



Qatar Monthly Key Banking Indicators

October 2025



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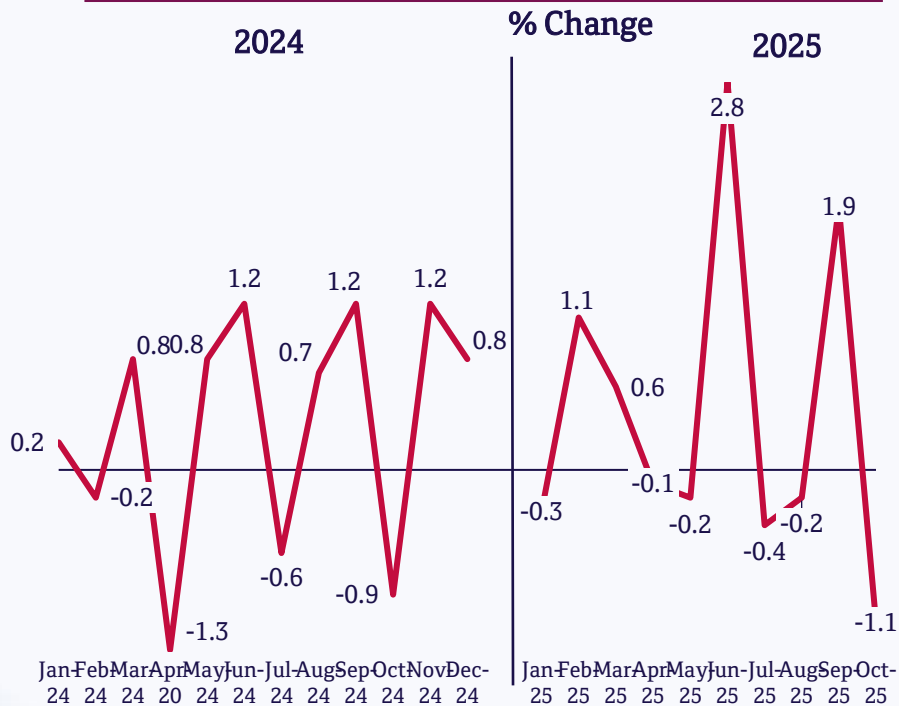
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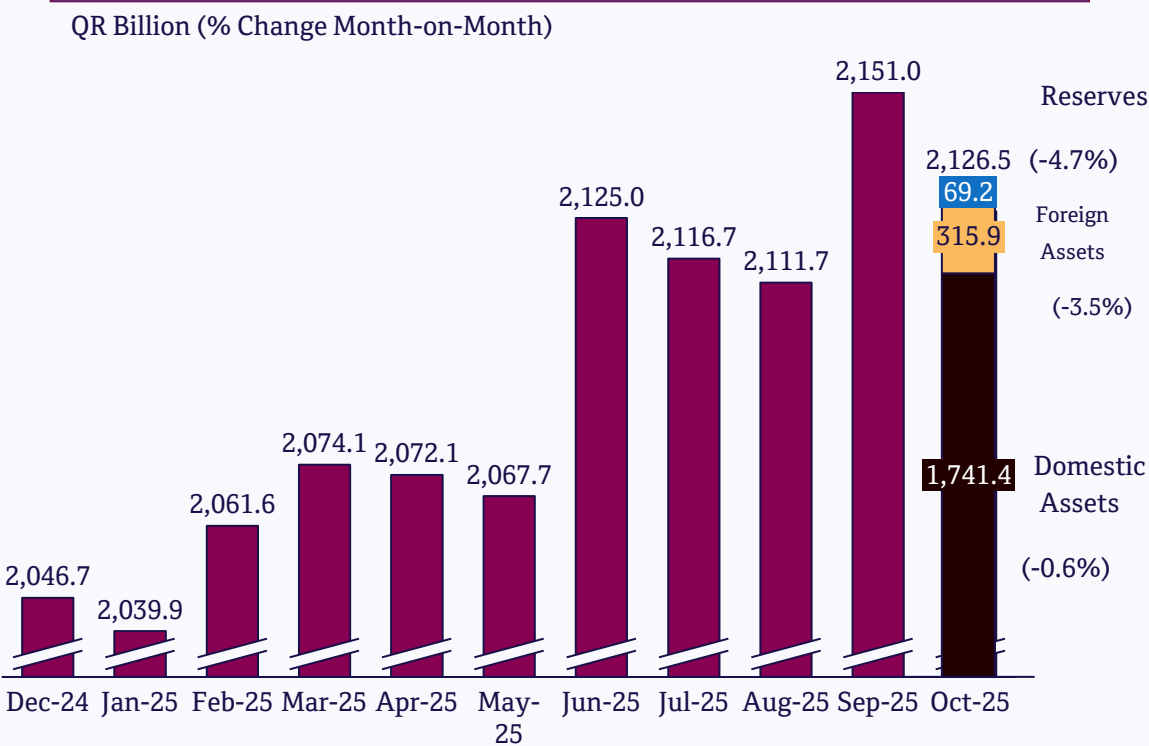
Commercial Banks Total Assets

As of September 2025

Monthly Change in Assets



Assets by Location

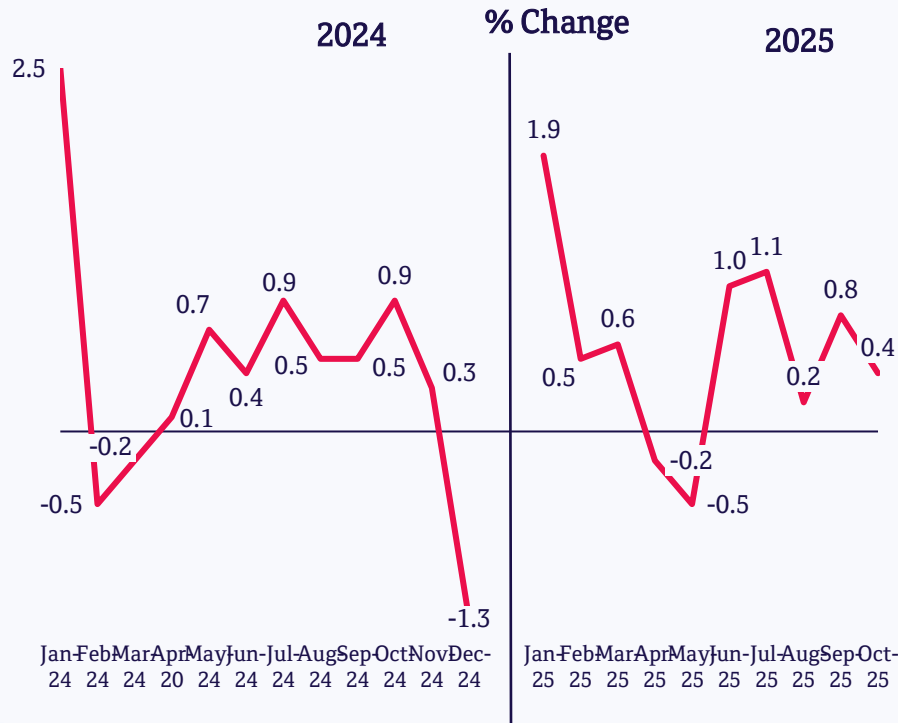


- Total Assets decreased 1.1% MoM during October 2025 to QR2,126.5 billion
- Total Assets moved up by 3.9% in October 2025 vs. FY2024, compared to a growth of 3.9% in 2023/2024. Assets grew by an average 5.7% over the past five years (2020-2024)
- Liquid Assets to Total Assets stood at a healthy 30% level in October 2025

Commercial Banks Credit Facilities

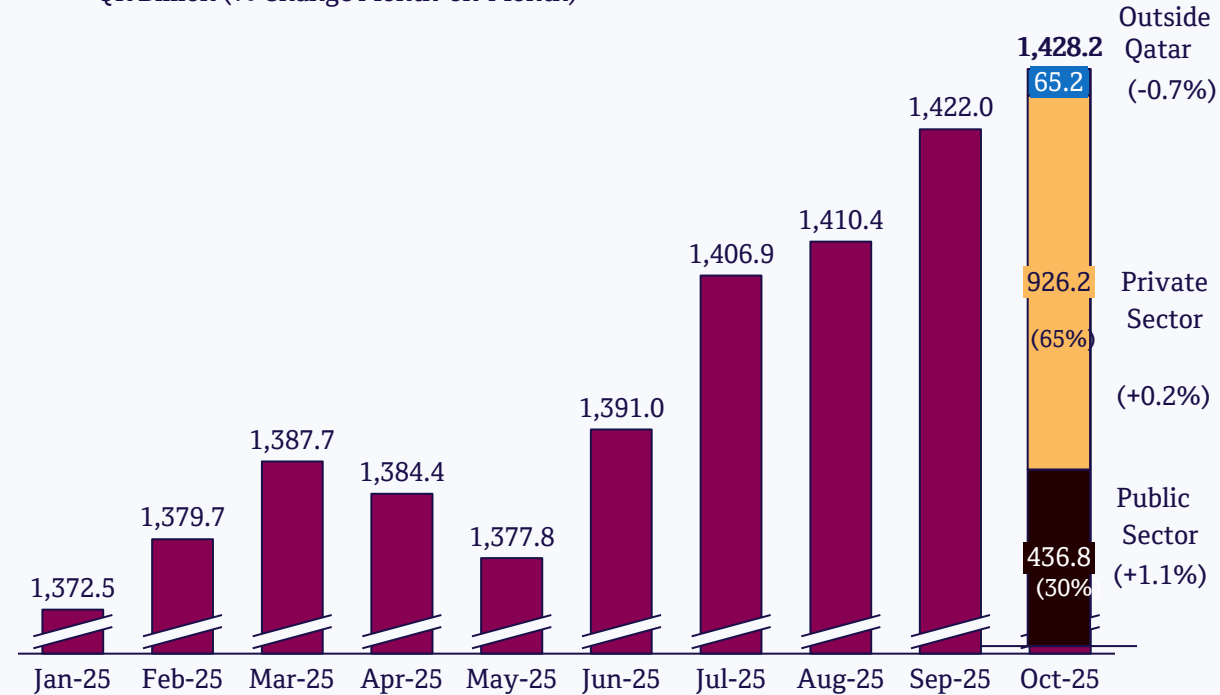
As of October 2025

Monthly Change in Loans



Loans by Sector

QR Billion (% Change Month-on-Month)

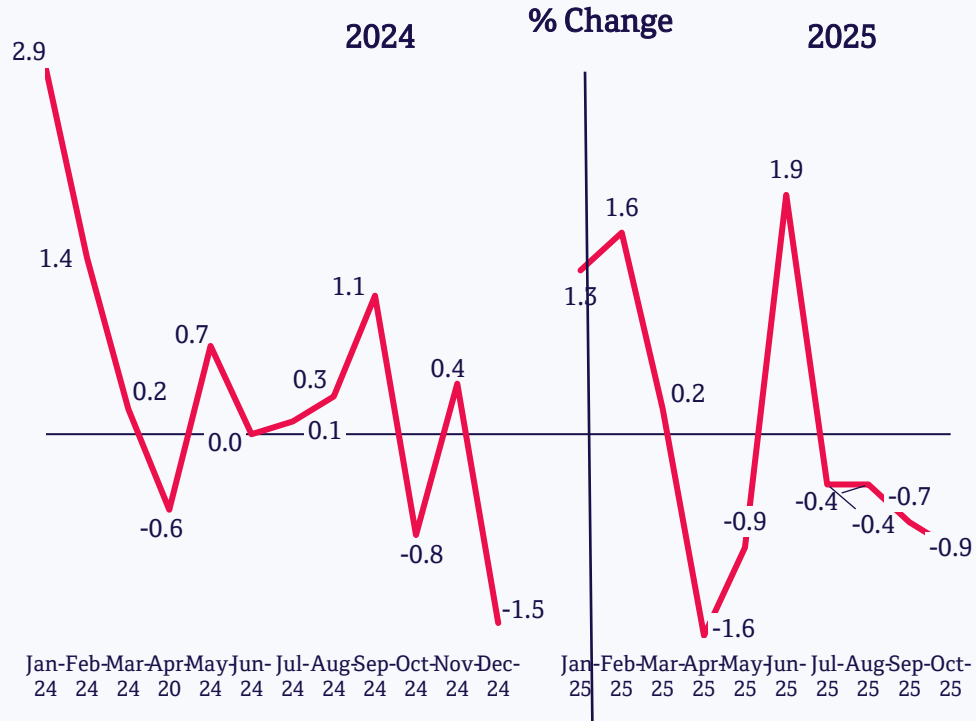


- Loans were flat MoM in October 2025 at QR1,428.2bn
- The overall loan book remained flat MoM in October 2025 as result of flat performance from the private sector. Public sector loans gained by 1.1%.
- Loans expanded by 6.0% in October 2025 vs. FY2024, compared to a growth of 4.6% in 2024. Loans grew by an average 5.4% over the past five years (2020-2024)

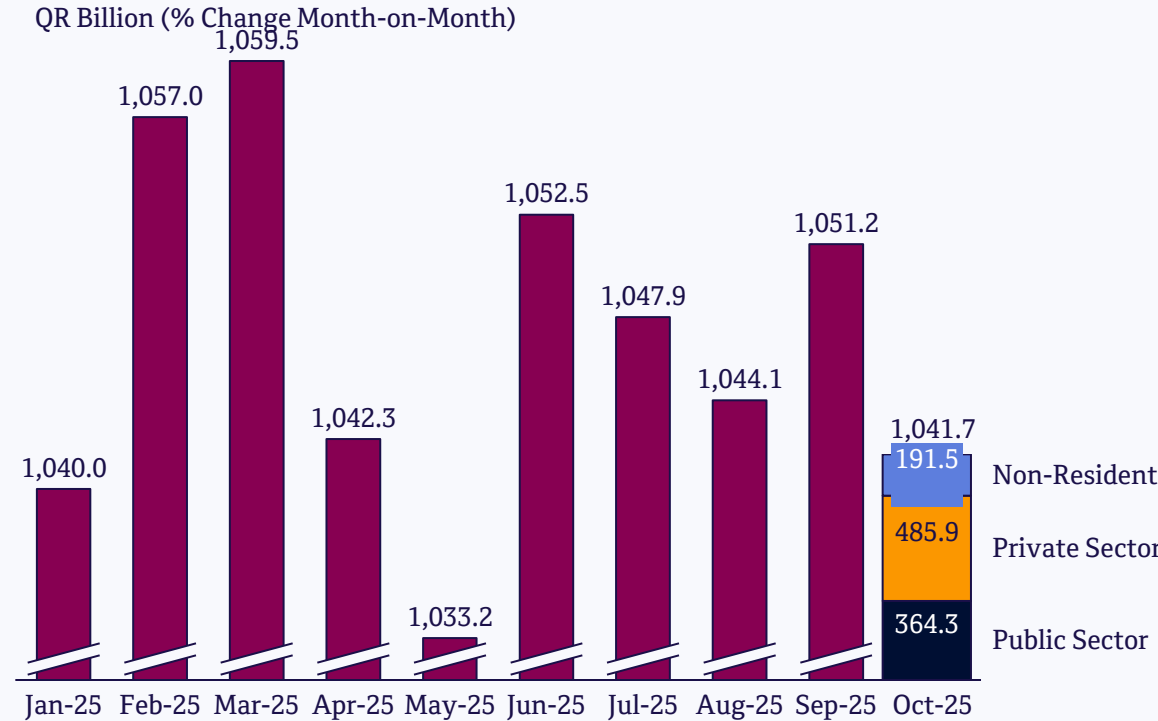
Commercial Banks Deposits

As of October 2025

Monthly Change in Deposits



Deposits by Sector



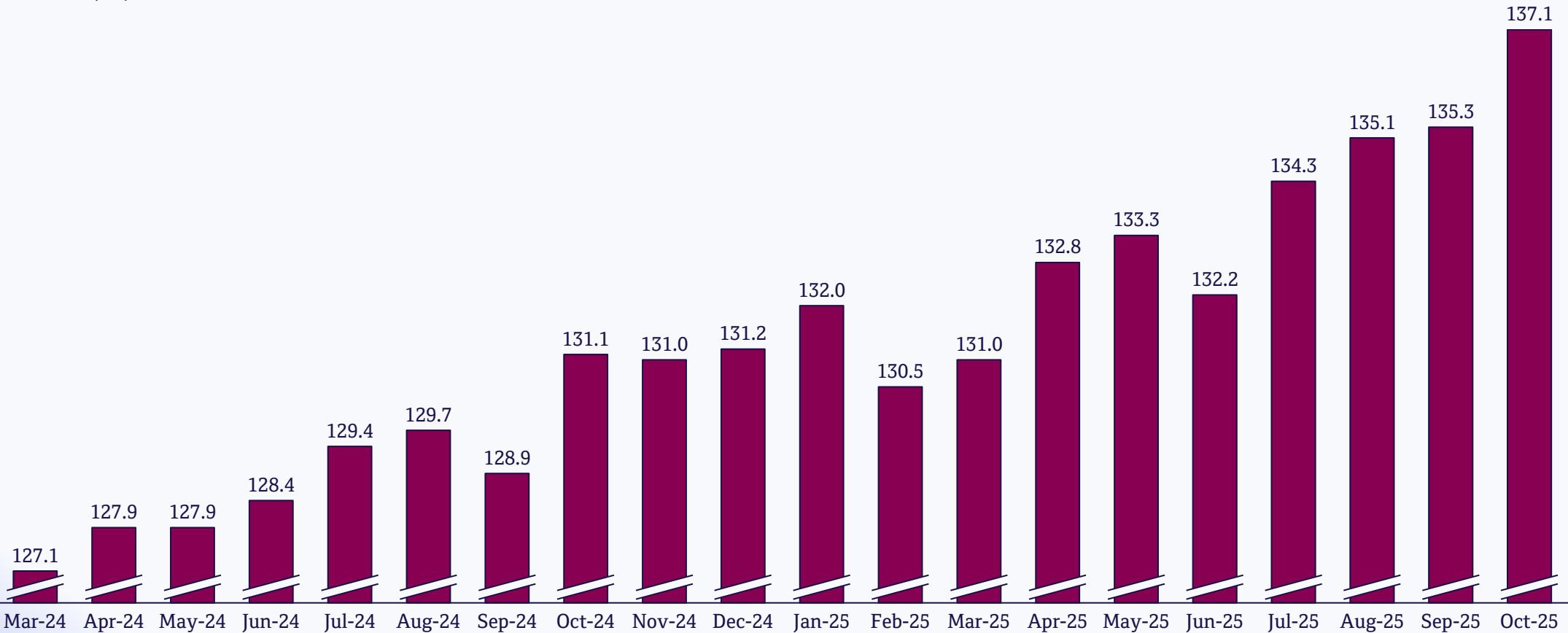
- Deposits declined by 0.9% MoM in October 2025 to QR1,041.7bn
- Public sector deposits receded 2.3% MoM, while private sector deposits decreased 0.5%. Non-resident deposits climbed up by 0.7%
- Deposits gained by 1.5% in October 2025 vs. FY2024, compared to an increase by 4.1% in 2024. Deposits grew by an average 3.9% over the past five years (2020-2024)
- In October 2025 Public Sector Deposits contributed 35.0% to total deposits, Private Sector (46.6%) and Non-Resident (18.4%)



Loans to Deposits Ratio

As of October 2025

(%)

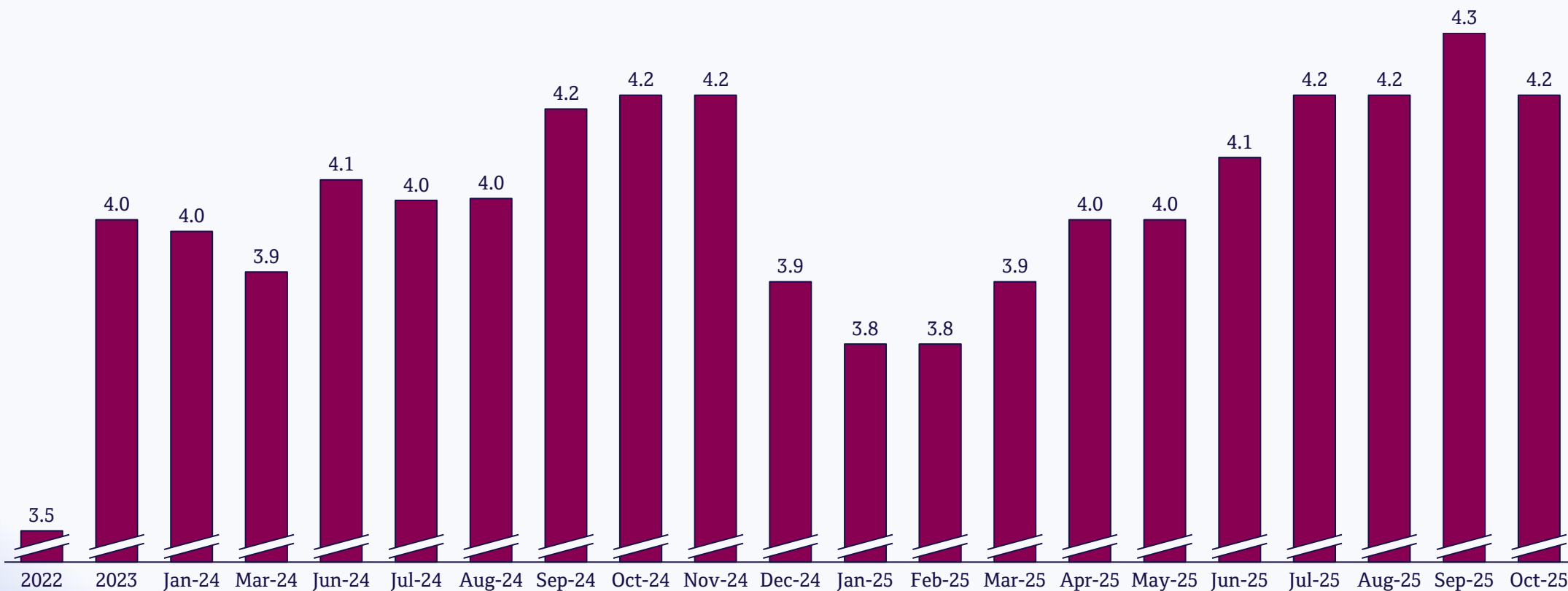


- Loans to Deposits ratio (simple LDR which does not take into account other stable sources of funds) increased from 135% in September 2025 to 137% in October 2025. However, as per QCB’s guideline in calculating the LDR (including stable sources of funds), the LDR is well below the 100% limit.

Loan Provisions to Gross Loans

As of October 2025

(%)



- Loan Provisions to Gross Loans remained flat at 4.2% in October 2025
- Loan Provisions have increased from 2.4% in 2020 to 4.0% in 2023 and stood at 4.2% as of October 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 October 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	Oct-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	2,126,452	-1.1%	3.9%
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	1,428,207	0.4%	6.0%
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	1,041,748	-0.9%	1.5%
Loan to Deposit Ratio	127%	128%	129%	131%	132%	131%	131%	133%	133%	132.2%	134.3%	135.1%	135.3%	137.1%		
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	1,363,054	0.5%	6.2%
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	65,153	-0.7%	2.5%
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	157,927	2.3%	43.6%
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	259,434	0.1%	0.6%
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	19,484	5.2%	4.9%
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	436,845	1.1%	13.0%
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	204,754	0.6%	5.3%
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	14,688	0.3%	0.9%
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	36,804	-0.4%	11.4%
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	189,028	-0.1%	0.9%
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	185,016	0.9%	2.8%
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	295,920	-0.2%	3.0%
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	926,210	0.2%	3.3%
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	850,239	-1.3%	2.8%
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	191,509	0.7%	-4.3%
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	123,887	-1.4%	1.7%
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	190,016	-5.7%	0.1%
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	45,632	50,395	10.4%	11.0%
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	372,833	364,298	-2.3%	2.0%
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	278,264	0.2%	5.3%
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	210,626	207,678	-1.4%	1.0%
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	488,244	485,942	-0.5%	3.5%

Source: QCB



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