



# Qatar Monthly Key Banking Indicators

March 2026



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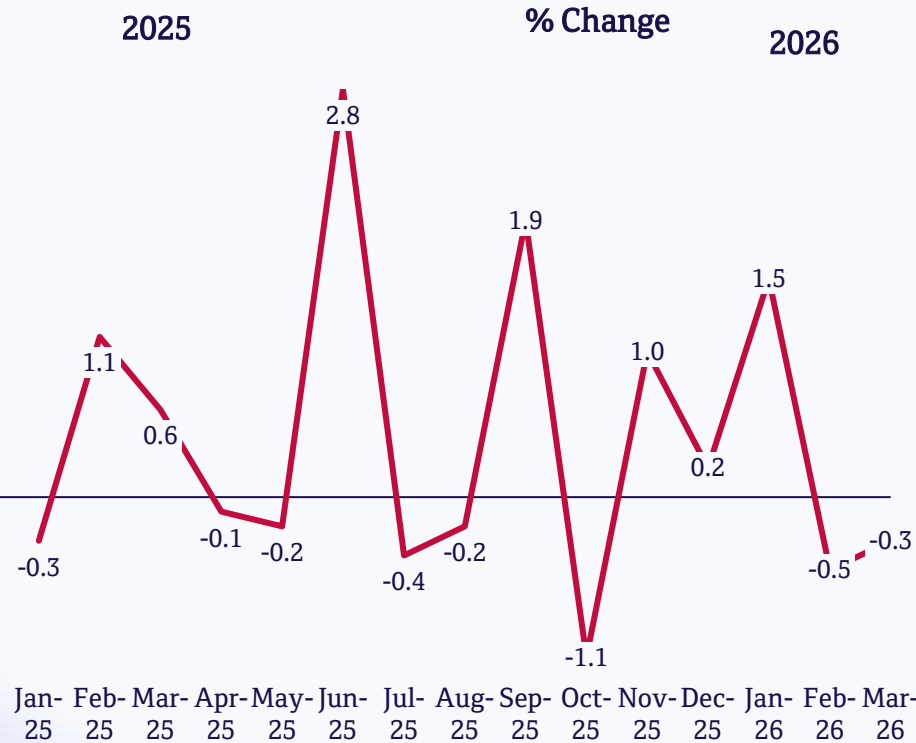
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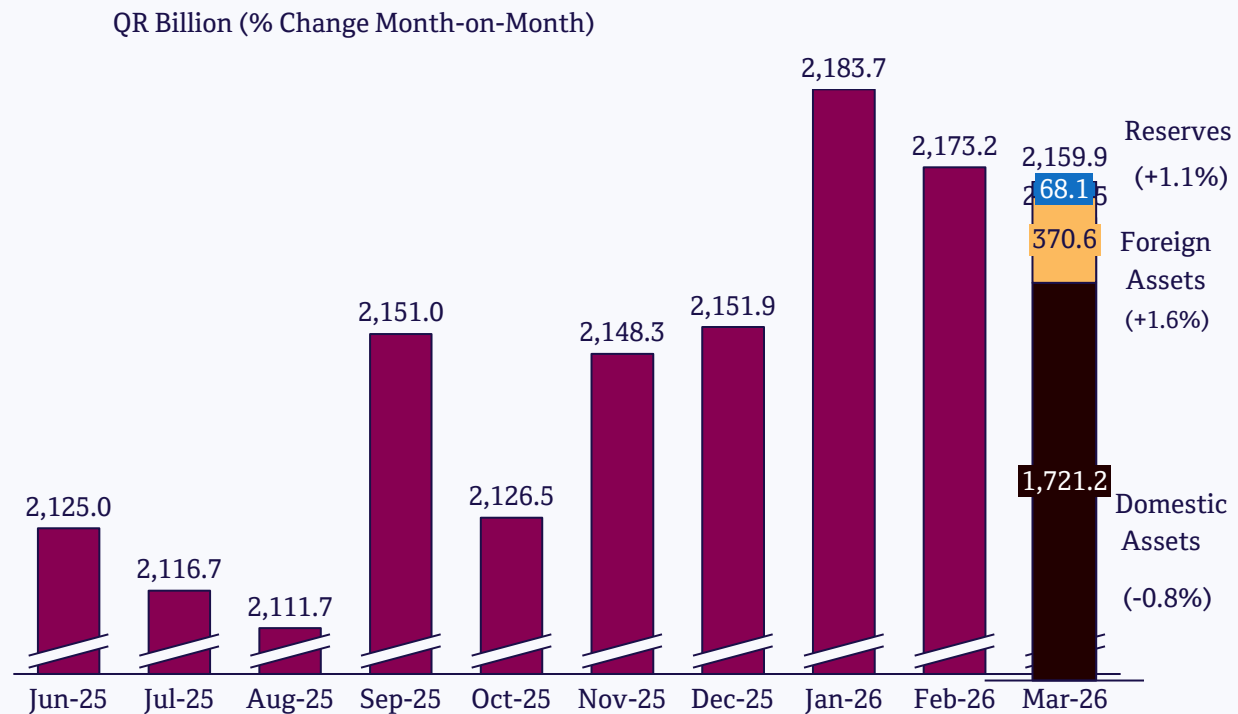
# Commercial Banks Total Assets

As of March 2026

## Monthly Change in Assets



## Assets by Location

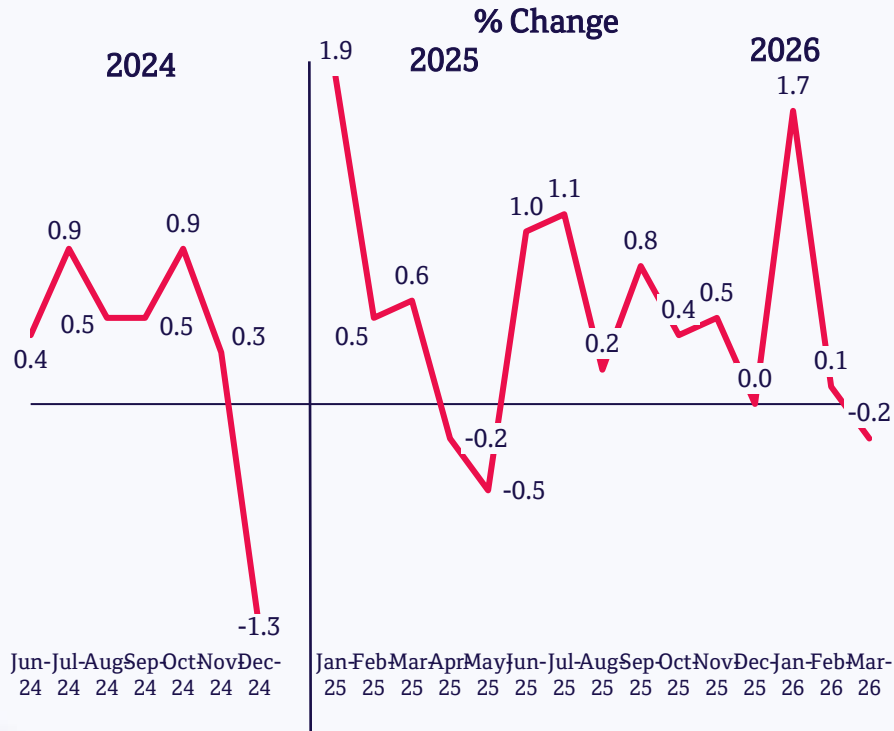


- Total Assets remained flat MoM (+0.7% vs. year-end 2025) in March 2026 at QR2.167 trillion.
- Assets grew by an average 5.0% over the past five years (2020-2025)
- Liquid Assets to Total Assets stood at a healthy 30% level in March 2026

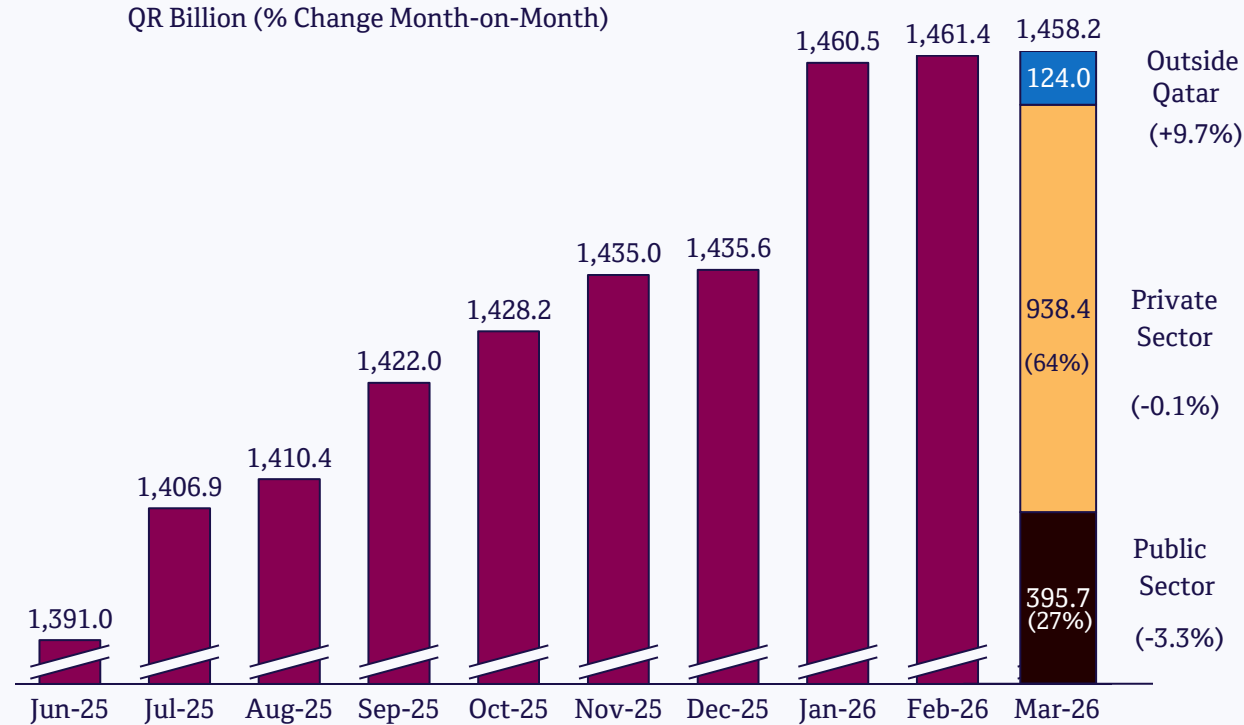
# Commercial Banks Credit Facilities

As of March 2026

## Monthly Change in Loans



## Loans by Sector

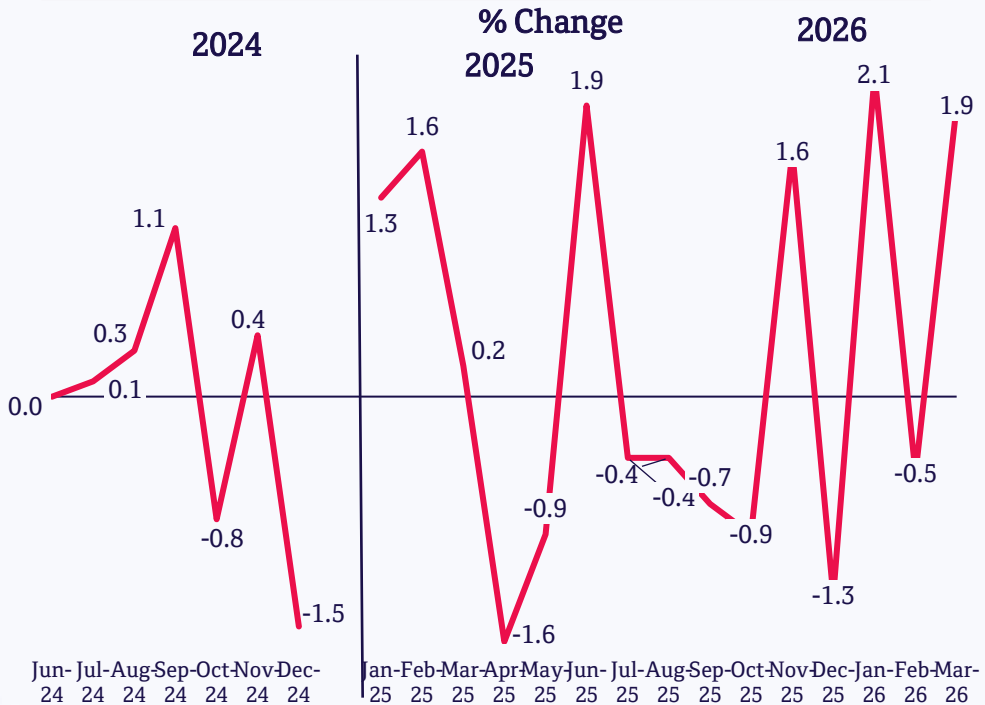


- Loans remained flat MoM in March 2026 at QR1,458.2bn
- The overall loan book remained flat MoM in March 2026 as result of strong performance from the international loans, offsetting the decline from public sector (-3.3%), while private sector loans remained flat. Total public sector loans sequentially receded by 3.3% (-3.9% vs. FY2025) in March 2026
- Loans grew by an average of 4.9% over the past five years (2020-2025)

# Commercial Banks Deposits

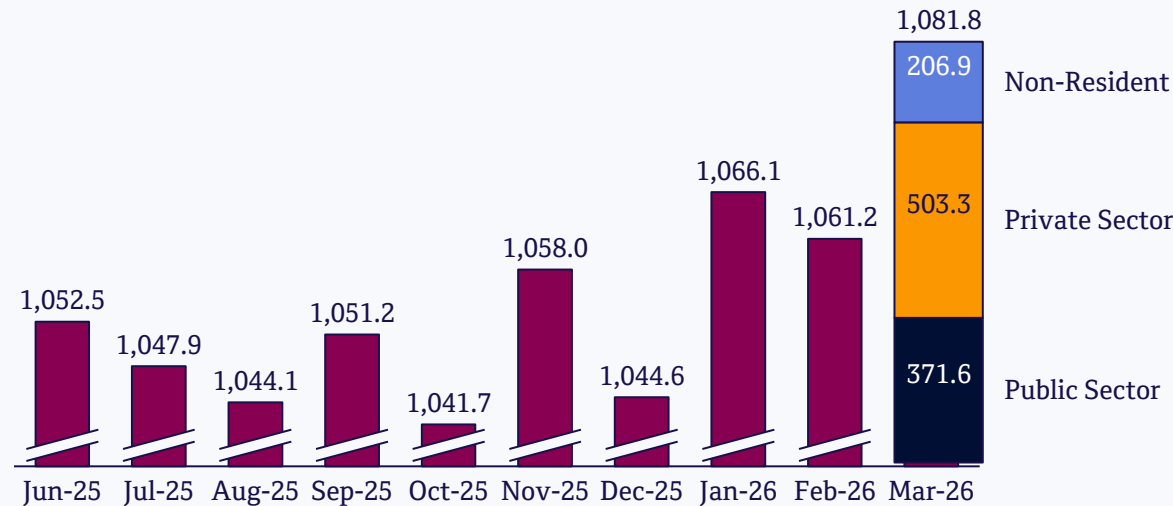
As of March 2026

## Monthly Change in Deposits



## Deposits by Sector

QR Billion (% Change Month-on-Month)

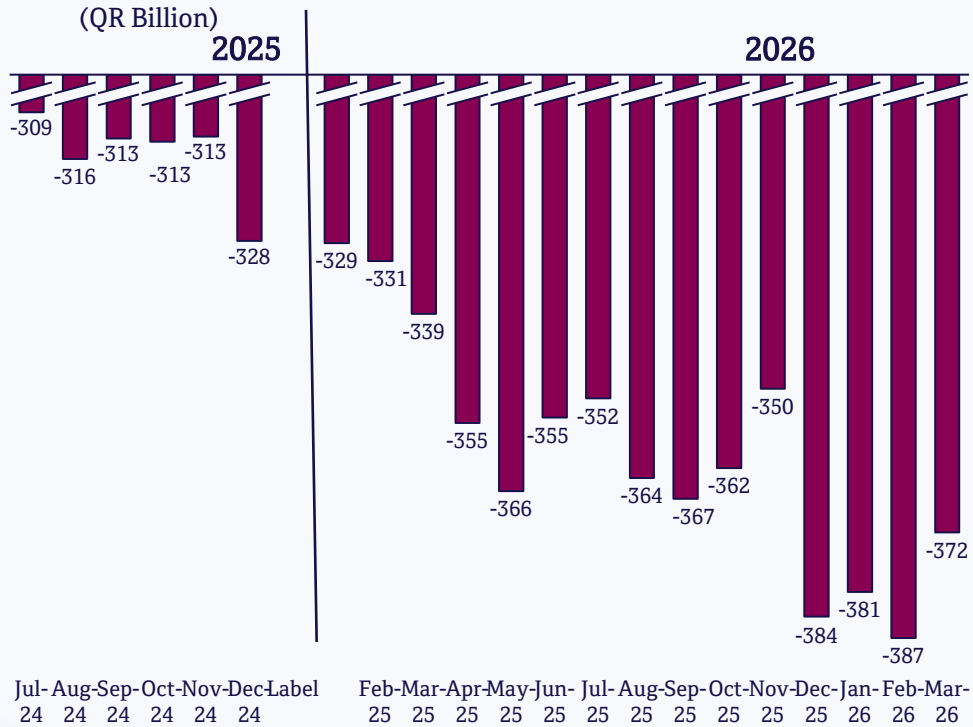


- Deposits increased by 1.9% MoM (+3.6% 2025 year-end) in March 2026 to QR1,081.9bn
- Public sector deposits expanded by 6.5% MoM, while private sector deposits remained flat. Non-resident deposits decreased 1.7% MoM (+5.5% vs. December 2025)
- Deposits grew by an average 2.9% over the past five years (2020-2025)
- In March 2026 Public Sector Deposits contributed 34.4% to total deposits, Private Sector (46.5%) and Non-Resident (19.1%)

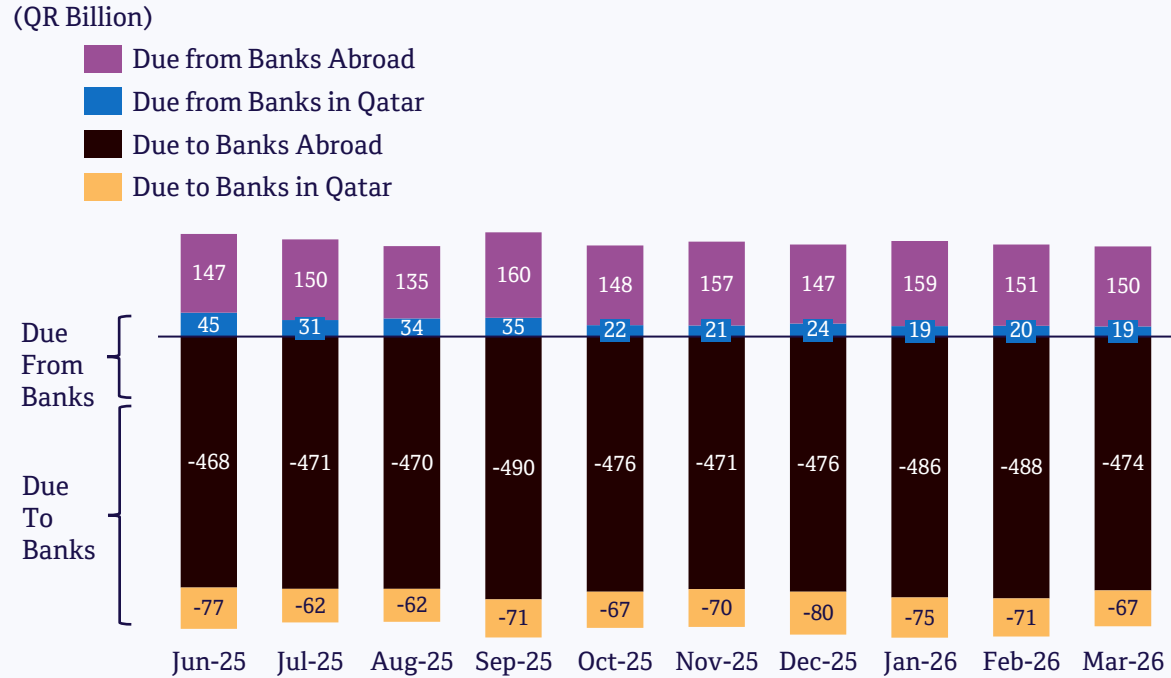
# Net Interbank Position

As of March 2026

## Monthly Net Interbank Position



## Net Interbank Position Breakup

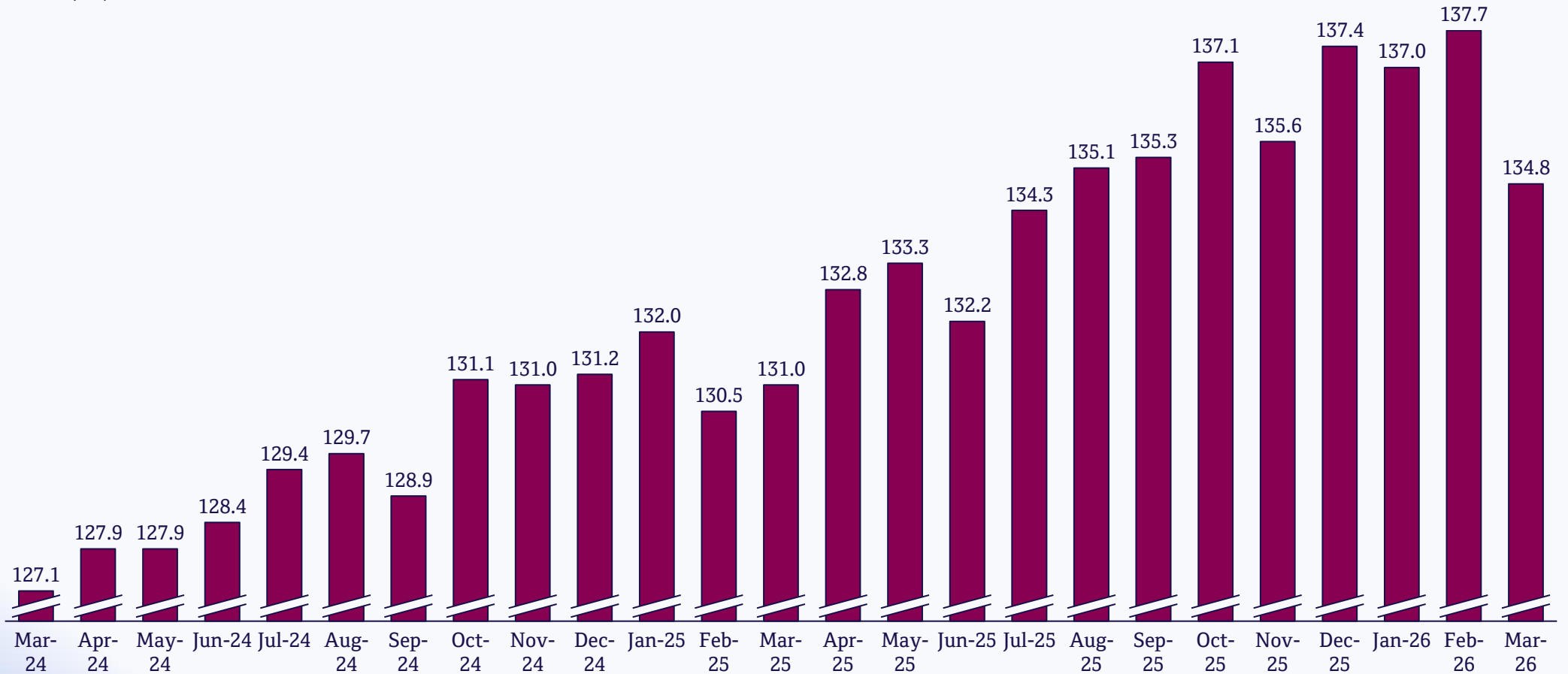


- The Net Interbank Position remained negative at QR372bn as of March 2026
- Due from Banks totaled QR168.3bn as of March 2026
- Due to Banks totaled QR540.0bn as of March 2026
- Due to Banks Abroad remained at a high of QR473.5bn in March

# Loans to Deposits Ratio

As of March 2026

(%)

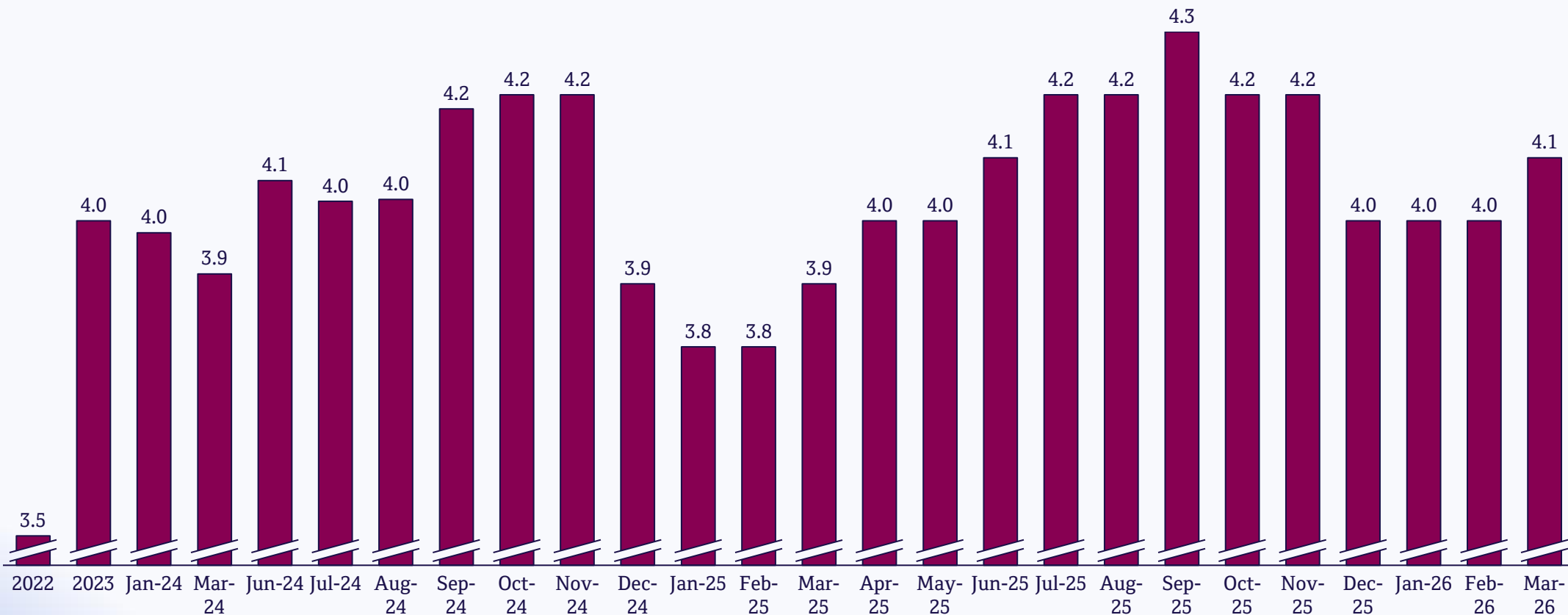


- Loans to Deposits ratio (simple LDR which does not take into account other stable sources of funds) decreased from 138% in February 2026 to 135% in March 2026. However, as per QCB's guideline in calculating the LDR (including stable sources of funds), the LDR is well below the 100% limit.

# Loan Provisions to Gross Loans

As of March 2026

(%)



- Qatar Banking Sector Loan Provisions to Gross Loans remained flat at 4.1% MoM in March 2026 compared to 4.0% as of 2025 year-end.
- *Loan Loss Provisions increased by 3.2% MoM in March (+4.3% vs. year-end 2025). So far Stage 3 loans have remained stable. Banks continue to provide buffers for Stage 1 & 2 loans*



# Key Monthly Banking Sector Statistics

As of March 2026

(In QR mn)	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Change MoM	Change YTD
Total Assets	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	2,126,452	2,148,331	2,151,900	2,183,655	2,173,222	2,166,530	-0.3%	0.7%
Total Credit (Loans)	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	1,428,207	1,434,993	1,435,610	1,460,538	1,461,411	1,458,151	-0.2%	1.6%
Total Deposits	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	1,041,748	1,057,996	1,044,582	1,066,149	1,061,244	1,081,855	1.9%	3.6%
<b>Loan to Deposit Ratio</b>	<b>131%</b>	<b>132%</b>	<b>131%</b>	<b>131%</b>	<b>133%</b>	<b>133%</b>	<b>132.2%</b>	<b>134.3%</b>	<b>135.1%</b>	<b>135.3%</b>	<b>137.1%</b>	<b>135.6%</b>	<b>137.4%</b>	<b>137.0%</b>	<b>137.7%</b>	<b>134.8%</b>		
<b>Credit Facilities (Geographic)</b>																		
Total Domestic Credit	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	1,363,054	1,363,386	1,345,964	1,359,277	1,348,343	1,334,161	-1.1%	-0.9%
Total International Credit	63,554	63,432	63,567	64,143	63,658	62,814	63,418	63,583	65,382	65,584	65,153	71,607	89,646	101,261	113,069	123,990	9.7%	38.3%
<b>Domestic Credit Facilities - Public Sector</b>																		
Government	110,002	124,666	130,123	134,977	129,450	117,621	136,239	146,003	145,224	154,436	157,927	162,724	136,155	156,730	160,102	156,562	-2.2%	15.0%
Government Institutions	257,858	263,599	263,632	263,939	264,188	264,395	250,565	258,924	258,868	259,190	259,434	252,430	244,064	234,465	215,097	204,204	-5.1%	-16.3%
Semi-Government Institutions	18,575	18,542	18,822	17,954	16,416	16,644	18,201	18,408	18,534	18,527	19,484	19,272	31,690	29,623	34,177	34,979	2.3%	10.4%
<b>Total Domestic Public Sector Credit</b>	<b>386,435</b>	<b>406,807</b>	<b>412,577</b>	<b>416,870</b>	<b>410,054</b>	<b>398,661</b>	<b>405,006</b>	<b>423,335</b>	<b>422,626</b>	<b>432,153</b>	<b>436,845</b>	<b>434,426</b>	<b>411,909</b>	<b>420,818</b>	<b>409,376</b>	<b>395,745</b>	<b>-3.3%</b>	<b>-3.9%</b>
<b>Domestic Credit Facilities - Private Sector</b>																		
General Trade	194,427	197,255	196,915	197,429	199,205	201,016	201,657	201,844	203,056	203,572	204,754	205,312	213,331	214,613	212,646	212,622	0.0%	-0.3%
Industry	14,557	14,560	14,485	14,268	14,407	14,375	14,429	14,986	14,822	14,651	14,688	14,759	15,157	15,119	15,140	15,151	0.1%	0.0%
Contractors	33,062	34,045	34,880	35,642	36,706	36,036	36,442	36,564	37,117	36,960	36,804	36,949	37,332	37,483	37,438	37,754	0.8%	1.1%
Real Estate	187,430	189,286	189,643	190,225	190,409	192,385	191,228	188,236	188,143	189,261	189,028	189,266	186,839	185,678	184,769	181,381	-1.8%	-2.9%
Consumption & Others	180,025	178,510	178,815	179,627	179,895	181,535	182,553	182,193	183,202	183,280	185,016	186,787	184,513	186,699	186,881	188,980	1.1%	2.4%
Services	287,272	288,559	288,949	289,531	291,059	290,334	296,303	296,168	295,999	296,584	295,920	295,887	296,884	298,869	302,093	302,527	0.1%	1.9%
<b>Total Domestic Private Sector Credit</b>	<b>896,763</b>	<b>902,215</b>	<b>903,587</b>	<b>906,722</b>	<b>910,682</b>	<b>916,280</b>	<b>922,611</b>	<b>919,990</b>	<b>922,338</b>	<b>924,307</b>	<b>926,210</b>	<b>928,960</b>	<b>934,056</b>	<b>938,459</b>	<b>938,967</b>	<b>938,416</b>	<b>-0.1%</b>	<b>0.5%</b>
<b>Deposit Details (Geographic)</b>																		
Resident Deposits	826,700	837,325	855,517	857,093	844,496	838,426	850,523	852,275	856,496	861,077	850,239	865,940	848,380	850,564	850,690	874,959	2.9%	3.1%
Non-resident Deposits	200,040	202,675	201,459	202,453	197,785	194,764	202,002	195,573	187,553	190,103	191,509	192,056	196,202	215,585	210,553	206,896	-1.7%	5.5%
<b>Deposits - Public Sector (Domestic)</b>																		
Government	121,780	121,052	130,713	133,884	121,754	122,721	124,710	126,707	128,486	125,627	123,887	135,498	118,763	109,688	103,354	112,359	8.7%	-5.4%
Government Institutions	189,818	187,310	196,241	199,199	199,497	196,616	198,358	197,684	195,345	201,574	190,016	190,918	193,750	189,759	190,313	204,002	7.2%	5.3%
Semi Government Institutions	45,404	52,336	46,580	42,950	44,183	43,432	43,814	44,666	44,969	45,632	50,395	51,508	52,459	54,189	55,373	55,267	-0.2%	5.4%
<b>Total Public Sector Deposit</b>	<b>357,002</b>	<b>360,698</b>	<b>373,534</b>	<b>376,033</b>	<b>365,435</b>	<b>362,769</b>	<b>366,882</b>	<b>369,057</b>	<b>368,799</b>	<b>372,833</b>	<b>364,298</b>	<b>377,924</b>	<b>364,972</b>	<b>353,637</b>	<b>349,039</b>	<b>371,627</b>	<b>6.5%</b>	<b>1.8%</b>
<b>Deposits - Private Sector (Domestic)</b>																		
Personal	264,137	267,608	271,257	274,006	275,333	275,991	278,903	278,001	277,340	277,619	278,264	276,282	275,775	280,087	283,409	281,631	-0.6%	2.1%
Companies & Institutions	205,562	209,019	210,726	207,053	203,728	199,665	204,738	205,217	210,356	210,626	207,678	211,734	207,633	216,840	218,243	221,701	1.6%	6.8%
<b>Total Private Sector Deposit</b>	<b>469,699</b>	<b>476,627</b>	<b>481,983</b>	<b>481,060</b>	<b>479,061</b>	<b>475,656</b>	<b>483,641</b>	<b>483,218</b>	<b>487,697</b>	<b>488,244</b>	<b>485,942</b>	<b>488,016</b>	<b>483,408</b>	<b>496,927</b>	<b>501,652</b>	<b>503,332</b>	<b>0.3%</b>	<b>4.1%</b>

Source: QCB



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