Qatar Monthly Key Banking Indicators

July 2026

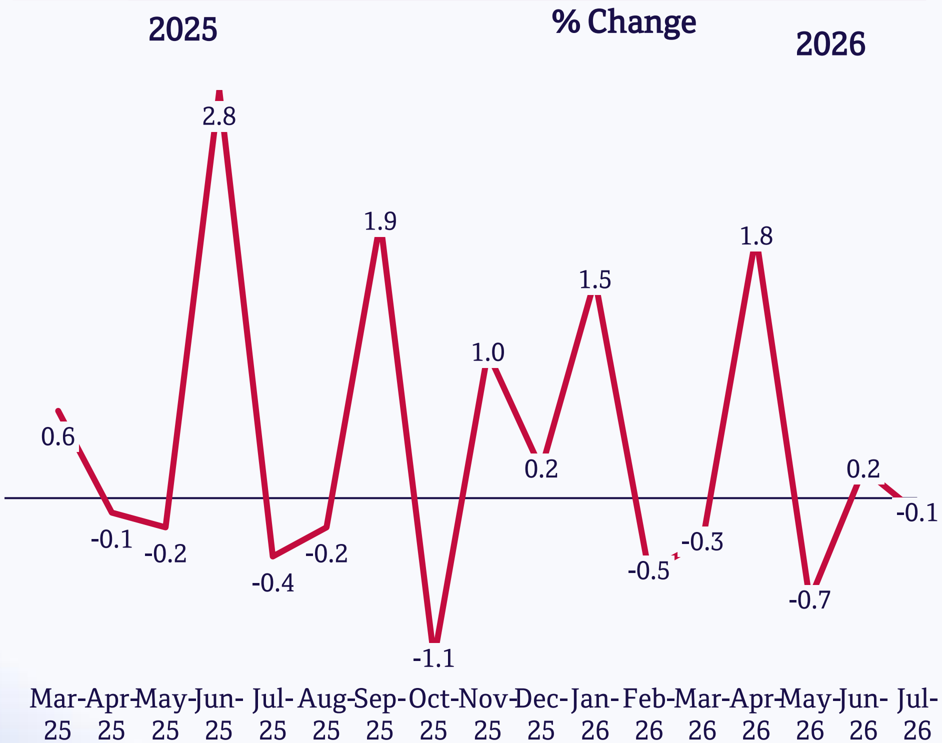
QNB
FINANCIAL SERVICES

Contents

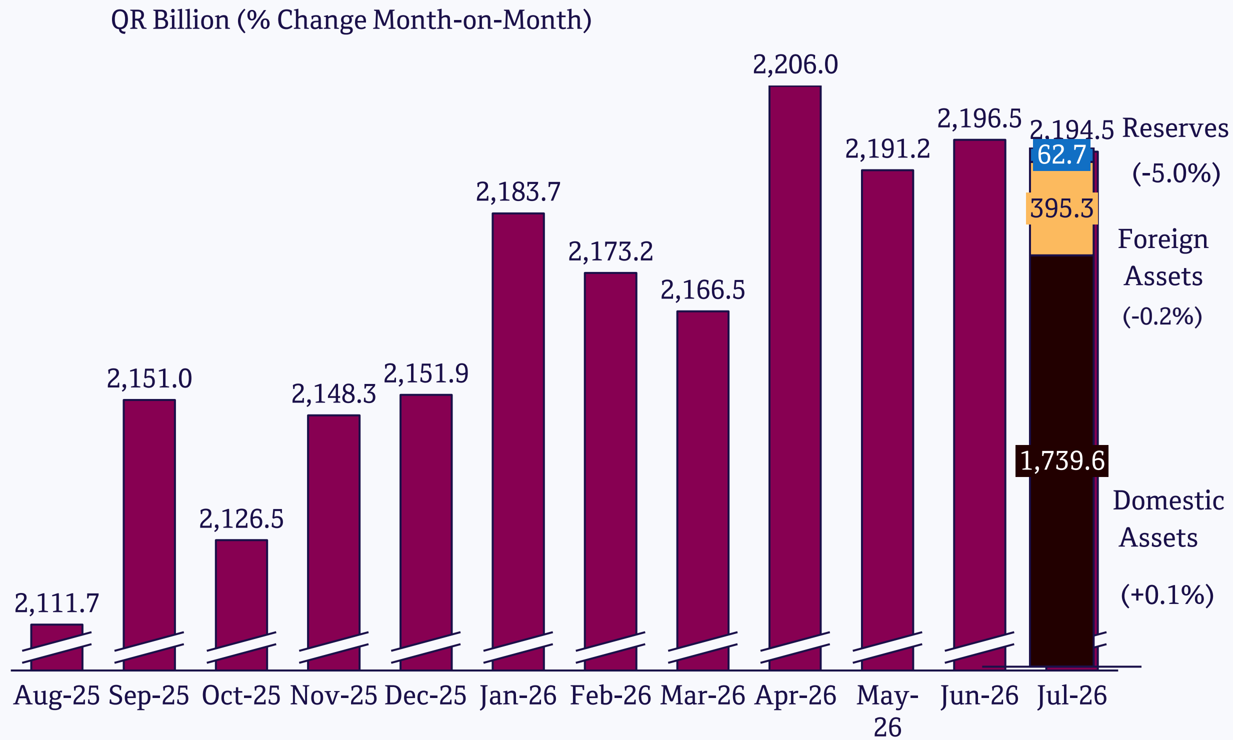
Commercial Banks Total Assets

As of July 2026

Monthly Change in Assets



Assets by Location

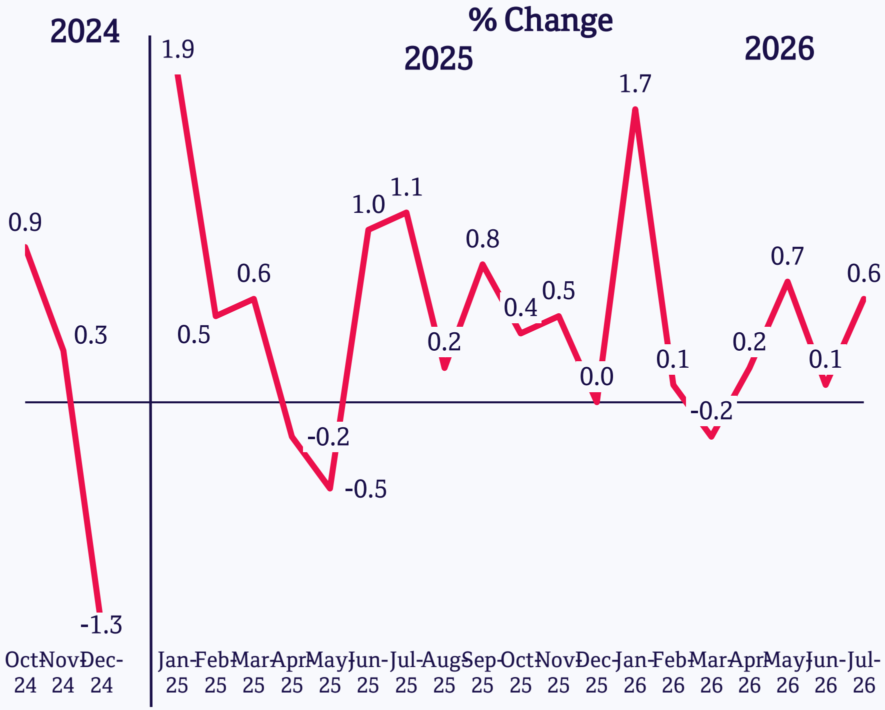


- Qatar Banking Sector total assets remained flat MoM (+2.0% vs. year-end 2025) in July 2026 at QR2.194 trillion.
- Total Assets grew by an average 5.0% over the past five years (2020-2025)
- Liquid Assets to Total Assets stood at a healthy 30% level in July 2026

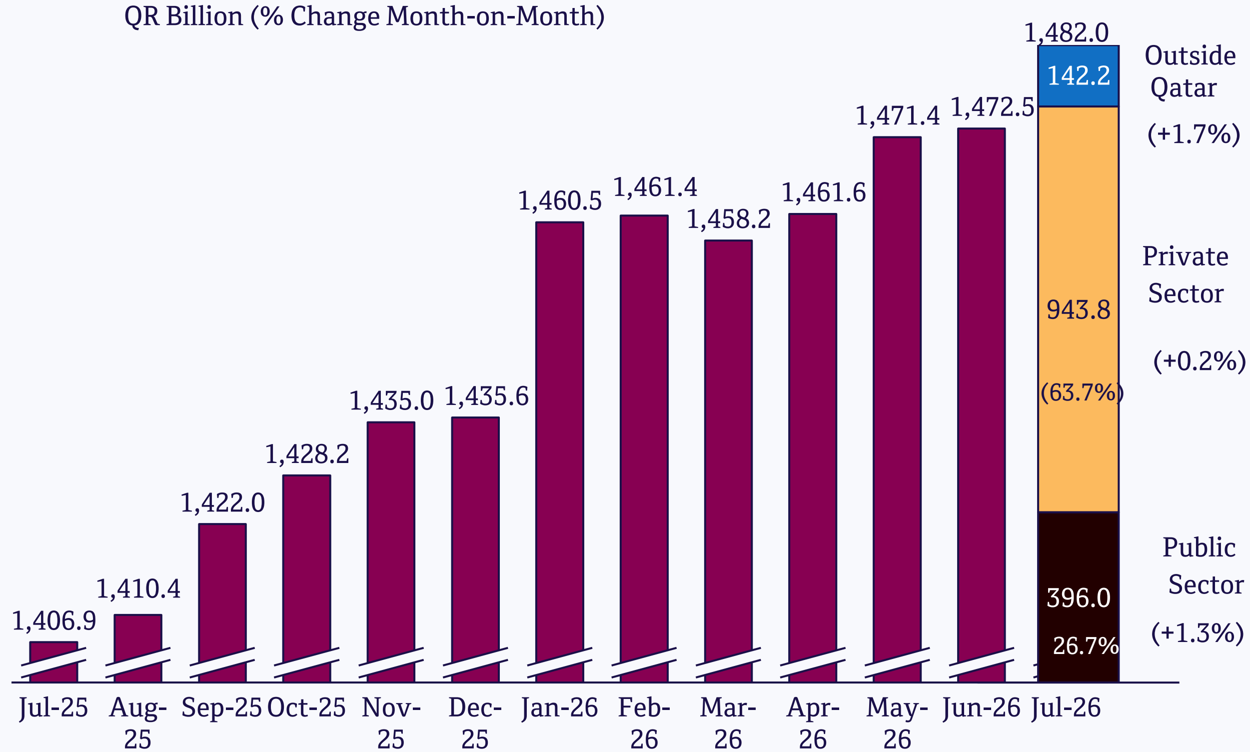
Commercial Banks Credit Facilities

As of July 2026

Monthly Change in Loans



Loans by Sector



- Loans inched up 0.6% MoM in June 2026 (+3.2% as of year-end 2025) to QR1,482.0bn
- The overall loan book ticked up MoM as a result of decent performance from public sector loans, offsetting weak performance from the private segment. Total public sector loans sequentially moved up by 1.3% (-9.9% vs. FY2025) in July 2026
- Loans grew by an average of 4.9% over the past five years (2020-2025)

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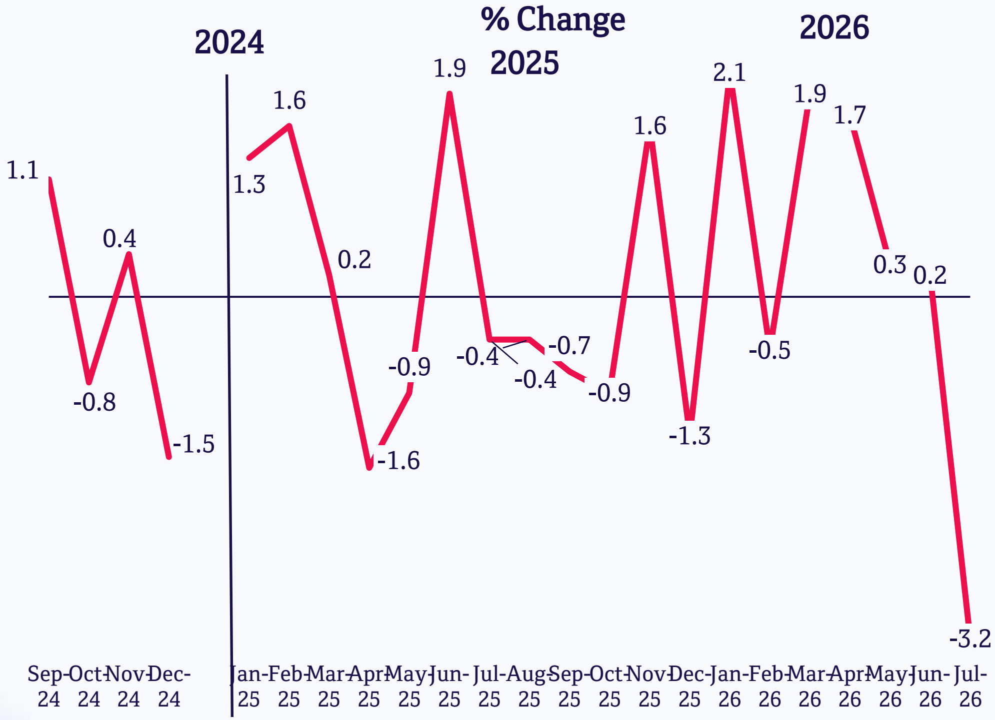
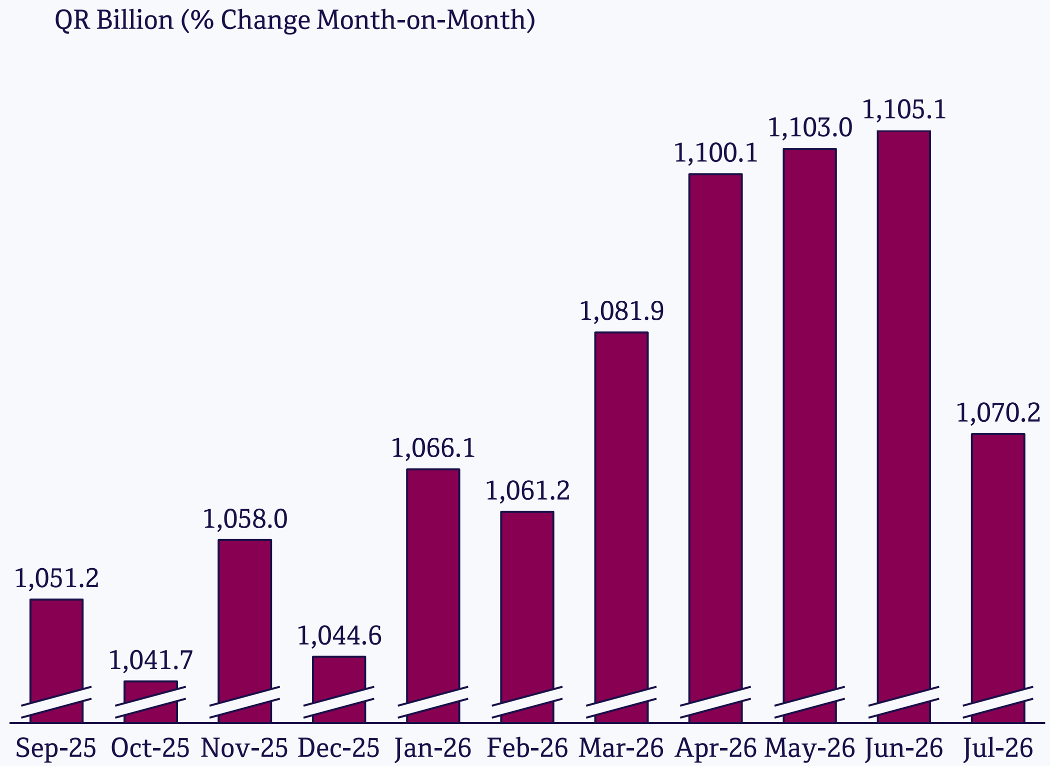
Commercial Banks Deposits

As of July 2026

Monthly Change in Deposits



Deposits

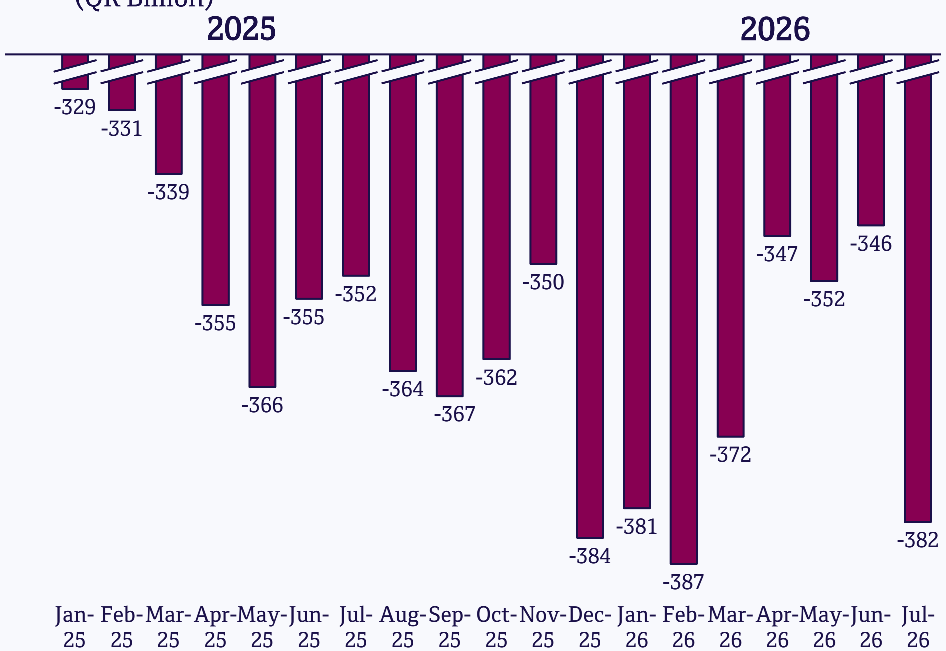


- Deposits contracted MoM (+2.5% 2025 year-end) in July 2026 to QR1,070.2bn
- Public sector deposits dropped by 8.7% MoM (+0.6% vs. 2025), while private sector deposits receded 1.0% (+3.1% vs. year-end 2025). Non-resident deposits moved up 2.6% MoM (+4.3% vs. December 2025)
- Deposits grew by an average of 2.9% over the past five years (2020-2025)
- In July 2026 Public Sector Deposits contributed 34.3% to total deposits, Private Sector (46.6%) and Non-Resident (19.1%)

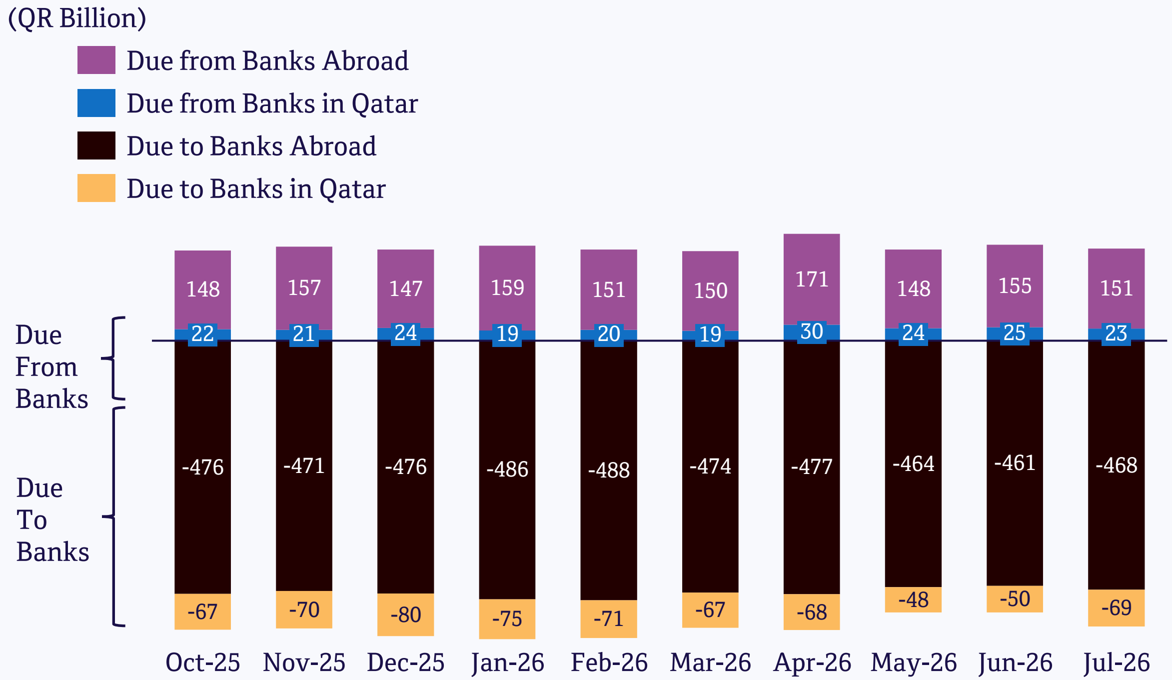
Net Interbank Position

As of July 2026

Monthly Net Interbank Position



Net Interbank Position Breakup



- The Net Interbank Position remained negative at QR382.3bn as of July 2026
- Due from Banks totaled QR173.2bn as of July 2026
- Due to Banks totaled QR537.5bn as of July 2026
- Due to Banks Abroad remained at a high of QR468.3bn in July

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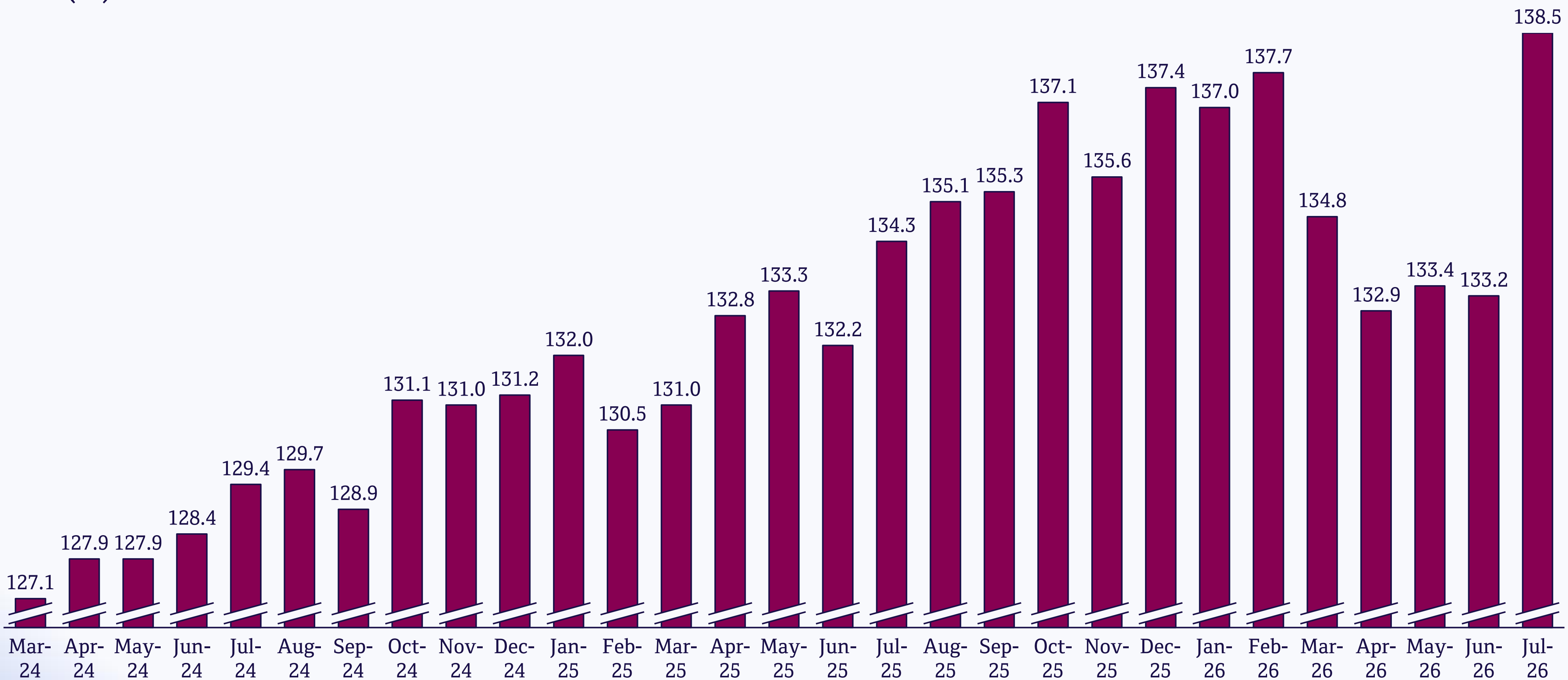
Loans to Deposits Ratio

As of July 2026

(%)

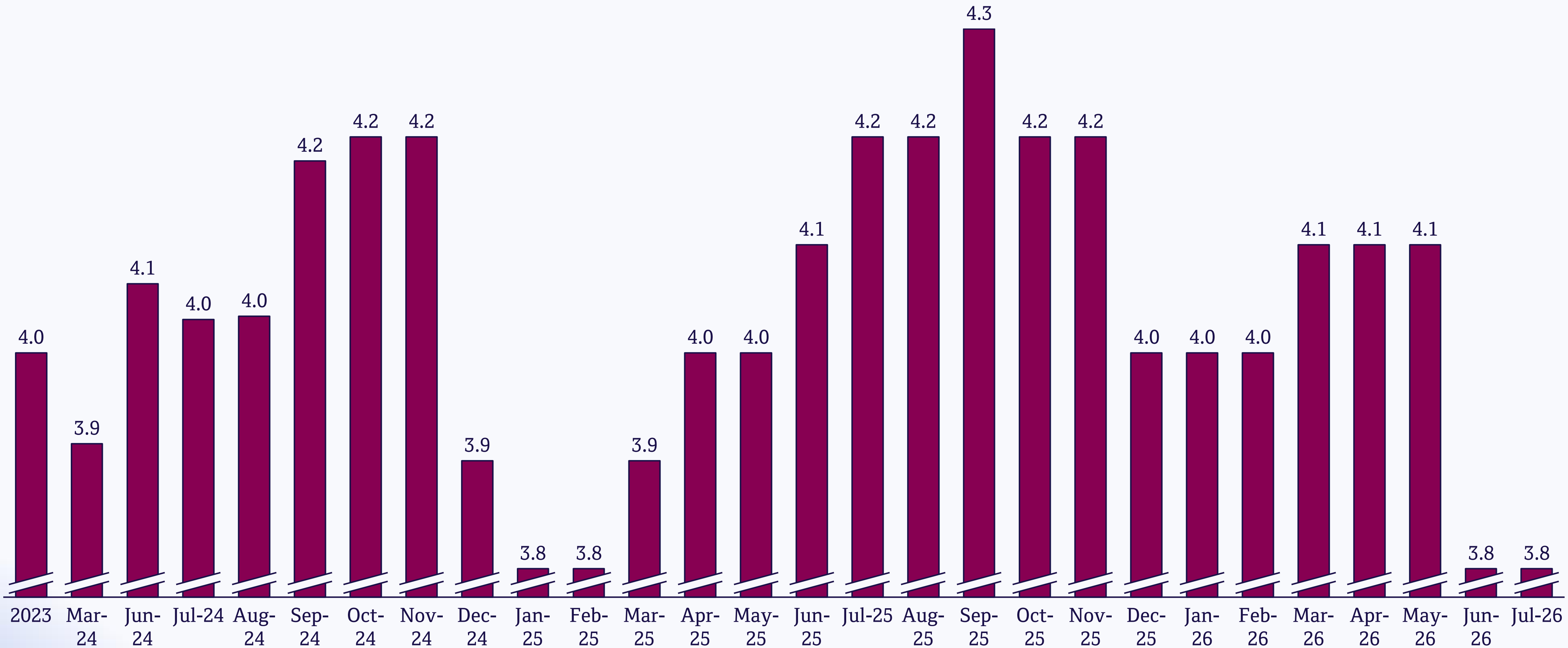


- The loans-to-deposits ratio (LDR) elevated to 139% in July vs. 133% in June (December 2025: 137%). However, as per QCB's guideline for calculating the LDR (including stable sources of funds), the LDR is well below the 100% limit.

Loan Provisions to Gross Loans

As of July 2026

(%)



- Qatar Banking sector loan provisions to gross loans remained flat at 3.8% MoM but improved vs. 4.0% as of year-end 2025202.
- *Loan Loss Provisions stayed flat MoM (-1.7 vs. year-end 2025).*

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Key Monthly Banking Sector Statistics

As of July 2026

(In QR mn)	Dec-24	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-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	-0.1%	2.0%
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	0.6%	3.2%
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	-3.2%	2.5%
Loan to Deposit Ratio	**131%**	**137.4%**	**137.0%**	**137.7%**	**134.8%**	**132.9%**	**133.4%**	**133.2%**	**138.5%**		
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	0.5%	-0.5%
Total International Credit	63,554	89,646	101,261	113,069	123,990	133,765	135,008	139,889	142,207	1.7%	58.6%
Domestic Credit Facilities - Public Sector											
Government	110,002	136,155	156,730	160,102	156,562	155,424	155,987	156,634	157,705	0.7%	15.8%
Government Institutions	257,858	244,064	234,465	215,097	204,204	194,552	195,158	197,001	200,250	1.6%	-18.0%
Semi-Government Institutions	18,575	31,690	29,623	34,177	34,979	35,272	36,378	37,246	38,019	2.1%	20.0%
Total Domestic Public Sector Credit	**386,435**	**411,909**	**420,818**	**409,376**	**395,745**	**385,248**	**387,523**	**390,881**	**395,974**	**1.3%**	**-3.9%**
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	0.5%	1.4%
Industry	14,557	15,157	15,119	15,140	15,151	15,234	16,407	11,944	11,870	-0.6%	-21.7%
Contractors	33,052	37,332	37,483	37,438	37,754	37,947	37,910	38,168	38,541	1.0%	3.2%
Real Estate	187,430	186,839	185,678	184,769	181,381	186,348	185,411	180,840	182,054	0.7%	-2.6%
Consumption & Others	180,025	184,513	186,699	186,881	188,980	186,607	190,215	190,624	188,796	-1.0%	2.3%
Services	287,272	296,884	298,869	302,093	302,527	302,797	304,272	304,934	306,242	0.4%	3.2%
Total Domestic Private Sector Credit	**896,763**	**934,056**	**938,459**	**938,967**	**938,416**	**942,583**	**948,890**	**941,685**	**943,830**	**0.2%**	**1.0%**
Deposit Details (Geographic)											
Resident Deposits	826,700	848,380	850,564	850,690	874,959	890,600	897,943	905,605	865,584	-4.4%	2.0%
Non-resident Deposits	200,040	196,202	215,585	210,553	206,896	209,487	205,043	199,460	204,590	2.6%	4.3%
Deposits - Public Sector (Domestic)											
Government	121,780	118,763	109,688	103,354	112,359	116,882	113,421	107,655	105,431	-2.1%	-11.2%
Government Institutions	189,818	193,750	189,759	190,313	204,002	208,384	216,858	232,559	200,201	-13.9%	3.3%
Semi Government Institutions	45,404	52,459	54,189	55,373	55,267	57,903	59,473	62,009	61,461	-0.9%	17.2%
Total Public Sector Deposit	**357,002**	**364,972**	**353,637**	**349,039**	**371,627**	**383,170**	**389,751**	**402,222**	**367,093**	**-8.7%**	**0.6%**
Deposits - Private Sector (Domestic)											
Personal	264,137	275,775	280,087	283,409	281,631	289,866	290,594	290,238	287,198	-1.0%	4.1%
Companies & Institutions	205,562	207,633	216,840	218,243	221,701	217,565	217,598	213,146	211,293	-0.9%	1.8%
Total Private Sector Deposit	**469,699**	**483,408**	**496,927**	**501,652**	**503,332**	**507,431**	**508,192**	**503,383**	**498,491**	**-1.0%**	**3.1%**

Source: QCB

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