



Qatar Monthly Key Banking Indicators

August 2026



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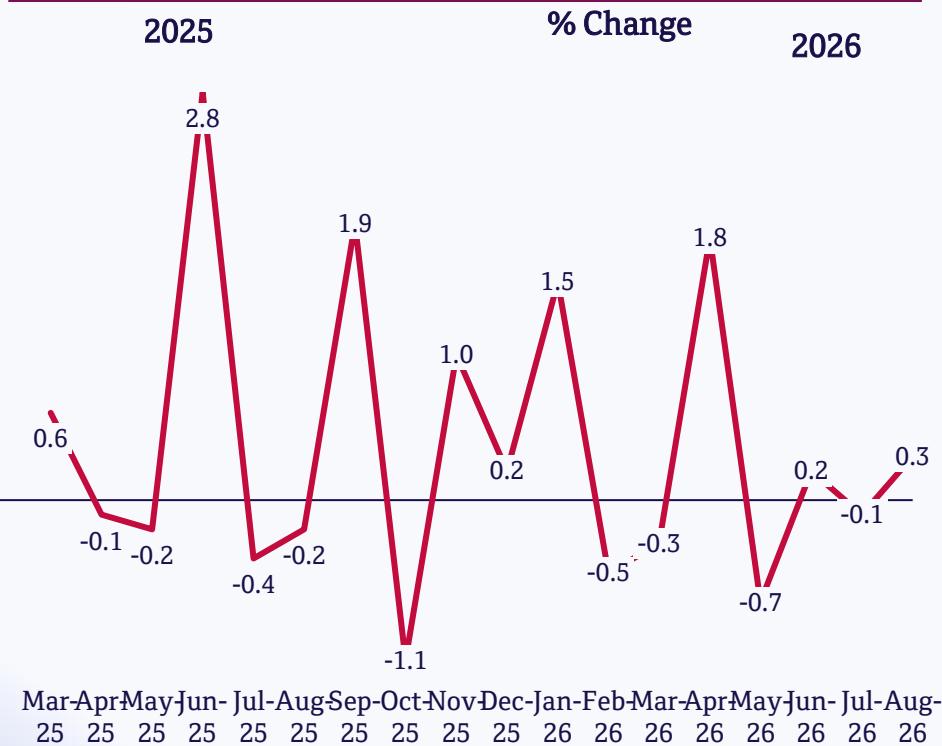
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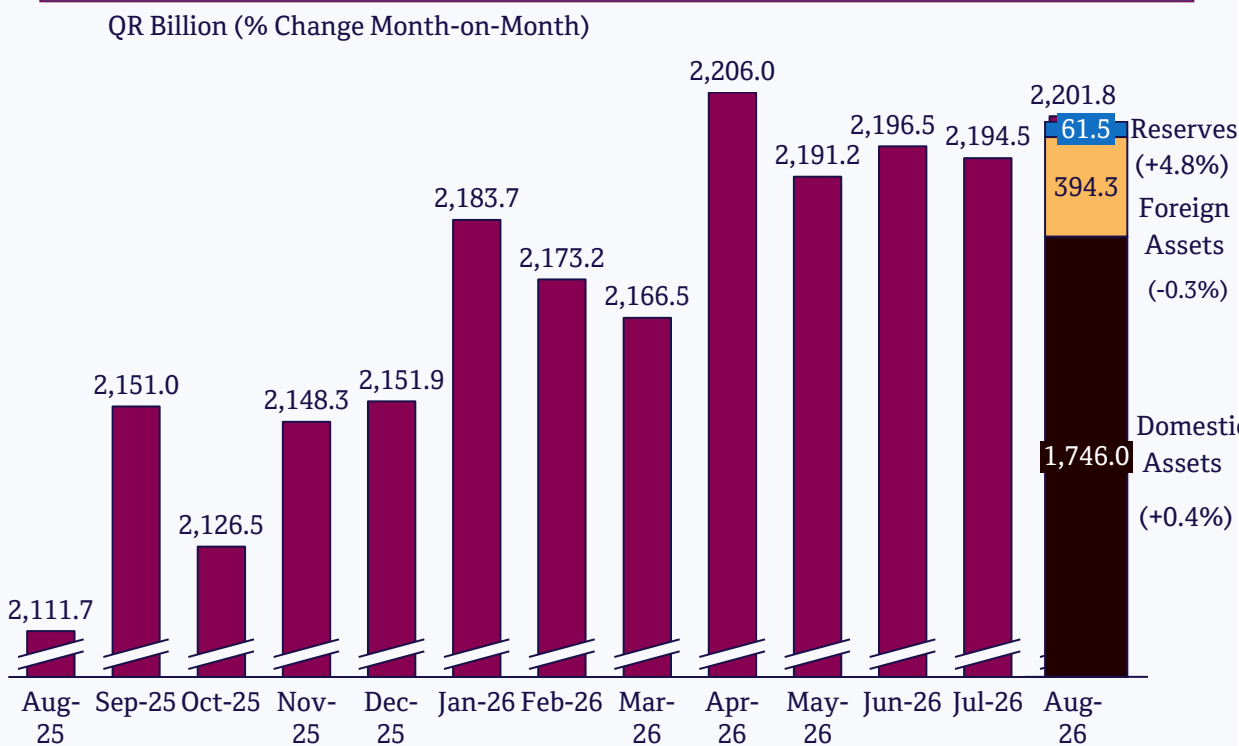
Commercial Banks Total Assets

As of August 2026

Monthly Change in Assets



Assets by Location

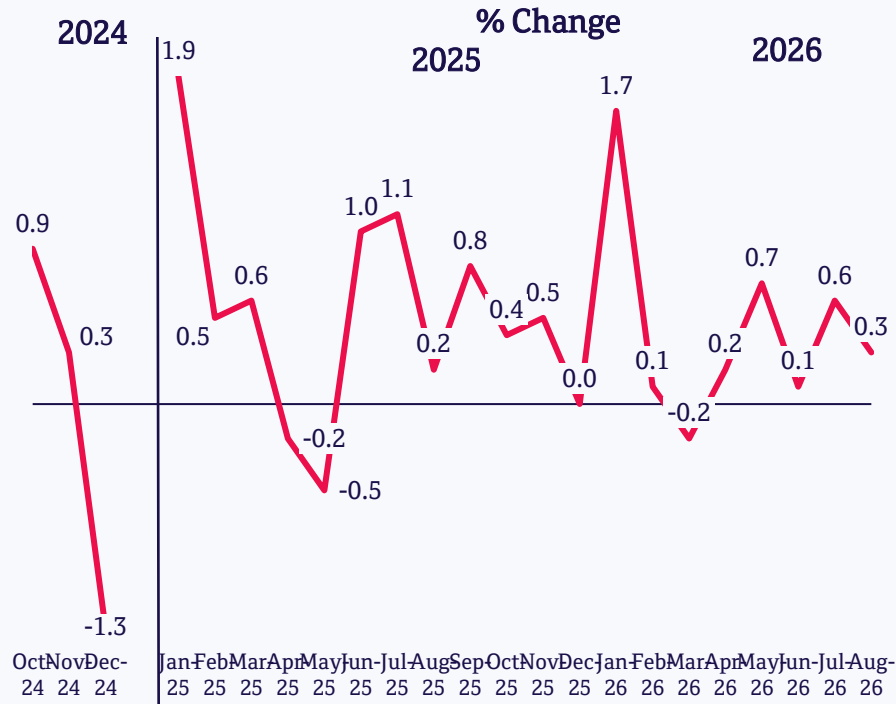


- Qatar Banking Sector total assets remained flat MoM in August 2026 at QR2.194 trillion (+2.3% vs. year-end 2025)
- Total Assets grew by an average 5.0% over the past five years (2020-2025)
- Liquid Assets to Total Assets stood at a healthy 30% level in August 2026

Commercial Banks Credit Facilities

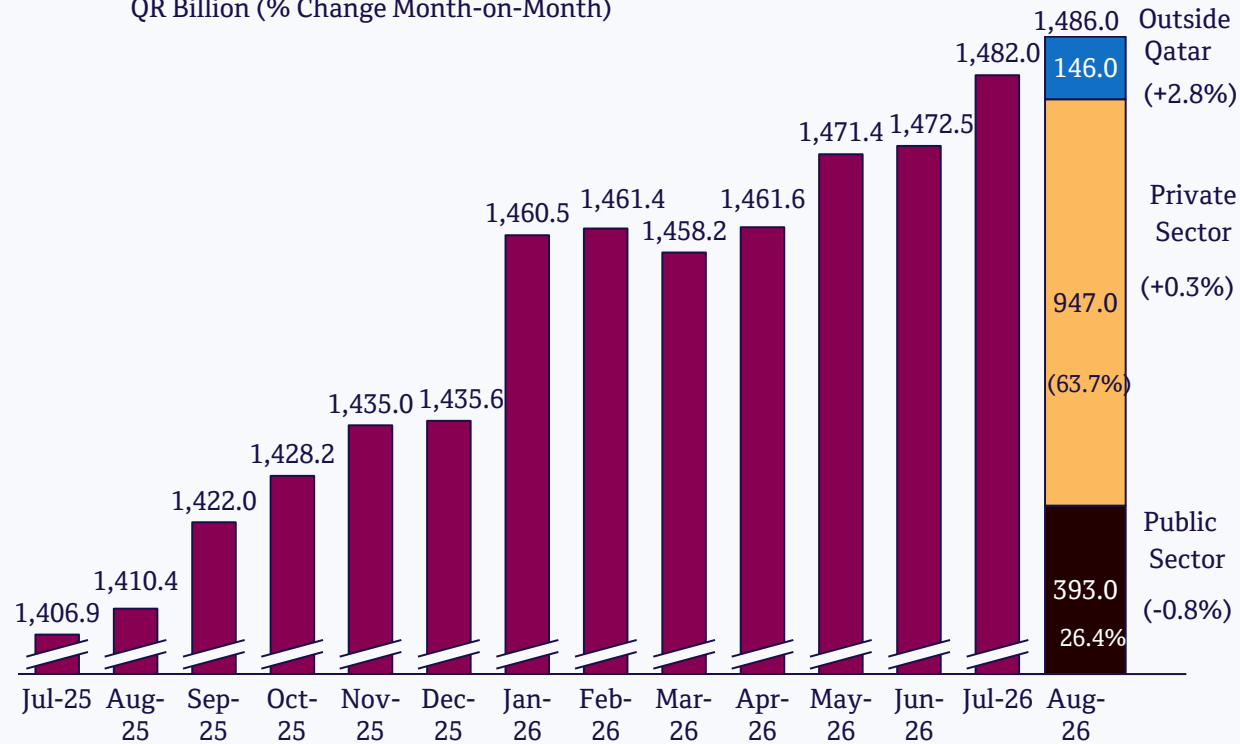
As of August 2026

Monthly Change in Loans



Loans by Sector

QR Billion (% Change Month-on-Month)

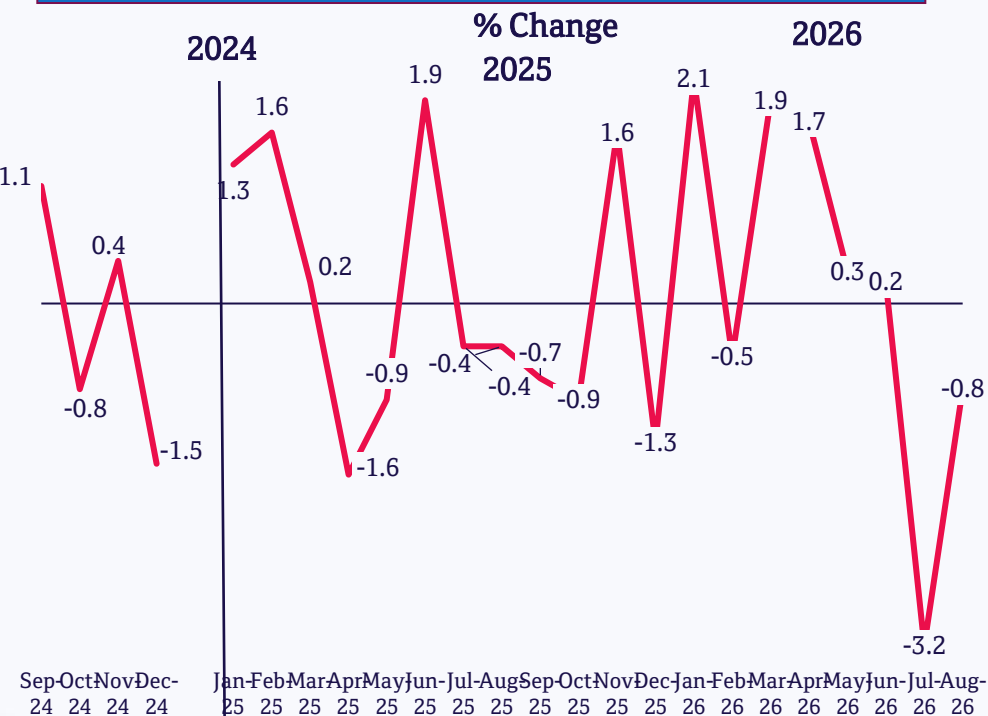


- Loans remained flat MoM in August 2026 (+3.5% as of year-end 2025) at QR1,486.0bn
- The overall loan book displayed flat performance MoM in August 2026 as result of positive performance from international credit and flat private sector loans, offsetting weak performance from the public sector. Total public sector loans sequentially declined by 0.8% in August 2026 (-4.6% vs. FY2025)
- Loans grew by an average of 4.9% over the past five years (2020-2025)

Commercial Banks Deposits

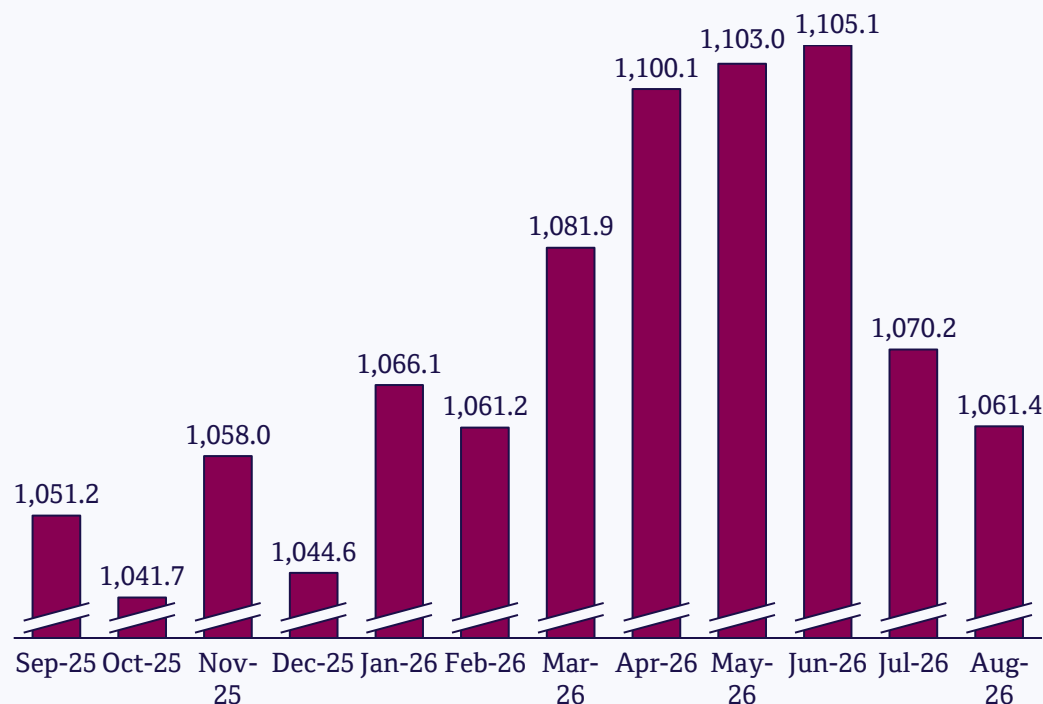
As of August 2026

Monthly Change in Deposits



Deposits

QR Billion (% Change Month-on-Month)

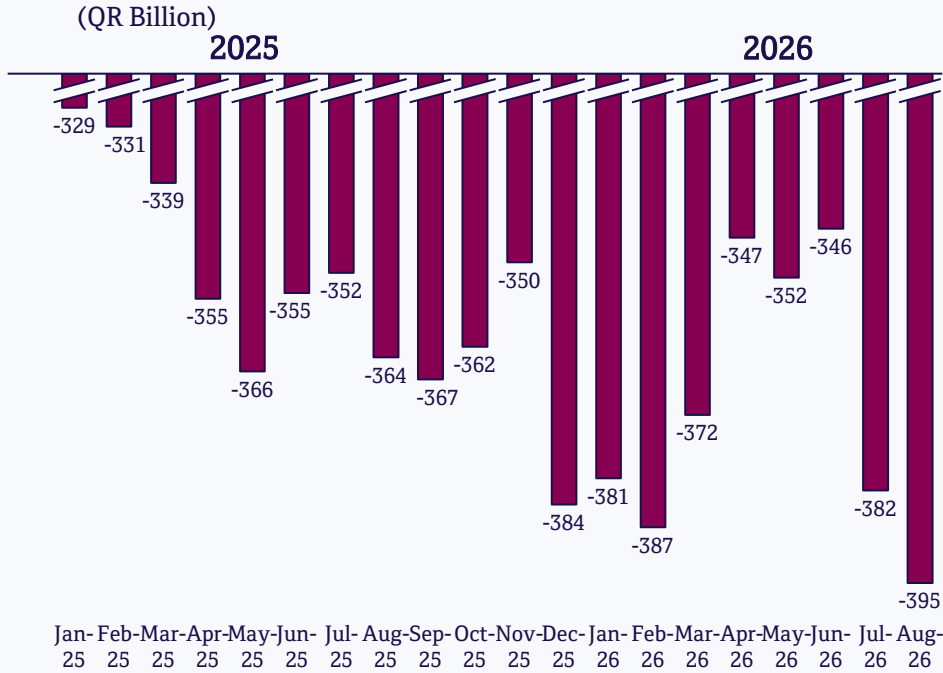


- Deposits contracted 0.8% MoM in August 2026 to 1,061.4mn (+1.6% vs. year-end 2025)
- Public sector deposits dropped by 1.3% MoM (-0.7% vs. 2025), while private sector deposits remained flat (+3.2% vs. year-end 2025). Non-resident deposits moved down 2.1% MoM (+2.1% vs. December 2025)
- Deposits grew by an average of 2.9% over the past five years (2020-2025)
- In August 2026, Public Sector Deposits contributed 34.1% to total deposits, Private Sector (47.0%) and Non-Resident (18.9%)

Net Interbank Position

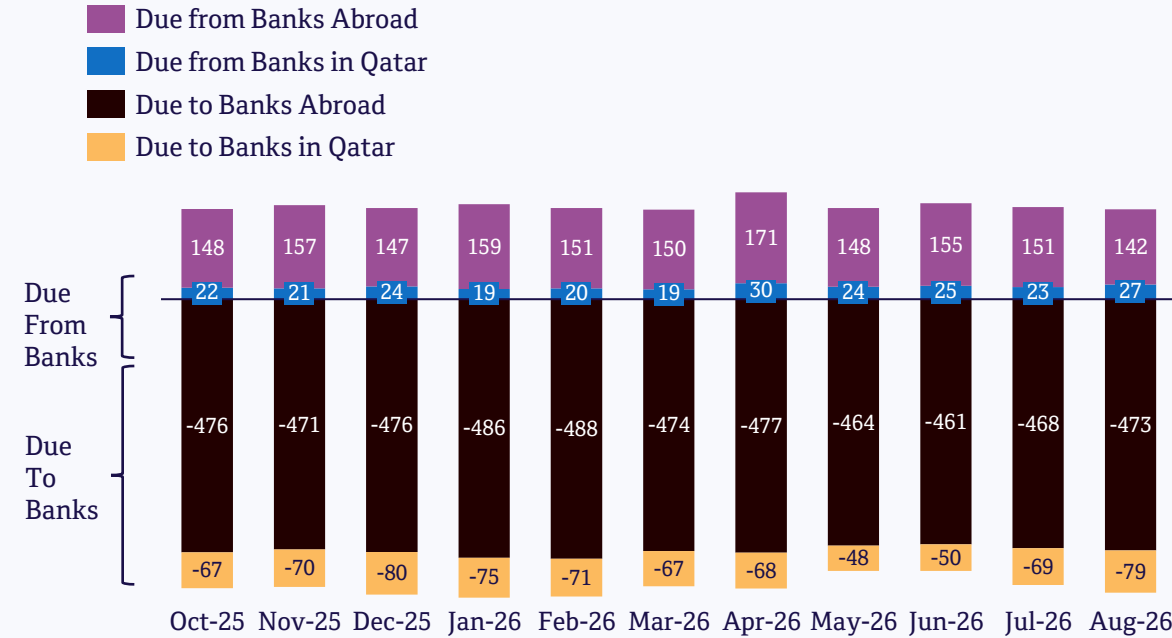
As of August 2026

Monthly Net Interbank Position



Net Interbank Position Breakup

(QR Billion)

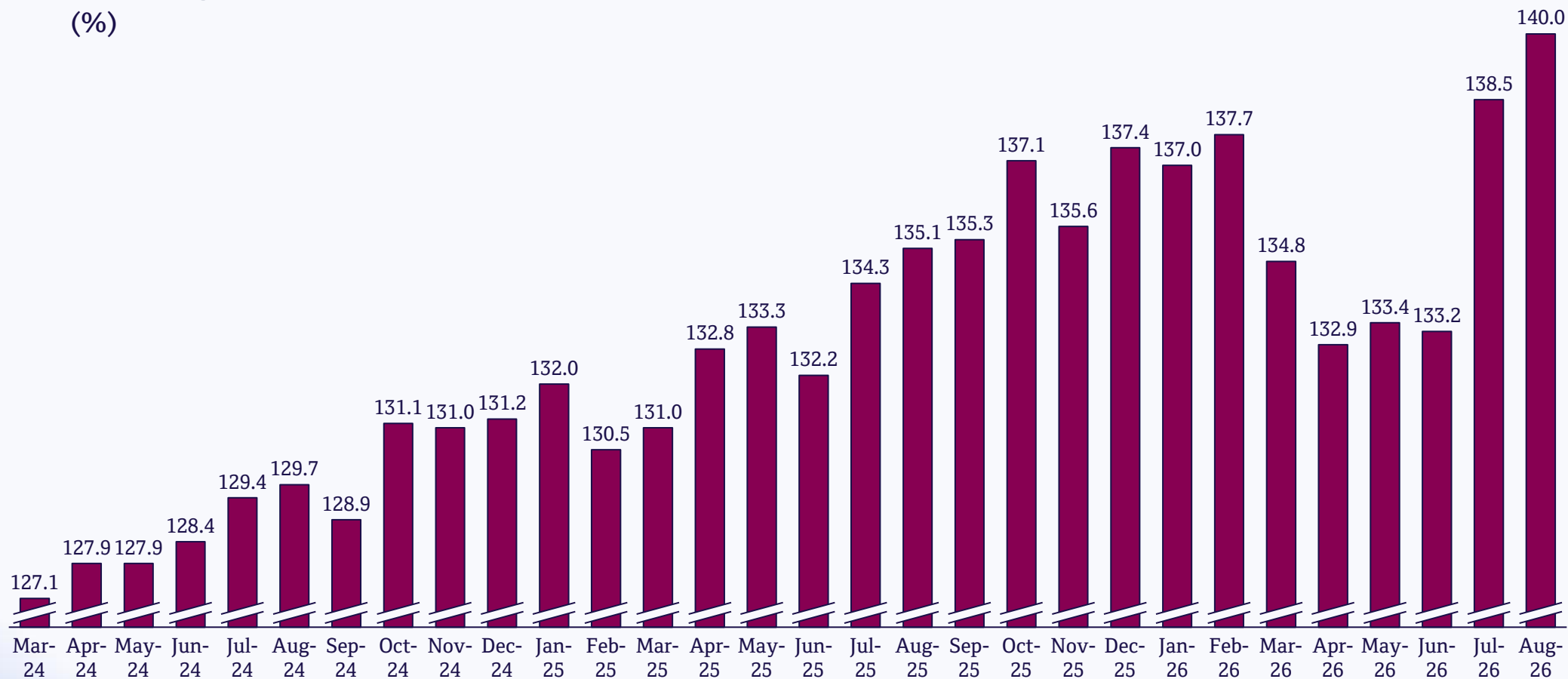


- The Net Interbank Position remained negative at QR395.3bn as of August 2026
- Due from Banks totaled QR169.1bn as of August 2026
- Due to Banks totaled QR551.9bn as of August 2026
- Due to Banks Abroad remained at a high of QR472.6bn in August

Loans to Deposits Ratio

As of August 2026

(%)

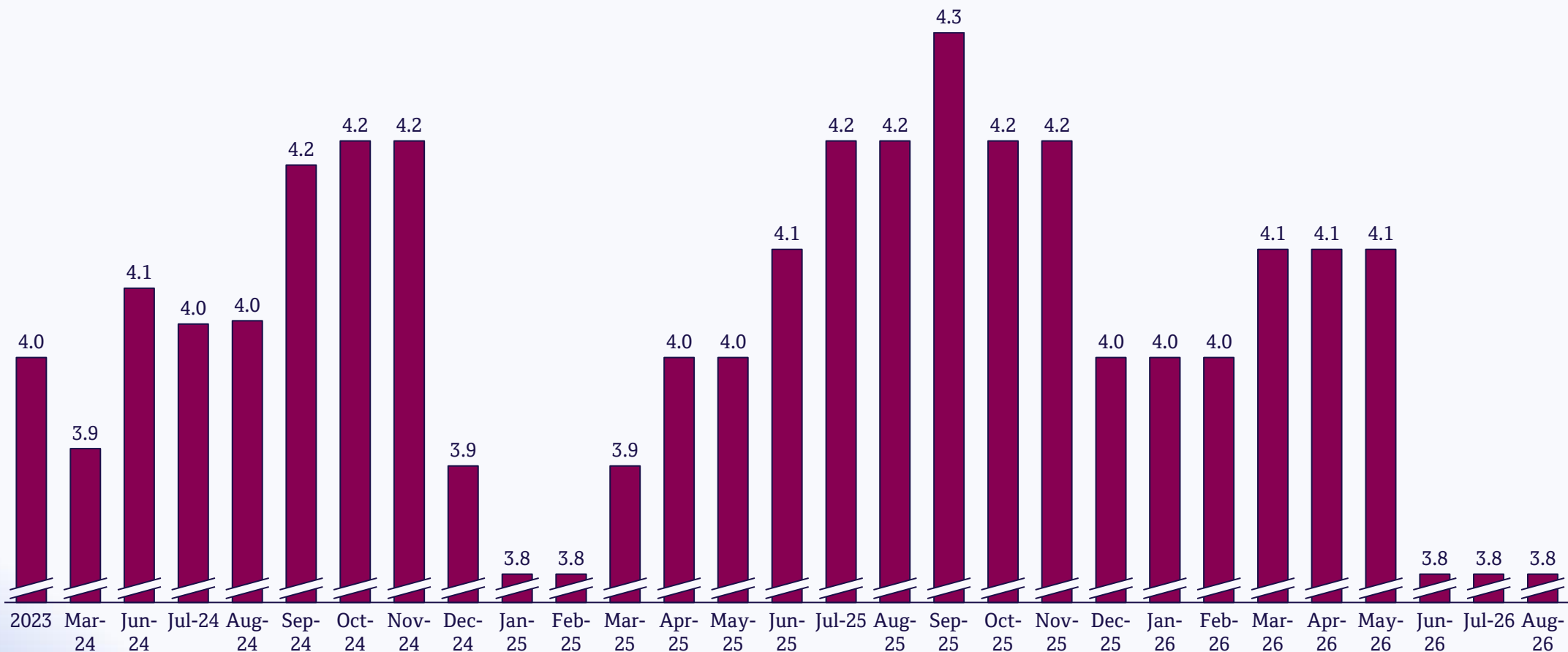


- Qatar Banking Sector loan book remained flat MoM in August 2026 at 1,486.0bn (+3.5% vs. year-end 2025), while deposits declined 0.8% MoM to QR1,061.4bn (+1.6% vs. year-end 2025). As such, the LDR elevated to 140% in August vs. 139% in July (December 2025: 137%). However, as per QCB's guideline for calculating the LDR (including stable sources of funds), the LDR is well below the 100% limit.

Loan Provisions to Gross Loans

As of August 2026

(%)



- Qatar Banking sector loan provisions to gross loans remained flat at 3.8% MoM but improved vs. 4.0% as of year-end 2025. *Loan Loss Provisions inched up 0.7% MoM (-1.1 vs. year-end 2025).*

Key Monthly Banking Sector Statistics

As of August 2026

(In QR mn)	Dec-24	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Change MoM	Change YTD
Total Assets	2,046,724	2,151,900	2,183,655	2,173,222	2,166,530	2,205,990	2,191,220	2,196,544	2,194,484	2,201,792	0.3%	2.3%
Total Credit (Loans)	1,346,752	1,435,610	1,460,538	1,461,411	1,458,151	1,461,596	1,471,421	1,472,455	1,482,010	1,485,977	0.3%	3.5%
Total Deposits	1,026,740	1,044,582	1,066,149	1,061,244	1,081,855	1,100,087	1,102,986	1,105,065	1,070,174	1,061,401	-0.8%	1.6%
Loan to Deposit Ratio	131%	137.4%	137.0%	137.7%	134.8%	132.9%	133.4%	133.2%	138.5%	140.0%		
Credit Facilities (Geographic)												
Total Domestic Credit	1,283,198	1,345,964	1,359,277	1,348,343	1,334,161	1,327,831	1,336,413	1,332,566	1,339,803	1,339,776	0.0%	-0.5%
Total International Credit	63,554	89,646	101,261	113,069	123,990	133,765	135,008	139,889	142,207	146,202	2.8%	63.1%
Domestic Credit Facilities - Public Sector												
Government	110,002	136,155	156,730	160,102	156,562	155,424	155,987	156,634	157,705	156,452	-0.8%	14.9%
Government Institutions	257,858	244,064	234,465	215,097	204,204	194,552	195,158	197,001	200,250	196,688	-1.8%	-19.4%
Semi-Government Institutions	18,575	31,690	29,623	34,177	34,979	35,272	36,378	37,246	38,019	39,783	4.6%	25.5%
Total Domestic Public Sector Credit	386,435	411,909	420,818	409,376	395,745	385,248	387,523	390,881	395,974	392,923	-0.8%	-4.6%
Domestic Credit Facilities - Private Sector												
General Trade	194,427	213,331	214,613	212,646	212,622	213,651	214,675	215,176	216,327	216,747	0.2%	1.6%
Industry	14,557	15,157	15,119	15,140	15,151	15,234	16,407	11,944	11,870	12,176	2.6%	-19.7%
Contractors	33,052	37,332	37,483	37,438	37,754	37,947	37,910	38,168	38,541	38,973	1.1%	4.4%
Real Estate	187,430	186,839	185,678	184,769	181,381	186,348	185,411	180,840	182,054	182,269	0.1%	-2.4%
Consumption & Others	180,025	184,513	186,699	186,881	188,980	186,607	190,215	190,624	188,796	189,401	0.3%	2.6%
Services	287,272	296,884	298,869	302,093	302,527	302,797	304,272	304,934	306,242	307,287	0.3%	3.5%
Total Domestic Private Sector Credit	896,763	934,056	938,459	938,967	938,416	942,583	948,890	941,685	943,830	946,853	0.3%	1.4%
Deposit Details (Geographic)												
Resident Deposits	826,700	848,380	850,564	850,690	874,959	890,600	897,943	905,605	865,584	861,049	-0.5%	1.5%
Non-resident Deposits	200,040	196,202	215,585	210,553	206,896	209,487	205,043	199,460	204,590	200,353	-2.1%	2.1%
Deposits - Public Sector (Domestic)												
Government	121,780	118,763	109,688	103,354	112,359	116,882	113,421	107,655	105,431	108,280	2.7%	-8.8%
Government Institutions	189,818	193,750	189,759	190,313	204,002	208,384	216,858	232,559	200,201	193,773	-3.2%	0.0%
Semi Government Institutions	45,404	52,459	54,189	55,373	55,267	57,903	59,473	62,009	61,461	60,329	-1.8%	15.0%
Total Public Sector Deposit	357,002	364,972	353,637	349,039	371,627	383,170	389,751	402,222	367,093	362,382	-1.3%	-0.7%
Deposits - Private Sector (Domestic)												
Personal	264,137	275,775	280,087	283,409	281,631	289,866	290,594	290,238	287,198	284,200	-1.0%	3.1%
Companies & Institutions	205,562	207,633	216,840	218,243	221,701	217,565	217,598	213,146	211,293	214,468	1.5%	3.3%
Total Private Sector Deposit	469,699	483,408	496,927	501,652	503,332	507,431	508,192	503,383	498,491	498,667	0.0%	3.2%

Source: QCB



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