BASEL PILLAR 3 DISCLOSURES

30 June 2026

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Overview of risk management, key prudential metrics and RWA: DIS20

Key metrics (at consolidated group level): KM1

QAR '000		T	T-2	T-4
	Available capital (amounts)	**30-June-26**	**31-December-25**	**30-June-25**
1	Common Equity Tier 1 (CET1)	104,368,529	95,270,333	89,829,661
1a	Fully loaded ECL accounting model	-	-	-
2	Tier 1	124,508,099	115,394,924	109,938,189
2a	Fully loaded ECL accounting model Tier 1	-	-	-
3	Total capital	132,050,593	122,605,618	116,786,804
3a	Fully loaded ECL accounting model total capital	-	-	-
	Risk-weighted assets (amounts)			
4	Total risk-weighted assets (RWA)	667,164,596	635,055,480	607,583,215
	Risk-based capital ratios as a percentage of RWA			
5	Common Equity Tier 1 ratio (%)	15.6%	15.0%	14.8%
5a	Fully loaded ECL accounting model CET1 (%)	15.6%	15.0%	14.8%
6	Tier 1 ratio (%)	18.7%	18.2%	18.1%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	18.7%	18.2%	18.1%
7	Total capital ratio (%)	19.8%	19.3%	19.2%
7a	Fully loaded ECL accounting model total capital ratio (%)	19.8%	19.3%	19.2%
	Additional CET1 buffer requirements as a percentage of RWA			
8	Capital conservation buffer requirement (%)	2.5%	2.5%	2.5%
9	Countercyclical buffer requirement (%)	-	-	-
10	Bank D-SIB additional requirements (%)	3.5%	3.5%	3.5%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9+ row 10)	6.0%	6.0%	6.0%
12	CET1 available after meeting the bank's minimum capital requirements (%)	3.6%	3.0%	2.8%
	Leverage Ratio			
13	Total leverage ratio measure	1,530,414,196	1,485,429,635	1,436,531,043
14	Leverage ratio (%) (row 2/row 13)	8.1%	7.8%	7.7%
14a	Fully loaded ECL accounting model leverage ratio (%) (row 2a/row 13)	-	-	-
14b	Leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	**8.1%**	**7.8%**	**7.7%**
	Liquidity Coverage Ratio			
15	Total HQLA	198,770,246	202,289,034	202,644,902
16	Total net cash outflow	137,136,402	140,700,277	134,487,147
17	LCR ratio (%)	**144.9%**	**143.8%**	**150.7%**
	Net Stable Funding Ratio			
18	Total available stable funding	856,750,628	813,741,083	770,486,679
19	Total required stable funding	784,047,291	773,822,506	751,642,666
20	NSFR ratio (%)	**109.3%**	**105.2%**	**102.5%**

Overview of Risk Weighted Assets (RWA): OV1

	QAR '000	RWA	Minimum capital requirements	RWA	Minimum capital requirements
		30-June-2026		31-December-2025	
1	**Credit risk (excluding counterparty credit risk)**	**577,903,556**	**98,243,605**	**552,687,468**	**93,956,870**
2	Of which: standardised approach (SA)	577,903,556	98,243,605	552,687,468	93,956,870
3	Of which: foundation internal ratings-based (F-IRB) approach	-	-	-	-
4	Of which: supervisory slotting approach	-	-	-	-
5	Of which: advanced internal ratings-based (A-IRB) approach	-	-	-	-
6	**Counterparty credit risk (CCR)**	**5,078,569**	**863,357**	**5,412,935**	**920,199**
7	Of which: standardised approach for counterparty credit risk	5,078,569	863,357	5,412,935	920,199
8	Of which: CEM	-	-	-	-
9	Of which: other CCR	-	-	-	-
10	**Credit valuation adjustment (CVA)**	**3,303,761**	**561,639**	**3,203,770**	**544,641**
11	**Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period**	-	-	-	-
12	**Equity investments in funds - look-through approach**	**720,139**	**122,424**	**733,691**	**124,727**
13	**Equity investments in funds - mandate-based approach**	**172,765**	**29,370**	**246,018**	**41,823**
14	**Equity investments in funds - fall-back approach**	**10,963**	**1,864**	**10,988**	**1,868**
15	**Settlement risk**	-	-	-	-
16	**Securitisation exposures in banking book**	-	-	-	-
17	Of which: securitisation IRB approach	-	-	-	-
	(SEC-IRBA)	-	-	-	-
18	Of which: securitisation external ratings-based approach	-	-	-	-
	(SEC-ERBA), including internal assessment approach (IAA)	-	-	-	-
19	Of which: securitisation standardised approach (SEC-SA)	-	-	-	-
20	**Market risk**	**8,280,116**	**1,407,620**	**7,275,497**	**1,236,834**
21	Of which: standardised approach (SA)	8,280,116	1,407,620	7,275,497	1,236,834
22	Of which: internal model approach (IMA)	-	-	-	-
23	**Capital charge for switch between trading book and banking book**	-	-	-	-
24	**Operational risk**	**71,694,728**	**12,188,104**	**65,485,114**	**11,132,469**
25	**Amounts below the thresholds for deduction (subject to 250% risk weight)**	-	-	-	-
26	Output floor applied	-	-	-	-
27	Floor adjustment (before application of transitional cap)	-	-	-	-
28	**Floor adjustment (after application of transitional cap)**	-	-	-	-
29	Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)	**667,164,596**	**113,417,981**	**635,055,480**	**107,959,432**

Composition of capital and TLAC: DIS25

Main features of regulatory capital instruments: CCA

		Quantitative/Qualitative information	Quantitative/Qualitative information
1	Issuer	Qatar National Bank (Q.P.S.C.)	Qatar National Bank (Q.P.S.C.)
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	Private placement 1	Private placement 2
3	Governing law(s) of the instrument	State of Qatar	State of Qatar
	Regulatory treatment		
4	Transitional arrangement rules (i.e. grandfathering)	-	-
5	Post-transitional arrangement rules (i.e.grandfathering)	-	-
6	Eligible at solo/group/group and solo	-	-
7	Instrument type (types to be specified by each jurisdiction)	Perpetual Bond (AT1 Note)	Perpetual Bond (AT1 Note)
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	QAR 10 billion	QAR 10 billion
9	Nominal amount of instrument	QAR 50 million	QAR 50 million
9a	Issue price	-	-
9b	Redemption price	-	-
10	Accounting classification	Equity	Equity
11	Original date of issuance	Jun-2016	Dec-2018
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	N/A	N/A
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Callable every 6 years	Callable every 6 years
16	Subsequent call dates, if applicable	N/A	N/A
	Coupons / dividends	-	-
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	6.0%	5.5%
19	Existence of a dividend stopper	Yes	Yes
20 a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Fully discretionary
20 b	Fully discretionary, partially discretionary or mandatory (in terms of amount)		-
21	Existence of step-up or other incentive to redeem	N/A	N/A
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	Writedown feature	Yes	Yes
25	If writedown, writedown trigger(s)	Point of Non Viability (PONV)	Point of Non Viability (PONV)
26	If writedown, full or partial	Full	Full
27	If writedown, permanent or temporary	Permanent	Permanent
28	If temporary write-own, description of writeup mechanism	N/A	N/A
28 a	Type of subordination	Statutory, Contractual	Statutory, Contractual
29	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	Rank junior to all Senior Obligations of QNB; rank pari passu with all Pari Passu Obligations of QNB; and rank senior to all Junior Obligations of QNB	Rank junior to all Senior Obligations of QNB; rank pari passu with all Pari Passu Obligations of QNB; and rank senior to all Junior Obligations of QNB.
30	Non-compliant transitioned features	N/A	N/A
31	If yes, specify non-compliant features	N/A	N/A

Composition of regulatory capital: CC1

QAR '000		30-June-2026	31-December-2025
	Common Equity Tier 1 capital: instruments and reserves		
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	9,236,429	9,236,429
2	Retained earnings	90,292,372	81,669,038
3	Accumulated other comprehensive income (and other reserves)	11,548,341	10,847,578
4	Directly issued capital subject to phase-out from CET1 (only applicable to non-joint stock companies)	-	-
5	Common share capital issued by third parties (amount allowed in group CET1)	864,821	769,562
6	**Common Equity Tier 1 capital before regulatory deductions**	**111,941,963**	**102,522,607**
	Common Equity Tier 1 capital regulatory adjustments		
7	Prudent valuation adjustments	-	-
8	Goodwill (net of related tax liability)	4,763,403	5,008,948
9	Other intangibles other than mortgage servicing rights (net of related tax liability)	-	-
10	Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)	392,910	219,751
11	Cash flow hedge reserve	101,053	(60,060)
12	Securitisation gain on sale	-	-
13	Gains and losses due to changes in own credit risk on fair valued liabilities	-	-
14	Defined benefit pension fund net assets	-	-
15	Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)	2,316,067	2,083,635
16	Reciprocal cross-holdings in common equity	-	-
17	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	-
18	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	-
19	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	-
20	Amount exceeding 15% threshold	-	-
21	Of which: significant investments in the common stock of financials	-	-
22	Of which: deferred tax assets arising from temporary differences	-	-
23	QCB specific regulatory adjustments	-	-
24	**Total regulatory adjustments to Common Equity Tier 1**	**7,573,433**	**7,252,274**
25	**Common Equity Tier 1 capital (CET1)**	**104,368,529**	**95,270,333**
	Additional Tier 1 capital: instruments	-	-
26	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	20,000,000	20,000,000
27	Of which: classified as equity under applicable accounting standards	20,000,000	20,000,000
28	Of which: classified as liabilities under applicable accounting standards	-	-
29	Directly issued capital instruments subject to phase-out from additional Tier 1	-	-
30	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in AT1)	139,570	124,591
31	Of which: instruments issued by subsidiaries subject to phase-out	-	-
32	**Additional Tier 1 capital before regulatory adjustments**	**20,139,570**	**20,124,591**
	Additional Tier 1 capital: regulatory adjustments		
33	Investments in own additional Tier 1 instruments	-	-
34	Investments in capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	-
35	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	-
36	QCB specific regulatory adjustments	-	-
37	Total regulatory adjustments to additional Tier 1 capital	-	-
38	**Additional Tier 1 capital (AT1)**	**20,139,570**	**20,124,591**
39	**Tier 1 capital (T1= CET1 + AT1)**	**124,508,099**	**115,394,924**

QAR '000		**30-June-2026**	**31-December-2025**
	Tier 2 capital: instruments and provisions		
40	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	-
41	Directly issued capital instruments subject to phase-out from Tier 2	-	-
42	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	176,953	127,189
43	Of which: instruments issued by subsidiaries subject to phase-out	-	-
44	Provisions	7,365,540	7,083,505
45	**Tier 2 capital before regulatory adjustments**	**7,542,493**	**7,210,694**
46	**Tier 2 capital: regulatory adjustments**	-	-
47	Investments in own Tier 2 instruments	-	-
48	Investments in capital, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	-
49	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	-
50	QCB specific regulatory adjustments	-	-
51	**Total regulatory adjustments to Tier 2 capital**	-	-
52	**Tier 2 capital (T2)**	**7,542,493**	**7,210,694**
53	**Total regulatory capital (TC = T1 + T2)**	**132,050,593**	**122,605,618**
54	**Total risk-weighted assets**	**667,164,596**	**635,055,480**
55	**Capital ratios and buffers**		
56	**Common Equity Tier 1 (as a percentage of risk-weighted assets)**	**15.6%**	**15.0%**
57	**Tier 1 (as a percentage of risk-weighted assets)**	**18.7%**	**18.2%**
58	**Total capital (as a percentage of risk-weighted assets)**	**19.8%**	**19.3%**
59	**Institution specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)**	6.0%	6.0%
60	Of which: capital conservation buffer requirement	2.5%	2.5%
61	Of which: bank-specific countercyclical buffer requirement	0.0%	0.0%
62	Of which: higher loss absorbency requirement (DSIB)	3.5%	3.5%
63	**Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirement**	**3.6%**	**3.0%**
64	**The QCB Minimum Capital Requirement**		
65	Common Equity Tier 1 minimum ratio	12.0%	12.0%
66	Tier 1 minimum ratio	14.0%	14.0%
67	Total capital minimum ratio	17.0%	17.0%

Reconciliation of regulatory capital to balance sheet: CC2

QAR'000	**Balance sheet as in published financial statements**	**Under regulatory scope of consolidation**	**Reference to Financial Statements**
	30-June-2026	**30-June-2026**	
Assets			
Cash and Balances with Central Banks	80,472,324	79,594,758	
Due from Banks	84,206,961	83,180,703	
Loans and Advances to Customers	1,041,987,875	1,033,201,039	3
Investment Securities	194,577,185	190,436,646	4
Investment in Associates	8,822,870	8,822,870	
Property and Equipment	8,630,327	8,630,327	
Intangible Assets	1,848,816	1,848,816	
Other Assets	17,614,511	44,397,459	
Total assets	**1,438,160,869**	**1,450,112,618**	
Liabilities			
Customer's deposits	972,878,118	963,247,814	
Due to banks and financial institutions	144,582,479	142,272,630	
Debt Securities	49,004,189	48,054,095	
Other Borrowings	79,495,834	79,055,343	
Other Liabilities	61,745,064	97,392,149	
Total liabilities	**1,307,705,684**	**1,330,022,031**	
Shareholders' equity			
Share capital	9,236,429	9,236,429	
Treasury Shares	(2,316,067)	(2,316,067)	5
Legal Reserve	25,326,037	25,326,037	
Risk Reserve	15,000,000	15,000,000	
Fair Value Reserve	(209,474)	(209,474)	6
Foreign Currency Translation Reserve	(27,882,824)	-	
Other Reserves	(685,398)	(28,568,222)	
Retained earnings	90,292,372	81,621,884	
Non-controlling interests	1,694,110	-	
Instruments Eligible for Additional Tier I Capital	20,000,000	20,000,000	
Total shareholders' equity	**130,455,185**	**120,090,587**	

Notes: The difference between the published Balance Sheet and Regulatory scope of consolidation mainly relates to reporting of ECL/Provisions under Other Liabilities for regulatory purposes.

Capital distribution constraints: DIS26

Capital distribution constraints: CDC

		a	b
		CET1 capital ratio that would trigger capital distribution constraints (%)	**Current CET1 capital ratio (%)**
1	CET1 minimum requirement plus capital buffers (<u>not</u> taking into account CET1 capital used to meet other minimum regulatory capital/ TLAC ratios)	8.5%	15.6%
2	CET1 capital plus capital buffers (taking into account CET1 capital used to meet other minimum regulatory capital/ TLAC ratios)	12.0%	15.6%

		Minimum Leverage ratio requirement	Current Leverage Ratio %
3	Leverage ratio	3.0%	8.1%

Asset encumbrance: DIS31

Asset encumbrance: ENC

30-June-2026	a	b	c	d
	Encumbered assets	**Central bank facilities**	**Unencumbered assets**	**Total Assets**
Total Asset encumbrance (QAR' 000)	83,844,254	[redacted]	1,354,316,615	**1,438,160,869**

Credit risk: DIS40

Credit quality of assets: CR1

QAR' 000		Gross carrying values of			Of which ECL/Specific accounting provisions for credit losses on Standardised Approach (SA) exposures		Net values (a+b-c)
		Defaulted exposures (a)	Non- defaulted exposures (b)	Allowances/ Impairments (c)	Allocated in regulatory category of Specific (d)	Allocated in regulatory category of General (e)	
1	Loans	26,823,677	1,049,931,099	34,766,901	34,592,281	174,619	**1,041,987,875**
2	Debt securities and Banks	843,350	344,177,910	1,376,311	1,376,311	-	**343,644,949**
3	Off-balance sheet exposures	916,303	338,732,239	1,506,291	1,506,291	-	**338,142,252**
4	**Total**	**28,583,330**	**1,732,841,248**	**37,649,502**	**37,474,883**	**174,619**	**1,723,775,075**

Changes in the stock of defaulted Loans, Debt securities, Due from Banks and Other Assets: CR2

QAR' 000		30-June-26
1	**Defaulted loans and debt securities at the end of the previous reporting period**	**28,853,527**
2	Loans and debt securities that have defaulted since the last reporting period	5,646,306
3	Returned to non-default status	(1,477)
4	Amounts written off	(6,733,866)
5	Other changes	(97,463)
6	**Defaulted loans and debt securities at the end of the reporting period (1+2-3-4-5)**	**27,667,027**

Credit risk mitigation techniques - overview: CR3

QAR' 000	Exposures unsecured: carrying amount	Exposures secured by collateral	Exposures secured by collateral of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
Loans	-	-	671,634,429	-	-	-	-
Debt securities	-	-	-	-	-	-	-
Total	**-**	**-**	**671,634,429**	**-**	**-**	**-**	**-**
Of which defaulted	-	-	-	-	-	-	-

No significant changes over the reporting period and the key drivers of such changes.

Standardised approach - credit risk exposure and CRM effects: CR4

QAR '000	Exposures before CCF and CRM		Exposures post-CCF and post CRM		RWA and RWA density	
Asset classes	**On-balance sheet**	**Off-balance sheet**	**On-balance sheet**	**Off-balance sheet**	**RWA**	**RWA density**
Sovereigns and their central banks	309,415,276	5,715,931	209,194,481	2,115,590	44,580,026	21.1%
Public Sector Entities	249,328,372	5,113,255	21,667,879	699,600	11,183,740	50.0%
Multilateral development banks	-	-	-	-	-	-
Banks	86,715,636	31,917,483	86,715,636	18,124,078	34,983,448	33.4%
Covered Bonds	-	-	-	-	-	-
Corporates	584,673,802	173,744,483	248,733,965	79,059,699	331,581,823	101.2%
Retail portfolios (Qualifying & Other Retail Loans)	100,575,403	143,444,728	92,762,099	25,550,071	91,889,057	77.7%
Real Estate	4,287,507	968,343	4,287,507	536,724	2,961,848	61.4%
Loans for Land Acquisition, Development and Construction	1,522,402	8,175	1,522,402	4,088	2,289,734	150.0%
Equity Investment	8,527,799	-	8,527,799	-	19,144,588	224.5%
Past-due loans	294,013	87,757	294,013	87,757	447,783	117.3%
Real Estate Exposures arising from counterparty defaults	297,661	-	297,661	-	401,752	135.0%
Other assets	55,420,816	612	55,420,816	245	41,397,049	74.7%
Total	**1,401,058,687**	**361,000,767**	**729,424,258**	**126,177,852**	**580,860,848**	**67.9%**

Standardised approach - Exposures by asset classes and risk weights: CR5

Risk weight → / Asset Classes ↓	0%	20%	30%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
Sovereigns and their central banks	159,360,336	8,523,974	-	1,652,142	-	41,222,537	551,083	-	**211,310,071**
Public Sector Entities	-	-	-	22,367,479	-	-	-	-	**22,367,479**
Multilateral development banks	-		-	-	-	-	-	-	**-**
Banks		77,001,143	3,899,622	11,657,026	-	11,676,131	605,793	-	**104,839,715**
Covered Bonds	-		-	-	-	-	-	-	**-**
Corporates		-	-	-	-	304,078,337	1,572,969	22,142,357	**327,793,663**
Retail portfolios (Qualifying & Other Retail Loans)			-	-	60,113,206	36,983,101	260,869	20,954,994	**118,312,170**
Real Estate		729,489	520,220	123,152	31,619			3,419,752	**4,824,230**
Loans for Land Acquisition, Development and Construction			-	-	-	-	1,526,490	-	**1,526,490**
Equity Investment			-	-	-	720,139	1,839,117	5,968,543	**8,527,799**
Past-due loans				72,631		104,482	204,657		**381,770**
Real Estate Exposures arising from counterparty defaults						178,700		118,961	**297,661**
Other assets	11,731,025	2,866,234	-	-	-	40,823,802	-	-	**55,421,061**
Total	**171,091,361**	**89,120,840**	**4,419,841**	**35,872,430**	**60,144,825**	**435,787,227**	**6,560,977**	**52,604,607**	**855,602,110**

Counterparty Credit Risk: DIS42

Analysis of CCR exposures by approach: CCR1

30-June-2026		a	b	c	d	e	f
	QAR' 000	**Replacement cost**	**Potential future exposure**	**Effective EPE**	**Alpha used for computing regulatory EAD**	**EAD post-CRM**	**RWA**
1	Standardised Approach-CCR (for derivatives)	1,865,038	4,375,104		1.4	8,853,645	4,426,896
2	Standardised Approach (for SFTs)					1,985,395	651,673
	Total					**10,839,041**	**5,078,569**

CVA capital charge: CCR2

	30-June-2026	**a**	**b**
	QAR '000	**EAD post-CRM**	**RWA**
	Total portfolios subject to the Advanced CVA capital charge	**10,839,041**	**3,303,761**
1	(i) VaR component (including the 3×multiplier)	[redacted]	
2	(ii) Stressed VaR component (including the 3×multiplier)		
3	All portfolios subject to the Standardised CVA capital charge		
4	**Total subject to the CVA capital charge**	**10,839,041**	**3,303,761**

Standardised approach – CCR exposures by regulatory portfolio and risk weights: CCR3

Risk weight→ / Regulatory portfolio↓	0%	20%	30%	50%	70%	100%	150%	Others	Total credit exposure QAR'000
Sovereigns	-	-	-	-	-	-	-	-	**-**
Non-central government public sector entities	-	-	-	-	-	-	-	-	**-**
Multilateral development banks	-	-	-	-	-	-	-	-	**-**
Banks	-	180,123	899,297	1,521,757	-	1,992,949	20	-	**4,594,146**
Covered Bonds	-	-	-	-	-	-	-	-	**-**
Corporates	-	-	-	2,318	-	482,104	-	-	**484,422**
Retail portfolios (Qualifying & Other Retail Loans)									
Real Estate									
Loans for Land Acquisition, Development and Construction									
Equity Investment									
Past-due loans/Defaulted Loans	-	-	-	-	-	-	-	-	**-**
Real Estate Exposures arising from counterparty defaults	-	-	-	-	-	-	-	-	**-**
Other assets	-	-	-	-	-	-	-	-	**-**
Total	**-**	**180,123**	**899,297**	**1,524,075**	**-**	**2,475,053**	**20**	**-**	**5,078,569**

Composition of collateral for CCR exposure: CCR5

Not Applicable

Credit derivatives exposures: CCR6

Not Applicable

Market risk: DIS50

Market risk under the standardised approach: MR1

QAR' 000		**30-June-2026**	**31-December-2025**
		Risk Weighted Assets	**Risk Weighted Assets**
1	General interest rate risk	447,859	845,990
2	Equity risk	1,224,559	1,400,483
3	Commodity risk	1,538,350	1,101,498
4	Foreign exchange risk	5,069,347	3,927,526
5	Credit spread risk – non-securitisations	-	-
6	Credit spread risk – securitisations (non-correlation trading portfolio)	-	-
7	Credit spread risk – securitisation (correlation trading portfolio)	-	-
8	Default risk – non-securitisations	-	-
9	Default risk – securitisations (non-correlation trading portfolio)	-	-
10	Default risk – securitisations (correlation trading portfolio)	-	-
11	Options	-	-
12	Simplified Approach	-	-
13	Delta Plus Method	-	-
14	Residual risk add-on	-	-
15	**Total**	**8,280,116**	**7,275,497**

Leverage ratio: DIS80

Summary comparison of accounting assets vs leverage ratio exposure measure: LR1

QAR '000		30-June-2026	31-December-2025
1	Total consolidated assets as per published financial statements	1,438,160,869	1,391,346,423
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-	-
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-	-
4	Adjustments for temporary exemption of central bank reserves (if applicable)	-	-
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	-
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-	-
7	Adjustments for eligible cash pooling transactions	-	-
8	Adjustments for derivative financial instruments	6,240,141	6,944,392
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	1,985,395	1,974,417
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	126,177,852	129,682,242
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	(34,576,628)	(37,265,565)
12	Other adjustments	(7,573,433)	(7,252,274)
13	**Leverage ratio exposure measure**	**1,530,414,196**	**1,485,429,635**

Leverage ratio common disclosure: LR2

QAR '000			
On-balance sheet exposures		**30-June-2026**	**31-December-2025**
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	1,364,708,793	1,321,771,924
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(7,573,433)	(7,252,274)
3	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 and 2)**	**1,357,135,360**	**1,314,519,650**
Derivative exposures			
4	Replacement cost associated with *all* derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	1,865,038	2,734,634
5	Add-on amounts for potential future exposure (PFE) associated with *all* derivatives transactions	4,375,104	4,209,758
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-	-
8	(Exempted central counterparty, or CCP, leg of client-cleared trade exposures)	-	-
9	Adjusted effective notional amount of written credit derivatives	-	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
11	**Total derivative exposures (sum of rows 4 to 10)**	**6,240,141**	**6,944,392**
Securities financing transaction exposures			
12	Gross SFT *assets* (with no recognition of netting), after adjusting for sale accounting transactions	38,875,448	32,308,934
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
14	Counterparty credit risk exposure for SFT assets	1,985,395	1,974,417
15	Agent transaction exposures	-	-
16	**Total securities financing transaction exposures (sum of rows 12 to 15)**	**40,860,843**	**34,283,351**
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	361,000,767	360,283,321
18	(Adjustments for conversion to credit equivalent amounts)	(234,822,915)	(230,601,079)
19	**Off-balance sheet items (sum of rows 17 and 18)**	126,177,852	129,682,242
Capital and total exposures			
20	**Tier 1 capital**	124,508,099	115,394,924
21	**Total exposures (sum of rows 3, 11, 16 and 19)**	1,530,414,196	1,485,429,635
Leverage ratio			
22	**Basel III leverage ratio**	**8.1%**	**7.8%**

Liquidity: DIS85

Liquidity Coverage Ratio (LCR): LIQ1

QAR '000		Total unweighted value (average)	Total weighted value (average)	Total unweighted value (average)	Total weighted value (average)
	High-quality liquid assets	**30-June-2026**		**31-December-2025**	
1	**Total HQLA**	203,015,312	198,770,246	206,172,528	202,289,034
Cash outflows					
2	**Retail deposits and deposits from small business customers, of which:**	**177,134,566**	**14,053,132**	**163,950,585**	**12,856,583**
3	Stable deposits	-	-	-	-
4	Less stable deposits	177,134,566	14,053,132	163,950,585	12,856,583
5	**Unsecured wholesale funding, of which:**	**338,148,780**	**188,488,746**	**328,545,440**	**176,355,129**
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	78,011,375	78,011,375	63,873,551	63,873,551
7	Non-operational deposits (all counterparties)	12,315,193	1,231,519	13,865,716	1,386,571
8	Unsecured debt	247,822,212	109,245,851	250,806,173	111,095,007
9	**Secured wholesale funding**	-	-	-	-
10	**Additional requirements, of which:**	**18,434,620**	**18,434,620**	**17,866,689**	**17,866,689**
11	Outflows related to derivative exposures and other collateral requirements	2,002,417	2,002,417	434,647	434,646.89
12	Outflows related to loss of funding of debt products	16,432,203	16,432,203	17,432,042	17,432,042
13	Credit and liquidity facilities	-	-	-	-
14	**Other contractual funding obligations**	-	-	-	-
15	**Other contingent funding obligations**	**103,311,010**	**24,985,693**	**102,826,095**	**26,709,971**
16	**TOTAL CASH OUTFLOWS**	**637,028,976**	**245,962,190**	**613,188,809**	**233,788,373**
Cash inflows					
17	**Secured lending**	-	-	-	-
18	Inflows from fully performing exposures	133,673,683	102,045,243	111,037,688	86,759,763
19	Other cash inflows	6,780,546	6,780,546	6,328,333	6,328,333
20	**TOTAL CASH INFLOWS**	**140,454,229**	**108,825,789**	**117,366,021**	**93,088,096**
Total adjusted value					
21	**Total HQLA**		**198,770,246**		**202,289,034**
22	**Total net cash outflows**		**137,136,402**		**140,700,277**
23	**Liquidity coverage ratio (%)**		**144.9%**		**143.8%**

Net Stable Funding Ratio (NSFR): LIQ2

QAR '000		Unweighted value by residual maturity				Weighted value	Weighted value
		No maturity	**<6 months**	**6 months to <1 year**	**≥1 year**	**30-June-2026**	**31-December-2025**
Available stable funding (ASF) item						**T**	**T-1**
1	**Capital: 2+3**	**139,307,503**	**-**	**-**	**-**	**139,307,503**	**129,606,111**
2	Regulatory capital	111,941,963	-	-	-	111,941,963	102,522,606
3	Other capital instruments	27,365,540	-	-	-	27,365,540	27,083,505
4	**Retail deposits and deposits from small business customers:**	**91,030,753**	**64,596,876**	**11,877,861**	**9,629,076**	**150,617,433**	**139,397,724**
5	Stable deposits		-	-	-	-	-
6	Less stable deposits	91,030,753	64,596,876	11,877,861	9,629,076	150,617,433	139,397,724
7	**Wholesale funding:**	**120,488,057**	**292,091,598**	**178,550,252**	**299,526,299**	**566,824,953**	**544,737,248**
8	Operational deposits	-	-	-	-	-	-
9	Other wholesale funding	120,488,057	292,091,598	178,550,252	299,526,299	566,824,953	544,737,248
10	Liabilities with matching interdependent assets	-	-	-	-	-	-
11	**Other liabilities:**	**207,357,131**	-	-	-	-	-
12	NSFR derivative liabilities	-	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	207,357,131	-	-	-	-	-
14	**Total ASF 1+4+7+11**	**558,183,444**	**356,688,474**	**190,428,113**	**309,155,375**	**856,749,890**	**813,741,083**
Required stable funding (RSF) item							
15	**Total NSFR high-quality liquid assets (HQLA)**	**72,754,091**	**31,587,413**	**7,194,715**	**91,350,493**		
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-
17	**Performing loans and securities:**	**146,147,523**	**-**	**498,225,911**	**571,902,945**	**686,686,762**	**668,783,818**
18	Performing loans to financial institutions secured by Level 1 HQLA	143,381,184	-	-	-	7,169,059	7,137,667
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	2,766,338	-	-	-	1,383,169	263,457
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	-	-	498,225,911	202,723,283	662,442,582	646,789,585
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	353,487,711	229,767,012	270,747,698
22	Performing residential mortgages, of which:	-	-	-	-	-	-
23	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	-	-	-
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	15,691,951	15,691,951	14,593,109
25	Assets with matching interdependent liabilities	-	-	-	-	-	-
26	**Other assets:**	2,232,000	-	-	-	79,192,776	**85,871,411**
27	Physical traded commodities, including gold	-	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	-	-	-
29	NSFR derivative assets	-	-	-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted	2,232,000	-	-	-	2,232,000	1,710,542
31	All other assets not included in the above categories	-	-	-	-	76,960,777	84,160,869
32	**Off-balance sheet items**	-	-	-	-	**18,167,753**	**19,167,277**
33	**Total RSF 15+17+26**	**221,133,613**	**31,587,413**	**505,420,627**	**663,253,438**	**784,047,291**	**773,822,507**
34	**Net Stable Funding Ratio (%) ***	-	-	-	-	**109.3%**	**105.2%**

**Net Stable Funding Ratio increased over the period due to increase in ASF balance.*