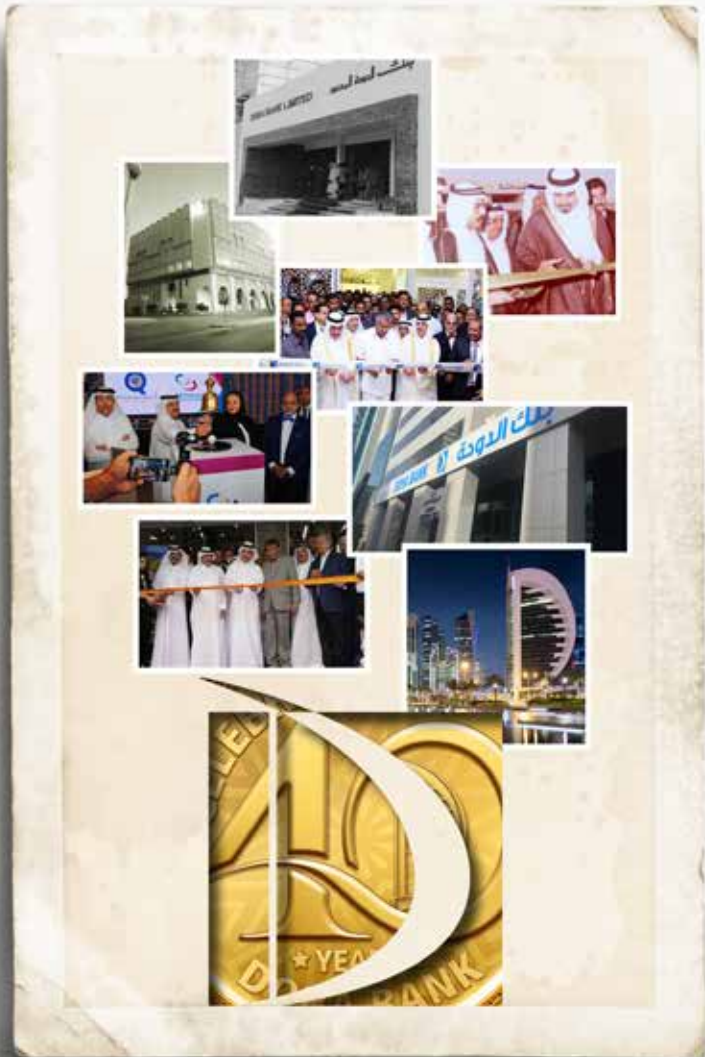


ANNUAL FINANCIAL REPORT 2018



40 YEARS OF GROWTH AND GLOBAL EXCELLENCE



His Highness
Sheikh Hamad Bin Khalifa
Al-Thani
Father Emir



His Highness
**Sheikh Tamim Bin Hamad
Bin Khalifa Al-Thani**
Emir of the State of Qatar



40 YEARS OF GROWTH AND GLOBAL EXCELLENCE



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INDEPENDENT AUDITOR'S REPORT TO THE SHAREHOLDERS OF DOHA BANK Q.P.S.C.

Report on the Audit of the Consolidated Financial Statements

Opinion

We have audited the accompanying consolidated financial statements of Doha Bank (Q.P.S.C.) (the 'Bank') and its subsidiaries (together the 'Group'), which comprise the consolidated statement of financial position as at 31 December 2018, the consolidated statements of income, comprehensive income, changes in equity and cash flows for the year then ended, and notes, comprising significant accounting policies and other explanatory information.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the consolidated financial position of the Group as at 31 December 2018, and its consolidated financial performance and its consolidated cash flows for the year then ended in accordance with International Financial Reporting Standards ('IFRS') and the applicable provisions of Qatar Central Bank regulations ('QCB regulations').



Grand Hamad Branch

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISA). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Statements section of our report. We are independent of the Group in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to our audit of the Bank's consolidated financial statements in the State of Qatar, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated financial statements of the current year. These matters were addressed in the context of our audit of the consolidated financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Description of key audit matters	How the matter was addressed in our audit
<p><u>Transition to IFRS 9 “Financial Instruments” - refer to notes 3(a), 3(g), 3(i), 3(j), 3(t), 4(b), 5(a), 5(b) in the consolidated financial statements</u></p>	
<p>We focused on this area because:</p> <ul style="list-style-type: none"> • The Group adopted IFRS 9 “Financial Instruments” (‘IFRS 9’) on 1 January 2018, which: <ul style="list-style-type: none"> - resulted in an increase in complex accounting requirements, including new estimates and judgements underlying the determination of adjustments on transition; - resulted in new accounting policies, including transition option elections and practical expedients; and - resulted in significant changes in processes, data and controls that have not been subject to testing previously. • The adjustment made to equity upon transition to IFRS 9 was a QAR 1,767 million debit, which represents 13.9% of the total equity of the Group as at 31 December 2018, hence a material portion of the consolidated statement of financial position. 	<p>Our audit procedures in this area included the following, among others:</p> <ul style="list-style-type: none"> • Evaluating the appropriateness of management’s selection of accounting policies based on the requirements of IFRS 9, our business understanding and industry practice. • Considering the appropriateness of the transition approach and practical expedients applied. • Evaluating the reasonableness of management’s key assumptions/ judgements over classification and measurement decisions. • Considering management’s process and the controls implemented to ensure the completeness and accuracy of the transition adjustments. • Identifying and testing the relevant controls over the transition process. • Evaluating the reasonableness of management’s key judgements and estimates made in preparing the transition adjustments, specifically related to classification and expected credit loss (‘ECL’) of financial assets. • Involving information risk management (IRM) specialists to test new IT systems and relevant controls. • Involving Financial Risk Management (FRM) specialists to challenge key assumptions/judgements relating to credit risk grading of customers, significant increase in credit risk, definition of default, probability of default, macro-economic variables, and recovery rates. • Involving valuation specialists to evaluate the inputs, assumptions and techniques used by the valuers engaged by the Group for the valuation of real estate collaterals, relating to the determination of ECL. • Evaluating the completeness, accuracy and relevance of data used in preparing the transition adjustments. • Assessing the adequacy of the Group’s disclosures in relation to the first time application of IFRS 9 by reference to the requirements of the relevant accounting standards and QCB regulations.
<p><u>Impairment of financial assets - refer to notes 3(a), 3(g), 4(b), 5(a), 5(b), 8, 9, 10, 11, 14 and 19 in the consolidated financial statements</u></p>	
<p>We focused on this area because:</p> <ul style="list-style-type: none"> • Impairment of financial assets involves: <ul style="list-style-type: none"> - complex accounting requirements, including assumptions, estimates and judgements underlying the determination of expected credit losses; - ECL modelling risk over methodology and design decisions; - susceptibility to management bias when making judgements to determine expected credit loss outcomes; and - complex disclosure requirements. • The carrying value of the Group’s financial assets, both on and off balance sheet, subject to credit risk was QAR 121,578 million, as at 31 December 2018, hence a material portion of the consolidated statement of financial position. Furthermore the total impairment recognized by the Group on these financial assets amounted to QAR 864 million, in the year 31 December 2018, which represents 104.1% of the net profit of the Group, hence a material portion of the consolidated statement of income. 	<p>Our audit procedures in this area included the following, among others:</p> <ul style="list-style-type: none"> • Evaluating the appropriateness of the accounting policies based on the requirements of IFRS 9, our business understanding and industry practice. • Confirming our understanding of management’s new or revised processes, systems and controls implemented, including controls over ECL model development. • Identifying and tested relevant controls. • Involving information risk management (IRM) specialists to test new IT systems and relevant controls. • Evaluating the reasonableness of management’s key judgements and estimates made in provision calculations, including selection of methods, models, assumptions and data sources. • Involving FRM specialists to challenge significant assumptions / judgements relating to credit risk grading, significant increase in credit risk, definition of default, probability of default, macro-economic variables, and recovery rates. • Involving valuation specialists to evaluate the inputs, assumptions and techniques used by the valuers engaged by the Group for the valuation of the real estate collaterals, relating to the determination of impairment. • Assessing the completeness, accuracy and relevance of data for calculating impairment. • Evaluating the appropriateness and tested the mathematical accuracy of ECL models applied. • Evaluating the reasonableness of and tested the post-model adjustments. • Performing detailed credit risk assessment of a sample of performing and non-performing loans and advances in line with QCB regulations. • Assessing the adequacy of the Group’s disclosures in relation to IFRS 9 by reference to the requirements of relevant accounting standards and QCB regulations.

Other Information

The Board of Directors is responsible for the other information. The other information comprises the information included in the Bank's 2018 annual report (the "Annual Report"), including the report of Board of Directors, but does not include the Bank's consolidated financial statements and our auditor's report thereon. Prior to the date of this auditor's report, we obtained the report of the Board of Directors, which forms part of the Annual Report, and the remaining sections of the Annual Report are expected to be made available to us after the date of this auditor's report.

Our opinion on the consolidated financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the consolidated financial statements, our responsibility is to read the other information identified above and when it becomes available, in doing so, consider whether the other information is materially inconsistent with the consolidated financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

If, based on the work we have performed on the other information that we have obtained prior to the date of this auditor's report, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

When we read the annual report, if we conclude that there is a material misstatement therein we are required to communicate the matter with those charged with governance.

Responsibilities of the Board of Directors for the Consolidated Financial Statements

The Board of Directors is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with IFRS and QCB regulations, and for such internal control as the Board of Directors determines is necessary to enable the preparation of the consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, the Board of Directors is responsible for assessing the Group's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

Auditor's responsibilities for the Audit of the Consolidated Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISA will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.

As part of an audit in accordance with ISA, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion.

We communicate with the Board of Directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide the Board of Directors with a statement that we have complied with relevant ethical requirements regarding independence, and communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with the Board of Directors, we determine those matters that were of most significance in the audit of the consolidated financial statements of the current year and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on Other Legal and Regulatory Requirements

We have obtained all the information and explanations we considered necessary for the purposes of our audit. The Bank has maintained proper accounting records and its consolidated financial statements are in agreement therewith. We have read the report of the Board of Directors to be included in the Annual Report and the financial information contained therein is in agreement with the books and records of the Bank. We are not aware of any violations of the applicable provisions of the Qatar Central Bank Law No. 13 of 2012 and of the Qatar Commercial Companies Law No. 11 of 2015 or the terms of the Bank's Articles of Association and the amendments thereto, having occurred during the year which might have had a material effect on the Bank's consolidated financial position or performance as at and for the year ended 31 December 2018.

18 February 2019
Doha
State of Qatar

Gopal Balasubramaniam
Qatar Auditor's Registry Number 251
KPMG
Licensed by QFMA: External
Auditor's License No. 120153

DOHA BANK Q.P.S.C. CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 31 December 2018

	2018 QAR'000	2017 QAR'000
ASSETS		
Cash and balances with central banks	7,586,122	6,669,609
Due from banks	6,230,018	7,821,983
Loans and advances to customers	59,798,337	59,804,174
Investment securities	20,551,883	17,512,610
Investment in an associate	10,510	11,126
Property, furniture and equipment	621,469	708,580
Other assets	1,334,072	967,199
TOTAL ASSETS	96,132,411	93,495,281
LIABILITIES		
Due to banks	19,462,917	11,005,061
Customer deposits	55,459,891	59,468,326
Debt securities	745,997	657,669
Other borrowings	4,831,161	5,432,936
Other liabilities	2,899,216	2,124,292
TOTAL LIABILITIES	83,399,182	78,688,284
EQUITY		
Share capital	3,100,467	3,100,467
Legal reserve	5,092,948	5,092,762
Risk reserve	137,200	1,372,000
Fair value reserve	(227,271)	(67,555)
Foreign currency translation reserve	(56,180)	(13,451)
Retained earnings	686,065	1,322,774
TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE BANK	8,733,229	10,806,997
Instruments eligible as additional capital	4,000,000	4,000,000
TOTAL EQUITY	12,733,229	14,806,997
TOTAL LIABILITIES AND EQUITY	96,132,411	93,495,281

The consolidated financial statements were approved by the Board of Directors on 27 January 2019 and were signed on its behalf by:



**Fahad Bin Mohammad
Bin Jabor Al Thani**

Chairman



**Abdul Rahman Bin Mohammad
Bin Jabor Al Thani**

Managing Director



Dr. Raghavan Seetharaman

Group Chief Executive Officer

DOHA BANK Q.P.S.C.

CONSOLIDATED INCOME STATEMENT

For the year ended 31 December 2018

	2018 QAR'000	2017 QAR'000
Interest income	3,920,755	3,630,853
Interest expense	(1,839,809)	(1,375,382)
Net interest income	2,080,946	2,255,471
Fee and commission income	489,682	516,313
Fee and commission expense	(102,050)	(95,909)
Net fee and commission income	387,632	420,404
Gross written premium	44,578	62,315
Premium ceded	(11,323)	(21,925)
Net claims paid	(39,978)	(46,823)
Net loss from insurance activities	(6,723)	(6,433)
Net foreign exchange gain	115,392	106,544
Net (loss) / Income from investment securities	(9,843)	49,822
Other operating income	67,194	62,276
	172,743	218,642
Operating income	2,634,598	2,888,084
Staff costs	(496,325)	(531,109)
Depreciation	(90,059)	(98,820)
Net Impairment loss on investment securities	(16,207)	(142,067)
Net impairment loss on loans and advances to customers	(951,683)	(592,541)
Net impairment reversal on other financial assets	103,699	-
Other expenses	(350,327)	(414,908)
	(1,800,902)	(1,779,445)
Profit before share of results of associate and tax	833,696	1,108,639
Share of results of the associate	340	158
Profit before tax	834,036	1,108,797
Income tax (expense) / reversal	(3,814)	1,277
Profit	830,222	1,110,074
Earnings per share:		
Basic and diluted earnings per share (QAR)	1.97	3.02

DOHA BANK Q.P.S.C. CONSOLIDATED STATEMENT OF **COMPREHENSIVE INCOME** For the year ended 31 December 2018

	2018 QAR'000	2017 QAR'000
Profit	830,222	1,110,074
Other comprehensive income:		
Items that are or may be subsequently reclassified to income statement:		
Foreign currency translation differences for foreign operations	(18,724)	11,540
Movement in fair value reserve (debt instruments – IFRS 9):		
Net change in fair value	12,766	-
Net amount transferred to consolidated statement of income	(7,276)	-
Movement in fair value reserve (available-for-sale financial assets – IAS 39):		
Net change in fair value	-	(100,156)
Net amount transferred to consolidated statement of income	-	136,013
	(13,234)	47,397
Items that will not be reclassified subsequently to statement of income		
Net change in fair value of equity investments designated at FVOCI (IFRS9)	47,367	-
Total other comprehensive income	34,133	47,397
Total comprehensive income	864,355	1,157,471



First Doha Bank Branch Opening

DOHA BANK Q.P.S.C.

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

For the year ended 31 December 2018

Total equity attributable to equity holders of the Bank									
	Share capital QAR 000	Legal reserve QAR 000	Risk reserve QAR 000	Fair value reserve QAR 000	Foreign exchange translation reserve QAR 000	Retained earnings QAR 000	Total QAR 000	Instrument eligible as additional Tier 1 capital QAR 000	Total equity QAR 000
Balance as at 1 January 2018 (Audited)	3,100,467	5,092,762	1,372,000	(67,555)	(13,451)	1,322,774	10,806,997	4,000,000	14,806,997
Effect of restatement	-	-	-	-	(24,005)	24,005	-	-	-
Balance at 1 January 2018 (restated)	3,100,467	5,092,762	1,372,000	(67,555)	(37,456)	1,346,779	10,806,997	4,000,000	14,806,997
Impact of adoption of IFRS 9	-	-	(1,372,000)	(212,572)	-	(182,654)	(1,767,227)	-	(1,767,227)
Restated balance at 1 January 2018	3,100,467	5,092,762	-	(280,128)	(37,456)	1,164,125	9,039,770	4,000,000	13,039,770
Total comprehensive income:									
Profit	-	-	-	-	-	830,222	830,222	-	830,222
Other comprehensive income	-	-	-	52,857	(18,724)	-	34,133	-	34,133
Total comprehensive income	-	-	-	52,857	(18,724)	830,222	864,355	-	864,355
Transfer to legal reserve	-	186	-	-	-	(186)	-	-	-
Transfer to risk reserve	-	-	137,200	-	-	(137,200)	-	-	-
Distribution for Tier 1 capital notes	-	-	-	-	-	(220,000)	(220,000)	-	(220,000)
Contribution to social and sports fund	-	-	-	-	-	(20,756)	(20,756)	-	(20,756)
Transactions with shareholders:									
Dividends paid	-	-	-	-	-	(930,140)	(930,140)	-	(930,140)
Balance at 31 December 2018	3,100,467	5,092,948	137,200	(227,271)	(56,180)	686,065	8,733,229	4,000,000	12,733,229

DOHA BANK Q.P.S.C.

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

For the year ended 31 December 2018

	Equity attributable to shareholders of the Bank						Instrument eligible as additional Tier 1 capital QAR'000	Total equity QAR'000	
	Share capital QAR'000	Legal reserve QAR'000	Risk reserve QAR'000	Fair value reserve QAR'000	Foreign currency translation reserve QAR'000	Retained earnings QAR'000			Total QAR'000
Balance as at 1 January 2017	2,583,723	4,317,561	1,372,000	(103,412)	(24,991)	1,235,654	9,380,535	4,000,000	13,380,535
Total comprehensive income:									
Profit	-	-	-	-	-	1,110,074	1,110,074	-	1,110,074
Other comprehensive income	-	-	-	35,857	11,540	-	47,397	-	47,397
Total comprehensive income	-	-	-	35,857	11,540	1,110,074	1,157,471	-	1,157,471
Transfer to legal reserve	-	85	-	-	-	(85)	-	-	-
Transfer to risk reserve	-	-	-	-	-	-	-	-	-
Distribution for Tier 1 Capital	-	-	-	-	-	(220,000)	(220,000)	-	(220,000)
Contribution to social and sports fund	-	-	-	-	-	(27,752)	(27,752)	-	(27,752)
Transactions with shareholders:									
Increase in share capital	516,744	775,116	-	-	-	-	1,291,860	-	1,291,860
Dividends paid	-	-	-	-	-	(775,117)	(775,117)	-	(775,117)
Balance as at 31 December 2017	3,100,467	5,092,762	1,372,000	(67,555)	(13,451)	1,322,774	10,806,997	4,000,000	14,806,997

DOHA BANK Q.P.S.C. CONSOLIDATED STATEMENT OF CASH FLOWS

For the year ended 31 December 2018

	2018 QAR'000	2017 QAR'000
Cash flows from operating activities		
Profit before tax	834,036	1,108,797
<i>Adjustments for:</i>		
Net impairment loss on loans and advances to customers	951,683	592,541
Net impairment loss on investment securities	16,207	142,067
Net impairment losses on other financial assets	(103,699)	-
Depreciation	90,059	98,820
Amortisation of financing cost	13,141	44,121
Net loss / (gain) on investment securities	46,757	(10,571)
(Loss) / gain on sale of property, plant and equipment	(183)	83
Share of results of an associate	(340)	(158)
Profit before changes in operating assets and liabilities	1,847,661	1,975,700
Change in due from banks	137,221	1,663,729
Change in loans and advances to customers	(2,132,489)	(1,294,604)
Change in other assets	(366,873)	(41,430)
Change in due to banks	8,457,856	(1,270,275)
Change in customer deposits	(4,008,435)	3,738,376
Change in other liabilities	543,305	(40,483)
Social and sports fund contribution	(27,752)	(26,345)
Income tax paid	(29,606)	1,277
Net cash from operating activities	4,420,888	4,705,945
Cash flows from investing activities		
Acquisition of investment securities	(11,544,626)	(7,634,121)
Proceeds from sale of investment securities	8,264,137	4,731,199
Acquisition of property, furniture and equipment	(2,960)	(36,684)
Proceeds from the sale of property, furniture and equipment	195	46
Net cash used in investing activities	(3,283,254)	(2,939,560)
Cash flows from financing activities		
Proceeds from other borrowings	(601,775)	438,462
Proceeds from right issues	-	1,291,860
Repayment of debt security	-	(1,823,000)
Proceeds from issue of debt securities	88,328	661,071
Distribution on Tier 1 capital notes	(220,000)	(170,000)
Dividends paid	(930,140)	(775,117)
Net cash used in financing activities	(1,663,587)	(376,724)
Net (decrease) / increase in cash and cash equivalents	(525,953)	1,389,661
Cash and cash equivalents as at 1 January	10,305,675	8,916,014
Cash and cash equivalents at 31 December	9,779,722	10,305,675
Operational cash flows from interest and dividend:		
Interest received	3,878,639	3,606,557
Interest paid	1,731,955	1,292,252
Dividends received	36,914	39,251

BOARD OF DIRECTORS



Sheikh Fahad Bin Mohammad Bin Jabor Al Thani

Chairman of the Board of Directors
• Representative of Fahad Mohammad Jabor Holding Co.



Mr. Ahmed Abdul Rahman Yousuf Obaidan

Vice Chairman



Sheikh Abdul Rahman Bin Mohammad Bin Jabor Al Thani

Managing Director



Sheikh Abdulla Bin Mohammad Bin Jabor Al Thani

Member of Board of Directors



Sheikh Falah Bin Jassim Bin Jabor Bin Mohammad Al Thani

Member of Board of Directors
• Representative of Jassim & Falah Trading & Contracting Co.



Mr. Ahmed Abdullah Ahmed Al Khal

Member of Board of Directors



Mr. Hamad Mohammed Hamad Abdulla Al Mana

Member of Board of Directors



Mr. Ali Ibrahim Abdullah Al-Malki

Independent Member



Mr. Nasser Khalid Nasser Abdullah Al-Mesnad

Independent Member

BOARD OF DIRECTORS' REPORT

FOR THE FINANCIAL YEAR ENDING 31ST DEC, 2018

Every year Doha Bank continues the success journey of the previous years by achieving outstanding financial results as well as a commendable performance at the financial, organizational and service delivery levels. During 2018, most of the objectives defined in the bank's strategic plan and annual budget were successfully achieved. The bank enhanced and strengthened its financial position, achieved an impressive return on average shareholders' equity and average assets, and launched a wide range of innovative banking products and services particularly in the field of e-banking. The accomplishments also included recruitment of highly competent and experienced professionals at various key senior positions and optimization of domestic branches.

During the same year, the management concentrated on recruiting Qatari nationals who were enrolled in intensive training programs and were given the opportunities to gain international business banking skills and in-depth experience by joining bank's various branches and representative offices spread across the world.

Domestically, Doha Bank's network inside Qatar includes a total of 27 branches, 3 pay offices, 5 e-branches, 1 mobile branch and 105 ATMs out of which 3 ATMs are in the UAE, 2 ATMs in Kuwait and 3 ATMs in India. Globally, the bank has six branches: Dubai and Abu Dhabi branches in the UAE, a branch in Kuwait and three branches in India in Mumbai, Kochi and Chennai where the Chennai branch was opened on 4th April 2018. Furthermore, the bank has 14 representative offices located in Singapore, Turkey, Japan, China, UK, South Korea, Germany, Australia, Canada, Hong Kong, South Africa, and Bangladesh in addition to Sri Lanka and Nepal representative offices which were opened during 2018.

The Bank also owns Doha Bank Assurance Company, which is fully owned by Doha Bank and has a strategic share of 44.02% of the capital of one of the Indian brokerage companies, which was later re-named as Doha Brokerage and Financial

Services and positioned to practice brokerage and asset management businesses.

In this connection, it is worth mentioning that India has significant bilateral trade relationships not only with Qatar and the GCC countries but also with all the global locations where Doha Bank has presence through its representative offices located around the world. This presence is enabling the bank to serve all the companies operating in these locations, capture investment opportunities and add more value to the shareholders.

In 2013 and 2015, with a view to strengthening the lending capacity and improving the competitive edge and prospects for achieving the strategic goals, Doha Bank enhanced its Tier 1 capital base and Capital Adequacy Ratio through the issuance of Tier 1 capital instruments amounting to QR 2 billion in each issuance (i.e. a total of QR 4 billion) qualifying as additional Tier 1 capital for Doha Bank in Qatar as per the terms and requirements of Qatar Central Bank.

In the Ordinary General Assembly Meeting held on 10th May 2016, the shareholders unanimously approved the issuance of Certificates of Deposit (CDs) within a program of up to USD 3 billion and Commercial Papers (CPs) within a program of up to USD 2 billion as per the salient features specified under each program. On 7/3/2018, the shareholders agreed to reduce the minimum amount per issuance from USD 50.0 million under the commercial paper (CP) program to USD 1.0 million. The shareholders also approved the issuance of debt bonds within the bank's EMTN programme of USD 2 billion with the aim to diversify the funding sources and enhance the liquidity position of the bank.

On 06/03/2017, the Extraordinary General Meeting approved the Board's recommendation to increase the bank's capital from QR 2,583,722,520 to QR 3,100,467,020 by way of offering 51,674,450 new ordinary shares for subscription to Doha Bank's shareholders and the holders of subscription rights at a price of QR (25) per share. The right issue

was oversubscribed and the response by both the shareholders and the holders of subscription rights was overwhelming. On 12/07/2017, new shares were allotted to the shareholders who subscribed to the new shares and were listed at Qatar Exchange. In this connection, the bank has successfully completed the process of subscription to the bank's capital increase along with the issuance of the new Commercial Registration with the bank's new capital of QR 3,100,467,020.

Doha Bank successfully implemented new accounting standards (IFRS 9) as directed by QCB, wherein a conservative approach has been taken on recognition of impairments from the current approach of 'incurred losses' to forward looking 'expected losses'. In recognition of Doha Bank's ability to maintain strong fundamentals, Fitch reaffirmed Doha Bank's rating at 'A' and upgraded the outlook to 'Stable'. During the quarter, Moody's also upgraded Doha Bank's outlook to 'Stable'.

The financial results for the year 2018 showed that the total assets amounted to QAR 96.1 billion. Net loans and advances reached QAR 59.8 billion. The investment portfolio amounted to QR 20.6 billion, registering an increase of 17.4% as compared to the previous year. Customer deposits amounted to QR 55.5 billion, and the total shareholder's equity stood at 12.7 billion. By the end of 2018, the financial statements of the bank clearly shows that it has achieved a net profit of QR 830 Mn compared to QR 1.110 Mn in 2017 after taking significant loan loss provisions. However, the average return on shares is QR 1.97 and the return on average equity is 9% and the return on average assets is 0.88%.

Based on these results, the Board of Directors passed a resolution in its meeting held on 27th of January 2019 recommending to the General Assembly of the Shareholders to approve the distribution of cash dividends for QR (1) one per share, an equivalent of 10% of the paid up capital.

Future Plan of the Bank:

The three-year strategic plan of the bank includes carrying out some revisions on the business strategy of the overseas branches and representative offices across the globe as well as the business strategy of local branches following the merger between some of them. It also entails the implementation of effective risk management strategies, both locally and internationally, recruiting Qatari nationals, upgrading the level of performance through recruiting highly qualified and experienced personnel and focusing on

specialized training programs at all functional levels. The plan also focuses on improving and developing Corporate Governance practices, re-structuring the business models and rendering state-of-the-art banking products and services with special emphasis on e-banking, cross-selling, and enhancing the financial position of the bank by increasing and diversifying the total assets and maintaining the highest operational performance efficiency. The strategy also focuses on achieving continuous growth in the main income items, improving asset quality, diversifying income sources, particularly the non-interest income, and professionally monitoring and managing costs to be in line with the banking industry and to optimize the cost of funding as well.

Products and Services:

The year 2018 witnessed the launch of many new advanced products and services and implementation of substantial modifications to the existing service offerings particularly the e-banking services with the objective of satisfying the needs of our valued customers from all walks of life in the Qatari society.

With a view to maintaining the highest level of performance within the Retail Banking Group and facing the challenges in the market, we focused this year on strengthening the Retail Banking group by recruiting additional competent staff members with a solid experience in the retail business and quality customer services. The back office operations in the branches were centralized. Al-Riyada Unit was also strengthened with professional bankers to provide better services to the VIP customers.

In 2011/ 2012, Doha Bank unveiled the new corporate branding for its branches and implemented it at The Gate - West Bay, Museum Area and Al-Khor branches. In 2013 and 2014, this new design was implemented in Abu Hamour Branch at Dar Al-Salam Mall, the new Mirqab Branch, Abu Samra, Industrial Area, Al-Khuraitiyat and Bin Omran branches. In 2015/2016 it was also implemented at the Old Airport, City Center and Gharrafa branches. Whereas in 2017, new branches with this design were opened at Mall of Qatar and Doha Festival City. The new design was also implemented during 2018 at Al-Rayyan branch and North Gate Mall branch which will be opened during 2019. The chosen design is meant to offer customer convenience, guaranteed smooth operation and high service standards and this is currently under implementation at the remaining branches.

In addition to the e-banking services provided through DBank (for example the DCardless banking service where the beneficiary can receive the transferred amount through Doha Bank's ATM network without using an ATM card, e-remittances, SMS service, telebanking, mobile-banking, Internet banking and e-branches). The bank also offered additional mobile banking services that allows users to access their bank accounts easily, make transfers among their own accounts or to any other beneficiary registered for the service, pay utility bills, pay credit card dues and recharge prepaid cards for both Ooredoo and Vodafone.

The new services offered through Mobile Banking application includes local funds transfers, D-Cardless withdrawals, Western Union money transfers, remittances through credit card and Click card reload, etc. During the year 2018, the bank also launched a new mobile application, Doha Bank My Book Qatar through which various vouchers are offered for dining, beauty and wellness, leisure activities, health services and many more. Additional services to the ATM network were implemented to benefit both Doha Bank and Ooredoo customers enabling them to make Ooredoo bill inquiries and make payments through any of Doha Bank's ATMs.

We have also concentrated on improving the information security systems of the bank to protect the users of our mobile banking services. New measures were introduced on our website where more effective security features have been implemented to safeguard DBank service users. In this connection, Doha Bank launched an enhanced version of its mobile banking application, offering a host of new features and allowing customers to conduct their banking transactions more easily and efficiently. Security is the prime new feature in the new enhanced version of the application as users are offered the option to use their fingerprints or Face ID to authenticate their identities and sign into mobile banking instead of entering a user ID and password.

Doha Bank also upgraded its card processing system in order to provide a quick and efficient service ensuring a better customer experience with enhanced safety measures through the "credit card fraud guard module", which is able to monitor fraudulent transactions and generate automatic alerts. In this connection, Doha Bank's IT network infrastructure has been upgraded to provide Doha Bank's customers with the highest levels of security. This enhanced the customer experience by getting round-the-clock secure access to financial services through any ATM

across the globe easily and efficiently. Doha Bank has been awarded the coveted ISO 20000-2011 certification during this year for its continuous compliance with global standards for IT Service Management.

Doha Bank was the first to launch an online shopping portal in the Middle East through its Doha Sooq shopping website. Since its launch to the public in 2007, this portal has been achieving an impressive success. Now, customers can easily purchase what they need online and pay electronically.

Doha Bank and Mastercard have announced the launch of a suite of new debit card products with innovative value-added services for its customers. The cards allows users to conduct contactless transactions using their debit cards. For the first time, Doha Bank customers will also be able to carry out e-commerce transactions with the added security of Mastercard SecureCode® and QPAY (Qatar Central Bank Payment gateway system) using their Mastercard debit cards. In another first for Doha Bank, cardholders will also enjoy unlimited access to VIP Lounges worldwide via Lounge Key airport , lifestyle concierge services, fine dining offers and earn Doha Miles which is bank's loyalty program on their e-commerce and cross-border spend.

The credit cards' Loyalty Scheme has also been enhanced and now cardholders are able to either redeem Doha Miles earned through usage of their credit cards instantly through the point-of-sale machines available at all participating commercial outlets or use these miles for purchasing air tickets. During the year, the bank launched the new loyalty scheme "Doha Miles" which is designed to convert credit card spends, locally and internationally into reward points which can be redeemed against free flights and hotel bookings. The bank also offered complementary travel insurance each time the customer purchases airline tickets using these cards. Those who hold Visa Platinum or Infinite credit cards got exclusive free access to the Oryx lounge at Hamad International Airport. The bank continued to offer additional benefits to Doha Bank Al -Riyada Visa Infinite credit cardholders and VIP customers. These benefits included a priority queue at the branches, loan approvals within 60 minutes, WhatsApp chat service support, free valet parking from Mr. Valet, free car wash at Hi-Wash station and a free cinema ticket for each purchased ticket in addition to other additional benefits at several stores and restaurants to ensure granting this segment of customers a more personalized and special treatment.

Executive Management



Doha Bank continued its co-branded credit card with Lulu Hypermarkets with special attractive privileges offered to the cardholders. The overwhelming response was a huge success since its launch in 2011 as a large number of people obtained the card that became a unique card not only in Qatar but also across the GCC countries. The card generously rewards shoppers with a 5% saving on their purchases from Lulu stores throughout the year. During 2018, joint campaigns have been conducted in collaboration with Lulu whereby Lulu cardholders were given an additional redemption of 5% of the value of their purchases at Lulu centers during specific periods.

Commemorating the celebration of the 15th anniversary of Al Dana programme and the success it has made over the past years, we have restructured the rewards program during the year 2018 to be more attuned to the celebrations of the 15th anniversary of this programme by focusing on the core customer strategy of 'Al Dana for Everyone' which meant that there was something for everyone. The programme included (629) rewards, including a cash prize of QR 2 million, and (3) cash prizes of QR 1 million each. This is in addition to (11) cash prizes of QR 100,000 each on monthly basis and (440) monthly cash prizes of QR 2,000 each. Al Dana programme also included a cash prize of QR 1 million to Al-Riyada and private banking customers. Other cash prizes were also given to Al Dana Young Savers and senior customers. Cash prizes awarded to Al-Dana customers by the end of 2018 amounted to a total of QR 8.9 million.

During 2018, Doha Bank participated in a number of forums and panel discussions and hosted two knowledge sharing sessions: "Qatar- Sri Lanka Bilateral Opportunities" and "Qatar's Resilience Post Blockade - A Year on"

at Doha Bank HO, Doha Qatar. The "Qatar-Sri Lanka Bilateral Opportunities" knowledge sharing session witnessed the conclusion of an agreement between Doha Bank and Bank of Ceylon on remittance of funds from Qatar to Sri Lanka. The bank also hosted in Nepal another knowledge sharing session under the name "Qatar-Nepal Bilateral opportunities". These events, not only help in creating awareness on the changing market dynamics, but also promote the bilateral relationship and synergies between Qatar and various countries where Doha Bank has a presence. Doha Bank has also extensively leveraged on its vast international network to garner cost effective deposits.

Through participation in career fairs, Doha Bank is committed to hiring the most competent individuals in the country. As part of its employee engagement efforts, the bank honored long-serving employees and organized various sporting activities involving the staff and their families.

As part of its commitment to societal interests, environmental sustainability and raising awareness on sustainability issues, Doha Bank was involved in various related activities throughout the year. On one hand, Doha Bank organized the 12th edition of "Al Dana Green Run" wherein a large number of residents attended the event. Doha Bank in cooperation with Qatar's Ministry of Municipality and Environment and Al Wakra Municipality, organized a "Beach Clean-up" event at Al Wakrah beach. Earlier during the year, Doha Bank organized its annual ECO-School Programme awards, which aims at recognizing the schools that played an active role in propagating the concept of eco-consciousness amongst students and demonstrated a high degree of innovation and creativity in successfully completing their green projects as part of the Programme. Doha

Bank also joined hands with Hamad Medical Corporation's Blood Donor Unit to hold a blood donation drive at its headquarters in West Bay. In its continued support of the Earth Hour global call, Doha Bank participated by switching off the lights at its headquarters and branches across Qatar.

Reinforcing its commitment to sustainability and social responsibility, Doha Bank, one of the largest commercial banks in Qatar signed the UN Global Compact, a UN policy initiative encouraging businesses worldwide to adopt sustainable and socially responsible policies. The Bank has made a cash donation to the Qatar Red Crescent Society and Qatar Cancer Society (QCS), and sponsored the Al Ruwad Business Case Competition and the sixth edition of Qatar International Agricultural Exhibition. Doha Bank has been selected in the FTSE4 Good emerging index due to its continued leadership in environmental, social and governance performance.

Awards:

Due to the strong financial position enjoyed by Doha Bank at the local, regional and global levels and its pioneering role in delivering innovative banking products and services which elevated the banking experience in Qatar to new horizons, the Bank was conferred with appreciation and recognition from a number of specialized institutions in the banking and financial sectors. In addition to the accolades awarded to the Bank in previous years, it was conferred with the award of Qatar Domestic Trade Finance of the Year by the Asian Banking and Finance awards and with the "Best Arab Customers Services" award by World Union Arab Banks Awards and Commendations of Excellence 2018.

Doha Bank has also won the "Best Bank in Capital Position" during the New Age Banking Summit, and conferred with the 'Golden Peacock Global Award for Excellence in Corporate Governance' by the Institute of Directors (IOD). Doha Bank

has also received the 2018 Corporate Excellence Award from CV Magazine in Qatar and won the "Elite Quality Recognition Award for 2018 from JP Morgan, New York" due to outstanding achievements of best-in-class STP. Doha Bank has been ranked first in Qatar and among top three banks in the Arab World in 2018 by ESG Invest in terms of environmental, social and governance. The Bank was also awarded the ISO27001 Certification for Information Security Management Systems for Entire Banking Operations of Doha Bank in The State of Qatar. In recognition of the Bank's continuous compliance with global standards for IT Service Management Doha Bank has been granted the ISO-20000 certification.

Acknowledgement:

The Board of Directors of Doha Bank would like to extend their sincere thanks and gratitude to H.H. the Emir, Sheikh Tamim Bin Hamad Al-Thani, H.E. the Prime Minister, Sheikh Abdullah Bin Nasser Al-Thani, the Minister of Finance, H.E. Mr. Ali Sherif Al-Emadi, the Minister of Commerce and Industry, H.E. Ali Bin Ahmed Al Kuwari H.E. the Governor of Qatar Central Bank, Sheikh Abdullah Bin Saud Al-Thani and to all the officials of Qatar Central Bank, the Ministry of Commerce & Industry, Qatar Financial Markets Authority and Qatar Exchange for their continued cooperation and support.

The Board of Directors would also like to sincerely thank all the shareholders and customers in addition to the Bank's executive management and staff for their cooperation and efforts towards these remarkable achievements.

**Fahad Bin Mohammad
Bin Jabor Al-Thani**
Chairman



First Atm Machine

DOHA BANK AWARDS

Doha Bank has been recognized by various professional institutions for its consistent and strong financial performance as well as its innovative banking products and services. Doha Bank's international expansion strategy has also been identified as one of the key factors of its success and recognized by the Awarding institutions. The awards stand testament to the commitment of Doha Bank to ensure continuous improvement in its product and service quality as well as offer the best possible customer service.

Few of the key awards received in 2018 are as below:

Best Trade Finance Bank in Qatar - 2018

Global Banking & Finance

Best Wholesale Banking Group in Qatar - 2018

Global Banking & Finance

Business Excellence Awards - 2018

Qatar Today

The Golden Peacock Global Award for Corporate Governance - 2018

Institute of Directors

Best Bank in Capital Position - 2018

New Age Banking Awards

Most Outstanding Business Bank - 2018

CV Magazine

Qatar Domestic Trade Finance Bank of the year - 2018

Asian Banking & Finance

Doha Bank & Amwal's "QETF" The first Exchange-traded fund (ETF) in Qatar - 2018

Qatar Stock Exchange

Best Arab Customer Services - 2018

Arab Banks Awards & Commendations of Excellence



Doha Bank Branch in Kuwait



Best Trade Finance Bank in Qatar
Global Banking & Finance
2018



Best Wholesale Banking
Group in Qatar
Global Banking & Finance
2018



Business Excellence Awards
Qatar Today
2018



Doha Bank & Amwal's "QETF" The first
Exchange-traded fund (ETF) in Qatar
Qatar Stock Exchange
2018



Best Bank in Capital Position
New Age Banking Awards
2018



Most Outstanding Business Bank
CV Magazine
2018



Best Trade Finance Bank
Global Finance
2018



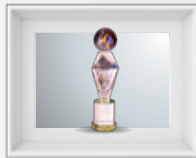
Best Arab Customer Services
Arab Banks Awards &
Commendations of Excellence
2018



Qatar Domestic Trade Finance
Bank of the year
Asian Banking & Finance
2018, 2017, 2016, 2014



The Golden Peacock Global
Award for Corporate Governance
Institute of Directors
2018, 2016, 2015



3G global governance award
Global Good Governance Awards
2017



Qatar Domestic Project Finance
Arab Banks Awards &
Commendations of Excellence
2017



Best Business Bank MEA
Qatar Business Excellence Bank
2017



Best Local Bank in Qatar
EMEA Finance
2017, 2016, 2012, 2011, 2010



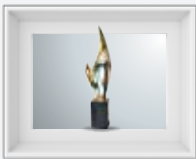
Best Regional Commercial Bank
Banker Middle East
2017, 2016, 2015, 2014, 2013, 2010
2009, 2007 & 2006



Best Bank Governance
Capital Finance International
2017



Most Innovative Bank
in the Middle East
EMEA Finance
2017, 2016, 2010



Best Regional Enterprise Award For
"Excellence in Quality in Banking"
Europe Business Assembly
2017



Best Commercial Bank in Qatar
International Finance Award
2016, 2014, 2013



Best Web/Mobile Banking Services
Banker Middle East
2016, 2015

RETAIL BANKING PRODUCTS & SERVICES

Accounts

- Current Accounts
- Al Dana Saving Accounts
- Flexi Save Accounts
- Fixed Deposit
- Call Accounts
- Smart Saver Accounts
- Al Dana Young Saver Accounts
- Upfront Fixed Deposit
- Green Accounts
- Al Jana
- NRE Accounts

Special Packages

- Welcome Pack for newcomers
- Non Resident Indian Pack
- Non Resident Lebanese Pack
- Overseas Filipino Worker Services
- Non Resident Sri Lanka Services

DBank Channels & Services (Electronic Channels & Services)

- DBank Online
- DBank Mobile
- DBank Watch Banking
- DBank ATM Network
- DBank eBranches
- DBank Dial
- DBank SMS
- DBank Remittances
- DBank Cash Deposit
- DBank Cheque Deposit
- Call Centre
- Utility Bill Payments and recharge e-Vouchers
- Local and International Money Transfers
- D-Cardless Services
- WhatsApp Chat Service
- View and Download Statements

Doha Bank Cards & Payments

Credit Card Services

- Al Riyada Visa Infinite Credit Card
- Visa Platinum Credit Card
- Dream Credit Card
- Lulu Co-Branded Credit Card
- Doha Miles Loyalty Program

Debit Card Services

- Al Riyada Platinum Debit Card
- Mastercard Debit Card
- Payroll Card

Payment Services

- Doha Soq
- Acquiring Services
- Online Payment Gateway

Loans

- Personal Loans (for Qatari Nationals & Expatriates)
- New Car Loans (for Qatari Nationals & Expatriates)
- Housing Loans (New Construction, Under Construction, Freehold & Leasehold)
- Green Mortgage Loan
- Education Loans
- Rental Income Loan
- Airfare Surrogate Loan
- Loan Against Deposit
- Loan Against Cross Border Deposit
- IPO Loan
- Green Car Loan

Bancassurance Services & Products

- Home Insurance
- Travel Insurance
- Medical Insurance
- Personal accident Insurance
- Motor Insurance
- Child Educational Plan
- Retirement/Pension Plan
- Life Insurance
- All General Insurance Products

Hello Doha Services

44456000 - Available 24/7

Al Riyada Customer Service

44456655 - Available 24/7

DOHA BANK BRANCH DIRECTORY

LOCAL BRANCHES

1) Main Branch (202)

P.O Box 3818
Tel: 40153555 / 3550
Fax: 44416631 / 44456837
Telex: 4534-DOHBNK
Swift: DOHBQAQA

2) Mushaireb (203)

P.O Box: 2822
Tel: 44025340 / 5341
Fax: 44376193
Telex: 4825-DBMSB DH
Swift: DOHBQAQA

3) Museum (204)

P.O Box: 32311
Tel: 40153152 / 53
Fax: 40153150
Telex: 4534-DOHBNK
Swift: DOHBQAQA

4) Central Market (206)

P.O Box: 3818
Tel: 40153188 / 89 / 87 / 90
Swift: DOHBQAQA

5) City Center (210)

P.O Box 31490
Tel: 40153350 / 3351
Fax: 44115018
Swift: DOHBQAQA

6) West Bay (211)

P.O Box: 9818
Tel: 40153111 / 3116 / 3105
Fax: 40153100
Telex: 4883-DBBAY DH
Swift: DOHBQAQA

7) Al Kheratiyat (212)

P.O Box: 8212
Tel: 40153515 / 3516
Fax: 44783326 / 44780618
Swift: DOHBQAQA

8) Bin Omran (213)

P.O Box: 8646
Tel: 40153322 / 3323
Fax: 44874670
Swift Code: DOHBQAQA

9) C-Ring Road (215)

P.O Box: 3846
Tel: 40153727 / 40153726
Fax: 40154387
Telex: 4534
Swift: DOHBQAQA

10) Gharafah (216)

P.O Box: 31636
Tel: 40153777 / 3379
Fax: 40153380
Swift Code: DOHBQAQA

11) D-Ring Road (220)

P.O Box 31420
Tel: 40153500 / 3505 / 3727
Fax: 44257646
Swift Code: DOHBQAQA

12) Old Airport Br. (221)

P.O Box 22714
Tel: 40153698 / 3695
Fax: 40153699
Swift: DOHBQAQA

13) Corporate Br. (222)

P.O Box 3818
Tel: 40155755 / 5757 / 5750
Fax: 40155745
Swift: DOHBQAQA

14) Al Mirqab (225)

P.O Box: 8120
Tel: 40153266 / 3267 / 3265
Fax: 40153264
Swift Code: DOHBQAQA

15) Salwa Road (226)

P.O. Box: 2176
Tel: 44257636 / 7626
Fax: 44681768
Telex: 4744-DBSWA DH
Swift: DOHBQAQA

16) Industrial Area (227)

P.O Box: 40665
Tel: 40153600 / 3601
Fax: 44606175
Swift Code: DOHBQAQA

17) Abu Hamour (228)

P.O Box: 47277
Tel: 40153253 / 54
Fax: 40153250
Swift Code: DOHBQAQA

18) Abu Samra (229)

P.O Box: 30828
Tel: 44715634 / 44715623 / 4655
Fax: 44715618 / 31
Swift Code: DOHBQAQA

19) Dukhan (230)

P.O Box: 100188
Tel: 40153310 / 3311
Fax: 44711090
Telex: 4210-DBDKN DH
Swift: DOHBQAQA

20) Al Khor (231)

P.O Box: 60660
Tel: 40153388 / 3389
Fax: 44722157
Swift: DOHBQAQA

22) Al Ruwais (235)

P.O Box: 70800
Tel: 40153304 / 3305 / 3306
Fax: 44731372
Swift: DOHBQAQA

23) Wakra (237)

P.O Box: 19727
Tel: 40153177 / 78 / 40153182
Fax: 40153185
Swift: DOHBQAQA

24) Mesaieed (240)

P.O Box: 50111
Tel: 40153342 / 40153344
40153343 / 44762344
Fax: 44770639
Telex: 4164 DBUSB DH
Swift: DOHBQAQA

25) Al Rayyan (260)

P.O Box: 90424
Tel: 44257135 / 36
Fax: 44119471
Swift: DOHBQAQA

26) Mall of Qatar (265)

P.O Box 24913
Tel: 40153701 / 05 / 3709 / 3711 / 3710
Fax: 44986625
Swift Code: DOHBQAQA

27) Doha Festival City (266)

P.O Box 2731
Tel: 40153299 / 3300
Fax: 44311012
Swift Code: DOHBQAQA

PAY OFFICES

Office Name	Telephone No.	Fax No.
QP, Central Office Bldg, Mesaieed	+974 44762344	
QP, Pay Office, Dukhan	+974 44712298	+974 44712660
Pakistan Embassy	+974 44176196	

E-BRANCHES

Office Name	Telephone No.
Lulu Hypermarket-D Ring Road	+974 44660761 / 44660957
Lulu Hypermarket-Gharafa	+974 44780673 / 44780729
Lulu Al Khor (Al Khor Mall)	+974 40153128 / 40153129 / 40153130
Chamber of Commerce (D Ring Road)	+974 44559182



Starting of Development in Qatar in 1979

OVERSEAS BRANCHES REPRESENTATIVE OFFICES

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Fax: +971 4 321 9972
Mob: +971 5 5555 7638
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Mr. Manish Mathur

Country Manager - India
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Fax: +91 22 2287 5289 / 90
Mob: +91 96199 12379
Email: mmathur@dohabank.co.in

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Mr. Benny Paul

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Email: bpaul@dohabank.co.in

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Email: peterlo@dohabanksh.com.cn

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Mr. Ivan Lew Chee Beng

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Mr. Nezhik Akalan

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