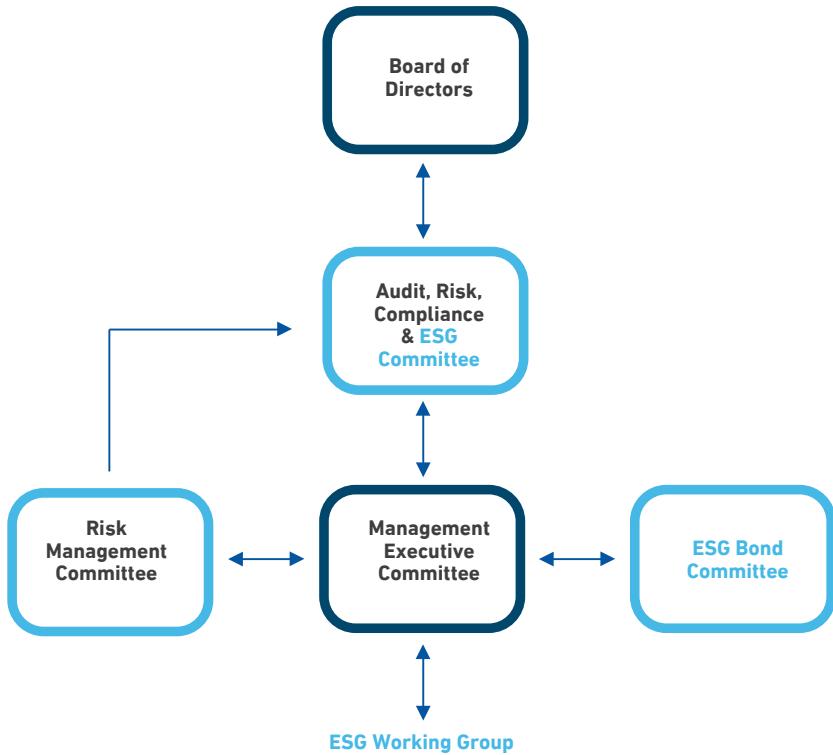
Risk Management Committee is responsible for integration of ESG and climate risks in existing risk management processes

✓ **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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