



Annual Financial Report **2022**



Transformation
Through Innovation

Annual Financial Report 2022

Transformation
Through Innovation



His Highness
Sheikh Hamad Bin Khalifa Al Thani
Father Emir

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



Annual Financial Report **2022**



Annual Financial Report

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

Report on the audit of the consolidated financial statements



Our opinion

In our opinion, the consolidated financial statements presents fairly, in all material respects, the consolidated financial position of of Doha Bank Q.P.S.C. (“the Parent” or “the Bank”) and its subsidiaries (together the “Group”) as at 31 December 2022 and its consolidated financial performance and its consolidated cash flows for the year then ended in accordance with the 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 consolidated financial statements* section of our report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

What we have audited

The Group’s consolidated financial statements comprise:

- The consolidated statement of financial position as at 31 December 2022;
- The consolidated statement of income for the year then ended;
- The consolidated statement of comprehensive income for the year then ended;
- The consolidated statement of changes in equity for the year then ended;
- The consolidated statement of cash flows for the year then ended; and
- The notes to the consolidated financial statements, which include significant accounting policies, and other explanatory information.



Independence

We are independent of the Group in accordance with the International Code of Ethics for Professional Accountants (including International Independence Standards) issued by the International Ethics Standards Board for Accountants (IESBA Code) and the ethical requirements that are relevant to our audit of the consolidated financial statements in the State of Qatar. We have fulfilled our other ethical responsibilities in accordance with IESBA Code and ethical requirements in the state of Qatar.

Our audit approach

Overview

Key audit matter | Impairment on loans and advances and off balance sheet facilities to customers

As part of designing our audit, we determined materiality and assessed the risks of material misstatement in the consolidated financial statements. In particular, we considered where directors made subjective judgements; for example, in respect of significant accounting estimates that involved making assumptions and considering future events that are inherently uncertain. As in all of our audits, we also addressed the risk of management override of internal controls, including among other matters consideration of whether there was evidence of bias that represented a risk of material misstatement due to fraud.

We tailored the scope of our audit in order to perform sufficient work to enable us to provide an opinion on the consolidated financial statements as a whole, taking into account the structure of the Group, the accounting processes and controls, and the industry in which the Group operates.

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.

Key audit matter

Impairment on loans and advances and off balance sheet facilities to customers

Impairment allowances represent the directors' best estimate of the losses arising from credit risk and particularly from loans and advances and off balance sheet facilities to customers. As described in the significant accounting policies to the consolidated financial statements, the impairment losses have been determined in accordance with IFRS 9.

We focused on this area because the directors make complex and subjective judgements over both amount and timing of recognition of impairment, such as:

- Determining criteria for significant increase in credit risk.
- Choosing appropriate models and assumptions for the measurement of Expected Credit Losses (ECL) including Probability of Default (PD), Loss Given Default (LGD), and Exposure at Default (EAD).
- Establishing the relative weighting of forward-looking scenarios for each type of product/ market and the associated ECL.
- Establishing groups of similar assets for the purpose of measuring the ECL.
- Determining disclosure requirements in accordance with the IFRS 9.

Further, loans and advances and off balance sheet facilities to customers are material within the overall context of the consolidated financial statements.

The Group's gross loans and advances to customers that are subject to credit risk, include loans and advances to customers amounting to QR 61,526 million, and off-balance sheet facilities amounting to QR 13,784 million as at 31 December 2022, disclosed in note 10 and note 33 to the consolidated financial statements.

Information on the credit risk and the Group's credit risk management is provided in note 4 to the consolidated financial statements.

How our audit addressed the key audit matter

Our audit procedures in relation to this key audit matter included the following:

- Obtained an understanding of the methodology and accounting policy adopted to identify and calculate individual impairment allowance for stage 3 exposures, and tested a sample of such exposures against the methodology.
- Assessed and tested on a sample basis the design and operating effectiveness of the relevant key controls around origination and approval, income recognition on loans and advances and off balance sheet facilities to customers, monitoring of credit exposures, and impairment calculation.
- Evaluated the appropriateness of the Group's impairment provisioning policy in accordance with the requirements of IFRS 9.
- Used our own internal experts to independently assess the reasonableness of the ECL methodology developed and applied by management including model risk parameters (PD, LGD, and EAD), forward-looking information, associated weighting, and staging particularly in the context of COVID -19 pandemic and its implications as well as other assumptions around increase in credit risk and staging analysis.
- Obtained an understanding of and tested the completeness and accuracy of the historical and current datasets used for the ECL calculation.
- Tested a sample of loans and advances and off balance sheet facilities to customers to determine the appropriateness and application of staging criteria.
- Obtained samples of the latest available credit reviews and checked that they include appropriate assessment and documentation of borrowers' ability to meet repayment obligations (principal, interest, and commission), in light of the ongoing COVID-19 pandemic.
- Evaluated the reasonableness of the consolidated financial statements disclosures in accordance with the requirements of IFRS 9 and QCB regulations.



Other information

The Directors are responsible for the other information. The other information comprises the Board of Directors' Report (but does not include

the consolidated financial statements and our auditor's report thereon), which we obtained prior to the date of this auditor's report, and the complete annual report, which is 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 obtained prior to the date of this auditor's report, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

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



Responsibilities of management and those charged with governance

for the consolidated financial statements

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with IFRS and with the requirements of the Qatar Commercial Companies Law number 11 of 2015, as amended by law number 8 of 2021 and QCB regulations, and for such internal control as the management 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, management 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 management either intend to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are 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 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 judgment 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 Directors.
- Conclude on the appropriateness of the Director's 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 those charged with governance 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 those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to 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 those charged with governance, we determine those matters that were of most significance in the audit of the consolidated financial statements of the current year and are therefore the key audit matters.

We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.



Report on other legal and regulatory requirements

Further, as required by the Qatar Commercial Companies Law number 11 of 2015, as amended by law number 8 of 2021, we report that:

- We have obtained all the information we considered necessary for the purpose of our audit;
- The Bank has maintained proper books of account and the financial statements are in agreement therewith;
- The financial information included in the Board of Directors' report is in agreement with the books and records of the Bank; and
- Nothing has come to our attention, which causes us to believe that the Bank has breached any of the applicable provisions of the Qatar Commercial Companies Law number 11 of 2015, as amended by law number 8 of 2021, or of its Articles of Association, which would materially affect the reported results of its operations or its financial position as at 31 December 2022.

For and on behalf of PricewaterhouseCoopers – Qatar Branch
Qatar Financial Market Authority registration number 120155

Waleed Tahtamouni

Auditor's registration number 370
Doha, State of Qatar
19 february 2023

Doha Bank Q.P.S.C.

Consolidated statement of financial position

As at 31 December 2022

	2022	2021
	QR'000	QR'000
Assets		
Cash and balances with central banks	3,668,161	5,887,367
Due from banks	8,650,888	5,364,929
Loans and advances to customers	58,078,974	62,667,285
Investment securities	24,963,875	25,082,873
Other assets	1,608,546	1,400,746
Investment in an associate	9,898	10,758
Property, furniture and equipment	664,649	689,273
Total assets	97,644,991	101,103,231
Liabilities and equity		
Liabilities		
Due to banks	19,239,053	22,511,391
Customers deposits	50,129,735	50,355,949
Debt securities	2,516,493	1,891,734
Other borrowings	8,891,053	9,737,521
Other liabilities	2,789,849	2,350,683
Total liabilities	83,566,183	86,847,278
Equity		
Share capital	3,100,467	3,100,467
Legal reserve	5,095,673	5,094,607
Risk reserve	1,312,600	1,029,600
Fair value reserve	(124,380)	163,693
Foreign currency translation reserve	(81,828)	(65,550)
Retained earnings	776,276	933,136
Total equity attributable to shareholders of the Bank	10,078,808	10,255,953
Instruments eligible as additional Tier 1 capital	4,000,000	4,000,000
Total equity	14,078,808	14,255,953
Total liabilities and equity	97,644,991	101,103,231

The consolidated financial statements were approved by the Board of Directors on 6 February 2023 and were signed on its behalf by:



Fahad Bin Mohammad Bin Jabor Al Thani
Chairman



Abdul Rahman Bin Mohammad Bin Jaber Al Thani
Managing Director



Gudni Stilholt Adalsteinsson
Acting Chief Executive Officer

Doha Bank Q.P.S.C.

CONSOLIDATED STATEMENT OF INCOME

As at 31 December 2022

	2022	2021
	QR'000	QR'000
Interest income	3,945,219	3,557,575
Interest expense	(1,622,857)	(972,390)
Net interest income	2,322,362	2,585,185
Fee and commission income	572,327	460,355
Fee and commission expense	(201,263)	(157,226)
Net fee and commission income	371,064	303,129
Net loss from insurance activities	(366)	(7,060)
Net foreign exchange gain	152,572	153,622
Net income from investment securities	25,269	32,012
Other operating income	37,735	39,567
	215,576	225,201
Net operating income	2,908,636	3,106,455
Staff costs	(501,081)	(466,905)
Depreciation	(99,903)	(105,100)
Net impairment reversal on investment securities	24,820	14,918
Net impairment loss on loans and advances to customers	(969,670)	(1,419,481)
Net impairment loss on other financial facilities	(256,311)	(80,422)
Other expenses	(293,047)	(303,911)
	(2,095,192)	(2,360,901)
Profit before share of results of associate and tax	813,444	745,554
Share of results of associate	237	765
Profit before tax	813,681	746,319
Income tax expense	(48,306)	(42,545)
Profit for the year	765,375	703,774
Earnings per share:		
Basic and diluted earnings per share (QR)	0.25	0.23

Doha Bank Q.P.S.C.

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

As at 31 December 2022

	2022	2021
	QR'000	QR'000
Profit for the year	765,375	703,774
Other comprehensive income		
Items that are or may be subsequently reclassified to statement of income:		
Foreign currency translation differences for foreign operations	(16,278)	(2,963)
Net movement in cash flow hedges - effective portion of changes in fair value	604	—
Movement in fair value reserve (debt instruments):		
Net change in fair value of debt instruments designated at FVOCI	(1,355,454)	(261,138)
Net amount transferred to consolidated statement of income	1,134,607	253,635
	(236,521)	(10,466)
Items that will not be reclassified subsequently to statement of income		
Net change in fair value of equity investments designated at FVOCI	(67,830)	18,204
Total other comprehensive (loss) / income	(304,351)	7,738
Total comprehensive income	461,024	711,512

Doha Bank Q.P.S.C.

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

As at 31 December 2022

	Share capital	Legal reserve	Riskreserve	Fair Value reserve	Foreign exchange translation reserve	Retained earnings	Total	Instrument eligible as additional Tier 1 capital	Total equity
	QR'000	QR'000	QR'000	QR'000	QR'000	QR'000	QR'000	QR'000	QR'000
Balance at 1 January 2022	3,100,467	5,094,607	1,029,600	163,693	(65,550)	933,136	10,255,953	4,000,000	14,255,953
Total comprehensive income for the year:									
Profit for the year	—	—	—	—	—	765,375	765,375	—	765,375
Other comprehensive loss	—	—	—	(288,073)	(16,278)	—	(304,351)	—	(304,351)
Total comprehensive (loss) / income for the year	—	—	—	(288,073)	(16,278)	765,375	461,024	—	461,024
Transfer to legal reserve	—	1,066	—	—	—	(1,066)	—	—	—
Transfer to risk reserve	—	—	283,000	—	—	(283,000)	—	—	—
Distribution of Tier 1 Capital notes	—	—	—	—	—	(386,500)	(386,500)	—	(386,500)
Contribution to social and sports fund	—	—	—	—	—	(19,134)	(19,134)	—	(19,134)
Transactions with shareholders:									
Dividends for the year 2021 (Note 20 (f))	—	—	—	—	—	(232,535)	(232,535)	—	(232,535)
Balance at 31 December 2022	3,100,467	5,095,673	1,312,600	(124,380)	(81,828)	776,276	10,078,808	4,000,000	14,078,808
Balance at 1 January 2021	3,100,467	5,094,574	849,600	152,992	(62,587)	659,524	9,794,570	4,000,000	13,794,570
Total comprehensive income for the year:									
Profit for the year	—	—	—	—	—	703,774	703,774	—	703,774
Other comprehensive income / (loss) for the year	—	—	—	10,701	(2,963)	—	7,738	—	7,738
Total comprehensive income / (loss) for the year	—	—	—	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 for the year 2020 (Note 20 (f))	—	—	—	—	—	(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 Group has proposed a distribution on the Tier 1 Capital Notes amounting to QR 190 million for the year ended 31 December 2022 which is subject to approval of the QCB and the Group has paid QR 196.5 million for the year ended 31 December 2021 during the current year.

Doha Bank Q.P.S.C.

CONSOLIDATED STATEMENT OF CASH FLOWS

As at 31 December 2022

	2022	2021
	QR'000	QR'000
Cash flows from operating activities		
Profit before tax	813,681	746,319
Adjustments for:		
Net impairment loss on loans and advances to customers	969,670	1,419,481
Net impairment reversal on investment securities	(24,820)	(14,918)
Net impairment loss on other financial facilities	256,311	80,422
Depreciation	99,903	105,100
Amortisation of financing cost	19,186	18,698
Net income from investment securities	13,424	(7,751)
Profit on sale of property, plant and equipment	(1)	(11)
Share of results of an associate	(237)	(765)
Cash flows before changes in operating assets and liabilities	2,147,117	2,346,575
Change in due from banks	(1,323,843)	(326,980)
Change in loans and advances to customers	3,646,452	1,303,632
Change in other assets	(162,800)	757,463
Change in due to banks	(3,272,338)	(525,373)
Change in customers deposits	(226,214)	(4,698,047)
Change in other liabilities	67,907	(821,043)
Social and sports fund contribution	(17,594)	(17,576)
Income tax paid	(48,730)	(39,978)
Net cash flows generated from / (used in) operating activities	809,957	(2,021,327)
Cash flows from investing activities		
Acquisition of investment securities	(7,361,188)	(7,084,136)
Proceeds from sale of investment securities	7,204,369	6,701,384
Acquisition of property, furniture and equipment	(12,113)	(31,956)
Proceeds from the sale of property, furniture and equipment	1	13
Net cash flows used in investing activities	(168,931)	(414,695)
Cash flows from financing activities		
(Repayment) / proceeds from other borrowings	(846,468)	1,520,328
Proceeds from debt securities	605,573	1,544,828
Payment of lease liabilities	(38,186)	(40,045)
Distribution on Tier 1 capital notes	(386,500)	—
Dividends paid	(232,535)	(232,535)
Net cash flows (used in) / generated from financing activities	(898,116)	2,792,576
Net (decrease) / increase in cash and cash equivalents	(257,090)	356,554
Cash and cash equivalents at 1 January	7,358,300	7,001,746
Cash and cash equivalents at 31 December	7,101,210	7,358,300
Operational cash flows from interest and dividend:		
Interest received	3,879,613	3,554,742
Interest paid	1,508,657	934,837
Dividends received	38,693	24,261

Non cash item disclosure:

Total addition of right of use assets amounted to QR 63 million as at 31 December 2022 (31 December 2021: QR 61 million)

Board of Directors



**H.E. Sheikh Fahad Bin
Mohammad Bin Jabor Al Thani**

Chairman, Executive Member

Representing Fahad Mohammad Jabor
Holding Company



**Mr. Ahmed Abdul Rahman
Yousef Obeidan**

Vice Chairman
Executive Member



**H.E. Sheikh Abdul Rahman Bin
Mohammad Bin Jabor Al Thani**

Managing Director
Executive Member



**H.E. Sheikh Falah Bin
Jassim Bin Jabor Al Thani**

Member Of Board Of Directors

Non-Executive Member

Representing Jassim and Falah
Trading and Contracting Co.



**Mr. Ahmed Abdullah
Ahmed Al Khal**

Member Of Board Of Directors

Non-Executive Member



**Mr. Nasser Khalid Nasser
Abdullah Al Mesnad**

Independent Member

Non-Executive Member



**Mr. Nasser Mohammed Ali
Al Mathkooor Al-Khaldi**

Independent Member

Non-Executive Member



**Mr. Abdulla Ali
Abdulrahman Al-Abdulla**

Independent Member

Non-Executive Member

Board of Directors' Report for the Financial Year Ending 31st Dec 2022



The bank enhanced and strengthened its financial position, achieved an impressive return on average shareholders' equity and average assets.



Doha Bank continued its 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 2022, 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 digital 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 the 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 94 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 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, the 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 audited financial statements for the year 2022 showed that the total assets reached QR 97.6 billion. Net loans and advances reached QR 58.1 billion. The investment portfolio amounted to QR 25 billion. Customer deposits amounted to QR 50.1 billion and the total shareholder's equity reached QR 14.1 billion. The income statement showed that net interest income reached QR 2.3 billion and that operating income reached QR 2.9 billion. It also shows that the bank has achieved a net profit of QR 765 Mn at the end of 2022. The earning per share was QR 0.25 and the return on average shareholders' equity was 5.8% and the return on average assets was 0.77%.

Based on these results, the Board of Directors passed a resolution in its meeting held on 6th of February 2023 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 the bank's strategy, which encompasses 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 an 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 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 bank's progress towards 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 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 a continued major digital activation campaign reinforced with customer incentives to speed up the penetration for digital services and increased usage with a whopping 70%

increase in active users and a 47% increase in financial transactions on digital channels in 2021-2022.

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, and 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 2022, 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 users to make fund transfers to beneficiaries instantly by linking their Doha Bank Debit Card to their Doha Easy Pay wallet. Users have responded well to Doha Easy Pay, and the number of customers who have downloaded the app has surpassed 72,000 by December 2022.

Additionally, the bank maintained its focus on transaction-based processing and providing a digital-first banking experience. We also made significant efforts to offload branch transaction cash deposit volumes, especially those made by corporate clients, on Doha Bank cash deposit machines in 2022.

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 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. The bank also introduced an electronic insurance sales service, which helped to boost the volume of insurance policies by 29% over the previous year. 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 19th anniversary of Al Dana Saving Program and its achievements and success stories, Doha Bank has launched the Al Dana 2022 Scheme which runs until 31st January 2023 and offered a wide array of valuable cash prizes featuring exceptional benefits, including 24 prizes of QAR 50,000 each, Free Life Insurance coverage up to QAR 2.5 million, and two prizes of QAR 1 million each, one granted in the middle of 2022 and the other given on Qatar National Day. Besides, Doha Bank Al Dana customers were entitled to other unique rewards including, 104 prizes of QAR 10,000 and 730 prizes of QAR 5,000.

In 2022, Doha Bank launched several campaigns bundled with a host of benefits which feature an amazing collection of privileges across all product categories including a competitive range of personal finance options at preferential rates with loan repayment holidays and credit card 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 of 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 "Win Your Loan" campaign, where three customers can win up to QAR 100,000 through the loan campaign draw, which was introduced in June 2022. Also, many incentives were given out to customers of loans given through digital channels in order to encourage them to use such channels.

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, Visa Platinum, Qatar Airways Privilege Club Credit Card and FIFA World Cup Credit Cards to attract new customers, as well as 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 campaigns, in addition to entering into a wide range of business partnerships with number of merchants and online mobile applications, including Harrods London, 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 endeavour, 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 Tadbeer, where Doha Bank's wholesale banking customers can now submit electronic applications for Trade products using their online banking, and also the bank introduced 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 chequebook 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 a focus on liquidity optimization. With the 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, 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 73% to 78% for Local funds transfers and from 45% to 57% for International funds transfers. A new Tariff of charges was implemented for the Wholesale Banking.

As part of its CSR efforts, Doha Bank has continued to support environmental protection initiatives, social activities and groups that support sustainable practices. The Bank's inclusion in the FTSE4Good Emerging Index and its top ranking of listed companies in Qatar by ESG Invest reinforced its position as a global sustainability leader.

Building upon decades of strong commitment to environmental issues and community engagement, Doha Bank is the first financial institution in Qatar to issue an annual Sustainability Report explaining its approach to stakeholder engagement including the environment. Doha Bank has also introduced the ECO-Schools Program which is dedicated to the environment and encourages schools to proactively participate in the implementation of good environmental practices. The ECO-Schools Program Awards held in March 2022. The awarding ceremony recognized students and schools in Qatar that completed ECO-Schools project in their school's ground and play an active role in learning environmental issues and

implementing sustainable practices. The bank is dedicated to increasing public awareness of environmental issues and places special emphasis on the regional and global economic challenges. Some of the Initiatives to support the State of Qatar's 'Go Green Qatar' are dedicated Green Bank website, the Eco-Schools Program, beach clean-up, blood donation drive, Sports Day, Earth Hour, illuminating Doha Bank Tower with lights during International and National Days, E-News Letter, tree planting activities, and participation in Earth-related global events. Doha Bank also made donations to support Qatar Charity's for Warm Winter initiatives, as well as support those affected in Pakistan, Somalia and countries suffering from conflicts.

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 in 2022 with the Best CSR Practices in Banking Sector Qatar Award from World Business Outlook, the Most Socially Responsible Commercial Bank Qatar Award from World Business Outlook, and the Best CSR Bank Qatar from Global Brand Awards.

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, Minister of Foreign Affairs, Sheikh Mohammed Bin Abdulrahman Al-Thani, the Minister of Finance, H.E. Mr. Ali Bin Ahmed Al Kuwari, 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

DOHABANK **AWARDS**




2022

					
<p>Best Bank for CSR in Qatar Euromoney</p>	<p>Most Innovative Banking Brand Qatar Global Brand Awards</p>	<p>Best Bank for Credit Card Qatar Global Brand Awards</p>	<p>Best CSR Bank Global Brand Awards</p>	<p>3G Championship of Corporate Governance Award Global Good Governance Awards</p>	
					
<p>3G Best Financial Institution of the Year Global Good Governance Awards</p>	<p>Leading Commercial Bank Qatar 2022 World Business Outlook Awards</p>	<p>Best CSR Practices in Banking Sector Qatar 2022 World Business Outlook Awards</p>	<p>Most Socially Responsible Commercial Bank Qatar 2022 World Business Outlook Awards</p>	<p>Best Bank in Corporate Governance Qatar 2022 Global Business Review Magazine Award</p>	<p>Best Digital Wallet App Qatar 2022 Global Business Review Magazine Award</p>

2021

					
<p>First Bank Live In CEMEA with Smarter Stand-In Processing (STIP) Visa</p>	<p>Best Digital Wallet App Qatar International Business Magazine LLC</p>	<p>Best Trade Finance Provider Global Finance</p>	<p>3G Excellence in Corporate Governance Award Global Good Governance (3G) Awards</p>	<p>3G Financial Services Award Global Good Governance (3G) Awards</p>	<p>Best Digital Payment App 'Doha Pay' World Business Outlook Awards</p>
					
<p>Best Commercial Bank Qatar World Business Outlook Awards</p>	<p>Faster Growing Mastercard Payment Gateway Services Partner in Qatar Mastercard</p>	<p>Best Digital Wallet App Qatar Global Business Review Magazine Award</p>	<p>Best Digital Bank Qatar World Economic Magazine Awards</p>	<p>Best CSR Bank-Business Tabloid Banking & Finance Awards</p>	

2020

					
<p>Best Trade Finance Bank New Age Banking Summit Awards</p>	<p>Best Trade Finance Provider Global Finance</p>	<p>Best Employer Brand Award World HRD Congress</p>	<p>Best Digital Bank Global Economics Awards</p>	<p>The Golden Peacock Global Award for Sustainability Institute of Directors</p>	<p>Outstanding Crisis Leadership – Community Award Global Finance</p>



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 recurring deposit
- Upfront Interest 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 Riyadh Visa Infinite Credit Card
- Private Banking Visa Infinite Privilege 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

- Apple Pay and Google Pay
- 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 Riyadh Customer Service

44456655 - Available 24/7

RETAIL BANKING BRANCH DIRECTORY

➔ Main Branch (202)

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

➔ Museum (204)

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

➔ City Center (210)

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

➔ Bin Omran (213)

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

➔ C-Ring Road (215)

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

➔ Gharafah (216)

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

➔ D-Ring Road (220)

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

➔ Old Airport Br. (221)

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

➔ Corporate (222)

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

➔ Al Mirqab (225)

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

➔ Salwa Road (226)

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

➔ Industrial Area (227)

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

➔ Abu Hamour (228)

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

➔ Abu Samra (229)

P.O Box: 90424
Tel: 44257135 / 36
Fax: 4419471
Swift Code: DOHBQAQA

➔ Dukhan (230)

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

➔ Al Khor (231)

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

➔ Ras Laffan (233)

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

➔ Al Ruwais (235)

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

➔ Wakra (237)

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

➔ Mesaieed (240)

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

➔ Al Rayyan (260)

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

➔ Mall of Qatar (265)

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

➔ Doha Festival City (266)

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

➔ North Gate Mall (267)

P.O Box 2980
Tel: 40153515/3516/3517-3524
Fax: 44783326
Swift Code: DOHBQAQA



PAY OFFICES

Office Name	Telephone No.	Fax No.
QP, Central Office Building, Mesaieed	+974 44762344	
QP, Pay Office, Dukhan	+974 44712298	+974 44712660

E-BRANCHES

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

OVERSEAS BRANCHES & REPRESENTATIVE OFFICES

International Banking

Department

Head Office

Mr. Samir Mohan Gupta

Chief International Banking Officer
P.O. Box 3818, Doha, Qatar
Tel: +974 4015 4848
Fax: +974 4015 4822 / 4015 4823
Email: sgupta@dohabank.com.qa

Overseas Branches

Kuwait Branch

Mrs. Najah S A Al Sulaiman

Chief Country Manager
Ahmed Al-Jaber Street, Abdullatif Al-Sarraf
Tower, Block No. 1, Plot No. 3
PO Box 506, Safat 13006, Sharq, Kuwait
Tel: +965 2291 7217
Fax: +965 2291 7229
Email: nsulaiman@dohabank.com.kw

Dubai (UAE) Branch

Mr. Mohammad Ahmad Bazargan

Country Head of UAE
Ground Floor, 21st Century Tower,
Sheikh Zayed Road,
P.O. Box 125465, Dubai, UAE
Tel No. +971 4 407 3100
Fax No. +971 4 321 9972
Email: bazargan@dohabank.ae

Abu Dhabi (UAE) Branch

Abu Dhabi (UAE) Branch
Al Otaiba Tower, Najda Street
P.O. Box 27448, Abu Dhabi, UAE
Tel No. +971 2 694 4800
Fax No. +971 2 694 4844
Email: bazargan@dohabank.ae

Mumbai Branch (India)

Mr. Manish Mathur

Country Manager – India
Sakhar Bhavan, Ground Floor, Plot No. 230
Block No. III, Back Bay Reclamation,
Nariman Point, Mumbai 400 021, India
Tel No. +91 22 6286 1011
Fax No. +91 22 2287 5290
Mobile: +91 96199 12379
Email: mmathur@dohabank.co.in

Chennai Branch (India)

Mr. Sathish Kumar Balappan

Branch Manager
New Door No. 9, Mount Road, Anna Salai,
Near Anna Statue Chennai 600 002, Tamil Nadu
Tel: +91 44 40064805 / 40064800
Fax: +91 44 40064804
Email: sBalappan@dohabank.co.in

Kochi Branch (India)

1st Floor, Lulu Mall, 34/1000, NH 47,
Edappally, Kochi 682024, Kerala State, India
Tel No. +91 484 4100061 / 4100167
Fax no. +91 484 4100165
Email: renjithv@dohabank.co.in

Representative Offices

Head Office

Australia Representative Office

Mr. Hilton Wood

Chief Representative
Level 12, 77-79 York Street,
Sydney NSW 2000, Australia
Tel No. +612 8102 6223
Mobile: +614 1903 2419
Email: hilton.wood@dohabank.com.au

Japan Representative Office

Mr. Kanji Shinomiya

Chief Representative
Kioicho Building 8F B-3,3-12 Kioicho,
Chiyoda-ku, Tokyo, 102-0094, Japan
Tel: +813 5210 1228
Fax: +813 5210 1224
Mob: +81 902 1776 6197
Email: kanji.shinomiya@dohabank.jp

South Korea Representative Office

Mr. Young Joon Kwak

Chief Representative
1817 Jongro 19, Jongro Gu,
Seoul 03157, South Korea
Tel No. +82 2 723 6440 / 6444
Fax No. +82 2 723 6443
Mobile: +82 10 2639 3910
Email: jaykwak@dohabank.co.kr

China Representative Office

Mr. Peter Lo

Chief Representative
Suite 506B, Shanghai Center
1376 Nanjing Road West, Shanghai, China
Postal code: 200040
Tel: +8621 6279 8006 / 8008
Fax: +8621 6279 8009
Mob: +86 13 9179 81454
Email: peterlo@dohabanksh.com.cn

Singapore Representative Office

Level 58, Republic Plaza,
9 Raffles Place, Singapore, 048619
Singapore
Tel No. +65 6823 1383
Email: derekong@dohabank.com.sg

Hong Kong Representative Office

Level 16, The Hong Kong Club Building
3A Chater Road, Central, Hong Kong
(*Under Closure)

Turkey Representative Office

Mr. Nezh Akalan

Chief Representative
Bagdat Palace Apt.
Bagdat Cad. No. 302/1, D:14
Caddebostan Kadikoy, 34728
Istanbul, Turkey
Tel No. +90 216 356 2928 / 2929
Fax No. +90 216 356 2927
Mobile: +90 532 331 0616
Email: nezhakalan@dohabank.com.tr

Germany Representative Office

Mr. Maik Gellert

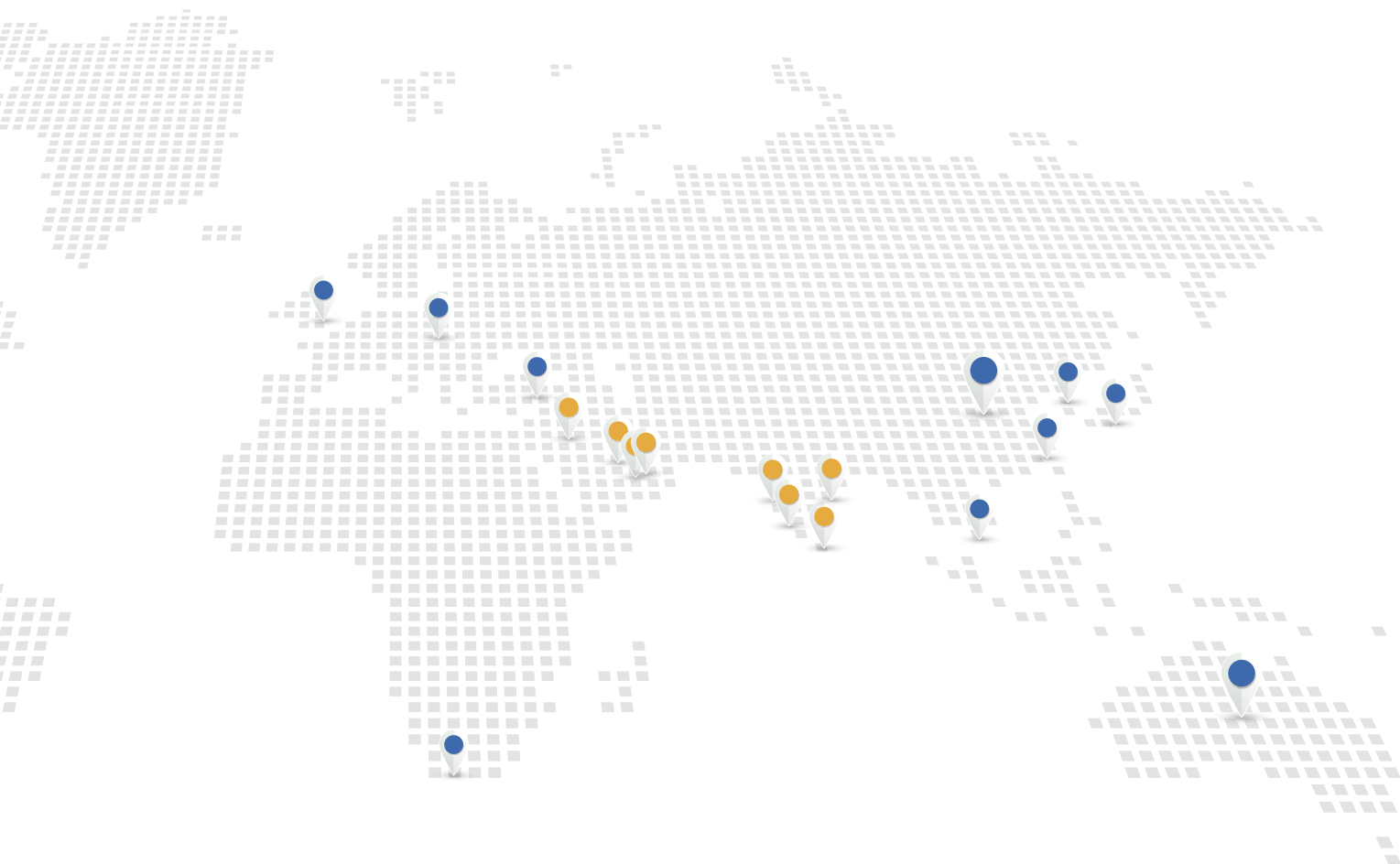
Chief Representative
18th floor, Taunusturm, Taunustor 1
60310 Frankfurt am Main, Germany
Tel No. +49 69 505060 4211
Fax No. +49 69 505060 4150
Mobile: +49 170 321 4999
Email: maik.gellert@dohabank.eu

United Kingdom Representative Office

Mr. Richard H. Whiting

Chief Representative
Level 1, Devonshire House,
1 Mayfair Place, Mayfair,
London W1J 8AJ, United Kingdom
Tel No. +44 (0) 207 268 4965 (Direct)
+44 (0) 207 268 4966
Mobile: +44 790 232 2326
Email: rwhiting@dohabank.co.uk





Canada Representative Office

Mr. Venkatesh Nagoji
Chief Representative
Yonge & Richmond Centre,
151 Yonge Street, Suite 1100,
Toronto, ON, M5C 2W7
Tel: +1 647 775 8327
Fax: +1 647 775 8301
Mob: +1 647 871 6892
E-mail: venkatesh.nagoji@dohabank.ca

South Africa Representative Office

Mrs. Annerie Visser
Chief Representative
90 Rivonia Road, 2nd Floor,
TEB North Wing, Sandton, 2057,
Johannesburg, South Africa
Tel: +27 10 286 1156
Mobile: +27 79 693 5143
Email: avisser@dohabank.co.za

Bangladesh Representative Office

Mr. Ajay Kumer Sarker
Chief Representative
Police Plaza, Concord Shopping Mall,
8th Floor, Tower-A, Unit-L, Plot# 02, Road # 144,
Gulshan-1, Dhaka 1212, Bangladesh
Tel: +88 02 55045154
Fax: +88 02 55045153
Mob: +8801713081733
Email: asarker@dohabank.com.bd

Sri Lanka Representative Office

Mr. Eranda Wishanake Weerakoon
Chief Representative
Level 26, East Tower,
World Trade Centre, Echelon Square,
Colombo 01, Sri Lanka
Tel: +94 11 743 0237
Fax: +94 11 744 4556
Mob: +94 77 390 8890
Email: eWeerakoon@dohabank.com.lk

Nepal Representative Office

Mr. Suraj Bickram Shahi
Chief Representative
Office 102, Regus Business Centre
Ground Floor, Trade Tower,
Thapathali, Kathmandu, Nepal
Tel: +977 9801208385
Mob: +977 985118428
Email: sShahi@dohabank.com.np

