



Qatar Monthly Key Banking Indicators

December 2025

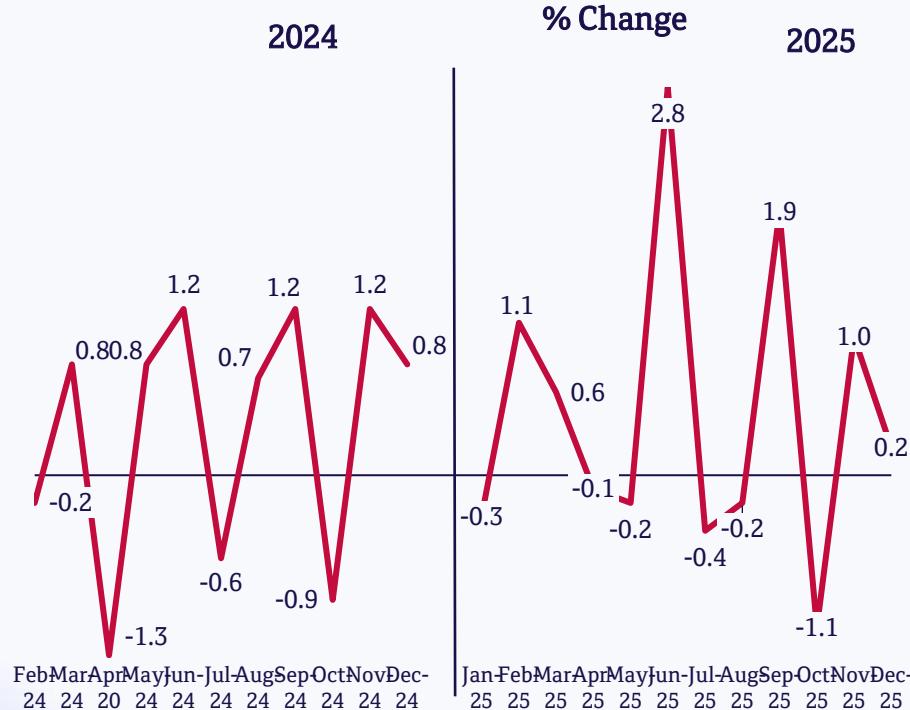


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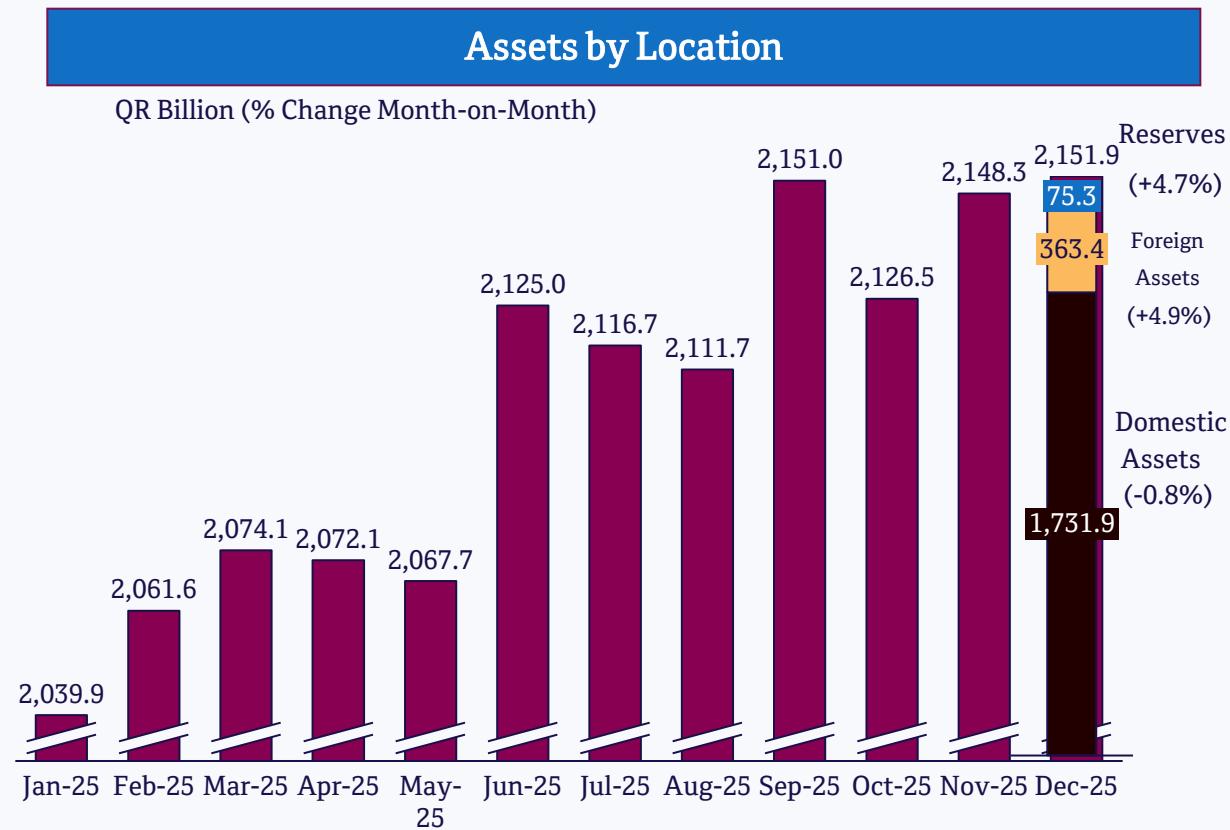
Commercial Banks Total Assets

As of December 2025

Monthly Change in Assets



Assets by Location



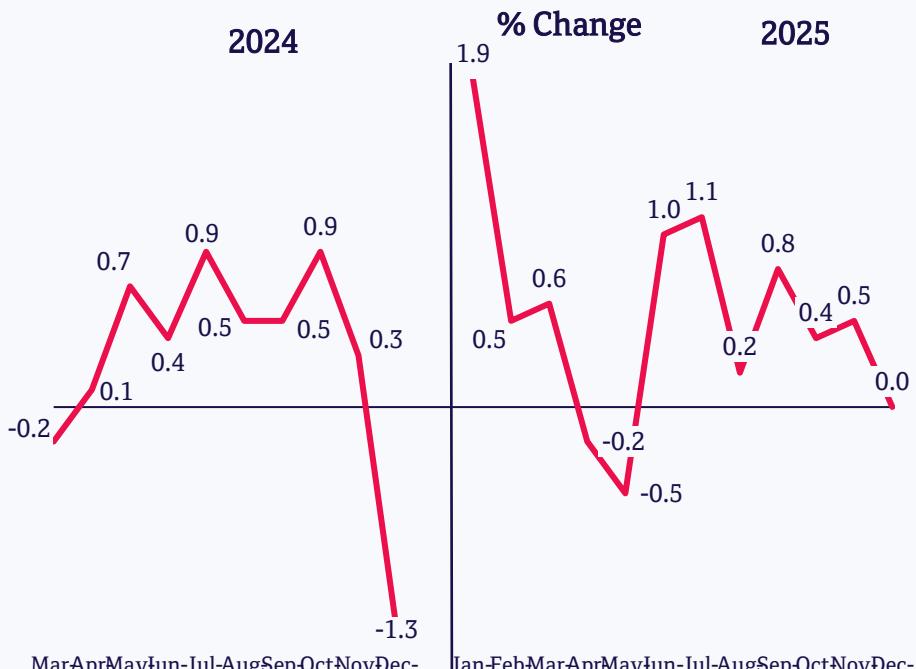
- Total Assets increased 0.2% MoM during December 2025 to QR 2,151.9 billion
- Total Assets expanded by 5.1% in December 2025 vs. FY2024, compared to a growth of 3.9% in 2023/2024. Assets grew by an average 5.0% over the past five years (2020-2025)
- Liquid Assets to Total Assets stood at a healthy 30% level in December 2025

(32%)

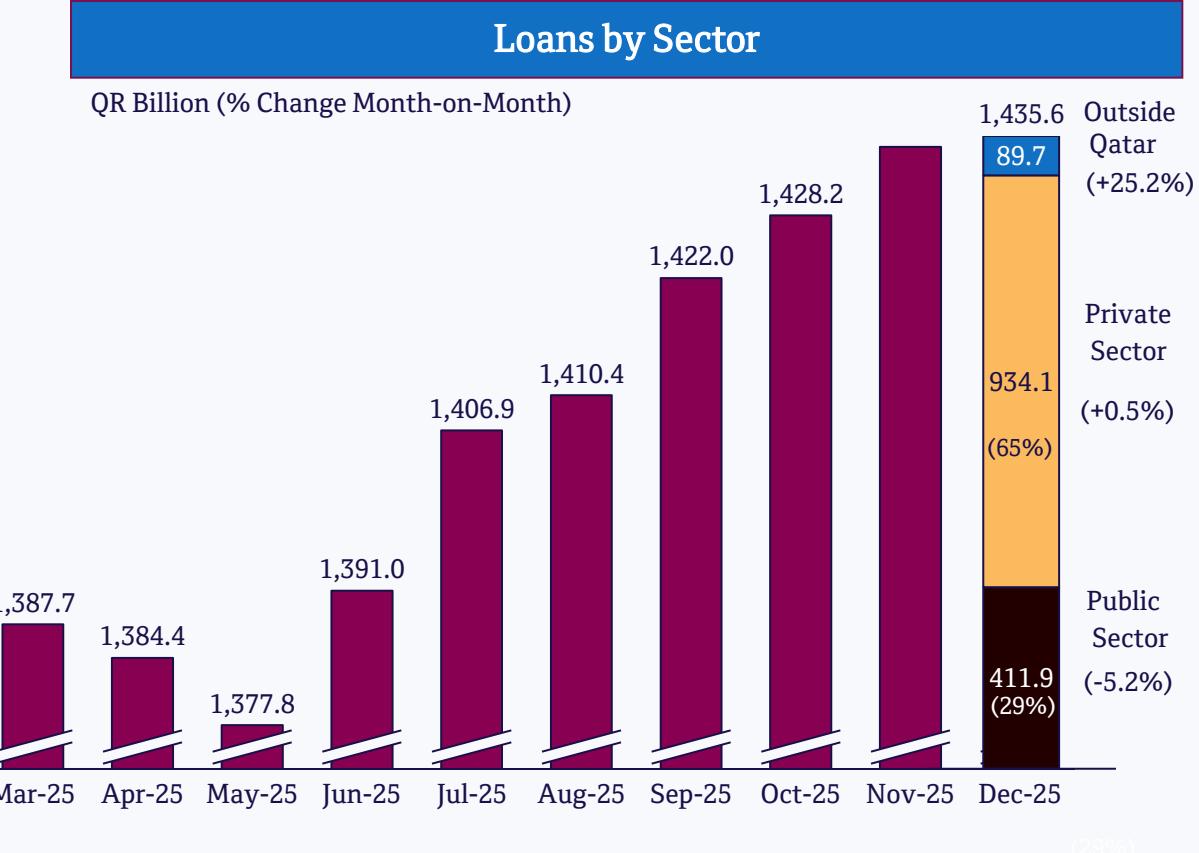
Commercial Banks Credit Facilities

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)

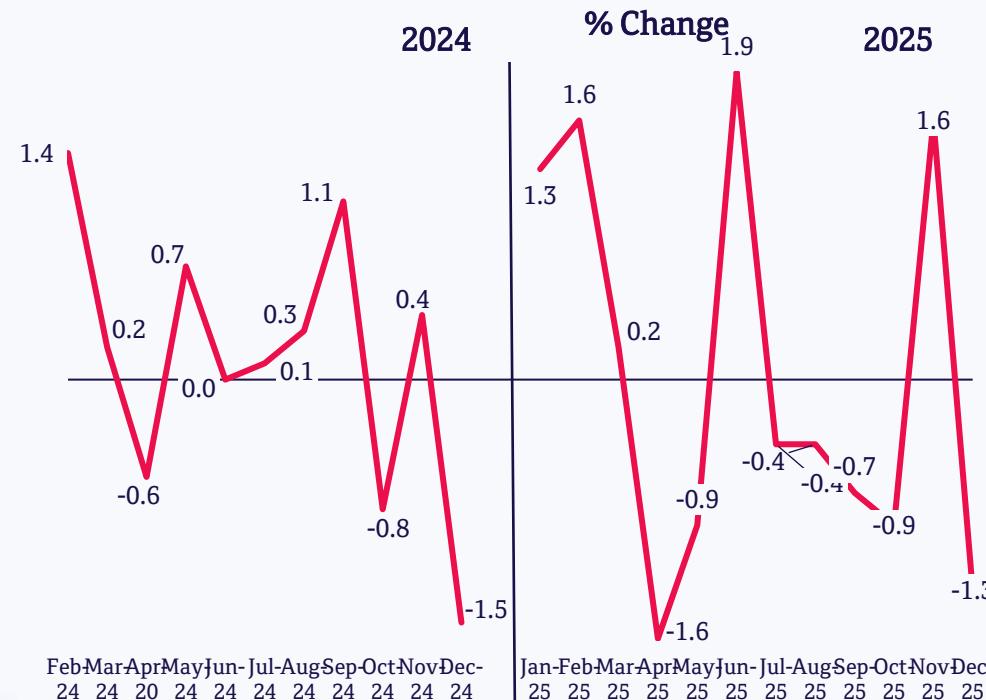
(29%)

(30%)

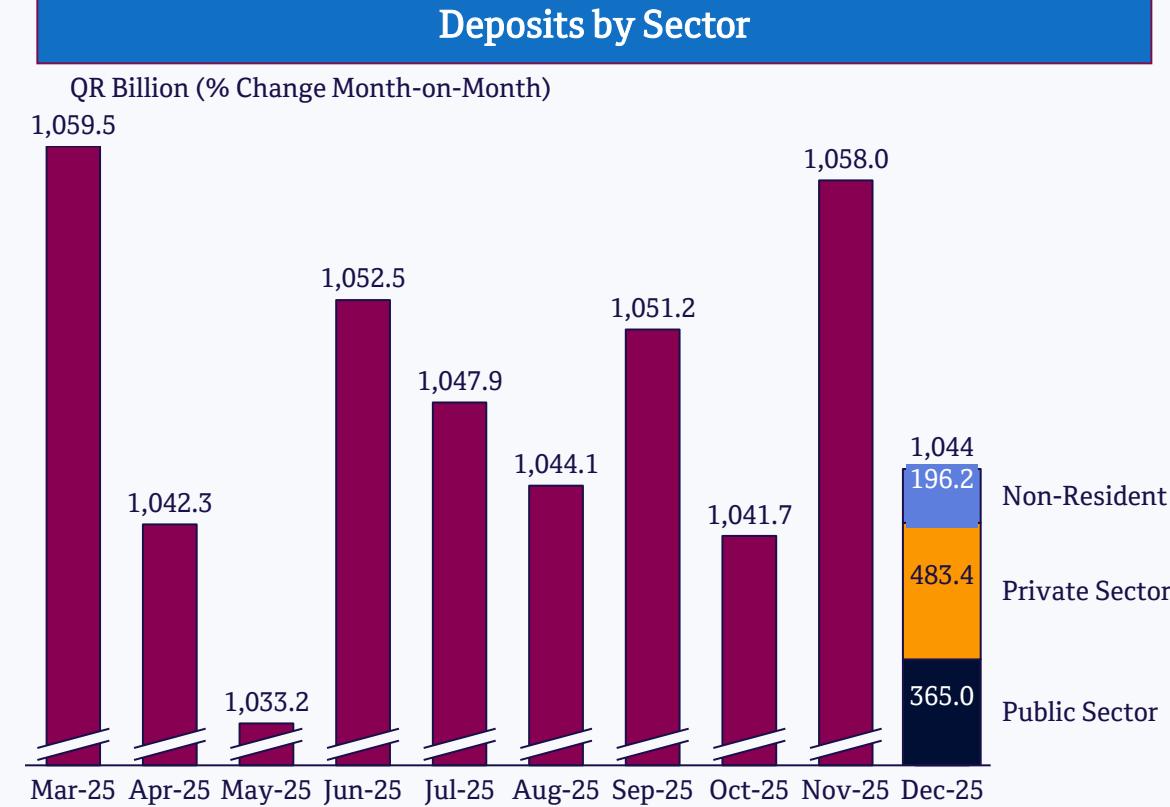
Commercial Banks Deposits

As of December 2025

Monthly Change in Deposits



Deposits by Sector



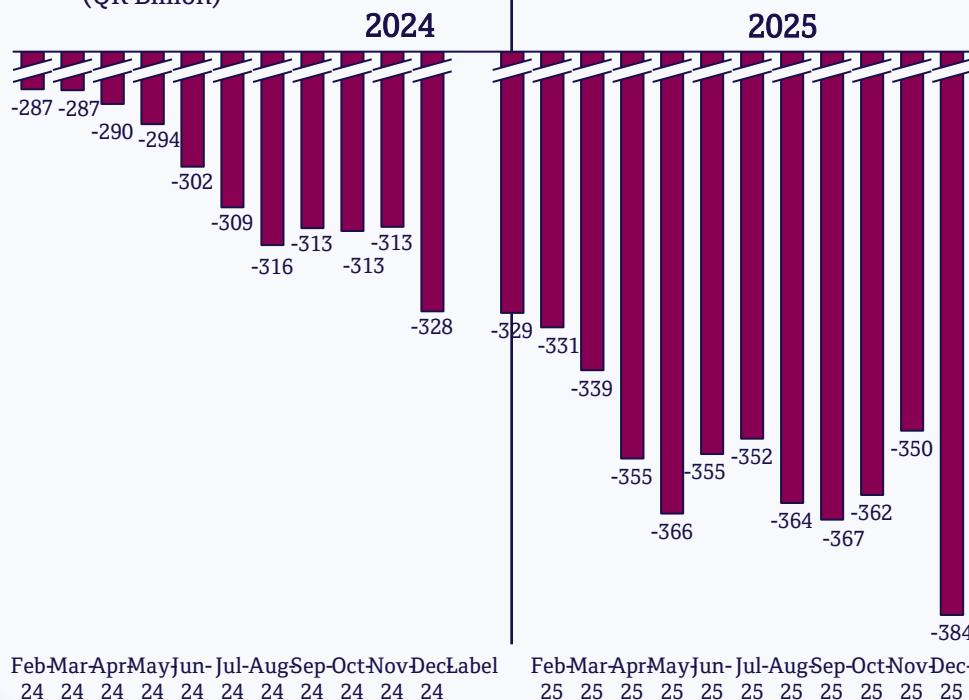
- Deposits declined by 1.3% MoM in December 2025 to QR1,044.6bn
- Public sector deposits decreased 3.4% MoM, while private sector deposits receded by 0.9%. Non-resident deposits 2.2% MoM (-1.9% YoY)
- Deposits increased by 1.7% in December 2025 vs. FY2024, compared to an increase by 4.1% in 2024. Deposits 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

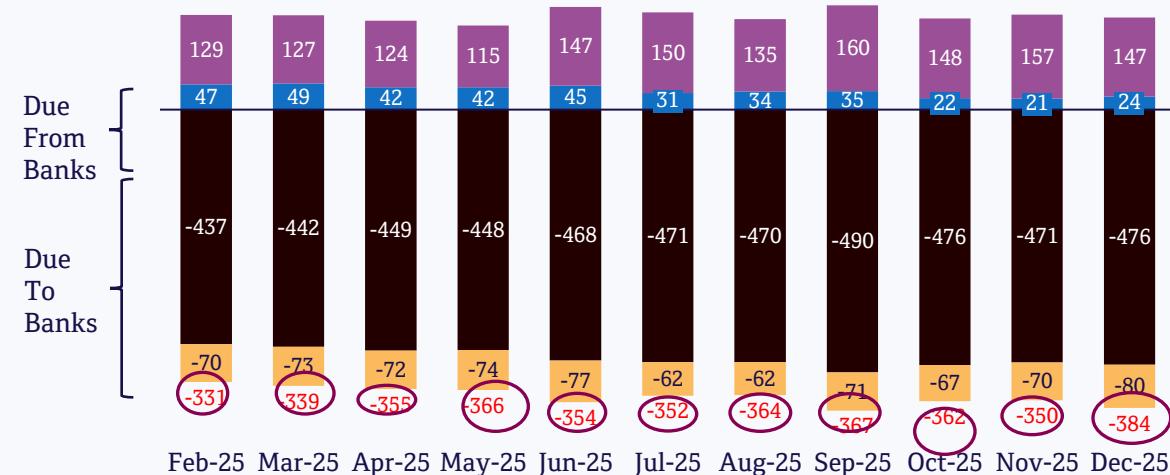
(QR Billion)



Net Interbank Position Breakup

(QR Billion)

- Due from Banks Abroad
- Due from Banks in Qatar
- Due to Banks Abroad
- Due to Banks in Qatar

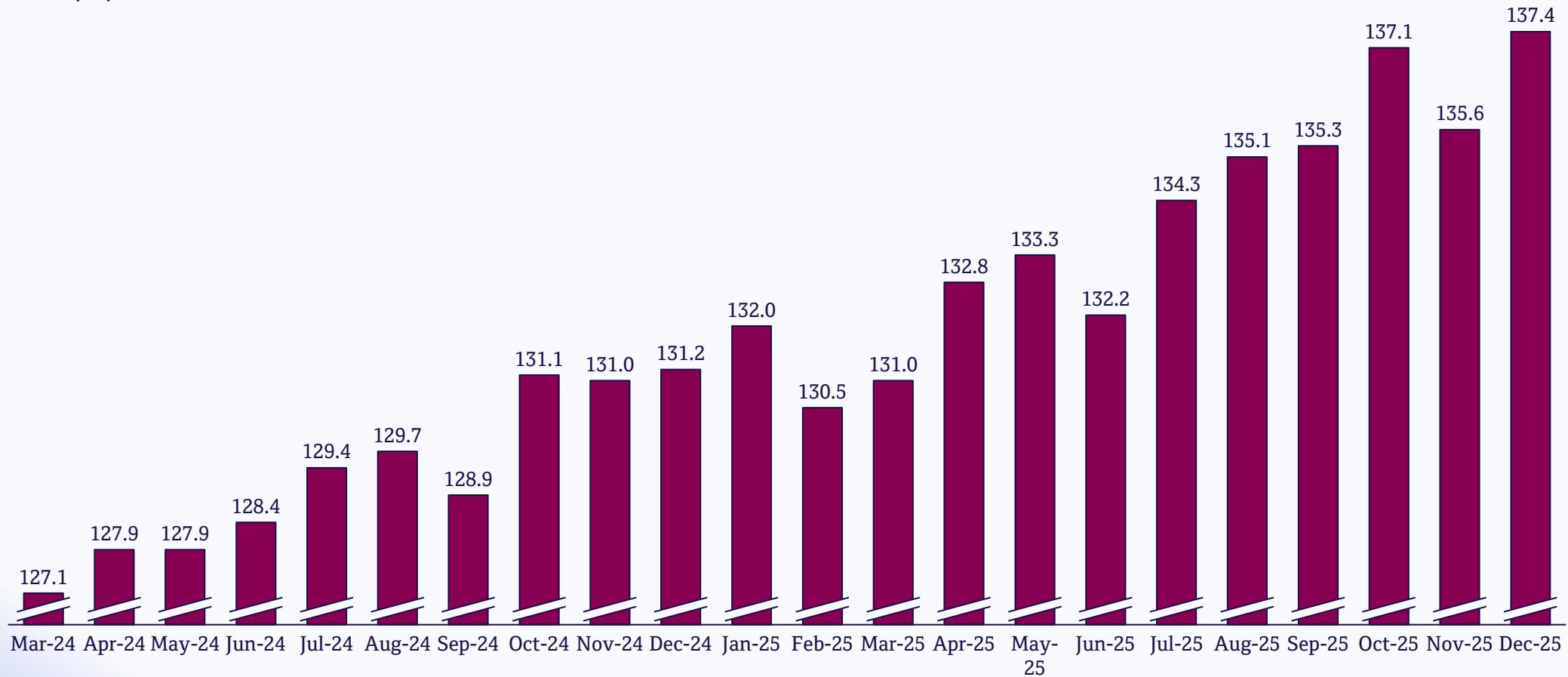


- The Net Interbank Position remained negative at QR384bn as of December 2025
- Due from Banks totaled QR171.5bn as of December 2025
- Due to Banks totaled QR555.7bn as of December 2025
- Due to Banks Abroad remained at a high of QR475.6bn in December

Loans to Deposits Ratio

As of December 2025

(%)

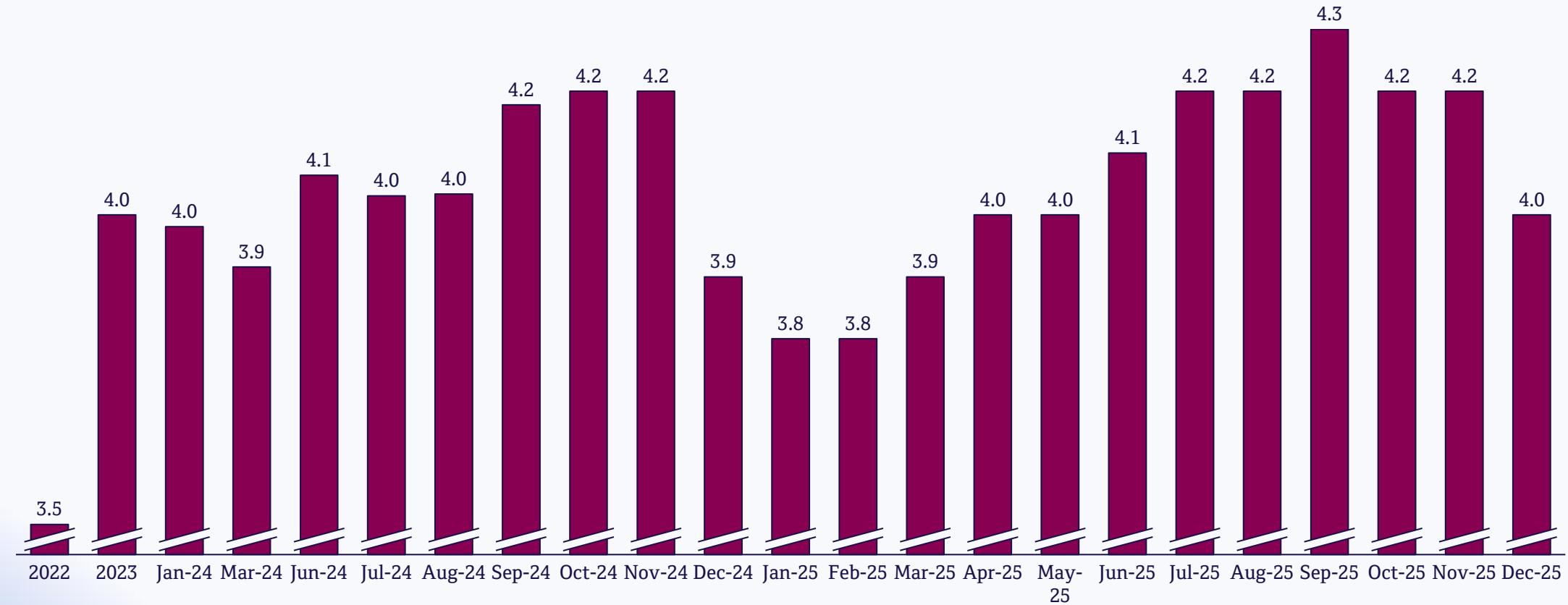


- Loans to Deposits ratio (simple LDR which does not take into account other stable sources of funds) increased from 136% in November 2025 to 137% in December 2025. However, as per QCB's guideline in calculating the LDR (including stable sources of funds), the LDR is well below the 100% limit.

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	2,059,866	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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