



**DOHA BANK Q.S.C.
DOHA - QATAR**

**INTERIM CONDENSED CONSOLIDATED
FINANCIAL STATEMENTS**

30 SEPTEMBER 2012

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REPORT ON REVIEW OF INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS TO THE BOARD OF DIRECTORS OF DOHA BANK Q.S.C.

Introduction

We have reviewed the accompanying interim condensed consolidated financial statements of Doha Bank Q.S.C. (the "Bank") and its subsidiaries (the "Group") as at 30 September 2012, comprising of the interim consolidated statement of financial position as at 30 September 2012 and the related interim consolidated statements of income and comprehensive income for the three-month and nine-month periods ended 30 September 2012, the related interim consolidated statement of changes in equity and cash flows for the nine-month period then ended, and the related explanatory notes. The Board of Directors is responsible for the preparation and presentation of these interim condensed consolidated financial statements in accordance with International Financial Reporting Standard IAS 34 *Interim Financial Reporting* ("IAS 34") and the applicable provisions of Qatar Central Bank regulations. Our responsibility is to express a conclusion on these interim condensed consolidated financial statements based on our review.

Scope of review

We conducted our review in accordance with International Standard on Review Engagements 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing. Consequently, it does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim condensed consolidated financial statements are not prepared, in all material respects, in accordance with IAS 34 and the applicable provisions of Qatar Central Bank regulations.

Other matter

The interim condensed consolidated financial statements of the Group as at 30 September 2011 were reviewed and the consolidated financial statements as at 31 December 2011 were audited by another auditor, whose reports dated 12 October 2011 and 18 January 2012, respectively, expressed unmodified review and audit opinions on those consolidated financial statements.

Firas Qoussous
Of Ernst & Young
Auditor's Registration No : 236

Date: 17 October 2012
Doha

DOHA BANK Q.S.C.

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 September 2012

	<i>Notes</i>	30 September 2012 (Reviewed) QR'000	30 September 2011 (Reviewed) QR'000	31 December 2011 (Audited) QR'000
Assets				
Cash and balances with Central Banks		2,436,636	3,447,928	2,605,276
Due from banks and other financial institutions		8,702,169	10,145,591	10,147,364
Loans, advances and financing activities to customers	4	31,364,597	28,361,053	30,704,039
Financial investments	5	8,766,041	6,464,483	7,576,622
Investment in an associate		10,833	11,689	10,846
Property, furniture and equipment		792,594	826,585	820,838
Other assets		725,369	724,726	555,307
Total assets		<u>52,798,239</u>	<u>49,982,055</u>	<u>52,420,292</u>
Liabilities				
Due to banks and other financial institutions		10,513,025	10,792,199	11,635,523
Customer deposits and unrestricted investment accounts		31,085,779	30,241,590	31,698,853
Debt issued and other borrowed funds	6	2,570,548	768,935	769,379
Other liabilities		1,269,849	1,340,696	1,235,334
Total liabilities		<u>45,439,201</u>	<u>43,143,420</u>	<u>45,339,089</u>
Equity				
Paid up share capital		2,066,978	2,066,978	2,066,978
Statutory reserve		3,283,600	3,282,788	3,283,600
Risk reserve		597,650	377,650	597,650
Fair value reserve	7	166,178	(19,907)	23,092
Hedge reserve		(19,203)	(24,550)	(23,576)
Foreign currency translation reserve		(3,894)	(3,038)	(3,881)
Proposed dividends	8	-	-	930,140
Retained earnings		1,267,729	1,158,714	207,200
Total equity		<u>7,359,038</u>	<u>6,838,635</u>	<u>7,081,203</u>
Total liabilities and equity		<u>52,798,239</u>	<u>49,982,055</u>	<u>52,420,292</u>

Fahad Bin Mohammad Bin Jabor Al Thani
Chairman

Abdul Rahman Bin Mohammad Bin Jabor Al Thani
Managing Director

Dr. Raghavan Seetharaman
Chief Executive Officer

DOHA BANK Q.S.C.

INTERIM CONSOLIDATED STATEMENT OF INCOME

For the nine months ended 30 September 2012

	<i>Three Months Ended</i>		<i>Nine Months Ended</i>	
	<i>30 September 2012 (Reviewed) QR'000</i>	<i>30 September 2011 (Reviewed) QR'000</i>	<i>30 September 2012 (Reviewed) QR'000</i>	<i>30 September 2011 (Reviewed) QR'000</i>
Interest income and income from Islamic financing activities	571,490	550,422	1,701,892	1,723,260
Interest expense and unrestricted investment depositors' share of profit	(159,274)	(122,572)	(440,846)	(419,545)
Net interest income and net income from Islamic financing activities	412,216	427,850	1,261,046	1,303,715
Fee and commission income	87,960	95,017	253,951	275,994
Fee and commission expense	(983)	(1,510)	(3,599)	(5,476)
Net fee and commission income	86,977	93,507	250,352	270,518
Gross written premium	23,389	16,219	76,797	63,376
Premium ceded	(8,586)	(3,076)	(34,574)	(23,484)
Net claims paid	(8,425)	(6,142)	(25,248)	(18,402)
Net income from insurance activities	6,378	7,001	16,975	21,490
Dividend income	2,682	1,383	17,927	16,228
Gain on foreign exchange activities	22,452	17,824	63,162	53,772
Net income from financial investments	32,213	13,378	151,129	57,261
Other operating income	15,335	5,356	39,220	23,676
	72,682	37,941	271,438	150,937
Net operating income	578,253	566,299	1,799,811	1,746,660
General and administrative expenses	(190,355)	(190,305)	(548,379)	(545,451)
Depreciation	(18,382)	(14,959)	(54,764)	(38,110)
Impairment losses on loans, advances and financing activities to customers, net	(41,071)	(45,605)	(107,463)	(128,611)
Impairment losses on financial investments	(5,002)	(5,888)	(22,177)	(21,034)
Net profit for the period before tax	323,443	309,542	1,067,028	1,013,454
Income tax expense	(2,844)	(1,176)	(6,499)	(2,767)
Net profit for the period	320,599	308,366	1,060,529	1,010,687
Basic and diluted earnings per share (QR)	1.55	1.49	5.13	4.89
Weighted average number of shares	206,697,800	206,697,800	206,697,800	206,697,800

The attached notes 1 to 12 form part of these interim condensed consolidated financial statements.

DOHA BANK Q.S.C.

INTERIM CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

For the nine months ended 30 September 2012

	<i>Three Months Ended</i>		<i>Nine Months Ended</i>	
	<i>30 September 2012 (Reviewed) QR'000</i>	<i>30 September 2011 (Reviewed) QR'000</i>	<i>30 September 2012 (Reviewed) QR'000</i>	<i>30 September 2011 (Reviewed) QR'000</i>
Net profit for the period	320,599	308,366	1,060,529	1,010,687
Other comprehensive income:				
Net movement in fair value of available for sale investments	7 91,644	(3,049)	143,086	(14,854)
Net movement in fair value of cash flow hedge	(7,351)	5,434	4,373	19,489
Exchange difference on translation of foreign operations	726	(1,120)	(13)	(1,037)
Total other comprehensive income for the period	85,019	1,265	147,446	3,598
Total comprehensive income for the period	405,618	309,631	1,207,975	1,014,285

The attached notes 1 to 12 form part of these interim condensed consolidated financial statements.

DOHA BANK Q.S.C.

INTERIM CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

For the nine months ended 30 September 2012

	<i>Share capital QR'000</i>	<i>Statutory reserve QR'000</i>	<i>Risk reserve QR'000</i>	<i>Fair value reserve QR'000</i>	<i>Hedge reserve QR'000</i>	<i>Foreign exchange translation reserve QR'000</i>	<i>Proposed dividends QR'000</i>	<i>Retained earnings QR'000</i>	<i>Total QR'000</i>
Balance at 1 January 2011 (Audited)	1,894,730	2,717,814	377,650	(5,053)	(44,039)	(2,001)	947,365	148,027	6,034,493
Net profit for the period	-	-	-	-	-	-	-	1,010,687	1,010,687
Other comprehensive (loss) income	-	-	-	(14,854)	19,489	(1,037)	-	-	3,598
Total comprehensive income for the period	-	-	-	(14,854)	19,489	(1,037)	-	1,010,687	1,014,285
Increase in share capital	172,248	564,974	-	-	-	-	-	-	737,222
Dividends paid for the year 2010 (Note 8)	-	-	-	-	-	-	(947,365)	-	(947,365)
Balance at 30 September 2011(Reviewed)	<u>2,066,978</u>	<u>3,282,788</u>	<u>377,650</u>	<u>(19,907)</u>	<u>(24,550)</u>	<u>(3,038)</u>	<u>-</u>	<u>1,158,714</u>	<u>6,838,635</u>
Balance at 1 January 2012 (Audited)	2,066,978	3,283,600	597,650	23,092	(23,576)	(3,881)	930,140	207,200	7,081,203
Net profit for the period	-	-	-	-	-	-	-	1,060,529	1,060,529
Other comprehensive income	-	-	-	143,086	4,373	(13)	-	-	147,446
Total comprehensive income for the period	-	-	-	143,086	4,373	(13)	-	1,060,529	1,207,975
Dividends paid for the year 2011 (Note 8)	-	-	-	-	-	-	(930,140)	-	(930,140)
Balance at 30 September 2012(Reviewed)	<u>2,066,978</u>	<u>3,283,600</u>	<u>597,650</u>	<u>166,178</u>	<u>(19,203)</u>	<u>(3,894)</u>	<u>-</u>	<u>1,267,729</u>	<u>7,359,038</u>

The attached notes 1 to 12 form part of these interim condensed consolidated financial statements.

DOHA BANK Q.S.C.

INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS

For the nine months ended 30 September 2012

	Notes	<i>Nine Months Ended</i>		<i>Year ended</i>
		<i>30 September</i> <i>2012</i> <i>(Reviewed)</i> <i>QR'000</i>	<i>30 September</i> <i>2011</i> <i>(Reviewed)</i> <i>QR'000</i>	<i>31 December</i> <i>2011</i> <i>(Audited)</i> <i>QR'000</i>
OPERATING ACTIVITIES				
Net profit for the period before taxes		1,067,028	1,013,454	1,246,288
Adjustments for:				
Depreciation		54,764	38,110	58,123
Debt amortisation		3,834	1,329	1,773
Impairment losses on loans, advances and financing activities to customers, net		107,463	128,611	256,864
Net income from financial investments		(151,129)	(57,261)	(57,140)
Impairment losses on financial investments		22,177	21,034	35,475
Profits before changes in operating assets and liabilities		1,104,137	1,145,277	1,541,383
Net (increase) / decrease in operating assets				
Due from banks and other financial institutions		(510,798)	(1,570,304)	(1,103,688)
Loans, advances and financing activities to customers		(768,021)	(1,942,746)	(4,413,985)
Other assets		(170,062)	(23,085)	146,334
Net (decrease)/increase in liabilities				
Due to banks and other financial institutions		(1,122,498)	2,108,796	2,952,120
Customer deposits and unrestricted investment accounts		(613,074)	(580,386)	876,877
Other liabilities		69,917	463,371	327,111
Cash (used in) from operating activities		(2,010,399)	(399,077)	326,152
Income tax paid		(6,499)	(2,767)	(5,134)
Social and sports fund contribution paid		(31,029)	(26,356)	(26,356)
Net cash (used in)from operating activities		(2,047,927)	(428,200)	294,662
INVESTING ACTIVITIES				
Purchase of financial investments		(3,993,795)	(2,665,897)	(4,138,340)
Proceeds from sale of financial investments		3,076,414	1,441,760	1,831,344
Purchase of property, furniture and equipment		(26,520)	(127,253)	(141,541)
Proceeds from sale of property, furniture and equipment		-	-	22
Net cash used in investing activities		(943,901)	(1,351,390)	(2,448,515)
FINANCING ACTIVITIES				
Net proceed from senior guaranteed debt issued		1,797,335	-	-
Capital subscription		-	737,222	737,222
Dividends paid	8	(930,140)	(947,365)	(947,365)
Net cash from (used in) financing activities		867,195	(210,143)	(210,143)
Decrease in cash and cash equivalents during the period/year		(2,124,633)	(1,989,733)	(2,363,996)
Cash and cash equivalents – beginning of the period/year		8,445,569	10,809,565	10,809,565
Cash and cash equivalents – end of the period/year	11	6,320,936	8,819,832	8,445,569
Operational cash flows from interest and dividend:				
Interest/profit paid		427,485	445,812	554,115
Interest/profit received		1,677,127	1,688,083	2,048,428
Dividends received		17,927	16,228	17,420

The attached notes 1 to 12 form part of these interim condensed consolidated financial statements.

DOHA BANK Q.S.C.

NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

For the nine month period ended 30 September 2012

1 CORPORATE INFORMATION

Doha Bank Q.S.C. (“Doha Bank”) was incorporated on 15 March 1979, as a Joint Stock Company under Emiri Decree No. 51 of 1978.

Doha Bank is engaged in conventional banking activities and operates through its head office in Doha and 32 local branches, two overseas branches in the United Arab Emirates (Dubai) and the State of Kuwait, and representative offices in United Kingdom, Singapore, Turkey, China, Japan, South Korea, the United Arab Emirates (Abu Dhabi) and Germany. In addition, the Bank owns 100% of the issued share capital of Doha Bank Assurance Company L.L.C, an insurance company registered under Qatar Financial Centre, and Doha Finance Limited registered in the Cayman Island and primarily used for debt issuance on behalf of the Bank. The Bank liquidated its subsidiary–Dbank Tech L.L.C, an information company, during the nine months ended 30 September 2012. Doha Bank and its subsidiaries are referred to as “the Group”.

The interim condensed consolidated financial statements of the Group for the nine month period ended 30 September 2012 were authorised for issue by the Board of Directors on 17 October 2012.

2 BASIS OF PREPARATION AND SIGNIFICANT ACCOUNTING POLICIES

Basis of preparation

The interim condensed consolidated financial statements for the nine months ended 30 September 2012 have been prepared in accordance with IAS 34, Interim Financial Reporting, and the applicable provisions of Qatar Central Bank regulations.

The interim condensed consolidated financial statements do not include all the information and disclosures required in the annual financial statements and should be read in conjunction with the Group’s annual financial statements as at 31 December 2011. The results for the nine months ended 30 September 2012 are not necessarily indicative of the results that may be expected for the financial year ending 31 December 2012.

Significant accounting policies

The accounting policies and methods of computation adopted in the preparation of the interim condensed consolidated financial statements are the same as those followed in the preparation of the Group’s annual financial statements for the year ended 31 December 2011, except as noted below;

During the period, the Group has adopted the following standards effective for the annual period beginning on or after 1 January 2012.

IFRS 7 Financial Instruments (Disclosures)

The amendment requires additional quantitative and qualitative disclosures relating to transfers of financial assets, when:

- Financial assets are derecognised in their entirety, but the entity has a continuing involvement in them (e.g., options or guarantees on the transferred assets)
- Financial assets are not derecognised in their entirety

The amended disclosures are more extensive and onerous than previous disclosures. This amendment did not have any impact on the Group.

The following amendments to standards became effective in 2012, but did not have any impact on the accounting policies, financial position or performance of the Group.

Standard/

Interpretation

Content

IAS 12

Income Taxes – Tax recovery of underlying assets (Amendment)

IFRS 1

First-time adoption – Severe hyperinflation and removal of fixed dates for first time adopters (Amendment)

2 BASIS OF PREPARATION AND SIGNIFICANT ACCOUNTING POLICIES (continued)**Significant accounting policies (continued)****Standards, amendments and interpretations issued but not adopted**

The Group is currently considering the implications of the new IFRSs which are effective for future accounting periods and has not early adopted any of the new Standards as listed below:

<i>Standard/ Interpretation</i>	<i>Content</i>	<i>Effective date</i>
IFRS 9	Financial Instruments: Classification & Measurement (Part 1)	1 January 2015
IFRS 10	Consolidated Financial Statements	1 January 2013
IFRS 11	Joint Arrangements	1 January 2013
IFRS 12	Disclosure of Interests in Other Entities	1 January 2013
IFRS 13	Fair Value Measurement	1 January 2013
IAS 1	Presentation of Items of Other Comprehensive Income (Amendment)	1 January 2013
IAS 19	Employee Benefits (Revised)	1 January 2013

3 SEGMENT INFORMATION

The Group is organized into two main business segments, which comprise conventional commercial and retail banking and insurance activities. Details of each segment as of and for the nine month period ended 30 September 2012 are stated below:

	<i>Banking activities QR'000</i>	<i>Insurance activities QR'000</i>	<i>Others QR'000</i>	<i>Total QR'000</i>
At 30 September 2012 (Reviewed)				
Total assets	52,535,361	262,878	-	52,798,239
Total liabilities including unrestricted investment accounts	45,309,579	129,622	-	45,439,201
At 31 December 2011 (Audited)				
Total assets	52,059,526	232,978	127,788	52,420,292
Total liabilities including unrestricted investment accounts	45,235,811	102,217	1,061	45,339,089
Nine months ended 30 September 2012 (Reviewed)				
Net operating income	1,780,771	18,944	96	1,799,811
Net profit	1,057,169	3,327	33	1,060,529
Nine months ended 30 September 2011 (Reviewed)				
Net operating income	1,721,837	24,372	451	1,746,660
Net profit	1,003,278	7,509	(100)	1,010,687
Three months ended 30 September 2012 (Reviewed)				
Net operating income	571,488	6,765	-	578,253
Net profit	318,582	2,017	-	320,599
Three months ended 30 September 2011 (Reviewed)				
Net operating income	558,339	7,846	114	566,299
Net profit	306,211	2,179	(24)	308,366

3 SEGMENT INFORMATION (continued)

During the year 2011, the Qatar Central Bank has directed all conventional banks to stop entering into new Islamic business. Accordingly, the Group has ceased its new Islamic operations in Qatar as at 31 December 2011. The remaining Islamic financing has been classified under conventional banking until the maturity/redemption of the underlying contracts. The Group has not separately disclosed its Islamic operations throughout these interim condensed consolidated financial statements.

Geographically, the Group operates in the State of Qatar, the United Arab Emirates and the State of Kuwait. Qatar operations contributed approximately 99.79% (30 September 2011: 98.89%) of the Bank's profit for the nine month period ended 30 September 2012 and approximately 95.20% (30 September 2011: 95.93%; 31 December 2011: 96.0%) of its assets.

4 LOANS, ADVANCES AND FINANCING ACTIVITIES TO CUSTOMERS

	<i>30 September 2012 (Reviewed) QR'000</i>	<i>30 September 2011 (Reviewed) QR'000</i>	<i>31 December 2011 (Audited) QR'000</i>
Gross loans, advances and financing activities to customers	32,273,691	28,947,655	31,475,243
Allowance for impairment	(909,094)	(586,602)	(771,204)
Net loans, advances and financing activities to customers	<u>31,364,597</u>	<u>28,361,053</u>	<u>30,704,039</u>

Total non-performing loans, advances and financing activities as at 30 September 2012 amounted to QR 1,059 million representing 3.28% of the total loans, advances and financing activities (30 September 2011: QR 598 million representing 2.07% of the total loans, advances and financing activities; 31 December 2011: QR 1,055 million, representing 3.35 % of the total loans, advances and financing activities).

Interest in suspense of QR 121 million (30 September 2011: QR 92 million, 31 December 2011: QR 103 million) is included in the above impairment allowance amount for the purpose of the Qatar Central Bank regulatory requirements.

5 FINANCIAL INVESTMENTS

	<i>30 September 2012 (Reviewed) QR'000</i>	<i>30 September 2011 (Reviewed) QR'000</i>	<i>31 December 2011 (Audited) QR'000</i>
Available-for-sale investments	4,422,571	3,296,319	4,384,974
Held to maturity investments	4,343,470	3,168,164	3,191,648
	<u>8,766,041</u>	<u>6,464,483</u>	<u>7,576,622</u>

DOHA BANK Q.S.C.

NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

For the nine month period ended 30 September 2012

6 DEBT ISSUED AND OTHER BORROWED FUNDS

	<i>30 September 2012 (Reviewed) QR'000</i>	<i>30 September 2011 (Reviewed) QR'000</i>	<i>31 December 2011 (Audited) QR'000</i>
Subordinated debt notes	770,526	768,935	769,379
Senior guaranteed notes	1,800,022	-	-
	<u>2,570,548</u>	<u>768,935</u>	<u>769,379</u>

On 14 March 2012, the Group issued US\$ 500 million senior guaranteed notes at 98.964% of nominal value. The bonds have a minimum nominal denomination of US\$ 200,000. The notes mature over 5 years from the issue date at the nominal value and carry interest at fixed rate of 3.50% payable semi-annually.

7 FAIR VALUE RESERVE

	<i>30 September 2012 (Reviewed) QR'000</i>	<i>30 September 2011 (Reviewed) QR'000</i>	<i>31 December 2011 (Audited) QR'000</i>
Balance at beginning of the period / year	23,092	(5,053)	(5,053)
Increase in fair value	186,244	7,624	61,305
Amount transferred to the statement of income	(43,158)	(22,478)	(33,160)
Net change within the period / year	<u>143,086</u>	<u>(14,854)</u>	<u>28,145</u>
	<u>166,178</u>	<u>(19,907)</u>	<u>23,092</u>

8 DIVIDENDS PAID

A cash dividend of 45% (or QR 4.50 per share) relating to the year ended 31 December 2011 (2010: QR 5 per share), amounting to QR 930,140 thousand (2010: QR 947,365 thousand), was approved at the Annual General Assembly held on 27 February 2012.

DOHA BANK Q.S.C.

NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

For the nine month period ended 30 September 2012

9 FINANCIAL COMMITMENTS AND CONTINGENCIES

	<i>30 September 2012 (Reviewed) QR'000</i>	<i>30 September 2011 (Reviewed) QR'000</i>	<i>31 December 2011 (Audited) QR'000</i>
(a) Contingent commitments			
Acceptances	480,654	361,843	338,600
Guarantees	14,521,741	13,791,193	14,299,313
Letter of credit	3,811,311	4,025,387	3,681,134
Unused credit facilities	5,741,634	6,088,079	5,002,675
Others	908,669	847,957	1,298,325
	<u>25,464,009</u>	<u>25,114,459</u>	<u>24,620,047</u>
(b) Other commitments			
Capital commitments	--	26,880	46,191
Forward foreign exchange contracts	3,896,930	2,840,319	1,183,614
Interest rate swaps	1,042,744	773,273	773,273
Credit default swaps	-	25,491	-
Total return swaps	-	36,415	36,415
	<u>4,939,674</u>	<u>3,702,378</u>	<u>2,039,493</u>
Total	<u>30,403,683</u>	<u>28,816,837</u>	<u>26,659,540</u>

The derivative instruments are reflected in the accompanying financial statements at their fair value and presented under other commitments at their notional amount.

10 RELATED PARTY TRANSACTIONS

The Group enters into transactions, arrangements and agreements involving members of the Board of Directors and their related concerns in the ordinary course of business at commercial interest and commission rates. Balances with related parties and transactions with related parties at the end of the reporting period were as follows:

	<i>30 September 2012 (Reviewed) QR'000</i>	<i>30 September 2011 (Reviewed) QR'000</i>	<i>31 December 2011 (Audited) QR'000</i>
Statement of financial position items			
Loans and advances	<u>748,707</u>	<u>1,116,091</u>	<u>1,096,821</u>
Customer deposits	<u>181,955</u>	<u>141,402</u>	<u>140,455</u>
Contingent liabilities and other commitments	<u>180,829</u>	<u>268,769</u>	<u>201,174</u>

DOHA BANK Q.S.C.

NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

For the nine month period ended 30 September 2012

10 RELATED PARTY TRANSACTIONS (continued)

	<i>Nine Months Ended</i>	
	<i>30 September 2012 (Reviewed) QR'000</i>	<i>30 September 2011 (Reviewed) QR'000</i>
Statement of income items		
Interest and commission income	<u>21,875</u>	<u>29,682</u>
Interest and commission expenses	<u>3,968</u>	<u>2,078</u>
Compensation to Board of Directors		
Salaries and other benefits	<u>27,954</u>	21,574
End of service benefits and pension fund	<u>1,451</u>	<u>1,233</u>
	<u>29,405</u>	<u>22,807</u>

11 CASH AND CASH EQUIVALENTS

Cash and cash equivalents for the purpose of statement of cash flows, comprise the following:

	<i>30 September 2012 (Reviewed) QR'000</i>	<i>30 September 2011 (Reviewed) QR'000</i>	<i>31 December 2011 (Audited) QR'000</i>
Cash and balances with central banks*	<u>1,109,804</u>	1,967,068	1,180,226
Balance due from banks and other financial institutions maturing within 3 months	<u>5,211,132</u>	<u>6,852,764</u>	<u>7,265,343</u>
	<u>6,320,936</u>	<u>8,819,832</u>	<u>8,445,569</u>

*Cash and balances with central banks do not include the statutory cash reserves.

12 COMPARATIVE FIGURES

Certain comparative figures pertaining to prior period/year have been reclassified in order to conform to the presentation of the current period and improve the quality of the information presented. However, such reclassifications do not affect the previously reported profit or equity.