



Qatar National Bank (Q.P.S.C.) - India Branch (Incorporated in Qatar with Limited Liability)

INDEPENDENT AUDITOR'S REPORT

To
The Chief Executive Officer,
Qatar National Bank (Q.P.S.C.) – India Branch

Report on Audit of the Financial Statements

Opinion

- 1) We, Tibrewal Chand & Co. Chartered Accountants, ("we" or "us" or "our") have audited the accompanying financial statements of Qatar National Bank (Q.P.S.C.) – India Branch ('the Bank'), which comprise the Balance Sheet as at 31 March 2026, the Profit and Loss Account and the Cash Flow Statement for the year then ended, and notes to the financial statements including a summary of significant accounting policies and other explanatory information.
- 2) In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Banking Regulation Act, 1949 as well as the Companies Act, 2013 ("the Act") in the manner so required for Banking Companies and are in conformity with Accounting Standards prescribed under section 133 of the Act read with Companies (Accounts) Rules, 2014 as amended and other accounting principles generally accepted in India and give a true and fair view of the state of affairs of the Bank as at 31 March 2026, and its profit and its cash flows for the year ended on that date.

Basis for Opinion

- 3) We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Act. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information

- 4) The Bank's Management is responsible for the other information. The other information comprises information included in the Pillar 3 Disclosure under the New Capital Adequacy Framework (Basel III disclosures) but does not include the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover such other information and we do not express any form of assurance conclusion thereon.
- 5) Our responsibility in connection with the audit of the financial statements is to read the other information and in doing so, examine if the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. When we read this other information, if we conclude that there is material misstatement of this other information, we are required to communicate the matter to those charged with governance. We have nothing to report in this regard.
- 6) The Bank's Management is not required to prepare an annual report. Accordingly, the requirement for our reporting on such other information is not applicable.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

- 7) The Bank's Management is responsible for the matters stated in section 134(5) of the Act with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards specified under Section 133 of the Act, provisions of Section 29 of the Banking Regulation Act, 1949 and circulars and guidelines issued by the Reserve Bank of India ('RBI') from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting fraud and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.
- 8) In preparing the financial statements, the Bank's Management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Bank's Management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

The Bank's Management is also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

- 9) Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.
- 10) As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
 - Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
 - Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Bank has adequate internal financial controls system in place and the operating effectiveness of such controls.
 - Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Bank's Management.
 - Conclude on the appropriateness of the Bank's Management use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
 - Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.



Qatar National Bank (Q.P.S.C.) - India Branch (Incorporated in Qatar with Limited Liability)

- 11) We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
- 12) We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

- 13) In our opinion, the Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provisions of Section 29 of the Banking Regulation Act, 1949, Section 133 of the Companies Act, 2013, the circulars, guidelines and directions issued by the RBI from time to time and other accounting principles generally accepted in India.
- 14) As required by sub-section (3) of section 30 of the Banking Regulation Act, 1949, we report that:
 - a) We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit and have found them to be satisfactory;
 - b) The transactions of the Bank, which have come to our notice, have been within the powers of the Bank;
 - c) Since the key operations of the Bank are automated with the key applications integrated to the core banking system, the audit is carried out centrally at Mumbai office as all the necessary records and data required for the purposes of our audit are available therein.
 - d) The profit and loss account for the year ended 31 March 2026 shows a true balance of profits for the period covered by such accounts.
- 15) Further, as required by section 143(3) of the Act, we report that:
 - a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;
 - b) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books, except as mentioned in Note 7.11 of Schedule 17 of financial statements that the books of accounts and other books and paper of the Bank are stored electronically and backed up on a daily basis and are accessible in India at all times.
 - c) The Balance Sheet, the Profit and Loss Account and the Cash Flow Statement dealt with by this report are in agreement with the books of account;
 - d) In our opinion, the aforesaid financial statements comply with the Accounting Standards specified under Section 133 of the Act, read with Companies (Accounts) Rules 2014, to the extent they are not inconsistent with the accounting policies prescribed by RBI;
 - e) The requirements of section 164(2) of the Companies Act, 2013 are not applicable considering the Bank is a branch of Qatar National Bank (Q.P.S.C.), which is incorporated in Qatar;
 - f) With respect to the adequacy of the internal financial controls over financial reporting of the Bank and the operating effectiveness of such controls, refer to our separate Report in "**Annexure A**";
 - g) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:
 - i. The Bank has disclosed the impact of pending litigations on its financial position in its financial statements – 7.13 of Schedule 17 to the financial statement.
 - ii. The Bank has made provision, as required under the applicable law or accounting standards, for material foreseeable losses, if any, on long term contracts including derivative contracts - Refer Note 7.14 of Schedule 17 to the financial statements
 - iii. There were no amounts which were required to be transferred to the Investor Education and Protection Fund by the Bank;
 - iv. With respect to the matter to be included in the Auditor's Report under section 197(16), the requirements of Section 197 of the Act are not applicable considering the Bank is a branch of Qatar National Bank (Q.P.S.C.), which is incorporated in Qatar;
 - v.
 - The Management has represented that, to the best of its knowledge and belief, as disclosed in the Note 7.7 of Schedule 17 to the financial statements, no funds have been advanced or loaned or invested (either from borrowed funds or any other sources or kind of funds) by the Bank to or in any other person(s) or entity(ies), including foreign entities ("Intermediaries"), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Bank ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;
 - The Management has represented that, to the best of its knowledge, as disclosed in the Note 7.7 of Schedule 17 to the financial statements, no funds have been received by the Bank from any person(s) or entity (ies), including foreign entities ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the Bank shall, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;
 - Based on such audit procedures that we have considered reasonable and appropriate by us in the circumstances; nothing has come to our notice that has caused us to believe that the representations under sub-clause (i) and (ii) contain any material misstatement;
 - vi. The requirements of section 123 of the Companies Act, 2013 are not applicable considering the Bank is a branch of Qatar National Bank (Q.P.S.C.), which is incorporated in Qatar.
 - vii. Based on our examination which included test checks, the Bank has used accounting software for maintaining its books of account which is the extension of the Global accounting software maintained by Head office, which has a feature of recording audit trail (edit log) facility and the same has operated throughout the year for all relevant transactions recorded in the software. Further, during the course of our audit we did not come across any instance of audit trail feature being tampered. Additionally, the audit trail has been preserved by the Bank as reported in paragraph 15 (b) above as per the statutory requirements in the global accounting software hosted outside India for record retention which are accessible to India offices at all times.

For and on behalf of
Tibrewal Chand & Co.
Chartered Accountants
Firm Reg. No.

Deepesh Jain
Partner
Membership No. 170085
UDIN: 26170085WNBLJH7639
Place: Mumbai
Date: 25 June 2026



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

Annexure A to the Independent Auditor's report of even date on the financial statements of Qatar National Bank (Q.P.S.C.) – India Branch

(Referred to in 'Report on Other Legal and Regulatory Requirements' section of our report of even date)

Report on the Internal Financial Controls Over Financial Reporting under Clause (i) of sub-section 3 of Section 143 of the Companies Act, 2013 ("the Act")

1. We have audited the internal financial controls over financial reporting of **Qatar National Bank (Q.P.S.C.) – India Branch** ('the Bank') as at 31 March 2026 in conjunction with our audit of the standalone financial statements of the Bank for the year ended on that date.

Management's Responsibility for Internal Financial Controls Over Financial Reporting

2. The Bank's Management is responsible for establishing and maintaining internal financial controls based on the internal control over financial reporting criteria established by the Bank considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting ('the Guidance Note') issued by the Institute of Chartered Accountants of India ('the ICAI'). These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to Bank's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Act.

Auditor's Responsibility

3. Our responsibility is to express an opinion on the Bank's internal financial controls over financial reporting based on our audit. We conducted our audit in accordance with the Guidance Note and the Standards on Auditing ('the Standards'), issued by the ICAI and deemed to be prescribed under section 143(10) of the Act to the extent applicable to an audit of internal financial controls, both issued by the ICAI. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting was established and maintained and if such controls operated effectively in all material respects.
4. Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system over financial reporting and their operating effectiveness. Our audit of internal financial controls over financial reporting included obtaining an understanding of internal financial controls over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.
5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Bank's internal financial controls system over financial reporting.

Meaning of Internal Financial Controls Over Financial Reporting

6. A bank's internal financial control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A bank's internal financial control over financial reporting includes those policies and procedures that (1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the bank; (2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the bank are being made only in accordance with authorizations of the Bank's Management; and (3) provide reasonable assurance regarding prevention or timely detection of unauthorized acquisition, use, or disposition of the bank's assets that could have a material effect on the financial statements.

Inherent Limitations of Internal Financial Controls Over Financial Reporting

7. Because of the inherent limitations of internal financial controls over financial reporting, including the possibility of collusion or improper the Bank's Management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls over financial reporting to future periods are subject to the risk that the internal financial control over financial reporting may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

Opinion

8. In our opinion, the Bank has, in all material respects, an adequate internal financial controls system over financial reporting and such internal financial controls over financial reporting were operating effectively as at 31 March 2026, based on the internal control over financial reporting criteria established by the Bank considering the essential components of internal control stated in the Guidance Note issued by the ICAI.

For and on behalf of

Tibrewal Chand & Co.

Chartered Accountants

Firm Reg. No.

Deepesh Jain

Partner

Membership No. 170085

UDIN: 26170085WNBLJH7639

Place: Mumbai

Date: 25 June 2026



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

BALANCE SHEET AS AT 31 MARCH 2026

(Currency in Indian Rupees)

	<i>Schedule</i>	As at 31 March 2026 (Rs' 000s)	<i>As at 31 March 2025</i> (Rs' 000s)
CAPITAL AND LIABILITIES			
Capital	1	9,221,071	5,299,192
Reserves and surplus	2	104,042	(308,667)
Deposits	3	34,004,771	17,069,319
Borrowings	4	131,157	184,939
Other liabilities and provisions	5	993,963	520,135
Total		44,455,004	22,764,918
ASSETS			
Cash and balances with Reserve Bank of India	6	4,168,176	1,213,608
Balances with banks and money at call and short notice	7	1,508,662	1,262,752
Investments	8	7,109,103	5,308,933
Advances	9	31,375,830	14,772,159
Fixed assets	10	19,990	23,489
Other assets	11	273,243	183,977
Total		44,455,004	22,764,918
Contingent liabilities	12	10,802,333	5,052,245
Bills for collection		-	-

Significant accounting policies and notes to the financial statements

17

The schedules referred to above form an integral part of the Balance Sheet.

The Balance sheet has been prepared in conformity with Form A of the Third Schedule of the Banking Regulation Act, 1949.

As per our report of even date attached

For M/s. Tibrewal Chand & Co
Chartered Accountants
ICAI Firm Registration No: 311047E

Deepesh Jain
Partner
Membership No: 170085
Mumbai
25 June 2026

For Qatar National Bank (Q.P.S.C.) - India Branch

Gaurav Gupta
Chief Executive Officer - India
Mumbai
25 June 2026



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 MARCH 2026

(Currency in Indian Rupees)

	<i>Schedule</i>	For the year ended 31 March 2026 (Rs' 000s)	<i>For the year ended 31 March 2025 (Rs' 000s)</i>
I. INCOME			
Interest earned	13	2,452,005	1,554,651
Other income	14	433,177	181,075
Total		2,885,182	1,735,726
II. EXPENDITURE			
Interest expended	15	1,617,358	1,100,203
Operating expenses	16	521,528	450,211
Provisions and contingencies (refer to Schedule 17 - Note 5.18(e))	16A	333,587	56,784
Total		2,472,473	1,607,198
III. PROFIT/(LOSS)			
Net profit/(loss) for the year		412,709	128,528
Loss brought forward		(437,696)	(437,696)
Total		(24,987)	(309,168)
IV. APPROPRIATIONS			
Transfer to statutory reserves		103,177	32,132
Transfer to capital reserve		-	-
Transfer to investment fluctuation reserve		45,786	96,396
Profit remitted to Head Office		-	-
Balance carried over to the balance sheet		(173,950)	(437,696)
Total		(24,987)	(309,168)

The schedules referred to above form an integral part of the Profit and loss account.

The Profit and loss account has been prepared in conformity with Form B of the third schedule of the Banking Regulation Act, 1949.

As per our report of even date attached

For Tibrewal Chand & Co
Chartered Accountants
ICAI Firm Registration No: 311047E

Deepesh Jain
Partner
Membership No: 170085

Mumbai
25 June 2026

For Qatar National Bank (Q.P.S.C.) - India Branch

Gaurav Gupta
Chief Executive Officer - India

Mumbai
25 June 2026



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

CASH FLOW STATEMENT FOR THE YEAR ENDED 31 MARCH 2026

(Currency in Indian Rupees)

	For the year ended 31 March 2026 (Rs in 000s)	For the year ended 31 March 2025 (Rs in 000s)
Cash flow from operating activities		
Net profit / (loss) before tax	675,971	164,338
Adjustment for:		
Depreciation charge (Schedule 16 - V)	12,493	20,840
Provision for Standard Advances (Schedule 17 - I)	70,325	20,973
Operating profit / (loss) before working capital changes	758,789	206,152
Changes in:		
Increase / (Decrease) in Deposits	16,935,452	5,774,403
Increase / (Decrease) in Borrowings	(53,782)	184,940
Increase / (Decrease) in Other liabilities	564,588	245,246
(Increase) / Decrease in Investments	(1,800,171)	(1,710,187)
(Increase) / Decrease in Advances	(16,603,671)	(4,975,830)
(Increase) / Decrease in Other assets	(63,992)	(19,058)
Cash generated from / (used in) operations	(262,787)	(294,335)
Taxes paid	(318,540)	7,204
A Net cash generated from / (used in) operating activities	(581,327)	(287,131)
Cash flow from investing activities		
Purchase of fixed assets including capital work in progress	(8,995)	(2,440)
B Net cash from/(used in) investing activities	(8,995)	(2,440)
C Net cash generated from / (used in) financing activities	3,790,800	-
Head Office capital infusion	3,790,800	-
Increase / (Decrease) in Borrowings	-	-
Net increase / (decrease) in cash and cash equivalents (A+B+C)	3,200,478	(289,571)
D Cash and cash equivalent at the beginning of the year	2,476,360	2,765,931
E Cash and cash equivalent at the end of the year	5,676,838	2,476,360
Net increase / (decrease) in cash and cash equivalents (E-D)	3,200,478	(289,571)
Cash and cash equivalent represents		
Cash and Balances with Reserve Bank of India (as per Schedule 6)	4,168,176	1,213,608
Balances with Banks and Money at Call and Short Notice (as per Schedule 7)	1,508,662	1,262,752
TOTAL	5,676,838	2,476,360

Note: The above cash flow statement has been prepared under the indirect method set out in Accounting Standard 3 - Cash Flow Statements.

As per our report of even date attached

For Tibrewal Chand & Co
Chartered Accountants
ICAI Firm Registration No: 311047E

Deepesh Jain
Partner
Membership No: 170085

Mumbai
25 June 2026

For Qatar National Bank (Q.P.S.C.) - India Branch

Gaurav Gupta
Chief Executive Officer - India

Mumbai
25 June 2026



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS AS AT 31 MARCH 2026

(Currency in Indian Rupees)

	As at 31 March 2026 (Rs. in '000)	As at 31 March 2025 (Rs. in '000)
1 CAPITAL		
Opening balance	5,299,192	5,202,425
Additions during the year	3,790,800	-
Unremitted Head Office expenses (refer to Schedule 17 - Note 7.1)	131,079	96,767
Amount of deposit kept with Reserve Bank of India under section 11(2)(b) of the Banking Regulation Act, 1949 - (Rs. 2,513 - In cash & Rs 35,000 in securities)	9,221,071	5,299,192
<i>"An Amount of Rs. Nil (Previous Year Rs. Nil) out of the amount held as deposit under section 11(2) of the Banking Regulation Act, 1949 has been designated as credit risk mitigation (CRM) for offsetting of non-centrally cleared derivative exposures to Head Office (including overseas branches), and is not reckoned for regulatory capital and any other statutory requirements"</i>		
Total	37,513	2,513
2 RESERVES AND SURPLUS		
I Statutory reserve		
Opening balance	32,633	501
Additions during the year	103,177	32,132
Deductions during the year	-	-
Total	135,810	32,633
II Investment fluctuation reserve		
Opening balance	96,396	-
Additions during the year	45,786	96,396
Deductions during the year	-	-
Total	142,182	96,396
III Revenue and other reserves		
Opening balance	-	-
Additions during the year	-	-
Deductions during the year	-	-
Total	-	-
IV Balance in the profit and loss account		
Opening balance	(437,696)	(437,696)
Additions during the year	412,709	128,528
Deductions during the year	(148,963)	(128,528)
Total	(173,950)	(437,696)
Total (I + II + III + IV)	104,042	(308,667)
3 DEPOSITS		
A.I. Demand deposits		
(i) From banks	62,255	51,500
(ii) From others	35,551	190,920
II. Savings bank deposits	-	-
III. Term deposits		
(i) From banks	150,000	150,000
(ii) From others	33,756,965	16,676,899
Total (I + II + III)	34,004,771	17,069,319
B.I. Deposits in India	34,004,771	17,069,319
II. Deposits outside India	-	-
Total (I + II)	34,004,771	17,069,319
4 BORROWINGS		
I. Borrowings in India		
(i) Reserve Bank of India	-	-
(ii) Other banks	-	-
(iii) Other institutions and agencies	-	-
II. Borrowings outside India	131,157	184,939
Total (I + II)	131,157	184,939
Secured Borrowings included in I and II above	-	-



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

	As at 31 March 2026 (Rs. in '000)	As at 31 March 2025 (Rs. in '000)
5 OTHER LIABILITIES AND PROVISIONS		
I. Bills payable	-	-
II. Inter - office adjustment (net)	-	-
III. Interest accrued	354,048	174,628
IV. Others (including provisions)		
- Provision for standard advances	131,956	61,630
- Country risk provision	-	-
- Payable to Head Office	77,491	79,008
- Others	430,468	204,869
Total	993,963	520,135
6 CASH AND BALANCES WITH RESERVE BANK OF INDIA		
I. Cash in hand (including foreign currency notes)	-	-
II. Balances with Reserve Bank of India		
(i) in current account	1,058,176	693,608
(ii) in other account*	3,110,000	520,000
Total (I + II)	4,168,176	1,213,608
<i>* Represents placement with Reserve Bank of India under SDF</i>		
7 BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE		
I. In India		
i) Balances with banks		
(a) in current accounts	257	327
(b) in other deposit accounts	-	-
ii) Money at call and short notice		
(a) with banks	1,500,000	1,260,000
(b) with other institutions	-	-
Total (i + ii)	1,500,257	1,260,327
II. Outside India		
i) in current accounts	8,405	2,425
ii) in other deposit accounts	-	-
iii) money at call and short notice	-	-
Total (i + ii + iii)	8,405	2,425
Grand Total (I + II)	1,508,662	1,262,752
8 INVESTMENTS		
I. Investments in India in		
i) Government securities	7,109,103	5,308,933
ii) Other approved securities	-	-
iii) Shares	-	-
iv) Debentures and bonds	-	-
v) Subsidiaries and /or joint ventures	-	-
vi) Others	-	-
Total	7,109,103	5,308,933
II. Investments outside India	-	-
Total	7,109,103	5,308,933



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

		As at 31 March 2026 (Rs. in '000)	As at 31 March 2025 (Rs. in '000)
9	ADVANCES		
A.	i) Bills purchased and discounted	9,238,320	193,072
	ii) Cash credits, overdrafts and loans repayable on demand	13,899,759	9,650,239
	iii) Term loans	8,237,751	4,928,848
	Total	31,375,830	14,772,159
B.	i) Secured by tangible assets (including advances secured against book debts)*	24,571,621	10,350,161
	ii) Covered by bank / Government guarantees	350,040	598,906
	iii) Unsecured	6,454,169	3,823,092
	Total	31,375,830	14,772,159
	<i>* Includes advances of Rs. 2,962,049 ('000s) as at 31 March 2026 for which security documentation is either being obtained or being registered. Previous Year - Rs. 1,400,000 ('000s)</i>		
C.	I Advances in India		
	i) Priority sectors	1,269,796	1,177,395
	ii) Public sector	-	-
	iii) Banks	-	-
	iv) Others	30,106,034	13,594,764
	Total	31,375,830	14,772,159
	II Advances outside India	-	-
	Grand total (C.I + C.II)	31,375,830	14,772,159
	(Advances are net of provision)		
10	FIXED ASSETS		
I.	Premises	-	-
II.	Other fixed assets (including furniture and fixtures)*		
	At cost as on 31 March of the preceding year	155,902	150,921
	Additions during the year	20,112	4,981
	Deductions during the year	-	-
	Depreciation to date	(156,024)	(143,530)
	Net book value of other fixed assets	19,990	12,372
	Capital work in progress	-	11,117
	Total	19,990	23,489
	<i>* Refer to Schedule 17 - Note 6.7, for details of Intangibles Assets</i>		
11	OTHER ASSETS		
I.	Inter-office adjustment (net)	-	-
II.	Interest accrued	5,934	4,476
III.	Tax paid in advance / tax deducted at sources (net of tax provision)	-	-
IV.	Stationery and stamps	-	-
V.	Non banking assets acquired in satisfaction of claims	-	-
VI.	Deferred tax assets (net) (refer to Schedule 17 - Note 6.6(b))	77,111	51,837
VII.	Others*	190,198	127,664
	Total	273,243	183,977
	<i>* Others include Security deposits, Interest subvention receivable, Prepaid expenses, CCIL margin deposits and balance in GST input credit</i>		
12	CONTINGENT LIABILITIES		
I.	Claims against the Bank not acknowledged as debts	-	-
II.	Liability for partly paid investments	-	-
III.	Liability on account of outstanding forward exchange contracts	-	-
IV.	Guarantees given on behalf of constituents		
	a) In India	3,044,343	2,879,196
	b) Outside India	-	-
V.	Acceptances, endorsements and other obligation	6,920,040	1,741,633
VI.	Other items for which the bank is contingently liable	837,950	431,416
	Total	10,802,333	5,052,245



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

		For the year ended 31 March 2026 (Rs' 000s)	For the year ended 31 March 2025 (Rs' 000s)
13	INTEREST EARNED		
	I. Interest / discount on advances / bills	1,722,302	1,064,859
	II. Income on investments	359,251	354,130
	III. Interest on balances with Reserve Bank of India and other inter-bank funds	370,452	135,662
	IV Others	-	-
	Total	2,452,005	1,554,651
14	OTHER INCOME		
	I. Commission, exchange and brokerage	376,926	160,731
	II. Net profit / (loss) on sale of investments	-	-
	III. Net profit / (loss) on revaluation of investments	-	-
	IV. Net profit / (loss) on sale of land, building and other assets	-	-
	V. Net profit / (loss) on exchange transactions	56,251	20,344
	VI. Miscellaneous income	-	-
	Total	433,177	181,075
15	INTEREST EXPENDED		
	I. Interest on deposits	1,586,580	1,081,202
	II. Interest on Reserve Bank of India and inter-bank borrowing	30,778	19,001
	III. Others	-	-
	Total	1,617,358	1,100,203
16	OPERATING EXPENSES		
	I. Payments to and provision for employees	254,909	229,039
	II. Rent, taxes and lighting	52,838	52,513
	III. Printing and stationery	1,259	665
	IV. Advertisement and publicity	3,404	1,695
	V. Depreciation on Bank's property	12,493	20,840
	VI. Auditor's fees and expenses	1,350	1,000
	VII. Postages, telegrams, telephones, etc.	8,174	8,535
	VIII. Repairs and maintenance	3,231	3,041
	IX. Insurance	34,311	19,841
	X. Law charges	5,594	4,446
	XI. Professional fees	11,470	6,321
	XII. Information technology expenses	86,997	61,070
	XIII. Other expenditures (refer to Schedule 17 - Note 7.3)	45,498	41,205
	Total	521,528	450,211
16A	PROVISIONS & CONTINGENCIES		
	I. Provision on standard assets	70,325	20,973
	II. Provision on account of tax		
	- Current tax	311,981	42,139
	- Tax for earlier period	(23,445)	(5,604)
	- Deferred tax	(25,274)	(724)
	Total	333,587	56,784



Qatar National Bank (Q.P.S.C.) - India Branch (Incorporated in Qatar with Limited Liability)

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026

(Currency in Indian Rupees)

Schedule 17

1. Background

The accompanying financial statements are as at and for the year ended 31 March 2026 comprising of the accounts of Qatar National Bank (Q.P.S.C.) - India Branch (the 'Bank'), branch of Qatar National Bank (Q.P.S.C.) which is incorporated in Qatar with limited liability.

The Bank has only one branch in India as at 31 March 2026 which is in Mumbai.

2. Basis of preparation

The accompanying financial statements have been prepared and presented under the historical cost convention on accrual basis of accounting on going concern basis, unless otherwise stated, and in accordance with the Generally Accepted Accounting Principles ('GAAP') in India, statutory requirements prescribed under the Banking Regulation Act, 1949, circulars and guidelines issued by RBI from time to time, Accounting Standards ('AS') specified under section 133 of the Companies Act, 2013 (the 'Act') and the Companies (Accounting Standards) Amendment Rules, 2016 to the extent applicable and practices prevailing within the banking industry in India.

The financial statements are presented in Indian Rupees and rounded off to the nearest thousand, unless otherwise stated.

3. Use of estimates

The preparation of the financial statements, in conformity with GAAP, requires management of the Bank to make estimates and assumptions that affect the reported amounts of assets and liabilities, at the date of financial statements, revenues and expenses during the reporting period and disclosure of contingent liabilities at the date of the financial statements. Actual results could differ from those estimates. The management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Any revision to the accounting estimates is recognised prospectively in the current and future periods.

4. Significant accounting policies

4.1. Revenue recognition

- Revenue is recognized to the extent that it is probable that the economic benefits will flow to the Bank and the revenue can be reliably measured.
- Interest income is accounted for on an accrual basis, except for interest on non-performing asset, which is recognized on realization basis as per RBI regulations.
- Interest income on discounted instruments is recognised over the tenor of the instrument on a constant effective yield basis (interest rate implied by the discounted purchase price).
- Commission received on guarantee issued is recognised over the life of the instrument.
- Other commission and fee income is recognised at the time services are rendered and a right to receive the same is established.

4.2. Fixed assets and depreciation

- Fixed assets are stated at cost less accumulated depreciation and impairment.
- Cost comprises the purchase price and any attributable cost of bringing the asset to its working condition for its intended use. Subsequent expenditure incurred on assets is capitalized only when it increases the future benefit/capacity of such asset.
- The useful life estimates prescribed in the Part C of the Schedule II to the Act, are generally adhered to, except in respect of class of assets, based on technical assessment, where a different estimate of useful life is considered suitable.
- Depreciation is provided over the estimated useful life of the asset, as follows:

Nature	Years	Method
Furniture, fixtures and equipment	5	Straight Line Method
Computer equipment and software's	3	Straight Line Method

- Leasehold improvements are depreciated over the primary period of lease or management's estimate of occupation of leased premises or 10 years whichever is less.
- Assets costing up to Rs. 26,000 are fully depreciated during the year of purchase.
- Capital work in progress includes cost of fixed assets that are not ready for their intended use and also includes advances paid to acquire fixed assets.

4.3. Foreign exchange transactions

- Monetary assets and liabilities denominated in foreign currencies are translated at the year-end exchange rates notified by the Foreign Exchange Dealers' Association of India ('FEDAI') and the resultant gains or losses are recognized in the profit and loss account.
- Income and expenditure in foreign currencies are translated at the rates prevailing on the date of the transaction.
- Liabilities in respect of outstanding foreign exchange contract, guarantees, acceptances, endorsements and other obligations are stated at spot rate of the exchange notified by FEDAI at the year end.
- Non-monetary items which are carried in terms of historical cost denominated in foreign currency are reported using the exchange rate at the date of the transaction.

4.4. Investments

The Bank is following a uniform methodology of accounting for investments on settlement date basis. Classification and valuation of banks investments are carried out in accordance with RBI Master Directions RBI/DOR/2025-26/162DOR.MRG.REC.NO.81/00-00-001/25-26 dated November 28, 2025

a) Classification

In compliance with the RBI guidelines, the investment portfolio of the Bank is categorized as 'Held to Maturity', 'Available for Sale' and 'fair Value Through Profit & Loss' (FVTPL) at the time of purchase.

Investments that the Bank intends to hold to maturity are classified as 'Held to Maturity'. Investments classified as 'Head to Maturity' are those where the contractual term of the security give rise to cash flows that are solely payments of principal and interest on principal outstanding (SPPI Criterion) on specified dates.

Investment that the Bank intend to hold for asset liability management (ALM) purposes that meet the SPPI criterion and where the Bank's intent is flexible with respect to holding to maturity or selling before maturity are classified as 'Available for Sale'.

Securities that do not qualify for inclusion in HTM or AFS shall be classified under FVTPL. Banks shall create a separate sub-category called HFT within FVTPL bought and held primarily for purposes of selling them in the near term; Reflect active and frequent buying & selling; and generally are used with the objective of generating profits on short-term differences in price.

For the purpose of disclosure in the balance sheet, investments are classified as disclosed in schedule 8 ('Investments') under six groups (a) Government securities (b) Other approved securities (c) Shares (d) Debentures and Bonds (e) Subsidiaries and/or Joint ventures (f) Others.



Qatar National Bank (Q.P.S.C.) - India Branch (Incorporated in Qatar with Limited Liability)

The Bank decides the categorization of each investment at the time of acquisition and subsequent shifting is to be done in conformity with regulatory guidelines and with approval of India Executive Committee.

b) Acquisition cost

All investments are measured at fair value on initial recognition unless facts and circumstances suggest that the fair value is materially different from the acquisition cost, it is presumed that the acquisition cost is the fair value. Cost of investments excludes broken period interest paid on acquisition of investments. Brokerage, commission etc., paid at the time of acquisition are charged to the Profit and Loss account. Broken period interest on debt instrument is accounted for in accordance with RBI guidelines.

c) Transfer between categories

Reclassification of investments from one category to the other, if done, is in accordance with RBI guidelines. The reclassification will be applied prospectively from reclassification date.

On reclassification of investment from one category to another category, the accounting treatment is done as per chapter VI - Reclassification between categories in RBI Master Directions RBI/DOR/2025-26/162DOR.MRG.REC.NO.81/00-00-001/25-26 dated November 28, 2025

d) Valuation

All investments are measured at fair value on initial recognition unless fact and circumstances suggest that the fair value is materially different from the acquisition cost. 'Held to Maturity' securities shall be carried at acquisition cost or at amortised cost if acquired at a premium over the face value. The premium would be amortised on a constant yield basis.

A provision shall be made for diminution other than temporary, including for investments in subsidiaries/ joint ventures.

'Available for sale' and 'Held for Trading' securities shall be marked to market at daily intervals.

Depreciation/appreciation for each scrip within 'Available for Sale' and 'Held for Trading' category shall be aggregated. Net appreciation in each classification if any, being unrealised, shall be ignored, while net depreciation shall be provided for on a monthly basis.

The securities held in FVTPL shall be fair valued and the net gain or loss arising on such valuation shall be directly credited or debited to the Profit and Loss Account. Securities that are classified under the HFT sub-category within FVTPL shall be fair valued on a daily basis, whereas other securities in FVTPL shall be fair valued at least on a quarterly, if not on a more frequent basis.

Any discount or premium on the acquisition of debt securities under FVTPL shall be amortised over the remaining life of the instrument. The amortised amount shall be reflected in the financial statements under item II 'Income on Investments' of Schedule 13: 'Interest Earned' with a contra in Schedule 8: 'Investments'.

Securities under FVTPL shall be subject to income recognition, asset classification and provisioning norms as specified in Chapter X of these Directions.

Repos and reverse repos shall be accounted as "sale and repurchase" and "purchase and sale" transactions respectively, as per the Master Circular on – Prudential norms for classification, valuation and operation of investment portfolio by Banks. The Notes to Accounts shall disclose the relevant details of the Repo / Reverse Repo transactions as per the existing regulatory guidelines which currently prescribe to disclose the outstanding repo / reverse repo balance and the average volume of in repo / reverse repo transactions.

All transactions put through by the Bank, either on outright basis or ready forward basis, through the mechanism of Subsidiary General Ledger (SGL) Account will be reflected on the same day in the investment account and be reckoned for SLR purpose wherever applicable.

The book value of individual securities will not undergo any change after revaluation.

The Bank shall follow the settlement date of accounting for its investments and will follow the "weighted average cost" methodology for valuation of the portfolio.

Treasury bills, being discounted instruments, are valued at carrying cost. Discount to face value of the instrument is recognised over remaining period to maturity.

e) Sale of investment

Profit or loss on sale of investment is recognised in the Profit and Loss account. Gains or losses on sale of securities is computed based on the First-In-First-Out ('FIFO') method. The profit from sale of investments under HTM category, if any, net of taxes and transfer to statutory reserves is appropriated from Statement of Profit and Loss to 'Capital Reserve' in accordance with the RBI guidelines.

Investments are classified as performing and non-performing, based on the guidelines issued by RBI.

4.5. Advances

Advances are classified as per prudential norms on 'Income Recognition and Assets Classification and Provisioning Pertaining to Advances' issued by RBI, into performing and non-performing assets and are net of specific provisions. Provisions for non-performing assets are made in accordance with RBI guidelines. Provisions for non-performing assets are made in accordance with credit policy of the branch wherein minimum requirement as per RBI policy are ensured. For restructured advances, provision is made in accordance to RBI guidelines and the credit policy of the bank.

Amount recovered against debts written off in earlier years and provisions no longer considered necessary in the context of the current status of the borrower are recognized in the Profit and Loss Account.

For entities with Unhedged Foreign Currency Exposure (UHFCE), provision is made in accordance with the guidelines issued by RBI, which requires to ascertain the amount of UHFCE, estimate the extent of likely loss and estimate the riskiness of unhedged position. This provision is classified under Schedule 5 - Other Liabilities and Provision in the Balance Sheet.

In addition to the specific provision on NPAs, the Bank maintains a general provision on Standard Advances and Derivatives Exposures as per RBI guidelines.

4.6. Cash and cash equivalents

Cash and cash equivalents include cash in hand, balance with RBI, balances with other banks.

4.7. Employee benefits

a) Provident fund

The Bank contributes an amount equal to the employees' contribution on a monthly basis to the Regional Provident Fund Commissioner (RPFC). The Bank has no liability apart from its monthly contribution which is charged to the profit and loss account.

b) Gratuity

Gratuity is provided for based on an actuarial valuation done by an independent actuary using the Projected Unit Credit method (PUC) as at the balance sheet date. Actuarial gains/losses are recognised in the profit and loss account.

c) Compensated absences

The Bank provides compensated absence benefit (long term), as a defined benefit scheme based on actuarial valuation done by an independent actuary as at the balance sheet date. The actuarial valuation is carried out as per the projected unit credit method as at the balance sheet date. Actuarial gains/losses are recognised in the profit and loss account.

4.8. Income Taxes

Income tax expense comprises of current tax (i.e. amount of tax for the year, determined in accordance with the Income Tax Act, 1961 and the rules framed there under) and deferred tax charge or credit reflecting the tax effects of timing differences between accounting income and taxable income for the year.



Qatar National Bank (Q.P.S.C.) - India Branch (Incorporated in Qatar with Limited Liability)

Current tax expense is recognised on an annual basis under the tax payable method based on the estimated liability computed after taking credit for allowances and exemption in accordance with the provisions of Income Tax Act, 1961.

Deferred tax assets are recognised only to the extent that there is reasonable certainty that sufficient future taxable income will be available against which such deferred tax assets can be realised. In situations where there is unabsorbed depreciation or carry forward tax losses, deferred tax assets are recognised only if there is virtual certainty supported by convincing evidence that they can be realised against future taxable profits.

Deferred tax assets are reviewed at each balance sheet date and appropriately adjusted to reflect the amount that is reasonably/virtually certain to be realised.

4.9. Operating lease

Leases where the lessor effectively retains substantially all the risks and benefits of ownership of the leased asset are classified as operating leases. Operating lease payments are recognized as an expense in the Profit and Loss account over the lease term on a straight-line basis.

4.10. Provisions and contingent liabilities

A provision is recognized when there is a present obligation as a result of a past event that probably requires an outflow of resources and a reliable estimate can be made of the amount of the obligation. A disclosure for a contingent liability is made when there is a possible obligation or a present obligation that may, but probably will not, require an outflow of resources.

Provisions are reviewed at the balance sheet date and adjusted to reflect the best available estimate. If it is no longer probable that an outflow of resources would be required to settle the obligation, the provision is reversed.

Contingent provision on standard assets, provision for country risk and provision for unhedged foreign currency exposure is made as per guidelines prescribed by RBI and included under 'Other Liabilities and Provisions'.

A disclosure of contingent liabilities made when there is:

- a possible obligation arising from a past event, the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank; or
- a present obligation arising from a past event which is not recognized as it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of the obligation cannot be made.

Contingent assets are neither recognised nor disclosed in the financial statements.

4.11. Impairment of assets

The carrying amount of assets is reviewed at each balance sheet date. If there is any indication of impairment based on internal/external factors, an impairment loss is recognised, wherever the carrying amount of an asset exceeds its recoverable amount. In assessing value in use, estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects the current market assessment of the time value of money and risks specific to the asset. After impairment, depreciation is provided on the revised carrying amount of the asset over the remaining useful life.

4.12. Segment information

Pursuant to the guidelines issued by RBI on AS 17 - Segment Reporting - Enhancement of Disclosures dated 18 April 2007, the Bank operates in two business segments: Corporate Banking and Treasury.

The Corporate Banking segment provides services in the form of providing loans to the corporates. The segment earns income in the form of interest and fees on loans.

The Treasury segment mainly undertakes Asset and liability gap funding. Revenues of Treasury segment consist of interest income on assets and gains from investment activities. Treasury provides funds to Corporate Banking as per the needs of business.

4.13. Country Risk

In addition to the provisions required to be held according to the asset classification status, provisions are held for individual country exposure (other than for home country as per RBI guidelines). The countries are categorized into seven risk categories namely insignificant, low, moderately low, moderate, moderately high, high and very high. Provisioning made on exposures exceeding 180 days on a graded scale ranging from 0.25% to 100%. For exposures with contractual maturity of less than 180 days, 25% of the normal provision requirement is held. If the country exposure (net) of the Bank in respect of each country does not exceed 1% of the total assets, no provision is maintained on such country exposure.

5. The following disclosures are made in accordance with requirement of RBI guidelines and accounting standards:

5.1. Composition of Regulatory Capital

Capital Adequacy Ratio as per RBI guidelines (Basel III) as at 31 March 2026 is given below:

(Rs. 000s)

Sr.	Items	As at 31 March 2026	As at 31 March 2025
i)	Common Equity Tier I Capital (CET1)	8,732,797	4,797,221
ii)	Additional Tier I Capital	-	-
iii)	Total Tier I Capital (I + ii)	8,732,797	4,797,221
iv)	Tier 2 Capital	228,351	61,630
v)	Total Capital (Tier 1 + Tier 2)	8,961,148	4,858,851
vi)	Total Risk Weighted Assets (RWAs)	30,110,532	12,856,635
vii)	CET1 Ratio (CET1 as a percentage of RWAs)	29.00%	37.31%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	29.00%	37.31%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	0.76%	0.48%
x)	Capital to Risk weighted Asset Ratio (CRAR) (Total capital as a percentage of RWAs)	29.76%	37.79%
xi)	Leverage Ratio	16.31%	18.13%
xii)	Percentage of the shareholding of		
	a) Government of India	0.00%	0.00%
	b) State Government	0.00%	0.00%
	c) Sponsor Bank	0.00%	0.00%
xiii)	Amount of paid-up equity capital raised during the year	-	-
xiv)	Amount of non-equity Tier 1 capital raised during the year, of which:		
	a) Basel III compliant perpetual Non-Cumulative Preference shares	-	-
	b) Basel III compliant Perpetual Debt Instruments	-	-
xv)	Amount of Tier 2 capital raised during the year, of which:		
	a) Basel III compliant perpetual Non-Cumulative Preference shares	-	-
	b) Basel III compliant Perpetual Debt Instruments	-	-



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

5.2. Draw down from the Reserves

The Bank has no draw down from the reserves during the year ended 31 March 2026 (*Previous year - Nil (000s)*).

5.3. Asset Liability Management

Maturity pattern of certain items of assets and liabilities as of 31 March 2026

(Rs. 000s)

Maturity pattern	Loans and Advances	Investments	Deposits	Borrowings	Foreign Currency Assets	Foreign Currency Liabilities
Day 1	-	-	97,805	-	8,405	-
2 - 7 days	710,575	-	3,533,000	6,259	6,265	6,332
8 - 14 days	3,275,017	-	2,893,500	-	6,153	11
15 - 30 days	7,368,651	348,823	2,705,000	11,949	6,102	12,147
31 days upto 2 M	2,897,855	993,616	8,705,000	34,046	34,299	34,515
Over 2 M upto 3 M	2,896,773	1,185,823	2,140,000	31,485	30,854	32,335
Over 3 M upto 6 M	3,777,774	1,461,705	8,553,740	25,511	26,533	26,221
Over 6 M upto 1 year	5,626,742	3,119,136	5,376,256	21,907	22,050	22,940
Over 1 upto 3 years	3,784,815	-	470	-	-	-
Over 3 upto 5 years	1,004,408	-	-	-	-	-
Over 5 years	33,220	-	-	-	-	-
Total	31,375,830	7,109,103	34,004,771	131,157	140,661	134,501

Maturity pattern of certain items of assets and liabilities as of 31 March 2025

(Rs. 000s)

Maturity pattern	Loans and Advances	Investments	Deposits	Borrowings	Foreign Currency Assets	Foreign Currency Liabilities
Day 1	37,148	249,910	80,138	-	2425	-
2 - 7 days	910,238	-	3,879,098	-	-	-
8 - 14 days	778,885	499,100	360,000	-	2,857	-
15 - 30 days	3,174,625	-	5,515,507	29,318	27,710	29,318
31 days upto 2 M	2,945,969	-	5,502,663	35,985	37,166	35,985
Over 2 M upto 3 M	1,702,867	-	8,205	21,454	34,464	21,454
Over 3 M upto 6 M	1,254,072	981,235	41,594	79,549	71,337	79,549
Over 6 M upto 1 year	1,025,266	3,578,688	1,519,390	18,633	19,538	18,633
Over 1 upto 3 years	2,624,339	-	162,724	-	-	-
Over 3 upto 5 years	318,750	-	-	-	-	-
Over 5 years	-	-	-	-	-	-
Total	14,772,159	5,308,933	17,069,319	184,939	195,497	184,939

5.4. Liquidity Coverage Ratio (LCR)

- Liquidity Coverage Ratio (LCR) standard represents an unencumbered High Quality Liquid Assets (HQLAs) that can be converted into cash to meet its liquidity needs for a 30 calendar day time horizon under significantly severe liquidity stress scenario
- $LCR = \text{Stock of high-quality liquid assets (HQLAs)} / \text{Total net cash outflow over the next 30 calendar days}$
- Liquid assets comprise of high-quality assets that can be readily encashed or used as collateral to obtain cash in a range of stress scenarios
- There are two categories of assets included in the stock HQLA's, i.e., Level 1 and Level 2 assets. While Level 1 assets are with 0% haircut Level 2A and Level2 B assets are with 15% and 50% haircuts respectively. The Banks current stock of HQLA comprises only of Level 1 assets.
- The total net cash outflow is the total expected cash outflows minus total expected cash inflows for the subsequent 30 calendar days
- Total expected cash outflows are calculated by multiplying the outstanding balances of various categories or types of liabilities and off-balance sheet commitments by the rates at which they are expected to run off or be drawn down.
- Total expected cash inflows are calculated by multiplying the outstanding balances of various categories of contractual receivables by the rates at which they are expected to flow in up to an aggregate cap of 75% of the total expected cash outflows.



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

Liquidity Coverage Ratio (LCR) for the year 2025-26

(Rs. in 000s)

		Quarter ended 31 Mar 26		Quarter ended 31 Dec 25		Quarter ended 30 Sep 25		Quarter ended 30 Jun 25	
		Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)
High quality liquid assets									
1	Total High Quality Liquid Assets (HQLA)		11,846,796		11,583,875		11,027,041		9,595,970
Cash Outflows									
2	Retail deposits and deposits from small business customers, of which:	-	-	-	-	-	-	-	-
(i)	Stable deposits	-	-	-	-	-	-	-	-
(ii)	Less Stable deposits	-	-	-	-	-	-	-	-
3	Unsecured wholesale funding, of which:	23,470,452	9,910,482	22,655,665	9,289,785	16,829,045	7,201,567	11,637,980	4,781,913
(i)	Operational deposits	-	-	-	-	-	-	-	-
(ii)	Non-operational deposits	23,470,452	9,910,482	22,655,665	9,289,785	16,829,045	7,201,567	11,637,980	4,781,913
(iii)	Unsecured debt	-	-	-	-	-	-	-	-
4	Secured Wholesale Funding		-		-		-		-
5	Additional requirements, of which	-	-	-	-	-	-	-	-
(i)	Outflows related to derivative exposures and other collateral requirements	-	-	-	-	-	-	-	-
(ii)	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
(iii)	Credit and liquidity facilities	-	-	-	-	-	-	-	-
6	Other Contractual funding obligations	944,799	944,799	1,080,105	1,080,105	978,436	978,436	618,539	618,539
7	Other Contingent funding obligations	14,493,733	561,880	7,943,659	289,689	9,385,572	387,904	8,931,859	357,160
8	TOTAL CASH OUTFLOWS		11,417,161		10,659,579		8,567,907		5,757,612
Cash Inflows									
9	Secured lending	-	-	200,430	-	1,140,631	-	-	-
10	Inflows from fully performing exposures	9,847,357	5,795,092	9,596,352	6,290,707	8,266,257	5,552,689	4,940,231	2,700,864
11	Other cash inflows	227,169	227,169	197,658	197,658	137,968	137,968	90,112	90,112
12	TOTAL Cash Inflows	10,074,526	6,022,261	9,994,440	6,488,365	9,544,855	5,690,657	5,030,343	2,790,976
Total Adjusted Value									
13	Total HQLA		11,846,796		11,583,875		11,027,041		9,595,970
14	Total Net cash outflows*		5,394,900		4,171,214		2,877,250		2,966,636
15	Liquidity Coverage Ratio (%)		219.59%		277.71%		383.25%		323.46%

* The Net Cash Outflows is higher of Total Cash Outflows less Total Cash Inflows and 25% of the Total Cash outflows



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

Liquidity Coverage Ratio (LCR) for the year 2024-25

(Rs. in 000s)

	Quarter ended 31 Mar 25		Quarter ended 31 Dec 24		Quarter ended 30 Sep 24		Quarter ended 30 Jun 24	
	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)
High quality liquid assets								
1 Total High Quality Liquid Assets (HQLA)		6,767,086		7,037,631		7,301,888		6,740,740
Cash Outflows								
2 Retail deposits and deposits from small business customers, of which:	-	-	-	-	-	-	-	-
(i) Stable deposits	-	-	-	-	-	-	-	-
(ii) Less Stable deposits	-	-	-	-	-	-	-	-
3 Unsecured wholesale funding, of which:	11,136,157	4,560,043	13,790,900	5,605,012	15,248,597	6,183,761	11,041,157	4,455,335
(i) Operational deposits	-	-	-	-	-	-	-	-
(ii) Non-operational deposits	11,136,157	4,560,043	13,790,900	5,605,012	15,248,597	6,183,761	11,041,157	4,455,335
(iii) Unsecured debt	-	-	-	-	-	-	-	-
4 Secured Wholesale Funding		-		-		-		-
5 Additional requirements, of which	-	-	-	-	-	-	-	-
(i) Outflows related to derivative exposures and other collateral requirements	-	-	-	-	-	-	-	-
(ii) Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
(iii) Credit and liquidity facilities	-	-	-	-	-	-	-	-
6 Other Contractual funding obligations	169,961	169,961	248,701	248,701	276,553	276,553	309,596	309,596
7 Other Contingent funding obligations	10,656,208	425,149	9,642,427	378,518	6,837,197	284,805	5,830,894	240,633
8 TOTAL CASH OUTFLOWS		5,155,153		6,232,231		6,745,119		5,005,564
Cash Inflows								
9 Secured lending	-	-	-	-	16,667	-	13,889	-
10 Inflows from fully performing exposures	5,242,809	3,026,503	5,936,449	3,213,070	5,700,434	3,170,947	4,477,697	2,311,146
11 Other cash inflows	53,250	53,250	59,771	59,771	73,154	73,154	60,410	60,410
12 TOTAL Cash Inflows	5,296,059	3,079,753	5,996,220	3,272,841	5,790,255	3,244,101	4,551,996	2,371,556
Total Adjusted Value								
13 Total HQLA		6,767,086		7,037,631		7,301,888		6,740,740
14 Total Net cash outflows*		2,075,401		2,959,390		3,501,018		2,634,008
15 Liquidity Coverage Ratio (%)		326.06%		237.81%		208.56%		255.91%

* The Net Cash Outflows is higher of Total Cash Outflows less Total Cash Inflows and 25% of the Total Cash outflows

Qualitative disclosure around LCR

The Bank measures and monitors LCR in line with RBI's circular dated 9 June 2014 on "Basel III Framework on Liquidity Standards - Liquidity Coverage Ratio (LCR), Liquidity Risk Monitoring Tools and LCR Disclosure Standards", as amended. LCR guidelines aims to ensure that a bank maintains an adequate level of unencumbered High Quality Liquid Assets (HQLAs) that can be converted into cash to meet its liquidity needs for a 30 calendar day time horizon under a significantly severe liquidity stress scenario. At a minimum, the stock of liquid assets should enable a bank to survive until day 30 of the stress scenario, by which time it is assumed that appropriate corrective actions can be taken.

The Banks LCR comes to 219.59% based on daily average of three months (Q4 FY25-26) and is above the minimum regulatory requirement of 100%. Average HQLA during the quarter was Rs. 11,846,796(000s) which was held 100% in the form of Level 1 assets. Quarterly LCR reported in the table above is calculated on a simple average of daily LCR position.

The Bank has been maintaining HQLA primarily in the form of SLR investments over and above mandatory requirement and regulatory dispensation allowed on NDTL. SLR investments of the Bank considered for HQLA consists of Treasury Bills which provides timely liquidity to the Branch. The Branch does not hold any Level 2A or Level 2B Assets. The Bank has been maintaining high LCR primarily due to higher HQLA in the form of SLR investment over and above regulatory requirements. Outflows majorly comprise of corporate deposits and interbank borrowing. The Bank's major source of funding apart from Capital are term deposit and interbank borrowing. Term deposits are primarily from corporates and for borrowing the bank has resorted to the Interbank Money Market.

In line with the RBI guidelines, committed undrawn limits, if any, have been considered for calculation of outflows. Inflows consist of Loans and Interbank placements in the Money Market.

The Bank has not entered into any derivative contracts since inception.

The Bank has only one branch in India and all liquidity requirements are monitored on a real time basis.

The Bank does not have any currency mismatch in the LCR.

Overall liquidity management including LCR of the Bank is guided by Asset Liability Committee ('ALCO') which also strategizes the balance sheet profile of the Bank. There is no other material inflow or outflow not captured in the LCR common template. In addition to daily / monthly LCR reporting, Bank also prepares Structural Liquidity statements to assess the liquidity needs of the bank on an ongoing basis

5.5. Net Stable Funding Ratio (NSFR)

- Net Stable Funding Ratio (NSFR) guidelines ensure reduction in funding risk over a longer time horizon by requiring banks to fund their activities with sufficiently stable sources of funding in order to mitigate the risk of future funding stress. The NSFR is defined as the amount of Available Stable Funding relative to the amount of Required Stable Funding
- NSFR = Available Stable Funding (ASF) / Required Stable Funding (RSF) >= 100%



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

Net Stable Funding Ratio (NSFR)

(Rs. 000s)

	As on Quarter ended 31 March 2026					As on Quarter ended 31 December 2025				
	Unweighted Value by residual maturity				Weighted value	Unweighted Value by residual maturity				Weighted value
	No Maturity	< 6 M	6M to < 1Y	≥ 1yr		No Maturity	< 6 M	6M to < 1Y	≥ 1yr	
ASF Item										
1. Capital: (2+3)	-	-	-	9,241,902	9,241,984	-	-	-	9,059,487	9,059,487
2. Regulatory Capital	-	-	-	9,241,902	9,241,984	-	-	-	9,059,487	9,059,487
3. Other Capital Instruments	-	-	-	-	-	-	-	-	-	-
4. Retail deposits and deposits of small business customers (5+6)	-	-	-	-	-	-	-	-	-	-
5. Stable deposits	-	-	-	-	-	-	-	-	-	-
6. Less stable deposits	-	-	-	-	-	-	-	-	-	-
7. Wholesale funding (8+9)	-	33,820,896	-	-	16,910,683	-	34,408,862	-	-	16,586,877
8. Operational deposits	-	-	-	-	-	-	-	-	-	-
9. Other wholesale funding	-	33,820,896	-	-	16,910,683	-	34,408,862	-	-	16,586,877
10. Other Liabilities (11+12)	95,797	843,557	185,766	-	-	226,139	1,667,222	192,334	-	-
11. NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
12. All other liabilities and equity not included in the above categories	95,797	843,557	185,766	-	-	226,139	1,667,222	192,334	-	-
13. Total ASF (1+4+7+10)					26,152,585					25,646,364
RSF Item										
14. Total NSFR high quality liquid assets (HQLA)					354,594					354,703
15. Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-	-	-	-	-
16. Performing loans and securities (17+18+19+21+23)	-	21,201,973	5,351,415	4,822,442	16,250,507	-	22,089,081	1,825,845	4,662,600	15,642,456
17. Performing loans to financial institutions secured by level 1 HQLA	-	-	-	-	-	-	-	-	-	-
18. Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions	-	4,395,767	5,351,415	3,798,333	7,133,406	-	2,518,297	1,825,845	4,287,917	5,578,584
19. Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:	-	16,806,206	-	1,024,109	9,117,101	-	19,570,784	-	374,683	10,063,872
20. With a risk weight of less than or equal to 35% under the Basel II standardised approach of credit risk	-	11,157,698	1,248,973	2,502,500	12,117,677	-	11,157,698	1,248,973	2,502,500	8,248,282
21. Performing residential mortgages, of which	-	-	-	-	-	-	-	-	-	-
22. With a risk weight of less than or equal to 35% under the Basel II standardised approach of credit risk	-	-	-	-	-	-	-	-	-	-



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

	As on Quarter ended 31 March 2026					As on Quarter ended 31 December 2025				
	Unweighted Value by residual maturity				Weighted value	Unweighted Value by residual maturity				Weighted value
	No Maturity	< 6 M	6M to < 1Y	≥ 1yr		No Maturity	< 6 M	6M to < 1Y	≥ 1yr	
23. Securities that are not in default and do not qualify as HQLA, including exchange traded equities	-	-	-	-	-	-	-	-	-	-
24. Other assets (sum of rows 25 to 29)	44,018	1,543,597	20,000	130,810	463,020	45,147	4,356,686	240,436	205,095	1,149,460
25. Physical traded commodities, including gold	-				-	-				-
26. Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	-	-		-	-	-	-
27. NSFR derivative assets		-	-	-	-		-	-	-	-
28. NSFR derivative liabilities before deduction of variation margin posted		-	-	-	-		-	-	-	-
29. All other assets not included in the above categories	44,018	1,543,597	20,000	130,810	463,020	45,147	4,356,686	240,436	205,095	1,149,460
30. Off-balance sheet items		-	-	10,685,972	335,011		-	-	13,845,781	548,011
31. Total RSF					17,403,132					17,694,630
32. Net Stable Funding Ratio (%)					150.28%					144.94%

(Rs. 000s)

	As on Quarter ended 30 September 2025					As on Quarter ended 30 June 2025				
	Unweighted Value by residual maturity				Weighted value	Unweighted Value by residual maturity				Weighted value
	No Maturity	< 6 M	6M to < 1Y	≥ 1yr		No Maturity	< 6 M	6M to < 1Y	≥ 1yr	
ASF Item										
1. Capital: (2+3)	-	-	-	8,893,280	8,893,280	-	-	-	8,815,540	8,815,540
2. Regulatory Capital	-	-	-	8,893,280	8,893,280	-	-	-	8,815,540	8,815,540
3. Other Capital Instruments	-	-	-	-	-	-	-	-	-	-
4. Retail deposits and deposits of small business customers (5+6)	-	-	-	-	-	-	-	-	-	-
5. Stable deposits	-	-	-	-	-	-	-	-	-	-
6. Less stable deposits	-	-	-	-	-	-	-	-	-	-
7. Wholesale funding (8+9)	-	26,364,458	-	2,557,273	15,603,098	-	14,770,035	81,829	186,409	7,502,354
8. Operational deposits	-	-	-	-	-	-	-	-	-	-
9. Other wholesale funding	-	26,364,458	-	2,557,273	15,603,098	-	14,770,035	81,829	186,409	7,502,354
10. Other Liabilities (11+12)	161,428	1,024,443	159,891	-	-	125,451	1,371,569	142,803	-	-
11. NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
12. All other liabilities and equity not included in the above categories	161,428	1,024,443	159,891	-	-	125,451	1,371,569	142,803	-	-
13. Total ASF (1+4+7+10)					24,496,378					16,317,894



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

	As on Quarter ended 30 September 2025					As on Quarter ended 30 June 2025				
	Unweighted Value by residual maturity				Weighted value	Unweighted Value by residual maturity				Weighted value
	No Maturity	< 6 M	6M to < 1Y	≥ 1yr		No Maturity	< 6 M	6M to < 1Y	≥ 1yr	
RSF Item										
14. Total NSFR high quality liquid assets (HQLA)					329,659					305,078
15. Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-	-	-	-	-
16. Performing loans and securities (17+18+19+21+23)	-	17,659,906	1,213,664	3,073,333	11,791,798	-	11,696,392	1,093,241	3,043,002	8,955,478
17. Performing loans to financial institutions secured by level 1 HQLA	-	-	-	-	-	-	-	-	-	-
18. Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions	-	1,775,559	1,213,664	2,760,833	3,633,999	-	934,341	1,093,241	2,554,583	3,241,355
19. Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:	-	15,884,347	-	312,500	8,157,799	-	10,762,052	-	488,419	5,714,123
20. With a risk weight of less than or equal to 35% under the Basel II standardised approach of credit risk	-	9,458,107	382,500	1,252,500	5,948,803	-	5,131,657	435,833	1,885,417	4,286,203
21. Performing residential mortgages, of which	-	-	-	-	-	-	-	-	-	-
22. With a risk weight of less than or equal to 35% under the Basel II standardised approach of credit risk	-	-	-	-	-	-	-	-	-	-
23. Securities that are not in default and do not qualify as HQLA, including exchange traded equities	-	-	-	-	-	-	-	-	-	-
24. Other assets (sum of rows 25 to 29)	52,336	3,056,007	134,818	165,802	816,053	50,205	666,716	22,650	166,850	353,508
25. Physical traded commodities, including gold	-				-					
26. Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	-	-		-	-	-	-
27. NSFR derivative assets		-	-	-	-		-	-	-	-
28. NSFR derivative liabilities before deduction of variation margin posted		-	-	-	-		-	-	-	-
29. All other assets not included in the above categories	52,336	3,056,007	134,818	165,802	816,053	-	666,716	22,650	166,850	353,508
30. Off-balance sheet items		-	-	9,520,747	385,997	50,205	-	-	9,921,249	405,827
31. Total RSF					13,323,507					10,019,891
32. Net Stable Funding Ratio (%)					183.86%					162.86%



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

Net Stable Funding Ratio (NSFR) - Previous Year

(Rs. 000s)

	As on Quarter ended 31 March 2025					As on Quarter ended 31 December 2024				
	Unweighted Value by residual maturity				Weighted value	Unweighted Value by residual maturity				Weighted value
	No Maturity	< 6 M	6M to < 1Y	≥ 1yr		No Maturity	< 6 M	6M to < 1Y	≥ 1yr	
ASF Item										
1. Capital: (2+3)	-	-	-	4,925,748	4,925,748	-	-	-	4,801,040	4,801,040
2. Regulatory Capital	-	-	-	4,925,748	4,925,748	-	-	-	4,801,040	4,801,040
3. Other Capital Instruments	-	-	-	-	-	-	-	-	-	-
4. Retail deposits and deposits of small business customers (5+6)	-	-	-	-	-	-	-	-	-	-
5. Stable deposits	-	-	-	-	-	-	-	-	-	-
6. Less stable deposits	-	-	-	-	-	-	-	-	-	-
7. Wholesale funding (8+9)	-	15,359,455	1,503,366	206,499	8,559,046	-	12,761,667	2,269,874	107,253	7,583,262
8. Operational deposits	-	-	-	-	-	-	-	-	-	-
9. Other wholesale funding	-	15,359,455	1,503,366	206,499	8,559,046	-	12,761,667	2,269,874	107,253	7,583,262
10. Other Liabilities (11+12)	98,760	472,479	133,832	3	-	213,873	367,383	60,196	100,000	-
11. NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
12. All other liabilities and equity not included in the above categories	98,760	472,497	133,832	3	-	213,873	367,383	60,196	100,000	-
13. Total ASF (1+4+7+10)					13,484,794					12,384,302
RSF Item										
14. Total NSFR high quality liquid assets (HQLA)					265,579					303,116
15. Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-	-	-	-	-
16. Performing loans and securities (17+18+19+21+23)	-	11,098,698	730,372	2,943,088	8,254,119	-	9,471,381	1,015,355	2,872,341	7,466,307
17. Performing loans to financial institutions secured by level 1 HQLA	-	-	-	-	-	-	-	-	-	-
18. Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions	-	938,533	730,372	2,103,750	2,609,716	-	952,675	755,589	1,907,083	2,427,779
19. Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:	-	10,160,165	-	839,338	5,644,403	-	8,518,706	259,765	965,257	5,038,528
20. With a risk weight of less than or equal to 35% under the Basel II standardised approach of credit risk	-	5,131,657	435,833	1,885,417	4,286,203	-	5,131,657	435,833	1,885,417	4,286,203
21. Performing residential mortgages, of which	-	-	-	-	-	-	-	-	-	-
22. With a risk weight of less than or equal to 35% under the Basel II standardised approach of credit risk	-	-	-	-	-	-	-	-	-	-
23. Securities that are not in default and do not qualify as HQLA, including exchange traded equities	-	-	-	-	-	-	-	-	-	-
24. Other assets (sum of rows 25 to 29)	52,112	1,262,425	20,000	89,440	352,571	45,284	9,937	25,000	63,910	143,727
25. Physical traded commodities, including gold	-				-	-				-
26. Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	-	-		-	-	-	-
27. NSFR derivative assets		-	-	-	-		-	-	-	-
28. NSFR derivative liabilities before deduction of variation margin posted		-	-	-	-		-	-	-	-
29. All other assets not included in the above categories	52,112	1,262,425	20,000	89,440	352,571	45,284	9,937	25,000	63,910	143,727
30. Off-balance sheet items		-	8,255,363	-	320,352		-	10,140,331	-	394,867
31. Total RSF					9,192,621					8,308,017
32. Net Stable Funding Ratio (%)					146.69%					149.06%



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

(Rs. 000s)

	As on Quarter ended 30 September 2024					As on Quarter ended 30 June 2024				
	Unweighted Value by residual maturity				Weighted value	Unweighted Value by residual maturity				Weighted value
	No Maturity	< 6 M	6M to < 1Y	≥ 1yr		No Maturity	< 6 M	6M to < 1Y	≥ 1yr	
ASF Item										
1. Capital: (2+3)	-	-	-	4,809,503	4,809,503	-	-	-	4,700,708	4,700,708
2. Regulatory Capital	-	-	-	4,809,503	4,809,503	-	-	-	4,700,708	4,700,708
3. Other Capital Instruments	-	-	-	-	-	-	-	-	-	-
4. Retail deposits and deposits of small business customers (5+6)	-	-	-	-	-	-	-	-	-	-
5. Stable deposits	-	-	-	-	-	-	-	-	-	-
6. Less stable deposits	-	-	-	-	-	-	-	-	-	-
7. Wholesale funding (8+9)	-	15,433,908	68,150	127,268	7,790,000	-	13,454,139	1,073,644	130,727	7,384,870
8. Operational deposits	-	-	-	-	-	-	-	-	-	-
9. Other wholesale funding	-	15,433,908	68,150	127,268	7,790,000	-	13,454,139	1,073,644	130,727	7,384,870
10. Other Liabilities (11+12)	179,961	226,986	65,528	200,000	-	166,820	21,952	61,126	50,000	-
11. NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
12. All other liabilities and equity not included in the above categories	179,961	226,986	65,528	200,000	-	166,820	21,952	61,126	50,000	-
13. Total ASF (1+4+7+10)					12,599,503					12,085,578
RSF Item										
14. Total NSFR high quality liquid assets (HQLA)					247,293					218,586
15. Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-	-	-	-	-
16. Performing loans and securities (17+18+19+21+23)	-	10,360,199	1,106,586	3,355,760	8,515,642	-	9,140,958	933,105	2,675,786	7,094,322
17. Performing loans to financial institutions secured by level 1 HQLA	-	-	-	-	-	-	-	-	-	-
18. Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions	-	956,667	744,872	2,264,583	2,780,519	-	569,167	498,333	1,315,833	1,650,375
19. Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:	-	9,403,532	361,714	1,091,176	5,735,123	-	8,571,791	434,771	1,359,953	5,443,947
20. With a risk weight of less than or equal to 35% under the Basel II standardised approach of credit risk	-	5,131,657	435,833	1,885,417	4,286,203	-	1,946,104	143,368	643,015	1,462,696
21. Performing residential mortgages, of which	-	-	-	-	-	-	-	-	-	-
22. With a risk weight of less than or equal to 35% under the Basel II standardised approach of credit risk	-	-	-	-	-	-	-	-	-	-
23. Securities that are not in default and do not qualify as HQLA, including exchange traded equities	-	-	-	-	-	-	-	-	-	-
24. Other assets (sum of rows 25 to 29)	46,174	301,212	12,150	87,731	192,087	46,512	752,006	5,000	103,123	268,960
25. Physical traded commodities, including gold	-				-	-				-
26. Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	-	-	-	-	-	-	-
27. NSFR derivative assets		-	-	-	-		-	-	-	-
28. NSFR derivative liabilities before deduction of variation margin posted		-	-	-	-		-	-	-	-
29. All other assets not included in the above categories	46,174	301,212	12,150	87,731	192,087	46,512	752,006	5,000	103,123	268,960
30. Off-balance sheet items		-	7,849,974	-	334,608		-	5,286,162	-	212,878
31. Total RSF					9,289,630					7,794,746
32. Net Stable Funding Ratio (%)					135.63%					155.05%



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

5.6. Qualitative disclosure around NSFR

The Banks NSFR comes to 150.28% as at the year ended 31 March 2026 and is above the minimum regulatory requirement of 100% set out by RBI guidelines. The Available Stable Funding (ASF) of Rs. 26,152,585 (000s) against a RSF requirement of Rs. 17,403,132 (000s). ASF is defined as the portion of capital and liabilities expected to be reliable over the time horizon considered for the NSFR, which extends to one year. Overall liquidity management of the Bank is guided by Asset Liability Committee ('ALCO') which also strategizes the balance sheet profile of the Bank. In addition to monthly NSFR reporting, Bank also computes LCR and Structural Liquidity statements on a daily basis to assess the liquidity needs of the bank. Management is of the view that the Bank has sufficient liquidity cushion to meet its likely future commitments.

5.7. Investments

a) Composition of Investment Portfolio

(i) The composition of Investment portfolio as at 31 March 2026 is as follows:

(Rs. 000s)

Particulars	As at 31 March 2026							As at 31 March 2025						
	HTM		AFS	FVTPL		Subsidiaries, Associates & JV's		HTM		AFS	FVTPL		Subsidiaries, Associates & JV's	
	At Cost	Fair value		HFT	Non-HFT	At Cost	Fair value	At Cost	Fair value		At Cost	Fair value	At Cost	Fair value
I. Investments in India	-	-	7,109,103	-	-	-	-	-	-	5,308,933	-	-	-	-
(i) Government Securities	-	-	7,109,103	-	-	-	-	-	-	5,308,933	-	-	-	-
(ii) Other Approved Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iv) Debentures & Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	7,109,103	-	-	-	-	-	-	5,308,933	-	-	-	-
Less: Provisions for Impairment / NPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Investments	-	-	7,109,103	-	-	-	-	-	-	5,308,933	-	-	-	-
II. Investments Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Government Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Other Approved Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iv) Debentures & Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provisions for Impairment / NPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Investments (I + II)	-	-	7,109,103	-	-	-	-	-	-	5,308,933	-	-	-	-

* Securities of face value Rs. 20,000 (000s) are kept as margin with clearing corporation of India Limited (CCIL) towards securities settlement.

b) Fair value hierarchy of investment portfolio measured at fair value on balance sheet

(Rs. 000s)

Particulars	As at 31 March 2026								As at 31 March 2025							
	AFS				FVTPL				AFS				FVTPL			
	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total
I. Investments in India	7,109,103	-	-	-	-	-	-	-	5,308,933	-	-	-	-	-	-	-
(i) Government Securities	7,109,103	-	-	-	-	-	-	-	5,308,933	-	-	-	-	-	-	-
(ii) Other Approved Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iv) Debentures & Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	7,109,103	-	-	-	-	-	-	-	5,308,933	-	-	-	-	-	-	-
Less: Provisions for Impairment / NPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Investments	7,109,103	-	-	-	-	-	-	-	5,308,933	-	-	-	-	-	-	-
II. Investments Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Government Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Other Approved Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iv) Debentures & Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provisions for Impairment / NPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Investments (I + II)	7,109,103	-	-	-	-	-	-	-	5,308,933	-	-	-	-	-	-	-

* Securities of face value Rs. 20,000 (000s) are kept as margin with clearing corporation of India Limited (CCIL) towards securities settlement.



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

c) Net gains / (losses) on level 3 financial instruments recognised in AFS-Reserve and Profit and loss account

(Rs. in 000s)

Particulars	Year ended 31 March 2026	Year ended 31 March 2025
Recognised in AFS Reserve	-	-
Recognised in Profit and Loss Account	-	-

d) Movement of Provisions for depreciation and Investment Fluctuation Reserve

(Rs. in 000s)

Particulars	Year ended 31 March 2026	Year ended 31 March 2025
i) Movement of provisions held towards depreciation on investments:		
a) Opening balance	-	-
b) Add: Provisions made during the year	-	-
c) Less: Write off / write back of excess provisions during the year	-	-
d) Closing balance	-	-
ii) Movement of Investment Fluctuation Reserve:		
e) Opening balance	96,396	-
a) Add: Amount transferred during the year	45,786	96,396
b) Less: Drawdown	-	-
c) Closing balance	142,182	96,396
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT / current category	2.00%	1.82%

e) Sale and transfers to/from HTM category

There is no sale made out of HTM category during the year ended 31 March 2026 (Previous Year-Nil).

f) Reclassification between categories of Investments

There is no reclassification between categories of investment during the year ended 31 March 2026 (Previous Year-Nil).

g) Non - SLR investment portfolio

i. Non-Performing non-SLR investments

(Rs. in 000s)

Sr. No.	Particulars	Year ended 31 March 2026	Year ended 31 March 2025
a)	Opening balance	-	-
b)	Additions during the year since 1 st April	-	-
c)	Reductions during the above period	-	-
d)	Closing balance	-	-
e)	Total provisions held	-	-

ii. Issuer composition of non-SLR investments

(Rs. in 000s)

Sr. No.	Issuer	Amount		Extent of private placements		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
		CY	PY	CY	PY	CY	PY	CY	PY	CY	PY
a)	PSUs	-	-	-	-	-	-	-	-	-	-
b)	FIs	-	-	-	-	-	-	-	-	-	-
c)	Banks	-	-	-	-	-	-	-	-	-	-
d)	Private Corporates	-	-	-	-	-	-	-	-	-	-
e)	Subsidiaries/ Joint Ventures	-	-	-	-	-	-	-	-	-	-
f)	Others	-	-	-	-	-	-	-	-	-	-
g)	Provision held towards depreciation	-	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-	-



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

h) Repo / Reverse Repo Transactions (in face value terms)

Details of Repo/Reverse Repo transactions undertaken during the year ended 31 March 2026 are as follows:

(Rs. in 000s)

Particulars	Minimum Outstanding during the Year**	Maximum Outstanding during the Year	Daily average Outstanding during the Year*	As at 31 March 2026
Securities Sold under repos				
i. Government Securities	20,000	20,000	54	-
ii. Corporate Debt Securities	-	-	-	-
iii. Any other securities	-	-	-	-
Securities purchased under reverse repo				
i. Government Securities	820,000	7,000,000	435,014	-
ii. Corporate Debt Securities	-	-	-	-
iii. Any other securities	-	-	-	-

*All the days in the financial year are considered for the purpose of calculation.

** Nil outstanding on any day is ignored for reckoning minimum outstanding.

Details of Repo / Reverse Repo transactions undertaken during the year ended 31 March 2025 (Previous year) are as follows:

(Rs. in 000s)

Particulars	Minimum Outstanding during the Year**	Maximum Outstanding during the Year	Daily average Outstanding during the Year*	As at 31 March 2025
Securities Sold under repos				
i. Government Securities	500,000	500,000	1,370	-
ii. Corporate Debt Securities	-	-	-	-
iii. Any other securities	-	-	-	-
Securities purchased under reverse repo				
i. Government Securities	750,000	2,500,000	17,808	-
ii. Corporate Debt Securities	-	-	-	-
iii. Any other securities	-	-	-	-

*All the days in the financial year are considered for the purpose of calculation.

** Nil outstanding on any day is ignored for reckoning minimum outstanding.

i) Government Securities Lending (GSL) Transactions (in market value terms)

Particulars	Minimum Outstanding during the Year	Maximum Outstanding during the Year	Daily average Outstanding during the Year	Total Volume of transactions during the year	As at 31 March 2026
Securities lent through GSL transactions	-	-	-	-	-
Securities borrowed through GSL transactions	-	-	-	-	-
Securities placed as collateral under GSL transactions	-	-	-	-	-
Securities received as collateral under GSL transactions	-	-	-	-	-

Particulars	Minimum Outstanding during the Year	Maximum Outstanding during the Year	Daily average Outstanding during the Year	Total Volume of transactions during the year	As at 31 March 2025
Securities lent through GSL transactions	-	-	-	-	-
Securities borrowed through GSL transactions	-	-	-	-	-
Securities placed as collateral under GSL transactions	-	-	-	-	-
Securities received as collateral under GSL transactions	-	-	-	-	-

5.8. Asset quality

a) Classification of advances and provisions held

As at 31 March 2026

(Rs. in 000s)

Particulars	Standard	Non-Performing				Total
	Total Standard advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
A. Opening balance	14,772,159	-	-	-	-	14,772,159
B. Add: Additions during the year					-	16,603,671
C. Less: Reductions during the year*					-	-
Closing balance (A+B-C)	31,375,830	-	-	-	-	31,375,830
*Reduction in GNPA due to:						
Upgradation					-	-
Recoveries (excluding recoveries from upgraded accounts)					-	-
Technical Prudential write-offs					-	-
Write-offs other than those under iii above					-	-



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

Particulars	Standard	Non-Performing				Total
	Total Standard advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Provisions (excluding Floating Provisions)						
Opening balance of provision held	61,630	-	-	-	-	61,630
Add: Fresh provisions made during the year					-	70,326
Less: Excess provision reversed / Write-off loans					-	-
Closing balance of provisions held	131,956	-	-	-	-	131,956
Net NPAs						
Opening balance		-	-	-	-	
Add: Fresh additions during the year					-	
Less: Reductions during the year					-	
Closing balance		-	-	-	-	
Floating Provisions						
Opening balance						-
Add: Fresh additions during the year						-
Less: Reductions during the year						-
Closing balance						-
Technical Write-offs and the recoveries made thereon						
Opening balance of technical / prudential write-off accounts						522,380
Add: Technical Prudential write-offs during the year						-
Less: Recoveries made from previously technical / prudential write-off accounts during the year						-
Closing balance						522,380

As at 31 March 2025

(Rs. in 000s)

Particulars	Standard	Non-Performing				Total
	Total Standard advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
D. Opening balance	9,796,329	-	-	-	-	9,796,329
E. Add: Additions during the year					-	4,975,830
F. Less: Reductions during the year*					-	-
Closing balance (A+B-C)	14,772,159	-	-	-	-	14,772,159
*Reduction in GNPA due to:						
Upgradation					-	-
Recoveries (excluding recoveries from upgraded accounts)					-	-
Technical Prudential write-offs					-	-
Write-offs other than those under iii above					-	-
Provisions (excluding Floating Provisions)						
Opening balance of provision held	40,657	-	-	-	-	40,657
Add: Fresh provisions made during the year					-	20,973
Less: Excess provision reversed / Write-off loans					-	-
Closing balance of provisions held	61,630	-	-	-	-	61,630
Net NPAs						
Opening balance		-	-	-	-	
Add: Fresh additions during the year					-	
Less: Reductions during the year					-	
Closing balance		-	-	-	-	
Floating Provisions						
Opening balance						-
Add: Fresh additions during the year						-
Less: Reductions during the year						-
Closing balance						-
Technical Write-offs and the recoveries made thereon						
Opening balance of technical / prudential write-off accounts						522,380
Add: Technical Prudential write-offs during the year						-
Less: Recoveries made from previously technical / prudential write-off accounts during the year						-
Closing balance						522,380



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

Ratios (in per cent)	Year ended 31 March 2026	Year ended 31 March 2025
Gross NPA to Gross Advances	0.00%	0.00%
Net NPA to Net Advances	0.00%	0.00%
Provision Coverage Ratio	0.00%	0.00%

b) Sector-wise Advances and Gross NPA

(Rs. in 000s)

Sr. No.	Sector	Year ended 31 March 2026			Year ended 31 March 2025		
		Outstanding Total Advances	Gross NPAs	% of Gross NPAs to total advances in that sector	Outstanding Total Advances	Gross NPAs	% of Gross NPAs to total advances in that sector
I)	Priority Sector						
a)	Agriculture and allied activities	-	-	0%	-	-	0%
b)	Advances to industries sector eligible for Priority sector lending	800,040	-	0%	42,656	-	0%
	Electronics and electrical equipment's including cables	-	-	0%	42,656	-	0%
	Basic Metal & Metal Products	800,000	-	0%	-	-	0%
	Other Sectors (Exposure <10%)	40	-	0%			
c)	Services	469,756	-	0%	1,134,739	-	0%
	NBFCs	337,500	-	0%	941,667	-	0%
	Bank	132,256	-	0%	193,072	-	0%
d)	Personal Loans	-	-	0%	-	-	0%
	Subtotal I	1,269,796	-	0%	1,177,395	-	0%
II)	Non-Priority Sector						
a)	Agriculture and allied activities	-	-	-	-	-	-
b)	Industry	14,082,244	-	0%	8,651,256	-	0%
	Chemicals	2,583,604	-	0%	1,225,000	-	0%
	Gems & Jewellery	2,150,000	-	0%	-	-	0%
	Infrastructure	1,850,000	-	0%	-	-	0%
	Beverages	1,670,588	-	0%	-	-	0%
	Engineering	1,319,284	-	0%	-	-	0%
	Basic Metal & Metal Products	1,240,000	-	0%	-	-	0%
	Plastic and Plastic Products	1,212,969	-	0%	1,750,000	-	0%
	Others Sectors (Exposure <10%)	2,055,799	-	0%	5,676,256	-	0%
c)	Services	16,023,790	-	0%	4,943,508	-	0%
	Other Services	500,000	-	0%	500,000	-	0%
	Trade	1,630,000	-	0%	824,507	-	0%
	Transport Operators	818,030	-	0%	-	-	0%
	Textiles	-	-	0%	156,250	-	0%
	Bank	7,169,926	-	0%	-	-	0%
	Logistics	-	-	0%	824,834	-	0%
	NBFCs	5,905,833	-	0%	2,637,917	-	0%
d)	Personal Loans	-	-	0%	-	-	0%
	Subtotal II	30,106,034	-	0%	13,594,764	-	0%
	Total (I +II)	31,375,830	-	0%	14,772,159	-	0%

c) Overseas assets, NPAs and Revenue

(Rs. in 000s)

Particulars	Year ended 31 March 2026	Year ended 31 March 2025
Total Assets	-	-
Total NPAs	-	-
Total Revenue	-	-

d) Particulars of resolution plan and restructuring

During the financial year ended 31 March 2026, the Bank has not initiated any resolution plan under the 'Prudential Framework for Resolution of Stressed Assets' issued vide circular DOR.STR.REC.84/ 21. 04.048/2025-26 dated 28 November 2025 (Previous year - Nil).

There are no restructured advances during the year ended 31 March 2026 under Micro Small and Medium Enterprises (Previous year - Nil).



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

e) Divergence in asset classification and provisioning

In terms of the RBI Master Direction DOR.ACC.REC.NO.86/21.04.018/25-26 dated 28 November 2025 banks are required to disclose the divergences in asset classification and provisioning consequent to RBI's annual supervisory process in their notes to accounts to the financial statements, wherever either or both of the following conditions are satisfied: (a) the additional provisioning for NPAs assessed by RBI exceeds 5 per cent of the reported profit before provisions and contingencies for the reference period and (b) the additional Gross NPAs identified by RBI exceed 5 per cent of the reported incremental Gross NPAs for the reference period.

Based on the condition mentioned in RBI circular, the Bank does not have any such reportable divergence in asset classification and provisioning for the financial year ended 31 March 2025.

(Rs. in 000s)

Sr. No	Particulars	Amount
1.	Gross NPA as on March 31, 2025 as reported by the bank	-
2.	Gross NPA as on March 31, 2025 as assessed by RBI	-
3.	Divergence in Gross NPA (2-1)	-
4.	Gross NPA as on March 31, 2025 as reported by the bank	-
5.	Gross NPA as on March 31, 2025 as assessed by RBI	-
6.	Divergence in Net NPA (5-4)	-
7.	Provisions for NPA as on March 31, 2025 as reported by the bank	-
8.	Provisions for NPA as on March 31, 2025 as assessed by RBI	-
9.	Divergence in Provisioning (8-7)	-
10.	Reported Profit before Provisions and contingencies for the year ended March 31, 2025	185,312
11.	Reported Net Profit after Tax (PAT) for the year ended March 31, 2025	128,528
12.	Adjusted (notional) Net profit after Tax (PAT) for the year ended March 31, 2025 after considering the divergence in provisioning	128,528

f) Disclosure on transfer of loan exposure

During the year ended 31 March 2026, the Bank has not transferred or acquired any loan not in default to / from any entities. (Previous year - Nil)

During the year ended 31 March 2026, the Bank has not transferred or acquired any stressed loans to / from any entities. (Previous year - Nil)

(Rs. in 000s)

Details of stressed loans transferred during the year ended 31 March 2026			
Particulars	To ARCs	To permitted transferees	To other transferees
No. of accounts	-	-	-
Aggregate principal outstanding of loans transferred	-	-	-
Weighted average residual tenor of the loans transferred	-	-	-
Net book value of loans transferred (at the time of transfer)	-	-	-
Aggregate consideration	-	-	-
Additional consideration realized in respect of accounts transferred in earlier years	-	-	-

Details of loans acquired during the year ended 31 March 2026		
Particulars	From SCBs, RRBs, Co-operative Banks, AIFs, SFBs and NBFCs including Housing Finance Companies (HFCs)	From ARCs
Aggregate principal outstanding of loans acquired	-	-
Aggregate consideration paid	-	-
Weighted average residual tenor of loans acquired	-	-

g) Disclosure on Co-Lending Arrangements (CLA)

The Bank did not have any co-lending arrangements during the year ended 31 March 2026 (Previous year - Nil)

h) Fraud accounts

There were no instances of fraud during the year ended 31 March 2026 (Previous year - Nil)

(Rs. in 000s)

	As at 31 March 2026	As at 31 March 2025
Number of frauds reported	-	-
Amount involved in fraud	-	-
Amount of provision made for such frauds	-	-
Amount of unamortised provision debited from 'other reserves' as at the end of the year	-	-



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

i) Non-Fund based (NFB) Credit facilities:

Particulars	As at 31 March 2026 (Secured)	As at 31 March 2026 (Unsecured)	As at 31 March 2025 (Secured)	As at 31 March 2025 (Unsecured)
I. Outstanding Guarantees	3,044,343	-	2,874,922	4,274
i) In India	3,044,343	-	2,874,922	4,274
ii) Outside India	-	-	-	-
II. Acceptances, Endorsements and other Obligations	5,797,947	1,122,093	971,449	770,184
III. Other NFB Credit Facilities	837,950	-	431,416	-

j) Investments in Security Receipts (SRs)

The details of investment in Security Receipts for the year ended 31 Mar 2026 are as follows (Previous Year- Nil)

(Rs. in 000s)

Particulars	SRs issued within past 5 years	SRs issued more than 5 years ago but within past 8 years	SRs issued more than 8 years ago
a) Book value of SRs where NPA sold by the bank are the underlying	-	-	-
Provisions held against (a)	-	-	-
b) Book value of SRs where NPAs sold by other banks/ financial institutions / non-banking financial companies are the underlying	-	-	-
Provisions held against (b)	-	-	-
Total (a) + (b)	-	-	-

k) Disclosure related to Project Finance

The banks have not undertaken any project finance during the year (Previous year – NIL)

Sr. No	Particulars	Number of Accounts	Total Outstanding
1	Projects under implementation accounts at the beginning of the quarter		
2	Projects under implementation accounts sanctioned during the quarter		
3	Projects under implementation accounts where DCCO has been achieved during the quarter		
4	Projects under implementation accounts at the end of the quarter (1+2-3)		
5	Out of '4' – accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked		
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.		
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.		
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.		
6	Out of '5', accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.		
7	Out of '5', account in respect of which cost overrun associated with extension in original / extended DCCO, as the case may be, was funded		
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously		
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously		
8	Out of '4' – accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked.		
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.		
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.		
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.		

l) Disclosure under Resolution framework for COVID-19 related stress

Bank has not extended any resolution during the year (Previous year - NIL) to any of its customer under the Resolution framework for COVID-19 related stress as per RBI circular dated August 6, 2020.



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

5.9. Exposure

a) Exposure to real estate sector

(Rs. in 000s)

Category	As at 31 March 2026	As at 31 March 2025
a) Direct Exposure		
(i) Residential Mortgages - Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented;	-	-
(ii) Commercial Real Estate - Lending secured by mortgages on commercial real estates (office buildings, retail space, multi-purpose commercial premises, multi-family residential buildings, multi-tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	-	-
(iii) Investments in Mortgage Backed Securities (MBS) and other securitised exposures -		
a. Residential		
b. Commercial Real Estate	-	-
b) Indirect Exposure - Fund based and non-fund based exposures on National Housing Bank (NHB) and Housing Finance Companies (HFCs).	-	-
	1,440,833	303,750
Total Exposure to Real Estate Sector	1,440,833	303,750

b) Exposure to Capital market

(Rs. in 000s)

Category	As at 31 March 2026	As at 31 March 2025
(i) direct investment in equity shares, convertible bonds, convertible debentures and units of equity-oriented mutual funds the corpus of which is not exclusively invested in corporate debt;	-	-
(ii) advances against shares/bonds/ debentures or other securities or on clean basis to individuals for investment in shares (including IPOs/ESOPs), convertible bonds, convertible debentures, and units of equity-oriented mutual funds;	-	-
(iii) advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;	-	-
(iv) advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares/convertible bonds/ convertible debentures/units of equity oriented mutual funds does not fully cover the advances;	-	-
(v) secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;	-	-
(vi) loans sanctioned to corporates against the security of shares / bonds/debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;	-	-
(vii) bridge loans to companies against expected equity flows/issues;	-	-
(viii) underwriting commitments taken up by the Banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;	-	-
(ix) financing to stockbrokers for margin trading;	-	-
(x) all exposures to Venture Capital Funds (both registered and unregistered)	-	-
Total Exposure to Capital Market	-	-

c) Risk category-wise country exposure

(Rs. in 000s)

Risk Category	Exposure (net) as at 31 March 2026	Provision held as at 31 March 2026	Exposure (net) as at 31 March 2025	Provision held as at 31 March 2025
Insignificant	-	-	-	-
Low	-	-	-	-
Moderately low	-	-	-	-
Moderate	-	-	-	-
Moderately High	-	-	-	-
High	-	-	-	-
Very High	-	-	-	-
Total	-	-	-	-

d) Unsecured advances

(Rs. in 000s)

Particulars	Exposure (net) as at 31 March 2026	Exposure (net) as at 31 March 2025
Total unsecured advances of the bank	6,454,169	3,823,092
Out of the above, amount of advances for which intangible securities such as charge over rights, licenses, authority etc., have been taken	-	-
Estimated value of such intangible securities	-	-

e) Factoring exposure

The Bank did not have any factoring exposure as at 31 March 2026 (Previous year - Nil (000s)).

f) Intra group exposure

- Total amount of intragroup exposures was Rs. 1,375,682 (000s) as at 31 March 2026 (Previous Year – Rs. 455,149 (000s))
- Total amount of top 20 intra-group exposure was Rs. 1,375,682 (000s) as at 31 March 2026 (Previous Year - Rs. 455,149 (000s))
- Percentage of intra-group exposures to the total exposure of the bank on borrowers / customers was 2.82% as at 31 March 2026 (Previous year – 1.93%)
- Details of breach of limits on intra-group exposures and regulatory action thereon, if any – Nil as at 31 March 2026 (Previous Year - Nil)



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

g) Unhedged foreign currency exposure

The Bank has put in place a framework to compute incremental provisioning and capital requirements on account of unhedged foreign currency exposure of its clients. As per the assessment carried out as at 31 March 2026, there is a requirement of maintaining incremental provision. However, there was no requirement of additional capital on account of unhedged foreign currency exposure on its borrowers during the year ended 31 March 2026.

(Rs. in 000s)

Particulars	As at 31 March 2026	As at 31 March 2025
Incremental provision	4,515	1,600
Incremental capital held	-	-

The assessment of unhedged foreign currency exposure is an ongoing process at the Bank. The Bank undertakes a quarterly assessment of the risks arising out of the foreign currency exposure of their corporate clients and takes suitable steps to insulate it from such risks. These steps include rigorous assessment of foreign exchange (FX) risks for a client during annual review of its credit facilities including under stress testing/downside scenarios and, if found material, downgrading the Obligor Risk Rating of the client.

h) Loan against gold and silver collateral

The Bank did not have any loan against gold or silver collateral as at 31 March 2026 (Previous year - Nil (000s)).

i) Exposure to Related Parties

Sr. No	Particulars	As at 31 March 2026	As at 31 March 2025
A. Loans to Related Parties			
1.	Aggregate value of loans sanctioned to related parties during the year	-	-
2.	Aggregate value of outstanding loans to related parties as at 31 st March	-	-
3.	Aggregate value of outstanding loans to related parties as a proportion of total credit exposure as on 31 st March	-	-
4.	Aggregate value of outstanding loans to related parties which are categorized as 1. Special Mention Accounts as on 31 st March 2. Non-Performing Assets as on 31 st March	-	-
5.	Amount of Provisions held in respect of loans to related parties as on 31 st March	-	-
B. Contracts and Arrangements involving Related Parties			
6.	Aggregate value of contracts and arrangements awarded to related parties during the year	-	-
7.	Aggregate value of outstanding contracts and arrangements involving related parties as on 31 st March	-	-

5.10. Concentration of deposits, advances, exposure and NPAs

a) Concentration of deposits

(Rs. in 000s)

Particulars	As at 31 March 2026	As at 31 March 2025
Total Deposits of twenty largest depositors	33,870,185	16,958,314
Percentage of Deposits of twenty largest depositors of Total Deposits of the Bank	99.60%	100%

b) Concentration of Advances*

(Rs. in 000s)

Particulars	As at 31 March 2026	As at 31 March 2025
Total Advances of twenty largest borrowers	30,380,627	15,525,417
Percentage of Advances of twenty largest borrowers of Total Advances of the Bank	59%	63%

* Advances have been computed based on credit exposure, i.e. funded and non-funded limits including derivatives exposures where applicable. The sanctioned limits or outstanding, whichever is higher, has been reckoned. However, in case of fully drawn term loans, where there is no scope for re-drawal of any portion of the sanctioned limit, the outstanding has been reckoned as credit exposure.

c) Concentration of Exposure**

(Rs. in 000s)

Particulars	As at 31 March 2026	As at 31 March 2025
Total Exposure of twenty largest borrowers/customers	30,380,627	15,525,417
Percentage of Exposures of twenty largest borrowers/customers of Total Exposure of the Bank on borrowers/customers	59%	63%

** Exposure computed as per RBI guidelines

d) Concentration of NPAs

(Rs. in 000s)

Particulars	As at 31 March 2026	As at 31 March 2025
Total Exposure of top twenty NPA accounts	0.00	0.00
Percentage of exposures of the top twenty NPA exposures to total Gross NPAs	0.00%	0.00%



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

5.11. Derivatives

a) Details of derivative Portfolio

The Bank has not dealt with any derivative instrument during the year ended 31 March 2026 (Previous year - Nil)

(Rs. in 000s)

	Current Year			Previous Year		
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Interest Rate Derivatives						
MTM – Assets	-	-	-	-	-	-
MTM - Liabilities	-	-	-	-	-	-
Net gain / Loss recognised in Profit & loss Account	-	-	-	-	-	-
Exchange Rate Derivatives						
MTM – Assets	-	-	-	-	-	-
MTM - Liabilities	-	-	-	-	-	-
Net gain / Loss recognised in Profit & loss Account	-	-	-	-	-	-
Credit Risk Derivatives						
MTM – Assets	-	-	-	-	-	-
MTM - Liabilities	-	-	-	-	-	-
Net gain / Loss recognised in Profit & loss Account	-	-	-	-	-	-
Other Derivatives						
MTM – Assets	-	-	-	-	-	-
MTM - Liabilities	-	-	-	-	-	-
Net gain / Loss recognised in Profit & loss Account	-	-	-	-	-	-

b) Forward rate agreement / interest rate swap

The Bank has not dealt with any Forward Rate Agreements (FRA)/Interest Rate Swaps (IRS) as at 31 March 2026 (Previous year - Nil (000s)).

(Rs. in 000s)

Particulars	As at 31 March 2026	As at 31 March 2025
i) The Notional principal of swap agreements	-	-
ii) Losses which would be incurred if counterparties failed to fulfill their obligations under the agreements	-	-
iii) Collateral required by the Bank upon entering into swaps	-	-
iv) Concentration of credit risk arising from the swaps	-	-
v) The fair value of the swap book	-	-

c) Exchange traded interest rate derivatives

The Bank has not dealt with any Exchange Traded Interest Rate Derivatives as at 31 March 2026 (Previous year - Nil (000s)).

(Rs. in 000s)

Sr.	Particulars	As at 31 March 2026	As at 31 March 2025
(i)	Notional principal amount of exchange traded interest rate derivatives undertaken during the year	-	-
(ii)	Notional principal amount of exchange traded interest rate derivatives outstanding as on 31 March 22	-	-
(iii)	Notional principal amount of exchange traded interest rate derivatives outstanding and not "highly effective"	-	-
(iv)	Mark-to-market value of exchange traded interest rate derivatives outstanding and not "highly effective"	-	-

d) Disclosures on risk exposure in derivatives

The Bank has not entered into any derivative transactions as at 31 March 2026 (Previous year - Nil (000s)).

(Rs. in 000s)

Sr. No.	Particulars	As at 31 March 2026		As at 31 March 2025	
		Currency Derivative	Interest rate derivatives	Currency Derivative	Interest rate derivatives
1	Derivative (Notional Principal Amount)				
	a) For hedging	-	-	-	-
	b) For trading	-	-	-	-
2	Marked to Market Positions				
	a) Asset (+)	-	-	-	-
	b) Liability (-)	-	-	-	-
3	Credit Exposure	-	-	-	-
4	Likely impact of one percent change in interest rate (100*PV01)				
	On hedging derivatives	-	-	-	-
	On trading derivatives	-	-	-	-



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

Sr. No.	Particulars	As at 31 March 2026		As at 31 March 2025	
		Currency Derivative	Interest rate derivatives	Currency Derivative	Interest rate derivatives
5	Maximum and minimum of 100PV01 observed during the year				
	a) On hedging				
	- Maximum	-	-	-	-
	- Minimum	-	-	-	-
	b) On trading				
	- Maximum	-	-	-	-
	- Minimum	-	-	-	-

e) Credit default swaps

The Bank has not entered into credit default swap transactions during the year ended 31 March 2026 (*Previous year - Nil (000s)*).

5.12. Disclosures related to securitisation

The Bank did not have any securitisation exposure during the year ended 31 March 2026 (*Previous year - Nil (000s)*).

Sr. No	Particulars	As at 31 March 2026	As at 31 March 2025
1	No. of SPEs holding assets for securitisation transactions originated by the originator	-	-
2	Total amount of securitised assets as per books of the SPEs	-	-
3.	Total amount of exposure retained by the originator to comply with MRR as on the date of balance sheet	-	-
	a) Off-balance sheet exposure	-	-
	- First loss		
	- Others		
	b) On-balance sheet exposure	-	-
	- First loss		
	- Others		
4.	Amount of exposures to securitisation transactions other than MRR	-	-
	a) Off-balance sheet exposure	-	-
	i) Exposure to own securitisations		
	- First loss		
	- Others		
	ii) Exposure to third party securitisations		
	- First loss		
	- Others		
	b) Off-balance sheet exposure	-	-
	i) Exposure to own securitisations		
	- First loss		
	- Others		
	ii) Exposure to third party securitisations		
	- First loss		
	- Others		
5.	Sale consideration received for the securitised assets and gain/loss on sale on account of securitisation	-	-
6.	Form and quantum (outstanding value) of services provided by way of, liquidity support, post securitisation asset servicing, etc.	-	-

5.13. Off-balance sheet SPVs sponsored

The Bank did not float/sponsor any off-balance sheet SPV's during the year ended 31 March 2026 (*Previous year - Nil (000s)*).

5.14. Transfer to Depositor Education and Awareness Fund (DEA Fund)

There is no amount to the credit of any account which has not been operated upon for a period of ten years or any deposit or any amount remaining unclaimed for more than ten years that needs to be transferred to DEAF under the provisions of Section 26A of the Banking Regulation Act, 1949.

(Rs. in 000s)

Particulars	As at 31 March 2026	As at 31 March 2025
Opening balance of amounts transferred to DEAF	-	-
Add: Amounts transferred to DEAF during the year	-	-
Less: Amounts reimbursed by DEAF towards claims	-	-
Closing balance of amounts transferred to DEAF	-	-

Disclosure on complaints

a) Summary information on complaints received by the bank from customers and from the offices of Banking Ombudsman (OBOs)*



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

Sr. No.	Particulars	As at 31 March 2026	As at 31 March 2025
	Complaints received by the bank from its customers		
1.	Number of complaints pending at the beginning of the year	-	-
2.	Number of complaints received during the year	-	-
3.	Number of complaints disposed during the year	-	-
	3.1 Of which, number of complaints rejected by the bank	-	-
4.	Number of complaints pending at the end of the year	-	-
	Maintainable complaints received by the bank from OBCs		
5.	Number of maintainable complaints received by the bank from OBCs	-	-
	5.1 Of 5, number of complaints resolved in favor of the bank by BOs	-	-
	5.2 Of 5, number of complaints resolved through conciliation / mediation / advisories issued by BOs	-	-
	5.3 Of 5, number of complaints resolved after passing of Awards by BOs against the bank	-	-
6.	Number of Awards unimplemented within the stipulated time (other than those appealed	-	-

b) Top five grounds of complaints received by the bank from customers*

Ground of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase / decrease in the number of the complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year					
Ground - 1	-	-	-	-	-
Ground - 2	-	-	-	-	-
Ground - 3	-	-	-	-	-
Ground - 4	-	-	-	-	-
Ground - 5	-	-	-	-	-
Others	-	-	-	-	-
Total	-	-	-	-	-
Previous Year					
Ground - 1	-	-	-	-	-
Ground - 2	-	-	-	-	-
Ground - 3	-	-	-	-	-
Ground - 4	-	-	-	-	-
Ground - 5	-	-	-	-	-
Others	-	-	-	-	-
Total	-	-	-	-	-

* Auditors have relied upon the information presented by the management as above

5.15. Disclosures of penalties imposed by the Reserve Bank of India

- a) During the year ending 31 March 2026, the Reserve Bank of India (RBI) has not imposed any penalties to the bank (*previous year - Nil*).
- b) No penalty has been levied on the Bank for contravention under the provisions of the Payment and Settlement Act, 2007, Government securities Act, 2016 (for bouncing SGL) (*previous year - Nil*).
- c) There was no default in reverse repo transaction (*previous year - Nil*).

5.16. Disclosures on remuneration

In terms of guidelines issued by RBI vide Master Direction RBI/DOR/25-26/149 DOR. HGG. GOV. NO. 68 / 29. 67.001/25-26 dates 28 November 2025 on "Compensation of Whole time Directors/Chief Executive Officers/ Risk takers and Control function staff, etc.", the bank has submitted a letter to RBI stating that Qatar Central Bank (QCB) regulations do not require the bank to adopt FSB principles and as a result the bank is not following FSB. However, the bank has confirmed that its compensation structure for India, including that of CEO, is in conformity with guidelines prescribed by the Reserve Bank of India for private sector banks in India, to the extent applicable.

5.17. Other Disclosures

a) **Business Ratios**

Sr. No.	Particulars	For the year ended 31 March 2026	For the year ended 31 March 2025
i.	Interest income as a percentage to working funds ¹	6.58%	7.33%
ii.	Non-Interest Income as a percentage to working funds	1.16%	0.85%
iii.	Cost of deposits	6.05%	7.01%
iv.	Net interest Margin ²	2.61%	2.37%
v.	Operating Profit/(Loss) as a percentage to working funds	2.00%	0.87%
vi.	Return on assets ³ (%)	1.11%	0.61%
vii.	Business ⁴ (deposits plus advances) per employee ⁵ (Rs.000s)	2,104,213	1,137,196
viii.	Net profit/(loss) per employee ⁵ (Rs.000s.)	13,313	4,590

* Determined on the basis of RBI circular RBI/DOR/2021-22/83DOR.ACC.REC.No.45/21.04.018/2021-22dated 20 February 2023.



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

1. Working funds to be reckoned as average of total assets (excluding accumulated losses, if any) as reported to Reserve Bank of India in Form X during the 12 months of the financial year.
2. Net Interest Income/ Average Earning Assets. Net Interest Income= Interest Income - Interest Expense. Average Earning Assets is reckoned based on ALE return filed with RBI during the 12 months of the financial year.
3. Return on assets is with reference to average working fund (total assets excluding accumulated losses)
4. Business per employee is calculated as deposits plus advances as at the yearend excluding interbank deposits.
5. Ratio is computed basis average number of employees during the year

b) Bancassurance business

The Bank has not undertaken Bancassurance business during the year ended 31 March 2026 (Previous year - Nil (000s)).

c) Marketing and distribution

The Bank has not received any fees / remuneration in respect of marketing and distribution function during the year ended 31 March 2026 (Previous year - Nil (000s)).

d) Disclosure regarding Priority Sector Lending Certificates (PSLCs)

The amount of PSLCs (category wise) purchased and sold during the year

(Rs. in 000s)

Sr. No.	Type of PSLC's	Year ended 31 March 2026		Year ended 31 March 2025	
		Purchase	Sold	Purchase	Sold
1.	PSLC - Agriculture	-	-	-	-
2.	PSLC - SF/MF	-	-	-	-
3.	PSLC - Micro Enterprises	1,527,500	-	1,030,000	-
4.	PSLC - General	6,102,500	-	4,120,000	-
	Total	7,630,000	-	5,150,000	-

The payments made for the purchase of the PSLC has been included in 'Other Expenditures' under the head schedule 16 on operating expenses.

e) Provisions and contingencies shown under the head profit and loss account

(Rs. in 000s)

Sr. No.	Particulars	For the year ended 31 March 2026	For the year ended 31 March 2025
i.	Provisions for NPI	-	-
ii.	Provisions towards NPA	-	-
iii.	Provision on Standard Assets	70,325	20,973
iii.	Provision made towards Income tax (incl. tax from earlier period paid)	288,536	36,535
iv.	Deferred Tax Asset	(25,274)	(724)
v.	Other Provisions and Contingencies*	-	-
	Total	333,587	56,784

f) Implementation of IFRS converged Indian Accounting Standards (Ind AS)

RBI vide circular DBR.BP.BC.No.29/21.07.001/2018-19 dated 22 March 2019 deferred implementation of Ind AS till further notice. However, RBI requires all banks to submit Proforma Ind AS financial statements every half year. Accordingly, the Bank is preparing and submitting to RBI Proforma Ind AS financial statements every half year.

g) Payment of DICGC Insurance Premium

Sr. No.	Particulars	For the year ended 31 March 2026	For the year ended 31 March 2025
i.	Payment of DICGC Insurance Premium (incl. GST)	32,755	19,171
ii.	Arrears in payment of DICGC premium	-	-

h) Letter of Comfort (LOCs) issued by the bank

The Bank had not issued or sanctioned any Letter of Comfort (LOC) or Letter of Undertaking (LOU) during the year ended 31 March 2026 (Previous year - Nil (000s)).

i) Portfolio level information on the use of funds raised from green deposits.

Particulars	For the year ended 31 March 2026	For the year ended 31 March 2025	Cumulative
Total Green deposits raised (A)	-	-	-
Use of green deposit funds	-	-	-
(1) Renewable Energy	-	-	-
(2) Energy Efficiency	-	-	-
(3) Clean Transportation	-	-	-
(4) Climate Change Adaptation	-	-	-
(5) Sustainable Water and Waste Management	-	-	-
(6) Pollution Prevention and Control	-	-	-
(7) Green Buildings	-	-	-
(8) Sustainable Management of Living Natural Resources and Land Use	-	-	-
(9) Terrestrial and Aquatic Biodiversity Conservation	-	-	-
Total Green Deposit Funds allocated (B=sum of 1to9)	-	-	-
Amount of Green Deposit funds not allocated (C=A-B)	-	-	-
Details of temporary allocation of green deposit proceeds pending their allocation to the eligible green activities / projects			



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

6. Disclosure requirements as per the accounting standards

6.1. Accounting Standard 5: Net Profit or loss for the period, Prior Period Items, and changes in Accounting Policies

- a) During the year, there were no material prior period income / expenditure items.
- b) There is no change in the Significant Accounting Policies adopted during the financial year 2025-26 as compared to those followed in the previous financial year 2024-2025.

6.2. Accounting Standard – 15 “Employee Benefits”

a) Gratuity

The following tables summarize the components of net benefit expense recognized in the profit and loss account and the funded status and the amounts recognized in the balance sheet for the benefit plan.

Profit and Loss account – Net employee benefit expense (recognised in the employee cost)

(Rs. in 000s)

Particulars	For the year ended 31 March 2026	For the year ended 31 March 2025
Current service cost	2,187	1,379
Interest cost of benefit obligation	776	724
Expected return on plan assets	-	-
Net actuarial (gain)/loss recognized in the year	1,360	2,889
Past service cost	-	-
Net benefit expense	-	-
Expected return on plan assets	-	-
Total expenses recognised in Profit and loss account	4,323	4,993

Balance Sheet

(Rs. in 000s)

Particulars	As at 31 March 2026	As at 31 March 2025
Present value of defined benefit obligation	16,077	11,753
Fair value of plan assets	-	-
Funded status [Surplus/(Deficit)]	(16,077)	(11,753)
Unrecognized past service cost	-	-
Net liability	(16,077)	(11,753)

Change in the present value of the defined benefit obligation are as follows:

(Rs. in 000s)

Particulars	As at 31 March 2026	As at 31 March 2025
Opening defined benefit obligation	11,754	13,934
Interest cost	776	724
Current service cost	2,187	1,379
Benefits paid	-	(7,173)
Actuarial (gains)/losses on obligation	1,360	2,889
Closing defined benefit obligation	16,077	11,753

Change in the fair value of the plan assets are as follows:

(Rs. in 000s)

Particulars	As at 31 March 2026	As at 31 March 2025
Opening fair value of plan assets	-	-
Expected return	-	-
Contribution by employer	-	-
Benefits paid	-	-
Actuarial gains/(losses)	-	-
Closing fair value of plan assets	-	-

Experience history

(Rs. in 000s)

Particulars	As at 31 March 2026	As at 31 March 2025
Defined benefit obligation at the end of the year	(16,077)	(11,753)
Planned asset at the end of the year	-	-
Funded Status	(16,077)	(11,753)
Experience gain/(losses) adjustment on plan liabilities	(1,263)	(1,848)
Experience gain/(losses) adjustment on plan assets	-	-
Actuarial gain/(losses) due to change on assumptions	(97)	(1,041)



Qatar National Bank (Q.P.S.C.) - India Branch (Incorporated in Qatar with Limited Liability)

Principal actuarial assumptions at the balance sheet date

Particulars	As at 31 March 2026	As at 31 March 2025
Discount Rate	6.50%	6.60%
Salary Escalation Rate	8.00%	8.00%
Withdrawal rate	10.00%	10.00%
Mortality Rate	IALM (2006-08)Ult	IALM (2006-08)Ult

The estimates of future salary increase, considered in actuarial valuation, take account of inflation, seniority, promotion and other relevant factors, such as supply and demand in the employment market.

b) Compensated absence:

The reversal of provision for compensated absence for the year ended 31 March 2026 is Rs. 807 (000s) (Previous year charge - Rs. 2,502(000s)).

c) New Labour code

On November 21, 2025, the Government of India consolidated 29 existing labour laws into four labour codes - The code on wages, 2019; the Industrial Relations code, 2020; the code on Social Security 2020 and the Occupational, Safety, Health and Working Conditions 2020 (collectively referred to as 'New Labour Codes'). The Central Government has notified the final Central Rules under all four labour codes on May 8, 2026, which are considered to be effective from November 21, 2025. As per the requirements under AS 15, changes to employee benefits plans arising from the New Labour code constitute plan amendments and are required to be treated as past service cost. Accordingly, based on the Company's assessment, there is no material additional provision required to be considered for the year ended March 31, 2026.

6.3. Accounting Standard – 17 “Segment Reporting”

a) Business Segments

In terms of RBI's revised guidelines on segment reporting, the Bank has classified and disclosed its operations under two segments viz. Treasury and Corporate Banking which are considered as primary reporting segments. The principal activities of the primary reporting segments are as follows:

Segment	Principal Activity	Revenue/Expenses
Treasury	Treasury activities comprise of liquidity management, foreign exchange investments in government securities and money market operations.	Revenue consists of interest earned on investments, gain/ (loss) on Foreign Exchange. Expenses consist of interest on funds borrowed. Expense includes staff costs, premises costs and overhead expenses allocated to division under predetermined ratio by management
Corporate Banking	Corporate Banking activities comprise of funded and non-funded facilities, cash management activities and fee based activities	Revenue consists of interest earned on loans and advances and fee income on various services. Expense includes staff costs, premises costs and overhead expenses allocated to division under predetermined ratio by management

(Rs. in 000s)

Business Segment	Treasury		Corporate Banking		Total	
	2026	2025	2026	2025	2026	2025
Revenue	867,901	456,994	2,017,281	1,278,731	2,885,182	1,735,725
Results	331,547	86,776	344,424	77,563	675,971	164,338
Unallocated Expenses					-	-
Operating Profit					675,971	164,338
Income Taxes					(263,262)	(35,811)
Extraordinary Profit/Loss					-	-
Net Profit/Loss					412,709	128,528
Other Information						
Segment Assets	12,790,002	7,789,152	31,416,837	14,787,859	44,206,839	22,577,011
Unallocated Assets					248,165	187,907
Total Assets					44,455,004	22,764,918
Segment Liabilities	345,529	5,041,467	34,636,620	12,555,604	34,982,149	17,597,071
Unallocated Liabilities					9,472,855	5,167,847
Total Liabilities					44,455,004	22,764,918

In computing the above disclosure, certain assumptions and estimates are made by management.

b) Geographical Segments

The business of the Bank is in India. Accordingly, geographical segment results have not been provided.

6.4. Accounting Standard - 18 “Related Party Disclosure”

The information required in this regard in accordance with AS 18 on “Related Party disclosures”, and RBI guidelines, is provided below.



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

Name and nature of relationship of related parties

Relationship	Name
Head Office	Qatar National Bank (Q.P.S.C.), Qatar and its branches
Subsidiary of Head Office	QNB International Holdings Limited QNB Property France QNB Capital LLC QNB Suisse SA QNB Syria S.A.E QNB Finance Limited PT Bank QNB Indonesia TBK QNB Financial Services WLL Mansour Bank of Investment PJSC QNB Tunisia QNB S.A.E QNB Bank A.S QNB Derivatives Limited Digital-Q-F S Limited Enpara Bank A.S. Housing Bank for Trade & Finance Al Jazeera Finance Company Commercial Bank International P.S.C. Ecobank Transactional Incorporated
Key Management Personnel	Mr. Gaurav Gupta, Chief Executive Officer-India

Balances are as follows:

(Rs. in 000s)

Particulars	Nature of Related Party	As at 31 March 2026	Maximum Outstanding during the year	As at 31 March 2025	Maximum Outstanding during the year
Deposits / Vostro	Head Office	62,255	140,731	51,500	245,116
Nostro Balances	Head Office	8,405	33,046	2,425	21,553
Borrowings	Head Office	131,157	1,029,217	184,939	191,833
Guarantees / Letter of Credit	Head Office	272,539	272,539	256,354	256,354
Guarantees / Letter of Credit	Subsidiary	1,090,854	1,090,854	183,512	393,489
Other Liabilities	Head Office	77,491	243,768	79,008	175,774
Other Assets	Head Office	-	16,227	16,227	16,227

Payments made by Head Office on behalf of the Bank for:

(Rs. in 000s)

Particulars	During the Year 2025-26	During the Year 2024-25
Acquisition of fixed assets	3,283	1,446
Payment of operating expenses and allocation	97,785	64,770
Management fees	28,785	27,677
Total	129,853	93,894

Transactions with the Head office and subsidiaries during the year:

(Rs. in 000s)

Particulars	Nature of Related Party	During the Year 2025-26	During the Year 2024-25
Interest expense	Head Office	21,045	3,154
Advisory fees earned	Head Office	221,157	104,750
Other Income	Head Office	-	-
Other Income	Subsidiary	33	68
Operating expenses	Head Office	126	202
Guarantee commission received	Head office	306	383
Guarantee commission received	Subsidiary	7,526	5,763

The Bank has not disclosed details pertaining to related parties where under a category there is only one entity / person. There has been only one person under Key Management personnel at any given point of time, and therefore, those details are not disclosed.



Qatar National Bank (Q.P.S.C.) - India Branch (Incorporated in Qatar with Limited Liability)

6.5. Accounting Standard - 19 "Leases"

The Bank has entered into operating lease for certain assets relating to business operations. Total of future minimum lease payments are as follows:

(Rs. in 000s)

Particulars	As at 31 March 2026	As at 31 March 2025
Not more than one year	60,317	48,603
Later than one year and not later than five year	379,734	29,011
Later than five years	Nil	Nil

Lease payments recognized in the Profit and Loss account during the year is Rs. 50,424 ('000s) (Previous year Rs. 50,254 ('000s)).

6.6. Accounting Standard - 22 "Accounting for Taxes on Income"

a) Current Tax:

During the year, the Bank has recognised tax credit of Rs. 23,445 (000s) (previous year Rs. 5,604(000s)) in the profit & loss account relating to taxes pertaining to previous years. The current tax in India has been computed in accordance with the provisions of the Income tax Act, 1961 resulting in provision for tax of Rs. 6,578 (000s) (Previous Year-Rs. 36,584 (000s)).

b) Deferred Tax:

The major components giving rise to the deferred tax assets and liabilities are as under:

(Rs. in 000s)

Description	As at 31 March 2026	As at 31 March 2025
DEFERRED TAX ASSETS		
Fixed assets	10,244	11,723
Employee benefits	15,606	14,744
Other items allowed on payment basis	828	1,815
Provision on standard advances	50,433	23,555
Deferred tax assets	77,111	51,837

6.7. Accounting Standard - 26 "Intangible Assets"

The Bank holds intangible assets, primarily software, which is reported as part of Schedule 10. Details of the same are given below.

(Rs. in 000s)

Description	As at 31 March 2026	As at 31 March 2025
Opening Gross Block	49,902	49,284
Addition During the year	5,828	1,576
Deduction During the year	-	(958)
Depreciation till date	(49,631)	(42,791)
Net Block	6,099	12,939
Intangibles under development (CWIP)	-	5,828

6.8. Accounting Standard - 28 "Impairment of Assets"

In the opinion of the Bank's management, there is no indication of impairment to the non-monetary assets during the year (Previous year - Nil).

6.9. Accounting Standard - 29 "Provisions, Contingent Liabilities and Contingent Assets"

Description of Contingent liabilities

Sr. No.	Particulars	Brief Description
1	Claims against the Bank not acknowledged as debt	There are no claims outstanding against the Bank which are not acknowledged as debt for the current year (previous year - Nil)
2	Liability for partly paid investments	The bank did not have any partly paid investment during the current year (previous year-Nil)
3	Liability on account of outstanding forward exchange contract	There were no outstanding forward exchange contracts as at the year-end (Previous year - Nil)
4	Guarantees given on behalf of constituents, acceptance, endorsements and other obligations	As part of its commercial banking activities, the Bank issues documentary credits and guarantees on behalf of its customers. Documentary credit enhances the credit standing of the customer. Guarantee generally represents irrevocable assurance that the Bank will make payment in event of the customer failing to fulfil its financial or performance obligations
5	Other items for which the Bank is contingently liable	There were no other items for which the Bank was contingently liable during the current year (previous year - Nil)

7. Additional disclosures

7.1. Capital

a) Capital infused during the year by Head office was Rs. 3,790,800 (000s) (Previous Year - Nil).

b) The Head Office expenses of Rs. 131,079 ('000s) debited to the Profit and Loss account and not remitted has been considered as part of Tier I capital during the current financial year as per the RBI mailbox clarification dated 08 April 2008. (Previous Year - Rs. 96,767 ('000s))

7.2. Subordinated debt

The Bank has not raised any subordinated debt during the year ended 31 March 2026 (Previous year - Nil (000s)).

7.3. Operating expenses

During the financial year ended 31 March 2026, under other expenses in Schedule 16, expenses in excess of 1% of total income were as follows:

(Rs. in 000s)

Particulars	For the year ended 31 March 2026	For the year ended 31 March 2025
Head Office management fees	31,375	30,168



Qatar National Bank (Q.P.S.C.) - India Branch (Incorporated in Qatar with Limited Liability)

7.4. Disclosure on Nostro Accounts

There are no outstanding entries more than one month in the nostro account which is pending for reconciliation as at 31 March 2026. Further the Bank has not written off / back any outstanding entry to the debit/credit of the profit and loss account during the year ended 31 March 2026 (*Previous year - Nil (000s)*).

7.5. Disclosure on Internal office accounts

Inter office accounts are reconciled on an ongoing basis and there are no open items which may impact the profit and loss account for the current year (previous year – Nil).

7.6. Large Exposure Framework (LEF)

As per regulatory guidelines, in case of single counterparty, the sum of all the exposure values of a bank to a single counterparty must not be higher than 20 percent of the bank's available eligible capital base at all times. In exceptional cases, Board of bank may allow an additional 5 percent exposure of the bank's available eligible capital base. In case of group of connected counterparties, the sum of all the exposure values of a bank to a group of connected counterparties must not be higher than 25 percent of the bank's available eligible capital base at all times. For Indian Branches of Foreign non- Global Systematically Important Banks (GSIBs), the exposure limit on non-GSIBs including their Head Office would be 25% of eligible capital base, and for GSIBs would be 20% of eligible capital base.

The eligible capital base for this purpose is the effective amount of Tier 1 capital fulfilling the criteria defined in Master Circular on Basel III– Capital Regulation / Master Direction on 'Basel III Capital Regulations' as per the last audited balance sheet.

The Bank was in temporary excess of the LEF limits as on 31 March 2026 for a single exposure on a non-GSIB Bank. On 07 April 2026, the exposure was regularized and reduced below the regulatory LEF limit. The Bank has informed Reserve Bank of India of the temporary limit excess and immediate action taken to regularize the same. There was Nil excess / breach in LEF limits during the previous year

7.7. Disclosure on Borrowing and Lending activities

The Bank, as part of its normal banking business, grants loans and advances, makes investments, provides guarantees to and accept deposits and borrowings from its customers, other entities and persons. These transactions are part of the Bank's normal banking business and are undertaken in accordance with the guidelines prescribed by the Reserve Bank of India.

Other than the transactions described above, no funds have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the Bank to or in any other persons or entities, including foreign entities ("Intermediaries") with the understanding, whether recorded in writing or otherwise, that the Intermediary shall lend or invest in other persons or entities identified by or on behalf of the Bank (Ultimate Beneficiaries) or provide any guarantee, security or like on behalf of the Ultimate Beneficiaries.

The Bank has also not received any fund from any persons or entities, including foreign entities ('Funding Party') with the understanding, whether recorded in writing or otherwise, that the Bank shall whether, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries.

7.8. Payment to Micro, Small & Medium Enterprises under the MSME development Act, 2006

There has been no reported case of delay in payments to micro and small enterprises or of interest payments due to delays in such payments during the years ended 31 March 2026 (*Previous year - Nil (000s)*). The determination has been made based on the information available with the Bank.

7.9. Transfer pricing

The Bank has a comprehensive system of maintenance of information and documents required by transfer pricing legislation under section 92-92F of the Income Tax Act, 1961. Management is of the opinion that international transactions are at arm's length so that the above legislation will not have material impact on the financial statements, particularly on the amount of tax expense and that of provision for taxes.

7.10. Counter Cyclical Provisioning Buffer (CCPB)

RBI vide circular no. DOR.STR.REC.10/21.04.048/2021-22 dated 05 May 2021 on utilisation of Floating Provision/ Counter Cyclical Provisioning Buffer (CCPB) has allowed the banks, to utilize up to 100 per cent of CCPB held by them as on 31 December 2020, for making specific provisions for Non-Performing Assets (NPAs) as per the policy approved by the Bank.

The Bank did not hold any CCPB as on 30 December 2020 and hence not utilised during the year for making any specific provision for NPAs.

7.11. Back up of books of accounts

The books of accounts and other books and records of the Bank are electronically stored and backed-up on a daily basis on servers physically located outside India and are accessible in India at all times.

7.12. Corporate Social responsibility (CSR)

As per provision of Section 135 of the Companies Act, 2013, the Bank is required to spend towards CSR in the current year. The details of CSR spend are given below.

- Gross amount spent by the Bank during the year ended 31 March 2026 Rs. 863 (000s) (Previous year – Nil)
- Amount approved by CSR Committee / Head office to be spent during the year ended 31 March 2026 Rs. 863 (000s) (Previous Year-Nil)

Amount spent during the year:

(Rs. in 000s)

Particulars	For the year ended 31 March 2026	For the year ended 31 March 2025
Construction/Acquisition of any asset	-	-
On purpose other than (i) above	863	-

7.13. The Bank does not have any pending litigation which would have any impact on the financial position.

7.14. The Bank did not have any long-term contracts including derivative contract for which there were any material foreseeable losses.

7.15. Previous year's figures have been regrouped / reclassified wherever necessary to correspond with the current year's classification / disclosure.

For Tibrewal Chand & Co
Chartered Accountants
ICAI Firm Registration No: 311047E

Deepesh Jain
Partner
Membership No: 170085

Mumbai
25 June 2026

For Qatar National Bank (Q.P.S.C.) - India Branch

Gaurav Gupta
Chief Executive Officer - India

Mumbai
25 June 2026



Qatar National Bank (Q.P.S.C.) - India Branch (Incorporated in Qatar with Limited Liability)

DISCLOSURES UNDER PILLAR 3 OF CAPITAL ADEQUACY FRAMEWORK (BASEL III GUIDELINES) FOR THE QUARTER ENDED 31 MARCH 2026.

The Basel III disclosures contained herein relate to the Indian branch of Qatar National Bank (Q.P.S.C.) ("the Bank") for the period ended March 31, 2026. These are primarily in the context of the disclosure requirements under Annexure 18-Pillar 3 disclosure requirements of the Reserve Bank of India (RBI) Master Circular - Basel III capital regulation dated July 01, 2015. The Bank has implemented the requirement laid down by RBI for Pillar 3 disclosure, covering both the quantitative and qualitative items. The information provided has been reviewed by senior management. All table DF references relate to those mentioned in Annexure 18 - Pillar 3 of the above-mentioned circular.

The Basel III framework consists of three-mutually reinforcing pillars:

- (i) Pillar 1: Minimum capital requirements for credit risk, market risk and operational risk
- (ii) Pillar 2: Supervisory review of capital adequacy
- (iii) Pillar 3: Market discipline

Market discipline (Pillar 3) comprises a set of disclosures on the Capital Adequacy and Risk Management framework of the Bank. Pillar 3 disclosures as per RBI master circular on Basel-III Capital Regulations are set out in the following sections for information.

1) Scope of Application and Capital Adequacy (DF-1)

The Bank has implemented the requirement laid down by RBI for Pillar 3 disclosure, covering both the quantitative and qualitative items.

The Bank does not have any subsidiary in India which requires to be consolidated in line with AS21 (Consolidated Financial Statements).

2) Capital Adequacy (DF-2)

Qualitative Disclosures

The Bank's capital management approach is to ensure that it maintains a strong capital base to support its business growth and to meet regulatory capital requirements at all times.

The Capital Adequacy Ratio (CAR Ratio) of the Bank is **29.76 %** higher than minimum regulatory CRAR requirement of 11.50%.

The Bank assesses its growth opportunities relative to the capital available to support them, particularly in the light of the economic environment and capital requirements under Basel III. The Bank maintains a strong discipline over capital allocation and ensures returns on investment cover capital costs.

A summary of the Bank's capital requirement for credit, market and operational risk and capital adequacy ratio as on March 31, 2026 is presented below:

(Rs. in '000s)

Quantitative disclosures	as at 31 Mar 2026
Capital requirements for credit risk (I):	3,295,523
Portfolios subject to standardised approach	3,295,523
Securitisation exposures	0
Capital requirements for market risk (II):	55,679
Standardised duration approach;	55,679
Interest rate risk	47,358
Foreign exchange risk (including gold)	8,321
Equity risk	0
Capital requirements for operational risk (III):	111,509
Basic Indicator Approach	111,509
The Standardised Approach (if applicable)	0
Total capital requirement (I + II + III)	3,462,711
Total capital funds of the Bank (Tier I + Tier II)	8,961,149
Total risk weighted assets	30,110,532
Common Equity Tier I Capital (CET1)	8,732,797
Tier I Capital ratio	29.00%
Tier II Capital ratio	0.76%
Total Capital ratio	29.76%

3) General Qualitative Disclosures:

As part of overall corporate governance, the Bank has set up a framework which defines approval authority levels, policy structures and risk appetite limits to manage the credit risks.

Credit Risk [table DF 3]

Credit risk is the risk of loss arising out of failure of counterparties to meet their financial or contractual obligations when due. The credit risk that the Bank faces arise mainly from corporate advances, exposure to debt securities, settlement balances with market counterparties and available for sale assets.

Credit risk is managed in accordance with the Bank's comprehensive risk management control framework set out in the QNB Group's - Wholesale and Institutional Banking Credit Policy. Local policy is an addendum to the Group's policy adjusted to align with RBI lending guidelines. The RBI guidelines is complied with by the Bank at all times, however where there is a conflict between RBI guideline and the Bank's credit Policy then the more conservative policy is followed.

Credit Risk Rating

The Bank's Group Credit Committee (GCC) has approved the internal credit risk rating policy for corporate customers, establishing a rating mechanism for identifying and assessing the credit risk against each obligor or transaction. The mechanism considers factors such as management, financial position, macro or micro economic factors and the facility structuring.

The system plays a vital role in the decision making, monitoring and capital adequacy assessment processes relating to credit risk management. QNB India is now utilizing the Bank's MRA system to rate customers.



Qatar National Bank (Q.P.S.C.) - India Branch (Incorporated in Qatar with Limited Liability)

Credit Risk Mitigation

A sound credit risk mitigation framework is in place in the Bank. The principles for credit risk mitigation have been integrated in the Bank's Wholesale and Institutional Banking Credit Risk Management Policy, risk limits for counterparties, obligors and Bank of obligors and industrial segments, early warning signals, credit administration, collateral and remedial management procedures.

Credit Reporting

An effective early warning system is in place which enables the business units, credit managers and credit administration personnel to identify and report problem loans on a prompt basis. Reports are received from business units on a regular basis, which are escalated to senior credit authorities for taking necessary action.

Quantitative disclosure as per table DF 3 Total

a) Total gross credit exposures including Geographic distribution of exposures as at 31 March 2026

(Rs. in '000s)

Particulars	Domestic	Overseas	Total
Fund Based Exposure	39,148,550	0	39,148,550
Non-Fund Based Exposure	11,971,615	0	11,971,615

b) Industry type distribution of exposures as at 31 March 2026

(Rs. in '000s)

Type of Industry	Funded			Non Funded
	Standard	NPA	Total	
Banks	8,811,706	0	8,811,706	2,150,925
Chemicals and Chemical Products	2,800,000	0	2,800,000	0
Engineering	6,118,355	0	6,118,355	3,071,645
Food and Food Processing	1,670,588	0	1,670,588	700,000
Gems and Jewellery	2,900,000	0	2,900,000	2,300,000
Logistics	1,150,000	0	1,150,000	9,863
Metals and Metal Products	2,537,770	0	2,537,770	2,512,230
NBFCs	6,843,333	0	6,843,333	0
Paper and Paper Products	1,450,000	0	1,450,000	0
Rubber, Plastic & Other Products	1,243,048	0	1,243,048	856,952
Textiles	643,750	0	643,750	0
Trade	1,680,000	0	1,680,000	370,000
Vehicles, Vehicle Parts	800,000	0	800,000	0
Other Services	500,000	0	500,000	0
Total	39,148,550	0	39,148,550	11,971,615

c) Residual contractual maturity breakdown of assets as at 31 March 2026

(Rs. in '000s)

Maturity Pattern	Day 1	2D – 7D	8D – 14D	15D – 28D	29D to 3M	3M to 6M	6M to 1Y	1Y to 3Y	3Y to 5Y	>5Y	Total
Cash and balance with RBI and other Banks	4,176,838	1,000,000	0	500,000	0	0	0	0	0	0	5,676,838
Loans and Advances	0	710,575	3,275,017	7,368,651	5,794,628	3,777,774	5,626,742	3,784,815	1,004,408	33,220	31,375,830
Investments	0	0	0	348,823	2,179,439	1,461,705	3,119,136	0	0	0	7,109,103

d) Asset Quality

Particulars (INR 000s)	As at 31 Mar 2026	As at 31 Mar 2025
Gross NPA Amount	-	-
Gross NPA %	0.00%	0.00%
Net NPA Amount	-	-
Net NPA %	0.00%	0.00%

e) Classification of Gross NPA's

Particulars	As at 31 Mar 2026	As at 31 Mar 2025
Substandard	-	-
Doubtful	-	-
- Doubtful 1	-	-
- Doubtful 2	-	-
- Doubtful 3	-	-
Loss Assets	-	-
Total Gross NPA	-	-



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

f) Movement in Gross NPA

Particulars	As at 31 Mar 2026	As at 31 Mar 2025
Opening balance	-	-
Addition	-	-
Deletion	-	-
Closing balance	-	-

g) Movement in Provision on NPA

Particulars	As at 31 Mar 2026	As at 31 Mar 2025
Opening balance	-	-
Addition	-	-
Deletion	-	-
Closing balance	-	-

h) Amount of Non-Performing Investments - NIL

i) Amount of provisions held for non-performing investments - NIL

j) Movement of provisions for depreciation on investments - NIL

Credit Risk: Disclosures for Portfolios subject to Standardised Approach: DF-4

External Ratings

The Bank has adopted the standardized approach of the new capital adequacy framework for computation of capital for credit risk. The Bank has assigned risk weights to different classes of assets as prescribed by RBI.

As at March 31, 2026, the Bank has not considered external rating of claims of any Borrower counterparty.

(Rs. in 000s)

Quantitative disclosures	Amount
a) For exposure amounts after risk mitigation subject to the standardised approach, amount of a Bank's outstanding (rated and unrated) in the following three major risk buckets as well as those that are deducted:	
• Below 100% risk weight	39,316,932
• 100% risk weight	1,915,940
• More than 100% risk weight	12,985,932
• Deducted	-

Credit Risk Mitigation: Disclosures for Standardised Approaches: DF-5

Taking collateral enables the Bank to manage and mitigate its credit exposure to a counterparty. Collateral refers to assets in which the Bank has legally enforceable right in order to mitigate losses in case of a default.

The comprehensive assessment of collateral is performed in which certain qualitative & quantitative factors are considered, including:

- Nature;
- Quality;
- Liquidity;
- Market value;
- Exposure of collateral to other risks such as market risk and operational risk;
- Quality of charge;
- Legal status of rights;
- Legal enforceability; and
- Time required to dispose of.

As at Mar 31, 2026 the Bank has collateral eligible as credit risk mitigant.

(Rs. in 000s)

Quantitative disclosures	Amount
a) For each separately disclosed credit risk portfolio the total exposure (after, where applicable, on or off-balance sheet netting) that is covered by eligible financial collateral after the application of haircuts	1,050,855
b) For each separately disclosed portfolio the total exposure (after, where applicable, on-or off-balance sheet netting) that is covered by guarantees/credit derivatives (whenever specifically permitted by RBI)	-

Securitisation Exposures: Disclosure for Standardised Approach: DF-6

The Bank does not have any securitization exposure.

Market Risk in Trading Book: DF-7

Qualitative Disclosures

Market risk is the risk that changes in financial market prices, interest rates, exchange rates, market volatilities and correlations will adversely impact the financial condition of the Bank. Market risk consists of traded market risk and Banking book interest rate risk.

- Interest rate risk is the exposure of the Bank's financial condition to adverse movements in interest rates.



Qatar National Bank (Q.P.S.C.) - India Branch (Incorporated in Qatar with Limited Liability)

- Foreign exchange risk is the exposure of the Bank's financial condition to adverse movements in foreign exchange rates.
- Fixed income trading risk is the exposure of the Bank's financial condition to adverse movement in bond prices.

The following portfolios are covered for measuring market risk:

1. Securities held under Available for Sale (AFS) category; and
2. Foreign exchange spot trading.

The Bank's market risk management philosophy is to ensure that risks are identified, measured, monitored and reported on a timely basis and in a professional manner. The Group Risk Committee (GRC) defines limits in terms of FX positions, interest rate positions, VaR and stop loss. The Bank's appetite for market risk is low and its minimal tolerance for market risk is reflected in the conservative market risk limits approved by the Board.

The Board of Directors (HO-Doha) review and approve market risk policies and limits annually. The Group's Asset Liability Committee (GALCO) reviews and recommends strategy, policies and procedures relating to Asset Liability Management across the Group to the Executive Committee and the Board of Directors, including Group reporting as and when required.

Strategic Risk Management (SRM) facilitates the following for all the international branches including India:

1. Determining appropriate risk limits and obtain GRC approval of these limits;
2. Ensuring both the proper implementation of the market risk policies approved by Board and/or ALCO/GRC especially the risk identification, measurement and reporting policies and processes;
3. Monitoring and reporting the market risk positions and limit compliance to GRC and ALCO. Limit breach escalation;
4. Recommending market risk management strategies to ALCO; and
5. Ensuring compliance with the regulatory guidelines relating to market risk management.

Local ALCO meets on a monthly basis to review the liquidity, interest rate risk, asset/liability position, FX position, NFSR, VAR, stress testing etc. Group Treasury and SRM have oversight on the local ALCO.

Quantitative Disclosures

The Bank is following the standardized duration approach for calculating capital requirements for market risk. The Bank in India currently does not have any exposure to capital markets.

(Rs. in 000s)

Capital requirement for market risk	As at 31 Mar 2026	As at 31 Mar 2025
Standardized approach	55,679	48,233
- Interest rate risk	47,358	39,912
- Foreign exchange risk (including Gold)	8,321	8,321
- Equity risk	Nil	Nil

Operational Risk: DF-8

Qualitative Disclosures

Operational risk is the risk of direct or indirect loss resulting from inadequate or failed internal processes, people, systems, control or external events. Internal and External Fraud, IT failure, Cyber-attacks, regulatory, information security, staff errors, and business Continuity risks would be typical sources of operational risk for QNB India.

QNB India utilises three key tools for identifying, managing and monitoring operational risks namely:

1. Incident reporting;
2. Risk and Control Self-Assessment (RCSA) whereby each business unit identifies, assesses and designs controls against potential or existing operational risks; and
3. Key Risk Indicators which are pre-set to help monitor status of operational risks.

The Bank's approach to operational risk is to contain risks within the Bank's risk appetite boundaries. As part of building a risk culture, all Bank staff are regularly required to undergo various training & awareness programs on Operational Risk Management & Compliance through workshops and online e-learning modules supported by the head office.

Approach for Operational risk Capital Assessment

As per RBI guidelines, the Bank has adopted Basic Indicator Approach (BIA) for assessing capital for operational risk. As per BIA, the capital requirement as at March 31, 2026 is INR 111,509 (000s)

Interest Rate Risk in the Banking Book (IRRBB): DF-9

Qualitative Disclosures

Interest rate risk refers to the potential for the Bank's earnings or capital being reduced due to fluctuations in interest rates. The main source of the interest rate risk in the banking book is the re-pricing risk, which reflects the fact that the QNB India's interest rates for its assets and liabilities are of different repricing maturities and are priced at different interest rates.

The Bank manages its banking book interest rate risk by limiting the use of fixed rate assets, and by generating fixed rate term liabilities where possible. The Bank controls the amount of risk it is prepared to accept by the use of defined limits for interest rate risk in the Banking book. The limits are approved by the Board annually, or more frequently if appropriate, and limit compliance and risk exposures are reported monthly and communicated to India ALCO.

Quantitative Disclosures

The Bank identifies and assesses interest rate risk in the Banking book exposures via interest rate sensitivity analysis. This analysis is included in the monthly report to Group Strategic Risk Management.

The potential change in Market Value of Equity (MVE) and Earnings at Risk (EaR) for different interest rate shocks as on March 31, 2026 is given below:

Rs. in 000s	MVE		EaR	
	Increase	Decrease	Increase	Decrease
Interest Rate Shock				
250 bps change in interest rates	(107,024.21)	107,024.21	(114,574.41)	114,574.41
300 bps change in interest rates	(128,429.05)	128,429.05	(137,489.29)	137,489.29
400 bps change in interest rates	(171,238.74)	171,238.74	(183,319.06)	183,319.06



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

General Disclosure for Exposures Related to Counterparty Credit Risk: DF 10

Qualitative disclosures

As per the Master Circular - Prudential Guidelines on Capital Adequacy and Market Discipline - New Capital Adequacy Framework (NCAF) of RBI dated Jul 31, 2015, Banks are expected to use the standardised method for computation of counterparty credit exposure using the Current Exposure Method (CEM) for market related off balance sheet exposures. The Bank has not carried out any derivative transactions during the year, also there were no derivative contract outstanding as of March 31, 2026 which required any capital allocation

(Rs. in 000s)

Particulars	Notional Amount	Current Exposure
Foreign Exchange Contract	-	-
Total	-	-

Table DF-11: Composition of Capital as at 31 March 2026

(Rs. in 000s)

	Amounts Subject to Pre-Basel III Treatment	Ref No.
Common Equity Tier 1 capital: instruments and reserves		
1 Directly issued qualifying common share capital plus related stock surplus (share premium) (Funds received from Head Office)	9,253,703	
2 Retained earnings	(437,696)	
3 Accumulated other comprehensive income (and other reserves)		
4 Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)		
Public sector capital injections grandfathered until January 1, 2018		
5 Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)		
6 Common Equity Tier 1 capital before regulatory adjustments	8,816,007	
Common Equity Tier 1 capital: regulatory adjustments		
7 Prudential valuation adjustments		
8 Goodwill (net of related tax liability)		
9 Intangibles other than mortgage-servicing rights (net of related tax liability)	(6,099)	
10 Deferred tax assets	(77,111)	
11 Cash-flow hedge reserve		
12 Shortfall of provisions to expected losses		
13 Securitisation 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 netted off paid-in capital on reported balance sheet)		
17 Reciprocal cross-holdings in common equity		
18 Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, 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 insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (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)		
22 Amount exceeding the 15% threshold		
23 of which: significant investments in the common stock of financial entities		
24 of which: mortgage servicing rights		
25 of which: deferred tax assets arising from temporary differences		
26 National specific regulatory adjustments (26a+26b+26c+26d)		
26a of which: Investments in the equity capital of the unconsolidated insurance subsidiaries		
26b of which: Investments in the equity capital of unconsolidated non-financial subsidiaries		
26c of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the Bank		
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	(83,210)	
29 Common Equity Tier 1 capital (CET 1)	8,732,797	



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

		Amounts Subject to Pre-Basel III Treatment	Ref No.
Additional Tier 1 capital: instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)		
31	of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)		
32	of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)		
33	Directly issued capital instruments subject to phase out from Additional Tier1		
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)		
35	of which: instruments issued by subsidiaries subject to phase out		
36	Additional Tier 1 capital before regulatory adjustments	-	
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 the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		
40	Significant investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		
41	National specific regulatory adjustments (41a+41b)		
41a	Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries		
41b	Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the Bank		
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)	-	
45	Tier 1 capital (T1 = CET1 + AT1) (29 + 44)	8,732,797	
Tier 2 capital: instruments and provisions			
	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	228,351	
51	Tier 2 capital before regulatory adjustments	228,351	
Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments		
53	Reciprocal cross-holdings in Tier 2 instruments		
54	Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)		
55	Significant investments in the capital Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		
56	National specific regulatory adjustments (56a+56b)		
56a	of which: Investments in the Tier 2 capital of unconsolidated subsidiaries		
56b	of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the Bank		
57	Total regulatory adjustments to Tier 2 capital	-	
58	Tier 2 capital (T2)	228,351	
59	Total capital (TC = T1 + T2) (45 + 58c)	8,961,148	
60	Total risk weighted assets (60a + 60b + 60c)	30,110,532	
60a	of which: total credit risk weighted assets	28,656,718	
60b	of which: total market risk weighted assets	484,167	
60c	of which: total operational risk weighted assets	969,647	



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

		Amounts Subject to Pre-Basel III Treatment	Ref No.
Capital Ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)		
62	Tier 1 (as a percentage of risk weighted assets)	29.00%	
63	Total capital (as a percentage of risk weighted assets)	29.76%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, 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: G-SIB buffer requirement	-	
68	Common Equity Tier 1 available to meet buffers (as a % of RWA)	-	
National minima (if different from Basel III)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5.50%	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	7.00%	
71	National total capital minimum ratio (if different from Basel III minimum)	11.50%	
Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital of other financial entities		
73	Significant investments in the common stock of financial entities		
74	Mortgage servicing rights (net of related tax liability)		
75	Deferred tax assets arising from temporary differences (net of related tax liability)		
Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	228,351	
77	Cap on inclusion of provisions in Tier 2 under standardised approach		
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		

Table DF-12: Composition of Capital - Reconciliation Requirements as at 31 March 2026

Step 1

The Scope of regulatory consolidation and accounting consolidation is identical and accordingly the step 1 of the reconciliation is not required.

Step 2

(Rs. in 000s)

		Balance sheet as in financial statements As on reporting date	Balance sheet under regulatory scope of consolidation As on reporting date
A	Capital & Liabilities		
i	Paid-up Capital	9,221,071	9,221,071
	Reserves & Surplus	104,042	104,042
	Minority Interest	-	-
	Total Capital	9,325,113	9,325,113
ii	Deposits	34,004,771	34,004,771
	of which: Deposits from Banks	212,255	212,255
	of which: Customer deposits	33,792,516	33,792,516
	of which: Other deposits (pl. specify)	-	-
iii	Borrowings	131,157	131,157
	of which: From RBI	-	-
	of which: From Banks	131,157	131,157
	of which: From other institutions & agencies	-	-
	of which: Others (pl. specify)	-	-
	of which: Capital instruments	-	-
iv	Other liabilities & provisions	993,963	993,963
	Total	44,455,004	44,455,004



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

		Balance sheet as in financial statements As on reporting date	Balance sheet under regulatory scope of consolidation As on reporting date
B	Assets		
i	Cash and balances with Reserve Bank of India	4,168,176	4,168,176
	Balance with Banks and money at call and short notice	1,508,662	1,508,662
ii	Investments:	7,109,103	7,109,103
	of which: Government securities	7,109,103	7,109,103
	of which: Other approved	-	-
	securities of which: Shares	-	-
	of which: Debentures & Bonds	-	-
	of which: Subsidiaries / Joint Ventures / Associates	-	-
	of which: Others (Commercial Papers, Mutual Funds etc.)	-	-
iii	Loans and advances	31,375,830	31,375,830
	of which: Loans and advances to Banks	-	-
	of which: Loans and advances to customers	31,375,830	31,375,830
iv	Fixed assets	19,990	19,990
v	Other assets	273,243	273,243
	of which: Goodwill and intangible assets	-	-
	of which: Deferred tax assets	77,111	77,111
vi	Goodwill on consolidation	-	-
vii	Debit balance in Profit & Loss account	-	-
	Total Assets	44,455,004	44,455,004

Step 3

Common Equity Tier 1 capital: instruments and reserves			
		Component of regulatory capital reported by Bank	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation from step 2
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	9,325,113	-
2	Retained earnings	-	-
3	Accumulated other comprehensive income (and other reserves)	-	-
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-	-
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	-
6	Common Equity Tier 1 capital before regulatory adjustments	9,325,113	-
7	Prudential valuation adjustments	-	-
8	Goodwill (net of related tax liability)	-	-

Table DF-13: Main features of Regulatory Capital Instruments

QNB India has not issued any regulatory capital instruments.

Table DF-14: Full terms & conditions of Regulatory Capital Instruments

QNB India has not issued any regulatory capital instruments.

Table DF- 15: Disclosure Requirements for Remuneration

In accordance with the requirements of the RBI Circular No. DBOD.NO.BC. 72/29.67/001/2011-12 dated

Jan 31, 2012, the Head Office of the Bank has submitted a declaration to RBI that the Bank's compensation policies including that of the CEO's, is in compliance of the RBI regulations.

Table DF-16: Equities - Disclosure for Banking Book Positions

QNB India does not have any investments in shares.



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

DF-17: Summary Comparison of accounting assets and leverage ratio exposure

(Rs.in 000s)

Sr. No.	Particulars	Amount
1	Total consolidated assets as per published financial statements	44,336,683
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 fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
4	Adjustments for derivative financial instruments	-
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	-
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of OBS exposures)	9,176,651
7	Other adjustments	-
8	Leverage ratio exposure	53,513,334

DF-18: Leverage ratio common disclosure template

(Rs.in 000s)

Sr. No.	Leverage ratio framework	Amount
On-Balance sheet exposure		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	44,371,794
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	-
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1and2)	44,371,794
Derivative exposure		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	-
5	Add-on amounts for PFE associated with all derivatives transactions	-
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 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 lines 4 to 10)	-
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	-
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-
14	CCR exposure for SFT assets	-
15	Agent transaction exposures	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	-
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	9,176,651
18	(Adjustments for conversion to credit equivalent amounts)	-
19	Off-balance sheet items (sum of lines 17 and 18)	9,176,651
Capital and total exposures		
20	Tier 1 capital	8,732,797
21	Total exposures (sum of lines 3, 11, 16 and 19)	53,548,445
Leverage ratio		
22	Basel III leverage ratio	16.31%



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

Liquidity Coverage Ratio

(Rs. in 000s)

		As at 31 Mar 2026 (Three months)	
		Total Unweighted Value (average)	Total Weighted Value (average)
High quality liquid assets			
1	Total High Quality Liquid Assets (HQLA)		11,846,796
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	-	-
(i)	Stable deposits	-	-
(ii)	Less Stable deposits	-	-
3	Unsecured wholesale funding, of which:	23,470,452	9,910,482
(i)	Operational deposits	-	-
(ii)	Non-operational deposits	23,470,452	9,910,482
(iii)	Unsecured debt	-	-
4	Secured Wholesale Funding		-
5	Additional requirements, of which	-	-
(i)	Outflows related to derivative exposures and other collateral requirements	-	-
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	-	-
6	Other Contractual funding obligations	944,799	944,799
7	Other Contingent funding obligations	14,493,733	561,880
8	Total Cash Outflows		11,417,161
9	Secured lending	-	-
10	Inflows from fully performing exposures	9,847,357	5,795,093
11	Other cash inflows	227,169	227,169
12	Total Cash Inflows	10,074,526	6,022,261
21	Total HQLA		11,846,796
22	Total Net cash outflows*		5,394,900
23	Liquidity Coverage Ratio (%)		219.59%

Qualitative disclosure on Liquidity Coverage Ratio

The Bank measures and monitors LCR in line with RBI's circular dated 9 June 2014 on "Basel III Framework on Liquidity Standards - Liquidity Coverage Ratio (LCR), Liquidity Risk Monitoring Tools and LCR Disclosure Standards", as amended. LCR guidelines aims to ensure that a bank maintains an adequate level of unencumbered High Quality Liquid Assets (HQLAs) that can be converted into cash to meet its liquidity needs for a 30 calendar day time horizon under a significantly severe liquidity stress scenario. At a minimum, the stock of liquid assets should enable a bank to survive until day 30 of the stress scenario, by which time it is assumed that appropriate corrective actions can be taken.

The Banks LCR comes to **219.59%** based on daily average of three months (Q4 FY25-26) and is above the minimum regulatory requirement of 100%. Average HQLA during the quarter was Rs.11,846,796 (000s) which was held 100% in the form of Level 1 assets. Quarterly LCR reported in the table above is calculated on a simple average of daily LCR position.

The Bank has been maintaining HQLA primarily in the form of SLR investments over and above mandatory requirement and regulatory dispensation allowed on NDTL. SLR investments of the Bank considered for HQLA consists of Treasury Bills which provides timely liquidity to the Branch. The Branch does not hold any Level 2A or Level 2B Assets. The Bank has been maintaining high LCR primarily due to higher HQLA in the form of SLR investment over and above regulatory requirements. Outflows majorly comprise of Term Deposits and Interbank Borrowing. The Bank's major source of funding apart from Capital are term deposit and interbank borrowing. Term deposits are primarily from corporates and for borrowing the bank has resorted to the Interbank Money Market.

In line with the RBI guidelines, committed undrawn limits, if any, have been considered for calculation of outflows. Inflows consist of Loans and Interbank placements in the Money Market.

The Bank has not entered into any derivative contracts since inception.

The Bank has only one branch in India and all liquidity requirements are monitored on a real time basis.

The Bank does not have any currency mismatch in the LCR.

Overall liquidity management including LCR of the Bank is guided by Asset Liability Committee ('ALCO') which also strategizes the balance sheet profile of the Bank. There is no other material inflow or outflow not captured in the LCR common template. In addition to daily / monthly LCR reporting, Bank also prepares Structural Liquidity statements to assess the liquidity needs of the bank on an ongoing basis



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

Net Stable Funding Ratio (NSFR)

- Net Stable Funding Ratio (NSFR) guidelines ensure reduction in funding risk over a longer time horizon by requiring banks to fund their activities with sufficiently stable sources of funding in order to mitigate the risk of future funding stress. The NSFR is defined as the amount of Available Stable Funding relative to the amount of Required Stable Funding
- $NSFR = \text{Available Stable Funding (ASF)} / \text{Required Stable Funding (RSF)} \geq 100\%$

Net Stable Funding Ratio (NSFR)

(Rs. in 000s)

	As on Quarter ended 31 Mar 2026				
	Unweighted Value by residual maturity				Weighted value
	No Maturity*	< 6 M	6M to < 1Y	>1Y	
ASF Item					
1. Capital: (2+3)	-	-	-	9,241,902	9,241,902
2. Regulatory Capital	-	-	-	9,241,902	9,241,902
3. Other Capital Instruments	-	-	-	-	-
4. Retail deposits and deposits of small business customers (5+6)	-	-	-	-	-
5. Stable deposits	-	-	-	-	-
6. Less stable deposits	-	-	-	-	-
7. Wholesale funding (8+9)	-	33,820,896	-	-	16,910,683
8. Operational deposits	-	-	-	-	-
9. Other wholesale funding	-	33,820,896	-	-	16,910,683
10. Other Liabilities (11+12)	95,797	843,557	185,766	-	-
11. NSFR derivative liabilities		-	-	-	-
12. All other liabilities and equity not included in the above categories	95,797	843,557	185,766	-	-
13. Total ASF (1+4+7+10)					26,152,585
RSF Item					
14. Total NSFR high quality liquid assets (HQLA)					354,594
15. Deposits held at other financial institutions for operational purposes	-	-	-	-	-
16. Performing loans and securities (17+18+19+21+23)	-	21,201,973	5,351,415	4,822,442	16,250,507
17. Performing loans to financial institutions secured by level 1 HQLA	-	-	-	-	-
18. Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions	-	4,395,767	5,351,415	3,798,333	7,133,406
19. Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:	-	16,806,206	-	1,024,109	9,117,101
20. With a risk weight of less than or equal to 35% under the Basel II standardised approach of credit risk		14,179,942	5,154,366	3,784,970	12,117,677
21. Performing residential mortgages, of which	-	-	-	-	-
22. With a risk weight of less than or equal to 35% under the Basel II standardised approach of credit risk	-	-	-	-	-
23. Securities that are not in default and do not qualify as HQLA, including exchange traded equities	-	-	-	-	-
24. Other assets	44,018	1,543,597	20,000	130,810	463,020
(sum of rows 25 to 29)					



Qatar National Bank (Q.P.S.C.) - India Branch
(Incorporated in Qatar with Limited Liability)

	As on Quarter ended 31 Mar 2026				
	Unweighted Value by residual maturity				Weighted value
	No Maturity*	< 6 M	6M to < 1Y	>1Y	
25. Physical traded commodities, including gold	-				-
26. Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	-	-
27. NSFR derivative assets		-	-	-	-
28. NSFR derivative liabilities before deduction of variation margin posted		-	-	-	-
29. All other assets not included in the above categories	44,018	1,543,597	20,000	130,810	463,020
30. Off-balance sheet items		-	-	10,685,972	335,011
31. Total RSF					17,403,132
32. Net Stable Funding Ratio (%)					150.28%

Qualitative disclosure around NSFR

The Banks NSFR comes to 150.28% as at the year ended 31 March 2026 and is above the minimum regulatory requirement of 100% set out by RBI guidelines. The Available Stable Funding (ASF) of Rs. 26,152,585 (000s) against a RSF requirement of Rs. 17,403,132 (000s). ASF is defined as the portion of capital and liabilities expected to be reliable over the time horizon considered for the NSFR, which extends to one year. Overall liquidity management of the Bank is guided by Asset Liability Committee ('ALCO') which also strategizes the balance sheet profile of the Bank. In addition to monthly NSFR reporting, Bank also computes LCR and Structural Liquidity statements on a daily basis to assess the liquidity needs of the bank. Management is of the view that the Bank has sufficient liquidity cushion to meet its likely future commitments.

For **Qatar National Bank (Q.P.S.C.), India Branch**

Place: Mumbai
Date: 25 June 2026

Gaurav Gupta
Chief Executive Officer - India