



Qatar Monthly Key Banking Indicators

October 2024

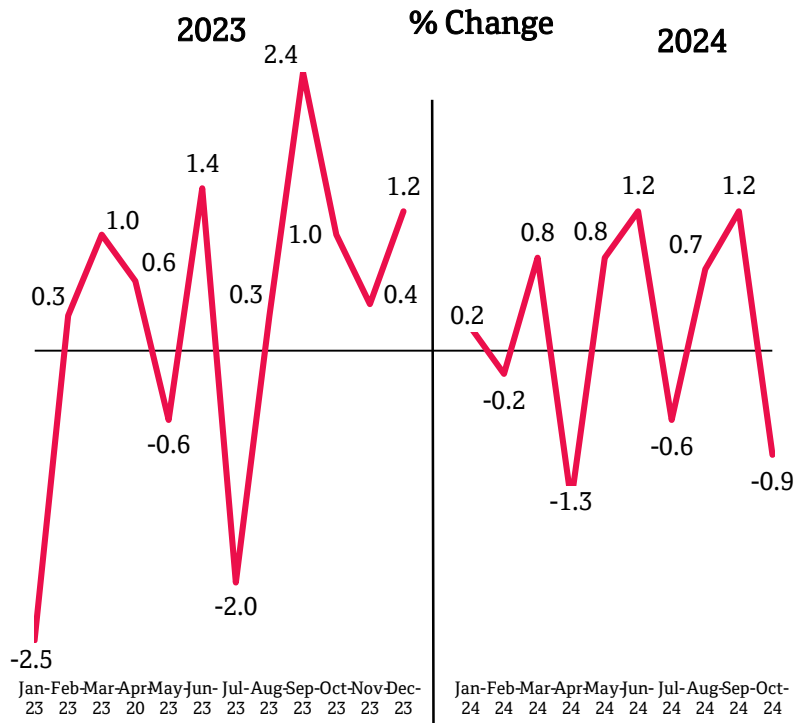
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Commercial Banks Total Assets

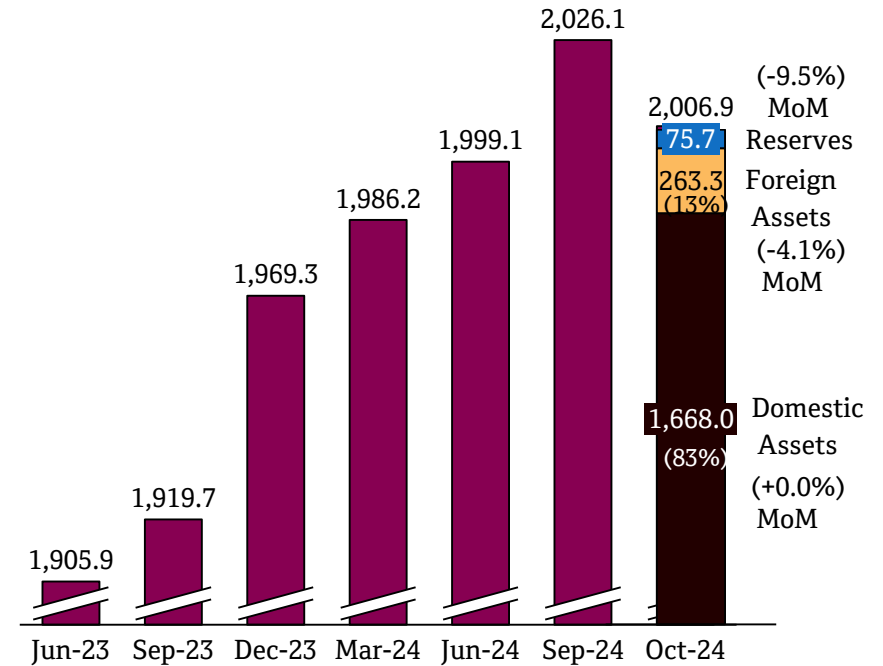
As at October 2024

Monthly Change in Assets



Assets by Location

QR Billion (% Change Month-on-Month)

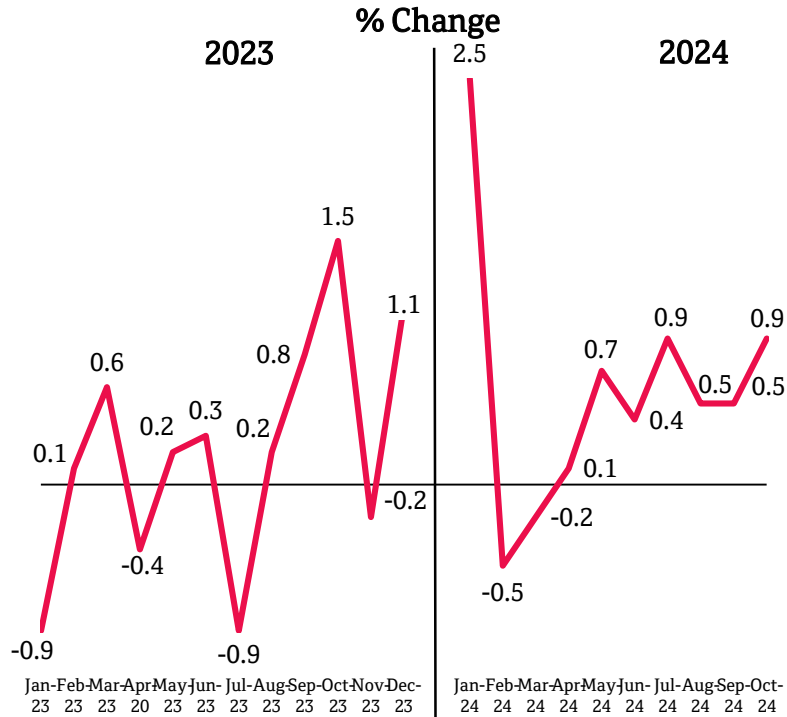


- Total Assets declined by 0.9% during October 2024 to QR2.007 trillion
- Total Assets drop in October 2024 was mainly due to a decrease by 4.1% in Foreign Assets and by 9.5% in Reserves
- Total Assets was up by 1.9% in 2024, compared to a growth of 3.4% in 2023. Assets grew by an average 6.8% over the past five years (2019-2023)
- Liquid Assets to Total Assets moved lower to 29.3% in October 2024, compared to 30.3% in September 2024

Commercial Banks Credit Facilities

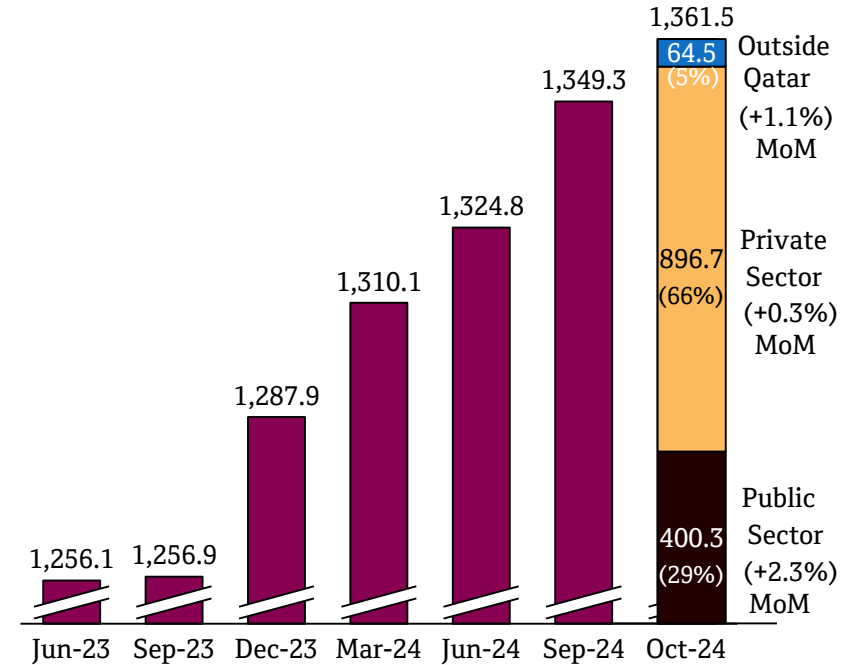
As at October 2024

Monthly Change in Loans



Loans by Sector

QR Billion (% Change Month-on-Month)

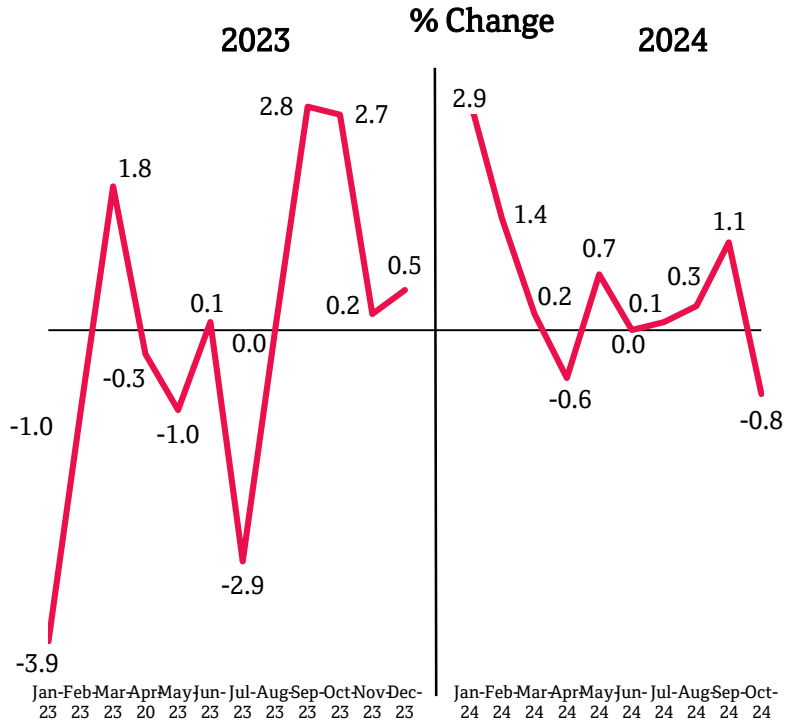


- Loans increased by 0.9% during October 2024 to reach QR1,361.5bn
- Loans gain in October 2024 was mainly due to rises by 2.3% in the Public Sector and 0.3% in the Private Sector
- Loans went up by 5.7% in 2024, compared to a growth of 2.5% in 2023. Loans grew by an average 6.5% over the past five years (2019-2023)
- Loan Provisions to Gross Loans stood at 4.2% both in October and September 2024

Commercial Banks Deposits

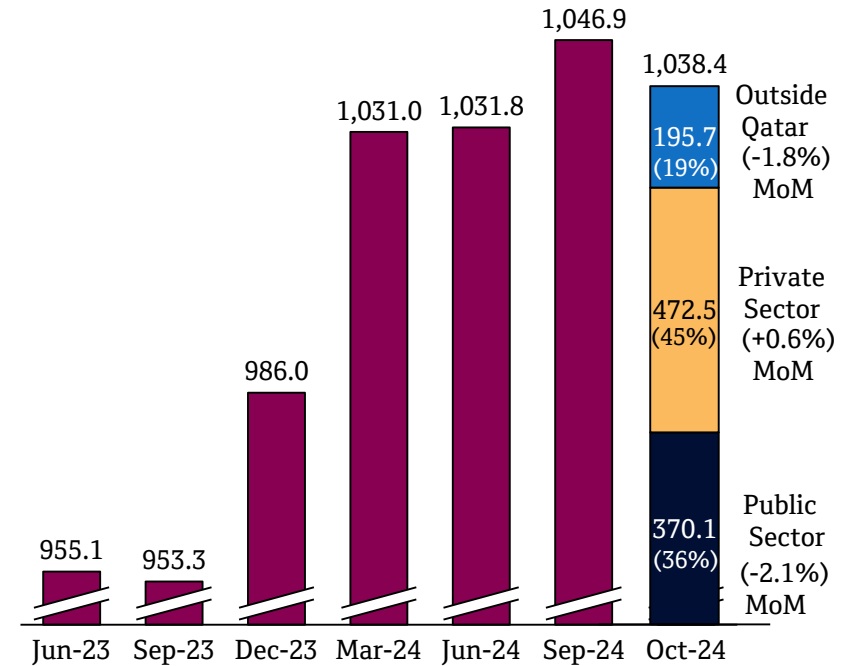
As at October 2024

Monthly Change in Deposits



Deposits by Sector

QR Billion (% Change Month-on-Month)

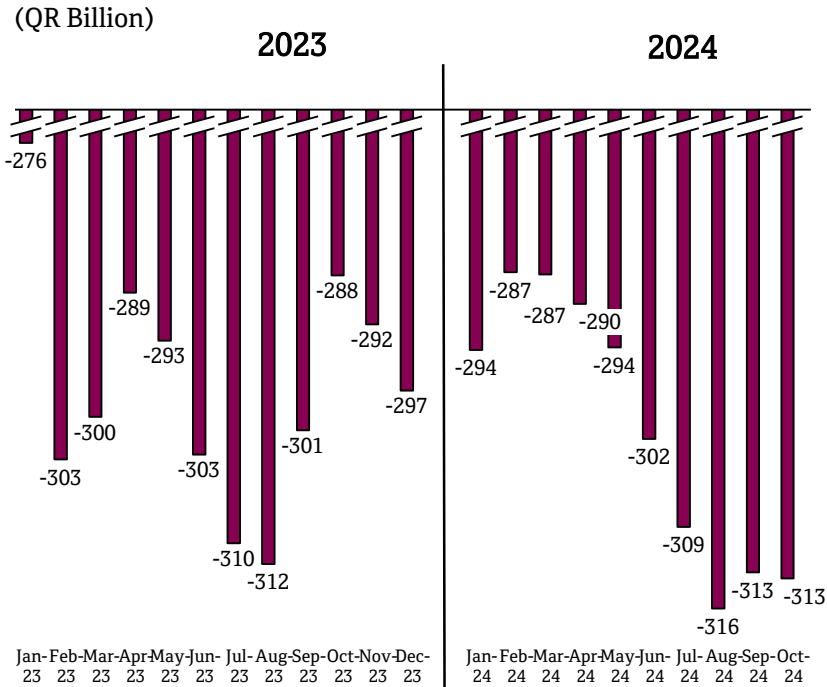


- Deposits moved down by 0.8% during October 2024 to QR1,038.4bn
- Deposits decline in September 2024 was mainly due to drops by 2.1% in Public Sector Deposits and 1.8% in Non-resident Deposits
- Deposits increased 5.3% in 2024, compared to a decline by 1.3% in 2023. Deposits grew by an average 4.1% over the past five years (2019-2023)

Net Interbank Position

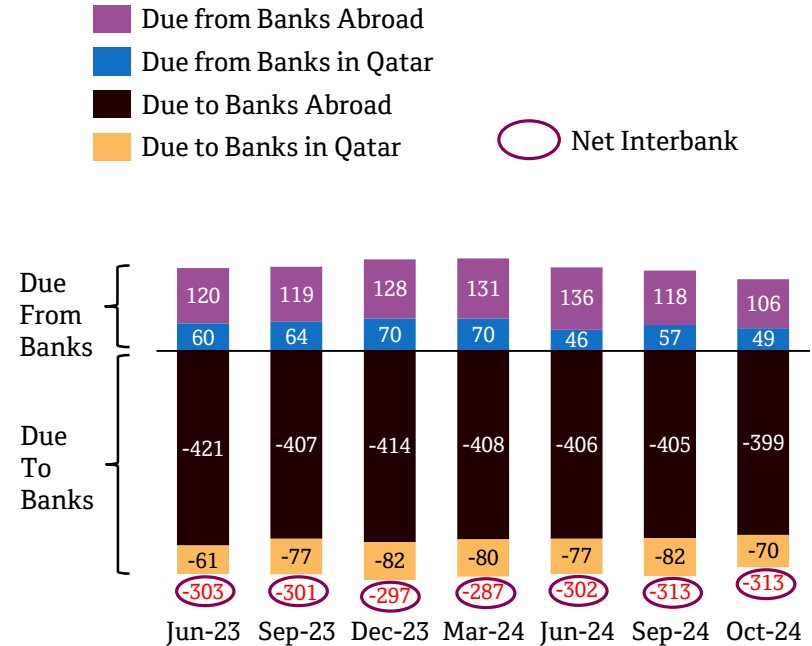
As at October 2024

Monthly Net Interbank Position



Net Interbank Position Breakup

(QR Billion)

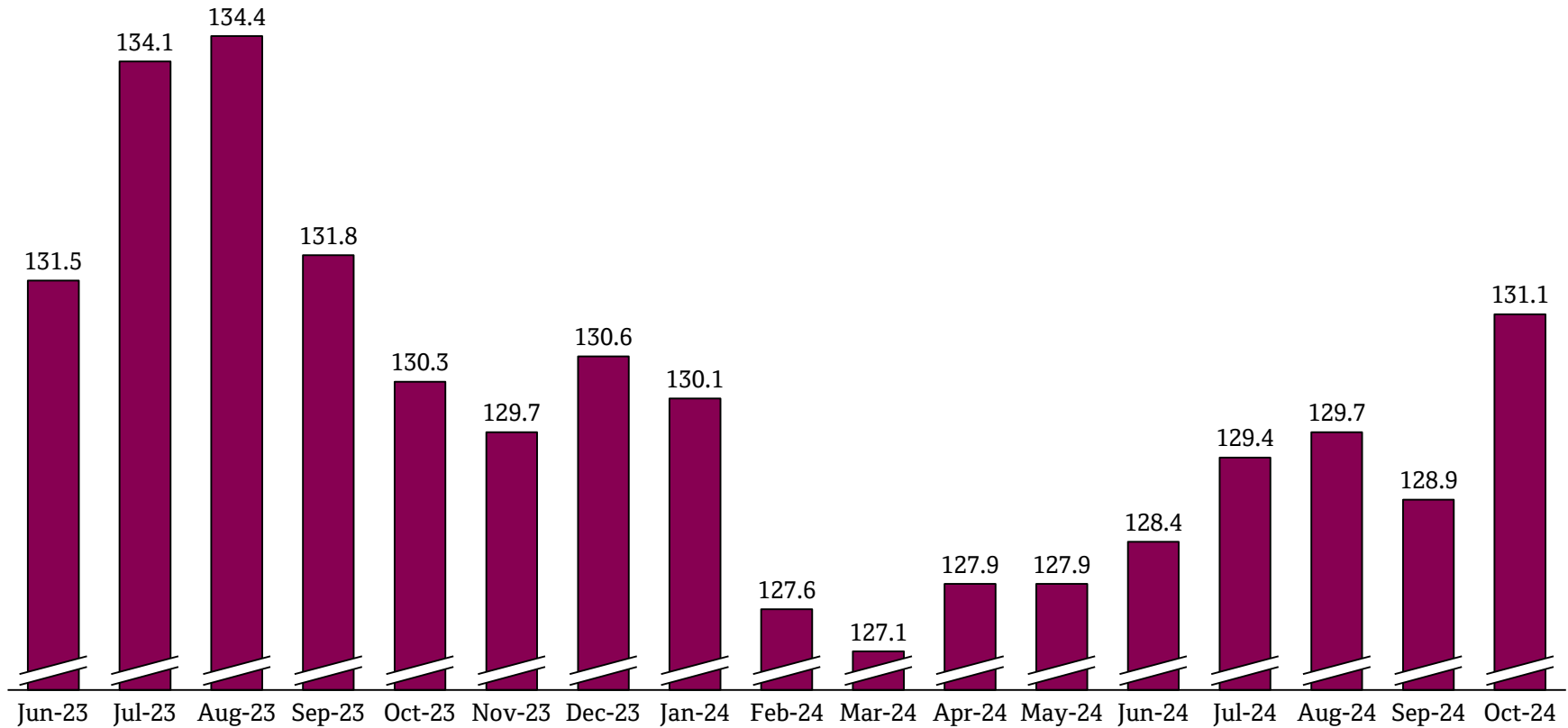


- The Net Interbank Position remained negative at QR313bn as at October 2024
- Due from Banks totaled QR155.2bn as at October 2024
- Due to Banks totaled QR468.6bn as at October 2024
- Due to Banks Abroad reached a 2024 high of QR407.7bn in March

Loans to Deposits Ratio

As at October 2024

(%)

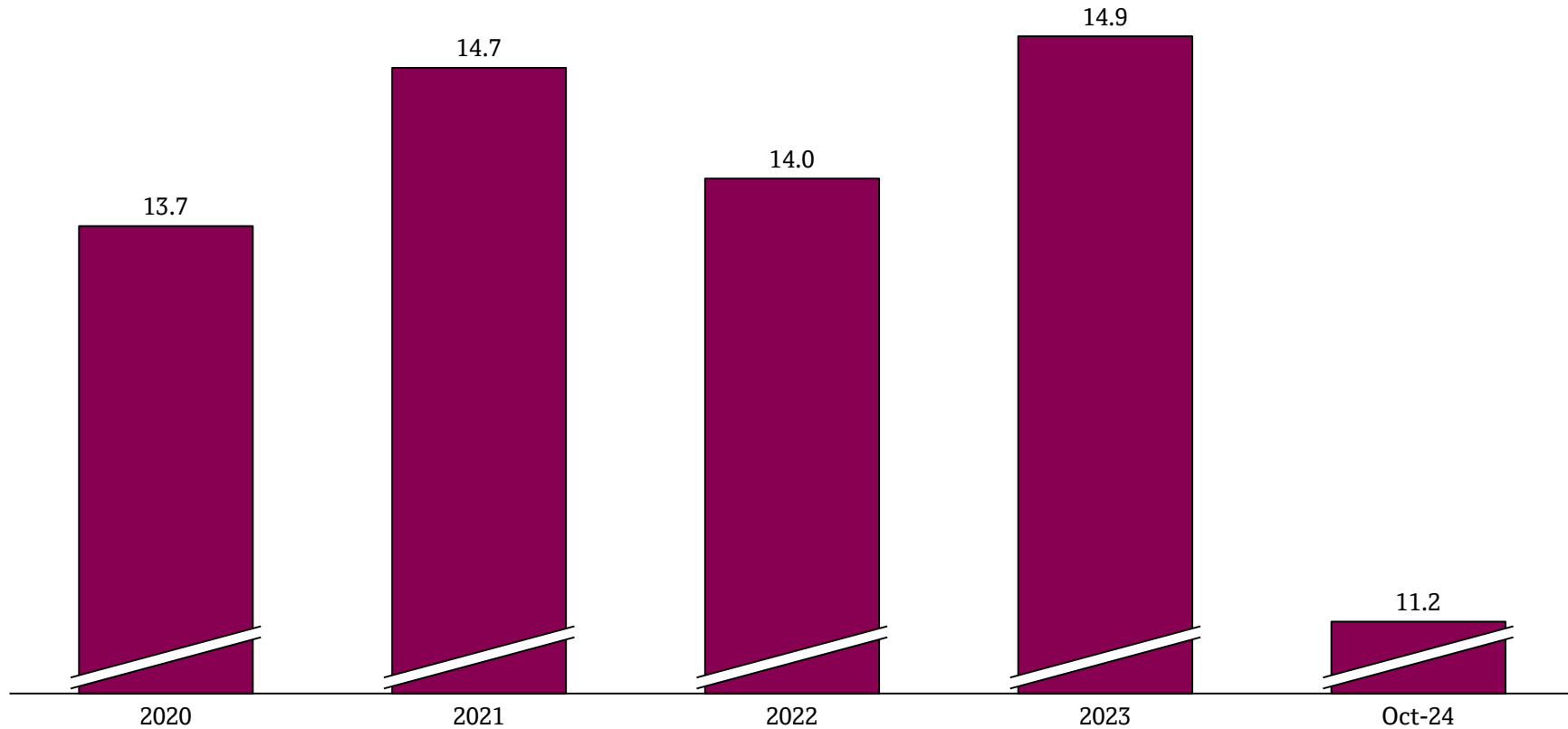


- Loans to Deposits ratio went up to 131.1% as at October 2024
- Loans increased by 0.9% in October 2024 to reach QR1,361.5bn, while Deposits moved down 0.8% in October 2024 to QR1,038.4bn

Return on Equity

As at October 2024

(%)

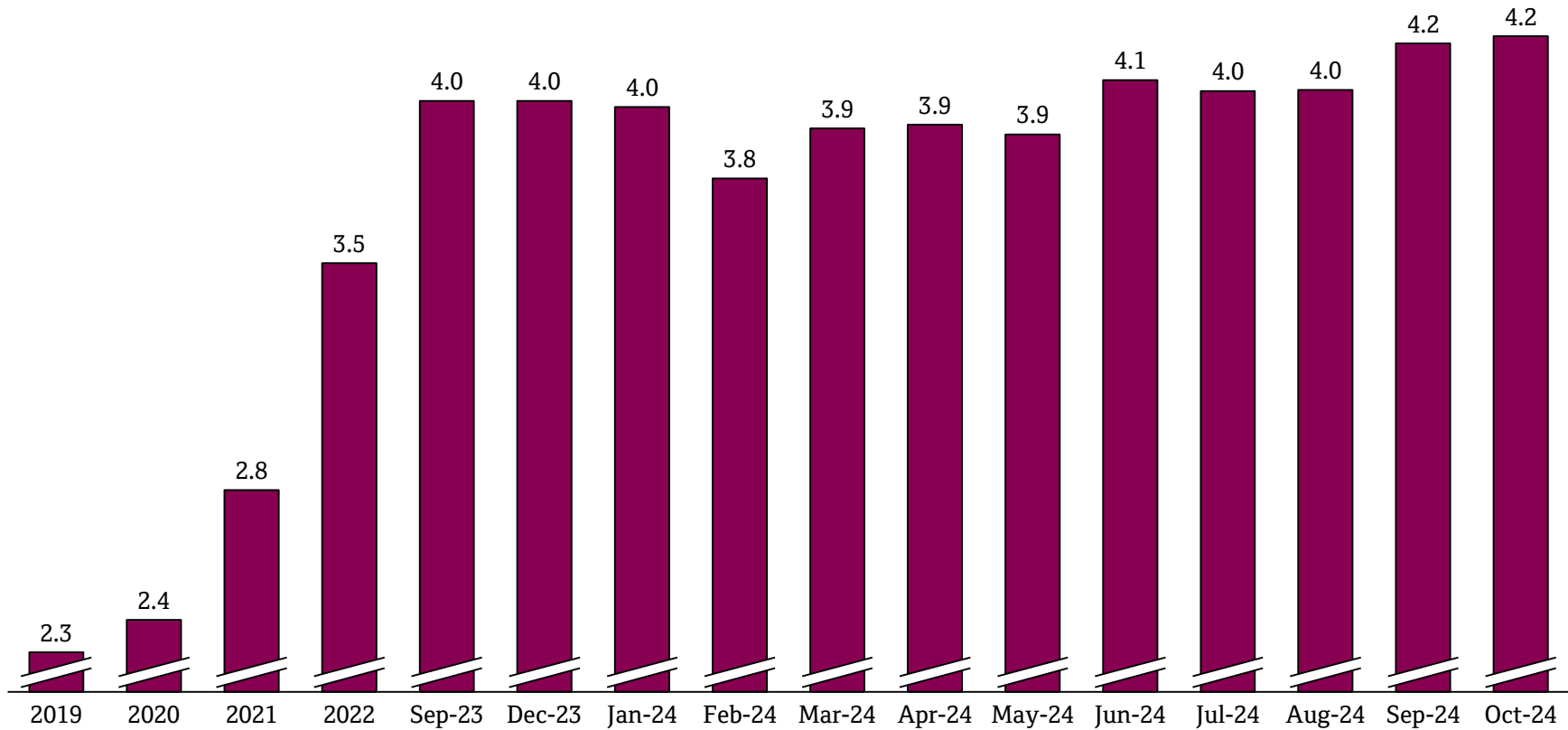


- RoE went down to 11.2% as at October 2024
- Major drag on the overall sector RoE's generated are single digit from mainly Masraf Al Rayan and Doha Bank. On the other hand QNB Group and QIB continue to generate high double digit RoE's supporting the overall sector

Loan Provisions to Gross Loans

As at October 2024

(%)



- Loan Provisions to Gross Loans stood at 4.2% as at October 2024
- Loan Provisions have increased from 2.3% in 2019 to 4.0% in 2023 and 4.2% as at October 2024 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 October 2024

(In QR mn)	Dec-23	Mar-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Change MoM	Change 2024
Total Assets	1,969,348	1,986,190	1,999,115	1,987,216	2,001,866	2,026,097	2,006,943	-0.9%	1.9%
Total Credit (Loans)	1,287,935	1,310,140	1,324,814	1,336,382	1,342,908	1,349,325	1,361,452	0.9%	5.7%
Total Deposits	985,984	1,031,034	1,031,817	1,032,554	1,035,202	1,046,901	1,038,371	-0.8%	5.3%
Loan to Deposit Ratio	131%	127%	128%	129%	130%	129%	131%		
Credit Facilities (Geographic)									
Total Domestic Credit	1,231,950	1,254,801	1,261,607	1,273,425	1,279,310	1,285,548	1,296,963	0.9%	5.3%
Total International Credit	55,985	55,339	63,207	62,957	63,598	63,777	64,489	1.1%	15.2%
Domestic Credit Facilities - Public Sector									
Government	106,159	113,859	110,979	112,435	114,382	115,256	124,249	7.8%	17.0%
Government Institutions	239,331	247,438	250,630	256,152	255,805	255,400	255,447	0.0%	6.7%
Semi-Government Institutions	22,662	22,720	20,596	20,739	21,276	20,783	20,596	-0.9%	-9.1%
Total Domestic Public Sector Credit	368,152	384,018	382,205	389,326	391,463	391,439	400,292	2.3%	8.7%
Domestic Credit Facilities - Private Sector									
General Trade	183,394	185,820	188,826	189,763	189,440	190,000	193,028	1.6%	5.3%
Industry	16,034	15,817	16,048	16,064	15,977	15,543	15,575	0.2%	-2.9%
Contractors	38,803	37,108	37,470	38,045	37,115	37,395	37,619	0.6%	-3.1%
Real Estate	171,912	171,799	179,257	182,736	186,538	186,997	186,526	-0.3%	8.5%
Consumption & Others	181,518	182,647	175,486	175,469	176,758	181,461	180,020	-0.8%	-0.8%
Services	272,136	277,592	282,314	282,022	282,020	282,714	283,904	0.4%	4.3%
Total Domestic Private Sector Credit	863,798	870,783	879,402	884,099	887,847	894,110	896,671	0.3%	3.8%
Deposit Details (Geographic)									
Resident Deposits	806,932	841,051	834,832	833,048	839,795	847,588	842,675	-0.6%	4.4%
Non-resident Deposits	179,052	189,983	196,985	199,506	195,407	199,313	195,696	-1.8%	9.3%
Deposits - Public Sector (Domestic)									
Government	97,003	112,952	116,226	118,781	122,035	123,369	122,392	-0.8%	26.2%
Government Institutions	192,611	208,359	205,035	203,122	205,210	208,380	200,019	-4.0%	3.8%
Semi Government Institutions	53,019	48,336	45,651	44,283	46,015	46,304	47,734	3.1%	-10.0%
Total Public Sector Deposit	342,634	369,647	366,912	366,186	373,260	378,052	370,145	-2.1%	8.0%
Deposits - Private Sector (Domestic)									
Personal	246,383	257,233	259,338	260,984	261,513	264,086	264,087	0.0%	7.2%
Companies & Institutions	217,915	214,171	208,583	205,878	205,022	205,450	208,443	1.5%	-4.3%
Total Private Sector Deposit	464,298	471,404	467,920	466,862	466,535	469,536	472,530	0.6%	1.8%

Source: QCB

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