



Qatar Monthly Key Banking Indicators

December 2025



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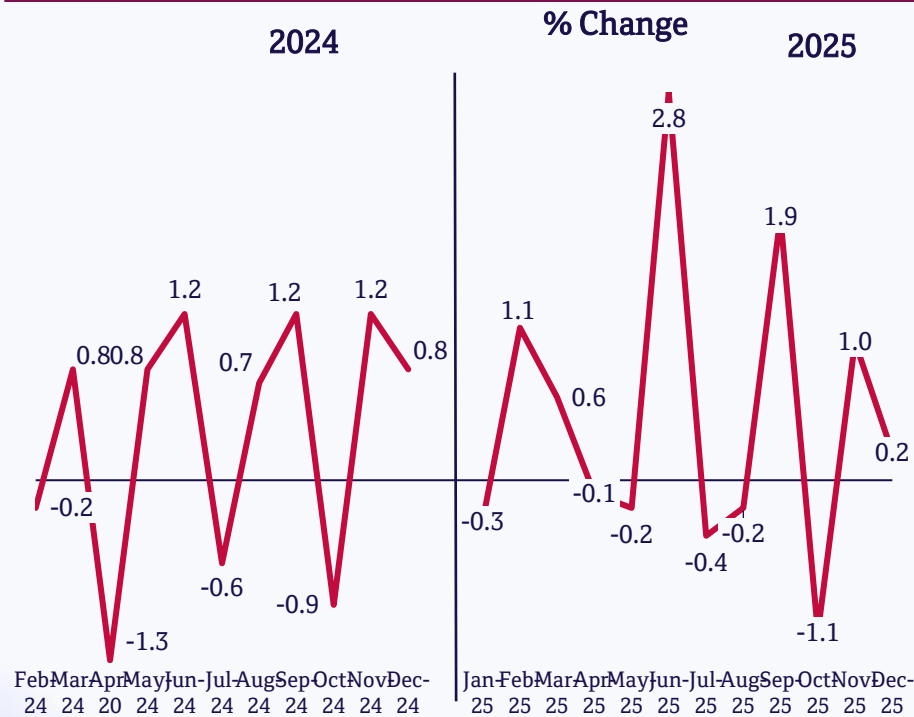
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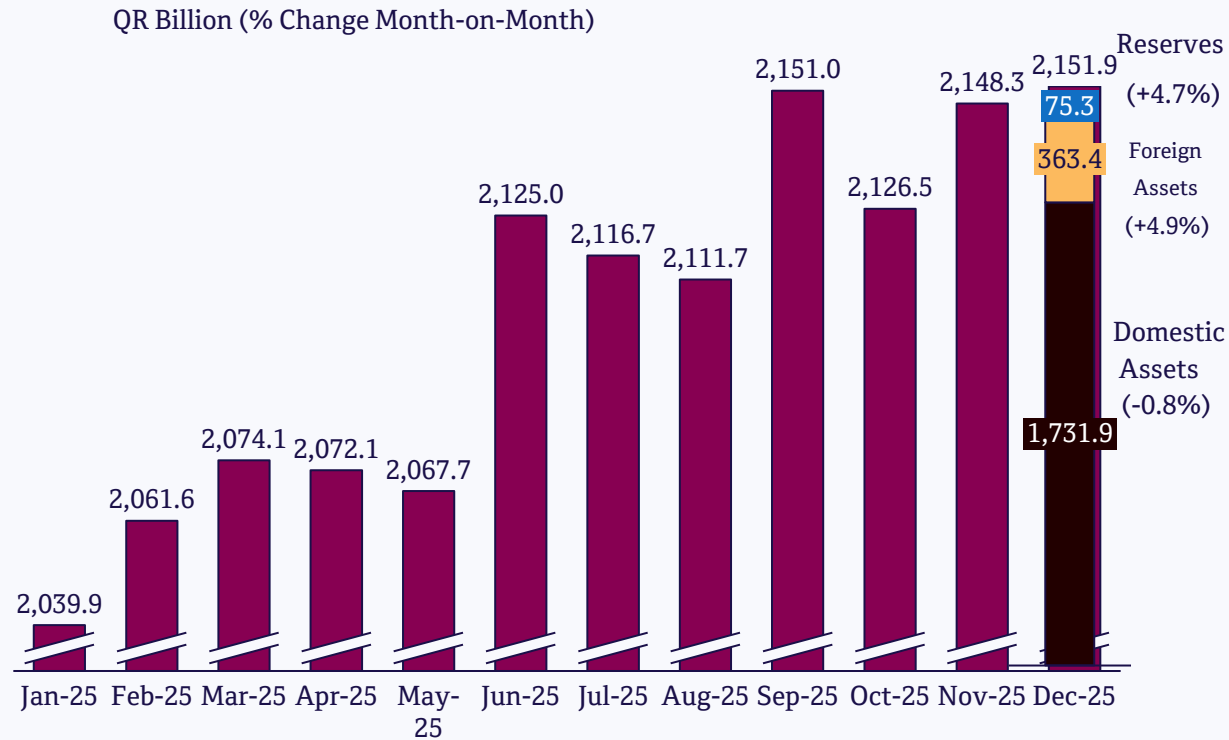
Commercial Banks Total Assets

As of December 2025

Monthly Change in Assets



Assets by Location

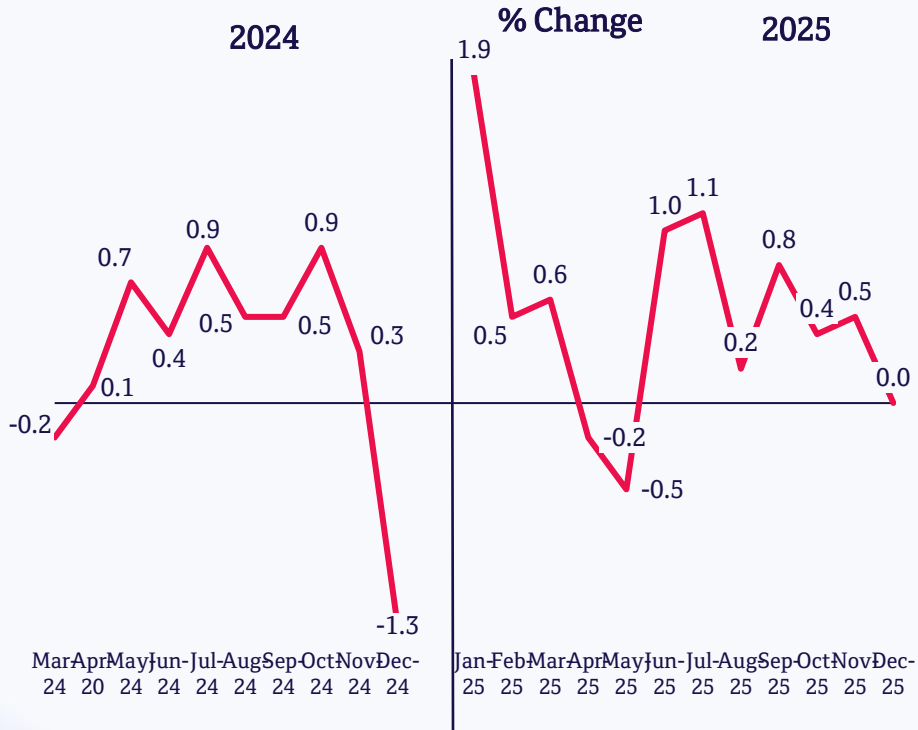


- Total Assets increased 0.2% MoM during December 2025 to QR2,151.9 billion
- Total Assets expanded by 5.1% in December 2025 vs. FY2024, compared to a growth of 3.9% in 2023/2024. Assets grew by an average 5.0% over the past five years (2020-2025)
- Liquid Assets to Total Assets stood at a healthy 30% level in December 2025

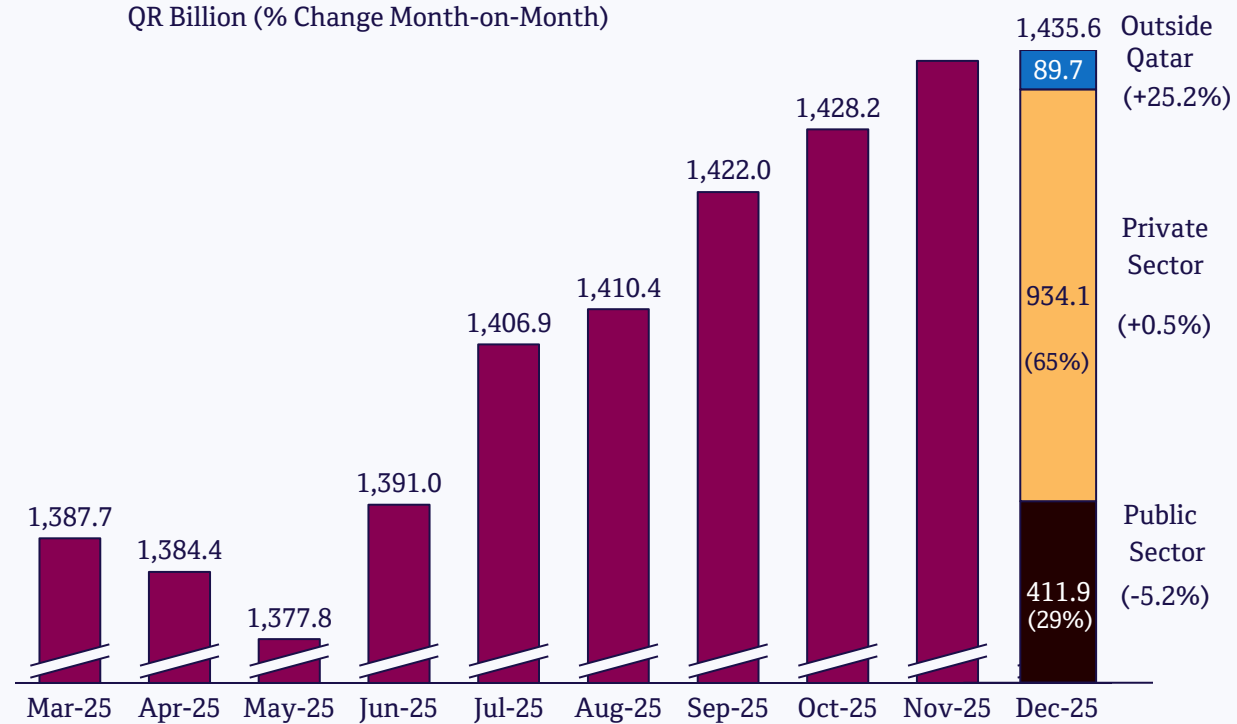
Commercial Banks Credit Facilities

As of December 2025

Monthly Change in Loans



Loans by Sector

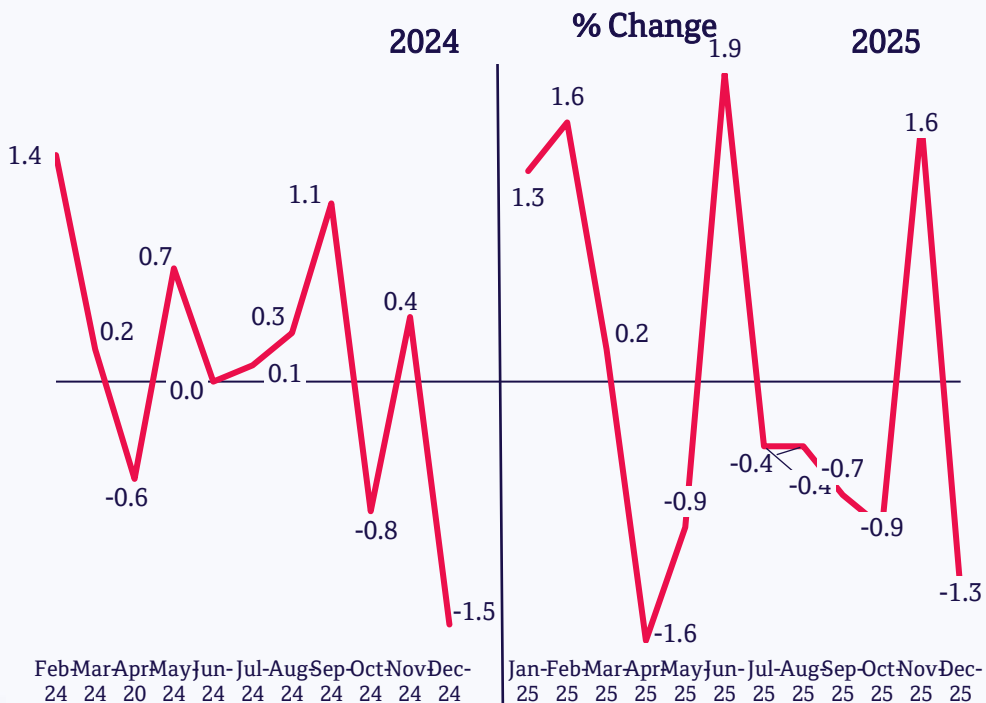


- Loans remained flat MoM in December 2025 at QR1,435.6bn
- The overall loan book remained flat MoM in December 2025 as result of strong performance from the international sector loans mitigating the 5.5% decline in public sector loans, while private sector inched up by 0.5%. Total public sector loans sequentially receded by 5.2% (+6.6% vs. FY2024) in December 2025.
- Loans expanded by 6.6% in December 2025 vs. FY2024, compared to a growth of 4.6% in 2024. Loans grew by an average 4.9% over the past five years (2020-2025)

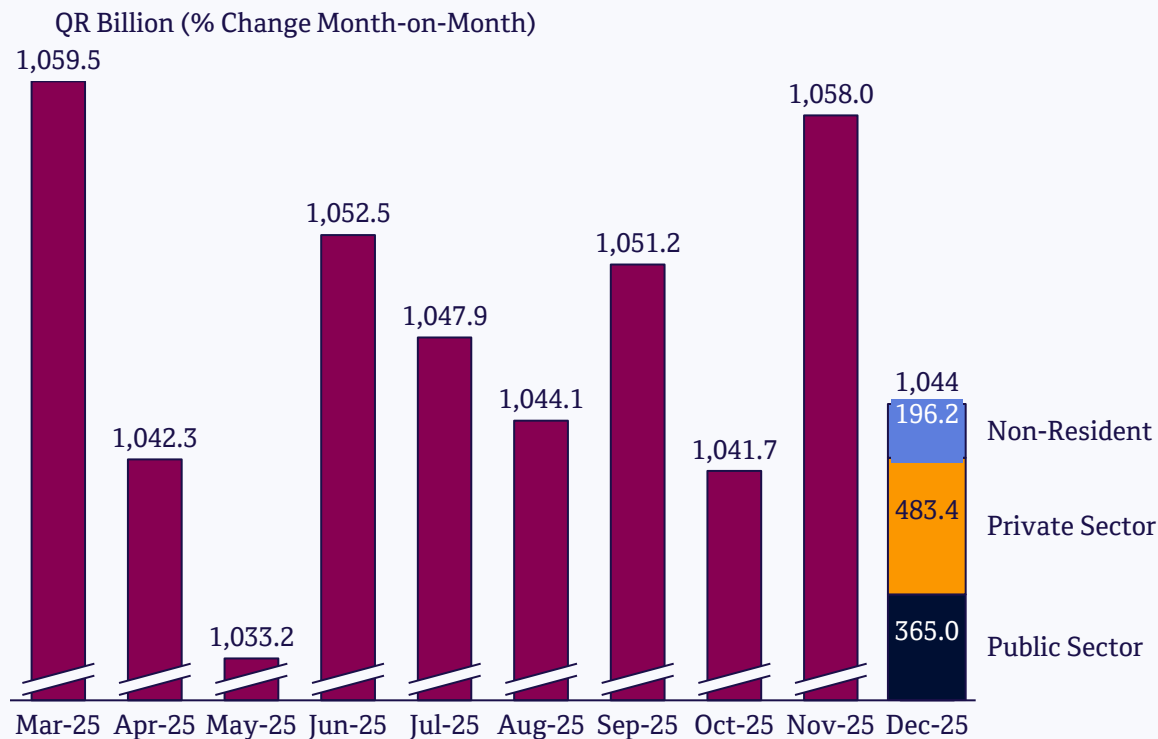
Commercial Banks Deposits

As of December 2025

Monthly Change in Deposits



Deposits by Sector

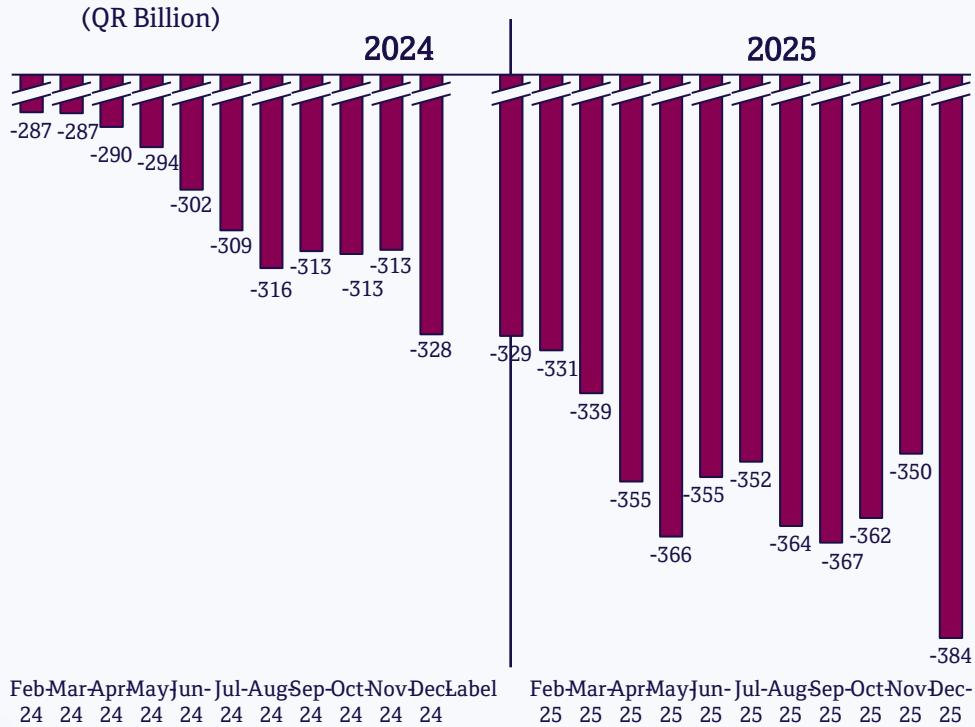


- Deposits declined by 1.3% MoM in December 2025 to QR1,044.6bn
- Public sector deposits decreased 3.4% MoM, while private sector deposits receded by 0.9%. Non-resident deposits 2.2% MoM (-1.9% YoY)
- Deposits increased by 1.7% in December 2025 vs. FY2024, compared to an increase by 4.1% in 2024. Deposits grew by an average 2.9% over the past five years (2020-2025)
- In December 2025 Public Sector Deposits contributed 34.9% to total deposits, Private Sector (46.3%) and Non-Resident (18.8%)

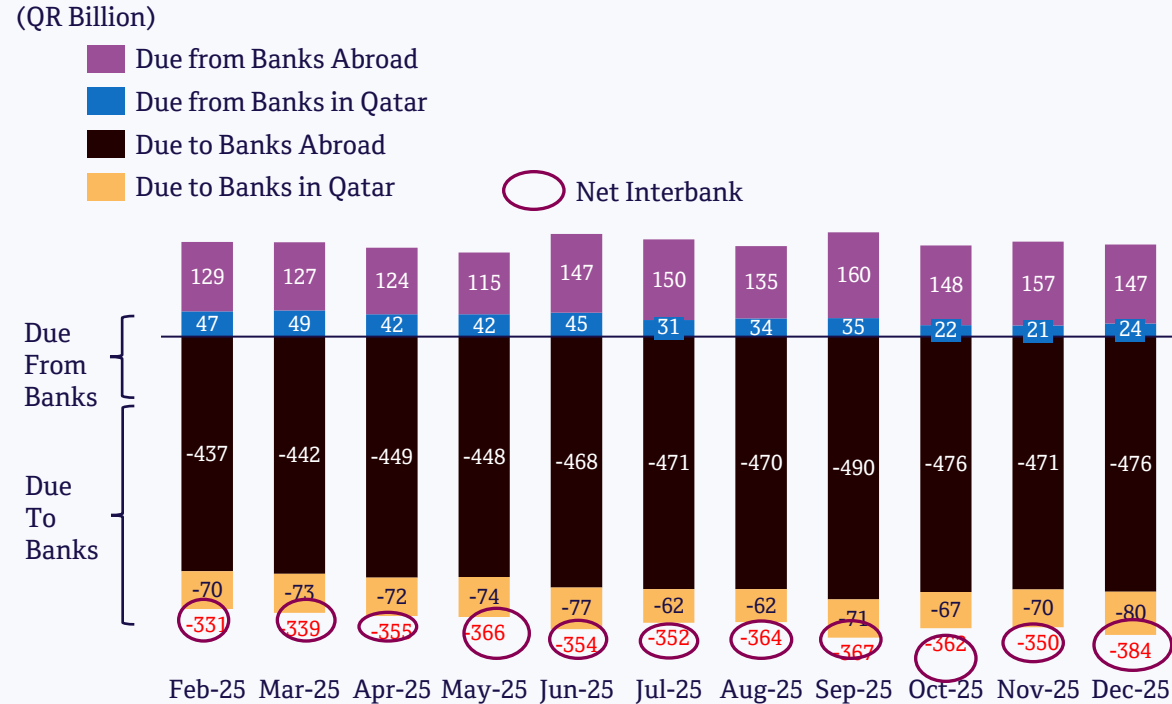
Net Interbank Position

As of December 2025

Monthly Net Interbank Position



Net Interbank Position Breakup

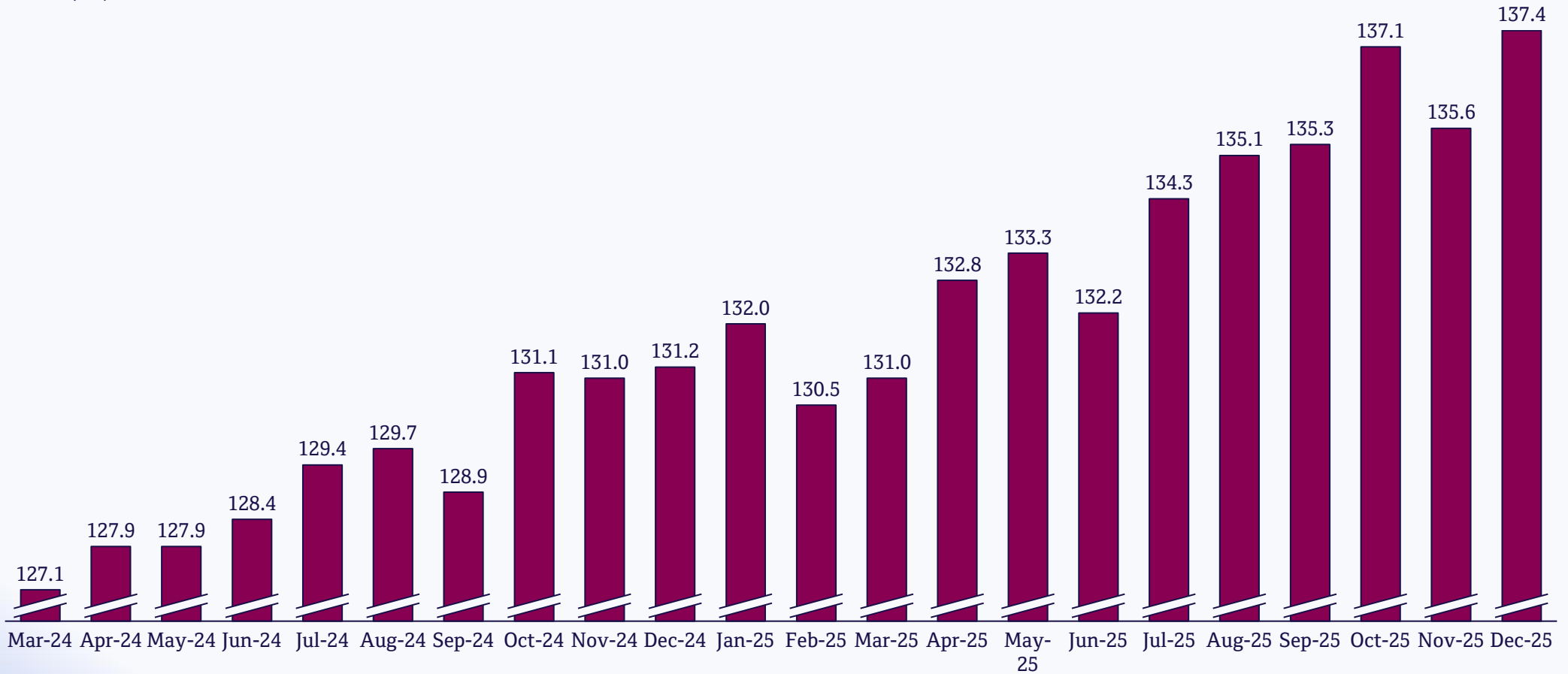


- The Net Interbank Position remained negative at QR384bn as of December 2025
- Due from Banks totaled QR171.5bn as of December 2025
- Due to Banks totaled QR555.7bn as of December 2025
- Due to Banks Abroad remained at a high of QR475.6bn in December

Loans to Deposits Ratio

As of December 2025

(%)

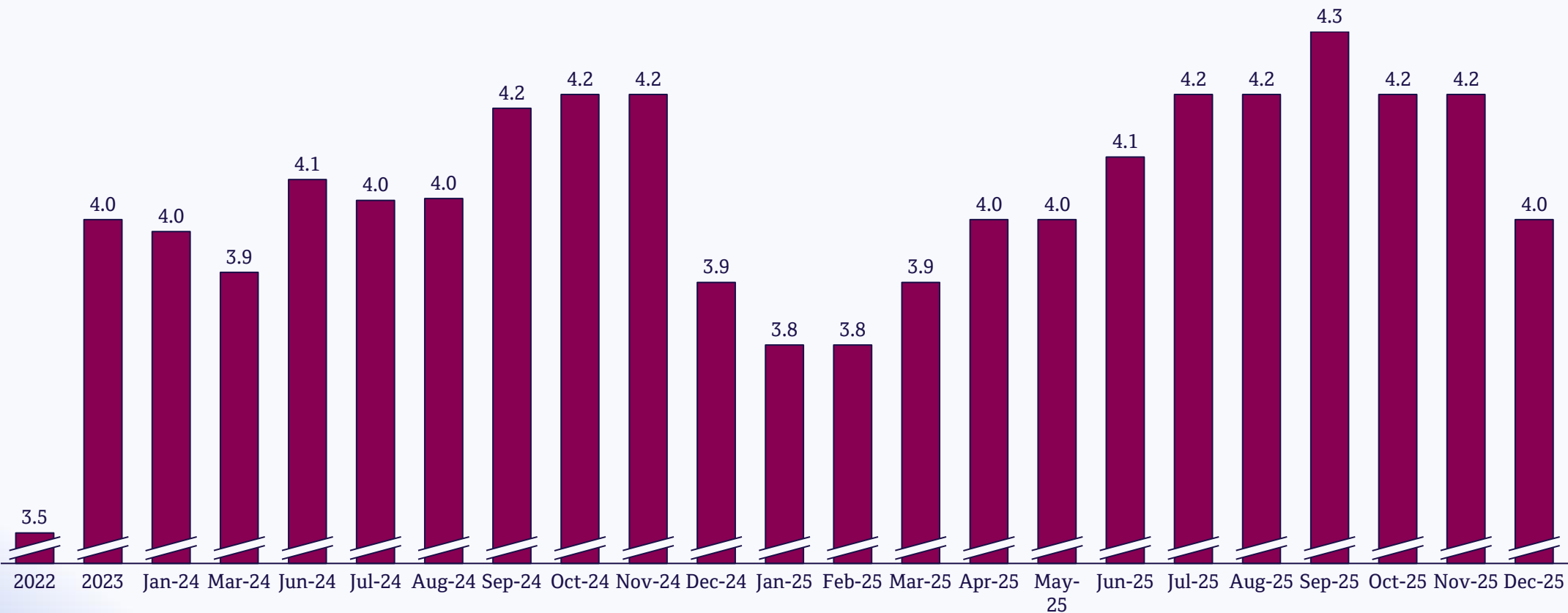


- Loans to Deposits ratio (simple LDR which does not take into account other stable sources of funds) increased from 136% in November 2025 to 137% in December 2025. However, as per QCB's guideline in calculating the LDR (including stable sources of funds), the LDR is well below the 100% limit.

Loan Provisions to Gross Loans

As of December 2025

(%)



- Qatar Banking Sector Loan Provisions to Gross Loans remained flat at 4.0 MoM in December 2025 compared to 3.9% as of year-end 2024
- Loan Provisions have increased from 2.4% in 2020 to 4.0% in 2023 and stood at 4.0% as of December 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 December 2025

| (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 | 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 | 0.2% | 5.1% |
| 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 | 0.0% | 6.6% |
| 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 | -1.3% | 1.7% |
| Loan to Deposit Ratio | 131% | 132% | 131% | 131% | 133% | 133% | 132.2% | 134.3% | 135.1% | 135.3% | 137.1% | 135.6% | 137.4% | | |
| Credit Facilities (Geographic) | | | | | | | | | | | | | | | |
| 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 | -1.3% | 4.9% |
| 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 | 25.2% | 41.1% |
| Domestic Credit Facilities - Public Sector | | | | | | | | | | | | | | | |
| 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 | -16.3% | 23.8% |
| 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 | -3.3% | -5.3% |
| 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 | 64.4% | 70.6% |
| Total Domestic Public Sector Credit | 386,435 | 406,807 | 412,577 | 416,870 | 410,054 | 398,661 | 405,006 | 423,335 | 422,626 | 432,153 | 436,845 | 434,426 | 411,909 | -5.2% | 6.6% |
| Domestic Credit Facilities - Private Sector | | | | | | | | | | | | | | | |
| 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 | 3.9% | 9.7% |
| 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 | 2.7% | 4.1% |
| Contractors | 33,052 | 34,045 | 34,880 | 35,642 | 35,706 | 36,036 | 36,442 | 36,564 | 37,117 | 36,960 | 36,804 | 36,949 | 37,332 | 1.0% | 13.0% |
| 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 | -1.3% | -0.3% |
| 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 | -1.2% | 2.5% |
| Services | 287,272 | 288,559 | 288,849 | 289,531 | 291,059 | 290,934 | 296,303 | 296,168 | 295,999 | 296,584 | 295,920 | 295,887 | 296,884 | 0.3% | 3.3% |
| Total Domestic Private Sector Credit | 896,763 | 902,215 | 903,587 | 906,722 | 910,682 | 916,280 | 922,611 | 919,990 | 922,338 | 924,307 | 926,210 | 928,960 | 934,056 | 0.5% | 4.2% |
| Deposit Details (Geographic) | | | | | | | | | | | | | | | |
| 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 | -2.0% | 2.6% |
| 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 | 2.2% | -1.9% |
| Deposits - Public Sector (Domestic) | | | | | | | | | | | | | | | |
| 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 | -12.4% | -2.5% |
| 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 | 1.5% | 2.1% |
| 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 | 1.8% | 15.5% |
| Total Public Sector Deposit | 357,002 | 360,698 | 373,534 | 376,033 | 365,435 | 362,769 | 366,882 | 369,057 | 368,799 | 372,833 | 364,298 | 377,924 | 364,972 | -3.4% | 2.2% |
| Deposits - Private Sector (Domestic) | | | | | | | | | | | | | | | |
| 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 | -0.2% | 4.4% |
| 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 | -1.9% | 1.0% |
| Total Private Sector Deposit | 469,699 | 476,627 | 481,983 | 481,060 | 479,061 | 475,656 | 483,641 | 483,218 | 487,697 | 488,244 | 485,942 | 488,016 | 483,408 | -0.9% | 2.9% |

Source: QCB



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