Doha Bank (Q.P.S.C.)

Interim condensed consolidated
Financial information

30 June 2026

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Report on review of interim condensed consolidated financial information to the board of directors of Doha Bank (Q.P.S.C.)

Introduction

We have reviewed the accompanying interim condensed consolidated statement of financial position of Doha Bank (Q.P.S.C.) (the "Parent" or the "Bank") and its subsidiaries (together "the Group") as at 30 June 2026, and the related interim condensed consolidated statements of income and interim condensed consolidated statement of comprehensive income for the three-month and six-month periods then ended, and the related interim condensed consolidated statements of changes in equity and interim condensed consolidated statement of cash flows for the six-month period then ended, and other explanatory notes. Management is responsible for the preparation and presentation of this interim condensed consolidated financial information in accordance with International Accounting Standard 34, 'Interim Financial Reporting' ('IAS 34') as issued by the International Accounting Standard Board ("IASB"). Our responsibility is to express a conclusion on this interim condensed consolidated financial information based on our review.

Scope of review

We conducted our review in accordance with International Standard on Review Engagements 2410, 'Review of interim financial information performed by the independent auditor of the entity'. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim condensed consolidated financial information is not prepared, in all material respects, in accordance with IAS 34 as issued by IASB.

For and on behalf of PricewaterhouseCoopers - Qatar Branch
Qatar Financial Market Authority registration number 120155

Waleed Tahtamouni
Auditor's registration number 370
Doha, State of Qatar
20 July 2026

برايس وترهاوس كوبرز - فرع قطر
PRICEWATERHOUSECOOPERS - Qatar Branch
P. O. Box : 6689
Doha, State of Qatar

(All amounts are expressed in '000 Qatari Riyals unless otherwise stated)

INTERIM CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As at 30 June 2026

	Notes	30 June 2026 (Reviewed)	31 December 2025 (Audited)	30 June 2025 (Reviewed)
Assets				
Cash and balances with central banks		**4,678,626**	5,988,804	6,006,929
Due from banks	7	**7,167,321**	7,118,100	16,719,196
Loans and advances to customers	8	**72,881,756**	67,722,141	59,977,944
Investment securities	9	**33,918,634**	36,782,324	37,739,286
Insurance contract assets		**14,697**	13,633	12,881
Other assets		**3,423,620**	2,105,601	2,093,439
Investment in an associate		**10,045**	10,567	10,405
Property, furniture and equipment		**401,303**	424,024	485,948
Total assets		**122,496,002**	120,165,194	123,046,028
Liabilities and equity				
Liabilities				
Due to banks	10	**31,674,904**	25,045,346	38,227,486
Customers deposits	11	**55,526,705**	57,740,427	50,933,682
Debt securities	12	**8,114,301**	9,569,591	6,690,094
Other borrowings	13	**9,366,070**	9,017,303	9,416,846
Insurance contract liabilities		**39,307**	51,068	38,960
Other liabilities		**2,507,635**	3,140,689	2,860,045
Total liabilities		**107,228,922**	104,564,424	108,167,113
Equity				
Share capital	14	**3,100,467**	3,100,467	3,100,467
Legal reserve		**5,112,077**	5,112,077	5,110,152
Risk reserve		**1,628,600**	1,628,600	1,451,600
Fair value reserve		**71,780**	370,393	(212,444)
Foreign currency translation reserve		**(98,519)**	(92,541)	(86,295)
Retained earnings		**1,452,675**	1,481,774	1,515,435
Total equity attributable to shareholders of the Bank		**11,267,080**	11,600,770	10,878,915
Instruments eligible as additional Tier 1 capital	15	**4,000,000**	4,000,000	4,000,000
Total equity		**15,267,080**	15,600,770	14,878,915
Total liabilities and equity		**122,496,002**	120,165,194	123,046,028

The interim condensed consolidated financial information was approved by the Board of Directors on 20 July 2026 and was signed on its behalf by:

Mohamed bin Fahad bin Mohamed Al-Thani
Chairman

Abdulrahman bin Fahad bin Faisal Al-Thani
Group Chief Executive Officer

Independent auditor's review report is set out on page 1.
The attached notes 1 to 23 form part of this interim condensed consolidated financial information.

(All amounts are expressed in '000 Qatari Riyals unless otherwise stated)

INTERIM CONDENSED CONSOLIDATED STATEMENT OF INCOME
For the three and six-month periods ended

	Notes	For the three-month period ended 30 June		For the six-month period ended 30 June	
		2026 (Reviewed)	2025 (Reviewed)	**2026 (Reviewed)**	2025 (Reviewed)
Interest income		**1,477,793**	1,529,807	**2,944,889**	3,067,754
Interest expense		**(988,074)**	(1,060,795)	**(1,957,817)**	(2,078,611)
Net interest income		**489,719**	469,012	**987,072**	989,143
Fee and commission income		**176,681**	185,981	**345,197**	361,473
Fee and commission expense		**(69,688)**	(85,465)	**(139,776)**	(159,241)
Net fee and commission income		**106,993**	100,516	**205,421**	202,232
Insurance revenue		**28,391**	26,596	**55,639**	53,342
Insurance service expense		**(21,700)**	(21,278)	**(43,962)**	(35,265)
Net expense from reinsurance contracts held		**(4,666)**	(5,725)	**(7,753)**	(14,295)
Insurance service results		**2,025**	(407)	**3,924**	3,782
Net foreign exchange gain		**43,377**	33,105	**82,469**	62,207
Net income from investment securities		**28,843**	10,950	**92,969**	30,999
Other operating income		**9,723**	7,905	**16,746**	13,968
		81,943	51,960	**192,184**	107,174
Net operating income		**680,680**	621,081	**1,388,601**	1,302,331
Staff costs		**(166,408)**	(147,202)	**(320,840)**	(292,435)
Depreciation		**(17,773)**	(17,134)	**(35,147)**	(34,509)
Net impairment reversal / (loss) on investment securities		**4**	(5)	**221**	(163)
Net impairment loss on loans and advances to customers		**(175,253)**	(197,352)	**(425,759)**	(426,646)
Net impairment reversal on other financial facilities		**907**	46,141	**71,445**	104,570
Other expenses		**(92,855)**	(85,331)	**(187,876)**	(180,515)
Total expenses and impairment		**(451,378)**	(400,883)	**(897,956)**	(829,698)
Profit before tax		**229,302**	220,198	**490,645**	472,633
Income tax expense	17	**(27,743)**	(4,483)	**(54,674)**	(5,289)
Profit for the period		**201,559**	215,715	**435,971**	467,344
Earnings per share					
Basic and diluted earnings per share (QR per share)	18	**0.07**	0.07	**0.14**	0.15

Independent auditor's review report is set out on page 1.
The attached notes 1 to 23 form part of this interim condensed consolidated financial information.

(All amounts are expressed in '000 Qatari Riyals unless otherwise stated)

INTERIM CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
For the three and six-month periods ended

	For the three-month period ended 30 June		For the six-month period ended 30 June	
	2026 (Reviewed)	2025 (Reviewed)	**2026 (Reviewed)**	2025 (Reviewed)
Profit for the period	**201,559**	215,715	**435,971**	467,344
Other comprehensive (loss) / income				
Items that are or may be subsequently reclassified to interim condensed consolidated statement of income:				
Foreign currency translation differences for foreign operations	**(991)**	(272)	**(5,978)**	1
Movement in fair value reserve (debt instruments):				
Net change in fair value of debt instruments designated at FVOCI	**212,954**	231,633	**(567,110)**	524,147
Net amount transferred to interim condensed consolidated statement of income	**275,692**	(169,902)	**274,562**	(662,903)
	487,655	61,459	**(298,526)**	(138,755)
Items that will not be reclassified subsequently to interim condensed consolidated statement of income				
Net change in fair value of equity investments designated at FVOCI	**11,379**	(46,232)	**(6,065)**	42,159
Total other comprehensive income / (loss)	**499,034**	15,227	**(304,591)**	(96,596)
Total comprehensive income	**700,593**	230,942	**131,380**	370,748

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INTERIM CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
For the six-month period ended

	Total equity attributable to shareholders of the Bank								
	Share capital	Legal reserve	Risk reserve	Fair value reserve	Foreign currency translation reserve	Retained earnings	Total	Instrument eligible as additional Tier 1 capital	Total equity
Balance at 1 January 2026 (Audited)	**3,100,467**	**5,112,077**	**1,628,600**	**370,393**	**(92,541)**	**1,481,774**	**11,600,770**	**4,000,000**	**15,600,770**
Total comprehensive income / (loss)									
Profit for the period	**-**	**-**	**-**	**-**	**-**	**435,971**	**435,971**	**-**	**435,971**
Other comprehensive loss	**-**	**-**	**-**	**(298,613)**	**(5,978)**	**-**	**(304,591)**	**-**	**(304,591)**
Total comprehensive (loss) / income	**-**	**-**	**-**	**(298,613)**	**(5,978)**	**435,971**	**131,380**	**-**	**131,380**
Transactions with shareholders:									
Dividends for the year 2025 (Note 16)	**-**	**-**	**-**	**-**	**-**	**(465,070)**	**(465,070)**	**-**	**(465,070)**
Balance at 30 June 2026 (Reviewed)	**3,100,467**	**5,112,077**	**1,628,600**	**71,780**	**(98,519)**	**1,452,675**	**11,267,080**	**4,000,000**	**15,267,080**
Balance at 1 January 2025 (Audited)	3,100,467	5,110,152	1,451,600	(115,847)	(86,296)	1,358,138	10,818,214	4,000,000	14,818,214
Total comprehensive income / (loss)									
Profit for the period	-	-	-	-	-	467,344	467,344	-	467,344
Other comprehensive (loss) / income	-	-	-	(96,597)	1	-	(96,596)	-	(96,596)
Total comprehensive (loss) / income	-	-	-	(96,597)	1	467,344	370,748	-	370,748
Transactions with shareholders:									
Dividends for the year 2024 (Note 16)	-	-	-	-	-	(310,047)	(310,047)	-	(310,047)
Balance at 30 June 2025 (Reviewed)	3,100,467	5,110,152	1,451,600	(212,444)	(86,295)	1,515,435	10,878,915	4,000,000	14,878,915

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Independent auditor's review report is set out on page 1.
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(All amounts are expressed in '000 Qatari Riyals unless otherwise stated)

INTERIM CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS
For the six-month period ended

	Notes	For the six-month period ended 30 June **2026 (Reviewed)**	 2025 (Reviewed)
Cash flows from operating activities			
Profit before tax		**490,645**	472,633
Adjustments for:			
Net impairment loss on loans and advances to customers		**425,759**	426,646
Net impairment (reversal) / loss on investment securities		**(221)**	163
Net impairment reversal on other financial facilities		**(71,445)**	(104,570)
Depreciation		**35,147**	34,509
Amortisation of financing cost		**14,378**	10,136
Dividend income		**(41,270)**	(28,859)
Net income from investment securities		**(51,699)**	(2,140)
Loss / (gain) on sale of property, furniture and equipment		**4,441**	(2,253)
Cash flows before changes in operating assets and liabilities		**805,735**	806,265
Change in due from banks and balances with central banks		**156,829**	204,176
Change in loans and advances to customers		**(5,735,309)**	608,331
Change in other assets		**(1,319,083)**	(318,356)
Change in due to banks		**6,629,558**	7,576,559
Change in customers deposits		**(2,213,722)**	81,906
Change in other liabilities		**(452,250)**	293,582
Social and sports fund contribution		**(22,991)**	(21,286)
Income tax paid		**(259)**	(1,147)
Net cash flows (used in) / generated from operating activities		**(2,151,492)**	9,230,030
Cash flows from investing activities			
Acquisition of investment securities		**(73,178)**	(4,999,233)
Proceeds from sale of investment securities		**2,690,697**	1,369,953
Acquisition of property, furniture and equipment		**(7,911)**	(2,769)
Dividend received		**41,270**	28,859
Proceeds from sale of property, furniture and equipment		**(4,593)**	26,820
Net cash flows generated from / (used in) investing activities		**2,646,285**	(3,576,370)
Cash flows from financing activities			
Repayment of other borrowings		**(546,225)**	(1,598,196)
Proceed from other borrowings		**894,992**	3,618,382
Repayment of debt securities		**(1,469,668)**	(68,506)
Proceeds from debt securities		**-**	2,916,243
Payment of lease liabilities		**(12,950)**	(11,825)
Dividends paid		**(465,070)**	(310,047)
Net cash flows (used in) / generated from financing activities		**(1,598,921)**	4,546,051
Net change in cash and cash equivalents		**(1,104,128)**	10,199,711
Cash and cash equivalents at the beginning of the period		**4,142,530**	3,900,032
Cash and cash equivalents at the end of the period	20	**3,038,402**	14,099,743
Operational cash flows from interest:			
Interest received		**2,941,756**	2,978,107
Interest paid		**2,131,363**	2,059,455

Non-cash item disclosure:

Total addition of right of use assets and corresponding addition to lease liabilities amounted to QR 4.64 million as at 30 June 2026 (30 June 2025: QR 0.99 million).

Independent auditor's review report is set out on page 1.
The attached notes 1 to 23 form part of this interim condensed consolidated financial information.

(All amounts are expressed in '000 Qatari Riyals unless otherwise stated)

1. Reporting entity

Doha Bank (Q.P.S.C.) ("Doha Bank" or the "Bank") is an entity domiciled in the State of Qatar and was incorporated on 15 March 1979 as a Joint Stock Company under Emiri Decree No. 51 of 1978. The commercial registration of the Bank is 7115. The address of the Bank's registered office is Doha Bank Tower, Corniche Street, West Bay, P.O. Box 3818, Doha Qatar.

Doha Bank is engaged in conventional banking activities and operates through its head office in Qatar (Doha) and has 13 local branches, and 1 corporate branch, and 1 corporate service center linked to the corporate branch. Internationally, the Bank has four overseas branches, 1 each in the United Arab Emirates and State of Kuwait, and 2 branches in the Republic of India, with representative offices in Bangladesh, China, Japan, Singapore, South Africa, Turkey and United Kingdom. The interim condensed consolidated financial information for the period ended 30 June 2026 comprise the Bank and its subsidiaries (together referred to as "the Group").

The principal subsidiaries of the Group are as follows:

				Percentage of ownership	
Company's name	**Country of incorporation**	**Company's capital**	**Company's Activities**	**30 June 2026**	30 June 2025
Sharq Insurance L.L.C.	Qatar	100,000	General Insurance	100%	100%
Doha Finance Limited	Cayman Island	182	Debt Issuance	100%	100%
DB Securities Limited	Cayman Island	182	Derivatives Transactions	100%	100%

The interim condensed consolidated financial information of the Group for the period ended 30 June 2026 were authorised for issuance in accordance with a resolution of the Board of Directors on 20 July 2026.

2. Basis of preparation

(a) Statement of compliance

The interim condensed consolidated financial information has been prepared in accordance with IAS 34, Interim Financial Reporting as issued by the International Accounting Standard Board ("IASB").

The interim condensed consolidated financial information does not contain all information and disclosures required in the consolidated financial statements and should be read in conjunction with the Group's consolidated financial statements as at 31 December 2025. The accounting policies adopted in the preparation of the interim condensed consolidated financial information is consistent with those followed in the preparation of the Group's consolidated financial statements for the year ended 31 December 2025 except for the adoption of new and amended standards as set out in note 3. The results for the six-month period ended 30 June 2026 are not necessarily indicative of the results that may be expected for the financial year ending 31 December 2026. The Group presents its interim condensed consolidated financial information broadly in the order of liquidity.

(b) Estimates and judgements

The preparation of the interim condensed consolidated financial information in conformity with IAS 34 requires management to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses, and the accompanying disclosures, and the disclosure of contingent liabilities. Actual results may differ from these estimates.

In preparing the interim condensed consolidated financial information, significant judgements made by management in applying the Group's accounting policies, key sources of estimation uncertainty, and underlying estimates were the same as those that were applied to the consolidated financial statements as at and for the year ended 31 December 2025 except as disclosed in the note 23 of the interim condensed consolidated financial information. Estimates and underlying assumptions are reviewed on an ongoing basis.

Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future periods affected.

2. BASIS OF PREPARATION (CONTINUED)

(c) Basis of measurement

The interim condensed consolidated financial information has been prepared on the historical cost basis except for the following financial assets that have been measured at fair value:

- Investment securities designated at fair value through profit or loss ("FVTPL").
- Derivative financial instruments measured at FVTPL;
- Other financial assets designated at FVTPL;
- Investment securities measured at fair value through other comprehensive income ("FVOCI"); and
- Recognised financial assets and financial liabilities designated as hedged items in qualifying fair value hedge relashionships to the extent of risks being hedged.

(d) Functional and presentation currency

The interim condensed consolidated financial information is presented in Qatari Riyals ("QR"), which is the Group's presentation currency, unless otherwise indicated. Financial information presented in QR has been rounded to the nearest thousand. Items included in the interim condensed consolidated financial information of each of the subsidiaries are measured using the currency of the primary economic environment in which the subsidiary operates.

(e) Financial risk management

The Group's financial risk management objectives and policies are consistent with those disclosed in the consolidated financial statements as at and for the year ended 31 December 2025.

3. MATERIAL ACCOUNTING POLICY INFORMATION

The accounting policies and methods of computation adopted in the preparation of the interim condensed consolidated financial information are the same as those followed in the preparation of the Group's consolidated financial statements as at and for the year ended 31 December 2025, except as noted below:

(a) New standards, amendments and interpretations effective from 1 January 2026

During the period, the below IFRS Accounting Standards and amendments to IFRS Accounting Standards have been applied by the Group in preparation of this interim condensed consolidated financial information.

The adoption of the below IFRS Accounting Standards and amendments to IFRS Accounting Standards did not have any impact on the amounts recognized in prior and current periods and are not expected to significantly affect the future reporting periods.

- Amendment to the classification and measurement of financial instruments – Amendment to IFRS 9 and IFRS 7 (effective 1 January 2026)
- Annual Improvements to IFRS Accounting Standards – Volume 11 (effective 1 January 2026)
- Contracts Referencing Nature-dependent Electricity - Amendments to IFRS 9 and IFRS 7 (effective 1 January 2026)

(b) New standards, amendments and interpretations issued but not effective from 1 January 2026

A number of standards and amendments to standards are issued but not yet effective and the Group has not adopted these in the preparation of the interim condensed consolidated financial information. The standards may have an impact on the Group's interim condensed consolidated financial information, however, the Group is currently evaluating the impact of these new standards. The Group will adopt these new standards on the respective effective dates.

(All amounts are expressed in '000 Qatari Riyals unless otherwise stated)

4. Financial Risk Management

Exposure and related expected credit losses ("ECL") movements

	30 June 2026 (Reviewed)			
	Stage 1	Stage 2	Stage 3	Total
Gross exposures subject to ECL – as at 30 June				
Loans and advances to customers	56,663,484	17,249,729	4,957,621	78,870,834
Investment securities (debt)	33,291,550	-	27,414	33,318,964
Loan commitments and financial guarantees	12,927,932	1,586,202	528,165	15,042,299
Due from banks and balances with central banks	11,375,703	6,976	20,064	11,402,743
	114,258,669	18,842,907	5,533,264	138,634,840
Opening balance of ECL / impairment - as at 1 January				
Loans and advances to customers	366,470	1,536,498	3,697,995	5,600,963
Investment securities (debt)	4,718	-	27,414	32,132
Loan commitments and financial guarantees	5,647	1,799	438,159	445,605
Due from banks and balances with central banks	11,211	-	19,438	30,649
	388,046	1,538,297	4,183,006	6,109,349
Net charge and transfers for the year (net of foreign currency translation)				
Loans and advances to customers*	49,678	170,620	437,948	658,246
Investment securities (debt)***	(224)	-	-	(224)
Loan commitments and financial guarantees	(3,469)	(661)	(69,820)	(73,950)
Due from banks and balances with central banks	678	2,531	-	3,209
	46,663	172,490	368,128	587,281
Write offs and other				
Loans and advances to customers	-	-	(270,131)	(270,131)
Investment securities (debt)	-	-	-	-
Loan commitments and financial guarantees	-	-	-	-
Due from banks and balances with central banks	-	-	-	-
	-	-	(270,131)	(270,131)
Closing balance of ECL / impairment - as at 30 June				
Loans and advances to customers**	416,148	1,707,118	3,865,812	5,989,078
Investment securities (debt)	4,494	-	27,414	31,908
Loan commitments and financial guarantees	2,178	1,138	368,339	371,655
Due from banks and balances with central banks	11,889	2,531	19,438	33,858
	434,709	1,710,787	4,281,003	6,426,499

* Stage 3 provision balance includes net interest suspended on loans and advances to customers amounting to QR 180 million.
** Stage 3 provision includes a net transfer of provision from loan and commitment and financial guarantee to loans and advances amounting to Nil.
*** This balance includes expected credit loss on investment in debt securities accounted at FVOCI and amortised cost

(All amounts are expressed in '000 Qatari Riyals unless otherwise stated)

4. FINANCIAL RISK MANAGEMENT (CONTINUED)

	31 December 2025 (Audited)			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Gross exposures subject to ECL – as at 31 December				
Loans and advances to customers	49,591,137	18,894,021	4,837,946	73,323,104
Investment securities (debt)	35,845,833	-	27,414	35,873,247
Loan commitments and financial guarantees	15,524,535	1,490,664	570,961	17,586,160
Due from banks and balances with central banks	12,647,424	1,233	19,873	12,668,530
	113,608,929	20,385,918	5,456,194	139,451,041
Opening balance of ECL / impairment - as at 1 January				
Loans and advances to customers	242,417	1,337,688	3,679,020	5,259,125
Investment securities (debt)	4,965	-	27,398	32,363
Loan commitments and financial guarantees	4,082	70,676	504,298	579,056
Due from banks and balances with central banks	7,627	-	19,438	27,065
	259,091	1,408,364	4,230,154	5,897,609
Net charge and transfers for the year (net of foreign currency translation)				
Loans and advances to customers*	124,053	198,810	900,758	1,223,621
Investment securities (debt)***	(247)	-	16	(231)
Loan commitments and financial guarantees	1,565	(68,877)	(39,233)	(106,545)
Due from banks and balances with central banks	3,584	-	-	3,584
	128,955	129,933	861,541	1,120,429
Write offs and other				
Loans and advances to customers	-	-	(881,783)	(881,783)
Investment securities (debt)	-	-	-	-
Loan commitments and financial guarantees	-	-	(26,906)	(26,906)
Due from banks and balances with central banks	-	-	-	-
	-	-	(908,689)	(908,689)
Closing balance of ECL / impairment - as at 31 December				
Loans and advances to customers**	366,470	1,536,498	3,697,995	5,600,963
Investment securities (debt)	4,718	-	27,414	32,132
Loan commitments and financial guarantees	5,647	1,799	438,159	445,605
Due from banks and balances with central banks	11,211	-	19,438	30,649
	388,046	1,538,297	4,183,006	6,109,349

* Stage 3 provision balance includes net interest suspended on loans and advances to customers amounting to QR 379 million.
** Stage 3 provision includes a net transfer of provision from loan and commitment and financial guarantee to loans and advances amounting to QR Nil.
*** This balance includes expected credit loss on investment in debt securities accounted at FVOCI and amortised cost.

(All amounts are expressed in '000 Qatari Riyals unless otherwise stated)

4. FINANCIAL RISK MANAGEMENT (CONTINUED)

	30 June 2025 (Reviewed)			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Gross exposures subject to ECL – as at 30 June				
Loans and advances to customers	41,870,489	18,933,815	5,043,557	65,847,861
Investment securities (debt)	36,773,147	-	27,575	36,800,722
Loan commitments and financial guarantees	13,338,962	1,491,221	614,176	15,444,359
Due from banks and balances with central banks	22,193,114	1,391	19,504	22,214,009
	114,175,712	20,426,427	5,704,812	140,306,951
Opening balance of ECL / impairment - as at 1 January				
Loans and advances to customers	242,417	1,337,688	3,679,020	5,259,125
Investment securities (debt)	4,965	-	27,398	32,363
Loan commitments and financial guarantees	4,082	70,676	504,298	579,056
Due from banks and balances with central banks	7,627	-	19,438	27,065
	259,091	1,408,364	4,230,154	5,897,609
Net charge and transfers for the year (net of foreign currency translation)				
Loans and advances to customers*	92,260	223,882	361,120	677,262
Investment securities (debt)***	163	-	177	340
Loan commitments and financial guarantees	(1,053)	(68,932)	(40,788)	(110,773)
Due from banks and balances with central banks	4,728	-	-	4,728
	96,098	154,950	320,509	571,557
Write offs and other				
Loans and advances to customers	-	-	(66,470)	(66,470)
Investment securities (debt)	-	-	-	-
Loan commitments and financial guarantees	-	-	-	-
Due from banks and balances with central banks	-	-	-	-
	-	-	(66,470)	(66,470)
Closing balance of ECL / impairment - as at 30 June				
Loans and advances to customers**	334,677	1,561,570	3,973,670	5,869,917
Investment securities (debt)	5,128	-	27,575	32,703
Loan commitments and financial guarantees	3,029	1,744	463,510	468,283
Due from banks and balances with central banks	12,355	-	19,438	31,793
	355,189	1,563,314	4,484,193	6,402,696

* Stage 3 provision balance includes net interest suspended on loans and advances to customers amounting to QR 194 million.
** Stage 3 provision includes a net transfer of provision from loan and commitment to loans and advances and financial guarantee amounting to QR 64 million.
*** This balance includes expected credit loss on investment in debt securities accounted at FVOCI and amortised cost.

(All amounts are expressed in '000 Qatari Riyals unless otherwise stated)

5. Operating segments

(a) By operating segment

The Group organizes and manages its operations by two business segments, which comprise conventional banking and insurance activities.

Conventional Banking

- Corporate Banking provides a range of product and service offerings to businesses and corporate customers including funded and non-funded credit facilities and deposits to corporate customers and financial institutions. It also includes bank's investment and treasury management activities and use of derivatives for risk management purposes.
- Retail Banking provides a diversified range of products and services to individuals. The range includes loans, credit cards, deposits and other transactions with retail customers.
- Group central function, includes funding and centralized risk management activities through borrowings, issue of debt securities, use of derivatives for risk management purposes and investing in liquid such as government and corporate debt securities, and short-term placements.

Insurance Activities

Insurance activities to customers include effecting contracts of insurance, carrying out contracts of insurance.

Information regarding the results, assets and liabilities of each reportable segment is included below. Performance is measured based on segment contribution, assets and liabilities, as included in the internal management reports that are reviewed by the management. Segment contribution is used to measure performance as management believes that such information is the most relevant in evaluating the results of certain segments.

Details of each segment as of and for the six-month period ended 30 June 2026 and 30 June 2025 are stated below:

For the six-month period ended 30 June 2026 (Reviewed)	**Conventional banking**					
	Corporate banking	**Retail banking**	**Group central function**	**Banking total**	**Insurance**	**Total**
Net interest income	526,433	176,083	284,556	987,072	-	987,072
Net income on insurance activities	-	-	-	-	3,924	3,924
Net other operating income	220,334	126,906	45,318	392,558	5,047	397,605
Segmental net revenue	746,767	302,989	329,874	1,379,630	8,971	1,388,601
Total expenses	(227,092)	(235,079)	(131,807)	(593,978)	(4,559)	(598,537)
Net impairment (loss) / reversal	(365,936)	11,622	221	(354,093)	-	(354,093)
Total expenses	(593,028)	(223,457)	(131,586)	(948,071)	(4,559)	(952,630)
Net profit	153,739	79,532	198,288	431,559	4,412	435,971

(All amounts are expressed in '000 Qatari Riyals unless otherwise stated)

5. Operating segments (continued)

(a) By operating segment (continued)

For the six-month period ended 30 June 2025 (reviewed)

	Conventional banking					
	Corporate Banking	Retail Banking	Group Central Function	Banking Total	Insurance	Total
Net interest income	528,076	209,522	251,545	989,143	-	989,143
Net income on insurance activities	-	-	-	-	3,782	3,782
Net other operating income	168,169	102,332	33,690	304,191	5,215	309,406
Segmental net revenue	696,245	311,854	285,235	1,293,334	8,997	1,302,331
Total expenses	(227,092)	(232,096)	(50,230)	(509,418)	(3,330)	(512,748)
Net impairment (loss) / reversal	(323,323)	1,247	(163)	(322,239)	-	(322,239)
Total expenses	(550,415)	(230,849)	(50,393)	(831,657)	(3,330)	(834,987)
Net profit	145,830	81,005	234,842	461,677	5,667	467,344

	Conventional banking					
As at 30 June 2026 (Reviewed)	Corporate Banking	Retail Banking	Group Central Function	Banking Total	Insurance	Total
Other information						
Assets						
Loans and advances to customers	68,255,854	4,625,902	-	72,881,756	-	72,881,756
Investment in an associate	-	-	10,045	10,045	-	10,045
Assets (other than above)	20,113,773	-	29,218,837	49,332,610	271,591	49,604,201
Total assets	88,369,627	4,625,902	29,228,882	122,224,411	271,591	122,496,002
Liabilities						
Customer deposits	34,177,754	13,065,198	8,283,753	55,526,705	-	55,526,705
Liabilities (other than above)	9,975,306	-	41,663,630	51,638,936	63,281	51,702,217
Total liabilities	44,153,060	13,065,198	49,947,383	107,165,641	63,281	107,228,922
Contingent liabilities	29,217,509	434,415	21,223,083	50,875,007	-	50,875,007

(All amounts are expressed in '000 Qatari Riyals unless otherwise stated)

5. OPERATING SEGMENTS (CONTINUED)

(a) By operating segment (continued)

For the six-month period ended 30 June 2025 (reviewed)

	Conventional banking					
As at 31 December 2025 (Audited)	**Corporate banking**	**Retail banking**	**Group central function**	**Banking total**	**Insurance**	**Total**
Other information						
Assets						
Loans and advances to customers	63,028,019	4,694,122	-	67,722,141	-	67,722,141
Investment in an associate	-	-	10,567	10,567	-	10,567
Assets (other than above)	21,424,553	-	30,734,217	52,158,770	273,716	52,432,486
Total assets	84,452,572	4,694,122	30,744,784	119,891,478	273,716	120,165,194
Liabilities						
Customer deposits	33,446,126	13,012,825	11,281,476	57,740,427	-	57,740,427
Liabilities (other than above)	9,525,410	-	37,229,579	46,754,989	69,008	46,823,997
Total liabilities	42,971,536	13,012,825	48,511,055	104,495,416	69,008	104,564,424
Contingent liabilities	32,225,113	285,664	21,409,843	53,920,620	-	53,920,620

Intra-Group transactions are eliminated from this segmental information amounted to as at 30 June 2026: Assets: QR 192 million and Liabilities: QR 92 million (31 December 2025: Assets: QR 164 million and Liabilities: QR 64 million, 30 June 2025: Assets: QR 163 million and Liabilities: QR 63 million).

(All amounts are expressed in '000 Qatari Riyals unless otherwise stated)

5. OPERATING SEGMENTS (CONTINUED)

(b) Geographical areas

The following table shows the geographic distribution of the Group's operating income based on the geographical location of where the business is booked by the Group.

	Qatar	**Other GCC**	**India**	**Total**
30 June 2026 (Reviewed)				
Net operating income	**1,341,035**	**37,876**	**9,690**	**1,388,601**
Net profit	**413,448**	**21,543**	**980**	**435,971**
Total assets	**115,961,936**	**5,909,174**	**624,892**	**122,496,002**
Total liabilities	**101,817,073**	**4,943,285**	**468,564**	**107,228,922**

	Qatar	Other GCC	India	Total
31 December 2025 (Audited)				
Net operating income	2,478,674	123,816	20,939	2,623,429
Net profit	751,654	70,076	3,869	825,599
Total assets	113,787,400	5,666,748	711,046	120,165,194
Total liabilities	99,292,583	4,718,114	553,727	104,564,424

	Qatar	Other GCC	India	Total
30 June 2025 (Reviewed)				
Net operating income	1,226,650	64,419	11,262	1,302,331
Net profit	401,307	64,175	1,862	467,344
Total assets	117,005,867	5,386,889	653,272	123,046,028
Total liabilities	103,223,679	4,452,013	491,421	108,167,113

6. FAIR VALUE OF FINANCIAL INSTRUMENTS

Fair value hierarchy

All financial instruments for which fair value is recognised or disclosed are categorised within the fair value hierarchy, described as follows, based on the lowest level input that is significant to the fair value measurement as a whole:

Level 1 - Quoted market price (unadjusted) in an active market for an identical instrument.

Level 2 - Valuation techniques based on observable inputs, either directly (i.e. as prices) or indirectly (i.e. derived from prices). This category includes instruments valued using quoted market prices in active markets for similar instruments; quoted prices for identical or similar instruments in markets that are considered less than active; or other valuation techniques where all significant inputs are directly or indirectly observable from market data.

Level 3 - Valuation techniques using significant unobservable inputs. This category includes all instruments where the valuation technique includes inputs not based on observable data and the unobservable inputs have a significant effect on the instrument's valuation. This category includes instruments that are valued based on quoted prices for similar instruments where significant unobservable adjustments or assumptions are required to reflect differences between the instruments.

For financial instruments that are recognised at fair value on a recurring basis, the Group determines whether transfers have occurred between Levels in the hierarchy by re-assessing categorisation (based on the lowest level input that is significant to the fair value measurement as a whole) at the end of each reporting period.

6. FAIR VALUE OF FINANCIAL INSTRUMENTS (CONTINUED)

Valuation techniques

Fair values of financial assets and financial liabilities that are traded in active markets are based on quoted market prices or dealer price quotations. For all other financial instruments the Group determines fair values using valuation techniques.

Valuation techniques include net present value and discounted cash flow models, comparison to similar instruments for which market observable prices exist. Assumptions and inputs used in valuation techniques include risk-free and benchmark interest rates, credit spreads and other premium used in estimating discount rates, bond and equity prices, foreign currency exchange rates, equity and equity index prices and expected price volatilities and correlations. The objective of valuation techniques is to arrive at a fair value determination that reflects the price of the financial instrument at the reporting date that would have been determined by market participants acting at arm's length.

The objective of valuation techniques is to arrive at a fair value measurement that reflects the price that would be received to sell the asset or paid to transfer the liability in an orderly transaction between market participants at the measurement date.

The Group uses widely recognized valuation models to determine the fair value of common and simple financial instruments, such as interest rate and currency swaps, that uses only observable market data and require little management judgment and estimation. Observable prices or model inputs are usually available in the market for listed debt and equity securities, exchange-traded derivatives and simple OTC derivatives such as interest rate swaps. The availability of observable market prices and model inputs reduces the need for management judgment and estimation and also reduces the uncertainty associated with determining fair values. The availability of observable market prices and inputs varies depending on the products and markets and is prone to changes based on specific events and general conditions in the financial markets.

The fair value for financial instruments that are not actively traded is determined using valuation techniques which maximise the use of observable market prices. Valuation techniques include:

- The use of maket standard discounting methodologies; and
- Other valuation techniques widely used and accepted by market participants.

Instruments	Balance sheet category	Includes	Valuation
Non asset backed debt securities	Investment securities	State and other government bonds and corporate bonds	Valued using observable market prices, which are source from independent pricing services, broker quotes or inter-dealer prices.
Equity product	Investment securities	Equity securities	Valued using industry standard models based on observable parameters such as stock prices, dividends, volatilities and interest rates.
Interest rate products	Derivatives	Interest rate derivates	Industry standard valuation models provided by independent pricing services are used to calculate the expected future value of payments by products, which is discounted back to present value. The model's interest rate inputs are benchmarked against an active quoted interest rates in the swap, bond, future markets. Interest rate volatilities are sourced from brokers and consensus data providers.
Forward foreign exchange (FX products)	Derivatives	FX swap, FX forward contracts, FX options	Derived from market inputs pricing providers using industry standards models.

The Group values investment in equity classified as level 3 using similar market valuation approach and comparable financial information.

(All amounts are expressed in '000 Qatari Riyals unless otherwise stated)

6. FAIR VALUE OF FINANCIAL INSTRUMENTS (CONTINUED)

The foreign currency forward contracts are measured based on observable spot exchange rates, the yield curves of the respective currencies as well as the currency basis spreads between the respective currencies. All contracts are fully cash collateralised, thereby eliminating both counterparty and the Group's own credit risk.

Financial investments classification

The Group held the following classes of financial instruments measured at fair value:

	Level 1	Level 2	Level 3	Total
At 30 June 2026 (Reviewed)				
Financial assets measured at fair value:				
Investment securities measured at FVOCI				
Equities	**459,559**	**-**	**51,980**	**511,539**
State of Qatar debt securities	**15,824,699**	**1,562,801**	**-**	**17,387,500**
Other debt securities	**11,991,683**	**-**	**-**	**11,991,683**
Investment securities measured at FVTPL				
Mutual funds and equities	**99,087**	**17,665**	**-**	**116,752**
Derivative instruments:				
Interest rate swaps	**-**	**1,200,509**	**-**	**1,200,509**
Forward foreign exchange contracts	**-**	**12,904**	**-**	**12,904**
	28,375,028	**2,793,879**	**51,980**	**31,220,887**
Financial liabilities measured at fair value:				
Derivative instruments:				
Interest rate swaps	**-**	**188,234**	**-**	**188,234**
Forward foreign exchange contracts	**-**	**110,309**	**-**	**110,309**
	-	**298,543**	**-**	**298,543**

	Level 1	Level 2	Level 3	Total
At 31 December 2025 (Audited)				
Financial assets measured at fair value:				
Investment securities measured at FVOCI				
Equities	783,971	-	65,125	849,096
State of Qatar debt securities	16,637,393	1,655,339	-	18,292,732
Other debt securities	12,742,452	-	-	12,742,452
Investment securities measured at FVTPL				
Mutual funds and equities	25,558	62,652	-	88,210
Derivative instruments:				
Interest rate swaps	-	1,022,377	-	1,022,377
Forward foreign exchange contracts	-	41,152	-	41,152
	30,189,374	2,781,520	65,125	33,036,019
Financial liabilities measured at fair value:				
Derivative instruments:				
Interest rate swaps	-	384,098	-	384,098
Options	-	47	-	47
Forward foreign exchange contracts	-	11,395	-	11,395
	-	395,540	-	395,540

(All amounts are expressed in '000 Qatari Riyals unless otherwise stated)

6. FAIR VALUE OF FINANCIAL INSTRUMENTS (CONTINUED)

	Level 1	Level 2	Level 3	Total
At 30 June 2025 (Reviewed)				
Financial assets measured at fair value:				
Investment securities measured at FVOCI				
Equities	776,411	-	81,628	858,039
State of Qatar debt securities	16,130,014	1,671,010	-	17,801,024
Other debt securities	13,042,795	-	-	13,042,795
Investment securities measured at FVTPL				
Mutual funds and equities	108,797	-	-	108,797
Derivative instruments:				
Interest rate swaps	-	914,781	-	914,781
Forward foreign exchange contracts	-	121,836	-	121,836
	30,058,017	2,707,627	81,628	32,847,272
Financial liabilities measured at fair value:				
Derivative instruments:				
Interest rate swaps	-	400,362	-	400,362
Forward foreign exchange contracts	-	8,240	-	8,240
	-	408,602	-	408,602

There have been no transfers between level 1 and level 2 during the periods ended 30 June 2026 and 2025 and the year ended 31 December 2025.

Under level 3, the Group has designated FVOCI investments in a small portfolio of unlisted equity securities of non banking financial institutions.

The Group chose this presentation alternative because the investments were made for strategic purposes rather than with a view to profit on a subsequent sale, and there are no plans to dispose of these investments in the short or medium term.

The Management assumes that the fair value of financial assets and liabilities carried at amortised cost approximate their carrying value, hence, not included in the fair value hierarchy table, except for investment securities carried at amortised cost, for which the fair value amounts to QR 3,556 million (31 December 2025: QR 4,506 million; 30 June 2025: QR 5,446 million), which is derived using Level 1 and 2 inputs within the fair value hierarchies.

7. DUE FROM BANKS

	30 June 2026 (Reviewed)	31 December 2025 (Audited)	30 June 2025 (Reviewed)
Current accounts	**577,764**	549,434	2,813,786
Placements	**1,138,721**	937,687	8,740,885
Loans to banks	**5,483,283**	5,660,416	5,189,357
Interest receivable	**1,411**	1,212	6,961
Impairment allowance for ECL	**(33,858)**	(30,649)	(31,793)
	7,167,321	7,118,100	16,719,196

(All amounts are expressed in '000 Qatari Riyals unless otherwise stated)

8. LOANS AND ADVANCES TO CUSTOMERS

	30 June 2026 (Reviewed)	31 December 2025 (Audited)	30 June 2025 (Reviewed)
Loans	**71,096,163**	66,835,899	62,130,835
Overdrafts	**7,500,495**	6,071,845	3,320,391
Acceptances	**142,073**	292,008	243,704
Bills discounted	**7,514**	6,775	5,108
Other	**126,875**	118,430	149,807
	78,873,120	73,324,957	65,849,845
Less:			
Deferred profit	**(2,286)**	(1,853)	(1,984)
Expected credit losses on loans and advances to customers – Performing (stage 1 & 2)	**(2,123,266)**	(1,902,968)	(1,896,247)
Allowance for impairment of loans and advances to customers – Non performing (stage 3)	**(2,639,712)**	(2,627,885)	(2,751,056)
Interest in suspense	**(1,226,100)**	(1,070,110)	(1,222,614)
Net loans and advances to customers	**72,881,756**	67,722,141	59,977,944

The aggregate amount of non-performing loans and advances to customers at 30 June 2026 amounted to QR 4,958 million which represents 6.29% of total loans and advances to customers (31 December 2025 QR 4,837 million, which represents 6.60% of total loans and advances to customers; 30 June 2025: QR 5,044 million which represents 7.66% of total loans and advances to customers).

During the period, the Group has written off fully provided non-performing loans amounting to QR 58.4 million (31 December 2025: QR 882.1 million; 30 June 2025: QR 70.2 million).

The net impairment loss on loans and advances to customers in the statement of income includes QR 55 million recovery from the loans & advances previously written off for the period ended 30 June 2026 (31 December 2025: QR 114 million; 30 June 2025: QR 57 million).

9. INVESTMENT SECURITIES

	30 June 2026 (Reviewed)	31 December 2025 (Audited)	30 June 2025 (Reviewed)
Investment securities measured at FVOCI	**29,890,722**	31,884,280	31,701,858
Investment securities measured at FVTPL	**116,752**	88,210	108,797
Investment securities measured at amortised cost	**3,611,010**	4,503,198	5,610,580
Interest receivable	**328,771**	334,865	346,323
	33,947,255	36,810,553	37,767,558
Net impairment losses (ECL) on investment securities at amortized cost	**(28,621)**	(28,229)	(28,272)
	33,918,634	36,782,324	37,739,286

The ECL on debt securities at FVOCI as at 30 June 2026 amounted to QR 3.3 million (31 December 2025: QR 3.9 million; 30 June 2025: QR 4.5 million)

The Group has pledged State of Qatar bonds amounting to QR 13,654 million as at 30 June 2026 (31 December 2025: QR 12,436 million; 30 June 2025: QR 12,615 million) against repurchase agreements.

Investment securities at FVOCI with a carrying value of QR 25,503 million (31 December 2025: QR 25,955 million; 30 June 2025: QR 26,390 million) have been designated in a fair value hedging arrangement through interest rate swap derivative.

(All amounts are expressed in '000 Qatari Riyals unless otherwise stated)

9. INVESTMENT SECURITIES (CONTINUED)

(a) Fair Value Through Other Comprehensive Income

	30 June 2026 (Reviewed)		
	Quoted	**Unquoted**	**Total**
Equities	**459,559**	**51,980**	**511,539**
State of Qatar debt securities	**17,387,500**	**-**	**17,387,500**
Other debt securities	**11,991,683**	**-**	**11,991,683**
	29,838,742	**51,980**	**29,890,722**

	31 December 2025 (Audited)		
	Quoted	Unquoted	Total
Equities	783,971	65,125	849,096
State of Qatar debt securities	18,292,732	-	18,292,732
Other debt securities	12,742,452	-	12,742,452
	31,819,155	65,125	31,884,280

	30 June 2025 (Reviewed)		
	Quoted	Unquoted	Total
Equities	776,411	81,628	858,039
State of Qatar debt securities	17,801,024	-	17,801,024
Other debt securities	13,042,795	-	13,042,795
	31,620,230	81,628	31,701,858

(b) Fair Value Through Profit or Loss

	30 June 2026 (Reviewed)		
	Quoted	**Unquoted**	**Total**
Mutual funds and equities	**99,087**	**17,665**	**116,752**
	99,087	**17,665**	**116,752**

	31 December 2025 (Audited)		
	Quoted	Unquoted	Total
Mutual funds and equities	88,210	-	88,210
	88,210	-	88,210

	30 June 2025 (Reviewed)		
	Quoted	Unquoted	Total
Mutual funds and equities	108,797	-	108,797
	108,797	-	108,797

(All amounts are expressed in '000 Qatari Riyals unless otherwise stated)

9. INVESTMENT SECURITIES (CONTINUED)

(c) Amortised Cost

	30 June 2026 (Reviewed)		
	Quoted	**Unquoted**	**Total**
By Issuer			
State of Qatar debt securities	**3,252,127**	**-**	**3,252,127**
Other debt securities	**341,143**	**17,740**	**358,883**
Net impairment loss	**(28,621)**	**-**	**(28,621)**
	3,564,649	**17,740**	**3,582,389**
By Interest rate			
Fixed rate securities	**3,564,649**	**17,740**	**3,582,389**
Floating rate securities	**-**	**-**	**-**
	3,564,649	**17,740**	**3,582,389**

	31 December 2025 (Audited)		
	Quoted	Unquoted	Total
By Issuer			
State of Qatar debt securities	3,983,136	-	3,983,136
Other debt securities	402,001	118,061	520,062
Net impairment loss	(28,229)	-	(28,229)
	4,356,908	118,061	4,474,969
By Interest rate			
Fixed rate securities	4,356,908	118,061	4,474,969
Floating rate securities	-	-	-
	4,356,908	118,061	4,474,969

	30 June 2025 (Reviewed)		
	Quoted	Unquoted	Total
By Issuer			
State of Qatar debt securities	4,884,511	-	4,884,511
Other debt securities	399,980	326,089	726,069
Net impairment loss	(28,272)	-	(28,272)
	5,256,219	326,089	5,582,308
By Interest rate			
Fixed rate securities	5,256,219	326,089	5,582,308
Floating rate securities	-	-	-
	5,256,219	326,089	5,582,308

10. DUE TO BANKS

	30 June 2026 (Reviewed)	31 December 2025 (Audited)	30 June 2025 (Reviewed)
Balances due to Central Bank of Qatar	**460,000**	-	-
Current accounts	**364,633**	74,191	2,433,035
Short-term loan from banks	**11,049,692**	5,862,082	11,501,949
Repo borrowings	**19,663,405**	18,922,910	24,132,502
Interest payable	**137,174**	186,163	160,000
	31,674,904	25,045,346	38,227,486

(All amounts are expressed in '000 Qatari Riyals unless otherwise stated)

11. CUSTOMERS DEPOSITS

	30 June 2026 (Reviewed)	31 December 2025 (Audited)	30 June 2025 (Reviewed)
Current and call deposits	**10,855,834**	10,990,097	11,308,492
Saving deposits	**2,760,957**	2,744,833	2,720,089
Time deposits	**41,606,928**	43,596,485	36,444,326
Interest payable	**302,986**	409,012	460,775
	55,526,705	57,740,427	50,933,682

12. DEBT SECURITIES

	30 June 2026 (Reviewed)	31 December 2025 (Audited)	30 June 2025 (Reviewed)
Senior unsecured notes	**7,997,810**	9,451,071	6,596,004
Interest payable	**116,491**	118,520	94,090
	8,114,301	9,569,591	6,690,094

Notes:

The Group has issued USD 2,070 million and QR 500 million as at 30 June 2026 (31 December 2025: USD 2,470 million and QR 500 million, 30 June 2025: USD 1,820 million) senior unsecured debt under its updated EMTN programme.

The maturities of senior unsecured notes ranged 1 year to 5 years (31 December 2025: 2 years to 5 years, 30 June 2025: 3 years to 5 years) and carries average borrowing costs 4.5% up to 5.25% per annum (31 December 2025: 2.38% up to 5.25% per annum, 30 June 2025: 2.38% up to 5.25% per annum).

13. OTHER BORROWINGS

	30 June 2026 (Reviewed)	31 December 2025 (Audited)	30 June 2025 (Reviewed)
Term loan facilities	**9,318,764**	8,953,495	9,348,825
Interest payable	**47,306**	63,808	68,021
	9,366,070	9,017,303	9,416,846

The term loan facilities are mainly denominated in USD and carry average borrowing costs of 2.55% up to 4.88% per annum (31 December 2025: 2.50% up to 5.25% per annum; 30 June 2025: 2.59% up 5.35% per annum).

The table below shows the maturity profile of other borrowings:

	30 June 2026 (Reviewed)	31 December 2025 (Audited)	30 June 2025 (Reviewed)
Upto 1 year	**1,902,655**	792,108	1,205,580
Between 1 and 3 years	**7,463,415**	8,225,195	8,211,266
More than 3 years	**-**	-	-
	9,366,070	9,017,303	9,416,846

14. SHARE CAPITAL

	30 June 2026 (Reviewed)	31 December 2025 (Audited)	30 June 2025 (Reviewed)
Authorised number of ordinary shares (in thousands)	**3,100,467**	3,100,467	3,100,467
(Nominal value of ordinary shares QR 1 each)			
Issued and paid-up capital (in thousands of Qatar Riyals)	**3,100,467**	3,100,467	3,100,467

All shares are of the same class and carry equal voting rights.

At 30 June 2026, the authorised share capital comprised 3,100,467 ordinary shares (31 December 2025: 3,100,467; 30 June 2025: 3,100,467). These instruments have a par value of QR 1. All issued shares are fully paid.

The holders of ordinary shares are entitled to receive dividends as declared from time to time and are entitled to one vote per share at meetings of the Group.

15. INSTRUMENT ELIGIBLE AS ADDITIONAL TIER 1 CAPITAL

	30 June 2026 (Reviewed)	31 December 2025 (Audited)	30 June 2025 (Reviewed)
Issued on 31 December 2013	**2,000,000**	2,000,000	2,000,000
Issued on 30 June 2015	**2,000,000**	2,000,000	2,000,000
	4,000,000	4,000,000	4,000,000

On 31 December 2013, the Group issued regulatory Tier I capital notes totaling to QR 2 billion. On 30 June 2015, the Group issued another series of regulatory Tier I capital notes totaling QR 2 billion. These notes are perpetual, subordinated, unsecured and each has been priced at a fixed interest rate for the first six years and shall be repriced thereafter. The coupon is discretionary, non-cumualive and the event on non-payment is not considered as an event of default. The notes carry no maturity date and have been classified under Tier 1 capital. The Bank might be required to write-off the Note, if a "loss absorption" event is triggered. These Notes have been classified within total equity as per IAS 32: Financial Instruments – Classification. These notes are redeemable solely at the discretion of the Bank.

16. DIVIDEND

The Board of Directors' proposal of a 15% cash dividend amounting to QR 465 million @ 0.15 QR per share, for the year ended 31 December 2025 (2024: 10% of the paid up capital amounting to QR 310 million @ 0.10 QR per share), was approved at the Annual General Assembly held on 2 April 2026.

17. INCOME TAX

	For the three-month period ended 30 June		**For the six-month period ended 30 June**	
	2026 (Reviewed)	2025 (Reviewed)	**2026 (Reviewed)**	2025 (Reviewed)
Current income tax expense				
Current year	**6,761**	4,483	**7,130**	5,289
Pillar two tax – Qatar	**28,467**	-	**47,544**	-
Pillar two tax – Outside Qatar	**(7,485)**	-	**-**	-
Current income tax expense	**27,743**	4,483	**54,674**	5,289

18. EARNINGS PER SHARE

	For the three-month period ended 30 June		For the six-month period ended 30 June	
	2026 (Reviewed)	2025 (Reviewed)	**2026 (Reviewed)**	2025 (Reviewed)
Basic and diluted				
Profit attributable to the shareholders of the Bank	**201,559**	215,715	**435,971**	467,344
Weighted average number of outstanding ordinary shares in thousands	**3,100,467**	3,100,467	**3,100,467**	3,100,467
Basic and diluted earnings per share (QR)	**0.07**	0.07	**0.14**	0.15

19. FINANCIAL COMMITMENTS AND CONTINGENCIES

	30 June 2026 (Reviewed)	31 December 2025 (Audited)	30 June 2025 (Reviewed)
(a) Contingent commitments			
Off balance sheet facilities			
Guarantees	**9,702,674**	10,962,231	11,196,388
Letters of credit	**2,298,015**	2,457,209	1,957,123
Unused credit facilities	**3,041,610**	4,166,720	2,290,848
	15,042,299	17,586,160	15,444,359
(b) Other commitments			
Derivative financial instruments:			
Forward foreign exchange contracts	**8,932,446**	8,970,995	6,838,645
Interest rate swaps	**26,900,262**	27,363,465	29,223,894
	35,832,708	36,334,460	36,062,539
Total	**50,875,007**	53,920,620	51,506,898

Derivative financial instruments

The derivative instruments are reflected at their fair value and are presented under other commitments at their notional amount.

Unused facilities

Commitments to extend credit represent contractual commitments to make loans and revolving credits. The majority of these expire within a year. Since commitments may expire without being drawn upon, the total contractual amounts do not necessarily represent future cash requirements.

Guarantees and Letters of credit

Guarantees and letters of credit commit the Group to make payments on behalf of customers in the event of a specific event. Guarantees and standby letters of credit carry the same credit risk as loans.

Lawsuits held against the Bank

There are some lawsuits and legal cases against the Group in the normal course of business. In the opinion of the Group's management and the legal advisors, the level of provisions against these cases are assesed periodically and are sufficient to meet the obligations related to these cases.

(All amounts are expressed in '000 Qatari Riyals unless otherwise stated)

20. CASH AND CASH EQUIVALENTS

	30 June 2026 (Reviewed)	31 December 2025 (Audited)	30 June 2025 (Reviewed)
Cash and balances with central banks *	**1,184,193**	2,188,395	2,438,045
Due from banks up to 90 days	**1,854,209**	1,954,135	11,661,698
	3,038,402	4,142,530	14,099,743

* Cash and balances with central banks do not include the mandatory cash reserve.

21. RELATED PARTIES

Parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making financial and operating decisions. Related parties include entities over which the Group exercises significant influence, major shareholders, Directors and key management personnel of the Group. The Group enters into transactions, arrangements and agreements involving Directors, senior management and their related parties in the ordinary course of business at arm's length commercial interest and commission rates and with collateral requirements.

The related party transactions and balances included in this interim condensed consolidated financial information are as follows:

	30 June 2026 (Reviewed)		
	Associate	**Board of directors**	**Key management**
Assets:			
Loans and advances to customers		**5,656,332**	**21,898**
Investment in an associate	**10,045**	**-**	**-**
Liabilities:			
Customers deposits	**-**	**671,945**	**10,132**
Unfunded items:			
Contingent liabilities and other commitments	**-**	**37,722**	**-**
Income statement items:			
Interest, commission and other income	**-**	**20,331**	**215**
Interest, commission and other expense	**-**	**7,525**	**111**

	31 December 2025 (Audited)		
	Associate	**Board of directors**	**Key management**
Assets:			
Loans and advances to customers	-	1,121,307	19,571
Investment in an associate	10,567	-	-
Liabilities:			
Customers deposits	-	578,769	7,503
Unfunded items:			
Contingent liabilities and other commitments	-	60,673	-
Income statement items:			
Interest, commission and other income	-	54,049	545
Interest, commission and other expense	-	13,237	211
Share of results	759	-	-

(All amounts are expressed in '000 Qatari Riyals unless otherwise stated)

21. RELATED PARTIES (CONTINUED)

	30 June 2025 (Reviewed)		
	Associate	Board of directors	Key management
Assets:			
Loans and advances to customers	-	1,111,887	12,091
Investment in an associate	10,405	-	-
Liabilities:			
Customers deposits	-	496,238	10,236
Unfunded items:			
Contingent liabilities and other commitments	-	53,565	-
Income statement items:			
Interest, commission and other income	-	25,733	173
Interest, commission and other expense	-	558	139

The Group does not have loans and advances given to any associates or to shareholders holding more than 5% of the shares. The expected credit losses on loans and advances to key management personel and Board of directors are insignificant.

Key management personnel (including Board of Directors) compensation for the period comprised:

	30 June 2026 (Reviewed)	30 June 2025 (Reviewed)
Salaries and other benefits	**57,504**	55,887
End of service indemnity benefits and provident fund	**1,555**	1,139
	59,059	57,026

22. CAPITAL ADEQUACY

	30 June 2026 (Reviewed)	31 December 2025 (Audited)	30 June 2025 (Reviewed)
Common Equity Tier 1 Capital	**11,050,696**	11,029,271	10,686,481
Additional Tier 1 Capital	**4,000,000**	4,000,000	4,000,000
Additional Tier 2 Capital	**984,854**	975,571	937,653
Total Eligible Capital	**16,035,550**	16,004,842	15,624,134
Total risk weighted assets	**85,403,602**	84,509,708	81,408,535
Total capital adequacy ratio	**18.78%**	18.94%	19.19%

The minimum total Capital Adequacy Ratio requirements under Basel III as per QCB Requirements is as follows:

- Minimum limit without Capital Conservation buffer is 10%; and
- Minimum limit including Capital Conservation buffer, ICAAP Pillar II and the applicable Domestic Systemically Important Bank ("DSIB") buffer is 12.5%.

(All amounts are expressed in '000 Qatari Riyals unless otherwise stated)

23. GEOPOLITICAL SITUATION IN THE MIDDLE EAST

The geopolitical situation in the Middle East has intensified since 28 February 2026, with ongoing developments creating secondary impacts across multiple countries in the region, including Qatar. These circumstances have introduced heightened uncertainty into the economic environment and caused disruption to certain business and economic activities. In response, the Group has activated its business continuity arrangements and enhanced its risk management practices to address potential operational and financial impacts arising from these disruptions.

In response to prevailing economic uncertainties, the Group has reassessed the probability weightings assigned to the economic scenarios used in the estimation of expected credit losses as of 30 June 2026. The revised weightings reflect the increased likelihood of adverse economic outcomes.

The weightings assigned to each macro-economic scenario at Doha Bank are as follows:

	30 June 2026 (Reviewed)	31 December 2025 (Audited)
Upside case	**15%**	15%
Base case	**60%**	70%
Downside case	**25%**	15%

Furthermore, the bank continues to perform targeted stress testing to assess the potential impact on its credit portfolio, capital adequacy, liquidity position and overall financial resilience. The bank is also closely monitoring the potential impacts on affected sectors, including the potential impact on both qualitative and quantitative significant increases in credit risk ("SICR") factors. The resulting ECLs and impairment allowances are disclosed in Note 4 to this interim condensed consolidated financial information.