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Pricing Term Sheet

DOHA FINANCE LIMITED and DOHA BANK Q.P.S.C.

EURO MEDIUM TERM NOTE PROGRAMME

QAR 500,000,000 4.50% Fixed Rate Sustainable Notes Due 2028 (the "Notes")

Date: 28 December 2025

Issuer:	Doha Finance Limited
Issuer LEI:	549300C2SXX7TLB4RX62
Guarantor:	Doha Bank Q.P.S.C.
Guarantor LEI:	549300O5KAG21BMZ8N83
Guarantor Ratings:	A (Stable) by Fitch / Baa1 (Stable) by Moody's
Documentation:	U.S.\$ 3,000,000,000 Euro Medium Term Note Programme base offering circular dated 24 February 2025, as supplemented by the offering circular supplements dated 4 September 2025 and 19 November 2025 (together, the " Offering Circular ")
Format:	Regulation S only (Category 2), Registered, TEFRA not applicable
Status:	Senior Unsecured
Currency and Size:	Qatari Riyal (" QAR "), QAR 500,000,000
Tenor:	3 years
Pricing Date:	28 December 2025
Settlement Date:	30 December 2025 (T+2)
Maturity Date:	30 December 2028
Maturity Type	Bullet (at maturity) / non-callable
Coupon:	4.50% payable semi-annually in arrear
Interest Payment Dates:	Semi-annually on 30 June and 30 December in each year. First Interest Payment Date is 30 June 2026.
Reoffer Price:	100%
Reoffer Yield:	4.50%
Day Count Fraction:	30/360
Principal Redemption:	Redemption at par
Denominations:	500,000 units minimum of QAR 500,000 and integral multiples of QAR 1,000 in excess thereof
Governing Law:	English Law
Listing:	Qatar Stock Exchange
Clearing System:	Qatar Central Securities Depository (Edaa). The Notes will not be accepted for clearance through Euroclear Bank SA/NV or Clearstream Banking, S.A. Only investors with an account (known as the National Identification Number (NIN)) registered with Edaa will be able to create an account and hold the Certificates in the records of Edaa, being the clearing system.
ISIN:	QA000SVUN6D2
Second Party Opinion Provider:	Sustainalytics
Use of Proceeds:	To finance and/or refinance, in whole or in part, a combination of Eligible Green Assets and Eligible Social Assets as set out in the Guarantor's Sustainable Finance Framework

Lead Manager and Bookrunner (the " Manager "):	Standard Chartered Bank
Qatar Principal Paying Agent, Qatar Registrar and Qatar Transfer Agent:	Doha Bank Q.P.S.C.
Financial Centre:	Qatar
Payment Day:	For the purposes of this Series, " Payment Day " means any day (other than a Friday, Saturday or public holiday) on which commercial banks and foreign exchange markets settle payments and are open for business in the place in which the specified office of the Qatar Registrar is located and in such jurisdictions as shall be specified as Financial Centres in the Pricing Supplement. For the avoidance of doubt, this definition shall apply in place of any definition of "Payment Day" in the Conditions for this Series.
Selling Restrictions:	As per the Offering Circular

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Neither the Manager nor any of its directors, affiliates, advisers and agents makes any representation, warranty or undertaking, express or implied, as to (i) the suitability of the Notes to fulfil environmental, social, sustainability or green criteria required by prospective investors, (ii) whether an amount equal to the net proceeds of the issuance of the Notes will be used to finance, refinance and/or invest in Eligible Green Assets and Eligible Social Assets (as defined in the Offering Circular), including their environmental, green or sustainability criteria or (iii) the characteristics of relevant Eligible Green Assets and Eligible Social Assets, or businesses to whom an amount equal to the proceeds of the Notes are applied or invested, including their characteristics. Neither the Manager nor any of its directors, affiliates, advisers and agents has undertaken,

nor is any of them responsible for, any assessment of the eligibility criteria, any verification of whether the Eligible Green Assets and Eligible Social Assets meet the eligibility criteria, or the monitoring of the use of proceeds (or an amount equal thereto).

Investors should refer to the Guarantor's Sustainable Finance Framework dated May 2023 (the "**Sustainable Finance Framework**") and the second party opinion issued by Sustainalytics which was published on 18 May 2023 and is accessible at Guarantor's website (the "**Second Party Opinion**") for information and should determine for themselves the relevance of the information contained in the Offering Circular regarding the use of proceeds (or an amount equal to the same) and its investment in the Notes should be based upon such investigation as it deems necessary.

None of the Sustainable Finance Framework or the Second Party Opinion provided in respect of the Sustainable Finance Framework or any related reports, verification assessments or the contents of Guarantor's website are incorporated in, or form part of, the Offering Circular or this document and should not be relied upon in connection with making any investment decision with respect to the Notes.

In addition, no assurance or representation is given by the Manager or any other person to investors as to the suitability or reliability for any purpose whatsoever of any opinion, report or certification of any third party in connection with the offering of the Notes.

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