DOHA BANK (Q.P.S.C)

UAE Branches

PILLAR 3 REPORT

Quarter 3 - 2026

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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.

Period of reporting

This report is in respect of the quarter ended 30 September 2026, including comparative information (where applicable).

Activities

The financial statements of Doha Bank (Q.P.S.C.) - United Arab Emirates (UAE) Branches (the Bank or the Branch) relate to the activities of the branches of Doha Bank (Q.P.S.C.) (the “Head Office”) operating in UAE that is one branch in The Emirate of Dubai.
Doha Bank (Q.P.S.C.) is listed on the Doha Securities Market.

The Branch operates under licence issued by the UAE Central Bank and engaged in banking activities. Dubai branch was incorporated on 18 July 2007.

The registered address of the Branch is as follows:

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

These financial statements reflect the activities of the Dubai Branch 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.

Effective from 2017, the capital is computed at the Branch 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 Branch's 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.
Countercyclical Buffer (CCyB) 0.50%

Capital adequacy and the use of regulatory capital are monitored on a regular basis by the Branch's 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.

We assess our Capital Adequacy based on the updated Basel III regulations published by the CBUAE vide its notice no. CBUAE/BSD/2022/5280 in December 2022.

During March 2026, CBUAE introduced Financial Institution Resilience Package "FIRP" to support banking institutions in providing relief, stability and flexibility to the UAE's economy. The FIRP encompasses a broad range of relief measures, such as options for deferrals and waivers for customers directly impacted from geopolitical uncertainty and on capital and liquidity requirements for the banking institutions. Pursuant to the FIRP, the implementation of the Countercyclical Capital Buffer (CCyB) on UAE based private corporate exposures, which was scheduled to take effect from 1st January 2026 in accordance with CBUAE Circular No. 1265.2024 dated 10 December 2024, has been deferred until further instructions by the CBUAE.

		Sep-26	Jun-26	Mar-26	Dec-25	Sep-25
		AED '000	AED '000	AED '000	AED '000	AED '000
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	**356,566**	356,566	356,566	356,566	298,527
1a	Fully loaded ECL accounting model	-		-	-	-
2	Tier 1	**356,566**	356,566	356,566	356,566	298,527
2a	Fully loaded ECL accounting model Tier 1	-		-	-	-
3	Total capital	**377,129**	376,773	368,924	369,917	311,503
3a	Fully loaded ECL accounting model total capital	-		-	-	-
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	**1,816,327**	1,787,718	1,159,904	1,208,709	1,181,519
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	**19.63%**	19.95%	30.74%	29.50%	25.27%
5a	Fully loaded ECL accounting model CET1 (%)	-		-	-	-
6	Tier 1 ratio (%)	**19.63%**	19.95%	30.74%	29.50%	25.27%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	-		-	-	-
7	Total capital ratio (%)	**20.76%**	21.08%	31.81%	30.60%	26.36%
7a	Fully loaded ECL accounting model total capital ratio (%)	-		-	-	-
	Additional CET1 buffer requirements as a percentage of RWA					
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 (%)	**10.26%**	10.58%	21.31%	20.10%	15.86%
	Leverage Ratio					
13	Total leverage ratio measure	**2,983,860**	3,097,866	2,500,783	3,120,585	4,058,987
14	Leverage ratio (%) (row 2/row 13)	**11.95%**	11.51%	14.26%	11.43%	7.35%
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)	-	-	-	-	-
	Liquidity Coverage Ratio					
15	Total HQLA	**NIL**				
16	Total net cash outflow					
17	LCR ratio (%)					
	Net Stable Funding Ratio					
18	Total available stable funding	**NIL**				
19	Total required stable funding					
20	NSFR ratio (%)					
	ELAR					
21	Total HQLA	**886,625**	873,810	968,244	1,451,875	945,120
22	Total liabilities	**2,250,245**	2,300,138	1,693,939	2,319,258	1,803,179
23	Eligible Liquid Assets Ratio (ELAR) (%)	**39.40%**	37.99%	57.16%	62.60%	52.41%
	ASRR					
24	Total available stable funding	**2,123,094**	1,617,782	1,825,735	2,286,941	1,667,222
25	Total Advances	**1,544,243**	1,504,174	944,406	854,694	1,054,601
26	Advances to Stable Resources Ratio (%)	**72.74%**	92.98%	51.73%	37.37%	63.25%

As per CBUAE regulations, branch is not required to report LCR (Liquidity Coverage Ratio) and NSFR (Net Stable Funding Ratio). Branch 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.

		Sep-26 AED '000	Jun-26 AED '000	at rate 10.50% AED '000
		a	b	c
		RWA		Minimum capital requirements
		T	T-1	T
1	Credit risk (excluding counterparty credit risk)	**1,645,021**	**1,616,372**	**172,727**
2	Of which: standardised approach (SA)	1,645,021	1,616,372	172,727
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	**24**	**64**	**3**
21	Of which: standardised approach (SA)	24	64	3
22	Of which: internal models approach (IMA)	-		-
23	Operational risk	**171,282**	**171,282**	**17,985**
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)**	**1,816,327**	**1,787,718**	**190,714**

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 of Sep 2026 was of FX Forward Contracts with notional value of AED 936.3 Mn (Sep 2025: AED 777.2 Mn) and Interest Rate SWAP deals with notional value of AED 315.1 Mn (Sep 2025: AED 315.1 Mn).

Leverage Ratio (LR2)

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

		Sep-26 AED '000	Jun-26 AED '000
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	**2,658,032**	2,725,237
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	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)**	**2,658,032**	2,725,237
Derivative exposures			
8	Replacement cost associated with *all* derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)		
9	Add-on amounts for PFE associated with *all* 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	**Total derivative exposures (sum of rows 8 to 12)**	**-**	**-**
Securities financing transactions			
14	Gross SFT *assets* (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	**Total securities financing transaction exposures (sum of rows 14 to 17)**	**-**	**-**
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	**774,343**	715,957
20	(Adjustments for conversion to credit equivalent amounts)	**(448,514)**	(343,328)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)		
22	**Off-balance sheet items (sum of rows 19 to 21)**	**325,829**	372,629
Capital and total exposures			
23	**Tier 1 capital**	**356,566**	356,566
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	**2,983,860**	3,097,866
Leverage ratio			
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**11.95%**	11.51%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)		
26	CBUAE minimum leverage ratio requirement	3%	3%
27	**Applicable leverage buffers**		

Liquidity

Eligible Liquid Assets Ratio (ELAR)

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

		Sep-26 AED '000
1	**High Quality Liquid Assets**	**Eligible Liquid Asset**
1.1	Physical cash in hand at the bank + balances with the CBUAE	550,264
1.2	UAE Federal Government Bonds and Sukuks	260,502
	Sub Total (1.1 to 1.2)	**810,766**
1.3	UAE local governments publicly traded debt securities	53,884
1.4	UAE Public sector publicly traded debt securities	-
	Sub total (1.3 to 1.4)	**53,884**
1.5	Foreign Sovereign debt instruments or instruments issued by their respective central banks	21,975
1.6	**Total**	**886,625**
2	Total liabilities	**2,250,245**
3	**Eligible Liquid Assets Ratio (ELAR)**	**39.40%**

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	Sep-26
1		**Computation of Advances**	**AED '000**
	1.1	Net Lending (gross loans - specific and collective provisions + interest in suspense)	1,532,009
	1.2	Lending to non-banking financial institutions	4,989
	1.3	Net Financial Guarantees & Stand-by LC (issued - received)	7,245
	1.4	Interbank Placements	0
	1.5	**Total Advances**	**1,544,243**
2		**Calculation of Net Stable Ressources**	
	2.1	Total capital + general provisions	354,868
		Deduct:	
	2.1.1	Goodwill and other intangible assets	
	2.1.2	Fixed Assets	6,118
	2.1.3	Funds allocated to branches abroad	
	2.1.5	Unquoted Investments	
	2.1.6	Investment in subsidiaries, associates and affiliates	
	2.1.7	**Total deduction**	**6,118**
	2.2	**Net Free Capital Funds**	**348,750**
	2.3	**Other stable resources:**	
	2.3.1	Funds from the head office	
	2.3.2	Interbank deposits with remaining life of more than 6 months	547,923
	2.3.3	Refinancing of Housing Loans	
	2.3.4	Borrowing from non-Banking Financial Institutions	932,329
	2.3.5	Customer Deposits	294,092
	2.3.6	Capital market funding/ term borrowings maturing after 6 months from reporting date	
	2.3.7	**Total other stable resources**	**1,774,344**
	2.4	**Total Stable Resources (2.2+2.3.7)**	**2,123,094**
3		**Advances TO STABLE RESOURCES RATIO (1.5/ 2.4*100)**	**72.74**