Qatar Islamic Bank (Q.P.S.C.)

Pillar III Disclosures

30 June 2026

Table of Contents

1. Overview and introduction

This document presents Pillar III disclosures which complements the Basel III minimum capital requirements and the supervisory review process of Qatar Islamic Bank including its financial subsidiaries (“QIB” or the “Bank”) and non-financial subsidiaries (collectively referred to as the “Group”). The disclosures include information on Group’s reporting structure, regulatory capital structure, risk exposures, risk management objectives, policies and the assessment process. The disclosures consist of both quantitative and qualitative information and are provided at the Group consolidated level.

The Bank is regulated by the Qatar Central Bank (“QCB”) and follows the Pillar 3 disclosure requirement guidelines issued by the QCB.

The QCB Basel III framework addresses the importance of developing and implementing enhanced risk management techniques for monitoring and managing the risks and intends to strengthen the market discipline and risk management practices of Qatari Banks.

The Basel Accord framework consists of following three main pillars:

- **Pillar I** - defines the regulatory minimum capital requirements by providing rules and regulations for measurement of credit risk, market risk and operational risk. The requirement of capital has to be covered by the Banks’ own regulatory fund;

- **Pillar II** - addresses a Bank’s Internal Capital Adequacy Assessment Process (“ICAAP”) for assessing overall capital adequacy in relation to risks other than Pillar I; and

- **Pillar III** - complements the other two pillars and focuses on enhanced transparency in information disclosure, covering risk and capital management, including capital adequacy which encourages market discipline and allows market participants to assess specific information.

Approach to Calculate Pillar I Risk Weighted Assets (RWA)

- **Credit Risk**: The Bank uses the standardized approach to calculate RWA for credit risk. It uses risk weights to convert exposures into RWA as per the QCB guidelines for capital adequacy. Under this approach, the assets are classified into different asset types to enable better risk sensitivity.

- **Market risk:** The Bank uses the standardized approach for computing regulatory market risk capital requirements.

- **Operational risk:** The Bank uses the standardized approach for computing capital requirements for operational risk

QCB has put in regulatory thresholds for Common Equity Tier 1, Tier 1 and overall regulatory Capital.

- CET1 including capital conservation buffer must be at least 8.5% of risk weighted assets (RWA);
- Tier 1 Capital including capital conservation buffer must be at least 10.5% of RWA; and
- Total Capital, including conservation buffer, domestic systematic important bank buffer and ICAAP Pillar II capital charge must be at least 14.84% of RWA.

The Bank is recognized as Domestic Systemically Important Bank (D-SIB) and is accordingly required to keep a D-SIB buffer of 0.5% in addition to the capital conservation buffer (CCB) of 2.5%.

Group Structure - Information on Subsidiaries and Significant Investments

Qatar Islamic Bank Q.P.S.C (“QIB” or the “Bank”) is an entity domiciled in the State of Qatar and was incorporated on 8 July 1982 as a Qatari Public Shareholding Company under Emiri Decree no. 45 of 1982. The commercial registration number of the Bank is 8338. The address of the Bank’s registered office is P.O. Box 559 Doha, State of Qatar. The consolidated financial statements of the Bank for the year ended 30 June 2026 comprise the Bank and its subsidiaries (together referred to as “the Group”). The Bank is primarily involved in corporate, retail and investment banking in accordance with Islamic sharia rules as determined by sharia supervisory board of the Bank, and has 21 branches in Qatar and one branch in Sudan. The Parent Company of the Group is Qatar Islamic Bank (Q.P.S.C). The Bank’s shares are listed for trading on the Qatar Exchange.

The Group has the following principal subsidiaries and special purpose entities:

	Country of Incorporation	Principal Business Activity	*Effective percentage of ownership*	
			30 June 2026	*31 December 2025*
Arab Finance House	Lebanon	Banking	**99.99%**	99.99%
Aqar Real Estate Development and Investment Company W.L.L.("Aqar") (i)	Qatar	Investment in real estate	**49%**	49%
Durat Al Doha Real Estate Investment and Development W.L.L.	Qatar	Investment in real estate	**82.61%**	82.61%
QIB Sukuk Ltd (ii)	Cayman Island	Sukuk issuance	**100%**	100%
QIB (UK)	United Kingdom	Investment banking	**99.71%**	99.71%
QIB Solutions LLC	Qatar	Management of IT services and operations	**100%**	100%

*Qinvest LLC has been classified as an associate during the year after part sale of stake in the company, resulting in a loss of control. The effective date of sale is 31 December 2024.

OV1: Overview of RWA

OV1: Overview of RWA		RWA		Minimum capital requirements*
QAR '000s		**Jun-26**	**Dec-25**	**Jun-26**
1	Credit risk (excluding counterparty credit risk)	136,147,923	133,377,817	20,204,352
2	Of which: Standardized approach (SA)	136,147,923	133,377,817	20,204,352
3	[redacted]			
4				
5				
6	Counterparty credit risk (CCR)	207,975	135,148	30,863
7	Of which: standardized approach for counterparty credit risk	207,975	135,148	30,863
8	Of which: CEM	-		-
9	Of which: other CCR	-		-
10	Credit valuation adjustment (CVA)	207,975	135,148	30,863
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	-	-	-
13	Equity investments in funds - mandate-based approach	-	-	-
14	Equity investments in funds - fallback approach	-	-	-
15	Settlement risk	-	-	-
16	Securitization exposures in the banking book	-	-	-
17	[redacted]			
18	Of which: Securitization external ratings-based approach (SEC-ERBA)	-	-	-
19	Of which: Securitization standardized approach (SEC-SA)	-	-	-
20	Market risk	9,902,153	10,584,769	1,469,479
21	Of which: standardized approach (SA)	9,902,153	10,584,769	1,469,479
22	[redacted]			
23	Operational risk	9,836,885	9,836,885	1,459,794
24	[redacted]			
25				
26	Total (1+6+10+11+12+13+14+15+16+20+23)	**156,094,936**	**153,934,619**	**23,164,488**

**The minimum capital requirements applied is 14.84% which is including ICAAP Pillar II capital charge.*

KM1: Key metrics

	QAR '000s	**Jun-26**	**Mar-26**	**Dec-25**	**Sep-25**	**Jun-25**
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	30,675,493	29,362,057	28,448,198	28,536,485	28,191,782
1a	Fully loaded ECL accounting model	-	-	-	-	-
2	Tier 1	34,675,493	33,362,057	32,448,198	32,591,361	32,244,612
2a	Fully loaded ECL accounting model Tier 1	-	-	-	-	-
3	**Total capital**	**36,429,650**	**35,070,847**	**34,163,956**	**34,388,504**	**34,039,884**
3a	Fully loaded ECL accounting model total capital	-	-	-	-	-
	Risk-weighted assets (amounts)					
4	**Total risk-weighted assets (RWA)**	**156,094,936**	**153,019,299**	**153,934,619**	**154,703,423**	**154,841,338**
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	19.7%	19.2%	18.5%	18.4%	18.2%
5a	Fully loaded ECL accounting model CET1 (%)	-	-	-	-	-
6	Tier 1 ratio (%)	22.2%	21.8%	21.1%	21.1%	20.8%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	-	-	-	-	-
7	**Total capital ratio (%)**	**23.3%**	**22.9%**	**22.2%**	**22.2%**	**22.0%**
7a	Fully loaded ECL accounting model total capital ratio (%)	-	-	-	-	-
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.5%	2.5%	2.5%	2.5%	2.5%
9	Countercyclical buffer requirement (%)	-	-	-	-	-
10	QCB QATAR additional requirements (%)	0.5%	0.5%	0.5%	0.5%	0.5%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9+ row 10)	3.0%	3.0%	3.0%	3.0%	3.0%
12	CET1 available after meeting the bank's minimum capital requirements (%)	-	-	-	-	-
	Leverage Ratio					
13	Total leverage ratio measure	255,336,858	239,252,676	240,083,437	229,646,185	227,466,942
14	**Leverage ratio (%) (row 2/row 13)**	**13.6%**	**13.9%**	**13.5%**	**14.2%**	**15.0%**
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)	-	-	-	-	-
	Liquidity Coverage Ratio					
15	Total HQLA	59,917,991	60,103,721	61,098,446	60,228,132	60,618,968
16	Total net cash outflow	23,732,957	19,447,098	14,125,087	16,980,506	16,908,183
17	**LCR ratio (%)**	**252.5%**	**309.1%**	**432.6%**	**354.7%**	**358.5%**
	Net Stable Funding Ratio					
18	Total available stable funding	169,350,194	163,934,287	160,346,204	156,421,321	153,789,202
19	Total required stable funding	139,190,799	134,730,933	128,547,750	127,216,076	125,166,855
20	**NSFR ratio (%)**	**121.7%**	**121.7%**	**124.7%**	**123.0%**	**122.9%**

2. Composition of capital

CC1: Composition of Regulatory Capital

	Common Equity Tier 1 capital: instruments and reserves	**QAR 000's**
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	2,362,932
2	Retained earnings	18,987,627
3	Accumulated other comprehensive income (and other reserves)	9,287,863
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)	-
6	**Common Equity Tier 1 capital before regulatory deductions**	**30,638,422**
	Common Equity Tier 1 capital regulatory adjustments	
7	Prudent valuation adjustments	-
8	Goodwill (net of related tax liability)	-
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)	-
11	Cash flow hedge reserve	(37,071)
12	Shortfall of provisions to expected losses	-
13	Securitization gain on sale	-
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-
15	Defined benefit pension fund net assets	-
16	Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)	-
17	Reciprocal cross-holdings in common equity	-
18	Investments in the capital of banking, financial and takaful 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)	-
19	Significant investments in the common stock of banking, financial and takaful entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-
20	Mortgage servicing rights (amount above 10% threshold)	-
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-
	Amount exceeding 15% threshold	-
22	Of which: significant investments in the common stock of financials	-
23	Of which: mortgage servicing rights	-
24	Of which: deferred tax assets arising from temporary differences	-
25	QCB QATAR specific regulatory adjustments	-
26	Zakat obligations	-
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-
28	**Total regulatory adjustments to Common Equity Tier 1**	**(37,071)**
29	**Common Equity Tier 1 capital (CET1)**	**30,675,493**
	Additional Tier 1 capital: instruments	
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	4,000,000
31	OF which: classified as equity under applicable accounting standards	4,000,000
32	Of which: classified as liabilities under applicable accounting standards	-
33	Directly issued capital instruments subject to phase-out from additional Tier 1	-

34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in AT1)	-
35	Of which: instruments issued by subsidiaries subject to phase-out	-
36	Additional Tier 1 capital before regulatory adjustments	4,000,000
	Additional Tier 1 capital: regulatory adjustments	
37	Investments in own additional Tier 1 instruments	-
38	Reciprocal cross-holdings in additional Tier 1 instruments	-
39	Investments in capital of banking, financial and takaful entities that are outside the scope of regulatory consolidation	-
40	Significant investments in the common stock of banking, financial and takaful entities that are outside the scope of regulatory consolidation	-
41	QCB QATAR specific regulatory adjustments	-
42	Regulatory adjustments applied to additional Tier 1 due to insufficient Tier 2 to cover deductions	-
43	**Total regulatory adjustments to additional Tier 1 capital**	-
44	**Additional Tier 1 capital (AT1)**	4,000,000
45	**Tier 1 capital (T1= CET1 + AT1)**	**34,675,493**
	Tier 2 capital: instruments and provisions	
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-
47	Directly issued capital instruments subject to phase-out from Tier 2	-
48	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)	-
49	Of which: instruments issued by subsidiaries subject to phase-out	-
50	Provisions	1,754,158
51	**Tier 2 capital before regulatory adjustments**	1,754,158
	Tier 2 capital: regulatory adjustments	
52	Investments in own Tier 2 instruments	-
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	-
54	Investments in capital, financial and takaful 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)	-
55	Significant investments in the capital and other TLAC liabilities of banking, financial and takaful entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-
56	QCB QATAR specific regulatory adjustments	-
57	**Total regulatory adjustments to Tier 2 capital**	-
58	**Tier 2 capital (T2)**	1,754,158
59	**Total regulatory capital (TC = T1 + T2)**	**36,429,650**
60	**Total risk-weighted assets**	**156,094,936**
	Capital ratios and buffers	
61	**Common Equity Tier 1 (as a percentage of risk-weighted assets)**	**19.7%**
62	**Tier 1 (as a percentage of risk-weighted assets)**	**22.2%**
63	**Total capital (as a percentage of risk-weighted assets)**	**23.3%**
64	**Institution specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)**	-
65	Of which: capital conservation buffer requirement	-
66	Of which: bank-specific countercyclical buffer requirement	-
67	Of which: higher loss absorbency requirement (e.g. DSIB)	-
68	**Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirement.**	-

	The QCB QATAR Minimum Capital Requirement	
69	Common Equity Tier 1 minimum ratio	6.0%
70	Tier 1 minimum ratio	8.0%
71	Total capital minimum ratio	10.0%
	Amounts below the thresholds for deduction (before risk weighting)	
[redacted]		
	Non-significant investments in the capital and other TLAC liabilities of other financial entities	-
72	Significant investments in common stock of financial entities	-
73	Mortgage servicing rights (net of related tax liability)	-
[redacted]		
74	Deferred tax assets arising from temporary differences (net of related tax liability)	-
	Applicable caps on the inclusion of provisions in Tier 2	
75	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	5,730,875
76	Cap on inclusion of provisions in Tier 2 under standardized approach	1,754,158
[redacted]		
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)	
77	Current cap on CET1 instruments subject to phase-out arrangements	-
78	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-
79	Current cap on AT1 instruments subject to phase-out arrangements	-
80	Amount excluded from AT1 due to cap (excess after redemptions and maturities)	-
81	Current cap on T2 instruments subject to phase-out arrangements	-
82	Amount excluded from T2 due to cap (excess after redemptions and maturities)	-

CC2: Reconciliation of regulatory capital to balance sheet

	Balance sheet as in published financial statements	Under regulatory scope of consolidation
QAR '000s	**Jun-26**	**Jun-26**
Assets		
Cash and balances with central banks	7,606,537	6,744,662
Due from banks	2,007,116	2,006,890
Financing assets	156,414,437	155,110,732
Investment securities	60,426,151	60,426,647
Investment in associates	2,145,877	2,124,660
Investment properties	3,376,229	2,474,744
Fixed assets	590,100	590,100
Other assets	1,479,717	2,190,114
Assets held for sale	-	-
Total assets	**234,046,164**	**231,668,549**
Liabilities		
Due to banks	25,355,702	25,355,702
Customers' current accounts	18,773,304	18,773,304
Sukuk financing	13,846,579	13,846,579
Other liabilities	11,817,043	11,817,043
Liabilities directly associated with assets held for sale	-	-
Total liabilities	**69,792,628**	**69,792,628**
QUASI-EQUITY	**129,506,997**	**129,506,997**
Participatory investment accounts	129,391,252	129,391,252
Reserves attributable to quasi-equity	115,745	115,745
Shareholders' equity		
Share capital	2,362,932	2,362,932
Legal reserve	6,370,016	6,370,016
Risk reserve	3,183,218	3,183,218
General reserve	81,935	81,935
Fair value reserve	118,289	118,289
Foreign currency translation reserve	(682,417)	(682,417)
Other reserves	216,820	216,820
Retained earnings	18,970,901	18,970,901
Total equity attributable to equity holders of the bank	**30,621,694**	**30,621,694**
Non-controlling profits	124,845	124,845
Sukuk eligible as additional capital	4,000,000	4,000,000
Total equity	**34,746,539**	**34,746,539**
Total liabilities, equity of unrestricted investment account holders and equity	**234,046,164**	**234,046,164**

CCA: Main features of regulatory capital instruments

QAR '000s		**Quantitative / qualitative information**		
1	Issuer	Qatar Islamic Bank		
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	QA0006929853	NA	NA
3	Governing law(s) of the instrument	The instrument is governed by the laws of State of Qatar		
	Regulatory treatment			
4	Transitional arrangement rules (i.e., grandfathering)	NA	NA	NA
5	Post-transitional arrangement rules (i.e., grandfathering)	NA	NA	NA
6	Eligible at solo/group/group and solo	Group	Group	Group
7	Instrument type (types to be specified by each jurisdiction) *	Ordinary Shares	Sukuk	Sukuk
8	Amount recognized in regulatory capital (currency in millions, as of most recent reporting date)	2,362,932	2,000,000	2,000,000
9	Nominal amount of instrument	2,362,932	2,000,000	2,000,000
9a	Issue price	2,362,932	2,000,000	2,000,000
9b	Redemption price	as per Market Value	2,000,000	2,000,000
10	Accounting classification	Shareholder's equity	Tier 1 sukuk	Tier 1 sukuk
11	Original date of issuance	NA	June-2015	Sep-2016
12	Perpetual or dated	NA	Perpetual	Perpetual
13	Original maturity date	NA	NA	NA
14	Issuer call subject to prior supervisory approval	NA	NA	NA
15	Optional call date, contingent call dates and redemption amount	-	On or after June-2021	On or after Sep-2022
16	Subsequent call dates, if applicable Coupons / dividends	NA	Yes	Yes
17	Fixed or floating dividend/coupon			
18	Coupon rate and any related index	NA	Fixed	Fixed
19	Existence of a dividend stopper	Dividend	4.13365%	6.7985%
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	NA	Yes	Yes
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Full discretionary	Full discretionary	Full discretionary
21	Existence of step-up or other incentive to redeem	Full discretionary	Full discretionary	Full discretionary
22	Non-cumulative or cumulative	NA	No	No
23	Convertible or non-convertible	Non-cumulative	Non-cumulative	Non-cumulative
24	Write-down feature	NA	Non-convertible	Non-convertible
25	If write-down, write-down trigger(s)	NA	NA	NA
26	If write-down, full or partial	NA	NA	NA
27	If write-down, permanent or temporary	NA	NA	NA
28	If temporary write-own, description of write-up mechanism	NA	NA	NA
28a	Type of subordination	NA	NA	NA
29	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	NA	Structural subordination	Structural subordination
30	Non-compliant transitioned features	NA	Senior only to Share Capital	Senior only to Share Capital
31	If yes, specify non-compliant features	NA	No	No

3. Leverage ratio

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

	QAR '000s	**Jun-26**
1	Total consolidated assets as per published financial statements	234,046,164
2	Adjustments for investments in banking, financial, takaful or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Adjustment for securitized 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 recognized 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	243,693
9	Adjustment for securities financing transactions (i.e., repos and similar secured lending)	-
10	Adjustments for off-balance sheet items (i.e., conversion to credit equivalent amounts of off-balance sheet exposures)	21,009,932
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	37,071
12	Other adjustments	-
13	**Leverage ratio exposure measure**	**255,336,858**

LR2: Leverage ratio common disclosure template

	QAR '000s	**Jun-26**	**Dec-25**
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	234,046,164	221,050,778
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	-	-
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognized as an asset)	-	-
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital)	-	-
6	(Asset amounts deducted in determining Tier 1 capital)	37,071	5,123
7	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)**	**234,083,233**	**221,055,902**
Derivative exposures			
8	Replacement cost associated with *all* derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	(56,707)	(313,055)
9	Add-on amounts for PFE associated with *all* derivatives transactions[1]	300,400	132,963
10	(Exempted CCP leg of client-cleared trade exposures)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	**Total derivative exposures (sum of rows 8 to 12)**	**243,693**	**(180,092)**
Securities financing transactions			
14	Gross SFT *assets* (with no recognition of netting), after adjusting for sale accounting transactions	-	-
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	CCR exposure for SFT assets	-	-
17	Agent transaction exposures	-	-
18	**Total securities financing transaction exposures (sum of rows 14 to 17)**	-	-
Other off-balance sheet exposures			

19	**Off-balance sheet exposure at gross notional amount[2]**	**29,807,053**	**26,994,191**
20	(Adjustments for conversion to credit equivalent amounts)[2]	(8,797,121)	(7,786,564)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	-	-
22	**Off-balance sheet items (sum of rows 19 to 21)**	**21,009,932**	**19,207,627**
Capital and total exposures			
23	**Tier 1 capital**	**34,675,493**	**32,448,198**
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	**255,336,858**	**240,083,437**
Leverage ratio			
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**13.6%**	**13.5%**
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	**13.6%**	**13.5%**
26	QCB minimum leverage ratio requirement	**5.0%**	**5.0%**
27	**Applicable leverage buffers**	**-**	-

4. Liquidity Risk

LIQ1: Liquidity Coverage Ratio (LCR)

June-26

	QAR ’000s	**Total unweighted value (average)**	**Total weighted value (average)**
High-quality liquid assets			
1	Total HQLA		**59,917,991**
Cash outflows			
2	**Retail deposits and deposits from small business customers, of which:**	65,318,742	5,066,811
3	Stable deposits		
4	Less stable deposits	65,318,742	5,066,811
5	**Unsecured wholesale funding, of which:**	36,526,462	18,687,871
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	36,526,462	18,687,871
8	Unsecured debt	-	-
9	**Secured wholesale funding**		
10	**Additional requirements, of which:**	12,996,135	5,016,337
11	Outflows related to derivative exposures and other collateral requirements	12,526,573	4,970,365
12	Outflows related to loss of funding of debt products	-	-
13	Credit and liquidity facilities	469,562	45,973
14	**Other contractual funding obligations**	-	-
15	**Other contingent funding obligations**	-	-
16	**TOTAL CASH OUTFLOWS**		**28,771,019**
Cash inflows			
17	**Secured lending (e.g., reverse repo)**	-	-
18	**Inflows from fully performing exposures**	2,676,587	1,338,294
19	**Other cash inflows**	3,699,768	3,699,768
20	**TOTAL CASH INFLOWS**	**6,376,356**	**5,038,062**
Total adjusted value			
21	**Total HQLA**		**59,917,991**
22	**Total net cash outflows**		**23,732,957**
23	**Liquidity coverage ratio (%)**		**252.5%**

LIQ2: Net Stable Funding Ratio (NSFR)

June-26 *QAR '000s*		Unweighted value by residual maturity				Weighted value
		No maturity*	**<6 months**	**6 months to <1 year**	**≥1 year**	
Available stable funding (ASF) item						
1	Capital:					
2	*Regulatory capital*	34,638,422	-	-	-	34,638,422
3	*Other capital instruments*	-	-	-	-	-
4	*Retail deposits and deposits from small business customers:*					
5	*Stable deposits*	-	-	-	-	-
6	*Less stable deposits*	31,247,197	17,867,408	12,347,570	1,668,323	57,453,084
7	Wholesale funding:					
8	*Operational deposits*	6,164,223	-	-	-	3,082,112
9	*Other wholesale funding*	3,577,152	35,411,470	14,078,024	26,331,866	55,252,308
10	Liabilities with matching interdependent assets					
11	Other liabilities:					
12	*NSFR derivative liabilities*	-	-	-	-	-
13	*All other liabilities and equity not included in the above categories*	-	-	2,999,845	34,537,080	18,924,268
14	**Total ASF**					**169,350,194**
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)	861,788	1,540,413	-	58,988,784	2,748,278
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing financings and securities:					
18	Performing financings to financial institutions secured by Level 1 HQLA	-	-	-	-	-
19	*Performing financings to financial institutions secured by non-Level 1 HQLA and unsecured performing financings to financial institutions*	-	2,258,417	-	-	338,763
20	*Performing financings to non-financial corporate clients, financings to retail and small business customers, and financings to sovereigns, central banks and PSEs, of which:*	3,541,722	12,230,488	18,446,721	119,306,360	119,964,326
21	*With a risk weight of less than or equal to 35% under the Basel II standardized approach for credit risk*	-	-	-	-	-
22	*Performing residential mortgages, of which:*					
23	*With a risk weight of less than or equal to 35% under the Basel II standardized approach for credit risk*	-	-	-	-	-
24	*Securities that are not in default and do not qualify as HQLA, including exchange-traded equities*	-	-	-	5,305,239	4,509,453
25	Assets with matching interdependent liabilities					
26	Other assets:					
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*		-	-	-	-
31	*All other assets not included in the above categories*	10,657,900	-	-	-	10,657,900
32	Off-balance sheet items					972,079
33	***Total RSF***					**139,190,799**
34	***Net Stable Funding Ratio (%)***					**121.7%**

LIQ2: Net Stable Funding Ratio (NSFR)

Dec-25

	QAR '000s	Unweighted value by residual maturity				Weighted value
		No maturity*	**<6 months**	**6 months to <1 year**	**≥1 year**	
Available stable funding (ASF) item						
1	Capital:					
2	*Regulatory capital*	32,443,074				32,443,074
3	*Other capital instruments*	-	-	-	-	-
4	*Retail deposits and deposits from small business customers:*					
5	*Stable deposits*					
6	*Less stable deposits*	31,247,197	17,867,408	12,347,570	1,668,323	55,526,946
7	Wholesale funding:					
8	*Operational deposits*	5,848,227				2,924,114
9	*Other wholesale funding*	3,893,148	35,411,470	14,078,024	26,331,866	52,745,301
10	Liabilities with matching interdependent assets					
11	Other liabilities:					
12	*NSFR derivative liabilities*					
13	*All other liabilities and equity not included in the above categories*			3,635,858	29,993,889	16,706,769
14	**Total ASF**					**160,346,204**
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)	999,638	1,386,419	-	59,739,104	2,818,680
16	Deposits held at other financial institutions for operational purposes					
17	Performing financings and securities:					
18	Performing financings to financial institutions secured by Level 1 HQLA					
19	*Performing financings to financial institutions secured by non-Level 1 HQLA and unsecured performing financings to financial institutions*		6,175,019			926,253
20	*Performing financings to non-financial corporate clients, financings to retail and small business customers, and financings to sovereigns, central banks and PSEs, of which:*	1,765,683	15,980,368	14,982,993	105,987,276	106,453,707
21	*With a risk weight of less than or equal to 35% under the Basel II standardized approach for credit risk*					
22	*Performing residential mortgages, of which:*					
23	*With a risk weight of less than or equal to 35% under the Basel II standardized approach for credit risk*					
24	*Securities that are not in default and do not qualify as HQLA, including exchange-traded equities*				4,690,595	3,987,005
25	Assets with matching interdependent liabilities					
26	Other assets:					
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*					
31	*All other assets not included in the above categories*	11,700,221				11,700,221
32	Off-balance sheet items					2,661,883
33	***Total RSF***					128,547,750
34	***Net Stable Funding Ratio (%)***					**124.7%**

5. Credit Risk

CR1: Credit quality of assets

QAR '000s		Gross carrying values of		Allowances/ Impairments (c)	Of which ECL accounting provisions for credit losses on SA exposures		Net Values (a+b-c)
		Defaulted exposures * (a)	Non-defaulted exposures (b)		Allocated in regulatory category of Specific (d)	Allocated in regulatory category of General (e)	
1	Financing	2,457,186	162,023,881	8,066,630	2,335,755	5,730,875	156,414,437
2	Debt securities	41,629	56,143,859	40,989	40,493	496	56,144,499
3	Off-balance sheet exposures	139,795	20,706,683	89,263	82,811	6,452	20,757,215
4	**Total**	**2,638,610**	**238,874,423**	**8,196,882**	**2,459,059**	**5,737,823**	**233,316,151**

CR2: Changes in the stock of defaulted financings and debt securities

QAR '000s		Jun-26
1	**Defaulted financings and debt securities at the end of the previous reporting period (31 Dec 2025)**	**2,389,853**
2	Financings and debt securities that have defaulted since the last reporting period	109,271
3	Returned to non-default status	-
4	Amounts written off	(309)
5	Other changes	-
6	**Defaulted financings and debt securities at the end of the reporting period**	**2,498,815**

CR3: Credit risk mitigation techniques – overview

QAR '000s	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
Financing	53,610,123	102,804,314	89,393,102	102,830	27,339	-	-
Debt securities	56,144,499	-	-	-	-	-	-
Total	**109,754,622**	**102,804,314**	**89,393,102**	**102,830**	**27,339**	**-**	**-**
Of which defaulted	122,567	-	-	-	-	-	-

CR4: Standardized approach - credit risk exposure and CRM effects

QAR '000s

Asset classes*	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
Sovereigns and their central banks	55,290,754	1,401,515	51,017,593	280,303	1,849,523	3.6%
Public Sector Entities	9,196,313	49,581	9,196,313	23,298	4,609,806	50%
Multilateral development banks	-	-	-	-	-	0%
Banks	6,562,748	127,400	6,562,748	50,960	4,383,493	66%
Securities firms		-	-	-	-	0%
Corporates	51,470,049	28,227,041	41,060,133	19,745,799	60,805,931	100%
Regulatory retail portfolios	49,062,117	1,516	45,193,757	885	38,348,844	85%
Secured by residential property	21,195,925	-	20,975,931	-	8,269,066	39%
Secured by commercial real estate	7,033,976	-	7,152,831	-	6,023,296	84%
Equity Investments	6,599,169	-	6,599,169	-	13,270,643	201%
Impaired past dues	437,726	-	437,726	-	437,726	100%
Project finance	-	-	-		-	0%
Unrated Sukuk	-	-	-	-	-	0%
Other assets	2,780,212	-	2,780,212	-	1,918,337	69%
Total	**209,628,990**	**29,807,053**	**190,976,412**	**20,101,245**	**139,916,665**	**66%**

CR5: Standardized approach - exposures by asset classes and risk weights

QAR '000s

Risk weight / Asset Classes **	0 %	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
Sovereigns	49,183,047	269,908		98,800	-	1,746,142	-	-	51,297,896
PSEs	-	-		9,219,611	-	-	-	-	9,219,611
MDBs	-	-		-	-	-	-	-	-
Banks	-	1,407,710		73,264	-	3,183,682	241,472	1,707,580	6,613,708
Securities	-	-		-	-	-	-	-	-
Corporates	-	-		-	-	60,805,931	-	-	60,805,931
Retail	-	-		224,156	27,552,000	17,087,510	330,976	-	45,194,642
Residential property	-	7,591,792	1,032,102	293,355	4,256,068		-	7,802,614	20,975,931
Commercial Real estate	-	-		-	-		-	7,152,831	7,152,831
Equity Investments	-	-		-		-	742,124	5,857,045	6,599,169
Impaired past dues	-	-		-	-	437,726	-	-	437,726
Project finance	-	-		-	-	-	-		-
Unrated Sukuk	-	-		-	-		-	-	-
Other assets	861,875					1,918,337	-		2,780,212
Total	**50,044,922**	**9,269,410**	**1,032,102**	**9,909,186**	**31,808,068**	**85,179,329**	**1,314,571**	**22,520,070**	**211,077,658**

6. Counterparty credit risk (CCR)

CCR1: Analysis of counterparty credit risk (CCR) exposure by approach

	Replacement Cost	Potential future exposure	Alpha used for computing regulatory EAD	EAD post-CRM	Risk Weighted Assets (RWA)
1. SA-CCR (for Shariah compliant hedging instruments)	**59,048**	**238,059**	**1.4**	**415,950**	**207,975**
2. Credit risk mitigation (for SFTs)					
Total					**207,975**

CCR2: Credit valuation adjustment (CVA) capital charge

QAR '000s	Total Credit Equivalent exposure post-CRM	Risk Weighted Assets (RWA)
All portfolios subject to CVA capital charge	**415,950**	**207,975**

CCR3: Current Exposure Method (CEM) - CCR exposures by regulatory portfolio and Risk weights

QAR '000s

Risk weight / Asset Class	0%	20%	50%	75%	100%	150%	Others	Total credit exposure
Sovereigns	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-
Banks	-	-	205,979	-	-	-	-	205,979
Securities firms	-	-	-	-	-	-	-	-
Corporates	-	-	1,996	-	-	-	-	1,996
Regulatory retail portfolios	-	-	-	-	-	-	-	-
Residential property	-	-	-	-	-	-	-	-
Commercial Real estate	-	-	-	-	-	-	-	-
Equity Investment in Funds (EIFs)	-	-	-	-	-	-	-	-
Impaired Past dues	-	-	-	-	-	-	-	-
Project finance	-	-	-	-	-	-	-	-
Unrated Sukuk	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-
Total	**-**	**-**	**207,975**	**-**	**-**	**-**	**-**	**207,975**

CCR5: Composition of collateral for CCR exposure

- The Group does not have any collateral allocation for credit derivatives exposures

CCR6: Credit derivatives exposures

- The Group does not have any credit derivatives exposures

7. Market risk

- **MR1: Market risk under the standardized approach**

	QAR '000s	**RWA**
1	General profit rate risk (General and Specific)	1,668,667
2	Equity risk (General and Specific)	8,146,248
3	Foreign exchange risk	87,238
4	Commodity and Inventory Risk	-
	Options	[redacted]
5	Simplified approach	-
6	Delta-plus method	-
7	[redacted]	[redacted]
8	Securitization	-
9	Murabaha and non-binding MPO where asset is available for sale (asset on balance sheet)	-
10	WIP inventory in Istisna with parallel Istisna where there is no legal commitment from customer taking responsibility for contractor's performance	-
	Total	**9,902,153**

8. ENC: Asset encumbrance

Year	a	b	c	d
	Encumbered assets	[Optional] Central bank facilities	Unencumbered assets	Total
Jun-26	**1,251,874**	**NA**	**232,794,290**	**234,046,164**

9. SEC: Securitization

- The Group does not have any securitization exposure in its banking and trading book.

Appendix:

- The list of reports not applicable to the Group are CCyB1, CCR4, CCR7, CCR8, MR4, and PV1.