



Qatar Monthly Key Banking Indicators

July 2025



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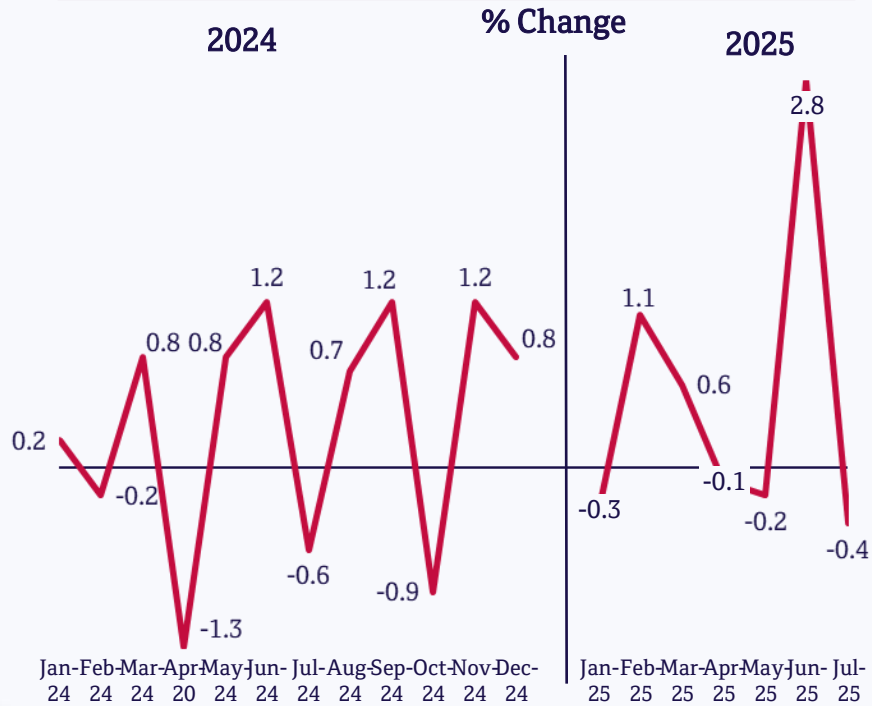
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Commercial Banks Total Assets

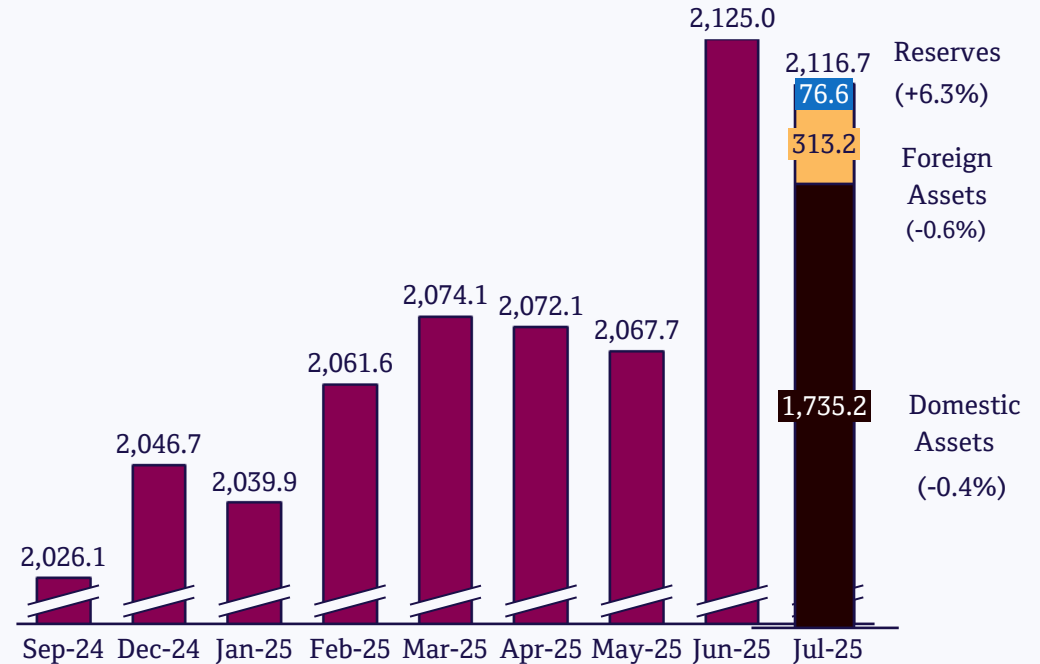
As of July 2025

Monthly Change in Assets



Assets by Location

QR Billion (% Change Month-on-Month)

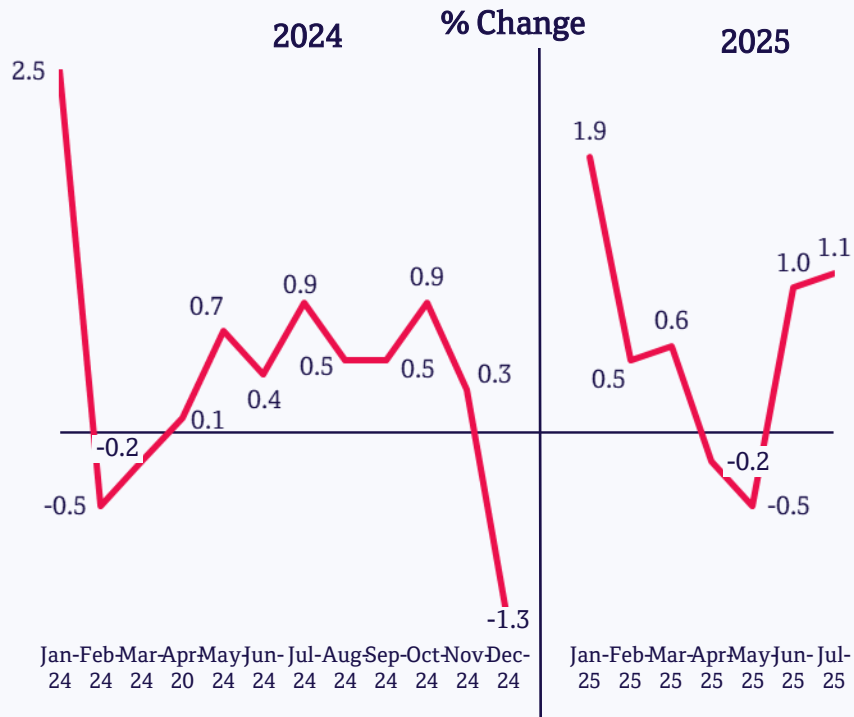


- Total Assets were flat MoM during July 2025 at QR2,116.7 billion
- Total Assets moved up by 3.4% in July 2025 vs. FY2024, compared to a growth of 3.9% in 2023/2024. Assets grew by an average 5.7% over the past five years (2020-2024)
- Liquid Assets to Total Assets stood at a healthy 31% level in July 2025

Commercial Banks Credit Facilities

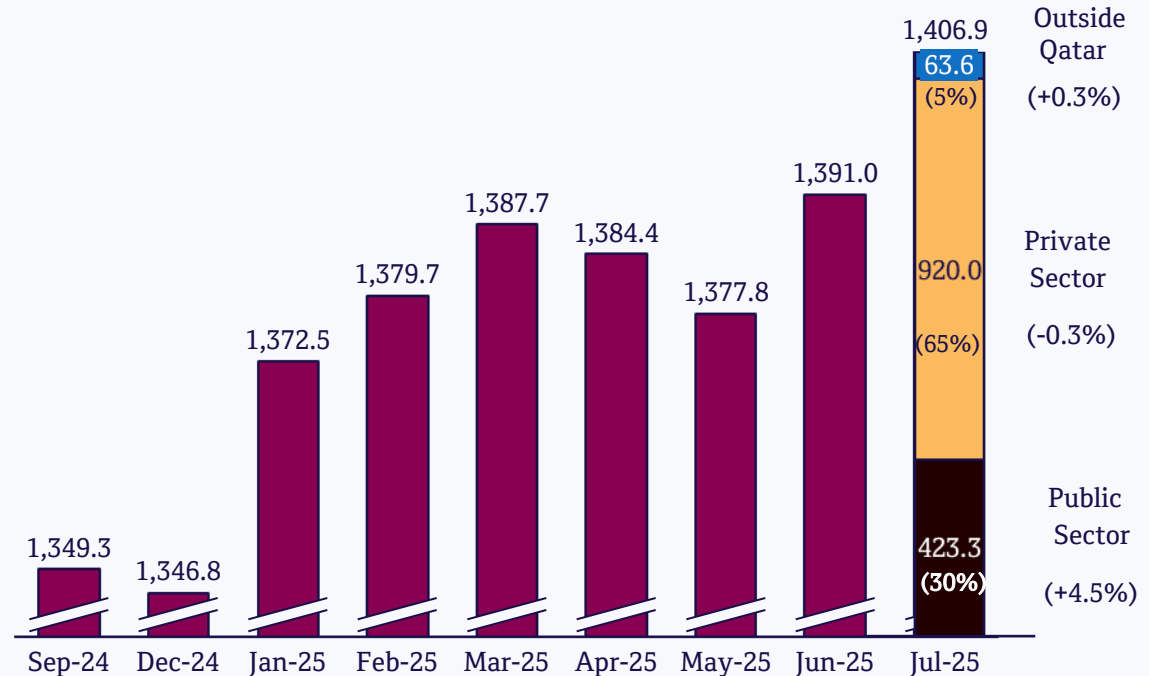
As of July 2025

Monthly Change in Loans



Loans by Sector

QR Billion (% Change Month-on-Month)

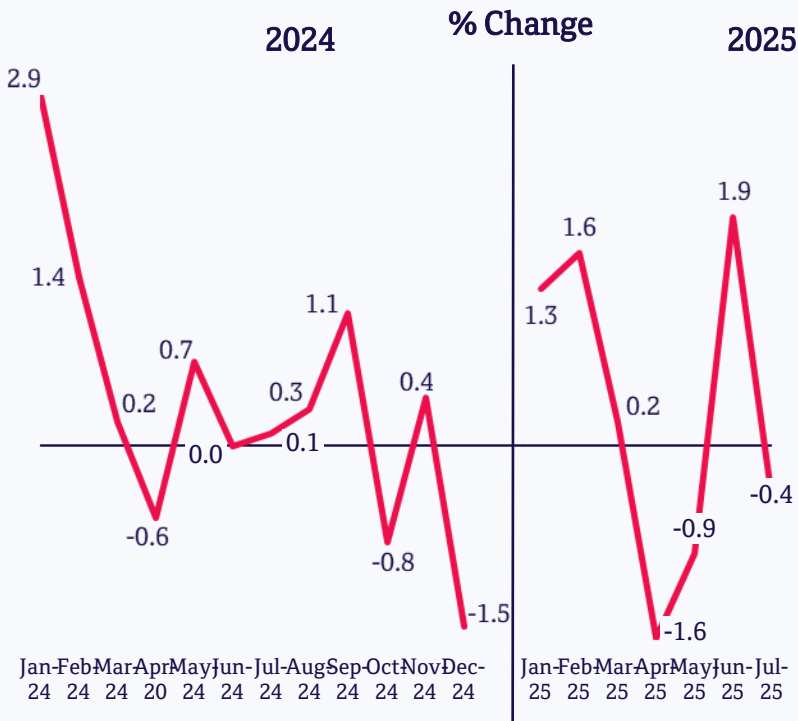


- Loans increased by 1.1% MoM in July 2025 to QR1,406.9bn
- Increase in loans during July 2025 was mainly due to an increase by 4.5% in Public Sector Loans, while private sector loans displayed flat performance
- Loans expanded by 4.5% in July 2025 vs. FY2024, compared to a growth of 4.6% in 2024. Loans grew by an average 5.4% over the past five years (2020-2024)

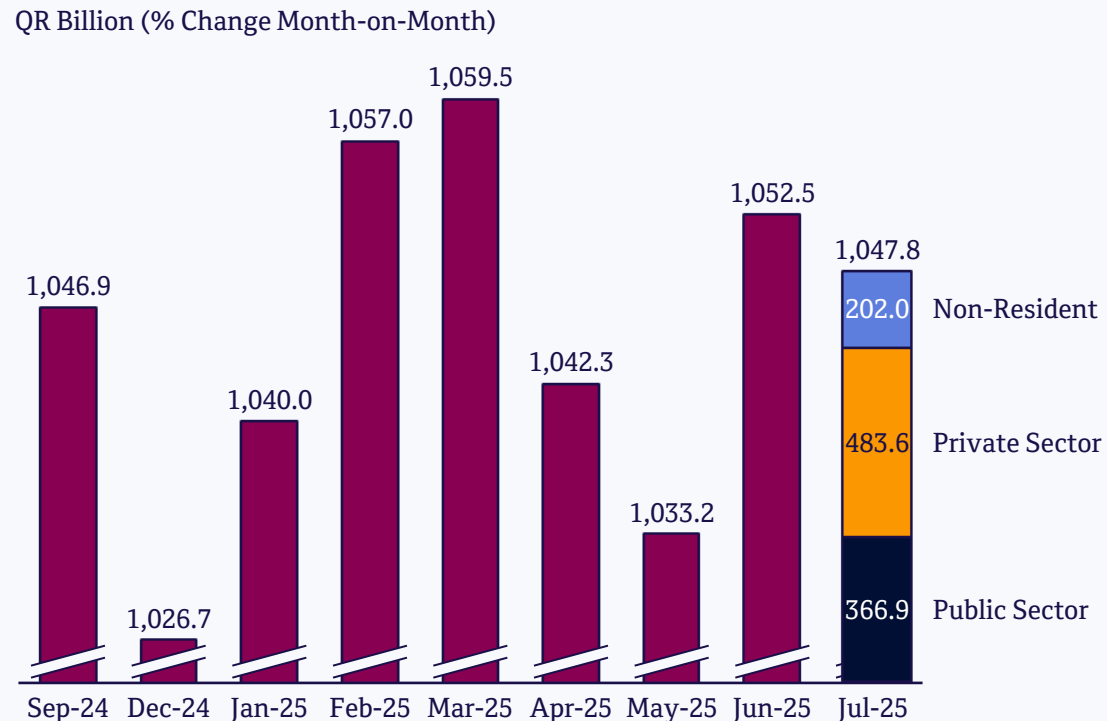
Commercial Banks Deposits

As of July 2025

Monthly Change in Deposits



Deposits by Sector



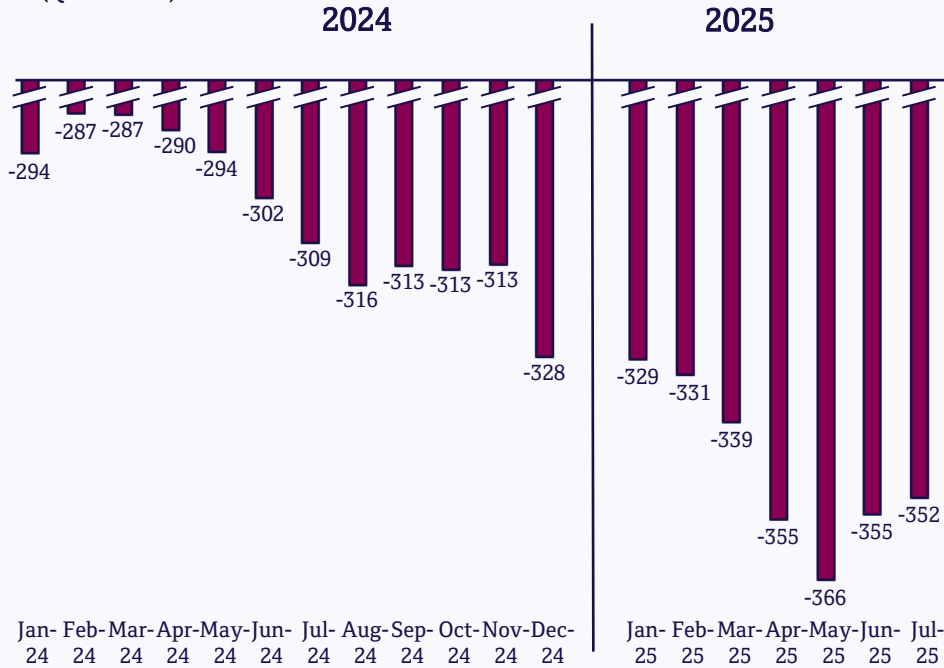
- Deposits exhibited flat performance MoM in July 2025 at QR1,047.8bn
- Public sector deposits inched up by 0.6% MoM, while private sector deposits remained flat. Non-resident deposits contracted by 3.2%
- Deposits gained by 2.1% in July 2025 vs. FY2024, compared to an increase by 4.1% in 2024. Deposits grew by an average 3.9% over the past five years (2020-2024)
- In July 2025 Public Sector Deposits contributed 35.2% to total deposits, Private Sector (46.1%) and Non-Resident (18.7%)

Net Interbank Position

As of July 2025

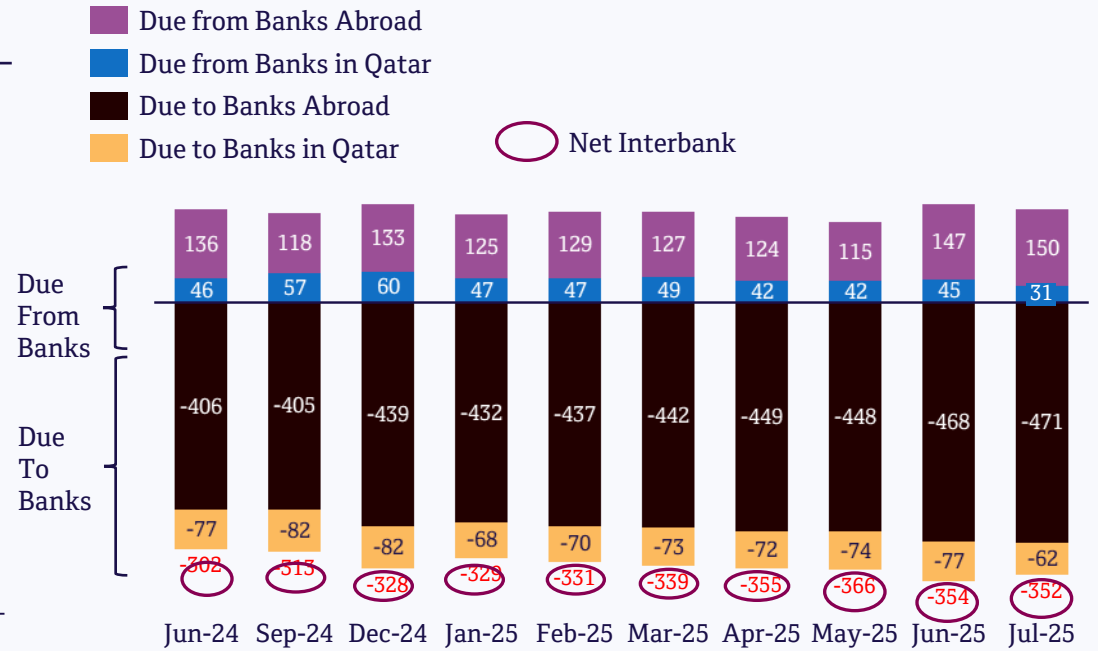
Monthly Net Interbank Position

(QR Billion)



Net Interbank Position Breakup

(QR Billion)

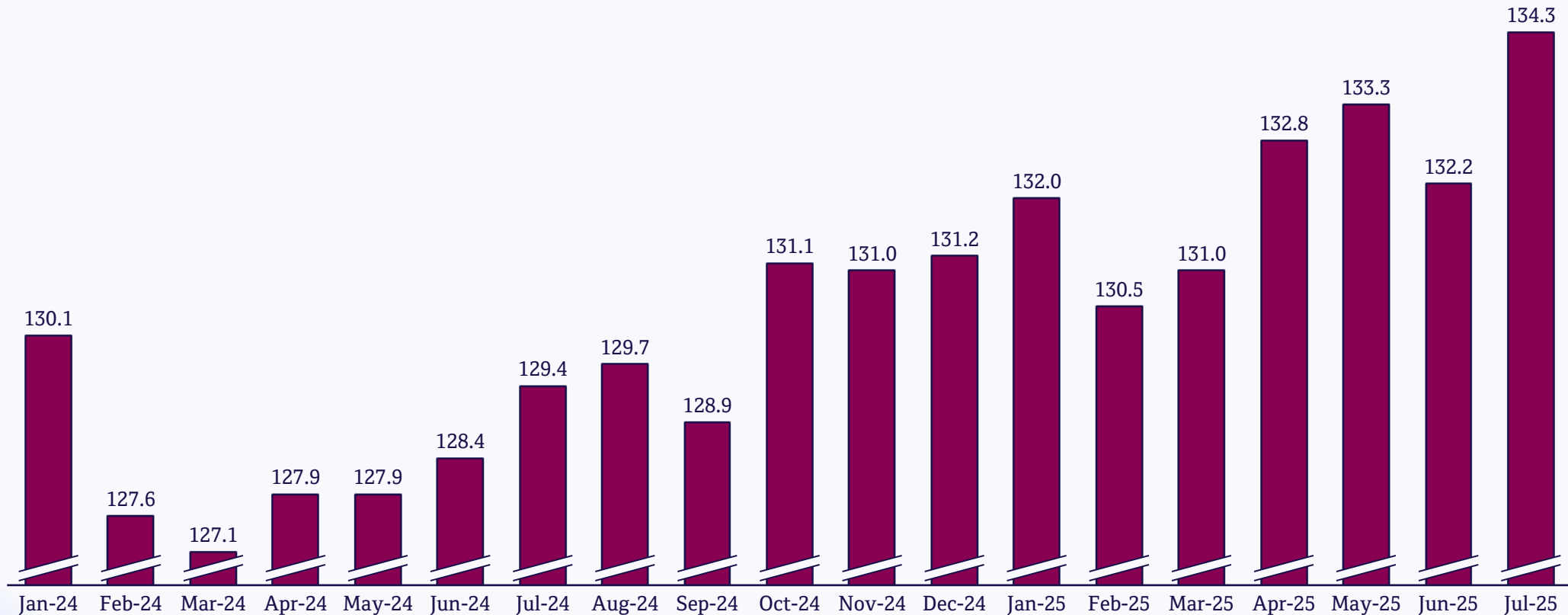


- The Net Interbank Position remained negative at QR352bn as of July 2025
- Due from Banks totaled QR181.3bn as of July 2025
- Due to Banks totaled QR533.0bn as of July 2025
- Due to Banks Abroad remained at a high of QR470.6bn in July 2025

Loans to Deposits Ratio

As of July 2025

(%)

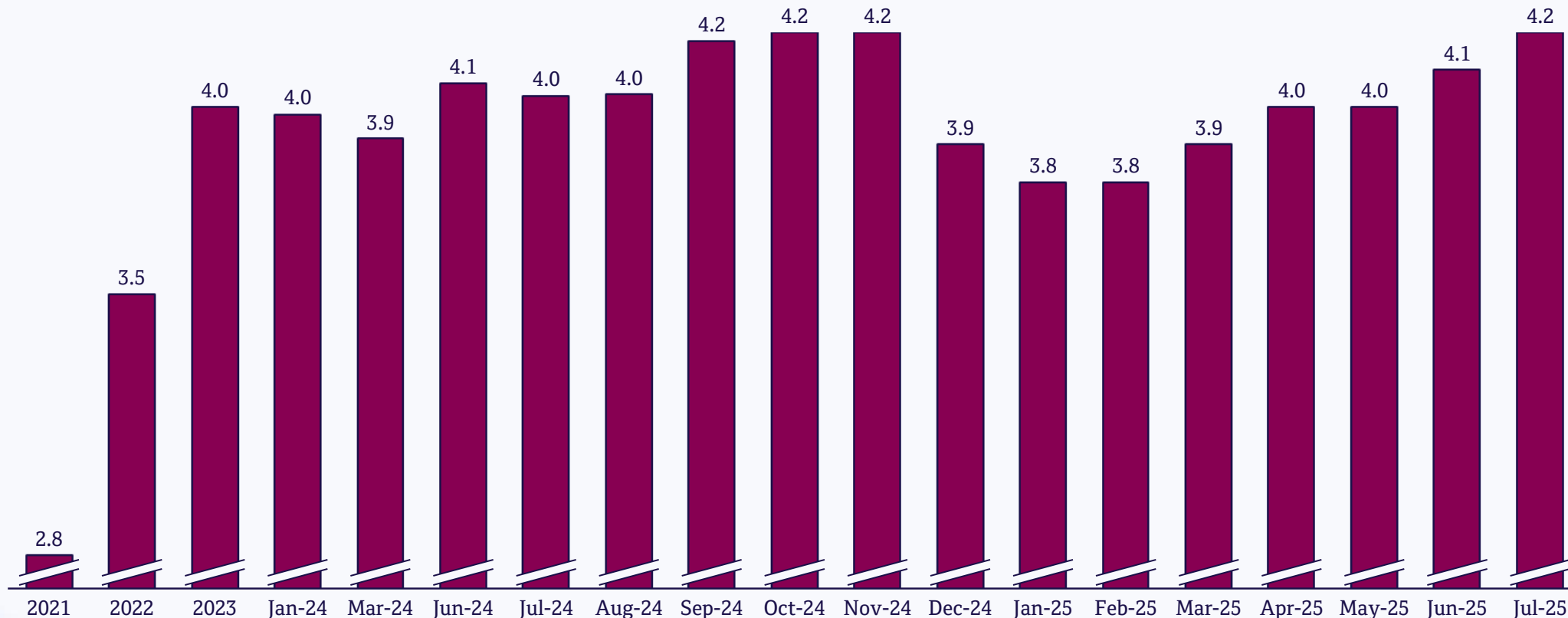


- Loans to Deposits ratio (simple LDR which does not take into account other stable sources of funds) increased to 134.3% in July 2025. However, as per QCB's guideline in calculating the LDR (including stable sources of funds), the LDR is well below the 100% limit.

Loan Provisions to Gross Loans

As of July 2025

(%)



- Loan Provisions to Gross Loans remained flattish at 4.2% in July 2025
- Loan Provisions have increased from 2.4% in 2020 to 4.0% in 2023 and stood at 4.2% as of July 2025 as Banks have been provisioning for Stage 2 and Stage 3 Loans, mainly emanating from the Contracting and Real Estate Sectors

Key Monthly Banking Sector Statistics

As of July 2025

(In QR mn)	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Change MoM	Change YTD
Total Assets	1,969,348	1,986,190	1,999,115	2,026,097	2,046,724	2,039,866	2,061,560	2,074,137	2,072,057	2,067,721	2,125,025	2,116,657	-0.4%	3.4%
Total Credit (Loans)	1,287,935	1,310,140	1,324,814	1,349,325	1,346,752	1,372,454	1,379,730	1,387,734	1,384,394	1,377,755	1,391,035	1,406,909	1.1%	4.5%
Total Deposits	985,984	1,031,034	1,031,817	1,046,901	1,026,740	1,040,001	1,056,976	1,059,546	1,042,281	1,033,190	1,052,525	1,047,848	-0.4%	2.1%
Loan to Deposit Ratio	131%	127%	128%	129%	131%	132%	131%	131%	133%	133%	132.2%	134.3%		
Credit Facilities (Geographic)														
Total Domestic Credit	1,231,950	1,254,801	1,261,607	1,285,548	1,283,198	1,309,022	1,316,164	1,323,592	1,320,736	1,314,941	1,327,617	1,343,325	1.2%	4.7%
Total International Credit	55,985	55,339	63,207	63,777	63,554	63,432	63,567	64,143	63,658	62,814	63,418	63,583	0.3%	0.0%
Domestic Credit Facilities - Public Sector														
Government	106,159	113,859	110,979	115,256	110,002	124,666	130,123	134,977	129,450	117,621	136,239	146,003	7.2%	32.7%
Government Institutions	239,331	247,438	250,630	255,400	257,858	263,599	263,632	263,939	264,188	264,395	250,565	258,924	3.3%	0.4%
Semi-Government Institutions	22,662	22,720	20,596	20,783	18,575	18,542	18,822	17,954	16,416	16,644	18,201	18,408	1.1%	-0.9%
Total Domestic Public Sector Credit	368,152	384,018	382,205	391,439	386,435	406,807	412,577	416,870	410,054	398,661	405,006	423,335	4.5%	9.5%
Domestic Credit Facilities - Private Sector														
General Trade	183,394	185,820	188,826	190,000	194,427	197,255	196,915	197,429	199,205	201,016	201,657	201,844	0.1%	3.8%
Industry	16,034	15,817	16,048	15,543	14,557	14,560	14,485	14,268	14,407	14,375	14,429	14,986	3.9%	2.9%
Contractors	38,803	37,108	37,470	37,395	33,052	34,045	34,880	35,642	35,706	36,036	36,442	36,564	0.3%	10.6%
Real Estate	171,912	171,799	179,257	186,997	187,430	189,286	189,643	190,225	190,409	192,385	191,228	188,236	-1.6%	0.4%
Consumption & Others	181,518	182,647	175,486	181,461	180,025	178,510	178,815	179,627	179,895	181,535	182,553	182,193	-0.2%	1.2%
Services	272,136	277,592	282,314	282,714	287,272	288,559	288,849	289,531	291,059	290,934	296,303	296,168	0.0%	3.1%
Total Domestic Private Sector Credit	863,798	870,783	879,402	894,110	896,763	902,215	903,587	906,722	910,682	916,280	922,611	919,990	-0.3%	2.6%
Deposit Details (Geographic)														
Resident Deposits	806,932	841,051	834,832	847,588	826,700	837,325	855,517	857,093	844,496	838,426	850,523	852,275	0.2%	3.1%
Non-resident Deposits	179,052	189,983	196,985	199,313	200,040	202,675	201,459	202,453	197,785	194,764	202,002	195,573	-3.2%	-2.2%
Deposits - Public Sector (Domestic)														
Government	97,003	112,952	116,226	123,369	121,780	121,052	130,713	133,884	121,754	122,721	124,710	126,707	1.6%	4.0%
Government Institutions	192,611	208,359	205,035	208,380	189,818	187,310	196,241	199,199	199,497	196,616	198,358	197,684	-0.3%	4.1%
Semi Government Institutions	53,019	48,336	45,651	46,304	45,404	52,336	46,580	42,950	44,183	43,432	43,814	44,666	1.9%	-1.6%
Total Public Sector Deposit	342,634	369,647	366,912	378,052	357,002	360,698	373,534	376,033	365,435	362,769	366,882	369,057	0.6%	3.4%
Deposits - Private Sector (Domestic)														
Personal	246,383	257,233	259,338	264,086	264,137	267,608	271,257	274,006	275,333	275,991	278,903	278,001	-0.3%	5.2%
Companies & Institutions	217,915	214,171	208,583	205,450	205,562	209,019	210,726	207,053	203,728	199,665	204,738	205,217	0.2%	-0.2%
Total Private Sector Deposit	464,298	471,404	467,920	469,536	469,699	476,627	481,983	481,060	479,061	475,656	483,641	483,218	-0.1%	2.9%

Source: QCB



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