

Qatar International Islamic Bank (Q.P.S.C.)

**INTERIM CONDENSED CONSOLIDATED
FINANCIAL STATEMENTS**

30 September 2026

Qatar International Islamic Bank (Q.P.S.C.)
Interim condensed consolidated financial statements

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Independent auditor's report on review of interim condensed consolidated financial statements

To the Board of Directors of Qatar International Islamic Bank (Q.P.S.C.)

Introduction

We have reviewed the accompanying 30 September 2026 interim condensed consolidated financial statements of Qatar International Islamic Bank (Q.P.S.C.) (the "Bank") and its subsidiaries (together the "Group"), which comprise:

- the interim consolidated statement of financial position as at 30 September 2026;
- the interim consolidated statement of income for the three-month and nine-month periods ended 30 September 2026;
- the interim consolidated statement of comprehensive income for the three-month and nine-month periods ended 30 September 2026;
- the interim consolidated statement of income and attribution related to quasi-equity for the three-month and nine-month periods ended 30 September 2026;
- the interim consolidated statement of changes in owners' equity for the nine-month period ended 30 September 2026;
- the interim consolidated statement of cash flows for the nine-month period ended 30 September 2026; and
- notes to the interim condensed consolidated financial statements.

The Board of Directors of the Bank is responsible for the preparation and presentation of these interim condensed consolidated financial statements in accordance with FAS 41, "Interim Financial Reporting" as modified by Qatar Central Bank. Our responsibility is to express a conclusion on these interim condensed consolidated financial statements based on our review.

Scope of Review

We conducted our review in accordance with the International Standard on Review Engagements 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial statements 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 30 September 2026 interim condensed consolidated financial statements are not prepared, in all material respects, in accordance with FAS 41, "Interim Financial Reporting" as modified by Qatar Central Bank.

25 October 2026
Doha
State of Qatar



Yacoub Hobeika
KPMG
Qatar Auditor's Registry Number 289
Licensed by QFMA: External
Auditor's License No. 120153

Qatar International Islamic Bank (Q.P.S.C.)

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 September 2026

		30 September 2026 (Reviewed) QR'000	31 December 2025 (Audited) QR'000	30 September 2025 (Reviewed) QR'000
Notes				
ASSETS				
Cash and balances with Qatar Central Bank		2,297,717	2,586,518	2,536,849
Due from banks	5	3,120,066	5,835,601	7,322,510
Financing assets	6	44,148,101	41,965,643	41,315,318
Investment securities	7	12,986,907	10,979,311	8,077,436
Investment in associates		149,175	144,010	140,127
Investment properties		304,675	589,208	596,266
Fixed assets		225,905	225,051	226,178
Intangible assets		29,114	38,475	37,363
Other assets		297,794	264,730	270,890
TOTAL ASSETS		63,559,454	62,628,547	60,522,937
LIABILITIES, QUASI-EQUITY AND OWNERS' EQUITY				
LIABILITIES				
Due to banks	8	3,609,717	3,076,979	4,389,078
Customers' current accounts		6,629,737	6,812,345	6,405,660
Sukuk financing	9	5,118,688	5,129,317	2,761,101
Other liabilities		1,008,919	1,078,580	1,187,658
TOTAL LIABILITIES		16,367,061	16,097,221	14,743,497
QUASI-EQUITY				
Participatory investment accounts	10	36,547,803	36,468,019	35,907,814
Reserves attributable to quasi-equity	10	652	9,802	7,073
TOTAL QUASI-EQUITY		36,548,455	36,477,821	35,914,887
OWNERS' EQUITY				
Share capital	11	1,513,687	1,513,687	1,513,687
Legal reserve	12	2,452,360	2,452,360	2,452,360
Risk reserve	13	1,014,464	1,014,464	950,573
Fair value reserve		356	5,182	3,747
Foreign currency translation reserve		894	6,161	8,094
Other reserves	14	35,310	24,690	20,545
Retained earnings		3,534,417	2,944,511	2,823,097
Equity attributable to shareholders of the Bank		8,551,488	7,961,055	7,772,103
Sukuk eligible as additional capital	16	2,092,450	2,092,450	2,092,450
TOTAL OWNERS' EQUITY		10,643,938	10,053,505	9,864,553
TOTAL LIABILITIES, QUASI-EQUITY AND OWNERS' EQUITY		63,559,454	62,628,547	60,522,937
CONTINGENT LIABILITIES AND COMMITMENTS				
	19	12,226,193	13,412,170	12,035,454

The interim condensed consolidated financial statements were approved by the Board of Directors on 25 October 2026 and were signed on its behalf by:


 Dr. Khalid bin Thani bin Abdullah Al Thani
 Chairman


 Dr. Abdulbasit Ahmad Abdulrahman Al Shaibei
 Chief Executive Officer

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

Qatar International Islamic Bank (Q.P.S.C.)

INTERIM CONSOLIDATED STATEMENT OF INCOME

For the three-month and nine-month periods ended 30 September 2026

	For the three-month period ended 30 September		For the nine-month period ended 30 September	
	2026 (Reviewed) QR'000	2025 (Reviewed) QR'000	2026 (Reviewed) QR'000	2025 (Reviewed) QR'000
Note				
Income from financing activities	611,621	656,254	1,872,434	1,971,157
Net income from investing activities	200,680	169,261	517,453	511,670
Finance expenses	(100,930)	(68,348)	(282,396)	(219,881)
Total income from financing and investing activities, net of finance expenses	711,371	757,167	2,107,491	2,262,946
Fee and commission income	166,689	146,306	413,803	385,696
Fee and commission expense	(44,016)	(36,276)	(113,820)	(102,284)
Net fee and commission income	122,673	110,030	299,983	283,412
Net foreign exchange gain	14,192	14,781	41,041	38,364
Share of results of investment in associates	3,709	2,368	12,090	5,565
TOTAL INCOME	851,945	884,346	2,460,605	2,590,287
Staff costs	(48,282)	(47,710)	(142,984)	(141,419)
Depreciation of fixed assets and amortisation of intangible assets	(5,584)	(6,202)	(16,600)	(18,921)
Other expenses	(41,986)	(46,050)	(140,459)	(140,370)
TOTAL EXPENSES	(95,852)	(99,962)	(300,043)	(300,710)
Net impairment reversals on due from banks	13	130	127	51
Net impairment reversals on investments securities	170	589	3,870	526
Net impairment losses on financing assets	(147,313)	(761)	(227,165)	(135,062)
Impairment loss on investment in associate	-	-	-	(6,956)
Net impairment reversals / (losses) on off balance sheet exposures subject to credit risk	77,279	(63,693)	34,328	(93,460)
NET PROFIT FOR THE PERIOD BEFORE RETURN TO QUASI-EQUITY	686,242	720,649	1,971,722	2,054,676
Less: Net profit attributable to quasi-equity	(285,043)	(311,760)	(857,213)	(956,661)
NET PROFIT FOR THE PERIOD	401,199	408,889	1,114,509	1,098,015
BASIC AND DILUTED EARNINGS PER SHARE (QR PER SHARE)	0.27	0.27	0.69	0.68

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

Qatar International Islamic Bank (Q.P.S.C.)

INTERIM CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

For the three-month and nine-month periods ended 30 September 2026

	<i>For the three-month period ended 30 September</i>		<i>For the nine-month period ended 30 September</i>	
	<i>2026</i>	<i>2025</i>	<i>2026</i>	<i>2025</i>
	<i>(Reviewed)</i>	<i>(Reviewed)</i>	<i>(Reviewed)</i>	<i>(Reviewed)</i>
	<i>QR'000</i>	<i>QR'000</i>	<i>QR'000</i>	<i>QR'000</i>
NET PROFIT FOR THE PERIOD	401,199	408,889	1,114,509	1,098,015
OTHER COMPREHENSIVE INCOME				
Items that will not be reclassified subsequently to consolidated statement of income				
Fair value changes of equity-type investments carried at fair value through other comprehensive income	(13,833)	5,971	(13,033)	12,137
Items that are or maybe reclassified subsequently to consolidated statement of income				
Exchange difference arising on translation of foreign operations	(2,771)	(720)	(5,267)	9,790
Net change in the share of other comprehensive income of investment in associates	(25)	(14)	(188)	(156)
Share in the reserve attributable to quasi-equity	9,525	(3,896)	9,150	(7,588)
TOTAL OTHER COMPREHENSIVE (LOSS)/ INCOME FOR THE PERIOD	(7,104)	1,341	(9,338)	14,183
TOTAL COMPREHENSIVE INCOME FOR THE PERIOD	394,095	410,230	1,105,171	1,112,198



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Qatar International Islamic Bank (Q.P.S.C.)

INTERIM CONSOLIDATED STATEMENT OF INCOME AND ATTRIBUTION RELATED TO QUASI-EQUITY

For the three-month and nine-month periods ended 30 September 2026

	<i>For the three-month period ended 30 September</i>		<i>For the nine-month period ended 30 September</i>	
	<i>2026</i>	<i>2025</i>	<i>2026</i>	<i>2025</i>
	<i>(Reviewed)</i>	<i>(Reviewed)</i>	<i>(Reviewed)</i>	<i>(Reviewed)</i>
	<i>QR'000</i>	<i>QR'000</i>	<i>QR'000</i>	<i>QR'000</i>
Net profit for the period before return to quasi-equity	686,242	720,649	1,971,722	2,054,676
Less: Income not attributable to quasi-equity	<u>(242,797)</u>	<u>(248,926)</u>	<u>(695,462)</u>	<u>(711,432)</u>
Net profit attributable to quasi-equity before the Bank's share as Mudarib	443,445	471,723	1,276,260	1,343,244
Less: Bank's share as Mudarib	<u>(399,101)</u>	<u>(424,551)</u>	<u>(1,148,634)</u>	<u>(1,208,920)</u>
Add: Support provided by the Bank	<u>240,699</u>	<u>264,588</u>	<u>729,587</u>	<u>822,337</u>
NET PROFIT ATTRIBUTABLE TO QUASI-EQUITY	285,043	311,760	857,213	956,661
OTHER COMPREHENSIVE INCOME				
Items that are or may subsequently be classified to statement of income				
Share in the reserve attributable to quasi-equity	<u>(9,525)</u>	<u>3,896</u>	<u>(9,150)</u>	<u>7,588</u>
TOTAL OTHER COMPREHENSIVE (LOSS) / INCOME FOR THE PERIOD	(9,525)	3,896	(9,150)	7,588
TOTAL PROFIT ATTRIBUTABLE TO QUASI-EQUITY	275,518	315,656	848,063	964,249



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Qatar International Islamic Bank (Q.P.S.C.)

INTERIM CONSOLIDATED STATEMENT OF CHANGES IN OWNERS' EQUITY

For the nine-month period ended 30 September 2026

		<i>Share capital QR'000</i>	<i>Legal reserve QR'000</i>	<i>Risk reserve QR'000</i>	<i>Fair value reserve QR'000</i>	<i>Foreign currency translation reserve QR'000</i>	<i>Other reserves QR'000</i>	<i>Retained earnings QR'000</i>	<i>Sukuk eligible as additional capital QR'000</i>	<i>Total owners' equity QR'000</i>
<i>Notes</i>										
Balance at 1 January 2026 (Audited)		1,513,687	2,452,360	1,014,464	5,182	6,161	24,690	2,944,511	2,092,450	10,053,505
Net income for the period		-	-	-	-	-	-	1,114,509	-	1,114,509
Other comprehensive loss for the period		-	-	-	(4,071)	(5,267)	-	-	-	(9,338)
Total comprehensive (loss) / income for the period		-	-	-	(4,071)	(5,267)	-	1,114,509	-	1,105,171
Cash dividend paid to shareholders	15	-	-	-	-	-	-	(438,969)	-	(438,969)
Dividend appropriation to Sukuk eligible as Additional Tier 1 Capital	16	-	-	-	-	-	-	(75,769)	-	(75,769)
Transferred to retained earnings on disposal of equity type instruments classified as FVOCI		-	-	-	(755)	-	-	755	-	-
Net movement in other reserves	14	-	-	-	-	-	10,620	(10,620)	-	-
Balance at 30 September 2026 (Reviewed)		<u>1,513,687</u>	<u>2,452,360</u>	<u>1,014,464</u>	<u>356</u>	<u>894</u>	<u>35,310</u>	<u>3,534,417</u>	<u>2,092,450</u>	<u>10,643,938</u>
Balance at 1 January 2025 (Audited)		1,513,687	2,452,360	950,573	(274)	(1,696)	83,856	2,509,148	2,092,450	9,600,104
Net income for the period		-	-	-	-	-	-	1,098,015	-	1,098,015
Other comprehensive income for the period		-	-	-	4,393	9,790	-	-	-	14,183
Total comprehensive income for the period		-	-	-	4,393	9,790	-	1,098,015	-	1,112,198
Cash dividend paid to shareholders for the year 2024	15	-	-	-	-	-	-	(408,695)	-	(408,695)
Interim dividend to the shareholders for the year 2025	15	-	-	-	-	-	-	(363,285)	-	(363,285)
Dividend appropriation to Sukuk eligible as Additional Tier 1 Capital	16	-	-	-	-	-	-	(75,769)	-	(75,769)
Net movement in other reserves	14	-	-	-	-	-	(63,311)	63,311	-	-
Other movement		-	-	-	(372)	-	-	372	-	-
Balance at 30 September 2025 (Reviewed)		<u>1,513,687</u>	<u>2,452,360</u>	<u>950,573</u>	<u>3,747</u>	<u>8,094</u>	<u>20,545</u>	<u>2,823,097</u>	<u>2,092,450</u>	<u>9,864,553</u>

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

Qatar International Islamic Bank (Q.P.S.C.)

INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS

For the nine-month period ended 30 September 2026

		<i>For the nine-month period ended 30 September</i>	
		<i>2026</i>	<i>2025</i>
		<i>(Reviewed)</i>	<i>(Reviewed)</i>
<i>Notes</i>		<i>QR'000</i>	<i>QR'000</i>
Cash flows from operating activities			
Net profit for the period		1,114,509	1,098,015
<i>Adjustments for:</i>			
Net impairment losses on financing assets	22	227,165	135,062
Net impairment reversals on investment securities	22	(3,870)	(526)
Impairment loss on investment in associate		-	6,956
Net impairment (reversals) / losses on off balance sheet exposures subject to credit risk	22	(34,328)	93,460
Net impairment reversals on due from banks	22	(127)	(51)
Gain on disposal of fixed assets		(4)	(49)
Gain on disposal of investment property		(31,295)	-
Depreciation of investment properties		18,369	21,754
Depreciation of fixed assets and amortisation of intangible assets		16,600	18,921
(Gain) / loss on sale of investments securities		(935)	1
Dividend income		(17,470)	(12,523)
Share of results of investment in associates		(12,090)	(5,565)
Fair value losses on investment security carried at fair value through income statement		-	51
Sukuk amortisation		1,134	(4,709)
Employees' end of service benefits		3,737	9,019
Profit before changes in operating assets and liabilities		1,281,395	1,359,816
Working capital changes:			
Cash reserve with Qatar Central Bank		356,410	(45,332)
Due from banks		1,885,838	2,123,101
Financing assets		(2,409,623)	(2,124,215)
Other assets		(33,064)	(115,537)
Due to banks		532,738	(797,298)
Customers' current accounts		(182,608)	115,385
Other liabilities		(54,109)	41,279
		1,376,977	557,199
Employees' end of service benefits paid		(1,754)	(2,339)
Net cash flows generated from operating activities		1,375,223	554,860
Cash flows from investing activities			
Acquisition of investment securities		(3,774,627)	(1,697,799)
Proceeds from sale/redemption of investment securities		1,946,728	1,061,992
Acquisition of fixed assets		(7,418)	(5,544)
Acquisition of intangible assets		(676)	(7,031)
Acquisition of investment in properties		(22,541)	(1,761)
Proceeds from sale of fixed assets		5	49
Proceeds from sale of investment in property		144,000	-
Dividend received from associates		1,470	1,470
Dividend income		17,470	12,523
Net cash flows used in investing activities		(1,695,589)	(636,101)
Cash flows from financing activities			
Dividend appropriation to Sukuk eligible as additional Tier 1 capital		(75,769)	(75,769)
Change in quasi-equity		79,784	814,248
Cash dividends paid to shareholders		(445,864)	(772,258)
Net cash flows used in financing activities		(441,849)	(33,779)

The attached notes 1 to 23 form part of these interim condensed consolidated financial statements.
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Qatar International Islamic Bank (Q.P.S.C.)

INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS (CONTINUED)

For the nine-month period ended 30 September 2026

		<i>For the nine-month period ended 30 September</i>	
		<i>2026</i>	<i>2025</i>
		<i>(Reviewed)</i>	<i>(Reviewed)</i>
<i>Note</i>		<i>QR'000</i>	<i>QR'000</i>
	Net decrease in cash and cash equivalents	(762,215)	(115,020)
	Cash and cash equivalents at 1 January	3,453,314	5,120,524
	Cash and cash equivalents at 30 September	2,691,099	5,005,504
	Non-cash transaction:		
	Acquisition of investment security from sale of investment property	176,000	-



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

Qatar International Islamic Bank (Q.P.S.C.)

NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

As at and for the nine-month period ended 30 September 2026

1 LEGAL STATUS AND PRINCIPAL ACTIVITIES

Qatar International Islamic Bank (Q.P.S.C.) (“QIIB” or “the Bank”) was incorporated under Amiri Decree No. 52 of 1990. The Bank operates through its head office located on Grand Hamad Street in Doha and 18 local branches. The Bank’s equity shares are listed and traded on the Qatar Stock Exchange.

The commercial registration number of the Bank is 13023. The address of the Bank’s registered office is Grand Hamad Street 2, P.O. Box 664, Doha, State of Qatar.

The interim condensed consolidated financial statements include the financial information of the Bank and its subsidiaries which are, QIIB Tier 1 Sukuk LLC and QIIB Senior Oryx Ltd which in turn has a branch QIIB Senior Oryx QFC Branch, (together the “Group”) after elimination of intercompany balances and transactions.

QIIB Senior Oryx Ltd and QIIB Tier 1 Sukuk LLC, were incorporated for the purpose of issuing Sukuks and Tier 1 Sukuks respectively. QIIB Senior Oryx Ltd is registered in Cayman Islands and has a registered Branch in Qatar which is licensed under Qatar Financial Centre (“QFC”), with both entities being regarded as a Qatar Tax resident based on location of effective management. Further, QIIB Tier 1 Sukuk LLC was incorporated under Qatar Financial Centre (“QFC”), as an exempted company with limited liability for the sole purpose of issuing Tier 1 Sukuks, for the benefit of QIIB.

As licensed by Qatar Central Bank (QCB), the Bank is engaged in banking, financing and investing activities in accordance with its Articles of Incorporation, Islamic Shari’ah Rules and Principles as determined by the Shari’ah Supervisory Board of the Group and regulations of QCB.

The reviewed interim condensed consolidated financial statements of the Group for the period ended 30 September 2026 were authorized for issuance in accordance with a resolution of the Board of Directors on 25 October 2026.

1.1 Shari’ah governance framework

The Group follows Accounting and Auditing Organization for Islamic Financial Institutions (“AAOIFI”) Governance Standards (GSs) in their entirety along with the regulators’ requirements related to Shari’ah governance / Shari’ah governance framework. In line with the requirements of the same, the Group has a comprehensive governance mechanism comprising of Shari’ah supervisory board and internal Shari’ah audit. These functions perform their responsibilities in line with AAOIFI GSs as well as the regulators’ requirements related to Shari’ah governance. The GSs also require the Board of Directors and those charged with governance to discharge their duties in line with Shari’ah governance and fiduciary responsibilities.

1.2 Shari’ah principles and rules

The Group follows the hierarchy of Shari’ah principles and rules as defined in paragraph 165 of FAS 1 “General Presentation and Disclosures in the Financial Statements”.

2 BASIS OF PREPARATION

(a) Statement of compliance

The interim condensed consolidated financial statements have been prepared in accordance with Financial Accounting Standards (“FAS”) issued by the Accounting and Auditing Organization for Islamic Financial Institutions (“AAOIFI”) as modified by Qatar Central Bank (“QCB”). QCB has mandated a modification through a circular issued, namely Circular No. 12 / 2020 on 29 April 2020 (the effective date), which amends the requirements of FAS 33 “Investments in Sukuk, shares and similar instruments” and FAS 30 “Impairment, credit losses and onerous commitments”, and requires Islamic banks to follow the principles of the International Financial Reporting Standard 9 “Financial Instruments” in respect of impairment of equity-type investments carried at Fair Value through other comprehensive income (OCI).

For matters that are not covered by FAS, the Group uses the guidance from the relevant International Financial Reporting Standards (“IFRSs”) as issued by the International Accounting Standards Board (“IASB”).

The interim condensed consolidated financial statements do not contain all information and disclosures required in the annual consolidated financial statements, and should be read in conjunction with the Group’s annual consolidated financial statements as at 31 December 2025.

2 BASIS OF PREPARATION (CONTINUED)

(a) Statement of compliance (continued)

The accounting policies adopted in the preparation of the interim condensed consolidated financial statements are consistent with those followed in the preparation of the Group's annual consolidated financial statements for the year ended 31 December 2025 except for the adoption of new and amended standards as set out in note 2 (d). In addition, 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 significant judgments made by management in applying the Group's accounting policies, the key sources of estimation uncertainty, and Group's financial risk management objectives and policies were same as those that applied to the consolidated financial statements for the year ended 31 December 2025.

(b) Basis of measurement

The interim condensed consolidated financial statements have been prepared on the historical cost basis except for the investment securities classified as Investments at fair value through other comprehensive income (OCI), Investments at fair value through income statement and Shari'ah compliant risk management instruments.

(c) Functional and presentation currency

The interim condensed consolidated financial statements are presented in Qatari Riyals ("QR"), which is the Bank's functional and presentational currency. Except as otherwise indicated, financial information presented in the interim condensed consolidated financial statements have been rounded to the nearest thousands.

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

The Group has adopted the following new and amended standards as of 1 January 2026. The adoption of the below did not results change to previously reported net profit or equity of the Group.

FAS 45 Quasi Equity (Including investment accounts)

AAOIFI has issued the revised FAS 45 Quasi Equity (Including investment accounts) in 2023. This standard prescribes the principles of financial reporting related to the participatory investment instruments (including investment accounts) in which an Islamic financial institution (IFI / the institution) controls the underlying assets (mostly, as a working partner), on behalf of the stakeholders other than the owners' equity. Such instruments (including, in particular, the unrestricted investment accounts) normally qualify for on-balance sheet accounting and are reported as quasi-equity.

This standard provides the overall criteria for on-balance-sheet accounting for participatory investment instruments and quasi-equity, as well as, pooling, recognition, derecognition, measurement, presentation and disclosure for quasi-equity. It further addresses financial reporting related to other quasi-equity instruments and certain specific issues.

FAS 46 Off-Balance-Sheet assets under management

AAOIFI has issued the revised FAS 46 Off-Balance-Sheet assets under management in 2023. This standard prescribes the criteria for characterisation of off-balance-sheet assets under management, and the related principles of financial reporting in line with the "AAOIFI Conceptual Framework for Financial Reporting" (the conceptual framework).

The standard encompasses the aspects of recognition, derecognition, measurement, selection and adoption of accounting policies, etc., related to off-balance-sheet assets under management, as well as certain specific aspects. of financial reporting, e.g., impairment and onerous commitments by the institution. The standard also includes the presentation and disclosure requirements, particularly aligning the same with the requirements of FAS 1 "General Presentation and Disclosures in the Financial Statements". in respect of the statement of changes in off-balance-sheet assets under management.

This standard, along with, FAS 45 "Quasi Equity "(Including Investment Accounts)", supersedes the earlier FAS 27 "Investment Accounts".

2 BASIS OF PREPARATION (CONTINUED)

(d) New standards, amendments and interpretations issued effective from 1 January 2026 (continued)

FAS 47 Transfer of assets between investment pools

AAOIFI has issued the revised FAS 47 Transfer of assets between investment pools in 2023. This standard prescribes the financial reporting principles and disclosure requirements, applicable to all transfers of assets between investment pools related to (and where material, between significant categories of) owners' equity, quasi-equity and off-balance-sheet assets under management of an institution. It requires adoption and consistent application of accounting policies for such transfers in line with Shari'ah principles and rules and describes general disclosure requirements in this respect.

FAS 48 Promotional Gifts and Prizes

This standard prescribes accounting and financial reporting requirements applicable to promotional gifts and prizes awarded by the Islamic financial institutions. The standard categorizes them into a) promotional gifts where entitlement occurs instantly; b) promotional prizes that are announced in advance to be awarded at a future date and c) loyalty programs where the obligation is accumulated over the period.

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

Withdrawal of FAS 26 – Investment in Real Estate and Related Transitional Provisions

AAOIFI issued a guidance relating to withdrawal of FAS 26 – Investment in Real Estate and related transitional provisions ("Guidance"). Following the withdrawal, investment in real estate shall be accounted for in accordance with IAS 40 – Investment property.

This guidance is effective for the periods beginning on or after 1 January 2027 and with an option to early adopt.

The Group is assessing the impact of adopting this standard.

FAS 52 - Deferred Delivery Sales: Salam and Istisna

This standard replaces FAS 7 "Salam and Parallel Salam" and FAS 10 "Istisna'a and Parallel Istisna'a". This standard introduces guidance for accounting in the book of buyers and sellers including the treatment of parallel Salam and Istisna. This standard is aligned with the requirements of FAS 30 "Impairment, credit losses and onerous commitments".

This guidance is effective for the periods beginning on or after 1 January 2027 and with an option to early adopt.

The Group does not expect any significant impact on the adoption of this standard.

(f) Global minimum top-up tax

On 27 March 2025, Qatar published in the Official Gazette, Law No. 22 of 2024 amending specific provisions of the Income Tax Law promulgated under Law No. 24 of 2018 by introducing Domestic Minimum Top-up Tax ('DMTT') and Income Inclusion Rule ('IIR') with a minimum effective tax rate of 15%. The amendments are effective from 1 January 2025 and the related regulations on implementation, compliance and administrative provisions are expected to be issued by the General Tax Authority in the near future.

The Group has performed an assessment of the applicability of Pillar Two tax requirements, and based on this assessment the Group believes it is exempt from these requirements on the basis that it does not have 'multinational' status given its active subsidiaries have effective management in the State of Qatar as mentioned in Note 1. The Bank will continue to monitor any Pillar Two legislation and regulations as and when issued, and accordingly reassess and liaise with the relevant regulatory authorities to determine whether there would be any impact for the Group.

3 SEGMENT INFORMATION

The Group has three reportable segments, as described below, which are the Group's strategic divisions. The strategic divisions offer different products and services, and are managed separately based on the Group's management and internal reporting structure. For each of the strategic divisions, the Group Management Committee reviews internal management reports on monthly basis. The following summary describes the operations in each of the Group's reportable segments:

Corporate banking	Includes financings, deposits and other transactions and balances with corporate customers, government and semi government institutions and SME customers.
Personal banking	Includes financings, deposits and other transactions and balances with personal customers.
Treasury & Investments	Undertakes the Group's funding and centralised risk management activities through borrowings, issues of Sukuk, use of risk management instruments for risk management purposes and investing in liquid assets such as short-term deposits and corporate and government Sukuk.

Investments activities include the Group's trading and corporate finance activities.

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

Qatar International Islamic Bank (Q.P.S.C.)

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3 SEGMENT INFORMATION (CONTINUED)

<i>Nine-month ended 30 September 2026 (Reviewed)</i>	<i>Corporate banking QR'000</i>	<i>Personal banking QR'000</i>	<i>Treasury & Investments QR'000</i>	<i>Total QR'000</i>
External revenue:				
Total income from financing and investing activities, net of finance expenses	1,058,331	814,103	235,057	2,107,491
Net fee and commission income	139,551	160,432	-	299,983
Net foreign exchange gain	-	-	41,041	41,041
Share of results of investment in associates	-	-	12,090	12,090
Total segment income	1,197,882	974,535	288,188	2,460,605
Net impairment reversals on due from banks	-	-	127	127
Net impairment reversals on investments securities	-	-	3,870	3,870
Net impairment losses on financing assets	(198,303)	(28,862)	-	(227,165)
Net impairment reversals on off balance sheet exposures subject to credit risk	34,328	-	-	34,328
Net profit attributable to quasi-equity	(397,728)	(459,485)	-	(857,213)
Reportable segment net profit before non- segmented expenses	636,179	486,188	292,185	1,414,552
<i>Nine-month ended 30 September 2025 (Reviewed)</i>	<i>Corporate banking QR'000</i>	<i>Personal banking QR'000</i>	<i>Treasury & Investments QR'000</i>	<i>Total QR'000</i>
External revenue:				
Total income from financing and investing activities, net of finance expenses	1,111,994	859,163	291,789	2,262,946
Net fee and commission income	135,452	147,960	-	283,412
Net foreign exchange gain	-	-	38,364	38,364
Share of results of investment in associates	-	-	5,565	5,565
Total segment income	1,247,446	1,007,123	335,718	2,590,287
Net impairment reversals on due from banks	-	-	51	51
Net impairment reversals on investments securities	-	-	526	526
Net impairment losses on financing assets	(99,495)	(35,567)	-	(135,062)
Net impairment loss on investment in associate	-	-	(6,956)	(6,956)
Net impairment losses on off balance sheet exposures subject to credit risk	(93,460)	-	-	(93,460)
Net profit attributable to quasi-equity	(442,386)	(514,275)	-	(956,661)
Reportable segment net profit before non-segmented expenses	612,105	457,281	329,339	1,398,725
<i>30 September 2026 (Reviewed)</i>	<i>Corporate banking QR'000</i>	<i>Personal banking QR'000</i>	<i>Treasury & Investments QR'000</i>	<i>Total QR'000</i>
Reportable segment assets	28,030,579	16,117,522	16,700,493	60,848,594
Reportable segment liabilities and quasi-equity	16,589,713	26,588,479	8,728,405	51,906,597

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3 SEGMENT INFORMATION (CONTINUED)

	<i>Corporate banking</i>	<i>Personal banking</i>	<i>Treasury & Investments</i>	<i>Total</i>
	<i>QR'000</i>	<i>QR'000</i>	<i>QR'000</i>	<i>QR'000</i>
<i>31 December 2025 (Audited)</i>				
Reportable segment assets	<u>26,489,852</u>	<u>15,475,791</u>	<u>17,678,505</u>	<u>59,644,148</u>
Reportable segment liabilities and quasi-equity	<u>16,869,201</u>	<u>26,420,965</u>	<u>8,206,296</u>	<u>51,496,462</u>

The tables below provide reconciliation of reportable segment profit, assets, liabilities and quasi-equity:

	<i>For the nine-month period ended 30 September</i>	
	<i>2026 (Reviewed) QR'000</i>	<i>2025 (Reviewed) QR'000</i>
Reportable segment net profit before allocation of expenses	1,414,552	1,398,725
Unallocated expenses	(300,043)	(300,710)
Consolidated net profit for the period	<u>1,114,509</u>	<u>1,098,015</u>
	<i>30 September 2026 (Reviewed) QR'000</i>	<i>31 December 2025 (Audited) QR'000</i>
Assets		
Total assets for reportable segments	60,848,594	59,644,148
Other unallocated amounts	2,710,860	2,984,399
Consolidated total assets	<u>63,559,454</u>	<u>62,628,547</u>
Liabilities and quasi-equity		
Total liabilities and quasi-equity for reportable segments	51,906,597	51,496,462
Other unallocated amounts	1,008,919	1,078,580
Consolidated total liabilities and quasi-equity	<u>52,915,516</u>	<u>52,575,042</u>

Qatar International Islamic Bank (Q.P.S.C.)

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4 FAIR VALUE AND CLASSIFICATION OF FINANCIAL INSTRUMENTS

The tables below set out the carrying amounts and fair values of the Group's main financial assets and financial liabilities:

<i>30 September 2026 (Reviewed)</i>	<i>Fair value through income statement QR'000</i>	<i>Fair value through OCI QR'000</i>	<i>Amortised cost QR'000</i>	<i>Total carrying amount QR'000</i>	<i>Fair value QR'000</i>
Cash and balances with Qatar					
Central Bank	-	-	2,297,717	2,297,717	2,297,717
Due from banks	-	-	3,120,066	3,120,066	3,120,066
Investment securities:					
- Measured at fair value	-	694,325	-	694,325	694,325
- Measured at amortised cost	-	-	12,292,582	12,292,582	12,078,919
Other assets (excluding non-financial assets)	13,913	-	35,902	49,815	49,815
	<u>13,913</u>	<u>694,325</u>	<u>17,746,267</u>	<u>18,454,505</u>	<u>18,240,842</u>
Due to banks	-	-	3,609,717	3,609,717	3,609,717
Customers' current accounts	-	-	6,629,737	6,629,737	6,629,737
Sukuk financing	-	-	5,118,688	5,118,688	5,118,688
Other liabilities	5,729	-	1,003,190	1,008,919	1,008,919
Quasi-equity	-	-	36,548,455	36,548,455	36,548,455
	<u>5,729</u>	<u>-</u>	<u>52,909,787</u>	<u>52,915,516</u>	<u>52,915,516</u>

Qatar International Islamic Bank (Q.P.S.C.)

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As at and for the nine-month period ended 30 September 2026

4 FAIR VALUE AND CLASSIFICATION OF FINANCIAL INSTRUMENTS (CONTINUED)

	<i>Fair value through income statement QR'000</i>	<i>Fair value through OCI QR'000</i>	<i>Amortised cost QR'000</i>	<i>Total carrying amount QR'000</i>	<i>Fair value QR'000</i>
<i>31 December 2025 (Audited)</i>					
Cash and balances with Qatar					
Central Bank	-	-	2,586,518	2,586,518	2,586,518
Due from banks	-	-	5,835,601	5,835,601	5,835,601
Investment securities:					
- Measured at fair value	-	448,918	-	448,918	448,918
- Measured at amortised cost	-	-	10,530,393	10,530,393	10,471,513
Other assets (excluding non-financial assets)	3,299	-	26,203	29,502	29,502
	<u>3,299</u>	<u>448,918</u>	<u>18,978,715</u>	<u>19,430,932</u>	<u>19,372,052</u>
Due to banks	-	-	3,076,979	3,076,979	3,076,979
Customers' current accounts	-	-	6,812,345	6,812,345	6,812,345
Sukuk financing	-	-	5,129,317	5,129,317	5,129,317
Other liabilities	3,610	-	1,074,970	1,078,580	1,078,580
Quasi-equity	-	-	36,477,821	36,477,821	36,477,821
	<u>3,610</u>	<u>-</u>	<u>52,571,432</u>	<u>52,575,042</u>	<u>52,575,042</u>
	<i>Fair value through income statement QR'000</i>	<i>Fair value through OCI QR'000</i>	<i>Amortised cost QR'000</i>	<i>Total carrying amount QR'000</i>	<i>Fair value QR'000</i>
<i>30 September 2025 (Reviewed)</i>					
Cash and balances with Qatar					
Central Bank	-	-	2,536,849	2,536,849	2,536,849
Due from banks	-	-	7,322,510	7,322,510	7,322,510
Investment securities:					
- Measured at fair value	-	381,544	-	381,544	381,544
- Measured at amortised cost	-	-	7,695,892	7,695,892	7,645,131
Other assets (excluding non-financial assets)	1,609	-	24,721	26,330	26,330
	<u>1,609</u>	<u>381,544</u>	<u>17,579,972</u>	<u>17,963,125</u>	<u>17,912,364</u>
Due to banks	-	-	4,389,078	4,389,078	4,389,078
Customers' current accounts	-	-	6,405,660	6,405,660	6,405,660
Sukuk financing	-	-	2,761,101	2,761,101	2,761,101
Other liabilities	2,275	-	1,185,383	1,187,658	1,187,658
Quasi-equity	-	-	35,914,887	35,914,887	35,914,887
	<u>2,275</u>	<u>-</u>	<u>50,656,109</u>	<u>50,658,384</u>	<u>50,658,384</u>

The fair value of financial assets and liabilities carried at amortised cost are equal to the carrying value except for investment securities carried at amortised cost with a carrying value of QR 12,293 million (31 December 2025: QR 10,530 million, 30 September 2025: QR 7,696 million) for which the fair value amounts to QR 12,079 million (31 December 2025: QR 10,472 million, 30 September 2025: QR 7,645 million).

4 FAIR VALUE AND CLASSIFICATION OF FINANCIAL INSTRUMENTS (CONTINUED)

Valuation of financial investments

The Group measures fair value using the following fair value hierarchy that reflects the significant inputs used in making the measurement valuation technique:

- 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.

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 and other valuation models. Assumptions and inputs used in valuation techniques include risk-free and benchmark profit rates, credit spreads and other premia used in estimating discount rates, sukuk 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.

Financial investments classification

The table below analyses investment securities measured at fair value at the end of the period, by the level in the fair value hierarchy into which the fair value measurement is categorised:

	<i>Fair value measurement using</i>			<i>Total</i>
	<i>Quoted prices in active markets (Level 1)</i>	<i>Significant observable inputs (Level 2)</i>	<i>Significant unobservable inputs (Level 3)</i>	
<i>30 September 2026 (Reviewed)</i>	<i>QR'000</i>	<i>QR'000</i>	<i>QR'000</i>	<i>QR'000</i>
- Quoted equity-type investments classified as fair value through OCI	502,565	-	-	502,565
- Unquoted equity-type investments classified as fair value through OCI	-	-	191,760	191,760

Qatar International Islamic Bank (Q.P.S.C.)

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4 FAIR VALUE AND CLASSIFICATION OF FINANCIAL INSTRUMENTS (CONTINUED)

	<i>Fair value measurement using</i>			<i>Total QR'000</i>
	<i>Quoted prices in active markets (Level 1) QR'000</i>	<i>Significant observable inputs (Level 2) QR'000</i>	<i>Significant unobservable inputs (Level 3) QR'000</i>	
<i>31 December 2025 (Audited)</i>				
- Quoted equity-type investments classified as fair value through OCI	442,414	-	-	442,414
- Unquoted equity-type investments classified as fair value through OCI	-	-	6,504	6,504
<i>30 September 2025 (Reviewed)</i>				
- Quoted equity-type investments classified as fair value through OCI	374,976	-	-	374,976
- Unquoted equity-type investments classified as fair value through OCI	-	-	6,568	6,568

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.

Details of the Group's classification of financial investments are given in note 7.

5 DUE FROM BANKS

	<i>30 September 2026 (Reviewed) QR'000</i>	<i>31 December 2025 (Audited) QR'000</i>	<i>30 September 2025 (Reviewed) QR'000</i>
Mudaraba placements	915,211	2,816,675	4,341,832
Commodity Murabaha receivable	2,022,744	2,793,858	2,762,828
Current accounts	163,001	182,587	192,733
Accrued profit	19,387	42,885	25,593
	3,120,343	5,836,005	7,322,986
Allowance for expected credit losses of due from banks (stages 1 and 2)	(277)	(404)	(476)
Total	3,120,066	5,835,601	7,322,510

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6 FINANCING ASSETS

	<i>30 September 2026 (Reviewed) QR'000</i>	<i>31 December 2025 (Audited) QR'000</i>	<i>30 September 2025 (Reviewed) QR'000</i>
Murabaha and Musawama	43,001,310	40,733,952	39,067,262
Ijarah Muntahia Bittamleek	5,103,125	4,931,356	5,093,767
Istisn'a	23,709	102,504	98,632
Mudaraba	19,516	21,724	502,750
Others	340,094	370,210	339,625
Accrued Profit	55,917	51,525	164,717
Total financing assets	48,543,671	46,211,271	45,266,753
Less: Deferred profit	(1,736,596)	(1,821,503)	(1,820,094)
Allowance for expected credit losses (stages 1 and 2)	(1,382,555)	(1,145,188)	(887,565)
Allowance for credit impairment (stage 3)	(1,178,361)	(1,186,324)	(1,162,173)
Suspended profit	(98,058)	(92,613)	(81,603)
Net financing assets	44,148,101	41,965,643	41,315,318

Total carrying amount of Istisn'a contracts under processing is QR Nil as at 30 September 2026 (30 September 2025: 35 million; 31 December 2025: QR 31 million).

During the period, the Group had written off fully provided bad debts after meeting conditions stipulated in the instructions of QCB amounting to QR 1.4 million as at 30 September 2026 (30 September 2025: QR 13.6 million; 31 December 2025: QR 14 million).

The total non-performing financing assets net of deferred profit at 30 September 2026 amounted to QR 1,409 million, representing 3% of the gross financing assets (30 September 2025: QR 1,244 million, representing 2.86% 31 December 2025: QR 1,279 million, representing 2.88%).

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NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

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7 INVESTMENT SECURITIES

	<i>30 September 2026 (Reviewed)</i>			<i>31 December 2025 (Audited)</i>			<i>30 September 2025 (Reviewed)</i>		
	<i>Quoted</i>	<i>Unquoted</i>	<i>Total</i>	<i>Quoted</i>	<i>Unquoted</i>	<i>Total</i>	<i>Quoted</i>	<i>Unquoted</i>	<i>Total</i>
	<i>QR'000</i>	<i>QR'000</i>	<i>QR'000</i>	<i>QR'000</i>	<i>QR'000</i>	<i>QR'000</i>	<i>QR'000</i>	<i>QR'000</i>	<i>QR'000</i>
<i>Debt-type investments classified at amortised cost</i>									
- State of Qatar Sukuk	4,927,236	4,000,000	8,927,236	4,932,726	2,500,000	7,432,726	4,631,778	-	4,631,778
- Fixed rate	3,008,400	254,905	3,263,305	2,762,851	254,905	3,017,756	2,740,678	254,905	2,995,583
- Accrued profit	84,927	22,129	107,056	84,970	3,826	88,796	75,021	3,172	78,193
- Less: allowance for expected credit losses (stage 1 and 2)	(5,008)	(7)	(5,015)	(8,878)	(7)	(8,885)	(9,655)	(7)	(9,662)
	<u>8,015,555</u>	<u>4,277,027</u>	<u>12,292,582</u>	<u>7,771,669</u>	<u>2,758,724</u>	<u>10,530,393</u>	<u>7,437,822</u>	<u>258,070</u>	<u>7,695,892</u>
<i>Equity-type investments classified at fair value through OCI</i>	<u>502,565</u>	<u>191,760</u>	<u>694,325</u>	<u>442,414</u>	<u>6,504</u>	<u>448,918</u>	<u>374,976</u>	<u>6,568</u>	<u>381,544</u>
Total	<u>8,518,120</u>	<u>4,468,787</u>	<u>12,986,907</u>	<u>8,214,083</u>	<u>2,765,228</u>	<u>10,979,311</u>	<u>7,812,798</u>	<u>264,638</u>	<u>8,077,436</u>

Notes:

- (i) The fair value of the investments carried at amortized cost as at 30 September 2026 amounted to QR 12,079 million (30 September 2025: QR 7,645 million; 31 December 2025: QR 10,472 million).
- (ii) The fair value hierarchy and the transfers between categories of fair value hierarchy are disclosed in note 4.
- (iii) The carrying value of investment securities pledged under repurchase agreement (REPO) is QR Nil (30 September 2025: QR 509 million; 31 December 2025: QR Nil).

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8 DUE TO BANKS

	<i>30 September 2026 (Reviewed) QR'000</i>	<i>31 December 2025 (Audited) QR'000</i>	<i>30 September 2025 (Reviewed) QR'000</i>
Wakala payable	3,554,006	2,840,883	4,140,104
Current accounts	32,563	205,734	204,288
Profit payable	23,148	30,362	44,686
Total	3,609,717	3,076,979	4,389,078

9 SUKUK FINANCING

Instrument	<i>30 September 2026 (Reviewed) QR'000</i>	<i>31 December 2025 (Audited) QR'000</i>	<i>30 September 2025 (Reviewed) QR'000</i>
QIIB Senior Oryx	5,118,688	5,129,317	2,761,101
Total balance	5,118,688	5,129,317	2,761,101

The financing assets backing the Sukuk as at 30 September 2026 and 31 December 2025 are Murabaha.

10 QUASI EQUITY

	<i>30 September 2026 (Reviewed) QR'000</i>	<i>31 December 2025 (Audited) QR'000</i>	<i>30 September 2025 (Reviewed) QR'000</i>
Term accounts	28,111,065	28,375,159	27,814,742
Savings accounts	8,436,738	8,092,860	8,093,072
	36,547,803	36,468,019	35,907,814
Reserves attributable to quasi-equity	652	9,802	7,073
Total	36,548,455	36,477,821	35,914,887

All participatory investment accounts are unrestricted balances as of 30 September 2026, 31 December 2025, and 30 September 2025.

11 SHARE CAPITAL

	<i>Number of shares (thousand)</i>		
	<i>30 September 2026 (Reviewed)</i>	<i>31 December 2025 (Audited)</i>	<i>30 September 2025 (Reviewed)</i>
Issued and fully paid*	1,513,687	1,513,687	1,513,687

*Issued and fully paid capital of QR 1,514 million comprises 1,514 million shares with a nominal value of QR 1 each (December 2025 and September 2025: QR 1,514 million comprises 1,514 million shares with a nominal value of QR 1 each).

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12 LEGAL RESERVE

In accordance with QCB Law No. 13 of 2012 as amended, 10% of net profit for the year is required to be transferred to the reserve until the legal reserve equals 100% of the paid up share capital. This reserve is not available for distribution except in circumstances specified in Qatar Commercial Companies Law No. 11 of 2015 as amended by law number 8 of 2021 and after QCB approval. No appropriation was made as the legal reserve equal more than 100% of the paid up share capital.

13 RISK RESERVE

In accordance with QCB regulations, the minimum requirement for risk reserve is 2.5% of the total private and public sector exposure granted by the Group inside and outside Qatar after the exclusion of the specific provisions and profit in suspense. The finance provided to / or secured by the Ministry of Finance – Qatar or finance against cash guarantees is excluded from the gross direct finance.

14 OTHER RESERVES

Other reserves represent the undistributed share of associates profits after deducting the cash dividends received.

Movements in the undistributed share of associates profit are as follows:

	30 September 2026 (Reviewed) QR'000	31 December 2025 (Audited) QR'000	30 September 2025 (Reviewed) QR'000
Balance at 1 January	24,690	83,856	83,856
Undistributed profit of associates of the period/year	12,090	9,710	5,565
Dividend received from associates	(1,470)	(1,470)	(1,470)
Other movement	-	(67,406)	(67,406)
Total	35,310	24,690	20,545

15 CASH DIVIDENDS PAID TO THE SHAREHOLDERS

On 26 March 2026 the General Assembly of shareholders approved cash dividends of 29% of the paid up share capital amounting to QR 439 million which took the total cash dividend for the year ended 31 December 2025 to 53% of paid up share capital amounting to QR 802 million (2024: 50% of paid up share capital amounting to QR 757 million).

During the year 2025, the Board of Directors have approved and paid an interim cash dividend in respect of the six month period ended 30 June 2025 of 24% of the paid up share capital amounting to QR 363 million.

16 SUKUK ELIGIBLE AS ADDITIONAL CAPITAL

During the year 2016, the Group issued perpetual sukuk eligible as additional capital for an amount of QR 1 billion. The sukuk is unsecured and the profit distributions are discretionary and non –cumulative. The Group has the right not to pay profit and the sukuk holders have no right to claim profit on the sukuk. The sukuk does not have a maturity date and has been classified as equity.

In 2024, the Group issued additional perpetual, unsecured, subordinated sukuk eligible as additional tier 1 capital amounting to USD 300 million listed on the London Stock Exchange. The payment of profit for these sukuk is non-cumulative, and are made at the discretion of Group. The Group has the right not to pay profit on these sukuk, and the sukuk holders will have no claim with respect to non-payment. The applicable profit rate have a reset date as per the terms of the agreement of the issued sukuku. The sukuk does not have a fixed maturity date. The Group classified the sukuk as equity.

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17 BASIC AND DILUTED EARNINGS PER SHARE

Basic earnings per share is calculated by dividing the net profit for the period by the weighted average number of ordinary shares outstanding during the period.

	<i>For the three-month period ended 30 September</i>		<i>For the nine-month period ended 30 September</i>	
	<i>2026</i>	<i>2025</i>	<i>2026</i>	<i>2025</i>
	<i>(Reviewed)</i>	<i>(Reviewed)</i>	<i>(Reviewed)</i>	<i>(Reviewed)</i>
	<i>QR'000</i>	<i>QR'000</i>	<i>QR'000</i>	<i>QR'000</i>
Net profit for the period attributable to the shareholders of the Bank	401,199	408,889	1,114,509	1,098,015
Less: Profit attributable to Sukuk eligible as additional capital	-	-	(75,769)	(75,769)
Profit for EPS computation	401,199	408,889	1,038,740	1,022,246
Weighted average number of shares outstanding during the period (Note 11)	1,513,687	1,513,687	1,513,687	1,513,687
Basic and diluted earnings per share (QR)	0.27	0.27	0.69	0.68

There were no potentially dilutive shares outstanding at any time during the period. Therefore, the diluted earnings per share is equal to the basic earnings per share.

18 CASH AND CASH EQUIVALENTS

For the purpose of preparing the interim consolidated statement of cash flows, cash and cash equivalents comprise the following balances with original maturities of less than three months:

	<i>30 September 2026</i>	<i>31 December 2025</i>	<i>30 September 2025</i>
	<i>(Reviewed)</i>	<i>(Audited)</i>	<i>(Reviewed)</i>
	<i>QR'000</i>	<i>QR'000</i>	<i>QR'000</i>
Cash and balances with Qatar Central Bank (excluding restricted QCB reserve account)	744,025	676,416	617,757
Due from banks	1,947,074	2,776,898	4,387,747
	2,691,099	3,453,314	5,005,504

The cash reserve with Qatar Central Bank is excluded as it is not used in the day-to-day operations of the Group.

19 CONTINGENT LIABILITIES AND COMMITMENTS

	<i>30 September 2026</i>	<i>31 December 2025</i>	<i>30 September 2025</i>
	<i>(Reviewed)</i>	<i>(Audited)</i>	<i>(Reviewed)</i>
	<i>QR'000</i>	<i>QR'000</i>	<i>QR'000</i>
a) Contingent liabilities			
Unused financing facilities	4,108,137	6,005,294	5,155,769
Guarantees	5,149,452	5,488,359	4,907,586
Letters of credit	412,787	439,262	454,067
	9,670,376	11,932,915	10,517,422
b) Commitments			
Forward foreign exchange promissory contracts	2,555,817	1,479,255	1,518,032
	2,555,817	1,479,255	1,518,032
Total	12,226,193	13,412,170	12,035,454

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20 RELATED PARTIES TRANSACTIONS

Parties are considered to be related if one party have the ability to control the other party or exercise significant influence over the other party in making financial and operating decisions. Related parties include the shareholders who can control or exercise significant influence over the Group, associates of the Group and entities over which the Group and the shareholders (who have the ability to exercise their influence over the Group) exercise significant influence and others include shari'a supervisory members and any entity in which Board of Directors owns a sufficient holding of its voting ownership, in addition to directors and executive management of the Group.

The amount outstanding/transactions during the period/year with members of the Board or the companies in which they have significant interests were as follows:

	<i>30 September 2026 (Reviewed)</i>			<i>31 December 2025 (Audited)</i>			<i>30 September 2025 (Reviewed)</i>		
	<i>Associate companies QR'000</i>	<i>Board of Directors QR'000</i>	<i>Others QR'000</i>	<i>Associate companies QR'000</i>	<i>Board of Directors QR'000</i>	<i>Others QR'000</i>	<i>Associate companies QR'000</i>	<i>Board of Directors QR'000</i>	<i>Others QR'000</i>
Assets:									
Gross financing assets	<u>10</u>	<u>602,057</u>	<u>14,331</u>	<u>45</u>	<u>602,839</u>	<u>15,902</u>	<u>34</u>	<u>1,243,550</u>	<u>16,377</u>
Quasi equity:									
Participatory investment accounts	<u>7,366</u>	<u>368,617</u>	<u>15,446</u>	<u>13,183</u>	<u>350,405</u>	<u>14,647</u>	<u>18,001</u>	<u>354,435</u>	<u>102,736</u>
Off balance sheet items:									
Contingent liabilities, guarantees and other commitments	<u>67</u>	<u>6,525</u>	<u>126,898</u>	<u>215</u>	<u>11,854</u>	<u>128,989</u>	<u>33</u>	<u>2,403</u>	<u>622</u>
	<i>For the nine-month period ended 30 September 2026 (Reviewed)</i>			<i>For the nine-month period ended 30 September 2025 (Reviewed)</i>					
	<i>Associate companies QR'000</i>	<i>Board of Directors QR'000</i>	<i>Others QR'000</i>	<i>Associate companies QR'000</i>	<i>Board of Directors QR'000</i>	<i>Others QR'000</i>	<i>Associate companies QR'000</i>	<i>Board of Directors QR'000</i>	<i>Others QR'000</i>
Consolidated statement of income items:									
Income from financing activities	<u>-</u>	<u>20,014</u>	<u>657</u>	<u>2</u>	<u>48,461</u>	<u>1,155</u>			
Profit paid on deposits	<u>49</u>	<u>7,978</u>	<u>39</u>	<u>384</u>	<u>9,649</u>	<u>8,831</u>			

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20 RELATED PARTIES TRANSACTIONS (CONTINUED)

Transactions with key management personnel

Key management personnel compensation for the period comprised:

	<i>For the nine-month period ended 30 September</i>	
	<i>2026</i>	<i>2025</i>
	<i>(Reviewed)</i>	<i>(Reviewed)</i>
	<i>QR'000</i>	<i>QR'000</i>
Short term benefits	13,633	13,650
Long term benefits	1,695	1,569
	15,328	15,219

Key management personnel with the Group during the period as follows:

	<i>For the nine-month period ended 30 September</i>	
	<i>2026</i>	<i>2025</i>
	<i>(Reviewed)</i>	<i>(Reviewed)</i>
	<i>QR'000</i>	<i>QR'000</i>
Mortgage and other secured financing	3,518	4,394
Credit cards	387	234
	3,905	4,628

21 REGULATORY DISCLOSURES

Capital Adequacy Ratio

The Group's policy is to maintain a strong capital base so as to ensure investor, creditor and market confidence and to sustain future development of the business. The impact of the level of capital on shareholders' return is also recognised and the Group recognises the need to maintain a balance between the higher returns that might be possible with greater gearing and the advantages and security afforded by a sound capital position.

The Group and its individually regulated operations have complied with all externally imposed capital requirements throughout the year.

With reference to the notification from the Qatar Central Bank, the Group is no longer classified as a Domestic Systemically Important Bank (D-SIB). Accordingly, the additional capital buffer requirements applicable to D-SIBs are no longer included in the capital adequacy calculation, and compliance is maintained only with the regulatory limits applicable to banks not classified as D-SIBs.

The Group's regulatory capital position under new Basel III and QCB regulations as follows:

	<i>30 September 2026 (Reviewed) QR'000</i>	<i>31 December 2025 (Audited) QR'000</i>	<i>30 September 2025 (Reviewed) QR'000</i>
Tier 1 capital	10,615,325	9,608,511	9,827,082
Tier 2 capital	547,932	560,723	561,768
Total eligible capital	11,163,257	10,169,234	10,388,850

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21 REGULATORY DISCLOSURES (CONTINUED)

Risk weighted assets

	<i>30 September 2026 (Reviewed) QR'000</i>	<i>31 December 2025 (Audited) QR'000</i>	<i>30 September 2025 (Reviewed) QR'000</i>
Risk weighted assets for credit risk	42,893,110	44,311,718	44,407,059
Risk weighted assets for market risk	4,067,804	3,524,806	2,786,442
Risk weighted assets for operational risk	2,990,330	2,828,705	2,828,705
Total risk weighted assets	49,951,244	50,665,229	50,022,206
Regulatory Capital	11,163,257	10,169,234	10,388,850
Common Equity Tier 1 (CET 1) Capital Adequacy Ratio	17.06%	14.83%	15.46%
Total Capital Adequacy Ratio	22.35%	20.07%	20.77%

	CET 1 ratio without capital conservation buffer	CET 1 ratio including capital conservation buffer	Tier 1 capital ratio including capital conservation buffer	Tier 1 and 2 capital ratio including capital conservation buffer	Total capital including capital conservation buffer	Total capital including conservation buffer and ICAAP Pillar II capital charge
September 2026						
Actual	17.06%	17.06%	21.25%	22.35%	22.35%	22.35%
Minimum limit as per QCB	6.00%	8.50%	10.50%	12.50%	12.50%	14.36%
December 2025						
Actual	14.83%	14.83%	18.96%	20.07%	20.07%	20.07%
Minimum limit as per QCB	6.00%	8.50%	10.50%	12.50%	12.50%	14.36%

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22 FINANCIAL RISK MANAGEMENT

Exposures subject to credit risk

Exposures and movement of expected credit loss / impairment allowances:

	30 September 2026				31 December 2025
	Stage 1 QR'000	Stage 2 QR'000	Stage 3 QR'000	Total QR'000	QR'000
Exposures subject to ECL					
Due from banks	3,108,966	11,377	-	3,120,343	5,836,005
Debt-type investments classified at amortised cost	12,123,612	173,985	-	12,297,597	10,539,278
Financing assets*	41,135,861	4,262,645	1,408,569	46,807,075	44,389,768
Off balance sheet exposures subject to credit risk	8,923,535	733,576	13,265	9,670,376	11,932,915
	65,291,974	5,181,583	1,421,834	71,895,391	72,697,966

*Net of deferred profits

Opening balance of expected credit losses / impairment losses as at 1 January 2026

					30 September 2025
Due from banks	403	1	-	404	527
Debt-type investments classified at amortised cost	3,802	5,083	-	8,885	10,188
Financing assets	380,397	764,791	1,186,324	2,331,512	1,954,736
Off balance sheet exposures subject to credit risk	50,019	70,307	14,596	134,922	132,307
Net transfer between stages					
Due from banks	-	-	-	-	-
Debt-type investments classified at amortised cost	-	-	-	-	-
Financing assets	(37,145)	22,569	14,576	-	-
Off balance sheet exposures subject to credit risk	(17,664)	17,664	-	-	-

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22 FINANCIAL RISK MANAGEMENT (CONTINUED)

Exposures subject to credit risk (continued)

	30 September 2026				30 September 2025
	Stage 1	Stage 2	Stage 3	Total	
	QR'000	QR'000	QR'000	QR'000	QR'000
Write off					
Financing assets	-	-	(524)	(524)	(12,840)
Transfers for the period					
Financing assets	-	-	-	-	3,440
Off balance sheet exposures subject to credit risk	-	-	-	-	(3,440)
Charge / (reversal) for the period (net)					
Due from banks	(128)	1	-	(127)	(51)
Debt-type investments classified at amortised cost	(470)	(3,400)	-	(3,870)	(526)
Financing assets	50,439	201,504	(24,778)	227,165	135,062
Reclassification from off-balance sheet to on balance sheet	-	-	2,763	2,763	(30,660)
Off balance sheet exposures subject to credit risk	9,231	(42,228)	(1,331)	(34,328)	93,460
Closing balance of expected credit losses / impairment losses - as at 30 September					
Due from banks	275	2	-	277	476
Debt-type investments classified at amortised cost	3,332	1,683	-	5,015	9,662
Financing assets	393,691	988,864	1,178,361	2,560,916	2,049,738
Off balance sheet exposures subject to credit risk	41,586	45,743	13,265	100,594	222,327

23 ESTIMATES AND JUDGEMENTS

The geopolitical situation in the Middle East continues to evolve, resulting in increased uncertainty in the economic environment and potential impacts across regional markets, including State of Qatar. The Bank continues to closely monitor these developments and assess their implications on its financial position and performance.

In response to prevailing economic uncertainties, the Bank has reassessed the probability weightings assigned to forward-looking macroeconomic scenarios used in the estimation of expected credit losses (ECLs) as at the reporting date.

The revised weightings reflect the increased likelihood of adverse economic outcomes, with greater emphasis placed on downside risks in light of evolving economic and financial conditions, while maintaining an appropriate balance across the range of possible economic scenarios.

The weightings assigned to each macroeconomic scenario are as follows:

	<i>30 September 2026 (Reviewed)</i>	<i>31 December 2025 (Audited)</i>	<i>30 September 2025 (Reviewed)</i>
Upside Case	15%	25%	25%
Base Case	50%	50%	50%
Downside Case	35%	25%	25%

The above revision reflects the Bank's prudent approach in incorporating forward-looking information and its continuous monitoring of evolving market conditions.