

SUMMARY REPORT 2015





His Highness
Sheikh Hamad Bin Khalifa Al-Thani
Father Emir



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



JOHANNESBURG

CONTENTS

06	INDEPENDENT AUDITORS' REPORT TO THE SHAREHOLDERS OF DOHA BANK Q.S.C.
07	CONSOLIDATED STATEMENT OF FINANCIAL POSITION
08	CONSOLIDATED INCOME STATEMENT
09	CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
10	CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
12	THE BOARD OF DIRECTORS REPORT
18	DOHA BANK AWARDS
20	RETAIL BANKING PRODUCTS AND SERVICES
22	DOHA BANK BRANCH DIRECTORY (LOCAL BRANCHES)
23	PAY OFFICES AND E-BRANCHES
24	OVERSEAS BRANCHES AND REPRESENTATIVE OFFICES

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 2015, 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 2015, 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. 11 of 2015 during the financial year that would materially affect its activities or its financial position.

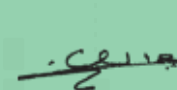
Firas Qoussous
Ernst & Young
Qatar Auditors' Registry No. 236

Date: 24 January 2016
Doha

CONSOLIDATED STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2015

	2015 QAR '000	2014 QAR '000
ASSETS		
Cash and balances with central banks	3,562,821	3,303,651
Due from banks	10,385,414	12,246,782
Loans and advances to customers	55,615,185	48,558,521
Investment securities	12,198,232	9,855,718
Investment in an associate	8,908	9,244
Property, furniture and equipment	785,787	761,011
Other assets	752,766	782,635
TOTAL ASSETS	83,309,113	75,517,562
LIABILITIES		
Due to banks	8,776,130	12,794,735
Customer deposits	52,766,613	45,946,575
Debt securities	2,587,728	2,582,478
Other borrowings	3,452,534	727,681
Other liabilities	2,518,809	2,173,340
TOTAL LIABILITIES	70,101,814	64,224,809
EQUITY		
Share capital	2,583,723	2,583,723
Legal reserve	4,316,950	4,313,177
Risk reserve	1,292,000	1,140,000
Fair value reserves	(269,676)	(57,574)
Foreign currency translation reserve	(19,825)	(10,595)
Proposed dividend	775,117	1,033,489
Retained earnings	529,010	290,533
TOTAL EQUITY ATTRIBUTABLE TO SHAREHOLDERS OF THE BANK	9,207,299	9,292,753
Instrument eligible as additional capital	4,000,000	2,000,000
TOTAL EQUITY	13,207,299	11,292,753
TOTAL LIABILITIES AND EQUITY	83,309,113	75,517,562

These consolidated financial statements were approved by the Board of Directors on 24 January 2016 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 2015

	2015 QAR'000	2014 QAR'000
Interest income	2,842,175	2,507,235
Interest expense	(794,570)	(565,953)
Net interest income	2,047,605	1,941,282
Fee and commission income	503,096	522,264
Fee and commission expense	(6,551)	(6,222)
Net fee and commission income	496,545	516,042
Gross written premium	88,294	107,081
Premium ceded	(35,108)	(49,169)
Net claims paid	(26,263)	(36,361)
Net income from insurance activities	26,923	21,551
Foreign exchange gain	97,541	97,145
Income from investment securities	69,541	221,573
Other operating income	73,428	62,033
	240,510	380,751
Net operating income	2,811,583	2,859,626
Staff costs	(520,524)	(523,489)
Depreciation	(81,800)	(83,575)
Impairment loss on investment securities	(109,652)	(30,174)
Net impairment loss on loans and advances to customers	(293,169)	(439,149)
Other expenses	(428,327)	(413,043)
	(1,433,472)	(1,489,430)
Share of results of the associate	168	42
Profit for the year before tax	1,378,279	1,370,238
Tax expense	(4,569)	(11,580)
Profit for the year	1,373,710	1,358,658
Earnings per share		
Basic earnings per share (QAR per share)	4.66	4.79
Diluted earnings per share (QAR per share)	4.66	4.79

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2015

	2015 QAR'000	2014 QAR'000
Profit for the year	1,373,710	1,358,658
Other comprehensive income: <i>Other comprehensive income to be reclassified to profit or loss in subsequent periods:</i>		
Foreign currency translation differences for foreign operations	(9,230)	(5,948)
Available-for-sale investment securities: Net change in fair value of available-for-sale investment securities	(212,102)	(14,219)
Net other comprehensive loss to be reclassified to profit or loss in subsequent periods	(221,332)	(20,167)
<i>Items not to be reclassified to profit or loss in subsequent periods</i>	-	-
Other comprehensive loss	(221,332)	(20,167)
Total comprehensive income for the year	1,152,378	1,338,491

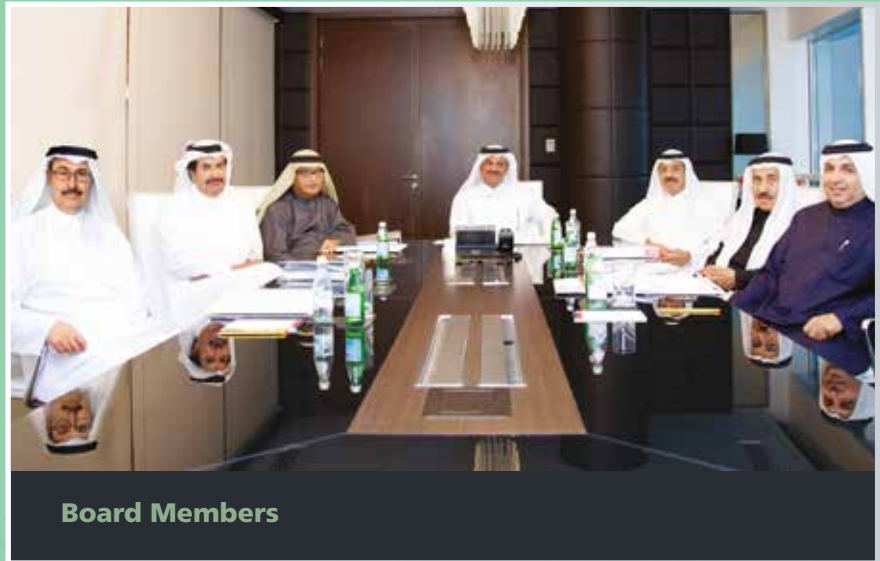
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31 DECEMBER 2015

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 2015	2,583,723	4,313,177	1,140,000	(57,574)	(10,595)	1,033,489	290,533	9,292,753	2,000,000	11,292,753
Total comprehensive income for the year:										
Profit for the year	-	-	-	-	-	-	1,373,710	1,373,710	-	1,373,710
Other comprehensive income	-	-	-	(212,102)	(9,230)	-	-	(221,332)	-	(221,332)
Total comprehensive income for the year	-	-	-	(212,102)	(9,230)	-	1,373,710	1,152,378	-	1,152,378
Transfer to legal reserve	-	3,773	-	-	-	-	(3,773)	-	-	-
Transfer to risk reserve	-	-	152,000	-	-	-	(152,000)	-	-	-
Distribution for Tier 1 Capital notes	-	-	-	-	-	-	(170,000)	(170,000)	-	(170,000)
Issuance of additional tier 1 capital instruments	-	-	-	-	-	-	-	-	2,000,000	2,000,000
Contribution to social and sports fund	-	-	-	-	-	-	(34,343)	(34,343)	-	(34,343)
Dividends paid	-	-	-	-	-	(1,033,489)	-	(1,033,489)	-	(1,033,489)
Proposed dividends	-	-	-	-	-	775,117	(775,117)	-	-	-
Balance as at 31 December 2015	2,583,723	4,316,950	1,292,000	(269,676)	(19,825)	775,117	529,010	9,207,299	4,000,000	13,207,299

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 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)
Total comprehensive income for the year	-	-	-	(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)
Dividends paid	-	-	-	-	-	(1,162,675)	-	(1,162,675)	-	(1,162,675)
Proposed dividends (Note 20 f)	-	-	-	-	-	1,033,489	(1,033,489)	-	-	-
Balance as at 31 December 2014	2,583,723	4,313,177	1,140,000	(57,574)	(10,595)	1,033,489	290,533	9,292,753	2,000,000	11,292,753

THE BOARD OF DIRECTORS' REPORT

FOR THE FINANCIAL YEAR ENDING 31 DEC, 2015



Board Members

Every year Doha Bank continues the success journey of the year before by achieving outstanding financial results as well as a commendable performance at the financial, organizational and service delivery levels. During 2015, all the objectives defined in the bank's strategic plan and intended annual budgets were successfully achieved. The bank enhanced and strengthened its financial position, achieved impressive returns on average shareholders' equity and average assets, and launched a wide range of innovative banking products and services particularly in the field of e-banking. Achievements also included recruitment of highly competent and experienced professionals at various key senior positions, expanding the network of branches and representative offices at the domestic, regional and global levels.

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

Domestically, Doha Bank's network inside Qatar includes a total of 30 branches, 11 e-branches, 10 pay offices, two mobile branches and 153 ATMs including 23 ATMs in UAE and two ATMs in Kuwait. Globally, the bank has six branches, Dubai and Abu Dhabi branches in UAE, a branch in Kuwait and three branches in India. Furthermore, we have twelve representative offices located in Singapore, Turkey,

Japan, China, UK, South Korea, Germany, Australia, Canada, Hong Kong, South Africa and the Emirate of Sharjah (UAE).

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

In line with the international expansion strategy adopted by the Board of Directors, Doha Bank inaugurated its 12th representative office in Johannesburg, South Africa in March 2015. During the same month, Doha Bank completed the amalgamation formalities of the Indian operations of HSBC Bank Oman on a going concern basis and on 29th April 2015, the bank officially inaugurated its Indian operations in a grand ceremony held at Trident Hotel, Mumbai. The inauguration ceremony was well attended by several high-profile dignitaries including senior officials, diplomats, bankers, economists and prominent dignitaries from both India and Qatar. Doha Bank is the first Qatari Bank to establish its full scale banking operations in India.

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

the companies operating in these locations, capture investment opportunities and add more value to the shareholders.

In June 2015, 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 for the second time 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. The first QR 2 billion issuance of similar instruments was carried out at the end of 2013.

In the Extraordinary General Assembly Meeting held on 4th March 2015, the Assembly decided to increase the foreign ownership limit of the bank's share capital from 25% to 49%. The decision was put into force on 21st April 2015, giving greater opportunity for foreign capital to invest in Doha Bank's share capital.

During 2015, Doha Bank achieved noticeable growth rates in all financial indicators where the total assets rose from QR 75.5 Bn in 2014 to QR 83.3 Bn in 2015; an increase of QR 7.8 Bn with a growth rate of 10.3%. The growth rate of loans and advances was 14.5%; an increase from QR 48.6 Bn in 2014 to QR 55.6 Bn in 2015.

The growth rate in total customers' deposits was 14.8% rising from QR 45.9 Bn in 2014 to QR 52.8 Bn in 2015, i.e., an increase of QR 6.8 Bn. Total equity grew by 17% to reach QR 13.2 Bn in 2015.

The financial statements of the bank clearly shows that it has achieved a growth rate in net profit of 1.1% rising from QR 1,359 Mn in 2014 to QR 1,374 Mn in 2015. These impressive results reflected positively on the performance ratios, where the return on average equity reached 16.1% and the return on average assets reached 1.73%.

Based on these results, the Board of Directors passed a resolution in its meeting held on 24th of January 2016 proposing the General Shareholders Assembly to approve the distribution of a cash dividend of QR 3 per share which is equivalent to 30% of the paid up capital.

Future Plan of the Bank:

The three-year strategic plan of the bank includes carrying out some revisions on the business strategy of the overseas branches and representative offices across the Globe. It also entails implementation of effective risk management strategies both locally and globally and recruiting Qatari nationals and upgrading the level of performance through recruiting 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 special emphasis on e-banking, cross-selling, and enhancing the financial position of the bank by increasing and diversifying the total assets and maintaining highest levels of operational performance. The strategy also focuses on achieving continuous growth in the main income items, diversifying income sources particularly the non-interest income and guaranteeing professional monitoring and management of costs to keep them in line with the banking industry while optimizing funding costs.

Products and Services:

The year 2015 witnessed the launch of many new advanced products and services and implementation of substantial modifications to the existing service offerings particularly the e-banking services with the objective of satisfying the needs of our valued customers from all walks of life in the Qatari society.

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

In 2011 and 2012, Doha Bank unveiled the new corporate branding for its branches and implemented it at "The Gate" - West Bay, Museum Area, Parco Mall and Al-Khor branches. In 2013 and 2014, this new design was implemented in Abu Hamour Branch at Dar Al-Salam Mall, the new Mirqab Branch, Abu Samra, Industrial Area, Al-Khuraitiyat and Bin Omran branches and it was further implemented in several other branches in 2015 including City Center, Gharrafa and Old Airport branches. The chosen design was meant to offer customer convenience and guarantee smooth workflow and high service standards and it is currently under implementation at the remaining branches.

During the year, Doha Bank introduced Tablet Banking, a digitized account opening solution for the first time in Qatar. The new account opening process was engineered with a contemporary twist and will attend to customers' banking needs whereby a customer can open an account and receive his debit card instantly.

In addition to the e-banking services provided through DBank (for example the DCardless banking service where the beneficiary can receive the transferred amount through Doha Bank's ATM network without

using the ATM card, in addition to the e-remittances, SMS messaging, Infovest, telebanking, mobile-banking, Internet banking and e-branches), 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 also 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 features were implemented to safeguard DBank service users. In this connection, Doha Bank's IT network infrastructure was upgraded to provide Doha Bank's customers with the highest levels of security. This enhanced the customer experience by getting round-the-clock secure access to financial services 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. Marzooq Al Shamlan & Sons (MSS), a leading watch retailer that operates high-end luxurious and popular watch brands was one of the prominent merchants that have joined Doha Souq recently.

"Tadbeer", on the other hand, which is a unique and innovative product in internet banking was further enhanced to facilitate necessary solutions for customers' cash management, collections, payments, and liquidity both domestically and globally in accordance with the best standards and practices. Through this product, institutions would also be able to monitor, control and centralize receivables and payables via one e-banking system with guaranteed effective 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.

For the fifth consecutive year, new privileges were added during 2015 to Dream credit card holders for both old and new customers. Customers were able to earn up to 10% cash back for using their credit cards at Qatar Duty Free and up to 5% on all

international spendings during the months of June, July and August 2015. These promotional campaigns are the most attractive in the Qatari market and they encourage most customers to use their credit cards inside and outside Qatar during their summer vacations and during the holy month of Ramadan. This is in addition to granting customers the chance to win one of 100 travel vouchers worth QR 1,000 each while retaining their loyalty points.

During 2015, we targeted bank's female customers with Al Asriya credit card which is a unique product offering from Doha Bank and the only of its kind in Qatar. It provides various benefits to female customers including a complimentary Cancer Care Insurance with an assured sum of QR 25,000, discounts of up to 25% at some restaurants and stores in addition to the fact that this card and two complimentary cards are free for life. On the other hand, Doha Bank entered into partnership with UnionPay International and became the first issuer of UnionPay cards in Qatar.

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 as a large number of people obtained the card that became a unique card not only in Qatar but also across the GCC countries. The card generously rewards shoppers with a 5% saving on their purchases from Lulu stores throughout the year. The bank also continued to offer the "Infinite" credit card to Al-Riyada customers to ensure granting them a special and distinguished treatment. The Dream cards' Loyalty Scheme was also continued and card holders were able to either redeem the points earned through their purchases instantly from point-of-sale machines available at all participating commercial outlets or use these points for purchasing air tickets.

On the back of its continued success in 2014, Doha Bank extended its dining offers on preferred restaurants and cafes in Qatar. Doha Bank is the first and only bank to publish a 'Repeat Customer Index' which keeps track of how many Doha Bank cardholders regularly visit a particular restaurant to enjoy dining out. Doha Bank announced during this year, the winners of 'Win your loan back' campaign which offered customers an opportunity to wipe off their loans.

On celebrating the 12th anniversary of Al Dana programme and the success it has made over the past years, we made the rewards structure more attuned to the celebrations of the 12th anniversary of this programme by focusing on core customer strategy of 'Al Dana for Everyone' which meant that there was something for everyone. The programme included several cash rewards during the year ranging



Executive Management

from QR 25,000 to QR 1.5 million. Last draw for the millionaire that was held in January 2016 was worth QR 1.5 million. Total cash prizes given to Al-Dana customers by the end of 2015 were QR 11 million, this is in addition to other prizes i.e. iPhone 6 and Apple iwatches for Al-Dana new customers.

The car loan 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 leading car dealers in Qatar and jointly launched attractive promotions on different vehicle brands and this promotion was reinforced by additional offers during the month of Ramadan and festive holidays.

Doha Bank hosted the SME customer meet related to the projects financed under Al Dhameen Guarantee program of Qatar Development Bank. Doha Bank also hosted knowledge sharing sessions on various topics encompassing 'Synergetic opportunities between emerging Asia and the GCC', 'Japan electronics technology forum for sustainable development', and 'Economic integration towards a borderless world', in Kuwait and Qatar.

Doha Bank in collaboration with Qatar Development Bank launched full range of credit facilities under the Al Dhameen indirect lending program whereby Doha Bank offers a complete range of SME products and services including Working Capital Financing, Trade Finance Services, Consultancy Services, and Electronic Banking Services.

As part of Doha Bank's commitment to raise awareness of sustainable development issues among students through school and community action,

Doha Bank presented selected schools with ECO-Schools Programme awards. The awards recognized schools that played an active role in propagating the concept of eco-consciousness amongst students and demonstrated a high degree of innovation and creativity in successfully completing their green projects as part of the Programme. In recognition of the strong CSR commitment, Doha Bank received the 'Golden Peacock Global Award for Corporate Social Responsibility'.

Awards:

Due to the strong financial position enjoyed by Doha Bank at the local, regional and global level 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" from The Banker Middle East 2015, "Bank of the Year" award by ITP group, the "Environmental Award" from the Arab Organization for Social Responsibility, the "Golden Peacock Global Award for Corporate Social Responsibility 2015" from the Institute of Directors, in addition to other accolades such as "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, the "Retail Bank of the Year" at the Enterprise Agility Awards, the "EUR Straight Through Processing (STP) Excellence Award" from Deutsche Bank, the "Best Regional Commercial Bank" from The Banker Middle East 2014, 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" in 2014 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 and 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 also like to sincerely thank all the shareholders and customers in addition to the Bank's executive management and staff for their cooperation and efforts towards these remarkable achievements.

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



DOHA BANK AWARDS

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

Few of the key awards received in 2015 are as below:

Best Regional Commercial Bank – 2015
Banker Middle East

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

Best GCC Bank with Overseas network - 2015
Global Banking & Finance Review

Bank of the Year - Qatar
Arabian Business - ITP Group

The Bizz - World Business leader
World Confederation of Business

Environmental award
The Arab Organization for Social Responsibility

Golden Peacock Global Excellence in Corporate Governance
Institute of Directors

2015  Best Regional Commercial Bank Banker Middle East	2015  Best Commercial Bank Middle East - Global Banking & Finance Review	2015  Best GCC Bank with Overseas network - Global Banking & Finance Review	2015  Bank of the Year - Qatar Arabian Business - ITP Group
2015  The Bizz - World Business leader World Confederation of Business	2015  Environmental Award The Arab Organisation for Social Responsibility	2015  Golden Peacock Global Excellence in Corporate Governance Institute of Directors	2015  Localization in Kuwait branch Board of Ministers of labor - GCC
2015  Best Web/Mobile Banking services Banker Middle East Product Awards	2015  Best Saving Account Banker Middle East Product Awards	2015  Best Co-branded Credit card Banker Middle East Product Awards	2015  Best Forex Banker Middle East Product Awards
2014  Best Trade Finance Offering Banker Middle East	2014  Best Bank in Qatar IAIR Awards	2014  Best Regional Commercial Bank Banker Middle East	2014  Best Commercial Bank Middle East - Global Banking & Finance Review
2014  Golden Peacock Global Award for Sustainability Institute of Directors	2014  Environmental Award The Arab Organisation for Social Responsibility	2014  Best Corporate Account Banker Middle East	2014  Best SME Card Banker Middle East
2014  Best Domestic Trade & Finance in Qatar - Asian Banking & Finance Awards	2014  Best Retail Bank in Qatar The Asian Banker	2014  Golden Peacock Global Award for Corporate Social Responsibility 2014 Institute of Directors	2014  The Bizz 2014 - Beyond Success Award World Confederation of Businesses
2013  Best Regional Commercial Bank In The Middle East	2013  Bank of The Year The Banker	2013  Best Commercial Bank in Qatar	2013  Golden Peacock Global Award for Sustainability Institute of Directors

RETAIL BANKING PRODUCTS & SERVICES

Accounts

- Current Accounts
- Al Dana Saving Accounts
- Call Accounts
- Fixed Deposit
- Smart Saver Accounts
- Al Jana Fixed Deposit series 6
- Al Dana Young Saver Accounts
- Upfront Fixed Deposit
- Green Accounts

Special Packages

- Expat Pack
- Q's Pack
- Ladies Pack (Al Asriya)
- Non Resident Indian Pack
- Non Resident Lebanese Pack
- Overseas Filipino Worker Service

DBank Channels & Services

- DBank Online
- DBank Mobile
- DBank ATM Network
- DBank SMS
- DBank Dial
- DBank eBranches
- DBank Watch Banking
- DBank Remittances
- DBank Cash Deposit
- DBank Cheque Deposit
- DBank Call Centre
- DBank Utility Bill Payments
- DBank Fund Transfers
- D-Cardless Services

Doha Bank Cards

- Dream Credit Card (Free for Life)
- Green Credit Card
- Dream Platinum Credit Card
- Doha Bank LULU Co-Branded Credit Card
- Al Riyada Infinite Credit Card
- Tatweer Credit Card (SME)
- Al Asriya Ladies Credit Card
- Internet Card - Click Card
- Al Riyada Platinum Debit Card
- Internet Card - Q-ticket Card
- VISA Electron Debit Card
- Payroll Card
- Tatweer Debit Card (SME)

Programmes

- 0% Payment Plans
- Dream Loyalty Programme
- Dining Programme

Loans

- Personal Loans (for Qatari Nationals & Expatriates)
- Car Loans (for Qatari nationals & Expatriates)
- Gold Investment Loan
- Housing Loans (New Construction, Under Construction, Freehold & Leasehold)
- Cross Border Housing Loans
- Marriage Loans
- Education Loans
- Personal Loan – Rental Income
- Air fare Surrogate Loan
- Loan Against Deposit
- Loan Against Cross Border Deposit
- IPO Loan

Bancassurance Services & Products

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

Al Riyada Wealth Management Solutions

e-Commerce

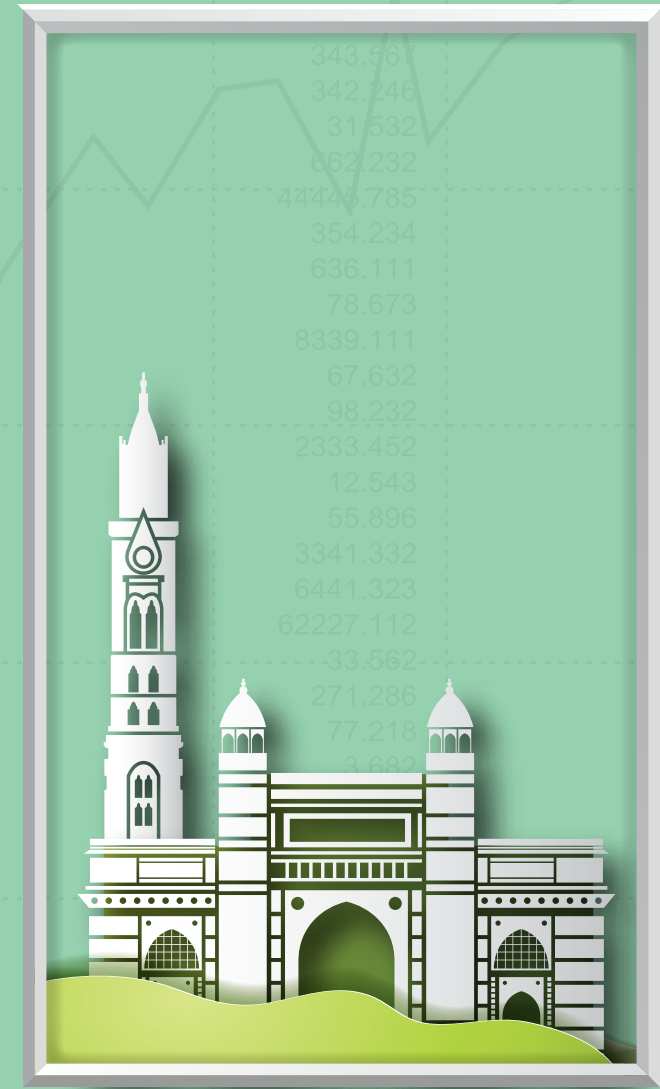
- Doha Sooq (www.dohasooq.com)
- Doha Bank Internet Payment Gateway

Hello Doha Services

44456000 -Available 24/7

Al Riyada Customer Service

44456655- Available 24/7



INDIA
(MUMBAI & KOCHI)

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: DOHBQAQAMS

3) Museum (204)

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

4) New Souq Area (205)

Relocated in Museum Branch

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: 44270595

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

PAY OFFICES

Office Name	Telephone No.	Fax No.
QP, NGL, Mesaieed	+974 44774359	+974 44774359
QP, Central Office Bldg, Mesaieed	+974 44771309	+974 44771309
QP, Pay Office, Dukhan	+974 44712298	+974 44712660
Umm Baab, Dukhan	+974 44712236	+974 44712678
QPost - Main	+974 44839210 / 55734474	+974 44839157
QPost - Teyseer	+974 44621299 / 66011474	+974 44621552
QPost - Muntaza	+974 44352894 / 66746771	+974 44354284
Woqood	+974 44114374 / 66743509	+974 44114372
Pakistan Embassy	+974 44176196	+974 44176196
QP, Ras Abu Aboud	+974 44402997 / 44402580	+974 44402439

E-BRANCHES

Office Name	Telephone No.	Fax No.
Moaither	+974 44801949 / 70690545	+974 44802285
Royal Plaza	+974 44131894 / 66828270	+974 44341760
LuluHypermarket (D-ring)	+974 44660761 / 66730305	+974 44663719
Lulu Gharafa	+974 44780659 / 77866470	+974 44780615
Al Muntazah - DBAC	+974 44437264 / 55068768	+974 44434178
Parco Mall	+974 40153126 / 66881383	+974 40153130
Lulu Al Khor	+974 40153128 / 66545149	+974 44726147
Abu Hamour	+974 44509259 / 55667310	+974 44509259
QP Al Handasa	+974 44375738 / 66603646	+974 44376022
Payroll Card Center	+974 44420726 / 55023789	+974 44420632
Chamber of Commerce (D Ring Rd.)	+974 44674515	+974 44674035

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
E-mail: gramakrishnan@dohabank.com.qa

OVERSEAS BRANCHES

Kuwait Branch

Mr. Ahmed Yusuf Ahmed Almezza

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

Abu Dhabi (UAE) Branch

Mr. Alaga Raja

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
Email: rajaa@dohabank.com.ae

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 9972
Email: nelzagha@dohabank.com.ae

Sakhar Bhavan Branch (India)

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
Email: pattabiraman@dohabank.co.in

Raheja Centre Branch (India)

Mr. Devan Pandya

Branch Manager
Raheja Centre Branch
201, Raheja Centre,
Free Press Journal Marg,
Nariman Point,
Mumbai - 400 021,
Maharashtra State
Tel : +91 22 66324848
Tel : +91 22 22875626
Email : dpandya@dohabank.co.in

Kochi Branch (India)

Mr. Raghavan NP

Branch Manager
Kochi Branch
Golden Plaza, 1st Floor,
Near Myrmoon Theatre,
Chittoor Road, Ernakulam - 682018,
Kerala State
Tel : +91 484 2370507 / 2353404
Fax : +91 484 2370508
Email : raghavannp@dohabank.co.in

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
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
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
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
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
Email: sathyamurthy@dohabank.com.sg

Canada Representative Office

Mr. Venkatesh Nagoji

Chief Representative
The Exchange Tower
Suite 1800, 130 King Street West
Toronto, ON M5X 1E3, Canada
Tel: + 1 647 255 3130
Fax: + 1 647 255 3129
Email: venkatesh.nagoji@dohabank.com.ca

Hong Kong Representative Office

Mr. Ivan Lew Chee Beng

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

Turkey Representative Office

Mr. Nezhik 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
Email: nezhikalalan@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
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
Email: office@dohabank.co.uk

Sharjah (UAE) Representative Office

Mr. S. Krishna Kumar

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

South Africa Representative Office

Mr. Andre Leon Snyman

Chief Representative
2nd Floor, West Tower
Maude Street
Nelson Mandela Square
Sandton, 2196, South Africa
Tel : +27 11 881 5581
Fax : +27 11 881 5611
Email : asnyman@dohabank.co.za