



Qatar Monthly Key Banking Indicators

November 2025

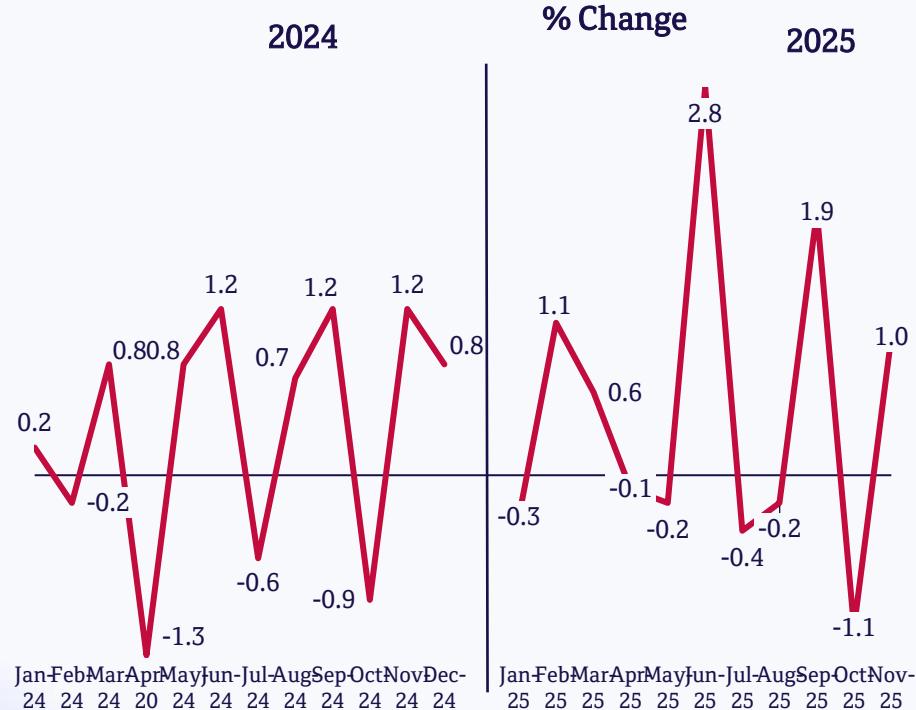


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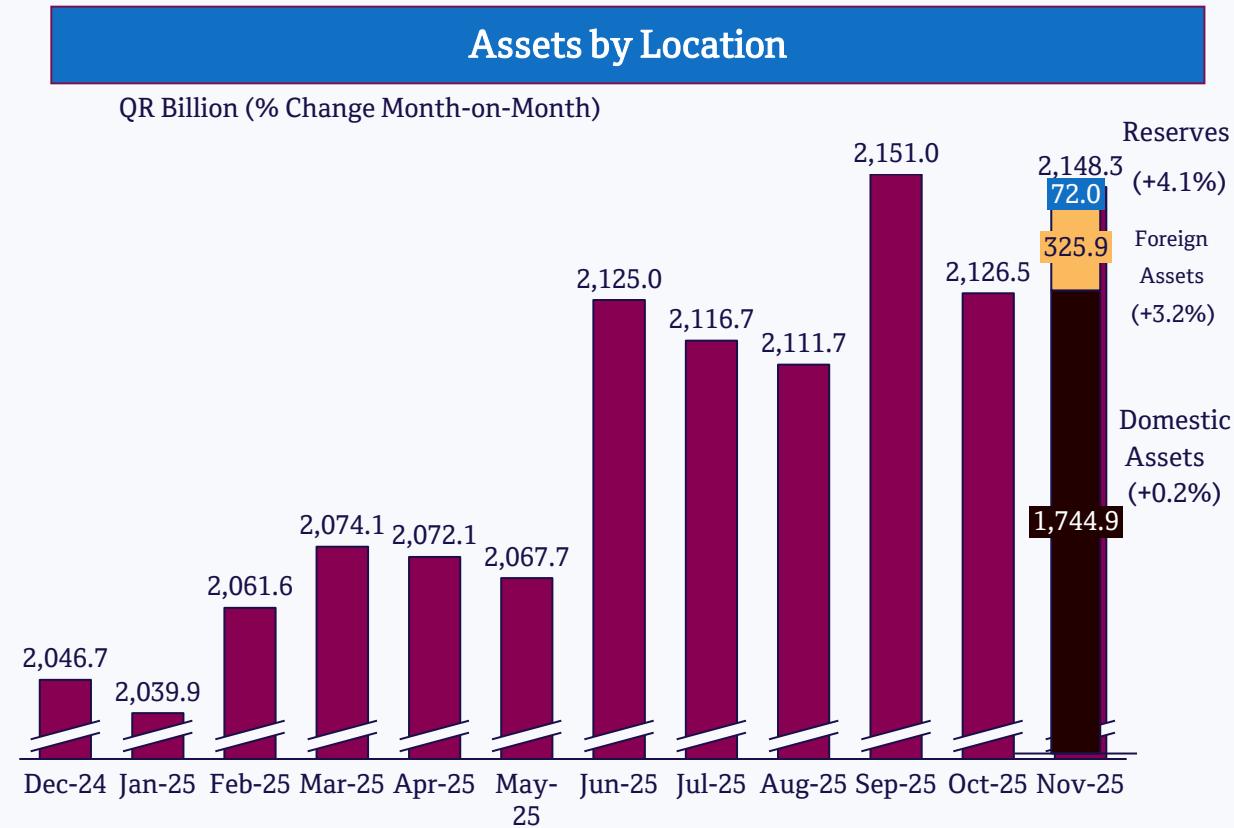
Commercial Banks Total Assets

As of November 2025

Monthly Change in Assets



Assets by Location



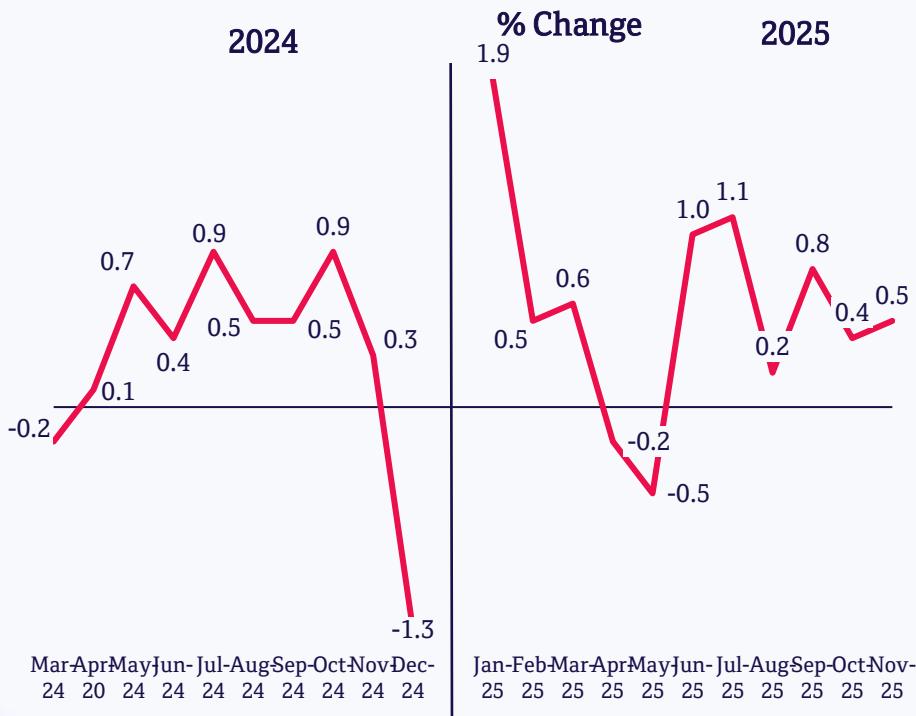
- Total Assets increased 1.0% MoM during November 2025 to QR2,148.3 billion
- Total Assets expanded by 5.0% in November 2025 vs. FY2024, compared to a growth of 3.9% in 2023/2024. Assets grew by an average 5.7% over the past five years (2020-2024)
- Liquid Assets to Total Assets stood at a healthy 30% level in November 2025

(32%)

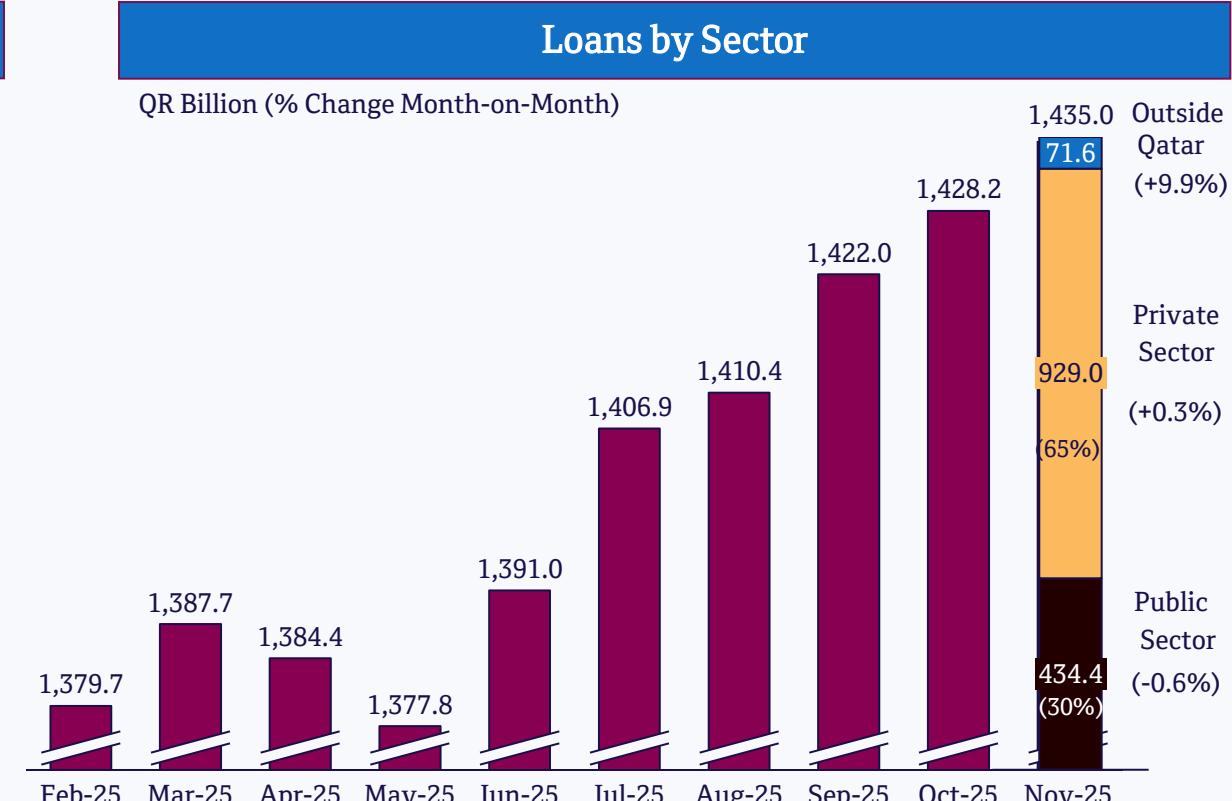
Commercial Banks Credit Facilities

As of November 2025

Monthly Change in Loans



Loans by Sector

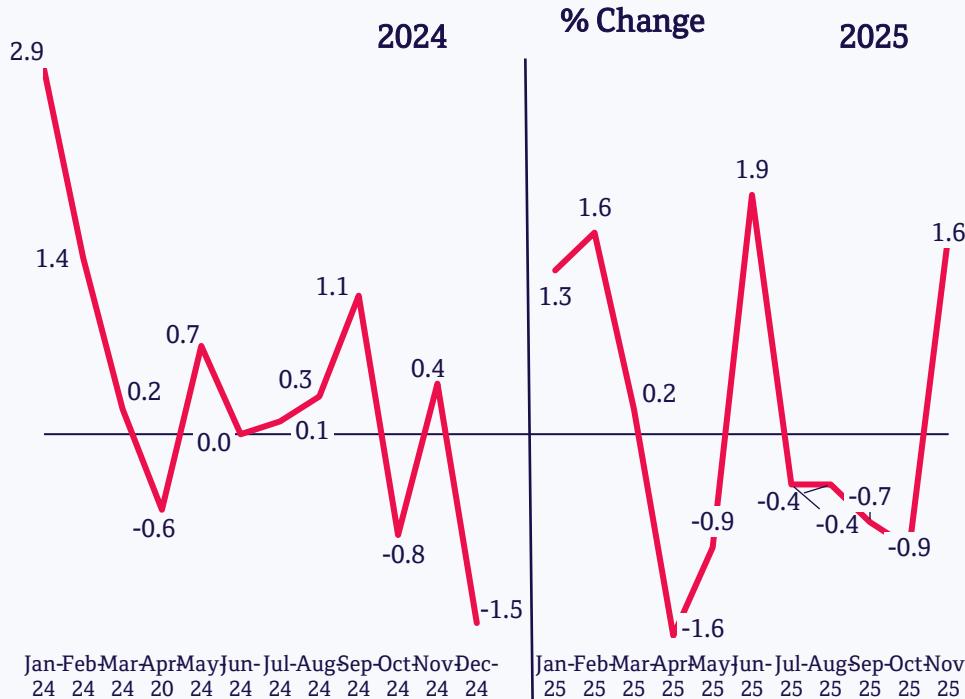


- Loans inched up 0.5% MoM in November 2025 to QR1,435.0bn
- The overall loan book ticked up MoM in November 2025 as result of private sector and international loans. Public sector loans pulled back by 0.6%.
- Loans expanded by 6.6% in November 2025 vs. FY2024, compared to a growth of 4.6% in 2024. Loans grew by an average 5.4% over the past five years (2020-2024)

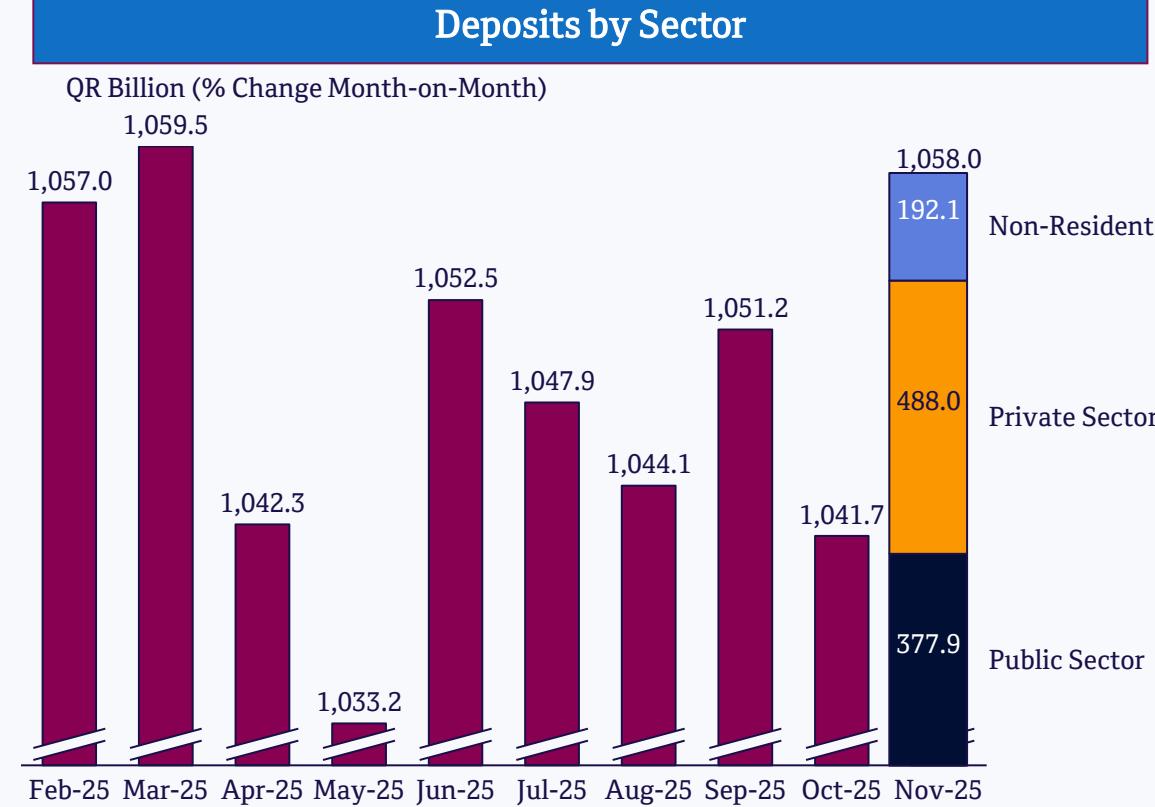
Commercial Banks Deposits

As of November 2025

Monthly Change in Deposits



Deposits by Sector

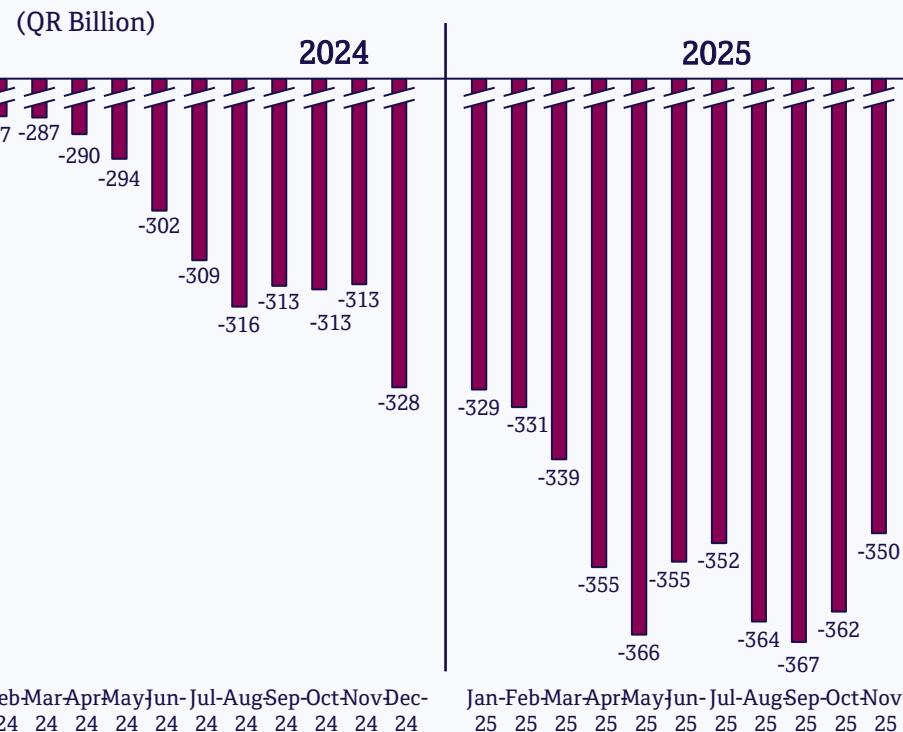


- Deposits declined by 1.6% MoM in November 2025 to QR1,058.0bn
- Public sector deposits increased 3.7% MoM, while private sector deposits inched up 0.4%. Non-resident deposits remained flat QoQ
- Deposits gained by 3.0% in November 2025 vs. FY2024, compared to an increase by 4.1% in 2024. Deposits grew by an average 3.9% over the past five years (2020-2024)
- In November 2025 Public Sector Deposits contributed 35.7% to total deposits, Private Sector (46.1%) and Non-Resident (18.2%)

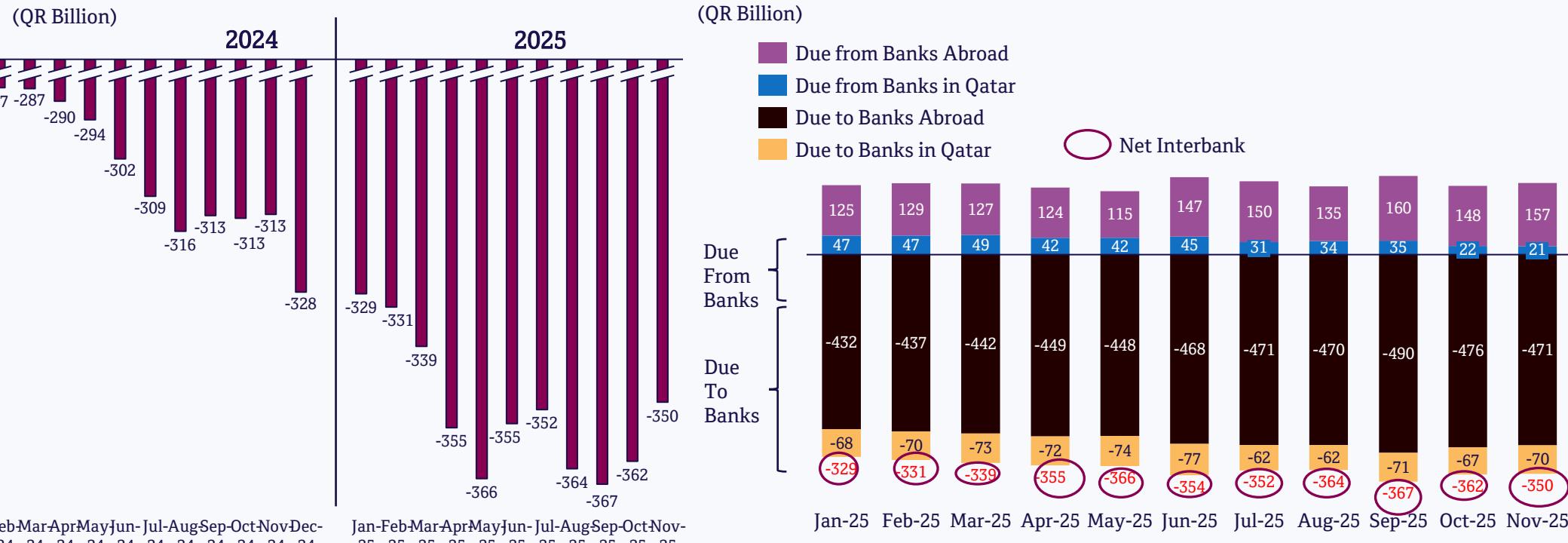
Net Interbank Position

As of November 2025

Monthly Net Interbank Position



Net Interbank Position Breakup

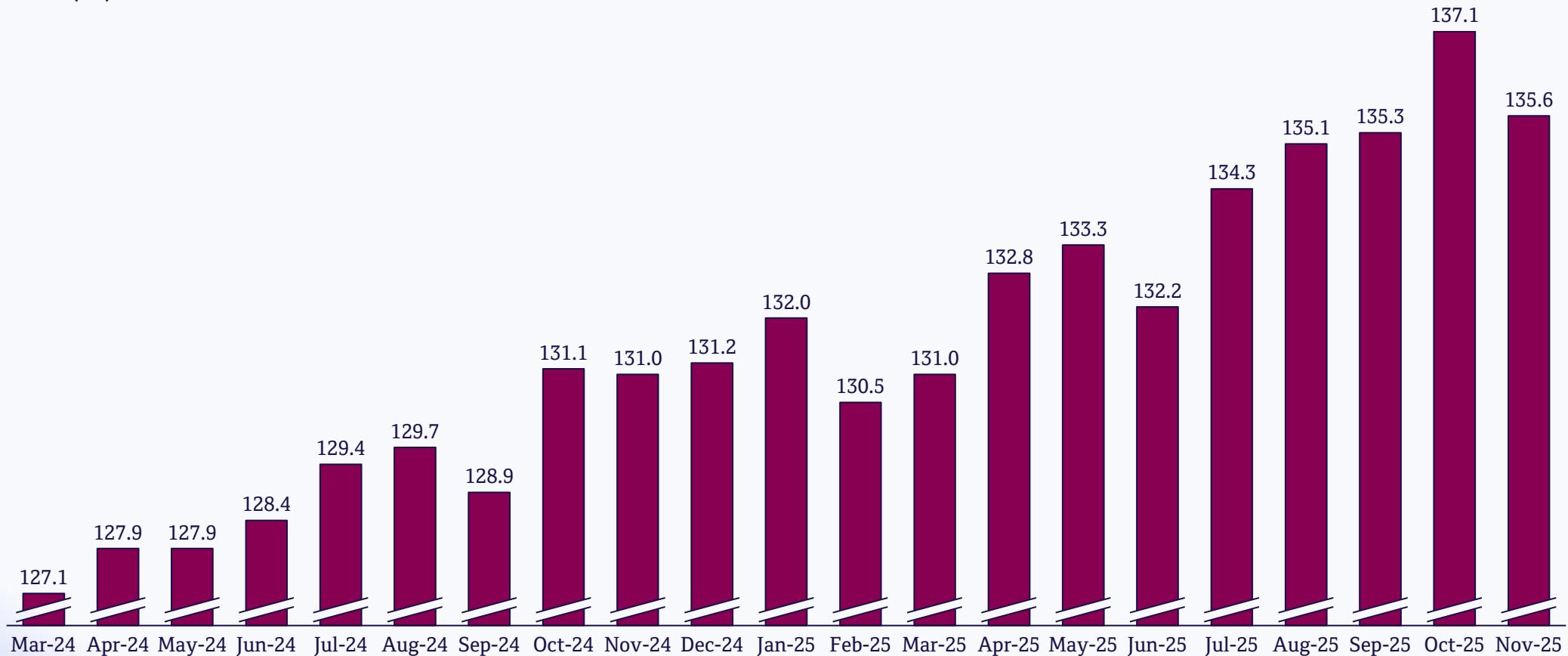


- The Net Interbank Position remained negative at QR360bn as of November 2025
- Due from Banks totaled QR177.2bn as of November 2025
- Due to Banks totaled QR527.4bn as of November 2025
- Due to Banks Abroad remained at a high of QR471.1bn in November

Loans to Deposits Ratio

As of November 2025

(%)

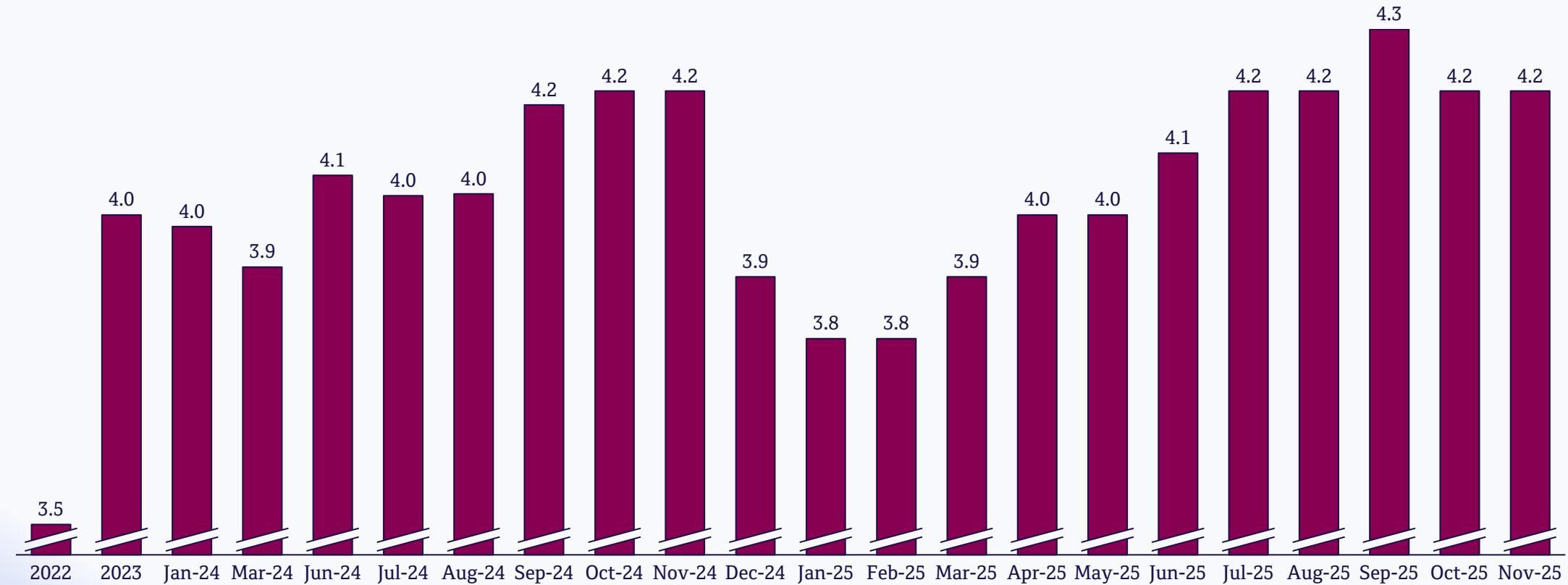


- Loans to Deposits ratio (simple LDR which does not take into account other stable sources of funds) decreased from 137% in October 2025 to 136% in November 2025. However, as per QCB's guideline in calculating the LDR (including stable sources of funds), the LDR is well below the 100% limit.

Loan Provisions to Gross Loans

As of November 2025

(%)



- Loan Provisions to Gross Loans remained flat at 4.2% in November 2025
- Loan Provisions have increased from 2.4% in 2020 to 4.0% in 2023 and stood at 4.2% as of November 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 November 2025

Nov-24	Dec-24	Mar-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Change MoM	Change YTD
2,030,687	2,046,724	2,074,137	2,125,025	2,116,657	2,111,715	2,150,980	2,126,452	2,148,331	1.0%	5.0%
1,364,860	1,346,752	1,387,734	1,391,035	1,406,909	1,410,345	1,422,043	1,428,207	1,434,993	0.5%	6.6%
1,042,120	1,026,740	1,059,546	1,052,525	1,047,848	1,044,049	1,051,179	1,041,748	1,057,996	1.6%	3.0%
131%	131%	131%	132.2%	134.3%	135.1%	135.3%	137.1%	135.6%		
1,300,588	1,283,198	1,323,592	1,327,617	1,343,325	1,344,963	1,356,460	1,363,054	1,363,386	0.0%	6.2%
64,273	63,554	64,143	63,418	63,583	65,382	65,584	65,153	71,607	9.9%	12.7%
119,750	110,002	134,977	136,239	146,003	145,224	154,436	157,927	162,724	3.0%	47.9%
255,367	257,858	263,939	250,565	258,924	258,868	259,190	259,434	252,430	-2.7%	-2.1%
20,592	18,575	17,954	18,201	18,408	18,534	18,527	19,484	19,272	-1.1%	3.7%
395,709	386,435	416,870	405,006	423,335	422,626	432,153	436,845	434,426	-0.6%	12.4%
194,156	194,427	197,429	201,657	201,844	203,056	203,572	204,754	205,312	0.3%	5.6%
15,622	14,557	14,268	14,429	14,986	14,822	14,651	14,688	14,759	0.5%	1.4%
37,374	33,052	35,642	36,442	36,564	37,117	36,960	36,804	36,949	0.4%	11.8%
189,949	187,430	190,225	191,228	188,236	188,143	189,261	189,028	189,266	0.1%	1.0%
182,194	180,025	179,627	182,553	182,193	183,202	183,280	185,016	186,787	1.0%	3.8%
285,584	287,272	289,531	296,303	296,168	295,999	296,584	295,920	295,887	0.0%	3.0%
904,879	896,763	906,722	922,611	919,990	922,338	924,307	926,210	928,960	0.3%	3.6%
843,775	826,700	857,093	850,523	852,275	856,496	861,077	850,239	865,940	1.8%	4.7%
198,345	200,040	202,453	202,002	195,573	187,553	190,103	191,509	192,056	0.3%	-4.0%
121,690	121,780	133,884	124,710	126,707	128,486	125,627	123,887	135,498	9.4%	11.3%
200,165	189,818	199,199	198,358	197,684	195,345	201,574	190,016	190,918	0.5%	0.6%
47,537	45,404	42,950	43,814	44,666	44,969	45,632	50,395	51,508	2.2%	13.4%
369,391	357,002	376,033	366,882	369,057	368,799	372,833	364,298	377,924	3.7%	5.9%
264,806	264,137	274,006	278,903	278,001	277,340	277,619	278,264	276,282	-0.7%	4.6%
209,578	205,562	207,053	204,738	205,217	210,356	210,626	207,678	211,734	2.0%	3.0%
474,384	469,699	481,060	483,641	483,218	487,697	488,244	485,942	488,016	0.4%	3.9%

Source: QCB

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