

The Commercial Bank (P.S.Q.C.)

Financial Results

For the year ended 31 December 2025





Forward Looking Statements

This presentation and subsequent discussion may contain certain forward-looking statements with respect to certain plans and current goals and expectations of Commercial Bank and its associated companies relating to their future financial condition and performance. These forward-looking statements do not relate only to historical or current facts but also represent Commercial Bank's expectations and beliefs concerning future events. By their nature forward-looking statements involve known and unknown risks and uncertainty because they relate to future events and circumstances including a number of factors which are beyond Commercial Bank's control. As a result, Commercial Bank's actual future results or performance may differ materially from the plans, goals and expectations expressed or implied in such statements.

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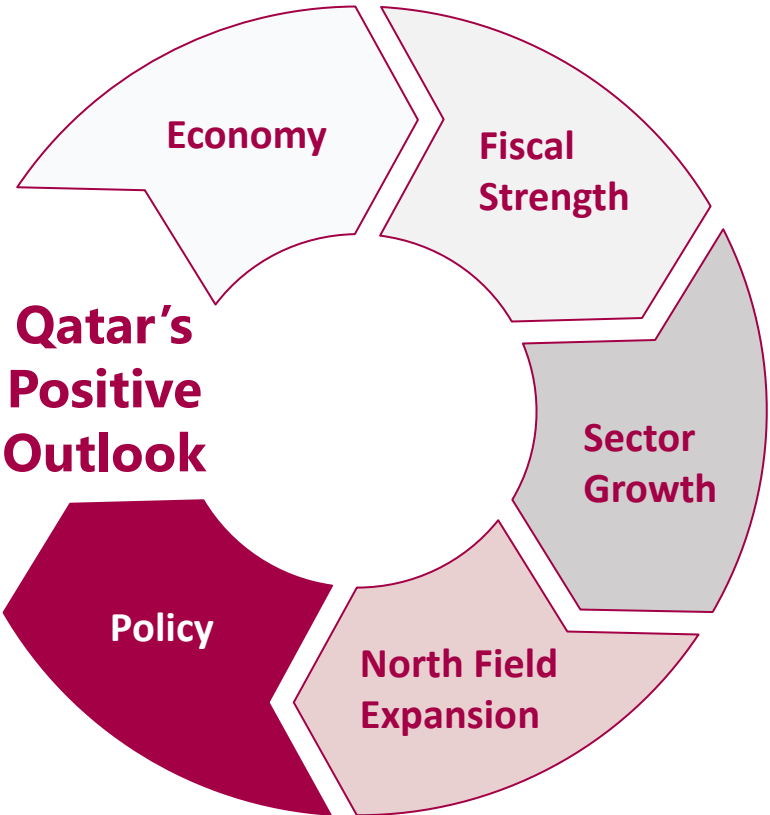
02 STRATEGY

03 CONSOLIDATED FINANCIAL HIGHLIGHTS

04 SUSTAINABILITY



The macro environment continues to create a compelling growth opportunity for Qatar, and for CB



Sovereign Credit Ratings	GDP Growth 2026	LNG Expansion as Catalyst
Moody's: Aa2 Fitch: AA S&P: AA	6.1% IMF	

- **Economy**
 - Qatar's GDP growth as per IMF is projected at approximately 6.1% in 2026, and 7.8% in 2027, supported by the North Field expansion, large-scale infrastructure spending, and resilient non-hydrocarbon sectors.
- **Fiscal Strength**
 - Qatar's 2026 fiscal plan prioritizes strategic Third National Development Strategy (NDS3) investments, utilizing conservative oil pricing to ensure long-term resilience and expand non-hydrocarbon revenue streams.
 - Rating agencies have affirmed Qatar's sovereign rating in 2025 with a stable outlook.
- **Sector Growth**
 - Resilient performance continues across non-hydrocarbon sector including logistics, manufacturing, tourism, and trade.
 - Key initiatives include the QR 20bn Simaisma development, fertiliser capacity doubling to 12.4 mtpa by 2030, and the National Manufacturing Strategy targeting 3.1% CAGR by 2030.
- **North Field Expansion (NFE)**
 - Qatar remains one of the world's leading LNG exporters, alongside the U.S and Australia, its central role in global energy markets.
 - The North Field Expansion is progressing as planned, increasing LNG capacity to 126 mtpa by 2027, with a further expansion targeting 142 mtpa by 2030.
 - Downstream diversification with USD 6 billion petrochemical project, the Middle East's largest ethane cracker, from 2026.
- **Policy**
 - The NDS3 targets average economic growth of 4%, with USD 100 billion in FDI, and leadership in business and digital competitiveness by 2030.
 - Qatar Launches National AI Firm to Advance Digital Transformation/Fin Tech, aimed at developing advanced digital ecosystems to support innovation and contribute to sustainable development.



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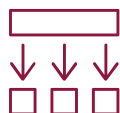


We will build on our strong foundations to deliver the next phase of CB's growth



Our Foundations

Strong platform for
CB's next phase of
growth



Trusted national franchise

A leading full-service bank in Qatar,
with 50+ year track record of trust
and stability

International footprint

A wholly owned bank in Turkey
(Alternatif Bank) and associate stakes
in United Arab Bank in the UAE and
National Bank of Oman

Leading digital platform

An innovation-led bank with
award-winning customer service
and high digital adoption

Scale customer franchises

Strong positions across Retail, Wealth, and Wholesale
customer franchises with long-tenured relationships

Product platforms

Well established Payments & Cash Management, FX, Trade,
Cards, and Wealth businesses providing a strong base for
growth in fee income

Key Metrics



8.6% ⁽³⁾
Total assets
market share

6.5% ⁽³⁾
Lending
market share

8.2% ⁽³⁾
Deposits
market share

Top 2 ^{(1)/(3)}
Conventional Bank
in Qatar

511k ⁽³⁾
Retail customers

23k ⁽³⁾
Wholesale
customers

9.2% ^{(2)/(4)}
Return on Equity

12.2% ⁽⁴⁾
CET1

17.6% ⁽⁴⁾
CAR



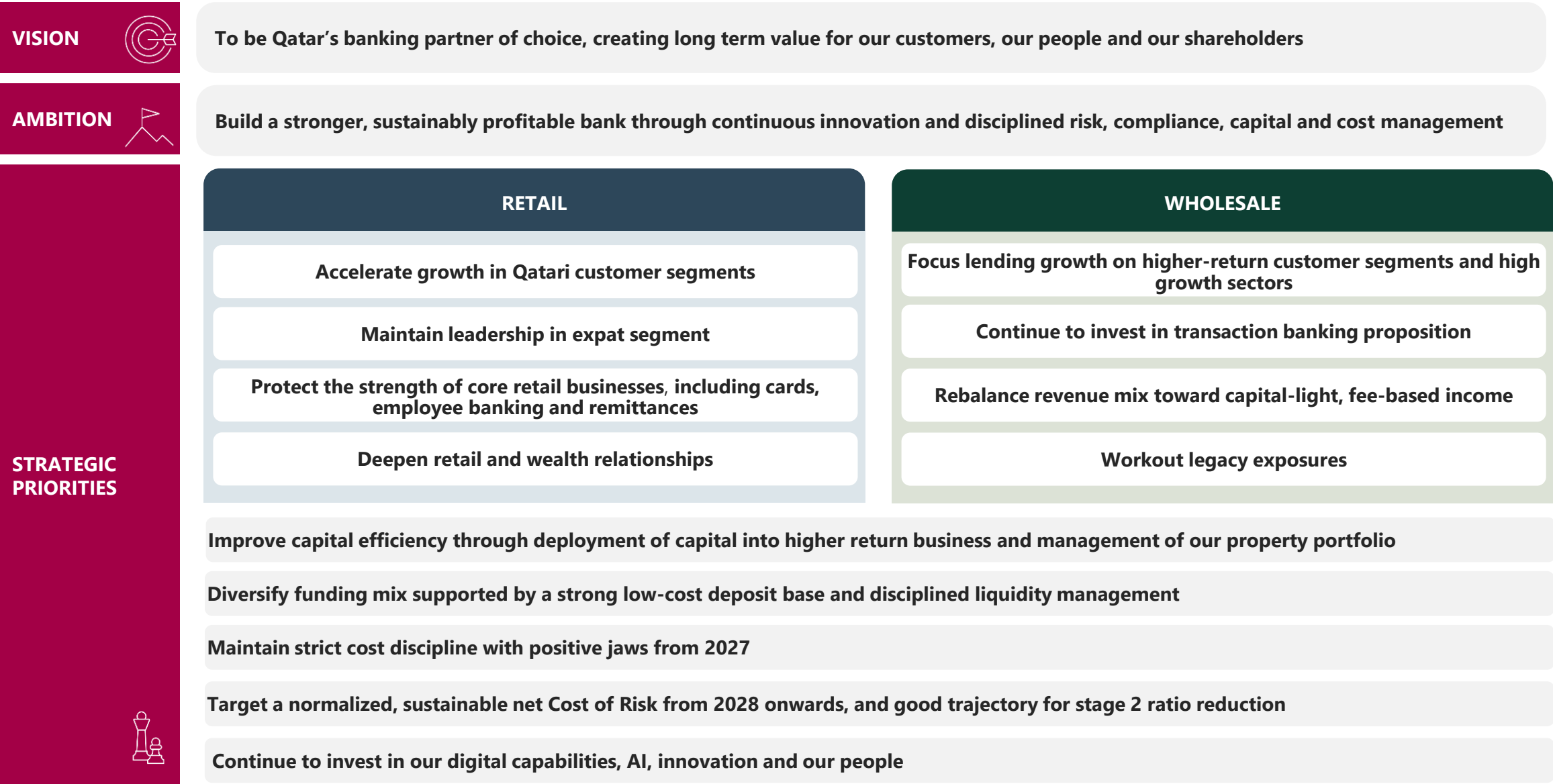
(1) Top 2 conventional bank in Qatar in terms of Assets and Net Profits

(2) Excluding Additional Tier 1 (AT1) Notes

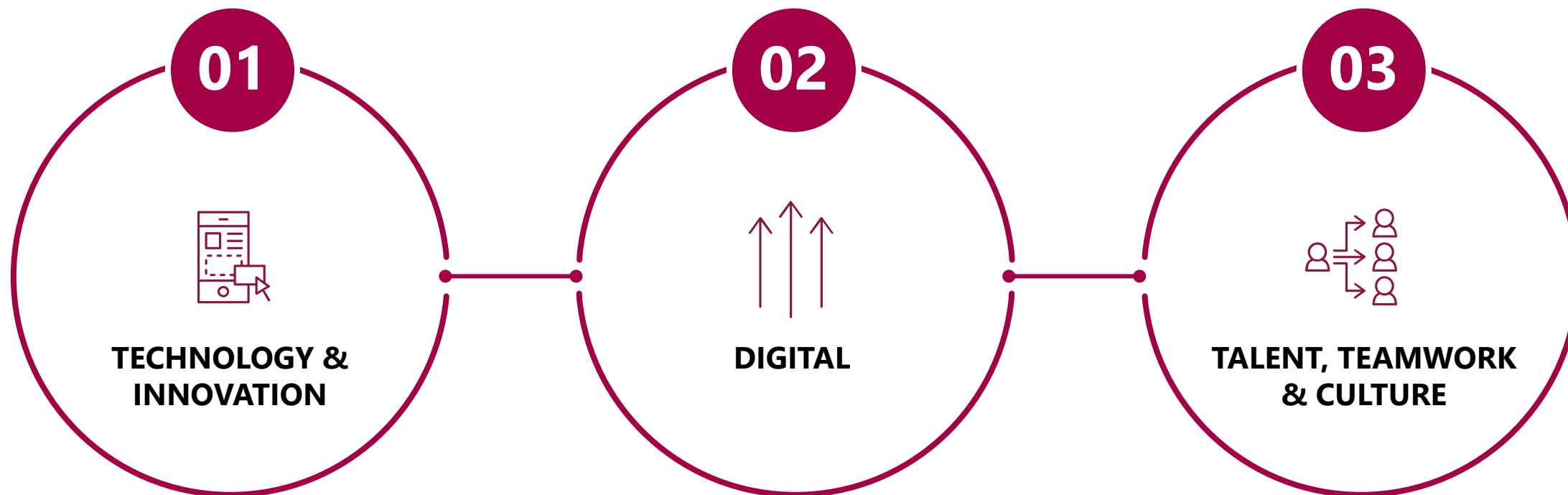
(3) All numbers are Qatar Domestic related

(4) All numbers are at Group Consolidated level

Our strategy is designed to turn our strong foundations into sustainable growth



The Next Phase of Growth will be Built on Three Key Strategic Enablers



- **Modernize our core banking platforms** to support speed, efficiency, scale, and innovation
- **Further strengthen data and infrastructure foundations** to accelerate automation and advanced analytics

- **Further enhance digital onboarding, servicing, and engagement** across Retail, Wealth, and Wholesale
- **Maintain leadership in digital adoption** by continuously investing in our mobile and online channels

- **Simplify the organization** to enhance speed and accountability
- **Invest in future-critical skills** including data science and AI
- Build a **collaborative, empowered and performance-driven culture**

Accelerating our AI Journey to create value across the Bank



WHAT WE HAVE DELIVERED SO FAR

We **launched our AI transformation in 2022**, investing in foundational capabilities including data architecture and GPU compute – **The following are live:**



AI-powered document processing
Reduces man-hours through automation of documents processing



AI-optimized credit limit increase
Automates credit limit increases by leveraging historical behavior to boost approval accuracy



GenAI powered email assistant
Classifies customer inquiries and drafts responses, improving call center response speed

WHAT'S NEXT

We have identified **AI products** with measurable value potential **across four core drivers** – and will **prioritize them** by **strategic fit and quantifiable impact**, and **executional feasibility**:

Operating income uplift

Using AI to identify and serve the right customers better with the right products at the right time (incl. cross/ up-sell and next-best actions)

CX enhancement

Deploying AI assistants to increase personalization across engagements (incl. customer-facing conversational interfaces)

Process efficiency

Automating key operational workflows such as document processing, credit operations to improve speed, accuracy, and productivity at scale

Risk & compliance strengthening

Embedding AI in credit, fraud, and compliance processes to enhance detection, reduce manual effort, and proactively manage risk



Together these AI initiatives will help us to unlock income opportunities, reduce our cost to income ratio and strengthen our risk management

Consolidated Targets

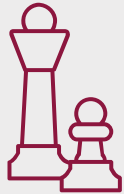


		2025 Actual	2026 Target	2030 Target
Profitability	Return on Equity (ROE) ⁽¹⁾	9.2%	>9.2%	>12.0%
	Cost to Income (Consol)	29.5%	<30.0%	<27.0% Positive Jaws from 2027
	Cost of Risk (Net)	75 bps	90-100 bps	70-90 bps
	Dividends ⁽²⁾	QAR 0.30 per share (30%)	Sustainable Dividends	Sustainable Dividends
Asset Quality	Coverage Ratio (Stage 3)	60.4%	>62.0%	>70.0%
	NPL	6.1%	<6.0%	<5.0%
Capital	CET1	12.2%	12.0% - 13.0%	12.5% - 14.0%
	CAR	17.6%	17.5% - 18.5%	18.0% - 19.5%

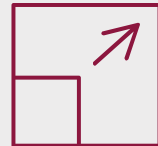
(1) Excluding Additional Tier 1 (AT1) Notes, post deducting AT1 coupon payment

(2) The Dividends are subject to regulatory approval

From 2026 - 2030, we will in the Next Phase of Our Strategy...



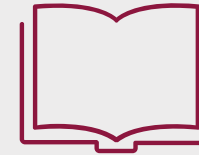
Draw a line under our legacy book



Reshape CB to a more capital-efficient, fee-driven and deposit-anchored business model



Position us to capture growth among Qataris, SMEs, and affluent clients



Build on what we have done in AI thus far - enhancing customer service and the efficient operation of the bank



Deliver shareholder returns through disciplined execution and a sustainable dividend



Deliver Safe, Sustainable Profitability



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2025 Financial Summary

Profitability

- Net Profit after Pillar Two Tax of QAR 2,204.9 million
- Net Profit before impact of Pillar Two Taxes of QAR 2,384.4 million
- Net interest margin (NIM) at 2.2%
- Net provisions of QAR 1,193.3 million

Balance Sheet

- Loans and Advances to Customers of QAR 104.5 billion, up by 14.3% from 31 December 2024
- Loans and Advances to Customers excluding Acceptances of QAR 96.1 billion, up by 5.7% from 31 December 2024
- Customer Deposits of QAR 89.4 billion, up by 16.2% from 31 December 2024

Capital and Funding

- Strong Capital Ratios: CET1 and Capital Adequacy Ratio at 12.2% and 17.6% respectively
- Successful bond issuance of USD 600 million at 4.625% with a five-year tenor
- Diversified deposit mix with low-cost deposit composition at 37% of the deposit base

(1) Excluding Additional Tier 1 (AT1) Notes, post deducting AT1 coupon payment

(2) ROE and ROA is calculated after Pillar Two Tax impact.



Profitability (Reported), QAR million	FY 2025	FY 2024	%
Operating Income	4,786	4,556	5%
Operating Expense	(1,411)	(1,273)	(11%)
Net Provisions	(1,193)	(467)	(155%)
Share of Associates' results	406	330	23%
Net Monetary Loss due to Hyperinflation	(131)	(132)	0%
Income Tax Expense	(72)	18	(493%)
Net Profit Before BEPS Pillar Two Tax	2,384	3,032	(21%)
BEPS Pillar Two Tax	(179)	-	(100%)
Net Profit after Tax	2,205	3,032	(27%)

Balance Sheet, QAR million	Dec-25	Dec-24	%
Total Assets	192,913	165,678	16%
Loans and Advances to Customers	104,548	91,480	14%
Investment Securities	40,299	33,229	21%
Customer Deposits	89,445	77,007	16%
Total Equity	27,013	26,354	3%

Key Financial Metrics	FY 2025	FY 2024
Net Interest Margin (NIM)	2.2%	2.4%
Return on Assets (ROA) ⁽²⁾	1.2%	1.8%
Return on Equity (ROE) ^(1/2)	9.2%	14.0%
CET 1 Ratio (Basel III)	12.2%	12.3%
Total Capital Ratio (Basel III)	17.6%	17.2%
Earnings Per Share (EPS) QAR per share	0.50	0.71



Financial Progress

	Reported			Excluding LTIS ⁽¹⁾		
	FY 2025	FY 2024	Variance FY 2025 v FY 2024 (%)	FY 2025	FY 2024	Variance FY 2025 v FY 2024 (%)
Net Operating Income	4,786	4,556	5.1%	4,842	4,620	4.8%
Operating Expenses	(1,411)	(1,273)	(10.8%)	(1,427)	(1,342)	(6.3%)
Operating Profit	3,375	3,283	2.8%	3,415	3,278	4.2%
Net Provisions	(1,193)	(467)	(155.4%)	(1,193)	(467)	(155.4%)
Share of Associates' Results	406	330	23.2%	406	330	23.2%
Net Monetary Loss due to Hyperinflation	(131)	(132)	0.4%	(131)	(132)	0.4%
Current Income Tax	(72)	18	(493.0%)	(72)	18	(493.3%)
Net Profit Before BEPS Pillar Two Tax	2,384	3,032	(21.4%)	2,425	3,027	(19.9%)
BEPS Pillar Two Tax	(179)	-	(100.0%)	(179)	-	(100.0%)
Net Profit	2,205	3,032	(27.3%)	2,245	3,027	(25.8%)
Loans and Advances to Customers ⁽²⁾	104,548	91,480	14.3%	104,548	91,480	14.3%
Customer Deposits ⁽³⁾	89,445	77,007	16.2%	89,445	77,007	16.2%
Net Interest Margin (NIM)	2.2%	2.4%	(0.2%)	2.2%	2.4%	(0.2%)
Cost/Income Ratio (Consolidated)	29.5%	27.9%	(1.6%)	29.5%	29.1%	(0.4%)
Cost/Income (Domestic)	25.5%	23.9%	(1.6%)	25.2%	23.4%	(1.8%)
Cost of Risk - COR (bps) – gross	148	102	(46)	148	102	(46)
Cost of Risk - COR (bps) – net	75	36	(39)	75	36	(39)
Non-Performing Loan (NPL) Ratio	6.1%	6.2%	(0.1%)	6.1%	6.2%	(0.1%)
Loan Coverage Ratio – Stage 3	60.4%	52.8%	7.6%	60.4%	52.8%	7.6%
Common Equity Tier 1 (CET 1) Ratio	12.2%	12.3%	(0.1%)	12.2%	12.3%	(0.1%)
Capital Adequacy Ratio (CAR)	17.6%	17.2%	0.4%	17.6%	17.2%	0.4%

(1) Excluding LTIS table shows the figure after removing the impact of share option scheme, to show actual underlying business trend.

(2) Net loans and advances to customers

(3) Deposit volumes include current and call deposits, saving deposits, time deposits and accrued interest

Note: The above amounts are presented in QAR million



Movement in Loans and Advances

Key Movements, QAR million	31 Dec 2025	31 Dec 2024	Movement 31 Dec 25 vs 31 Dec 24	Movement 31 Dec 25 vs 31 Dec 24 (%)
Corporate & International	77,080	74,258	2,822	3.8%
Retail	12,522	11,950	572	4.8%
Alternatif Bank Net Lending	6,453	4,672	1,781	38.1%
Net Loans and Advances excluding Acceptances	96,056	90,880	5,175	5.7%
Acceptances	8,492	600	7,892	>100%
Net Loans and Advances including Acceptances	104,548	91,480	13,068	14.3%

- Corporate lending growth was driven mainly from the Government and Public Sector lending.
- We continue to focus on and grow our Retail book which increased by 4.8%.

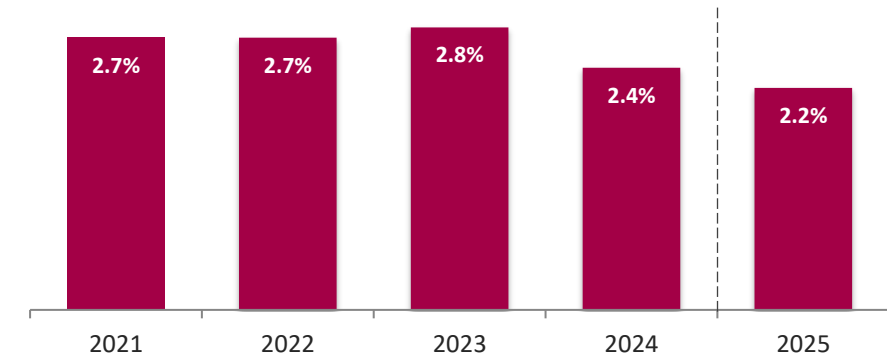


Earnings Performance: Year ended 31 December 2025

Profitability

- ◆ Net interest income for the year was QAR 3,413.9 million, up by 2.9%.
 - ◆ Net interest margin is at 2.2% for the year ended 31 December 2025.
 - ◆ The drop in NIM was mainly driven by:
 - ◆ the downwards rate revision towards end of 2024 impacted the NIM for the year 2025, whilst 2024 benefited from the higher rate environment. Further downwards rate revision towards end of 2025 also impacted the NIM.
 - ◆ The NIM compression has also come from the repricing sensitivity from downward movement of interest rates.
 - ◆ Refinancing of some of our medium-term debt issuances which were previously at a lower rate.
- ◆ Non-interest income for the year improved by 10.8%.
 - ◆ This growth is mainly due to 1) retail banking fees including wealth management and banking services and 2) wholesale banking fees, in particular payments.
 - ◆ The overall increase in non-interest income was up mainly due to improvement in Group's core net fee and commission-based income as there was a one-off fees release under Wholesale Banking.
- ◆ Cost to income ratio increased to 29.5% for the year ended 31 December 2025, compared to 27.9% in the same period last year.
 - ◆ The increase is mainly due to higher operating cost coming from domestic and in Turkey.

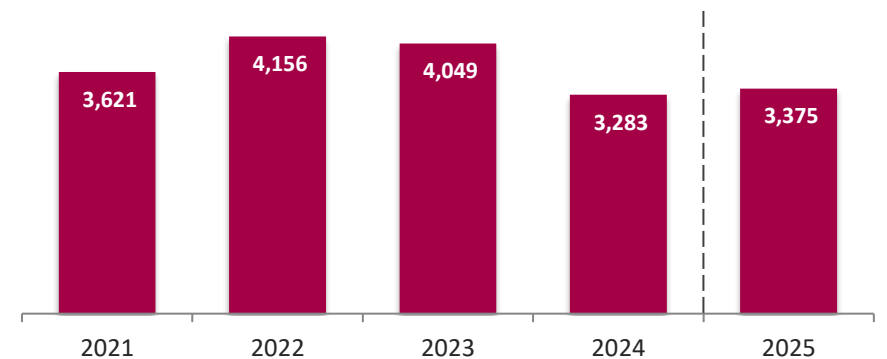
Net Interest Margin (NIM)



Net interest income as a % of average interest earning assets, including (i) Loans and advances to customers (ii) bonds and (iii) loans to other credit institutions (iv) other interest earning assets

Operating Profit

(QAR million)





Retail Portfolio and Performance on the Rise, Delivering Strong Growth

Summary

Portfolio

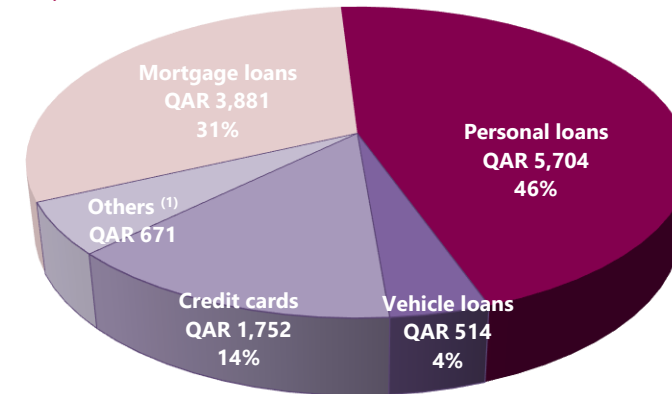
- ◆ The Retail portfolio⁽²⁾ improved by 4.8% to QAR 12.5 billion, representing 12.0% of overall bank's loan book.
- ◆ The increase is mainly from growth in personal loans, vehicle loans, mortgage loans and balances from cards.
- ◆ Retail wealth management, advisory solutions and diversified product offerings have resulted in Asset Under Management (AUM) to double since 2022.

Performance

- ◆ Retail Banking operating income for the year ended 31 December 2025 has grown up to 34.0% of CB Domestic revenues.
- ◆ Core Retail fee and commission revenues for year ended 31 December 2025 were steady YoY leveraging on loan fees, cards, wealth sales, brokerage fees and related banking services.

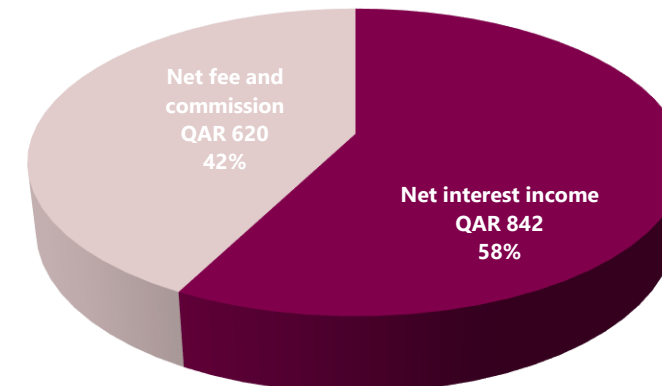
Retail Book Breakdown by Division – December 2025

(QAR million)



Key Retail Income Drivers – December 2025

(QAR million)



Notes:

(1) Others include overdrafts, term, trade and margin related loans

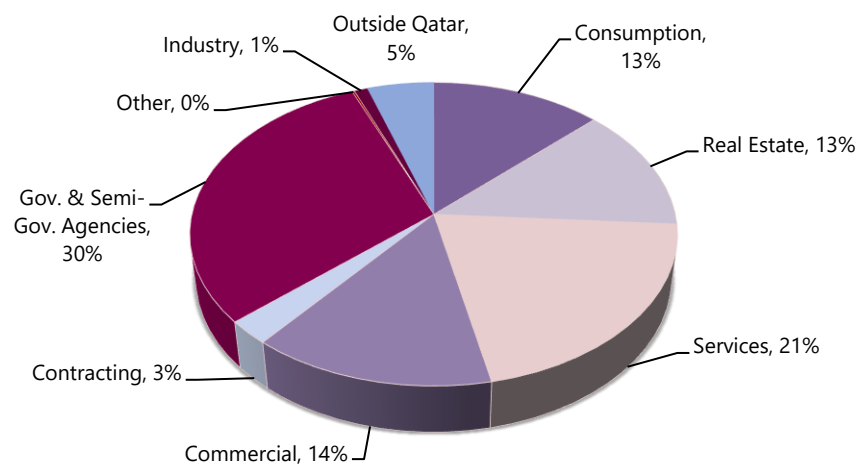
(2) Retail loans above excludes Enterprise

Loan Book Analysis

Summary

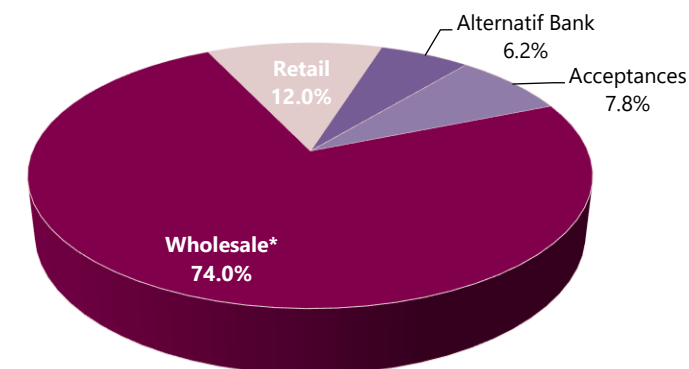
- ◆ Loans and advances to customers increased to QAR 104.5 billion, up by 14.3% (refer to page 15 for details).
- ◆ Focus continues on diversifying loans portfolio.
- ◆ The Bank will continue to pursue opportunities across these sectors in a disciplined manner, aligned with its risk appetite and long-term return objectives.

Qatari Banks Credit Facilities Breakdown by Sector – November 2025



Source: QCB

CB Loan Book Split – 31 December 2025



*Wholesale includes corporate, SME and international loans as well as government and public sector loans including MoF overdraft

CB Loan Book Breakdown by Sector – December 2025

Sector	Dec-25	Dec-24
Govt and Public Sector	19%	17%
Industry	7%	7%
Commercial	19%	16%
Services	24%	23%
Contracting	2%	2%
Real Estate	19%	22%
Consumption	10%	11%
Others*	2%	2%
	100%	100%

*Others include non-banking financial institutions

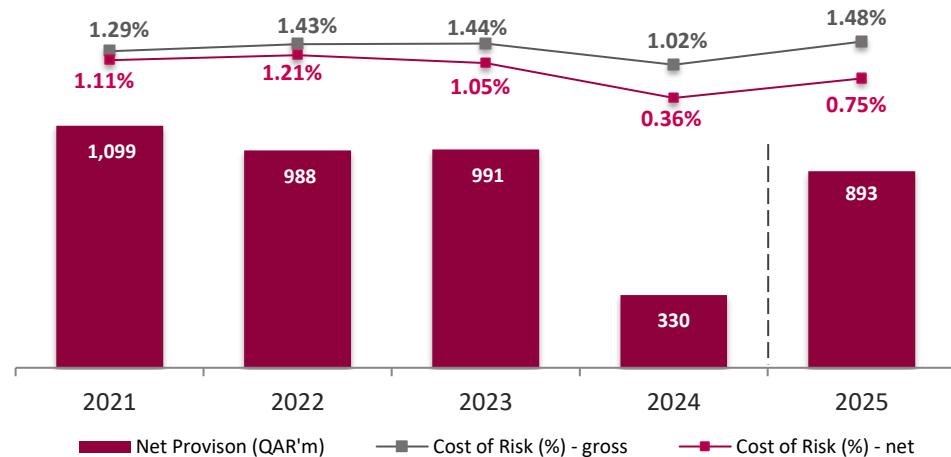


Asset Quality: 31 December 2025

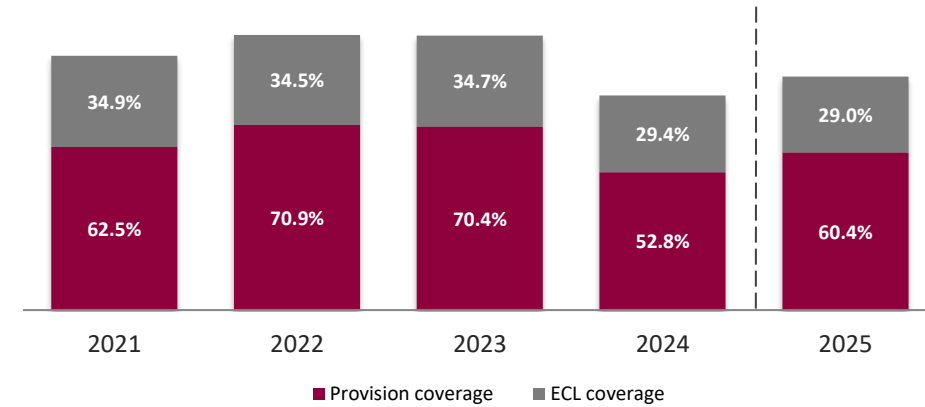
Summary

- ◆ Net impairment charge for loans increased to QAR 893.0 million vs QAR 330.4 million in FY 2024. The net impairment charge for FY 2025 is made up of:
 - ◆ Corporate charge of QAR 785.5 million
 - ◆ Retail charge of QAR 102.5 million
 - ◆ Alternatif Bank charge of QAR 4.9 million
- ◆ NPL ratio stood at 6.1% as at 31 December 2025 from 6.2% as at 31 December 2024.
- ◆ Net cost of risk increased to 75 bps for the year ended 31 December 2025, compared to 36 bps in FY 2024.
- ◆ Loan coverage ratio for Stage 3 stood at 60.4% as at 31 December 2025. Loan coverage including ECL stood at 89.4%.
- ◆ Risk reserve maintained at 2.5% of total loans and advances in addition to credit impairment losses and interest in suspense. Risk reserve stands at QAR 2.3 billion as at 31 December 2025.
- ◆ Significant recoveries during the year 2025.

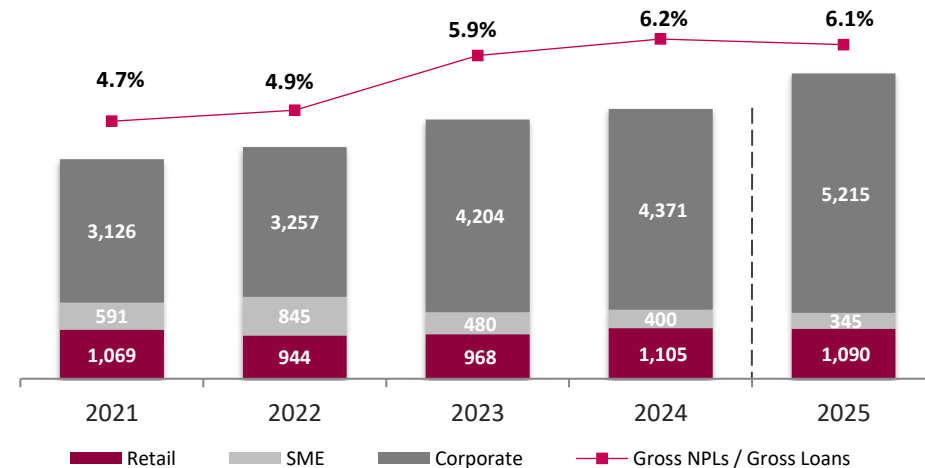
Net Provision Charge for Loans and NPLs (QAR million)



Loan Coverage Ratio



Non-Performing Loans ('NPL') ratio





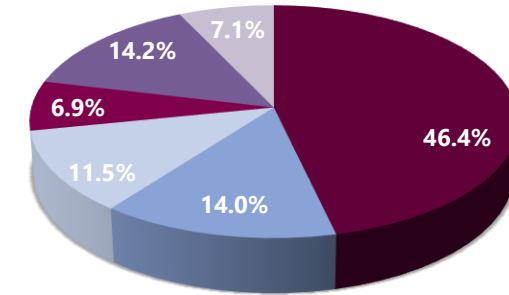
Funding: Continue to Build Up Diverse Sources of Funding

Summary

- ◆ Customers' deposits at QAR 89.4 billion, up by 16.2% vs 31 December 2024 representing 46.4% of the balance sheet.
- ◆ Bank's capital markets i.e., debts securities represents 6.9% of the total assets.
- ◆ The Bank has well diversified funding mix.

Total Funding Mix – 31 December 2025

- Customers' Deposits
- Total Equity
- Due to Banks
- Debt Securities
- Other borrowings
- Other Liabilities



Debt Issued and Other Borrowed Funds

Issuance Type (QAR million)	Dec-25	Dec-24
EMTN	11,034	9,243
Bilateral loans	12,332	11,160
Syndicated loans	9,870	9,970
Other loans ⁽¹⁾	7,426	5,092
Total	40,662	35,465

CB Credit Ratings

Rating Agency	Credit Ratings		Bank Strength	Outlook	Date
	LT	ST			
Moody's	A2	P-1	ba1	Stable	Jun 25
Fitch	A	F1	bb+	Stable	Jun 25
S&P	A-	A-2	bbb-	Stable	Nov 25

(1) Other loans includes certificate of deposits, senior notes, other related loans and also accrued interest

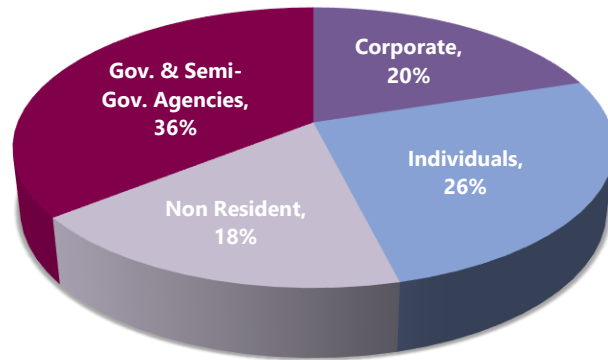


Well Diversified Deposit Portfolio

Summary

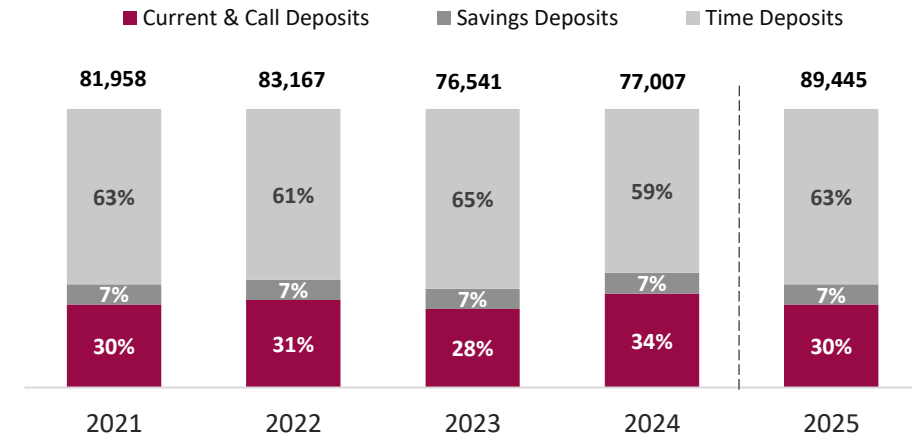
- ◆ Diversified deposit mix with Government and Semi-Government at 29%, corporate at 31% and individuals at 26%.
- ◆ Current and Savings accounts deposit composition at 37% of the deposit base.
- ◆ The mix of Qatar non-resident deposit is 14%.

Qatari Banks Deposits Breakdown by Sector – November 2025

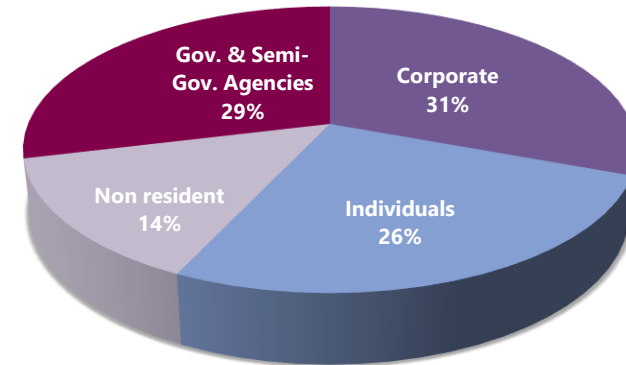


Source: QCB

CB Customer Deposits (QAR million)



CB Deposits by Customer Type – December 2025



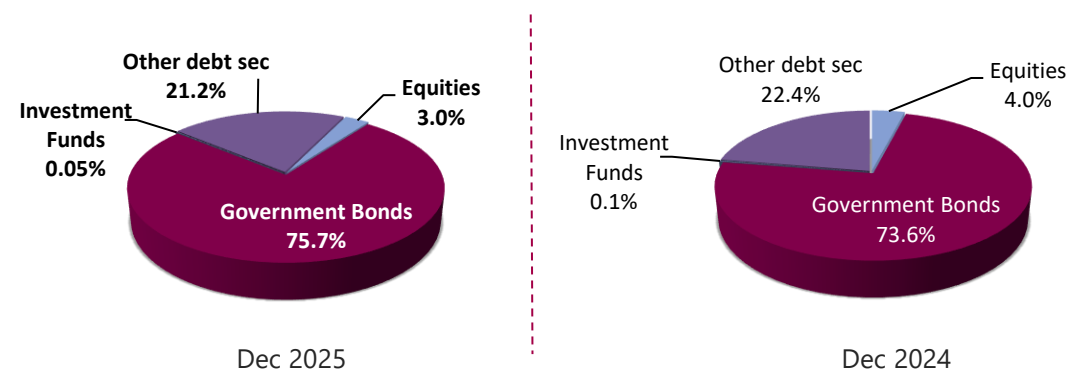
Investment Portfolio: High Asset Quality with 75.7% of the Portfolio Invested in HQLA Government Bonds



Summary

- ◆ Investment portfolio of QAR 40.3 billion as at 31 December 2025, compared to QAR 33.2 billion as at 31 December 2024.
- ◆ Investments in highly rated Sovereign Bonds provides stability to the portfolio and makes it less volatile.
- ◆ Approx. 75.7% investments in Government Bonds.
- ◆ Approx. 86.9% in AAA+ to A- rated securities.

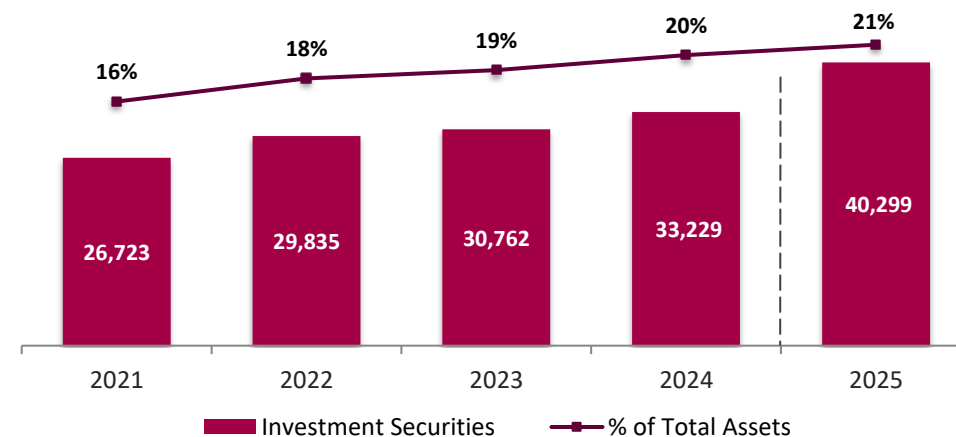
Investment Portfolio – 31 Dec 25 vs 31 Dec 24



Investment Portfolio by Credit Rating

Credit Rating	Portfolio Weight
AAA+ to A-	86.9%
BBB+ to BB-	4.8%
B+ to B-	0.5%
Unrated	7.9%

Investment Portfolio Evolution (QAR million)



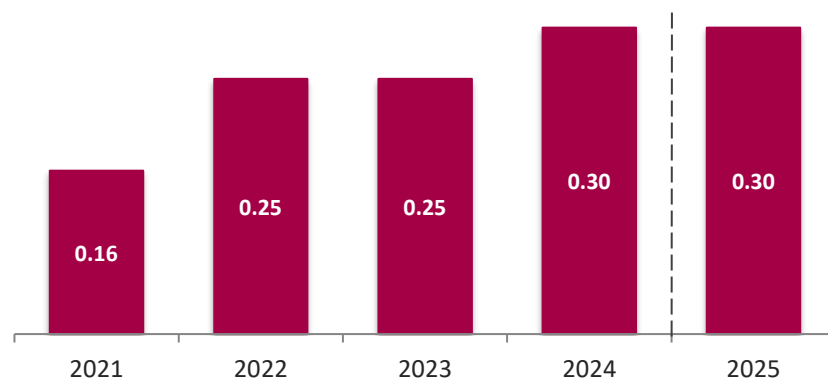
Capital Overview: 31 December 2025



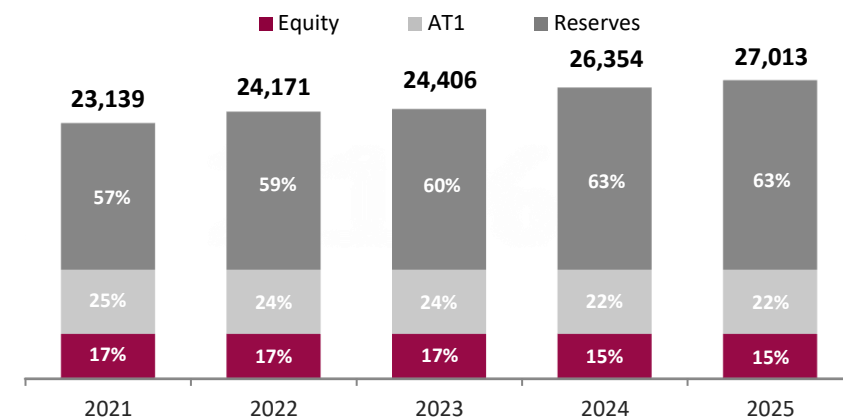
Summary

- ◆ Total equity at QAR 27.0 billion, up by 2.5% from 31 December 2024.
- ◆ Total Capital adequacy ratio at 17.6% (Basel III).
- ◆ The directors have declared dividend of QAR 0.30 per share for approval at AGM.

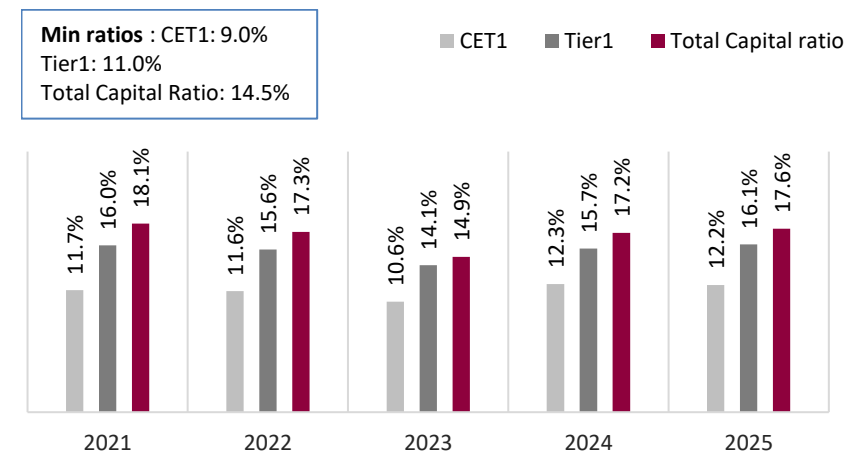
Dividend Distribution Per Share (QAR)



Total Equity (QAR million)



Capital Adequacy Ratio (Basel III)



Commercial Bank Financial Performance – Year Ended 31 December 2025 (CB Domestic)



Profitability

QAR million	Reported			Excluding LTIS		
	FY 2025	FY 2024	%	FY 2025	FY 2024	%
Net interest income	3,005	2,989	0.5%	3,005	2,989	0.5%
Non-interest income	1,322	992	33.2%	1,424	1,375	3.6%
Operating income	4,327	3,981	8.7%	4,430	4,364	1.5%
Total costs	(1,102)	(953)	(15.5%)	(1,118)	(1,023)	(9.3%)
Operating profit	3,225	3,028	6.5%	3,312	3,341	(0.9%)
Net provisions	(1,147)	(529)	(116.5%)	(1,147)	(529)	(116.5%)
Net profit	2,076	2,496	(16.8%)	2,163	2,809	(23.0%)

Balance Sheet

QAR million	Dec-25	Dec-24	Var %
Total assets	185,038	160,098	15.6%
Loans and advances	98,094	86,808	13.0%
Investment securities	42,151	34,490	22.2%
Customer deposits	85,744	73,228	17.1%
Total equity	29,980.0	28,496	5.2%

Performance Ratios

	FY 2025	FY 2024
ROE ⁽¹⁾	9.3%	11.1%
NIM	2.1%	2.3%
Cost to income	25.5%	23.9%

(1) Excluding Additional Tier 1 (AT1) Notes

Alternatifbank Results – Year Ended 31 December 2025



Balance Sheet

TL million	Dec-25	Dec-24	%
Assets			
Cash and balances with central bank	20,186	12,151	66.1%
Due from banks	7,258	4,820	50.6%
Loans and advances to customers	76,154	45,394	67.8%
Investment securities	18,832	18,779	0.3%
Property and equipments	1,181	4,218	(72.0%)
Other assets	8,109	6,754	20.1%
Total assets	131,720	92,116	43.0%
Liabilities & equity			
Due to banks	14,826	12,553	18.1%
Customer deposits	43,679	36,708	19.0%
Other borrowed funds	53,627	28,739	86.6%
Other liabilities	9,637	2,880	234.6%
Shareholders equity	9,950	11,236	(11.4%)
Total liabilities and equity	131,720	92,116	43.0%

Profitability

TL million	FY 2025	FY 2024	%
Operating Income	4,544	2,291	98.3%
Operating Expense	(3,362)	(2,654)	(26.7%)
Provisions (charge) / reversal	(512)	552	(192.7%)
Profit Before Tax	670	189	254.4%
Income Tax Expense	(783)	198	(495.2%)
Net Monetary Loss	(1,421)	(1,178)	(20.6%)
Net Loss	(1,534)	(791)	(93.9%)

Alternatifbank of Turkey

- ◆ Operating Income at TL 4,544 million for the year ended 31 December 2025. Year on year Increase of 98.3%.
- ◆ Year on year Increase in Operating Expense by 26.7%.
- ◆ The Net Monetary Losses due to Hyperinflation is TL 1,421 million.
- ◆ Reported Net Loss of TL 1,534 million for the year ended 31 December 2025.



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Commercial Bank's ESG Progress, Governance, and Integration



everything is possible

كل شيء يمكن تحقيقه



Thank You

