



# Qatar Monthly Key Banking Indicators

February 2025

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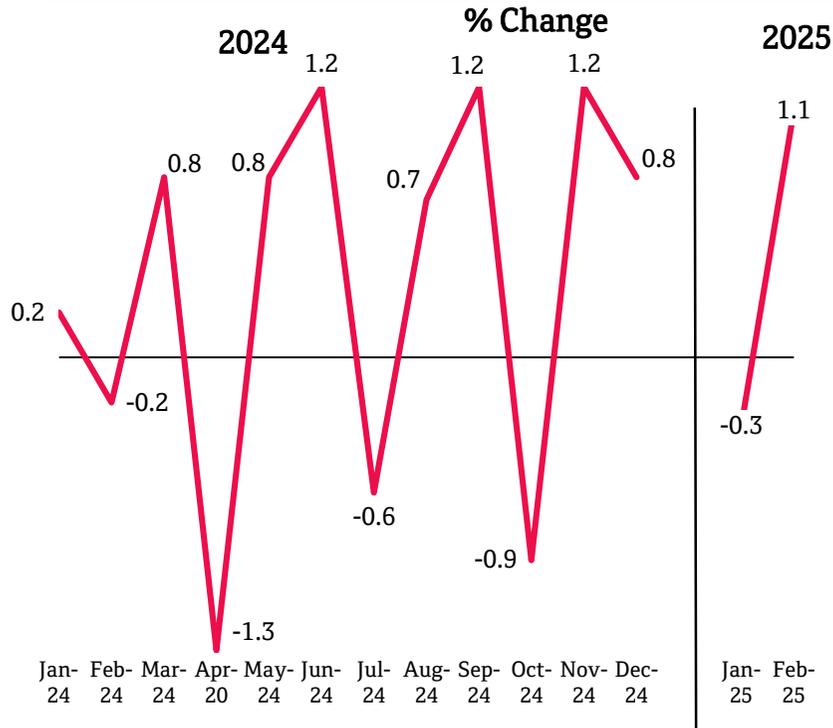
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# Commercial Banks Total Assets

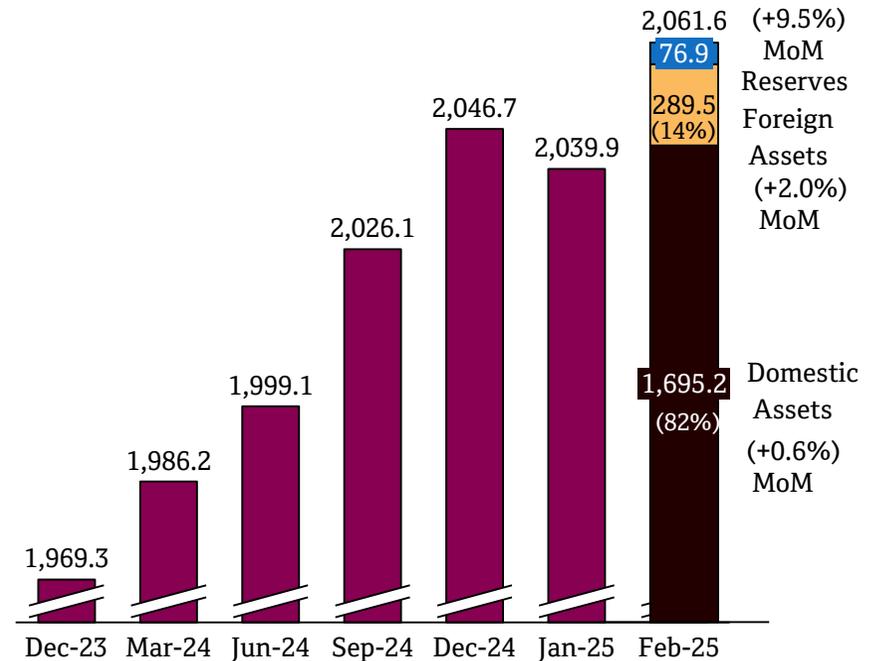
As at February 2025

## Monthly Change in Assets



## Assets by Location

QR Billion (% Change Month-on-Month)

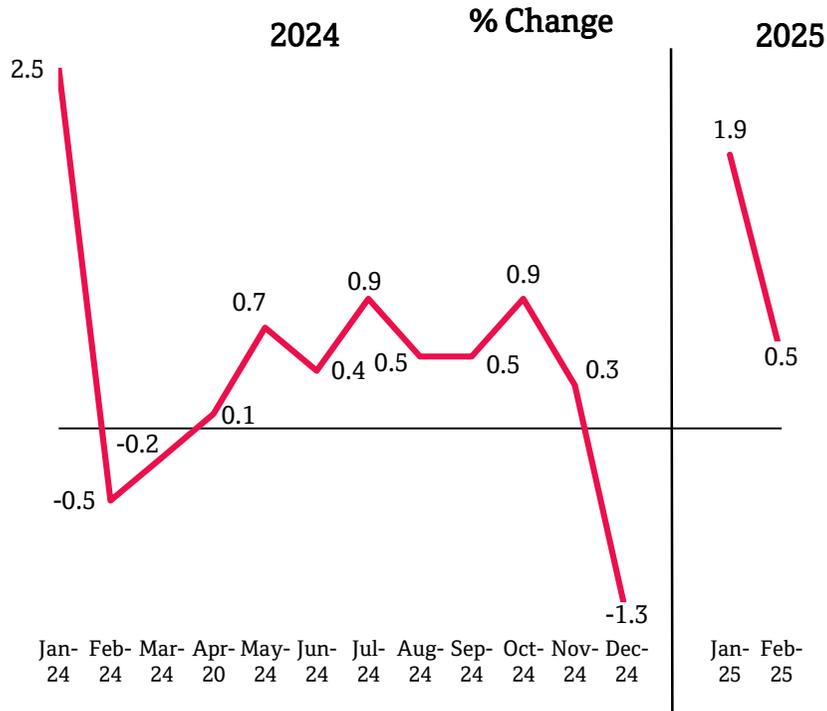


- Total Assets grew by 1.1% during February 2025 to reach QR2.062 trillion
- Total Assets growth in February 2025 was mainly due to a gain by 0.6% in Domestic Assets, a jump by 9.5% in Reserves and a 2.0% rise in Foreign Assets
- Total Assets moved up by 0.7% in 2025, compared to a growth of 3.9% in 2024. Assets grew by an average 5.7% over the past five years (2020-2024)
- Liquid Assets to Total Assets moved up to 30.4% in February 2025, compared to 30.2% in January 2025

# Commercial Banks Credit Facilities

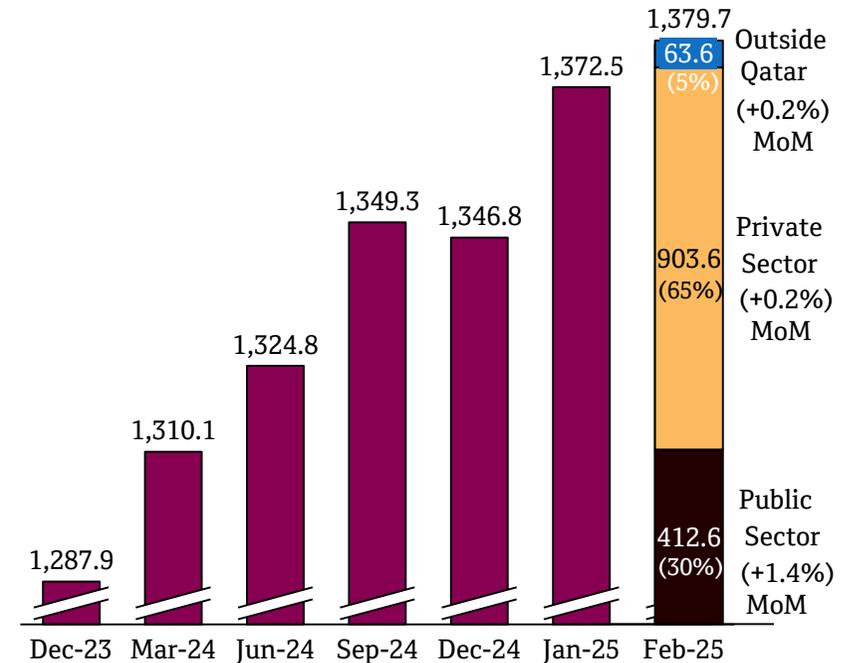
As at February 2025

## Monthly Change in Loans



## Loans by Sector

QR Billion (% Change Month-on-Month)

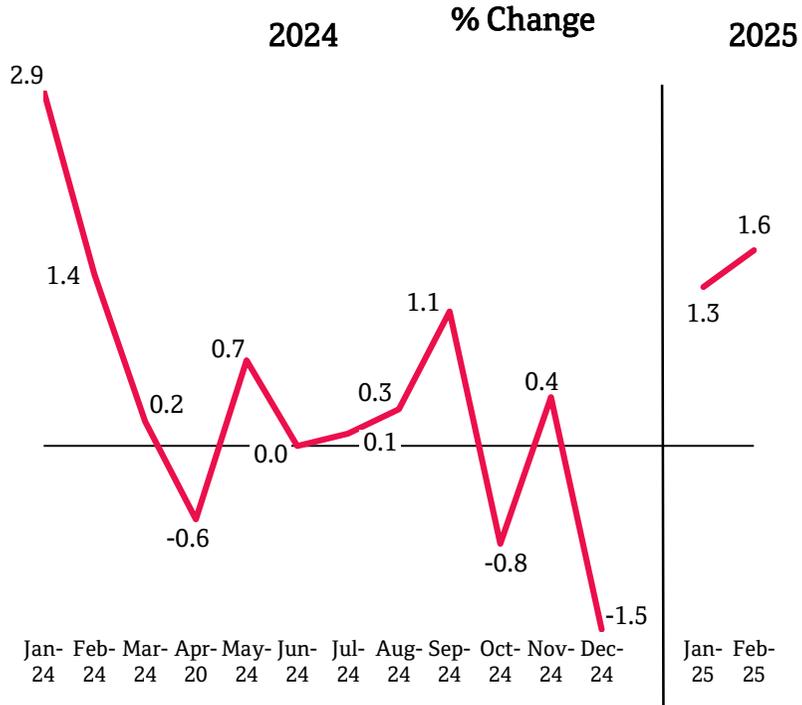


- Loans went up by 0.5% during February 2025 to reach QR1,379.7bn
- Loans gain in February 2025 was mainly due to an increase by 1.4% in the Public Sector Loans
- Loans went up by 2.4% in 2025, compared to a growth of 4.6% in 2024. Loans grew by an average 5.4% over the past five years (2020-2024)
- Loan Provisions to Gross Loans stood at 3.8% in both February and January 2025

# Commercial Banks Deposits

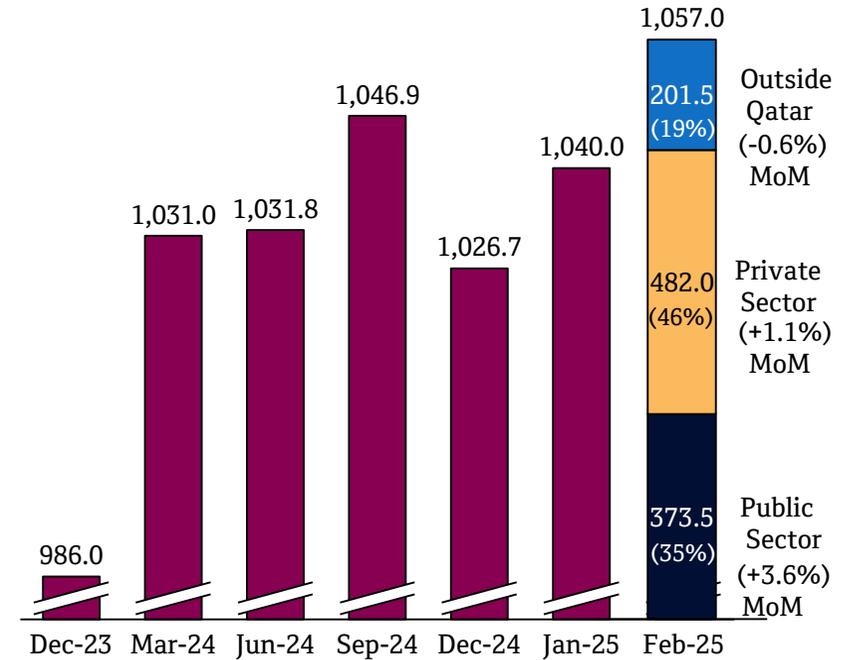
As at February 2025

## Monthly Change in Deposits



## Deposits by Sector

QR Billion (% Change Month-on-Month)

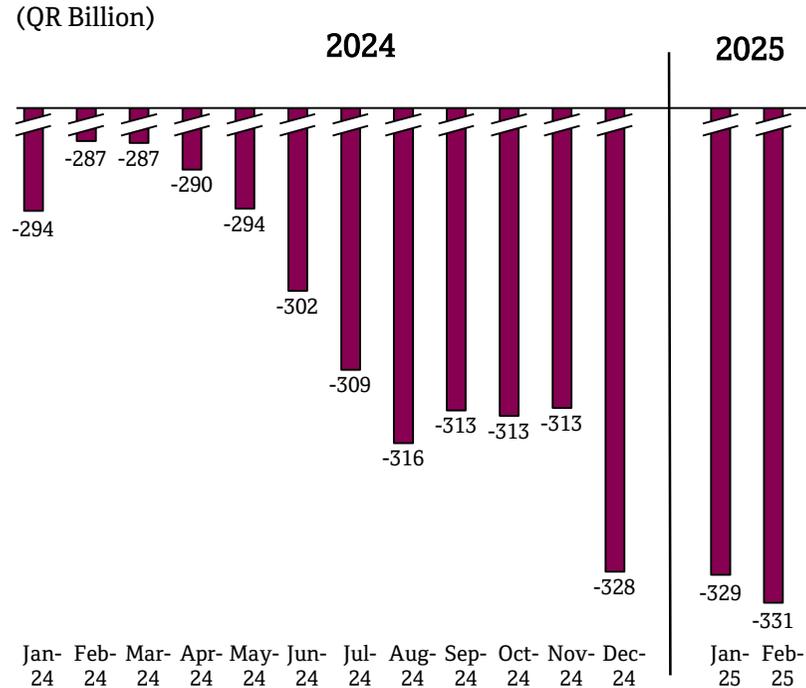


- Deposits increased by 1.6% during February 2025 to reach QR1,057.0bn
- Deposits surge in February 2025 was mainly due to a rise by 3.6% in Public Sector Deposits and a gain by 1.1% in Private Sector Deposits
- Deposits rose 2.9% in 2025, compared to an increase by 4.1% in 2024. Deposits grew by an average 3.9% over the past five years (2020-2024)

# Net Interbank Position

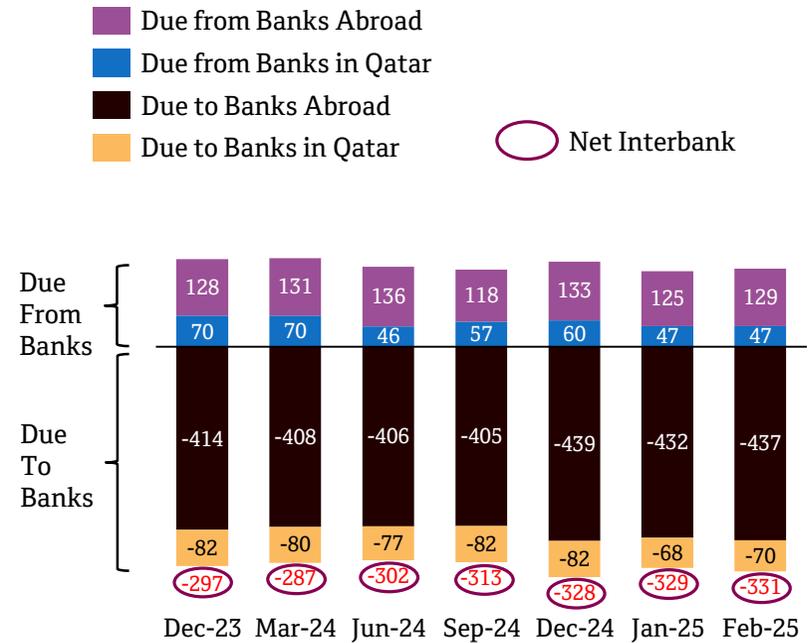
As at February 2025

## Monthly Net Interbank Position



## Net Interbank Position Breakup

(QR Billion)

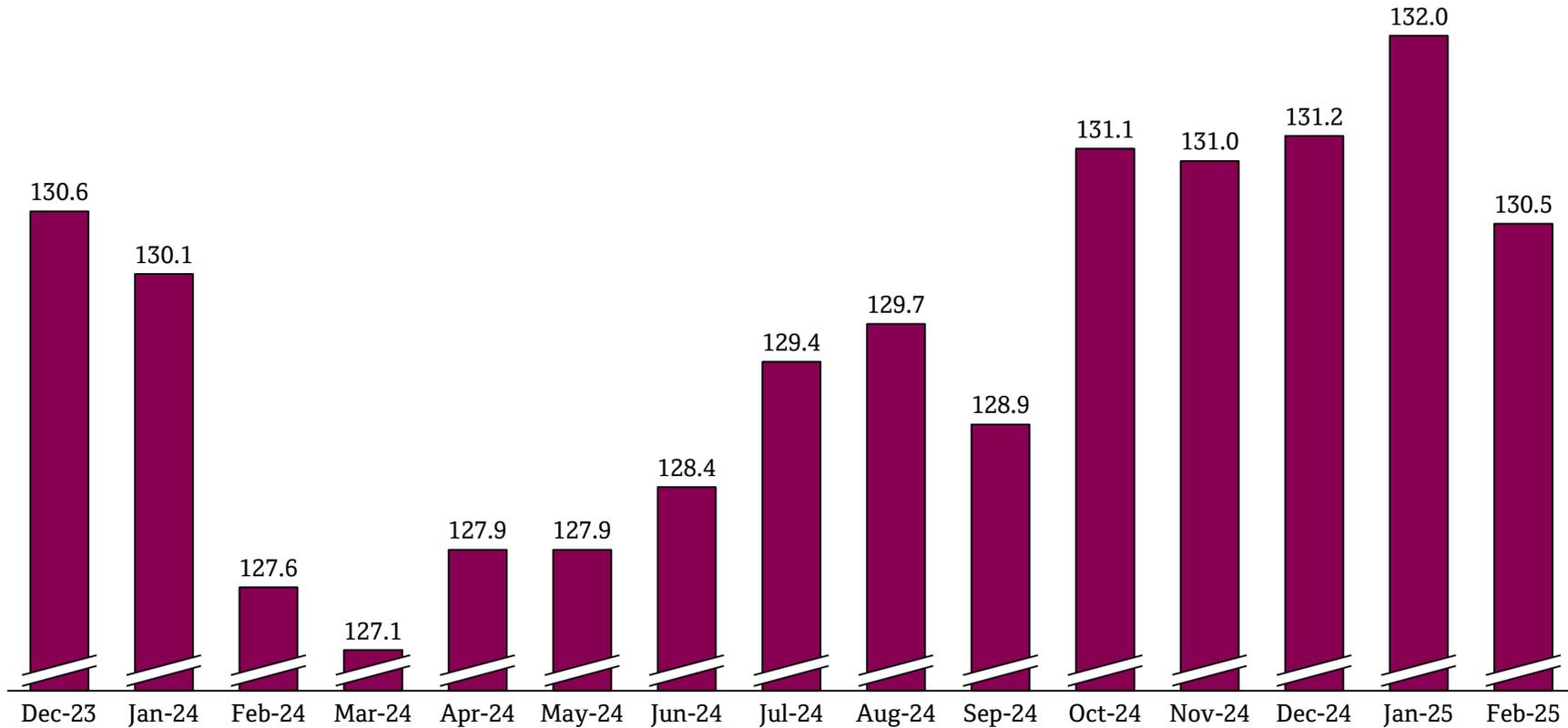


- The Net Interbank Position remained negative at QR331bn as at February 2025
- Due from Banks totaled QR176.6bn as at February 2025
- Due to Banks totaled QR507.8bn as at February 2025
- Due to Banks Abroad reached a high of QR439.1bn in December 2024

# Loans to Deposits Ratio

As at February 2025

(%)

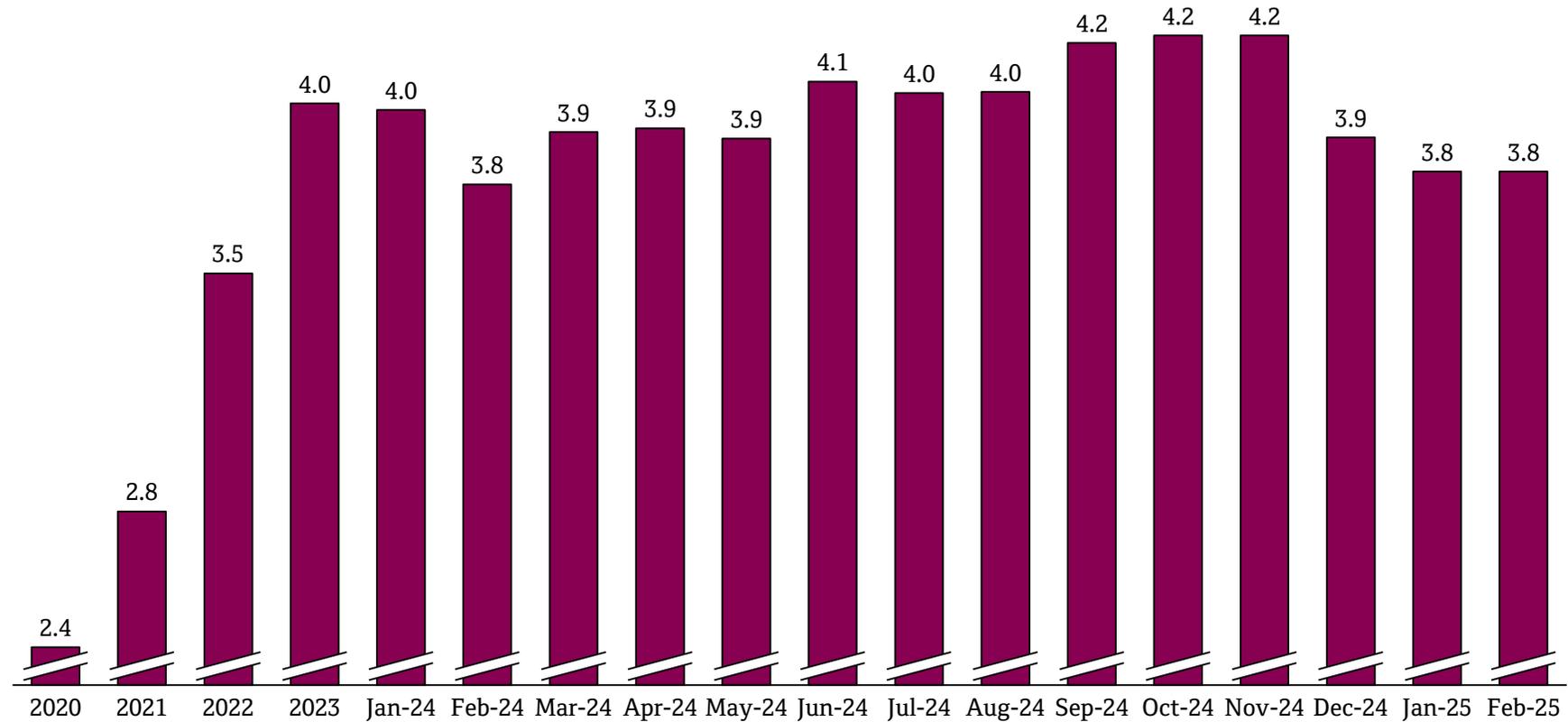


- Loans to Deposits ratio declined to 130.5% as at February 2025
- Loans went up by 0.5% in February 2025 to reach QR1,379.7bn, while Deposits increased by 1.3% in February 2025 to reach QR1,057.0bn

# Loan Provisions to Gross Loans

As at February 2025

(%)



- Loan Provisions to Gross Loans stood at 3.8% as at February 2025
- Loan Provisions have increased from 2.4% in 2020 to 4.0% in 2023 and stood at 3.8% as at January 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 February 2025

(In QR mn)	Dec-23	Mar-24	Jun-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Change MoM	Change 2025
Total Assets	1,969,348	1,986,190	1,999,115	2,026,097	2,006,943	2,030,687	2,046,724	2,039,866	2,061,560	1.1%	0.7%
Total Credit (Loans)	1,287,935	1,310,140	1,324,814	1,349,325	1,361,452	1,364,860	1,346,752	1,372,454	1,379,730	0.5%	2.4%
Total Deposits	985,984	1,031,034	1,031,817	1,046,901	1,038,371	1,042,120	1,026,740	1,040,001	1,056,976	1.6%	2.9%
<b>Loan to Deposit Ratio</b>	<b>131%</b>	<b>127%</b>	<b>128%</b>	<b>129%</b>	<b>131%</b>	<b>131%</b>	<b>131%</b>	<b>132%</b>	<b>131%</b>		
<b>Credit Facilities (Geographic)</b>											
Total Domestic Credit	1,231,950	1,254,801	1,261,607	1,285,548	1,296,963	1,300,588	1,283,198	1,309,022	1,316,164	0.5%	2.6%
Total International Credit	55,985	55,339	63,207	63,777	64,489	64,273	63,554	63,432	63,567	0.2%	0.0%
<b>Domestic Credit Facilities - Public Sector</b>											
Government	106,159	113,859	110,979	115,256	124,249	119,750	110,002	124,666	130,123	4.4%	18.3%
Government Institutions	239,331	247,438	250,630	255,400	255,447	255,367	257,858	263,599	263,632	0.0%	2.2%
Semi-Government Institutions	22,662	22,720	20,596	20,783	20,596	20,592	18,575	18,542	18,822	1.5%	1.3%
<b>Total Domestic Public Sector Credit</b>	<b>368,152</b>	<b>384,018</b>	<b>382,205</b>	<b>391,439</b>	<b>400,292</b>	<b>395,709</b>	<b>386,435</b>	<b>406,807</b>	<b>412,577</b>	<b>1.4%</b>	<b>6.8%</b>
<b>Domestic Credit Facilities - Private Sector</b>											
General Trade	183,394	185,820	188,826	190,000	193,028	194,156	194,427	197,255	196,915	-0.2%	1.3%
Industry	16,034	15,817	16,048	15,543	15,575	15,622	14,557	14,560	14,485	-0.5%	-0.5%
Contractors	38,803	37,108	37,470	37,395	37,619	37,374	33,052	34,045	34,880	2.5%	5.5%
Real Estate	171,912	171,799	179,257	186,997	186,526	189,949	187,430	189,286	189,643	0.2%	1.2%
Consumption & Others	181,518	182,647	175,486	181,461	180,020	182,194	180,025	178,510	178,815	0.2%	-0.7%
Services	272,136	277,592	282,314	282,714	283,904	285,584	287,272	288,559	288,849	0.1%	0.5%
<b>Total Domestic Private Sector Credit</b>	<b>863,798</b>	<b>870,783</b>	<b>879,402</b>	<b>894,110</b>	<b>896,671</b>	<b>904,879</b>	<b>896,763</b>	<b>902,215</b>	<b>903,587</b>	<b>0.2%</b>	<b>0.8%</b>
<b>Deposit Details (Geographic)</b>											
Resident Deposits	806,932	841,051	834,832	847,588	842,675	843,775	826,700	837,325	855,517	2.2%	3.5%
Non-resident Deposits	179,052	189,983	196,985	199,313	195,696	198,345	200,040	202,675	201,459	-0.6%	0.7%
<b>Deposits - Public Sector (Domestic)</b>											
Government	97,003	112,952	116,226	123,369	122,392	121,690	121,780	121,052	130,713	8.0%	7.3%
Government Institutions	192,611	208,359	205,035	208,380	200,019	200,165	189,818	187,310	196,241	4.8%	3.4%
Semi Government Institutions	53,019	48,336	45,651	46,304	47,734	47,537	45,404	52,336	46,580	-11.0%	2.6%
<b>Total Public Sector Deposit</b>	<b>342,634</b>	<b>369,647</b>	<b>366,912</b>	<b>378,052</b>	<b>370,145</b>	<b>369,391</b>	<b>357,002</b>	<b>360,698</b>	<b>373,534</b>	<b>3.6%</b>	<b>4.6%</b>
<b>Deposits - Private Sector (Domestic)</b>											
Personal	246,383	257,233	259,338	264,086	264,087	264,806	264,137	267,608	271,257	1.4%	2.7%
Companies & Institutions	217,915	214,171	208,583	205,450	208,443	209,578	205,562	209,019	210,726	0.8%	2.5%
<b>Total Private Sector Deposit</b>	<b>464,298</b>	<b>471,404</b>	<b>467,920</b>	<b>469,536</b>	<b>472,530</b>	<b>474,384</b>	<b>469,699</b>	<b>476,627</b>	<b>481,983</b>	<b>1.1%</b>	<b>2.6%</b>

Source: QCB

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