



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

Report on the Consolidated Financial Statements

We have audited the accompanying consolidated financial statements of Doha Bank Q.S.C. (the 'Bank') and its subsidiaries (the 'Group'), which comprise the consolidated statement of financial position as at 31 December 2012, and the consolidated income statement, consolidated statement of comprehensive income, consolidated statement of changes in equity and consolidated statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory notes.

Board of Directors' responsibility for the consolidated financial statements

The Board of Directors is responsible for the preparation and fair presentation of these consolidated financial statements in accordance with International Financial Reporting Standards and the applicable provisions of Qatar Central Bank regulations, and for such internal control as board of directors determine is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' responsibility

Our responsibility is to express an opinion on these consolidated financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the consolidated financial statements, whether due to fraud or error. In making those risk assessments, the auditors consider internal control relevant to the entity's preparation and fair presentation of the consolidated financial statements 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 entity's internal control.

An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by board of directors, as well as evaluating the overall presentation of the consolidated financial statements.

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

Opinion

In our opinion, the consolidated financial statements present fairly, in all material respects, the financial position of the Group as of 31 December 2012, and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards and the applicable provisions of Qatar Central Bank regulations.

Other matter

The consolidated financial statements of the Group for the year ended 31 December 2011 were audited by another auditor who expressed an unmodified opinion on those consolidated financial statements on 18 January 2012.

Report on other legal and regulatory matters

We have obtained all the information and explanations which we considered necessary for the purpose of our audit. We further confirm that the financial information included in the Annual Report of the Board of Directors is in agreement with the books and records of the Group and that we are not aware of any contravention by the Bank of its Articles of Association, the applicable provisions of Qatar Central Bank Law No.33 of 2006 and amendments thereto and of the Qatar Commercial Companies Law No. 5 of 2002 during the financial year that would materially affect its activities or its financial position.

Firas Qoussous
Ernst & Young
Qatar Auditors' Registry No. 236
20 January 2013
Doha

Consolidated Statement of Financial Position

As at 31 December 2012



	2012 QAR'000	2011 QAR'000
Assets		
Cash And Balances With Central Banks	2,598,365	2,605,276
Due From Banks	7,786,587	10,147,364
Loans And Advances To Customers	33,774,849	31,028,028
Investment Securities	9,581,013	7,576,622
Investment In Associates	10,532	10,846
Property, Furniture And Equipment	794,822	820,838
Other Assets	666,296	555,307
Total Assets	55,212,464	52,744,281
Liabilities		
Due To Banks	8,716,479	11,635,523
Customer Deposits	34,401,083	31,698,853
Debt Securities	2,571,968	769,379
Other Liabilities	1,971,769	1,559,323
Total Liabilities	47,661,299	45,663,078
Equity		
Share Capital	2,066,978	2,066,978
Legal Reserve	3,283,600	3,283,600
Risk Reserve	773,650	597,650
Fair Value Reserves	126,856	(484)
Foreign Currency Translation Reserve	(3,467)	(3,881)
Proposed Dividend	930,140	930,140
Retained Earnings	373,408	207,200
Total Equity	7,551,165	7,081,203
Total Liabilities And Equity	55,212,464	52,744,281

These consolidated financial statements were approved by the Board of Directors on 20 January 2013 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 2012

	2012 QAR'000	2011 QAR'000
Interest income	2,275,919	2,286,585
Interest expense	<u>(596,833)</u>	<u>(544,756)</u>
Net interest income	1,679,086	1,741,829
Fee and commission income	354,316	389,083
Fee and commission expense	<u>(4,478)</u>	<u>(7,179)</u>
Net fee and commission income	349,838	381,904
Gross written premium	92,161	82,430
Premium ceded	<u>(37,498)</u>	<u>(29,241)</u>
Net claims paid	<u>(37,048)</u>	<u>(29,977)</u>
Net income from insurance activities	17,615	23,212
Foreign exchange gain	83,783	78,303
Income from investment securities	231,098	74,560
Other operating income	<u>57,653</u>	<u>33,942</u>
	372,534	186,805
Net operating income	2,419,073	2,333,750
Staff costs	<u>(411,630)</u>	<u>(412,834)</u>
Depreciation	<u>(73,401)</u>	<u>(58,123)</u>
Impairment loss on investment securities and due from banks	<u>(85,939)</u>	<u>(35,475)</u>
Net impairment loss on loans and advances to customers	<u>(189,643)</u>	<u>(271,475)</u>
Other expenses	<u>(349,937)</u>	<u>(309,932)</u>
	(1,110,550)	(1,087,839)
Share of results of associates	<u>246</u>	<u>377</u>
Profit for the year before tax	1,308,769	1,246,288
Tax expense	<u>(3,797)</u>	<u>(5,134)</u>
Profit for the year	1,304,972	1,241,154
Earnings per share		
Basic earnings per share (QAR per share)	<u>6.31</u>	<u>6.03</u>
Diluted earnings per share (QAR per share)	<u>6.31</u>	<u>6.03</u>

Consolidated Statement of Comprehensive Income

For the year ended 31 December 2012



	2012 QAR'000	2011 QAR'000
Profit for the year	1,304,972	1,241,154
Other comprehensive income for the year		
Foreign currency translation differences for foreign operations	414	(1,880)
Cash flow hedges:		
Net change in fair value of cash flow hedge	23,576	20,463
Available-for-sale financial assets:		
Net change in fair value of available-for-sale	103,764	28,145
Other comprehensive income for the year	127,754	46,728
Total comprehensive income for the year	1,432,726	1,287,882

Consolidated Statement of Changes in Equity

For the year ended 31 December 2012

	Share capital	Legal reserve	Risk reserve	Fair value reserves	Foreign currency translation reserve	Proposed dividends	Retained earnings	Total equity
	QAR'000	QAR'000	QAR'000	QAR'000	QAR'000	QAR'000	QAR'000	QAR'000
Balance as at 1 January 2011	1,894,730	2,717,814	377,650	(49,092)	(2,001)	947,365	148,027	6,034,493
Total comprehensive income for the year:								
Profit for the year	-	-	-	-	-	-	1,241,154	1,241,154
Other comprehensive income	-	-	-	48,608	(1,880)	-	-	46,728
Total comprehensive income for the year	-	-	-	48,608	(1,880)	-	1,241,154	1,287,882
Transfer to legal reserve	-	812	-	-	-	-	(812)	-
Transfer to risk reserve	-	-	220,000	-	-	-	(220,000)	-
Contribution to social & sports fund	-	-	-	-	-	-	(31,029)	(31,029)
Transactions with equity holders, recognised directly in equity:								
Dividends paid (Note 19)	-	-	-	-	-	(947,365)	-	(947,365)
(Proposed dividends (Note 19)	-	-	-	-	-	930,140	(930,140)	-
Increase in share capital	172,248	564,974	-	-	-	-	-	737,222
Total contributions by and distributions to equity holders	172,248	564,974	-	-	-	(17,225)	(930,140)	(210,143)
Balance as at 31 December 2011	2,066,978	3,283,600	597,650	(484)	(3,881)	930,140	207,200	7,081,203

Consolidated Statement of Changes in Equity

For the year ended 31 December 2012

	Share capital QAR'000	Legal reserve QAR'000	Risk reserve QAR'000	Fair value reserves QAR'000	Foreign currency translation reserve QAR'000	Proposed Dividends QAR'000	Retained earnings QAR'000	Total equity QAR'000
Balance as at 1 January 2012	2,066,978	3,283,600	597,650	(484)	(3,881)	930,140	207,200	7,081,203
Total comprehensive income for the year:								
Profit for the year	-	-	-	-	-	-	1,304,972	1,304,972
Other comprehensive income	-	-	-	127,340	414	-	-	127,754
Total comprehensive income for the year	-	-	-	127,340	414	-	1,304,972	1,432,726
Transfer to legal reserve	-	-	-	-	-	-	-	-
Transfer to risk reserve	-	-	176,000	-	-	-	(176,000)	-
Contribution to social & sports fund	-	-	-	-	-	-	(32,624)	(32,624)
Transactions with equity holders, recognised directly in equity:								
(Dividends paid (Note 19	-	-	-	-	-	(930,140)	-	(930,140)
Proposed dividends (Note 19	-	-	-	-	-	930,140	(930,140)	-
Total contributions by and distributions to equity holders	-	-	-	-	-	-	(930,140)	(930,140)
Balance as at 31 December 2012	2,066,978	3,283,600	773,650	126,856	(3,467)	930,140	373,408	7,551,165

The Board of Directors' Report

for the Financial Year Ending 31 December 2012





Board Members and CEO

Doha Bank has continued its success journey year after year by achieving remarkable financial results, as well as a commendable performance at the financial, organizational and service delivery levels. During 2012, all the objectives defined in the bank's strategic plan and the planned annual budgets were successfully achieved. The bank enhanced and strengthened its financial position, realized excellent rates of return on average shareholders' equity and average assets, and launched a wide range of advanced banking products and services particularly in the field of e-banking. Achievements also included the recruitment of highly competent and experienced professionals in various key senior positions. The bank also expanded its network of branches and representative offices domestically, regionally and globally.

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

On the domestic level, the total number of Doha Bank's network of local branches inside Qatar reached 32 branches, 13 pay offices, three mobile branches and 120 ATMs. Globally, on the other hand, there is one branch in the Emirate of Dubai and another new branch in the Emirate of Abu Dhabi in UAE and one branch in Kuwait, plus seven representative offices located in Singapore, Turkey, Japan, China, London, South Korea and Frankfurt. The bank also owns Doha Assurance

Company, which is fully owned by Doha Bank and has a strategic share of 44% 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.

During the first quarter of 2012, the bank issued senior debt bonds of USD 500 million under Doha Bank's Euro Medium Term Note Programme (EMTN) of USD 2 billion. The issue was organized and arranged through Morgan Stanley and J P Morgan and the bonds have been listed on London Stock Exchange. The issue generated an overwhelming response from investors in Asia, the Middle East and Europe resulting in oversubscription of the bonds by nearly 8 times.

During 2012, Doha Bank achieved noticeable growth rates in all financial indicators, where the total assets rose from QR 52.4 Bn in 2011 to QR 55.2 Bn in 2012; an increase of QR 2.5 Bn with a growth rate of 4.7 %. The growth rate of loans and advances was 8.9 %; an increase from QR 31 Bn in 2011 to QR 33.8 Bn in 2012.

The growth rate in total customers' deposits was 8.5 %; an increase from QR 31.7 Bn in 2011 to QR 34.4 Bn in 2012, i.e., an increase of QR 2.7 Bn. As for the growth rate in total shareholders' equity it was 6.6 % rising from QR 7.1 Bn in 2011 to QR 7.6 Bn in 2012, an increase of QR 469.9 Mn.

The financial statements of the bank show that it achieved a growth rate in net profit of 5.1 % rising from QR 1.24 Bn in 2011 to QR 1.3 Bn in 2012. The statements also show a growth rate in total operating income of 3.6% with an increase



Management Group

of QR 85.2 Mn. These impressive results reflected positively on the performance ratios, where the return on the average shareholders' equity reached 20.6% and the return on average assets reached 2.42 %.

Based on these results, the Board of Directors passed a resolution in its meeting held on the 20th Jan, 2013 proposing to the Shareholders General Assembly to approve the distribution of a cash dividend of QR 4.5 per share which is equivalent to 45% of the paid up capital.

The Future Plan of the Bank:

The three-year strategic plan of the bank includes carrying out some amendments on the business strategy of the overseas branches and the representative offices all over the world. It also entails the implementation of effective risk management strategies, both locally and globally, and recruiting Qatari nationals and upgrading the level of performance through hiring 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, rendering state-of-the-art banking products and services with a special emphasis on e-banking, cross-selling, and enhancing the financial position of the bank through diversification and doubling of the total assets and maintaining the highest levels of operational performance. The strategy also focuses on diversifying income sources particularly the non-interest income, close and professional monitoring and management of costs to keep

them within the acceptable norms in the banking industry while optimizing funding costs as well.

In order to support the bank in achieving its strategic goals at the local, regional and international levels and strengthen the bank's ability to lend and compete and realize the highest levels of performance, Doha Bank's Board of Directors resolved in September 2012 to submit a recommendation to the Extraordinary General Assembly to increase the capital of the bank during the first quarter of 2013 by 50%. This recommendation has already been included in the Shareholders Extraordinary General Assembly's agenda for approval.

Products and Services:

The year 2012 witnessed the launch of many new advanced products and services and the implementation of substantial modifications to the existing service offerings, in particular the e-banking services with the objective of satisfying the needs of our valued customer from all walks of life in the Qatari society.

With a view of maintaining the highest level of performance with the retail banking group and confronting the challenges in the market, we focused on strengthening this group by recruiting additional competent staff members with a solid experience in retail business and on guaranteeing customer service quality. The back office operations in the branches were centralized and the quality of the services of the customer-interaction center, Tawasol, and the complaint-processing system within the bank were both further improved.

The Board of Directors' Report

for the Financial Year Ending 31 December 2012



During 2012 and for the third consecutive year, new privileges were added to Dream credit card holders for both old and new customers. Customers were able to receive up to 5% to 6% cash back from the value of their credit card spending overseas during May and June, 2012. Moreover, a lucky draw was conducted to pick out 7 winners in July and 8 in August where winners could get their July and August card purchases refunded with a maximum limit of QR 10,000. The scheme further enabled customers to redeem 5% of amounts spent on gifts and memorabilia purchased from Doha International Airport's duty-free shops during the campaign. This scheme was the first of its kind not only domestically but also regionally. These promotional campaigns encouraged most customers to use their Dream credit cards during the summer vacation. This campaign was followed by other attractive offers for Doha Bank credit card holders to motivate them to use their cards on a daily basis through introducing 0% interest rate offers and advantageous discounts for using their cards at certain stores.

A co-branded credit card with Lulu Hypermarkets was launched in the market with special attractive privileges and discounts offered to card holders. The overwhelming response was a huge success since its launch in 2011, where a large number of people obtained the card that became a unique card not only in Qatar but also across the GCC countries. The bank also continued to offer the "Infinite" credit card to Al-Riyada customers to ensure granting them a distinguished and special treatment. In partnership with Regency Travels and Tours, Doha Bank launched the "Traveller" pre-paid card, which was made available in three major currencies, US Dollar, Euro and Pound Sterling, to satisfy the needs of the various segments of customers whenever they wish to travel throughout the year.

The Dream cards' Loyalty scheme was also continued and card holders were able to exchange the points earned through their purchases from point-of-sale machines available at all participating commercial outlets or use these points for purchasing air tickets.

As a result of the impressive success of Al-Dana saving scheme for the ninth consecutive year, we re-structured the scheme and continued to use 2022 as a slogan. The total cash prizes for this scheme reached QR 12 Mn which were distributed during raffles that took place on a monthly and quarterly basis. In the monthly draws, five of our customers won cash prizes of QR 50,000 each, in addition to one lucky winner rewarded

with accolades of QR 250,000 each month. For the quarterly draws, Al Dana identified a QR 500,000 prize and another prize of 1 Mn for its loyal customers. In addition to this, Doha Bank re-launched Al Jana Series 5 to help investors develop their capital with the possibility of depositing in various currencies (QAR, USD, AED and KWD). This product was characterized by providing high-interest rates on deposits whose terms range between one and five years. It also offers investors the privilege of receiving loans up to 90% of the total deposit amount in addition to a 'free-for-life' credit card.

We also organized Al-Dana Annual Fun Run in collaboration with many authorities concerned with the protection of the environment such as the UNESCO, Qatar Green and the Traffic Department to promote a culture of road awareness and accident prevention.

In terms of personal loans, the bank re-launched promotional low-interest rate loan campaigns and its educational package along with new appealing privileges. This was aimed at supporting the educational needs of customers and contributing to the progress in society whilst keeping in mind that there are now reputed international universities and colleges in Qatar from all around the world. The car loans campaign was re-launched with a number of attractive benefits and discounts such as a 0% interest rate for the first year with a grace period of three months, comprehensive insurance coverage option for 1 to 3 years, extending the guarantee coverage to 5 years, free membership for roadside assistance, free mobile phones, and free navigation systems. The bank collaborated with many of the leading car dealers in Qatar and jointly launched promotions on the different vehicle brands and this promotion was reinforced by additional offers during the month of Ramadan and festive holidays.

Offered for the first time in Qatar, the bank launched the Gold Investment Loan product. This product is designed to facilitate the likelihood of investing in the gold market with a loan amount of 80% of the total value of gold and repayable at the option of the customer from one year to five years. Furthermore, Doha Bank re-launched the 'Welcome Package' in a new suit, designed for those who have newly-arrived in Qatar, with an assortment of financial services that aim to help new customers settle in easily. The package includes opening a salary account with an instant advance monthly salary granted for 30 days at 0% interest. Customers will also receive a card loan, a free- for-life Dream Credit Card along with personal loan.

Awards:

Due to the strong financial position enjoyed by Doha Bank at the local 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 professional bankers and institutions. In addition to the accolades awarded to the Bank in previous years, it was conferred with the award of the 'Best Bank in Qatar 2012' and 'Best Innovative Bank' by Global Banking Finance Magazine, 'The Golden Peacock Award for Corporate Social Responsibility 2012', and 'World Business Leader Award' instituted by the World Confederation of Businesses.

Acknowledgement:

The Board of Directors of Doha Bank would like to extend their sincere thanks and gratitude to H.H. the Emir, Sheikh Hamad Bin Khalifa Al-Thani, and H.H. the Heir Apparent, Sheikh Tamim Bin Hamad Al-Thani, and H.E. the Prime Minister and Foreign Minister, Sheikh Hamad Bin Jassim Al-Thani, and H.E. the Minister of Economy and Finance, Mr. Yousef Hussain Kamal, and H.E. the Minister of Business & Trade, Sheikh Jassim Bin Abdul Aziz Bin Jassim Bin Hamad Al-Thani, and H.E. the Governor of Qatar Central Bank, Sheikh Abdullah Bin Saud Al-Thani, and H.E. the Deputy Governor of Qatar Central Bank, Sheikh Fahad Bin Faisal Al-Thani, and to all the officials of Qatar Central Bank, the Ministry of Business and Trade, Qatar Financial Markets Authority and Qatar Exchange for their continued cooperation and support.

Finally, the Board of Directors would like to sincerely thank all the shareholders, customers, the bank's executive management and all the bank's staff for their cooperation and efforts towards the achievement of the impressive results.

Fahad Bin Mohammed Bin Jabor Al-Thani

Chairman

and will be put in place as a matter of course. Each Director shall be required to sign this form upon enrollment in the Board.

Composition

The Board currently consists of eight members. However, one Non-Executive Director resigned from the Board in April 2012 and accordingly the number members in office on the Board reduced to seven from that date.

- Chairman;
- Vice Chairman;
- Managing Director;
- 5 Non-Executive directors including one independent member

Briefs of each Board Member's education and experience profile are depicted below:

Sheikh Fahad Bin Mohammad Bin Jabor Al Thani

- Chairman
- Date of Appointment on Board: June 3, 1996
- Education/ Experience: Graduate of the Royal Academy, Sandhurst, UK
- Other Board Memberships: Board Member at Al Khaleej Takaful Insurance & Re Insurance Co.
- Ownership: 1.66% (December 31, 2012)

Mr. Ahmed Abdul Rehman Yousef Obeidan

- Vice Chairman
- Date of Appointment on Board: April 20, 1982
- Education/ Experience: General Manager, Al Waha Contracting & Trading Est.
- Ownership: 1.67% (December 31, 2012)

Sheikh Abdul Rahman Bin Mohammad Bin Jabor Al Thani

- Managing Director
- Date of Appointment on Board: December 21, 1978
- Education/ Experience: Bachelor of Civil Engineering, Missouri University, USA
- Other Board Memberships: Chairman of the Board of Directors: Qatar Industrial Manufacturing Co., Chairman of the Board of Directors (State of Qatar representative): Qatari Oman Investment Company and Board Member: National Leasing Holding

- Ownership: 1.71% (December 31, 2012)

Sheikh Abdulla Mohamed Jabor Al-Thani

- Non-Executive Board Member.
- Date of Appointment on Board: April 20, 1982
- Other Board Memberships: Chairman of Al Khaleej Takaful Insurance & Re-Insurance Co.
- Ownership: 1% (December 31, 2012)

Mr. Jabor Bin Sultan Towar Al Kuwari

- Non-Executive Board Member
- Date of Appointment on Board: April 12, 1993
- Education/ Experience: Businessman
- Ownership: 1.08% (December 31, 2012)

Mr. Hamad Mohammed Hamad Abdulla Al Mana

- Non-Executive Board Member
- Date of Appointment on Board: April 13, 1999
- Other Board Memberships: Vice Chairman: Mohammad Hamad Al Mana Group Companies,
- Board Member: Qatar General Insurance & Re Insurance Co, Board Member: Qatar Navigation Co., Board Member: Arab Qatari Co. for Dairy Products
- Ownership: 1.57% (December 31, 2012)

Sheikh Falah Bin Jassim Bin Jabor Al-Thani

- Non-Executive Board Member and Independent
- Date of Appointment on Board: 27th Feb 2011
- Education: Bachelor of Finance
- Experience: Minster of civil Servant Affair Housing : 1996 to 2006
- Other Board Membership : Chairman of Board of Directors : National Leasing Holding
- Ownership: 1% (December 31, 2012)

Sheikh Abdulla Bin Nasser Bin Abdulla Al Ahmed Al-Thani (resigned 18 April 2012)



During knowledge sharing on “Changing Global Dynamics and Opportunities for South Korea in GCC Countries”.

Independent Board Members

The current composition of the Board does not include independent directors as required by the Code except for one. This is due to the fact that Board Members have been involved in the stewardship of the Bank over previous terms, and current market and social conditions.

Duties of Non-Executive Board Members

Non-Executive Board Members perform their role “as defined in the Bank’s approved Job Description” contributing by considering strategy objectively and providing effective stewardship of the governance framework in safeguarding shareholders’ interests.

The Non-Executive Board Members are actively involved in providing input to the Board’s activities as stipulated in the Board Charter, and review the Bank’s performance periodically and scrutinize the performance of management in achieving agreed goals. Where conflicts of interest arise they should have oversight in ensuring that Bank and Shareholders’ interests are maintained.

Duties of the Chairman of the Board

The role of the Chairman is to lead Doha Bank in achieving its strategic goals and to provide its shareholders with sustainable gains. The Chairman also leads the Board and oversees all aspects of its role and in setting its agenda. He may delegate specific duties to Board Members, Board Committees, Managing Director and CEO as appropriate. Additionally, he discusses with board members recommendations, improvements, strategic initiatives, annual budgets, new investment opportunities available and ensures

that the board has performed its assigned duties. He also discusses general bank issues periodically with the members, ensures that there is a mechanism for evaluating board members, and communicates with shareholders. The Chairman also coordinates regularly with the CEO to retain the necessary financial and human resources to achieve the Bank’s goal, whilst monitoring performance periodically through the CEO.

Fiduciary Responsibilities

Each Board member owes the Bank by employing diligence, loyalty and integrity in support of the Bank’s overall vision and in line with the Board Charter and the Bank’s Code of Ethics. Board members act on an informed basis in the best interests of the Bank and in fulfillment of their responsibilities to the Bank. Board members therefore require to possess the required knowledge, experience and skills.

Board Meetings

The Board meets based on the invitation of the Chairman or two members of the Board. Each Board meeting has an agenda which is submitted to all members prior to the meeting giving enough time for preparation purposes. As per the Board Charter, the Board meets a minimum of 6 times (once every two months at a minimum). The Board met a total of eight times in 2012, last meeting held on 30th December 2012.

Board Remuneration

The Bank has adopted a policy which regulates the disbursement of remuneration, bonuses and benefits. At the end of each year prior to the General Assembly meeting, the proposed



Dr. R. Seetharaman, Doha Bank Group CEO, welcoming H.E. Abdullah Bin Hamad Al-Attiyah the President-elect of the COP18/CMP8 Conference and Chairman of the Higher Organising Committee.

Roles and Responsibilities: responsible for reviewing financial statements, work of external and internal audit, internal control environment, compliance with regulations and risk management aspects of the Bank.

The Audit Committee has met a total of eight times in 2012, which is above the requirements of quarterly meetings as defined by the Code. Also the committee has overseen the development of whistle-blowing framework and an external audit appointment policy which have been developed as part of Doha Bank's Governance Manual.

The Committee has had no disagreements with the Board during 2012.

Nomination and Governance Committee

Membership: Managing Director (Chairman of Committee) and 2 Non-Executive Board Members (Members)

Roles and Responsibilities: Reviewing nominations to the BOD membership and monitoring Doha Bank's corporate governance structure.

Policies, Development and Remuneration Committee

Membership: Managing Director (Chairman), 2 Non-Executive Board Members

Roles and Responsibilities: approving bank policies, strategies and reviewing the remuneration framework for executive management and the Board.

Executive Committee

Membership: Chairman (Chairman of Committee), Vice Chairman (Member) and Managing Director (Member)

Roles and Responsibilities: Providing assistance to the Board and reviewing / approving credit facilities within delegated authority

Due to the current Board composition, Doha Bank has been unable to fulfill the requirement of having a majority of members being independent in the Audit, Compliance and Risk Committee and in the Policies, Development and Remuneration Committee, and the Nomination and Governance Committee. Doha Bank will consider changes in the composition of these committees in the future taking into consideration market considerations.

Internal Control, Compliance, Risk Management and Internal Audit

Internal Control

The general objective of the internal controls procedures of Doha Bank is to safeguard assets and capital and to ensure the reliability of Doha Bank's and its subsidiaries' financial record keeping. Doha Bank has adopted a process of internal controls that allow Management to detect errors in procedures or financial record keeping. Doha Bank's internal control framework includes the establishment of strong finance, risk management, compliance and internal audit departments which support in establishing a strong internal control framework.

The Internal Control Framework is overseen by the Audit, Compliance and Risk Committee. The Internal Audit, Compliance and Risk Departments respectively provide periodic reports to the Audit, Compliance and Risk Committee on:

- The major risks associated with the banking business related to Strategic, Reputation, Compliance, Legal, Credit, Liquidity, Market, and Operational Risks;
- Overall compliance of the Bank with rules and regulations;
- Internal Audit and External Audit recommendations and findings.

The Board of Directors has approved policies related to Internal Audit Department, Compliance Department and Risk Management Department.

Compliance

The main responsibility of the Compliance Department at the Bank is to assist the Board and Bank's Executive Management in managing and controlling the Compliance risks efficiently and to protect the Bank from financial losses "if any" due to failure of compliance. Compliance risks include risk of legal / regulatory sanctions, material financial loss, or loss of reputation. Compliance also assists the board of directors and executive management in improving the internal controls procedures that will mitigate Compliance, AML and Anti – Terrorist Financing (ATF) risks. Moreover, Compliance acts as a liaison between the Bank and the respective regulators and updates management with new laws and regulations.

Internal Audit

The Bank has established an internal audit function, which periodically conduct extensive internal audits on both operational and financial aspects of different bank departments and branches as agreed with the Audit, Compliance and risk Committee. Internal Audit periodically reports its findings and recommendations and the progress made in executing the Internal Audit Plan to the Audit, Compliance and Risk Committee.

Risk Management

The Bank has consistently and continually monitored risks and processes across the organization to identify, assess, measure, manage and report on opportunities and threats that could impact the achievement of the Bank's objectives. The Board and the Executive Management are ultimately responsible for all the risks assumed by the Bank. They seek to balance the risk profile against sustainable returns to achieve the business goals of the Bank. The Board has engaged qualified professionals and has set policies and procedures, risk limits, organizational framework, committees, authority levels and accountability. Currently, the process of identifying and assessing risk is performed through periodic risk assessments.

Implementation of the Risk Management Framework is entrusted to a highly competent team

and is controlled and implemented through various senior level management committees chaired by the Chief Executive Officer covering Credit, Investment and Asset & Liability Management.

Internal Control Assessment

The Board receives periodic reports on the internal control framework from Senior Management and control functions such as Internal Audit, Compliance and Risk Management. Such reports are assessed and scrutinized by the Board to ensure that the internal control framework is being implemented according to management prerogatives. The Board views that the current processes adopted for internal control by the Board and Senior Management are robust for Doha Bank's operations.

No major breach of control or internal control failure has taken place which has affected or may affect Bank's financial performance during 2012.

Violations of Listing Requirements

The Bank complies with the rules and conditions which control the disclosure and listing operations in the market. For the financial year 2012, the Company did not have any violations.

External Audit

The external auditor is recommended by the Board and approved by the general assembly. The external auditor provides in his report that the consolidated financial statements give a true and fair view of the financial position of the bank as of December 31, of every year. He also reports significant financial issues and provides a management letter on the financial controls in place. Doha Bank's financials are prepared in accordance with IFRS and Qatar Central Bank regulations and are audited on a semi-annual basis and reviewed quarterly. The current external auditors are Ernst & Young, one of the big 4 audit firms. Doha Bank has adopted a rotation policy in accordance with QCB regulation. The external auditor attends the Annual General Assembly meeting to present to the shareholders his report on the Bank's consolidated financial statements. Doha Bank financial statements are published on the Qatar Exchange website and on a ("Morning Star") website in United Kingdom visible to all shareholders and concerned stakeholders.

Shareholder Relations

Doha Bank considers its shareholders as key stakeholders. Doha Bank has established a Shareholder Relations function which is responsible for addressing shareholder queries. Currently, the shareholder register details are maintained by the Qatar Exchange, while Doha Bank can provide general information such as

financial statements, articles of association and by-laws of the Bank to its shareholders.

Doha Bank strives to provide shareholders with sufficient data to analyze Doha Bank performance and to take decisions on Board Member elections and other matters such as dividends (a dividend policy is adopted). Doha Bank ensures that its assembly meetings and the mechanism for voting adopted is in accordance with commercial companies' law.

Capital Structure and Shareholder Rights

Doha Bank is a Qatari shareholding company with share capital of 206,697,802 shares publicly listed on the Qatar Exchange. With the exception of Qatar Holding (Qatar Government), which holds 16.66% of the Bank's share capital, no other shareholder is allowed to possess more than 2% of the Bank's share capital unless through inheritance,

Doha Bank has 32 local branches, 3 overseas branches in the United Arab Emirates (Dubai and Abu Dhabi) and the State of Kuwait, and 8 representative offices in London, Singapore, Turkey, China, Japan, South Korea, Germany and Australia. In addition, the Bank fully owns Doha Bank Assurance Company L.L.C., a company registered under the Qatar Financial Centre and owns Doha Finance Limited registered in the Cayman Islands and primarily used for debt issuance on behalf of the Bank. Shareholders have all rights prescribed under Qatar Commercial Law.

Stakeholder Rights

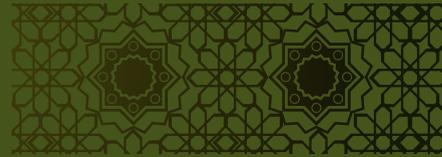
Doha Bank endeavors to maintain equitable and fair treatment of all its stakeholders. To enhance ethical conduct by the Bank's employees, each employee must abide by Doha Bank's Code of Ethics which stipulates ethical principles that each employee must demonstrate. Any breaches of ethical conduct are investigated and, as appropriate, disciplinary and corrective action is taken. Moreover,

Doha Bank has established a whistle-blowing policy, whereby employees can report concerns without fear of retribution. Such concerns are reviewed and, as necessary, investigated and reported to the Audit, Compliance and Risk Committee.

It is also worth noting, that Doha Bank has standardized its processes related to compensation and assessment of employees by adopting a performance appraisal scheme and a staff compensation and benefits structure.

Fahad Bin Mohammad Bin Jabor Al Thani
Chairman

Governance Report For The Year 2012



Retail Banking Products & Services

Accounts

- Current Accounts
- Al Dana Saving Accounts
- Doha Millionaire Certificate
- Call Accounts
- Fixed Deposit Accounts
- Smart Deposit Accounts
- Al Jana Fixed Deposit
- Al Dana Young Saver Accounts
- Upfront Fixed Deposit

Special Packages

- Welcome Pack for newcomers
- Q's Pack
- Ladies Pack (Al Asriya)
- Non Resident Indian Pack
- Non Resident Lebanon Pack

DBank Channels & Services

(Electronic Channels & Services)

- DBank Online
- DBank Remit
- DBank ATM Network
- DBank Cash Deposit
- DBank Checque Deposit
- DBank SMS
- DBank Dial
- DBank eBranches
- DBank Mobile Banking
- DBank eStatement
- Electronic Bill Payments & Direct Debit
- Doha Sooq
- Q-Tel Hala eVouchers
- Vodafone Red eVouchers
- Q-Tel Shahry Bill Payment Over ATM

Doha Bank Cards

- Dream Credit Card (Free for Life)
- Internet Card – Click Card
- VISA Electron Debit Card
- Dream Loyalty Program
- Dream Acquiring Services
- Dream Platinum Credit Card
- Payroll Card
- Doha Bank Gold American Express Card
- Doha Bank LULU Co-Branded Credit Card
- Al Riyada Infinite Card
- Al Riyada Platinum Debit Card
- Doha Bank Regency Traveller Card

- Green Credit Card
- SME Debit Card
- SME Credit Card

Loans

- Personal Loans (for Qatari nationals & Expatriates)
- Car Loans (for Qatari nationals & Expatriates)
- Gold Loan
- Pre-owned Gold Loan
- Housing Loans (New Construction, Under Construction, Freehold & Leasehold)
- Marriage Loans
- Consumer Loans
- Education Loans
- Rent Loans
- Festival Loans
- Personal Loan – Rental Income
- Air for Surrogate Loan
- Car Vantage

Bancassurance

Services & Products

Bancassurance Services for Individual Customers

- Home Insurance
- Travel Insurance
- Medical Insurance
- Personal Accident Insurance
- Motor Insurance
- Child Educational Plan
- Retirement/Pension Plan
- Critical Insurance

Hello Doha Services

44456000 Available 24 / 7



Doha Bank Branch Directory

Local Branches

1. **Main Branch (202)**
PO Box : 3818
Tel : 44456600
Fax : 44416631 / 44456837
Telex : 4534-DOHBNK
Swift : DOHA QA QA
2. **Mushaireb (203)**
PO Box : 2822
Tel : 44025342 /43 /44
Fax : 44025335 / 44025336
Telex : 4825- DBMSB DH
Swift : DOHBQAQAMS
3. **Museum (204)**
P.O Box: 32311
Tel: 40153152 / 53
Fax:40153150
Swift: DOHB QA QA
4. **New Souq Area (205)**
PO Box : 24586
Tel : 44375990 / 44372639 / 44375816
Fax : 4358071
Telex : 4534-DOHBNK
5. **Central Market (206)**
P.O Box: 3818
Tel: 40153191 /96
Fax: 40153186
Swift: DOHB QA QA
6. **City Center (210)**
PO Box : 31490
Tel : 44115038/ 39/ 41/ 42
Fax : 44115018
Telex : 4534-DOHBNK
Swift : DOHB QA QA
7. **West Bay (211)**
PO Box : 9818
Tel : 40153101 /09
Fax : 40153100
Telex : 4883-DBBAY DH
Swift : DOHB QA QA
8. **Al Kheratiyat (212)**
PO Box : 8212
Tel : 44783397 /98
Fax : 44783326 / 44780618
Telex : 5051 DOHB QA QA
Swift : DOHB QA QA
9. **Bin Omran (213)**
PO Box : 8646
Tel : 44875031 /33 /34
Fax : 44874670
Swift : DOHB QA QA
10. **C-Ring Road (215)**
PO Box : 3846
Tel : 44659419 /20 /21
Fax : 44659288
Telex : 4534
Swift : DOHB QA QA
11. **Gharafah (216)**
PO Box : 31636
Tel : 44874665 /67
Fax : 44874673
Telex : 4534-DOHBNK
12. **Group Branch (217)**
PO Box : 22069
Tel : 44620531 /44620534
Fax : 44620539
Telex : 4534-DOHBNK
13. **Najma (218)**
PO Box : 23449
Tel : 44270575 /44250576
Fax : 44270595
Telex : 4534-DOHBNK
14. **Handasa (219)**
PO Box : 31430
Tel : 44371843 /44375148
Fax : 44371330
Telex : 4534-DOHBNK
Swift : DOHB QA QA
15. **D-Ring Road (220)**
PO Box : 31420
Tel : 44257649 /50 /51
Fax : 44257646
Telex : 4534-DOHBNK
Swift : DOHB QA QA
16. **Old Airport (221)**
PO Box : 22714
Tel : 44257667 /69
Fax : 44257657
Telex : 4534-DOHBNK
Swift : DOHA QA QA
17. **Corporate (222)**
PO Box : 3818
Tel : 40155750 /51 /54
Fax : 40155745
Telex : 4534-DOHBNK
Swift : DOHA QA QA
18. **Al Mirqab (225)**
PO Box : 8120
Tel : 44352051
Fax : 44354207
Swift : DOHB QA QA
19. **Salwa Road (226)**
P.O Box : 2176
Tel : 44682180 /81
Fax : 44681768
Telex : 4744-DBSWA DH
Swift : DOHB QA QA SRB
20. **Industrial Area (227)**
PO Box : 40665
Tel : 44606941 /42 /43
Fax : 44606175
Swift : DOHB QA QA
21. **Abu Hamour (228)**
PO Box : 47277
Tel : 44506185 /44692198
Fax : 44509259
Telex : 4534-DOHBNK
Swift : DOHA QA QA
22. **Abu Samra (229)**
PO Box : 30828
Tel : 44715634 /44715623
Fax : 44715618 /31
Telex : 4534-DOHBNK
Swift : DOHB QA QA
23. **Dukhan (230)**
PO Box : 100188
Tel : 44711661 /62
Fax : 44711090
Telex : 4210-DBDKN DH
Swift : DOHB QA QA DKB
24. **Al Khor (231)**
PO Box : 60660
Tel : 44722916 /15
Fax : 44722157
Telex : 4534-DOHBNK
Swift : DOHB QA QA
25. **Umm Salal (232)**
PO Box : 2389
Tel : 44257403 /05 /06
Fax : 44172010
Telex : 4534-DOHBNK
Swift : DOHB QA QA
26. **Ras Laffan (233)**
PO Box : 31660
Tel : 44748665 /66
Fax : 44748664
Telex : 4825- DBMSB DH
Swift : DOHB QA QA
27. **Al Ruwais (235)**
PO Box : 70800
Tel : 44731378
Fax : 44731372
Swift : DOHB QA QA
28. **Wakra (237)**
P.O Box: 19727
Tel: 40153177 / 78
Fax: 40153185
Swift: DOHB QA QA
29. **Mesaieed (240)**
PO Box : 50111
Tel : 44771984 /85
Fax : 44770639
Telex : 4164 DBUSB DH
Swift : DOHB QA QA USB
30. **Al Rayyan (260)**
P.O Box: 90424
Tel: 44257135 /36
Fax: 44119471
Swift: DOHB QA QA
31. **Aswaq Moaither (261)**
P.O Box: 31620
Tel: 44818075 /76 /78
Fax: 44818079
Swift: DOHB QA QA
32. **Aspire (263)**
PO Box : 22082
Tel : 44144942 /45
Fax : 44144947
Swift : DOHB QA QA

Overseas Branches & Representative Offices

Head Offices

International Banking Department

Mr. Chris Fellner

Head – International Banking
P.O. Box 3818, Doha, Qatar
Tel: +974 4015 4848
Fax: +974 4015 4823
Mobile: +974 3344 2607
E-mail: Cfellner@dohabank.com.qa

Mr. Ganesan Ramakrishnan

Executive Manager – International Banking
P.O. Box 3818, Doha, Qatar
Tel: +974 4015 4844
Fax: +974 4015 4822
Mobile: +974 5589 5101
E-mail: gramakrishnan@dohabank.com.qa

Branches

Kuwait Branch

Mr. Ahmed Yusuf Ahmed Almezza

Chief Country Manager
Ahmed Al-Jaber Street
Abdullatif Al-Sarraf Tower
Block No.1, Plot No.3
P.O. Box 506, Safat 13006, Sharq, Kuwait
Tel: +965 2291 7217
Fax: +965 2291 7229
Mobile: +965 6632 0202
Email: aalmezza@dohabank.com.kw

Abu Dhabi Branch

Mr. Pierre Matar

Head of Abu Dhabi Branch
Al Otaiba Tower, Najda Street
P.O. Box 27448, Abu Dhabi, UAE
Tel: + 971 2 6944888
Fax: + 971 2 6944844
Mobile: + 971 50 6416739
Email: pmatar@dohabank.com.qa

Dubai Branch

Mr. Manoj S. Nair

Head of Dubai Branch,
Ground Floor, 21st Century Tower
Sheikh Zayed Road,
P.O. Box 125465, Dubai, UAE
Tel: +9714 407 3 100
Fax: +9714 321 9972
Mobile: +971 50 4547475
Email: mnair3@dohabank.com.qa

Representative Offices

Australia Representative Office

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Level 31, Aurora Place
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Sydney, NSW 2000, Australia
Tel: +612 8211 0628
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Email: hilton.wood@dohabank.com.au

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Mr. Kanji Shinomiya

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312- Kioicho, Chiyoda-ku
Tokyo, 1020094, Japan
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Fax: +813 5210 1224
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Email: kanji.shinomiya@dohabank.jp

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Mr. K. S. Kwon

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18th Floor, Kwanghwamoon Building
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Seoul, Postal Code 110822
South Korea
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Fax: +82 2 723 6443
Mobile: +82 11 897 6607
Email: kskwon@dohabank.co.kr

Shanghai Representative Office

Mr. Peter Lo

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Suite 360, No.1376 Nanjing Road (W)
Shanghai Center, Shanghai 200040
Peoples Republic of China
Tel: +8621 6279 8006 / 6279 8008
Fax: +8621 6279 8009
Mobile: +86 13 9179 81454
Email: peterlo@dohabanksh.com.cn

Singapore Representative Office

Mr. M. Sathyamurthy

Chief Representative
7 Temasek Boulevard
#0803-A, Suntec Tower One
Singapore, 038987 Singapore
Tel: +65 6513 1298
Fax: +65 6334 5135
Mobile: +65 8 126 6333
Email: sathyamurthy@dohabank.com.sg

Turkey Representative Office

Mr. Nezir Akalan

Chief Representative
Bagdat Palace Apt.
Bagdat Cad.No. 3021/, D:14
Caddebostan Kadikoy, 34728,
Istanbul, Turkey
Tel: +90 216 356 2928 / 2929
Fax: +90 216 356 2927
Mobile: +90 532 331 0616
Email: nezhakalan@dohabankturkey.com

Frankfurt Representative Office

Mr. Maik Gellert

Chief Representative
16th Floor, Excellent Business Center
Opera Tower
Bockenheimer Landstrasse 2 - 4
D-60306 Frankfurt/Main, Germany
Tel: +49 69 667 748 214 / 215
Fax: +49 69 667 748 450
Mobile: +49 170 321 4999
E-mail: office@dohabank.eu

London Representative Office

Mr. Richard H. Whiting

Chief Representative
67 / 68 First Floor
Jermyn Street
London SW1Y 6NY UK
Tel: +44 20 7930 5667
Fax: +44 20 7930 5707
Mobile: +44 790 232 2326
Email: office@dohabank.co.uk

Pay Offices

Office Name	Telephone No.	Fax No.
QP, Ras Abu Aboud, Doha	44402997 / 44402580	44402439
K.S.A. Embassy	55737733	N/A
Industrial City, Gate Passes Office, Mesaieed	44771586	44771182
QP, NGL, Mesaieed	44774359	44774359
QP, Refinery, Mesaieed	44771309	44771309
QP, Pay Office, Dukhan	44712298	44712660
Umm Baab	44712236	44712678
Chamber of Commerce	44674515	44674035
Pakistan Embassy	55629705 / 44176196	44176196
QPost Main	44839210	44839157
QPost Muntazah	44352894	44354284
QPost Teyseer	44621299	44621552
Woqod Pay Office	77846485 / 44114375	44114372

Payroll Card Center

QIB Parking Area	44420726	44420632
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Exchange Counter

Doha International Airport	44621741	44621746
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Doha Islamic

Doha Bank Tower	44456600	44416631
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E-Branches

Royal Plaza	Tel : +974 44131894 / 95 Fax: +974 44341760
Lulu Gharafa	Tel : +974 44780673 / 59 Fax: +974 44780615
Moaitheer	Tel : +974 44801949 Fax: +974 44802285
DBAC Office	Tel : +974 44434179 Fax: +974 44434178
LuluHypermarket	Tel : +974 44660761 / 44665122 Fax: +974 44663719
Parco Mall	Tel : +974 40153126 / 3127 Fax: +974 40153130
QP Handasa	Tel : +974 44374870 / 44375738 Fax: +974 44376022
Lulu Al Khor	Tel : +974 40153128 / 30 Fax: +974 44726147
Payroll Card Center	Tel : +974 44420726 Fax: +974 44420632

Doha Bank Awards

Due to the strong financial position enjoyed by Doha Bank and its pioneering role in delivering innovative banking products and services which expanded the banking experience in Qatar to a new horizon, the Bank has been conferred with appreciation and recognition from a number of professional bankers and institutions. In addition to the accolades awarded to the Bank in previous years, it has been conferred with the award for the 'Best Bank in Qatar' by Global Banking and Finance, "The Bizz 2012 – World Business Leader", "The Golden Europe Award for Quality and Commercial Prestige", "Best Application Development Project Award 2012", "Best HR System Implementation Project Award 2012", "Golden Peacock award for Corporate Social Responsibility", "Most Innovative Bank in Middle East 2012", "Best Bank in Qatar" to mention a few.

"The Bizz 2012 – World Business Leader"

World Confederation of Businesses USA – Sept 2012

"The Golden Europe Award for Quality and Commercial Prestige"

OMAC Paris – July 2012

"Best Application Development Project Award 2012"

The Asian Banker Technology Awards – May 2012

"Best HR System Implementation Project Award 2012"

The Asian Banker Technology Awards – May 2012

"Golden Peacock Award for Corporate Social Responsibility"

Institute of Directors – April 2012

"Best Bank Qatar 2012"

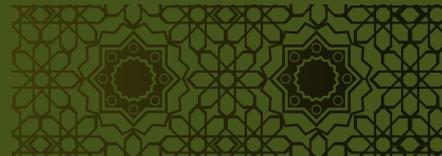
Global Banking and Finance – Mar 2012

"Most Innovative Bank in Middle East 2012"

Global Banking and Finance – Mar 2012

"Best Bank in Qatar"

EMEA Finance - February 2012



2012



The Bizz World Business Leader Award
World Confederation of Businesses

2012



The Golden Europe Award for
Quality & Commercial Prestige

2012



Social Responsibility Distinction Award

2012



Most Innovative Bank Award
Global Banking Finance Review

2012



Best Bank in Qatar Award
Global Banking Finance Review

2011



Best Bank in Qatar

2011



Bank of the Year in Qatar
Arabian Business Awards

2011



Best Commercial Bank in Qatar
World Finance

2011



Golden Peacock Global Award
for Corporate Social Responsibility

2011



Golden Peacock Global Award
for Sustainability

2010



Best Customer Care Centre
in the Middle East

2010



Best Commercial Bank
in the Middle East

2009



Best Commercial Bank
in the Middle East

2008



Best Bank in Qatar

2008



Best Green Bank



H.E. Sheikh Fahad Bin Jabor Al Thani, Doha Bank Chairman, H.E. Sheikh Abdul Rehman Bin Jabor Al Thani, Doha Bank Managing Director, Mr. Ahmed Obaidan, Doha Bank Vice Chairman, and H.E. Emirates Central Bank Governor, along with top VIP guests.



سعادة الشيخ فهد بن محمد بن جبر آل ثاني ، رئيس مجلس إدارة بنك الدوحة، سعادة الشيخ عبد الرحمن بن محمد بن جبر آل ثاني ، العضو المنتدب بنك الدوحة، السيد أحمد عبيدان فخرو، نائب رئيس مجلس إدارة بنك الدوحة وسعادة محافظ مصرف الإمارات المركزي، إلى جانب لفييف من كبار الشخصيات.