

Innovation.
Performance.
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MAKING AN IMPACT.

**ANNUAL
FINANCIAL
REPORT
2021**



His Highness
Sheikh Hamad Bin Khalifa Al Thani
Father Emir



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



GLOBAL PRESENCE IN
**MAJOR FINANCIAL
HUBS**

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

Opinion

We have audited the 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 2021, 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 2021, and its consolidated financial performance and its consolidated cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRS).

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the

Audit of the Consolidate Financial Statements section of our report. We are independent of the Group in accordance with the International Ethics Standards Board for Accountants International Code of Ethics for Professional Accountants (including International Independence Standards) (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 period. 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.



Impairment of financial assets subject to credit risk

See Notes 3(g), 4(b), 5(a), 5(b), 8, 9, 10, 11, 14 and 19 to the consolidated financial statements.

The key audit matter

We determined this to be a key audit matter because:

- Impairment of financial assets subject to credit risk involves:
 - complex accounting requirements, including assumptions, estimates and judgements underlying the determination of impairment;
 - Expected Credit Loss ("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 COVID-19 pandemic has significantly impacted management's determination of ECL. The assumptions regarding the economic outlook are more uncertain which increases the level of judgement required by the Group in calculating the ECL, and the associate audit risk.
- The Group's financial assets, both on and off-balance sheet, subject to credit risk were QAR 116,647 million, as at 31 December 2021 (2020: QAR 121,199 million), hence a material portion of the consolidated statement of financial position. Furthermore, the net impairment recognized by the Group on these financial assets amounted to QAR 1,485 million, in the year ended 31 December 2021 (2020: QAR 1,365 million), hence a material portion of the consolidated statement of income.



How the matter was addressed in our audit

Our audit procedures in this area included the following, among others:

- Evaluating the appropriateness of the accounting policies adopted based on the requirements of IFRS 9, our business understanding and industry practice.
- Confirming our understanding of management's processes, systems and controls implemented, including controls over ECL model development.
- Identifying and testing the relevant controls.
- Involving information technology audit (ITA) specialists to test IT systems and relevant controls.
- Evaluating the reasonableness of management's key judgements and estimates made in ECL calculations, including selection of methods, models, assumptions and data sources in light of the impact of the COVID-19 pandemic.

Involving Financial Risk Management (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, including the impact of the COVID-19 pandemic; and
- for evaluating the appropriateness and testing the mathematical accuracy of ECL models applied.
- Involving valuation specialists to evaluate the inputs, assumptions and techniques used by the valuers engaged by the Group for the valuation of real estate collateral, relating to the determination of ECL including the impact of the COVID-19 pandemic.
- Assessing the completeness, accuracy and relevance of the input data used for ECL calculations.
- Evaluating the reasonableness of and testing the post-model adjustments particularly in light of the volatility caused due to impact of the COVID-19 pandemic.
- Performing detailed credit risk assessments of a sample of performing and non-performing loans and advances.
- Assessing the adequacy of the Group's disclosures in relation to impairment of financial assets subject to credit risk by reference to the requirements of the relevant accounting standards.



Other Information

The Board of Directors is responsible for the other information. The other information comprises the information included in the Bank's annual report (the "Annual Report"), 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 that date.

Our opinion on the consolidated financial statements does not cover the other information and we do not and will 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, 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.



Responsibilities of 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 for such internal control as the Board of Directors determines is necessary to enable the preparation of 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 ISAs 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 ISAs, we exercise professional judgement and maintain professional scepticism 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 the 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, actions taken to eliminate threats or safeguards applied.

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 period 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

As required by the Qatar Commercial Companies Law No. 11 of 2015 and its related amendments, we also report that:

- i) we have obtained all the information and explanations we considered necessary for the purposes of our audit:
- ii) the Bank has maintained proper accounting records and its consolidated financial statements are in agreement therewith:
- iii) 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:

- iv) we are not aware of any violations of the applicable provisions of the Qatar Commercial Companies Law No. 11 of 2015 or the terms of the Bank's Articles of Association and any 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 2021.

1 March 2022
Doha
State of Qatar

Gopal Balasubramaniam
KPMG
Auditor's Registration No.251
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Auditor's License No. 120153

The background is a dark blue gradient with various data visualization elements. On the left, there are vertical columns of binary code (0s and 1s) in a light blue color. In the center and right, there are several bar charts and line graphs. The bars are in shades of red, orange, and yellow. The lines are thin and colored in red, orange, and yellow. There are also several circular markers, some solid and some hollow, in various colors (red, orange, yellow, purple) scattered across the image. The overall aesthetic is modern and tech-oriented.

FINANCIAL STATEMENT



Doha Bank Q.P.S.C.

Consolidated Statement of Financial Position

As at 31st December 2021

QAR '000s

	2021	2020
ASSETS		
Cash and balances with central banks	5,887,367	6,895,185
Due from banks	5,364,929	3,673,577
Loans and advances to customers	62,667,285	65,450,036
Investment securities	25,082,873	24,667,333
Investment in an associate	10,758	10,176
Property, furniture and equipment	689,273	714,212
Other assets	1,400,746	2,129,753
TOTAL ASSETS	101,103,231	103,540,272
LIABILITIES		
Due to banks	22,511,391	23,036,764
Customer deposits	50,355,949	55,053,996
Debt securities	1,891,734	328,208
Other borrowings	9,737,521	8,217,193
Other liabilities	2,350,683	3,109,541
TOTAL LIABILITIES	86,847,278	89,745,702
EQUITY		
Share capital	3,100,467	3,100,467
Legal reserve	5,094,607	5,094,574
Risk reserve	1,029,600	849,600
Fair value reserve	163,693	152,992
Foreign currency translation reserve	(65,550)	(62,587)
Retained earnings	933,136	659,524
TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE BANK	10,255,953	9,794,570
Instruments eligible as additional capital	4,000,000	4,000,000
TOTAL EQUITY	14,255,953	13,794,570
TOTAL LIABILITIES AND EQUITY	101,103,231	103,540,272

The consolidated financial statements were approved by the Board of Directors on 9 February 2022 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 31st December 2021

QAR '000s

	2021	2020
Interest income	3,557,575	3,743,770
Interest expense	(972,390)	(1,423,979)
Net interest income	2,585,185	2,319,791
Fee and commission income	460,355	416,434
Fee and commission expense	(157,226)	(112,094)
Net fee and commission income	303,129	304,340
Gross written premium	42,580	40,827
Premium ceded	(18,263)	(16,144)
Net claims paid	(31,377)	(21,446)
Net (loss) / income from insurance activities	(7,060)	3,237
Net foreign exchange gain	153,622	105,843
Net income from investment securities	32,012	183,677
Other operating income	39,567	20,221
	225,201	309,741
Operating income	3,106,455	2,937,109
Staff costs	(466,905)	(441,234)
Depreciation	(105,100)	(117,290)
Net impairment reversal / (loss) on investment securities	14,918	(34,680)
Net impairment loss on loans and advances to customers	(1,419,481)	(1,368,742)
Net impairment (loss) / reversal on other financial assets	(80,422)	38,299
Other expenses	(303,911)	(309,119)
	(2,360,901)	(2,232,766)
Profit before share of results of associate and tax	745,554	704,343
Share of results of associate	765	(50)
Profit before tax	746,319	704,293
Income tax expense	(42,545)	(1,269)
Profit	703,774	703,024
Earnings per share:		
Basic and diluted earnings per share (QAR)	0.23	0.16

Doha Bank Q.P.S.C.

Consolidated Statement of Comprehensive Income

For the year ended 31st December 2021

QAR '000s

	2021	2020
Profit	703,774	703,024
Other comprehensive income		
Items that are or may be subsequently reclassified to income statement:		
Foreign currency translation differences for foreign operations	(2,963)	(3,741)
<i>Movement in fair value reserve (debt instruments – IFRS 9):</i>		
Net change in fair value	(261,138)	631,133
Net amount transferred to consolidated statement of income	253,635	(635,935)
	(10,466)	(8,543)
Items that will not be reclassified subsequently to statement of income		
Net change in fair value of equity investments designated at FVOCI (IFRS 9)	18,204	2,751
Total other comprehensive income / (loss)	7,738	(5,792)
Total comprehensive income	711,512	697,232

Doha Bank Q.P.S.C.

Consolidated Statement of Changes in Equity

For the year ended 31st December 2021

QAR '000s

	Total equity attributable to equity holders of the Bank							Total	Instrument eligible as additional Tier 1 capital	Total equity
	Share capital	Legal reserve	Risk reserve	Fair value reserve	Foreign exchange translation reserve	Retained earnings				
Balance at 1 January 2021 (Audited)	3,100,467	5,094,574	849,600	152,992	(62,587)	659,524	9,794,570	4,000,000	13,794,570	
<i>Total comprehensive income:</i>										
Profit	-	-	-	-	-	703,774	703,774	-	703,774	
Other comprehensive income	-	-	-	10,701	(2,963)	-	7,738	-	7,738	
Total comprehensive income	-	-	-	10,701	(2,963)	703,774	711,512	-	711,512	
Transfer to legal reserve	-	33	-	-	-	(33)	-	-	-	
Transfer to risk reserve	-	-	180,000	-	-	(180,000)	-	-	-	
Contribution to social and sports fund	-	-	-	-	-	(17,594)	(17,594)	-	(17,594)	
Transactions with shareholders:										
Dividends paid	-	-	-	-	-	(232,535)	(232,535)	-	(232,535)	
Balance at 31 December 2021	3,100,467	5,094,607	1,029,600	163,693	(65,550)	933,136	10,255,953	4,000,000	14,255,953	

The Bank has proposed a distribution on the Tier 1 capital notes amounting to QAR 196.5 million for the year ended 31 December 2021 which is subject to approval of the QCB.

Doha Bank Q.P.S.C.

Consolidated Statement of Changes in Equity

For the year ended 31st December 2021

QAR '000s

Total equity attributable to equity holders of the Bank									
	Share capital	Legal reserve	Risk reserve	Fair value reserve	Foreign exchange translation reserve	Retained earnings	Total	Instrument eligible as additional Tier 1 capital	Total equity
Balance at 1 January 2020 (Audited)	3,100,467	5,092,948	849,600	155,043	(58,846)	178,702	9,317,914	4,000,000	13,317,914
<i>Total comprehensive income:</i>									
Profit	-	-	-	-	-	703,024	703,024	-	703,024
Other comprehensive loss	-	-	-	(2,051)	(3,741)	-	(5,792)	-	(5,792)
Total comprehensive income	-	-	-	(2,051)	(3,741)	703,024	697,232	-	697,232
Transfer to legal reserve	-	1,626	-	-	-	(1,626)	-	-	-
Transfer to risk reserve	-	-	-	-	-	-	-	-	-
Distribution for Tier 1 capital notes	-	-	-	-	-	(203,000)	(203,000)	-	(203,000)
Contribution to social and sports fund	-	-	-	-	-	(17,576)	(17,576)	-	(17,576)
Transactions with shareholders:									
Dividends paid	-	-	-	-	-	-	-	-	-
Balance at 31 December 2020	3,100,467	5,094,574	849,600	152,992	(62,587)	659,524	9,794,570	4,000,000	13,794,570

Consolidated Statement of Cash Flows

For the year ended 31st December 2021

QAR '000s

	2021	2020
Cash flows from operating activities		
Profit before tax	746,319	704,293
<i>Adjustments for:</i>		
Net impairment loss on loans and advances to customers	1,419,481	1,368,742
Net impairment (reversal) / loss on investment securities	(14,918)	34,680
Net impairment charge / (reversal) on other financial assets	80,422	(38,299)
Depreciation	105,100	117,290
Amortisation of financing cost	18,698	24,995
Net Income from investment securities	(7,751)	(155,471)
(Profit) / loss on sale of property, plant and equipment	(11)	171
Share of results of an associate	(765)	50
Profit before changes in operating assets and liabilities	2,346,575	2,056,451
Change in due from banks	(326,980)	2,795,095
Change in loans and advances to customers	1,303,632	(3,283,569)
Change in other assets	757,463	(561,034)
Change in due to banks	(525,373)	(1,000,184)
Change in customer deposits	(4,698,047)	(3,409,837)
Change in other liabilities	(861,088)	277,281
Social and sports fund contribution	(17,576)	(18,848)
Income tax paid	(39,978)	(1,560)
Net cash used in operating activities	(2,061,372)	(3,146,205)
Cash flows (used in) / from investing activities		
Acquisition of investment securities	(7,084,136)	(5,064,170)
Proceeds from sale of investment securities	6,701,384	7,076,464
Acquisition of property, furniture and equipment	(31,956)	(48,335)
Proceeds from the sale of property, furniture and equipment	13	17
Net cash (used in) / from investing activities	(414,695)	1,963,976
Cash flows from financing activities		
Proceeds from other borrowings	1,520,328	1,358,144
Proceeds from / (repayment of) debt securities	1,544,828	(169,846)
Distribution on Tier 1 capital notes	-	(203,000)
Dividends paid	(232,535)	-
Net cash from financing activities	2,832,621	985,298
Net increase / (decrease) in cash and cash equivalents	356,554	(196,931)
Cash and cash equivalents as at 1 January	7,001,746	7,198,677
Cash and cash equivalents at 31 December	7,358,300	7,001,746
Operational cash flows from interest and dividend:		
Interest received	3,554,742	3,753,833
Interest paid	934,837	1,642,954
Dividends received	24,261	28,206

THE BOARD OF **DIRECTORS**



**H.E. SHEIKH FAHAD BIN
MOHAMMAD BIN JABOR AL THANI**
Chairman

Representing Fahad Mohammad Jabor
Holding Company



**MR. AHMED ABDUL RAHMAN
YOUSEF OBEIDAN**
Vice Chairman



**H.E. SHEIKH ABDUL RAHMAN BIN
MOHAMMAD BIN JABOR AL THANI**
Managing Director



**H.E. SHEIKH FALAH BIN JASSIM
BIN JABOR AL THANI**

Member of Board of Directors

Representing Jassim and Falah Trading
and Contracting Co.



**MR. AHMED ABDULLAH
AHMED AL KHAL**

Member of Board of Directors



**MR. NASSER KHALID NASSER
ABDULLAH AL MESNAD**

Independent Member



**MR. NASSER MOHAMMED ALI
AL MATHKOOR AL-KHALDI**

Independent Member



**MR. ABDULLA ALI ABDULRAHMAN
AL-ABDULLA**

Independent Member

The background features a dark blue grid with various financial data points, including numbers like 60.41, 402.67, 47.51, 45.82, 382.57, 285.67, 75.61, 24.75, 438.37, 24.47, 159.23, 44.39, 24.47, 856.75, 45.82, 325.85, and 24.47. There are also several upward-pointing arrows and a large, glowing blue arrow pointing towards the top right. A large, dark blue curved shape is at the bottom right, partially overlapping the text.

**BOARD OF
DIRECTORS'
REPORT**
FOR THE FINANCIAL
YEAR ENDING
31ST DECEMBER 2021

Despite the global challenges, beginning with global crises and then Covid-19, Doha Bank continued the success journey of the previous years by maintaining outstanding financial results as well as a commendable performance at the financial, organizational and service delivery levels. During 2021, 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. Focusing on risk and capital management, implementing advanced technology to provide customer-centric solutions, employing highly qualified and experienced professionals at various key senior positions, and optimizing the domestic branch network were also among the accomplishments.

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 globe.

Domestically, Doha Bank's network inside Qatar includes a total of 24 branches, 2 pay offices, 3 e-branches, and 96 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. Furthermore, the bank has 14 representative offices located in Singapore, Turkey, Japan, China, UK, South Korea, Germany, Australia, Canada, Hong Kong, South Africa, Bangladesh, Sri Lanka and Nepal.

The bank also owns Sharq Insurance Company, which is fully owned by Doha Bank and has a strategic share of 44.02% of the capital of Doha Brokerage and Financial Services, which is an Indian Brokerage Company positioned to practice brokerage and asset management businesses.

With a view to strengthening the lending capacity and improving the competitive edge and prospects for achieving the strategic goals, Doha Bank during the past years focused on enhancing 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 on 15/3/2021, the shareholders unanimously approved the issuance of debt bonds within the bank's EMTN programme of USD 2 billion that were previously approved by the General Assembly meeting dated 7/3/2018 with the aim to diversify the funding sources and enhance the liquidity position of the bank.

The financial statements for the year 2021 showed that the total assets reached to QR 101.1 billion.

Net loans and advances reached QR 62.7 billion. The investment portfolio amounted to QR 25.1 billion. Customer deposits amounted to QR 50.4 billion and the total shareholder's equity reached 14.3 billion. Income statement showed that net interest income reached QR 2.6 billion with an increase of 11.4%, and that operating income reached QR 3.1 billion. It also shows that the bank has achieved a net profit of QR 704 Mn at the end of 2021 after taking additional extraordinary provision during the year for more caution. The earning per share was QR 0.16 and the return on average shareholders' equity was 5.2% and the return on average assets was 0.69%.

Based on these results, the Board of Directors passed a resolution in its meeting held on 9th of February 2022 recommending the General Assembly of the Shareholders to approve the distribution of cash dividends for QR (0.075) per share.

Future Plan of the Bank

Doha Bank has maintained its position as one of the key players in Qatar's banking industry. This has been achieved through bank's strategy, which encompass seven strategic guiding principles and 5R model. Doha Bank will continue focusing on customer experience enhancement, revenue optimization and cost reduction opportunities. In addition to this, we understand that geopolitical, macro-economic and other global changes can have impact on the industry and the bank's operating environment; accordingly, risk and capital management will also remain one of the core attention areas for the bank. Considering the rapid evolution to technological landscape, Doha Bank is considering automation, digitization and innovation at the heart of its strategy. We will continue embracing emerging technologies to build customer-centric solutions. Moreover, our culture inspires empowerment, accountability and talent development, which along with our values will drive the bank's progress towards a better future.

As the financial services industry stands at an inflection point, and several disruptive forces such as digitization, competitive pressure, and fast evolving regulations are enforcing a bigger change; Doha Bank remains fully committed towards its customers, shareholders, people and larger society.

Products and Services

As you know, the economic situation that the world is witnessing due to the coronavirus pandemic and the measures taken by most countries of the world to confront the rapid spread of the presents an alarming health crisis that the world is grappling with, which has negatively affected humanity and the global economy.

Doha Bank has continued to take all possible immediate proactive measures to respond to the coronavirus situation and keep customers safe, while maintaining the expected customer service levels. This has created a pressing opportunity for the bank to speed up all initiatives on the digital transformation

journey which earned the bank a position as one of the most influential brands by an independent research conducted by Stat IPSOS. This came as a result of the bank's upbeat concentration on delivering digital services through all alternative channels while encouraging customers to replace their physical visits to Doha Bank branches. This was highly enticed through continued major digital activation campaigns reinforced with customer incentives to speed up the penetration for digital services and increased usage with a whopping 100% increase in active users and 42% increase in financial transactions on digital channels in 2020-2021.

On the digital vanguard, Doha Bank has rolled out the face and voice biometric features on the mobile app, brought the expediency of downloading IBAN certificates, transaction receipts, activating credit cards and generating card PINs, updating personal information through mobile and online banking and additionally downloading e-statements through online banking.

Correspondingly, in efforts to enhance the overall customer experience, Doha Bank has launched a complaints management solution; for resolving all inquiries at all customer touchpoints effectively with enhanced TATs. With a strong customer focus, we uninterruptedly drove on directing customer surveys to enhance the overall performance of our digital channels reflected in our latest overall satisfaction rating for Doha Bank mobile apps at 4.7/5 on both the Google Store and Google Play. Also, this year Doha Bank continued to focus its efforts on expanding its payment gateway business through customer acquisitions.

In 2021, the bank continued to enhance its Doha Easy Pay Wallet with which customers can enjoy quick, safe, and seamless payments by adding their Doha Bank Credit or Debit Cards to their Doha Easy Pay App. Customers can download Doha Easy Pay App from the Apple Store or the Google Play Store which enables them to perform payments for their retail purchases by simply scanning the QR Code. In addition, Doha Easy Pay also enables the users to make fund transfers to beneficiaries instantly by linking their Doha Bank Debit Card to Doha Easy Pay wallet. Users have responded well to Doha Easy Pay, and the number of customers who have downloaded the app has surpassed 27,000 by December 2021.

Correspondingly, with an overarching objective on enhancing the transaction-based processing and delivering a digital first banking experience we put extensive efforts on customer education and support and branch transaction offloading echoed in an 88% of cash deposit volumes including corporate clients, conducted on Doha Bank cash deposit machines in 2021.

With a view to maintain the highest level of performance within the Retail Banking Group and in efforts to deliver personalized services mainly to Doha Bank's affluent segment, Doha Bank has been delivering a suite of the best banking products and services and exceptional bancassurance products with

the leading insurance provider MetLife which made the bank the winner of the "Highest Number of Issued Policies" Award by MetLife in the entire Gulf region for 2020. This is certainly owed to the confidence and regard customers have for Doha Bank as their preferred bank and trusted leading financial institution in Qatar.

This year Doha Bank has been keen on delivering more exciting campaigns for customers with valuable perks and rewards. Marking the Qatar National Day and the 18th anniversary of Al Dana Saving Program and its achievements and success stories, Doha Bank has launched the Al Dana 2021 Scheme which runs until 31st January 2022 and offered a wide array of valuable cash prizes featuring a mega draw of QAR 1 Million for one winner as well as 2 special draws of QAR 100 Thousand each for two winners. Besides, Doha Bank Al Dana customers were entitled to other unique rewards including, QAR 10,000 for 20 winners each and QAR 5,000 for 20 winners each.

In 2021, Doha Bank launched a number of campaigns bundled with a host of benefits which feature an amazing collection of privileges across all product categories includes competitive range of personal finance options at preferential rates with loan repayment holidays and credit cards benefits catering to the customer's lifestyle needs. The bank also extended the personal loan campaign cashback up to QAR 5,000 to enhance the customer acquisitions and buyouts and offered digital loan campaigns through digital channels for existing customer top ups, in addition to rewards to attract new Qatari customers by enabling them to avail personal loans with a 2.5% interest rate and a 6-month grace period for repayment if their loans are transferred to Doha Bank. This is in addition to the car loan campaign, which provides free comprehensive insurance for the first year with an interest rate of 1.99%.

In efforts to maintain the leadership position for card usage and issuance in the market, and after launching the new VISA metal card with a wide range of luxurious privileges, Doha Bank has worked to provide and increase the value offered to customers by introducing new products such as Visa Signature and Visa Platinum to attract new customers, as well as an innovative cashback card offer that gives customers 10% cashback on all cash shopping categories. The bank also launched a selection of corporate card solutions. The bank continued to engage card customers in several acquisition and spending campaigns, including the iPhone giveaways and loan campaign, in addition to entering into a wide range of business partnerships with a number of merchants and online mobile applications, including 51-East, Fox and Novo cinemas, and the Doha Bank ENTERTAINER application. This is in addition to the contactless payment campaigns with Doha Bank credit cards.

Building on its service excellence, Doha Bank strived to provide our Wholesale Banking customers with channels, products, services and solutions to cater to their banking requirements with utmost ease and convenience—all in the most secured manner.

As part of this endeavor Doha Bank launched this year multiple digital services. A number of new products and services were introduced to help our corporate customers achieve greater success, including new ATMs that allow customers to deposit large amounts of cash and cheques without having to visit a branch. This in addition to the release of the cheque book request through Tadbeer platform which offers Cash Management Services to Doha Bank Wholesale Banking customers and contributes to their company's operational efficiency, promotes reduction in operating cost through and facilitates better accounting and reconciliation with focus on liquidity optimization, with Doha Bank Tadbeer platform our Wholesale Banking customers can also execute their Utility Bill payments and Payroll payments for their employees with no hassle. In order to provide customers with an automated reconciliation tool, the bank started to send account statements electronically using Secure File Transfer Protocol. Electronic forms for Cash management and Trade were put in production, facilitating clients with easier execution of their transaction applications.

Also, in light of the market impact due to the COVID-19 outbreak, the bank focused on the shift from brick to click and in line with the Country's strategic vision, made significant progress in terms of moving paper transactions to electronic mode. There has been a sizeable increase in Online penetration whereby the online transaction ratio increased from 63% to 74% for Local funds transfer and from 29% to 45% for International funds transfer. A new Tariff of charges was implemented for the Wholesale Banking customers.

Also the bank has conducted a series of Client Interactions on Payments and Cash Management Innovation via internet and partnered with Visa, NCR Corporation and Progress Soft Qatar to provide its clients with insights into the emerging trends and technological advancements in the Banking industry. Due to COVID-19, the bank also rolled the National Response Guarantee Program in partnership with QDB to facilitate financing of emergency salary and rental fee requirements of affected Sectors.

On the CSR front, Doha Private Banking sponsored youth development programs with the International Center for Sports Security (ICSS) to promote employment and career development with a positive community impact. Seven trainees living in Qatar and abroad were sponsored by Doha Private Banking to work on various projects: house of international sports, global digital community, development of COVID-19 protocols on sporting activities, guide for policy makers on the security of major sporting events, tools for exchange of information, child protection & Save the Dream. The bank also held a blood donation drive in partnership with Hamad Medical Corporation, supported the breast cancer awareness month initiatives, and participated in the Ministry of Municipality and Environment's beach clean-up and tree planting activities. In addition, the bank donated cash aid to support Qatar Charity's "Educate

Me... Let the Hope Continues" campaign which is expected to benefit 8,000 students inside Qatar and orphaned students in 11 countries around the world. Furthermore, the bank contributed QAR 200,000 to Qatar Red Crescent Society (QRCS) in donations to support the seventh edition of its annual 'Warm Winter' campaign aimed at providing essential needs during the cold winter months to refugees and displaced people from conflict-ridden countries.

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 "Best Trade Finance Bank" by Global Finance, the "3G Financial Services Award" award, and the "Best Digital Wallet" and "Best Digital Wallet App Qatar" awards by Global Business Review and International Business Magazine. The bank also received the "Best Digital Bank in Qatar" by World Economic Magazine, the "Best Commercial Bank in Qatar" at the World Business Outlook Awards, and the "Triumph Award" at Bizz AMEA awards for Doha Bank's triumph in the areas of technology and sustainable development. In addition, Mastercard has recognized Doha Bank as the fastest growing Mastercard Payment Gateway Services (MPGS) partner, thus acknowledging the bank's leading efforts in accelerating the adoption and use of digital payments in the country.

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 Khalid Bin Khalifa Al-Thani, H.E. the Minister of Finance, Mr. Ali Bin Ahmed Al Kuwari, H.E. the Minister of Commerce and Industry, H.E. Sheikh Mohammed Bin Hamad Bin Qassim Al Thani, H.E. the Governor of Qatar Central Bank, Sheikh Bandar Bin Mohammed 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.

Fahad Bin Mohammad Bin Jabor Al-Thani
Chairman



DOHA BANK
AWARDS

2021



First Bank Live In CEMEA with Smarter Stand-In Processing (STIP)
Visa



Best Digital Wallet App Qatar
International Business Magazine LLC



Best Trade Finance Provider
Global Finance



3G Excellence in Corporate Governance Award
Global Good Governance (3G) Awards



3G Financial Services Award Global Good Governance (3G) Awards
Global Good Governance (3G) Awards



Best Digital Payment App 'Doha Pay'
World Business Outlook Awards



Best Commercial Bank Qatar
World Business Outlook Awards



Fastest Growing Mastercard Payment Gateway Services Partner in Qatar
Mastercard



Best Digital Wallet App Qatar
Global Business Review Magazine Award



Best Digital Bank Qatar
World Economic Magazine Awards



Best CSR Bank - Business Tabloid Banking & Finance Awards

2020



Best Trade Finance Bank
New Age Banking Summit Awards



Best Trade Finance Provider
Global Finance



Best Employer Brand Award
World HRD Congress



Best Digital Bank
Global Economics Awards



The Golden Peacock Global Award for Sustainability
Institute of Directors



Outstanding Crisis Leadership - Community Award
Global Finance

2019



3G Financial Services Award
Global Good Governance (3G) Awards



Best Trade Finance Bank in Qatar
Global Banking & Finance



The BIZZ - World Business Leader Award
World Confederation of Businesses



Best Customer Services & Alternative Banking Channels
World Union of Arab Bankers



Corporate & Investment Bank of the Year - Qatar
Asian Banking & Finance



Qatar Domestic Cash Management Bank of the Year
Asian Banking & Finance



The Golden Peacock Global Award for Corporate Governance
Institute of Directors



Best Talent Acquisition Team
LinkedIn



Best Partner Bank Award
Qatar Development Bank

A close-up photograph of a person's hands using a payment terminal. One hand is holding a card, and the other is holding a receipt. The background is blurred, showing a wooden desk and a chair. The image has a blue and purple color overlay.

**RETAIL
BANKING**
PRODUCTS
AND SERVICES



Accounts

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



Special Packages

- Non Resident Indian Pack
- Overseas Filipino Worker Services
- Non Resident Sri Lanka Services
- NRE Accounts



DBank Channels & Services (Electronic Channels & Services)

- DBank Online
- DBank Mobile
- DBank Watch Banking
- DBank ATM Network
- DBank eBranches
- DBank Dial
- Call Centre
- Utility Bill Payments and recharge e-Vouchers
- Local and International Money Transfers
- D-Cardless Services
- WhatsApp Chat Service
- E-Statements
- Instant Card Activation
- ITM (Interactive Teller Machine)



Doha Bank Cards & Payments

Credit Card Services

- Al Riyada Visa Infinite Credit Card
- Qatar Airways Privilege Club Visa Infinite Credit Card
- Qatar Airways Privilege Club Visa Signature Credit Card
- FIFA World Cup™ Visa Infinite Credit Card
- FIFA World Cup™ Visa Signature Credit Card
- FIFA World Cup™ Visa Platinum Credit Card
- Visa Cashback Credit Card
- Visa Signature Credit Card
- Visa Platinum Credit Card
- Lulu Platinum Mastercard Credit Card



Debit Card Services

- Doha Bank Mastercard Debit Card
- Doha Bank Mastercard World Debit Card
- Doha Bank Mastercard World Elite Debit Card



Corporate Card Services

- Visa Corporate Cards



Payment Services

- Doha Sooq
- Merchant Acquiring Services
- Online Payment Gateway
- Doha Pay Digital Wallet
- Qatar Mobile Payment System (QMPS)



Loans

- Personal Loans
- Car Loans
- Housing Loans
- Green Auto Loan
- Green Home Loan
- Rental Income Loan
- Loan Against Deposit
- Loan Against NRE Deposit
- IPO 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 Museum (204)

P.O Box: 23250
Tel: 40153152 / 53
Fax: 40153150
Telex: 4534-DOHBNK
Swift: DOHBQAQA

3 City Center (210)

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

4 Bin Omran (213)

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

5 C-Ring Road (215)

P.O Box: 3846
Tel: 40153726 / 3725 / 3721
Swift: DOHBQAQA

6 Gharafah (216)

P.O Box: 31636
Tel.: 40153377 / 3379
Fax: 40153380
Swift Code: DOHBQAQA

7 D-Ring Road (220)

P.O Box 31420
Tel: 40153726 / 3725 / 3721
Swift Code: DOHBQAQA

8 Old Airport Br. (221)

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

9 Corporate Br. (222)

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

10 Al Mirqab (225)

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

11 Salwa Road (226)

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

12 Industrial Area (227)

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

13 Abu Hamour (228)

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

14 Abu Samra (229)

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

15 Dukhan (230)

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Tel: 40153310 / 3311
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Swift: DOHBQAQA

16 Al Khor (231)

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Fax: 44722157
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17 Ras Laffan (233)

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Tel: 40153388 / 3389
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Swift: DOHBQAQA

18 Al Ruwais (235)

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

19 Wakra (237)

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

20 Mesaieed (240)

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

21 Al Rayyan (260)

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

22 Mall of Qatar (265)

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

23 Doha Festival City (266)

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

24 North Gate Mall (267)

P.O Box 2980
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Lulu Hypermarket – Gharafa	+974 44780673 / 44780729
Lulu Al Khor (Al Khor Mall)	+974 40153128 / 40153129 / 40153130



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