



ALRAYAN BANK (Q.P.S.C.)

Basel Pillar 3 Disclosures

30 JUNE 2025

ALRAYAN BANK (Q.P.S.C.) (Formerly known as Masraf Al Rayan (Q.P.S.C.))

Basel Pillar 3 Disclosures

30 June 2025

(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 2025	31 March 2025	31 December 2024	30 September 2024	30 June 2024	
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	22,829,449	22,296,750	21,827,526	21,335,479	21,233,125
1a	Fully loaded ECL accounting model CET1	22,829,449	22,296,750	21,827,526	21,335,479	21,233,125
2	Tier 1	23,862,105	23,328,894	22,858,112	22,365,049	22,260,913
2a	Fully loaded ECL accounting model Tier 1	23,862,105	23,328,894	22,858,112	22,365,049	22,260,913
3	Total capital	24,976,804	24,437,091	24,012,875	23,439,656	23,323,717
3a	Fully loaded ECL accounting model total capital	24,976,804	24,437,091	24,012,875	23,439,656	23,323,717
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	96,392,455	95,988,696	100,405,527	100,425,368	98,306,881
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	23.68%	23.23%	21.74%	21.25%	21.60%
5a	Fully loaded ECL accounting model CET1 (%)	23.68%	23.23%	21.74%	21.25%	21.60%
6	Tier 1 ratio (%)	24.76%	24.30%	22.77%	22.27%	22.64%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	24.76%	24.30%	22.77%	22.27%	22.64%
7	Total capital ratio (%)	25.91%	25.46%	23.92%	23.34%	23.73%
7a	Fully loaded ECL accounting model total capital ratio (%)	25.91%	25.46%	23.92%	23.34%	23.73%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	-	-	-	-	-
10	Bank G-SIB and/or D-SIB additional requirements (%)	0.50%	0.50%	0.50%	1.00%	1.00%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	3.00%	3.00%	3.00%	3.50%	3.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	14.68%	14.23%	12.74%	11.75%	12.10%
Basel III Leverage Ratio						
13	Total Basel III leverage ratio exposure measure	184,331,112	177,825,750	180,062,195	178,326,585	173,767,893
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	12.9%	13.1%	12.7%	12.5%	12.8%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	12.9%	13.1%	12.7%	12.5%	12.8%
Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	42,512,795	40,890,712	38,352,009	37,803,815	36,041,451
16	Total net cash outflow	25,998,543	28,414,398	25,173,943	25,599,785	21,900,253
17	LCR ratio (%)	163.52%	143.91%	152.35%	147.67%	164.57%

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

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

	T	T-1	T-2	T-3	T-4
	30 June 2025	31 March 2025	31 December 2024	30 September 2024	30 June 2024
Net Stable Funding Ratio (NSFR)					
18 Total available stable funding	106,883,618	101,443,741	102,044,484	99,981,515	100,972,605
19 Total required stable funding	101,629,271	104,618,640	105,157,932	105,510,973	102,759,344
20 NSFR ratio	105.17%	96.97%	97.04%	94.76%	98.26%

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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 2025	30 June 2025	31 March 2025	31 March 2025	31 December 2024	31 December 2024	30 September 2024	30 September 2024	30 June 2024	30 June 2024
1 Credit risk (excluding counterparty credit risk)	83,599,309	13,150,171	83,450,855	13,126,819	88,549,828	13,928,888	88,139,966	14,005,441	86,750,277	13,784,619
2 Of which: standardised approach (SA)	83,599,309	13,150,171	83,450,855	13,126,819	88,549,828	13,928,888	88,139,966	14,005,441	86,750,277	13,784,619
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)	1,338,326	210,519	984,919	154,928	900,361	141,627	653,623	103,861	649,629	103,226
7 Of which: standardised approach for counterparty credit risk	1,338,326	210,519	984,919	154,928	900,361	141,627	653,623	103,861	649,629	103,226
8 Of which: CEM	-	-	-	-	-	-	-	-	-	-
9 Of which: other CCR	-	-	-	-	-	-	-	-	-	-
10 Credit valuation adjustment (CVA)	1,338,326	210,519	984,919	154,928	900,361	141,627	653,623	103,861	649,629	103,226
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	-	-	-	-	-	-	130,650	20,760	127,578	20,272

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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 2025	30 June 2025	31 March 2025	31 March 2025	31 December 2024	31 December 2024	30 September 2024	30 September 2024	30 June 2024	30 June 2024
13 Equity investments in funds – mandate-based approach	112,678	17,724.20	111,315	17,510	118,512	18,642	-	-	-	-
14 Equity investments in funds – fall-back approach	-	-	-	-	-	-	-	-	-	-
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	3,808,223	599,034	4,473,723	703,717	3,959,994	622,907	3,584,486	569,575	2,880,700	457,743
21 Of which: standardised approach (SA)	3,808,223	599,034	4,473,723	703,717	3,959,994	622,907	3,584,486	569,575	2,880,700	457,743
22 Of which: internal model approach (IMA)	-	-	-	-	-	-	-	-	-	-
23 Capital charge for switch between trading book and banking book	-	-	-	-	-	-	-	-	-	-
24 Operational risk	5,527,937	869,545	5,527,937	869,545	5,527,937	869,545	6,619,415	1,051,825	6,619,416	1,051,825

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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 2025	30 June 2025	31 March 2025	31 March 2025	31 December 2024	31 December 2024	30 September 2024	30 September 2024	30 June 2024	30 June 2024
24 Operational risk	5,527,937	869,545	5,527,937	869,545	5,527,937	869,545	6,619,415	1,051,825	6,619,416	1,051,825
25 Amounts below the thresholds for deduction (subject to 250% risk weight)	667,655	105,022	455,028	71,576	448,535	70,555	643,603	102,268	629,653	100,052
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)	96,392,455	15,162,533	95,988,696	15,099,022	100,405,527	15,793,789	100,425,368	15,957,591	98,306,881	15,620,963

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2. Composition of capital and TLAC: DIS25

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

30 June 2025		Quantitative / Qualitative information	Quantitative / Qualitative information
		Equity shares	QAR 1 billion additional tier 1
1	Issuer	AlRayan Bank Q.P.S.C. (Formerly Masraf Al Rayan (Q.P.S.C.))	AlRayan Bank Q.P.S.C. (Formerly 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	No
20	Fully discretionary, partially discretionary or mandatory	Full discretionary	Full discretionary

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

Main features of regulatory capital instruments: CCA (continued)

30 June 2025		Quantitative / Qualitative information	Quantitative / Qualitative information
		Equity shares	QAR 1 billion additional tier 1
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	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	Writedown feature	N/a	Depends on regulator's decision
31	If writedown, writedown trigger(s)	N/a	N/a
32	If writedown, full or partial	N/a	N/a
33	If writedown, 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

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

Composition of regulatory capital: **CC1**

	30 June 2025	31 December 2024
Common Equity Tier 1 capital: instruments and reserves		
1	9,300,000	9,300,000
2	2,279,153	1,457,770
3	12,494,373	12,390,725
4	-	-
5	149,972	129,989
6	24,223,498	23,278,484
Common Equity Tier 1 capital: regulatory adjustments		
7	-	-
8	(877,486)	(877,486)
9	(516,563)	(573,472)
10	-	-
11	-	-
12	-	-
13	-	-
14	-	-
15	-	-
16	-	-
17	-	-
18	-	-
19	-	-
20	-	-
21	-	-
22	-	-
23	-	-
24	-	-
25	-	-
26	-	-
27	-	-
28	(1,394,049)	(1,450,958)
29	22,829,449	21,827,526

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

Composition of regulatory capital: CC1 (continued)

	30 June 2025	31 December 2024
Additional Tier 1 capital: instruments		
30	1,000,000	1,000,000
31	-	-
32	-	-
33	-	-
34	32,656	30,586
35	-	-
36	1,032,656	1,030,586
Additional Tier 1 capital: regulatory adjustments		
37	-	-
38	-	-
39	-	-
40	-	-
41	-	-
42	-	-
43	-	-
44	1,032,656	1,030,586
45	23,862,105	22,858,112
Tier 2 capital: instruments and provisions		
46	-	-
47	-	-
48	23,857	30,586
49	-	-
50	1,090,842	1,124,177
51	1,114,699	1,154,763
Tier 2 capital: regulatory adjustments		
52	-	-
53	-	-
54	-	-

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

Composition of regulatory capital: CC1 (continued)

	30 June 2025	31 December 2024
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	1,114,699	1,154,763
59 Total regulatory capital (= Tier 1 + Tier 2)	24,976,804	24,012,874
60 Total risk-weighted assets	96,392,455	100,405,527
Capital adequacy ratios and buffers		
61 Common Equity Tier 1 capital (as a percentage of risk-weighted assets)	23.68%	21.74%
62 Tier 1 capital (as a percentage of risk-weighted assets)	24.76%	22.77%
63 Total capital (as a percentage of risk-weighted assets)	25.91%	23.92%
Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)		
64 requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	5.73%	5.73%
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	0.50%	0.50%
68 Of which: ICAAP Capital charge requirement	2.73%	2.73%
69 Common Equity Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements	14.68%	12.74%

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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 financial statements	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference to the consolidated financial statements
	30 June 2025	30 June 2025	30 June 2025	31 December 2024	31 December 2024	31 December 2024
ASSETS						
Cash and balances with central banks	5,808,015	5,807,987		5,671,858	5,671,855	8
Due from banks	2,953,543	2,951,539		5,164,680	5,167,268	9
Financing assets	112,096,480	128,873,304	6	110,039,563	122,214,002	10
Investment securities	48,463,299	48,089,537	7	43,767,223	43,435,543	11
Investment in associates	342,629	342,629	8	348,274	348,274	12
Fixed assets	1,048,051	1,048,051		1,011,448	1,011,448	13
Intangible assets	1,394,049	1,394,049		1,450,958	1,450,958	14
Other assets	4,235,346	6,391,701		3,639,773	5,833,621	15
TOTAL ASSETS	176,341,412	194,898,797		171,093,777	185,132,969	
LIABILITIES, QUASI-EQUITY AND EQUITY						
Due to banks and other borrowings	30,336,132	30,208,296	9 and 11	30,135,119	30,008,383	16 and 19
Customer current accounts and participatory investment accounts	110,667,236	109,515,018	12	107,610,349	106,491,004	17 and 21
Sukuk and debt financing	5,437,427	5,298,289	10	3,293,405	3,262,144	18
Other liabilities	4,539,709	25,636,151		4,724,048	21,819,727	20
TOTAL LIABILITIES AND QUASI-EQUITY	150,980,504	170,657,754		145,762,921	161,581,259	
EQUITY						
Share capital	9,300,000	9,300,000	13	9,300,000	9,300,000	22 (a)
Legal reserve	9,644,166	9,644,166	13	9,644,166	9,644,166	22 (b)
Risk reserve	2,700,401	2,700,401	13	2,700,401	2,661,613	22 (c)
Fair value reserve	51,870	52,273	13	51,278	51,333	22 (d)
Foreign currency translation reserve	(38,019)	-	13	(141,049)	-	22 (e)
Other reserves	135,955	97,533	13	135,929	(16,035)	22 (f)
Retained earnings	2,279,153	1,446,670		2,387,770	910,633	
TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE BANK	24,073,526	23,241,043		24,078,495	22,551,710	
Non-controlling interest	287,382	-	14	252,361	-	23
Instrument eligible as additional capital	1,000,000	1,000,000		1,000,000	1,000,000	24
TOTAL EQUITY	25,360,908	24,241,043		25,330,856	23,551,710	
TOTAL LIABILITIES, QUASI-EQUITY AND EQUITY	176,341,412	194,898,797		171,093,777	185,132,969	

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.

30 June 2025	a	b	c (a+b)
	Encumbered assets	Unencumbered assets	Total
Cash and balances with central banks	5,072,217	735,798	5,808,015
Due from banks	-	2,953,543	2,953,543
Financing assets	-	112,096,480	112,096,480
Investment securities	4,269,334	44,193,965	48,463,299
Investment in associates	-	342,629	342,629
Fixed assets	-	1,048,051	1,048,051
Intangible assets	-	1,394,049	1,394,049
Other assets	-	4,235,346	4,235,346
Total	9,341,551	166,999,861	176,341,412

Amounts are carrying values as reported in published financial statements

31 December 2024	a	b	c (a+b)
	Encumbered assets	Unencumbered assets	Total
Cash and balances with central banks	5,225,856	446,002	5,671,858
Due from banks	-	5,164,680	5,164,680
Financing assets	-	110,039,563	110,039,563
Investment securities	5,318,133	38,449,090	43,767,223
Investment in associates	-	348,274	348,274
Fixed assets	-	1,011,448	1,011,448
Intangible assets	-	1,450,958	1,450,958
Other assets	-	3,639,773	3,639,773
Total	10,543,989	160,549,788	171,093,777

Amounts are carrying values as reported in published financial statements

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4. Credit risk: DIS40 (continued)

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 2025		a	b	c	d	e	f	g
1	Financing assets	6,309,487	110,879,170	5,092,177	4,065,662	1,026,515	-	112,096,480
2	Sukuk and other debt securities	53,142	47,602,149	65,878	53,142	12,736	-	47,589,413
3	Off-balance sheet exposures	25,082	16,318,497	84,052	23,952	60,100	-	16,259,527
4	Total	6,387,711	174,799,816	5,242,107	4,142,756	1,099,351	-	175,945,420

Amounts are carrying values as reported in published financial statements

31 December 2024		a	b	c	d	e	f	g
1	Financing assets	6,252,519	108,540,594	4,753,550	3,895,279	858,271	-	110,039,563
2	Sukuk and other debt securities	53,142	42,944,317	70,765	53,142	17,623	-	42,926,694
3	Off-balance sheet exposures	24,934	15,746,984	68,066	24,574	43,492	-	15,703,852
4	Total	6,330,595	167,231,895	4,892,381	3,972,995	919,386	-	168,670,109

Amounts are carrying values as reported in published financial statements

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4. Credit risk: DIS40 (continued)

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

	30 June 2025	31 December 2024
1 Defaulted financing assets and sukuk and other debt securities at end of the previous reporting period	6,305,661	6,477,801
2 Financing assets and debt securities that have defaulted since the last reporting period	923,170	147,770
3 Returned to non-defaulted status	(1,650)	-
4 Amounts written off	(85,982)	(689,298)
5 Other changes	(778,570)	369,388
6 Defaulted financing assets and sukuk and other debt securities at end of the reporting period (1+2-3-4+5)	6,362,629	6,305,661

The movements include transitions between defaulted and non-defaulted exposures, write-offs and collections from accounts written off during the period, as shown in the table above.

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

30 June 2025

	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	92,433,146	19,663,334	8,820,156	10,843,178	-
2 Sukuk and other debt securities	47,589,413	-	-	-	-
3 Total	140,022,559	19,663,334	8,820,156	10,843,178	-
4 Of which defaulted	2,216,873	26,952	23,067	3,885	-

Amounts are carrying values as reported in published financial statements

31 December 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	79,280,804	30,758,759	5,968,775	24,789,984	-
2 Sukuk and other debt securities	42,926,694	-	-	-	-
3 Total	122,207,498	30,758,759	5,968,775	24,789,984	-
4 Of which defaulted	2,347,984	9,256	5,371	3,885	-

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 2025		a	b	c	d	e
		<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	Net credit exposure	RWA	RWA density
1	Sovereigns	51,698,664	49,356	51,703,600	1,391,366	3%
2	Qatar Government Entities and Domestic Public Sector Entities (PSEs)	35,976,409	600,584	25,379,127	3,529,740	14%
3	Multilateral Development Banks (MDBs)	497,627	-	497,627	99,525	20%
4	Banks	5,647,149	3,412,302	7,965,112	3,444,993	43%
5	Corporates	19,977,994	10,946,257	24,455,353	23,953,604	98%
6	Retail	14,264,849	1,307,231	13,317,145	12,444,731	93%
7	Real estate	38,882,214	-	38,571,703	31,941,308	83%
	<i>Of which: general RRE</i>	<i>11,286,286</i>	<i>-</i>	<i>11,234,698</i>	<i>5,228,076</i>	<i>47%</i>
	<i>Of which: IPRRE</i>	<i>9,005,503</i>	<i>-</i>	<i>8,948,488</i>	<i>4,737,602</i>	<i>53%</i>
	<i>Of which: general CRE</i>	<i>2,310,625</i>	<i>-</i>	<i>2,308,835</i>	<i>1,385,301</i>	<i>60%</i>
	<i>Of which: IPCRE</i>	<i>5,894,742</i>	<i>-</i>	<i>5,758,506</i>	<i>5,108,565</i>	<i>89%</i>
	<i>Of which: land acquisition, development and construction</i>	<i>10,385,057</i>	<i>-</i>	<i>10,321,176</i>	<i>15,481,764</i>	<i>150%</i>
8	Defaulted Financings	2,270,113	1,544	2,243,103	1,525,452	68%
9	Equity Investments	463,686	-	463,686	976,597	211%
10	Other assets	5,782,862	-	5,782,862	5,283,397	91%
11	Unrated Sukuk	-	-	-	-	-
12	Securitization and Re-securitization Exposures	-	-	-	-	-
13	Total	175,461,567	16,317,275	170,379,317	84,590,714	50%

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4. Credit risk: DIS40 (continued)

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

31 December 2024		a	b	c	d	e
				Exposures post -		
		Exposures before CCF and CRM		CCF and post- CRM	RWA and RWA density	
Asset classes		On-balance sheet amount	Off-balance sheet amount	Net credit exposure	RWA	RWA density
1	Sovereigns	48,158,061	26,100	48,160,671	2,842,450	6%
2	Qatar Government Entities and Domestic Public Sector Entities (PSEs)	28,585,419	750,000	9,501,212	4,750,606	50%
3	Multilateral Development Banks (MDBs)	349,643	-	349,643	33,661	10%
4	Banks	8,248,433	2,358,883	9,564,408	3,180,690	33%
5	Corporates	26,699,339	11,243,699	31,757,671	31,304,083	99%
6	Retail	11,864,172	1,365,307	9,639,246	8,788,388	91%
7	Real estate	38,226,404	-	37,854,567	31,135,792	82%
	<i>Of which: general RRE</i>	<i>12,125,537</i>	<i>-</i>	<i>12,081,244</i>	<i>5,414,160</i>	<i>45%</i>
	<i>Of which: IPRRE</i>	<i>8,693,137</i>	<i>-</i>	<i>8,586,142</i>	<i>4,472,957</i>	<i>52%</i>
	<i>Of which: general CRE</i>	<i>1,448,703</i>	<i>-</i>	<i>1,380,636</i>	<i>828,382</i>	<i>60%</i>
	<i>Of which: IPCRE</i>	<i>5,581,132</i>	<i>-</i>	<i>5,513,964</i>	<i>4,981,423</i>	<i>90%</i>
	<i>Of which: land acquisition, development and construction</i>	<i>10,377,894</i>	<i>-</i>	<i>10,292,580</i>	<i>15,438,870</i>	<i>150%</i>
8	Defaulted Financings	2,380,287	555	2,367,600	1,658,387	70%
9	Equity Investments	391,012	-	391,012	771,597	197%
10	Other assets	5,043,805	-	5,043,805	4,651,221	92%
11	Unrated Sukuk	-	-	-	-	-
12	Securitization and Re-securitization Exposures	-	-	-	-	-
13	Total	169,946,574	15,744,545	154,629,834	89,116,874	58%

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4. Credit risk: DIS40 (continued)

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

30 June 2025

R i s k W e i g h t

Asset classes ↓	Risk weight →	R i s k W e i g h t								Total credit exposures amount (post CCF and post-CRM)
		0%	10% to 30%	35% to 50%	60% to 80%	85% to 100%	105% to 130%	150% to 170%	250%-400%	
1 Sovereigns		50,169,398	237,518	-	-	1,202,328	-	94,357	-	51,703,600
2 Qatar Government Entities and Domestic Public Sector Entities (PSEs)		15,485,404	4,777,828	5,083,441	-	32,454	-	-	-	25,379,127
3 Multilateral Development Banks (MDBs)		-	497,627	-	-	-	-	-	-	497,627
4 Banks		-	6,432,416	12,937	-	1,132,573	-	387,187	-	7,965,112
Of which: securities firms and other financial institutions		-	-	-	-	-	-	-	-	-
5 Corporates		-	36,841	1,004,652	220,265	22,983,313	-	210,282	-	24,455,353
Of which: securities firms and other financial institutions		-	-	-	-	-	-	-	-	-
Of which: specialised lending		-	-	-	-	-	-	-	-	-
6 Retail		-	-	-	3,489,655	9,827,490	-	-	-	13,317,145
7 Real estate		-	6,795,676	6,018,314	10,966,806	673,416	3,796,315	10,321,176	-	38,571,703
Of which: general RRE		-	5,715,587	41,572	5,477,538	-	-	-	-	11,234,698
Of which: IPRRE		-	1,080,089	5,976,742	452,660	-	1,438,997	-	-	8,948,488
Of which: general CRE		-	-	-	2,308,835	-	-	-	-	2,308,835
Of which: IPCRE		-	-	-	2,727,773	673,416	2,357,318	-	-	5,758,506
Of which: land acquisition, development and construction		-	-	-	-	-	-	10,321,176	-	10,321,176
8 Defaulted Financings		-	-	1,542,375	-	593,653	-	107,074	-	2,243,103
9 Equity Investments		-	-	-	-	121,057	-	46,088	296,540	463,686
10 Other assets		499,465	-	-	-	5,283,397	-	-	-	5,782,862
11 Unrated Sukuk		-	-	-	-	-	-	-	-	-
12 Securitization and Re-securitization Exposures		-	-	-	-	-	-	-	-	-
13 Total		66,154,267	18,777,905	13,661,719	14,676,726	41,849,681	3,796,315	11,166,164	296,540	170,379,317

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4. Credit risk: DIS40 (continued)

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

31 December 2024

R i s k W e i g h t

Asset classes ↓	Risk weight →								Total credit exposures amount (post CCF and post-CRM)
	0%	10% to 30%	35% to 50%	60% to 80%	85% to 100%	105% to 130%	150%	250% to 400%	
1 Sovereigns	45,303,512	91,226	-	-	2,649,389	-	116,544	-	48,160,671
2 Qatar Government Entities and Domestic Public Sector Entities (PSEs)	-	-	9,501,212	-	-	-	-	-	9,501,212
3 Multilateral Development Banks (MDBs)	181,337	168,306	-	-	-	-	-	-	349,643
4 Banks	-	8,528,836	23,796	-	910,508	-	101,268	-	9,564,408
5 Corporates	-	37,532	906,567	245,785	30,335,082	-	232,704	-	31,757,671
6 Retail	-	-	-	3,403,433	6,235,813	-	-	-	9,639,246
7 Real estate	-	8,163,866	5,083,303	9,633,041	1,232,065	3,449,711	10,292,580	-	37,854,567
<i>Of which: general RRE</i>	-	6,561,757	68,328	5,451,160	-	-	-	-	12,081,244
<i>Of which: IPRRE</i>	-	1,602,109	5,014,975	707,434	-	1,261,623	-	-	8,586,142
<i>Of which: general CRE</i>	-	-	-	1,380,636	-	-	-	-	1,380,636
<i>Of which: IPCRE</i>	-	-	-	2,093,811	1,232,065	2,188,088	-	-	5,513,964
<i>Of which: land acquisition, development and construction</i>	-	-	-	-	-	-	10,292,580	-	10,292,580
8 Defaulted Financings	-	-	1,761,428	-	263,169	-	343,002	-	2,367,600
9 Equity Investments	-	-	-	-	124,049	-	58,258	208,705	391,012
10 Other assets	392,584	-	-	-	4,651,221	-	-	-	5,043,805
11 Unrated Sukuk	-	-	-	-	-	-	-	-	-
12 Securitization and Re-securitization Exposures	-	-	-	-	-	-	-	-	-
13 Total	45,877,433	16,989,767	17,276,306	13,282,259	46,401,297	3,449,711	11,144,357	208,705	154,629,834

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)
- Standardized Credit Valuation Adjustment Capital Charge (CVA) - In accordance with QCB circular 33/2022, the Bank has applied the alternative treatment and has set its CVA capital requirement equal to 100% of the Bank's capital requirement for counterparty credit risk.

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.

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5. Counterparty Credit Risk: DIS42 (continued)

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

30 June 2025		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)	605,326	110,206		1.4	1,001,746	524,883
2	Standardised approach (for SFTs)	280,072				2,679,711	813,443
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					3,681,457	1,338,326

31 December 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)	334,537	118,241		1.4	633,889	368,535
2	Standardised approach (for SFTs)	345,089				3,334,013	531,826
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					3,967,902	900,361

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5. Counterparty Credit Risk: DIS42 (continued)

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

30 June 2025	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	-	-	1,587	2,785,455	641,290	249,148	-	-	3,677,480
Corporates	-	-	2,311	-	508	1,158	-	-	3,977
Retail	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-
Total	-	-	3,898	2,785,455	641,798	250,306	-	-	3,681,457

31 December 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	-	-	3,347,683	84,325	386,704	145,435	-	-	3,964,147
Corporates	-	-	2,246	-	484	1,025	-	-	3,755
Retail	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-
Total	-	-	3,349,929	84,325	387,188	146,460	-	-	3,967,902

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5. Counterparty Credit Risk: DIS42 (continued)

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

30 June 2025	a		b		c		d		e		f	
	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		received		collateral	
Cash – domestic currency	-	-	-	-	-	-	-	-	-	-	-	-
Cash – other currencies	-	232,810	-	-	-	983	-	-	954	-	137,882	-
Domestic sovereign debt	-	-	-	-	-	-	-	-	-	-	882,013	-
Other sovereign debt	-	-	-	-	-	-	-	-	-	-	94,117	-
Government agency debt	-	-	-	-	-	-	-	-	-	-	-	-
Corporate and other debt	-	-	-	-	-	-	-	-	-	-	3,345,413	-
Equity securities	-	-	-	-	-	-	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	232,810	-	-	-	983	-	-	954	-	4,459,426	-

31 December 2024	a		b		c		d		e		f	
	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		received		collateral	
Cash – domestic currency	-	-	-	-	-	-	-	-	-	-	-	-
Cash – other currencies	-	361,367	-	-	-	60,651	-	-	-	-	191,644	-
Domestic sovereign debt	-	-	-	-	-	-	-	-	-	-	969,648	-
Other sovereign debt	-	-	-	-	-	-	-	-	-	-	848,253	-
Government agency debt	-	-	-	-	-	-	-	-	-	-	-	-
Corporate and other debt	-	-	-	-	-	-	-	-	-	-	3,489,903	-
Equity securities	-	-	-	-	-	-	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	361,367	-	-	-	60,651	-	-	-	-	5,499,448	-

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6. Market risk: DIS50 (continued)

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

	Capital requirement in standardised approach	Capital requirement in standardised approach
	30 June 2025	31 December 2024
1 General profit rate risk	20,682	15,148
2 Equity risk	261,816	298,466
3 Commodity risk	-	-
4 Foreign exchange risk	22,159	3,185
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	304,658	316,799

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7. Leverage ratio: DIS80

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

	T	T-1	T-2	T-3	T-4
	30 June 2025	31 March 2025	31 December 2024	30 September 2024	30 June 2024
1 Total consolidated assets as per published financial statements	176,341,412	169,303,841	171,093,777	165,760,762	162,144,712
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	(1,394,049)	(1,422,503)	(1,450,958)	(1,479,412)	(1,507,866)
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	455,966	501,336	710,947	259,073	231,547
9 Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	676,515	387,294	340,182	3,604,111	3,335,546
10 Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	8,251,268	9,055,782	9,368,247	10,182,050	9,563,954
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	184,331,112	177,825,750	180,062,195	178,326,585	173,767,893

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7. Leverage ratio: DIS80 (continued)

Leverage ratio common disclosure template: LR2

	T	T-1	T-2	T-3	T-4	
	30 June	31 March	31 December	30 September	30 June	
	2025	2025	2024	2024	2024	
On-balance sheet exposures						
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	171,456,774	164,080,080	165,459,972	165,341,624	161,638,753
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)	(1,394,049)	(1,422,503)	(1,450,958)	(1,479,412)	(1,507,866)
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	170,062,725	162,657,577	164,009,014	163,862,212	160,130,887
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)	885,399	836,522	679,626	419,138	505,959
9	Add-on amounts for potential future exposure associated with <i>all</i> derivatives transactions	134,644	145,250	463,067	259,073	231,547
9a	Deductions of receivables assets for cash variation margin provided in derivatives transactions	(983)	(80,710)	(60,651)	-	-
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)	1,019,060	901,062	1,082,042	678,211	737,506
Securities financing transaction exposures						
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	4,321,544	4,824,035	5,262,710	3,279,425	3,162,368
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(136,928)	(146,634)	(191,644)	(133,518)	(193,826)
16	Counterparty credit risk exposure for SFT assets	813,443	533,928	531,826	458,204	367,003

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7. Leverage ratio: DIS80 (continued)

Leverage ratio common disclosure template: LR2 (continued)

	T	T-1	T-2	T-3	T-4
	30 June	31 March	31 December	30 September	30 June
	2025	2025	2024	2024	2024
17 Agent transaction exposures	-	-	-	-	-
18 Total securities financing transaction exposures (sum of rows 14 to 17)	4,998,059	5,211,329	5,602,892	3,604,111	3,335,546
Other off-balance sheet exposures					
19 Off-balance sheet exposure at gross notional amount	16,385,383	15,600,548	15,837,284	17,575,069	16,578,696
20 (Adjustments for conversion to credit equivalent amounts)	(8,134,115)	(6,544,766)	(6,469,037)	(7,393,018)	(7,014,742)
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)	8,251,268	9,055,782	9,368,247	10,182,050	9,563,954
Capital and total exposures					
23 Tier 1 capital	23,862,105	23,328,894	22,858,112	22,365,049	22,260,913
24 Total exposures (sum of rows 7, 13, 18 and 22)	184,331,112	177,825,750	180,062,195	178,326,585	173,767,893
25 Basel III leverage ratio	12.9%	13.1%	12.7%	12.5%	12.8%

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7. 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.

	T		T-1		T-2		T-3		T-4	
	Total unweighted value	Total weighted value	Total unweighted value	Total weighted value	Total unweighted value	Total weighted value	Total unweighted value	Total weighted value	Total unweighted value	Total weighted value
	(average)	(average)	(average)	(average)	(average)	(average)	(average)	(average)	(average)	(average)
	30 June 2025	30 June 2025	31 March 2025	31 March 2025	31 December 2024	31 December 2024	30 September 2024	30 September 2024	30 June 2024	30 June 2024
High-quality liquid assets										
1 Total HQLA		42,512,795		40,890,712		38,352,009		37,803,815		36,041,451
Cash outflows										
2 Retail deposits and deposits from small business customers, of which:										
3 Stable deposits	-	-	-	-	-	-	-	-	-	-
4 Less stable deposits	36,315,424	2,941,866	35,708,445	2,855,069	35,874,126	2,827,226	35,487,579	2,776,593	34,272,623	2,607,477
5 Unsecured wholesale funding, of which:										
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-	-	-	-	-	-	-	-
7 Non-operational deposits (all counterparties)	37,373,524	24,054,526	40,161,146	26,153,833	35,635,282	23,390,970	41,339,117	24,393,702	37,626,870	21,485,989
8 Unsecured debt	-	-	165,221	165,221	-	-	-	-	-	-
9 Secured wholesale funding	1,010,075	921,897	1,475,999	1,317,919	845,620	758,069	1,301,062	1,204,518	1,009,336	929,926
10 Additional requirements, of which:										
11 Outflows related to derivative exposures and other collateral requirements	-	-	-	-	-	-	-	-	-	-

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8. Liquidity: DIS85 (continued)

Liquidity Coverage Ratio (LCR): LIQ1 (continued)

		T		T-1		T-2		T-3		T-4
	Total unweighted value	Total weighted value	Total unweighted value	Total weighted value	Total unweighted value	Total weighted value	Total unweighted value	Total weighted value	Total unweighted value	Total weighted value
	(average)	(average)	(average)	(average)	(average)	(average)	(average)	(average)	(average)	(average)
	30 June 2025	30 June 2025	31 March 2025	31 March 2025	31 December 2024	31 December 2024	30 September 2024	30 September 2024	30 June 2024	30 June 2024
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	-	-	-	-	-	-	-	-	-
14	Other contractual funding obligations	690,089	690,089	726,398	726,398	730,533	730,533	100,063	100,063	68,736
15	Other contingent funding obligations	9,903,803	647,302	8,894,697	626,523	9,346,033	687,089	9,235,617	684,135	9,311,563
16	TOTAL CASH OUTFLOWS	85,292,914	29,255,680	87,131,904	31,844,963	82,431,594	28,393,888	87,463,438	29,159,011	82,289,127
Cash inflows										
17	Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-	-
18	Inflows from fully performing exposures	915,730	457,865	947,697	473,849	859,485	429,742	917,276	458,638	888,388
19	Other cash inflows	2,799,272	2,799,272	2,956,716	2,956,716	2,790,203	2,790,203	3,100,588	3,100,588	3,447,572
20	TOTAL CASH INFLOWS	3,715,002	3,257,137	3,904,414	3,430,565	3,649,688	3,219,945	4,017,864	3,559,226	4,335,960
			Total adjusted value		Total adjusted value			Total adjusted value		Total adjusted value
21	Total HQLA		42,512,795		40,890,712		38,352,009		37,803,815	
22	Total net cash outflows		25,998,543		28,414,398		25,173,943		25,599,785	
23	Liquidity Coverage Ratio (%)		163.52%		143.91%		152.35%		147.67%	

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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 2025	31 March 2025	31 December 2024	30 September 2024	30 June 2025
Level 1 Assets					
Cash in Hand	507,433	459,925	473,831	512,149	549,030
Claim on QCB	5,398,093	5,317,995	5,353,254	5,411,880	5,197,573
Debt Securities (Sukuk):	35,460,337	34,227,813	31,472,541	30,785,069	29,335,943
<i>Issued by Government of Qatar</i>	35,078,934	33,911,810	31,472,541	30,785,069	29,053,965
Marketable Debt Securities (Sukuk) (0% RW)	421,126	310,990	386,385	424,965	400,508
Total Stock of Level 1 Assets	41,786,990	40,316,723	37,686,011	37,134,062	35,483,055
Level 2A Assets					
Marketable Debt Securities (Sukuk) (20% RW)	581,400	444,711	485,734	500,049	397,112
Marketable Debt Securities (Sukuk) issued by Non-financial institutions	-	-	-	-	-
Total Stock of Level 2A Assets	581,400	444,711	485,734	500,049	397,112
Level 2B Assets					
Qualifying Corporate Debt Securities (Sukuk) (including Commercial Paper)	98,542	83,067	134,085	123,844	117,694
Qualifying Common Equity Shares of non-financial corporates	45,864	46,211	46,179	45,859	43,590
Total Stock of Level 2B Assets	144,406	129,278	180,264	169,703	161,284
Total Stock of Liquid Assets HQLA	42,512,795	40,890,712	38,352,009	37,803,815	36,041,451

Narrative commentaries:

The average LCR ratio of the Bank increased from 152.35% to 163.52% in December 2024 to June 2025 respectively, mainly driven by the increase in investment in sukuk issued by the State of Qatar over the period, resulting into higher average HQLA. This was partly offset by the increase in the total net cash outflows during the similar period.

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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 2025
Available stable funding (ASF) item					
1 Capital:	25,223,498	-	-	-	25,223,498
2 <i>Regulatory capital</i>	<i>24,223,498</i>	-	-	-	24,223,498
3 <i>Other capital instruments</i>	<i>1,000,000</i>	-	-	-	1,000,000
4 Retail deposits and deposits from small business customers:	-	26,701,246	9,229,849	2,777,742	31,877,233
5 <i>Stable deposits</i>	-	-	-	-	-
6 <i>Less stable deposits</i>	-	<i>26,701,246</i>	<i>9,229,849</i>	<i>2,777,742</i>	31,877,233
7 Wholesale funding:	-	68,395,813	16,353,638	21,564,850.00	49,782,887
8 <i>Operational deposits</i>	-	-	-	-	-
9 <i>Other wholesale funding</i>	-	<i>68,395,813</i>	<i>16,353,638</i>	<i>21,564,850</i>	49,782,887
10 Liabilities with matching interdependent assets					
11 Other liabilities:	5,900,572	-	-	-	-
12 <i>NSFR derivative liabilities</i>	-	-	-	-	-
13 <i>All other liabilities and equity not included in the above categories</i>	<i>5,900,572</i>	-	-	-	-
14 Total ASF	31,124,070	95,097,059	25,583,487	24,342,592	106,883,618
Required stable funding (RSF) item					
15 Total NSFR high-quality liquid assets (HQLA)	91,092	6,633,923	3,908,075	32,262,391	2,978,051
16 Deposits held at other financial institutions for operational purposes					
17 Performing financing assets and securities:	2,736,707	18,176,411	2,289,717	102,113,626	89,698,828
18 <i>Performing financing assets to financial institutions secured by Level 1 HQLA</i>					
19 <i>Performing financing assets to financial institutions secured by non-Level 1 HQLA and unsecured performing financing assets to financial institutions</i>	-	<i>3,886,935</i>	-	<i>515,344</i>	1,578,593
20 <i>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:</i>	<i>2,537,229</i>	<i>13,615,033</i>	<i>1,896,461</i>	<i>76,969,226</i>	71,287,282
<i>: of which Central bank balances</i>	-	<i>236,305</i>	-	<i>5,072,217</i>	-
21 <i>With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk</i>	-	-	-	<i>20,630,888</i>	13,410,077
22 <i>Performing residential mortgages, of which:</i>					

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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 2025
23	<i>With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk</i>				
24					
24	199,478	674,442	393,256	3,998,167	3,422,876
25	<i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>				
25	Assets with matching interdependent liabilities				
26	7,617,284	477,826	-	-	7,595,645
27	-	-	-	-	-
27	<i>Physical traded commodities, including gold</i>				
28	-	-	-	-	-
28	<i>Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties</i>				
29	449,702	-	-	-	449,702.00
29	<i>NSFR derivative assets</i>				
30	22,678	-	-	-	22,678.20
30	<i>NSFR derivative liabilities before deduction of variation margin posted</i>				
31	7,144,904	477,826	-	-	7,123,265
31	<i>All other assets not included in the above categories</i>				
32	11,338,132				1,356,748
32	Off-balance sheet items				
33	21,783,215	25,288,160	6,197,792	134,376,017	101,629,272
33	Total RSF				
34	Net Stable Funding Ratio (%)				
					105.17%

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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 2024
Available stable funding (ASF) item					
1 Capital:	24,278,484	-	-	-	24,278,484
2 <i>Regulatory capital</i>	23,278,484	-	-	-	23,278,484
3 <i>Other capital instruments</i>	1,000,000	-	-	-	1,000,000
4 Retail deposits and deposits from small business customers:					
5 <i>Stable deposits</i>	-	24,159,608	9,068,776	2,749,425	29,461,804
6 <i>Less stable deposits</i>	-	24,159,608	9,068,776	2,749,425	29,461,804
7 Wholesale funding:					
8 <i>Operational deposits</i>	-	65,914,455	14,106,483	23,763,362.05	48,304,196
9 <i>Other wholesale funding</i>	-	65,914,455	14,106,483	23,763,362	48,304,196
10 Liabilities with matching interdependent assets					
11 Other liabilities:	6,634,735	-	-	-	-
12 <i>NSFR derivative liabilities</i>	-	-	-	-	-
13 <i>All other liabilities and equity not included in the above categories</i>	6,634,735	-	-	-	-
14 Total ASF	30,913,219	90,074,063	23,175,259	26,512,787	102,044,484
Required stable funding (RSF) item					
15 Total NSFR high-quality liquid assets (HQLA)	91,979	5,881,594	4,265,856	26,675,979	2,192,472
16 Deposits held at other financial institutions for operational purposes					
17 Performing financing assets and securities:	3,131,469	16,210,527	2,658,149	102,747,297	92,819,819
18 <i>Performing financing assets to financial institutions secured by Level 1 HQLA</i>					
19 <i>Performing financing assets to financial institutions secured by non-Level 1 HQLA and unsecured performing financing assets to financial institutions</i>	-	5,898,264	364,050	369,725	1,921,659
20 <i>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:</i>	2,930,803	7,157,684	2,073,701	92,971,636	82,103,701
<i>: of which Central bank balances</i>	-	53,414	-	5,225,856	-
21 <i>With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk</i>	-	-	-	6,460,066	4,199,043

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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 2024
22					
23					
24	200,666	3,154,578	220,398	2,945,870	4,595,416
25					
26	7,025,668	2,057,538	-	-	8,690,620
27	-	-	-	-	-
28	-	-	-	-	-
29	17,450	-	-	-	17,450.00
30	70,729	-	-	-	70,729.00
31	6,937,489	2,057,538	-	-	8,602,441
32	10,221,480				1,455,021
33	20,470,596	24,149,658	6,924,005	129,423,276	105,157,932
34	Net Stable Funding Ratio (%)				97.04%

Narrative commentaries:

The Bank's Net Stable Funding Ratio ("NSFR") increased from 97.04% in December 2024 to 105.17% in June 2025, mainly driven by the increase in the available stable funding ("ASF") from sukuk financing, customer deposits and CET1 capital over the period. The increase ASF was complemented by the lower required stable funding ("RSF") on the Bank's financing assets over the similar period.