

Masraf Al Rayan (Q.P.S.C.)

Basel Pillar 3 Disclosures

30 June 2024



Masraf Al Rayan (Q.P.S.C.)

Basel Pillar 3 Disclosures

30 June 2024

(All amounts are shown in thousands of Qatari Riyals)



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

Key metrics (at consolidated group level): **KM1**

	T	T-1	T-2	T-3	T-4
	30 June 2024	31 March 2024	31 December 2023	30 September 2023	30 June 2023
Available capital (amounts)					
Common Equity Tier 1 (CET1)	21,233,125	21,190,533	21,263,127	20,728,540	20,744,613
Fully loaded ECL accounting model CET1	-	-	-	-	-
Tier 1	22,260,913	22,214,112	22,263,127	21,728,540	21,744,613
Fully loaded ECL accounting model Tier 1	-	-	-	-	-
Total capital	23,323,717	23,202,898	23,196,144	22,645,053	22,635,366
Fully loaded ECL accounting model total capital	-	-	-	-	-
Risk-weighted assets (amounts)					
Total risk-weighted assets (RWA)	98,306,881	98,308,827	106,188,034	105,590,785	106,022,161
Risk-based capital ratios as a percentage of RWA					
CET1 ratio (%)	21.60%	21.56%	20.02%	19.63%	19.57%
Fully loaded ECL accounting model CET1 (%)	21.60%	21.56%	20.02%	19.63%	19.57%
Tier 1 ratio (%)	22.64%	22.60%	20.97%	20.58%	20.51%
Fully loaded ECL accounting model Tier 1 ratio (%)	22.64%	22.60%	20.97%	20.58%	20.51%
Total capital ratio (%)	23.73%	23.60%	21.84%	21.45%	21.35%
Fully loaded ECL accounting model total capital ratio (%)	23.73%	23.60%	21.84%	21.45%	21.35%
Additional CET1 buffer requirements as a percentage of RWA					
Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.5%	2.5%	2.50%
Countercyclical buffer requirement (%)	-	-	-	-	-
ICAAP Pillar II buffer (%)	2.39%	2.39%	2.39%	1.88%	1.88%
Bank G-SIB and/or D-SIB additional requirements (%)	1.00%	1.00%	1.0%	1.0%	1.00%
Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	5.89%	5.89%	5.89%	5.38%	5.38%
CET1 available after meeting the bank's minimum capital requirements (%)	12.10%	12.06%	10.52%	10.13%	10.07%
Basel III Leverage Ratio					
Total Basel III leverage ratio exposure measure	173,767,893	172,637,292	173,880,736	175,083,887	168,424,061
Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	12.8%	12.9%	12.8%	12.4%	12.9%
Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	12.8%	12.9%	12.8%	12.4%	12.9%
Liquidity Coverage Ratio (LCR)					
Total high-quality liquid assets (HQLA)	36,041,451	36,803,159	37,012,193	34,064,770	31,703,887
Total net cash outflow	21,900,253	21,214,423	23,348,542	24,463,662	21,540,837
LCR ratio (%)	164.57%	173.48%	158.52%	139.25%	147.18%
Net Stable Funding Ratio (NSFR)					
Total available stable funding	100,972,605	101,880,622	87,541,903	89,487,175	86,727,040
Total required stable funding	102,759,344	101,292,136	100,687,757	100,822,122	100,736,670
NSFR ratio	98.26%	100.58%	86.94%	88.76%	86.09%

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1. Overview of risk management, key prudential metrics and RWA categories: DIS20 (continued)

Overview of risk-weighted assets (RWA): **OV1**

		T		T-1		T-2		T-3		T-4	
		RWA	Minimum capital requirements	RWA	Minimum capital requirements	RWA	Minimum capital requirements	RWA	Minimum capital requirements	RWA	Minimum capital requirements
		30 June 2024		31 March 2024		31 December 2023		30 September 2023		30 June 2023	
1	Credit risk (excluding counterparty credit risk)	86,750,277	13,784,619	86,435,357	13,734,578	95,383,243	15,156,397	96,033,263	14,769,916	97,310,277	14,966,321
2	Of which: standardised approach (SA)	86,750,277	13,784,619	86,435,357	13,734,578	95,383,243	15,156,397	96,033,263	14,769,916	97,310,277	14,966,321
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)	649,629	103,226	777,755	123,585	832,319	132,256	1,231,142	189,350	419,006	64,443
7	Of which: standardised approach for counterparty credit risk	649,629	103,226	777,755	123,585	832,319	132,256	1,231,142	189,350	419,006	64,443
8	Of which: CEM	-	-	-	-	-	-	-	-	-	-
9	Of which: other CCR	-	-	-	-	-	-	-	-	-	-
10	Credit valuation adjustment (CVA)	649,629	103,226	777,755	123,585	168,229	26,732	151,017	23,226	136,164	20,942
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	-	-	-	-	-	-	-	-	-	-
	Equity investments in funds – Standard-Based approach	-	-	-	-	-	-	-	-	-	-
12	Equity investments in funds – look-through approach	127,578	20,272	132,638	21,076	-	-	-	-	-	-
13	Equity investments in funds – mandate-based approach	-	-	-	-	-	-	-	-	-	-
14	Equity investments in funds – fall-back approach	-	-	-	-	1,492,382	237,139	289,017.50	44,451	285,674	43,937
15	Settlement risk	-	-	-	-	-	-	-	-	-	-

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1. Overview of risk management, key prudential metrics and RWA categories: DIS20 (continued)

Overview of risk-weighted assets (RWA): **OV1** (continued)

		T		T-1		T-2		T-3		T-4	
		RWA	Minimum capital requirements	RWA	Minimum capital requirements	RWA	Minimum capital requirements	RWA	Minimum capital requirements	RWA	Minimum capital requirements
		30 June 2024		31 March 2024		31 December 2023		30 September 2023		30 June 2023	
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	2,880,700	457,743	2,949,645	468,699	197,152	31,327	377,449	58,052	369,838	56,881
21	Of which: standardised approach (SA)	2,880,700	457,743	2,949,645	468,699	197,152	31,327	377,449	58,052	369,838	56,881
22	Of which: internal model approach (IMA)	-	-	-	-	-	-	-	-	-	-
23	Capital charge for switch between trading book and banking book	-	-	-	-	-	-	-	-	-	-
24	Operational risk	6,619,416	1,051,825	6,619,415	1,051,825	7,549,804	1,199,664	6,964,249	1,071,102	6,964,249	1,071,102
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	629,653	100,052	616,263	97,924	564,905	89,763	544,648	83,767	536,952	82,583
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)	98,306,881	15,620,963	98,308,827	15,621,273	106,188,034	16,873,279	105,590,785	16,239,863	106,022,161	16,306,208

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2. Composition of capital and TLAC: DIS25

Main features of regulatory capital instruments: **CCA**

		Quantitative / Qualitative information	Quantitative / Qualitative information
		Equity shares	QAR 1 billion additional tier 1
1	Issuer	Masraf Al Rayan (Q.P.S.C.)	Masraf Al Rayan (Q.P.S.C.)
2	Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	MARK ISIN Number: QA000A0M8VM3	Private placement
3	Governing law(s) of the instrument	State of Qatar Law	State of Qatar Law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		
4	Transitional Basel III rules	CET 1	Additional tier 1
5	Post-transitional Basel III rules	CET 1	Additional tier 1
6	Eligible at solo/group/group and solo	Solo and Group	Solo and group
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares	Additional tier 1 capital instrument
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	QAR 9.3 billion	QAR 1.0 billion
9	Nominal amount of the instrument	QAR 9.3 billion	QAR 1.0 billion
10	Accounting classification	Equity	Instrument eligible as additional capital
11	Original date of issuance	4 January 2006	30 March 2016
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	N/a	Perpetual
14	Issuer call subject to prior supervisory approval	N/a	Five years from the issue date, and every fifth anniversary thereafter, at the issuer absolute discretion (subject to redemption condition)
15	Optional call date, contingent call dates and redemption amount	N/a	Five years from the issue date, and every fifth anniversary thereafter Redemption amount: full value
16	Subsequent call dates, if applicable	N/a	N/a
<i>Coupons / dividends</i>			
17	Fixed or floating dividend/coupon	Variable	Fixed - Re-priced every 5 years
18	Coupon rate and any related index	Variable	Fixed - Re-priced every 5 years
19	Existence of a dividend stopper	N/a	Yes
20	Fully discretionary, partially discretionary or mandatory	Full discretionary	Full discretionary
21	Existence of step-up or other incentive to redeem	N/a	No

2. Composition of capital and TLAC: DIS25 (continued)

Main features of regulatory capital instruments: **CCA** (continued)

		Quantitative / Qualitative information	Quantitative / Qualitative information
		Equity shares	QAR 1 billion additional tier 1
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	N/a	Non-convertible
24	If convertible, conversion trigger(s)	N/a	N/a
25	If convertible, fully or partially	N/a	N/a
26	If convertible, conversion rate	N/a	N/a
27	If convertible, mandatory or optional conversion	N/a	N/a
28	If convertible, specify instrument type convertible into	N/a	N/a
29	If convertible, specify issuer of instrument it converts into	N/a	N/a
30	Write-down feature	N/a	Depends on regulator's decision
31	If write-down, write-down trigger(s)	N/a	N/a
32	If write-down, full or partial	N/a	N/a
33	If write-down, permanent or temporary	N/a	N/a
34	If temporary write-down, description of writeup mechanism	N/a	N/a
34a	Type of subordination	N/a	Subordinated (Additional tier 1)
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	N/a	Ranks junior to all Senior Obligations of the Issuer; (b) pari passu with all other Pari Passu Obligations of the Issuer; and (c) senior to all Junior Obligations of the Issuer
36	Non-compliant transitioned features	N/a	N/a
37	If yes, specify non-compliant features	N/a	N/a

2. Composition of capital and TLAC: DIS25 (continued)

Composition of regulatory capital: CC1

		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	9,300,000	9,300,000
2	Retained earnings	977,842	950,281
3	Accumulated other comprehensive income (and other reserves)	12,345,050	12,388,943
4	<i>Directly issued capital subject to phase-out from CET1 capital (only applicable to non-joint stock companies)</i>	-	-
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1 capital)	118,099	188,677
6	Common Equity Tier 1 capital before regulatory adjustments	22,740,991	22,827,901
Common Equity Tier 1 capital: regulatory adjustments			
7	Prudent valuation adjustments	-	-
8	Goodwill (net of related tax liability)	(877,486)	(877,486)
9	Other intangibles other than mortgage servicing rights (MSR) (net of related tax liability)	(630,380)	(687,288)
10	Deferred tax assets (DTA) that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)	-	-
11	Cash flow hedge reserve	-	-
12	Shortfall of provisions to expected losses	-	-
13	Securitisation gain on sale (as set out in [CAP30.14])	-	-
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	-
15	Defined benefit pension fund net assets	-	-
16	Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)	-	-
17	Reciprocal cross-holdings in common equity	-	-
18	Investments in the capital of banking, financial and 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)	-	-
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	-
20	MSR (amount above 10% threshold)	-	-
21	DTA 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 financials	-	-
24	Of which: MSR	-	-
25	Of which: DTA arising from temporary differences	-	-
26	National specific regulatory adjustments	-	-
27	Regulatory adjustments applied to Common Equity Tier 1 capital due to insufficient Additional Tier 1 and Tier 2 capital to cover deductions	-	-
28	Total regulatory adjustments to Common Equity Tier 1 capital	(1,507,866)	(1,564,774)
29	Common Equity Tier 1 capital (CET1)	21,233,125	21,263,127

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2. Composition of capital and TLAC: DIS25 (continued)

Composition of regulatory capital: **CC1** (continued)

		30 June 2024	31 December 2023
Additional Tier 1 capital: instruments			
30	Directly issued qualifying additional Tier 1 instruments plus related stock surplus	1,000,000	1,000,000
31	Of which: classified as equity under applicable accounting standards	-	-
32	Of which: classified as liabilities under applicable accounting standards	-	-
33	<i>Directly issued capital instruments subject to phase-out from additional Tier 1 capital</i>	-	-
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 additional Tier 1 capital)	27,788	-
35	<i>Of which: instruments issued by subsidiaries subject to phase-out</i>	-	-
36	Additional Tier 1 capital before regulatory adjustments	1,027,788	1,000,000
Additional Tier 1 capital: regulatory adjustments			
37	Investments in own additional Tier 1 instruments	-	-
38	Reciprocal cross-holdings in additional Tier 1 instruments	-	-
39	Investments in 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 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	-	-
41	National specific regulatory adjustments	-	-
42	Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions	-	-
43	Total regulatory adjustments to additional Tier 1 capital	-	-
44	Additional Tier 1 capital (AT1)	1,027,788	1,000,000
45	Tier 1 capital (T1 = CET1 + AT1)	22,260,913	22,263,127
Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	-
47	<i>Directly issued capital instruments subject to phase-out from Tier 2 capital</i>	-	-
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)	27,788	-
49	<i>Of which: instruments issued by subsidiaries subject to phase-out</i>	-	-
50	Provisions	1,035,016	933,017
51	Tier 2 capital before regulatory adjustments	1,062,804	933,017

2. Composition of capital and TLAC: DIS25 (continued)

Composition of regulatory capital: **CC1** (continued)

		30 June 2024	31 December 2023
Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	-	-
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	-	-
54	Investments in the capital and other TLAC liabilities 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 common share capital of the entity (amount above 10% threshold)	-	-
54a	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)	-	-
55	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)	-	-
56	National specific regulatory adjustments	-	-
57	Total regulatory adjustments to Tier 2 capital	-	-
58	Tier 2 capital	1,062,804	933,017
59	Total regulatory capital (= Tier 1 + Tier 2)	23,323,717	23,196,144
60	Total risk-weighted assets	98,306,881	106,188,034
Capital adequacy ratios and buffers			
61	Common Equity Tier 1 capital (as a percentage of risk-weighted assets)	21.60%	20.02%
62	Tier 1 capital (as a percentage of risk-weighted assets)	22.64%	20.97%
63	Total capital (as a percentage of risk-weighted assets)	23.73%	21.84%
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	5.89%	5.89%
65	Of which: capital conservation buffer requirement	2.50%	2.50%
66	Of which: bank-specific countercyclical buffer requirement	-	-
67	Of which: bank- DSIB buffer requirement	1.00%	1.00%
68	Of which: ICAAP Capital charge requirement	2.39%	2.39%
69	Common Equity Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements	11.75%	10.52%
70	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to standardised approach (prior to application of cap)	1,035,016	933,017
71	Cap on inclusion of provisions in Tier 2 capital under standardised approach	1,110,085	1,230,513
72	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	-
73	Cap for inclusion of provisions in Tier 2 capital under internal ratings-based approach	-	-

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2. Composition of capital and TLAC: DIS25 (continued)

Reconciliation of regulatory capital to balance sheet: **CC2**

	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference to the interim condensed consolidated financial statements	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference to the consolidated financial statements
	30 June 2024	30 June 2024	30 June 2024	31 December 2023	31 December 2023	31 December 2023
ASSETS						
Cash and balances with central banks	5,711,862	5,711,862		4,993,280	4,993,253	8
Due from banks	3,163,072	3,162,940		5,662,554	5,652,497	9
Financing assets	108,409,323	123,795,135	7	108,228,181	122,342,042	10
Investment securities	38,435,618	38,126,251	8	38,598,973	38,310,440	11
Investment in associates	328,484	328,484	9	348,556	348,556	12
Fixed assets	979,656	979,656		968,571	968,571	13
Intangible assets	1,507,866	1,507,866		1,564,774	1,564,774	14
Other assets	3,608,831	5,743,641		3,834,646	5,739,811	15
TOTAL ASSETS	162,144,712	179,355,835		164,199,535	179,919,945	
LIABILITIES, QUASI-EQUITY AND EQUITY						
Due to banks and other borrowings	18,987,353	18,841,388	10 and 12	36,789,537	36,590,197	16 and 19
Customer current accounts and participatory investment accounts	108,934,513	107,871,256	13	92,723,823	91,690,784	17 and 21
Sukuk and debt financing	5,207,777	5,168,244	11	5,235,937	5,196,343	18
Other liabilities	4,356,189	23,853,550		4,643,739	23,242,825	20
TOTAL LIABILITIES AND QUASI-EQUITY	137,485,832	155,734,438		139,393,036	156,720,149	
EQUITY						
Share capital	9,300,000	9,300,000	14	9,300,000	9,300,000	22
Legal reserve	9,644,166	9,644,166	14	9,644,166	9,644,166	22
Risk reserve	2,661,613	2,661,613	14	2,661,613	2,398,543	22
Fair value reserve	40,480	40,480	14	41,439	41,439	22
Foreign currency translation reserve	(126,278)	-	14	(110,907)	-	22
Other reserves	125,069	(1,209)	14	152,632	29,844	22
Retained earnings	1,765,405	976,347		1,880,281	785,804	
TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE BANK	23,410,455	22,621,397		23,569,224	22,199,796	
Non-controlling interest	248,425	-	15	237,275	-	23
Instrument eligible as additional capital	1,000,000	1,000,000		1,000,000	1,000,000	24
TOTAL EQUITY	24,658,880	23,621,397		24,806,499	23,199,796	
TOTAL LIABILITIES, QUASI-EQUITY AND EQUITY	162,144,712	179,355,835		164,199,535	179,919,945	

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3. Asset encumbrance: DIS31

Asset encumbrance: **ENC**

An asset shall be treated as encumbered if it has been pledged or if it is subject to any form of arrangement to secure, collateralize or credit enhance any transaction from which it cannot be freely withdrawn. The encumbered assets represent balances held as liquidity and cash reserve requirements with the central banks and funds placed with other entities that were pledged for credit support.

	a	b	c (a+b)
	Encumbered assets	Unencumbered assets	Total
30 June 2024			
Cash and balances with central banks	5,156,297	555,565	5,711,862
Financing assets	-	108,409,323	108,409,323
Investment securities	3,194,778	35,240,840	38,435,618
Investment in associates	-	328,484	328,484
Fixed assets	-	979,656	979,656
Intangible assets	-	1,507,866	1,507,866
Other assets	-	3,608,831	3,608,831
Total	8,351,075	153,793,637	162,144,712

*Amounts are carrying values as reported in published financial statements

	a	b	c (a+b)
	Encumbered assets	Unencumbered assets	Total
31 December 2023			
Cash and balances with central banks	4,254,992	738,288	4,993,280
Due from banks	-	5,662,554	5,662,554
Financing assets	-	108,228,181	108,228,181
Investment securities	2,803,447	35,795,526	38,598,973
Investment in associates	-	348,556	348,556
Fixed assets	-	968,571	968,571
Intangible assets	-	1,564,774	1,564,774
Other assets	-	3,834,646	3,834,646
Total	7,058,439	157,141,096	164,199,535

*Amounts are carrying values as reported in published financial statements

4. Credit risk: DIS40

Credit quality of assets: **CR1**

a) Scope and definitions of past due and impaired exposures

A default would have occurred with regard to a particular obligor when the obligor is past due for more than 90 days on any material credit obligation to the banking group.

- For financing assets with periodic principal instalments and/or profit payments, an amount due and payable is not paid in full within 90 days of the instalment/payment due date.
- For revolving exposures (including overdrafts), amount past due by 90 days or more. Past due will be based on limit expiry. In addition, where a customer has breached the approved limit and the account has not been regularized (i.e. brought within limit) within 90 days, such an account will be considered to be in default.

Any facility having a DPD less than 90 days will be classified either stage 1 or stage 2 as per the IFRS 9 reporting guidelines.

30 June 2024

	a	b	c	d	e	f	g
	Gross carrying values of			Of which ECL accounting provisions for credit losses on SA exposures		Of which ECL accounting provisions for credit losses on IRB exposures	Net values*
	Defaulted exposures	Non-defaulted exposures	Allowances / impairments	Allocated in regulatory category of Specific	Allocated in regulatory category of General		(a+b-c)
1 Financing assets	6,640,982	106,660,577	4,892,236	4,113,522	778,714	-	108,409,323
2 Sukuk and other debt securities	53,142	37,827,485	72,519	53,142	19,377	-	37,808,108
3 Off-balance sheet exposures	34,026	16,498,846	72,689	34,123	38,566	-	16,460,183
4 Total	6,728,150	160,986,908	5,037,444	4,200,787	836,657	-	162,677,614

*Amounts are carrying values as reported in published financial statements

31 December 2023

	a	b	c	d	e	f	g
	Gross carrying values of			Of which ECL accounting provisions for credit losses on SA exposures		Of which ECL accounting provisions for credit losses on IRB exposures	Net values
	Defaulted exposures	Non-defaulted exposures	Allowances / impairments	Allocated in regulatory category of Specific	Allocated in regulatory category of General		(a+b-c)
1 Financing assets	6,424,659	106,084,992	4,281,470	3,644,132	637,338	-	108,228,181
2 Sukuk and other debt securities	53,142	38,092,933	79,384	53,142	26,242	-	38,066,691
3 Off-balance sheet exposures	37,109	12,234,075	67,653	36,374	31,279	-	12,203,531
4 Total	6,514,910	156,412,000	4,428,507	3,733,648	694,859	-	158,498,403

*Amounts are carrying values as reported in published financial statements

4. Credit risk: DIS40 (continued)

Changes in the stock of defaulted financing assets and sukuk and other debt securities: **CR2**

	30 June 2024	31 December 2023
1 Defaulted financing assets and sukuk and other debt securities at end of the previous reporting period	6,477,801	7,352,702
2 Loans and debt securities that have defaulted since the last reporting period	36,559	61,194
3 Returned to non-defaulted status	-	(17,577)
4 Amounts written off	(5,650)	(949,290)
5 Other changes	185,414	30,772
6 Defaulted financing assets and sukuk and other debt securities at end of the reporting period (1+2-3-4+5)	6,694,124	6,477,801

The movement reflects transitions between defaulted and non-defaulted exposures, as well as write-offs during the period, as shown in the table above.

Credit risk mitigation techniques - overview: **CR3**

30 June 2024

	a	b	c	d	e
	Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1 Financing assets	78,747,029	29,662,294	5,521,398	24,140,897	-
2 Sukuk and other debt securities	37,808,108	-	-	-	-
3 Total	116,555,137	29,662,294	5,521,398	24,140,897	-
4 Of which defaulted	2,527,460	-	-	-	-

*Amounts are carrying values as reported in published financial statements

31 December 2023

	a	b	c	d	e
	Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1 Financing assets	80,506,408	27,721,773	4,259,932	23,461,841	-
2 Sukuk and other debt securities	38,066,691	-	-	-	-
3 Total	118,573,099	27,721,773	4,259,932	23,461,841	-
4 Of which defaulted	2,780,527	-	-	-	-

*Amounts are carrying values as reported in published financial statements

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4. Credit risk: DIS40 (continued)

Standardised approach - credit risk exposure and CRM effects: **CR4**

30 June 2024

		a	b	c	d	e
		Exposures before CCF and CRM		Exposures post - CCF and post-CRM	RWA and RWA density	
Asset classes		On-balance sheet amount	Off-balance sheet amount	Total net credit exposures	RWA	RWA density
1	Sovereigns	42,127,373	-	42,127,373	1,370,591	3%
2	Qatar Government Entities and Domestic Public Sector Entities (PSEs)	34,254,925	205,181	14,550,158	7,275,079	50%
3	Multilateral Development Banks (MDBs)	457,811	-	457,811	-	0%
4	Banks	5,697,750	2,628,062	7,098,504	2,415,635	34%
5	Corporates	23,189,548	12,164,395	27,428,633	26,653,557	97%
6	Retail	10,580,684	1,381,403	10,002,162	9,185,551	92%
7	Real estate	36,757,436	114,851	36,393,633	32,743,968	90%
	<i>Of which: general RRE</i>	<i>11,133,404</i>	<i>-</i>	<i>11,101,213</i>	<i>5,551,948</i>	<i>50%</i>
	<i>Of which: IPRRE</i>	<i>7,674,158</i>	<i>-</i>	<i>7,608,092</i>	<i>4,693,246</i>	<i>62%</i>
	<i>Of which: general CRE</i>	<i>1,253,111</i>	<i>-</i>	<i>1,244,630</i>	<i>746,778</i>	<i>60%</i>
	<i>Of which: IPCRE</i>	<i>4,454,475</i>	<i>-</i>	<i>4,315,235</i>	<i>3,565,302</i>	<i>83%</i>
	<i>Of which: land acquisition, development and construction</i>	<i>12,242,289</i>	<i>114,851</i>	<i>12,124,463</i>	<i>18,186,694</i>	<i>150%</i>
8	Defaulted Financings	2,536,378	31,116	2,549,200	2,402,474	94%
9	Equity Investments	449,987	-	449,987	872,165	194%
10	Other assets	5,075,372	-	5,075,372	4,588,487	90%
11	Unrated Sukuk	-	-	-	-	-
12	Securitization and Re-securitization Exposures	-	-	-	-	-
13	Total	161,127,265	16,525,009	146,132,833	87,507,508	60%

4. Credit risk: DIS40 (continued)

Standardised approach - credit risk exposure and CRM effects: **CR4** (continued)

31 December 2023

		<i>a</i>	<i>b</i>	<i>c</i>	<i>d</i>	<i>e</i>
		<i>Exposures before CCF and CRM</i>		<i>Exposures post - CCF and post-CRM</i>	<i>RWA and RWA density</i>	
Asset classes		On-balance sheet amount	Off-balance sheet amount	Total net credit exposures	RWA	RWA density
1	Sovereigns	38,906,185	777,367	39,294,868	1,372,441	3%
2	Qatar Government Entities and Domestic Public Sector Entities (PSEs)	29,149,400	71,916	7,493,929	2,091,242	28%
3	Multilateral Development Banks (MDBs)	380,743	-	380,743	-	0%
4	Banks	6,276,125	3,458,614	8,359,202	3,005,169	36%
5	Corporates	41,905,174	7,802,946	46,942,966	46,594,771	99%
6	Equity Investments	1,578,743	-	1,316,475	2,591,773	197%
7	Retail - Qualifying and others	16,226,873	250,032	16,209,530	15,382,624	95%
8	Retail - Real estate	18,328,766	9	18,288,728	16,985,501	93%
	<i>Of which: Residential Mortgage</i>	5,212,909	-	5,212,909	3,909,682	75%
	<i>Of which: Commercial Mortgage</i>	13,115,857	9	13,075,820	13,075,820	100%
9	Defaulted exposures	2,321,620	203	2,321,528	3,443,725	148%
10	Other assets	6,420,482	-	6,420,482	5,973,285	93%
12	Total	161,494,110	12,361,087	147,028,451	97,440,530	66%

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4. Credit risk: DIS40 (continued)

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

30 June 2024		R i s k W e i g h t								Total credit exposures amount (post CCF and post-CRM)
	Risk weight →	0%	10% to 30%	35% to 50%	60% to 80%	85% to 100%	105% to 130%	150%	250%	
Asset classes ↓										
1	Sovereigns	40,624,121	238,008	-	-	1,149,754	-	115,490	-	42,127,373
2	Qatar Government Entities and Domestic Public Sector Entities (PSEs)	-	-	14,550,158	-	-	-	-	-	14,550,158
3	Multilateral Development Banks (MDBs)	457,811	-	-	-	-	-	-	-	457,811
4	Banks	-	6,412,645	42,007	-	559,607	-	84,246	-	7,098,504
5	Corporates	-	167,308	555,265	1,504,843	25,154,613	-	46,603	-	27,428,633
6	Retail	-	-	-	3,266,443	6,735,719	-	-	-	10,002,162
7	Real estate	-	5,663,672	4,362,424	10,245,618	339,082	3,658,374	12,124,463	-	36,393,633
	<i>Of which: general RRE</i>	-	4,810,216	102,394	6,188,604	-	-	-	-	11,101,213
	<i>Of which: IPRRE</i>	-	853,456	4,260,030	28,284	-	2,466,322	-	-	7,608,092
	<i>Of which: general CRE</i>	-	-	-	1,244,630	-	-	-	-	1,244,630
	<i>Of which: IPCRE</i>	-	-	-	2,784,101	339,082	1,192,052	-	-	4,315,235
	<i>Of which: land acquisition, development and construction</i>	-	-	-	-	-	-	12,124,463	-	12,124,463
8	Defaulted Financings	-	-	293,451	-	2,255,749	-	-	-	2,549,200
9	Equity Investments	-	-	-	-	-	121,503	76,623	251,861	449,987
10	Other assets	486,885	-	-	-	4,588,487	-	-	-	5,075,372
11	Unrated Sukuk	-	-	-	-	-	-	-	-	-
12	Securitization and Re-securitization Exposures	-	-	-	-	-	-	-	-	-
13	Total	41,568,817	12,481,633	19,803,304	15,016,904	40,783,011	3,779,877	12,447,425	251,861	146,132,833

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4. Credit risk: DIS40 (continued)

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

31 December 2023		R i s k W e i g h t										Total credit exposures amount (post CCF and post-CRM)
	Risk weight →	0%	10%	20%	30%	40%	50%	75%	100%	150%	250%	
	Asset classes ↓											
1	Sovereigns	37,843,742	-	167,487	-	-	-	-	1,173,030	110,609	-	39,294,868
2	Qatar Government Entities and Domestic Public Sector Entities (PSEs)	1,275,784	-	5,158,628	-	-	-	-	1,059,516	-	-	7,493,929
3	Multilateral Development Banks (MDBs)	380,743	-	-	-	-	-	-	-	-	-	380,743
4	Banks	-	-	5,054,710	-	-	2,620,531	-	683,961	-	-	8,359,202
5	Corporates	-	-	3,415	-	-	867,153	-	45,896,171	176,227	-	46,942,966
6	Equity Investments	-	-	-	-	-	-	-	411,708	81,852	822,915	1,316,475
7	Retail - Qualifying and others	-	-	-	-	-	-	3,307,622	12,901,908	-	-	16,209,530
8	Retail - Real estate	-	-	-	-	-	-	5,212,909	13,075,820	-	-	18,288,728
	Of which: Residential Mortgage	-	-	-	-	-	-	5,212,909	-	-	-	5,212,909
	Of which: Commercial Mortgage	-	-	-	-	-	-	-	13,075,820	-	-	13,075,820
9	Defaulted exposures	-	-	-	-	-	21,519	-	34,095	2,265,913	-	2,321,528
10	Other assets	447,197	-	-	-	-	-	-	5,973,285	-	-	6,420,482
12	Total	39,947,467	-	10,384,241	-	-	3,509,204	8,520,531	81,209,493	2,634,601	822,915	147,028,451

5. Counterparty Credit Risk: DIS42

Qualitative disclosure related to counterparty credit risk: **CCRA**

a) Counterparty Credit Risk

Counterparty credit risk (CCR) is the risk that the bank's counterparty to a derivative transaction could default before the settlement date, thereby prematurely ending the contract. A loss will incur if the transaction has a positive economic value at the time of counterparty default. The Bank manages CCR through a combination of risk mitigation techniques, including collateral management, credit risk management and exposure limits.

b) Collateral Management

Collateral is taken to secure transactions and reduce the CCR. The Bank's collateral management process includes the valuation of collateral, monitoring of collaterals, and taking appropriate action in the event of collateral deterioration.

c) Credit Risk Management and Exposure Limits

The approval of credit limits and exposures to counterparties are subject to the Bank's prevailing underwriting standards and credit policies. Similar to other credit applications, counterparties are assigned the appropriate risk ratings and the applications are subject to independent credit assessments.

The Bank actively monitors and manages the limits to ensure compliance to internal and regulatory requirements on single largest counterparty. The Bank also takes the necessary actions and reports on counterparties experiencing issues with excess management and settlement failure.

d) Counterparty Credit Risk Capital Calculation

For regulatory capital charge purposes of Over the Counter (OTC) Islamic derivatives, the Group calculates pre-settlement capital adequacy requirement using following counterparty credit risk measures:

- Standardized Approach to Counterparty Credit Risk Capital Calculation (SA-CCR)

e) Wrong Way Risk (WWR)

Wrong Way Risk (WWR) occurs when credit exposure to a counterparty is negatively correlated with the credit quality of that counterparty. This may be either due to the nature of the transaction itself (specific WWR) or to the market / macroeconomic factors that may affect the transaction or the counterparty or the counterparty sector in an unfavorable way (general WWR). WWR is identified and estimated to monitor CCR exposures.

f) Impact of the Group's Rating downgrade on Collateral

The liquidity impact of a downgrade on collateral management from the Group's perspective is not material as the collateral agreements are generally not linked to Group's rating.

5. Counterparty Credit Risk: DIS42 (continued)

Analysis of CCR exposures by approach: **CCR1**

30 June 2024		a	b	c	d	e	f
		Replacement cost	Potential future exposure	Effective EPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	242,898	237,302		1.4	672,280	282,626
2	Standardised approach (for SFTs)	266,078				1,835,016	367,003
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					2,507,296	649,629

31 December 2023		a	b	c	d	e	f
		Replacement cost	Potential future exposure	Effective EPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	717,826	193,490		1.4	850,567	344,982
2	Standardised approach (for SFTs)	268,874				974,674	487,337
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					1,825,240	832,319

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5. Counterparty Credit Risk: DIS42 (continued)

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

30 June 2024	a	b	c	d	e	f	g	h	i
Risk weight →	0%	10%	20%	30%	50%	100%	150%	Others	Total credit exposure
Regulatory portfolio ↓									
Sovereigns	-	-	-	-	-	-	-	-	-
Qatar Government Entities and Domestic Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-
Banks	-	-	2,094,613	191,990	-	65,625	-	-	2,352,228
Corporates	-	-	16,001	45,551	5,795	87,721	-	-	155,068
Retail	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-
Total	-	-	2,110,614	237,541	5,795	153,346	-	-	2,507,296

31 December 2023	a	b	c	d	e	f	g	h	i
Risk weight →	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
Regulatory portfolio ↓									
Sovereigns	-	-	-	-	-	-	-	-	-
Qatar Government Entities and Domestic Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-
Banks	-	-	370,085	1,444,715	-	-	-	-	1,814,800
Corporates	-	-	-	2,867	-	7,573	-	-	10,440
Retail	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-
Total	-	-	370,085	1,447,582	-	7,573	-	-	1,825,240

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5. Counterparty Credit Risk: DIS42 (continued)

Composition of collateral for CCR exposure: **CCR5**

30 June 2024	<i>a</i>		<i>b</i>		<i>c</i>		<i>d</i>		<i>e</i>		<i>f</i>	
	Collateral used in derivative transactions						Collateral used in SFTs					
	Fair value of collateral received				Fair value of posted collateral				Fair value of collateral received		Fair value of posted collateral	
	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
Cash – domestic currency	-	-	-	-	-	-	-	-	-	-	-	-
Cash – other currencies	-	-	-	-	-	439,780	-	-	2,852,611	-	-	-
Domestic sovereign debt	-	-	-	-	-	-	-	-	-	-	965,953	-
Other sovereign debt	-	-	-	-	-	-	-	-	-	-	477,771	-
Government agency debt	-	-	-	-	-	-	-	-	-	-	-	-
Corporate sukuk	-	-	-	-	-	-	-	-	-	-	1,755,396	-
Equity securities	-	-	-	-	-	-	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	439,780	-	-	2,852,611	-	3,199,119	-

Exposures to central counterparties: **CCR8**

30 June 2024		<i>a</i>	<i>b</i>
		EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)	-	-
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	-	-
3	(i) OTC derivatives	-	-
4	(ii) Exchange-traded derivatives	-	-
5	(iii) Securities financing transactions	-	-
6	(iv) Netting sets where cross-product netting has been approved	-	-
7	Exposures to non-QCCPs (total)	2,507,297	649,629
8	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	2,507,297	649,629
9	(i) OTC derivatives	672,280	282,626
10	(ii) Exchange-traded derivatives	-	-
11	(iii) Securities financing transactions	1,835,016	367,003
12	(iv) Netting sets where cross-product netting has been approved	-	-

6. Market risk: DIS50

Market risk under the standardised approach: **MR1**

		Capital requirement in standardised approach	Capital requirement in standardised approach
		30 June 2024	31 December 2023
1	General profit rate risk	6,289	-
2	Equity risk	221,090	-
3	Commodity risk	-	-
4	Foreign exchange risk	3,078	15,772
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	Residual risk add-on	-	-
12	Total	230,456	15,772

7. Leverage ratio: DIS80

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

	T 30 June 2024	T-1 31 March 2024	T-2 31 December 2023	T-3 30 September 2023	T-4 30 June 2023
1 Total consolidated assets as per published financial statements	162,144,712	159,376,257	164,199,535	164,374,122	160,467,776
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	(1,507,866)	(1,536,320)	(1,564,774)	(1,593,229)	(1,621,683)
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	231,547	191,320	193,490	183,062	258,757
9 Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	3,335,546	3,933,370	2,985,991	3,408,467	12,019
10 Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	9,563,954	10,672,665	8,066,495	8,711,466	9,307,192
11 Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-	-	-	-	-
12 Other adjustments	-	-	-	-	-
13 Leverage ratio exposure measure	173,767,893	172,637,292	173,880,736	175,083,887	168,424,061

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7. Leverage ratio: DIS80 (continued)

Leverage ratio common disclosure template: LR2

	T 30 June 2024	T-1 31 March 2024	T-2 31 December 2023	T-3 30 September 2023	T-4 30 June 2023
On-balance sheet exposures					
1 On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	161,638,753	158,658,431	163,481,709	163,532,319	159,889,646
2 Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	-	-	-	-	-
3 (Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-	-	-	-
4 (Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-	-	-	-
5 (Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital)	-	-	-	-	-
6 (Asset amounts deducted in determining Tier 1 capital and regulatory adjustments)	(1,507,866)	(1,536,320)	(1,564,774)	(1,593,229)	(1,621,683)
7 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	160,130,887	157,122,111	161,916,935	161,939,090	158,267,963
Derivative exposures					
8 Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin, with bilateral netting and/or the specific treatment for client cleared derivatives)	505,959	685,054	717,826	841,803	572,120
9 Add-on amounts for potential future exposure associated with <i>all</i> derivatives transactions	231,547	224,092	193,490	183,062	258,757
9a Deductions of receivables assets for cash variation margin provided in derivatives transactions	-	-	-	-	-
10 (Exempted central counterparty (CCP) leg of client-cleared trade exposures)	-	-	-	-	-
11 Adjusted effective notional amount of written credit derivatives	-	-	-	-	-
12 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-	-	-	-
13 Total derivative exposures (sum of rows 8 to 12)	737,506	909,146	911,316	1,024,865	830,877

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7. Leverage ratio: DIS80 (continued)

Leverage ratio common disclosure template: **LR2** (continued)

	T 30 June 2024	T-1 31 March 2024	T-2 31 December 2023	T-3 30 September 2023	T-4 30 June 2023
Securities financing transaction exposures					
14 Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	3,162,368	3,633,026	2,686,548	2,995,051	12,019
15 (Netted amounts of cash payables and cash receivables of gross SFT assets)	(193,826)	(186,993)	(187,894)	(215,342)	-
16 Counterparty credit risk exposure for SFT assets	367,003	487,337	487,337	628,758	6,010
17 Agent transaction exposures	-	-	-	-	-
18 Total securities financing transaction exposures (sum of rows 14 to 17)	3,335,546	3,933,370	2,985,991	3,408,467	18,029
Other off-balance sheet exposures					
19 Off-balance sheet exposure at gross notional amount	16,578,696	17,825,586	12,395,471	13,097,637	14,226,283
20 (Adjustments for conversion to credit equivalent amounts)	(7,014,742)	(7,152,921)	(4,328,976)	(4,386,171)	(4,919,091)
21 (Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	-	-	-	-	-
22 Off-balance sheet items (sum of rows 19 to 21)	9,563,954	10,672,665	8,066,495	8,711,466	9,307,193
Capital and total exposures					
23 Tier 1 capital	22,260,913	22,214,112	22,263,127	21,728,540	21,744,613
24 Total exposures (sum of rows 7, 13, 18 and 22)	173,767,893	172,637,292	173,880,736	175,083,887	168,424,061
Leverage ratio					
25 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	12.8%	12.9%	12.8%	12.4%	12.9%
25a Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	12.8%	12.9%	12.8%	12.4%	12.9%
26 National minimum leverage ratio requirement	3.0%	3.0%	3.0%	3.0%	3.0%

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8. Liquidity: DIS85

Liquidity Coverage Ratio (LCR): **LIQ1**

The table below sets out the split of cash outflows and cash inflows, as well as the available HQLA on both an unweighted and weighted basis, which are used to derive the LCR.

	Total unweighted value	T Total weighted value	Total unweighted value	T-1 Total weighted value	Total unweighted value	T-2 Total weighted value	Total unweighted value	T-3 Total weighted value	Total unweighted value	T-4 Total weighted value
	(average)	(average)	(average)	(average)	(average)	(average)	(average)	(average)	(average)	(average)
	30 June 2024	30 June 2024	31 March 2024	31 March 2024	31 December 2023	31 December 2023	30 September 2023	30 September 2023	30 June 2023	30 June 2023
High-quality liquid assets										
1 Total HQLA		36,041,451		36,803,159		37,012,193		34,064,770		31,703,887
Cash outflows										
Retail deposits and deposits from small business customers, of which:										
2										
3 Stable deposits	11,235,018	1,685,277	11,663,461	1,734,337	11,525,295	1,745,822	11,683,915	1,841,574	12,221,733	1,933,117
4 Less stable deposits	23,037,605	922,200	22,185,372	918,626	21,506,623	850,830	20,912,799	812,982	19,708,160	729,603
Unsecured wholesale funding, of which:										
5										
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks	37,626,870	21,485,989	40,640,315	22,267,611	42,411,278	24,321,053	40,568,787	24,014,379	37,404,684	21,713,420
7 Non-operational deposits (all counterparties)	-	-	-	-	-	-	-	-	-	-
8 Unsecured debt	-	-	-	-	-	-	-	-	-	-
9 Secured wholesale funding	1,009,336	929,926	487,005	435,106	320,685	298,282	538,413	512,787	210,776	175,138

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8. Liquidity: DIS85 (continued)

Liquidity Coverage Ratio (LCR): LIQ1 (continued)

	Total unweighted value	T Total weighted value	Total unweighted value	T-1 Total weighted value	Total unweighted value	T-2 Total weighted value	Total unweighted value	T-3 Total weighted value	Total unweighted value	T-4 Total weighted value
	(average)	(average)	(average)	(average)	(average)	(average)	(average)	(average)	(average)	(average)
	30 June 2024	30 June 2024	31 March 2024	31 March 2024	31 December 2023	31 December 2023	30 September 2023	30 September 2023	30 June 2023	30 June 2023
10 Additional requirements, of which:										
11 Outflows related to derivative exposures and other collateral requirements	-	-	-	-	-	-	-	-	-	-
12 Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-	-	-
13 Credit and liquidity facilities	-	-	-	-	-	-	-	-	-	-
14 Other contractual funding obligations	68,736	68,736	89,943	89,943	154,342	154,342	153,545	153,545	147,506	147,506
15 Other contingent funding obligations	9,311,563	699,892	10,270,761	740,974	10,695,407	800,168	11,834,909	864,826	12,616,932	958,337
16 TOTAL CASH OUTFLOWS	82,289,127	25,792,019	85,336,856	26,186,597	86,613,628	28,170,496	85,692,369	28,200,093	82,309,791	25,657,122
Cash inflows										
17 Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-	-	-
18 Inflows from fully performing exposures	888,388	444,194	1,049,078	524,539	1,027,003	513,502	1,157,163	578,581	1,201,262	600,631
19 Other cash inflows	3,447,572	3,447,572	4,447,635	4,447,635	4,308,453	4,308,453	3,157,849	3,157,849	3,515,654	3,515,654
20 TOTAL CASH INFLOWS	4,335,960	3,891,766	5,496,713	4,972,174	5,335,456	4,821,955	4,315,012	3,736,431	4,716,916	4,116,285

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8. Liquidity: DIS85 (continued)

Liquidity Coverage Ratio (LCR): **LIQ1** (continued)

		Total unweighted value	T Total weighted value	Total unweighted value	T-1 Total weighted value	Total unweighted value	T-2 Total weighted value	Total unweighted value	T-3 Total weighted value	Total unweighted value	T-4 Total weighted value
		(average)	(average)	(average)	(average)	(average)	(average)	(average)	(average)	(average)	(average)
		30 June 2024	30 June 2024	31 March 2024	31 March 2024	31 December 2023	31 December 2023	30 September 2023	30 September 2023	30 June 2023	30 June 2023
			Total adjusted value		Total adjusted value		Total adjusted value		Total adjusted value		Total adjusted value
21	Total HQLA		36,041,451		36,803,159		37,012,193		34,064,770		31,703,887
22	Total net cash outflows		21,900,253		21,214,423		23,348,542		24,463,662		21,540,837
23	Liquidity Coverage Ratio (%)		164.57%		173.48%		158.52%		139.25%		147.18%

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8. Liquidity: DIS85 (continued)

Liquidity Coverage Ratio (LCR): LIQ1 (continued)

The components of HQLA are as follows:

	T	T-1	T-2	T-3	T-4
	Total weighted value	Total weighted value	Total weighted value	Total weighted value	Total weighted value
	30 June 2024	31 March 2024	31 December 2023	30 September 2023	30 June 2023
Level 1 Assets					
Cash in Hand	549,030	525,430	576,335	553,918	560,794
Claim on QCB	5,197,573	4,774,944	4,357,193	4,113,880	4,217,689
Debt Securities (Sukuk):	29,335,943	30,485,707	30,928,523	28,482,525	25,995,611
<i>Issued by Government of Qatar</i>	29,053,965	30,220,472	30,928,523	28,482,525	25,995,611
Marketable Debt Securities (Sukuk) (0% RW)	400,508	401,899	552,504	497,642	494,981
Total Stock of Level 1 Assets	35,483,055	36,187,980	36,414,555	33,647,966	31,269,075
Level 2A Assets					
Marketable Debt Securities (Sukuk) (20% RW)	397,112	396,068	372,211	259,833	290,836
Marketable Debt Securities (Sukuk) issued by Non-financial institutions	-	-	-	-	-
Total Stock of Level 2A Assets	397,112	396,068	372,211	259,833	290,836
Level 2B Assets					
Qualifying Corporate Debt Securities (Sukuk) (including Commercial Paper)	117,694	177,415	186,248	118,523	108,816
Qualifying Common Equity Shares of non-financial corporates	43,590	41,697	39,178	38,447	35,161
Total Stock of Level 2B Assets	161,284	219,112	225,426	156,970	143,976
Total Stock of Liquid Assets HQLA	36,041,451	36,803,159	37,012,193	34,064,770	31,703,887

The average LCR ratio of the Bank increased from 158.52% to 164.57% in December 2023 to June 2024, respectively, mainly driven by the reduction in the total net cash outflows over the period. This reduction was partly offset by the net reduction in investments in sukuk issued by the State of Qatar, resulting into lower average HQLA as at 30 June 2024, as compared to 31 December 2023.

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8. Liquidity: DIS85 (continued)

Net Stable Funding Ratio (NSFR): LIQ2

		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	30 June 2024
Available stable funding (ASF) item						
1	Capital:	23,740,991	-	-	-	23,740,991
2	Regulatory capital	22,740,991	-	-	-	22,740,991
3	Other capital instruments	1,000,000	-	-	-	1,000,000
4	Retail deposits and deposits from small business customers:	-	21,402,505	10,948,844	2,989,815	28,796,192
5	Stable deposits	-	21,402,505	10,948,844	-	25,806,377
6	Less stable deposits	-	-	-	2,989,815	2,989,815
7	Wholesale funding:	-	61,961,064	11,033,962	23,544,697.46	48,435,422
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	61,961,064	11,033,962	23,544,697	48,435,422
10	Liabilities with matching interdependent assets					
11	Other liabilities:	6,388,968	-	-	-	-
12	NSFR derivative liabilities	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	6,388,968	-	-	-	-
14	Total ASF	30,129,959	83,363,569	21,982,806	26,534,512	100,972,605
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)	91,186	6,034,145	845,515	25,555,163	1,993,401
16	Deposits held at other financial institutions for operational purposes					
17	Performing financing assets and securities:	2,318,204	12,061,674	3,115,888	100,957,305	88,595,231
18	Performing financing assets to financial institutions secured by Level 1 HQLA					
19	Performing financing assets to financial institutions secured by non-Level 1 HQLA and unsecured performing financing assets to financial institutions	-	3,163,430	0	78,484	552,999
20	Performing financing assets to non-financial corporate clients, financing assets to retail and small business customers, and financing assets to sovereigns, central banks and PSEs, of which:	2,125,225	8,478,890	2,300,083	89,904,235	79,516,119
	: of which Central bank balances	-	68,680	-	5,156,297	-

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8. Liquidity: DIS85 (continued)

Net Stable Funding Ratio (NSFR): LIQ2 (continued)

		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	30 June 2024
Required stable funding (RSF) item						
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	6,875,002	4,468,751
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	192,979	419,354	815,805	4,099,583	4,057,362
25	Assets with matching interdependent liabilities					
26	Other assets:	8,785,831	2,292,916	-	-	10,591,866
27	Physical traded commodities, including gold	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties	-	-	-	-	-
29	NSFR derivative assets	299,283	-	-	-	299,283.00
30	NSFR derivative liabilities before deduction of variation margin posted	46,980	-	-	-	46,980.20
31	All other assets not included in the above categories	8,439,568	2,292,916	-	-	10,245,603
32	Off-balance sheet items	10,442,637				1,578,847
33	Total RSF	21,637,858	20,388,735	3,961,403	126,512,468	102,759,344
34	Net Stable Funding Ratio (%)					98.26%

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8. Liquidity: DIS85 (continued)

Net Stable Funding Ratio (NSFR): LIQ2 (continued)

		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	31 December 2023
Available stable funding (ASF) item						
1	Capital:	23,827,901	-	-	-	23,827,901
2	Regulatory capital	22,827,901	-	-	-	22,827,901
3	Other capital instruments	1,000,000	-	-	-	1,000,000
4	Retail deposits and deposits from small business customers:	-	20,359,566	9,250,072	4,073,743	27,629,571
5	Stable deposits	-	20,359,566	9,250,072	-	23,555,828
6	Less stable deposits	-	-	-	4,073,743	4,073,743
7	Wholesale funding:	-	79,340,082	11,138,214	9,315,647.50	36,084,429
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	79,340,082	11,138,214	9,315,648	36,084,429
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	6,597,141	-	-	-	-
12	NSFR derivative liabilities	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	6,597,141	-	-	-	-
14	Total ASF	30,425,043	99,699,648	20,388,286	13,389,391	87,541,903
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)	84,560	11,231,893	2,120,090	19,197,467	1,927,085
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing financing assets and securities:	3,309,657	21,305,981	7,091,991	88,759,893	86,673,992
18	Performing financing assets to financial institutions secured by Level 1 HQLA					
19	Performing financing assets to financial institutions secured by non-Level 1 HQLA and unsecured performing financing assets to financial institutions	-	10,798	5,655,704	416,733	1,267,831
20	Performing financing assets to non-financial corporate clients, financing assets to retail and small business customers, and financing assets to sovereigns, central banks and PSEs, of which:	3,111,659	20,884,664	1,026,906	81,071,835	79,216,229
	: of which Central bank balances	-	291,063	-	4,254,992	

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8. Liquidity: DIS85 (continued)

Net Stable Funding Ratio (NSFR): LIQ2 (continued)

		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	31 December 2023
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	2,692,177	1,749,915
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	197,998	410,519	409,381	4,579,148	4,440,018
25	Assets with matching interdependent liabilities					
26	Other assets:	8,669,485	2,214,035	-	-	10,436,322
27	Physical traded commodities, including gold	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties	-	-	-	-	-
29	NSFR derivative assets	304,406	-	-	-	304,406
30	NSFR derivative liabilities before deduction of variation margin posted	82,684	-	-	-	82,684
31	All other assets not included in the above categories	8,282,395	2,214,035	-	-	10,049,232
32	Off-balance sheet items	11,485,117	-	-	-	1,650,355
33	Total RSF	23,548,819	34,751,908	9,212,080	107,957,360	100,687,757
34	Net Stable Funding Ratio (%)					86.94%

Net Stable Funding Ratio increased from 86.94% in December 2023 to 98.26% in June 2024, mainly driven by the increase in available stable funding, due to higher customer long-term deposits taken by the Bank over the period.