



# Qatar Monthly Key Banking Indicators

August 2024

# Contents

---

Commercial Banks Total Assets 3

---

Commercial Banks Credit Facilities 4

---

Commercial Banks Deposits 5

---

Loans to Deposits Ratio 6

---

Net Interbank Position 7

---

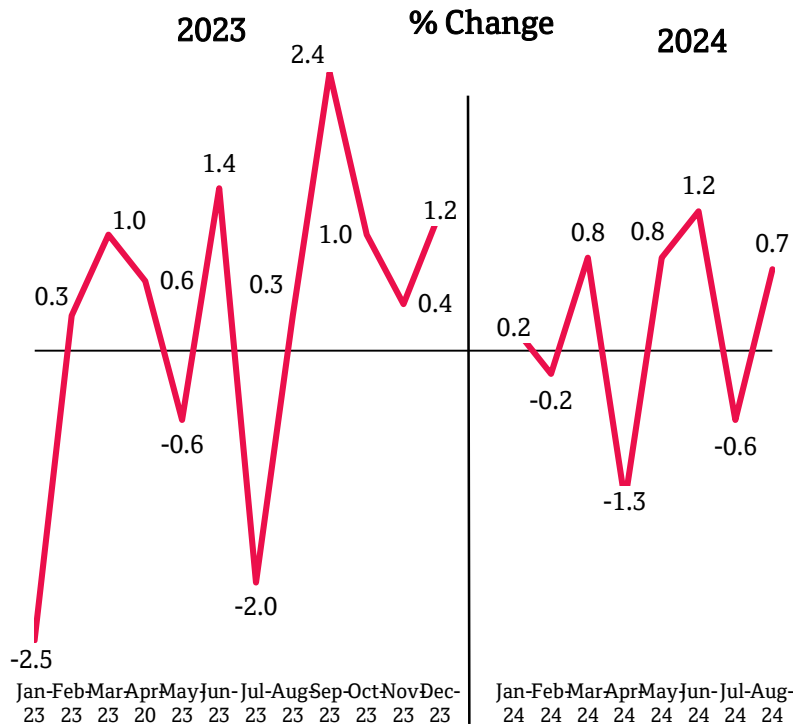
Key Monthly Banking Sector Statistics 8

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# Commercial Banks Total Assets

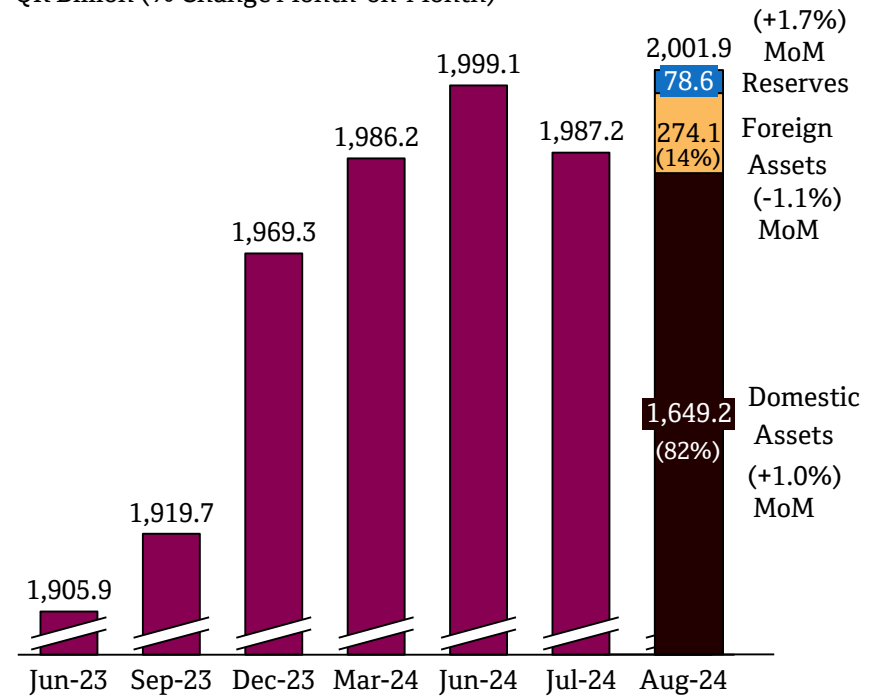
As at August 2024

## Monthly Change in Assets



## Assets by Location

QR Billion (% Change Month-on-Month)

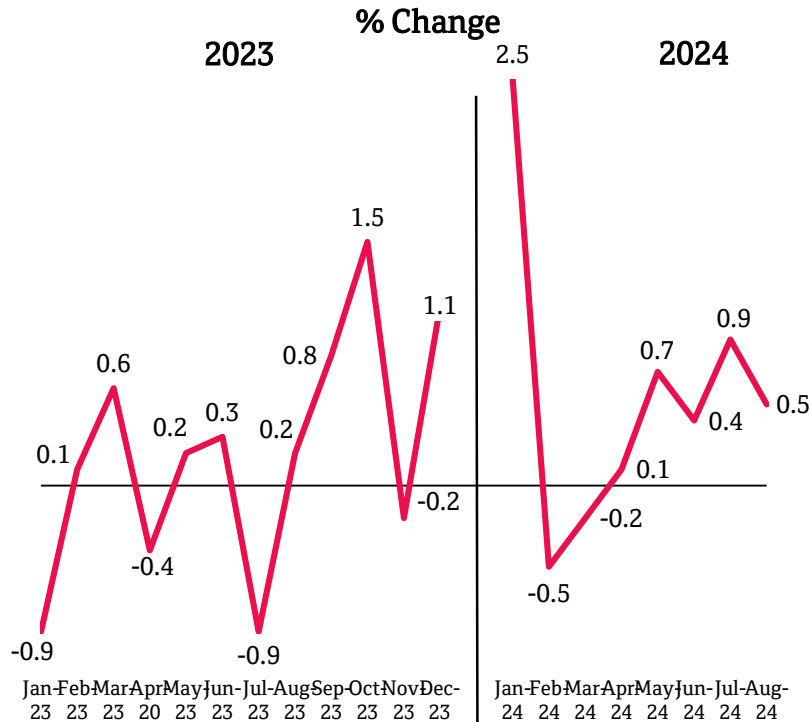


- Total Assets increased by 0.7% during August 2024 to reach QR2.002 trillion
- Total Assets rise in August 2024 was mainly due to a gain by 1.0% in Domestic Assets
- Total Assets was up by 1.7% in 2024, compared to a growth of 3.4% in 2023. Assets grew by an average 6.8% over the past five years (2019-2023)
- Liquid Assets to Total Assets edged down to 29.7% in August 2024, compared to 29.9% in July 2024

# Commercial Banks Credit Facilities

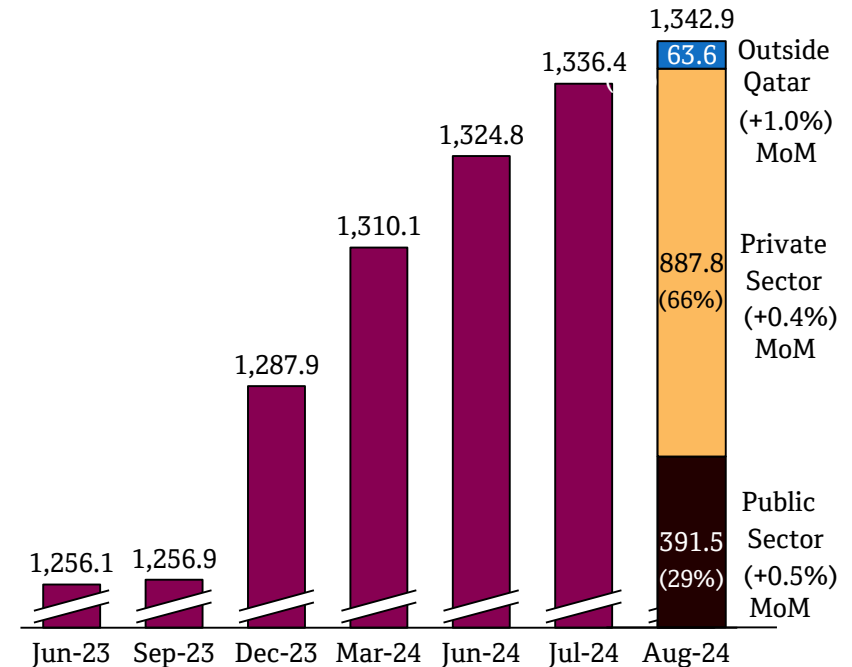
As at August 2024

## Monthly Change in Loans



## Loans by Sector

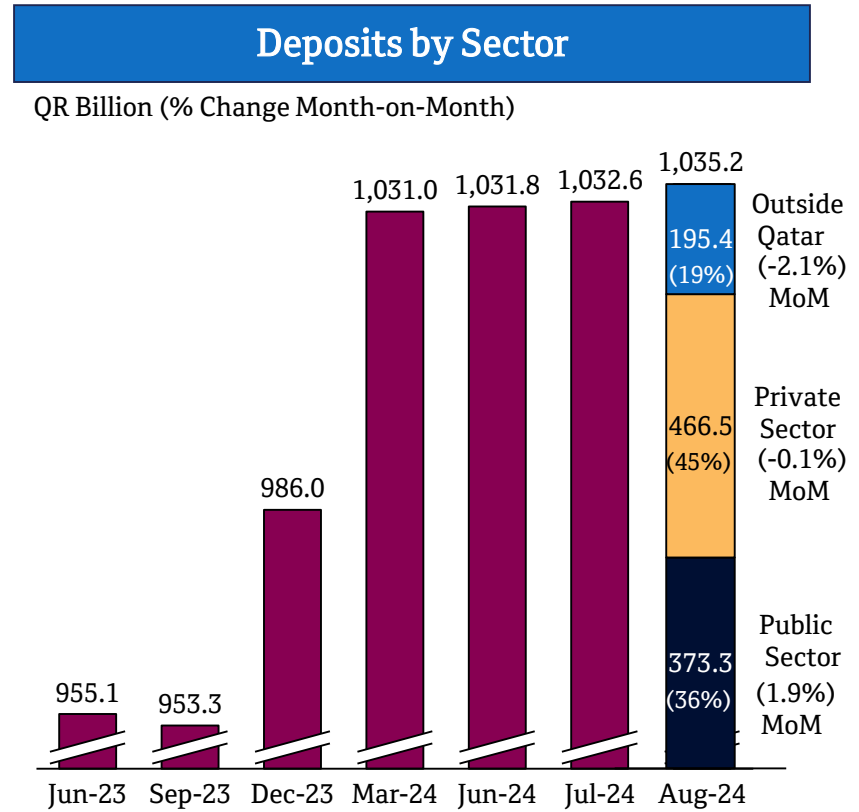
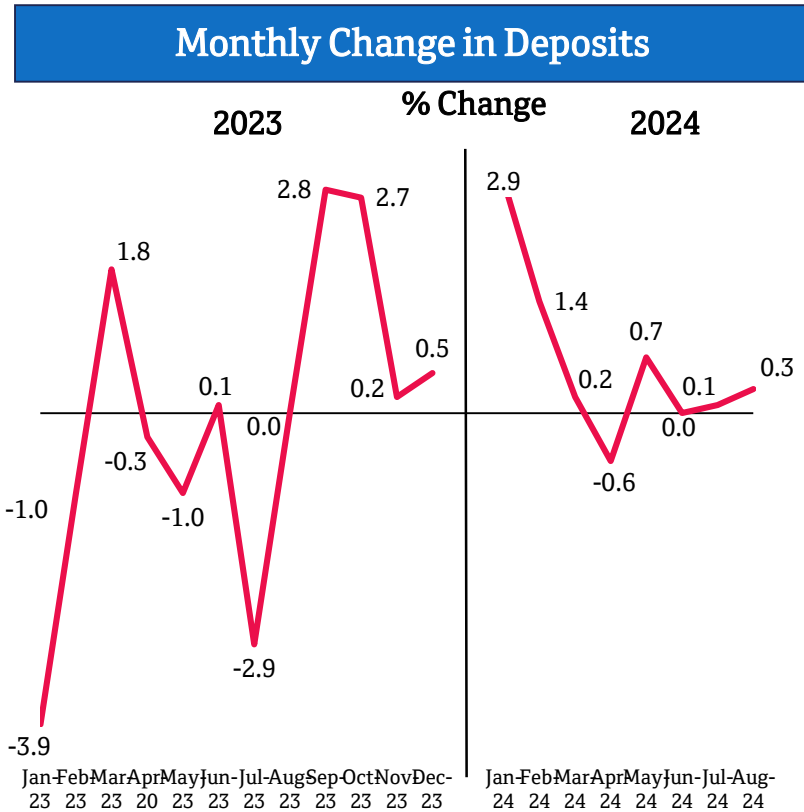
QR Billion (% Change Month-on-Month)



- Loans went up by 0.5% during August 2024 to reach QR1,342.9bn
- Loans gain in August 2024 was mainly due to a rise by 0.4% in the Private Sector and 0.5% in the Public Sector
- Loans moved up by 4.3% 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 4.0% both in August 2024 and July 2024

# Commercial Banks Deposits

As at August 2024

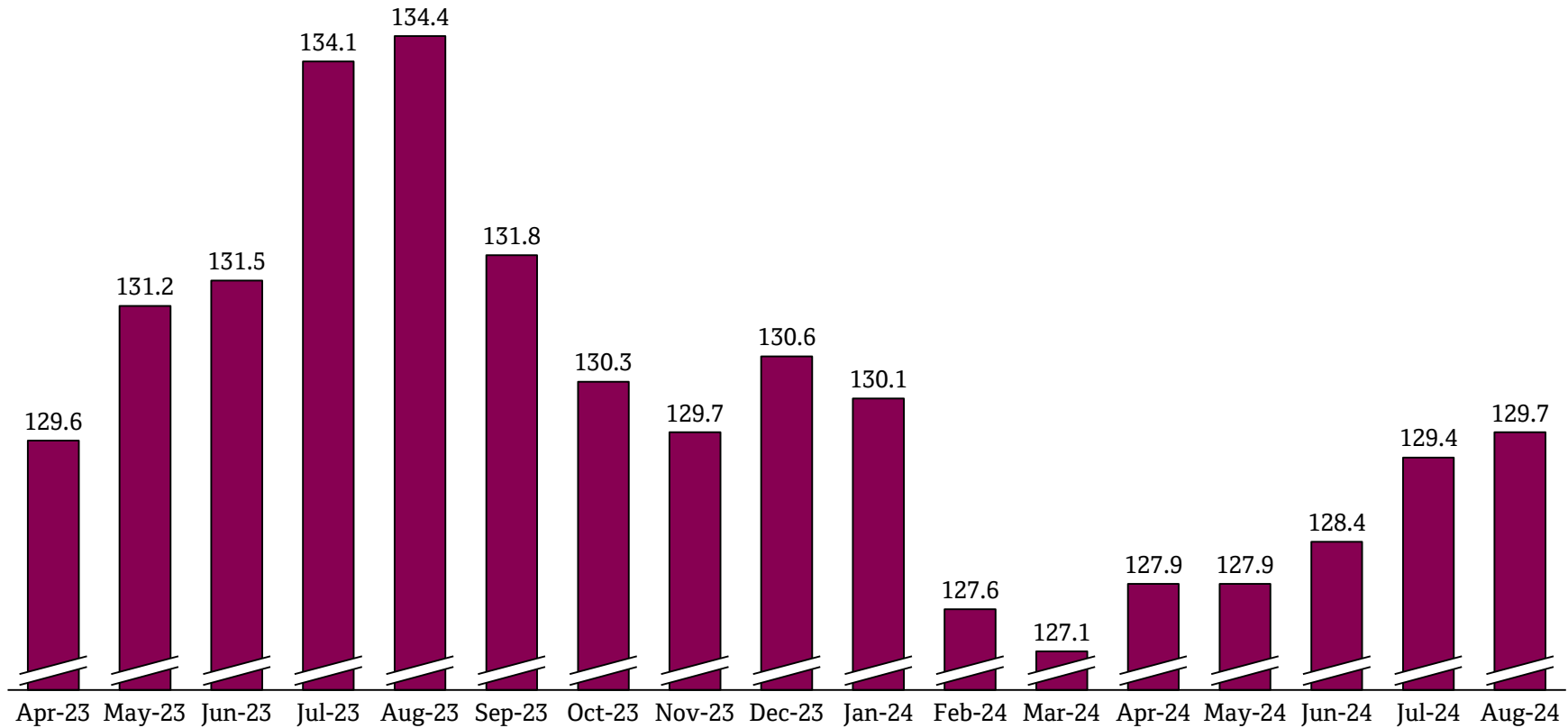


- Deposits were higher by 0.3% during August 2024 to reach QR1,035.2bn
- Deposits rise in August 2024 was mainly due to an increase by 1.9% in Public Sector Deposits
- Deposits increased 5.0% in 2024, compared to a decline by 1.3% in 2023. Deposits grew by an average 4.1% over the past five years (2019-2023)

# Loans to Deposits Ratio

As at August 2024

(%)

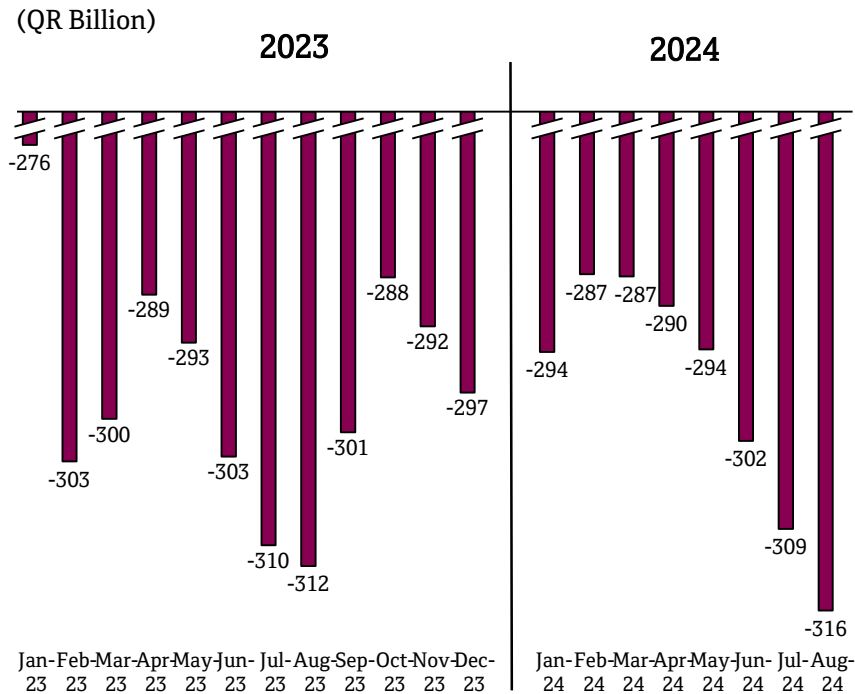


- Loans to Deposits ratio went up to 129.7% as at August 2024
- Loans went up by 0.5% in August 2024 to reach QR1,342.9bn, while Deposits moved up 0.3% in August 2024 to reach QR1,035.2bn

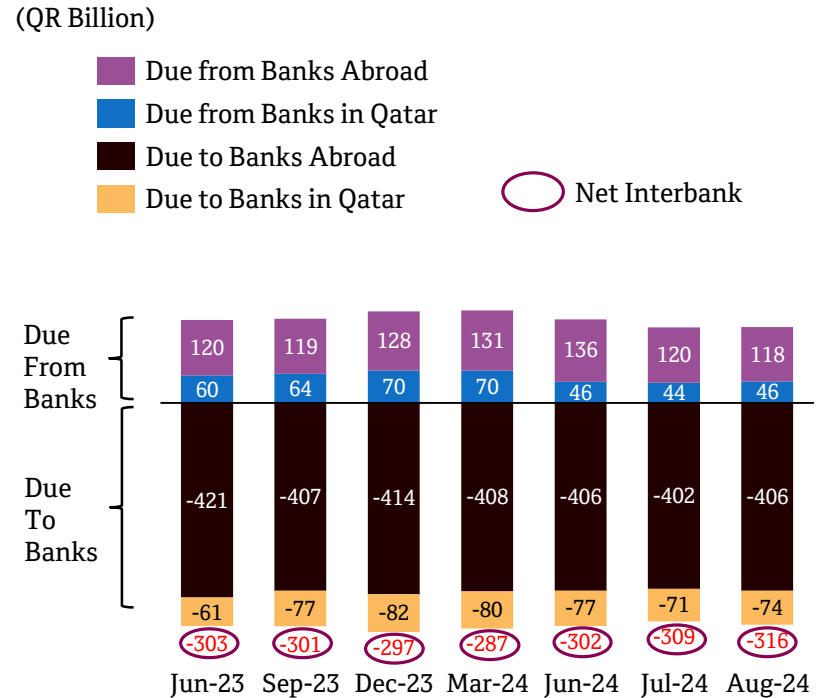
# Net Interbank Position

As at August 2024

## Monthly Net Interbank Position



## Net Interbank Position Breakup



- The Net Interbank Position remained negative at QR316bn as at August 2024
- Due from Banks totaled QR164.6bn as at August 2024
- Due to Banks totaled QR480.3bn as at August 2024
- Due to Banks Abroad reached a 2024 high of QR407.7bn in March

# Key Monthly Banking Sector Statistics

As at August 2024

(In QR mn)	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Change MoM	Change 2024
Total Assets	1,969,348	1,974,265	1,969,588	1,986,190	1,960,519	1,975,290	1,999,115	1,987,216	2,001,866	0.7%	1.7%
Total Credit (Loans)	1,287,935	1,319,517	1,312,922	1,310,140	1,310,877	1,320,183	1,324,814	1,336,382	1,342,908	0.5%	4.3%
Total Deposits	985,984	1,014,325	1,028,647	1,031,034	1,024,807	1,032,152	1,031,817	1,032,554	1,035,202	0.3%	5.0%
<b>Loan to Deposit Ratio</b>	<b>131%</b>	<b>130%</b>	<b>128%</b>	<b>127%</b>	<b>128%</b>	<b>128%</b>	<b>128%</b>	<b>129%</b>	<b>130%</b>		
<b>Credit Facilities (Geographic)</b>											
Total Domestic Credit	1,231,950	1,264,025	1,257,558	1,254,801	1,247,371	1,255,818	1,261,607	1,273,425	1,279,310	0.5%	3.8%
Total International Credit	55,985	55,492	55,365	55,339	63,506	64,365	63,207	62,957	63,598	1.0%	13.6%
<b>Domestic Credit Facilities - Public Sector</b>											
Government	106,159	123,163	119,246	113,859	111,130	112,518	110,979	112,435	114,382	1.7%	7.7%
Government Institutions	239,331	246,060	246,112	247,438	248,410	249,259	250,630	256,152	255,805	-0.1%	6.9%
Semi-Government Institutions	22,662	22,795	23,745	22,720	20,575	20,401	20,596	20,739	21,276	2.6%	-6.1%
<b>Total Domestic Public Sector Credit</b>	<b>368,152</b>	<b>392,018</b>	<b>389,103</b>	<b>384,018</b>	<b>380,114</b>	<b>382,178</b>	<b>382,205</b>	<b>389,326</b>	<b>391,463</b>	0.5%	6.3%
<b>Domestic Credit Facilities - Private Sector</b>											
General Trade	183,394	186,197	185,197	185,820	186,905	188,417	188,826	189,763	189,440	-0.2%	3.3%
Industry	16,034	15,964	15,936	15,817	15,060	14,990	16,048	16,064	15,977	-0.5%	-0.4%
Contractors	38,803	38,366	37,708	37,108	37,362	37,201	37,470	38,045	37,115	-2.4%	-4.4%
Real Estate	171,912	173,441	172,664	171,799	177,747	177,528	179,257	182,736	186,538	2.1%	8.5%
Consumption & Others	181,518	184,772	182,026	182,647	178,325	176,842	175,486	175,469	176,758	0.7%	-2.6%
Services	272,136	273,267	274,923	277,592	271,857	278,663	282,314	282,022	282,020	0.0%	3.6%
<b>Total Domestic Private Sector Credit</b>	<b>863,798</b>	<b>872,006</b>	<b>868,455</b>	<b>870,783</b>	<b>867,257</b>	<b>873,640</b>	<b>879,402</b>	<b>884,099</b>	<b>887,847</b>	0.4%	2.8%
<b>Deposit Details (Geographic)</b>											
Resident Deposits	806,932	832,655	845,763	841,051	840,173	843,332	834,832	833,048	839,795	0.8%	4.1%
Non-resident Deposits	179,052	181,670	182,884	189,983	184,634	188,819	196,985	199,506	195,407	-2.1%	9.1%
<b>Deposits - Public Sector (Domestic)</b>											
Government	97,003	110,915	111,702	112,952	118,377	117,303	116,226	118,781	127,203	7.1%	31.1%
Government Institutions	192,611	198,802	203,395	208,359	206,660	211,748	205,035	203,122	205,210	1.0%	6.5%
Semi Government Institutions	53,019	51,231	53,863	48,336	47,949	46,958	45,651	44,283	40,846	-7.8%	-23.0%
<b>Total Public Sector Deposit</b>	<b>342,634</b>	<b>360,948</b>	<b>368,960</b>	<b>369,647</b>	<b>372,986</b>	<b>376,009</b>	<b>366,912</b>	<b>366,186</b>	<b>373,260</b>	1.9%	8.9%
<b>Deposits - Private Sector (Domestic)</b>											
Personal	246,383	251,597	254,687	257,233	258,752	260,024	259,338	260,984	261,513	0.2%	6.1%
Companies & Institutions	217,915	220,110	222,116	214,171	208,435	207,299	208,583	205,878	205,022	-0.4%	-5.9%
<b>Total Private Sector Deposit</b>	<b>464,298</b>	<b>471,707</b>	<b>476,802</b>	<b>471,404</b>	<b>467,188</b>	<b>467,323</b>	<b>467,920</b>	<b>466,862</b>	<b>466,535</b>	-0.1%	0.5%

Source: QCB



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