



# Qatar Monthly Key Banking Indicators

April 2026



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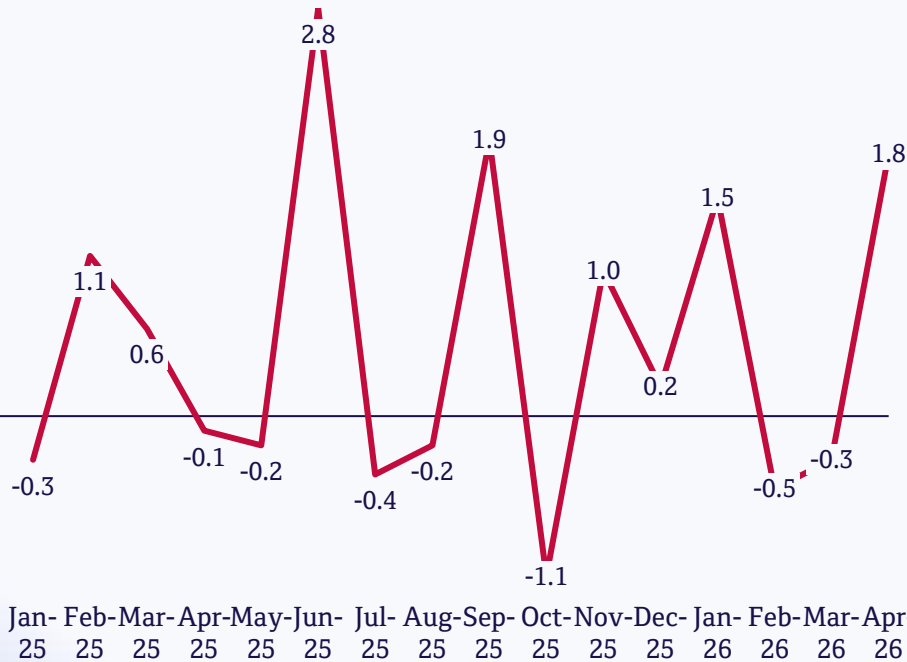
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# Commercial Banks Total Assets

As of April 2026

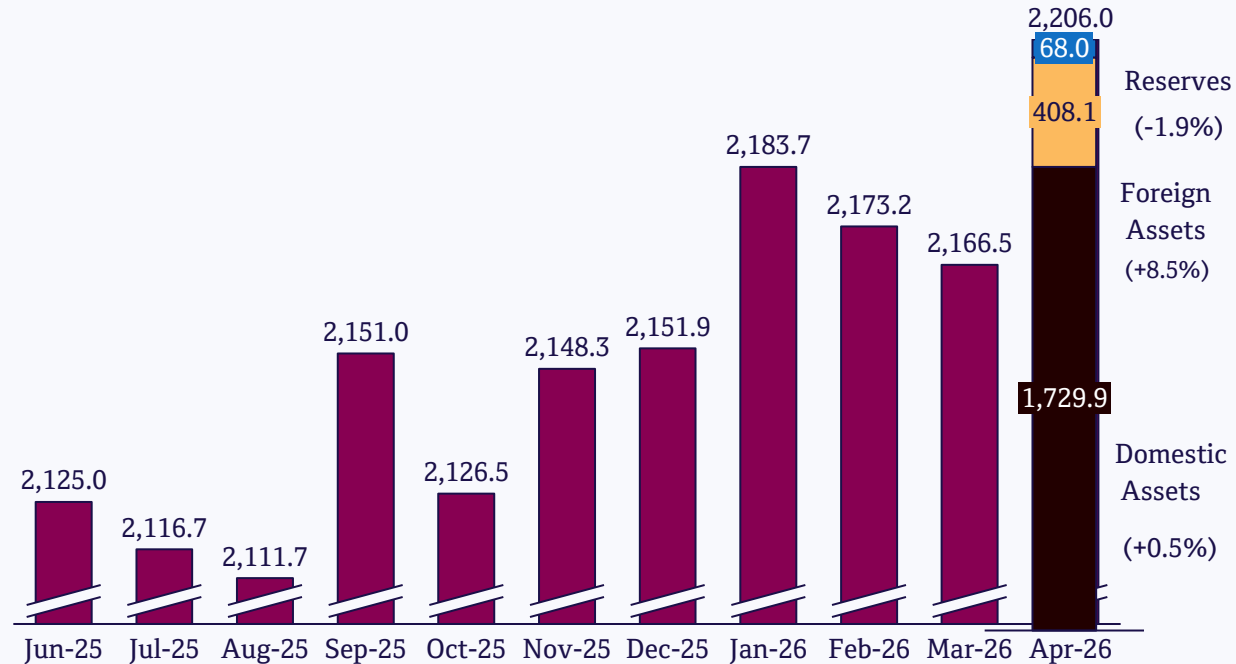
## Monthly Change in Assets

2025 % Change 2026



## Assets by Location

QR Billion (% Change Month-on-Month)

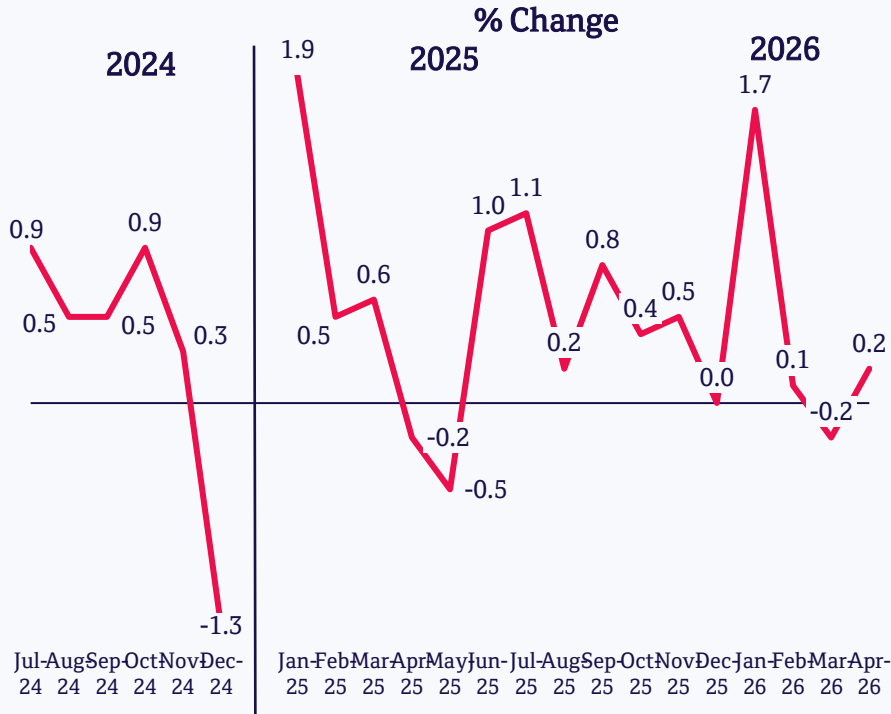


- Qatar Banking Sector total assets grew by 1.8% MoM (+2.5% vs. year-end 2025) in April 2026 to QR2.206 trillion.
- Total Assets grew by an average 5.0% over the past five years (2020-2025)
- Liquid Assets to Total Assets stood at a healthy 31% level in April 2026

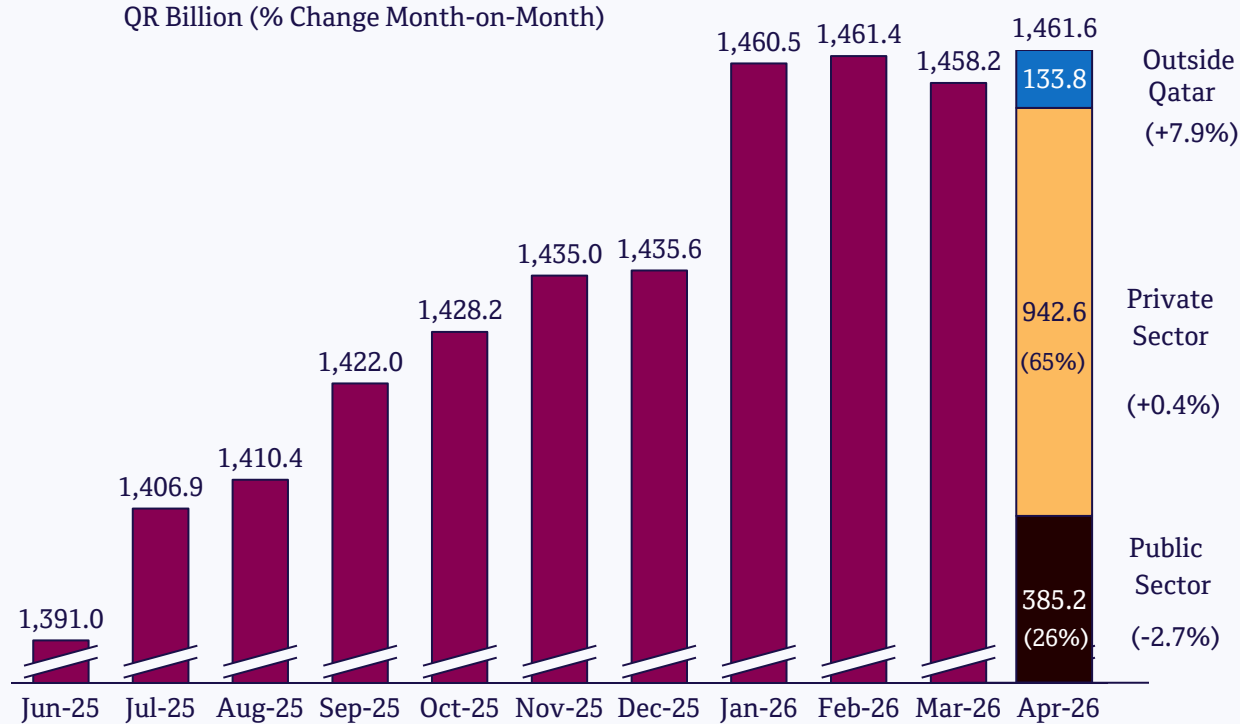
# Commercial Banks Credit Facilities

As of April 2026

## Monthly Change in Loans



## Loans by Sector

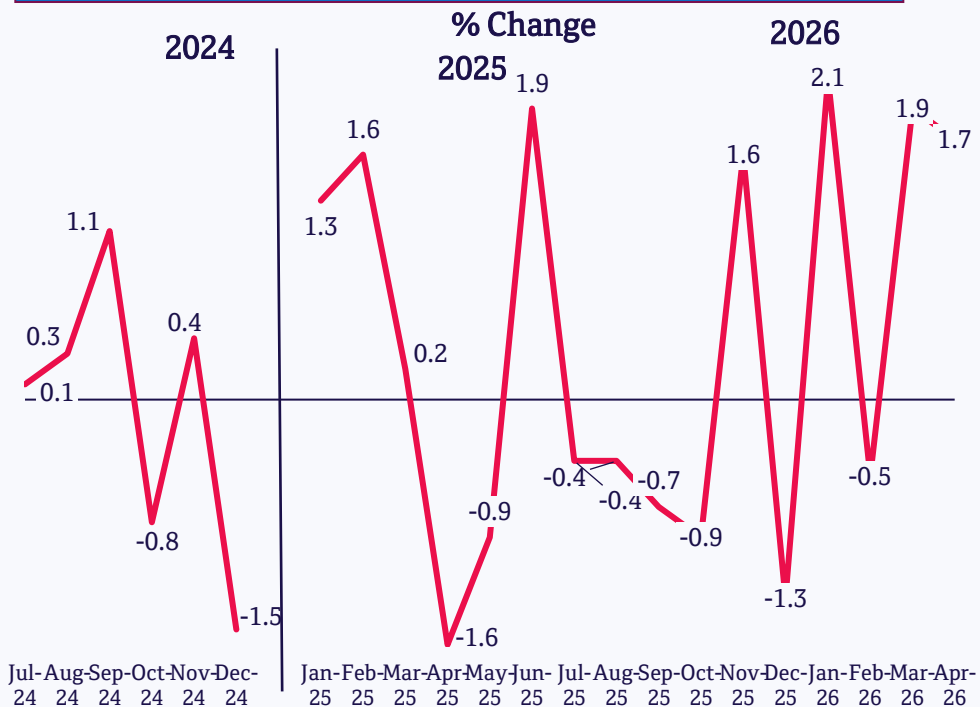


- Loans remained flat MoM in April 2026 (+1.8% as of year-end 2025) at QR1,461.6bn
- The overall loan book remained flat MoM in April 2026 as result of strong performance from international loans and flat private sector loans offsetting weak performance from the public sector. Total public sector loans sequentially receded by 2.7% (-6.5% vs. FY2025) in April 2026.
- Loans grew by an average of 4.9% over the past five years (2020-2025)

# Commercial Banks Deposits

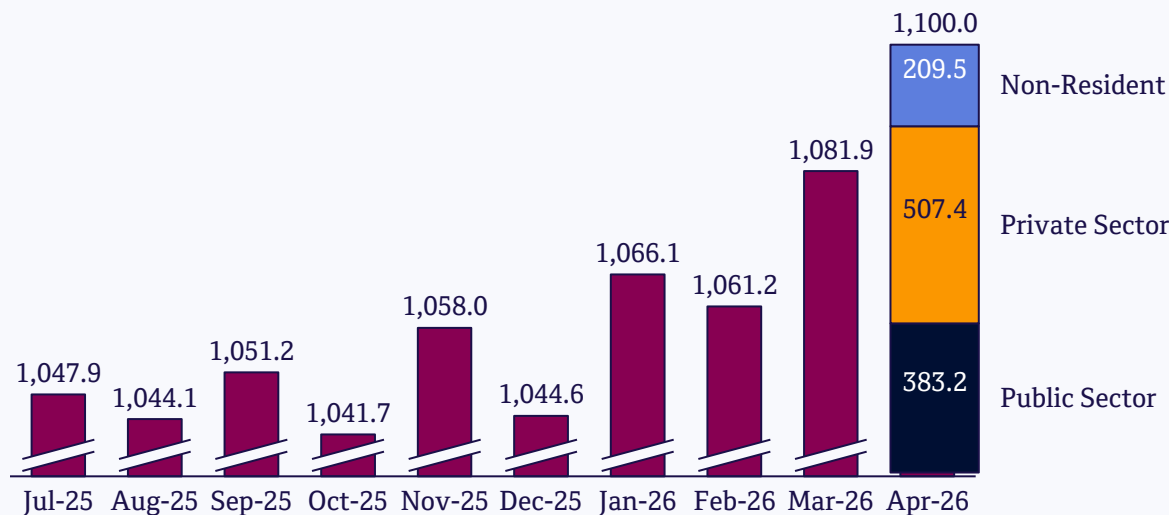
As of April 2026

## Monthly Change in Deposits



## Deposits by Sector

QR Billion (% Change Month-on-Month)

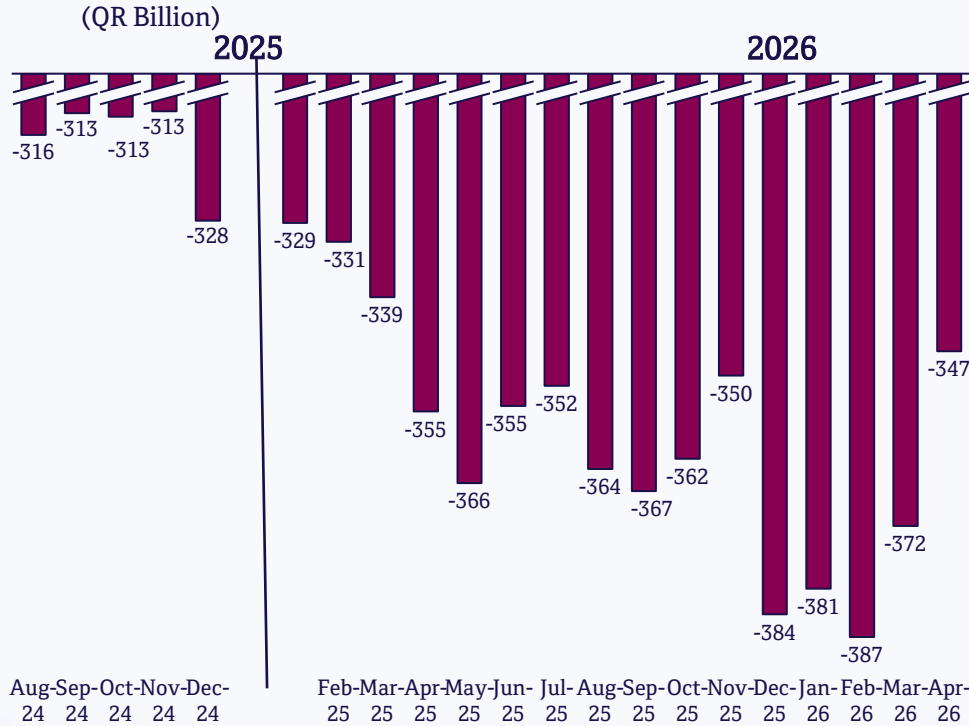


- Deposits increased by 1.7% MoM (+5.3% 2025 year-end) in April 2026 to QR1,100.1bn
- Public sector deposits expanded by 3.1% MoM, while private sector deposits moved up by 0.8%. Non-resident deposits increased 1.3% MoM (+6.8% vs. December 2025)
- Deposits grew by an average of 2.9% over the past five years (2020-2025)
- In April 2026 Public Sector Deposits contributed 34.8% to total deposits, Private Sector (46.1%) and Non-Resident (19.0%)

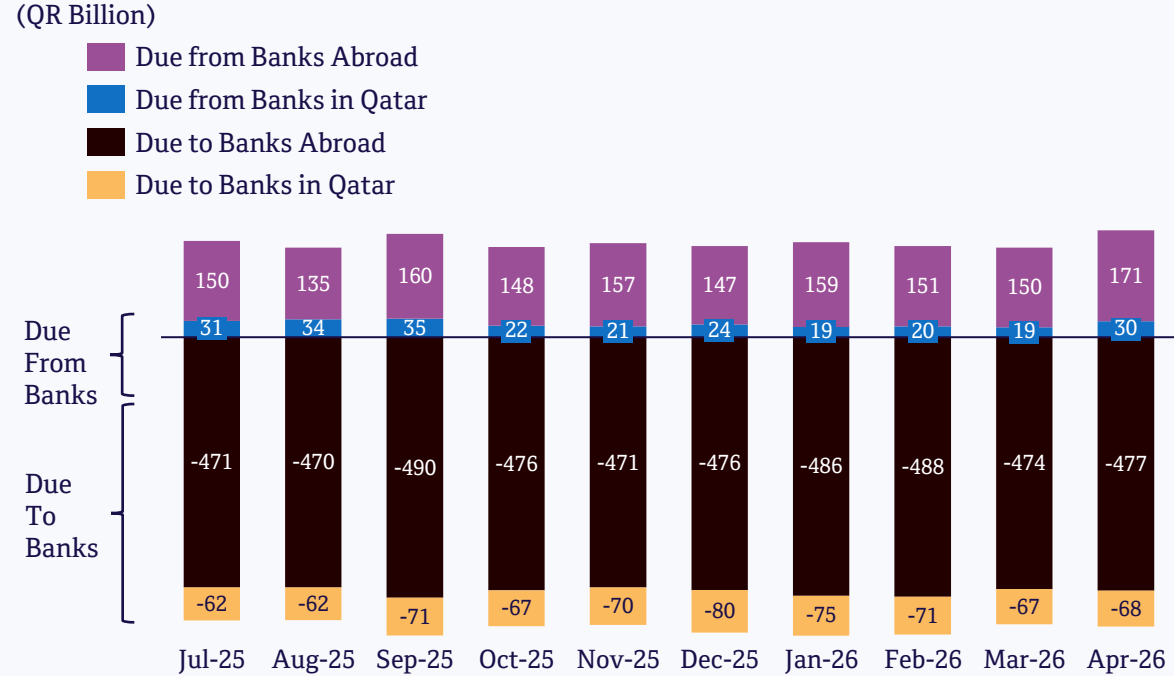
# Net Interbank Position

As of April 2026

## Monthly Net Interbank Position



## Net Interbank Position Breakup

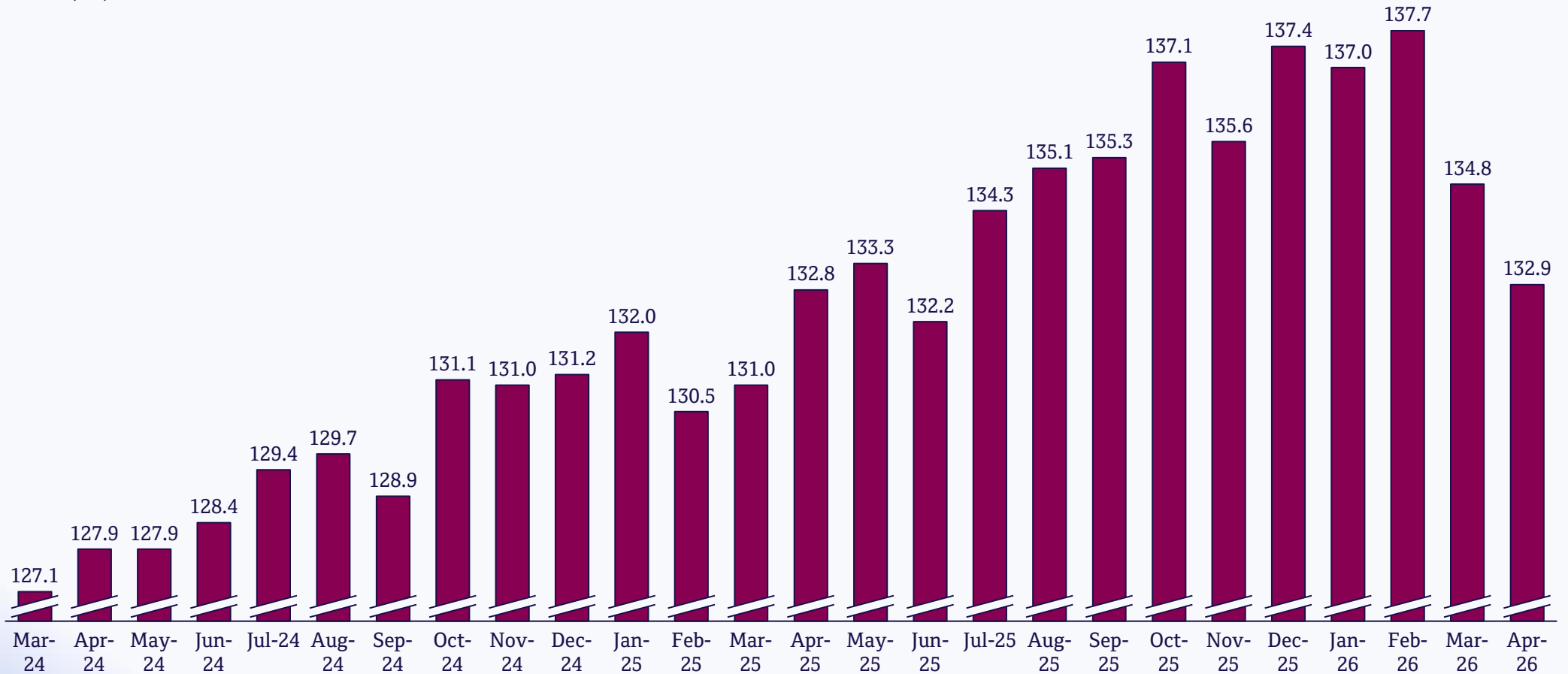


- The Net Interbank Position remained negative at QR346.8bn as of April 2026
- Due from Banks totaled QR201.1bn as of April 2026
- Due to Banks totaled QR547.8bn as of April 2026
- Due to Banks Abroad remained at a high of QR476.8bn in April

# Loans to Deposits Ratio

As of April 2026

(%)

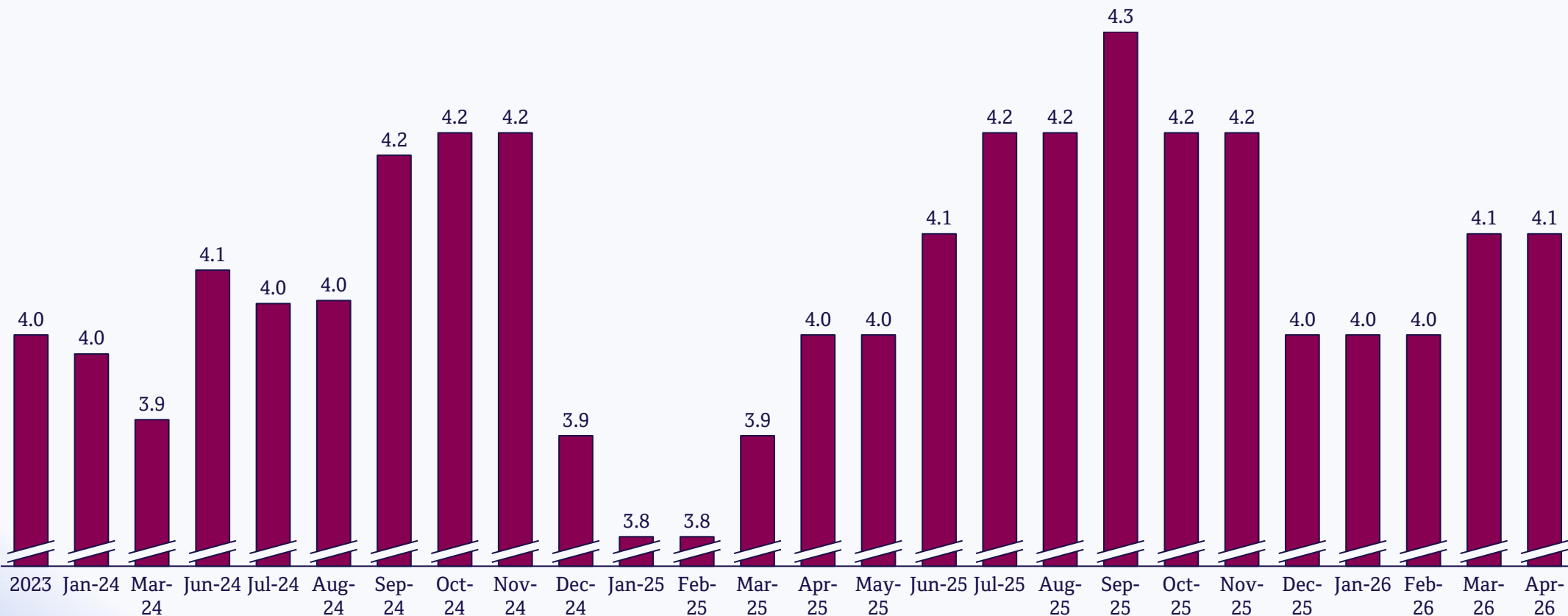


- Loans to Deposits ratio (simple LDR which does not take into account other stable sources of funds) decreased from 135% in March 2026 to 133% in April 2026. However, as per QCB's guideline in calculating the LDR (including stable sources of funds), the LDR is well below the 100% limit.

# Loan Provisions to Gross Loans

As of April 2026

(%)



- Qatar Banking Sector Loan Provisions to Gross Loans remained flat at 4.1% MoM in April 2026 compared to 4.0% as of 2025 year-end.
- *Loan Loss Provisions remained MoM in April (+4.6% vs. year-end 2025). So far Stage 3 loans have remained stable. Banks continue to provide buffers for Stage 1 & 2 loans*

# Key Monthly Banking Sector Statistics

As of April 2026

(In QR mn)	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	Change MoM	Change YTD
Total Assets	2,046,724	2,039,866	2,061,560	2,074,137	2,072,067	2,067,721	2,125,025	2,116,657	2,111,715	2,150,980	2,126,452	2,148,331	2,151,900	2,183,655	2,173,222	2,166,530	2,205,990	1.8%	2.5%
Total Credit (Loans)	1,346,752	1,372,454	1,379,730	1,387,734	1,384,394	1,377,755	1,391,035	1,406,909	1,410,345	1,422,043	1,428,207	1,434,993	1,435,610	1,460,538	1,461,411	1,458,151	1,461,596	0.2%	1.8%
Total Deposits	1,026,740	1,040,001	1,056,976	1,059,546	1,042,281	1,033,190	1,052,525	1,047,848	1,044,049	1,051,179	1,041,748	1,057,996	1,044,582	1,066,149	1,061,244	1,081,855	1,100,067	1.7%	5.3%
<b>Loan to Deposit Ratio</b>	<b>131%</b>	<b>132%</b>	<b>131%</b>	<b>131%</b>	<b>133%</b>	<b>133%</b>	<b>132.2%</b>	<b>134.3%</b>	<b>135.1%</b>	<b>135.3%</b>	<b>137.1%</b>	<b>135.6%</b>	<b>137.4%</b>	<b>137.0%</b>	<b>137.7%</b>	<b>134.8%</b>	<b>132.9%</b>		
<b>Credit Facilities (Geographic)</b>																			
Total Domestic Credit	1,283,198	1,309,022	1,316,164	1,323,592	1,320,736	1,314,941	1,327,617	1,343,325	1,344,963	1,356,460	1,363,054	1,363,386	1,345,964	1,359,277	1,348,343	1,334,161	1,327,831	-0.5%	-1.3%
Total International Credit	63,554	63,432	63,567	64,143	63,658	62,814	63,418	63,583	65,382	65,584	65,153	71,607	89,646	101,261	113,069	123,990	133,765	7.9%	49.2%
<b>Domestic Credit Facilities - Public Sector</b>																			
Government	110,002	124,666	130,123	134,977	129,450	117,621	136,239	146,003	145,224	154,436	157,927	162,724	136,155	156,730	160,102	156,562	155,424	-0.7%	14.2%
Government Institutions	257,858	263,599	263,632	263,939	264,188	264,395	250,565	258,924	258,868	259,190	259,434	252,430	244,064	234,465	215,097	204,204	194,552	-4.7%	-20.3%
Semi-Government Institutions	18,575	18,542	18,822	17,954	16,416	16,644	18,201	18,408	18,534	18,527	19,484	19,272	31,690	29,623	34,177	34,979	35,272	0.8%	11.3%
<b>Total Domestic Public Sector Credit</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>	<b>423,335</b>	<b>422,626</b>	<b>432,153</b>	<b>436,845</b>	<b>434,426</b>	<b>411,909</b>	<b>420,818</b>	<b>409,376</b>	<b>395,745</b>	<b>385,248</b>	<b>-2.7%</b>	<b>-6.5%</b>
<b>Domestic Credit Facilities - Private Sector</b>																			
General Trade	194,427	197,255	196,915	197,429	199,205	201,016	201,657	201,844	205,056	203,572	204,754	205,312	213,331	214,613	212,646	212,622	213,651	0.5%	0.2%
Industry	14,557	14,560	14,485	14,268	14,407	14,375	14,429	14,986	14,822	14,651	14,688	14,759	15,157	15,119	15,140	15,151	15,234	0.5%	0.5%
Contractors	33,052	34,045	34,880	35,642	35,706	36,036	36,442	36,564	37,117	36,960	36,804	36,949	37,332	37,483	37,458	37,754	37,947	0.5%	1.6%
Real Estate	187,430	189,286	189,643	190,225	190,409	192,385	191,228	188,236	188,143	189,261	189,028	189,266	186,839	185,678	184,769	181,381	186,348	2.7%	-0.3%
Consumption & Others	180,025	178,510	178,815	179,627	179,895	181,535	182,553	182,193	183,202	183,280	185,016	186,787	184,513	186,699	186,881	188,980	186,607	-1.3%	1.1%
Services	287,272	288,559	288,849	289,531	291,059	290,934	296,303	296,168	295,999	296,584	295,920	295,887	296,884	298,869	302,093	302,527	302,797	0.1%	2.0%
<b>Total Domestic Private Sector Credit</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>	<b>919,990</b>	<b>922,338</b>	<b>924,307</b>	<b>926,210</b>	<b>928,960</b>	<b>934,056</b>	<b>938,459</b>	<b>938,967</b>	<b>938,416</b>	<b>942,583</b>	<b>0.4%</b>	<b>0.9%</b>
<b>Deposit Details (Geographic)</b>																			
Resident Deposits	826,700	837,325	855,517	857,093	844,496	838,426	850,523	852,275	856,496	861,077	850,239	865,940	848,380	850,564	850,690	874,959	890,600	1.8%	5.0%
Non-resident Deposits	200,040	202,675	201,459	202,453	197,785	194,764	202,002	195,573	187,553	190,103	191,509	192,056	196,202	215,585	210,553	206,896	209,487	1.3%	6.8%
<b>Deposits - Public Sector (Domestic)</b>																			
Government	121,780	121,052	130,713	133,884	121,754	122,721	124,710	126,707	128,486	125,627	123,887	135,498	118,763	109,688	103,354	112,359	116,882	4.0%	-1.6%
Government Institutions	189,818	187,310	196,241	199,199	199,497	196,616	198,358	197,684	195,345	201,574	190,016	190,918	193,750	189,759	190,313	204,002	208,384	2.1%	7.6%
Semi Government Institutions	45,404	52,336	46,580	42,950	44,183	43,432	43,814	44,666	44,969	45,632	50,395	51,508	52,459	54,189	55,573	55,267	57,903	4.8%	10.4%
<b>Total Public Sector Deposit</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>	<b>369,057</b>	<b>368,799</b>	<b>372,833</b>	<b>364,298</b>	<b>377,924</b>	<b>364,972</b>	<b>353,637</b>	<b>349,039</b>	<b>371,627</b>	<b>383,170</b>	<b>3.1%</b>	<b>5.0%</b>
<b>Deposits - Private Sector (Domestic)</b>																			
Personal	264,137	267,608	271,257	274,006	275,333	275,991	278,903	278,001	277,340	277,619	278,264	276,282	275,775	280,087	283,409	281,631	289,866	2.9%	5.1%
Companies & Institutions	205,562	209,019	210,726	207,053	203,728	199,665	204,738	205,217	210,356	210,626	207,678	211,734	207,633	216,840	218,243	221,701	217,565	-1.9%	4.8%
<b>Total Private Sector Deposit</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>	<b>483,218</b>	<b>487,697</b>	<b>488,244</b>	<b>485,942</b>	<b>488,016</b>	<b>483,408</b>	<b>496,927</b>	<b>501,652</b>	<b>503,332</b>	<b>507,431</b>	<b>0.8%</b>	<b>5.0%</b>

Source: QCB



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