

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

Interim condensed consolidated
Financial information

30 September 2026

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

Interim condensed consolidated financial information

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Report on review of the 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 "Bank") and its subsidiaries (together the "Group") as at 30 September 2026 and the related interim condensed consolidated statements of income and comprehensive income for the three-month and nine-month periods then ended and the interim condensed consolidated statements of changes in equity and cash flows for the nine-month period then ended and 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"). 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.

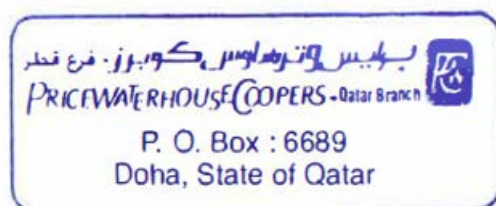
Conclusion

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.

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
14 October 2026



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

Interim condensed consolidated financial information

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

INTERIM CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 September 2026

	Notes	30 September 2026 (Reviewed)	31 December 2025 (Audited)	30 September 2025 (Reviewed)
Assets				
Cash and balances with central banks		4,563,694	5,988,804	4,882,980
Due from banks	7	11,520,589	7,118,100	11,544,244
Loans and advances to customers	8	73,448,327	67,722,141	63,242,799
Investment securities	9	31,426,666	36,782,324	37,102,568
Insurance contract assets		18,499	13,633	12,358
Other assets		3,885,304	2,105,601	2,136,187
Investment in an associate		9,855	10,567	10,062
Property, furniture and equipment		399,786	424,024	423,968
Total assets		125,272,720	120,165,194	119,355,166
Liabilities and equity				
Liabilities				
Due to banks	10	37,064,289	25,045,346	29,777,891
Customers deposits	11	52,237,205	57,740,427	53,339,266
Debt securities	12	8,162,658	9,569,591	8,427,220
Other borrowings	13	9,460,786	9,017,303	9,153,397
Insurance contract liabilities		42,699	51,068	37,134
Other liabilities		3,204,305	3,140,689	2,913,693
Total liabilities		110,171,942	104,564,424	103,648,601
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		(337,805)	370,393	341,860
Foreign currency translation reserve		(100,015)	(92,541)	(90,897)
Retained earnings		1,697,454	1,481,774	1,793,383
Total equity attributable to shareholders of the Bank		11,100,778	11,600,770	11,706,565
Instruments eligible as additional Tier 1 capital	15	4,000,000	4,000,000	4,000,000
Total equity		15,100,778	15,600,770	15,706,565
Total liabilities and equity		125,272,720	120,165,194	119,355,166

The interim condensed consolidated financial information was approved by the Board of Directors on 14 October 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.

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

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 nine-month periods ended

	Notes	For the three-month period ended 30 September		For the nine-month period ended 30 September	
		2026 (Reviewed)	2025 (Reviewed)	2026 (Reviewed)	2025 (Reviewed)
Interest income		1,496,088	1,565,614	4,440,977	4,633,368
Interest expense		(994,930)	(1,040,700)	(2,952,747)	(3,119,311)
Net interest income		501,158	524,914	1,488,230	1,514,057
Fee and commission income		176,884	181,141	522,081	542,614
Fee and commission expense		(69,052)	(79,797)	(208,828)	(239,038)
Net fee and commission income		107,832	101,344	313,253	303,576
Insurance revenue		29,343	27,805	84,982	81,147
Insurance service expense		(16,810)	(19,237)	(60,772)	(54,502)
Net expense from reinsurance contracts held		(8,341)	(8,155)	(16,094)	(22,450)
Insurance service results		4,192	413	8,116	4,195
Net foreign exchange gain		31,185	30,390	113,654	92,597
Net income from investment securities		41,077	20,335	134,046	51,334
Other operating income		7,117	6,937	23,863	20,905
		79,379	57,662	271,563	164,836
Net operating income		692,561	684,333	2,081,162	1,986,664
Staff costs		(155,619)	(146,760)	(476,459)	(439,195)
Depreciation		(18,218)	(14,434)	(53,365)	(48,943)
Net impairment reversal/(loss) on investment securities		1	143	222	(20)
Net impairment loss on loans and advances to customers		(111,046)	(130,261)	(536,805)	(556,907)
Net impairment (loss)/ reversal on other financial facilities		(18,892)	(995)	52,553	103,575
Other expenses		(111,206)	(107,757)	(299,082)	(288,272)
Total expenses and impairment		(414,980)	(400,064)	(1,312,936)	(1,229,762)
Profit before tax		277,581	284,269	768,226	756,902
Income tax expense	17	(32,802)	(6,321)	(87,476)	(11,610)
Profit for the period		244,779	277,948	680,750	745,292
Earnings per share					
Basic and diluted earnings per share (QR per share)	18	0.08	0.09	0.22	0.24



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.

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

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 nine-month periods ended

	For the three-month period ended 30 September		For the nine-month period ended 30 September	
	2026 (Reviewed)	2025 (Reviewed)	2026 (Reviewed)	2025 (Reviewed)
Profit for the period	244,779	277,948	680,750	745,292
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	(1,496)	(4,602)	(7,474)	(4,601)
Movement in fair value reserve (debt instruments):				
Net change in fair value of debt instruments designated at FVOCI	(1,378,917)	603,249	(1,946,027)	1,127,398
Net amount transferred to interim condensed consolidated statement of income	1,005,566	(59,812)	1,280,128	(722,715)
	(374,847)	538,835	(673,373)	400,082
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	(36,234)	10,867	(42,299)	53,024
Total other comprehensive (loss)/income	(411,081)	549,702	(715,672)	453,106
Total comprehensive	(166,302)	827,650	(34,922)	1,198,398



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.

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

Interim condensed consolidated financial information

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

INTERIM CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

For the nine-month period ended

	Total equity attributable to shareholders of the Bank							Instrument eligible as additional tier 1 capital	Total equity
	Share capital	Legal reserve	Risk reserve	Fair value reserve	Foreign currency translation reserve	Retained earnings	Total		
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
<i>Total comprehensive income/(loss)</i>									
Profit for the period	-	-	-	-	-	680,750	680,750	-	680,750
Other comprehensive loss	-	-	-	(708,198)	(7,474)	-	(715,672)	-	(715,672)
Total comprehensive (loss)/income	-	-	-	(708,198)	(7,474)	680,750	(34,922)	-	(34,922)
<i>Transactions with shareholders:</i>									
Dividends for the year 2025 (Note 16)	-	-	-	-	-	(465,070)	(465,070)	-	(465,070)
Balance at 30 September 2026 (Reviewed)	3,100,467	5,112,077	1,628,600	(337,805)	(100,015)	1,697,454	11,100,778	4,000,000	15,100,778
Balance at 1 January 2025	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
<i>Total comprehensive income/(loss):</i>									
Profit for the period	-	-	-	-	-	745,292	745,292	-	745,292
Other comprehensive income/(loss)	-	-	-	457,707	(4,601)	-	453,106	-	453,106
Total comprehensive income/(loss)	-	-	-	457,707	(4,601)	745,292	1,198,398	-	1,198,398
<i>Transactions with shareholders:</i>									
Dividends for the year 2024 (Note 16)	-	-	-	-	-	(310,047)	(310,047)	-	(310,047)
Balance at 30 September 2025 (Reviewed)	3,100,467	5,110,152	1,451,600	341,860	(90,897)	1,793,383	11,706,565	4,000,000	15,706,565



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.

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

Interim condensed consolidated financial information

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

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

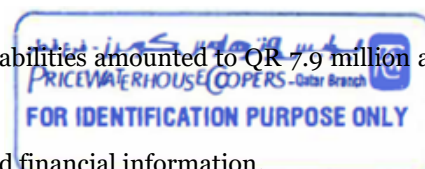
	Notes	For the nine-month period ended 30 September	
		2026 (Reviewed)	2025 (Reviewed)
Cash flows from operating activities			
Profit before tax		768,226	756,902
<i>Adjustments for:</i>			
Net impairment loss on loans and advances to customers		536,805	556,907
Net impairment (reversal)/loss on investment securities		(222)	20
Net impairment reversal on other financial facilities		(52,553)	(103,575)
Depreciation		53,365	48,943
Amortisation of financing cost		21,661	16,883
Dividend income		(42,283)	(39,891)
Net income from investment securities		(91,763)	(11,443)
Gain on sale of property, furniture and equipment		4,431	2,342
Cash flows before changes in operating assets and liabilities		1,197,667	1,227,088
Change in due from banks and balances with central banks		535,232	158,459
Change in loans and advances to customers		(6,430,198)	(2,718,661)
Change in other assets		(1,784,569)	(360,581)
Change in due to banks		12,018,943	(873,036)
Change in customers deposits		(5,503,222)	2,487,490
Change in other liabilities		194,244	271,065
Social and sports fund contribution		(22,991)	(21,286)
Income tax paid		(7,067)	(5,316)
Net cash flows generated from operating activities		198,039	165,222
Cash flows from investing activities			
Acquisition of investment securities		(263,688)	(5,662,118)
Proceeds from sale of investment securities		5,003,845	3,233,649
Acquisition of property, furniture and equipment		(30,991)	(5,120)
Dividend received		42,283	39,891
Proceeds from sale of property, furniture and equipment		4,593	76,820
Net cash flows generated from / (used in) investing activities		4,756,042	(2,316,878)
Cash flows from financing activities			
Repayment of other borrowings		(313,949)	(488,783)
Proceed from other borrowings		757,432	2,245,520
Repayment of debt securities		(1,953,664)	(64,797)
Proceeds from debt securities		546,731	4,642,913
Payment of lease liabilities		(12,950)	(18,057)
Dividends paid		(465,070)	(310,047)
Net cash flows (used in) / generated from financing activities		(1,441,470)	6,006,749
Net change in cash and cash equivalents		3,512,611	3,855,093
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	7,655,141	7,755,125
Operational cash flows from interest:			
Interest received		4,383,581	4,505,143
Interest paid		3,208,398	3,138,719
Dividends received		42,283	39,891

Non-cash item disclosure:

Total addition of right of use assets and corresponding addition to lease liabilities amounted to QR 7.9 million as at 30 September 2026 (30 September 2025: QR 1.7 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.



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

Notes to the 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, while operating 2 corporate branches, 1 in head office and 1 in MOCI Lusail. 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 September 2026 comprise the Bank and its subsidiaries (together referred to as "the Group").

The principal subsidiaries of the Group are as follows:

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

The interim condensed consolidated financial information of the Group for the period ended 30 September 2026 were authorised for issuance in accordance with a resolution of the Board of Directors on 14 October 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 nine-month period ended 30 September 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.

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

Notes to the interim condensed consolidated financial information
(All amounts are expressed in '000 Qatari Riyals unless otherwise stated)

2. BASIS OF PREPARATION (CONTINUED)

(b) Estimates and judgements (continued)

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

(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 relationships 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 is 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.

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

Notes to the interim condensed consolidated financial information
(All amounts are expressed in '000 Qatari Riyals unless otherwise stated)

4. FINANCIAL RISK MANAGEMENT

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

	30 September 2026 (Reviewed)			
	Stage 1	Stage 2	Stage 3	Total
Gross exposures subject to ECL – as at 30 September				
Loans and advances to customers	57,123,986	17,433,841	5,075,377	79,633,204
Investment securities (debt)	30,765,889	-	27,414	30,793,303
Loan commitments and financial guarantees	12,866,327	1,460,061	545,470	14,871,858
Due from banks and balances with central banks	15,642,347	2,976	19,838	15,665,161
	116,398,549	18,896,878	5,668,099	140,963,526
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*	69,795	251,996	565,977	887,768
Investment securities (debt)***	(224)	-	(62)	(286)
Loan commitments and financial guarantees	(3,430)	1,445	(50,878)	(52,863)
Due from banks and balances with central banks	(1,548)	1,910	-	362
	64,593	255,351	515,037	834,981
Write offs and other				
Loans and advances to customers	-	-	(303,854)	(303,854)
Investment securities (debt)	-	-	-	-
Loan commitments and financial guarantees	-	-	-	-
Due from banks and balances with central banks	-	-	-	-
	-	-	(303,854)	(303,854)
Closing balance of ECL / impairment - as at 30 September				
Loans and advances to customers**	436,265	1,788,494	3,960,118	6,184,877
Investment securities (debt)	4,494	-	27,352	31,846
Loan commitments and financial guarantees	2,217	3,244	387,281	392,742
Due from banks and balances with central banks	9,663	1,910	19,438	31,011
	452,639	1,793,648	4,394,189	6,640,476

* Stage 3 provision balance includes net interest suspended on loans and advances to customers amounting to QR 276 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

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

Notes to the interim condensed consolidated financial information
(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.

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

Notes to the interim condensed consolidated financial information
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4. FINANCIAL RISK MANAGEMENT (CONTINUED)

	30 September 2025 (Reviewed)			
	Stage 1	Stage 2	Stage 3	Total
Gross exposures subject to ECL – as at 30 September				
Loans and advances to customers	45,140,429	19,129,147	4,654,188	68,923,764
Investment securities (debt)	36,109,301	-	27,370	36,136,671
Loan commitments and financial guarantees	16,436,165	1,446,652	608,327	18,491,144
Due from banks and balances with central banks	15,991,491	860	19,568	16,011,919
	113,677,386	20,576,659	5,309,453	139,563,498
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*	137,841	315,066	494,299	947,206
Investment securities (debt)***	20	-	200	220
Loan commitments and financial guarantees	1,588	(68,382)	(40,889)	(107,683)
Due from banks and balances with central banks	3,266	-	-	3,266
	142,715	246,684	453,610	843,009
Write offs and other				
Loans and advances to customers	-	-	(525,366)	(525,366)
Investment securities (debt)	-	-	-	-
Loan commitments and financial guarantees	-	-	(538)	(538)
Due from banks and balances with central banks	-	-	-	-
	-	-	(525,904)	(525,904)
Closing balance of ECL / impairment - as at 30 September				
Loans and advances to customers**	380,258	1,652,754	3,647,953	5,680,965
Investment securities (debt)	4,985	-	27,598	32,583
Loan commitments and financial guarantees	5,670	2,294	462,871	470,835
Due from banks and balances with central banks	10,893	-	19,438	30,331
	401,806	1,655,048	4,157,860	6,214,714

* Stage 3 provision balance includes net interest suspended on loans and advances to customers amounting to QR 289 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.

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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.

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5. OPERATING SEGMENTS (CONTINUED)

(a) By operating segment (continued)

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

For the nine-month period ended 30 September 2026 (Reviewed)

	Conventional banking				Insurance	Total
	Corporate banking	Retail banking	Group central function	Banking total		
Net interest income	770,839	263,261	454,130	1,488,230	-	1,488,230
Net income on insurance activities	-	-	-	-	8,116	8,116
Net other operating income	337,943	196,072	43,735	577,750	7,066	584,816
Segmental net revenue	1,108,782	459,333	497,865	2,065,980	15,182	2,081,162
Total expenses	(387,293)	(361,522)	(161,024)	(909,839)	(6,543)	(916,382)
Net impairment loss on loans and advances to customers	(536,763)	(42)	-	(536,805)	-	(536,805)
Net impairment reversal on investment securities	-	-	222	222	-	222
Net impairment reversal on other financial facilities	52,553	-	-	52,553	-	52,553
Total expenses	(871,503)	(361,564)	(160,802)	(1,393,869)	(6,543)	(1,400,412)
Net profit	237,279	97,769	337,063	672,111	8,639	680,750

For the nine-month period ended 30 September 2025 (reviewed)

	Conventional banking				Insurance	Total
	Corporate Banking	Retail Banking	Group Central Function	Banking Total		
Net interest income	723,763	317,278	473,016	1,514,057	-	1,514,057
Net income on insurance activities	-	-	-	-	4,195	4,195
Net other operating income	255,457	155,506	50,056	461,019	7,393	468,412
Segmental net revenue	979,220	472,784	523,072	1,975,076	11,588	1,986,664
Total expenses	(346,806)	(350,232)	(86,803)	(783,841)	(4,179)	(788,020)
Net impairment loss on loans and advances to customers	(562,811)	5,904	-	(556,907)	-	(556,907)
Net impairment loss on investment securities	-	-	(20)	(20)	-	(20)
Net impairment reversal on other financial facilities	103,575	-	-	103,575	-	103,575
Total expenses	(806,042)	(344,328)	(86,823)	(1,237,193)	(4,179)	(1,241,372)
Net profit	173,178	128,456	436,249	737,883	7,409	745,292

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5. OPERATING SEGMENTS (CONTINUED)

(a) By operating segment (continued)

As at 30 September 2026 (Reviewed)

	Conventional banking				Insurance	Total
	Corporate Banking	Retail Banking	Group Central Function	Banking Total		
Other information						
Assets						
Loans and advances to customers	68,528,207	4,920,120	-	73,448,327	-	73,448,327
Investment in an associate	-	-	9,855	9,855	-	9,855
Assets (other than above)	19,347,614		32,199,124	51,546,738	267,800	51,814,538
Total assets	87,875,821	4,920,120	32,208,979	125,004,920	267,800	125,272,720
Liabilities						
Customer deposits	29,503,657	13,008,501	9,725,047	52,237,205	-	52,237,205
Liabilities (other than above)	14,658,816	-	43,218,222	57,877,038	57,699	57,934,737
Total liabilities	44,162,473	13,008,501	52,943,269	110,114,243	57,699	110,171,942
Contingent liabilities	14,474,487	397,371	38,335,242	53,207,100	-	53,207,100

As at 31 December 2025 (Audited)

	Conventional banking				Insurance	Total
	Corporate banking	Retail banking	Group central function	Banking 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

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5. OPERATING SEGMENTS (CONTINUED)

(a) By operating segment (continued)

For the nine-month period ended 30 September 2025 (reviewed)

Intra-Group transactions are eliminated from this segmental information amounted to as at 30 September 2026: Assets: QR 150 million and Liabilities: QR 50 million (31 December 2025: Assets: QR 164 million and Liabilities: QR 64 million, 30 September 2025: Assets: QR 151.1 million and Liabilities: QR 51.1 million).

(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 September 2026 (Reviewed)				
Net operating income	2,010,220	56,115	14,827	2,081,162
Net profit / (loss)	696,932	(18,261)	2,079	680,750
Total assets	118,762,944	5,954,004	555,772	125,272,720
Total liabilities	104,733,833	5,036,110	401,999	110,171,942
	3	5,036,110	401,999	110,171,942
	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 September 2025 (Reviewed)				
Net operating income	1,872,881	98,119	15,664	1,986,664
Net profit	686,975	55,826	2,491	745,292
Total assets	113,755,368	4,947,868	651,930	119,355,166
Total liabilities	99,143,870	4,010,513	494,218	103,648,601

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.

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6. FAIR VALUE OF FINANCIAL INSTRUMENTS (CONTINUED)

Fair value hierarchy (continued)

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.

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

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6. FAIR VALUE OF FINANCIAL INSTRUMENTS (CONTINUED)

Valuation techniques (continued)

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 derivatives	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. 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 September 2026 (Reviewed)				
Financial assets measured at fair value:				
<i>Investment securities measured at FVOCI</i>				
Equities	515,056	-	51,731	566,787
State of Qatar debt securities	15,442,223	902,427	-	16,344,650
Other debt securities	11,284,806	-	-	11,284,806
<i>Investment securities measured at FVTPL</i>				
Mutual funds and equities	78,704	15,938	-	94,642
<i>Derivative instruments:</i>				
Interest rate swaps	-	2,161,355	-	2,161,355
Forward foreign exchange contracts	-	8,091	-	8,091
	27,320,789	3,087,811	51,731	30,460,331
Financial liabilities measured at fair value:				
<i>Derivative instruments:</i>				
Interest rate swaps	-	149,468	-	149,468
Forward foreign exchange contracts	-	72,272	-	72,272
	-	221,740	-	221,740

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6. FAIR VALUE OF FINANCIAL INSTRUMENTS (CONTINUED)**Financial investments classification (continued)**

	Level 1	Level 2	Level 3	Total
At 31 December 2025 (Audited)				
Financial assets measured at fair value:				
<i>Investment securities measured at FVOCI</i>				
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
<i>Investment securities measured at FVTPL</i>				
Mutual funds and equities	25,558	62,652	-	88,210
<i>Derivative instruments:</i>				
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:				
<i>Derivative instruments:</i>				
Interest rate swaps	-	384,098	-	384,098
Options	-	47	-	47
Forward foreign exchange contracts	-	11,395	-	11,395
	-	395,540	-	395,540
	Level 1	Level 2	Level 3	Total
At 30 September 2025 (Reviewed)				
Financial assets measured at fair value:				
<i>Investment securities measured at FVOCI</i>				
Equities	779,884	-	81,886	861,770
State of Qatar debt securities	16,573,617	1,675,000	-	18,248,617
Other debt securities	12,921,560	-	-	12,921,560
<i>Investment securities measured at FVTPL</i>				
Mutual funds and equities	106,836	-	-	106,836
Other debt securities	25,514	-	-	25,514
<i>Derivative instruments:</i>				
Interest rate swaps	-	921,217	-	921,217
Forward foreign exchange contracts	-	33,934	-	33,934
	30,407,411	2,630,151	81,886	33,119,448
Financial liabilities measured at fair value:				
<i>Derivative instruments:</i>				
Interest rate swaps	-	460,395	-	460,395
Forward foreign exchange contracts	-	16,179	-	16,179
	-	476,574	-	476,574

There have been no transfers between level 1 and level 2 during the periods ended 30 September 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.

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6. FAIR VALUE OF FINANCIAL INSTRUMENTS (CONTINUED)

Financial investments classification (continued)

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 2,754 million (31 December 2025: QR 4,506 million; 30 September 2025: QR 4,596 million), which is derived using Level 1 and 2 inputs within the fair value hierarchies.

7. DUE FROM BANKS

	30 September 2026 (Reviewed)	31 December 2025 (Audited)	30 September 2025 (Reviewed)
Current accounts	415,123	549,434	248,800
Placements	5,617,772	937,687	5,842,868
Loans to banks	5,517,135	5,660,416	5,474,276
Interest receivable	1,570	1,212	8,631
Impairment allowance for ECL	(31,011)	(30,649)	(30,331)
	11,520,589	7,118,100	11,544,244

8. LOANS AND ADVANCES TO CUSTOMERS

	30 September 2026 (Reviewed)	31 December 2025 (Audited)	30 September 2025 (Reviewed)
Loans	71,645,019	66,835,899	64,377,766
Overdrafts	7,703,923	6,071,845	4,069,545
Acceptances	124,801	292,008	311,828
Bills discounted	7,443	6,775	4,031
Other	154,967	118,430	162,496
	79,636,153	73,324,957	68,925,666
Less:			
Deferred profit	(2,949)	(1,853)	(1,902)
Expected credit losses on loans and advances to customers – Performing (stage 1 & 2)	(2,224,759)	(1,902,968)	(2,033,012)
Allowance for impairment of loans and advances to customers – Non performing (stage 3)	(2,639,582)	(2,627,885)	(2,570,454)
Interest in suspense	(1,320,536)	(1,070,110)	(1,077,499)
Net loans and advances to customers	73,448,327	67,722,141	63,242,799

The aggregate amount of non-performing loans and advances to customers at 30 September 2026 amounted to QR 5,075 million which represents 6.37% 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 September 2025: QR 4,654 million which represents 6.75% of total loans and advances to customers).

During the period, the Group has written off fully provided non-performing loans amounting to QR 92.8 million (31 December 2025: QR 882.1 million; 30 September 2025: QR 529.6 million).

The net impairment loss on loans and advances to customers in the statement of income includes QR 74.2 million recovery from the loans & advances previously written off for the period ended 30 September 2026 (31 December 2025: QR 114 million; 30 September 2025: QR 101.5 million).

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9. INVESTMENT SECURITIES

	30 September 2026 (Reviewed)	31 December 2025 (Audited)	30 September 2025 (Reviewed)
Investment securities measured at FVOCI	28,196,243	31,884,280	32,031,947
Investment securities measured at FVTPL	94,642	88,210	132,350
Investment securities measured at amortised cost	2,808,575	4,503,198	4,595,977
Interest receivable	355,272	334,865	370,517
	31,454,732	36,810,553	37,130,791
Net impairment losses (ECL) on investment securities at amortized cost	(28,066)	(28,229)	(28,223)
	31,426,666	36,782,324	37,102,568

The ECL on debt securities at FVOCI as at 30 September 2026 amounted to QR 3.8 million (31 December 2025: QR 3.9 million; 30 September 2025: QR 4.4 million)

The Group has pledged State of Qatar bonds amounting to QR 14,165 million as at 30 September 2026 (31 December 2025: QR 12,436 million; 30 September 2025: QR 12,333 million) against repurchase agreements.

Investment securities at FVOCI with a carrying value of QR 26,137 million (31 December 2025: QR 25,955 million; 30 September 2025: QR 26,097 million) have been designated in a fair value hedging arrangement through interest rate swap derivative.

(a) Fair Value Through Other Comprehensive Income

	30 September 2026 (Reviewed)		
	Quoted	Unquoted	Total
Equities	515,056	51,731	566,787
State of Qatar debt securities	16,344,650	-	16,344,650
Other debt securities	11,284,806	-	11,284,806
	28,144,512	51,731	28,196,243

	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 September 2025 (Reviewed)		
	Quoted	Unquoted	Total
Equities	779,884	81,886	861,770
State of Qatar debt securities	18,248,617	-	18,248,617
Other debt securities	12,921,560	-	12,921,560
	31,950,061	81,886	32,031,947

(b) Fair Value Through Profit or Loss

	30 September 2026 (Reviewed)		
	Quoted	Unquoted	Total
Mutual funds and equities	78,704	15,938	94,642
	78,704	15,938	94,642

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9. INVESTMENT SECURITIES (CONTINUED)**(b) Fair Value Through Profit or Loss (continued)**

	31 December 2025 (Audited)		
	Quoted	Unquoted	Total
Mutual funds and equities	88,210	-	88,210
	88,210	-	88,210
	30 September 2025 (Reviewed)		
	Quoted	Unquoted	Total
Mutual funds and equities	106,836	-	106,836
Other debt securities	25,514	-	25,514
	132,350	-	132,350

(c) Amortised Cost

	30 September 2026 (Reviewed)		
	Quoted	Unquoted	Total
By Issuer			
State of Qatar debt securities	2,635,428	-	2,635,428
Other debt securities	155,453	17,694	173,147
Net impairment loss	(28,066)	-	(28,066)
	2,762,815	17,694	2,780,509
By Interest rate			
Fixed rate securities	2,762,815	17,694	2,780,509
Floating rate securities	-	-	-
	2,762,815	17,694	2,780,509

	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 September 2025 (Reviewed)		
	Quoted	Unquoted	Total
By Issuer			
State of Qatar debt securities	4,165,523	-	4,165,523
Other debt securities	299,694	130,760	430,454
Net impairment loss	(28,223)	-	(28,223)
	4,436,994	130,760	4,567,754
By Interest rate			
Fixed rate securities	4,436,994	130,760	4,567,754
Floating rate securities	-	-	-
	4,436,994	130,760	4,567,754

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10. DUE TO BANKS

	30 September 2026 (Reviewed)	31 December 2025 (Audited)	30 September 2025 (Reviewed)
Current accounts	79,348	74,191	1,143,037
Short-term loan from banks	12,006,989	5,862,082	8,434,479
Repo borrowings	24,814,658	18,922,910	20,032,205
Interest payable	163,294	186,163	168,170
	37,064,289	25,045,346	29,777,891

11. CUSTOMERS DEPOSITS

	30 September 2026 (Reviewed)	31 December 2025 (Audited)	30 September 2025 (Reviewed)
Current and call deposits	11,386,529	10,990,097	12,238,521
Saving deposits	2,749,425	2,744,833	2,661,207
Time deposits	37,820,894	43,596,485	37,965,166
Interest payable	280,357	409,012	474,372
	52,237,205	57,740,427	53,339,266

12. DEBT SECURITIES

	30 September 2026 (Reviewed)	31 December 2025 (Audited)	30 September 2025 (Reviewed)
Senior unsecured notes	8,132,505	9,451,071	8,405,363
Interest payable	30,153	118,520	21,857
	8,162,658	9,569,591	8,427,220

Notes:

The Group has issued USD 2,100 million and QR 500 million as at 30 September 2026 (31 December 2025: USD 2,470 million and QR 500 million, 30 September 2025: USD 2,320 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 September 2025: 1 year to 6 years) and carries average borrowing costs 3.98% up to 5.25% per annum (31 December 2025: 2.38% up to 5.25% per annum, 30 September 2025: 2.38% up to 5.25% per annum).

13. OTHER BORROWINGS

	30 September 2026 (Reviewed)	31 December 2025 (Audited)	30 September 2025 (Reviewed)
Term loan facilities	9,412,738	8,953,495	9,073,474
Interest payable	48,048	63,808	79,923
	9,460,786	9,017,303	9,153,397

The term loan facilities are mainly denominated in USD and carry average borrowing costs of 2.5% up to 4.9% per annum (31 December 2025: 2.50% up to 5.25% per annum; 30 September 2025: 2.50% up to 5.25% per annum).

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13. OTHER BORROWINGS (CONTINUED)

The table below shows the maturity profile of other borrowings:

	30 September 2026 (Reviewed)	31 December 2025 (Audited)	30 September 2025 (Reviewed)
Upto 1 year	1,896,597	792,108	935,676
Between 1 and 3 years	7,564,189	8,225,195	8,217,721
	9,460,786	9,017,303	9,153,397

14. SHARE CAPITAL

	30 September 2026 (Reviewed)	31 December 2025 (Audited)	30 September 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 September 2026, the authorised share capital comprised 3,100,467 ordinary shares (31 December 2025: 3,100,467; 30 September 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. INSTRUMENTS ELIGIBLE AS ADDITIONAL TIER 1 CAPITAL

	30 September 2026 (Reviewed)	31 December 2025 (Audited)	30 September 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 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-cumulative 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.

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17. INCOME TAX

	For the three-month period ended 30 September		For the nine-month period ended 30 September	
	2026 (Reviewed)	2025 (Reviewed)	2026 (Reviewed)	2025 (Reviewed)
Current income tax expense				
Current year	789	6,321	7,919	11,610
Pillar two tax – Qatar	32,013	-	79,557	-
Pillar two tax – Outside Qatar	-	-	-	-
Current income tax expense	32,802	6,321	87,476	11,610

18. EARNINGS PER SHARE

	For the three-month period ended 30 September		For the nine-month period ended 30 September	
	2026 (Reviewed)	2025 (Reviewed)	2026 (Reviewed)	2025 (Reviewed)
Basic and diluted				
Profit attributable to the shareholders of the Bank	244,779	277,948	680,750	745,292
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)	0.08	0.09	0.22	0.24

19. FINANCIAL COMMITMENTS AND CONTINGENCIES

	30 September 2026 (Reviewed)	31 December 2025 (Audited)	30 September 2025 (Reviewed)
(a) Contingent commitments			
Off balance sheet facilities			
Guarantees	9,711,021	10,962,231	10,998,666
Letters of credit	2,055,655	2,457,209	2,693,203
Unused credit facilities	3,105,182	4,166,720	4,799,275
	14,871,858	17,586,160	18,491,144
(b) Other commitments			
<i>Derivative financial instruments:</i>			
Forward foreign exchange contracts	9,790,310	8,970,995	9,157,739
Interest rate swaps	28,544,932	27,363,465	27,523,124
	38,335,242	36,334,460	36,680,863
Total	53,207,100	53,920,620	55,172,007

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.

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Notes to the interim condensed consolidated financial information
(All amounts are expressed in '000 Qatari Riyals unless otherwise stated)

19. FINANCIAL COMMITMENTS AND CONTINGENCIES (CONTINUED)

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 assessed periodically and are sufficient to meet the obligations related to these cases.

20. CASH AND CASH EQUIVALENTS

	30 September 2026 (Reviewed)	31 December 2025 (Audited)	30 September 2025 (Reviewed)
Cash and balances with central banks *	1,151,995	2,188,395	1,254,368
Due from banks up to 90 days	6,503,146	1,954,135	6,500,757
	7,655,141	4,142,530	7,755,125

* 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 September 2026 (Reviewed)		
	Associate	Board of directors	Key management
Assets:			
Loans and advances to customers	-	5,649,470	13,289
Investment in an associate	9,855	-	-
Liabilities:			
Customers deposits	-	626,384	7,035
Unfunded items:			
Contingent liabilities and other commitments	-	35,636	-
Income statement items:			
Interest, commission and other income	-	27,946	345
Interest, commission and other expense	-	12,292	151

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21. RELATED PARTIES (CONTINUED)

	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	-	-

	30 September 2025 (Reviewed)		
	Associate	Board of directors	Key management
Assets:			
Loans and advances to customers	-	1,116,667	17,472
Investment in an associate	10,062	-	-
Liabilities:			
Customers deposits	-	505,825	6,472
Unfunded items:			
Contingent liabilities and other commitments	-	62,255	-
Income statement items:			
Interest, commission and other income	-	40,778	395
Interest, commission and other expense	-	10,492	182

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 personnel and Board of directors are insignificant.

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

	30 September 2026 (Reviewed)	30 September 2025 (Reviewed)
Salaries and other benefits	67,587	58,020
End of service indemnity benefits and provident fund	2,301	1,666
	69,888	59,686

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22. CAPITAL ADEQUACY

	30 September 2026 (Reviewed)	31 December 2025 (Audited)	30 September 2025 (Reviewed)
Common Equity Tier 1 Capital	10,829,467	11,029,271	11,463,807
Additional Tier 1 Capital	4,000,000	4,000,000	4,000,000
Additional Tier 2 Capital	976,616	975,571	975,301
Total Eligible Capital	15,806,083	16,004,842	16,439,108
Total risk weighted assets	84,679,327	84,509,708	84,461,702
Total capital adequacy ratio	18.67%	18.94%	19.46%

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%.

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 September 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 September 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.