



BASEL PILLAR 3 DISCLOSURES

30 June 2024

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

Key metrics (at consolidated group level): KM1

QAR '000		T	T-2	T-4
	Available capital (amounts)	30-June-2024	31-December-2023	30-June-2023
1	Common Equity Tier 1 (CET1)	80,520,168*	76,825,790	70,204,353
1a	Fully loaded ECL accounting model	-	-	-
2	Tier 1	100,609,929*	96,906,632	90,273,668
2a	Fully loaded ECL accounting model Tier 1	-	-	-
3	Total capital	106,837,357*	102,842,149	95,878,204
3a	Fully loaded ECL accounting model total capital	-	-	-
Risk-weighted assets (amounts)				
4	Total risk-weighted assets (RWA)	555,950,555	519,038,605	503,969,738
Risk-based capital ratios as a percentage of RWA				
5	Common Equity Tier 1 ratio (%)	14.5%	14.8%	13.9%
5a	Fully loaded ECL accounting model CET1 (%)	14.5%	14.8%	13.9%
6	Tier 1 ratio (%)	18.1%	18.7%	17.9%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	18.1%	18.7%	17.9%
7	Total capital ratio (%)	19.2%	19.8%	19.0%
7a	Fully loaded ECL accounting model total capital ratio (%)	19.2%	19.8%	19.0%
Additional CET1 buffer requirements as a percentage of RWA				
8	Capital conservation buffer requirement (%)	2.5%	2.5%	2.5%
9	Countercyclical buffer requirement (%)	-	-	-
10	Bank D-SIB additional requirements (%)	3.5%	2.5%	2.5%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9+ row 10)	6.0%	5.0%	5.0%
12	CET1 available after meeting the bank's minimum capital requirements (%)	2.5%	3.8%	2.9%
Leverage Ratio				
13	Total leverage ratio measure	1,332,044,466	1,284,519,184	1,255,662,475
14	Leverage ratio (%) (row 2/row 13)	7.6%	7.5%	7.2%
14a	Fully loaded ECL accounting model leverage ratio (%) (row 2a/row 13)	-	-	-
14b	Leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	7.6%	7.5%	7.2%
Liquidity Coverage Ratio				
15	Total HQLA	189,816,423	180,297,026	166,673,442
16	Total net cash outflow	102,669,140	87,471,202	114,170,879
17	LCR ratio (%)	184.9%	206.1%	146.0%
Net Stable Funding Ratio				
18	Total available stable funding	741,679,926	722,770,397	705,572,127
19	Total required stable funding	708,619,734	685,906,347	667,223,440
20	NSFR ratio (%)	104.7%	105.4%	105.7%

*Figures are net of proposed interim dividend. CET1 in the capital adequacy note of published financials is reported gross of dividend.

Overview of Risk Weighted Assets (RWA): OV1

	QAR '000	Minimum capital requirements		Minimum capital requirements	
		RWA		RWA	
		30-June-2024		31-December-2023	
1	Credit risk (excluding counterparty credit risk)	480,994,881	81,769,130	459,655,166	73,544,827
2	Of which: standardised approach (SA)	480,994,881	81,769,130	459,655,166	73,544,827
3	Of which: foundation internal ratings-based (F-IRB) approach	-	-	-	-
4	Of which: supervisory slotting approach	-	-	-	-
5	Of which: advanced internal ratings-based (A-IRB) approach	-	-	-	-
6	Counterparty credit risk (CCR)	3,763,034	639,716	3,780,595	604,895
7	Of which: standardised approach for counterparty credit risk	3,763,034	639,716	-	-
8	Of which: CEM	-	-	3,780,595	604,895
9	Of which: other CCR	-	-	-	-
10	Credit valuation adjustment (CVA)	4,655,559	791,445	2,762,562	442,010
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	-	-	-	-
12	Equity investments in funds – look-through approach	742,704	126,260	784,092	125,455
13	Equity investments in funds – mandate-based approach	925,228	157,289	-	-
14	Equity investments in funds – fall-back approach	110,597	18,801	-	-
15	Settlement risk	-	-	-	-
16	Securitisation exposures in banking book	-	-	-	-
17	Of which: securitisation IRB approach (SEC-IRBA)	-	-	-	-
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	-	-	-	-
19	Of which: securitisation standardised approach (SEC-SA)	-	-	-	-
20	Market risk	5,079,848	863,574	1,825,370	292,059
21	Of which: standardised approach (SA)	5,079,848	863,574	1,825,370	292,059
22	Of which: internal model approach (IMA)	-	-	-	-
23	Capital charge for switch between trading book and banking book	-	-	-	-
24	Operational risk	59,678,704	10,145,380	50,230,820	8,036,931
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-	-
26	Output floor applied	-	-	-	-
27	Floor adjustment (before application of transitional cap)	-	-	-	-
28	Floor adjustment (after application of transitional cap)	-	-	-	-
29	Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)	555,950,555	94,511,595	519,038,605	83,046,177

Composition of capital and TLAC: DIS25

Main features of regulatory capital instruments: CCA

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

Composition of regulatory capital: CC1

QAR '000		30-June-2024	31-December-2023
	Common Equity Tier 1 capital: instruments and reserves		
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	9,236,429	9,236,429
2	Retained earnings	72,071,237	67,098,664
3	Accumulated other comprehensive income (and other reserves)	4,498,525	6,759,864
4	Directly issued capital subject to phase-out from CET1 (only applicable to non-joint stock companies)	-	-
5	Common share capital issued by third parties (amount allowed in group CET1)	558,038	461,675
6	Common Equity Tier 1 capital before regulatory deductions	86,364,229	83,556,632
	Common Equity Tier 1 capital regulatory adjustments		
7	Prudent valuation adjustments	-	-
8	Goodwill (net of related tax liability)	5,375,864	5,951,595
9	Other intangibles other than mortgage servicing rights (net of related tax liability)	-	-
10	Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)	761,533	968,322
11	Cash flow hedge reserve	(293,336)	(189,075)
12	Securitisation gain on sale	-	-
13	Gains and losses due to changes in own credit risk on fair valued liabilities	-	-
14	Defined benefit pension fund net assets	-	-
15	Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)	-	-
16	Reciprocal cross-holdings in common equity	-	-
17	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	-
18	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	-
19	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	-
20	Amount exceeding 15% threshold	-	-
21	Of which: significant investments in the common stock of financials	-	-
22	Of which: deferred tax assets arising from temporary differences	-	-
23	QCB specific regulatory adjustments	-	-
24	Total regulatory adjustments to Common Equity Tier 1	5,844,061	6,730,842
25	Common Equity Tier 1 capital (CET1)	80,520,168	76,825,790
	Additional Tier 1 capital: instruments		
26	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	20,000,000	20,000,000
27	Of which: classified as equity under applicable accounting standards	20,000,000	20,000,000
28	Of which: classified as liabilities under applicable accounting standards	-	-
29	Directly issued capital instruments subject to phase-out from additional Tier 1	-	-
30	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in AT1)	89,761	80,842
31	Of which: instruments issued by subsidiaries subject to phase-out	-	-
32	Additional Tier 1 capital before regulatory adjustments	20,089,761	20,080,842
	Additional Tier 1 capital: regulatory adjustments		
33	Investments in own additional Tier 1 instruments	-	-
34	Investments in capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	-
35	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	-
36	QCB specific regulatory adjustments	-	-
37	Total regulatory adjustments to additional Tier 1 capital	-	-

Basel Pillar 3 Disclosures, June 2024

QAR '000		30-June-2024	31-December-2023
38	Additional Tier 1 capital (AT1)	20,089,761	20,080,842
39	Tier 1 capital (T1= CET1 + AT1)	100,609,929	96,906,632
	Tier 2 capital: instruments and provisions		
40	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	-
41	Directly issued capital instruments subject to phase-out from Tier 2	-	-
42	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	87,528	98,237
43	Of which: instruments issued by subsidiaries subject to phase-out	-	-
44	Provisions	6,139,900	5,837,280
45	Tier 2 capital before regulatory adjustments	6,227,428	5,935,517
46	Tier 2 capital: regulatory adjustments		
47	Investments in own Tier 2 instruments	-	-
48	Investments in capital, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	-
49	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	-
50	QCB specific regulatory adjustments	-	-
51	Total regulatory adjustments to Tier 2 capital		
52	Tier 2 capital (T2)	6,227,428	5,935,517
53	Total regulatory capital (TC = T1 + T2)	106,837,357	102,842,149
54	Total risk-weighted assets	555,950,555	519,038,605
55	Capital ratios and buffers		
56	Common Equity Tier 1 (as a percentage of risk-weighted assets)	14.5%	14.8%
57	Tier 1 (as a percentage of risk-weighted assets)	18.1%	18.7%
58	Total capital (as a percentage of risk-weighted assets)	19.2%	19.8%
59	Institution specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	6.0%	5.0%
60	Of which: capital conservation buffer requirement	2.5%	2.5%
61	Of which: bank-specific countercyclical buffer requirement	-	-
62	Of which: higher loss absorbency requirement (DSIB)	3.5%	2.5%
63	Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirement	2.5%	3.8%
64	The QCB Minimum Capital Requirement		
65	Common Equity Tier 1 minimum ratio	12.0%	11.0%
66	Tier 1 minimum ratio	14.0%	13.0%
67	Total capital minimum ratio	17.0%	16.0%

Reconciliation of regulatory capital to balance sheet: CC2

QAR'000	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference to Financial Statements
	30-June-2024	30-June-2024	
Assets			
Cash and balances with the Central Bank	93,446,418	92,966,528	
Due from banks and financial institutions	84,768,950	82,892,140	
Investments Securities	171,161,506	167,441,481	4
Investments in associates and joint ventures	7,755,638	7,755,638	
Property and equipment	6,916,829	6,916,829	
Intangible Assets	2,227,079	2,227,079	
Loans and advances to customers	879,356,731	879,384,586	3
Other Assets	15,201,619	41,033,600	
Total assets	1,260,834,770	1,280,617,882	
Liabilities			
Customer's deposits	890,561,221	878,998,813	
Due to banks and financial institutions	139,663,994	134,681,106	
Debt Securities	41,017,741	40,342,685	
Other Borrowings	33,421,092	33,234,598	
Other Liabilities	46,193,214	92,668,282	
Total liabilities	1,150,857,262	1,179,925,484	
Shareholders' equity			
Share capital	9,236,429	9,236,429	
Legal Reserve	25,326,037	25,326,037	
Risk Reserve	12,000,000	12,000,000	
Fair Value Reserve	(741,535)	(741,535)	5
Foreign Currency Translation Reserve	(31,085,884)	-	
Other Reserves	(1,000,093)	(32,085,977)	
Retained earnings	75,119,259	66,957,443	
Non-controlling interests	1,123,295	-	
Instruments Eligible for Additional Tier I Capital	20,000,000	20,000,000	
Total shareholders' equity	109,977,508	100,692,397	

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

Capital distribution constraints: DIS26

Capital distribution constraints: CDC

		a	b
		CET1 capital ratio that would trigger capital distribution constraints (%)	Current CET1 capital ratio (%)
1	CET1 minimum requirement plus capital buffers (<u>not</u> taking into account CET1 capital used to meet other minimum regulatory capital/ TLAC ratios)	8.5%	14.5%
2	CET1 capital plus capital buffers (taking into account CET1 capital used to meet other minimum regulatory capital/ TLAC ratios)	12.0%	14.5%

		Minimum Leverage ratio requirement	Current Leverage Ratio %
3	Leverage ratio	3.0%	7.6%

Asset encumbrance: DIS31

Asset encumbrance: ENC

30-June-2024	a	b	c	d
	Encumbered assets	[Optional]	Unencumbered assets	Total Assets
Central bank facilities				
Total Asset encumbrance (QAR' 000)	36,924,395		1,223,910,375	1,260,834,770

Credit Risk: DIS40

Credit quality of assets: CR1

QAR' 000		Gross carrying values of			Of which ECL/Specific accounting provisions for credit losses on Standardised Approach (SA) exposures		Net values (a+b-c)
		Defaulted exposures (a)	Non- defaulted exposures (b)	Allowances/ Impairments (c)	Allocated in regulatory category of Specific (d)	Allocated in regulatory category of General (e)	
1	Loans	26,864,344	885,949,430	33,457,043	33,457,043	-	879,356,731
2	Debt securities and Banks	866,022	336,169,378	1,252,763	1,252,763	-	335,782,637
3	Off-balance sheet exposures	600,892	276,368,805	1,102,949	1,102,949	-	275,866,748
4	Total	28,331,258	1,498,487,613	35,812,755	35,812,755	-	1,491,006,116

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

QAR' 000		30-June-2024
1	Defaulted loans and debt securities at the end of the previous reporting period	27,092,196
2	Loans and debt securities that have defaulted since the last reporting period	5,427,085
3	Returned to non-default status	-
4	Amounts written off	(4,206,154)
5	Other changes	(582,761)
6	Defaulted loans and debt securities at the end of the reporting period (1+2-3-4-5)	27,730,366

Credit risk mitigation techniques - overview: CR3

QAR' 000	Exposures unsecured: carrying amount	Exposures secured by collateral	Exposures secured by collateral of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
Loans	-	-	591,759,436	-	-	-	-
Debt securities	-	-	-	-	-	-	-
Total	-	-	591,759,436	-	-	-	-
Of which defaulted	-	-	-	-	-	-	-

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

Standardised approach - credit risk exposure and CRM effects: CR4

QAR '000	Exposures before CCF and CRM		Exposures post-CCF and post CRM		RWA and RWA density	
	On-balance sheet	Off-balance sheet	On-balance sheet	Off-balance sheet	RWA	RWA density
Sovereigns and Central Bank	298,815,059	9,022,731	205,214,155	1,640,623	47,874,851	23.1%
Qatar Government Entities and Domestic Public Sector Entities (PSEs)	200,595,296	-	10,990,313	-	5,495,156	50.0%
Multilateral development banks	-	1,266,141	-	126,614	-	-
Banks	85,629,177	24,236,519	85,629,177	19,967,734	26,179,869	24.8%
Covered Bonds	-	-	-	-	-	-
Corporates	506,908,209	147,325,912	204,191,865	59,568,760	266,661,070	101.1%
Retail portfolios (Qualifying & Other Retail Loans)	76,340,200	106,930,395	70,502,994	22,308,434	77,182,871	83.2%
Real Estate	4,802,593	1,647,380	4,802,593	451,203	4,347,355	82.7%
Loans for Land Acquisition, Development and Construction	2,088,273	39,475	2,088,273	19,738	3,162,016	150.0%
Equity Investment	7,211,027	-	7,211,027	-	15,491,470	214.8%
Past-due loans/Defaulted Loans	253,968	178,140	253,968	80,811	439,728	131.3%
Real Estate Exposures arising from counterparty defaults	176,183	-	176,183	-	268,420	152.4%
Other assets	49,239,582	-	49,239,582	-	37,376,342	75.9%
Total	1,232,059,567	290,646,693	640,300,130	104,163,917	484,479,148	65.1%

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

Risk weight → ↓ Asset Classes	0%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM) QAR'000
Sovereigns	-	121,279	-	209,784	-	47,543,789	-	-	47,874,852
PSEs	-	-	-	5,495,156	-	-	-	-	5,495,156
MDBs	-	-	-	-	-	-	-	-	-
Banks	-	16,313,273	4,706,472	3,532,351	-	577,273	1,050,501	-	26,179,870
Securities	-	-	-	-	-	-	-	-	-
Corporates	-	-	-	-	-	239,016,342	-	27,644,728	266,661,070
Retail	-	-	-	-	37,757,086	36,360,252	452,507	2,613,026	77,182,871
Residential property	-	80,507	88,471	53,982	29,345	-	-	4,095,050	4,347,355
Commercial Real estate	-	-	-	-	-	-	3,162,016	-	3,162,016
EIFs	-	-	-	-	-	742,704	2,265,778	12,482,987	15,491,469
Past dues	-	-	-	30,574	-	2,583	406,571	-	439,728
Higher-risk	-	-	-	-	-	70,769	-	197,651	268,420
Other assets	-	226,904	-	-	-	37,149,439	-	-	37,376,343
Total	-	16,741,963	4,794,943	9,321,847	37,786,431	361,463,151	7,337,373	47,033,442	484,479,148

Counterparty Credit Risk: DIS42

Analysis of CCR exposures by approach: CCR1

30 June 2024		a	b	c	d	e	f
QAR' 000		Replacement cost	Potential future exposure	Effective EPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	CCR (for derivatives)	2,173,521	4,124,627		1.4	8,817,407	3,763,034
2	Internal Model Method (for derivatives and SFTs)						
3	Simple Approach for credit risk mitigation (for SFTs)						
4	Comprehensive Approach for credit risk mitigation (for SFTs)						
5	Value-at-risk (VaR) for SFTs						
6	Total						3,763,034

CVA capital charge: CCR2

30-June-2024		a	b
QAR '000		EAD post-CRM	RWA
Total portfolios subject to the Advanced CVA capital charge		8,817,407	4,655,559
1	(i) VaR component (including the 3×multiplier)		
2	(ii) Stressed VaR component (including the 3×multiplier)		
3	All portfolios subject to the Standardised CVA capital charge		
4	Total subject to the CVA capital charge	8,817,407	4,655,559

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

30 June 2024	QAR' 000	a	b	c	d	e	f	g	h	i
Risk weight →										
		0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure QAR'000
Regulatory portfolio ↓										
Sovereigns	-	-	-	-	-	-	-	-	-	-
Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-
Multilateral development banks	-	-	-	-	-	-	-	-	-	-
Banks	-	76,195	989,338	806,048	-	1,631,761	12	-	-	3,503,354
Securities firms	-	-	-	-	-	-	-	-	-	-
Corporates	-	-	-	30,680	-	229,000	-	-	-	259,680
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-	-
Total	-	76,195	989,338	836,728	-	1,860,761	12	-	-	3,763,034

Composition of collateral for CCR exposure: CCR5

Not Applicable

Credit derivatives exposures: CCR6

Not Applicable

Market risk: DIS50

Market risk under the standardised approach: MR1

QAR' 000		30-June-2024	31-December-2023
		Risk Weighted Assets	Risk Weighted Assets
1	General interest rate risk	601,596	597,799
2	Equity risk	666,040	85,740
3	Commodity risk	153,065	609,772
4	Foreign exchange risk	3,659,147	532,059
5	Credit spread risk – non-securitisations	-	-
6	Credit spread risk – securitisations (non-correlation trading portfolio)	-	-
7	Credit spread risk – securitisation (correlation trading portfolio)	-	-
8	Default risk – non-securitisations	-	-
9	Default risk – securitisations (non-correlation trading portfolio)	-	-
10	Default risk – securitisations (correlation trading portfolio)	-	-
11	Options	-	-
12	Simplified Approach	-	-
13	Delta Plus Method	-	-
14	Residual risk add-on	-	-
15	Total	5,079,848	1,825,370

Leverage ratio: DIS80

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

QAR '000		30-June-2024	31-December-2023
1	Total consolidated assets as per published financial statements	1,260,834,770	1,230,985,013
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-	-
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-	-
4	Adjustments for temporary exemption of central bank reserves (if applicable)	-	-
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	-
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-	-
7	Adjustments for eligible cash pooling transactions	-	-
8	Adjustments for derivative financial instruments	6,298,148	8,142,209
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	-	-
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	104,163,916	86,548,873
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	(33,408,307)	(34,426,069)
12	Other adjustments	(5,844,061)	(6,730,842)
13	Leverage ratio exposure measure	1,332,044,466	1,284,519,184

Leverage ratio common disclosure: LR2

QAR '000		30-June-2024	31-December-2023
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	1,201,125,876	1,169,263,806
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(5,844,061)	(6,730,842)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 and 2)	1,195,281,815	1,162,532,964
Derivative exposures			
4	Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	2,173,521	4,897,554
5	Add-on amounts for potential future exposure (PFE) associated with <i>all</i> derivatives transactions	4,124,627	3,244,655
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-	-
8	(Exempted central counterparty, or CCP, leg of client-cleared trade exposures)	-	-
9	Adjusted effective notional amount of written credit derivatives	-	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
11	Total derivative exposures (sum of rows 4 to 10)	6,298,148	8,142,209
Securities financing transaction exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	26,300,587	27,295,138
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
14	Counterparty credit risk exposure for SFT assets	-	-
15	Agent transaction exposures	-	-
16	Total securities financing transaction exposures (sum of rows 12 to 15)	26,300,587	27,295,138
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	290,646,692	160,307,598
18	(Adjustments for conversion to credit equivalent amounts)	(186,482,776)	(73,758,725)
19	Off-balance sheet items (sum of rows 17 and 18)	104,163,916	86,548,873
Capital and total exposures			
20	Tier 1 capital	100,609,929	96,906,632
21	Total exposures (sum of rows 3, 11, 16 and 19)	1,332,044,466	1,284,519,184
Leverage ratio			
22	Basel III leverage ratio (%)	7.6%	7.5%

Liquidity: DIS85

Liquidity Coverage Ratio (LCR): LIQ1

QAR '000		Total unweighted value (average)	Total weighted value (average)	Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets		30-June-2024		31-December-2023	
1	Total HQLA	193,045,232	189,816,423	184,667,785	180,297,026
Cash outflows					
2	Retail deposits and deposits from small business customers, of which:	141,252,158	10,100,577	137,169,081	10,011,422
3	Stable deposits	-	-	-	-
4	Less stable deposits	141,252,158	10,100,577	137,169,081	10,011,422
5	Unsecured wholesale funding, of which:	270,524,729	150,203,201	284,642,366	155,552,607
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	65,815,976	65,815,976	63,455,311	63,455,311
7	Non-operational deposits (all counterparties)	11,510,884	1,151,088	9,551,986	949,693
8	Unsecured debt	193,197,869	83,236,137	211,635,069	91,147,603
9	Secured wholesale funding	-	-	-	-
10	Additional requirements, of which:	18,645,480	18,645,480	19,047,109	19,047,109
11	Outflows related to derivative exposures and other collateral requirements	79,513	79,513	72,074	72,074
12	Outflows related to loss of funding of debt products	18,565,967	18,565,967	18,975,034	18,975,034
13	Credit and liquidity facilities	-	-	-	-
14	Other contractual funding obligations	-	-	-	-
15	Other contingent funding obligations	86,468,474	17,678,964	74,341,827	15,206,399
16	TOTAL CASH OUTFLOWS	516,890,841	196,628,222	515,200,382	199,817,537
Cash inflows					
17	Secured lending	-	-	-	-
18	Inflows from fully performing exposures	107,246,011	89,183,677	137,921,697	107,211,539
19	Other cash inflows	4,775,406	4,775,406	5,134,797	5,134,797
20	TOTAL CASH INFLOWS	112,021,417	93,959,083	143,056,494	112,346,336
Total adjusted value					
21	Total HQLA		189,816,423		180,297,026
22	Total net cash outflows		102,669,140		87,471,202
23	Liquidity coverage ratio (%)		184.9%		206.1%

Net Stable Funding Ratio (NSFR): LIQ2

QAR '000		Unweighted value by residual maturity				Weighted value 30-June-2024	Weighted value 31-December-2023
		No maturity	<6 months	6 months to <1 year	≥1 year		
Available stable funding (ASF) item						T	T-1
1	Capital: 2+3	112,504,129	-	-	-	112,504,129	109,393,912
2	Regulatory capital	86,364,229	-	-	-	86,364,229	83,556,632
3	Other capital instruments	26,139,900	-	-	-	26,139,900	25,837,280
4	Retail deposits and deposits from small business customers:	73,665,473	46,242,886	12,787,161	8,556,638	119,350,587	114,402,839
5	Stable deposits	-	-	-	-	-	-
6	Less stable deposits	73,665,473	46,242,886	12,787,161	8,556,638	119,350,587	114,402,839
7	Wholesale funding:	96,323,075	265,070,102	168,706,031	275,608,315	509,825,210	498,973,646
8	Operational deposits	-	-	-	-	-	-
9	Other wholesale funding	96,323,075	265,070,102	168,706,031	275,608,315	509,825,210	498,973,646
10	Liabilities with matching interdependent assets	-	-	-	-	-	-
11	Other liabilities:	187,933,447	-	-	-	-	-
12	NSFR derivative liabilities	-	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	187,933,447	-	-	-	-	-
14	Total ASF 1+4+7+11	470,426,124	311,312,988	181,493,192	284,164,953	741,679,926	722,770,397
Required stable funding (RSF) item							
15	Total NSFR high-quality liquid assets (HQLA)	85,323,705	33,289,132	12,659,239	57,097,460		
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-
17	Performing loans and securities:	111,745,965	-	247,955,112	683,925,021	629,876,563	591,167,838
18	Performing loans to financial institutions secured by Level 1 HQLA	110,570,556	-	-	-	5,528,528	5,462,345
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	1,175,409	-	-	-	587,704	1,235,525
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	-	-	247,955,112	197,034,611	609,618,501	575,195,643
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	472,748,580	307,286,577	287,013,047
22	Performing residential mortgages, of which:	-	-	-	-	-	-
23	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	-	-	-
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	14,141,830	14,141,830	9,274,325
25	Assets with matching interdependent liabilities	-	-	-	-	-	-
26	Other assets:	2,075,942	-	-	-	62,012,667	78,594,858
27	Physical traded commodities, including gold	-	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	-	-	-
29	NSFR derivative assets	-	-	-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted	2,075,942	-	-	-	2,075,942	-
31	All other assets not included in the above categories	-	-	-	-	59,936,725	78,594,858
32	Off-balance sheet items	-	-	-	-	16,730,504	16,143,651
33	Total RSF 15+17+26	199,145,611	33,289,132	260,614,351	741,022,481	708,619,734	685,906,347
34	Net Stable Funding Ratio (%) *	-	-	-	-	104.7%	105.4%