



# **Qatar Monthly Key Banking Indicators**

June 2025

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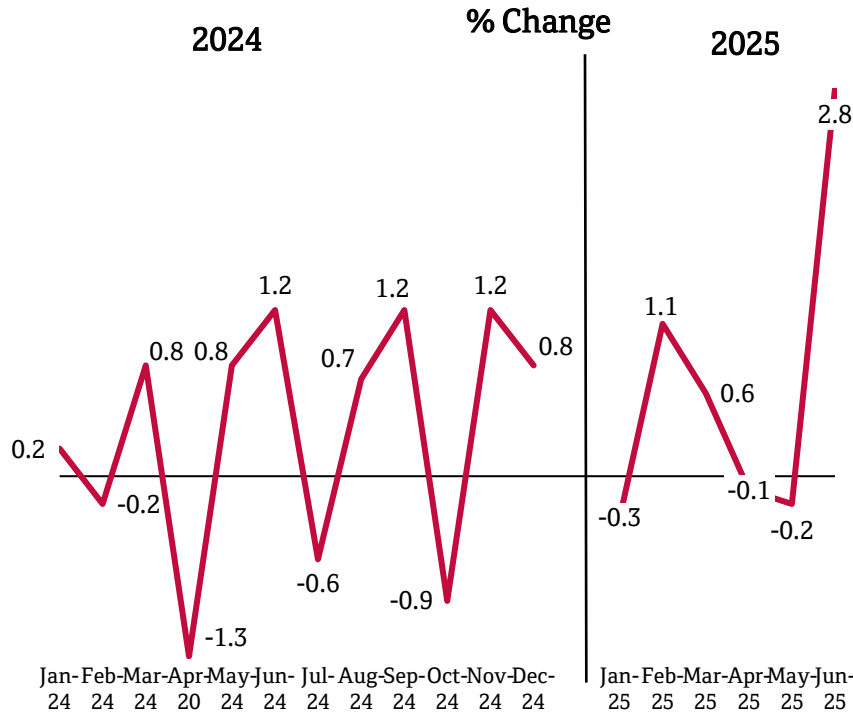
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# Commercial Banks Total Assets

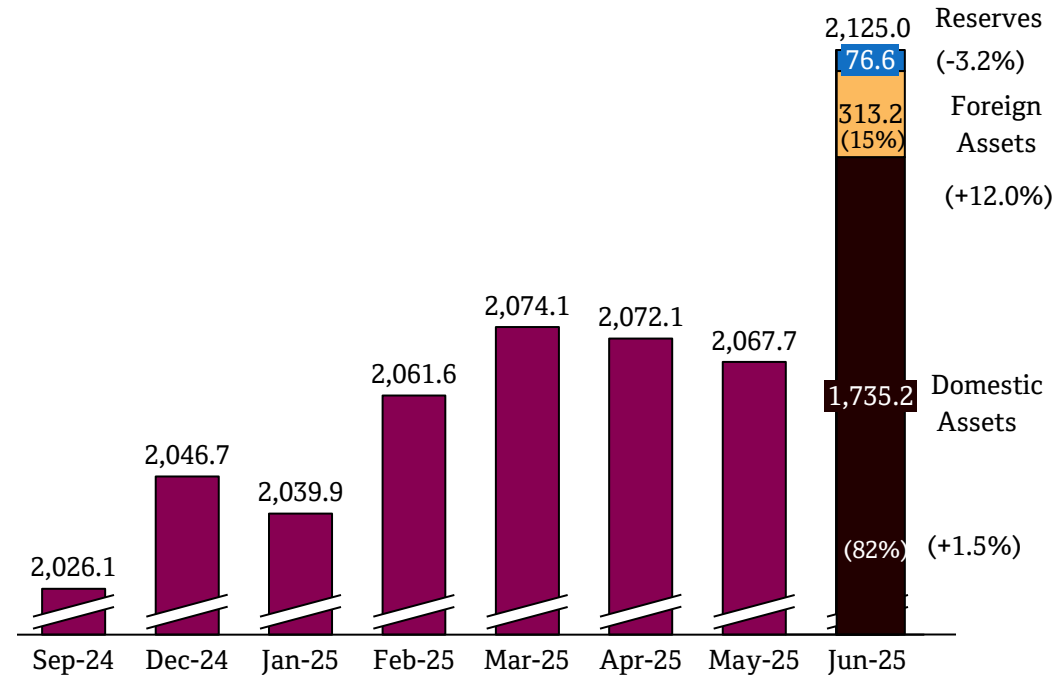
As of June 2025

## Monthly Change in Assets



## Assets by Location

QR Billion (% Change Month-on-Month)

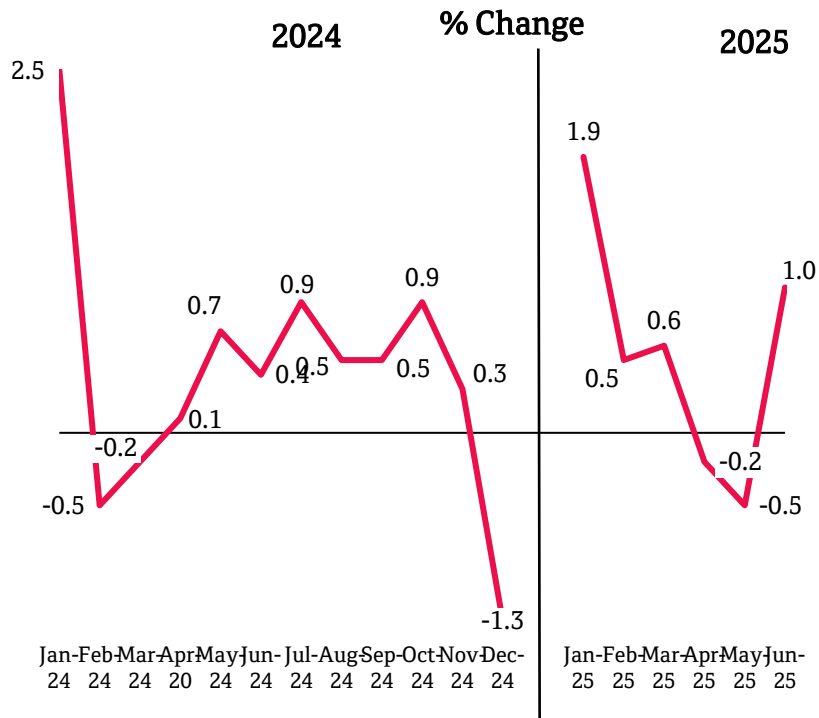


- Total Assets expanded by 2.8% MoM during June 2025 to QR2,125.0 billion
- Total Assets moved up by 3.8% in June 2025 vs. FY2024, compared to a growth of 3.9% in 2023/2024. Assets grew by an average 5.7% over the past five years (2020-2024)
- Liquid Assets to Total Assets stood at a healthy 32% level in June 2025

# Commercial Banks Credit Facilities

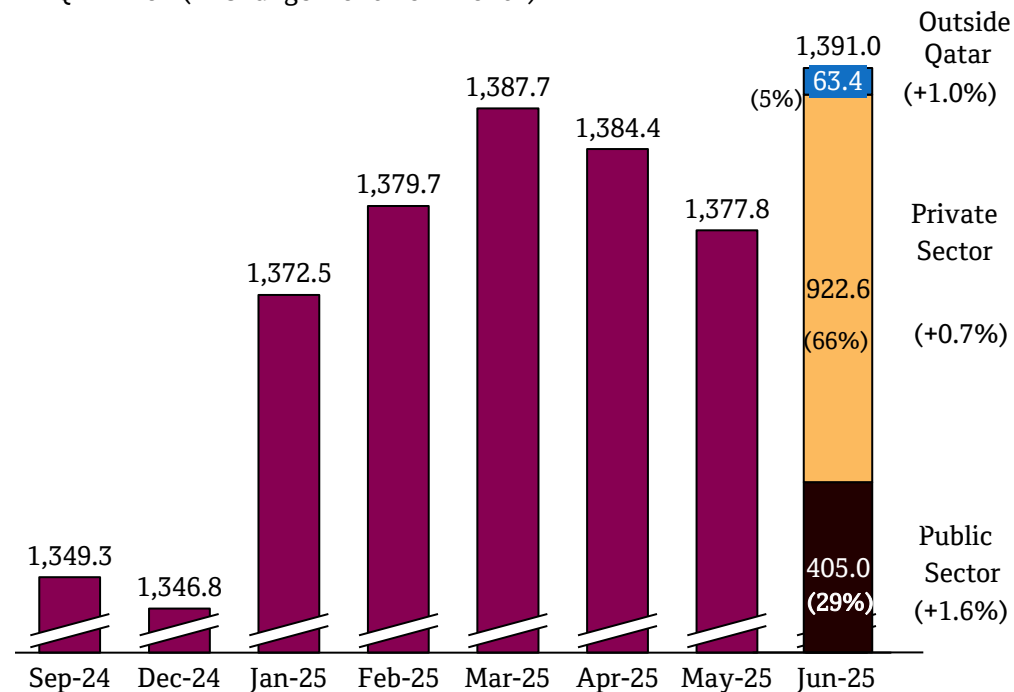
As of June 2025

## Monthly Change in Loans



## Loans by Sector

QR Billion (% Change Month-on-Month)

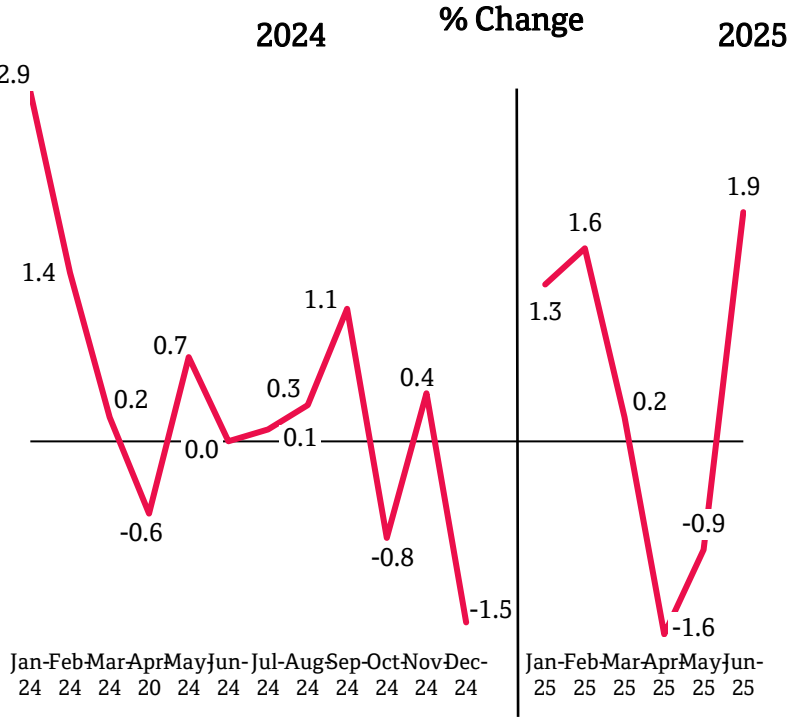


- Loans increased by 1.0% MoM in June 2025 to QR1,391.0bn
- Loans increase in June 2025 was mainly due to an increase by 1.0%/0.7% in Public Sector/Private Sector Loans
- Loans expanded by 3.5% in June 2025 vs. FY2024, compared to a growth of 4.6% in 2024. Loans grew by an average 5.4% over the past five years (2020-2024)

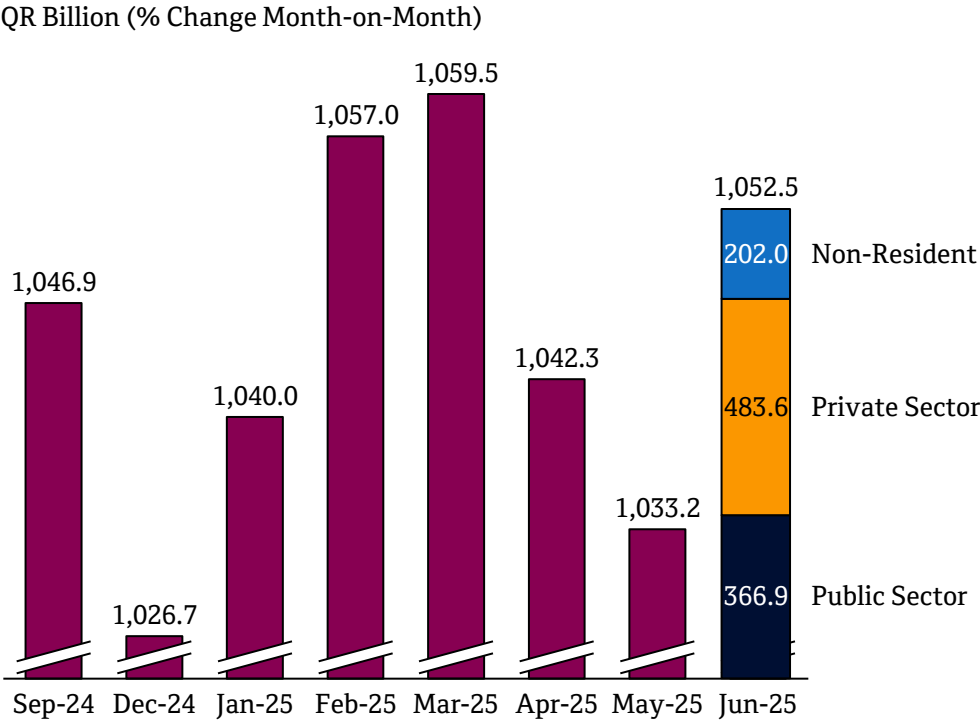
# Commercial Banks Deposits

As of June 2025

Monthly Change in Deposits



Deposits by Sector



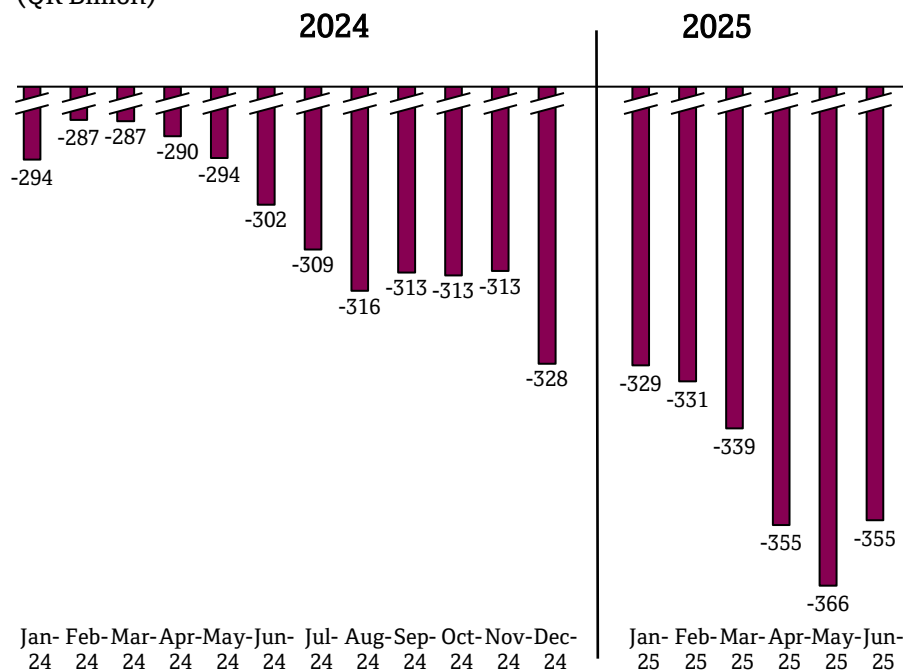
- Deposits gained by 1.9% MoM in June 2025 to QR1,052.5bn
- Deposits increase in June 2025 was driven by a of 1.7%/1.1% increase in Public Sector/Private Sector Deposits and an expansion of 3.7% in Non-Resident Deposits
- Deposits grew up 2.5% in June 2025 vs. FY2024, compared to an increase by 4.1% in 2024. Deposits grew by an average 3.9% over the past five years (2020-2024)
- In May 2025 Public Sector Deposits contributed 34.9% to total deposits, Private Sector (46.0%) and Non-Resident (19.2%)

# Net Interbank Position

As of June 2025

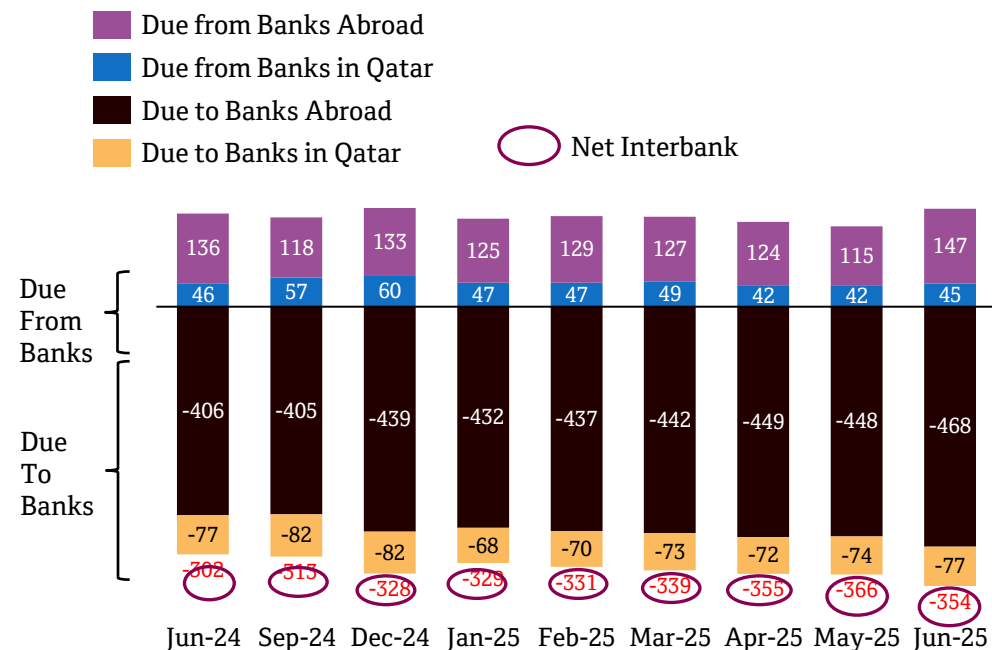
## Monthly Net Interbank Position

(QR Billion)



## Net Interbank Position Breakup

(QR Billion)

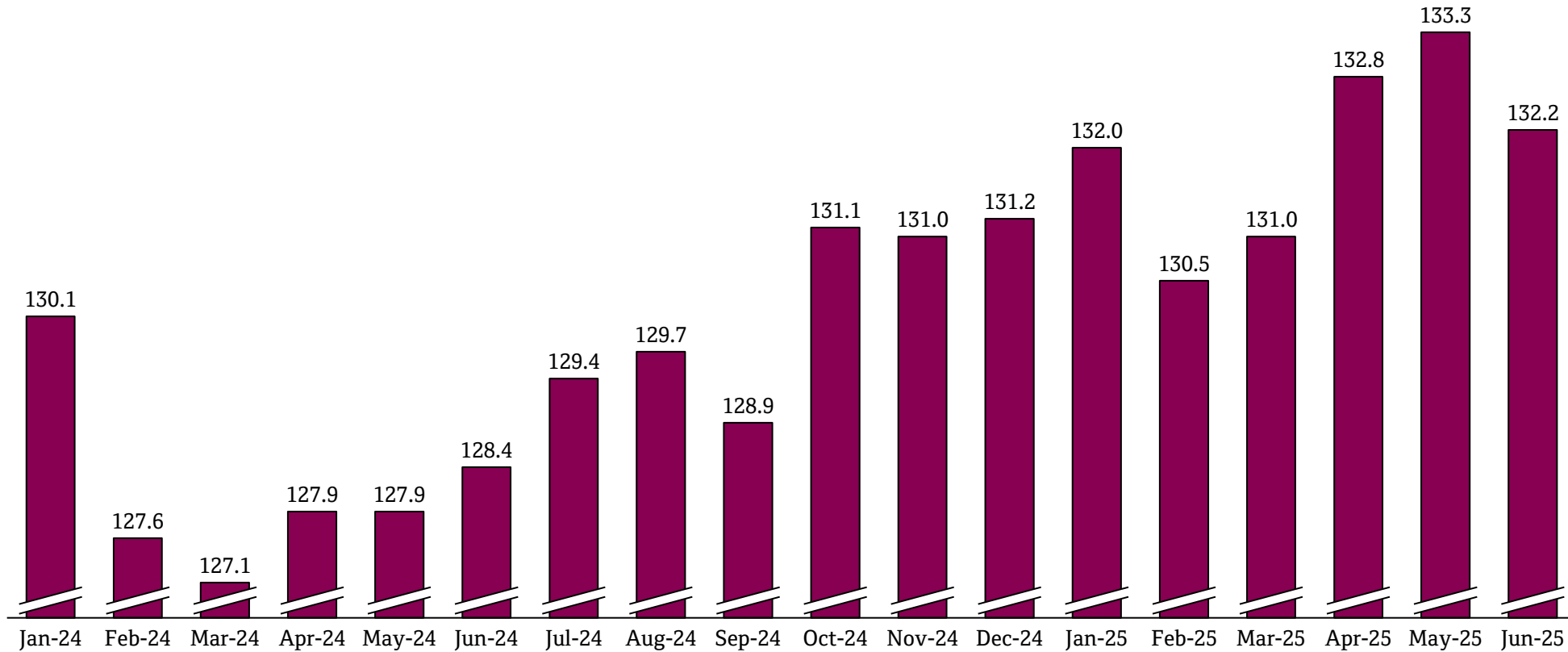


- The Net Interbank Position remained negative at QR355bn as of June 2025
- Due from Banks totaled QR191.3bn as of June 2025
- Due to Banks totaled QR545.9bn as of June 2025
- Due to Banks Abroad remained at a high of QR468.9bn in June 2025

# Loans to Deposits Ratio

As of June 2025

(%)

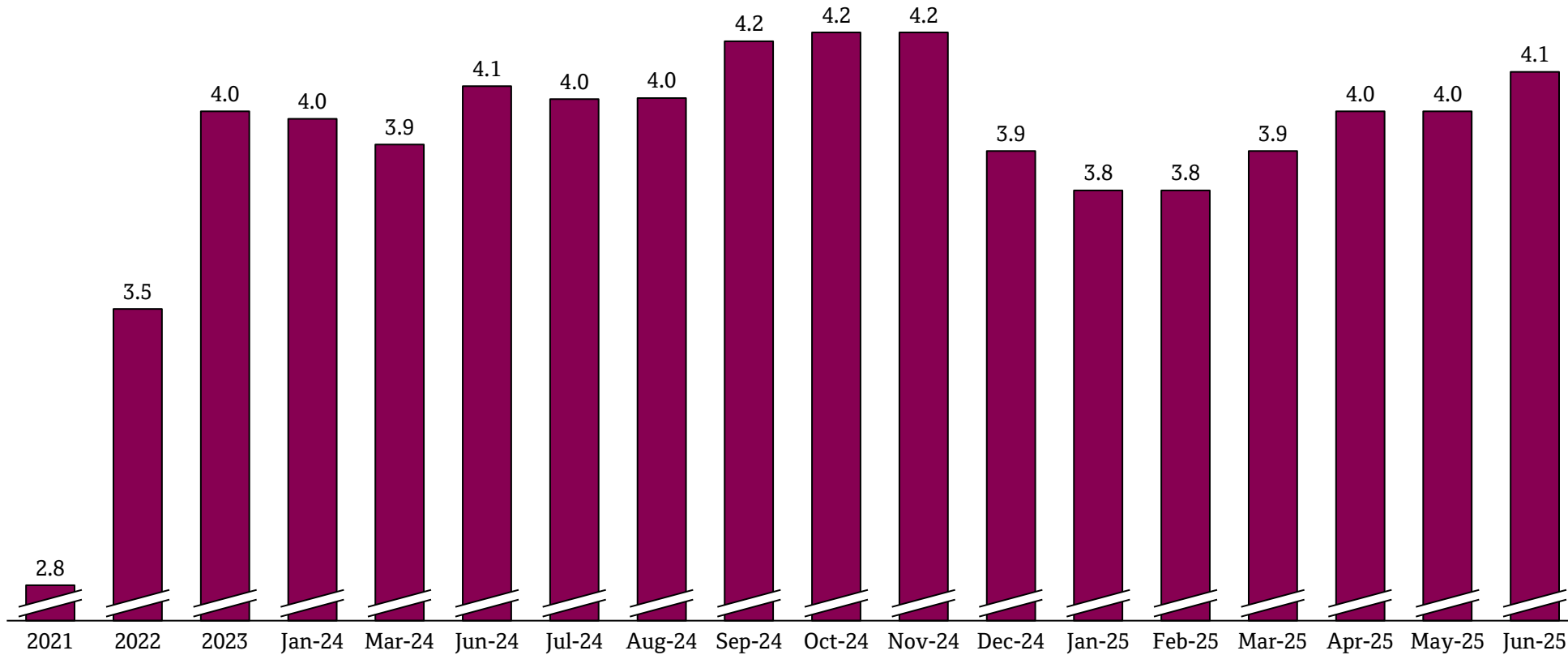


- Loans to Deposits ratio (simple LDR which does not take into account other stable sources of funds) moved down to 132.3% as of June 2025. However, as per QCB's guideline in calculating the LDR (including stable sources of funds), the LDR is well below the 100% limit.

# Loan Provisions to Gross Loans

As of June 2025

(%)



- Loan Provisions to Gross Loans remained flattish at 4.1% in June 2025 vs. May 2025
- Loan Provisions have increased from 2.4% in 2020 to 4.0% in 2023 and stood at 4.1% as of May 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 June 2025

(In QR mn)	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Change MoM	Change 2025
Total Assets	1,969,348	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	2.8%	3.8%
Total Credit (Loans)	1,287,935	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	1.0%	3.3%
Total Deposits	985,984	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	1.9%	2.5%
<b>Loan to Deposit Ratio</b>	<b>131%</b>	<b>127%</b>	<b>128%</b>	<b>129%</b>	<b>131%</b>	<b>132%</b>	<b>131%</b>	<b>131%</b>	<b>133%</b>	<b>133%</b>	<b>132%</b>		
<b>Credit Facilities (Geographic)</b>													
Total Domestic Credit	1,231,950	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	1.0%	3.5%
Total International Credit	55,985	55,339	63,207	63,777	63,554	63,432	63,567	64,143	63,658	62,814	63,418	1.0%	-0.2%
<b>Domestic Credit Facilities - Public Sector</b>													
Government	106,159	113,859	110,979	115,256	110,002	124,666	130,123	134,977	129,450	117,621	136,239	15.8%	23.9%
Government Institutions	239,331	247,438	250,630	255,400	257,858	263,599	263,632	263,939	264,188	264,395	250,565	-5.2%	-2.8%
Semi-Government Institutions	22,662	22,720	20,596	20,783	18,575	18,542	18,822	17,954	16,416	16,644	18,201	9.4%	-2.0%
<b>Total Domestic Public Sector Credit</b>	<b>368,152</b>	<b>384,018</b>	<b>382,205</b>	<b>391,439</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>	1.6%	4.8%
<b>Domestic Credit Facilities - Private Sector</b>													
General Trade	183,394	185,820	188,826	190,000	194,427	197,255	196,915	197,429	199,205	201,016	201,657	0.3%	3.7%
Industry	16,034	15,817	16,048	15,543	14,557	14,560	14,485	14,268	14,407	14,375	14,429	0.4%	-0.9%
Contractors	38,803	37,108	37,470	37,395	33,052	34,045	34,880	35,642	35,706	36,036	36,442	1.1%	10.3%
Real Estate	171,912	171,799	179,257	186,997	187,430	189,286	189,643	190,225	190,409	192,385	191,228	-0.6%	2.0%
Consumption & Others	181,518	182,647	175,486	181,461	180,025	178,510	178,815	179,627	179,895	181,535	182,553	0.6%	1.4%
Services	272,136	277,592	282,314	282,714	287,272	288,559	288,849	289,531	291,059	290,934	296,303	1.8%	3.1%
<b>Total Domestic Private Sector Credit</b>	<b>863,798</b>	<b>870,783</b>	<b>879,402</b>	<b>894,110</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>	0.7%	2.9%
<b>Deposit Details (Geographic)</b>													
Resident Deposits	806,932	841,051	834,832	847,588	826,700	837,325	855,517	857,093	844,496	838,426	850,523	1.4%	2.9%
Non-resident Deposits	179,052	189,983	196,985	199,313	200,040	202,675	201,459	202,453	197,785	194,764	202,002	3.7%	1.0%
<b>Deposits - Public Sector (Domestic)</b>													
Government	97,003	112,952	116,226	123,369	121,780	121,052	130,713	133,884	121,754	122,721	124,710	1.6%	2.4%
Government Institutions	192,611	208,359	205,035	208,380	189,818	187,310	196,241	199,199	199,497	196,616	198,358	0.9%	4.5%
Semi Government Institutions	53,019	48,336	45,651	46,304	45,404	52,336	46,580	42,950	44,183	43,432	43,814	0.9%	-3.5%
<b>Total Public Sector Deposit</b>	<b>342,634</b>	<b>369,647</b>	<b>366,912</b>	<b>378,052</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>	1.1%	2.8%
<b>Deposits - Private Sector (Domestic)</b>													
Personal	246,383	257,233	259,338	264,086	264,137	267,608	271,257	274,006	275,333	275,991	278,903	1.1%	5.6%
Companies & Institutions	217,915	214,171	208,583	205,450	205,562	209,019	210,726	207,053	203,728	199,665	204,738	2.5%	-0.4%
<b>Total Private Sector Deposit</b>	<b>464,298</b>	<b>471,404</b>	<b>467,920</b>	<b>469,536</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>	1.7%	3.0%

Source: QCB

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