

# **DOHA BANK (Q.P.S.C)**

## **UAE Branches**

### **PILLAR 3 REPORT**

#### **Quarter 2 - 2024**

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## Overview

The following information is compiled in terms of the requirements of the Central Bank of the U.A.E. Banks are obliged to report certain qualitative and quantitative information with regards to their risk profile and capital adequacy on a regular basis to the public, which incorporates the revised Basel III Pillar 3 requirements on market discipline.

### Reporting framework

The information disclosed in this report is based on the definitions, calculation methodologies and measurements as defined by the Amended Regulations. All tables, diagrams, quantitative information and commentary in this risk and capital management report are unaudited unless otherwise noted.

References to fixed format templates as required under the revised Pillar 3 disclosure requirements are made throughout this document and highlighted in the relevant sections.

### Period of reporting

This report is in respect of the quarter ended 30 June 2024, including comparative information (where applicable).

## Activities

The financial statements of Doha Bank (Q.P.S.C.) - United Arab Emirates (UAE) Branches (the "Branches") relate to the activities of the Dubai Branches of Doha Bank (Q.P.S.C.) (the "Head Office"). Doha Bank (Q.P.S.C.) is listed on the Doha Securities Market.

The Branches operate under separate licences issued by the UAE Central Bank and are engaged in banking activities. Dubai branch was incorporated on 18 July 2007.

The registered address of the Branches are as follows:

- Dubai Branch - P.O. Box 125465, Dubai, United Arab Emirates

These financial statements reflect the activities of the Dubai Branches only and exclude all transactions, assets and liabilities of the Head Office and other branches of the Head Office outside United Arab Emirates.

## Overview of Risk Management & RWAs

### Capital Adequacy (KM1)

The Branch's objectives when managing capital, which is a broader concept than the 'equity' on the face of the statement of financial position are:

- To comply with the capital requirements set by the Central Bank of U.A.E.,
- To safeguard the Branch's ability to continue as a going concern and increase the returns for the shareholders, and
- To maintain a strong capital base to support the development of its business.

The Central Bank of UAE ('CBUAE') supervises the Branches on a consolidated basis, and therefore receives information on the capital adequacy of, and sets capital requirements for, the Branches as a whole. Effective from 2017, the capital is computed at the Branches level using the Basel III framework of the Basel Committee on Banking Supervision ('Basel Committee'), after applying the amendments advised by the CBUAE, within national discretion. The Basel III framework, like Basel II, is structured around three 'pillars': minimum capital requirements, supervisory review process and market discipline.

The Branches' regulatory capital is analyzed into two tiers:

CET1 capital is the highest quality form of capital, comprising share capital, legal, statutory and other reserves, fair value reserve, retained earnings, after deductions for intangibles and other regulatory adjustments relating to items that are included in equity but are treated differently for capital adequacy purposes under 'CBUAE' guidelines.

Tier 2 capital comprises of collective provision which shall not exceed 1.25% of total credit risk weighted assets.

The CBUAE issued Basel III capital regulations, which came into effect from 1 February 2017 introducing minimum capital requirements at three levels, namely Common Equity Tier 1 ('CET1'), Additional Tier 1 ('AT1') and Total Capital. The minimum capital adequacy requirements as set out by the Central Bank are as follows:

Minimum common equity tier 1 (CET 1) ratio of 7% of risk weighted assets (RWAs).

Minimum tier 1 ratio of 8.5% of RWAs.

Total capital adequacy ratio of 10.5% of RWAs.

Capital conservation buffer – 2.5% of RWAs.

Capital adequacy and the use of regulatory capital are monitored on a regular basis by the Branches' management, employing techniques based on the guidelines developed by the Basel Committee and the Central Bank of United Arab Emirates. The required information is filed with the regulators on a quarterly basis.

The Branch follows the standardized approach for Credit, Market and Operational risk, as permitted by the UAE Central Bank and as per Pillar 1 of Basel III

The following information is compiled in terms of the requirements of the Central Bank of the UAE as per Notice No. CBUAE/BSN/N/2020/66 dated 6 January 2020. This notice requires bank to implement the "Standards for Capital Adequacy of Banks in the UAE, December 2020"

	Jun-24	Mar-24	Dec-23	Sep-23	Jun-23	
	AED '000	AED '000	AED '000	AED '000	AED '000	
<b>Available capital (amounts)</b>						
1	Common Equity Tier 1 (CET1)	262,730	262,730	262,730	177,248	177,248
1a	Fully loaded ECL accounting model			-		
2	Tier 1	262,730	262,730	262,730	177,248	177,248
2a	Fully loaded ECL accounting model Tier 1			-		
3	Total capital	280,054	277,621	281,779	194,049	195,524
3a	Fully loaded ECL accounting model total capital			-		
<b>Risk-weighted assets (amounts)</b>						
4	Total risk-weighted assets (RWA)	1,504,668	1,310,177	1,638,514	1,459,178	1,575,407
<b>Risk-based capital ratios as a percentage of RWA</b>						
5	Common Equity Tier 1 ratio (%)	17.46%	20.05%	16.03%	12.15%	11.25%
5a	Fully loaded ECL accounting model CET1 (%)			-		
6	Tier 1 ratio (%)	17.46%	20.05%	16.03%	12.15%	11.25%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)			-		
7	Total capital ratio (%)	18.61%	21.19%	17.20%	13.30%	12.41%
7a	Fully loaded ECL accounting model total capital ratio (%)			-		
<b>Additional CET1 buffer requirements as a percentage of RWA</b>						
8	Capital conservation buffer requirement (2.5% from 2019) (%)			-		
9	Countercyclical buffer requirement (%)			-		
10	Bank D-SIB additional requirements (%)			-		
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9+ row 10)			-		
12	CET1 available after meeting the bank's minimum capital requirements (%)	8.11%	10.69%	6.70%	2.80%	1.91%
<b>Leverage Ratio</b>						
13	Total leverage ratio measure	3,928,546	3,819,750	3,819,856	2,339,433	2,567,269
14	Leverage ratio (%) (row 2/row 13)	6.69%	6.88%	6.88%	7.58%	6.90%
14a	Fully loaded ECL accounting model leverage ratio (%) (row 2A/row 13)	-	-	-	-	-
14b	Leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	-	-	-	-	-
<b>Liquidity Coverage Ratio</b>						
15	Total HQLA					
16	Total net cash outflow	NIL	NIL	NIL	NIL	NIL
17	LCR ratio (%)					
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding		NIL			
19	Total required stable funding	NIL		NIL	NIL	NIL
20	NSFR ratio (%)					
<b>ELAR</b>						
21	Total HQLA	1,120,745	849,280	897,969	551,012	567,915
22	Total liabilities	3,184,176	2,873,601	3,363,688	2,590,363	2,493,138
23	Eligible Liquid Assets Ratio (ELAR) (%)	35.20%	29.55%	26.70%	21.27%	22.78%
<b>ASRR</b>						
24	Total available stable funding	2,721,796	2,427,000	2,637,449	1,978,431	1,870,098
25	Total Advances	1,915,793	2,091,854	2,152,651	1,787,007	1,814,156
26	Advances to Stable Resources Ratio (%)	70.39%	86.19%	81.62%	90.32%	97.01%

As per CBUAE regulations, branches are not required to report LCR (Liquidity Coverage Ratio) and NSFR (Net Stable Funding Ratio). Branches reports ELAR (Eligible Assets Ratio) and ASRR (Advances to Stable Resources Ratio) as an alternative.

## Overview of RWA (OV1)

Following metrics and RWA is calculated based on latest applicable CBUAE Capital Adequacy regulations for Banks operating in the UAE.

	Jun-24	Mar-24	at rate 10.50%
	AED '000	AED '000	AED '000
	a	b	c
	RWA		Minimum capital requirements
	T	T-1	T
1 Credit risk (excluding counterparty credit risk)	1,385,882	1,191,277	145,518
2 Of which: standardised approach (SA)	1,385,882	1,191,277	145,518
3 Of which: foundation internal ratings-based (F-IRB) approach			
4 Of which: supervisory slotting approach			
5 Of which: advanced internal ratings-based (A-IRB) approach			
6 Counterparty credit risk (CCR)	-	-	-
7 Of which: standardised approach for counterparty credit risk			-
8 Of which: Internal Model Method (IMM)			
9 Of which: other CCR			
10 Credit valuation adjustment (CVA)			-
11 Equity positions under the simple risk weight approach			-
12 Equity investments in funds - look-through approach			-
13 Equity investments in funds - mandate-based approach			-
14 Equity investments in funds - fall-back approach			-
15 Settlement risk			-
16 Securitisation exposures in the banking book			-
17 Of which: securitisation internal ratings-based approach (SEC-IRBA)			
18 Of which: securitisation external ratings-based approach (SEC-ERBA)			
19 Of which: securitisation standardised approach (SEC-SA)			
20 Market risk	680	794	71
21 Of which: standardised approach (SA)	680	794	71
22 Of which: internal models approach (IMA)			
23 Operational risk	118,106	118,106	12,401
24 Amounts below thresholds for deduction (subject to 250% risk weight)			
25 Floor adjustment			
26 Total (1+6+10+11+12+13+14+15+16+20+23)	1,504,668	1,310,177	157,990

Counterparty credit risk is defined as the risk when a counterparty involved in an OTC transaction of the bank default on its contractual obligations. The counterparty credit risk arises from the derivatives portfolio (currency – 100%). The total derivatives portfolio of the bank as at Jun 2024 was of FX Forward and Interest SWAP contracts with nominal value of AED 645.71 Mn (Mar 2024: AED 590.98 Mn). As a policy, the bank only deals with reputed corporates and investment grade banks for OTC transactions. Based on the NIL o/s and historical small portfolio of counterparties of the banks, which were investment grade banks, DBUAE determines the materiality of Counterparty Credit Risk to be VERY LOW.

**Table: Composition of Capital CC1**

	a
	Jun-24 AED '000
<b>Common Equity Tier 1 capital: instruments and reserves</b>	
Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	-
Retained earnings	(889,865)
Accumulated other comprehensive income (and other reserves)	(31,091)
Common share capital issued by third parties (amount allowed in group CET1)	
<b>Common Equity Tier 1 capital before regulatory deductions</b>	<b>262,730</b>
<b>Common Equity Tier 1 capital regulatory adjustments</b>	
Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)	857
Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	0
<b>Common Equity Tier 1 capital (CET1)</b>	<b>262,730</b>
<b>Additional Tier 1 capital: instruments</b>	
<b>Additional Tier 1 capital: regulatory adjustments</b>	
<b>Additional Tier 1 capital (AT1)</b>	-
<b>Tier 1 capital (T1= CET1 + AT1)</b>	<b>262,730</b>
<b>Tier 2 capital: instruments and provisions</b>	
<b>Tier 2 capital before regulatory adjustments</b>	17,324
<b>Tier 2 capital: regulatory adjustments</b>	
<b>Tier 2 capital (T2)</b>	<b>17,324</b>
<b>Total regulatory capital (TC = T1 + T2)</b>	<b>280,054</b>
<b>Total risk-weighted assets</b>	<b>1,504,668</b>
<b>Capital ratios and buffers</b>	
<b>Common Equity Tier 1 (as a percentage of risk-weighted assets)</b>	<b>17.46%</b>
<b>Tier 1 (as a percentage of risk-weighted assets)</b>	<b>17.46%</b>
<b>Total capital (as a percentage of risk-weighted assets)</b>	<b>18.61%</b>
<b>Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirement.</b>	<b>8.11%</b>

**Table: Composition of Capital CC2**

Dec-23 AED '000	a	b
	Balance sheet as in published financial statements	Under regulatory scope of consolidation
	As at period-end	As at period-end
<b>Assets</b>		
Cash and balances at central banks	610,301	610,301
Items in the course of collection from other banks	757,390	757,390
Trading portfolio assets	295,013	295,013
Financial assets designated at fair value		
Derivative financial instruments		
Loans and advances to banks		
Loans and advances to customers	1,674,788	1,674,788
Reverse repurchase agreements and other similar secured lending		
Available for sale financial investments (Includes FVOCI)		
Current and deferred tax assets	857	857
Prepayments, accrued income and other assets	247,969	247,969
Investments in associates and joint ventures		
Goodwill and other intangible assets		
Of which: goodwill		
Of which: intangibles (excluding MSRs)		
Of which: MSRs		
Property, plant and equipment	11,614	11,614
<b>Total assets</b>	<b>3,597,932</b>	<b>3,597,932</b>
<b>Liabilities</b>		
Deposits from banks	405,867	405,867
Items in the course of collection due to other banks	545,232	545,232
Customer accounts	2,040,222	2,040,222
Repurchase agreements and other similar secured borrowing		
Trading portfolio liabilities		
Financial liabilities designated at fair value		
Derivative financial instruments		
Debt securities in issue		
Accruals, deferred income and other liabilities	372,367	372,367
Current and deferred tax liabilities		
Of which: DTLs related to goodwill		
Of which: DTLs related to intangible assets (excluding MSRs)		
Of which: DTLs related to MSRs		
Subordinated liabilities		
Provisions		
Retirement benefit liabilities		
Total liabilities	3,363,688	3,363,688
<b>Shareholders' equity</b>		
Paid-in share capital	1,150,000	1,150,000
Of which: amount eligible for CET1		
Of which: amount eligible for AT1		
Retained earnings (incl. statutory reserves)	(887,270)	(887,270)
Accumulated other comprehensive income	(28,486)	(28,486)
<b>Total shareholders' equity</b>	<b>234,244</b>	<b>234,244</b>



## Leverage Ratio (LR2)

This ratio measures the risk-taking capacity of the bank dividing the Tier1 Capital by its exposure, minimum requirement is 3%

	Jun-24 AED '000	Mar-24 AED '000
<b>On-balance sheet exposures</b>		
1 On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	3,523,425	3,174,858
2 Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	-	-
3 (Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-
4 (Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5 (Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital)	-	-
6 (Asset amounts deducted in determining Tier 1 capital)	-	-
7 <b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)</b>	<b>3,523,425</b>	<b>3,174,858</b>
<b>Derivative exposures</b>		
8 Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)		
9 Add-on amounts for PFE associated with <i>all</i> derivatives transactions		
10 (Exempted CCP leg of client-cleared trade exposures)		
11 Adjusted effective notional amount of written credit derivatives		
12 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
13 <b>Total derivative exposures (sum of rows 8 to 12)</b>	<b>-</b>	<b>-</b>
<b>Securities financing transactions</b>		
14 Gross SFT <i>assets</i> (with no recognition of netting), after adjusting for sale accounting transactions		
15 (Netted amounts of cash payables and cash receivables of gross SFT assets)		
16 CCR exposure for SFT assets		
17 Agent transaction exposures		
18 <b>Total securities financing transaction exposures (sum of rows 14 to 17)</b>	<b>-</b>	<b>-</b>
<b>Other off-balance sheet exposures</b>		
19 Off-balance sheet exposure at gross notional amount	515,942	307,739
20 (Adjustments for conversion to credit equivalent amounts)	(330,614)	(221,818)
21 (Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)		
22 <b>Off-balance sheet items (sum of rows 19 to 21)</b>	<b>185,328</b>	<b>85,921</b>
<b>Capital and total exposures</b>		
23 <b>Tier 1 capital</b>	<b>262,730</b>	<b>262,730</b>
24 <b>Total exposures (sum of rows 7, 13, 18 and 22)</b>	<b>3,708,753</b>	<b>3,260,779</b>
<b>Leverage ratio</b>		
25 <b>Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)</b>	<b>7.08%</b>	<b>8.06%</b>
25a Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)		
26 CBUAE minimum leverage ratio requirement	3%	3%
27 <b>Applicable leverage buffers</b>		

## Liquidity

### Eligible Liquid Assets Ratio (ELAR)

This ratio indicates the bank ability to meet short-term liquidity requirements, this ratio must never be less than 10%.

		Jun-24 AED '000
<b>1</b>	<b>High Quality Liquid Assets</b>	<b>Eligible Liquid Asset</b>
1.1	Physical cash in hand at the bank + balances with the CBUAE	790,313
1.2	UAE Federal Government Bonds and Sukuks	313,278
	Sub Total (1.1 to 1.2)	<b>1,103,591</b>
1.3	UAE local governments publicly traded debt securities	-
1.4	UAE Public sector publicly traded debt securities	-
	Sub total (1.3 to 1.4)	-
1.5	Foreign Sovereign debt instruments or instruments issued by their respective central banks	17,154
<b>1.6</b>	<b>Total</b>	<b>1,120,745</b>
<b>2</b>	Total liabilities	<b>3,184,176</b>
<b>3</b>	<b>Eligible Liquid Assets Ratio (ELAR)</b>	<b>0.35</b>

## Advances to Stables Resource Ratio (ASRR)

This ratio is the percentage of the total advances being funded by stable resources and must not exceed 100%.

	Items	Jun-24
<b>1</b>	<b>Computation of Advances</b>	<b>AED '000</b>
1.1	Net Lending (gross loans - specific and collective provisions + interest in suspense)	1,502,451
1.2	Lending to non-banking financial institutions	86,902
1.3	Net Financial Guarantees & Stand-by LC (issued - received)	32,600
1.4	Interbank Placements	293,840
<b>1.5</b>	<b>Total Advances</b>	<b>1,915,793</b>
<b>2</b>	<b>Calculation of Net Stable Ressources</b>	
2.1	Total capital + general provisions	307,580
	<b>Deduct:</b>	
2.1.1	Goodwill and other intangible assets	
2.1.2	Fixed Assets	9,502
2.1.3	Funds allocated to branches abroad	
2.1.5	Unquoted Investments	
2.1.6	Investment in subsidiaries, associates and affiliates	
<b>2.1.7</b>	<b>Total deduction</b>	<b>9,502</b>
<b>2.2</b>	<b>Net Free Capital Funds</b>	<b>298,078</b>
<b>2.3</b>	<b>Other stable resources:</b>	
2.3.1	Funds from the head office	
2.3.2	Interbank deposits with remaining life of more than 6 months	716,235
2.3.3	Refinancing of Housing Loans	
2.3.4	Borrowing from non-Banking Financial Institutions	796,119
2.3.5	Customer Deposits	911,364
2.3.6	Capital market funding/ term borrowings maturing after 6 months from reporting date	
<b>2.3.7</b>	<b>Total other stable resources</b>	<b>2,423,718</b>
<b>2.4</b>	<b>Total Stable Resources (2.2+2.3.7)</b>	<b>2,721,796</b>
<b>3</b>	<b>Advances TO STABLE RESOURCES RATIO (1.6/ 2.4*100)</b>	<b>70.39</b>

## Credit Quality of Assets (CR1)

Jun-24 AED '000	a	b	c	d		e	f
	Gross carrying values of		Allowances / Impairments	Of which ECL accounting provisions for credit losses on SA exposures		Allocated in regulatory category of General	Net values (a+b-c)
	Defaulted exposures	Non- defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
Loans	48,688	1,862,125		27,621	17,404	1,910,813	
Debt securities	-	330,432		-	40	330,432	
Off-balance sheet exposures	71,523	444,418		56,020	173	515,941	
<b>Total</b>	<b>120,211</b>	<b>2,636,975</b>		<b>83,641</b>	<b>17,617</b>	<b>2,757,186</b>	

## Standardized Approach - Credit Risk Exposures & CRM Impact (CR4)

The Branch is implementing the regulations of the U.A.E. Central Bank along with the standards of the group, and policies and procedures dedicated to monitor and manage risk from such activities.

The Bank on an overall basis has adopted ICAAP as a strategic management tool in evaluating all its material risks inherent in its business portfolio and ensuring that appropriate capital buffers and risk mitigating actions are established for the management of these risks.

	Jun-24 AED '000	a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereigns and their central banks	1,258,806	-	1,258,806	-	-	
2	Public Sector Entities	-	-	0	-	-	
3	Multilateral development banks	-	-	0	-	-	
4	Banks	1,387,077	388,650	1,335,054	102,622	677,599	49%
5	Securities firms	-	-	0	-	-	
6	Corporates	678,407	127,293	485,007	82,629	547,449	40%
7	Regulatory retail portfolios	95	-	95	-	-	
8	Secured by residential property	11,686	-	11,686	-	4,090	0%
9	Secured by commercial real estate	97,084	-	97,084	-	97,084	7%
10	Equity Investment in Funds (EIF)	48,751	-	48,751	-	48,751	4%
11	Past-due loans	-	-	0	-	-	
12	Higher-risk categories	41,519	-	41,519	-	10,838	1%
13	Other assets	-	-	0	-	-	
14	<b>Total</b>	<b>3,523,425</b>	<b>515,942</b>	<b>3,278,002</b>	<b>185,251</b>	<b>1,385,810</b>	<b>100%</b>

## Standardized Approach - Exposures by Asset Classes & Risk Weights (CR5)

Jun-24 AED ' 000		a	b	c	d	e	f	g	h	i
Risk We		0%	20%	35%	50%	75%	100%	150%	Other s	Total credit exposures amount (post CCF and post- CRM)
Asset classes										
1	Sovereigns and their central banks	1,290,773	-	-	-	-	-	-	-	1,290,773
2	Public Sector Entities	-	-	-	-	-	-	-	-	0
3	Multilateral development banks	-	-	-	-	-	-	-	-	0
4	Banks	295,677	316,729	-	422,034	-	403,236	-	-	1,437,677
5	Securities firms	-	-	-	-	-	-	-	-	0
6	Corporates	20,187	-	-	-	-	547,449	-	-	567,636
7	Regulatory retail portfolios	-	-	-	-	95	-	-	-	95
8	Secured by residential property	-	-	11,686	-	-	-	-	-	11,686
9	Secured by commercial real estate	-	-	-	-	-	97,084	-	-	97,084
10	Equity Investment in Funds (EIF)	-	-	-	-	-	-	-	-	0
11	Past-due loans	-	-	-	-	-	48,751	-	-	48,751
12	Higher-risk categories	-	-	-	-	-	-	-	-	0
13	Other assets	-	-	-	-	-	8,695	-	857	9,552
14	<b>Total</b>	<b>1,606,637</b>	<b>316,729</b>	<b>11,686</b>	<b>422,034</b>	<b>95</b>	<b>1,105,215</b>	<b>-</b>	<b>857</b>	<b>3,463,254</b>

Table: MR1

RWA	Jun-24
	AED '000
General Interest rate risk (General and Specific)	-
Equity risk (General and Specific)	-
Foreign exchange risk	680
Commodity risk	-
Options	-
Simplified approach	-
Delta-plus method	-
Scenario approach	-
Securitisation	-
<b>Total</b>	<b>680</b>