

# SUMMARY REPORT 2014



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**2014**  
BEST REGIONAL  
COMMERCIAL BANK  
The Banker Middle East

**2014**  
BEST RETAIL BANK IN QATAR  
The Asian Banker

**2014**  
BEST COMMERCIAL BANK  
Middle East - Global Banking  
& Finance Review

**2014**  
BEST BANK IN QATAR  
IAIR Awards

**بنك الدوحة**  
**DOHA BANK**



His Highness

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





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# 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 2014, 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 information.

## 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 determines 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' judgement, 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 2014, 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.

## 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.13 of 2012 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 Qoussouf**  
**Ernst & Young**  
**Qatar Auditors' Registry No. 236**

**Date: 20 January 2015**  
**Doha**

# CONSOLIDATED STATEMENT OF FINANCIAL POSITION

## AS AT 31 DECEMBER 2014

	2014 QAR'000	2013 QAR'000
<b>ASSETS</b>		
Cash and balances with central banks	3,706,541	3,435,761
Due from banks	12,246,782	9,180,420
Loans and advances to customers	48,558,521	41,109,116
Investment securities	9,452,828	11,703,577
Investment in an associate	9,244	9,382
Property, furniture and equipment	761,011	759,471
Other assets	782,635	772,097
<b>TOTAL ASSETS</b>	<b>75,517,562</b>	<b>66,969,824</b>
<b>LIABILITIES</b>		
Due to banks	12,794,735	7,719,781
Customer deposits	45,946,575	42,522,489
Debt securities	2,582,478	2,575,831
Other borrowings	727,681	455,188
Other liabilities	2,173,340	2,425,632
<b>TOTAL LIABILITIES</b>	<b>64,224,809</b>	<b>55,698,921</b>
<b>EQUITY</b>		
Share capital	2,583,723	2,583,723
Legal reserve	4,313,177	4,311,133
Risk reserve	1,140,000	960,650
Fair value reserves	(57,574)	(43,355)
Foreign currency translation reserve	(10,595)	(4,647)
Proposed dividend	1,033,489	1,162,675
Retained earnings	290,533	300,724
<b>TOTAL EQUITY ATTRIBUTABLE TO SHAREHOLDERS OF THE BANK</b>	<b>9,292,753</b>	<b>9,270,903</b>
Instrument eligible as additional capital	2,000,000	2,000,000
<b>TOTAL EQUITY</b>	<b>11,292,753</b>	<b>11,270,903</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>75,517,562</b>	<b>66,969,824</b>

These consolidated financial statements were approved by the Board of Directors on 20 January 2015 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 2014

	2014 QAR'000	2013 QAR'000
Interest income	2,507,235	2,394,462
Interest expense	<u>(565,953)</u>	<u>(572,211)</u>
<b>Net interest income</b>	<b>1,941,282</b>	<b>1,822,251</b>
Fee and commission income	522,264	409,153
Fee and commission expense	<u>(6,222)</u>	<u>(3,806)</u>
<b>Net fee and commission income</b>	<b>516,042</b>	<b>405,347</b>
Gross written premium	107,081	107,777
Premium ceded	(49,169)	(56,820)
Net claims paid	<u>(36,361)</u>	<u>(33,591)</u>
<b>Net income from insurance activities</b>	<b>21,551</b>	<b>17,366</b>
Foreign exchange gain	97,145	88,654
Income from investment securities	221,573	149,094
Other operating income	<u>62,033</u>	<u>58,453</u>
	<b>380,751</b>	<b>296,201</b>
<b>Net operating income</b>	<b>2,859,626</b>	<b>2,541,165</b>
Staff costs	(523,489)	(458,213)
Depreciation	(83,575)	(81,873)
Impairment loss on investment securities	(30,174)	(10,769)
Net impairment loss on loans and advances to customers	(439,149)	(318,158)
Other expenses	<u>(413,043)</u>	<u>(354,536)</u>
	<b>(1,489,430)</b>	<b>(1,223,549)</b>
Share of results of the associate	<u>42</u>	<u>143</u>
<b>Profit for the year before tax</b>	<b>1,370,238</b>	<b>1,317,759</b>
Tax expense	<u>(11,580)</u>	<u>(5,107)</u>
<b>Profit for the year</b>	<b>1,358,658</b>	<b>1,312,652</b>
<b>Earnings per share</b>		
Basic earnings per share (QAR per share)	<u>4.79</u>	<u>5.29</u>
Diluted earnings per share (QAR per share)	<u>4.79</u>	<u>5.29</u>

# CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

## FOR THE YEAR ENDED 31 DECEMBER 2014

	2014 QAR'000	2013 QAR'000
<b>Profit for the year</b>	<b>1,358,658</b>	1,312,652
<b>Other comprehensive income:</b>		
<i>Other comprehensive income to be reclassified to profit or loss in subsequent periods:</i>		
Foreign currency translation differences for foreign operations	<b>(5,948)</b>	(1,180)
Available-for-sale investment securities:		
Net change in fair value	<b>65,816</b>	(78,357)
Reclassified during the year to the consolidated income statement	<b>(80,035)</b>	(91,854)
<b>Net other comprehensive loss to be reclassified to profit or loss in subsequent periods</b>	<b>(20,167)</b>	(171,391)
<i>Items not to be reclassified to profit or loss in subsequent periods</i>	-	-
<b>Other comprehensive loss</b>	<b>(20,167)</b>	(171,391)
<b>Total comprehensive income for the year</b>	<b>1,338,491</b>	1,141,261

## CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31 DECEMBER 2014

Equity attributable to shareholders of the Bank										
	Share capital QAR'000	Legal reserve QAR'000	Risk reserve QAR'000	Fair value reserves QAR'000	Foreign currency translation reserve QAR'000	Proposed dividend QAR'000	Retained earnings QAR'000	Total QAR'000	Instrument eligible as additional capital QAR'000	Total equity QAR'000
Balance as at 1 January 2013	2,066,978	3,283,600	773,650	126,856	(3,467)	930,140	373,408	7,551,165	-	7,551,165
Total comprehensive income for the year.										
Profit for the year	-	-	-	-	-	-	1,312,652	1,312,652	-	1,312,652
Other comprehensive income	-	-	-	(170,211)	(1,180)	-	-	(171,391)	-	(171,391)
<b>Total comprehensive income for the year</b>	-	-	-	(170,211)	(1,180)	-	1,312,652	1,141,261	-	1,141,261
Transfer to legal reserve	-	2,845	-	-	-	-	(2,845)	-	-	-
Transfer to risk reserve	-	-	187,000	-	-	-	(187,000)	-	-	-
Contribution to social and sports fund	-	-	-	-	-	-	(32,816)	(32,816)	-	(32,816)
Issuance of instrument eligible as additional capital	-	-	-	-	-	-	-	-	2,000,000	2,000,000
Transactions with equity holders, recognised directly in equity.	-	-	-	-	-	-	-	-	-	-
Dividends paid	-	-	-	-	-	(930,140)	-	(930,140)	-	(930,140)
Proposed dividends	-	-	-	-	-	1,162,675	(1,162,675)	-	-	-
Increase in share capital	516,745	1,024,688	-	-	-	-	-	1,541,433	-	1,541,433
<b>Total contributions by and distributions to equity holders</b>	516,745	1,024,688	-	-	-	232,535	(1,162,675)	611,293	-	611,293
<b>Balance as at 31 December 2013</b>	<b>2,583,723</b>	<b>4,311,133</b>	<b>960,650</b>	<b>(43,355)</b>	<b>(4,647)</b>	<b>1,162,675</b>	<b>300,724</b>	<b>9,270,903</b>	<b>2,000,000</b>	<b>11,270,903</b>

Equity attributable to shareholders of the Bank										
	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 QAR'000	Instrument eligible as additional capital QAR'000	Total equity QAR'000
Balance as at 1 January 2014	2,583,723	4,311,133	960,650	(43,355)	(4,647)	1,162,675	300,724	9,270,903	2,000,000	11,270,903
Total comprehensive income for the year:										
Profit for the year	-	-	-	-	-	-	1,358,658	1,358,658	-	1,358,658
Other comprehensive income	-	-	-	(14,219)	(5,948)	-	-	(20,167)	-	(20,167)
<b>Total comprehensive income for the year</b>	-	-	-	(14,219)	(5,948)	-	1,358,658	1,338,491	-	1,338,491
Transfer to legal reserve	-	2,044	-	-	-	-	(2,044)	-	-	-
Transfer to risk reserve	-	-	179,350	-	-	-	(179,350)	-	-	-
Interest on Tier 1 Capital notes	-	-	-	-	-	-	(120,000)	(120,000)	-	(120,000)
Contribution to social and sports fund	-	-	-	-	-	-	(33,966)	(33,966)	-	(33,966)
Transactions with equity holders, recognised directly in equity:										
Dividends paid	-	-	-	-	-	(1,162,675)	-	(1,162,675)	-	(1,162,675)
Proposed dividends	-	-	-	-	-	1,033,489	(1,033,489)	-	-	-
<b>Total contributions by and distributions to equity holders</b>	-	-	-	-	-	(129,186)	(1,033,489)	(1,162,675)	-	(1,162,675)
<b>Balance as at 31 December 2014</b>	<b>2,583,723</b>	<b>4,313,177</b>	<b>1,140,000</b>	<b>(57,574)</b>	<b>(10,595)</b>	<b>1,033,489</b>	<b>290,533</b>	<b>9,292,753</b>	<b>2,000,000</b>	<b>11,292,753</b>

# THE BOARD OF DIRECTORS' REPORT

FOR THE FINANCIAL YEAR  
ENDING 31 DEC, 2014





## Board Members

Doha Bank has continued its success journey every year by achieving remarkable financial results as well as a commendable performance at the financial, organizational and service delivery levels. During 2014, 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, achieved 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 at various key senior positions, expanded its network of branches and representative offices at domestic, regional and global levels.

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

Domestically, the total number of Doha Bank's network inside Qatar reached to 31 branches, 10 e-branches, 11 pay offices, 3 mobile branches and 152 ATMs including 22 ATMs in UAE and 2 ATMs in Kuwait. Globally, the bank has 4 branches, Dubai and Abu Dhabi in UAE, a branch in Kuwait and another branch in Mumbai, India. Furthermore, we have eleven representative offices located in Singapore, Istanbul (Turkey), Tokyo (Japan), Shanghai (China), London (UK), Seoul (South Korea), Frankfurt (Germany), Sydney (Australia), Toronto (Canada),

Hong Kong and the Emirate of Sharjah (UAE).

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.

In line with the international expansion strategy adopted by the Board of Directors, the bank has obtained during the year a license from the Reserve Bank of India to commence its banking operations in India. Accordingly, we obtained the approval of the Ordinary General Assembly of Shareholders during its meeting which was held in March 2014 to acquire one or more branches of a foreign bank operating in India to utilize the license obtained by the bank. In April 2014, Doha Bank entered into an agreement with HSBC Bank Oman to buy their operations in India. In November 30, 2014 the EGM of the Shareholders has approved the Scheme of Amalgamation under section 44A of the Banking Regulation Act, 1949 of India to take over and to combine their banking business in India with Doha Bank, India operation as a going concern subject to approvals and fulfillment of requirements of the regulatory authorities in Qatar, India, Oman and Jersey.

In the second quarter of 2014, Doha Bank hosted knowledge sharing sessions on the topic of 'Opportunities in Qatar and GCC' in the cities of Mumbai and Chennai in India as a precursor to its entry into the Indian market. The sessions were well-

attended by various heads of Indian companies, businessmen and senior officials from both banking and economic sectors.

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

By the end of 2013, Doha Bank enhanced its Tier 1 capital base and Capital Adequacy Ratio, strengthened its lending capacity and improved its competitive edge and prospects for achieving its strategic goals through the issuance of Tier 1 capital instruments amounting to QR 2 billion qualifying as additional Tier 1 capital for Doha Bank in Qatar as per the terms and requirements of Qatar Central Bank.

During 2014, Doha Bank achieved noticeable growth rates in all financial indicators where the total assets rose from QR 67 Bn in 2013 to QR 75.5 Bn in 2014; an increase of QR 8.5 Bn with a growth rate of 12.8%. The growth rate of loans and advances was 18.1 %; an increase from QR 41.1 Bn in 2013 to QR 48.6 Bn in 2014.

The growth rate in total customers' deposits was 8.1%; an increase from QR 42.5 Bn in 2013 to QR 45.9 Bn in 2014, i.e., an increase of QR 3.4 Bn. Total equity rose to QR 11.3 Bn with a growth rate of 0.2%.

The financial statements of the bank clearly shows that it achieved a growth rate in net profit of 3.5% rising from QR 1,313 Mn in 2013 to QR 1,359 Mn in 2014. The statements also demonstrate a growth rate in total operating income of 12.5% with an increase of QR 318 Mn. These impressive results reflected positively on the performance ratios, where the return on the average shareholders' equity reached 16.5% and the return on average assets reached 1.93%.

Based on these results, the Board of Directors passed a resolution in its meeting held on 20 January 2015 proposing the Shareholders General Assembly to approve the distribution of a cash dividend of QR 4 per share which is equivalent to 40% of the paid up capital.

#### 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 at 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 enhancing of total assets and maintaining the highest levels of operational performance. The strategy also focuses on achieving continuous growth in main income items, 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.

#### Products and Services:

The year 2014 witnessed the launch of many new advanced products and services and the implementation of substantial modifications to the existing service offerings particularly 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 within 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 customer service quality. The back office operations in the branches were centralized and quality of the services of customer-service center, Tawasol, and the complaint-processing system within the bank were both further improved. AL-Riyada Unit was also strengthened with banking professionals aiming at providing comprehensive banking services to corporate and VIP customers.

At the end of 2011 and by the middle of 2012, Doha Bank unveiled the new corporate branding for its branches and implemented it at "The Gate" - West Bay, Museum Area, Parco Mall and Al-Khor branches. The chosen design was meant to offer customer convenience and guarantee smooth workflow and high service standards. In 2013, this new design was further implemented in Abu Hamour Branch at Dar Al-Salam Mall and at the new Mirqab Branch and in 2014 it was implemented at several other branches including Abu Samra, Industrial Area, Al-Khuraitiyat and Bin Omran branches and it is under implementation at the remaining branches.

In addition to the e-banking services provided through DBank, i.e. the DCardless banking service where the beneficiary can receive the transferred

amount through Doha Bank's ATM network without using the ATM card, e-remittances, SMS messaging, Infovest, telebanking, Internet banking and e-branches, this year the bank also offered additional mobile banking services that allow users to access their bank accounts easily and make transfers among their own accounts or to any other registered beneficiary of the service, pay utility bills, repay credit card dues, recharge prepaid service cards for both Ooredoo and Vodafone. Additional services to the ATM network were implemented to benefit both Doha Bank and Ooredoo customers enabling them to make Ooredoo bill inquiries and make payments through any of Doha Bank's ATMs.

We concentrated on improving the information security systems of the bank to protect the users of our mobile phone banking services. New measures were introduced on our website where more effective security elements were implemented to safeguard DBank service users. In this connection, Doha Bank signed an agreement with Ooredoo to upgrade Doha Bank's IT network infrastructure and consequently enhance customer experience through round-the-clock secure access to financial services using any ATM across the globe easily and efficiently. Doha Bank has been awarded the coveted ISO 20000-2011 certification for its continuous compliance to global standards for IT Service Management.

Doha bank was the first to launch an online shopping portal in the Middle East through its Doha Souq shopping website. Since its launch to the public in 2007, this scheme has been achieving impressive success. Now, customers can easily purchase what they need online and pay electronically. During the year, Marzooq Al Shamlan & Sons (MSS) joined Doha Souq offering up to 25% off on leading brands to online shoppers via DohaSouq.com. MSS is a leading watch retailer that operates high-end luxurious and popular watch brands.

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

During 2014, Doha Bank was one of the receiving banks for the IPO of Mesaieed Petrochemical Holding Company. The bank through its branches across

Qatar received the subscription requests from bank's customers and offered eligible subscribers a financing option of 100% of the subscription amount.

For the fourth consecutive year, new privileges were added during 2014 to Dream credit card holders for both old and new customers. Customers were able to earn 5% cash back on all international spend as well as 2% cash back on all local spends using their credit cards during the months of June, July and August 2014. These promotional campaigns are the most attractive in the Qatari market and they encouraged most customers to use their Dream credit cards during the summer vacation.

Doha Bank continued its co-branded credit card with Lulu Hypermarkets with special attractive privileges 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 card rewards shoppers generously with a 5% savings on their purchases from Lulu stores throughout the year and this percentage was raised to 7% during the summer campaign. The bank also continued to offer the "Infinite" credit card to Al-Riyada customers to ensure granting them a distinguished and specialized treatment. The Dream cards' Loyalty scheme was also continued and card holders were able to either 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.

On celebrating the 11th anniversary of Al Dana programme and the success it has made over the last eleven years, we have made the rewards structure more attuned to the celebrations of the 11th anniversary of this programme by focusing on a core customer strategy of 'Al Dana for Everyone' which means there was something for everyone. The programme included quarterly draws against maintaining a minimum balance of QR 1,000 during the eligible months. It also provided customers with the opportunity to participate in the monthly and bi-monthly draws to have the chance to win cash prizes ranging from QR 10,000 to QR 500,000 based on the minimum balances maintained as per the terms and conditions of the programme.

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, and much more. The bank collaborated with many of the leading car dealers in Qatar and jointly launched promotions on different vehicle brands and this promotion was reinforced by



## Management Group

additional offers during the month of Ramadan and festive holidays.

### Awards:

Due to the strong financial position enjoyed by Doha Bank at the local, regional and global levels and its pioneering role in delivering innovative banking products and services which elevated the banking experience in Qatar to new horizons, the Bank was conferred with appreciation and recognition from a number of 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 Regional Commercial Bank in the Middle East 2014" from the Global Banking & Finance Magazine, "The Bizz 2014 – Beyond Success" award from the World Confederation of Business and the "Retail Bank of the Year" at the Enterprise Agility Awards in addition to other accolades such as the "EUR Straight Through Processing (STP) Excellence Award" from Deutsche Bank, the "Best Regional Commercial Bank" from The Banker Middle East, the "Best Retail Bank in Qatar" from The Asian Banker in Sydney, the "Best Domestic Retail Bank in Qatar" as well as the "Best Domestic Trade Finance Bank in Qatar" from The Asian Banking and Finance Magazine.

### Acknowledgement:

The Board of Directors of Doha Bank would like to extend their sincere thanks and gratitude to H.H. the Emir, Sheikh Tamim Bin Hamad Al-Thani, H.E. the Prime Minister, Sheikh Abdullah Bin Nasser Al-Thani, and the Minister of Finance, H.E. Mr. Ali Sherif Al-Emadi, and the Minister of Economy & Commerce, H.E. Sheikh Ahmed Bin Jassim Bin Mohammad 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 Economy and Commerce, Qatar Financial Markets Authority and Qatar Exchange for their continued cooperation and support. The Board of Directors would like to sincerely thank all the shareholders, customers, bank's executive management and all bank's staff for their cooperation and efforts towards these remarkable achievements.

### Fahad Bin Mohammed Bin Jabor Al-Thani Chairman



The logo for the Doha Bank Awards features a green circular graphic on the left. To its right, the words "DOHA BANK" are written in white, bold, uppercase letters on a dark green rectangular background. Below this, the word "AWARDS" is written in white, uppercase letters on a lighter green rectangular background.

Due to the strong financial position enjoyed by Doha Bank and its pioneering role in delivering innovative banking products and services, Doha Bank has been recognised by numerous professional bankers and institutions.

The Bank is recognised for its strong financial as well as non-financial indicators. The categories in which Doha Bank scored high points were the development of innovative quality products, the expansion of the Bank's distribution network, and the Bank's commitment to continually improving product and service quality, along with its unique approach to customer service.

In addition to the accolades awarded to the Bank, in recognition of his visionary leadership, Doha Bank Chairman H.E. Sheikh Fahad Bin Mohammad Bin Jabor Al Thani was honored in 2014 with the 'Best Banking Chairman Qatar 2014' award from Global Banking & Finance.

The Bank's areas of leadership include:

**Best Regional Commercial Bank 2014**

Banker Middle East

**Best Bank in Qatar 2014**

IAIR Awards

**Best Commercial Bank in Middle East 2014**

Global Banking and Finance Review

**Environmental Award 2014**

The Arab Organization for Social Responsibility

**The Bizz 2014 - Beyond Success Award**

World Confederation of Businesses

**Bank of the Year 2013 - Qatar**

The Banker

**Best Retail Bank in Qatar**

The Asian Banker

**Golden Peacock Global Award for Corporate Social Responsibility 2014**

Institute of Directors

<p>2014</p>  <p>Best Bank in Qatar IAIR Awards</p>	<p>2014</p>  <p>Best Regional Commercial Bank Banker Middle East</p>	<p>2014</p>  <p>Best Commercial Bank Middle East - Global Banking &amp; Finance Review</p>	<p>2014</p>  <p>Best Trade Finance Offering Banker Middle East</p>
<p>2014</p>  <p>Environmental Award The Arab Organisation for Social Responsibility</p>	<p>2014</p>  <p>Best Corporate Account Banker Middle East</p>	<p>2014</p>  <p>Best SME Card Banker Middle East</p>	<p>2014</p>  <p>Golden Peacock Global Award for Sustainability Institute of Directors</p>
<p>2014</p>  <p>Best Retail Bank in Qatar The Asian Banker</p>	<p>2014</p>  <p>Golden Peacock Global Award for Corporate Social Responsibility 2014 Institute of Directors</p>	<p>2014</p>  <p>The Biz 2014 - Beyond Success Award World Confederation of Businesses</p>	<p>2014</p>  <p>Best Domestic Trade &amp; Finance in Qatar - Asian Banking &amp; Finance Awards</p>
<p>2013</p>  <p>Bank of The Year The Banker</p>	<p>2013</p>  <p>Best Commercial Bank in Qatar</p>	<p>2013</p>  <p>Golden Peacock Global Award for Sustainability Institute of Directors</p>	<p>2013</p>  <p>Best Regional Commercial Bank In The Middle East</p>
<p>2012</p>  <p>Best Corporate Social Responsibility Programme in the Middle East</p>	<p>2012</p>  <p>Best Bank in Qatar</p>	<p>2010</p>  <p>Best Bank in Qatar EMEA Finance</p>	<p>2011</p>  <p>Best Commercial Bank in Qatar</p>
<p>2011</p>  <p>Best Bank in Qatar</p>	<p>2010</p>  <p>Best Commercial Bank in the Middle East</p>	<p>2009</p>  <p>Best Commercial Bank in the Middle East</p>	<p>2008</p>  <p>Best Bank in Qatar</p>
<p>2007</p>  <p>Best Commercial Bank in the Middle East</p>	<p>2006</p>  <p>Best Bank in the Middle East</p>	<p>2005</p>  <p>Best Bank in Qatar</p>	<p>2006 - 2004</p>  <p>Bank of the Year - Qatar The Banker</p>

## RETAIL BANKING PRODUCTS & SERVICES

### Accounts

- Current Account
- Al Dana Saving Account
- Call Account
- Fixed Deposit Account
- Smart Deposit Account
- Al Dana Young Saver Account
- Upfront Fixed Deposit

### Special Packages

- Welcome Pack
- Q's Pack
- Ladies Pack (Al Asriya)
- Non Resident Indian Pack
- Non Resident Lebanese Pack

### DBank Channels & Services

(Electronic Channels & Services)

- Online Banking
- Remittances
- ATM Network
- ATM Cash Deposit
- ATM Cheque Deposit
- SMS Banking
- Call Centre
- eBranches
- Mobile Banking
- eStatements
- Utility Bill Payments
- eVouchers
- D-Cardless (withdrawals/bill payments/credit card payments)
- Fund Transfers

### Doha Bank Cards

- Dream Credit Card (Free for Life)
- VISA Electron Debit Card
- Dream Loyalty Program
- Merchant 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
- Green Credit Card
- SME Debit Card
- SME Credit Card
- 0% Payment plans

### Loans

- Personal Loan
- Car Loan
- Gold Investment Loan
- Housing Loan (New Construction, Under Construction, Freehold & Leasehold)
- Education Loan
- Personal Loan – Rental Income
- Air fare Surrogate Loan

### Bancassurance Services & Products

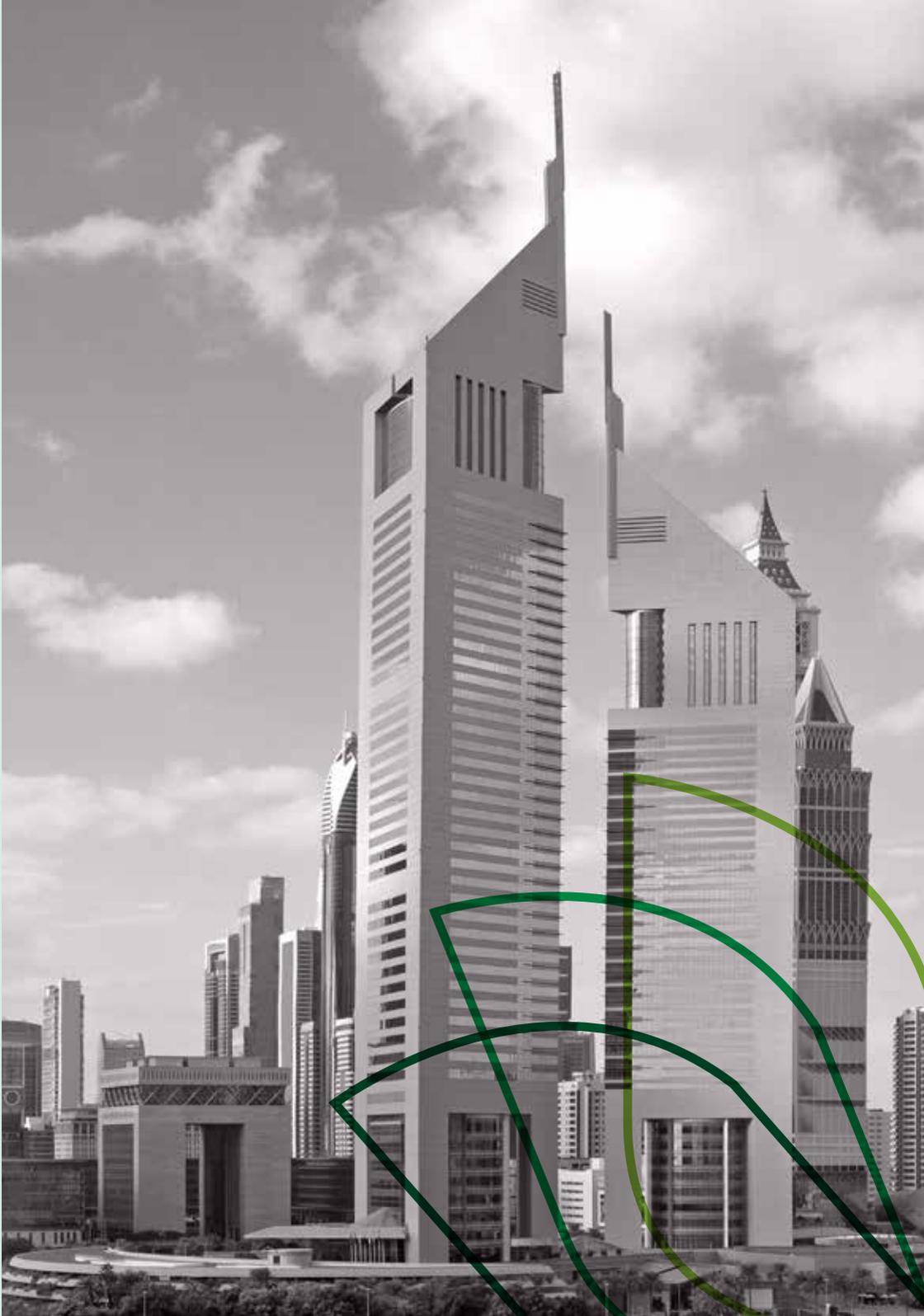
- Home Insurance
- Travel Insurance
- Medical Insurance
- Personal Accident Insurance
- Motor Insurance
- Child Education Plan
- Retirement/Pension Plan
- Critical Insurance
- Life insurance

### e-Commerce

- [www.dohasooq.com](http://www.dohasooq.com)
- Doha Bank Internet Payment Gateway
- Internet Card – Click Card

### Hello Doha Services

4445 6000 - Available 24 / 7



# DOHA BANK BRANCH DIRECTORY

## LOCAL BRANCHES

**1) Main Branch (202)**

P.O. Box 3818  
Tel: 44456600  
Fax: 44416631, 44456837  
Telex: 4534-DOHBNK  
Swift: DOHA QA QA

**2) Mushaireb (203)**

P.O. Box: 2822  
Tel: 44025342, 43, 44  
Fax: 44025335 / 44025336  
Telex: 4825- DBMSB DH  
Swift: DOHBQAQAMSB

**3) Museum (204)**

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

**4) New Souq Area (205)**

P.O. Box 24586  
Tel: 44375990 / 44372639  
44375816  
Fax# 4358071

**5) Central Market (206)**

P.O. Box: 3818  
Tel: 40153191 - 96  
Fax: 40153186  
Swift: DOHB QA QA

**6) City Center (210)**

P.O. Box 31490  
Tel: 44115038, 39, 41, 42  
Fax: 44115018  
Swift: DOHB QA QA

**7) West Bay (211)**

P.O. Box: 9818  
Tel: 40153101 / 09  
Fax: 40153100  
Telex: 4883-DBBAY DH  
Swift: DOHB QA QA

**8) Al Kheratiyat (212)**

P.O. Box: 8212  
Tel: 44783397/8  
Fax: 44783326 / 44780618  
Telex: 5051 DOHB QA QA  
Swift: DOHB QA QA

**9) Bin Omran (213)**

P.O. Box: 8646  
Tel: 44875031/3/4  
Fax: 44874670

**10) C-Ring Road (215)**

P.O. Box: 3846  
Tel: 44659419/20/21  
Fax: 44659288  
Telex: 4534  
Swift: DOHB QA QA

**11) Gharafah (216)**

P.O. Box: 31636  
Tel.: 44874665-667  
Fax: 44874673

**12) Najma (218)**

P.O. Box 23449  
Tel: 44270575 / 44250576  
Fax# 4270595

**13) Handasa (219)**

P.O. Box 31430  
Tel: 44371843, 44375148  
Fax: 44371330

**14) D-Ring Road (220)**

P.O. Box 31420  
Tel: 44257649, 50, 51  
Fax: 44257646

**15) Old Airport Br. (221)**

P.O. Box 22714  
Tel: 44257667, 44257669  
Fax: 44257657  
Swift: DOHA QA QA

**16) Corporate Br. (222)**

P.O. Box 3818  
Tel: 40155750, 51, 54  
Fax: 40155745  
Swift: DOHA QA QA

**17) Al Mirqab (225)**

P.O. Box: 8120  
Tel: 40153266 / 67  
Fax: 40153264

**18) Salwa Road (226)**

P.O. Box: 2176  
Tel: 44682180/1  
Fax: 44681768  
Telex: 4744-DBSWA DH  
Swift: DOHB QA QA SRB

**19) Industrial Area (227)**

P.O. Box: 40665  
Tel: 44606941 / 2 / 3  
Fax: 44606175

**20) Abu Hamour (228)**

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

**21) Abu Samra (229)**

P.O. Box: 30828  
Tel: 44715634 / 44715623  
Fax: 44715618 / 31

**22) Dukhan (230)**

P.O. Box: 100188  
Tel: 40153312 to 3317  
Fax: 44711090  
Telex: 4210-DBDKN DH  
Swift: DOHB QA QA DKB

**23) Al Khor (231)**

P.O. Box: 60660  
Tel: 44722916 / 15  
Fax: 44722157  
Swift: DOHB QA QA

**24) Umm Salal (232)**

P.O. Box: 2389  
Tel: 44257403 / 05 / 06  
Fax: 44172010  
Swift: DOHB QA QA

**25) Ras Laffan (233)**

P.O. Box: 31660  
Tel: 44748665 / 66  
Fax: 44748664  
Telex: 4825- DBMSB DH  
Swift: DOHB QA QA

**26) Al Ruwais (235)**

P.O. Box: 70800  
Tel: 44731378  
Fax: 44731372  
Swift: DOHB QA QA

**27) Wakra (237)**

P.O. Box: 19727  
Tel: 40153177 / 78  
Fax: 40153185  
Swift: DOHB QA QA

**28) Mesaieed (240)**

P.O. Box: 50111  
Tel: 44771984/5  
Fax: 44770639  
Telex: 4164 DBUSB DH  
Swift: DOHB QA QA USB

**29) Al Rayyan (260)**

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

**30) Aswaq Moaither (261)**

P.O. Box 31620  
Tel: 44818075, 76, 78  
Fax: 44818079  
Swift: DOHB QA QA

**31) Aspire(263)**

P.O. Box: 22082  
Tel: 44144942, 45  
Fax: 44144947  
Swift: DOHB QA QA



# OVERSEAS BRANCHES & REPRESENTATIVE OFFICES

## International Banking Department -

### Head Office

#### Mr. Ganesan Ramakrishnan

Head - 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

### Overseas 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 (UAE) 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 (UAE) Branch

##### Mr. Nael Zahi Rashed El - Zagha

Acting Head of Dubai Branch,  
Ground Floor, 21st Century Tower  
Sheikh Zayed Road  
P.O. Box 125465, Dubai, UAE  
Tel: +9714 407 3100  
Fax: +9714 321 0972  
Mobile: +971 56 2120595  
Email: nelzagha@dohabank.com.qa

#### Mumbai Branch

##### Mr. G. Pattabiraman

Country Manager - India  
Sakhar Bhavan, Ground Floor  
Plot No 230, Block No III  
Back bay Reclamation  
Nariman Point, Mumbai 400 021, India  
Tel: +91 22 6002 6561  
Fax: +91 22 2287 5289  
Mob: +91 98 2005 6076  
Email: pattabiraman@dohabank.com.qa

## Representative Offices

### Australia Representative Office

#### Mr. Hilton Wood

Chief Representative  
Level 36, 1 Farrer Place  
Governor Phillip Tower  
Sydney NSW 2000, Australia  
Tel: +612 8211 0628  
Fax: +612 9258 1111  
Mobile: +61 419032419  
Email: hilton.wood@dohabank.com.au

### Tokyo Representative Office

#### Mr. Kanji Shinomiya

Chief Representative  
Kioicho Building 8F B-3  
3-12 Kioicho, Chiyoda-ku  
Tokyo, 102-0094, Japan  
Tel: +813 5210 1228  
Fax: +813 5210 1224  
Mobile: +81 90 1776 6197  
Email: kanji.shinomiya@dohabank.jp

### Seoul Representative Office

#### Mr. K. S. Kwon

Chief Representative  
18th Floor, Kwanghwamoon Building  
211, Sejong-Ro, Chongro-ku  
Seoul, Postal Code 110822  
South Korea  
Tel: +82 2 723 6440/ 44  
Fax: +82 2 723 6443  
Mobile: +82 103 897 6607  
Email: kskwon@dohabank.co.kr

### Shanghai Representative Office

#### Mr. Peter Lo

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

### Singapore Representative Office

#### Mr. M. Sathyamurthy

Deputy Head - International Banking  
7 Temasek Boulevard  
#08-03A, Suntec Tower One  
Singapore, 038987 Singapore  
Tel: +65 6513 1298  
Mobile: +65 8 126 6333  
Email: sathyamurthy@dohabank.com.sg

## Canada Representative Office

### Mr. Venkatesh Nagoji

Acting Chief Representative  
First Canadian Place  
100 King Street West  
Suite # 5600, Toronto, ON  
M5X 1C9, Canada  
Tel: + 1 647 255 3130 / Fax: + 1 647  
255 3129

## Hong Kong Representative Office

### Mr. Ivan Lew Che Beng

Chief Representative  
Suite 1937, Level 19  
Two International Finance Centre  
8 Finance Street, Central, Hong Kong  
Tel: +852 2251 1961  
Fax: +852 2251 1818  
Mobile: +852 9666 5237  
Email: ivanlew@dohabank.com.hk

## Turkey Representative Office

### Mr. Nezh Akalan

Chief Representative  
Bagdat Palace Apt  
Bagdat Cad.No. 302/1, D:14  
Cadedebostan 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 Geller

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  
Mobile: +44 790 232 2326  
Email: office@dohabank.co.uk

## Sharjah (UAE) Representative Office

### Mr. S. Krishna Kumar

Chief Representative  
First Floor,  
104, Index Tower,  
Al Majaaz Area,  
Sharjah, U.A.E.  
Tel: +9716 552 5656/5612/5615  
Fax: +9716 552 5657  
Mobile: +971 56 176 0625  
Email: Krishnakumar@dohabank.ae

## Pay Offices

Office Name	Telephone No.	Fax No.
QP, Ras Abu Aboud, Doha	44402997 / 44402580	44402439
QP, NGL, Mesaieed	44774359	44774359
QP, Central Office Bldg	44771309	44771309
QP, Pay Office, Dukhan	44712298	44712660
Umm Baab, Dukhan	44712236	44712678
Chamber of Commerce (D Ring Rd. )	44674515	44674035
QPost - Main	44839210	44839157
QPost - Teyseer	44621299	44621552
QPost - Muntaza	44352894	44354284
Woqood	77846485 / 44114375	44114372
Pakistan Embassy	55629705 / 44176196	44176196

## E-Branches

Moaither	Tel : +974 44801949 Fax : +974 44802285
Royal Plaza	Tel : +974 44131894 / 95 Fax : +974 44341760
LuluHypermarket (D-ring)	Tel : +974 44660761 / 44665122 Fax : +974 44663719
Lulu Gharafa	Tel : +974 44780673 / 59 Fax : +974 44780615
Al Muntazah - DBAC	Tel : +974 44434179 Fax : +974 44434178
Parco Mall	Tel : +974 40153126 / 27 Fax : +974 40153130
Lulu Al Khor	Tel : +974 40153128 / 30 Fax : +974 44726147
Abu Hamour	Tel : +974 44692198 Fax : +974 44509259
QP Al Handasa	Tel : +974 44375738 / 44374870 Fax : +974 44376022
Payroll Card Center	Tel : +974 44420726 Fax : +974 44420632