The Commercial Bank (P.S.Q.C.)
PILLAR III Disclosure
30 June 2026
For
QCB Circular 6/2022

Table of Content - Pillar 3 Quantitative tables only

KM1: Key Capital and Leverage metrics (at consolidated group level)	KM1
OV1: Overview of risk weighted assets (RWA)	OV1
CCA: Main features of regulatory capital instruments	CCA
CC1: Composition of Capital	CC1
CC2: Regulatory capital balance sheet	CC2
CR1: Credit quality of assets	CR1
CR2: Changes in stock of defaulted loans and debt securities	CR2
CR3: Credit risk mitigation techniques - overview	CR3
CR4: Standardized approach - credit risk exposure and credit risk mitigation (CRM) effects	CR4
CR5: Standardized approach - exposures by asset classes and risk weights	CR5
CCR1: Analysis of counterparty credit risk (CCR) exposure by approach	CCR1
CCR2: Credit valuation adjustment (CVA) capital charge	CCR2
CCR3: Standardized approach - CCR exposures by regulatory portfolio and risk weights	CCR3
MR1: Market risk under the standardised approach	MR1
LIQ1: Liquidity Coverage Ratio (LCR)	LIQ1
LIQ2: Net Stable Funding Ratio (NSFR)	LIQ2
LR1: Summary comparison of accounting assets vs leverage ratio exposure	LR1
LR2: Leverage ratio common disclosure template	LR2
ENC: Asset Encumbrance	ENC

1- Introduction and basis of preparation

The Basel Committee on Banking Supervision (BCBS) Basel 3 capital adequacy framework consists of three pillars. Pillar 1 provides a framework for measuring minimum capital requirements for credit, market and operational risks faced by banks. Pillar 2 allows banks and supervisors to take a view on whether the bank should hold additional capital to cover the three Pillar 1 risk types and/or to cover other risks. Pillar 3 requires banks to publish a range of disclosures, mainly covering risk, capital, leverage, liquidity and remuneration.

This report provides Pillar 3 disclosures for The Commercial Bank (P.S.Q.C.) and its subsidiaries together referred to as “CB” or the “Bank” or the “Group”).

The Bank is considered a Domestic Systemically Important Bank (D-SIB) under Central Bank laws/regulations and is required to comply with the Standards and Guidance re Capital Adequacy in the Qatar. Capital and other regulatory information of the Bank as at December 2025 are provided in the annual financial statements.

Pillar 3 disclosure report has been prepared in accordance with Qatar Central Bank Pillar 3 disclosure requirements as stipulated in Standards and Guidance re Capital Adequacy in Qatar.

The Pillar 3 disclosures are to be read in conjunction with the Financial Statements for the year ended 31 December 2025.

2- Overview of Basel 3 requirements

Basel requirements are structured around three ‘pillars’ which are outlined below:

Pillar 1 - deals with maintenance of minimum regulatory capital calculated for three major components of risk that a bank faces: credit risk, market risk and operational risk. Other risks are not considered fully quantifiable at this stage;

Pillar 2 - allows banks and supervisors to take a view on whether the bank should hold additional capital to cover the three Pillar 1 risk types or to cover other risks. A bank’s own internal models and assessments support this process. The second pillar deals with the regulatory response to the first pillar giving regulators much-improved tools over those available to them under Pillar1. It also provides a framework for dealing with all the other risks a bank may face such as systemic risk, concentration risk, strategic risk, reputational risk, liquidity risk and legal risk which the accord combines under the title of residual risk. This risk and capital assessment is commonly referred to as the Internal Capital Adequacy Assessment Process (ICAAP);

Pillar 3 - covers external communication of risk and capital information by banks as specified in the Basel rules. The aim of Pillar 3 is to provide a consistent and comprehensive disclosure framework by requiring institutions to disclose details on the scope of application, capital, risk exposures, risk assessment processes, capital adequacy, liquidity and funding position and leverage of the institution. It must be consistent with how the senior management including the board assess and manage the risks of the institution.

KM1: Key Capital and Leverage metrics (at consolidated group level)

	(Thousands of Qatari Riyals)	a June 30 2026	b December 31 2025	c June 30 2025
	Available capital (amounts)			
1	Common Equity Tier 1 (CET1)	16,891,695	16,135,326	17,052,888
1a	Fully loaded ECL accounting model	16,891,695	16,135,326	17,052,888
2	Tier 1	22,881,967	21,288,765	21,499,920
2a	Fully loaded ECL accounting model Tier 1	22,881,967	21,288,765	21,499,920
3	Total capital	24,847,481	23,256,261	23,531,194
3a	Fully loaded ECL accounting model total capital	24,847,481	23,256,261	23,531,194
	Risk-weighted assets			
4	Total risk-weighted assets (RWA)	131,506,902	131,885,383	136,948,161
	Risk-based capital ratios as a percentage of RWA			
5	Common Equity Tier 1 ratio (%)	12.8%	12.2%	12.5%
5a	Fully loaded ECL accounting model CET1 (%)	12.8%	12.2%	12.5%
6	Tier 1 ratio (%)	17.4%	16.1%	15.7%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	17.4%	16.1%	15.7%
7	Total capital ratio (%)	18.9%	17.6%	17.2%
7a	Fully loaded ECL accounting model total capital ratio (%)	18.9%	17.6%	17.2%
	Additional CET1 buffer requirements as a percentage of RWA			
8	Capital conservation buffer requirement	2.5%	2.5%	2.5%
9	Countercyclical buffer requirement	0.0%	0.0%	0.0%
10	Bank D-SIB additional requirements	0.5%	0.5%	0.5%
11	Total of bank CET1 specific buffer requirements	3.0%	3.0%	3.0%
12	CET1 available after meeting the bank's minimum capital requirements	6.8%	6.2%	6.4%
	Basel III leverage ratio			
13	Total leverage ratio measure	205,618,653	215,211,054	208,036,423
14	Leverage ratio (%)	11.1%	9.9%	10.3%
14a	Fully loaded ECL accounting model leverage ratio (%)(row 2a/row 13)	11.1%	9.9%	10.3%
14b	Leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank (reserves)	11.1%	9.9%	10.3%
	Liquidity Coverage Ratio			
15	Total HQLA	27,418,811	37,478,261	29,053,940
16	Total net cash outflow	12,882,816	15,068,460	8,616,891
17	LCR (%)	212.8%	248.7%	337.2%
	Net Stable Funding Ratio			
18	Total available stable funding	122,567,199	118,372,169	118,673,970
19	Total required stable funding	116,208,627	116,011,383	115,093,731
20	NSFR (%)	105.5%	102.0%	103.1%

OV1: Overview of risk weighted assets (RWA)

The following table presents an overview of our RWA and the related minimum capital requirements by risk type.

		a	b	d
		RWA		Minimum capital requirement
	(Thousands of Qatari Riyals)	**June 30 2026**	December 31 2025	**June 30 2026**
1	**Credit risk (excluding counterparty credit risk)**	**120,303,363**	**120,243,500**	**12,030,336**
2	Of which: standardised approach (SA)	120,303,363	120,243,500	12,030,336
3	Of which: foundation internal ratings-based (F-IRB) approach	-	-	
4	Of which: supervisory slotting approach	-	-	
5	Of which: advanced internal ratings-based (A-IRB) approach	-	-	
6	**Counterparty credit risk (CCR)**	**416,495**	**641,711**	**41,650**
7	Of which: Standardised approach for counterparty credit risk	272,851	452,967	27,285
8	Of which: Internal Model Method (IMM)	-	-	
9	Of which other CCR	143,644	188,744	14,364
10	**Credit valuation adjustment (CVA)**	**467,638**	**496,402**	**46,764**
11	**Equity positions in banking book under market-based approach**	-	-	-
12	**Equity investments in funds – look-through approach**	-	-	-
13	**Equity investments in funds – mandate-based approach**	126,761	162,514	12,676
14	**Equity investments in funds – fall-back approach**	**83,987**	**12,620**	**8,399**
15	Settlement risk	-	-	-
16	**Securitisation exposures in banking book**	-	-	-
17	Of which: securitisation internal ratings-based approach (SEC-IRBA)	-	-	
18	Of w hich: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach	-	-	
19	Of which Standardized approach (SEC-SA)	-	-	
20	**Market risk**	**1,039,197**	**1,679,363**	**103,920**
21	Of which: Standardized approach (SA)	1,039,197	1,679,363	103,920
22	Of which: Internal model approaches (IMA)	-	-	
23	Capital charge for switch between trading book and banking book	-	-	
24	**Operational risk**	**9,069,459**	**8,649,273**	**906,946**
28	Floor adjustment (after application of transitional cap)			
29	**Total**	**131,506,902**	**131,885,383**	**13,150,690**

CCA: Main features of regulatory capital instruments

		Equity Shares	QAR 2 Bn Additional Tier 1	QAR 2 Bn Additional Tier 1	USD 500 Mn Additional Tier 1
1	Issuer	The Commercial Bank (P.S.Q.C.)			
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	CBQK / QA0007227752	Private Placement	Private Placement	XS2293694662
3	Governing law(s) of the instrument	Qatar Laws	Qatar Law	Qatar Law	English Law
	Regulatory treatment				
4	Transitional arrangement rules (i.e. grandfathering)	CET1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional arrangement rules (i.e. grandfathering)	CET1	Additional Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo/group/group and solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares	Perpetual Additional Tier 1 Capital Notes	Perpetual Additional Tier 1 Capital Notes	Perpetual Additional Tier 1 Capital Notes
8	Amount recognised in regulatory capital	4,047,254	2,000,000	2,000,000	1,820,000
9	Nominal amount of instrument	4,047,254	2,000,000	2,000,000	1,820,000
9a	Issue price	4,047,254	2,000,000	2,000,000	1,820,000
10	Accounting classification	Equity	Instruments eligible for additional capital		
11	Original date of issuance	NA	30-Dec-13	1-Feb-16	3-Mar-21
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	NA	NA	NA	NA
14	Issuer call subject to prior supervisory approval	NA	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	NA	Callable every 6 years (31 Dec 2031) Redemption amount: Prevailing Principal Amount	Callable every 6 years (31 Dec 2027) Redemption amount: Prevailing Principal Amount	3 Mar 2031 Redemption amount: Prevailing Principal Amount.
16	Subsequent call dates, if applicable	NA	NA	NA	NA
	Coupons / dividends				
17	Fixed or floating dividend/coupon	NA	Fixed	Fixed	Fixed
19	Coupon rate and any related index	Vaiable	6.20%	4.94%	6.25%
19	Existence of a dividend stopper	NA	Yes	Yes	Yes
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Full Discrectionary	NA	NA	NA
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Full Discrectionary	Full Discrectionary	Full Discrectionary	Full Discrectionary
21	Existence of step-up or other incentive to redeem	NA	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	NA	Convertible	Convertible	Convertible
24	Writedown feature	NA	Yes	Yes	Yes
28	If temporary write-own, description of writeup mechanism	NA	NA	NA	NA
28a	Type of subordination	NA	Subordinated (Additional Tier 1 Capital)		
29	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	NA	Ranks junior to all Senior Obligations; ranks pari passu with all pari passu obligations; ranks senior to equity and all Junior Obligations.		
30	Non-compliant transitioned features	NA	NA	NA	NA
31	If yes, specify non-compliant features	NA	NA	NA	NA

CC1: Composition of Capital

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 adequacy of the Group’s capital is monitored using, among other measures, the rules and ratios established by the Basel Committee on Banking Supervision and adopted by Qatar Central Bank in supervising the Group.

		a	b	c
	(Thousands of Qatari Riyals)	**30 June 2026**	**31 December 2025**	**Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation**
	Common Equity Tier 1 capital: instruments and reserves			
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	4,047,254	4,047,254	(a)
2	Retained earnings	5,356,808	4,780,198	
3	Accumulated other comprehensive income (and other reserves)	11,509,712	11,280,821	(b)
4	*Directly issued capital subject to phase-out from CET1 (only applicable to non-joint stock companies)*	-	-	
5	Common share capital issued by third parties (amount allowed in group CET1)	-	-	
6	**Common Equity Tier 1 capital before regulatory deductions**	**20,913,774**	**20,108,273**	
	Common Equity Tier 1 capital regulatory adjustments			
7	Prudent valuation adjustments	-	-	
8	Goodwill (net of related tax liability)	(677,877)	(677,877)	
9	Other intangibles other than mortgage servicing rights (net of related tax liability)	(92,747)	(100,289)	
10	Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)	(45,327)	(53,633)	
11	Cash flow hedge reserve	(13,124)	2,863	(b)
12	Shortfall of provisions to expected losses	-	-	
13	Securitisation gain on sale (as set out in paragraph 36 of Basel III securitisation framework)	-	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	-	
15	Defined benefit pension fund net assets	-	-	
16	Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)	(1,114,988)	(1,114,988)	
17	Reciprocal cross-holdings in common equity	-	-	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		-	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	(2,078,016)	(2,029,024)	
20	Mortgage servicing rights (amount above 10% threshold)	-	-	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	-	
25	Of which: deferred tax assets arising from temporary differences	-	-	
26	National specific regulatory adjustments	-	-	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	-	
28	**Total regulatory adjustments to Common Equity Tier 1**	**(4,022,079)**	**(3,972,947)**	
29	**Common Equity Tier 1 capital (CET1)**	**16,891,695**	**16,135,326**	
	Additional Tier 1 capital: instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	5,820,000	5,820,000	(c)
31	OF which: classified as equity under applicable accounting standards	5,820,000	5,820,000	(c)
32	Of which: classified as liabilities under applicable accounting standards	-	-	
33	*Directly issued capital instruments subject to phase-out from additional Tier 1*	-	-	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in AT1)	726,684	-	
35	*Of which: instruments issued by subsidiaries subject to phase-out*	-	-	
36	Additional Tier 1 capital before regulatory adjustments	**6,546,684**	**5,820,000**	

	Additional Tier 1 capital: regulatory adjustments			
37	Investments in own additional Tier 1 instruments	-	-	
38	Reciprocal cross-holdings in additional Tier 1 instruments	-	-	
39	Investments in capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	-	
40	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation	(556,412)	(666,561)	
41	National specific regulatory adjustments	-	-	
42	Regulatory adjustments applied to additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-	
43	Total regulatory adjustments to additional Tier 1 capital	**(556,412)**	**(666,561)**	
44	**Additional Tier 1 capital (AT1)**	**5,990,272**	**5,153,439**	
45	**Tier 1 capital (T1= CET1 + AT1)**	**22,881,967**	**21,288,765**	
	Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	-	
47	*Directly issued capital instruments subject to phase-out from Tier 2*	-	-	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	-	
49	*Of which: instruments issued by subsidiaries subject to phase-out*	-	-	
50	Provisions	1,517,478	1,519,459	
51	**Tier 2 capital before regulatory adjustments**	**1,517,478**	**1,519,459**	
	Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	-	-	
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	-	-	
54	Investments in capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	-	
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	-	
56	National specific regulatory adjustments	448,036	448,036	
57	**Total regulatory adjustments to Tier 2 capital**	**448,036**	**448,036**	
58	**Tier 2 capital (T2)**	**1,965,514**	**1,967,496**	
59	**Total regulatory capital (TC = T1 + T2)**	**24,847,481**	**23,256,261**	
60	**Total risk-weighted assets**	**131,506,902**	**131,885,383**	
	Capital ratios and buffers			
61	**Common Equity Tier 1 (as a percentage of risk-weighted assets)**	**12.8%**	**12.2%**	
62	**Tier 1 (as a percentage of risk-weighted assets)**	**17.4%**	**16.1%**	
63	**Total capital (as a percentage of risk-weighted assets)**	**18.9%**	**17.6%**	
64	**Institution specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)**	**3.0%**	**3.0%**	
65	**Of which: capital conservation buffer requirement**	**2.5%**	**2.5%**	
66	**Of which: bank-specific countercyclical buffer requirement**	**0.0%**	**0.0%**	
67	**Of which: higher loss absorbency requirement (DSIB)**	**0.5%**	**0.5%**	
68	**Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirement.**	**6.8%**	**6.2%**	

CC2: Regulatory capital balance sheet

The following table shows the reconciliation between balance sheet prepared for published financial statements with that prepared for regulatory reporting. The amount shown under the regulatory scope of consolidation is not a RWA measure; it is based on an accounting measure and cannot be directly reconciled to other disclosures in this report which are prepared applying Basel 3 rules.

Regulatory capital balance sheet (Amount in'000)	30-Jun-26		
	Balance sheet as in Report to Shareholders	**Under regulatory scope of consolidation**	**Reference**
Assets			
Cash and balances with central banks	6,720,098	6,720,098	
Due from banks	20,589,516	20,589,516	
Loans and advances to customers	98,037,188	98,037,188	
Of which: acceptances treated as off-balance sheet exposure	4,649,238	-	
Investment securities	41,304,548	41,304,548	
Investment in associates and a joint arrangement	4,652,865	4,652,865	
Property and equipment	3,082,326	3,082,326	
Intangible assets	92,747	92,747	
Other assets	5,381,894	5,381,894	
Total Assets	**184,510,420**	**179,861,182**	
Liabilities			
Due to banks	24,331,872	24,331,872	
Customer deposits	85,060,276	85,060,276	
Debt securities	9,612,443	9,612,443	
Other borrowings	28,364,461	28,364,461	
Other liabilities	10,526,940	5,877,702	
Total Liabilities	**157,895,992**	**153,246,754**	
Equity			
Share capital	4,047,254	4,047,254	(a)
Legal reserve	10,547,557	10,547,557	(b)
General reserve	26,500	26,500	(b)
Risk reserve	2,274,574	2,274,574	(b)
Fair value reserve	(472,515)	(472,515)	(b)
Cash flow hedge reserve	13,124	13,124	
Treasury shares	(1,114,988)	(1,114,988)	
Foreign currency translation reserve	(2,772,144)	(2,772,144)	(b)
Other reserves	1,884,160	1,884,160	(b)
Revaluation reserve	995,636	995,636	
Retained earnings	5,365,263	5,365,263	
TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE BANK	**20,794,421**	**20,794,421**	
Non-controlling interests	7	7	
Instruments eligible for additional capital (Included in AT1)	5,820,000	5,820,000	(c)
TOTAL EQUITY	**26,614,428**	**26,614,428**	
TOTAL LIABILITIES AND EQUITY	**184,510,420**	**179,861,182**	

CR1: Credit quality of assets

The following table presents a comprehensive view of the credit quality of our on- and off-balance sheet assets.

As at June 30, 2026 QAR'000

		a	b	c	d	e	f	g
		Gross carrying values of		**Allowances/ impairments**	**Of which ECL accounting provisions for credit losses on SA exposures**		**Of which ECL accounting provisions for credit losses on IRB exposures**	**Net values (a+b-c)**
		Defaulted exposures	**Non-defaulted exposures**		**Allocated in regulatory category of General**	**Allocated in regulatory category of Specific**		
1	Loans	6,484,724	102,190,863	6,465,700	2,479,509	3,986,191	-	102,209,887
2	Debt Securities	-	38,612,840	46,547	46,547	-	-	38,566,293
3	Off-Balance Sheet exposures	55,931	34,383,364	124,330	71,858	52,472	-	34,314,965
4	**Total**	**6,540,655**	**175,187,067**	**6,636,577**	**2,597,914**	**4,038,663**	**-**	**175,091,145**

CR2: Changes in stock of defaulted loans and debt securities

		30 June 2026
1	**Defaulted loans and debt securities at end of the previous reporting period**	**6,650,099**
2	Loans and debt securities that have defaulted since the last reporting period	1,346
3	Returned to non-defaulted status	-
4	Amounts written off	(159,541)
5	Other changes	(7,180)
6	**Total**	**6,484,724**

CR3: Credit risk mitigation techniques - overview

As at June 30, 2026

	QAR'000	a	b	c	d	e	f	g
	Asset Classes	Exposures unsecured: carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees , of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
1	Loans	-	-	33,998,067	-	-	-	-
2	Debt securities	-	-	-	-	-	-	-
3	**Total**	**-**	**-**	**33,998,067**	**-**	**-**	**-**	**-**

CR4: Standardized approach – credit risk exposure and credit risk mitigation (CRM) effects

The following table provides the effect of CRM on the calculation of capital requirements under the standardized approach. It presents on-balance sheet and off-balance sheet exposures before and after credit conversion factors (CCF) and CRM as well as associated RWA and RWA density by asset classes. As noted in CRD, the external ratings of the counterparty is relied on to determine the prescribed regulatory risk weight to be assigned.

As at June 30, 2026

		a	b	c	d	e	f
	QAR'000	**Exposures before CCF and CRM**		**Exposures post-CCF and CRM**		**RWA and RWA density**	
	Asset Classes	**On-balance sheet amount**	**Off-balance sheet amount**	**On-balance sheet amount**	**Off-balance sheet amount**	**RWA**	**RWA density**
1	Sovereigns and Central Bank	50,957,744	3,413,802	52,732,585	942,743	3,470,801	6.5%
2	Qatar Government Entities and Domestic Public Sector Entities (PSEs)	10,055,190	1,473,786	10,054,205	640,163	5,257,274	49.2%
3	Multilateral development banks	372,065	910,000	372,065	91,000	188,059	40.6%
4	Claims on Banks Of which: securities firms and other financial institutions	22,193,395	6,123,420	22,193,395	5,392,209	11,563,172	41.9%
5	Covered bonds	-	-	-	-	-	-
6	Corporates	47,109,889	24,910,715	39,535,489	13,001,704	52,227,781	99.4%
7	Equity investments, subordinated debt and other capital	4,057,691		4,057,691		8,421,220	207.5%
8	Retail	11,006,368	2,092,713	9,731,466	230,123	7,298,982	73.3%
9	Real Estate Exposure	18,434,789	163,770	17,593,001	68,239	16,751,735	94.9%
10	Loans for Land Acquisition, Development and Construction	64,703	-	64,703	-	97,055	150.0%
11	Past-due loans/Defaulted Loans	2,505,735	1,619	2,504,346	1,456	2,210,922	88.2%
12	Real Estate Exposures arising from counterparty defaults	3,235,863		3,235,863	-	7,048,178	217.8%
13	Other assets	7,254,655	-	7,254,655	-	5,978,932	82.4%
14	**Total**	**177,248,086**	**39,089,826**	**169,329,464**	**20,367,638**	**120,514,112**	**63.5%**

CR5: Standardized approach – exposures by asset classes and risk weights

The following table presents the breakdown of credit risk exposures under the standardized approach by asset classes and risk weight.

As at June 30, 2026 QAR'000

		a	b	c	d	e	f	g	h	i	j
	Risk weight / Asset Classes (Thousand of Qatar Riyal)	0%	20%	50%	75%	100%	150%	188%	250%	Others	Total credit exposures amount (post CCF and post-CRM)
1	Sovereigns	49,560,120	88,902	1,146,570	-	2,879,736	-	-	-	-	53,675,328
2	Claims on Qatar Government Entities and Domestic Public Sector Entities (PSEs)	128,504	85,525	10,480,338	-	-	-	-	-	-	10,694,367
3	Multilateral Development Banks (MDBs)	-	91,000	291,200	-	-	-	-	-	80,865	463,065
4	Claims on Banks	-	12,226,936	5,718,357		4,795,460	8,076	-	-	4,836,775	27,585,604
5	Claims on Corporates	-	33,249	399,560	122,855	51,082,440	124,483	-	-	774,607	52,537,193
6	Retail	-	-	-	6,253,309	1,709,588	-	-	-	1,998,692	9,961,590
7	Real Estate	-	1,598	-	24,894	-	-	-	-	17,634,748	17,661,240
9	Past-due loans	-	-	603,764	-	1,888,036	14,002	-	-	-	2,505,802
10	Equity Investments	-	-	-	-	-	1,201,044	-	1,896,971	959,676	4,057,691
11	Loans for Land Acquisition, Development and Construction						64,703				64,703
11	Real Estate Exposures arising from counterparty defaults	-	-	-	-	538,956	-	372,870	2,324,036	-	3,235,863
12	Other assets	1,275,723	-	-	-	5,978,932	-	-	-	-	7,254,655
13	**Total**	**50,964,347**	**12,527,210**	**18,639,789**	**6,401,059**	**68,873,149**	**1,412,309**	**372,870**	**4,221,007**	**26,285,363**	**189,697,102**

CCRA: Qualitative disclosure related to counterparty credit risk

Counterparty Credit Risk (CCR) is the risk that the counterparty to a transaction could default before the final settlement. The value of derivative transactions will change with fluctuations in factors such as interest rates, foreign exchange rates, equities or commodities. The Group is exposed to CCR from its sales, trading and balance sheet management activities. CCR is managed through the Counterparty Credit Risk Policy and methodology framework.

The Bank primarily engages in derivative transaction for hedging of risks. The limits on CCR and related transaction is closely associated with the hedging requirements of the Bank in space of Profit rate and foreign exchange transactions.

Bank policies are in place to reduce CCR risk by having International Swaps and Derivatives Association (ISDA) Master Agreement or equivalent agreements in place with as many counterparties as possible; the Bank prefers to deal with counterparties through a clearing house to minimize CCR. Counterparty limits are in place for all derivatives counterparties and limits are set considering counterparty risk profile. In line with the International Accounting Standard (IAS) 32 principles, the Group's balance sheet will present assets and liabilities on a net basis provided there is a legally enforceable right to set off assets and liabilities, and the Group intends to settle on a net basis or realise the asset and liability simultaneously.

CCR1: Analysis of counterparty credit risk (CCR) exposure by approach

The following table provides a comprehensive view of the methods used to calculate counterparty credit risk exposures and the main parameters used within each method, if applicable. Refer to CCR 8 for our central counterparty clearing house exposures. Figures below reflect both house and client trades.

As at June 30, 2026

		a	b	c	d	e	f
	QAR'000	Replacement Cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM[1]	RWA[2]
1	SA-CCR (for derivatives)	514,092	214,966		1.4	1,020,681	272,851
2	Internal Model Method (for derivatives and SFTs)						
3	Simple Approach for credit risk mitigation (for SFTs)						
4	Comprehensive Approach for credit risk mitigation (for SFTs)						
5	VaR for SFTs						
6	**Total**						**272,851**

CCR2: Credit valuation adjustment (CVA) capital charge

The following table presents a breakdown of the CVA capital charge by advanced and standardized approaches.

As at June 30, 2026

		a	b
	QAR'000	EAD post-CRM	RWA
	Total portfolios subject to the Advanced CVA capital charge	409,643	467,638
1	(i) VaR component (including the 3x multiplier)		
2	(ii) Stressed VaR component (including the 3x multiplier)		
3	All portfolios subject to the Standardized CVA capital Charge		
4	**Total subject to the CVA capital charge**	**409,643**	**467,638**

CCR3: Standardized approach – CCR exposures by regulatory portfolio and risk weights

The following table presents a breakdown of counterparty credit risk exposures calculated according to the standardized approach by portfolio and risk weight.

As at June 30, 2026

	a	b	c	d	e	f	g	h	j
Risk weight / Regulatory portfolio QAR'000	0%	20%	30%	50%	70%	100%	150%	Others	Total credit exposure
Sovereigns	-	-	-	-	-	-	-	-	-
Qatar Government Entities and Domestic Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-
Banks	15,630	172,637	335,069	58,948	-	618	-	-	582,903
Corporates	-	392,272	2,244	23,154	-	20,109	-	-	437,779
Regulatory retail portfolio	-	-	-	-	-	-	-	-	-
Secured by residential property	-	-	-	-	-	-	-	-	-
Secured by commercial real estate	-	-	-	-	-	-	-	-	-
Other retail loans	-	-	-	-	-	-	-	-	-
Past-due loans	-	-	-	-	-	-	-	-	-
Equity Investments	-	-	-	-	-	-	-	-	-
Real Estate Exposures	-	-	-	-	-	-	-	-	-
Unrated Sukuk	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-
Total	**15,630**	**564,910**	**337,312**	**82,102**	**-**	**20,727**	**-**	**-**	**1,020,682**

MR1: Market risk under the standardised approach

The following table presents the components of the capital requirement under the standardized approach for market risk.

		a
	QAR'000	**Capital requirement in standardised approach**
1	Interest rate risk	29,961
2	Equity risk	12,996
3	Foreign exchange risk	12,735
4	Commodity risk	27,421
5	Credit spread risk - non-securitisations	-
6	Credit spread risk - securitisations (non-correlation trading portfolio)	-
7	Credit spread risk - securitisation (correlation trading portfolio)	-
8	Default risk - non-securitisations	-
9	Default risk - securitisations (non-correlation trading portfolio)	-
10	Default risk - securitisations (correlation trading portfolio)	-
11	Residual risk add-on	-
12	**Total**	**83,113**

LIQ1: Liquidity Coverage Ratio (LCR)

The LCR is designed to promote short-term resilience of the 30 calendar day liquidity profile, by ensuring that banks have sufficient HQLA to meet potential outflows in a stressed environment.

QAR'000

		a	b
As at June 30, 2026		**Total unweighted value (average)**	**Total weighted value (average)**
High-quality liquid assets			
1	Total HQLA	28,109,408	27,418,811
Cash outflows			
2	**Retail deposits and deposits from small business customers, of which:**		
3	Stable deposits	26,467,168	1,905,778
4	Less stable deposits	85,648	25,694
5	**Unsecured wholesale funding, of which:**		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		
7	Non-operational deposits (all counterparties)	40,982,006	21,392,270
8	Unsecured debt		
9	**Secured wholesale funding**	662,113	0
10	**Additional requirements, of which:**		
11	Outflows related to derivative exposures and other collateral requirements	84,523	84,523
12	Outflows related to loss of funding of debt products		
13	Credit and liquidity facilities	2,546,753	395,963
14	**Other contractual funding obligations**		
15	**Other contingent funding obligations**	18,466,954	2,371,061
16	**TOTAL CASH OUTFLOWS**		26,175,290
Cash inflows			
17	**Secured lending (eg reverse repo)**		
18	**Inflows from fully performing exposures**	14,765,930	13,292,474
19	**Other cash inflows**		
20	**TOTAL CASH INFLOWS**		13,292,474
		Total adjusted value	
		30 June 2026	**31 December 2025**
21	**Total HQLA**	27,418,811	37,478,261
22	**Total net cash outflows**	12,882,816	15,068,460
23	**Liquidity coverage ratio (%)**	212.8%	248.7%

LIQ2: Net Stable Funding Ratio (NSFR)

QAR'000

		a	b	c	d	e
		Unweighted value by residual maturity				
As at June 30, 2026		No maturity*	<6 months	6 months to <1 year	≥1 year	Weighted value
Available stable funding (ASF) item						
1	Capital:					27,460,458
2	*Regulatory capital*	27,460,458	-	-	-	27,460,458
3	*Other capital instruments*	0	-	-	-	0
4	Retail deposits and deposits from small business customers:					25,220,668
5	*Stable deposits*	729,626	7,677,546	4,755,801	13,358,142	25,204,817
6	*Less stable deposits*	2,459	17,106	12,136	-	15,851
7	Wholesale funding:					61,210,566
8	*Operational deposits*	-	-	-	-	-
9	*Other wholesale funding*	6,736,068	23,786,568	8,088,866	42,039,324	61,210,566
10	Liabilities with matching interdependent assets					
11	Other liabilities:					8,675,507
12	*NSFR derivative liabilities*		869,084			
13	*All other liabilities and equity not included in the above categories*	-	-	44,597,205	-	8,675,507
14	**Total ASF**					**122,567,199**
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)		16,208,403	6,715,930	22,013,479	7,443,055
16	Deposits held at other financial institutions for operational purposes					
17	Performing loans and securities:					88,015,384
18	*Performing loans to financial institutions secured by Level 1 HQLA*	-	-	-	-	
19	*Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions*	-	-	1,445,386	6,184,552	6,907,245
20	*Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:*	-	-	31,738,022	73,081,996	78,593,554
21	*With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk*	-	-	-	-	-
22	Assets with matching interdependent liabilities					
23	Other assets:					17,547,071
24	*Physical traded commodities, including gold*	-				-
25	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*					-
26	*NSFR derivative assets*		MR3			0
27	*NSFR derivative liabilities before deduction of variation margin posted*		173,817			173,817
28	*All other assets not included in the above categories*	-	-	17,373,254	-	17,373,254
29	Off-balance sheet items		-	10,572,717	-	3,203,117
30	***Total RSF***					**116,208,627**
31	***Net Stable Funding Ratio (%)***					**105.47%**

As at December 31 2025

Total ASF	**118,372,169**
Total RSF	**116,011,383**
Net Stable Funding Ratio (%)	**102.03%**

LR1: Summary comparison of accounting assets vs leverage ratio exposure

QAR'000

		30-Jun-26
1	Total consolidated assets as per published financial statements	184,510,420
2	Adjustments for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	
4	Adjustments for temporary exemption of central bank reserves (if applicable)	
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	
7	Adjustments for eligible cash pooling transactions	
8	Adjustments for derivative financial instruments	1,318,921
9	Adjustment for securities financing transactions (ie repos and similar secured lending)	-
10	Adjustments for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	24,367,802
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	
12	Other adjustments	(4,578,491)
13	**Leverage ratio exposure measure**	**205,618,653**

LR2: Leverage ratio common disclosure template

QAR'000

		30-Jun-26	31-Dec-25
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	169,407,167	183,426,652
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(4,578,491)	(4,642,371)
3	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of row 1 and 2)**	**164,828,676**	**178,784,281**
Derivative exposures			
4	Replacement cost associated with *all* derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	537,582	444,972
5	Add-on amounts for PFE associated with *all* derivatives transactions	587,786	659,790
6	Gross-up for derivatives collateral provide where deducted from the balance sheet assets pursuant to the operative accounting framework	548,773	211,551
7	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-
8	(Exempted CCP leg of client-cleared trade exposures)	-	-
9	Adjusted effective notional amount of written credit derivatives	182,361	327,161
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
11	**Total derivative exposures (sum of rows 4 to 10)**	**1,856,503**	**1,643,474**
Securities financing transactions			
12	Gross SFT *assets* (with no recognition of netting), after adjusting for sale accounting transactions	14,565,671	9,041,096
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
14	CCR exposure for SFT assets	-	-
15	Agent transaction exposures	-	-
16	**Total securities financing transaction exposures (sum of rows 12 to 15)**	**14,565,671**	**9,041,096**
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	39,089,826	41,801,145
18	(Adjustments for conversion to credit equivalent amounts)	(14,722,023)	(16,058,941)
19	**Off-balance sheet items (sum of rows 17 and 18)**	**24,367,802**	**25,742,204**
Capital and total exposures			
20	**Tier 1 capital**	**22,881,967**	**21,288,765**
21	**Total exposures (sum of rows 3, 11, 16 and 19)**	**205,618,653**	**215,211,054**
Leverage ratio			
22	**Basel III leverage ratio**	**11.13%**	**9.89%**

ENC – Asset Encumbrance

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

QAR'000

ASSETS	Encumbered	Unencumbered	Total
Cash and balances with central banks	4,624,034	2,096,064	6,720,098
Due from banks	1,728,133	18,861,383	20,589,516
Loans and advances to customers	-	102,686,426	102,686,426
Investment securities	15,785,000	25,519,548	41,304,548
Investment in associates and a joint arrangement	-	4,652,865	4,652,865
Property and equipment	-	3,082,326	3,082,326
Intangible assets	-	92,747	92,747
Other assets	-	5,381,894	5,381,894
TOTAL ASSETS	**22,137,167**	**162,373,253**	**184,510,420**