BASEL PILLAR 3 DISCLOSURES

30 June 2025

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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-2025**	**31-December-2024**	**30-June-2024**
1	Common Equity Tier 1 (CET1)*	89,828,929	84,885,281	80,520,168
1a	Fully loaded ECL accounting model	-	-	-
2	Tier 1	109,937,457	104,959,962	100,609,929
2a	Fully loaded ECL accounting model Tier 1	-	-	-
3	Total capital	116,786,072	111,488,995	106,837,357
3a	Fully loaded ECL accounting model total capital	-	-	-
	Risk-weighted assets (amounts)			
4	Total risk-weighted assets (RWA)	607,583,215	579,996,264	555,950,555
	Risk-based capital ratios as a percentage of RWA			
5	Common Equity Tier 1 ratio (%)	14.8%	14.6%	14.5%
5a	Fully loaded ECL accounting model CET1 (%)	14.8%	14.6%	14.5%
6	Tier 1 ratio (%)	18.1%	18.1%	18.1%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	18.1%	18.1%	18.1%
7	Total capital ratio (%)	19.2%	19.2%	19.2%
7a	Fully loaded ECL accounting model total capital ratio (%)	**19.2%**	**19.2%**	**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 (%)	2.8%	2.6%	2.5%
	Leverage Ratio			
13	Total leverage ratio measure	1,436,531,043	1,372,220,624	1,332,044,466
14	Leverage ratio (%) (row 2/row 13)	7.7%	7.6%	7.6%
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)	**7.7%**	**7.6%**	**7.6%**
	Liquidity Coverage Ratio			
15	Total HQLA	202,644,902	195,274,069	189,816,423
16	Total net cash outflow	134,487,147	108,993,662	102,669,140
17	LCR ratio (%)	**150.7%**	**179.2%**	**184.9%**
	Net Stable Funding Ratio			
18	Total available stable funding	770,486,679	734,556,439	741,679,926
19	Total required stable funding	751,642,666	730,738,995	708,619,734
20	NSFR ratio (%)	**102.5%**	**100.5%**	**104.7%**

*Figures are net of dividend. CET1 in the published financials are reported gross of dividend.

Overview of Risk Weighted Assets (RWA): OV1

	QAR '000	RWA	Minimum capital requirements	RWA	Minimum capital requirements
		30-June-2025		31-December-2024	
1	**Credit risk (excluding counterparty credit risk)**	**527,522,844**	**89,678,884**	**506,572,336**	**86,117,297**
2	Of which: standardised approach (SA)	527,522,844	89,678,884	506,572,336	86,117,297
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)**	**5,541,875**	**942,119**	**4,712,685**	**801,156**
7	Of which: standardised approach for counterparty credit risk	5,541,875	942,119	4,712,685	801,156
8	Of which: CEM	-	-	-	-
9	Of which: other CCR	-	-	-	-
10	**Credit valuation adjustment (CVA)**	**2,786,970**	**473,785**	**2,841,865**	**483,117**
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**	**791,703**	**134,590**	**754,981**	**128,347**
13	**Equity investments in funds - mandate-based approach**	**242,783**	**41,273**	**244,248**	**41,522**
14	**Equity investments in funds - fall-back approach**	**10,988**	**1,868**	**11,033**	**1,876**
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**	**5,200,938**	**884,159**	**5,180,412**	**880,670**
21	Of which: standardised approach (SA)	5,200,938	884,159	5,180,412	880,670
22	Of which: internal model approach (IMA)	-	-	-	-
23	**Capital charge for switch between trading book and banking book**	**-**	**-**	**-**	**-**
24	**Operational risk**	**65,485,114**	**11,132,469**	**59,678,704**	**10,145,380**
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)	**607,583,215**	**103,289,147**	**579,996,264**	**98,599,365**

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-16	Dec-18
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-2025	31-December-2024
	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	79,900,441	74,788,288
3	Accumulated other comprehensive income (and other reserves)	7,076,007	5,789,582
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)	672,603	636,104
6	**Common Equity Tier 1 capital before regulatory deductions**	**96,885,480**	**90,450,403**
	Common Equity Tier 1 capital regulatory adjustments		
7	Prudent valuation adjustments	-	-
8	Goodwill (net of related tax liability)	4,918,153	5,222,164
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)	407,351	415,776
11	Cash flow hedge reserve	(227,198)	(733,548)
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)	1,958,246	660,730
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**	**7,056,552**	**5,565,122**
25	**Common Equity Tier 1 capital (CET1)**	**89,828,929**	**84,885,281**
	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)	108,528	74,680
31	Of which: instruments issued by subsidiaries subject to phase-out	-	-
32	**Additional Tier 1 capital before regulatory adjustments**	**20,108,528**	**20,074,680**
	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)**	**20,108,528**	**20,074,680**
39	**Tier 1 capital (T1= CET1 + AT1)**	**109,937,457**	**104,959,962**
	Tier 2 capital: instruments and provisions		

QAR '000		**30-June-2025**	**31-December-2024**
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)	137,400	89,819
43	Of which: instruments issued by subsidiaries subject to phase-out	-	-
44	Provisions	6,711,215	6,439,214
45	**Tier 2 capital before regulatory adjustments**	**6,848,615**	**6,529,033**
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)**	**6,848,615**	**6,529,033**
53	**Total regulatory capital (TC = T1 + T2)**	**116,786,072**	**111,488,995**
54	**Total risk-weighted assets**	**607,583,215**	**579,996,264**
55	**Capital ratios and buffers**		
56	**Common Equity Tier 1 (as a percentage of risk-weighted assets)**	**14.8%**	**14.6%**
57	**Tier 1 (as a percentage of risk-weighted assets)**	**18.1%**	**18.1%**
58	**Total capital (as a percentage of risk-weighted assets)**	**19.2%**	**19.2%**
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	-	-
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**	**2.8%**	**2.6%**
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-2025	**30-June-2025**	
Assets			
Cash and Balances with Central Banks	87,186,461	86,124,356	
Due from Banks	87,265,187	85,820,947	
Loans and Advances to Customers	961,802,468	956,831,829	3
Investment Securities	181,630,883	178,058,815	4
Investment in Associates	8,030,496	8,030,496	
Property and Equipment	7,888,746	7,888,746	
Intangible Assets	1,943,871	1,943,871	
Other Assets	17,900,856	43,748,452	
Total assets	**1,353,648,968**	**1,368,447,512**	
Liabilities			
Customer's deposits	934,856,516	926,026,537	
Due to banks and financial institutions	156,249,362	152,496,952	
Debt Securities	39,293,855	38,562,652	
Other Borrowings	47,770,025	47,558,217	
Other Liabilities	56,627,230	94,757,233	
Total liabilities	**1,234,796,988**	**1,259,401,591**	
Shareholders' equity			
Share capital	9,236,429	9,236,429	
Treasury Shares	(1,958,246)	(1,958,246)	5
Legal Reserve	25,326,037	25,326,037	
Risk Reserve	13,000,000	13,000,000	
Fair Value Reserve	(603,396)	(603,396)	6
Foreign Currency Translation Reserve	(29,632,106)	-	
Other Reserves	(1,014,528)	(30,646,634)	
Retained earnings	83,092,553	74,691,731	
Non-controlling interests	1,405,237	-	
Instruments Eligible for Additional Tier I Capital	20,000,000	20,000,000	
Total shareholders' equity	**118,851,980**	**109,045,921**	

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 (not taking into account CET1 capital used to meet other minimum regulatory capital/ TLAC ratios)	8.5%	14.8%
2	CET1 capital plus capital buffers (taking into account CET1 capital used to meet other minimum regulatory capital/ TLAC ratios)	12.0%	14.8%

		Minimum Leverage ratio requirement	Current Leverage Ratio %
3	Leverage ratio	3.0%	7.7%

Asset encumbrance: DIS31

Asset encumbrance: ENC

30 June 2025	a	b	c	d
	Encumbered assets	**Central bank facilities**	**Unencumbered assets**	**Total Assets**
Total Asset encumbrance QAR' 000	58,898,127	[redacted]	1,294,750,841	1,353,648,968

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	28,053,292	971,571,565	37,822,389	37,303,684	518,706	961,802,468
2	Debt securities and Banks	800,235	342,551,627	1,266,126	1,266,126	-	342,085,736
3	Off-balance sheet exposures	565,585	308,617,901	1,067,975	1,067,975	-	308,115,511
4	**Total**	**29,419,112**	**1,622,741,093**	**40,156,490**	**39,637,785**	**518,706**	**1,612,003,715**

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

QAR' 000		30-June-25
1	**Defaulted loans and debt securities at the end of the previous reporting period**	**27,021,413**
2	Loans and debt securities that have defaulted since the last reporting period	1,681,077
3	Returned to non-default status	(35,356)
4	Amounts written off	(599,129)
5	Other changes	785,522
6	**Defaulted loans and debt securities at the end of the reporting period (1+2-3-4-5)**	**28,853,527**

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	-	-	631,809,680	-	-	-	-
Debt securities	-	-	-	-	-	-	-
Total	**-**	**-**	**631,809,680**	**-**	**-**	**-**	**-**
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	307,517,548	10,013,044	208,061,290	1,691,769	49,724,058	23.7%
Public Sector Entities	216,089,701	-	8,895,326	-	4,447,663	50.0%
Multilateral development banks	-	1,244,298	-	124,430	-	-
Banks	89,073,302	24,737,212	89,073,302	23,211,015	27,338,913	24.3%
Corporates	549,977,290	160,330,511	231,108,321	67,667,089	302,281,532	101.2%
Retail portfolios (Qualifying & Other Retail Loans)	85,115,189	133,220,711	78,825,111	25,599,057	85,384,896	81.8%
Real Estate	5,739,874	2,044,050	5,739,874	618,540	4,678,954	73.6%
Loans for Land Acquisition, Development and Construction	1,761,418	10,718	1,761,418	5,359	2,650,166	150.0%
Equity Investment	7,715,004	-	7,715,004	-	16,683,289	216.2%
Past-due loans	-	88,244	-	88,244	72,515	82.2%
Real Estate Exposures arising from counterparty defaults	239,414	-	239,414	-	271,602	113.4%
Other assets	50,767,200	-	50,767,200	-	39,018,634	76.9%
Total	**1,313,995,940**	**331,688,788**	**682,186,260**	**119,005,503**	**532,552,223**	**66.5%**

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	158,843,191	818,826	-	1,061,497	-	49,029,544	-	-	**209,753,058**
Public Sector Entities	-	-	-	8,895,326	-	-	-	-	**8,895,326**
Multilateral development banks	124,430		-	-	-	-	-	-	**124,430**
Banks	-	89,475,434	15,241,673	5,973,251	-	1,012,481	581,479	-	**112,284,318**
Corporates	-	-	-	-	-	280,137,303	1,618,476	17,019,631	**298,775,410**
Retail portfolios (Qualifying & Other Retail Loans)	-	-	-	-	58,953,419	37,375,844	144,077	7,950,827	**104,424,167**
Real Estate	-	673,149	438,330	139,372	20,861	-	-	5,086,702	**6,358,414**
Loans for Land Acquisition, Development and Construction	-	-	-	-	-	-	1,766,777	-	**1,766,777**
Equity Investment	-	-	-	-	-	791,703	1,781,821	5,141,480	**7,715,004**
Past-due loans	-	-		53,347	-	13,006	21,891		**88,244**
Real Estate Exposures arising from counterparty defaults	-	-	-	-	-	202,629	-	36,786	**239,415**
Other assets	10,447,385	1,626,476	-	-	-	38,693,339	-	-	**50,767,200**
Total	**169,415,006**	**92,593,885**	**15,680,003**	**16,122,793**	**58,974,280**	**407,255,849**	**5,914,521**	**35,235,426**	**801,191,763**

Counterparty Credit Risk: DIS42

Analysis of CCR exposures by approach: CCR1

30-June-2025		**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)	3,779,530	4,071,427		1.4	10,993,192	4,854,181
2	Standardised Approach (for SFTs)					2,069,652	687,695
	Total					**13,062,844**	**5,541,876**

CVA capital charge: CCR2

	30-June-2025	a	b
	QAR ‘000	**EAD post-CRM**	**RWA**
	Total portfolios subject to the Advanced CVA capital charge	13,062,845	2,786,970
1	(i) VaR component (including the 3×multiplier)		
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**	**13,062,845**	**2,786,970**

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	-	126,644	1,731,444	1,614,531	-	1,763,047	15	-	**5,235,681**
Covered Bonds	-	-	-	-	-	-	-	-	**-**
Corporates	-	-	-	31,678	-	274,516	-	-	**306,194**
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	**-**	**126,644**	**1,731,444**	**1,646,209**	**-**	**2,037,563**	**15**	**-**	**5,541,875**

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-2025	31-December-2024
		Risk Weighted Assets	**Risk Weighted Assets**
1	General interest rate risk	332,825	530,026
2	Equity risk	1,099,999	830,233
3	Commodity risk	42,687	117,795
4	Foreign exchange risk	3,725,426	3,702,358
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**	**5,200,937**	**5,180,412**

Leverage ratio: DIS80

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

QAR '000		**30-June-2025**	**31-December-2024**
1	Total consolidated assets as per published financial statements	1,353,648,968	1,297,916,630
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	7,850,957	5,665,664
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	912,944	-
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	119,005,503	107,663,812
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	(37,830,777)	(33,460,360)
12	Other adjustments	(7,056,552)	(5,565,122)
13	**Leverage ratio exposure measure**	**1,436,531,043**	**1,372,220,624**

Leverage ratio common disclosure: LR2

QAR '000			
On-balance sheet exposures		**30-June-2025**	**31-December-2024**
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	1,284,748,482	1,228,078,563
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(7,056,552)	(5,565,122)
3	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 and 2)**	**1,277,691,930**	**1,222,513,441**
Derivative exposures			
4	Replacement cost associated with *all* derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	3,779,530	1,845,007
5	Add-on amounts for potential future exposure (PFE) associated with *all* derivatives transactions	4,071,427	3,820,657
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)**	**7,850,957**	**5,665,664**
Securities financing transaction exposures			
12	Gross SFT *assets* (with no recognition of netting), after adjusting for sale accounting transactions	31,069,709	36,377,707
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
14	Counterparty credit risk exposure for SFT assets	912,944	-
15	Agent transaction exposures	-	-
16	**Total securities financing transaction exposures (sum of rows 12 to 15)**	**31,982,653**	**36,377,707**
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	331,688,789	299,404,952
18	(Adjustments for conversion to credit equivalent amounts)	(212,683,286)	(191,741,140)
19	**Off-balance sheet items (sum of rows 17 and 18)**	**119,005,503**	**107,663,812**
Capital and total exposures			
20	**Tier 1 capital**	109,937,457	104,948,240
21	**Total exposures (sum of rows 3, 11, 16 and 19)**	1,436,531,043	1,372,220,624
Leverage ratio			
22	**Basel III leverage ratio**	**7.7%**	**7.6%**

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-2025**		**31-December-2024**	
1	**Total HQLA**	205,712,604	202,644,902	197,845,077	195,274,069
Cash outflows					
2	**Retail deposits and deposits from small business customers, of which:**	**155,130,863**	**11,744,312**	**146,393,101**	**10,985,816**
3	Stable deposits	-	-	-	-
4	Less stable deposits	155,130,863	11,744,312	146,393,101	10,985,816
5	**Unsecured wholesale funding, of which:**	**319,463,783**	**180,623,892**	**293,704,154**	**169,774,433**
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	75,804,935	75,804,935	80,697,757	80,697,757
7	Non-operational deposits (all counterparties)	12,355,192	1,235,519	11,838,688	1,183,869
8	Unsecured debt	231,303,656	103,583,438	201,167,709	87,892,807
9	**Secured wholesale funding**	**-**	**-**	**-**	**-**
10	**Additional requirements, of which:**	**15,726,665**	**15,726,665**	**17,169,856**	**17,169,856**
11	Outflows related to derivative exposures and other collateral requirements	-	-	496,079	496,079
12	Outflows related to loss of funding of debt products	15,726,665	15,726,665	16,673,777	16,673,777
13	Credit and liquidity facilities	-	-	-	-
14	**Other contractual funding obligations**	-	-	-	-
15	**Other contingent funding obligations**	**97,708,852**	**24,891,803**	**89,167,332**	**19,219,699**
16	**TOTAL CASH OUTFLOWS**	**588,030,163**	**232,986,672**	**546,434,443**	**217,149,804**
Cash inflows					
17	**Secured lending**	**-**	**-**	**-**	**-**
18	Inflows from fully performing exposures	113,007,639	92,841,524	122,643,182	103,017,055
19	Other cash inflows	5,658,000	5,658,000	5,139,087	5,139,087
20	**TOTAL CASH INFLOWS**	**118,665,639**	**98,499,524**	**127,782,269**	**108,156,142**
Total adjusted value					
21	**Total HQLA**		**202,644,902**		**195,274,069**
22	**Total net cash outflows**		**134,487,147**		**108,993,662**
23	**Liquidity coverage ratio (%)**		**150.7%**		**179.2%**

** LCR ratio decreased over the period due to movement between cash inflows and outflows within 30-days maturities.*

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-Jun-2025	31-Dec-2024
Available stable funding (ASF) item						**T**	**T-1**
1	**Capital: 2+3**	**123,596,695**	**-**	**-**	**-**	**123,596,695**	**116,877,896**
2	Regulatory capital	96,885,480	-	-	-	96,885,480	90,438,682
3	Other capital instruments	26,711,215	-	-	-	26,711,215	26,439,214
4	**Retail deposits and deposits from small business customers:**	**78,438,927**	**55,537,642**	**12,588,426**	**8,565,868**	**131,798,684**	**125,151,502**
5	Stable deposits		-	-	-	-	-
6	Less stable deposits	78,438,927	55,537,642	12,588,426	8,565,868	131,798,684	125,151,502
7	**Wholesale funding:**	**106,513,829**	**311,120,101**	**195,563,064**	**244,395,018**	**515,091,300**	**492,527,041**
8	Operational deposits	-	-	-	-	-	-
9	Other wholesale funding	106,513,829	311,120,101	195,563,064	244,395,018	515,091,300	492,527,041
10	Liabilities with matching interdependent assets	-	-	-	-	**-**	**-**
11	**Other liabilities:**	**203,997,666**	**-**	**-**	**-**	**-**	**-**
12	NSFR derivative liabilities	-	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	203,997,666	-	-	-	-	-
14	**Total ASF 1+4+7+11**	**512,547,117**	**366,657,743**	**208,151,490**	**252,960,886**	**770,486,679**	**734,556,439**
Required stable funding (RSF) item							
15	**Total NSFR high-quality liquid assets (HQLA)**	**79,564,525**	**29,628,242**	**10,822,703**	**85,551,763**		
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-
17	**Performing loans and securities:**	**138,246,888**	**148,837**	**326,545,054**	**665,156,739**	**657,619,641**	**634,817,050**
18	Performing loans to financial institutions secured by Level 1 HQLA	136,606,213	-	-	-	6,830,311	6,088,798
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	1,640,675	148,837	-	-	842,663	212,851
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:	-	-	326,545,054	187,417,242	634,527,289	613,292,330
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	462,320,118	300,508,077	314,375,500
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	-	-	-	15,419,379	15,419,378	15,223,071
25	Assets with matching interdependent liabilities	-	-	-	-	-	-
26	**Other assets:**	**1,669,709**	**-**	**-**	**-**	**73,923,948**	**78,344,824**
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	1,669,709	-	-	-	1,669,709	1,982,949
31	All other assets not included in the above categories	-	-	-	-	72,254,239	76,361,874
32	**Off-balance sheet items**	-	-	-	-	**20,099,077**	**17,577,121**
33	**Total RSF 15+17+26**	**219,481,122**	**29,777,079**	**337,367,757**	**750,708,502**	**751,642,666**	**730,738,995**
34	**Net Stable Funding Ratio (%) ***	-	-	-	-	**102.5%**	**100.5%**

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