



Qatar Monthly Key Banking Indicators

February 2024

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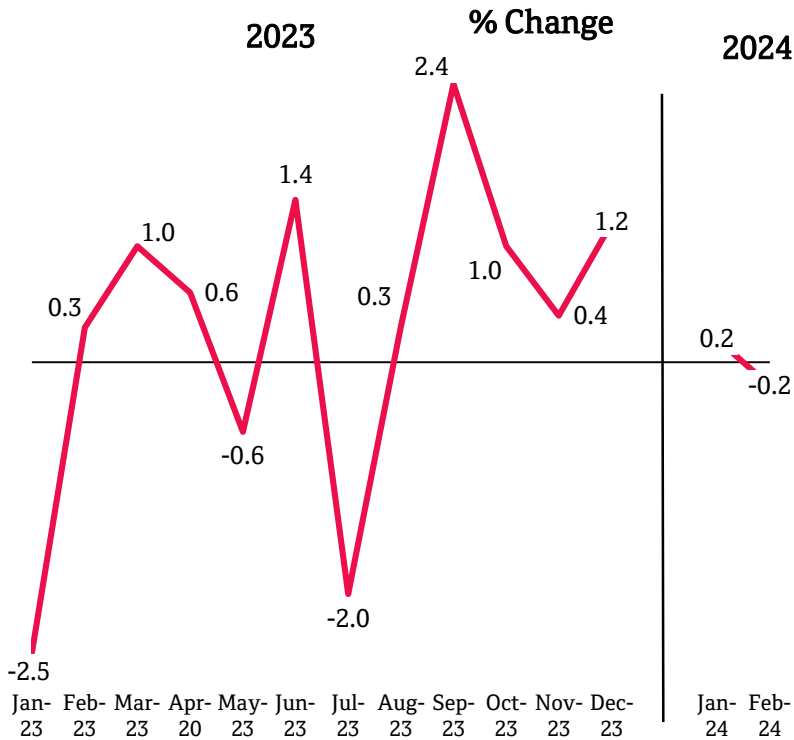
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Commercial Banks Total Assets

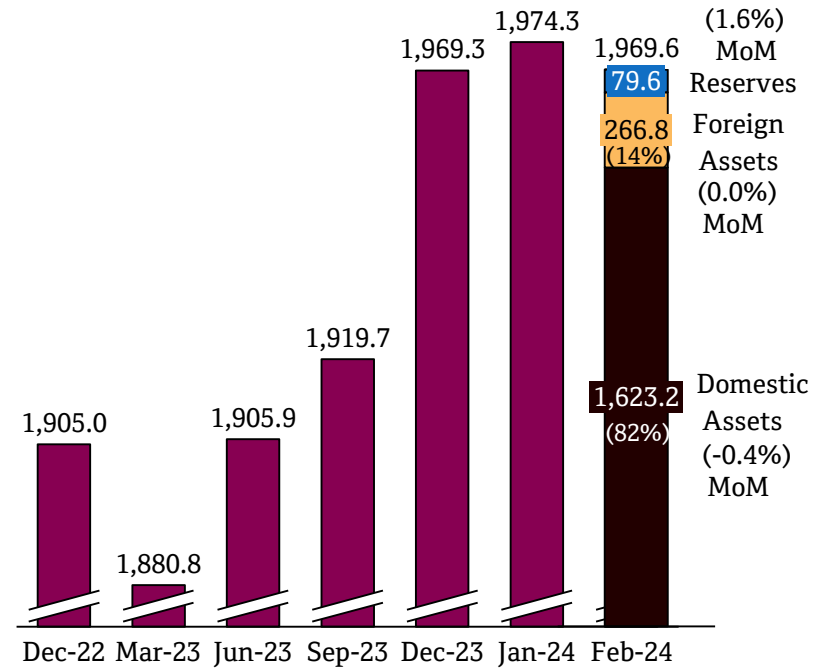
As at February 2024

Monthly Change in Assets



Assets by Location

QR Billion (% Change Month-on-Month)

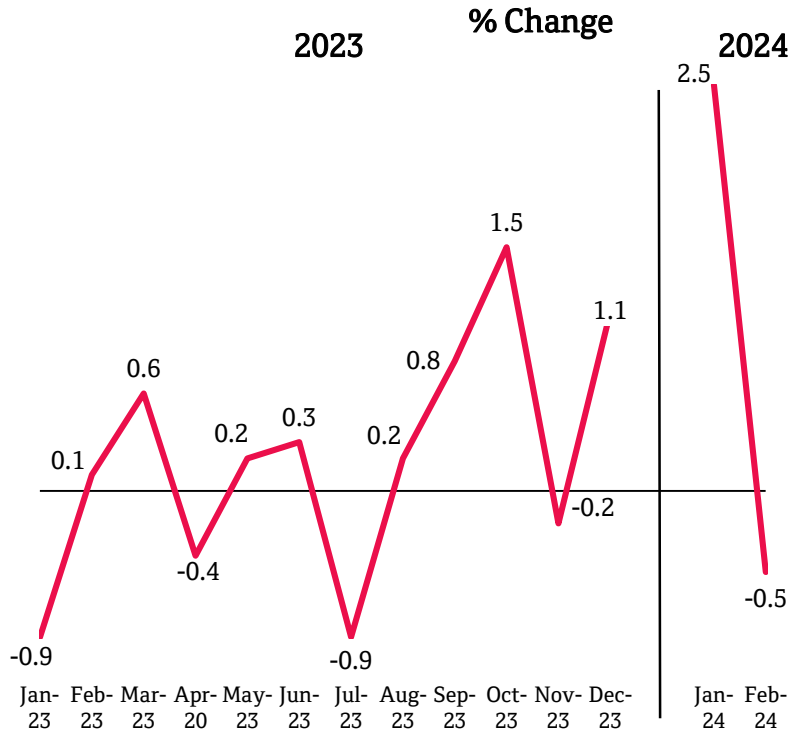


- Total Assets edged down by 0.2% during February 2024 to QR1.970 trillion
- Total Assets loss in February 2024 was mainly due to a slide by 0.4% in Domestic Assets
- Total Assets was marginally higher in 2024, compared to a growth of 3.4% in 2023. Assets grew by an average 6.8% over the past five years (2019-2023)
- Liquid Assets to Total Assets was at 30.6% both in February and January 2024

Commercial Banks Credit Facilities

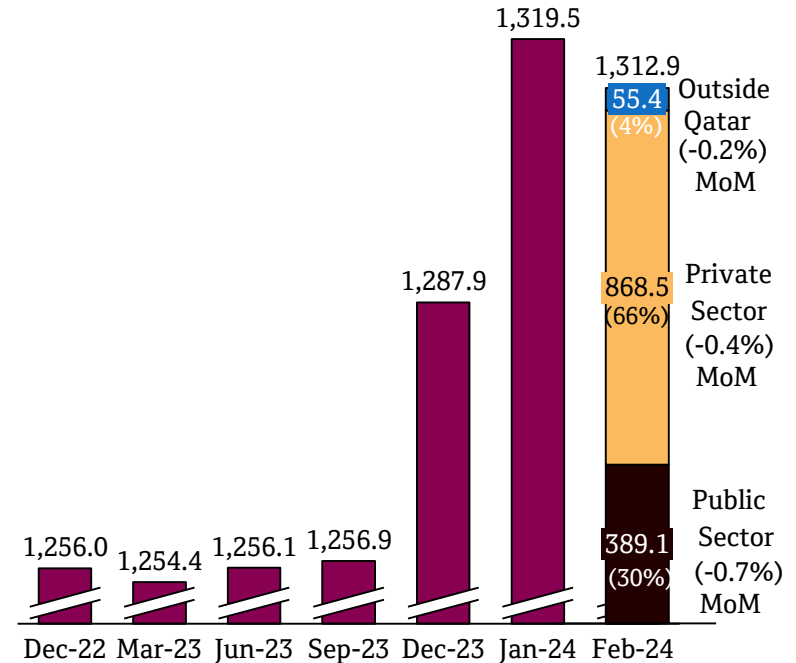
As at February 2024

Monthly Change in Loans



Loans by Sector

QR Billion (% Change Month-on-Month)

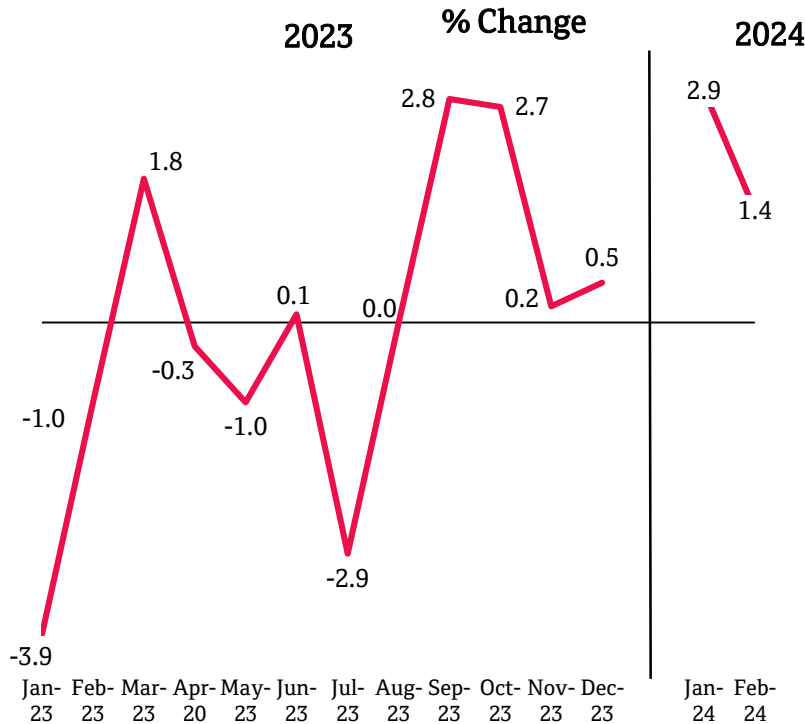


- Loans went down by 0.5% during February 2024 to QR1,312.9bn
- Loans decline in February 2024 was mainly due to a drop by 0.4% in the Private Sector and 0.7% in the Public Sector
- Loans increased by 1.9% in 2024, compared to a growth of 2.5% in 2023. Loans grew by an average 6.5% over the past five years (2019-2023)
- Loan Provisions to Gross Loans was at 3.8% in February 2024 and at 4.0% in January 2024

Commercial Banks Deposits

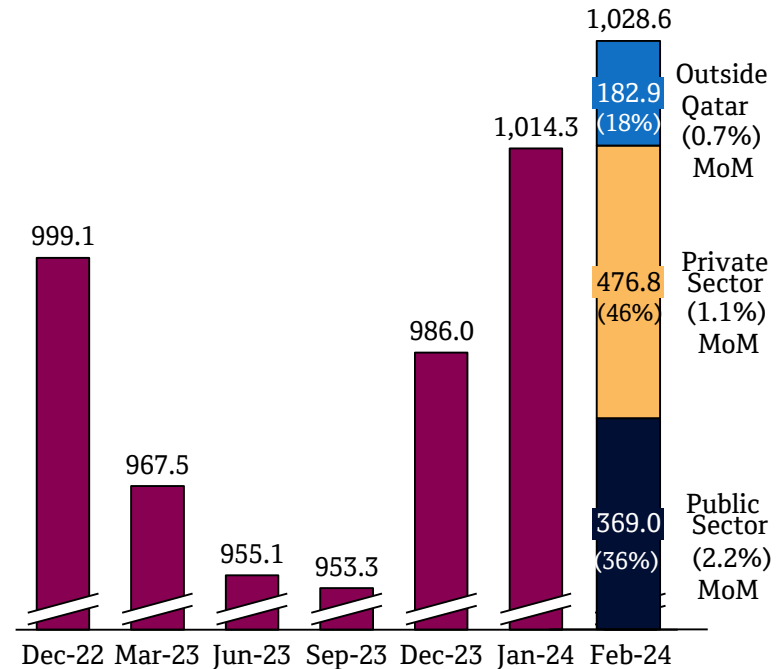
As at February 2024

Monthly Change in Deposits



Deposits by Sector

QR Billion (% Change Month-on-Month)

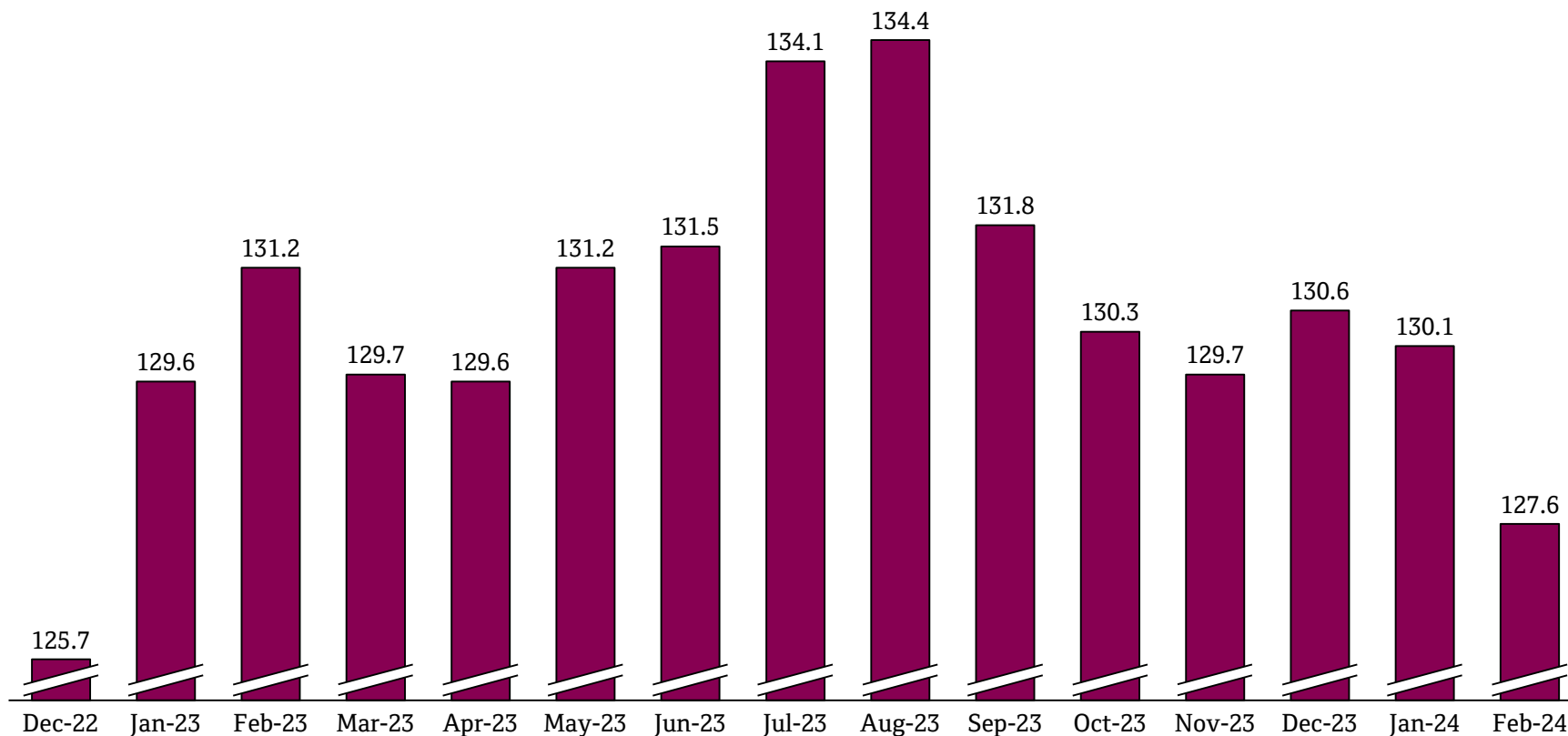


- Deposits increased by 1.4% during February 2024 to reach QR1,028.6bn
- Deposits growth in February 2024 was mainly due to an increase by 2.2% in the Public Sector and 1.1% in the Private Sector
- Deposits were higher by 4.3% in 2024, compared to a decline by 1.3% in 2023. Deposits grew by an average 4.1% over the past five years (2019-2023)

Loans to Deposits Ratio

As at February 2024

(%)



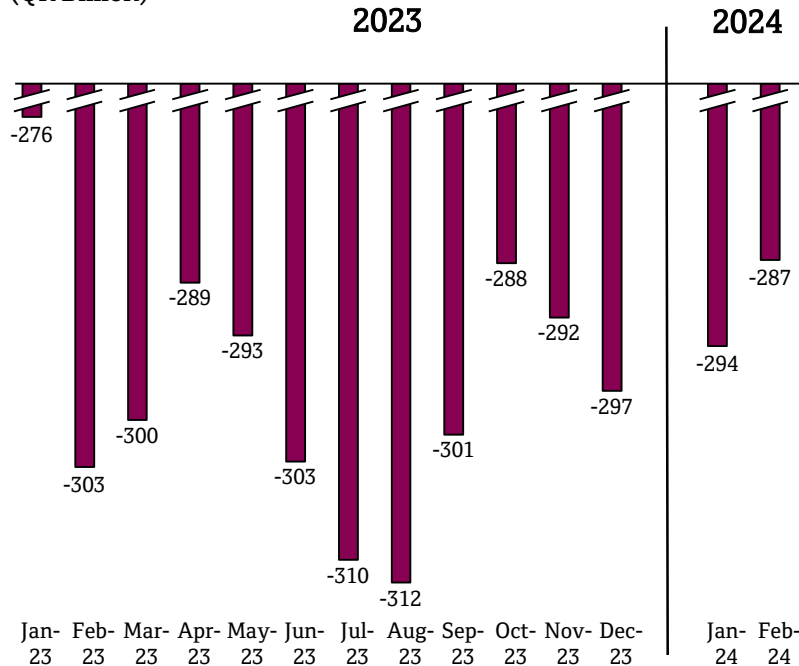
- Loans to Deposits ratio dropped during the month to 127.6% as at February 2024
- Loans went down by 0.5% in February 2024 to QR1,312.9bn, while Deposits increased 1.4% in February 2024 to reach QR1,028.6bn

Net Interbank Position

As at February 2024

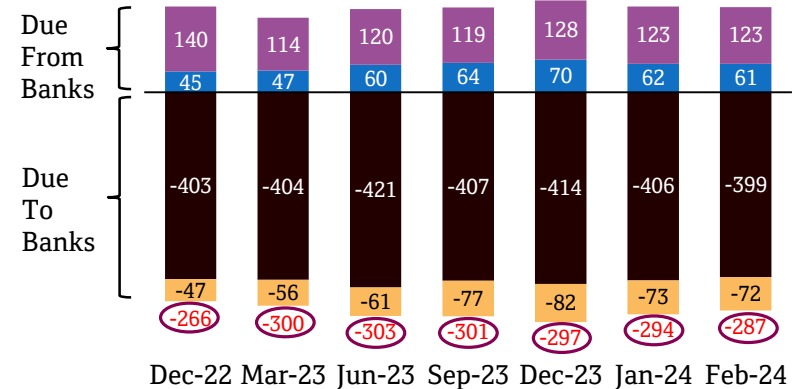
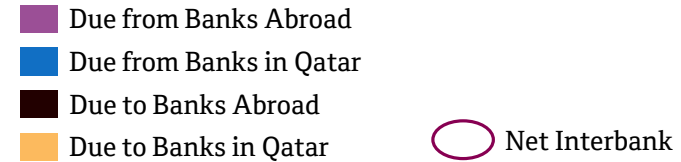
Monthly Net Interbank Position

(QR Billion)



Net Interbank Position Breakup

(QR Billion)



- The Net Interbank Position was at a negative QR287bn as at February 2024
- Due from Banks totaled QR184.0bn as at February 2024
- Due to Banks totaled QR471.3bn as at February 2024
- Due to Banks Abroad reached a high of QR421.4bn in June 2023

Key Monthly Banking Sector Statistics

As at February 2024

(In QR mn)	Dec-22	Mar-23	Jun-23	Sep-23	Dec-23	Jan-24	Feb-24	Change MoM	Change 2024
Total Assets	1,904,968	1,880,766	1,905,866	1,919,657	1,969,348	1,974,265	1,969,588	-0.2%	0.0%
Total Credit (Loans)	1,256,024	1,254,398	1,256,114	1,256,912	1,287,935	1,319,517	1,312,922	-0.5%	1.9%
Total Deposits	999,143	967,472	955,107	953,349	985,984	1,014,325	1,028,647	1.4%	4.3%
Loan to Deposit Ratio	126%	130%	132%	132%	131%	130%	128%		
Credit Facilities (Geographic)									
Total Domestic Credit	1,197,766	1,196,160	1,198,361	1,201,501	1,231,950	1,264,025	1,257,558	-0.5%	2.1%
Total International Credit	58,257	58,237	57,753	55,410	55,985	55,492	55,365	-0.2%	-1.1%
Domestic Credit Facilities - Public Sector									
Government	116,013	104,155	102,629	97,206	106,159	123,163	119,246	-3.2%	12.3%
Government Institutions	239,889	243,778	239,127	235,678	239,331	246,060	246,112	0.0%	2.8%
Semi-Government Institutions	18,296	17,879	25,266	24,246	22,662	22,795	23,745	4.2%	4.8%
Total Domestic Public Sector Credit	374,198	365,812	367,022	357,129	368,152	392,018	389,103	-0.7%	5.7%
Domestic Credit Facilities - Private Sector									
General Trade	168,929	171,843	174,079	177,399	183,394	186,197	185,197	-0.5%	1.0%
Industry	17,869	17,489	17,570	16,506	16,034	15,964	15,936	-0.2%	-0.6%
Contractors	41,593	41,701	41,117	40,577	38,803	38,366	37,708	-1.7%	-2.8%
Real Estate	185,457	185,204	182,141	175,756	171,912	173,441	172,664	-0.4%	0.4%
Consumption & Others	167,410	166,032	169,864	176,405	181,518	184,772	182,026	-1.5%	0.3%
Services	242,311	248,080	246,568	257,730	272,136	273,267	274,923	0.6%	1.0%
Total Domestic Private Sector Credit	823,568	830,348	831,339	844,372	863,798	872,006	868,455	-0.4%	0.5%
Deposit Details (Geographic)									
Resident Deposits	806,548	787,129	776,206	775,482	806,932	832,655	845,763	1.6%	4.8%
Non-resident Deposits	192,595	180,343	178,901	177,867	179,052	181,670	182,884	0.7%	2.1%
Deposits - Public Sector (Domestic)									
Government	105,329	96,458	90,829	85,769	97,003	110,915	111,702	0.7%	15.2%
Government Institutions	194,705	196,162	184,355	182,054	192,611	198,802	203,395	2.3%	5.6%
Semi Government Institutions	48,304	38,506	49,430	49,131	53,019	51,231	53,863	5.1%	1.6%
Total Public Sector Deposit	348,339	331,126	324,613	316,955	342,634	360,948	368,960	2.2%	7.7%
Deposits - Private Sector (Domestic)									
Personal	228,818	235,719	238,263	245,204	246,383	251,597	254,687	1.2%	3.4%
Companies & Institutions	229,391	220,284	213,330	213,322	217,915	220,110	222,116	0.9%	1.9%
Total Private Sector Deposit	458,209	456,003	451,593	458,526	464,298	471,707	476,802	1.1%	2.7%

Source: QCB

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