

**SUPPLEMENTARY PROSPECTUS DATED 12 NOVEMBER 2024  
TO THE BASE PROSPECTUS DATED 22 FEBRUARY 2024  
DOHA FINANCE LIMITED**

*(an exempted company incorporated in the Cayman Islands with limited liability)*

**DOHA BANK Q.P.S.C.**

*(a Qatari public shareholding company incorporated under the Commercial Companies Law No. (11) of 2015)*

**U.S.\$2,000,000,000**

**Euro Medium Term Note Programme**

*unconditionally and irrevocably guaranteed in the case of Notes issued by Doha Finance Limited by Doha Bank Q.P.S.C.*

This base prospectus supplement (the "**Base Prospectus Supplement**") which constitutes a supplementary prospectus for the purposes of Article 23 of Regulation (EU) 2017/1129 as it forms part of United Kingdom domestic law by virtue of the European Union (Withdrawal) Act 2018 (the "**UK Prospectus Regulation**"), is supplemental to, and should be read in conjunction with, the Base Prospectus dated 22 February 2024 (the "**Base Prospectus**"), and is prepared in connection with the U.S.\$2,000,000,000 Euro Medium Term Note Programme (the "**Programme**") established by Doha Finance Limited and Doha Bank Q.P.S.C. (each, an "**Issuer**" and together, the "**Issuers**") and unconditionally and irrevocably guaranteed in the case of Notes issued by Doha Finance Limited by Doha Bank Q.P.S.C. (the "**Bank**" or the "**Guarantor**"). Terms defined in the Base Prospectus have the same meaning when used in this Base Prospectus Supplement.

The Base Prospectus and this Base Prospectus Supplement can be viewed on the website of the Regulatory News Service operated by the London Stock Exchange plc at:

<https://www.londonstockexchange.com/news?tab=news-explorer>

This Base Prospectus Supplement has been approved by the United Kingdom Financial Conduct Authority (the "**FCA**") as competent authority under the UK Prospectus Regulation.

**Purpose of the Base Prospectus Supplement**

The purpose of this Base Prospectus Supplement is:

- (a) to incorporate by reference the reviewed interim consolidated financial information of the Bank as at and for the nine month period ended 30 September 2024;
- (b) to update the significant change statement and the material adverse change statement set out in the Base Prospectus;
- (c) to update the disclosure in the "Description of Doha Bank Q.P.S.C." section of the Base Prospectus to reflect certain recent changes to the Executive Management; and
- (d) to generally update references to the "Base Prospectus" to be references to the "Base Prospectus as supplemented by this Base Prospectus Supplement"; see paragraph 3.1 below.

**Updates of the Base Prospectus**

From the date of this Base Prospectus Supplement:

- 1. ***The Interim Condensed Consolidated Financial Information of the Bank as at and for the nine-month period ended 30 September 2024 (the "Q3 2024 Financial Statements")***
- 1.1 The Q3 2024 Financial Statements, which have been published via the Regulatory News Service of the London Stock Exchange plc on 21 October 2024 and which have been (1) previously published and (2) filed with the FCA, shall be incorporated in, and form part of, the Base Prospectus;

1.2 a copy of the Q3 2024 Financial Statements can be viewed on the website of the London Stock Exchange plc at the following web link: <https://data.fca.org.uk/artefacts/NSM/Portal/NI-000106265/NI-000106265.pdf>; and

1.3 for the avoidance of doubt, any documents incorporated by reference in the Q3 2024 Financial Statements shall not form part of this Base Prospectus Supplement or the Base Prospectus.

## 2. **Significant or Material Change Statements**

2.1 The paragraph headed “Significant or Material Change” under the section “GENERAL INFORMATION” on page 208 of the Base Prospectus shall be deleted in its entirety and replaced with the following wording:

*“There has been no significant change in the financial performance or financial position of Doha Finance and there has been no material adverse change in the prospects of Doha Finance since 31 December 2023.*

*There has been no significant change in the financial performance or financial position of the Bank or the Group since 30 September 2024 and no material adverse change in the prospects of the Bank or the Group since 31 December 2023.”*

## 3. **Description of Doha Bank Q.P.S.C. – Management and Employees – The Board of Directors**

3.1 A new sub-paragraph shall be inserted on page 155 of the Base Prospectus immediately after the sub-paragraph headed “Group Chief Executive Officer” in the paragraph headed “Executive Management” under the section “DESCRIPTION OF DOHA BANK Q.P.S.C.” that reads as follows:

### **“Deputy Chief Executive Officer**

*Mr. Dimitrios Kokosioulis*

*Mr. Dimitrios Kokosioulis joined the Bank in February 2024 as Deputy Chief Executive Officer. He brings with him over 25 years of experience in the areas of IT and Operations in the Banking industry, across MENA, Europe, Far East and North American regions. He has held senior strategic positions with CitiBank, HSBC, Marfin Egnatia Bank Greece, and his most recent position was Deputy Chief Executive Officer at National Bank of Kuwait. Mr. Kokosioulis holds an MBA in Finance from DePaul University - Kellstadt Graduate School of Business and in Chicago USA”.*

3.2 The sub-paragraph headed “Acting Chief Financial Officer” and the paragraphs thereunder relating to Mr. Sanjay Jain in the paragraph headed “Executive Management” under the section “DESCRIPTION OF DOHA BANK Q.P.S.C.” on page 156 of the Base Prospectus shall be deleted in its entirety and replaced with a sub-paragraph headed “Chief Financial Officer” and with the following paragraph:

*“Mr. Aman Ullah Khan*

*Mr. Aman Ullah Khan joined the Bank in September 2024 as Chief Financial Officer, and he currently oversees Group Finance. Mr. Khan has over 19 years’ experience in banking, auditing and consultancy. Mr. Khan has previously headed various business units, including Internal Control Financial Reporting, Regulatory Reporting, Strategic Financial Planning and Budgeting. He previously worked at Ernst & Young and Kuwait Finance House, and most recently at Khaleej Bank – Bahrain, as Head of Finance & Administration.”*

3.3 The sub-paragraph headed “Acting Chief Risk Officer” and the paragraph thereunder relating to Mr. Taher Alagha in the paragraph headed “Executive Management” under the section “DESCRIPTION OF DOHA BANK Q.P.S.C.” on page 156 of the Base Prospectus shall be deleted in its entirety and replaced with a sub-paragraph headed “Chief Risk Officer” and with the following paragraph:

*“Mr. Salman Mustafa Siddiqui*

*Mr. Salman Mustafa Siddiqui joined the Bank in February 2024. He has over 21 years of experience in different areas within Risk Management including designing and implementing Enterprise Risk Architecture, Credit Risk Management, Risk Governance, Business Continuity and Risk Strategy. He*

was previously associated with Standard Chartered, NIB Bank Limited, SAMBA Bank Limited, Al-Rajhi Bank and most recently with Bank Al-Jazira as Vice President in Risk Group. Mr. Siddiqui holds a Bachelor of Commerce degree.”

- 3.4 The sub-paragraph headed “*Chief Wholesale Banking Officer*” and the paragraph relating to Mr. Jody Sanderson thereunder in the paragraph headed “*Executive Management*” under the section “*DESCRIPTION OF DOHA BANK Q.P.S.C.*” on page 156 of the Base Prospectus shall be deleted in its entirety and replaced with a sub-paragraph headed “*Acting Chief Wholesale Banking Officer*” and with the following paragraph:

*“Mr. Fadi Fattal*

*Mr Fadi Fattal joined the Bank in March 2024. Mr. Fattal has over 26 years of strong international experience with leading global financial institutions in Commercial Banking business and achieving stretched targets. He worked previously at Citibank and most recently at HSBC in Qatar and Canada as Senior Director and Team Lead for Commercial Banking. Mr. Fattal holds a bachelor’s degree in Business Administration.”*

- 3.5 The sub-paragraph headed “*Chief International Banking Officer*” and the paragraph thereunder relating to Mr. Samir Mohan Gupta in the paragraph headed “*Executive Management*” under the section “*DESCRIPTION OF DOHA BANK Q.P.S.C.*” on page 156 of the Base Prospectus shall be deleted in its entirety.

- 3.6 The sub-paragraph headed “*Chief Compliance Officer*” and the paragraph relating to Mr. Bader Abdulreda Abdulla thereunder in the paragraph headed “*Executive Management*” under the section “*DESCRIPTION OF DOHA BANK Q.P.S.C.*” on page 157 of the Base Prospectus shall be deleted in its entirety and replaced with the following paragraph:

*“Ms. Muza Ghaith Al Kuwari*

*Ms. Muza Ghaith Al Kuwari joined the Bank in May 2024 as Chief Compliance Officer. Ms. Muza was previously Head of Financial Crime Compliance & MLRO at Qatar Islamic Bank and brings with her more than a decade of banking experience garnered from her tenure at Qatar Islamic Bank and prior to that at Qatar National Bank. She has a good understanding of regulatory requirements and experience in Financial Crime Compliance and Risk Management.”*

- 3.7 A new sub-paragraph shall be inserted in the paragraph headed “*Employees*” under the section “*DESCRIPTION OF DOHA BANK Q.P.S.C.*” on page 157 of the Base Prospectus that reads as follows:

**“Chief Strategy and Transformation Officer**

*Mr. Bajju Samuel*

*Mr. Bajju Samuel joined the Bank in September 2024 as Chief Strategy and Transformation Officer. Mr. Bajju has over 20 years of work experience with approximately 17 years in banking. His expertise is in digital strategy, agile transformation, and banking operations. He previously worked with Emirates NBD and Mashreq Bank and most recently with Capital Investment as Director-Transformation, Governance & Cross Program Engagements. Mr. Samuel holds a Master of Computer Management degree.”*

4. A new sub-paragraph shall be inserted in the paragraph headed “*Employees*” under the section “*DESCRIPTION OF DOHA BANK Q.P.S.C.*” on page 157 of the Base Prospectus that reads as follows:

**“Chief Legal Officer**

*Mr. Marouf M. Shweikeh*

*Mr. Marouf M. Shweikeh joined the Bank in February 2024 as Chief Legal Officer. He brings over 25 years of experience in Corporate Legal, Compliance and Governance in the banking industry and private / government sectors across the GCC and Middle East. He was previously associated with TAIB Bank, Central Bank of Bahrain, Al Awwal Bank in Saudi Arabia, Al Hilal Bank in the UAE and his most recent position was as Group General Counsel and Group Corporate Secretary with*

*Mashreq Bank in the UAE. Mr. Marouf holds a Master of Laws (LLM) in International Commercial Law from the University of Sussex in the United Kingdom."*

5. **General**

Each reference in this Base Prospectus Supplement and the Base Prospectus to the "Base Prospectus" shall be read and construed as a reference to the Base Prospectus as supplemented by this Base Prospectus Supplement.

## IMPORTANT NOTICES

Each Issuer and the Guarantor accepts responsibility for the information contained in this Base Prospectus Supplement. To the best of the knowledge of each Issuer and the Guarantor the information contained in this Base Prospectus Supplement is in accordance with the facts and does not omit anything likely to affect its import.

To the extent that there is any inconsistency between (a) any statement in this Base Prospectus Supplement or any statement incorporated by reference into the Base Prospectus by this Base Prospectus Supplement and (b) any other statement in or incorporated by reference in the Base Prospectus, the statements in (a) above will prevail.

Save as disclosed in this Base Prospectus Supplement or in any document incorporated by reference in this Base Prospectus Supplement, no other significant new factor, material mistake or inaccuracy relating to information included in the Base Prospectus has arisen or been noted, as the case may be, since the publication of the Base Prospectus.

The web links included in this Base Prospectus Supplement are included for information purposes only and, other than in relation to the Q3 2024 Financial Statements which are incorporated by reference into the Base Prospectus, the websites and their content are not incorporated into, and do not form part of, this Base Prospectus Supplement or the Base Prospectus.

If documents which are incorporated by reference themselves incorporate any information or other documents by reference therein, either expressly or implicitly, such information or other documents will not form part of this Base Prospectus Supplement for the purposes of the UK Prospectus Regulation except where such information or other documents are stated within this Base Prospectus Supplement as specifically being incorporated by reference.

The Issuers or the Guarantor will provide, without charge, to each person to whom a copy of this Base Prospectus Supplement has been delivered, upon the request of such person, a copy of any or all of the documents which are incorporated in whole or in part by reference herein or in the Base Prospectus. Requests for such documents should be directed to the registered offices of the Issuers or the Guarantor as described on page 210 of the Base Prospectus.