

# Doha Bank Q3 2024 Financial Results

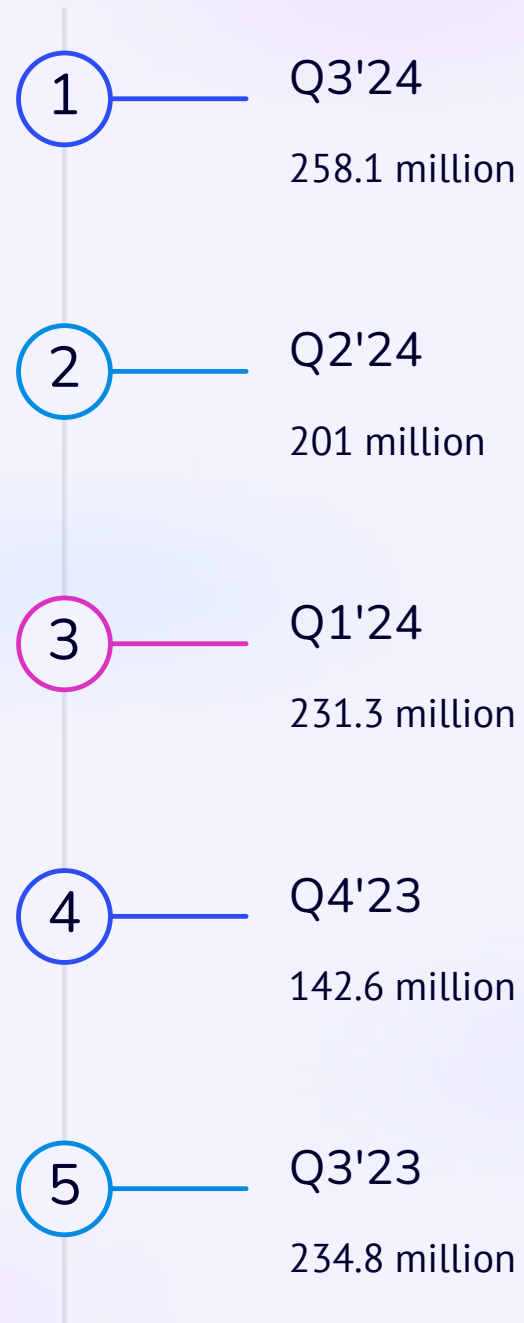


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# Quarterly Profit Trends





# Q3 2024 Performance Highlights

- ① Quarterly Growth in income  
28.4% increase quarter-over-quarter
- ② Net Interest Income  
512 million, up from 486 million in Q2 2024
- ③ NIM Improvement  
2.61% in Q3'24, up from 2.21% in Q2'24





# Net Interest Income Trends

Q3'24	511.9
Q2'24	486.0
Q1'24	488.8
Q4'23	496.9
Q3'23	461.8

# Earnings Per Share (EPS) Analysis

0.083

Q3'24

EPS: 0.083

0.060

Q2'24

EPS: 0.060

0.070

Q1'24

EPS: 0.070

0.046

Q4'23

EPS: 0.093

0.080

Q3'23

EPS: 0.080

# Nine-Month Performance 2024

Doha Bank's net income for the first nine months of 2024 reached 690.4 million, a 10.1% increase compared to the same period in 2023.

Earnings per share (EPS) for the nine-month period rose to 0.22, up from 0.20 in the same period last year.

This growth in net income over the first nine months of 2024 came from lower provision for NPL's.







# Operational Notes

## Insurance Operations

81% reduction in profitability over nine months

## Net Operating Income

4.9% drop for 9 months

## Investment Gains

Slump in investments and foreign exchange gains

# Asset Quality Metrics

Q3'24: NPL: 4891, NPL%: 7.43%

Q3'23: NPL: 3751, NPL%: 6.18%

Q4'23: NPL: 4550, NPL%: 7.36%

Q1'24: NPL: 4644, NPL%: 7.56%

Q2'24: NPL: 4731, NPL%: 7.57%







Net Loan Growth

1	Q3'24 61,140
2	Q2'24 58,953
3	Q1'24 58,155
4	Q4'23 58,010
5	Q3'23 56,679





## Key Financial Metrics



Dividend Yield  
4.3%



P/E Ratio  
7.8x

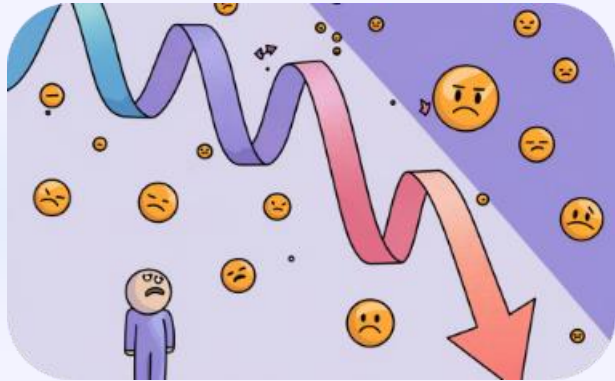


Net Income  
693.1 M (LTM)



Price / Book  
0.4x

# Stock Price Reactions



2024-07-24

-2.36% Decrease



2024-04-22

-0.27% Decrease



2024-01-26

2.12% Increase



2023-10-25

6.94% Increase



# ROE Comparison with Qatari Banks

## Top Performers

QIBK: 14.6%, QNB: 13.9%, QIHK: 12.0%

## Mid-Range

CBQK: 10.9%, ABQK: 10.3%

## Lower Range

MARK: 5.9%, DHBK: 5.6%

# Stock Performance

## Performance

1 day	-0.75%	
1 week	+0.47%	
Current month	+1.05%	
1 month	-2.92%	
3 months	+14.21%	
6 months	+14.74%	
Current year	-5.57%	
1 year	+20.75%	
3 years	-41.86%	
5 years	-32.24%	
10 years	-69.42%	

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