



07

Qatarization of Position at Doha Bank
has Reached 25%



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Al Dana Green Run Day
Environmental Protection, Engagement
and Gold Glamour



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Doha Bank Opens Parco Mall
e-Branch



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Doha Bank & Regency Travels
Announce Plans to 'Take Off'



Net profit of the Bank for 2011 is QR 1.24 billion

04

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Message from the MD



Despite of fierce competition in the market and the continuing implications of the global financial crisis that still exists for more than three years now, we were able to achieve remarkable results on the financial and services levels. We launched wide range of advanced banking products and services and enhanced the existing ones to satisfy the needs and demands of various customer segments in the market. Our growth rate for all financial indicators went up where the net profit of the bank by the end of 2011 was 17.7% and the rate of return on average shareholders' equity was 22.2 % and the rate of return on average assets was 2.49 %.

During the year 2011, we launched (2) new branches in Um Slal and Aspire Zone. The Ministry of Business and Trade Branch were merged with City Center branch. A pay office was opened at Pakistan Embassy in Doha and (3) e-branches were opened including Parco Mall. The overseas business strategy of the bank was amended, whereby the activities of New York branch were suspended since 30th Sep, 2011 and we are currently in the process of obtaining the necessary license to re-start our operations in NY as a representative office. Shortly, the existing representative office in Abu Dhabi will be converted into a fully operational branch. As for the Islamic branches are concerned, necessary resolutions will be adopted in compliance with QCB instructions accordingly.

Due to the strong financial liquidity attained by Doha Bank on the domestic and global levels, the bank earned the appreciation and recognition of a number of awards in the financial and banking community worldwide. In 2011, Doha Bank was conferred with a number of prizes including

Marking the end of financial year of 2011, I would like to express my sincere thanks and gratitude to H. E. the Chairman of the Board, Board Members, CEO, Head of Groups and all Employees for their outstanding performance for what we have achieved over the past (12) months.

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

“The Best Bank in Qatar” by Arabian Business Magazine, and “The Best Commercial Bank in Qatar” by World Finance Magazine, and “The Golden Peacock for Sustainability” by the International Council for Corporate Governance, and “The Best Trademark in Asia” by Asian Trademark Council.

As a result The State of Qatar had won to organize FIFA World Cup in 2022, we expect mushroomed growth rate in all economic sectors in addition to the launching of more development projects. We, as a board and all staff need to take advantage of this business opportunity and put in all our efforts to achieve our objectives by rendering quality banking services we are well known for. We are confident that you are ready to take this task for the best interest of our customers and for us as one team.

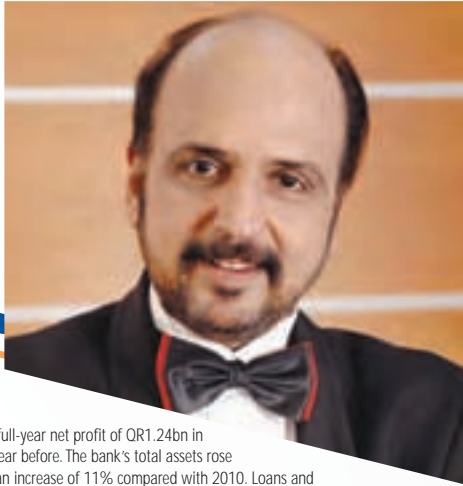
Finally, I reiterate my thanks and admiration to all those who contributed in these achievements and looking forward for achieving our desired goals for 2012 and you will find our encouragements and support as always.

Best Regards

Abdul Rahman Bin Mohammed Bin Jabor Al Thani

The Managing Director

Message from the CEO



Doha Bank has posted full-year net profit of QR1.24bn in 2011, up 18% on the year before. The bank's total assets rose to QR52.4bn last year, an increase of 11% compared with 2010. Loans and advances rose from QR26.5bn in 2010 to QR30.7bn in 2011, representing a growth of 15.7%. Customers' deposits grew by 2.8% to QR31.7bn in 2011 compared with QR30.8bn in 2010. The shareholders equity totalled QR7.1bn in 2011, which is an increase of 17.3% compared with the previous year. The earnings per share were QR6.03. The return on average shareholders' equity and the return on average assets were an impressive 22% and 2.49% respectively. The bank's non-performing loans (NPLs) were just 3.3% of total loans. Doha Bank's board of directors to submit a recommendation to the General Assembly to approve distribution of cash dividends to the shareholders at the rate of 45% of the paid up capital, which is QR4.50 per share. Doha Bank's successful results are largely attributable to the bank's Strategy to innovate, diversify and capitalize on market synergies, as it continues to increase shareholder value.

Doha Bank is continually striving to create job opportunities for Qatari citizens and to fully participate in the aims and achievements of the Qatar National Vision 2030 set forth by His Highness Sheikh Hamad Bin Khalifa Al-Thani, the Emir of the State of Qatar. The Bank's Management has adopted a five-year strategy to increase the percentage of Qatari employees in the bank in every department by executing a number of plans that aim at attracting and retaining the national competencies through enrolling them in training and development programs that motivate and lend a helping hand to them to progress to higher job grades. Such programmes proved to be very effective as the percentage of Qatari employees has increased to 25% in the second quarter of current year. In Oct 2011 as part of Doha Bank's commitment to invest in national manpower Doha Bank increased the salaries of the Qatari employees by 60% on both the basic pay and social allowance. This increase will provide a perfect work environment for Qatari employees, and will attract the national competencies to work in Doha Bank.

Doha Bank also launched in collaboration with VISA Inc, the world's largest retail payment network, the "Al Riyada" Visa Infinite Credit Card". Doha Bank also announced the opening of its new electronic branch at Parco Mall which is conveniently located at the main highway of Maamoura. This electronic branch is brought into line in accordance with the distribution structure that Doha Bank management has set to better cater to the clients' needs, and in altering the look and feel from the inside out to mirror the Bank's distinctive and fresh image in union with its brand rejuvenation strategy.

Doha Bank in partnership with Regency Travels and Tours, the most favored travel service in Qatar, and a consistent winner of the "World's Leading Travel Agency" awards, announced today that they have entered into an agreement to launch the Doha Bank – Regency Travel Card, in arrangement with MasterCard. Since Qatar is a multi-cultural splendor, with expatriates from all over the world, travel is not constrained to a particular season but rather ensues throughout the year.

In a moment of pride and excitement, Doha Bank received "Bank of the Year 2011 in Qatar" by Arabian Business, "Best Commercial Bank in Qatar" award from World Finance and "World's Best Trade Finance Provider in Qatar 2011" award from Global Finance. Doha Bank also maintained the winning streak at the Golden Peacock Awards by bagging the Golden peacock award for sustainability" - World Council for Corporate Governance. These awards and recognitions always inspire us to move forward with renewed zeal and determination to be the best.

On the Retail front, "Doha bank launched, the marvelous 25% cash back offer with multiple opportunities for Free For Life Dream Credit Cards holders to benefit whether they are traveling or not. Similarly, Al Dana proved to be the greatest engagement programme running with distinction and yielding the highest chances with more winners and larger than life prizes. In addition to these, the innovative loan portfolio, presented the Best Car Loan Offer at ZERO Interest Rate with the lowest interest rate among all rates in Qatar and the new "Education Pack" following the splendid accomplishments of the "Education for a New Era" initiative set by the Qatari Government. All these were offered in line with Doha Bank's continuing efforts to deliver the highest value added benefits to its current and potential customers. Doha Bank relocated the Ministry of Commerce branch to City Center Mall and this initiative will now enable Doha Bank Ministry of Commerce customers to avail full Retail Banking services from 9-to-9 daily including weekends thus bringing added convenience to our customers.

Doha Bank has also announced the launch of its new electronic money transfer campaign with incredible prizes to be given away to 34 lucky Doha Bank customers. Customer who use their Doha Bank Online Banking System, their Doha Bank Mobile Banking Application, or visit any of Doha Bank's strategically located Branches to transfer money between October 2011 and January 2012, stand a chance to win in the monthly recurring raffle draws to get one of 30 Nokia mobile phones and a blackberry, laptop, home theater or iPad 2 at the end of campaign bumper draw. Pleasingly, customers can also increase their chances of winning with every additional money transfer they make throughout the same period.

Al Dana savings scheme declared the winners of the 7th draw prizes for 2011. The exceptional scheme which has maintained the highest credibility throughout the years continues to be sensationally the

We march forward into 2012 with fresh vigor and renewed enthusiasm after completing a highly satisfying business year in 2011, a year that witnessed shocks both in U.S and Europe. 2012 will be an eventful year with more challenges coming mainly from European Zone in the first half of the year. Doha Bank had demonstrated its resilience during the 2008 crisis and in 2012 Doha Bank will continue to be mindful of the Global and regional risks as we march forward in our journey of excellence.

Mr. R. Seetharaman (Group CEO)

finest savings program ever in Qatar and the region. On September 15th 2011, 10 Al Dana customers received QR 20,220 each to join the crowd of lucky winners who already won a total of QR 1,415,400. Also, Al Dana gold delivered the fourth bar of 2022 grams of gold in anticipation of the 12.13 kilograms of gold worth more than 2.8 million yet to be won.

Continuing its knowledge sharing efforts, Doha Bank conducted a knowledge sharing session titled "Customer Advantage" on 19th Oct 2011 at Grand Hyatt Hotel, Dubai, UAE. This knowledge sharing session was attended by Diplomats representing respective foreign embassies operating in the State of Qatar, customers of Doha Bank, renowned bankers, industrialists, analysts, economists and regulators from the State of Qatar.

In adherence to OCB directives, we are converting our existing Islamic operations into conventional. So far we have observed excellent loyalty from our customers in the Islamic window who have evidenced interest in their relationship with Doha bank and its products and services. For customers who want to continue with Doha Bank we have provided them with both the options of conversion to Conventional or retaining the financing in Islamic till maturity. Doha Bank will continue to service the existing Islamic financing as per the agreed terms till its maturity.

Recognizing solid performance the International rating agencies, Moody's, Standard & Poors, Capital Intelligence and Fitch Ratings, have assigned a stable outlook for Doha Bank owing to its consistently strong financial fundamentals, asset quality and robust liquidity. In addition to this, Standard & Poors maintained the rating on Doha Bank Assurance Company. Doha Bank Assurance Company LLC (DBAC), has been affirmed Counterparty Credit and Insurer Financial Strength Rating of BBB with a Stable Outlook, by Standard and Poor's (S&P) S & P's Outlook on DBAC is based upon successful utilisation of its relationship with Doha Bank and continuation of its strong ratios

On the International Front Doha Bank received from Central Bank of UAE Board the approval of granting Doha Bank the license to open a new branch in the Emirate of Abu Dhabi for practicing and rendering all financial and banking services. Doha Bank also entered into an agreement with Akbank, the one of the largest private sector bank in Turkey, for remittance of funds from Qatar to Turkey. This will enable our customers to have hassle free remittance facility aligned to our main objective of maximum customer satisfaction.

From the Corporate banking perspective, Doha Bank signed a Memorandum of Understanding with the SME Chamber of India at the National Level Flagship event jointly organized by The SME Chamber of India, Indian SME Knowledge Forum and India International Trade Centre at Mumbai.

Doha Bank held the International offices Annual Meet in Doha and Abu Dhabi in November 2011, which all the Chief Representatives and Chief Country Managers of its overseas Representative Offices and branches from 11 countries have participated. On this occasion the bank has convened a knowledge sharing session titled "Changing Market Dynamics" at Doha Tower and Sheraton Abu Dhabi Hotel & Resorts for its corporate clients who have cross border operations and its key relationships in which the eminent speakers from the industry provided a deep insight and shared their valuable experiences with the guests who attended the meet. The event was well attended by the local and foreign corporates and key relationships of the bank besides the dignitaries from the various foreign countries' Embassy.

Doha Bank has always maintained that Customer is our priority and all the initiatives undertaken by us one way or other benefits the customer. It is the trust and confidence that our customers have placed on us that has allowed us to move forward with excellent perspective. Our vision 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. We are committed to sustain the growth, profitability and stakeholder and customer expectations, and maintain our hall mark in terms of performance, innovation, security and quality in 2012 as well.

Wish you all a Prosperous and Healthy New Year

Thanks and Regards

Mr. R. Seetharaman (Group CEO)

Doha Bank Recommends the Distribution of 45% of the Paid-up Capital as Cash Dividends to the Shareholders for the Year 2011



*HE Sheikh Fahad Bin
Mohammad Bin Jabor
Al-Thani
(Chairman).*



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



Doha Bank Executive Management.

His Excellency Sheikh Fahad Bin Mohammad Bin Jabor Al-Thani, Chairman of the Board of Directors of Doha Bank, announced that the Board of Directors in its meeting held on 18 Jan, 2012 has approved the draft of the Bank's audited financial statements for the year 2011. His Excellency added that the net profit of the Bank for the year 2011 is QR 1.24 billion compared with QR 1.05 billion in the year 2010 (i. e.) a growth rate of 17.7%. At the same meeting, the BOD has decided to present a recommendation to the General Assembly to approve the distribution of cash dividends of 45% of the paid-up capital (i. e.) QR 4.5 per share to the shareholders and stated that the Board will review

during this year raising the Bank's capital.

His Excellency added that the audited financial statements, declared net profit, cash dividends percentage are subject to the approval of both the controlling authorities and the Shareholders General Assembly.

Furthermore, His Excellency said that the Bank has achieved noticeable growth rates in all financial indicators. The total assets rose from QR 47.2 billion in 2010 to QR 52.4 billion in 2011 (i. e.) a growth rate of 11%. Loans & advances rose from QR 26.5 billion in 2010 to QR 30.7 billion in 2011 (i. e.) a growth rate of 15.7%. The customer's deposits grew by 2.8%, where the total deposits increased from QR 30.8 billion in 2010 to QR 31.7 billion in 2011. The

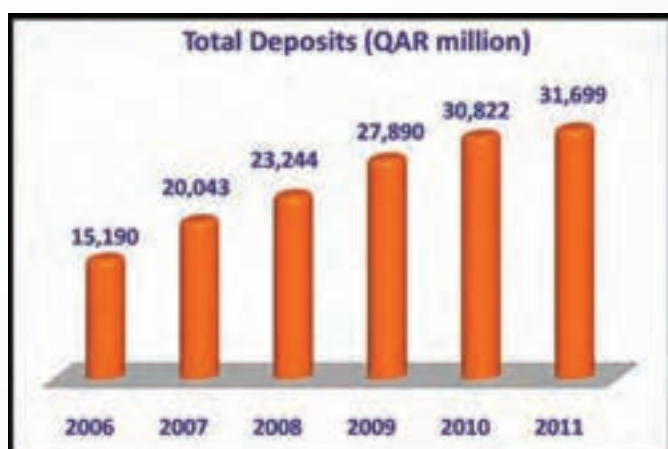
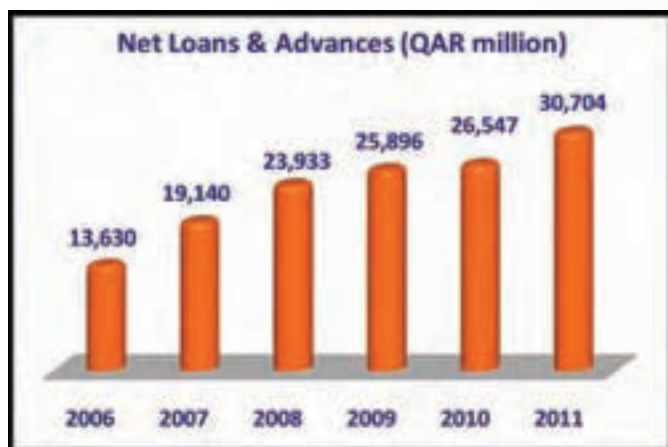
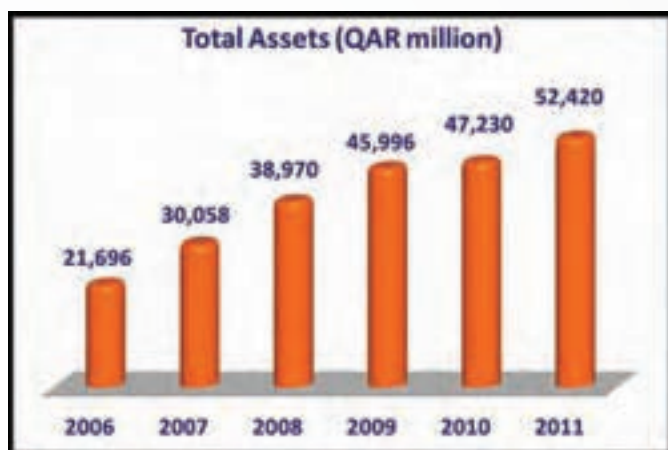
total shareholders equity reached to QR 7.1 billion by year end (i. e.) an increase by 17.3% compared to last year.

H.E. Sheikh Fahad also declared that the bank has achieved noticeable growth rate in the operational income of 11.4%, where the total operational income rose from QR 2.1 billion in 2010 to QR 2.3 billion in 2011. The earning per share was QR 6. The rate of return on the average shareholders equity and the return on average assets were 22.2% and

2.49% respectively.

In his final note, His Excellency said that the Board of Directors and the Executive Management will work together to achieve more results and achieve the objectives that are outlined in the Bank's strategy for the coming three years.

Fahad bin Mohammed bin Jabor Al Thani,
The Chairman



Doha Bank Holds its International Offices Annual Summit in Abu Dhabi

Doha Bank held the International offices Annual Meet on 22 November 2011 at Abu Dhabi in which all the Chief Representatives and Chief Country Managers of its overseas representative offices and branches from 11 countries have participated.

On this occasion the bank has convened a knowledge sharing session titled "Changing Market Dynamics" at Sheraton Abu Dhabi Hotel & Resorts for its corporate clients who have cross border operations and its key relationships in which the eminent speakers from the industry provided a deep insight and shared their valuable experiences with the guests who attended the meet. The event was well attended by the local and foreign corporates and key relationships of the bank besides the dignitaries from the various foreign country Embassies.

■ The current crisis' impact on the global economy

Mr. R. Seetharaman, Doha Bank Group CEO narrated in detail "what is happening in the world" i.e. the current global crisis and its impact on the global economy. He recalled the revised IMF projections on the global growth to about 4 per cent through 2012 from over 5 per cent in 2010 and the real GDP in the advanced economies is projected to expand at an anemic pace of about 1.6 percent in 2011 and 2 percent in 2012. This assumes that the European policymakers contain the crisis in the euro area periphery, that U.S. policymakers strike a judicious balance between support for the economy and medium-term fiscal consolidation and that the volatility in global financial markets does not escalate.

Mr. R. Seetharaman further said, "The developed world will come out of recession only when the mighty engine of finance turns to the task of developing a sustainable future. And that faces political, not economic obstacles. The fundamental problem is that the US and Europe have failed to develop vision, strategy or practice that can drive economic growth in the face of the vitality and growing competitive advantages of emerging nations.

■ GCC countries benefit from high oil prices

We witnessed the US losing its AAA rating this year and we also saw divergence in monetary and fiscal policy contributing to the current European crisis. US is witnessing deficit problems and the EURO zone has its own problems arising out of Greece, Italy and Spain, the global economic growth depends on Asia and Middle East, the key drivers. These and the ongoing social change in some of the countries in the region make the markets in complete volatility. The countries in the GCC benefited from the high oil prices diversifying their economies and this paved the way for these economies to look beyond the hydro carbon exports and its dependency. Qatar amongst all the GCC countries does well in this front and the Qatar Exchange, the market barometer of the economy is the only stock exchange in the region which is in the positive territory while others are faring negatively".

■ Real and imminent changes taking place

Mr. Seetharaman showcased that the changes create opportunities and the people invent strong economies. He pointed out that whether a bank is local or private it is global

Mr. R. Seetharaman, Doha Bank Group CEO, with participants at the "Changing Market Dynamics" event in Abu Dhabi.



under the current circumstances and the quality of its products and services matter as the changes are real and imminent. Institutions have to devise its own model to contain cost and to have complete risk integration in a world which is dynamic with connectivity in real order.

Mr. Seetharaman said that the Qatar Credit default Swap rate had gone up due to global tensions. The changes happening in the global arena will create a new world order and Qatar has kept its ground well with its Qatar National Vision 2030 and Qatar National Development Strategy for its continued growth and expansion in the non-hydrocarbon sector in order to have economic prosperity for its subjects.

Also other dignitaries present shared their views on changing market dynamics. His Excellency Mohammed Omar Abdulla, Under Secretary, Department of Economic Development, Abu Dhabi gave his views on regional economic conditions and the opportunities Abu Dhabi and GCC countries offer to rest of the world and appreciated the steps taken by Doha Bank in organizing this session in the interest of the Corporate clients of the region.

■ A session filled with interesting insights

Mr. Mario Maratheftis, Head of Research, Europe, Americas, Middle East and South Asia-Standard Chartered Bank gave an insight status and outlook of financial markets and expressed his views on the fiscal problems faced by various European countries and how these economic problems took birth years ago with the introduction of EURO currency for Euro zone countries.

Mr. Hani Deaibes, Head of MENA Debt Capital Markets, JP Morgan Chase shared his views on the impact of crisis on capital markets and changing economic situations affecting the countries across the world.

The session was well attended by Doha Bank staff from UAE and the session turned into a highly interactive session towards the end with question and answers from the audiences to the panel members were raised concerning changing market dynamics and the panel members gave their valuable responses about the same.

Qatarization of Position at Doha Bank has Reached 25%

Doha Bank offers excellent job opportunities to Qatari citizens who are looking for a career in the banking sector.

Doha Bank is continually striving to create job opportunities for Qatari citizens and to fully participate in the aims and achievements of the Qatar National Vision 2030 set forth by His Highness Sheikh Hamad Bin Khalifa Al-Thani, the Emir of the State of Qatar.

The Bank's Management has adopted a five-year strategy to increase the percentage of Qatari employees in the bank in every department by executing a number of plans that aim at attracting and retaining the national competencies through enrolling them in training and development programs that motivate and lend a helping hand to them to progress to higher job grades. Such programmes proved to be very effective as the percentage of Qatari employees has increased to 25% in the second quarter of current year.

■ Excellent job opportunities

Doha Bank offers excellent job opportunities to Qatari citizens who are looking for a career in the banking sector. The bank depends on several sources for employing Qataris, including the Qatar Career Fair (associated to Qatar Foundation), which is organised under the auspices of His Highness Sheikh Tamim Bin Hamad Al-Thani, the Heir Apparent.

The bank has attracted a considerable number of job seekers and scholarship applicants through the Fair. Other sources include the Administration of National Workforce Management which provides names of job seekers and channels employment applications directly through the Bank's Human Resources Department, or through e-mails: malghamdi@dohabank.com.qa or fmohannadi@dohabank.com.qa.

■ Highest training standards

HE Sheikh Abdul Rahman Bin Mohammed Bin Jabor Al Thani (Managing Director) stated that the Qatari employees receive training of the highest standard from the Training & Job Rehabilitation Centre, which develops and provides training plans. These plans are part of a Qatarization programme aimed at providing Qatari staff with the qualifications needed to occupy senior, middle, supervisory and executive management's positions within the bank.

As part of the collaborative partnership between Doha Bank and the Job Rehabilitation Centre at the Ministry of Labour, new employees who hold GSCs, and who do not have any previous experience in the banking sector, are enrolled in a four-month fast-track training programme where they learn the skills required to work in the financial sector. On completion of the course, the bank provides participants with on-the-job training for two months at one of the bank's departments in accordance with the approved Qatarization plan prior to them being accepted as permanent members of staff at the Bank.

■ Two programmes successfully completed

This year the bank has successfully organised two programmes: the first took place in April and was attended by 29 participants; the second in September 13 participants.



The bank, in coordination with the Administration of the National Workforce Management, has selected nine Qataris, male and female, to be trained for one year on banking operations at the North Atlantic College. The participants will receive a monthly allowance to support their studies and are expected to graduate in the first quarter of 2012. On graduation, they will join the bank and take up positions within a variety of departments.

■ The positive impact of staff development programmes

Staff development programmes are ongoing; Qatari employees are provided with access to overseas and local training courses at certified training and educational institutions, as well as at the bank's own training centre. This increases knowledge and keeps staff up-to-date with the latest practices in banking. It also has a positive impact on improving performance at the bank. In addition, the one to two-year individual development programme awards on-the-job individuals with General Secondary School and university certificates.

After passing the course, individuals are qualified to take on further responsibilities above their current positions, and a clear career path is mapped with further qualifications leading to promotion and leadership positions, e.g. Branch Manager. Currently there are 26 members of staff on the programme, three of which are being trained for Branch Manager positions.

■ Development policy for non-banking graduates

The bank has also approved a development policy for Qatari university graduates who have degrees in subjects that do not relate to banking.

Participants are provided with practical training for one year at every department, giving them the necessary professional experience in banking. Following training, and after appraisal, candidates are allocated to one of the bank's departments.

The management has approved a scholarship policy, whereby distinguished on-the-job Qatari staff wishing to complete their studies are sent by the bank to join local and overseas universities to attain university degrees or diplomas.

General Certificate graduates lacking banking experience but who fulfill the scholarship conditions may also apply. Currently there are 53 staff enrolled in the scholarship programme.

Driven by the fundamental precept that an organisation's strength comes from its people, Doha Bank is committed to providing opportunities and support in human investment.

Doha Bank Showcases Value Propositions for SMEs and Retail Customers in UAE

Mr. R. Seetharaman, Doha Bank Group CEO, delivering the keynote speech at the "Customer Advantage" event.

Doha Bank conducted a knowledge sharing session titled 'Customer Advantage' on 19th Oct 2011 at Grand Hyatt Hotel, Dubai, UAE. This knowledge sharing session was attended by customers of Doha Bank, experience bankers, key industry players and Government dignitaries.

Mr. R. Seetharaman, Chief Executive Officer, Doha Bank Group, addressed the gathering as the keynote speaker and set the tone for the evening. Mr. R. Seetharaman gave his outlook on Global Economy and regional economies. He stated "The recent issues in U.S and Europe can impact the global growth in the short to medium term. Measures need to be taken at various levels to ensure revival of Global Economy and Risk of Global recession prevails. The realignment of global architecture is underway for the benefit of the customers. We also witnessed that in this year regulation reforms have been done in the retail segment both in UAE and Qatar in line with the global architecture. These reforms improve the systematic risk of the banking environment and thereby benefit the bank and the customer. Consumer protection has attained significant importance after the crisis. G20 and other global organisations are working on various measures to protect the consumer such as common principles of consumer protection, improving disclosure requirements and stronger oversight regimes for credit rating agencies".

■ Proactive measures taken by UAE Government

Mr. Seetharaman continued highlighting the proactive measures taken by UAE Government to monitor and manage the crisis and its impact on customer confidence. He stated "In 2009 a bond issue worth 20bn was issued by Government of Dubai to manage the crisis. The recent progress made in Dubai restructuring has not only restored confidence in Dubai but also in the entire GCC region. It has also enhanced the ability of banks to cope with any possible repercussions of the global financial crisis.

Mr. Seetharaman gave his view on role of small and medium-sized enterprises (SMEs) on economies. He said "As a central pillar in the world economy, (SMEs) play a critical role in innovation, advancement and sustainable development worldwide. In today's increasingly globalised world, SMEs around the world have to unprecedentedly compete globally. They are both the most dynamic and the most vulnerable constituent in the global economy".

SMEs need to focus on key areas

Mr. Seetharaman gave his insights on areas where SMEs can improve its competitiveness. He stated "Public-private dialogues, access to Business development services (BDS), access to Finance and technology are the key areas which SMEs need to focus. The quality of public-private working relationship between the public and private sectors might even be a competitive advantage for a country in its own right BDS interventions are specifically aimed at helping small enterprises to overcome market imperfections and inadequate access to technology, as well as to operate more competitively and with greater efficiency in domestic and global markets. The public-private partnership model on SMEs can be witnessed both in Qatar and GCC. Traditionally SMEs had difficulty in obtaining formal



credit or equity. In recent years leading commercial banks in developed countries have been particularly successful in servicing the SME market. Technology development can be done mainly through clustering and inter-firm cooperation or business linkages".

■ SMEs are big players in the economy

In addition, Mr. Seetharaman also moderated a panel discussion comprising of industry experts namely Col. Mohammed Murad, Ex-CEO Dubai Institute for Human Resource Development, Dr. Bharat Butaney, M.D, President, Indian Business and Professional Council (IBPC), Mr. Prabhakar Kamath, CFA, Partner & CEO, Morison Menon Ltd, Mr. Ravi Unni Balachandran Head – SME, Doha Bank, Qatar and Mr. Nabil Tabbara, Executive Manager - Retail Banking, Doha Bank.

Col. Mohammed Murad, Ex-CEO Dubai Institute for Human Resource Development spoke on "What does "Growth" mean". He emphasized on the current trends prevailing in SME Business. He said "It is a buyer's market and not a supplier market due to recession, SME can ask for its own terms. SMEs are big players in the economy". He also highlighted the key factors contributing to growth of SME.

■ Constructive insights on the role of SMEs

Dr. Bharat Butaney, M.D, President, Indian Business and Professional Council (IBPC) spoke on "Role of SMEs in Global Economy" He highlighted the global and regional trends in SME. He said "To improve competitiveness they need access to technology and finance. SME can lead US out of recession. Many initiatives are brought in UAE such as SME 100 program and SME exchange".

Mr. Prabhakar Kamath, CFA, Partner & CEO, Morison Menon Ltd spoke on "Bankable SMEs". He said "Banks are actively targeting the SME segment. Cash flow Management is vital during recession/boom". He also provided analysis on Net profit Vs Cash flows and peer group analysis.

Mr. Ravi Unni Balachandran Head – SME, Doha Bank, Qatar spoke on "SME INMA", highlighted the SME strategy of Doha Bank and how INMA would provide value to customers.

Mr. Nabil Tabbara- Executive Manager - Retail Banking, Doha Bank spoke on "Retail Banking - Customer Lifetime Value". He spoke on the life cycle of mankind and the various retails offerings available for customers in different spans of life.

In his concluding remarks, Mr. R. Seetharaman said "Customer Advantage is the area of focus in the new global financial architecture".

Doha Bank Granted a License for the Opening of a New Branch in Abu Dhabi

Doha Bank will soon be opening a new branch in Abu Dhabi.

H.E. Sheikh Abdul Rahman bin Mohammed bin Jabor Al-Thani, the Managing Director of Doha Bank Board, announced that Doha Bank received from Central Bank of UAE Board the approval of granting Doha Bank the license to open a new branch in the Emirate of Abu Dhabi for practicing and rendering all financial and banking services.

H.E. added that Doha Bank Branch in the Emirate of Abu Dhabi will be the second branch after Dubai branch in the UAE. This step came in line with the expansion strategy of the Board for many years at the regional and international levels and the success that we have achieved through Doha Bank branch in the Emirate of Dubai. With this approval, the bank would be having three branches in the GCC Countries providing complete range of banking services in UAE and Kuwait, in addition to the representative offices across the globe.

■ **Strengthening the cooperation between Qatar and the UAE**

H.E. the MD stated that this approval for the license would enable Doha Bank to exercise its leading role and facilitate the movement of trade between UAE and Qatar through its presence in the Emirates of Dubai and Abu Dhabi. These two branches will contribute in serving the largest segment of bank customers in Qatar and UAE and strengthening cooperation between the two countries by which our corporate customers in the UAE would be able to benefit from our services as well as benefiting from the representative offices across the world that would be beneficial for the economies of both countries.

H.E. Sheikh Abdul Rahman also said that the bank would be very keen to completely comply with all the regulatory instructions of Qatar Central Bank and Central Bank of UAE. Furthermore, Doha Bank Board and Executive Management will do



their utmost to achieve all the intended objectives through opening a second branch in the UAE.

In his ending remarks, H.E. Sheikh Abdul Rahman bin Mohammed bin Jabor Al-Thani, the MD of Doha Bank Board extended his thanks and gratitude to H.E. Sheikh Abdullah bin Saoud Al-Thani, Governor of QCB and to the Chairman and Board Members of UAE Central Bank lead by H.E. the Chairman, Khalil Mohammed Sharif Fulazi, and to H.E. Sultan bin Nasir Al-Suwaidi, Governor of UAE Central Bank, and to H.E. Saeed Abdul Aziz Al-Hamiz, Assistant Governor of Controlling Affairs on Banks in UAE, and to all the officials at QCB and UAE Central Bank for their cooperation and support provided to Doha Bank in obtaining this approval.

■ **A new start and a positive step for both economies**

H.E. is looking forward that the opening of this new branch in Abu Dhabi in addition to the existing branch in Dubai would be a new start and positive step towards the best interest of the economies of both Qatar and UAE.

A Look at the Financial Markets

Financial markets are witnessing constant changes. We get an update from Doha Bank Group CEO, Mr. R. Seetharaman.



We have seen Japan intervening in the currency markets. To know more about this and other key developments in the financial markets, we asked Mr. R. Seetharaman, Doha Bank Group CEO, about his views.

1. What are the recent trends in the currency markets?

Last week the dollar index had fallen a bit, mainly on the strengthening of Yen, Euro and Pound after the European bailout.

The dollar had fallen earlier to a record low of 75.311 yen prior to intervention by the Japanese Central Bank.

However, today's Japanese Central Bank action caused intervention in the FX market. The dollar surged more than 4 percent to above 79 yen as Japanese authorities intervened to buy dollars.

Being an export-driven economy, the strengthening of the yen can curtail its growth and hence this intervention.

In recent times it had intervened in August and March of this year and also in Sept 2010. Today, the euro and the pound sterling had also fallen against the dollar after the Japanese intervention.

2. How had commodities reacted after the Japanese intervention in the currency market?

Brent crude oil futures fell nearly 2 percent on Friday as investors were skeptical that a deal hatched to address the euro zone debt crisis would be enough to resolve all issues involved. It is now at \$109. WTI is at around \$92.

Gold had soared up to \$1743 as the crisis is not yet fully resolved and there are still substantial risks. However, it fell today by 2% after Japanese intervention on account of dollar rally.

The price of silver had also gone up to \$35 this month by 18% on account of concerns of euro crisis. However today fell by 2% after Japanese intervention on account of dollar rally.

3. How had Global Capital markets reacted to the Japanese intervention?

Global markets rallied last Thursday mainly due to the following factors:

At least some breakthrough has been made on the European issue after the recent bailout. The US economy GDP grew in the 3rd quarter of

2011 by 2.5%. However, the growth was still too weak to knock down the 9.1 percent unemployment rate.

However, last Friday the European and US markets were subdued as markets were little critical about the bailout. On Monday Asian Markets fell on account of Intervention in the FX market by Japan.

■ 4. What are the recent trends in GCC capital markets?

The Qatar Exchange (QE) was the best performer in the Gulf region this week. It crossed 8500 last week after the European deal and is now above 8600.

Dubai also rallied on Thursday after the European deal. Abu Dhabi and Dubai continued to rally on Sunday. Saudi rallied on Saturday.

Today GCC markets were in a range-bound situation.

GCC market – YTD performance (approx) - Bahrain – 20%, Kuwait - 15%, Qatar was flat, Oman - 17%, Abu Dhabi - 8%, Saudi – 6%, Dubai – 13%.

■ 5. Highlight us the details of European Bailout package which happened last week?

Private bondholders accepted 50 percent write-downs on Greek debt and boosted their rescue fund's capacity to 1 trillion euros (\$1.4 trillion).

Write-downs greater than the 21 per cent reduction planned in July became necessary after the latest report of the "Troika" inspectors of the European Commission, the International Monetary Fund (IMF) and the European Central Bank (ECB).

The Troika warned that Greece's debt of 170% of GDP in 2012 will be the highest in Europe and should be brought down to avoid contagion.

The crisis-fighting measures will include recapitalization of European banks, a potentially bigger role for the International Monetary Fund, a commitment from Italy to do more to reduce its debt and a signal from leaders that the European Central Bank will maintain bond purchases in the secondary market.

■ 6. Can you elaborate on the recapitalisation plan of Banks?

The recapitalization plan would compel 70 European banks to raise an estimated 106 billion euros by mid-2012, according to the European Banking Authority, which will oversee the drive.

They will be required to hold reserves equal to 9 percent of the money they have at risk. And they will be required to recognize market losses in their holdings of government bonds.

Banks would also get government guarantees to help them issue bonds for longer periods, though these details remain to be worked out. Banks can increase their reserves by hanging on to profits rather than distributing them to shareholders, or by selling assets to reduce overall risk. As a last resort, they can turn to their governments or the euro zone rescue fund.

But most will do anything to avoid the government involvement and the accompanying restrictions on executive pay that would result.

■ 7. What could be the concerns from this bailout deal?

It is not clear how the European Financial Stability Facility (EFSF) will be funded. A lot will depend on the actual implementation and the time table.

There are expectations that even CHINA may subscribe to EFSF bonds.

Italy sold 8bn euros (£7bn) of 10-year bonds at 6.06pc recently after the deal which reflects investors are still wary of Italy's position.



Qatar Showcases Increased Role in Future Energy Landscape at The 20th World Petroleum Congress 2011.

Mr. R. Seetharaman, Doha Bank Group CEO, shares his views on global and local energy markets.

The 20th World Petroleum Congress was held in Doha from December 4 to 8 at the QNCC. It is the 1st time ever that a Middle Eastern nation is hosting this biggest event in the World Energy Sector. Over 5000 delegates are expected to participate making it the Biggest ever congress conducted. Over 50 Ministers from various countries are expected to participate and over 500 speakers are expected to address the gathering including top diplomats and CEO's.

Speaking in this regard, Mr. R. Seetharaman, Chief Executive Officer, Doha Bank Group said "The WPC will showcase the future scope of Qatar's Energy sector. Being held at QNCC, which is the world's first ever facility to be Gold Accredited by US Green Building Council it will focus on various themes such as Exploration, Innovative Technologies, Complementary Energy Sources and Sustainability commitment on Environment, Education and Governance. It is a carbon neutral event emphasizing Qatar Green Economy Initiatives. Over 60 countries including the OPEC and Non-Opec nations are participating in this congress. Ahead of the OPEC meeting scheduled at Vienna in December 2011 the WPC has significant relevance in the present Global Scenario. WPC is also developing a sustainable energy sector and has entered into agreement with Qatar Foundation on Recycling techniques".

Forecasts of the OECD Economic Outlook

The Doha Bank Group CEO also spoke about the recent OECD Economic Outlook which has forecasted that world growth would slow to 3.4% in 2012 from 3.8% this year. Previously this was forecasted to be 4.2% this year and 4.6% in 2012. Policymakers' inaction in both Europe and the US could lead to much lower growth of 1.9%, with recessions in many major economies. The Eurozone has already entered a recession and will eke out growth of only 0.2% in 2012, slashing the growth rate forecast from 2.0% in May. Further, Slower global trade and confidence knocked by the Eurozone's debt crisis could trip up Germany, which is to estimated would grow only 0.6% in 2012 after a 3% expansion in 2011.

US economy set to grow in 2012

As far as the US Economy is concerned if the Congress does reach an agreement, then the U.S economy is set to grow 1.7% in 2011 and 2% in 2012, down from May forecasts of 2.6% and 3.1% respectively. In the Major Emerging Economies, China growth in the emerging Asian economic power would slow to 8.5% in 2012 from 9.3% in 2011 and in India, Growth should slow down from 8.8% last year to 7.6 this year, and slow further to 7.5% in 2012. The emerging market economies would not be immune, with global trade volumes falling strongly, and the value of their international asset holdings being hit by weaker financial asset prices. Things look good for the Japanese economy which was seen rebounding sharply after this year's earthquake and tsunami to achieve growth of 2% in 2012 following a contraction of 0.3% in 2011.

Downside risks for the global economic recovery

Mr. Seetharaman shared his outlook on the Global Energy Markets. "World oil-consumption- GDP is expected to grow by 3.1 percent in 2012, compared with 3.5 percent in 2011. Downside risks predominate, as fears persist about the rate of global economic recovery, contagion effects of the debt crisis in the European Union, and other fiscal issues facing national governments. World consumption to grow by 1.32 million bpd to 88.4 million bpd this year, and by a further 1.44 million bpd in 2012. OECD countries' total oil demand is estimated to decline by 0.59% in 2011. The non-OECD countries are expected to account for all of the world's growth over the next 2 years, with the largest contributions coming from China, the Middle East, and Brazil.



Projected OPEC crude oil production expected to increase by 0.5 in 2011 and 1.1 million bbl/d 2012. Non-OPEC supply in 2011 is forecast to increase by 0.2 mb/d and by 0.8 mb/d in 2012. Brazil, Canada, Colombia, the US, Ghana, and Russia are expected to be the main contributors to next year's growth, while Norway, UK, and Mexico are anticipated to experience the largest declines. Brent crude has averaged over \$111 a barrel this year, up from just over \$80 in 2010, adding to manufacturing costs and leaving consumers with less disposable income – A sustained price between 70\$ and 80\$ is expected to stabilize in the present Global conditions..

Investment projects in the Oil and Gas sectors

The Doha Bank CEO also gave an insight into the various Investment projects in line in the Oil and Gas Sector. OPEC would spend \$155bn on projects coming on stream between 2010 and 2014. OPEC is planning almost 132 projects for 2011-15 projected at an investment figure of close to \$300 billion. Huge investments are being made to maintain existing fields and infrastructure, develop new capacity, build pipelines and terminals, construct refineries and expand sea transportation fleets. The Organization of Petroleum Exporting Countries varying spare capacity is set to double in 4 years when it will reach 8 million b/d.

Pointing out the significant developments in GCC Energy Sector, Mr. Seetharaman highlighted the major projects underway such as the Saudi Aramco and the Japanese refining company Showa Shell pilot solar power plant, Kuwait Solar Power project, Qatar's 12 fully solar-powered stadiums which is one of the most ambitious alternative energy projects in the region, Masdar, the Abu Dhabi government-backed renewable energy company wind turbine facility, Bahrain 'hybrid' power plants for solar and wind energy at a cost of around \$8 million. There are various other wind and Electrical Power projects in the pipeline for GCC.

Qatar taking advantage position on the global energy stage

Qatar Hydrocarbon sector is also experiencing significant developments. Qatar recently achieved the milestone of 77 mn tones of LNG. Qatar is to take advantage position in the Global Energy stage as the World's largest LNG producer and transhipper. We had a significant boost in world energy sector with 1st phase of Pearl GTL being completed. Among other achievements include the four mega liquefaction trains with 100% capacity and Rasgas delivering LNG cargo to Turkey. Qatar is also playing an increased role in aiding Japan and the Asia Pacific markets with increased export of natural gas. Qatar's position is being strengthened to a greater extent with major conferences such as WPC and GECF being held in the country.

Concluding his insights Mr. Seetharaman said that Qatar is becoming the main focal point of all major developments and the energy sector is witnessing significant changes with focus on Cooperation, Innovation, Sustainability and Investment.

Increased Risk of Recession in Global Economy and Financial Economies Have to Convert to Real Economies.

Mr. R. Seetharaman, Doha Bank Group CEO, delivering the key note speech at The Commonwealth Business Forum 2011, Perth.

■ The Commonwealth Business Forum 2011

The Commonwealth Business Forum 2011 was held in Perth, Australia between 25th-27th of October 2011 at Burswood Convention Centre.

International and Arab bankers, economists, top business professionals and key industry players participated in this event. The theme of this summit was "Partnering for Global Growth: The Common Wealth: The Indian Ocean and the Pacific Rim" and Mr. R. Seetharaman, Doha Bank Group CEO participated in the panel discussion on "Innovation and Financial Services" on 26th June 2011.

■ Improved technologies bring "financial engineers"

Speaking on the occasion, Mr. Seetharaman highlighted the key factors which contributed to innovation in financial services. He said "The main factors contributing to innovation in financial services are technology revolution, legal and regulatory changes and economic environment. Improved technologies have allowed "financial engineers" to amass data, assess risks, and thereby design new products and services that can better meet the financial demands of individuals and enterprises. This contributed to securitisation of many categories of previously illiquid loans. Fewer restrictions and low protectionism also supported innovation".

Mr. Seetharaman highlighted in detail how innovation became the root cause of the current global crisis. He said "As a result of financial innovation, new business models of banks emerged which changed the underlying economics of banking as new financial instruments enabled credit risk to be shifted away from the originators of loans. However, securitisation also changed the nature of risks and, in particular, transformed credit risk into liquidity risk, then into a funding risk, and ultimately into a solvency risk".

■ Uncertain market environment

Mr. Seetharaman elaborated in detail the impact on the environment due to crisis. He said "The market environment became one of uncertainty rather than risk that could be priced. In these circumstances, two trends emerged: it became difficult to price risk and assets which meant that trading ceased, and banks began to hoard liquidity rather than make funds available in the interbank market. As a result, a substantial premium opened up between inter-bank interest rates and central bank market intervention rates".

Mr. Seetharaman highlighted the current global economic scenario. He said "We witnessed US losing its AAA rating this year. We also saw divergence in monetary and fiscal policy contributing to the current European crisis. The emerging economies are recently witnessing stagflation. The Financial Economies, mainly the G7 countries, should have a fiscal discipline to come out of the crisis.



There is increased risk of recession in the current global scenario".

■ New global regulatory reforms

Mr. Seetharaman stated that the new financial architecture is undergoing change. He highlighted the global regulatory reforms which are underway. He said "The Dodd-Frank Act establishes a new framework for regulatory and supervisory oversight of the over-the-counter ("OTC") derivatives market, which is estimated at more than \$600 trillion. According to Dodd-Frank Act the Commodity Futures Trading Commission ("CFTC") and the Securities and Exchange Commission ("SEC") are to share regulatory and supervisory authority for OTC derivatives. The New Basel 3 rule increases the liquidity and capital adequacy requirements of banks."

Mr. Seetharaman also highlighted the wealth management trends in Asia. He said "Global wealth had risen to US\$231 trillion by mid-2011, up from US\$195 trillion in 2010. This was led by growing wealth in South Africa, India, Australia, Chile and Singapore. By 2016, total world wealth will likely rise 50% to US\$345 trillion, equivalent to 8.4% growth per year, driven by strong growth in emerging markets and a near doubling of total household wealth in China. China will replace Japan as the second-wealthiest country in the world, with total household wealth of US\$39 trillion in 2016, compared to US\$31 trillion for Japan".

■ The engine of global growth

Mr. Seetharaman also highlighted the opportunities and challenges in wealth management across Asia. He said "Across the region, the majority of HNWI's allocated the biggest single share of real estate holdings to residential investments. Looking forward, Asia-Pacific excluding Japan is expected to remain the engine of global economic growth in 2011 and 2012, but increasing capacity constraints are likely to slow the rate of expansion. The actions Asia-Pacific governments take to restrain inflation, control foreign-capital inflows and deflate potential asset bubbles will certainly affect the pace of that expansion. Firms across the region are facing a range of local regulatory developments. International regulatory initiatives are adding uncertainty and cost inflation. Investors are becoming more demanding, and some firms are struggling to expand their revenues".

In his concluding remarks, Mr. Seetharaman said that "There is increased risk of recession in Global economy and financial economies have to convert to real economies"

Doha Bank Holds its International Offices Annual Summit in Doha

*Mr. R. Seetharaman,
Doha Bank Group CEO,
delivering the keynote
speech at the event.*



Doha Bank held the International Offices Annual Meet on 20 November 2011 in Doha. All the Chief Representatives and Chief Country Managers of Doha Bank's overseas representative offices and branches from 11 countries participated in the event.

On this occasion the bank convened a knowledge-sharing session titled "Changing Market Dynamics" at its headquarters in the Doha Bank Tower in West Bay, for its corporate clients who have cross-border operations and its key relationships in which the eminent speakers from the industry provided a deep insight and shared their valuable experiences with the guests who attended the meet. The event was well attended by the local and foreign corporates and key relationships of the bank besides the dignitaries from the various foreign country embassies.

■ Projections on the current global crisis

Mr. R. Seetharaman, Doha Bank Group CEO narrated in detail the current global crisis and its impact on the global economy. He recalled the revised IMF projections on the global growth to about 4 per cent through 2012 from over 5 per cent in 2010

and the real GDP in the advanced economies is projected to expand at an anemic pace of about 1.6 percent in 2011 and 2 percent in 2012. This assumes that the European policymakers contain the crisis in the euro area periphery, that U.S. policymakers strike a judicious balance between support for the economy and medium-term fiscal consolidation and that the volatility in global financial markets does not escalate.

Mr. R. Seetharaman further said "The developed world will come out of recession only when the mighty engine of finance turns to the task of developing a sustainable future. And that faces political, not economic obstacles. The fundamental problem is that the US and Europe have failed to develop vision, strategy or practice that can drive economic growth in the face of the vitality and growing competitive advantages of emerging nations. We witnessed US losing its AAA rating this year and we also saw divergence in monetary and fiscal policy contributing to the current European crisis. US is witnessing deficit problems and the EURO zone has its own problems arising out of Greece, Italy and Spain, the global economic growth depends on Asia and Middle East, the key drivers.

These and the ongoing social change in some of the countries in the region make the markets in complete volatility.

■ **GCC countries benefit from high oil prices**

The countries in the GCC benefited from the high oil prices diversifying their economies and this paved the way for these economies to look beyond the hydrocarbon exports and its dependency. Qatar amongst all the GCC countries does well in this front and the Qatar Exchange, the market barometer of the economy is the only stock exchange in the region which is in the positive territory while others are faring negatively.”

Mr. Seetharaman also touched upon the Currency Market scenario and how the ongoing changes in the currency market. He informed the policy makers especially the G-20 are converging with their ideas and ways to bring back the global financial market's stability. He highlighted that with this highly changing markets whether it is Stock / Forex / Commodities markets, the challenge before the institutions be it a bank or company, is to create value and income distribution to all its stakeholders. He pointed out that the changes will create new values and the financial markets will be redefined as also the financial services. The institutions have to be customer centric now and not product centric as in the past with focus on cost reduction.

■ **Realizing the need for sustainable finance**

Mr. Seetharaman highlighted that the Financial market reform understood in today's conventional terms is focused on how best to ensure the 'resilience' of financial markets, to prevent them imploding once more and causing economic havoc and social misery. Whilst clearly important, this lens ignores the underlying imperative to secure the resilience of the global economy in the light of natural resource and climate challenges and the destabilizing effects of endemic inequality and poverty. Overcoming short-termism is a pre-condition for progress as the ingredients of a sustainable economy will count for more when investors consider the long-term performance of prospective investments. Due to the recent financial crunch on the global platform, a majority of the investors from all over the world have realized the need for sustainable finance. Green investments are what

the investors are looking to buy. This demand has prompted several companies to start up new green projects to keep at par with this growing demand. 'Green Revolution is solution for global financial stability' he said.

Mr. Seetharaman showcased that the changes create opportunities and the people invent strong economies. He pointed out that whether a bank is local or private it is global under the current circumstances and the quality of its product and services matter as the changes are real and imminent. Institutions have to devise its own model to contain cost and to have complete risk integration in a world which is dynamic with connectivity in real order.

■ **A new world order**

Mr. Seetharaman said that the Qatar Credit default Swap rate had gone up due to global tensions. The changes happening in the global arena will create a new world order and Qatar has kept its ground well with its Qatar National Vision 2030 and Qatar National Development Strategy for its continued growth and expansion in the non-hydrocarbon sector in order to have economic prosperity for its subjects.

Eminent speaker Mr. Amit Juneja, Head of Commodities Business Middle East, J P Morgan Chase, gave an insight into the Commodities Markets, especially the Black Gold and Yellow Gold and the risks associated in dealing with the commodities and the mitigants which the corporates who deal with such commodities have to be taken care in restraining the cost in the use of these commodities in their business.

Mr. Dag Reichel, Head of Wholesale Banking, Doha Bank addressed the audience about managing complexity and how to create value for global enterprises in a dynamic environment.

Mr. Chris Fellner, Head of International Banking at Doha Bank, welcomed the gathering and the speakers panel and also proposed the vote of thanks.

Al Dana Green Run Day Environmental Protection, Engagement and Gold Glamour

The happy winner receiving the 10.11 kg gold Mega Prize.

More than 15 hundred people from all walks of life gave their undivided support to Doha Bank's green causes with an awesome participation in the 7th annual Al Dana Green Run on January 28th 2012.

Professionals and homemakers, women, men and children, sports enthusiasts and members of various socio-cultural groups joined to run for fun, to run the 3 kilometers to raise awareness of wild life preservation and environmental protection, 3 kilometers that will set the pace for a million miles of supporting the eco. This year the race started at 3.30 pm from Al Saad sports Club covering an entire lap around the Stadium.

Doha Bank CEO, Mr. R. Seetharaman said "This is the seventh consecutive year of the run. We at Doha Bank have a continuing campaign to raise awareness among people and encourage them to think green. We live in an increasingly fragile eco system and we need to act now and one of the major steps towards that is realizing that we human beings are the ones to protect and preserve the world we live in". Mr. Seetharaman expressed his appreciation to the staff of the Traffic & Patrols Department at the Ministry of Interior, the Athletic Federation and Al Sadd sports club who supported this event.

■ Lots of prizes and great enjoyment

There were five categories in the race for men and women above and below 18 years as well as for people with special needs. Participants were entertained with many fun competitions for adults and children before the start of the run. Many prizes were awarded and adding to the fun and enjoyment was live entertainment provided by a DJ. With everyone enjoying the event participants vowed to return next year to take part and reinforce the green message.

When all fervent people were ready to unwind and quench their thirst, Doha Bank premiered the show that left audiences absolutely dazed in a heartbeat.



Everyone assumed that the fun day was almost over at the distribution of the trophies to the runners, which was certainly not the case.

It was time to conduct the Al Dana Mega Draw for the year 2011, which can be best described as fabulous. Who could have imagined that their lives can change in a second, with the doors to QR 2,022,000 opened when 3 little kids speak? This year Mr. A. A. Hamad Abdulla Atiye was the second winner of the cash that will give him a new lease of life at the twilight of the New Year.

■ "I can't believe that I am the winner"

When people were just marveling with glee and applause for the winner, Doha Bank announced the winner of the 10.11 Kgs of gold and called the winner on stage. Mr. I. M. SAYED ABDELAAL was so moved that he barely spoke. He simply said: "I am Al DANA customer since 7 years. I really can't believe it; I can't believe I am the winner."

As if that was not enough, people were speechless with a bulky 10.11 Kilograms of gold brought on stage. It was so alluring that people couldn't resist staying seated. Everybody wanted to see, to touch and even to take one snapshot of the gold.

At the sunset, the MC at Doha Bank said: "It might be sunset, but it is just the rising for Al DANA. This year is your year, and we are delighted to give you super cash prizes of more than QR 12,000,000 which will give you a New Life."

Al Dana Savings Scheme Announces the Winners of the 8th Draw

Al Dana is a household name that creates a big buzz around Qatar.

With the announcement of the 10 winners of QR 20,220 and the Al Dana Young Saver winners for the month of September 2011, Doha Bank decided to engage in an open discussion with people who have been hearing about the Al Dana Buzz throughout the past months.

Last week, many people have actually met a team of excited professionals from Doha Bank who unrolled their sleeves and went enthusiastically to meet people and ask about their perception about Al Dana and to listen to people's wildest thoughts.

■ **"The announcements speak for themselves"**

When asked whether he has heard of AL Dana savings scheme for 2011, Mr. R. Gopal said: "Who can oversee the announcements that speak for themselves? People are just talking about the prizes worth 6 million still ahead of the year end and are actually wondering who will be the lucky winners. Some people including my friends and family are too eager that they are investing all their money in Al Dana hoping to win either the super prize of QR 2,022,000 or the mega prize of 10.11kg of gold".

When asked of the winners of the 8th Al Dana Draw Mr. H. Boutros replied: "Every time I read the news I see Doha Bank giving millions. All I can remember is the Al Dana 7th draw announcement was barely days away, or..... is time flying! You know what I believe, I will deposit with Al Dana not to miss the chance this upcoming month. Actually, I was at the mid-year bumper draw in City Center and it really sounded like a great deal".

■ **"We didn't believe it until we saw for ourselves"**

Mrs. A. Hashim was so excited, that she stood out from the crowd with the biggest smile that said a thousand words, to share her story on how Al Dana changed a family friend's life. She said: "Our friend won 2.022 Kg of gold this year. He actually used one kg for a house down payment, we are so glad for him; he is a good man and deserved it".

She added: "My husband and I have invested also with Al Dana after this wonderful instance. We actually didn't believe until we saw for ourselves. You know we are all at



home eager to see who will win and I hope we do. We are waiting for the end of year event that Doha Bank through every year to see the excitement in the happening".

■ **A Caribbean Dream**

Mr. Richard shared his dream of retiring in the Caribbean Islands. When we asked him as to whether he knows about Al Dana he answered: "I have heard about Al Dana throughout the past few years but was not ever convinced. This year, I actually deposited for the first time after seeing people get millions for real. You know? If I get the 10.11 Kg of gold or the QR 2,022,000 I will retire in the Caribbean and enjoy a fresh cocktail juice in the warm heat of the sun".

Ms. N. Yousuf said when we met her: "My young son and daughter now have an Al Dana Young Savers account and they are so excited about it. I am happy because it is teaching them great money savings habits".

■ **Al Dana keeps changing people's lives**

The list is too long, but what was obvious throughout these interesting tour findings is that Al Dana is utterly a household name. Barely few were the ones who didn't know about Al Dana. People really seemed to capitalize on Al Dana for changing their lives in a way or another, which sounds really great. Al Dana certainly inspired people throughout the years and continues to water the craving hearts for huge prizes that can transform someone's fate forever.

We still are waiting to see the October, November and December winners of the monthly raffle draws giving away thousands of Qatari Riyals and valuable Gold prizes, and all eyes are currently on the super prize of QR 2,022,000 and the 10.11 Kgs of gold. So, we invite all of you to take the chance and don't simply watch.

BEYOND THE ORDINARY...

Doha Bank Launches the VISA INFINITE CARD in Qatar

Mr. R. Seetharaman, Doha Bank Group CEO, with officials and participants at the event.



In collaboration with VISA Inc, the world's largest retail payment network, Doha Bank launched the "Al Riyada" VISA INFINITE CREDIT CARD on 11 December 2011. This prestigious card aims at conveying the epitome of status and service to the discerning lifestyle oriented clientele of Doha Bank. As such, the "Al Riyada" Visa Infinite card will be offered to high net worth "Al Riyada" clientele only and is primarily available by invitation.

"Al Riyada", the bank's privileged customer segment is designed to serve exceptional clients with the highest standards of personalized service and with a distinguished disposition deliberate to suit and enhance their lifestyle prerequisites. Strategically, the newly launched "Al Riyada" VISA INFINITE CREDIT CARD will grant the loyal clients the experience of a multitude of distinctive offers and VIP treatment around the world.

■ Exquisite and unique privileges

The "Al Riyada" VISA INFINITE CREDIT CARD which is reserved for society's elite milieu offers the ultimate in spending power, convenience, personal privileges and unparalleled service. Cardholders will enjoy access to the finer things in life with an extraordinary range of travel, dining, shopping and lifestyle opportunities.

Visa's complimentary concierge service around the world provides clients with a 24 hour personal assistant, arranging dinner reservations, theatre tickets reserved at Broadway musicals and everything else required making an ordinary day a memorable one. A universe of opportunities awaits cardholders from the best available room rate at luxury hotels situated on the edge of the world to a round of golf complete with 30% discounted green fees at 300 golf clubs worldwide.

The "Al Riyada" VISA INFINITE CARD is your guardian anywhere around the world and offers infinite protection and emergency assistance including comprehensive travel insurance for international and local trips for up to 90 days' duration whether that travel is for business

or leisure. Extended warranty and purchase protection for unforeseen replacement or repairs is also covered for all purchases made on the card.

■ Providing infinite possibilities worldwide

On the launching ceremony, Doha Bank's group CEO, R. Seetharaman said: "With VISA as our partnering card issuer, we take immense pride in offering our high net worth clients a card with an extraordinary combination of offers, access, and round-the-clock, round-the-world service. Along with the only Visa's Platinum Debit Card in Qatar, our "Al Riyada" clients have the best card products in their wallet which enables them to enjoy infinite possibilities worldwide".

Nabil Tabbara, Executive Manager for Retail Banking said: "Our "Al Riyada" customers have come to expect best in class products and services from Doha Bank. With the launch of the "Al Riyada" VISA INFINITE CARDS, our clients can now sample everything good that life has to offer. Our "Al Riyada" clients have correspondingly premier class skilled Relationship Managers ready to service all their financial needs round the clock with an integrated approach for personalized service especially in blending the expertise of our internal partners in corporate banking and insurance to meet their additional business and wealth management needs with innovative solutions".

Reach a world beyond your highest expectations, get in touch with Doha Bank's "Al Riyada" privileged customer care unit @ 4015 4777.

Al Dana Savings... Countdown Begins for the Mega Draw

*The happy Al Dana winner with
Doha Bank officials.*



Last Chance to Invest to Win
10.11 Kgs of Gold and QR 2,022,000

On December 8th, the finest savings scheme in Qatar announced the winners of the 9th Al Dana draw. Once again, the most awaited draw in Qatar declared 10 lucky winners of QR 20,220 each and a winner of 2022 grams of Gold ascertaining that it is invincible, a program that is vital to everyone insightful of a money multiplier savings account that will suit the aspirations for winning the best and biggest prizes in town. Once more, Al Dana substantiates to be unarguably the finest in delivering the promise and up to the mark.

■ The thrill of winning with Al Dana

On the occasion, Sheikh Mohammad Hamad M. Bin Jabor Al Thani, Executive Manager at CEO Office attended and presented the super prize of 2022 grams of gold to the winner. In excitement, the winner, Mr. F. M. A. Majeed said: "I am thrilled to win. This is a prize that I will surely cherish forever. I will wisely invest the proceeds and will advise everyone who has not yet won to save with Al Dana because their lives might change too ...in the wink of an eye!".

Now, everybody is watching the clock with just days to go before Al Dana announces the biggest winners of the year, in a Mega Draw that is expected to change lives forever. Al Dana Mega Draw is fast approaching with two Mega Prizes to be won by two lucky winners. Everyone is eager to know the lucky winner of the hefty 10.11 Kgs

of Gold worth more than QR 2,300,000 and the lucky Al Dana customer who has invested to win QR 2,022,000.

■ All eyes are on the Mega Draw

In the heat of the moment, Mr. R. Seetharaman, Group CEO of Doha Bank commented, saying: "All eyes are now on the Mega Draw, when winners will win Cash and Gold prizes in excess of QR 4,500,000. The conditions are simple – you win it you get it, instantly!

Mr. Khalid AbuAbbas Al Jaber, Executive Manager Retail Banking at Doha Bank said: "We have promised and we continue to deliver the promise. For the end of year Mega Draw, the probability of winning has been heightened with multiplied bonus chances to win".

Don't miss the final chance

He added: "Come, take part and don't miss the final chance of winning the biggest prize of the year. Upgrade your balance and get double bonus chances for balance in excess of QR 10,000 and triple them with balances above 20,000. Al Dana Gold awards loyalty too with triple chances to win for balance in excess of QR 100,000. Don't Delay, Invest Now! Visit any Doha Bank branch or call Hello Doha on 4445 6000 to take part in the End of year Draw because you might be the winner".

Doha Bank Opens Parco Mall e-Branch A New Silhouette to Mirror its Brand Values

Doha Bank has announced the opening of its new electronic branch at Parco Mall which is conveniently located at the main highway of Maamoura. This electronic branch is brought into line in accordance with the distribution structure that Doha Bank management has set to better cater to the clients' needs, and in altering the look and feel from the inside out to mirror the Bank's distinctive and fresh image in union with its brand rejuvenation strategy.

This particular e-branch will be servicing the area and the customers visiting the mall with the finest standards of customer service and will offer a wide-ranging selection of banking services and products. Also, an ATM has been fitted for a 24/7 self-service banking and the utmost level of customer convenience. The branch will be operating for extended hours Saturday to Thursdays 9:00 a.m. to 8:30 p.m. and Fridays 4:30 p.m. to 8:30 p.m.

■ Eco-friendly banking products

At the inauguration ceremony which was attended and presided by senior officials of Doha Bank and other dignitaries from Parco Mall Management Mr. R. Seetharaman Doha Bank group CEO said: "We are proud to add a new electronic branch to our network and in defining excellence in banking through performance, with unprecedented electronic services facilities that will empower our customers with a 24 hour banking flexibility and access to the widest array of Doha Bank products. As Parco Mall prides itself on being an eco-friendly Mall, we at Doha Bank have also an ample range of eco friendly products to suit the ambience and vision of the mall, such as our Green account, Qatar's first Green credit card which is made of 100% recycled plastic, and the eco school project that supports green projects

at schools in partnership with Unesco".

He added: "We are also glad to be present at Parco Mall where we can provide our customers with a pleasurable banking experience while shopping at a recreational space. This e-branch with its new look and feel is a reflection of our innovation in retailing and our vibrant vision in meeting the expectations of our customers while delivering the highest satisfaction".

■ Electronic branches offer vast array of services

Mr. Nabil Tabbara, Executive Manager, Retail Banking said: "At Doha Bank, customers are at the heart of the business, and all services are strategically suited to accommodate to our customers' requirements".

He continued: "This is why our electronic branches are equipped with internet banking and phone banking facilities and hosts an array of services on its multifunctional ATMs such as cash withdrawals, cash deposit, cheque deposit, bill payments, charitable contributions and much much more. Also our electronic branches offer our valued customers with fast secure e-remittances and at the most competitive rates".

The new e-branch at Parco Mall is a gateway for customers to access all their personal banking needs. Doha Bank's current network extends to 32 branches, 7 Islamic Branches, 8 e-branches, 13 pay offices and 117 ATMs.

All initiatives at Doha Bank really translate what it stands for "there's so much to look forward to". For inquiries call Hello Doha on 4445 6000 or visit www.dohabank.com.qa.



Doha Bank officials during the inauguration ceremony of Parco Mall e-Branch.

Doha Bank “Transfer Your Loan and Save 25% on Your Interest” Personal Loan

Doha Bank has introduced the best loan offer for Qataris.



Doha Bank launched recently in breaking news a fabulous personal loan offer for Qataris which has surpassed all expectations and which will save you 25% on your interest and for the entire loan duration.

You can now pace into a brighter year when you transfer your loans to Doha Bank. You will ease your monthly installments in a single minimal due; you will get a 3 months grace period and on top of all save 25% on your interest rate. That is not all, Doha bank has swift approvals process that will even make your life easier. All you need is to transfer your loan to Doha Bank and benefit from this splendid offer.

■ Committed to fulfilling customer expectations

On the occasion of the launch of the new Personal Loan Campaign for Qataris, Mr. R. Seetharaman, Doha Bank Group CEO, said: “Our offers are commissioned for the welfare of all Qataris. Our committed teams of professionals at Doha Bank are working ceaselessly to ponder the benefits for you and are fitting accordingly all offers to support your needs and to enrich your lifestyles. We trust that the prosperity of our bank is wrought by the fulfillment of your expectations”.

Mr. Nabil Tabbara, Executive Manager Retail Banking said: “The Personal Loan offer today is brought to you with the ultimate flexibility for

financing all your needs and future investments. We invite all the Qatari to transfer their loans to Doha Bank and benefit from the best perpetually stirring offers. Now, our personal loan offer for Qataris blows any prospects for even a slightly better offer in the market with interest rates that are utterly small. Don’t search and hassle yourself, we did the assignment for you, so come and benefit today”.

■ 3 months postponement period

He continued: “This is indeed not all. As customary we also award loyalty with supplementary privileges, this is why we have a wonderful news for all our Qatari customers who will be granted a 3 months postponement period for their installments starting December 2011”.

Whether you are planning your dream vacation, restyling your villa, shopping for appliances and furniture, or even concocting your exquisite long awaited wedding, Doha Bank Personal Loan is the perfect solution to ensure your comfort and realize your wishes.

For further information Call Hello Doha on 4445 6000.

LULU Doha Bank Credit Card

Save 5% While You Shop and 50% of Your Purchases Paid Back

Mr. R. Seetharaman, Doha Bank Group CEO, with officials at the event.

Hot on the heels of the first ever Shopping Co-Branded Credit Card launched in Qatar, Doha Bank in partnership with EMKE Groups, LULU hypermarkets Inc, the leading departmental and hypermarket store chain in the GCC, just announced even greater value to their cardholders for the season.

Starting 23rd November, all LULU DOHA BANK CREDIT CARDHOLDERS who shop at either LULU HYPERMARKET in D RING ROAD, GHARAFFA or the LULU CENTRE in AL SAAD will receive a whopping 50% off their purchases of clothing, footwear and toys, in addition to the 5% savings currently enjoyed in-store.

For every QR200/- spent with the LULU DOHA BANK CREDIT CARD on ladies, gents and children's garments, vibrant and exotic sarees, casual and stylish footwear and children's toys, cardholders will receive QR100/- back instantly as a shopping voucher to be used in-store for further purchases of the same items.

This is undoubtedly the most rewarding shopping credit card in town, and customers have enjoyed un-beatable value on the card since day 1 across all LULU outlets. What's more, purchases outside LULU also enable cardmembers to save 1%.

■ Guaranteed savings each time you shop

Commenting on the New LULU Doha Bank promotion, Mr. R. Seetharaman, Doha Bank Group CEO said: "This unique card of ours guarantees customers a savings each time they shop at LULU, elsewhere in QATAR or anywhere around the world. With this new promotion, our customers can now enjoy further savings on clothes, toys and footwear and turn their shopping into a celebration in time for the festive season. We are delighted to partner with LULU to keep coming up with novel and



interesting value additions for our customers".

Mr Mohamed Althaf, Regional Director of the LULU Hypermarkets in Qatar said: "LULU is extremely excited to partner with Doha Bank to reward our mutual customers with promotions that are appropriate for the season".

■ A unique payment solution

The LULU Doha Bank MasterCard is a unique payment solution that provides customers with a simpler, safer and easier way to enjoy shopping. With this card in your wallet, you're in good hands every time you shop either at home in Qatar or away on holiday. Part of the Titanium card benefits also includes a warm welcome at airport lounges across the Middle East on production of the card. As an introductory offer, all cards applied for in the first year are FREE FOR LIFE. To apply for yours: simply SMS 'LULU' and send it to -92610- or visit any LULU Hypermarket or DOHA BANK branch.

More information is available at

www.dohabank.com.qa or via calling Hello Doha on 44456000.

A Fresh Money Transfer Promotion by Doha Bank Transfer & Win Fabulous Prizes

Incredible prizes to be won when you transfer funds overseas.

Do you
send money
overseas?



Doha Bank announced today the launch of its new electronic money transfer campaign with incredible prizes to be given away to 34 lucky Doha Bank customers. Customer who use their Doha Bank Online Banking System, their Doha Bank Mobile Banking Application, or visit any of Doha Bank's strategically located branches to transfer money between October 2011 and January 2012, stand a chance to win in the monthly recurring raffle draws to get one of 30 Nokia mobile phones and a blackberry, laptop, home theater or iPad 2 at the end of campaign bumper draw. Pleasingly, customers can also increase their chances of winning with every additional money transfer they make throughout the same period.

- **Transfer funds to 13 countries**

Speaking on the occasion, Mr. R. Seetharaman Doha Bank Group CEO said: "Doha Bank administers relationship and tie up for the electronic money transfers with banks in various countries judiciously selected to benefit the diverse desires of the residents of Qatar. Customers can transfer funds electronically to 13 countries such as India, Philippines, Lebanon, Turkey and even more countries in the very near future."

- **Remit using any web-enabled phone**

During the launching, Mr. Nabil Tabbara, Executive Manager of Retail Banking supposed and said: "Do you send money overseas? Are you tired of waiting

in queues? Searching for the best rates? Want to have a secure and fast money transfer? Doha Bank's electronic overseas money transfer is the first and best online overseas fund transfer system which gives you the flexibility to transfer money anytime by using your Doha Bank Online Banking System. What makes it even more practical, is Doha Bank's Mobile Banking Application, with which you can also now transfer money from the convenience of your home or from any corner of the globe that business or leisure may take you. Whether you have a Blackberry, Android, iPhone 4 or even a web enabled phone you can now transfer money and use the smart banking solutions suited for your finest service."

To benefit from this exciting offer, just use Doha Bank's online or mobile banking service or even visit any Doha Bank branch. For more information call Hello Doha on 4445 6000 or log on to www.dohabank.com.qa.

Doha Bank & Regency Travels Announce Plans to 'Take Off'

Mr. R. Seetharaman, Doha Bank Group CEO, with officials at the event.

Doha Bank in partnership with Regency Travels and Tours, the most favored travel service in Qatar, and a consistent winner of the "World's Leading Travel Agency" awards, announced today that they have entered into an agreement to launch the Doha Bank – Regency Travel Card, in arrangement with MasterCard. The card which will also be known as the Traveller will stand true to its name, with acceptance at over 30 million MasterCard merchants and 1.5 million ATM locations worldwide as well as for online transactions over the Internet.

The pre-paid Travel Card aims to satisfy the needs and desires of Qatar's consumers who are fond of travel. Since Qatar is a multi-cultural splendor, with expatriates from all over the world, travel is not constrained to a particular season but rather ensues throughout the year. Hence, the Traveller card will appeal to an array of consumers, such as holiday seekers, honeymooners, businessmen and other frequent travellers, whether they are going home for a well-deserved break, or taking a family vacation. Added to that, the Traveller Card will also be made available to those seeking to make online purchases or go overseas for higher education.

■ Available in 3 major currencies

For customer utmost ease, convenience and flexibility the Travel Pre-Paid MasterCard card will be made available in 3 major currencies – US Dollar, Euro and Pound Sterling. Travel pre-paid cardholders will be able to enjoy a shopping spree in Paris where they can pay entirely in Euro, or use it on a business trip to London where they can conveniently treat clients to dinner in Pound Sterling. Alternatively customers may enjoy a family holiday in magical Disneyland theme parks from Tokyo to Miami where they can use their Dollar cards. As per the offerings of this travel card, customers will not have to lose out on critical exchange rate fluctuations on transactions made in the card currency anywhere around the world.

Speaking at the launch ceremony, Doha Bank Group CEO R. Seetharaman expressed his enthusiasm for



the new product: "Doha Bank is the undisputed leader in developing innovative products in the region. We aim to provide customer-centric solutions with every initiative we undertake. We are proud to partner with Regency Travels, a household name for travel requirements, to provide consumers with this Travel pre-paid card to make their journeys safer, cheaper and more convenient".

■ A one-stop solution to travel requirements

Regency Travels & Tours CEO and Chairman Mr. Tareq Abdullatif Taha added: "Regency provides a full portfolio of travel related services to customers, and we are privileged to collaborate with DOHA BANK to add the travel pre-paid MasterCard card on to these services. Customers can now enjoy a one-stop solution to their travel requirements when visiting Regency. "

Mr. Safdar Khan, Market Manager, Qatar, Oman and Kuwait, MasterCard Worldwide said: "MasterCard is delighted to team up with Doha Bank and Regency Travels to launch the Travel prepaid card to cater to the needs of travel-savvy consumers in Qatar. Qatar is a key market for MasterCard, and this launch underscores our commitment to develop innovative payment solutions to suit the various needs of travelling consumers in Qatar."

The Travel pre-paid card will be available from January 2012. For more information call 4456000 or visit www.dohabank.com.qa

The Best Workout Brought to You by Doha Bank and Renaissance Hotel

Mr. Nabil Tabbara, head of Retail Banking at Doha Bank, with officials.

H.E. Sheikh Abdul Rahman Bin Mohammed Bin Jabor Doha Bank and Renaissance Doha City Center Hotel West End who have a major partnership agreement have just announced today even greater privileges for Doha Bank premium cardholders for the festive season.

The Renaissance Doha City Center Hotel which features 257 guest rooms and connects to the City Center Shopping Mall is expressively yet functionally designed, with complete amenities to pamper the well traveled business executive or the fun seeking leisure traveler.

■ Enjoy state-of-the-art facilities

Doha Bank cardholders can now enjoy the privileges of features of the hotel including state of the art meeting facilities, the outdoor pool, Saray Spa and an exciting array of upscale restaurants that offer a unique variety of international cuisine.

What better way to keep fit now and have the freedom to pay over 6 equal monthly installments? Doha Bank Dream, Platinum and Visa Infinite cardholders can now take up a membership at Vitality Zone, the state-of-the-art recreation and health club of the Renaissance Hotel, and opt to pay for the membership over 6 months at 0% interest.

In addition to cardiovascular equipment and free weights, the membership plan also lets cardmembers enjoy the use of the swimming pool facilities – a more relaxing way to burn off those added calories! Doha bank cardmembers would also be delighted to learn that the current cool weather is now no longer an obstacle to prevent exercise as the Vitality Zone also offers a heated outdoor pool, whirlpool, steam room and sauna facilities, to beat the chill!

■ Bring your kids too!

Take the kids along too as there is a special pool for the children to splash in while cardmembers work on getting fit and toning up their muscles in the gym. The Memberships which start at QR 8,000.00 are guaranteed to make cardmembers 'sit up' & take notice at 0% interest!

Speaking at the launch of this benefit, Oliver Kahf - General Manager of the hotel said: "We are delighted to open up our Vitality Zone to Doha Bank's Dream cardmembers so that they can stay healthy today but pay at their own convenience",



while Nabil Tabbara, the Executive Manager of Doha Bank added – "Doha Bank is pleased to partner with the Renaissance Hotel to offer endless possibilities, savings and privileges to our DREAM cardmembers".

In addition to the 0% facility extended at the health club, all Doha Bank Dream cardmembers can now also enjoys dining in the many novel international restaurants of the West End at the hotel. The meal is made all the more special as cardmembers can redeem their DREAM LOYALTY points to dine for free!

■ Redeem your Dream Points and enjoy

From traditional prime steaks at the New York Steak House to all time favourite pasta and pizza at Cucina the Italian kitchen, DREAM cardmembers simply need to redeem their DREAM points and enjoy the meal on the house. Indulge in a hot café latte or all-day breakfast at Quick Bites the warm and welcoming Coffee Shop, or sip an exotic juice after your work out at the Aqua Lounge and rejoice in the fact that your Dream loyalty points bring you so much added value! Celebrate with a free all-day dining experience with the ever changing menu of Asian, African and Middle Eastern favorites at the International Crossroads Kitchen, or enjoy watching the Arab Games with a cold beverage at 'Champions' the sports themed restaurant. The choices are endless for DREAM cardholders.

More information is available by calling the West End at the Renaissance Doha City Center Hotel on 4419 5520. If you don't have a DREAM CARD as yet to enjoy all these festive benefits, then SMS DREAM to 92610 to apply today!

Doha Bank Annual Inter-Staff Football Tournament 2011



Doha Bank held its annual inter-staff football tournament on 25th November at the Al Sadd Club as part of its various recreational and team-building activities for the staff. There were 10 teams made up of staff from various departments across the Bank, who participated in playing the tournament while a large number of staff gathered at the venue chanting and cheering.

The tournament coursed through with the initial qualifying rounds, the semi-finals and then finals. There were separate play-offs for the best losing team and special recognition for the most competitive team as well. Amidst the colorful party poppers, confetti and snow spray, Doha Bank's CEO Mr. R. Seetharaman gave away the prizes for the above category of winners and also special awards to the Player of the Tournament, Best Scorer and Best Goal Keeper.

■ A carnival atmosphere with plenty of entertainment

The tournament took a carnival atmosphere while there was DJ music, dancing and a large number of family members attending the event. While the children were entertained with face painting, coloring and drawing, the staff who were not participating in playing football had the opportunity to win various gift vouchers by answering the questions related to football.

Doha Bank has scheduled various other recreational activities for the staff, like 6-a-side cricket tournament, bowling tournament, table tennis tournament and sports day, which will be held during the coming months.

Light News

Newly Appointed Senior Staff



*Ashish Madan
Relationship Manager, Dubai Branch*

Qatari Leadership Development

The following Qatari employees were recently appointed as Branch Managers and Deputy Branch Managers in Retail Branches.

| Name of employee | Position | Branch Name |
|--------------------------|-----------------------|----------------------|
| Hanan Jassim Al-Mannai | Branch Manager | Al Kheretiyat Branch |
| Sherin Rashid Al Burshid | Branch Manager | Souq Waqef Branch |
| Noof Hassan Al-Sulat | Branch Manager | Aswaq Maither Branch |
| Fahad Mohd Naqadan | Deputy Branch Manager | Al Handasa Branch |
| Rehab Jaman Bametref | Deputy Branch Manager | Al Kheretiyat Branch |

Annual Staff Football Tournament

The HR Department organized the Annual Inter Staff Football Tournament on 25th November 2011, at the Al Sadd Outdoor Football Grounds. A large number of staff participated while a large number of staff gathered at the venue chanting and cheering. A Football Quiz also took place during match intervals where several spectators and players won attractive prizes by answering various questions related to football.

Out of the 10 teams that participated, the following teams emerged as winners:

Football Champions 2011 - Team Laith
Runners Up 2011 - Team Tornado
Best Losing Team - Hardly Athletic Team
Most Competitive Team - Aspire Avengers Team

Special prizes and trophies were awarded to the following outstanding players:

Player of the Tournament - [Bashar El Ghoui](#) of Team Laith for his excellent performance in leading his team to victory.

Best Scorer - [Maged Rezko](#) of Doha United Team for his performance of scoring 7 goals in the whole tournament.

Best Goal Keeper - [Abdul Khalid](#) of Team Laith for his aggressive and entertaining performance in saving the Goals.

November 2011

| S/N | Staff No. | Name | Job Grade/Department | Occasion |
|-----|-----------|---|------------------------|----------------|
| 1 | 2451 | Mr. Yusuf Iqbal | 1 – Bancassurance | Marriage |
| 2 | 2871 | Mrs. Pamela Martinez | 5 – CEO's Office | Marriage |
| 3 | 2444 | Mr. Jasam Mohd. Yasin | 1 – Al Kharaba Branch | Marriage |
| 4 | 886 | Mr. Ibrahim Hashiamoun | 4 – Back Office Oper. | Marriage |
| 5 | 2024 | Mr. Fahad Naqadan | 4 – Al Handasa Branch | Marriage |
| 6 | 1100 | Mr. Saad Mohd. Al Jamal | 7 – Al Rayyan Branch | Birth of child |
| 7 | 164 | Mr. Khalid Mohamed Majed | 6 – Old Airport Branch | Birth of child |
| 8 | 1686 | Mr. Enrico Calampiano | 3 – Corporate Branch | Birth of child |
| 9 | 672 | Mr. Mohd. Mushtaq Ahmed | 3 – Main Branch | Birth of child |
| 10 | 1656 | Mr. Fadi Bassam Youse Alawamleh | 3 – Doha Islamic | Birth of child |
| 11 | 2903 | Sheikh Abdulrahman Abdulaziz Al Thani | 1 – HR Training | Birth of child |
| 12 | 2168 | Mr. Ibrahim Abdel Tawab Ibrahim Mahmoud | 1 – DSU | Birth of child |
| 13 | 2254 | Mr. Fatima Saqr Al Dosari | 1 – Moaiter Branch | Birth of child |
| 14 | 7756 | Mr. Abdel Khalek Soliman Ahmed Elzaer | 1 – DBAC | Birth of child |
| 15 | 2006 | Mrs. Eman Al Sada | 2 – HR | Birth of child |
| 16 | 2572 | Mrs. Rena Dishjekian | 2 – HR | Birth of child |

December 2011

| S/N | Staff No. | Name | Job Grade/Department | Occasion |
|-----|-----------|----------------------------------|------------------------|----------------|
| 1 | 1511 | Mr. Dharshana Thomas Rajapakse | 3 – SME | Marriage |
| 2 | 1738 | Mr. Tarek SA Al Sayyed | 3 – Credit Card | Marriage |
| 3 | 2571 | Mr. Muhammad Kashif Zafar | 5 – Doha Islamic | Birth of child |
| 4 | 1573 | Mr. Muhammad Sameer Arab Hussain | 1 – PLA | Birth of child |
| 5 | 2930 | Mr. Jisham Abdulla | 2 – Telecommunications | Birth of child |