



Qatar Monthly Key Banking Indicators

September 2025



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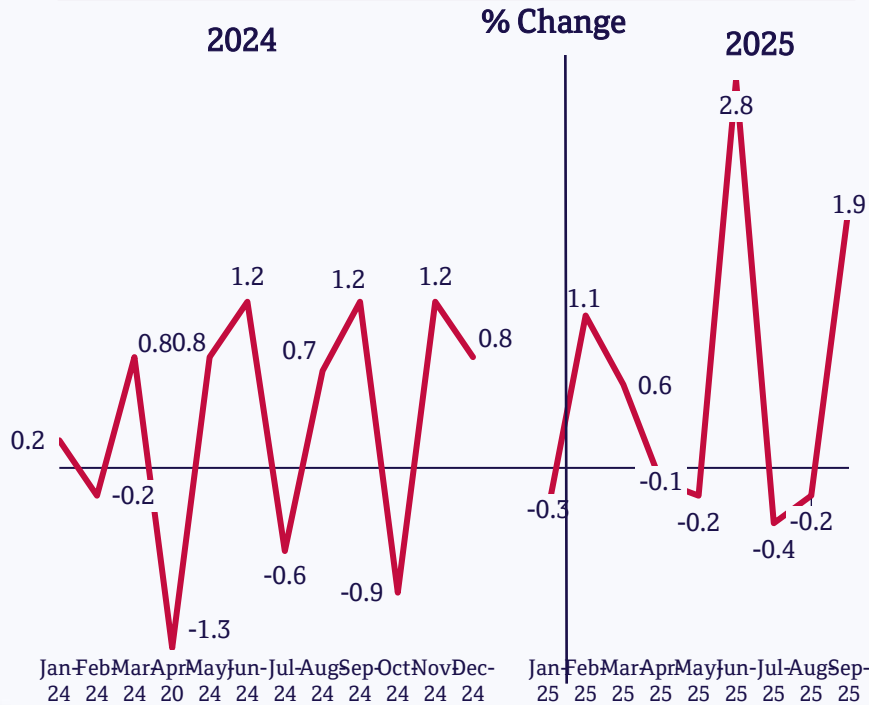
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Commercial Banks Total Assets

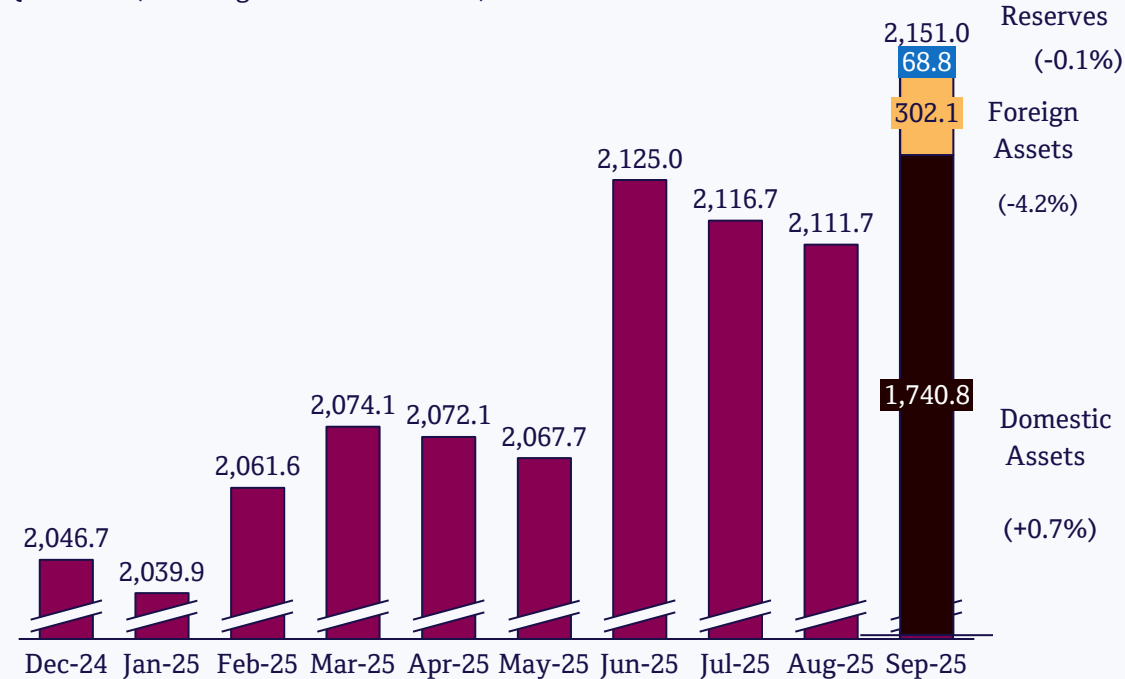
As of September 2025

Monthly Change in Assets



Assets by Location

QR Billion (% Change Month-on-Month)

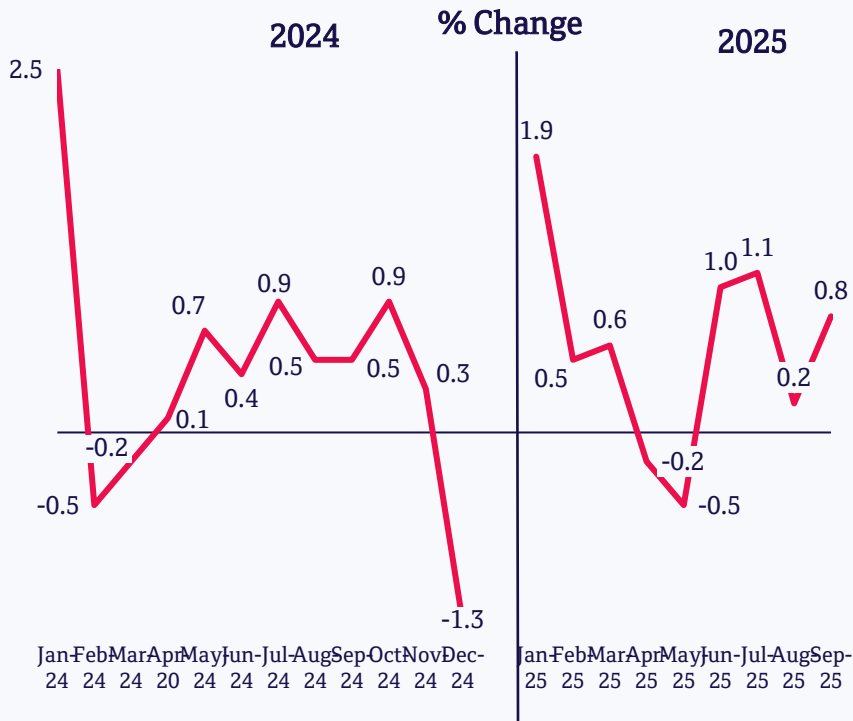


- Total Assets increased 1.9% MoM during September 2025 at QR2,151.0 billion
- Total Assets moved up by 5.1% in September 2025 vs. FY2024, compared to a growth of 3.9% in 2023/2024. Assets grew by an average 5.7% over the past five years (2020-2024)
- Liquid Assets to Total Assets stood at a healthy 31% level in September 2025

Commercial Banks Credit Facilities

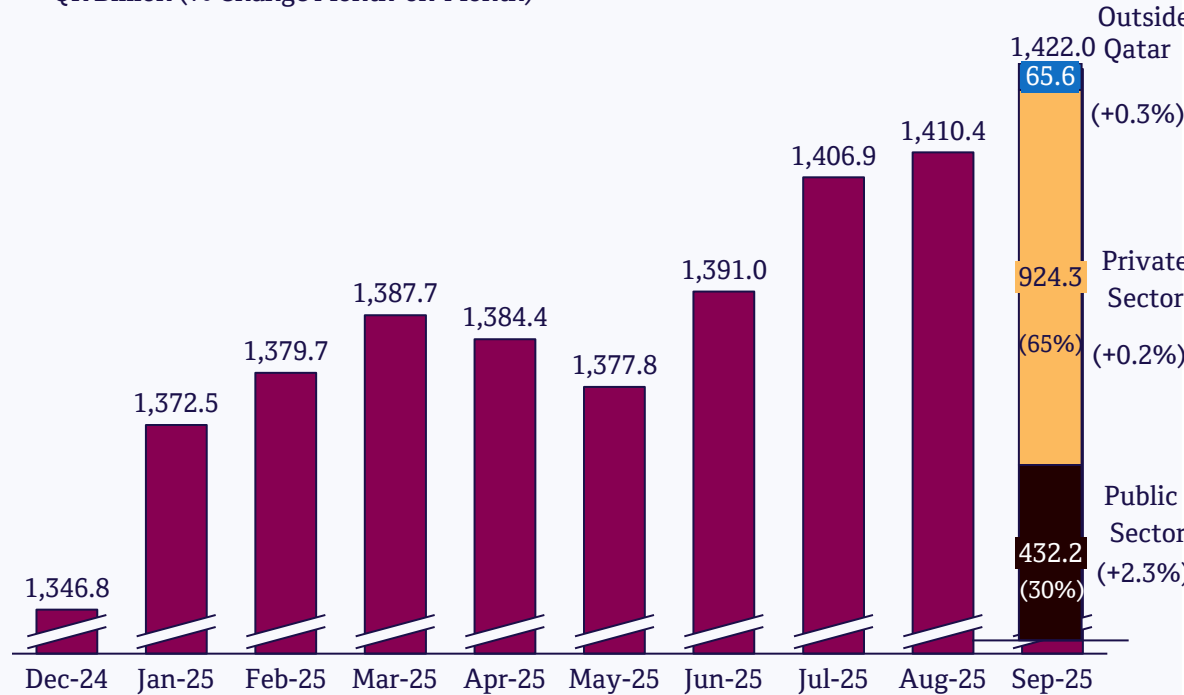
As of September 2025

Monthly Change in Loans



Loans by Sector

QR Billion (% Change Month-on-Month)

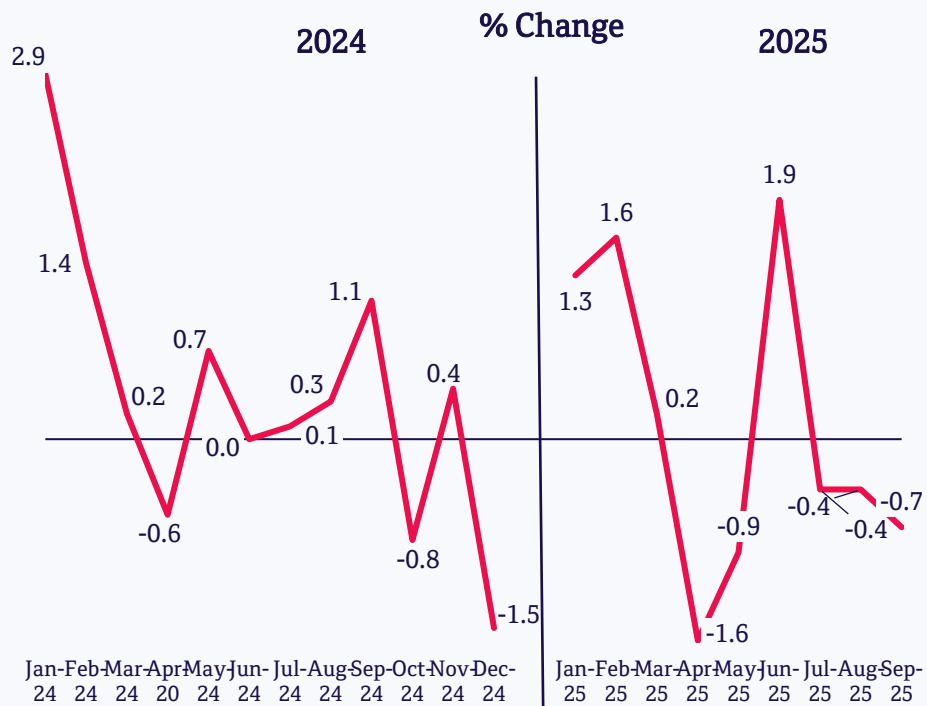


- Loans climbed up 0.8% MoM in September 2025 to QR1,422.0bn
- The overall loan book moved up MoM in September 2025 as result of flat performance from the private sector and growth in public sector loans.
- Loans expanded by 5.6% in September 2025 vs. FY2024, compared to a growth of 4.6% in 2024. Loans grew by an average 5.4% over the past five years (2020-2024)

Commercial Banks Deposits

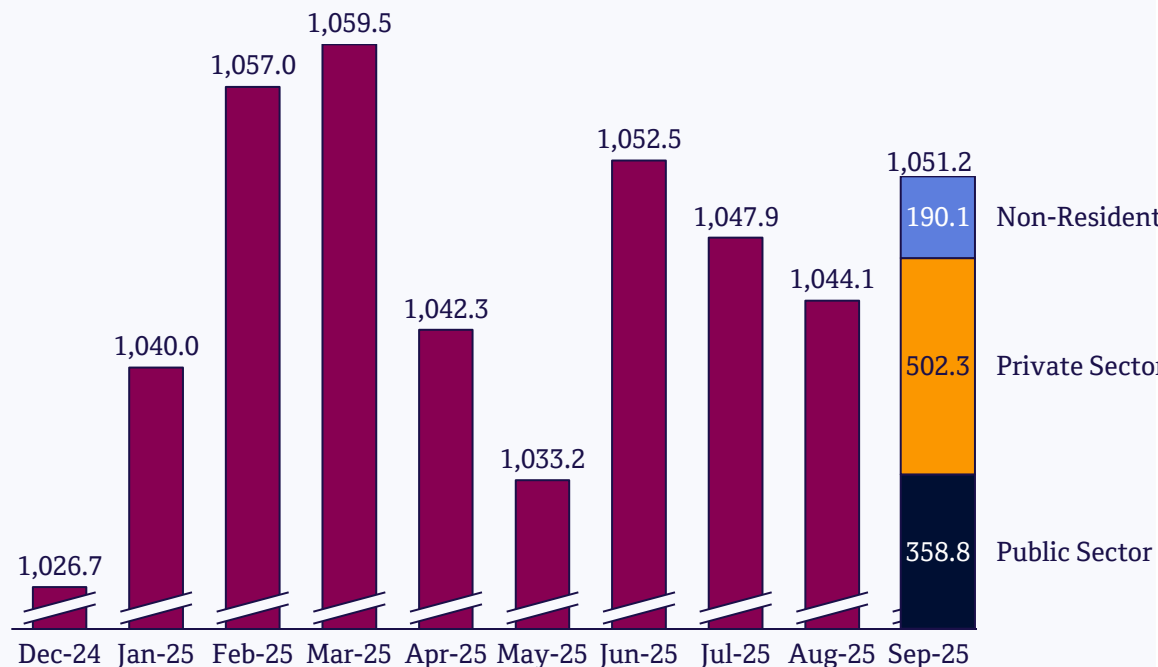
As of September 2025

Monthly Change in Deposits



Deposits by Sector

QR Billion (% Change Month-on-Month)



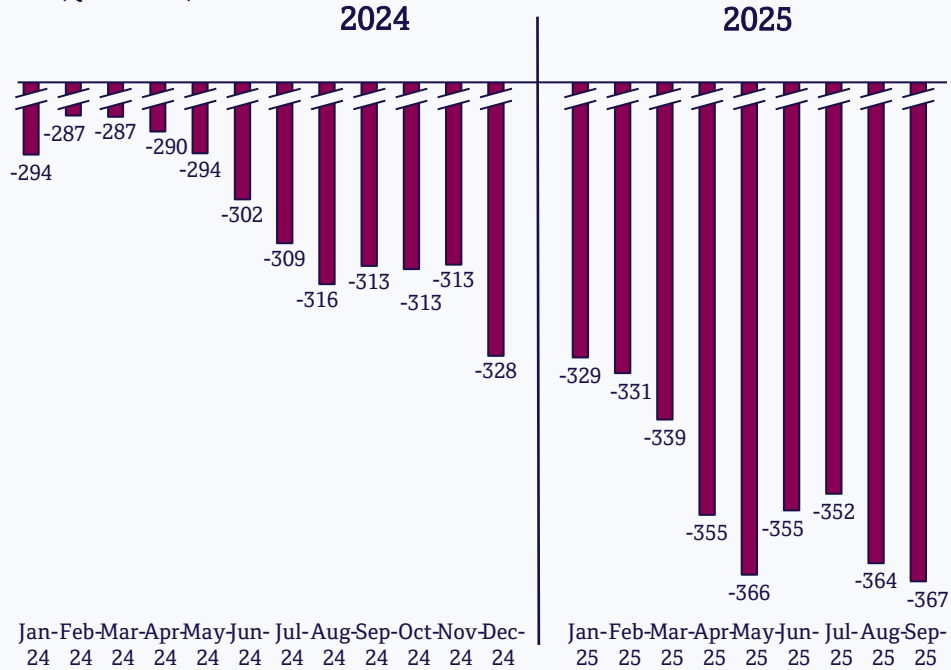
- Deposits inched up 0.7% MoM in September 2025 to QR1,051.2bn
- Public sector deposits receded 2.7% MoM, while private sector deposits increased 3.0%. Non-resident deposits climbed up by 1.4%
- Deposits gained by 2.4% in September 2025 vs. FY2024, compared to an increase by 4.1% in 2024. Deposits grew by an average 3.9% over the past five years (2020-2024)
- In September 2025 Public Sector Deposits contributed 34.1% to total deposits, Private Sector (47.8%) and Non-Resident (18.1%)

Net Interbank Position

As of September 2025

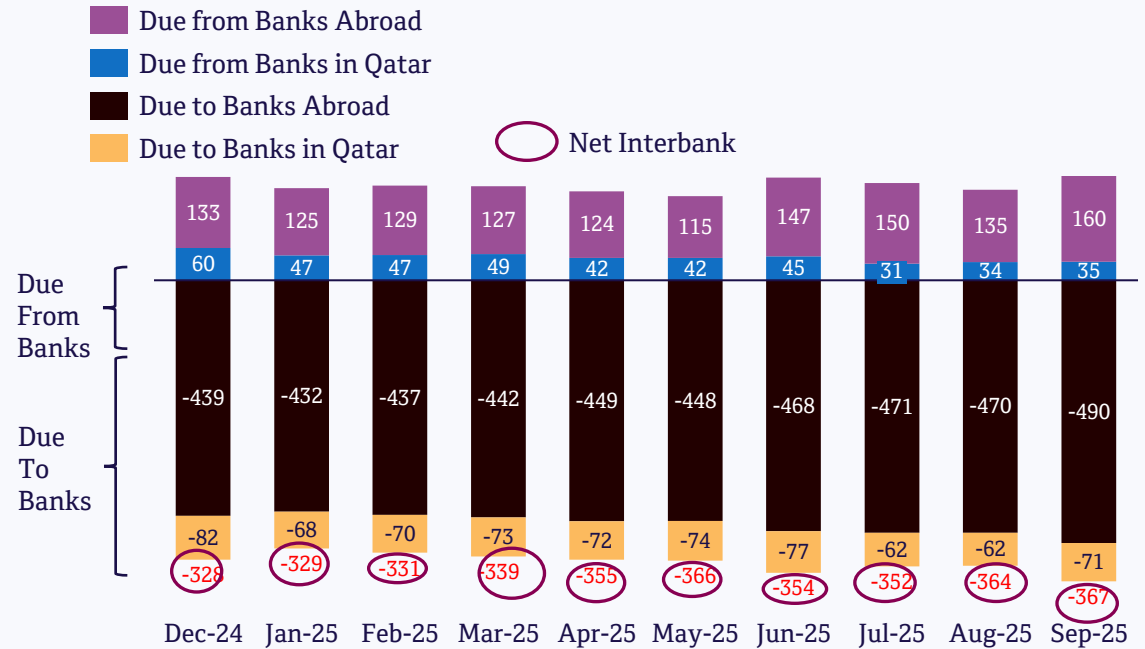
Monthly Net Interbank Position

(QR Billion)



Net Interbank Position Breakup

(QR Billion)

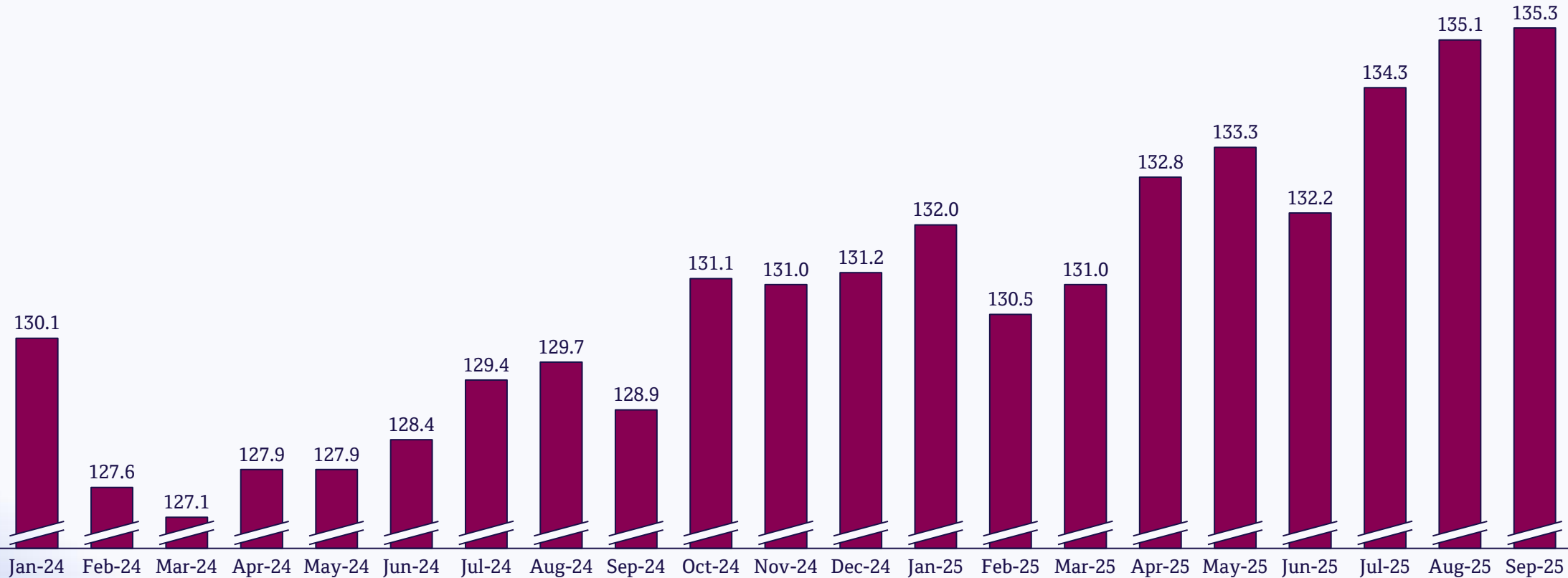


- The Net Interbank Position remained negative at QR367bn as of September 2025
- Due from Banks totaled QR194.4bn as of September 2025
- Due to Banks totaled QR561.0bn as of September 2025
- Due to Banks Abroad remained at a high of QR489.3bn in September

Loans to Deposits Ratio

As of September 2025

(%)

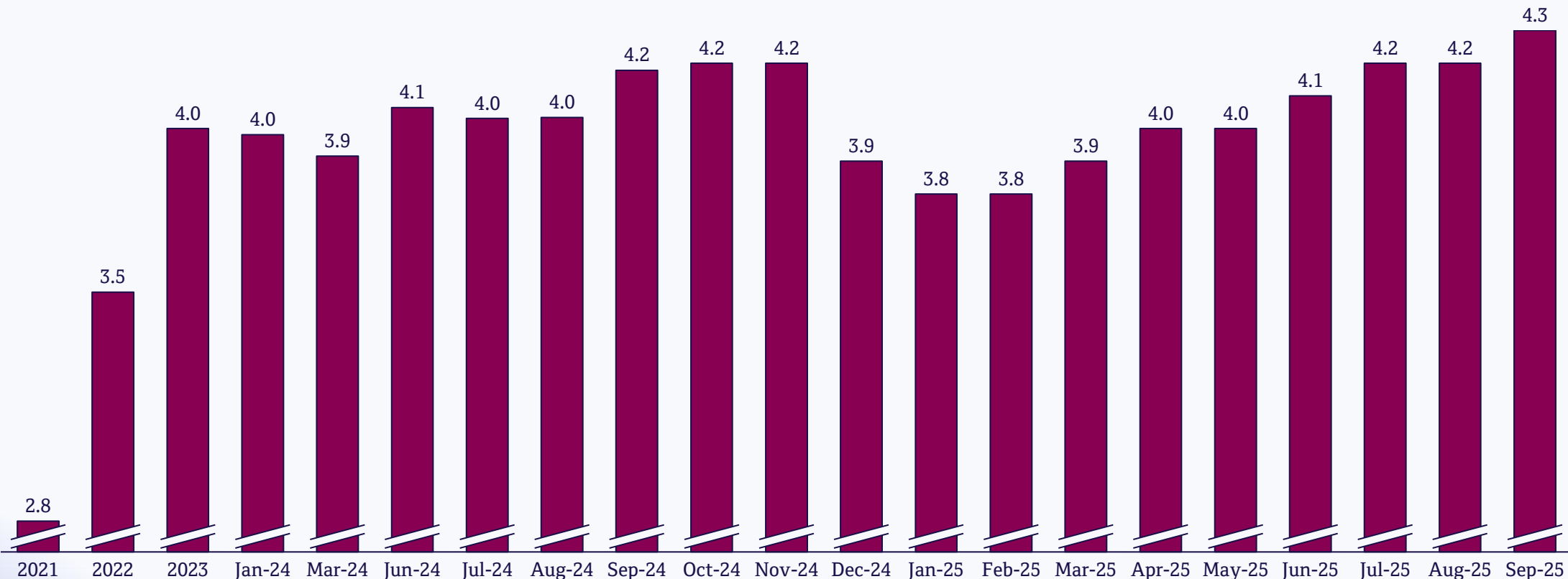


- Loans to Deposits ratio (simple LDR which does not take into account other stable sources of funds) remained flat at 135% in September 2025. However, as per QCB's guideline in calculating the LDR (including stable sources of funds), the LDR is well below the 100% limit.

Loan Provisions to Gross Loans

As of September 2025

(%)



- Loan Provisions to Gross Loans remained flat at 4.3% in September 2025
- Loan Provisions have increased from 2.4% in 2020 to 4.0% in 2023 and stood at 4.3% as of September 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 September 2025

| (In QR mn) | Mar-24 | Jun-24 | Sep-24 | Dec-24 | Jan-25 | Feb-25 | Mar-25 | Apr-25 | May-25 | Jun-25 | Jul-25 | Aug-25 | Sep-25 | Change MoM | Change YTD |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------|------------|
| Total Assets | 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 | 2,111,715 | 2,150,980 | 1.9% | 5.1% |
| Total Credit (Loans) | 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 | 1,410,345 | 1,422,043 | 0.8% | 5.6% |
| Total Deposits | 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 | 1,044,049 | 1,051,179 | 0.7% | 2.4% |
| Loan to Deposit Ratio | 127% | 128% | 129% | 131% | 132% | 131% | 131% | 133% | 133% | 132.2% | 134.3% | 135.1% | 135.3% | | |
| Credit Facilities (Geographic) | | | | | | | | | | | | | | | |
| Total Domestic Credit | 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 | 1,344,963 | 1,356,460 | 0.9% | 5.7% |
| Total International Credit | 55,339 | 63,207 | 63,777 | 63,554 | 63,432 | 63,567 | 64,143 | 63,658 | 62,814 | 63,418 | 63,583 | 65,382 | 65,584 | 0.3% | 3.2% |
| Domestic Credit Facilities - Public Sector | | | | | | | | | | | | | | | |
| Government | 113,859 | 110,979 | 115,256 | 110,002 | 124,666 | 130,123 | 134,977 | 129,450 | 117,621 | 136,239 | 146,003 | 145,224 | 154,436 | 6.3% | 40.4% |
| Government Institutions | 247,438 | 250,630 | 255,400 | 257,858 | 263,599 | 263,632 | 263,939 | 264,188 | 264,395 | 250,565 | 258,924 | 258,868 | 259,190 | 0.1% | 0.5% |
| Semi-Government Institutions | 22,720 | 20,596 | 20,783 | 18,575 | 18,542 | 18,822 | 17,954 | 16,416 | 16,644 | 18,201 | 18,408 | 18,534 | 18,527 | 0.0% | -0.3% |
| Total Domestic Public Sector Credit | 384,018 | 382,205 | 391,439 | 386,435 | 406,807 | 412,577 | 416,870 | 410,054 | 398,661 | 405,006 | 423,335 | 422,626 | 432,153 | 2.3% | 11.8% |
| Domestic Credit Facilities - Private Sector | | | | | | | | | | | | | | | |
| General Trade | 185,820 | 188,826 | 190,000 | 194,427 | 197,255 | 196,915 | 197,429 | 199,205 | 201,016 | 201,657 | 201,844 | 203,056 | 203,572 | 0.3% | 4.7% |
| Industry | 15,817 | 16,048 | 15,543 | 14,557 | 14,560 | 14,485 | 14,268 | 14,407 | 14,375 | 14,429 | 14,986 | 14,822 | 14,651 | -1.2% | 0.6% |
| Contractors | 37,108 | 37,470 | 37,395 | 33,052 | 34,045 | 34,880 | 35,642 | 35,706 | 36,036 | 36,442 | 36,564 | 37,117 | 36,960 | -0.4% | 11.8% |
| Real Estate | 171,799 | 179,257 | 186,997 | 187,430 | 189,286 | 189,643 | 190,225 | 190,409 | 192,385 | 191,228 | 188,236 | 188,143 | 189,261 | 0.6% | 1.0% |
| Consumption & Others | 182,647 | 175,486 | 181,461 | 180,025 | 178,510 | 178,815 | 179,627 | 179,895 | 181,535 | 182,553 | 182,193 | 183,202 | 183,280 | 0.0% | 1.8% |
| Services | 277,592 | 282,314 | 282,714 | 287,272 | 288,559 | 288,849 | 289,531 | 291,059 | 290,934 | 296,303 | 296,168 | 295,999 | 296,584 | 0.2% | 3.2% |
| Total Domestic Private Sector Credit | 870,783 | 879,402 | 894,110 | 896,763 | 902,215 | 903,587 | 906,722 | 910,682 | 916,280 | 922,611 | 919,990 | 922,338 | 924,307 | 0.2% | 3.1% |
| Deposit Details (Geographic) | | | | | | | | | | | | | | | |
| Resident Deposits | 841,051 | 834,832 | 847,588 | 826,700 | 837,325 | 855,517 | 857,093 | 844,496 | 838,426 | 850,523 | 852,275 | 856,496 | 861,077 | 0.5% | 4.2% |
| Non-resident Deposits | 189,983 | 196,985 | 199,313 | 200,040 | 202,675 | 201,459 | 202,453 | 197,785 | 194,764 | 202,002 | 195,573 | 187,553 | 190,103 | 1.4% | -5.0% |
| Deposits - Public Sector (Domestic) | | | | | | | | | | | | | | | |
| Government | 112,952 | 116,226 | 123,369 | 121,780 | 121,052 | 130,713 | 133,884 | 121,754 | 122,721 | 124,710 | 126,707 | 128,486 | 125,627 | -2.2% | 3.2% |
| Government Institutions | 208,359 | 205,035 | 208,380 | 189,818 | 187,310 | 196,241 | 199,199 | 199,497 | 196,616 | 198,358 | 197,684 | 195,345 | 201,574 | 3.2% | 6.2% |
| Semi Government Institutions | 48,336 | 45,651 | 46,304 | 45,404 | 52,336 | 46,580 | 42,950 | 44,183 | 43,432 | 43,814 | 44,666 | 44,969 | 31,600 | -29.7% | -30.4% |
| Total Public Sector Deposit | 369,647 | 366,912 | 378,052 | 357,002 | 360,698 | 373,534 | 376,033 | 365,435 | 362,769 | 366,882 | 369,057 | 368,799 | 358,801 | -2.7% | 0.5% |
| Deposits - Private Sector (Domestic) | | | | | | | | | | | | | | | |
| Personal | 257,233 | 259,338 | 264,086 | 264,137 | 267,608 | 271,257 | 274,006 | 275,333 | 275,991 | 278,903 | 278,001 | 277,340 | 277,619 | 0.1% | 5.1% |
| Companies & Institutions | 214,171 | 208,583 | 205,450 | 205,562 | 209,019 | 210,726 | 207,053 | 203,728 | 199,665 | 204,738 | 205,217 | 210,356 | 224,658 | 6.8% | 9.3% |
| Total Private Sector Deposit | 471,404 | 467,920 | 469,536 | 469,699 | 476,627 | 481,983 | 481,060 | 479,061 | 475,656 | 483,641 | 483,218 | 487,697 | 502,276 | 3.0% | 6.9% |

Source: QCB



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