

**ANNUAL**  
**SUMMARY REPORT**  
**2016**



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



**UAE**



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

## Report on the Audit of the Consolidated Financial Statements

### Opinion

We have audited the consolidated financial statements of Doha Bank Q.S.C. (the "Bank") and its subsidiaries (together referred to as the "Group"), which comprise the consolidated statement of financial position as at 31 December 2016, and the consolidated income statement, consolidated statement of comprehensive income, consolidated statement of changes in equity and consolidated statement of cash flows for the year then ended, and notes to the consolidated financial statements, including a summary of significant accounting policies.

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 2016, and its consolidated financial performance and its consolidated cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and the applicable provisions of Qatar Central Bank regulations.

### 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 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 consolidated financial statements in the State of Qatar, and we have fulfilled our other ethical responsibilities in accordance with these requirements. 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. For each matter below our description of how our audit addressed the matter is pro-

vided in that context.

We have fulfilled the responsibilities described in the Auditor's responsibilities for the audit of the consolidated financial statements section of our report, including in relation to these matters. Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatement of the consolidated financial statements. The results of our audit procedures, including the procedures performed to address the matters below, provide the basis for our audit opinion on the accompanying consolidated financial statements.

### Impairment of loans and advances to customers

Determining the adequacy of impairment allowance on loans and advances to customers is a key area of judgement for the management. The Qatar Central Bank ("QCB") regulations require banks to estimate impairment allowance in accordance with the International Financial Reporting Standards and the applicable provision QCB regulations. The International Financial Reporting Standards require estimation of impairment loss when there is objective evidence of impairment and the loss is measured as the difference between the present value of estimated future cash flows and the carrying amount of the loan. Note 10 to the consolidated financial statements provides details relating to the impairment of loans and advances.

Due to the significance of loans and advances to customers, subjectivity in identifying impairment indicators and estimation uncertainty in measuring impairment loss, this is considered a key audit risk.

Our procedures included, selecting samples of loans and advances based on our judgement and considering whether there is objective evidence that impairment exists on these loans and advances. We also assessed whether impairment losses for non-performing loans and advances were reasonably determined in accordance with the requirements of IFRS and applicable provisions of QCB regulations. In addition, we considered, assessed and tested relevant controls over credit granting, booking, monitoring and settlement, and those relating to the calculation of credit provisions.

With respect to the collective impairment on loans and advances to customers, we tested management's calculation to assess the adequacy of the Group's collective impairment in accordance with the requirements of the QCB regulations and International Financial Reporting Standards.

### Impairment of Investment securities

The Group's investment securities, as set out in Note 11 to the consolidated financial statements, consist of held for trading, available-for-sale ("AFS") and held-to-maturity ("HTM") investments. Held for trading and available-for-sale financial investments are carried at fair value while held-to-maturity investments are carried at amortised cost.

The International Financial Reporting standards require assessment at each reporting date to determine whether there is objective evidence that an investment is impaired. In the case of equity investments classified as AFS, objective evidence would include a significant or prolonged decline in the fair value of the investment below its cost. 'Significant' is evaluated against the original cost of the investment and 'prolonged' against the period in which the fair value has been below its original cost. Impairment loss is recognised for debt securities classified as AFS and HTM if there is objective evidence of impairment due to credit-related factors.

Identifying impairment indications and the determination of what is 'significant' or 'prolonged' requires management judgement. In making this judgement, the management evaluates, amongst other factors, the duration or extent to which the fair value of an investment is less than its cost.

Due to the subjectivity in assessment of impairment indicators, use of estimations and assumptions in measuring impairment losses and the magnitude of the account balance, this is considered to be a key audit matter.

Our procedures included, review of management impairment assessment on investment securities (both equity investment securities and debt securities) to determine whether there was objective evidence of impairment on these investments. We also checked the impairment allowance computation to assess whether impairment losses for investment securities were determined in accordance with the requirements of IFRS and applicable provisions of QCB regulations.

### Other information

The Board of Directors is responsible for the other information. The other information comprises the information included in the annual report, but does not include the consolidated financial statements and our auditor's report thereon. The annual report is 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 when it becomes available 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.

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

### Responsibilities of the Board of Directors and the Board Audit Committee 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 IFRSs and the applicable provisions of Qatar Central Bank 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.

The Board Audit Committee is responsible for overseeing the Group's financial reporting process.

### 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 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 considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of user 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 skepticism throughout the audit. We also:

- Identify and assess the risk 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 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 auditor's report to the related disclosures in the consolidated financial statements or, if such disclosure is 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 Audit Committee 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 Audit Committee 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 Audit Committee, we determine those matters that were most of 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 disclosures 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, which we considered necessary for the purpose of our audit. We confirm that we are not aware of any contraventions by the Bank of its Articles of Association, the applicable provisions of Qatar Central Bank Law No. 13 of 2012 and of the Qatar Commercial Companies Law No. 11 of 2015, during the financial year that would materially affect its activities or its financial position.

**Firas Qoussous**  
**Partner**  
**(Qatar Auditors Registry Number 236)**  
**Date 30 January 2017**

**Ernst & Young**  
**State of Qatar**



# CONSOLIDATED STATEMENT OF FINANCIAL POSITION

## AS AT 31 DECEMBER 2016

	2016 QAR'000	2015 QAR'000
<b>ASSETS</b>		
Cash and balances with central banks	4,260,410	3,562,821
Due from banks	10,505,250	10,385,414
Loans and advances to customers	59,186,222	55,595,004
Investment securities	14,706,110	12,198,232
Investment in an associate	10,343	8,908
Property, furniture and equipment	770,845	785,787
Other assets	925,769	752,766
<b>TOTAL ASSETS</b>	<b>90,364,949</b>	<b>83,288,932</b>
<b>LIABILITIES</b>		
Due to banks	12,275,336	8,776,130
Customer deposits	55,729,950	52,766,613
Debt securities	1,819,598	2,587,728
Other borrowings	4,994,474	3,452,534
Other liabilities	2,165,056	2,518,809
<b>TOTAL LIABILITIES</b>	<b>76,984,414</b>	<b>70,101,814</b>
<b>EQUITY</b>		
Share capital	2,583,723	2,583,723
Legal reserve	4,317,561	4,316,950
Risk reserve	1,372,000	1,292,000
Fair value reserves	(103,412)	(269,676)
Foreign currency translation reserve	(24,991)	(19,825)
Proposed dividend	775,117	775,117
Retained earnings	460,537	508,829
<b>TOTAL EQUITY ATTRIBUTABLE TO SHAREHOLDERS OF THE BANK</b>	<b>9,380,535</b>	<b>9,187,118</b>
Instruments eligible as additional capital	4,000,000	4,000,000
<b>TOTAL EQUITY</b>	<b>13,380,535</b>	<b>13,187,118</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>90,364,949</b>	<b>83,288,932</b>


These consolidated financial statements were approved by the Board of Directors on 22 January 2017 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

# CONSOLIDATED INCOME STATEMENT

For the year ended 31 December 2016

	2016 QAR'000	2015 QAR'000
Interest income	<b>3,181,459</b>	2,842,175
Interest expense	<b>(1,108,349)</b>	(794,570)
<b>Net interest income</b>	<b>2,073,110</b>	2,047,605
Fee and commission income	<b>502,948</b>	537,297
Fee and commission expense	<b>(43,169)</b>	(40,752)
<b>Net fee and commission income</b>	<b>459,779</b>	496,545
Gross written premium	<b>93,204</b>	88,294
Premium ceded	<b>(45,313)</b>	(35,108)
Net claims paid	<b>(31,333)</b>	(26,263)
<b>Net income from insurance activities</b>	<b>16,558</b>	26,923
Foreign exchange gain	<b>102,246</b>	97,541
Income from investment securities	<b>43,120</b>	69,541
Other operating income	<b>54,879</b>	73,428
	<b>200,245</b>	240,510
<b>Net operating income</b>	<b>2,749,692</b>	2,811,583
Staff costs	<b>(516,304)</b>	(520,524)
Depreciation	<b>(93,642)</b>	(81,800)
Impairment loss on investment securities	<b>(139,499)</b>	(109,652)
Net impairment loss on loans and advances to customers	<b>(480,224)</b>	(313,350)
Other expenses	<b>(467,979)</b>	(428,327)
	<b>(1,697,648)</b>	(1,453,653)
Share of results of the associate	<b>(46)</b>	168
<b>Profit for the year before tax</b>	<b>1,051,998</b>	1,358,098
Income tax expense	<b>1,783</b>	(4,569)
<b>Profit for the year</b>	<b>1,053,781</b>	1,353,529
<b>Earnings per share</b>		
Basic earnings per share (QAR per share)	<b>3.23</b>	4.58
Diluted earnings per share (QAR per share)	<b>3.23</b>	4.58

# CONSOLIDATED STATEMENT OF COMPEHENSIVE INCOME

For the year ended 31 December 2016

	2016 QAR'000	2015 QAR'000
<b>Profit for the year</b>	<b>1,053,781</b>	1,353,529
<b>Other comprehensive income:</b>		
Other comprehensive income to be reclassified to profit or loss in subsequent periods:		
Foreign currency translation differences for foreign operations	<b>(5,166)</b>	(9,230)
Net change in fair value of available-for-sale investment securities	<b>166,264</b>	(212,102)
<b>Net other comprehensive income (loss) to be reclassified to profit or loss in subsequent periods</b>	<b>161,098</b>	(221,332)
Items not to be reclassified to profit or loss in subsequent periods	-	-
<b>Other comprehensive income (loss)</b>	<b>161,098</b>	(221,332)
<b>Total comprehensive income for the year</b>	<b>1,214,879</b>	1,132,197

## CONSOLIDATED STATEMENT

## OF CHANGES IN EQUITY

For the year ended 31 December 2016

	Equity attributable to shareholders of the Bank								Instrument eligible as additional 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	Proposed dividend QAR'000	Retained earnings QAR'000	Total QAR'000		
Balance as at 1 January 2016	2,583,723	4,316,950	1,292,000	(269,676)	(19,825)	775,117	508,829	9,187,118	4,000,000	13,187,118
Total comprehensive income for the year:										
Profit for the year	-	-	-	-	-	-	1,053,781	1,053,781	-	1,053,781
Other comprehensive income	-	-	-	166,264	(5,166)	-	-	161,098	-	161,098
Total comprehensive income for the year	-	-	-	166,264	(5,166)	-	1,053,781	1,214,879	-	1,214,879
Transfer to legal reserve	-	611	-	-	-	-	(611)	-	-	-
Transfer to risk reserve	-	-	80,000	-	-	-	(80,000)	-	-	-
Distribution for Tier 1 Capital notes	-	-	-	-	-	-	(220,000)	(220,000)	-	(220,000)
Contribution to social and sports fund	-	-	-	-	-	-	(26,345)	(26,345)	-	(26,345)
Dividends paid	-	-	-	-	-	(775,117)	-	(775,117)	-	(775,117)
Proposed dividends	-	-	-	-	-	775,117	(775,117)	-	-	-
Balance as at 31 December 2016	2,583,723	4,317,561	1,372,000	(103,412)	(24,991)	775,117	460,537	9,380,535	4,000,000	13,380,535



## Equity attributable to shareholders of the Bank

	Share capital QAR'000	Legal reserve QAR'000	Risk reserve QAR'000	Fair value reserve QAR'000	Foreign currency translation reserve QAR'000	Proposed dividend QAR'000	Retained earnings QAR'000	Total QAR'000	Instrument eligible as additional capital QAR'000	Total equity QAR'000
Balance as at 1 January 2015	2,583,723	4,313,177	1,140,000	(57,574)	(10,595)	1,033,489	290,533	9,292,753	2,000,000	11,292,753
Total comprehensive income for the year:										
Profit for the year	-	-	-	-	-	-	1,353,529	1,353,529	-	1,353,529
Other comprehensive income	-	-	-	(212,102)	(9,230)	-	-	(221,332)	-	(221,332)
Total comprehensive income for the year	-	-	-	(212,102)	(9,230)	-	1,353,529	1,132,197	-	1,132,197
Transfer to legal reserve	-	3,773	-	-	-	-	(3,773)	-	-	-
Transfer to risk reserve	-	-	152,000	-	-	-	(152,000)	-	-	-
Distribution for Tier 1 Capital notes	-	-	-	-	-	-	(170,000)	(170,000)	-	(170,000)
issuance of additional tier 1 capital instruments	-	-	-	-	-	-	-	-	2,000,000	2,000,000
Contribution to social and sports fund	-	-	-	-	-	-	(34,343)	(34,343)	-	(34,343)
Dividends paid	-	-	-	-	-	(1,033,489)	-	(1,033,489)	-	(1,033,489)
Proposed dividends	-	-	-	-	-	775,117	(775,117)	-	-	-
Balance as at 31 December 2015	2,583,723	4,316,950	1,292,000	(269,676)	(19,825)	775,117	508,829	9,187,118	4,000,000	13,187,118

THE BOARD OF  
**DIRECTOR'S REPORT**  
FOR THE FINANCIAL YEAR  
ENDING 31<sup>ST</sup> DEC, 2016





## Board Members

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 2016, most of the objectives defined in the bank's strategic plan and intended annual budgets were successfully achieved. The bank enhanced and strengthened its financial position, achieved 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, expanding the network of branches and representative offices at the domestic, regional and global levels.

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 29 branches, 7 pay offices, 9 e-branches, 1 mobile branch and 138 ATMs out of which 14 ATMs are in UAE and 2 ATMs in Kuwait and 2 ATMs in India. Globally, the bank has six branches: Dubai and Abu Dhabi branches in UAE, a branch in

Kuwait and three branches in India. Furthermore, the bank has 13 representative offices located in Singapore, Turkey, Japan, China, UK, South Korea, Germany, Australia, Canada, Hong Kong, South Africa, the Emirate of Sharjah (UAE) and Bangladesh.

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 will enable 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 its lending capacity and improving its competitive edge and prospects for achieving its 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 with the aim of diversifying the funding sources and mitigating the liquidity risks.

The Board of Directors had resolved in their meeting held on 16 November 2016 to submit a recommendation to the Extraordinary General Assembly of the shareholders to increase the capital of the bank by 20 per cent of the current paid-up share capital of the bank through the issuance of 51.7million new shares. The issuance will take place after obtaining the approval of the shareholders and the competent supervisory authorities.

During 2016, Doha Bank achieved noticeable growth rates in most financial indicators where the total assets rose from QR 83.3 Bn in 2015 to QR 90.4 Bn in 2016, an increase of QR 7.08 Bn with a growth rate of 8.5%. The growth rate of loans and advances was 6.5%, an increase from QR 55.6 Bn in 2015 to QR 59.2 Bn in 2016.

The growth rate in total customers' deposits was 5.6% rising from QR 52.8 Bn in 2015 to QR 55.7 Bn in 2016, i.e., an increase of QR 2.96 Bn. Total equity grew by 1.5% to reach QR 13.4 Bn in 2016.

The financial statements of the bank clearly shows that the bank has achieved by the end of 2016 net profit of QR 1,054 Mn compared to QR 1,354 Mn in 2015. These results have reflected positively on the performance ratios, where the return on average equity reached 12.1% and the return on average assets reached 1.21%.

Based on these results, the Board of Directors passed a resolution in its meeting held on 22nd of January 2017 proposing the General Shareholders Assembly to approve the distribution of a cash dividend of QR (3) per share which is equivalent to 30% 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. It also entails implementation of effective risk management strategies both locally and globally and recruiting Qatari nationals and 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 focused on improving and developing Corporate Governance practices, re-organization of business model 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 highest levels of operational performance. The strategy also focuses on achieving continuous growth in the main income items, improving assets quality, diversifying income sources particularly the non-interest income and guaranteeing professional monitoring and management of costs to keep them in line with the banking industry while optimizing funding costs.

### **Products and Services:**

The year 2016 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 of maintaining the highest level of performance within the Retail Banking Group and confronting 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 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 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, Parco Mall and Al-Khor branch. 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. It was also implemented at the Old Airport branch in 2015, and at City Center and Gharrafa branches in 2016. The chosen design was meant to offer customer convenience, guarantee smooth workflow and high service standards and this is currently under implementation at the remaining branches.

During 2015, Doha Bank introduced Tablet Banking, a digitized account opening solution for the first time in Qatar. The new account opening process was engineered with a contemporary twist that will attend to customers' banking needs whereby a customer can open an account and receive his debit card instantly.

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 the ATM card, in addition to e-remittances, SMS messaging, telebanking, mobile-banking, Internet banking and e-branches), the bank



also offered additional mobile banking services that allow users to access their bank accounts easily and make transfers among their own accounts or to any other registered beneficiary of the service, pay utility bills, repay credit card dues, recharge prepaid service cards for both Ooredoo and Vodafone.

Doha Bank introduced the Biometric Access feature for mobile banking application. The new services offered through this application includes local funds transfer, D-Cardless withdrawal, Western Union money transfer, remittances through credit card and Click card reload, etc. 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 also concentrated on improving the information security systems of the bank to protect the users of our mobile phone banking services. New measures were introduced on our website where more effective security features were implemented to safeguard DBank service users. In this connection, Doha Bank launched an enhanced version of its mobile banking application in 2016, 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 app as users are offered the option to use their fingerprints to authenticate their identities and sign into mobile banking instead of entering a user ID and password.

Doha Bank upgraded its card processing system in order to provide quick and efficient service ensuring a better customer experience and 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 was 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 for its continuous compliance to global standards for IT Service Management.

Doha Bank was the first to launch an online shopping portal in the Middle East through its Doha Souq shopping website. Since its launch to the public in 2007, this portal has been achieving impressive success. Now, customers can easily purchase what they need online and pay electronically. Over the past few years, Dohasooq had added many reputed merchants under various segments such as electronics, fashion, watches, jewelry, gifts, food &

beverages, cakes & chocolates and flowers to meet our customers' requirements.

"Tadbeer", on the other hand, which is a unique and innovative product in internet banking was further enhanced to facilitate necessary solutions for customers' cash management, collections, payments, and liquidity both domestically and globally in accordance with the best standards and practices. Through this product, institutions would also be able to monitor, control and centralize receivables and payables via one e-banking system with guaranteed effective controls and financial affairs management in addition to Doha SecureDoc service which provides pickup and delivery of documents, cheques and postdated cheques in a secured way.

For the seventh consecutive year, new privileges were added during 2016 to credit card holders for both old and new customers. Credit card customers were able to earn up to 10% cash back for using their credit cards at Qatar Duty Free, up to 3% for using their cards inside Qatar during June 2016 and up to 5% on all international spending during the period from 15 May 2016 to 31 July 2016. These promotional campaigns are the most attractive in the Qatari market and they encourage most customers to use their credit cards inside and outside Qatar during their summer vacations and during the holy month of Ramadan. Doha Bank also launched its promotional 2016 summer campaign through which complementary Doha Bank-branded travel bags were offered to new customers who applied for Primary Al Riyadh Visa Infinite, Primary Visa Platinum Credit Card or Primary Visa Al Asriya Ladies Credit Card before 30 April 2016.

The Dream cards' Loyalty Scheme was also continued and card holders were able to either redeem the points earned through their purchases instantly from point-of-sale machines available at all participating commercial outlets or use these points for purchasing air tickets. The offers included complementary travel insurance each time the customer purchases airline tickets using these cards. Those who applied for Visa Platinum or Infinite credit card got exclusive free access to the Oryx lounge at Hamad International Airport in addition to getting two supplementary Visa Platinum cards or Al Asriya Ladies Credit Card "free for life".

During 2015 and 2016, we targeted bank's female customers with Al Asriya credit card which is a unique product offering from Doha Bank and the only of its kind in Qatar. It provides various benefits to female customers including a complimentary Cancer Care Insurance with an assured sum of QR 25,000, discounts of up to 25% at some restaurants and stores in addition to the fact that this card and



## Executive Management

two complimentary cards are free for life. On the other hand, Doha Bank entered into partnership with UnionPay International and became the first issuer of UnionPay cards in Qatar.

Doha Bank continued its co-branded credit card with Lulu Hypermarkets with special attractive privileges offered to the card holders. 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. The bank also continued to offer the "Infinite" credit card to Al-Riyada customers to ensure granting them a special and distinguished treatment.

On celebrating the 13th anniversary of Al Dana programme and the success it has made over the past years, we made the rewards structure more attuned to the celebrations of the 13th anniversary of this programme by focusing on core customer strategy of 'Al Dana for Everyone' which meant that there was something for everyone. The programme included (534) rewards, including (10) cash prizes of QR 1 million each, and other (460) monthly cash prizes ranging from QR 2,000 to QR 100,000. Rewards also included giving (10) scholarships to Al Dana Young Savers worth QR 25,000 each, (50) monthly cash prizes of QR 2000 to Al Dana new customers, and (4) quarterly cash prizes of KWD 2,500 for Al Dana customers at Kuwait Branch. The last draw for the millionaire reward worth QR 1 million was held on 14th January 2017 where two Al Dana customers won the millionaire rewards, and other customers won cash prizes ranging from QR 2,000 to QR 100,000. On the same day, 110 prizes worth QR 2.65 million were distributed. Total cash prizes given

to Al-Dana customers by the end of 2016 were QR 13 million, in addition to KWD 10,000.

Recently, Doha Bank signed a MoU with Qatar Finance Business Academy (QFBA) to implement Kafa'a Competency Framework. The agreement makes Doha Bank the first bank in Qatar to sign up for the implementation of Kafa'a – a first-of-its-kind training and competency framework introduced by QFBA for the banking and finance sector in the GCC region – to develop the skills of its employees. In order to create awareness on changing market dynamics as well as to promote the bilateral relationship between GCC, India and various countries in which Doha Bank has its presence, Doha Bank held economic knowledge sharing sessions in India (Kochi), Abu Dhabi, Dubai and Qatar which were all well attended by the business leaders and dignitaries.

In April 2016, Doha Bank hosted a knowledge sharing session on "Business Opportunities in Poland" at Doha Bank's headquarters, and in August 2016, the bank hosted another session in Kochi, India on "GCC-India Bilateral Opportunities". In 2015, Doha Bank hosted the SME customer meet related to the projects financed under Al Dhameen Guarantee program of Qatar Development Bank. Doha Bank also hosted knowledge sharing sessions on various topics encompassing 'Synergetic opportunities between emerging Asia and the GCC', 'Japan electronics technology forum for sustainable development', and 'Economic integration towards a borderless world', in Qatar and Kuwait.

As part of Doha Bank's commitment to raise the awareness of sustainable development issues among students through school and community action, Doha Bank presented selected schools with ECO-Schools Programme awards. The awards recognized 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 hosted a Tree Planting event in Dukhan in support of the Earth Day 2016. In recognition of the strong CSR commitment, Doha Bank received the 'Golden Peacock Global Award for Corporate Social Responsibility'.

#### **Awards:**

Due to the strong financial position enjoyed by Doha Bank at the local, regional and global level 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 banking and financial sectors. In addition to the accolades awarded to the Bank in previous years, it was conferred with the award of the 'Best Regional Commercial Bank' at the Banker Middle East Industry Awards 2016 for the fourth consecutive year, and the award of 'Excellence in Investor Relations' by Qatar Exchange for being the best Qatari company for the mid-cap category on account of displaying best practice and transparency in investor relations. Recently, Doha Bank named as 'Qatar Domestic Trade Finance Bank of the Year' at the Asian Banking and Finance Awards 2016. Doha Bank also won the 'Product of the Year in the Middle East 2016' award from The Asian Banker in recognition of the superior service offered through Doha Bank's Mobile Banking application. The bank was also honored with the 'Golden Peacock Global Award for Excellence in Corporate Governance – 2016' by the Indian Institute of Directors.

#### **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, and the Minister of Finance, H.E. Mr. Ali Sherif Al-Emadi, and the Minister of Economy and Commerce, H.E. Sheikh Ahmed Bin Jassim Bin Mohammad Al-Thani, and H.E. the Governor of Qatar Central Bank, Sheikh Abdullah Bin Saud Al-Thani, and H.E. the Deputy Governor of Qatar Central Bank, Sheikh Fahad Bin Faisal Al-Thani, and to all the officials of Qatar Central Bank, the Ministry of Economy and Commerce, 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**





# 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 2016 are as below:

**Best Regional Commercial Bank - 2016**

Banker Middle East

**Best Commercial Bank in Qatar - 2016**

International Finance Magazine

**Most Innovative Bank in the Middle East - 2016**

EMEA Finance

**Best Local Bank in Qatar - 2016**

EMEA Finance

**Best Domestic Trade Finance Bank in Qatar - 2016**

Asian Banking & Finance Awards

**Best Web/Mobile Banking Services - 2016**

Banker Middle East

**Best Saving Account - 2016**

Banker Middle East

**Best Co-Branded Credit Card - 2016**

Banker Middle East



 <b>Best Regional Commercial Bank Banker Middle East</b> 2016, 2015, 2014, 2013, 2010, 2009, 2007 & 2006	 <b>Best Commercial Bank in Qatar International Finance Award</b> 2016, 2014, 2013	 <b>Most Innovative Bank in the Middle East EMEA Finance</b> 2016, 2010	 <b>Best Local Bank in Qatar EMEA Finance</b> 2016, 2012, 2011, 2010
 <b>Best Domestic Trade Finance Bank in Qatar Asian Banking &amp; Finance Awards</b> 2016, 2014	 <b>Best Web/Mobile Banking Services Banker Middle East</b> 2016, 2015	 <b>Golden Peacock Global Excellence in Corporate Governance Institute of Directors</b> 2016, 2015	 <b>Best Saving Account Banker Middle East</b> 2016, 2015
 <b>Golden Peacock Global Award for Corporate Social Responsibility Institute of Directors</b> 2016, 2014, 2013, 2012	 <b>Best Co-branded Credit card Banker Middle East Product Awards</b> 2016, 2015	 <b>Best Commercial Bank Middle East - Global Banking &amp; Finance Review</b> 2015, 2014	 <b>Bank of the Year - Qatar Arabian Business - ITP Group</b> 2015
 <b>The Biz2 - World Business leader World Confederation of Business</b> 2015	 <b>Localization in Kuwait branch Board of Ministers of labor - GCC</b> 2015	 <b>Environmental Award The Arab Organisation for Social Responsibility</b> 2015, 2014	 <b>Best Trade Finance Offering Banker Middle East</b> 2014
 <b>Best Corporate Account Banker Middle East</b> 2014	 <b>Best SME Card Banker Middle East</b> 2014		

## RETAIL BANKING

## PRODUCTS &amp; SERVICES

**Accounts**

- Current Accounts
- Al Dana Saving Accounts
- Fixed Deposit
- Smart Saver Accounts
- Al Dana Young Saver Accounts
- Upfront Fixed Deposit
- Green Accounts

**Special Packages**

- Welcome Pack for newcomers
- Q's Pack (Government and semi government packages)
- Ladies Pack (Al Asriya)
- Non Resident Indian Pack
- Non Resident Lebanese Pack

**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
- Local and International Fund Transfers
- D-Cardless Services

**Doha Bank Cards & Payments****Credit Card Services**

- Al Riyada Visa Infinite Credit Card
- Dream Platinum Credit Card
- Dream Classic Credit Card
- Doha Bank Lulu Co-Branded Credit Card
- Al Asriya Credit Card
- Green Credit Card
- SME Credit Card
- Dream Loyalty Program

**Debit Card Services**

- Al Riyada Platinum Debit Card
- Visa Electron Debit Card
- Payroll Card
- SME Debit Card
- Internet Card – Click Card

**Payment Services**

- DBank Remit
- Doha Sooq
- Dream Acquiring Services

**Loans**

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

**Hello Doha Services**

44456000 - Available 24/7

**Al Riyada Customer Service**

44456655 - Available 24/7



**KUWAIT**

## DOHA BANK BRANCH DIRECTORY

## LOCAL BRANCHES

**1) Main Branch (202)**

P.O Box 3818  
Tel: 44456600  
Fax: 44416631, 44456837  
Telex: 4534-DOHBNK  
Swift: DOHA QA QA

**2) Mushaireb (203)**

P.O Box: 2822  
Tel: 44025342, 43, 44  
Fax: 44025335 / 44025336  
Telex: 4825- DBMSB DH  
Swift: DOHBQAQMSB

**3) Museum (204)**

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

**4) Central Market (206)**

P.O Box: 3818  
Tel: 40153191 - 96  
Fax: 40153186  
Swift: DOHB QA QA

**5) City Center (210)**

P.O Box 31490  
Tel: 44115038, 39, 41, 42  
Fax: 44115018  
Swift: DOHB QA QA

**6) West Bay (211)**

P.O Box: 9818  
Tel: 40153101 / 09  
Fax: 40153100  
Telex: 4883-DBBAY DH  
Swift: DOHB QA QA

**7) Al Kheratiyat (212)**

P.O Box: 8212  
Tel: 44783397/8  
Fax: 44783326 / 44780618  
Telex: 5051 DOHB QA QA  
Swift: DOHB QA QA

**8) Bin Omran (213)**

P.O Box: 8646  
Tel: 44875031/3/4  
Fax: 44874670

**9) C-Ring Road (215)**

P.O Box: 3846  
Tel: 44659419/20/21  
Fax: 44659288  
Telex: 4534  
Swift: DOHB QA QA

**10) Gharafah (216) (new location)**

P.O Box: 31636  
Tel.: 40153371 to 3375/3378  
Fax: 40153380

**11) Handasa (219)**

P.O Box 31430  
Tel: 44371843, 44375148  
Fax: 44371330

**12) D-Ring Road (220)**

P.O Box 31420  
Tel: 44257649, 50, 51  
Fax: 44257646

**13) Old Airport Br. (221)**

P.O Box 22714  
Tel: 40153693 - 96/40153698  
Fax: 40153699  
Swift: DOHA QA QA

**14) Corporate Br. (222)**

P.O Box 3818  
Tel: 40155750, 51, 54  
Fax: 40155745  
Swift: DOHA QA QA

**15) Al Mirqab (225)**

P.O Box: 8120  
Tel: 40153272/40153266 / 67  
Fax: 40153264

**16) Salwa Road (226)**

P.O. Box: 2176  
Tel: 44682180/1  
Fax: 44681768  
Telex: 4744-DBSWA DH  
Swift: DOHB QA QA SRB

**17) Industrial Area (227)**

P.O Box: 40665  
Tel: 44606941 / 2 / 3  
Fax: 44606175

**18) Abu Hamour (228)**

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

**19) Abu Samra (229)**

P.O Box: 30828  
Tel: 44715634 / 44715623  
Fax: 44715618 / 31

**20) Dukhan (230)**

P.O Box: 100188  
Tel: 40153312 to 3317  
Fax: 44711090  
Telex: 4210-DBDKN DH  
Swift: DOHB QA QA DKB

**21) Al Khor (231)**

P.O Box: 60660  
Tel: 44722916 / 15  
Fax: 44722157  
Swift: DOHB QA QA

**22) Umm Salal (232)**

P.O Box: 2389  
Tel: 44257403 / 05 / 06  
Fax: 44172010  
Swift: DOHB QA QA

**23) Ras Laffan (233)**

P.O Box: 31660  
Tel: 44748665 / 66  
Fax: 44748664  
Telex: 4825- DBMSB DH  
Swift: DOHB QA QA

**24) Al Ruwais (235)**

P.O Box: 70800  
Tel: 40153304 - 05/44731378  
Fax: 44731372  
Swift: DOHB QA QA

**25) Wakra (237)**

P.O Box: 19727  
Tel: 40153177 / 78  
Fax: 40153185  
Swift: DOHB QA QA

**26) Mesaieed (240)**

P.O Box: 50111  
Tel: 40153342/44771984/5  
Fax: 44770639  
Telex: 4164 DBUSB DH  
Swift: DOHB QA QA USB

**27) Al Rayyan (260)**

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

**28) Aswaq Moaither (261)**

P.O Box 31620  
Tel: 44818075, 76, 78  
Fax: 44818079  
Swift: DOHB QA QA

**29) Aspire (263)**

P.O Box 22082  
Tel: 40153589  
Fax: 44144947  
Swift: DOHB QA QA



## PAY OFFICES

Office Name	Telephone No.	Fax No.
QP, NGL, Mesaieed	+974 44774359	+974 44774359
QP, Central Office Bldg, Mesaieed	+974 44771309	+974 44771309
QP, Pay Office, Dukhan	+974 44712298	+974 44712660
Umm Baab, Dukhan	+974 44712236	+974 44712678
Woqood	+974 44114374 / 66743509	+974 44114372
Pakistan Embassy	+974 44176196	+974 44176196

## E-BRANCHES

Office Name	Telephone No.	Fax No.
Royal Plaza - Al Saad (E-Branch)	+974 44131894 / 66828270	+974 44341760
Maither Street, Maither	+974 44801949 / 70690545	+974 44802285
Lulu Hypermarket-D Ring Road	+974 44660761 / 66730305	+974 44663719
Lulu Hypermarket-Gharafa	+974 44780659 / 77866470	+974 44780615
D-Payroll Center	+974 44420726 / 55023789	+974 44420632
QP Handasa	+974 44375738 / 66603646	+974 44376022
Lulu Al Khor (Al Khor Mall)	+974 40153128 / 66545149	+974 44726147
Abu Hamour E-branch	+974 44509259 / 55667310	+974 44509259
Chamber of Commerce (D Ring Road)	+974 44674515	+974 44674035

# OVERSEAS BRANCHES & REPRESENTATIVE OFFICES

## INTERNATIONAL BANKING DEPARTMENT

### Head Office

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Chief Country Manager  
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Abdullatif Al-Sarraf Tower  
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### Abu Dhabi (UAE) Branch Mr. Alaga Raja

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Email: dpandya@dohabank.co.in

### Kochi Branch (India)

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34/1000, NH 47, Edappally,  
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Email: asarker@dohabank.com.qa