

ANNUAL FINANCIAL REPORT 2017

بنك الدوحة
DOHA BANK





His Highness
Sheikh Hamad Bin Khalifa Al-Thani
Father Emir



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



| KUWAIT

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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

Opinion

We have audited the accompanying consolidated financial statements of Doha Bank (Q.P.S.C.) (the 'Bank') and its subsidiaries (together the 'Group'), which comprise the consolidated statement of financial position as at 31 December 2017, the consolidated statements of income, comprehensive income, changes in equity and cash flows for the year then ended, and notes, comprising significant accounting policies and other explanatory information.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the consolidated financial position of the Group as at 31 December 2017, and its consolidated financial performance and its consolidated cash flows for the year then ended in accordance with International Financial Reporting Standards ('IFRS') and the applicable provisions of Qatar Central Bank regulations ('QCB regulations').

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISA). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Statements section of our report. We are independent of the Group in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to our audit of the Bank's consolidated financial statements in the State of Qatar, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated financial statements of the current 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.



Impairment of loans and advances - refer to notes 3(g)(v), 4(b)(v), 5(a)(i) and 10(c) in the consolidated financial statements	How the matter was addressed in our audit
<p>We focused on this area because:</p> <ul style="list-style-type: none"> Loans and advances are QAR 59,804 million representing 64% of the Group's total assets as at 31 December 2017, hence a material portion of the consolidated statement of financial position. The net impairment charge on loans and advances during the year was QAR 593 million. The Group makes complex and subjective judgments over both timing of recognition of impairment and the estimation of the amount of such impairment. 	<p>Our audit procedures in this area included, among others:</p> <ul style="list-style-type: none"> Our team used their local knowledge to assess the trends in their local credit environment and considered the likely impact on the Group's loans and advances portfolio to focus their testing on key risk areas. For the corporate portfolio: <ul style="list-style-type: none"> we tested the key controls over the credit grading and monitoring process; we tested the governance controls over the impairment processes, including the continuous re-assessment by the Group that impairment policies remain appropriate for the risks within the Group's loans and advances portfolio; we performed detailed credit assessments of a sample of performing and non-performing loans and advances in line with QCB regulations; as part of our credit assessments for these selected loans and advances, we critically challenged the reasonableness of the forecast of recoverable cash flows, realization of collateral and other possible sources of repayment. We tested the consistency of key assumptions and compared them to progress against business plans and our own understanding of the relevant industries and business environments. We also agreed them where possible to externally derived evidence. For the retail portfolio, the impairment process is based on historical payment performance of each segment within the portfolio, adjusted for current market and economic conditions. We tested the accuracy of key variables relevant for the retail loans portfolio (e.g. year-end balances, repayment history, past-due status) and we assessed the appropriateness of the impairment calculation methodology. We evaluated whether the output is consistent with historical payment performance, and we challenged the appropriateness of the Group's adjustments to reflect current market and economic conditions. For the collective impairment calculation, our work included testing controls over the appropriateness of the methodology and models used to calculate the charge, the process of determining key assumptions and the identification of loans to be included within the calculation. We assessed the adequacy of the Group's disclosure in relation to impairment of loans and advances by reference to the requirements of IFRS and QCB regulations.

Valuation of investment securities - refer to notes 3(g)(v), 5(a)(ii), 5(b)(ii) and 11 in the consolidated financial statements	How the matter was addressed in our audit
<p>We focused on this area because:</p> <ul style="list-style-type: none"> Investment securities are QAR 17,513 million representing 18.7% of the Group's total assets as at 31 December 2017, hence a material portion of the consolidated statement of financial position. Available-for-Sale ("AFS") investment securities amount to QAR 11,818 million and account for 67.5% of the total investment securities, which comprise quoted and unquoted securities, pricing of which involves management judgment. IFRS and QCB regulations require assessment at each reporting date to determine whether there is objective evidence that an investment is impaired. In case of equity instruments classified as AFS, objective evidence would include a significant or prolonged decline in the fair value of an investment below cost, determination of which requires management judgment. 	<p>Our audit procedures in this area included, among others:</p> <ul style="list-style-type: none"> Testing controls over the process of valuation of investment securities. Agreeing the valuation of the quoted equity and debt securities to externally quoted prices. For unquoted debt and equity securities, assessing the appropriateness of the valuation methodology and challenging the key underlying assumptions, such as pricing inputs and discount factors. For AFS equity instruments, performed tests to determine whether there has been a significant or prolonged decline in the fair value of the relevant securities. For AFS debt securities, performed tests to determine whether there is objective evidence of impairment due to credit-related factors. We assessed the adequacy of the Group's disclosure in relation to the valuation of investment securities by reference to the requirements of IFRS and QCB regulations.

Other Matter

The consolidated financial statements as at and for the year ended 31 December 2016 were audited by another auditor, whose audit report dated 30 January 2017, expressed an unmodified audit opinion thereon.

Other Information

The Board of Directors is responsible for the other information. The other information comprises the information included in the Bank's 2017 annual report (the "Annual Report"), but does not include the Bank's consolidated financial statements and our auditor's report thereon. The annual report is expected to be made available to us after the date of this auditor's report.

Our opinion on the consolidated financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the consolidated financial statements, our responsibility is to read the other information identified above and when it becomes available, in doing so, consider whether the other information is materially inconsistent with the consolidated financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

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

Responsibilities of the Board of Directors for the Consolidated Financial Statements

The Board of Directors is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with IFRS and QCB regulations, and for such internal control as the Board of Directors determines is necessary to enable the preparation of the consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, the Board of Directors is responsible for assessing the Group's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

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 ISA 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 ISA, we exercise professional judgement and maintain professional skepticism 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 override of internal control.

Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control.

Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.

Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern.

Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion.

We communicate with the Board of Directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide the Board of Directors with a statement that we have complied with relevant ethical requirements regarding independence, and communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with the Board of Directors, we determine those matters that were of most significance in the audit of the consolidated financial statements of the current 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

We have obtained all the information and explanations we considered necessary for the purposes of our audit. The Bank has maintained proper accounting records and its consolidated financial statements are in agreement therewith. We have not been provided the report of the Board of Directors to determine whether the financial information contained therein is in agreement with the books and records of the Bank. We are not aware of any violations of the applicable provisions of the Qatar Central Bank Law No. 13 of 2012 and of the Qatar Commercial Companies Law No. 11 of 2015 or the terms of the Bank's Articles of Association and the amendments thereto, having occurred during the year which might have had a material effect on the Bank's consolidated financial position or performance as at and for the year ended 31 December 2017.

23 January 2018
Doha
State of Qatar

Gopal Balasubramaniam
Qatar Auditor's Registry Number 251
KPMG
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Auditor's License No. 120153



CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 31 December 2017

	2017 QAR'000	2016 QAR'000
ASSETS		
Cash and balances with central banks	6,669,609	4,260,410
Due from banks	7,821,983	10,505,250
Loans and advances to customers	59,804,174	59,186,222
Investment securities	17,512,610	14,706,110
Investment in an associate	11,126	10,343
Property, furniture and equipment	708,580	770,845
Other assets	967,199	925,769
TOTAL ASSETS	93,495,281	90,364,949
LIABILITIES		
Due to banks	11,005,061	12,275,336
Customer deposits	59,468,326	55,729,950
Debt securities	657,669	1,819,598
Other borrowings	5,432,936	4,994,474
Other liabilities	2,124,292	2,165,056
TOTAL LIABILITIES	78,688,284	76,984,414
EQUITY		
Share capital	3,100,467	2,583,723
Legal reserve	5,092,762	4,317,561
Risk reserve	1,372,000	1,372,000
Fair value reserve	(67,555)	(103,412)
Foreign currency translation reserve	(13,451)	(24,991)
Retained earnings	1,322,774	1,235,654
TOTAL EQUITY ATTRIBUTABLE TO SHAREHOLDERS OF THE BANK	10,806,997	9,380,535
Instruments eligible as additional capital	4,000,000	4,000,000
TOTAL EQUITY	14,806,997	13,380,535
TOTAL LIABILITIES AND EQUITY	93,495,281	90,364,949

The consolidated financial statements were approved by the Board of Directors on 23 January 2018 and were signed on its behalf by:



**Fahad Bin Mohammad
Bin Jabor Al Thani**

Chairman



**Abdul Rahman Bin Mohammad
Bin Jabor Al Thani**

Managing Director



Dr. Raghavan Seetharaman

Group Chief Executive Officer

CONSOLIDATED INCOME STATEMENT

For the year ended 31 December 2017

	2017 QAR'000	2016 QAR'000
Interest income	3,630,853	3,168,995
Interest expense	(1,375,382)	(1,108,349)
Net interest income	2,255,471	2,060,646
Fee and commission income	516,313	502,948
Fee and commission expense	(51,788)	(43,169)
Net fee and commission income	464,525	459,779
Gross written premium	62,315	65,237
Premium ceded	(17,195)	(33,794)
Net claims paid	(37,918)	(23,419)
Net income from insurance activities	7,202	8,024
Foreign exchange gain	106,544	102,246
Income from investment securities	49,822	55,584
Other operating income	62,276	54,879
Net operating income	2,945,840	2,741,158
Staff costs	(531,109)	(516,304)
Depreciation	(98,820)	(93,642)
Impairment loss on investment securities	(142,067)	(139,499)
Net impairment loss on loans and advances to customers	(592,541)	(480,224)
Other expenses	(472,664)	(459,445)
	(1,837,201)	(1,689,114)
Profit before share of results of associate	1,108,639	1,052,044
Share of results of the associate	158	(46)
Profit before tax	1,108,797	1,051,998
Income tax reversal	1,277	1,783
Profit	1,110,074	1,053,781
Earnings per share:		
Basic and diluted earnings per share (QAR)	3.02	3.12



CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

For the year ended 31 December 2017

	2017 QAR'000	2016 QAR'000
Profit	1,110,074	1,053,781
Other comprehensive income:		
Items that are or may be subsequently reclassified to income statement:		
Foreign currency translation differences for foreign operations	11,540	(5,166)
Net movement in fair value of available-for-sale investment securities	35,857	166,264
Other comprehensive income	47,397	161,098
Total comprehensive income	1,157,471	1,214,879



CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

For the year ended 31 December 2017

<i>Equity attributable to shareholders of the Bank</i>								
	Share capital QAR'000	Legal reserve QAR'000	Risk reserve QAR'000	Fair value reserve QAR'000	Foreign currency translation reserve QAR'000	Retained earnings QAR'000	Instrument eligible as additional capital QAR'000	Total equity QAR'000
Balance as at 1 January 2017	2,583,723	4,317,561	1,372,000	(103,412)	(24,991)	1,235,654	4,000,000	13,380,535
Total comprehensive income:								
Profit	-	-	-	-	-	1,110,074	-	1,110,074
Other comprehensive income	-	-	-	35,857	11,540	-	-	47,397
Total comprehensive income	-	-	-	35,857	11,540	1,110,074	-	1,157,471
Transfer to legal reserve	-	85	-	-	-	(85)	-	-
Transfer to risk reserve	-	-	-	-	-	-	-	-
Distribution for Tier 1 Capital notes	-	-	-	-	-	(220,000)	-	(220,000)
Contribution to social and sports fund	-	-	-	-	-	(27,752)	-	(27,752)
Increase in share capital	516,744	775,116	-	-	-	-	-	1,291,860
Dividends paid	-	-	-	-	-	(775,117)	-	(775,117)
Balance as at 31 December 2017	3,100,467	5,092,762	1,372,000	(67,555)	(13,451)	1,322,774	4,000,000	14,806,997

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

For the year ended 31 December 2017

<i>Equity attributable to shareholders of the Bank</i>									
	Share capital QAR 000	Legal reserve QAR 000	Risk reserve QAR 000	Fair value reserve QAR 000	Foreign currency translation reserve QAR 000	Retained earnings QAR 000	Total QAR 000	Instrument eligible as additional capital QAR 000	Total equity QAR 000
Balance as at 1 January 2016	2,583,723	4,316,950	1,292,000	(269,676)	(19,825)	1,283,946	9,187,118	4,000,000	13,187,118
Total comprehensive income:									
Profit	-	-	-	-	-	1,053,781	1,053,781	-	1,053,781
Other comprehensive income	-	-	-	166,264	(5,166)	-	161,098	-	161,098
Total comprehensive income	-	-	-	166,264	(5,166)	1,053,781	1,214,879	-	1,214,879
Transfer to legal reserve	-	611	-	-	-	(611)	-	-	-
Transfer to risk reserve	-	-	80,000	-	-	(80,000)	-	-	-
Distribution for Tier 1 Capital	-	-	-	-	-	(220,000)	(220,000)	-	(220,000)
Contribution to social and sports fund	-	-	-	-	-	(26,345)	(26,345)	-	(26,345)
Dividends paid	-	-	-	-	-	(775,117)	(775,117)	-	(775,117)
Balance as at 31 December 2016	2,583,723	4,317,561	1,372,000	(103,412)	(24,951)	1,235,654	9,380,535	4,000,000	13,380,535

THE BOARD OF DIRECTOR'S REPORT

FOR THE FINANCIAL YEAR ENDING 31ST DEC, 2017



Sheikh Fahad Bin Mohammad Bin Jabor Al Thani
Chairman of the Board of Directors



Mr. Ahmed Abdul Rahman Yousuf Obaidan Fakhroo
Vice Chairman



Sheikh Abdul Rahman Bin Mohammad Bin Jabor Al Thani
Managing Director



Sheikh Abdulla Bin Mohammad Bin Jabor Al Thani
Member of Board of Directors



Sheikh Falah Bin Jassim Bin Jabor Bin Mohammad Al Thani
Member of Board of Directors
• Representative of Jassim & Falah Trading & Contracting Co.



Mr. Ahmed Abdullah Ahmed Al Khal
Member of Board of Directors



Mr. Hamad Mohammed Hamad Abdulla Al Mana
Member of Board of Directors



Mr. Ali Ibrahim Abdullah Al-Malki
Independent Member



Mr. Nasser Khalid Nasser Abdullah Al-Mesnad
Independent Member

Every year Doha Bank continues the success journey of the previous years by achieving outstanding financial results as well as a commendable performance at the financial, organizational and service delivery levels. During 2017, most of the objectives defined in the bank's strategic plan and annual budgets were successfully achieved. The bank enhanced and strengthened its financial position, achieved an impressive return on average shareholders' equity and average assets, and launched a wide range of innovative banking products and services particularly in the field of e-banking. The accomplishments also included the recruitment of highly competent and experienced professionals for various key senior positions and optimization of domestic branches.

During the same year, the management concentrated on recruiting Qatari nationals who were enrolled in intensive training programs and were given the opportunities to gain international business banking skills and in-depth experience by joining bank's various branches and representative offices spread across the world.

Domestically, Doha Bank's network inside Qatar includes a total of 27 branches, 6 pay offices, 6 e-branches, 1 mobile branch and 119 ATMs out of which 5 ATMs are in the UAE, 2 ATMs in Kuwait and 2 ATMs in India. Globally, the bank has six branches: Dubai and Abu Dhabi branches in the UAE, a branch in Kuwait and three branches in India. Furthermore, the bank has 13 representative offices located in Singapore, Turkey, Japan, China, UK, South Korea, Germany, Australia, Canada, Hong Kong, South Africa, the Emirate of Sharjah (UAE) and Bangladesh.

The Bank also owns Doha Bank Assurance Company, which is fully owned by Doha Bank and has a strategic share of 44.02% of the capital of one of the Indian brokerage companies which was later re-named as Doha Brokerage and Financial Services and positioned to practice brokerage and asset management businesses.



In this connection, it is worth mentioning that India has significant bilateral trade relationships not only with Qatar and the GCC countries but also with all the global locations where Doha Bank has presence through its representative offices located around the world. This presence will enable the bank to serve all the companies operating in these locations, capture investment opportunities and add more value to the shareholders.

In 2013 and 2015, with a view to strengthening the lending capacity and improving the competitive edge and prospects for achieving the strategic goals, Doha Bank enhanced its Tier 1 capital base and Capital Adequacy Ratio through the issuance of Tier 1 capital instruments amounting to QR 2 billion in each issuance (i.e. a total of QR 4 billion) qualifying as additional Tier 1 capital for Doha Bank in Qatar as per the terms and requirements of Qatar Central Bank.

In the Ordinary General Assembly Meeting held on 10th May 2016, the shareholders unanimously approved the issuance of Certificates of Deposit (CDs) within a program of up to USD 3 billion and Commercial Papers (CPs) within a program of up to USD 2 billion as per the salient features specified under each program with the aim of diversifying the funding sources and mitigating liquidity risks.

The Board of Directors resolved in their meeting held on 16 November 2016 to submit a recommendation to the Extraordinary General Assembly of the shareholders to increase the capital of the bank by 20 per cent of the current paid-up share capital of the bank through the issuance of 51.7million new shares. On 06/03/2017, the Extraordinary General Meeting approved the Board's recommendation to increase the bank's capital from QR 2,583,722,520 to up to QR 3,100,467,020 by way of offering 51,674,450 new ordinary shares for subscription to Doha Bank's eligible shareholders, who are registered in the shareholders' register with Qatar Central Securities Depository (QCSD) at the close of trading on 15th of March 2017, and to the holders of subscription rights, at a price of QR (25) per share representing a premium of QR (15) in addition to a nominal value of QR (10) per share. Subscription was opened for holders of subscription rights on Tuesday 25/04/2017 and continued until Tuesday 09/05/2017 based on shareholders and the holders of subscription rights data as at the close of trading on Monday 17/4/2017.

The subscription was well received by the shareholders and holders of subscription rights.

On 12 July 2017, the new shares were assigned to the subscribers and were listed for trading and the subscription in the capital increase for shares was finalized. A commercial register with the bank's new capital of QR 3,100,467,020 was issued by the Ministry of Economy and Commerce representing 310,046,702 ordinary shares at a nominal value of QR 10 per share.

During 2017, Doha Bank achieved remarkable growth rates in most financial indicators, where the total assets rose from QR 90.4 Bn in 2016 to QR 93.5 Bn in 2017, an increase of QR 3.1 Bn with a growth rate of 3.5%. The growth rate of net loans and advances was 1%, an increase from QR 59.2 Bn in 2016 to QR 59.8 Bn in 2017.

The growth rate in total customers' deposits was 6.7% increased from QR 55.7 Bn in 2016 to QR 59.5 Bn in 2017, i.e., an increase of QR 3.8 Bn while the total equity grew by 10.7% to reach QR 14.8 Bn in 2017.

By the end of 2017, the financial statements of the bank clearly show that it has achieved a net profit of QR 1,110 Mn compared to QR 1,054 Mn in 2016. These results have reflected positively on the performance ratios, where the return on average equity reached 11.9% and the return on average assets reached 1.21%.

Based on these results, the Board of Directors passed a resolution in its meeting held on 23rd of January 2018 recommending to the General Assembly of the Shareholders to approve the distribution of cash dividends for QR (3) per share, an equivalent of 30% of the paid up capital.

Future Plan of the Bank:

The three-year strategic plan of the bank includes carrying out some revisions on the business strategy of the overseas branches and representative offices across the globe as well as the business strategy of local branches following the merger between some of them. It also entails the implementation of effective risk management strategies, both locally and internationally, recruiting Qatari nationals, upgrading the level of performance through recruiting highly qualified and experienced personnel and focusing on specialized training programs for all functional levels. The plan also focused on improving and developing Corporate Governance practices, re-structuring the business models and rendering state-of-the-art banking products and services with special emphasis on e-banking, cross-selling, and enhancing the financial position of the bank by increasing and diversifying the total assets and maintaining the highest operational performance

efficiency. The strategy also focuses on achieving continuous growth in the main income items, improving asset quality, diversifying income sources, particularly the non-interest income, and professionally monitoring and managing costs to be in line with the banking industry and to optimize the cost of funding as well.

Products and Services:

The year 2017 witnessed the launch of many new advanced products and services and implementation of substantial modifications to the existing service offerings particularly the e-banking services with the objective of satisfying the needs of our valued customers from all walks of life in the Qatari society.

With a view to maintaining the highest level of performance within the Retail Banking Group and facing the challenges in the market, we focused this year on strengthening the Retail Banking group by recruiting additional competent staff members with a solid experience in the retail business and quality customer services. The back office operations in the branches were centralized. Al-Riyada Unit was also strengthened with professional bankers to provide better services to VIP customers.

In 2011/2012, Doha Bank unveiled the new corporate branding for its branches and implemented it at The Gate - West Bay, Museum Area, Parco Mall and Al-Khor branches. In 2013 and 2014, this new design was implemented in Abu Hamour Branch at Dar Al-Salam Mall, the new Mirqab Branch, Abu Samra, Industrial Area, Al-Khuraitiyat and Bin Omran branches. It was also implemented at the Old Airport, City Center and Gharrafa branches in 2015 and 2016. Whereas in 2017, new branches with this design were opened at Qatar Mall and Doha Festival City. The chosen design is meant to offer customer convenience, guaranteed smooth operation and high service standards and this is currently under implementation at the remaining branches.



In addition to the e-banking services provided through DBank (for example the DCardless banking service where the beneficiary can receive the transferred amount through Doha Bank's ATM network without using an ATM card, in addition to e-remittances, SMS service, telebanking, mobile-banking, Internet banking and e-branches), the bank also offered additional mobile banking services that allows users to access their bank accounts easily, make transfers among their own accounts or to any other beneficiary registered for the service, pay utility bills, repay credit card dues, and recharge prepaid cards for both Ooredoo and Vodafone.

Doha Bank introduced the Biometric Access feature within the mobile banking application. The new services offered through this application include local funds transfers, D-Cardless withdrawals, Western Union money transfers, remittances through credit card and Click card reload, etc. The bank also launched a new mobile application, Doha Bank My Book Qatar, through which various offers and vouchers are offered for dining, beauty and wellness, leisure activities, health services and more. Additional services to the ATM network were implemented to benefit both Doha Bank and Ooredoo customers enabling them to make Ooredoo bill inquiries and make payments through any of Doha Bank's ATMs.

We have also concentrated on improving the information security systems of the bank to protect the users of our mobile banking services. New measures were introduced on our website where more effective security features have been implemented to safeguard DBank service users. In this connection, Doha Bank launched an enhanced version of its mobile banking application in 2016, offering a host of new features and allowing customers to conduct their banking transactions more easily and efficiently. Security is the prime new feature in the new enhanced version of the application as users are offered the option to use their fingerprints to authenticate their identities and sign into mobile banking instead of entering a user ID and password.

Doha Bank also upgraded its card processing system in order to provide a quick and efficient service ensuring a better customer experience with enhanced safety measures through the "credit card fraud guard module", which is able to monitor fraudulent transactions and generate automatic alerts. In this connection, Doha Bank's IT network infrastructure has been upgraded to provide Doha Bank's customers with the highest levels of security. This enhanced the customer experience by getting round-the-clock secure access to financial services through any ATM across the globe easily and efficiently. Doha Bank has been awarded the coveted ISO 20000-2011 certification for its continuous

compliance to global standards for IT Service Management.

Doha Bank was the first to launch an online shopping portal in the Middle East through its Doha Sooq shopping website. Since its launch to the public in 2007, this portal has been achieving an impressive success. Now, customers can easily purchase what they need online and pay electronically.

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

The credit cards' Loyalty Scheme has also been enhanced and now card holders are able to either redeem Doha Miles earned through usage of their credit cards instantly through the point-of-sale machines available at all participating commercial outlets or use these miles for purchasing air tickets. During the year, the bank launched the new loyalty scheme "Doha Miles" which is designed to convert credit card spends, locally and internationally into reward points which can be redeemed against free flights and hotel bookings. The bank also offered complementary travel insurance each time the customer purchases airline tickets using these cards. Those who hold Visa Platinum or Infinite credit cards got exclusive free access to the Oryx lounge at Hamad International Airport. The bank continued to offer additional benefits to Doha Bank Al Riyada Visa Infinite credit cardholders and VIP customers. These benefits include a priority queue at branches, loan approvals within 60 minutes, WhatsApp chat service support, free valet parking from Mr. Valet, free car wash at Hi-Wash station, and a free cinema ticket for each purchased ticket in addition to other benefits to ensure granting this segment of customers a more personalized and special treatment.

The bank also continued to tailor services for the bank's female customers. One example is Al Asriya credit card, which is a unique product offering from Doha Bank and one of its kind in Qatar. It provides various benefits to female customers including a complimentary Cancer Care Insurance with an assured sum of QR 25,000, discounts of up to 25% at some restaurants and stores in addition to the fact that this card and two complimentary cards are free for life.

Executive Management



Doha Bank continued its co-branded credit card with Lulu Hypermarkets with special attractive privileges offered to the cardholders. The overwhelming response was a huge success since its launch in 2011 as a large number of people obtained the card that became a unique card not only in Qatar but also across the GCC countries. The card generously rewards shoppers with a 5% saving on their purchases from Lulu stores throughout the year. During 2017, joint campaigns have been conducted in collaboration with Lulu whereby Lulu cardholders were given an additional redemption of 5% of the value of their purchases at Lulu centers in Barwa and Al Messila during January, September and October 2017.

Commemorating the celebration of the 14th anniversary of Al Dana programme and the success it has made over the past years, we made the rewards structure more attuned to the celebrations of the 14th anniversary of this programme by focusing on the core customer strategy of 'Al Dana for Everyone' which meant that there was something for everyone. The programme included (180) rewards, including (10) cash prizes of QR 1 million each, and other (10) monthly cash prizes of QR 100,000 each, and (150) monthly cash prizes of QR 10,000 each. Rewards also included giving (10) scholarships worth QR 25,000 each to Al Dana Young Savers. Cash prizes awarded to Al-Dana customers by the end of 2017 amounted to a total of QR 13 million.

Doha Bank signed a MoU with Qatar Finance Business Academy (QFBA) to implement the Kafa'a Competency Framework. The agreement made Doha Bank the first bank in Qatar to sign up for the implementation of Kafa'a – a first-of-its-kind training and competency framework introduced by QFBA for the banking and finance sector in the GCC region to develop the skills of its employees.

During 2017, Doha Bank hosted a knowledge sharing session on "Changing International Dynamics on Foreign Policies and Allied Opportunities". This was preceded by Breakfast Meetings with the theme "Financial & Business

Solutions for SMEs", and a business meet in South Korea, which was well attended by senior government representatives and the business community. Additionally, the bank participated in a panel discussion on the topic of "E-Commerce as a Tool for Better SME Integration into Global Value Chains". The bank held many other such sessions in Oman, Kuwait, Singapore, Australia, UK and USA.

Through participation in career fairs, Doha Bank is committed to hiring the most competent individuals in the country. During the year, the bank participated in the career fairs organized by Qatar University and community colleges. The bank also participated in career fairs held in Kuwait and Dubai. As part of its employee engagement efforts, the bank honored long-serving employees and organized various sporting activities involving the staff and their families.

As part of its commitment to societal interests, environmental sustainability and raising awareness on sustainability issues, Doha Bank was involved in various related activities throughout the year. On one hand, Doha Bank organized the 12th edition of "Al Dana Green Run" in January wherein as many as 6000 residents attended the event. Doha Bank, in cooperation with Qatar's Ministry of Municipality and Environment and the Al Wakra Municipality, organized a "Beach Clean-up" event at Al Wakrah beach. Earlier during the year, Doha Bank organized its annual ECO-School Programme awards, which aims at recognizing the schools that played an active role in propagating the concept of eco-consciousness amongst students and demonstrated a high degree of innovation and creativity in successfully completing their green projects as part of the Programme. Doha Bank also joined hands with Hamad Medical Corporation's Blood Donor Unit to hold a blood donation drive at its headquarters in West Bay. In its continued support of the Earth Hour global call, Doha Bank participated by switching off the lights at its headquarters and branches across Qatar.

Awards:

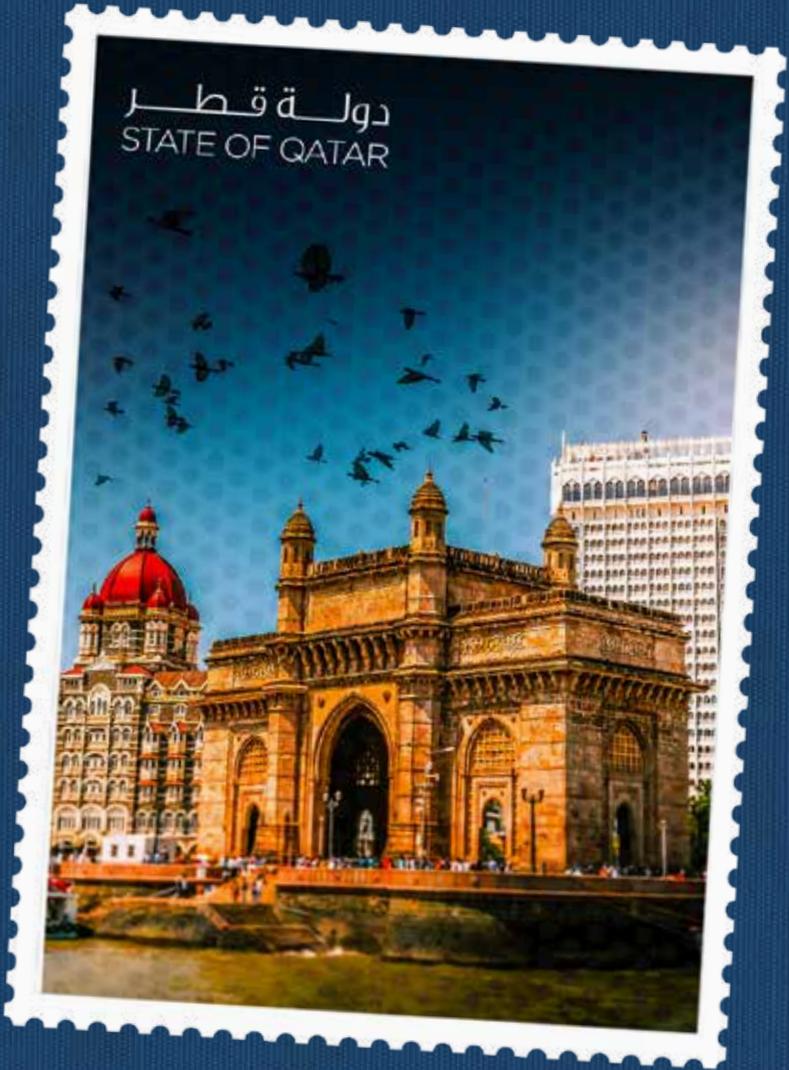
Due to the strong financial position enjoyed by Doha Bank at the local, regional and global levels and its pioneering role in delivering innovative banking products and services which elevated the banking experience in Qatar to new horizons, the Bank was conferred with appreciation and recognition from a number of specialized institutions in the banking and financial sectors. In addition to the accolades awarded to the Bank in previous years, it was conferred with the award of the 'Best Regional Commercial Bank' at the Banker Middle East Industry Awards 2017 for the fifth time in a row, and the award of the 'Best Regional Enterprise for Excellence in Quality in Banking' from the Europe Business Assembly, the 'Best Commercial Bank, Qatar 2016' from the International Finance Magazine, and two awards at the EMEA Finance Middle East Banking Awards 2017, namely, the 'Best Local Bank in Qatar' and the 'Most Innovative Bank in the Middle East'. The bank also won the 'Best Bank Governance – Qatar 2017' award at the Capital Finance International Awards 2017 and the 'Global Good Governance (3G)' award from Cambridge IF Analytica. Recently, the bank has received the 'Golden Peacock Award for Sustainability in the Financial Sector' and the 'Golden Peacock Award for Corporate Social Responsibility' from the Institute of Directors in India, 'Qatar Domestic Trade Fin Banking & Finance Magazine, the 'Best Trade Finance Bank' award from the Global Finance Magazine, and the 'Company of the Year' award from Qatar University. For the tenth consecutive year, Doha Bank has been granted the ISO-20000-2011 certification for its continuous compliance with global standards for IT Service Management.

Acknowledgement:

The Board of Directors of Doha Bank would like to extend their sincere thanks and gratitude to H.H. the Emir, Sheikh Tamim Bin Hamad Al-Thani, H.E. the Prime Minister, Sheikh Abdullah Bin Nasser Al-Thani, the Minister of Finance, H.E. Mr. Ali Sherif Al-Emadi, the Minister of Economy and Commerce, H.E. Sheikh Ahmed Bin Jassim Bin Mohammad Al-Thani, H.E. the Governor of Qatar Central Bank, Sheikh Abdullah Bin Saud Al-Thani, and to all the officials of Qatar Central Bank, the Ministry of Economy and Commerce, Qatar Financial Markets Authority and Qatar Exchange for their continued cooperation and support.

The Board of Directors would also like to sincerely thank all the shareholders and customers in addition to the Bank's executive management and staff for their cooperation and efforts towards these remarkable achievements.

**Fahad Bin Mohammad
Bin Jabor Al-Thani**
Chairman



| MUMBAI

DOHA BANK AWARDS

Doha Bank has been recognized by various professional institutions for its consistent and strong financial performance as well as its innovative banking products and services. Doha Bank's international expansion strategy has also been identified as one of the key factors of its success and recognized by the Awarding institutions. The awards stand testament to the commitment of Doha Bank to ensure continuous improvement in its product and service quality as well as offer the best possible customer service.

Few of the key awards received in 2017 are as below:

Qatar Domestic Trade Finance - 2017

Asian Banking & Finance Awards

Qatar Domestic Project Finance - 2017

Asian Banking & Finance Awards

Qatar Business Excellence Awards - 2017

Best Business Bank MEA

Best Local Bank in Qatar - 2017

EMEA Finance

Best Regional Commercial Bank - 2017

Banker Middle East

Best Bank Governance - 2017

Capital Finance International

Most Innovative Bank in the Middle East - 2017

EMEA Finance

Best Regional Enterprise For Excellence in Quality in Banking - 2017

Europe Business Assembly





3G global governance award
Global Good Governance Awards
2017



Qatar Domestic Trade Finance
Asian Banking & Finance Awards
2017, 2016, 2014



Qatar Domestic Project Finance
Asian Banking & Finance Awards
2017



Best Business Bank MEA
Qatar Business Excellence Bank
2017



Best Local Bank in Qatar
EMEA Finance
2017, 2016, 2012, 2011, 2010



Best Regional Commercial Bank
Banker Middle East
2017, 2016, 2015, 2014, 2013, 2010
2009, 2007 & 2006



Best Bank Governance
Capital Finance International
2017



Most Innovative Bank
in the Middle East
EMEA Finance
2017, 2016, 2010



Best Regional Enterprise Award For
"Excellence in Quality in Banking"
Europe Business Assembly
2017



Best Commercial Bank in Qatar
International Finance Award
2016, 2014, 2013



Best Web/Mobile Banking Services
Banker Middle East
2016, 2015



Golden Peacock Global
Excellence in Corporate Governance
Institute of Directors
2016, 2015



Best Saving Account
Banker Middle East
2016, 2015



Golden Peacock Global Award for
Corporate Social Responsibility
Institute of Directors
2016, 2014, 2013, 2012



Best Co-branded Credit card
Banker Middle East
Product Awards
2016, 2015



Best Commercial Bank
Middle East - Global Banking
& Finance Review
2015, 2014



Bank of the Year - Qatar
Arabian Business - ITP Group
2015



The Bizz - World Business leader
World Confederation of Business
2015



Localization in Kuwait branch
Board of Ministers of labor - GCC
2015



Environmental Award
The Arab Organisation
for Social Responsibility
2015, 2014

RETAIL BANKING PRODUCTS & SERVICES

Accounts

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

Special Packages

- Welcome Pack for newcomers
- Ladies Pack (Al Asriya)
- Non Resident Indian Pack
- Non Resident Lebanese Pack

DBank Channels & Services (Electronic Channels & Services)

- DBank Online
- DBank Mobile
- DBank Watch Banking
- DBank ATM Network
- DBank eBranches
- DBank Dial
- DBank SMS
- DBank Remittances
- DBank Cash Deposit
- DBank Cheque Deposit
- Call Centre
- Utility Bill Payments and recharge e-Vouchers
- Local and International Fund Transfers
- D-Cardless Services
- WhatsApp Chat Service

Doha Bank Cards & Payments

Credit Card Services

- Al Riyada Visa Infinite Credit Card
- Visa Platinum Credit Card
- Dream Credit Card
- Lulu Co-Branded Credit Card
- Al Asriya Credit Card
- Green Credit Card
- SME Credit Card
- Doha Miles Loyalty Program
- My Book Qatar

Debit Card Services

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

Payment Services

- DBank Remit
- Doha Sooq
- Acquiring Services
- Payment Gateway

Loans

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

Bancassurance Services & Products

- Home Insurance
- Travel Insurance
- Medical Insurance
- Personal accident Insurance
- Motor Insurance
- Child Educational Plan
- Retirement/Pension Plan
- Life Insurance
- All General Insurance Product

Hello Doha Services

44456000 - Available 24/7

Al Riyada Customer Service

44456655 - Available 24/7

DOHA BANK BRANCH DIRECTORY

1) Main Branch (202)

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

2) Mushaireb (203)

P.O Box: 2822
Tel: 44025340 / 5341
Fax: 44025335 / 44025336
Telex: 4825-DBMSB DH
Swift: DOHBQAQA

3) Museum (204)

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

4) Central Market (206)

P.O Box: 3818
Tel: 40153188 / 89 / 87
Fax: 40153186
Swift: DOHBQAQA

5) City Center (210)

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

6) West Bay (211)

P.O Box: 9818
Tel: 40153111/3116/3105
Fax: 40153100
Telex: 4883-DBBAY DH
Swift: DOHBQAQA

7) Al Kheratiyat (212)

P.O Box: 8212
Tel: 40153515 / 3516
Fax: 44783326 / 44780618
Telex: 5051 DOHB QA QA
Swift: DOHBQAQA

8) Bin Omran (213)

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

9) C-Ring Road (215)

P.O Box: 3846
Tel: 40153727 / 44659385
Fax: 44659288
Telex: 4534
Swift: DOHBQAQA

10) Gharafah (216)

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

11) D-Ring Road (220)

P.O Box 31420
Tel: 40153500 / 3505
Fax: 44257646
Swift Code: DOHBQAQA

12) Old Airport Br. (221)

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

13) Corporate Br. (222)

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

14) Al Mirqab (225)

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

15) Salwa Road (226)

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

16) Industrial Area (227)

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

17) Abu Hamour (228)

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

18) Abu Samra (229)

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

19) Dukhan (230)

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

20) Al Khor (231)

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

21) Ras Laffan (233)

P.O Box: 31660
Tel: 40153390 / 3391
Fax: 44748664
Telex: 4825- DBMSB DH
Swift: DOHBQAQA

22) Al Ruwais (235)

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

LOCAL BRANCHES

23) Wakra (237)

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

24) Mesaieed (240)

P.O Box: 50111
Tel: 40153342 / 44771984 / 5
40153343 / 44760277
Fax: 44770639
Telex: 4164 DBUSB DH
Swift: DOHBQAQA

25) Al Rayyan (260)

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

26) Mall of Qatar (265)

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

27) Doha Festival City (266)

P.O Box 2731
Tel: 40153299/300
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Swift Code: DOHBQAQA

PAY OFFICES

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

E-BRANCHES

Office Name	Telephone No.	Fax No.
Maither Street, Maither	+974 44801949 / 70690545	+974 44802285
Lulu Hypermarket-D Ring Road	+974 44660761 / 66730305	+974 44663719
Lulu Hypermarket-Gharafa	+974 44780659 / 77866470	+974 44780615
QP Handasa	+974 44375738 / 66603646	+974 44376022
Lulu Al Khor (Al Khor Mall)	+974 40153128 / 66545149	+974 44726147
Chamber of Commerce (D Ring Road)	+974 44674515	+974 44674035

CARDS DELIVERY CENTER

Office Name	P.O. Box	Telephone No.	Fax No.
Card Delivery Center - City Center	3818	+974 40154150	+974 44456036

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Mob: +971 50 770 1494
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