



Qatar Monthly Key Banking Indicators

April 2025

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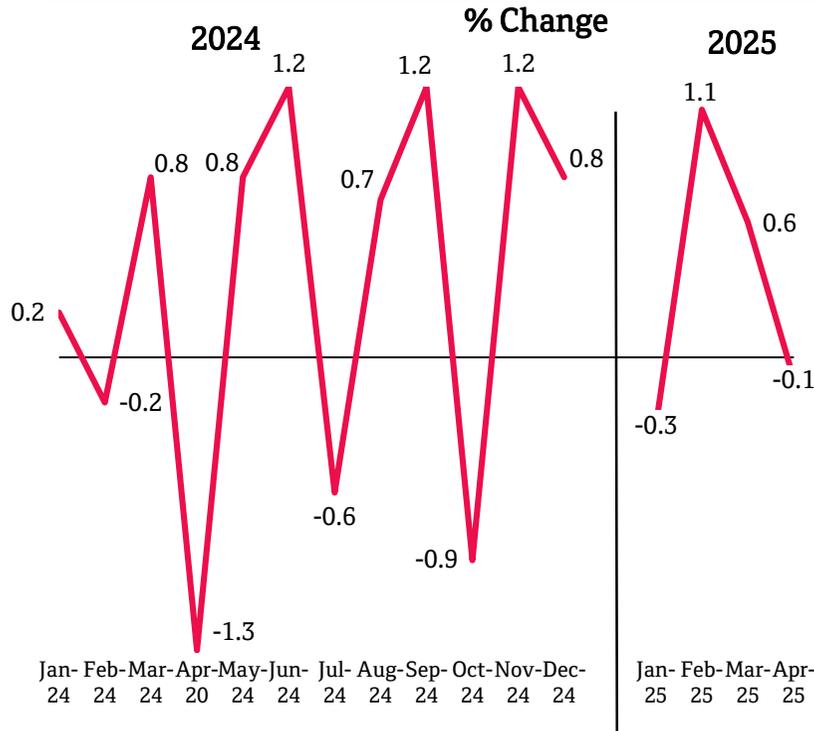
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Commercial Banks Total Assets

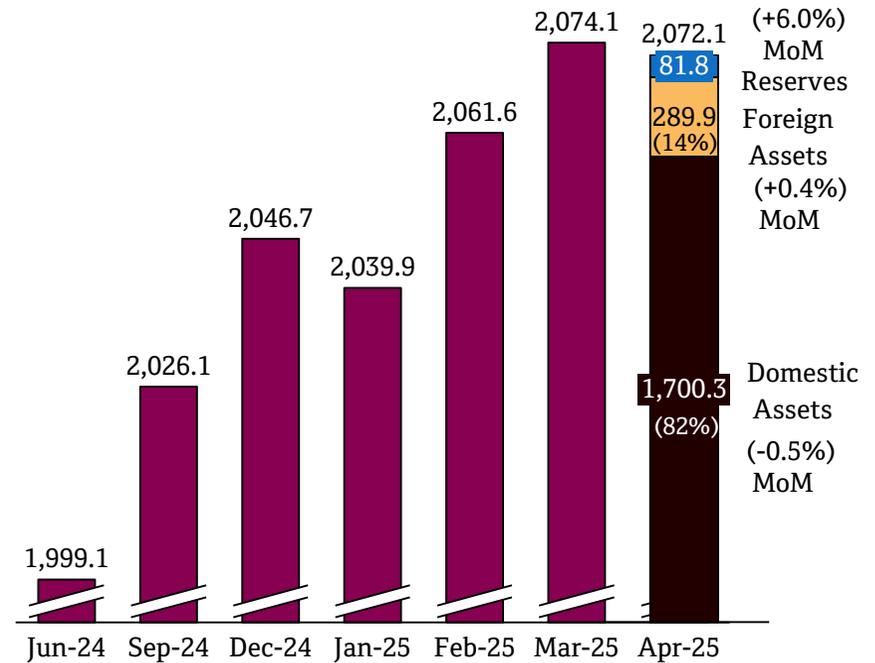
As at April 2025

Monthly Change in Assets



Assets by Location

QR Billion (% Change Month-on-Month)

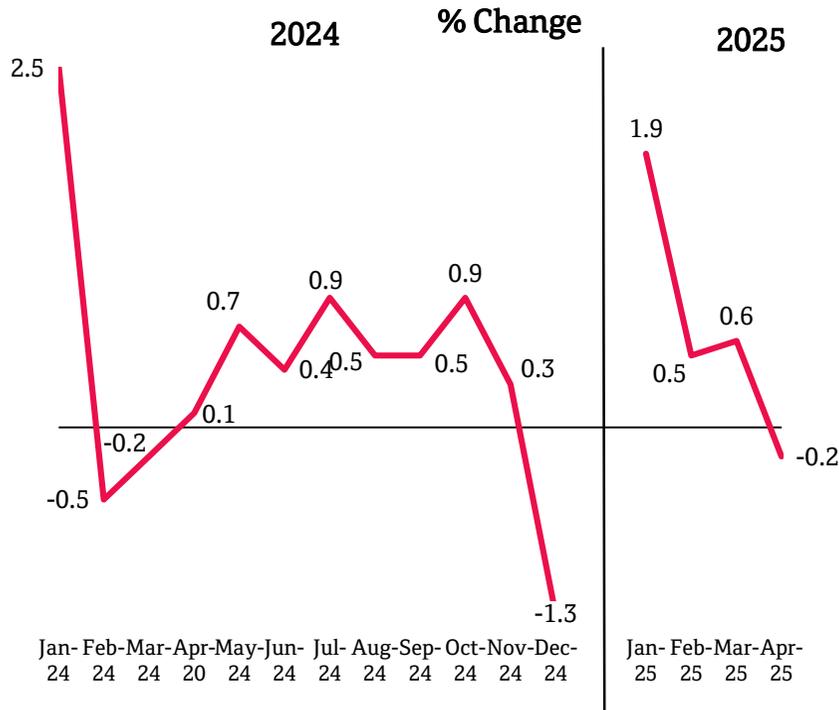


- Total Assets edged lower by 0.1% during April 2025 to QR2.072 trillion
- Total Assets slide in April 2025 was mainly due to a decline by 0.5% in Domestic Assets
- Total Assets moved up by 1.2% in 2025, compared to a growth of 3.9% in 2024. Assets grew by an average 5.7% over the past five years (2020-2024)
- Liquid Assets to Total Assets stood at 30.2% both in April and March 2025

Commercial Banks Credit Facilities

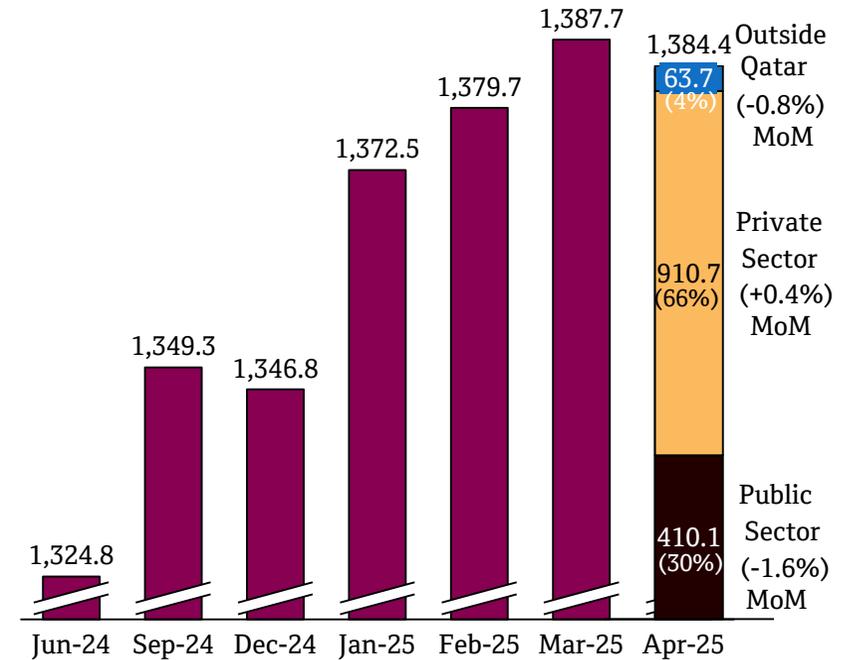
As at April 2025

Monthly Change in Loans



Loans by Sector

QR Billion (% Change Month-on-Month)

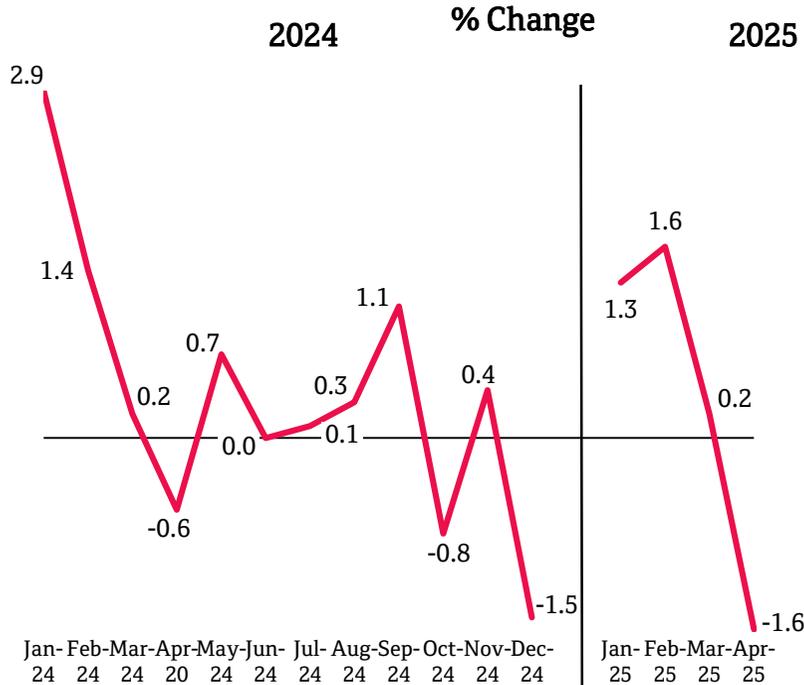


- Loans were marginally down by 0.2% during April 2025 to QR1,384.4bn
- Loans decrease in April 2025 was mainly due to a decline by 1.6% in Public Sector Loans
- Loans went up by 2.8% in 2025, compared to a growth of 4.6% in 2024. Loans grew by an average 5.4% over the past five years (2020-2024)
- Loan Provisions to Gross Loans edged up to 4.0% in April 2025, compared to 3.9% in March 2025

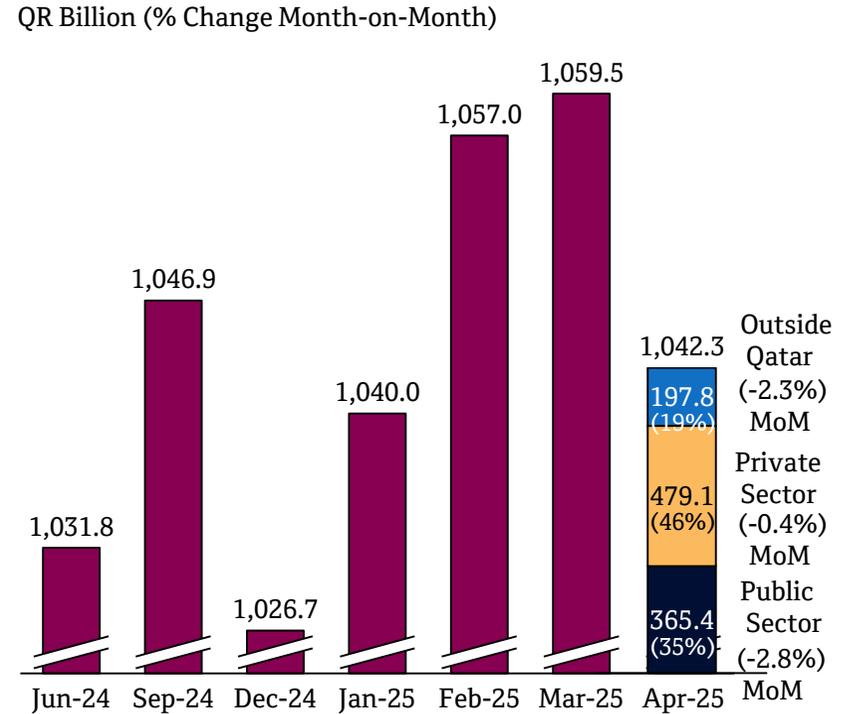
Commercial Banks Deposits

As at April 2025

Monthly Change in Deposits



Deposits by Sector

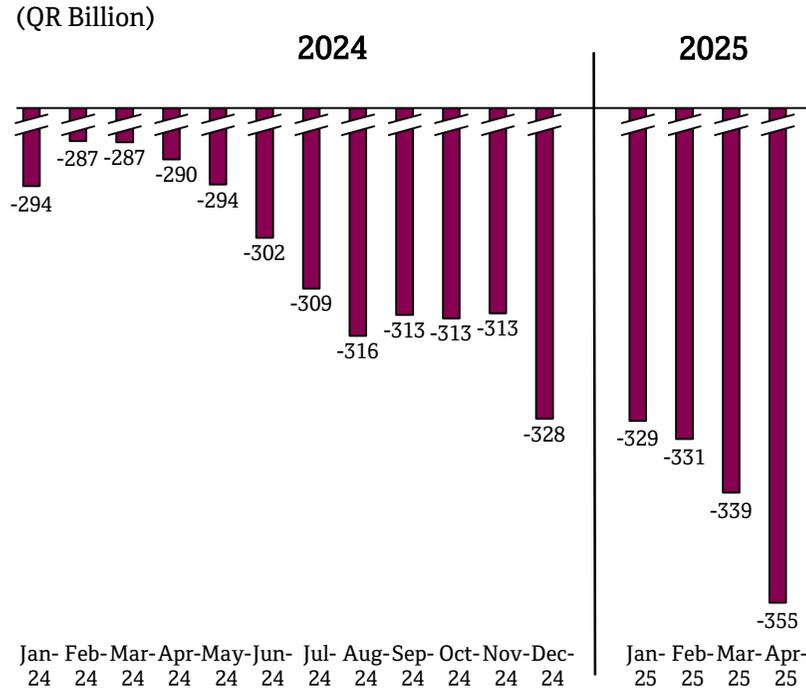


- Deposits declined by 1.6% during April 2025 to QR1,042.3bn
- Deposits drop in April 2025 was mainly due to a fall by 2.8% in Public Sector Deposits and a dip by 2.3% in Non-Resident Deposits
- Deposits went up 1.5% in 2025, compared to an increase by 4.1% in 2024. Deposits grew by an average 3.9% over the past five years (2020-2024)

Net Interbank Position

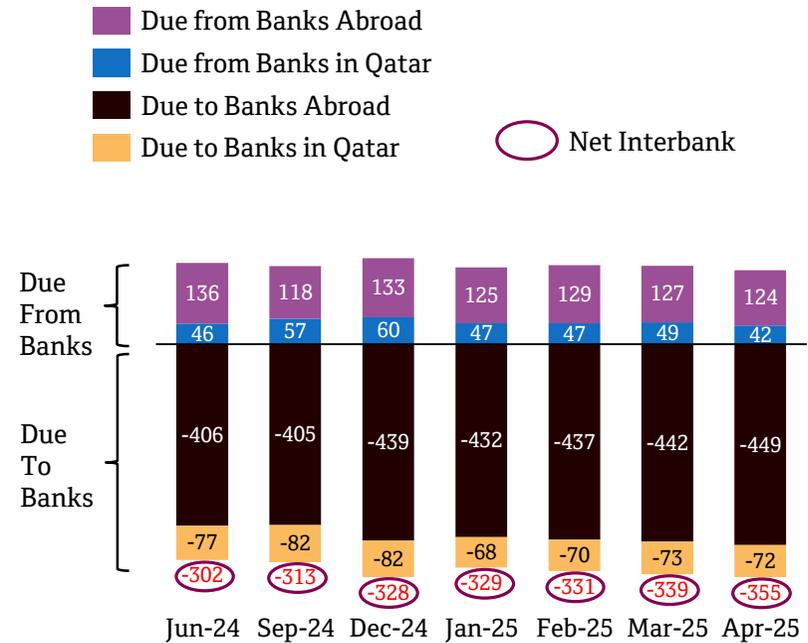
As at April 2025

Monthly Net Interbank Position



Net Interbank Position Breakup

(QR Billion)

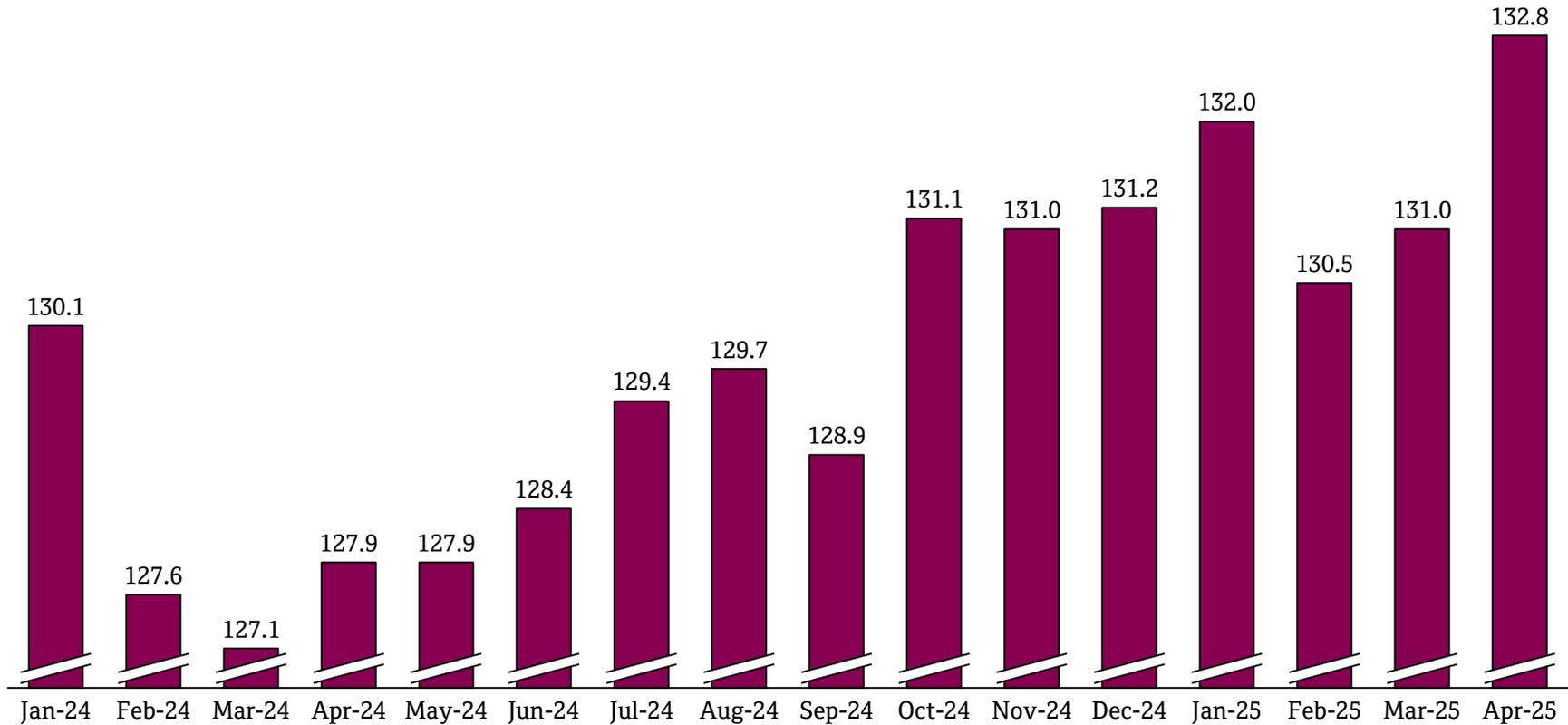


- The Net Interbank Position remained negative at QR355bn as at April 2025
- Due from Banks totaled QR165.6bn as at April 2025
- Due to Banks totaled QR521.0bn as at April 2025
- Due to Banks Abroad reached a high of QR449.3bn in April 2025

Loans to Deposits Ratio

As at April 2025

(%)

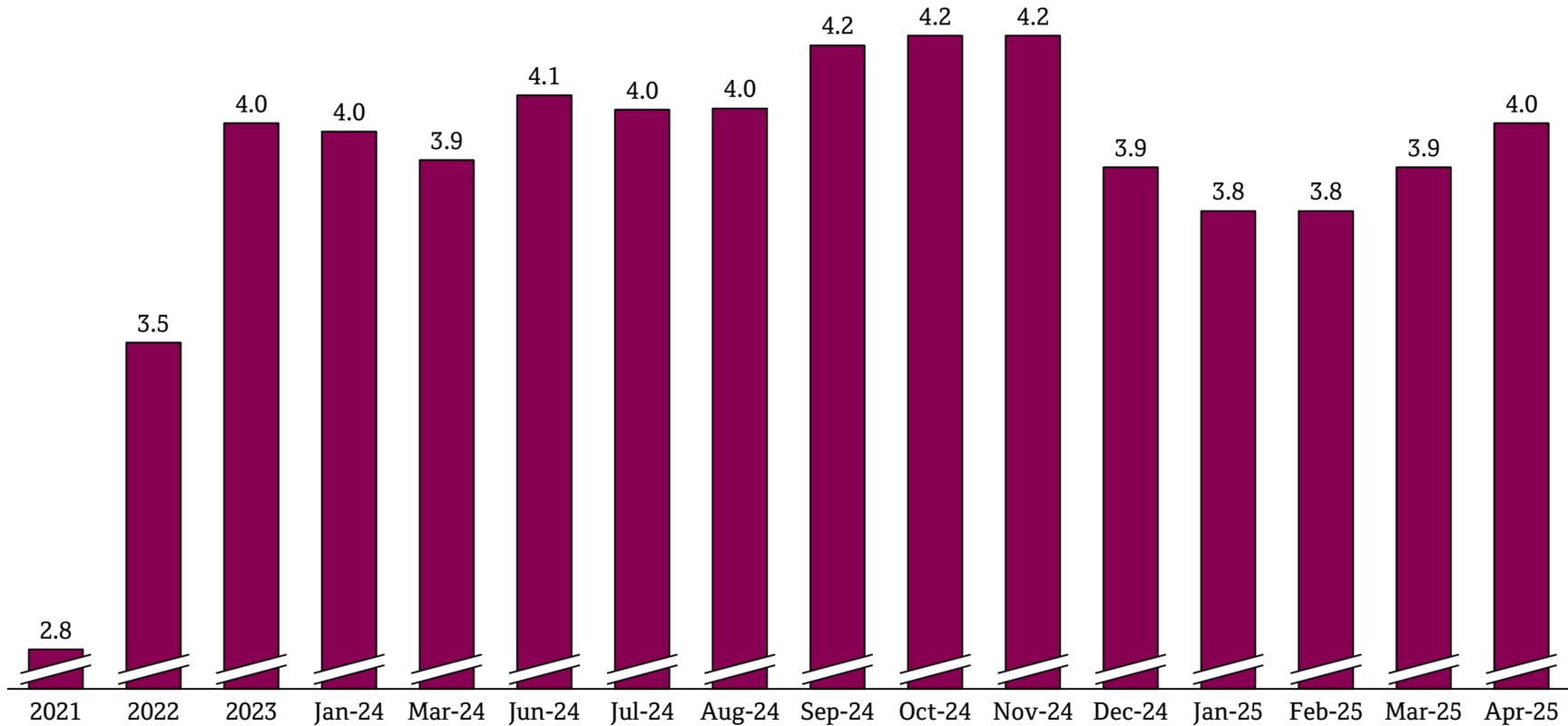


- Loans to Deposits ratio moved up to 132.8% as at April 2025
- Loans were marginally down by 0.2% in April 2025 to QR1,384.4bn, while Deposits declined by 1.6% in April 2025 to QR1,042.3bn

Loan Provisions to Gross Loans

As at April 2025

(%)



- Loan Provisions to Gross Loans moved up to 4.0% as at April 2025
- Loan Provisions have increased from 2.4% in 2020 to 4.0% in 2023 and stood at 4.0% as at April 2025 as Banks have been provisioning for Stage 2 and Stage 3 Loans mainly emanating from Contracting and Real Estate Sectors

Key Monthly Banking Sector Statistics

As at April 2025

(In QR mn)	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-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	-0.1%	1.2%
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	-0.2%	2.8%
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	-1.6%	1.5%
Loan to Deposit Ratio	131%	127%	128%	129%	131%	132%	131%	131%	133%		
Credit Facilities (Geographic)											
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	-0.2%	2.9%
Total International Credit	55,985	55,339	63,207	63,777	63,554	63,432	63,567	64,143	63,658	-0.8%	0.2%
Domestic Credit Facilities - Public Sector											
Government	106,159	113,859	110,979	115,256	110,002	124,666	130,123	134,977	129,450	-4.1%	17.7%
Government Institutions	239,331	247,438	250,630	255,400	257,858	263,599	263,632	263,939	264,188	0.1%	2.5%
Semi-Government Institutions	22,662	22,720	20,596	20,783	18,575	18,542	18,822	17,954	16,416	-8.6%	-11.6%
Total Domestic Public Sector Credit	368,152	384,018	382,205	391,439	386,435	406,807	412,577	416,870	410,054	-1.6%	6.1%
Domestic Credit Facilities - Private Sector											
General Trade	183,394	185,820	188,826	190,000	194,427	197,255	196,915	197,429	199,205	0.9%	2.5%
Industry	16,034	15,817	16,048	15,543	14,557	14,560	14,485	14,268	14,407	1.0%	-1.0%
Contractors	38,803	37,108	37,470	37,395	33,052	34,045	34,880	35,642	35,706	0.2%	8.0%
Real Estate	171,912	171,799	179,257	186,997	187,430	189,286	189,643	190,225	190,409	0.1%	1.6%
Consumption & Others	181,518	182,647	175,486	181,461	180,025	178,510	178,815	179,627	179,895	0.1%	-0.1%
Services	272,136	277,592	282,314	282,714	287,272	288,559	288,849	289,531	291,059	0.5%	1.3%
Total Domestic Private Sector Credit	863,798	870,783	879,402	894,110	896,763	902,215	903,587	906,722	910,682	0.4%	1.6%
Deposit Details (Geographic)											
Resident Deposits	806,932	841,051	834,832	847,588	826,700	837,325	855,517	857,093	844,496	-1.5%	2.2%
Non-resident Deposits	179,052	189,983	196,985	199,313	200,040	202,675	201,459	202,453	197,785	-2.3%	-1.1%
Deposits - Public Sector (Domestic)											
Government	97,003	112,952	116,226	123,369	121,780	121,052	130,713	133,884	121,754	-9.1%	0.0%
Government Institutions	192,611	208,359	205,035	208,380	189,818	187,310	196,241	199,199	199,497	0.1%	5.1%
Semi Government Institutions	53,019	48,336	45,651	46,304	45,404	52,336	46,580	42,950	44,183	2.9%	-2.7%
Total Public Sector Deposit	342,634	369,647	366,912	378,052	357,002	360,698	373,534	376,033	365,435	-2.8%	2.4%
Deposits - Private Sector (Domestic)											
Personal	246,383	257,233	259,338	264,086	264,137	267,608	271,257	274,006	275,333	0.5%	4.2%
Companies & Institutions	217,915	214,171	208,583	205,450	205,562	209,019	210,726	207,053	203,728	-1.6%	-0.9%
Total Private Sector Deposit	464,298	471,404	467,920	469,536	469,699	476,627	481,983	481,060	479,061	-0.4%	2.0%

Source: QCB

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