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Message from The MD



I like to start by extending my thanks and appreciation to the Board of Directors (BOD) led by the Chairman, H. E. Sheikh Fahad Bin Mohammed Bin Jabor Al Thani, CEO, Managers and Staff of Doha Bank for the accomplishments and good results achieved at the end of the year 2010 and at the end of the 1s quarter of the year 2011.

**HE Sheikh Abdul Rahman Bin Mohammed Bin Jabor Al Thani
(Managing Director)**

During the 1st quarter of 2011, both General Assembly Meetings of Shareholders; the Ordinary and Extra-ordinary were held on 27 Feb, 2011 chaired by H. E. Sheikh Fahad Bin Mohammed Bin Jabor Al-Thani - Chairman of the Board and in the presence of BOD, Sharia'a Supervisory Board, representatives of the regulatory authorities in the state and the external auditor.

In the Extra-ordinary Assembly Meeting, amendments' of some articles in the Articles of Association (AoA) were approved, the most prominent ones were defining the minimum ownership of shares to (100) one hundred and increasing the number of BOD from seven to eight members.

While during the Ordinary Meeting, the annual report of BOD was presented regarding the bank's activities and its financial position, the future strategic plan for the next three years was discussed and the reports of the external auditor and the Sharia'a Supervisory Board were presented. The financial statements of the year 2010 were ratified and the resolution of distributing dividends ratio of QR 5 for each share to the shareholders was adopted. The Chairman and BOD were discharged from their responsibilities and Deloitte and Touche were re-appointed to audit the bank accounts including Doha Islamic, Dubai Branch, Kuwait Branch and Doha Bank Assurance Company for the fiscal year of 2011 as well as contracting with a related party advertising company.

At the same meeting of the Ordinary Assembly approved the nomination of the BOD membership

by acclamation for the next three years for the following: Mr. Ahmed Abdul Rahman Yousif Obaidan - Mr. Jabor bin Sultan Twar Al Kuwari - Mr. Hamad Mohammed Hamad Abdullah Al-Manie - Sheikh Abdullah Mohammed Jabr Al-Thani - Sheikh Abdullah bin Nasser bin Abdullah Al Thani - Sheikh Abdul Rahman bin Mohammed bin Jabr Al Thani - Sheikh Fahad bin Mohammed bin Jabr Al Thani - Jasim & Falah Trading & Contracting Co. represented by Sheikh Falah bin Jasim bin Jabor Al Thani.

The elected BOD held its first meeting immediately after the ordinary meeting was adjourned, where the members elected Sheikh Fahad bin Mohammed bin Jabr Al Thani, as the Chairman, Mr. Ahmed Abdul Rahman Yousif Obaidan, as Vice Chairman and myself as the Managing Director. The board committees were also formed and their terms of reference were defined.

On the next day of the Assembly Meeting, the Bank's capital was increased by the additional contribution percentage of Qatar Investment Fund, where the total number of the current capital's shares became 206,697,802 shares with nominal value of QR 10 for each share.

During the 1s quarter of this year, we were able to achieve noticeable and distinguished accomplishments; among them is the launch of many banking products and services, in-particular in the area of e-banking and Islamic banking.

Despite the existing fierce competition in the market and the implications of the global financial crisis, we were able to realize net profit

for the first three months of the year of 2011 QR 363 millions showing an increase of 15.2% as well as realizing good growth ratio in all other financial indicators.

Whereas, the Qatari economy is still witnessing good growth rates despite the recession that prevailed in the various economies worldwide, in addition to the win of the State of Qatar to organize FIFA World Cup in 2022, we expect the launch of many wide range of projects over the coming years and growing activities in all economical sectors. We are looking forward to gain a bigger share in the banking industry and of course doing so will require full cooperation and coordination amongst us all in the work environment across Doha Bank. Bearing in mind that the global financial crisis has thrown on our shoulders great responsibilities and therefore, we all need to take the extra step with respect to our efforts and perform our duties with teamwork mentality, which will lead us to achieve our common objectives.

Finally, I reiterate my thanks and appreciation to all who contributed in these achievements, the Board of Directors, Management and Staff. However, we still have a lot of work to do and goals seek to achieve. We have full confidence in Doha Bank team and you will have our full support always.

HE Sheikh Abdul Rahman Bin Mohammed Bin Jabor Al Thani

The Managing Director

Message from the CEO



As we end the first Quarter we have been able to keep the momentum going strong in all areas of our business. Bank has achieved noticeable growth rates in all financial indicators. The total assets rose from QR 45.9 billion in 2009 to QR 47.2 billion in 2010 (i. e.) a growth rate of 2.7%. Loans & advances rose from QR 25.9 billion in 2009 to QR 26.5 billion in 2010 (i. e.) a growth rate of 2.5%.

Mr. R. Seetharaman (Group CEO)

As we end the first Quarter we have been able to keep the momentum going strong in all areas of our business. Bank has achieved noticeable growth rates in all financial indicators. The total assets rose from QR 45.9 billion in 2009 to QR 47.2 billion in 2010 (i. e.) a growth rate of 2.7%. Loans & advances rose from QR 25.9 billion in 2009 to QR 26.5 billion in 2010 (i. e.) a growth rate of 2.5%. The customer's deposits grew by 10.5%, where the total deposits increased from QR 27.9 billion in 2009 to QR 30.8 billion in 2010, and the total shareholders' equity reached by the end of the year to QR 6 billion (i. e.) increase by 3.1% compared to last year. The bank has achieved noticeable growth rate in the operational income of 2.52%, where the total operational income rose from QR 2 billion in 2009 to QR 2.1 billion in 2010. The earnings per share was QR 5.56. The rate of return on the average shareholders' equity and the return on average assets were 21.4% and 2.26% respectively. Net profit of the Bank for the year 2010 is QR 1.05 billion compared with QR 973.6 million in the year 2009 (i. e.) a growth rate of 8.3%". The strong results further accelerate the Bank's drive to become a global player in the Banking Industry.

Maintaining the winning streak, Doha Bank bagged two awards at the EMEA Awards ceremony held at the Jumeirah Beach Hotel in Dubai. Doha Bank was adjudged "Best Bank in Qatar 2010" and "Most Innovative Bank in Middle East 2010", by EMEA Finance Magazine. These awards have further bolstered Doha Bank's resolve to build on the goodwill of its peers and customers and set the highest benchmarks in the industry. It is further recognition of the trust and confidence that Doha Bank has gained in the global financial services community, with its customer centric approach. The EMEA Awards for Excellence are conferred after a careful scrutiny of various sustainable financial and economic parameters that are vital in assessing the performance and productivity levels of the Financial Institution. Recognizing all the achievements, we have been recertified the coveted ISO20000 certification for its continuous compliance to global standard. Doha Bank was the First organisation in the GCC to have achieved the ISO/IEC 20000 in 2007 and still remains the only financial organisation in Qatar to be accredited. We have already achieved ISO27001 security standards and ISO 9001:2000 certified processing standards.

Doha Bank officially inaugurated its new Corporate Service Center which is located in Doha Bank Head office building in Grand Hammad street. This initiative aims to address corporate customer's needs for enhanced cash servicing. Also launched Al Riyada, a full fledge of exclusively tailored banking services premeditated to the unique financial objectives and expectations of clients.

Doha bank pronounced the launch of the Al Dana scheme 2011 explicitly

designed for Qatar. Al- Dana has taken the year 2022 as its distinctive attribute. Accordingly, there will be two mega prizes towards mid and end of the year for cash prize of QR 2,022,000 each going for one lucky winner in each draw. . Moreover Al-Dana will also distribute monthly prizes of QR 20,220 each for 10 winners. In the area of Islamic banking products and services, in the year 2010, Doha Islamic launched additional advanced products and services and developed the existing ones. This was carried out because the Board of Directors is keen to satisfy the demands of various segments of customers. By the end of the year 2010, the total assets of Doha Islamic reached QR 3.8 billion, total financing activities reached QR 2.8 billion, and the total net profit of Doha Islamic reached QR 111.5 million.

Following the Tadbeer and Tatweer schemes aimed at promoting SME'S, Doha Bank entered into a Memorandum of Understanding (MOU) with Qatar Development Bank (QDB) to augment the Bank's drive to strengthen the Small & Medium Enterprises (SME) sector in Qatar. Working in partnership with QDB, Doha Bank will utilize the specifically designed "Al Dhameen" Finance Assurance scheme to support and boost the activities of the SME segment in Qatar.

The International Banking Group integrates the Bank's international operations with financial institutions globally. Doha Bank continues its success story. We have successfully entered into strategic partnerships with International Banks overseas the latest being with the National Bank of Bangladesh. The tie-up with National Bank will provide an opportunity to extend our services to Bangladeshi community in Qatar by meeting their banking and remittance requirements.

We are now proud partners of UNESCO in the drive towards greening and cleaning Qatar. Doha Bank and UNESCO has jointly launched the nationwide ECO-Schools Programme in Qatar on 02nd March 2011. This programme aims at encouraging and supporting all the schools in Qatar ,irrespective of level or discipline to pro actively participate in the implementation of good environmental practices, reduction of carbon footprint and increased ECO-consciousness.

Our vision for the future is to be a top class one stop solution for all financial services by maintaining excellence in terms of performance, innovation, security and quality and sustaining the growth story. Our strategic plan includes the implementation of effective risk management strategies locally and globally, strengthening the governance framework within the Bank and strengthening the Bank's financial position. A highly supportive and visionary Board, committed management and staff, and a strong customer base as always takes us to great heights of achievements.

Thanks and Regards

Doha Bank Posts 8.3% Rise in Net Profit at QR1.05 Billion in 2010; Assets Rise 2.7% to QR47.2 Billion

اجتماع الجمعية العامة العادية للمساهمين
عن السنة المالية المنتهية في ٣١ ديسمبر ٢٠١٠
تتبع بقاعة الفيروزية فندق المارينا في قطر يوم الأحد الموافق ٢٠١١/٢/٢٧



- Robust growth in Islamic financing activities adds QR 111.5 million to net
- Capital boost with Qatar Investment Authority's additional contribution of 10 %

Doha, Qatar, February 28 2011: Doha Bank, Qatar's third largest bank, today said that braving a challenging economic environment, the bank posted robust results for 2009-2010 fiscal with net profit rising by 8.3 per cent to QR 1.05 billion compared to QR 975 million in the previous corresponding period.

In a statement after a General Assembly Meeting held on February 27 2011, the bank said that the strong performance was catalysed by the resilience of Qatari economy and the result of the hard work of the executive management team. It said that the bank's performance came in the backdrop of "fierce competition in the market and the continuing effects of global financial crisis that rocked the various capital markets worldwide."

The bank's Chairman, Mr. Fahad bin Mohammed bin Jaber Al Thani, said: "The strength and durability of the Qatari economy, in addition to Qatar being the host nation of the World Cup in 2022, we are anticipating that Qatar will witness an unprecedented boom across all economic sectors and the launch of many development projects in the coming years, which will be positively reflected in the Bank's performance level and lead to additional achievements."

He said that bank's growth was a reflection of Qatar's economic prowess under the "the wise leadership of His Highness, Sheikh Hamad Bin Khalifa Al Thani - The Emir of Qatar. He said that the growth prospect of the economy is a major reason why in December 2010 the bank approved an amended strategy for 2011 and 2012 in line with growth expectations.

As a support to the bank's growth strategy, Doha Bank also received a 10 per cent additional contribution to its capital from the Qatar Investment

Authority in January 2011. On the financial front, Doha Bank achieved high growth results across all key indicators, with total assets rising to QR 47.2 billion, an increase of 2.7 per cent.

The bank's total portfolio of loans and advances increased by 2.5 per cent and the total customer deposits grew by 10.5 per cent. Shareholders' equity rose to QR 6 billion, a growth of 3.1 per cent. "These robust results translated into strong performance ratios and in-particular the return on average shareholders' equity which was 21.4 per cent and the return on average assets was 2.26 per cent, the Chairman said.

The bank's Islamic banking products and services contributed significantly to its growth and total assets of Doha Islamic reached QR 3.8 billion, total financing activities reached QR 2.8 billion, and the total net profit of Doha Islamic reached QR 111.5 million. Doha Islamic also launched additional advanced products and services and developed the existing ones in 2010.

In terms of the three year strategic plan, the bank implemented effective risk management strategies locally and globally. In addition, there was an emphasis on attracting Qatari nationals and enhancing the level of performance through hiring highly qualified and experienced bankers and the delivery of tailored training programs for all levels. The plan also included strengthening the governance framework within the Bank and providing state-of-the-art banking services and products in-particular e-banking and implicit marketing of services.

The bank continued its endeavor to strengthen its financial position through diversifying the assets while maintaining highest level of efficiency in operational performance, and achieving sustainable growth in the Bank's core income and diversifying income and in particular non interest income, as well as adopting and controlling leading cost management in a professional manner and maintain it within the levels that are in line with the banking sector industry, and optimizing the cost of financing.

About Doha Bank

Doha Bank is the largest private commercial bank in the State of Qatar. It was incorporated in 1978 and commenced its banking business (including its International Banking services) in Doha, Qatar on March 15, 1979.

As one of Qatar's leading financial services company, Doha Bank is committed to making banking work for customers and clients like it never has before. Through innovative technologies and the ingenuity of its people, Doha Bank provides individuals and commercial, corporate and institutional clients across Qatar and even internationally, new and better ways to manage their financial lives. The company enables customers to do their banking and investing whenever, wherever and however they choose through an extensive network, and multiple access channels.

The Dubai branch of Doha Bank was opened in 2008.

Doha Bank Announces Over 15% Net Profit Growth With Industry Best Operating Ratios



HE Sheikh Fahad Bin Mohammad
Bin Jabor Al Thani
(Chairman)

His Excellency Sheikh Fahad Bin Mohammad Bin Jabor Al-Thani, Chairman of the Board of Directors of Doha Bank, announced Doha Bank's financial results for the first quarter of 2011. Net profit for the first quarter of 2011 recorded an impressive QAR 363 million as compared to QAR 315 million for the same period in 2010 showing an increase of 15.2%. Net interest income rose by 33.4% to QAR 393 million. Loans and advances reached QAR 26.1 billion and total assets increased by QAR 2 billion, a growth of more than 4.5%, from QAR 44.4 billion as at 31 March 2010 to QAR 46.4 billion as at 31 March 2011. Customer deposits and unrestricted investment depositor accounts increased to QAR 28 billion from QAR 27.2 billion for the same period last year, registering a growth of 3.1% as at 31 March 2011 evidencing the strong liquidity position of the Bank.

H.E. Sheikh Abdul Rehman Bin Mohammad Bin Jabor Al-Thani, Managing Director of Doha Bank said "The Bank has become extremely strong over the years with shareholders' funds, as at 31 March 2011, at QAR 6.2 billion, registering an increase of 17% during the last twelve months. The paid-up share capital of our bank has organically increased over the years and, as at 31 March 2011 it is QAR 2.07 billion reflecting the strong confidence we enjoy from our shareholders and this region. Through the strategic utilisation of the shareholder's funds by way of increasing our performance levels the return on average equity is 25.6% as at 31 March 2011 one of the best in the industry. The Bank, given the scale of operations, has achieved a very high return on the average assets of 3.1% as at 31 March 2011 which is a clear demonstration of the effective utilization of shareholder's funds and optimum asset allocation strategies". Further, H.E. Sheikh Abdul Rehman said "The Bank's core revenue streams, like interest income, foreign exchange earnings etc., have shown remarkable growth reflecting on the Bank's intrinsic strength towards recurring earning capacity and also on the Bank's productive operational performance".

Mr. R.Seetharaman, Group Chief Executive Officer, while highlighting the performance of Doha bank in the first quarter of 2011 said, "Continuing with our significant achievements in 2010, the first quarter of 2011 was successful in meeting and exceeding customer expectations, and maintaining our



leadership in terms of performance, innovation, security and quality"

Talking about Doha Bank's highest level of Service delivery " We have been recertified the coveted ISO20000 certification for its continuous compliance to global standard. Doha Bank was the First organization in the GCC to have achieved the ISO/IEC 20000. ISO20000 is the first worldwide standard specifically aimed at IT Service Management (ITSM) and Doha Bank has defined its policy for IT Service Management as to adopt and adapt state of the art IT technology integrating people and IT

to support and improve all business processes.”

Mr.R.Seetharaman added “ Doha Bank had officially inaugurated its new Corporate Cash Service Center in the Doha Bank Head office building in Grand Hamad street. This initiative is the first of many in the area of cash management which will ensure we deliver value added cash servicing solutions to our customers.”

On the launch of Doha Bank’s Innovative products, Mr.R.Seetharaman said, “ Doha Bank has entered into a Memorandum of Understanding with Qatar Development Bank to augment the Bank’s drive to strengthen the Small & Medium Enterprises sector in Qatar. These agreements will further assist us to foster, not only the growth of the sector, but also to creatively expand its impact and galvanize the development of this key segment.” He added, “ Doha Bank, the leader in innovative customer centric solutions has launched a state-of-the-art Mobile Banking application. The launch of Mobile banking service marks Doha Bank’s ongoing commitment to meet the customer’s lifestyle needs of instant and straightforward access to their finances. This mobile banking service allows customers to access their bank accounts details, make instant transfer of funds between own accounts or to any registered third party beneficiaries and pay registered utility bills and credit card bills.”

On the International front, He mentioned, “ Doha Bank has entered into an agreement with National Bank Limited, the largest private

sector bank in Bangladesh, for remittance of funds from Qatar to Bangladesh.”

Talking about Doha Bank’s accustomed specialty award programs, Mr. R. Seetharaman said, “ Doha Bank had launched Al Dana 2011 with prizes unlike any in Qatar. Al-Dana has taken the year 2022 as its distinctive attribute and pronounced the first 10 winners of a series of 11 draws to be conducted all the way through the year giving away a total of QR 2,224,200 to 110 Doha Bank customers. Al Dana scheme has become a household name in Qatar, and for this reason we invite each single one of you to take part. ”

On the Corporate Social Responsibility front, he added, “ The Beach Clean-up Campaign 2011 was organized by Doha Bank in coordination with the Ministry of Environment and Al Wakra Municipality on 19th February 2011 at Al Wakra Beach. The theme “ Saving the Beaches Today, for the Children of Tomorrow” is in line with the Green Banking initiatives of Doha Bank to promote eco-consciousness to further instill the value of social responsibility and green culture within the organization by having full-participation from staff to act as environmental advocates for the green cause. On 2nd March 2011, Doha Bank and UNESCO jointly launched the nationwide ECO-Schools Programme in Qatar. Doha Bank is committed to this long-term partnership with UNESCO whereby creating a platform for schools to contribute to the socio-environmental

improvement and intellectual development of the human society in Qatar and the world.

“ In a jubilant moment of pride and excitement, the bank won three awards at the EMEA-GTR Awards ceremony recently held at the Jumeirah Beach Hotel in Dubai. Doha Bank was adjudged “ Best Bank in Qatar 2010” and “ Most Innovative Bank in Middle East 2010” , by EMEA Finance Magazine, and “ Best Trade Finance Bank in Qatar’ by Global Trade Review Magazine. These awards highlight the Bank’s progressive outlook, and commitment to being a one-stop-financial services hub to its ever expanding global customer base.” He added, “ We also won the prestigious Citi Performance Excellence Award for leadership and excellence in global electronic payments and Deutsche Bank’s Euro Straight through Processing Excellence Award for the second time. This award is presented to leading financial institutions worldwide which have state-of-the-art international ‘straight-through-processing’ (STP) electronic payment services and processing accuracy criteria”

Mr.R.Seetharaman co-featured in the “ Spanish Financial System Situation breakfast lecture” hosted by Spanish Business Council. He gave his economic outlook on Qatar economy and Qatar’s National Vision 2030 which builds on a society that promotes justice, benevolence and equality.

Doha Bank shines at the EMEA Awards Ceremony in Dubai

In a jubilant moment of pride and excitement, Doha Bank bagged two awards at the EMEA Awards ceremony recently held at the Jumeirah Beach Hotel in Dubai. Doha Bank was adjudged "Best Bank in Qatar 2010" and "Most Innovative Bank in Middle East 2010", by EMEA Finance Magazine. These awards have further bolstered Doha Bank's resolve to build on the goodwill of its peers and customers and set the highest benchmarks in the industry. It is further recognition of the trust and confidence that Doha Bank has gained in the global financial services community, with its customer centric approach. The EMEA Awards for Excellence are conferred after a careful scrutiny of various sustainable financial and economic parameters that are vital in assessing the performance and productivity levels of the Financial Institution.

Mr. R. Seetharaman said, "The awards highlight the Bank's progressive outlook, and commitment to being a one-stop-financial services hub to its ever expanding global customer base. Doha Bank is a trendsetter in introducing many innovative products and services in Qatar, with its signature sustainable outperformance. Time and again, Doha bank has proven to outperform in various geographies, across customer segments and under stringent market challenges. The Banks operating efficiency, asset allocation model, unique international strategy combined with its seamless execution, ensure that the Bank continues to stay a cut above the rest"

Doha Bank has established a dominant position amongst the Financial Institutions across the Middle East, with 30 state-of-art branches, 7 Islamic branches, 5 e-branches, 14 pay offices, 3 mobile units and more than 100 ATMs. Doha Bank operations are geographically spread across strategic locations in the State of Qatar. The Bank also operates full-fledged branches in the USA, Dubai and Kuwait, and has representative offices in Turkey, Japan, Singapore, China, Romania, South Korea, UK and Germany encompassing a robust and strategic network of correspondent banking relationships.

Doha Bank provides a comprehensive range of financial service products and services basket, unparalleled in the Middle East region, by deploying consumer centric technology and innovative delivery channels, to all the customer segments through its retail banking, wholesale banking, Islamic Banking, and treasury & investments divisions.

International rating agencies, Moody's, Standard & Poor's, Capital Intelligence and Fitch Ratings, have assigned a stable outlook for Doha Bank, owing to its consistently strong financial fundamentals, asset quality, and strong liquidity position. Doha Bank has been applauded by renowned financial sector analysts for its pioneering initiatives and its leadership role in taking Financial Services experience in the Middle Eastern region to new heights.



Doha Bank Wins “GTR Leaders in Trade Awards 2010”

Doha Bank, one of the Qatar's leading commercial banks, has won the “GTR Leaders in Trade Awards 2010” for Qatar. Global Trade Review magazine, conferred the award to Doha Bank, based on inputs from industry analysts, corporate executives and technology experts. Criteria for choosing the winners included transaction volumes, scope of global coverage, customer service, competitive pricing and innovative technology.

Mr. R. Seetharaman, while expressing his happiness said, “The Bank has been completely transformed into a dynamic entity with strong values and customer-centric approach. The bank has posted strong growth driven by our innovative customer focused services.

This award will further bolster our resolve to build on the goodwill of our peers and our customers and set the highest benchmarks in the industry. We also share this award with all our customers and stakeholders who with their support and trust in Doha Bank have contributed significantly to our achievements.”

The award is recognition of Doha Bank's customer driven initiatives which have witnessed the launch of new and innovative products while adding exceptional benefits to existing products even during the tough market conditions of the global financial meltdown. Through the years, the Bank has forged ahead providing the highest level of customer service to its new and existing loyal clientele in the corporate as well as retail sectors.

Mr. Seetharaman concluded “It is indeed heartening to note that Doha Bank is now a respected brand not just locally but also internationally. Only a consistent performance will ensure that we remain as the best performing Bank and I am sure we as a team will excel and stay ahead of competition.”



Al Dana Savings Scheme Prizes Towards 2022



Changing lives by ways of exceptional incentives that aims to reward customers for both their saving habits and their loyalty, has always been a strategic direction at Doha Bank. In view of this, and also for the seventh year in a row, the Al Dana scheme proves to be an imperative engagement programme positively running with startling distinction, yielding the highest chances, more winners and larger than life prizes.

Today, Doha bank pronounced the launch of the Al Dana scheme 2011 explicitly designed for Qatar. The scheme will continue to pronounce millionaires through its cash prizes and will continue with Al-Dana Gold that is even more precious, due to the major success and attraction that gold has created last year.

Doha Bank declared this week the launch of Al Dana 2011 with dynamic prizes unlike any in Qatar. Al- Dana has taken the year 2022 as its distinctive attribute. Accordingly, there will be two mega prizes towards mid and end of the year for cash prize of QR 2,022,000 each going for one lucky winner in each draw. . Moreover Al-Dana will also distribute monthly prizes of QR 20,220 each for 10 winners.

The news only gets better with the announcement that the Al Dana Gold scheme is still on. Thanks to Doha Bank's customers' zest and loyalty, the scheme has been extended to another year. Al Dana Gold

is grander and well dedicated to respond to your attentiveness to the best money multiplier savings account in Qatar. A total of 20.22 Kg of Gold will be distributed for Al-Dana Gold customers throughout the year. This will be divided across a prize of 2022 grams of gold every other month and a mega prize of 10.11 Kilograms of gold at the year end.

Young Savers who invest QR 500 will be rewarded with the chance to win laptops, video games and more.

Mr. R. Seetharaman, CEO of Doha Bank Group, announced during the press launch: "Doha Bank indeed is the leader, the one to initiate exclusive offerings mainly alternative investment options for its loyal and yet financially established customers. Once more, Al-Dana savings scheme proves to be the best, absolutely the best in delivering the promise. This year, the probability of winning has been heightened, with the draws occurring more frequently than before and awards directed for Qatar. Competition from regional players never clutch to offer similar schemes, but Al Dana once again proves to be the greatest by catering to a lesser number of audiences that sharply increase your chances of winning. Mr. R. Seetharaman added "Al Dana scheme has become a household name in Qatar, and for this reason we invite each single one of you to take part. Don't be a spectator this year, come join and engage yourself in the most

stimulating scheme with draws happening each month and generous prizes up-to-the-minute " .

Mr. Louis Scotto, head of Retail Banking at Doha Bank said, "Al Dana Scheme, which was launched in 2004, has been mounting higher with exceptional incentives and this year won't be an exception." Mr. Scotto added: " Saving is the best habit and security every individual can bring for his family. We have had a major increase in Al-Dana customers year after year which gives us the support to keep on creating more and more rewards and exceptional prizes." He also said " Let's celebrate 2022 with Al Dana 2011 and take part and not miss the chances of winning by visiting any Doha Bank branch or calling Hello Doha on 44456000.

Mr. Khalid Jassim Abuabbas, Executive Manager for Retail Banking concluded by saying " it even makes more sense for everybody to participate in this year's scheme and benefit from the best Cash and Gold prizes ever, especially that this could be considered as the best investment and financially rewarding tool with the declining interest rates on fixed deposits in the market. Customers would be able to generate the highest returns on their money. Tabbara added that Al-Dana scheme for 2011 will distribute a grander number of prizes worth more than QR 10 million in total.

Who wants to be a Mega Millionaire?



Ten thousand winners, 33 Young saver winners, 22 hundred thousand winners, 5 millionaires and 7 winners of Gold totalling 25 Kilos – and that's just in one year - 2010!

Not only did Al Dana create winners and millionaires, but it has also built dreams, changed lives and inspired ambitions over the 7 years the scheme has been in existence.

The Al Dana Saving Scheme is one of the pioneering flagship products of Doha bank launched in 2004. It has been successfully running till now with surprising distinction. Creativity & innovative spirit shaping and designing a year round promotion scheme to fulfill a genre of necessities for changing needs of global consumers in order to improve and enhance lives has been the success story of the Scheme. Having concluded 7 successful years we can look back with pride at what we have accomplished and look ahead for a very exciting year with an opportunity for us to make a difference in the market with Al Dana Scheme 2011.

Al Dana scheme 2010 was built upon theme of changing lives of customers & is making winners out of more people with bigger prizes and better chances of winning. Adding glamour to the Al Dana Scheme Al Dana Gold Scheme was launched along the Al Dana scheme 2010.

The conclusion of the 2010 scheme culminated with a mega bumper draw held at an exciting event at Doha banks City Centre branch on 9 January 2011. It was attended by past winners, account holders, loyal customers and the Banks CEO, AGM's and senior management as well as officials from the Ministry of Business and Trade.

The winners were chosen in real time in front of a live audience and when some of the winners who were called with the great news arrived they were unable to contain their enthusiasm and joy and were full of praise for Doha Bank.

N Manal, was the lucky winner of the biggest reward the scheme has produced so far – 15 kilos of pure 24 karot Gold, while A H S Al Kabyi won 5 Kilos of Gold. They were thrilled beyond words and the excitement showed on their faces and was heard in their voices.

M Mustafa and S Vijayan won 1 million riyals each and they both claimed the winnings would leave a lasting impression on their in the years to come thanks to Doha Bank.

K A Sayed and K Trixianne also claimed a hundred thousand riyals each and were smiling with the great news that Al Dana had graced them with in the New Year.

Speaking at the ceremony Mr R. Seetharaman, Group CEO, Doha Bank, said " while I congratulate all the winners, I would also like to take this opportunity to thank all the customers who have invested with us throughout the years - Al Dana Scheme's motto is to change lives and we at Doha Bank are proud to be associated with making dreams come true throughout the years."

Customers can now look forward to a thrilling 2011 with bigger cash rewards and Doha Bank looks forward to creating more millionaires and impacting more lives for the better in this New Year.

Al Dana Announces Winners of the First Draw

Doha Bank Customers Receive Excitingly QR20,220 & 2022 Grams of Gold Al Dana savings scheme declared the winners of the first draw prizes for 2011. The supreme pioneering scheme which was first launched in the year 2004 has preserved the upmost credibility throughout the years and essentially suited Qatar as the finest savings program ever.

On March 8th, 2011, Al Dana pronounced the first 10 winners of QR 20,220 of a series of 11 draws to be conducted all the way through the year giving away a total of QR 2,224,200 to 110 Doha Bank customers. Also, Al Dana gold delivered the first 2022 grams of gold inaugurating a series of sensationally engaging gold prizes of 20.22 kilograms of gold all through the year.

Al Dana the one sure capital guaranteed investment tool is the excellent money multiplier savings account in Qatar. Obviously, Al Dana never ceases to amaze customers with dynamic programs dedicated to reward them in realizing their dreams. Al Dana's sensational prizes are all in responsiveness to

Al Dana... Sheer joy of winning!

AL DANA
Realizing Dreams

2 Winners 2022,000 QR
(Every 6 months)
10 Winners 20220 QR
(Every month)
Gold Prizes 20.22 Kgs
(5 Prizes of 2022 gms +
1 Prize of 10.11 Kg)

بنك الدوحة
DOHA BANK
There's so much to look forward to.



customers' loyalty and gusto, which in its turn was reflected in the success of Al Dana scheme throughout the past seven years. Yes, this year the challenge is even spicier with a program that drives towards the year 2022.

In excitement, Mr. H. Ahmed the winner of the 2022 grams of gold said, "I am delighted to be the first winner this year. Now, I will unquestionably invest more in Al Dana in aspiration of winning the biggest prizes of the year. On the occasion, I would recommend my family and friends to invest in Al Dana to feel the upsurge of excitement that I usually have at every draw."

Equally, each of the 10 cash winners of QR 20,220 were happy to win shortly with the launch of the program for the year 2011. Once more, AL Dana the definite household name substantiates to be indisputably the finest in delivering the promise and up to the minute. Noticeably, the frequently occurring draws will announce many impending pleased and fortunate winners this year.

For the record and as customary, Al Dana rewards loyalty, and this year won't be an exception. The more you invest and the longer you maintain your account, Al Dana awards you with upgraded bonus chances to win bigger and better prizes. Al Dana loyalty scheme increases your folds of winning for the balance you uphold across the year. Basically, if you maintain your balance across the year, you chances for winning are amplified 11 folds in addition to your normal eligibility chances.

Correspondingly, to add to the savor of the scheme which addresses even the young savers, Al Dana young savers account with as little as QR 500 will exclusively reward young customers with the chance

of winning laptops, video games and more in addition to the cash prizes.

Mr. R. Seetharaman, CEO of Doha Bank Group, said during the event: "Al Dana draws are supervised by the Consumer Protection, Ministry of Trade and Business, which proves to ensure as always the fair and transparent practices of Al Dana Draws. This is only the start of an exhilarating year, the sooner you save in Al Dana, better are the chances of you winning, with a collective more than QR 10 million prizes to be distributed.."

Whilst delivering the prizes Mr. Louis Scotto, Head of Retail Banking at Doha Bank said, "Al Dana Scheme, will be amassed with exceptional incentives throughout the year in celebration of the year 2022."

He added "We invite All Doha Bank customers and non-current customers to take part in Al Dana 2011. Don't miss the chances of winning as the excitement has just begun. Come invest today to be amongst the QR 20,220 winners in April 2011. Don't hesitate, go visit any Doha Bank branch or call

Hello Doha on 44456000 today."

Doha Bank Launches State of the art e-Mobile Solutions



Doha Bank, the leader in innovative customer centric solutions has launched a state-of-the-art Mobile Banking application. The launch of this mobile banking service marks Doha Bank's ongoing commitment to meet the customer's lifestyle needs of instant and straightforward access to their finances. In addition, it further strengthens Doha Bank's reputation as the most advanced e-commerce bank in Qatar and an institution that is constantly developing superior products provided through a world class service delivery and distribution mechanism. The service will be initially applicable for Apple iPhone, Blackberry and Android mobile devices.

This mobile banking service allows customers to access their bank accounts details, make instant transfer of funds between own accounts or to any registered third party beneficiaries and pay registered utility bills and credit card bills.

For the first time in Qatar, Doha bank offers immediate, cost effective and secure outward remittances via mobile banking to more than thirteen countries . The list of countries extends to the following e, India, Bangladesh, , Egypt, Jordan, Indonesia, Lebanon, Nepal, Oman, Pakistan, Philippines, Sri Lanka, Turkey and Yemen. In addition, you can also monitor the status of your remittance anytime, anywhere at your finger tips. Furthermore, Doha Bank offers the ability to purchase recharge

vouchers via mobile banking for Q-Tel Hala, Vodafone Red and exclusively Virgin prepaid mobile and broadband services.

Speaking about the launch of 'Doha Bank smart phone solutions', Mr. R. Seetharaman, CEO of Doha bank group commented: "Internet and Mobile Banking services are the primary gateways for information, sales and services for our customers. Mobile banking is a direct and convenient service that reaffirms Doha Bank as the leader in technology driven customer convenience."

In addition to the robust mobile banking capabilities, Doha Bank's ability to offer the service on all three smart phones, namely, iPhone, Blackberry and Android marks an achievement in positioning the bank as a leader with high development resources to meet the challenges of the marketplace. Doha Bank's mobile banking application for iPhone, Blackberry and Android is now available on-line for free download. Once the application has been installed onto the relevant device, Doha Bank customers can 'login' to their banking accounts and effect transactions as easily as they do on a personal computer.

For the Apple iPhone, Doha Bank customers can download the free Doha iPhone application from the Doha page at Apple store. The Blackberry and Android application is available for free download at the Doha Bank corporate website.

In the interest of customer protection and information security, state of the art security measures have been put in place to ensure the secure delivery and execution of transactions.

Mr. Louis Scotto, Head of Retail Banking at Doha Bank, said, "Smart phones are quickly changing the way people do business and manage their needs for

financial information and control. With this launch, we are thrilled to enable the benefits of anytime, anywhere banking to our clients using iPhones, Blackberry and Android devices."

He further added: "Doha Bank's entry into the mobile market marks another milestone in the bank's integrated e-commerce platform strategy which raises the bar for an enhanced customer experience."

Mr. Gerard Fitzgerald, Head of Operations Technology and IT at Doha Bank said "Our mission statement is to be market leader in delivering highly innovative customer centric solutions. The launch of our e-mobile offering will further strengthen our position in this area. This is just start of our journey to deliver an e-mobile solution that will really make a difference to our customers and continuously raise the bar for mobile banking in Qatar.

Signing up for Doha Bank's Mobile Banking service is simple and straightforward, with user friendly navigation screens. All that is required is to Log into your Doha Bank's online banking account and follow the on screen instructions. Once registered, the customer is able to use the Mobile Banking service at their own convenience, completely free of charges from the bank.

As customary, Doha Bank's willingness to recognize customer loyalty is evidenced by the fact that Doha Bank is giving away 4 iPhone 4 16GB handsets to customers who sign on to the new mobile banking service during the initial couple of months of the launching phase in a bi-weekly draw.

For further assistance customers are welcome to call Hello Doha at 4445 6000 or visit www.dohabank.com.qa

Doha Bank Achieves Re-Certification to ISO 20000

Doha Bank, a prime and progressive bank in Qatar has been recertified the coveted ISO20000 certification for its continuous compliance to global standard. Doha Bank was the First organisation in the GCC to have achieved the ISO/IEC 20000 in 2007 and still remains the only financial organisation in Qatar to be accredited. We have already achieved ISO27001 security standards and ISO 9001:2000 certified processing standards.

ISO20000 is the first worldwide standard specifically aimed at IT Service Management. It describes an integrated set of management processes for the effective delivery of services to the business and its customers. Doha Bank has define its policy for IT Service Management as " To adopt and adapt state of the art IT technology integrating people and IT to support and improve all business processes"

" Doha Bank always strives for global standards and we are proud to be a pioneer in this region for implementation of best IT practices" Mr. R. Seetharaman, Group CEO said. He also expressed his satisfaction on achieving the unique milestone of being the only bank in GCC to be ISO/IEC 20000 certified thus ensuring compliance with the global standards.

" Highest standard of service delivery requires ongoing

innovation on Information Technology thus enabling efficiency and convenience of banking service. In order to ensure we meet the goal of quality of service, we are committed to follow international best practices and standards. With the recertification, we will continue our journey towards being the best in class in IT Service Management." Mr. Gerard Terrance Fitzgerald, AGM-Technology & Operations, said.

" Doha Bank IT Department is on journey of continuous improvement for its support services to all users of Doha Bank. To ensure that the investments in Technology reach our customers at their convenience, we have set IT service standards in global terms. This major milestone was achieved with the joint efforts of all IT teams, led by Mr. Saheem Mohammad Ibrahim, Manager-IT Service Management and GRC" Mr. U.V.K Kumar, Head of Information Technology Department said.

ISO/IEC 20000 consists of two parts: ISO/IEC 20000-1:2005 is the formal Specification and defines the requirements for an organisation to deliver managed services of an acceptable quality for its customers. ISO/IEC 20000-2:2005 is the Code of Practice and describes the best practices for Service Management processes within the scope of ISO/IEC 20000-1.



Doha Bank and Qatar Development Bank Sign Agreement



DOHA - Doha Bank announced today that it has entered into a Memorandum of Understanding (MOU) with Qatar Development Bank (QDB) to augment the Bank's drive to strengthen the Small & Medium Enterprises (SME) sector in Qatar. Working in partnership with QDB, Doha Bank will utilize the specifically designed "Al Dhameen" Finance Assurance scheme to support and boost the activities of the SME segment in Qatar

The MOU was signed by Mr. R. Seetharaman, Group C.E.O from Doha Bank and Mr. Mansoor Bin Ibrahim Al-Mahmoud, Chief Executive Officer of QDB. The signing ceremony, held at the QDB headquarters in Doha, was attended by Mr. Dag Karl Hellmuth Reichel, Head of Wholesale Banking & Mr. Deepthie Yatiyawela, Head-SME Banking in addition to a number of officials representing both institutions.

"Al Dhameen" aims at supporting both new and existing projects in the SME sector, in line with Qatar National Vision 2030 and provides varied financing options by guaranteeing bank lending. The scheme primarily targets SMEs with an annual revenue turnover limited to QR 40 Mn. For new projects, the programme guarantees 85% of the facility up to QR 10 Mn. For existing eligible SMEs, the programme guarantees 75% of the principal with the maximum financing available capped at QR 8 Mn. The tenor for funding both new and existing SMEs has been fixed at five years for long-term and one year for short term funding.

Doha Bank is a front runner in the Banking Sector with a leading role in assisting the development of SME's in Qatar. The new MOU further cements the Bank's commitment to support and fuel the growth and development of the SME segment in Qatar

Speaking on the newly forged partnership, Doha Bank Group CEO Mr. R Seetharaman said "Doha Bank has led the drive in Qatar to identify growth opportunities in this Industry segment and over the past years we have taken up the challenge of supporting the development of this sector and has responded to the needs of SMEs by continually

offering unique financing solutions designed specifically to meet the needs of SMEs. We are also committed to cultivate and promote the entrepreneurial spirit of Small and Medium sized businesses in Qatar via versatile financing options. Doha Bank has created systems and processes to assist, measure, and monitor SME business. These systems assist us to foster -not only the growth of the sector- but also to creatively expand its impact and galvanize the development of this key segment."

Speaking on behalf of QDB Mr. Mansoor Bin Ibrahim Al-Mahmoud, Chief Executive Officer of QDB said "Our "Al Dhameen" programme was launched to help and encourage SMEs to overcome obstacles and challenges. QDB has designed this programme bearing in mind the specific requirements of financing to both new SME projects and existing ones intending to expand. We are pleased to say that this agreement with Doha Bank is a major step forward in providing tailor made financing solutions to SMEs. It will also help banks to develop the best solutions for many companies operating in this important segment by offering top quality specialized and customised products and services."



Doha Bank ties up with National Bank Limited for Remittance to Bangladesh



Doha Bank has entered into an agreement with National Bank Limited, the largest private sector bank in Bangladesh, for remittance of funds from Qatar to Bangladesh.

National Bank is having presence across Bangladesh, having more than 140 branches interconnected having ability to transfer the funds quickly and serve the customers efficiently.

Doha Bank customers will be able to transfer money online from Doha Bank Account to account with any branch of National Bank in Bangladesh. Bangladeshi customers will also be able to remit funds to beneficiaries having accounts with any other bank in Bangladesh. The remittance facility is also available from Doha Bank Branch.

Mr. R Seetharaman, Group Chief Executive Officer, Doha Bank said: "The tie-up with National Bank will provide an opportunity to extend our services to Bangladeshi community in Qatar by meeting their banking and remittance requirements. We are committed to serve our customers in every possible manner and provide them a seamless banking experience as Doha Bank is a house hold name to customers who live and work in Qatar."

Speaking on the tie-up, Mr. Neaz Ahmed, Managing Director of National Bank said: "This association with Doha Bank is part of our overseas business proposition. The arrangement will enable us to provide our customers convenient and secure services besides expanding our

remittance network across GCC countries."

Mr Chris Fellner, Head of International Banking Group of Doha Bank highlighted that this arrangement is most convenient and cost effective for Bangladeshi nationals to remit their funds to home country. It offers online transfer of money from Qatar to Bangladesh, going ahead Doha bank will also provide similar arrangements from its branches in Kuwait and Dubai. He added that Doha Bank also offers remittances services to Middle East countries like Oman, Lebanon, Jordan, Egypt, Yemen and also other Asian countries like Philippines, Indonesia, India, Nepal, Sri Lanka, Pakistan and Turkey.

Doha Bank ties up with Al Baraka Turk Participation Bank for Remittance from Qatar to Turkey

Doha Bank entered into an agreement with Al Baraka Turk Participation Bank, one of the leading bank in Turkey, for remittance of funds from Qatar to Turkey. Using this service, the Turkish national working and living in Qatar will be able to transfer money online from Doha Bank Account to Al Baraka Turk participation Bank Account in Turkey. The Turkish nationals in Qatar will also be able to remit funds to any beneficiary account maintained with Al Baraka Turk Participation Bank in Turkey. The amount will be remitted in US Dollars. This facility is also available from any of Doha Bank Branch in Qatar.

Mr. Nezih Akalan, Chief Representative, Doha Bank Turkey Representative office, said: "The tie-up with Al Baraka Turk provides an opportunity to extend our

services to Turkish community in Qatar by meeting all their banking requirements. We are committed to serving Turkish community in every possible manner and provide them a seamless banking experience as Doha Bank is a house hold name to customers who live and work in Qatar."

Speaking on the tie-up, Mr. Fahrettin Yahsi, General Manager of Al Baraka Turk Participation Bank, Turkey said: "This association with Doha Bank is part of our International business proposition. The arrangement will enable us to provide our customers convenient and secure services besides expanding our remittance network across GCC countries."

'Al Baraka Turk participation Bank, having presence through out Turkey

with a network of 110 branches and 117 ATMs'

Mr Nezih Akalan of Doha Bank highlighted that Turkish nationals can use this service as online through Doha Bank's internet banking facility. The customers can contact any branch of Doha bank in Qatar for servicing and opening of account with Doha bank. He said that the local requirement of Turkish customers will be taken care by Doha Bank and similarly all back home requirement will be taken care by their arrangements with Al Baraka Turk participation Bank in Turkey. This arrangement is most convenient and cost effective for Turkish nationals to remit their funds from Qatar to Turkey.



Spain: A Potential Trade Partner for Qatar

Mr. R. Seetharaman, Doha Bank Group CEO co-featured in the "Spanish Financial System Situation breakfast lecture" hosted by Spanish Business Council on 10th Feb. 2011. This event was held at Ritz Carlton, Doha and featured Dr. Santiago Carbo, Full Professor at the University of Granada (Spain) and consultant at the Federal Reserve of Chicago. Top bankers and business professionals participated in this event.

Dr. Santiago Carbo, Full Professor at the University of Granada (Spain), explained the problems of Spanish economy and provided some key points to approach the solution. Speaking on the occasion, Mr. Seetharaman, CEO of Doha Bank, gave his Global economic outlook and the scheme of events contributing to the global recovery and the risks prevailing in consideration of the ongoing crisis. He stated that "Global economic recovery is happening however key risks are yet to be addressed. Discussions are held at various Global forums such as G8 and G20 to revamp the global architecture. We need to adapt to the new world economy and "education" is one of fundamental keys for progress. Today thanks to Qatar Foundation, Qatar has become a world hub in education, having the most prestigious universities of the world".

Mr. Seetharaman gave his economic outlook on Qatar economy. Mr. Seetharaman said "the State of Qatar has been significantly resilient to the global crisis and has effectively followed the true principles of globalization that is driving the world

economies through progressive liberalization and modernization under the astute leadership of His Highness Sheikh Hamad Bin Khalifa Al-Thani, the Emir of the State of Qatar and His Highness Sheikh Tamim Bin Hamad Al-Thani, Heir Apparent of the State of Qatar. Qatar's National Vision 2030 builds on a society that promotes justice, benevolence and equality. The FIFA world cup 2022 in Qatar will provide immense opportunities and support the diversification strategy of Qatar"

Mr. Seetharaman gave his overview on the significant bilateral deals between Qatar and Spain. He highlighted that "Bilateral trade between Spain and Qatar has increased in recent years. Total trade for Qatar with Spain increased from 0.8B QR (Exports – 0.54B, Imports – 0.23B) since 2003 to 6.5 B QR in 2008 (Exports from Qatar – 4.9 B, Imports to Qatar -1.6B). Spain and Qatar have significant opportunities to work together. The presence of Qatar in Spain is quite notable in the petrochemical side; Qatar was the biggest supplier of natural gas to Spain in the month of September 2010. Various projects and deals have been signed between Spanish and Qatari companies. Doha Bank is also studying the possibility of opening a representative office in Spain.

In July 2003, Endesa signed a sales and purchase agreement with RasGas for the supply of 0.8 million tonnes per annum of LNG over 20 years, deliveries commenced in 2005. Qatar Liquefied Gas Co Ltd and Gas Natural of Spain signed

Agreement for the sale and purchase of two billion cubic meters per annum of LNG for 20 years beginning 2005. Since June 2010 Qatar Airways had increased its presence in Spain. In October 2010 Repsol and Qatar gas signed a multiyear LNG agreement under which Qatar gas will supply LNG to Resold Energy Canada Ltd. In October 2010 QIA's investment arm, Qatar Holding acquired a \$2.72 billion convertible 5% stake in the Brazilian business of Spanish biggest bank Santander. In November 2010 Qatar & Spain has signed a MOU to include mobile technologies in projects extracting gas from complex or depleted gas deposits in Uzbekistan. Spanish construction companies in Qatar include OHL Group, FCC (construction), Harinsa and Iberdrola. As part of Qatar's presence in sports, recently Qatar Foundation announced its new global partnership with FC Barcelona for 5 ½ years until 2016 and is worth \$166 million. The partnership will see Qatar Foundation as the club's new shirt sponsor from next season. His H.E. Sheikh Abdullah Bin Nassar Al Thani purchased of the Malaga Football Club for \$48.3 million."

In his concluding remarks, Mr. Seetharaman said "Spain and Qatar have many areas to synergize further on account of infrastructure development in Qatar due to FIFA World cup 2022 which can promote cross-border partnerships on trade and investments and will lead to economic welfare between countries"



Doha Bank Gold Sponsor of the 10th Banking Conference for GCC Countries

Against a background of regional financial challenge and global economic recession, the 10th GCC Banking Conference took place in Doha, Qatar under the patronage of HE Sheikh Hamad Bin Jassim Bin Jabor Al-Thani, Prime Minister and Minister of Foreign Affairs.

Hosted by Qatar Central Bank and in collaboration with The Cooperation Council for the Arab States of the Gulf- Secretariat General, the 10th GCC Banking Conference on the 23rd and 24th March 2011, boasts an outstanding line-up of government and private sector financial decision makers, all coming

together to focus on topics of crucial interest to regional economies.

Delegates to the region's most influential banking gathering include the governors of the GCC central banks and monetary agencies, heads of GCC capital markets, and senior bankers from Arab and international financial institutions.

The conference was focusing on GCC banking and its role in development in GCC countries in the light of current economic situation "reality and ambition"

Doha Bank was the Bronze Sponsor for the Conference.



Doha Bank & UNESCO launches ECO-Schools Programme & Website



Doha Bank and UNESCO jointly launch the nationwide ECO-Schools Programme in Qatar on 02nd March 2011. This programme will aim at encouraging and supporting all the schools in Qatar, irrespective of level or discipline to pro actively participate in the implementation of good environmental practices, reduction of carbon footprint and increased ECO-consciousness. This programme targets to nurture children to understand the importance of co-existing with nature and will groom them into responsible environmental advocates.

The ECO-Schools Programme is a unique award programme that will guide schools on various sustainability initiatives adopted, which will provide substantial opportunities to schools to explore various environmental concepts that can be improved, developed, implemented or retrofitted at their respective premises.

Member schools will be awarded the ECO-Stars awards for projects executed and completed at 4 basic categories; i.e. Environmental Health, Waste Management, Energy-saving and Water Management projects. The prestigious ECO –Shooting star award will be presented to the school which successfully completes at least 1 project in each category of the programme. All completed assignments will be assessed, evaluated and audited by a specially constituted ECO –School Committee which will also oversee and monitor the successful implementation of the projects undertaken. The award winning school will qualify to collaborate with other existing ECO -schools or start up or complete a project together.

In line with this initiative, Doha Bank & UNESCO has also launched the ECO-Schools website www.ecoschools.com.qa to facilitate the

registration, monitoring, forums, status, evidence submission of various schools and others. This website has 4 portals to facilitate each level of users; namely, for Students, Teachers, Parents and Private Sectors.

The Core Process of the ECO -school is very simple. The participating school only requires to create a framework for student action and deliver the project essentials to the ECO-School Committee. Once approved, the schools will implement the Action Plan and the process is reviewed and repeated for every new project.

Dr. Benno Boer, Ecological Science Advisor, UNESCO Arab Region says, "Initially, we expect around 50 schools to register for this initiative by year-end. We aim to empower the youth in Qatar to make a difference by being environment conscious and proactive participants in saving the world. The ultimate goal of this initiative is to



create a long-outstanding impact in Qatar with a perspective to export the idea into other countries."

"Schools are free to choose which environmental issue they want to explore which will be a very rewarding experience for school children since they will have the opportunity to practice and understand the value of nature preservation and conservation. The children will be motivated towards the betterment of their schools environmental performance through recognition, ECO-projects Management and sense of pride in their achievements," said Dr... Benno Boer.

Mr. R. Seetharaman, Doha Bank Group CEO, said, "Doha Bank is committed to this long-term partnership with UNESCO whereby creating a platform for schools to contribute to the socio-environmental improvement and intellectual

development of the human society in Qatar and the world. This programme will continually endeavour to successfully integrate the "green culture" through the schools to become ECO-friendly institutions by taking practical steps towards a greener path and leaving less carbon footprint in the environment."

"ECO-Schools is about encouraging schools to change their mind-set about going green and learning to maintain sustainable development. It is about teaching our children to shoulder key responsibilities and be responsible citizens starting from the early school days. Doha Bank & UNESCO is the first to launch this concept in the entire Middle East Region and we aspire to propagate the same to many countries in the near future. Furthermore, joining the ECO-Schools programme is absolutely FREE-OF-CHARGE, thus encouraging more involvement and participation

from the schools. The success of this programme lies in the commitment and support of every school to save the Earth and by initiating action today for the next generation," Mr. Seetharaman added.

The ECO-Schools Programme is the ideal way to deliver ECO-curricular activities for the future generation which will provide a creative learning scenario to become resourceful, innovative, artistic, imaginative and proactive in saving the environment through various educational methods and approaches whether at school, home or society at large. The academic value gained from hands-on experimental learning will assist establishing valuable information as a simple step to make a big difference. This initiative underlines Doha Bank's committed initiative to be a Green Bank responsible to the society and the Nation.

Eight Doha Bank Dream Card Customers strike lucky with Qatar Duty Free Rewards

Eight winners of Doha Bank's exclusive two month promotion with Qatar Duty Free have been chosen in two lucky draws where a total of QR 40,000 worth of shopping vouchers have been given away.

Johnson Joseph, Dina Mohamed A Daloul, Anbazhagan Ramanujam, Tharuvai Radhakrishnan, Maria Fiona Lopes, Mona Bouchara, Shierif Ellithy and Jasion P Devassy have won shopping vouchers worth QR 5,000 each.

With these gift vouchers, they are free to shop for perfumes, chocolates, souvenirs, electronics and other luxury items at Qatar Duty Free the next time they travel.

This exciting reward package is the first of its kind in Qatar and the entire region and was offered to all Dream, Green and Dream Platinum card members during Doha Bank's Dream Card Summer Surprises Campaign which also offered an incredible 25% cash back on all travel related spend including 25% cash back at Qatar Duty Free which was the talk of the town during the summer season.

Over 6,000 customers were duly credited with a whopping 25% cash back on all their travel expenses this summer. Never before in the Middle East region has a bank's credit card customers been paid back so generously. Customers are now free to use the amounts that were credited to their card accounts as they please – be it shopping, dining or even to book Getaways for the festive season.

The Dream cards have an attractive 'Free-For-Life or no annual charges' feature along with the 'Dream Points' feature which allows for shopping for free in Qatar.

About Doha Bank:

Doha Bank has been in operation for more than 30 years having more than 30 branches, six Islamic branches, 10 e-branches, and multiple other sales outlets with the largest ATM network in Qatar. The Bank has expanded its business overseas with branches in USA, Kuwait, and Dubai; in addition to, representative offices in Singapore, Turkey, Japan, China, United Kingdom, Romania, and South Korea. Doha Bank is an award winning bank with the latest awards being the Best Commercial Bank in the Middle East for 2009 and the Best Bank in Customer Care in the Middle East for 2010.

About Qatar Duty Free:

Qatar Duty Free is a subsidiary of Qatar Airways, the national carrier of the State of Qatar, and operates within the departures, arrivals, VIP lounge and the Premium Terminal of Doha International Airport. Qatar Duty Free is one of the Middle East's most outstanding success stories in recent years. It has invested more than US\$1 million in refurbishing the existing retail facilities within the departures and arrivals area and won the "Travel Retailer of the year" and the "Middle East Travel Retailer of the Year" award to its portfolio.

Qatar Duty Free has been experiencing continued and significant growth in recent years, currently operating over 2500 sqm of retail space. Qatar Duty Free has a bright future and will establish a new home with over 25,000 sq.m of retail space at New Doha International Airport when it is scheduled to open in 2011.



Cash Service Centre

Doha Bank has officially inaugurated its new Corporate Service Center which is located in Doha Bank Head office building in Grand Hammad street. This initiative is to address corporate customer's needs for enhanced cash servicing.

The Service Center is designed to offer a number of cash related services, including, Corporate Cash Deposits, Withdrawals, Transfer Checks, and Electronic Clearing Checks to Telex Transfers. All these services will be delivered with an unmatched professionalism from a team of highly trained staff.

Further, cash collection services will be provided for free to all Doha Bank's prominent corporate customers and the center will offer extended working hours which will be guaranteed to suit customer's needs.

This pioneering initiative will feature services best designated by collection of cash and cheques by authorized collection staff that will visit client's offices at their request and as per agreed agenda. Acknowledgments will be provided by collectors at the time of cash and cheque receipt and bank validated copies will be delivered to customer on a succeeding visit.

Mr. R. Seetharaman, CEO of Doha Bank Group, asserted during the press launch "Doha bank has a clear goal to provide best in class customer satisfaction for all our products. This initiative is the first of many in the area of cash management which will ensure we deliver value added cash servicing solutions to our customers.

Doha Bank Corporate Service Center will be initially operating 6 days a week from 8:00 A.M. to 1:00 P.M. and from 4:00 P.M. to 7:00 P.M.



Beach Clean-Up Campaign 2011

The Beach Clean-up Campaign 2011 organized by Doha Bank in coordination with the Ministry of Environment and Al Wakra Municipality was held at Al Wakra Beach on 19th February 2011.

The theme "Saving the Beaches Today, for the Children of Tomorrow" is in line with the Green Banking initiatives of Doha Bank to promote eco-consciousness to further instill the value of social responsibility and green culture within the organization by having full-participation from staff to act as environmental advocates for the green cause.

The Campaign was led by Doha Bank's Green Banking Task Force Committee, the Planet Savers Club comprised of in-house staff volunteers and MOE officials who pro actively showed its commitment and support to the environment by removing rubbish and other waste materials from the beaches.

The event was organized to support Doha Bank's primary objective on its drive towards a clean and green environment and to create awareness on staff's social and environmental responsibility.

Mr. R. Seetharaman, Doha Bank Group CEO said that, "Doha Bank & MOE ultimate goal is to "Adopt-a-Beach" to maintain its cleanliness on periodic basis. The beach clean-up event aims to preserve and maintain the present condition of beaches for the children of

tomorrow. Participants were organized into teams to clear the beaches of all rubbish and given orientation on the importance of preserving and conserving nature to make a difference for our local beaches."

"The Municipality of Al Wakra was also very cooperative by allowing Doha Bank to clean-up a designated beach area to help preserve our coastal resources. The 3 R's concept was integrated into Doha Bank's daily operations to combat waste through reducing, reusing & recycling initiatives," Mr. Seetharaman added.

Mr. Louis Scotto, Doha Bank Head of Retail Banking said, "Doha Bank Branches and HO Departments were encouraged to practice energy efficiency in their respective premises by conserving water and proper waste disposal among others to promote the green culture and shift the staff's mind-set to be environmentally responsible individuals."

The Ministry of Environment said, "As an environment-driven institution, we are proud to give license to Doha Bank for this beach clean-up campaign due to its unwavering support towards the environment whereby extending its efforts and commitment to remove marine debris, trash, litter, plastics and other waste materials which damages the ocean, wildlife and coastal ecosystems. The beaches are important part of the global ecosystem where man and nature co-exist."



Newly Appointed Senior Staff



Ms. Maya Harake
Relationship Manager
CCB



*Mr. Hussein Abdulla El
Chami*
Senior Relationship Manager
CCB



Mr. Khalil Georges Aouad
Senior Relationship Manager
CCB



*Mr. Usama Muhammad
Alazhari*
Senior Manager O&M
Organization & Methods



Mr. Namit Gattani
Head of Trade Advisory &
Structured Trade Finance



Mrs. Hana Toufic El Hayek
Senior Relationship Manager
CCB

The following staff were blessed with new born babies:

- | | |
|--------------------------------|--------------------|
| 1. Ms. Rania Estephan | Retail Dep |
| 2. Mr. Sameem Salman | Compliance |
| 3. Ms. Magda Said Mahmoud | PLA |
| 4. Ms. Mye Esmael Al Abbasi | City Center Branch |
| 5. Mr. Mohammed Hamdy El Shikh | Mesaeid Branch |

We congratulate the following staff on their marriage:

- | | |
|----------------------------|------------------------|
| 1. Ms. Mona Farouk Ibrahim | Direct Sales Unit |
| 2. Mr. Mark Gihan Silva | Back Office Operations |
| 3. Mr. Ramon Arenal | CCB |
| 4. Mr. Nader Said Azayer | IT |

Doha Bank participated in the following Career Fairs

1. Career Fair organized by Carnegie Mellon University on 23rd March 2011
2. Career Fair organized by College of North Atlantic Qatar from 1st February to 3rd February 2011 The Career Fairs were attended by a large number of locals and expatriates. Doha Bank received a large number of employment applications from locals and expatriates.