QATAR DEVELOPMENT BANK STRATEGY

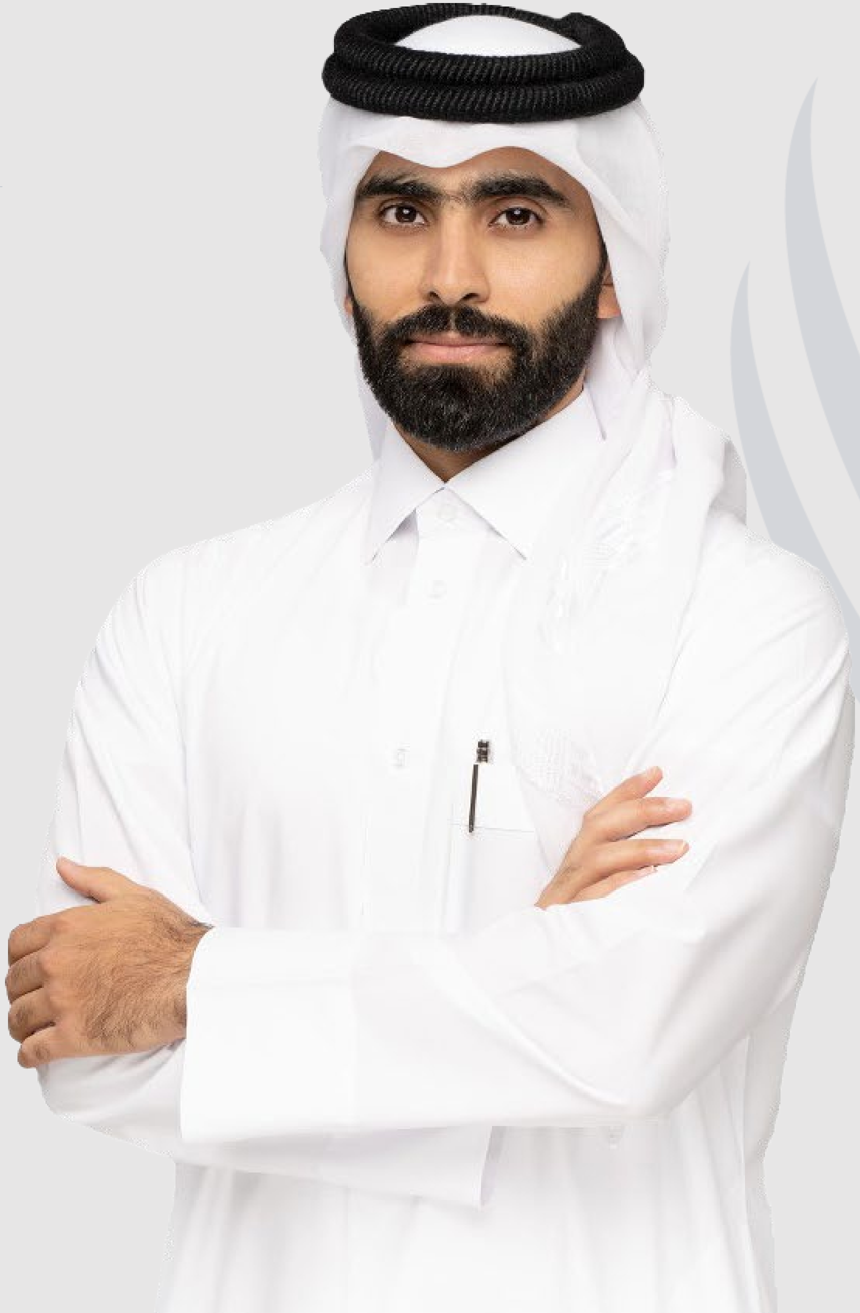
2025 - 2030

Qatar Development Bank CEO
Mr. Abdulrahman bin Hesham Al Sowaidi

In line with Qatar National Vision and the objectives outlined in the Third National Development Strategy, we at Qatar Development Bank have refined our integrated strategy to support and advance the national entrepreneurship ecosystem. This strategy builds upon the objectives of both the Third National Development Strategy and the Third Financial Sector Strategy, carefully evaluating how these can contribute to the growth of the national economy. This has led us to reassess and organize our activities, initiatives, and programs to focus on priority economic clusters.

Our new strategy builds upon our core objectives and continues a 25-year legacy of national development, offering a range of capabilities we are proud to provide in Qatar. Today, we remain committed to diversifying national resources, driving progress, and fostering Qatar's entrepreneurial culture.

Qatar Development Bank's revamped strategy focuses on supporting the private sector by empowering and strengthening the role of all key players in the business ecosystem. It emphasizes our commitment to financing the private sector, offering guidance and training, and providing incubation and acceleration services for startups and innovative ideas. At this stage, our strategy places a strong emphasis on diversifying support mechanisms and optimizing the use of available resources to address new objectives related to environmental, social, and governance (ESG) standards, digital transformation goals, and the promotion of innovation and creativity. Additionally, the strategy highlights the importance of forging the best possible partnerships to enhance our services and achieve the targets set in our national strategy.



Over the course of a quarter-century of development,

Qatar Development Bank has continued to enhance its services and programs, achieving great success in meeting its strategic goals.

2010 – 2014
QATAR DEVELOPMENT BANK'S FIRST STRATEGY

- Established Qatar Industrial Development Bank with a capital of 200 million Qatari riyals.
- Increased capital to 10 billion Qatari riyals.

2014 – 2018
QATAR DEVELOPMENT BANK'S SECOND STRATEGY

- Launched financing products and advisory services
- Launched Tasdeer, Qatar's Export Development and Promotion Agency.
- Launched the Qatar Business Incubator and other specialized incubators.
- Introduced the venture capital fund and products.

2018 – 2023
QATAR DEVELOPMENT BANK'S THIRD STRATEGY

- Launched a digital portal for the bank's services and products.
- Introduced specialized financing programs (green financing, technology financing, and support for listing companies on the Qatar Stock Exchange).

Key Figures to Date

TOTAL DISBURSED FINANCING	**+19.8** billion Qatari Riyals
COMPANIES BENEFITING FROM FINANCING PROGRAMS	**+1,326** Companies
VALUE OF EXPORT FINANCING AND INSURANCE	**+3.14** billion Qatari Riyals
INVESTMENTS IN STARTUPS	**+103.29** million Qatari Riyals
COMPANIES BENEFITING FROM ADVISORY SERVICES	**+6400** Beneficiaries

QDB's strategy aligns with the Third National Development Strategy and the Third Financial Sector Strategy

QDB'S REVAMPED DEVELOPMENT PLAN ALIGNS WITH THE OUTCOMES AND GUIDING PRINCIPLES OF THE THIRD NATIONAL DEVELOPMENT STRATEGY

- BREAKING BARRIERS TO COMPETITION & REFORMING THE BUSINESS ENVIRONMENT
- BUILDING NEW ECONOMIC SPECIALIZATIONS THROUGH COLLABORATIVE ECONOMIC CLUSTERS
- EVOLVING THE GOVERNMENT'S ROLE TO AN ENABLER OF THE PRIVATE SECTOR
- BUILDING INNOVATION CAPABILITIES IN PARTNERSHIP WITH THE PRIVATE SECTOR
- DEVELOPING A WORKFORCE WITH THE SKILLS OF THE FUTURE

- SUSTAINABLE ECONOMIC GROWTH
- FISCAL SUSTAINABILITY
- FUTURE-READY WORKFORCE
- GOVERNMENT EXCELLENCE

QDB's Mission & Vision

Mission

(What is our goal?)

To empower Qatar's businesses to lead a thriving, vibrant, and sustainable future

Vision

(What does success mean to us?)

A promising tomorrow for Qatar's businesses

Qatar Development Bank
Strategy Structure

2025-2030

Business Model Pillars

Innovation Support

Providing incubation, acceleration, and equity funding to startups.

Strategic Objectives:
- Enable the growth of the start-up ecosystem, accelerate its path to maturity and support the attraction of private capital.

Local Enterprise Development

Providing financing and non-financing support to local enterprises to amplify their growth and competitiveness.

Strategic Objectives:
- Foster the development of a competitive, productive, and resilient private sector.
- Enable financial institutions to better serve and finance the local market.
- Address financing gaps for underserved enterprises.

Export Ecosystem Enablement

Providing export development, promotion, and financing services to local exporters.

Strategic Objectives:
- Facilitate the international export activities of private sector enterprises and become a gateway to strategic markets beyond Qatar.

Outcomes

Strategic Objectives

Operating Model

Digital Infrastructure

Environmental, Social, and Governance (ESG) principles and best practices

First Pillar
Innovation Support

Incubating, accelerating, and investing in innovation in Qatar

Key Axes of the Innovation Pillar

- Focusing investments and services on startups in their early stages of development to serve the priority economic clusters stipulated in the Third National Development Strategy.

- Expanding the customer base to include all local startups and international startups wishing to establish a local presence in Qatar.

- Enabling the private sector and local partners to own and manage specialized and cluster-specific business incubators and accelerators.

- Maintaining ownership and management of a comprehensive cluster-agnostic business incubator and accelerator.

- Enhancing the product portfolio by increasing investment ticket sizes, extending co-investment for pre-seed & seed stages, supporting angel investment networks, and providing capital guarantees.

Qatar Development Bank adopts a two-pronged methodology to support innovation

1. Investing in startups or enabling access to investment by third parties.

2. Providing incubation and business acceleration programs for startups or enabling access to them through experienced and specialized third parties.

Pillar 1

QDB will focus investment support on innovation themes serving the specializations defined by NDS3

Growth Clusters[1]	**Manufacturing[2]** Industry 4.0, manufacturing mitigation technologies, and business model innovations.	**Logistics** Industry 4.0, transport mitigation technologies, and business model innovations.	**Tourism** Business model innovations serving the tourism specializations.
Enabling Clusters	**IT & Digital** AI and other emerging information technologies.	**Financial Services** Financial technologies with a focus on insurance technology.	**Education** Educational technology and Business Model innovations.
Resilience & Future Clusters	**Food & Agriculture** Agriculture technology, water innovation.	**Health Services** Precision medicine and business model innovations.	**Future Clusters** Green technologies and innovations serving the other future clusters.

1. Primary role to drive NHC growth; 2. Incl. developing an integrated chemicals sub-cluster related to petrochem. expansion, expanding into aluminum downstream products, specializing across O&G value chain (specialty chemicals manufacturing and eng., maintenance services); 3. includes e-commerce, pharmaceuticals, goods requiring cold; chain infra., other products (e.g., air parts); Source: NDS3

Objectives of Supporting Innovation

Under this pillar, QDB provides comprehensive support to startups in their early stages, with a focus on priority economic clusters, through specialized incubation and accelerator services, in addition to investment opportunities. It also contributes to enhancing cooperation with the private sector and local partners, which expands the customer base and stimulates innovation and leadership within Qatar.

24%

Growth in the value of early-stage funding disbursed by QDB

Empowering 4

Private business incubators and accelerators

Second Pillar
Local Enterprise Development

Greater Competitiveness

Diverse services and programs to empower entrepreneurs and partners in the local business ecosystem

Key Axes of Local Enterprise Development Pillar

- Expanding the customer base benefiting from the bank's financing and advisory services to include all companies based in Qatar and companies registered in Qatar's free zones.
- Increasing focus on providing indirect financing services in partnership with financial institutions in Qatar, with a focus on providing indirect financing options for companies that have proven their financial and administrative maturity.
- Providing preferential benefits to companies operating in the priority clusters outlined in the National Development Strategy.
- Providing financing and advisory products and services to the bank's customers according to their needs to empower them through all stages of establishing and managing their ventures.

Target Audience

Individuals/Entrepreneurs	Micro-enterprises	SMEs	Established Companies
Qatar Development Bank provides support to empower entrepreneurs in the early stages.	Qatar Development Bank provides micro-enterprises with comprehensive support through financing products and advisory services.	Qatar Development Bank will support SMEs in underserved specializations by providing financing and advisory products and services while providing preferential support to SMEs operating in priority specializations.	Qatar Development Bank provides support for large companies operating in priority sectors by providing financing and investment support according to the conditions specified by the Bank.

Local Enterprise Development Objectives

This pillar aims to enhance the growth and competitiveness of Qatari companies by providing financial and advisory support and expanding the customer base to include all local companies and companies registered in the free zones. It also seeks to provide indirect financing options in cooperation with banks and financial institutions in Qatar, with a focus on companies with financial and administrative maturity.

25%
Share of QDB indirect financing as a percentage of total of portfolio.

6%*
Increase in SMEs' contribution to non-hydrocarbon GDP.

50%
Share of QDB financing clients receiving non-financing services.

80%
Share of % of QDB financing going to underserved sectors.

* Indicative percentages based on relevant indicators from the Third National Development Strategy.

Third Pillar

Export Ecosystem Enablement

Qatar's Gateway to Global Markets

Key Axes of Export Ecosystem Enablement Pillar

- Expanding the target customer base to include international buyers from Qatar-based exporters and enhancing focus on service exporters.
- Enhancing the suite of export promotion, development, and financing products and services.
- Providing preferential services to companies operating in the priority sectors as outlined in the Third National Development Strategy.
- Expanding Qatar Development Bank's presence internationally by establishing offices to promote Qatari exports targeting priority markets.

Objectives of Enhancing Qatari Exports

Under this pillar, QDB seeks to enhance Qatari exports by expanding services to exporters, including international buyers, providing preferential benefits to priority clusters, and establishing external support offices in global markets.

14%

Growth in exports that benefit from QDB's services

3.6%

Contribution of SMEs to non-hydrocarbon exports

To Achieve the Objectives of the Strategy

A detailed plan has been developed consisting of

18 initiatives

113 projects

These initiatives represent the foundation
of Qatar Development Bank's 2030 roadmap

Key Initiatives

Key Initiatives	Objectives	
• Develop and expand investment support to ensure funding is available for early-stage startups and to enhance private sector participation. • Enhance incubation and acceleration services to encourage private sector involvement and ensure the emergence of innovative startups.	Enable the growth of the startup ecosystem, accelerate its journey to maturity, and attract venture capital.	Innovation Support
• Expand QDB's operations to include a wider range of Qatar-based companies. • Expand and update QDB's advisory services. • Enhance access to the bank's financing and advisory services, including providing new support programs and preferential terms for priority economic sectors.	Support the development of a resilient, productive, and competitive private sector.	Local Enterprise Development
• Develop QDB's indirect financing products.	Enable financial institutions to better support and finance the private sector.	Local Enterprise Development
• Develop QDB's direct financing products.	Address financing gaps to support underserved companies.	Local Enterprise Development

Key Initiatives

Key Initiatives

- Develop and enhance export development and promotion to meet emerging market needs and target segment requirements, including providing preferential services to companies operating in strategic economic clusters outlined in the Third National Development Strategy. Expand QDB's international presence through global export promotion offices while targeting priority markets.

- Expand the range of export financing products and services, including preferential services for companies in the strategic economic clusters outlined in the Third National Development Strategy, and provide buyer financing products.

Objectives

Facilitate global export activities for private sector companies, positioning the bank as a gateway to strategic markets outside Qatar.

Thank you

We are here to promote a sustainable future for the State of Qatar