

Annual Financial Report 2023

New Horizons.
New Opportunities.





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New Opportunities.



His Highness
Sheikh Hamad Bin Khalifa Al Thani
Father Emir

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



GLOBAL PRESENCE

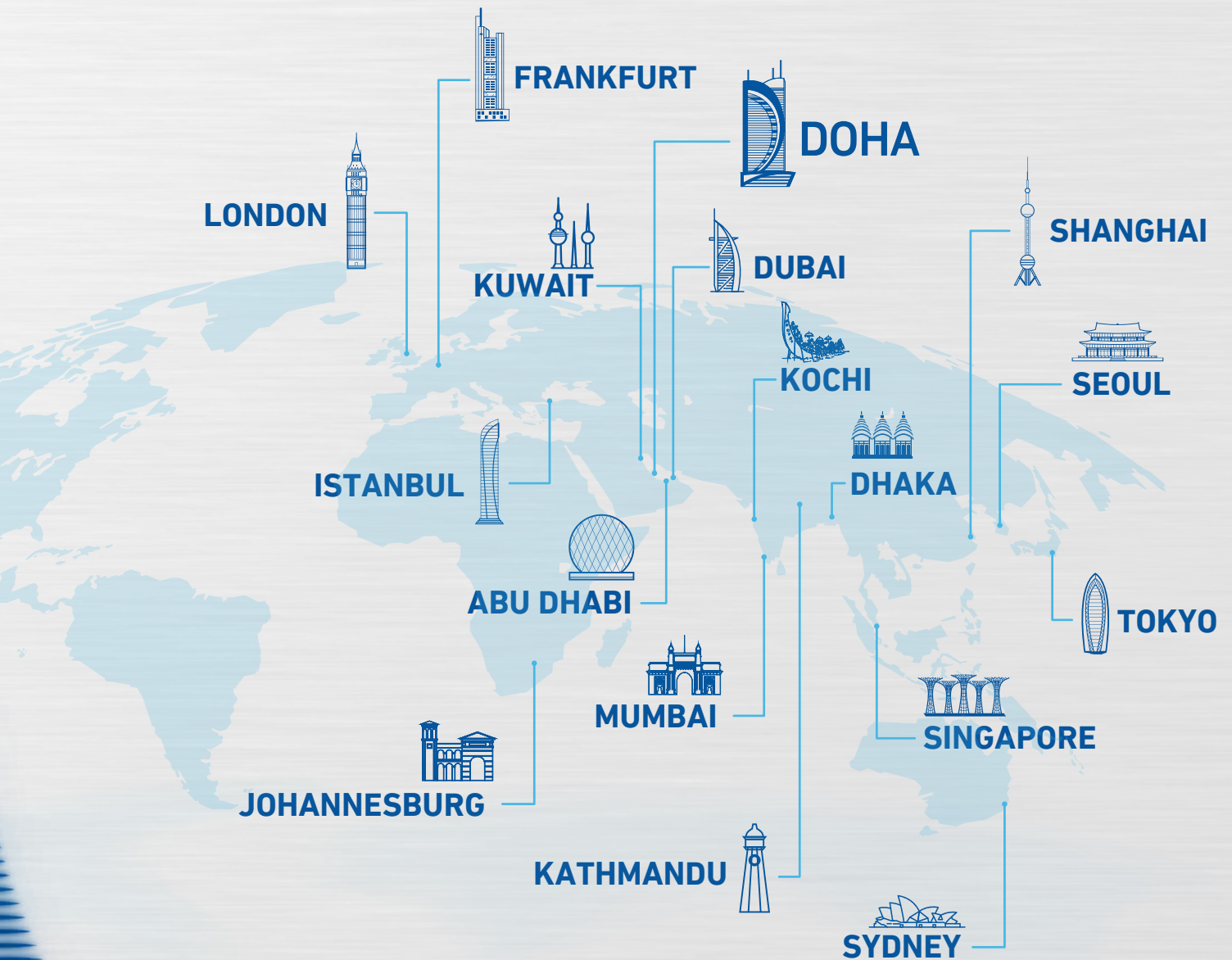


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INDEPENDENT AUDITOR'S REPORT TO THE SHAREHOLDERS OF DOHA BANK Q.P.S.C.

Report on the audit of the consolidated financial statements

Our opinion

In our opinion, the consolidated financial statements present fairly, in all material respects, the consolidated financial position of Doha Bank Q.P.S.C. ("the Parent" or "the Bank") and its subsidiaries (together the "Group") as at 31 December 2023 and its consolidated financial performance and its consolidated cash flows for the year then ended in accordance with the IFRS Accounting Standards.

What we have audited

The Group's consolidated financial statements comprise:

- The consolidated statement of financial position as at 31 December 2023;
- 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, comprising material accounting policies, and other explanatory information.

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.

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	How our audit addressed the key audit matter
<p>Impairment on loans and advances and off-balance sheet facilities to customers</p> <p>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 material accounting policies to the consolidated financial statements, the impairment losses have been determined in accordance with IFRS 9.</p> <p>We focused on this area because the directors make complex and subjective judgements over both amount and timing of recognition of impairment, such as:</p> <ul style="list-style-type: none"> • 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. <p>Further, loans and advances and off-balance sheet facilities to customers are material within the overall context of the consolidated financial statements.</p> <p>The Group's gross loans and advances to customers that are subject to credit risk, include loans and advances to customers amounting to QR 61,799 million, and off-balance sheet facilities amounting to QR 12,991 million as at 31 December 2023, disclosed in note 10 and note 33 to the consolidated financial statements.</p> <p>Information on the credit risk and the Group's credit risk management is provided in note 4 to the consolidated financial statements.</p>	<p>Our audit procedures in relation to this key audit matter included the following:</p> <ul style="list-style-type: none"> • 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 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). • 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 the Directors and those charged with governance for the consolidated financial statements

The Directors are responsible for the preparation and fair presentation of the consolidated financial statements in accordance with IFRS Accounting Standards 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 Directors determine 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, the Directors are 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 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 the 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 2023.

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
18-February-2024

Doha Bank Q.P.S.C.

Consolidated Statement of Financial Position

As at 31 December 2023

	2023	2022
	QR'000	QR'000
Assets		
Cash and balances with central banks	4,842,101	3,668,161
Due from banks	5,496,929	8,650,888
Loans and advances to customers	58,009,676	58,078,974
Investment securities	30,386,048	24,963,875
Other assets	1,891,010	1,608,546
Investment in an associate	10,224	9,898
Property, furniture and equipment	619,229	664,649
Total assets	101,255,217	97,644,991
Liabilities and equity		
Liabilities		
Due to banks	23,908,269	19,239,053
Customers deposits	51,572,773	50,129,735
Debt securities	2,588,373	2,516,493
Other borrowings	5,928,455	8,891,053
Insurance Contract Liabilities	76,936	60,803
Other liabilities	2,736,390	2,729,046
Total liabilities	86,811,196	83,566,183
Equity		
Share capital	3,100,467	3,100,467
Legal reserve	5,110,152	5,095,673
Risk reserve	1,416,600	1,312,600
Fair value reserve	(86,452)	(124,380)
Foreign currency translation reserve	(82,249)	(81,828)
Retained earnings	985,503	776,276
Net equity attributable to shareholders of the Bank	10,444,021	10,078,808
Instruments eligible as additional Tier 1 capital	4,000,000	4,000,000
Total equity	14,444,021	14,078,808
Total liabilities and equity	101,255,217	97,644,991

The consolidated financial statements were approved by the Board of Directors on 24 January 2024 and were signed on its behalf by:



Abdulrahman Bin Fahad Bin Faisal Al Thani
Group Chief Executive Officer



Fahad Bin Mohammad Bin Jabor Al Thani
Chairman



Abdul Rahman Bin Mohammad Bin Jaber Al Thani
Managing Director

Doha Bank Q.P.S.C.

Consolidated Statement of Income

For the year ended 31 December 2023

	2023	2022
	QR'000	QR'000
Interest income	5,617,535	3,945,219
Interest expense	(3,469,992)	(1,622,857)
Net interest income	2,147,543	2,322,362
Fee and commission income	601,864	572,327
Fee and commission expense	(225,416)	(201,263)
Net fee and commission income	376,448	371,064
Insurance Revenue	67,508	45,288
Insurance Service expense	(31,067)	(19,346)
Net expense from reinsurance contracts held	(31,642)	(26,308)
Recovery from reinsurers from legal case	64,320	-
Insurance Service results	69,119	(366)
Net foreign exchange gain	104,640	152,572
Net income from investment securities	111,508	25,269
Other operating income	19,544	37,735
	235,692	215,576
Net operating income	2,828,802	2,908,636
Staff costs	(521,145)	(501,081)
Depreciation	(89,375)	(99,903)
Net impairment reversal on investment securities	4,222	24,820
Net impairment loss on loans and advances to customers	(892,360)	(969,670)
Net impairment loss on other financial facilities	31,017	(256,311)
Other expenses	(335,407)	(293,047)
Loss on litigation	(161,646)	-
Total expenses and impairment	(1,964,694)	(2,095,192)
Profit before share of results of associate and tax	864,108	813,444
Share of results of associate	555	237
Profit before tax	864,663	813,681
Income tax expense	(95,185)	(48,306)
Profit for the year	769,478	765,375
Earnings per share:		
Basic and diluted earnings per share (QR per share)	0.25	0.25

Doha Bank Q.P.S.C.

Consolidated Statement of Comprehensive Income

For the year ended 31 December 2023

	2023	2022
	QR'000	QR'000
Profit for the year	769,478	765,375
Other comprehensive income		
Items that are or may be subsequently reclassified to statement of income:		
Foreign currency translation differences for foreign operations	(421)	(16,278)
Net movement in cash flow hedges - effective portion of changes in fair value	(604)	604
Net change in fair value of debt instruments designated at FVOCI	279,806	(1,355,454)
Net amount transferred to consolidated statement of income	(268,652)	1,134,607
	10,129	(236,521)
Items that will not be reclassified subsequently to statement of income		
Net change in fair value of equity investments designated at FVOCI	27,378	(67,830)
Total other comprehensive income/(loss)	37,507	(304,351)
Total comprehensive income	806,985	461,024

Consolidated Statement Of Changes In Equity

For the year ended 31 December 2023

	Share capital	Legal reserve	Risk reserve	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 2023	3,100,467	5,095,673	1,312,600	(124,380)	(81,828)	776,276	10,078,808	4,000,000	14,078,808
Total comprehensive income for the year:									
Profit for the year	-	-	-	-	-	769,478	769,478	-	769,478
Other comprehensive loss	-	-	-	37,928	(421)	-	37,507	-	37,507
Total comprehensive income for the year	-	-	-	37,928	(421)	769,478	806,985	-	806,985
Transfer to legal reserve	-	14,479	-	-	-	(14,479)	-	-	-
Transfer to risk reserve	-	-	104,000	-	-	(104,000)	-	-	-
Distribution of Tier 1 Capital notes	-	-	-	-	-	(190,000)	(190,000)	-	(190,000)
Contribution to social and sports fund	-	-	-	-	-	(19,237)	(19,237)	-	(19,237)
Transactions with shareholders:									
Dividends for the year 2022	-	-	-	-	-	(232,535)	(232,535)	-	(232,535)
Balance at 31 December 2023	3,100,467	5,110,152	1,416,600	(86,452)	(82,249)	985,503	10,444,021	4,000,000	14,444,021
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 for the year	-	-	-	(288,073)	(16,278)	-	(304,351)	-	(304,351)
Total comprehensive 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	-	-	-	-	-	(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

The Group has proposed a distribution on the Tier 1 Capital Notes amounting to QR 190 million for the year ended 31 December 2023 which is subject to approval of the QCB and the Group has paid QR 386.5 million including QR 196.5 million of 2021 in 2022.

Doha Bank Q.P.S.C.

Consolidated Statement of Cash Flows

For the year ended 31 December 2023

	2023	2022
	QR'000	QR'000
Cash flows from operating activities		
Profit before tax	864,663	813,681
Adjustments for:		
Net impairment loss on loans and advances to customers	892,360	969,670
Net impairment reversal on investment securities	(4,222)	(24,820)
Net impairment loss on other financial facilities	(31,017)	256,311
Depreciation	89,375	99,903
Amortisation of financing cost	15,745	19,186
Dividend income	(39,949)	(38,693)
Net income from investment securities	(71,559)	13,424
Profit on sale of property, plant and equipment	1,451	(1)
Share of results of an associate	(555)	(237)
Cash flows before changes in operating assets and liabilities	1,716,292	2,108,424
Change in due from banks and balances with central banks	(484,627)	(1,323,843)
Change in loans and advances to customers	(606,552)	3,646,452
Change in other assets	(350,624)	(162,800)
Change in due to banks	4,669,216	(3,272,338)
Change in customers deposits	1,443,038	(226,214)
Change in other liabilities	(129,988)	67,907
Social and sports fund contribution	(19,237)	(17,594)
Income tax paid	(27,025)	(48,730)
Net cash flows generated from operating activities	6,210,493	771,264
Cash flows from investing activities		
Acquisition of investment securities	(12,734,899)	(7,361,188)
Proceeds from sale of investment securities	7,426,109	7,204,369
Acquisition of property, furniture and equipment	(41,421)	(12,113)
Dividend received	39,949	38,693
Proceeds from the sale of property, furniture and equipment	120	1
Net cash flows used in investing activities	(5,310,142)	(130,238)
Cash flows from financing activities		
Repayment from other borrowings	(2,962,598)	(846,468)
Proceeds from debt securities	56,135	605,573
Payment of lease liabilities	(35,999)	(38,186)
Distribution on Tier 1 capital notes	(190,000)	(386,500)
Dividends paid	(232,535)	(232,535)
Net cash flows used in financing activities	(3,364,997)	(898,116)
Net decrease in cash and cash equivalents	(2,464,646)	(257,090)
Cash and cash equivalents at 1 January	7,101,210	7,358,300
Cash and cash equivalents at 31 December	4,636,564	7,101,210
Operational cash flows from interest and dividend:		
Interest received	5,517,055	3,879,613
Interest paid	3,170,728	1,508,657
Dividends received	39,949	38,693

Non cash item disclosure:

Total addition to right of use assets and corresponding additions to lease liabilities amounted to QR 23 million as at 31 December 2023 (2022: QR 63 million)



BOARD OF DIRECTORS



**H.E. SHEIKH FAHAD MOHAMMAD
BIN JABOR AL THANI**

CHAIRMAN

NON-EXECUTIVE MEMBER

Representing Fahad Mohammad Jabor
Holding Company



**H.E. SHEIKH ABDUL RAHMAN BIN
MOHAMMAD BIN JABOR AL THANI**

MANAGING DIRECTOR

EXECUTIVE MEMBER

Representing Dar AlAmal Real Estate Co.



**MR. NASSER KHALID
N. A. AL-MISNAD**

VICE CHAIRMAN

EXECUTIVE MEMBER

Representing International Trade
Development Co.



**H.E. SHEIKH MOHAMMED BIN
FALAH BIN JASSIM AL THANI**

MEMBER OF BOARD OF
DIRECTORS

EXECUTIVE MEMBER

Representing Jassim and Falah
Trading and Contracting Co.



**MR. AHMAD ABDULLA
A. AL-KHAL**

MEMBER OF BOARD OF
DIRECTORS

NON-EXECUTIVE MEMBER



**MR. ABDULRAHMAN
AHMAD A. OBAIDAN**

MEMBER OF BOARD OF DIRECTORS

NON-EXECUTIVE MEMBER
Representing Edikhar Trading and
Contracting



**MR. NAYEF ABDULLAH NAIF
AL-DOSARI**

MEMBER OF BOARD OF DIRECTORS

NON-EXECUTIVE MEMBER
Representing AlNayef Holding



**MR. NASSER MOHAMMED A. A.
AL-KHALDI**

INDEPENDENT MEMBER
NON-EXECUTIVE MEMBER



**MR. ABDULLA ALI A.
AL-ABDULLAH**

INDEPENDENT MEMBER
NON-EXECUTIVE MEMBER



MR. NASSER KHALID K. AL-ATTIAH

INDEPENDENT MEMBER
NON-EXECUTIVE MEMBER



H.E. SHEIKH HAMAD SAUD AL-THANI

INDEPENDENT MEMBER
NON-EXECUTIVE MEMBER

BOARD OF DIRECTORS' REPORT FOR THE FINANCIAL YEAR ENDING 31ST DECEMBER 2023

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 2023, 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 Bank appointed Sheikh Abdulrahman Bin Fahad Al-Thani as Group Chief Executive Officer. His appointment reflects the bank's commitment to enhance our leadership team with top talent and embark on a journey of transformation for betterment of the bank's operations while meeting the expectations of employees, customers, and shareholders.

Moreover, 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 Globe.

Doha Bank operates through its head office in Qatar (Doha) and has 18 local branches, 2 Corporate Service Centers and 1 Corporate Branch. Furthermore, the bank has 5 overseas branches in the United Arab Emirates, State of Kuwait, the Republic of India and representative offices in United Kingdom, Singapore, Turkey, China, Japan, South Korea, Germany, Australia, Bangladesh, South Africa and Nepal.

The Bank also owns Sharq Insurance Company, which is fully owned by Doha Bank and has a strategic share of 40.01% of the capital of Doha Brokerage and Financial Services Limited, 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 4 billion qualifying as additional Tier 1 capital for Doha Bank in Qatar as per the terms and requirements of Qatar Central Bank.

The audited financial statements showed the Bank's net profit for the year 2023 is QR 769 million as compared to QR 765 million in the year 2022, a year-on-year growth of 0.5%. The total assets as



at December 31, 2023 reached QR 101.3 billion to grow by QR 3.6 billion i.e. 3.7% as compared to QR 97.6 billion last year, while net loans and advances reached to QR 58 billion which is flattish as compared to last year, however, the Bank achieved a growth in the private sector lending of 5% as compared to the previous year. Customer deposits grew by QR 1.4 billion or 2.9% to reach QR 51.6 billion as at 31st December 2023 as compared to QR 50.1 billion last year. The investment portfolio reached to QR 30.4 billion recording a growth of 21.7%, year-on-year. The net operating income for the year 2023 stood at QR 2.8 billion, while net fee and commission income grew by 1.5% to reach to QR 376 million.

The bank continues to maintain solid capital and liquidity positions. The Common Equity Tier 1 (CET1) ratio remains at 12.98% and the Total Capital Adequacy Ratio is strong at 19.25%.

Liquidity coverage ratio continues to be high at 142%. The total shareholder's equity reached to QR 14.4 billion, showing an increase of 2.6% as compared to last year, while the earnings per share was QR 0.25.

Based on these results, the Board of Directors passed a resolution in its meeting held on January 24, 2024, recommending to the General Assembly of the Shareholders to approve the distribution of cash dividends of QR 0.075 per share, an equivalent of 7.5% of the paid-up capital.

Future Plan of the Bank:

Doha Bank has maintained its position as one of the key players in Qatar's banking sector. This has been achieved through the bank's five-year strategy, which encompass eight strategic guiding principles. The bank will continue focusing on customer experience, revenue enhancement and cost reduction opportunities. In addition to this, we understand that geopolitical, macroeconomic and other global changes can have an impact on the sector 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 will continue its focus on automation, digitization, and innovation, and embrace emerging technologies to build customer-centric solutions. Furthermore, the bank recognizes the importance of sustainability and will include environmental, social and governance (ESG) practices across the wider banking group. Moreover, our culture inspires empowerment, accountability, and talent development, which along with our values will drive bank's progress towards a better future.

As the financial services industry stands at an inflection point, and several disruptive forces such as digitization, ESG, competitive pressure, and fast evolving regulations are enforcing a bigger change. Doha Bank remains fully committed towards its customers, shareholders, people, and broader society.

Products and Services:

Post COVID, the macroeconomic conditions presented many challenges to the global economy and the banking sector. Despite the external challenges, Doha Bank continued to maintain the expected customer service levels.

The bank focused on speeding up all initiatives on the digital transformation journey, which earned the bank a position as one of the most influential brands by 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 continued major digital activation campaigns reinforced with customer incentives to speed up the penetration for digital services.

On the digital vanguard, Doha Bank has rolled out the Q-Trade service to allow its customers to trade on Qatar Stock Exchange. With a strong customer focus, we uninterruptedly drove on directing customer surveys to enhance the overall performance of our digital channels. This is reflected on Doha Bank Mobile App where our latest overall satisfaction rating is 4.6 out of 5 on both App Store and Google Play. Additionally, Doha Bank continued to focus its efforts on expanding its payment gateway business. The bank has introduced a new e-commerce acquiring solution to enhance existing payment gateway services. Doha Bank has also enabled payment link service for merchants to provide them with easier and more convenient online payment options.

In 2023, 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 the users to make fund transfers to beneficiaries instantly by linking their Doha Bank Debit Card to Doha Pay wallet. Users have responded well to Doha Pay, and the number of customers who have registered for the app has surpassed 61,000 by December 2023. Previously, Doha Bank had introduced Tap'n Pay service for Doha Pay Digital Wallet and introduced other device payment options for iOS and Android operating systems, such as Apple Pay and Google Pay.

Additionally, the bank maintained its focus on transaction-based processing and made significant efforts to offload branch transaction cash deposit

volumes, especially those made by corporate clients, on Doha Bank bulk cash deposit machines in 2023. 90% of all retail branch cash transactions (deposits and withdrawals) are processed through the bank's ATM network, whereas 62% of all cheque deposits are through the bank's ATM and ITM network.

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 innovative banking products and services and exceptional bancassurance products with leading insurance providers such as Metlife, Sharq Insurance and Al Khaleej Takaful. In 2023, the bank has distributed more than 6,000 insurance policies to its esteemed customers. The bank offered free car Insurance to its New Al Riyada customers and also offers a 10% discount on payment through digital means for select Insurance products. 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 introduced the Al Dana Plus Savings account - a savings account offering substantial returns on balances alongside the chance to secure significant cash prizes. Pioneering in Qatar, this savings account combines competitive interest rate with opportunities to win substantial cash rewards.

Furthermore, Doha Bank launched a series of campaigns, offering an array of benefits across product categories; notable initiatives included competitive personal finance options with preferential rates, loan repayment holidays, and credit card perks tailored to customers' lifestyle needs. The bank's Retail loan initiatives encompassed extending the personal loan campaign with a cashback of up to QR 25,000, introducing Green Auto Loan and Green Home Loan campaigns, and promoting a Housing Loan with 0% interest for the first year. Additionally, the Loan against Deposit campaign aimed to further enhance customer engagement. Doha Bank exhibited its commitment to customer satisfaction by providing a free postponement offer during April and June 2023, aligning with the celebration of Eid holidays. Furthermore, the bank actively participated in the MEEZA IPO subscription, showcasing its involvement in key financial opportunities.

In efforts to maintain the leadership position for card business in the market, the bank focused on overall spend volumes. Credit card spend volume recorded a growth of 12% and crossed the QR 4 billion during the year. This was the result of a relentless drive to improve card usage and customer adoption through campaigns, which included iPhone 15 acquisition

campaign, Talabat Weekend Offer, etc.; this was in addition to our existing customer value propositions such as Buy 1 Get 1 Free offers on cinemas, complimentary gym access, etc. The Qatar Airways Privilege Club Credit Card by Doha Bank remains one of the flagship offerings by Doha Bank and continues to be a key tool for attracting premium customers to Doha Bank. In 2023, the spend volumes posted a growth of 114% growth. Aside from earning Avios points, the card remains the only card in the industry to offer customers the exclusive benefit of earning Qpoints on their card usage. This proposition was further enhanced through a partnership with Mall of Qatar, which allowed customers to earn additional Avios when using their Doha Bank credit cards in Mall of Qatar. Doha Bank's Corporate Card business registered a growth of 65% year-on-year with a QR 796 million spend volume. This was primarily driven by the onboarding of large corporates in the country, and we expect this trend to continue in the coming years.

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 endeavor, Doha Bank introduced a number of enhancements, in cash management and payments, to help our corporate customers achieve greater success. Key enhancements and features include bulk transfers from Doha Bank to Doha Bank accounts, transaction limit increase, cross-currency payments, and corporate cards payments, to name a few. During the year, the bank converted two branches (Industrial Area, Museum) into dedicated corporate service centers to better serve customers and cater to their needs.

In line with the country's strategic vision, the bank made significant progress in terms of moving paper transactions to electronic mode. There has been a sizeable increase in digital penetration whereby the online transaction ratio increased to 86% for local funds transfer and to 49% for international funds transfer. A new tariff of charges was implemented for wholesale banking customers and reporting capabilities were strengthened through the launches of MT 940 and SWIFT FileAct. On the trade finance front, Doha Bank renegotiated the pricing on deals in the public sector resulting in the generation of additional income without any incremental exposure. The bank will continue to focus on e-trade and onboarding new customers to enhance fee and commission income.

Doha Bank is committed to bringing ESG to the core of our business. In 2023, the bank added ESG transition as one of key strategic pillars and launched its Sustainable Finance Framework.

This allowed the bank to issue Green, Social, and Sustainability Financing Instruments. Furthermore, Doha Bank sustained its efforts in humanitarian and community work, remaining committed to supporting various charitable and voluntary organizations and institutions. The bank continued to provide support to organizations such as the Qatar Red Crescent's Warm Winter campaign. Additionally, the Bank continued its contribution to the Social and Sports Activities Support Fund. Various activities and programs were organized for bank employees to promote values of cooperation, solidarity, and interdependence among them. Some of the initiatives include sponsoring "Build your House" exhibition to promote sustainable smart homes, Climate Change awareness campaign in Schools, Sports Day, Beach Clean-up, Blood Donation Drive and Tree Plantation activity.

Awards:

Due to the robust 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 Best ESG Integration Award at the Arab Federation of Capital Markets and the Market Leader in Corporate Social Responsibility (CSR) by Euromoney.

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 and 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 Stock 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

DOHA BANK AWARDS



2023 2022



Market Leader - Corporate Social Responsibility (CSR)
Euromoney



Best Bank for CSR in Qatar
Euromoney



Most Innovative Banking Brand Qatar
Global Brand Awards



Best Bank for Credit Card Qatar
Global Brand Awards



Best CSR Bank
Global Brand Awards



3G Championship of Corporate Governance Award
Global Good Governance Awards



Best ESG Integration in Qatar
Arab Federation of Capital Markets (AFCM)



3G Best Financial Institution of the Year
Global Good Governance Awards



Leading Commercial Bank Qatar 2022
World Business Outlook Awards



Best CSR Practices in Banking Sector Qatar 2022
World Business Outlook Awards



Most Socially Responsible Commercial Bank Qatar 2022
World Business Outlook Awards



Best Bank in Corporate Governance Qatar 2022
Global Business Review Magazine Award



Best Digital Wallet App Qatar 2022
Global Business Review Magazine Award

2021



First Bank Live In CEMEA with Smarter Stand-In Processing (STIP)
Visa



Best Digital Wallet App Qatar
International Business Magazine LLC



Best Trade Finance Provider
Global Finance



3G Excellence in Corporate Governance Award
Global Good Governance (3G) Awards



3G Financial Services Award
Global Good Governance (3G) Awards



Best Digital Payment App 'Doha Pay'
World Business Outlook Awards



Best Commercial Bank Qatar
World Business Outlook Awards



Faster Growing Mastercard Payment Gateway Services
Partner in Qatar Mastercard



Best Digital Wallet App Qatar
Global Business Review Magazine Award



Best Digital Bank Qatar
World Economic Magazine Awards



Best CSR Bank-Business Tabloid Banking & Finance Awards

2020



Best Trade Finance Bank
New Age Banking Summit Awards



Best Trade Finance Provider
Global Finance



Best Employer Brand Award
World HRD Congress



Best Digital Bank
Global Economics Awards



The Golden Peacock Global Award for Sustainability
Institute of Directors



Outstanding Crisis Leadership - Community Award
Global Finance

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 Account
- Smart Saver recurring deposit
- Upfront Interest Fixed Deposit
- Green Account



Special Packages

- Non-Resident Indian pack
- NRE Account 4 in 1 Account



DBank Channels & Services (Electronic Channels & Services)

- DBank Online
- DBank Mobile
- DBank Watch Banking
- DBank ATM Network
- DBank eBranches
- DBank Dial
- Call Center
- Utility Bill Payments and recharge e-Vouchers
- Local and International Money Transfer
- D-Cardless services
- WhatsApp Chat Services
- E-Statements
- Instant Card Activation
- ITM (Interactive Teller Machine)



Doha Bank Cards & Payments Credit Card Products

- Visa Infinite Credit Card
- Qatar Airways Privilege Club Visa Infinite Credit Card
- Qatar Airways Privilege Club Visa Signature Credit Card

- Visa Signature Cashback Credit Card
- Visa Signature Credit Card
- Visa Platinum Credit Card
- Lulu Platinum Mastercard Credit Card



Debit Card Products

- Doha Bank Mastercard Debit Card
- Doha Bank Mastercard world Debit Card
- Doha Bank Mastercard world Elite Debit Card



Corporate Card Services

- Visa Corporate Card



Payment Services

- Apple Pay and Google Pay
- Merchant Acquiring Services
- Online Payment Gateway
- Doha Pay Digital Wallet
- Qatar Mobile Payment System (QMPS)



Loans

- Personal Loan
- Car Loan
- 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
- Moter Insurance
- Child Education Plan
- Retirement/Pension Plan
- Life Insurance
- All General Insurance Products

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