



Qatar Monthly Key Banking Indicators

January 2024

Contents

Commercial Banks Total Assets 3

Commercial Banks Credit Facilities 4

Commercial Banks Deposits 5

Loans to Deposits Ratio 6

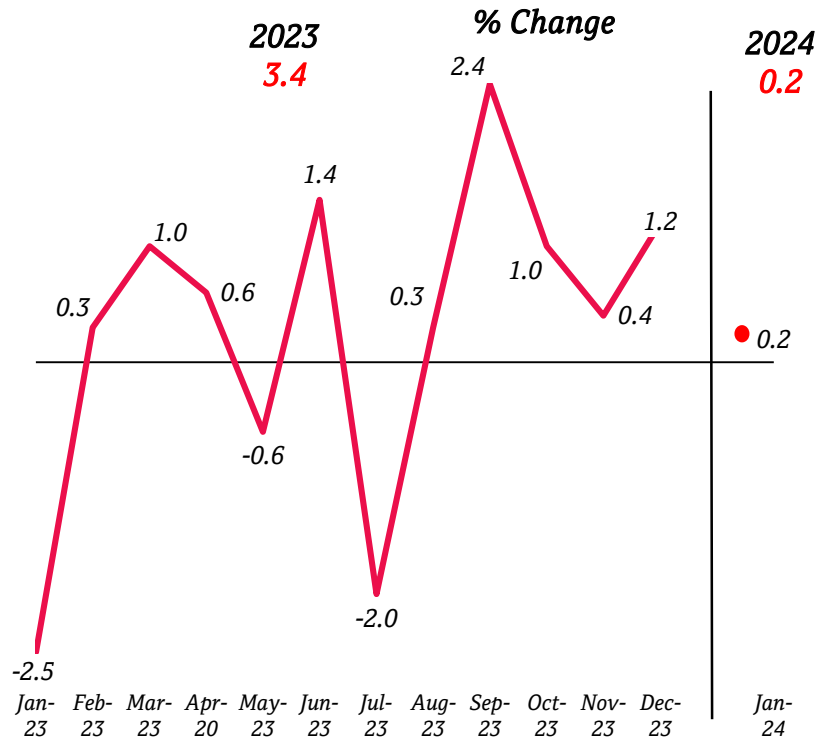
Net Interbank Position 7

Key Monthly Banking Sector Statistics 8

Commercial Banks Total Assets

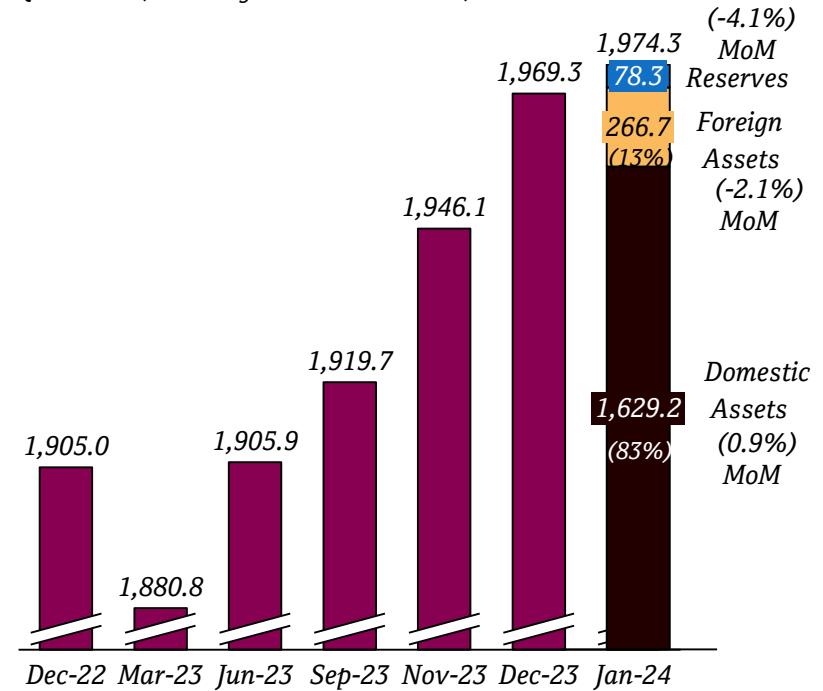
As at January 2024

Monthly Change in Assets



Assets by Location

QR Billion (% Change Month-on-Month)

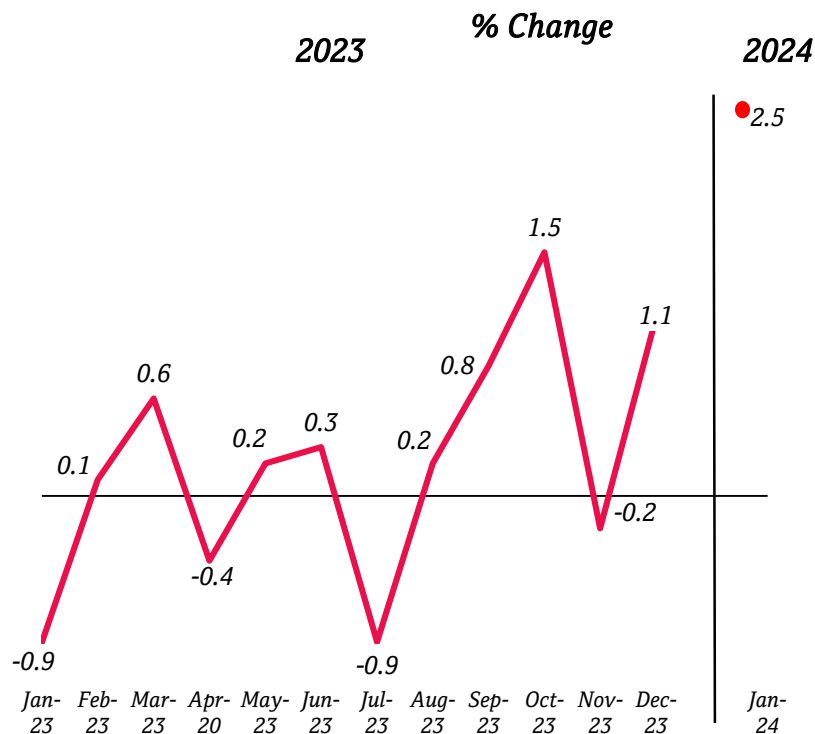


- Total Assets moved up by 0.2% during January 2024 to reach QR1.974 trillion
- Total Assets gain in January 2024 was mainly due to a rise by 0.9% in Domestic Assets
- Total Assets increased by 3.4% in 2023, compared to a growth of 4.2% in 2022. Assets grew by an average 6.8% over the past five years (2019-2023)
- Liquid Assets to Total Assets was at 30.6% in January 2024, compared to 31.6% in December 2023

Commercial Banks Credit Facilities

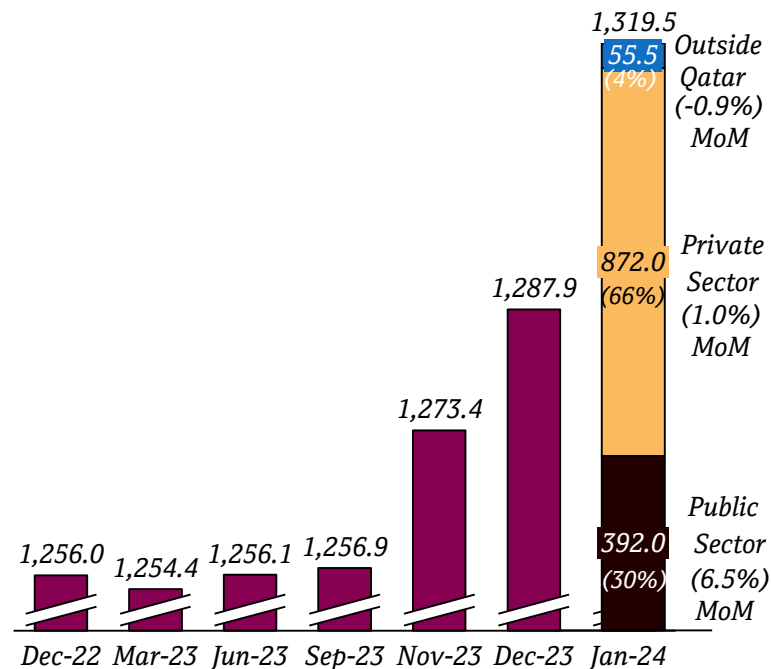
As at January 2024

Monthly Change in Loans



Loans by Sector

QR Billion (% Change Month-on-Month)

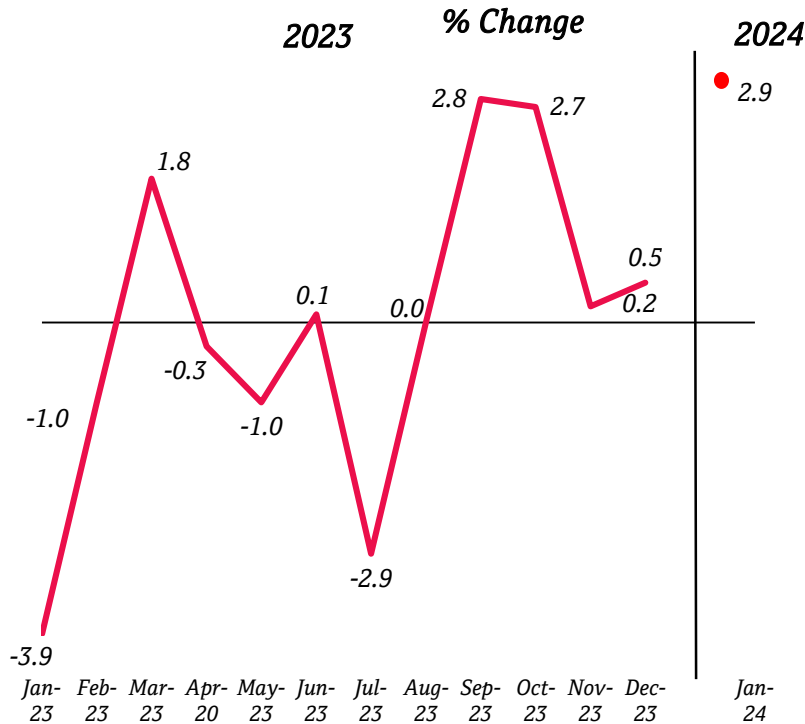


- Loans increased by 2.5% during January 2024 to reach QR1,319.5bn
- Loans soar in January 2024 was mainly due to a rise by 6.5% in the Public Sector
- Loans increased by 2.5% in 2023, compared to a growth of 3.3% in 2022. Loans grew by an average 6.5% over the past five years (2019-2023)
- Loan Provisions to Gross Loans was at 4.0% in both January 2024 and December 2023

Commercial Banks Deposits

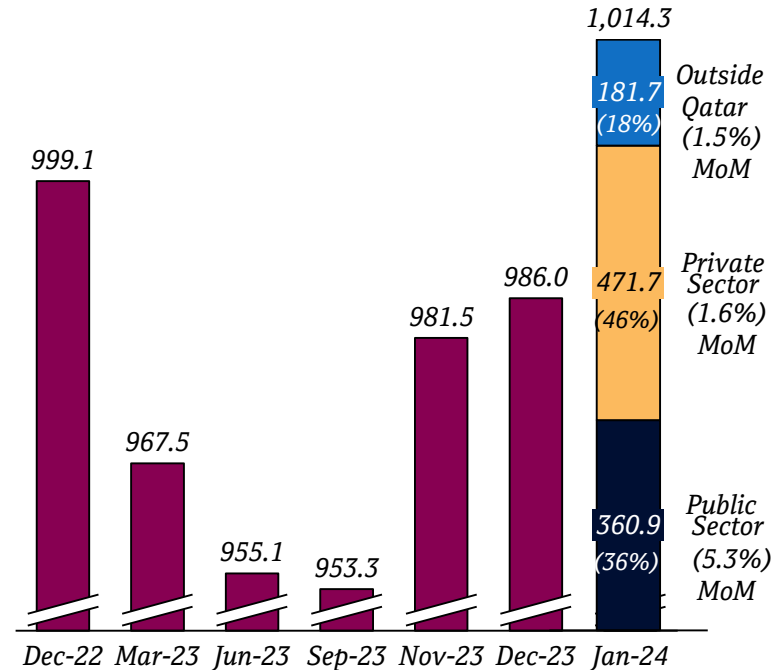
As at January 2024

Monthly Change in Deposits



Deposits by Sector

QR Billion (% Change Month-on-Month)

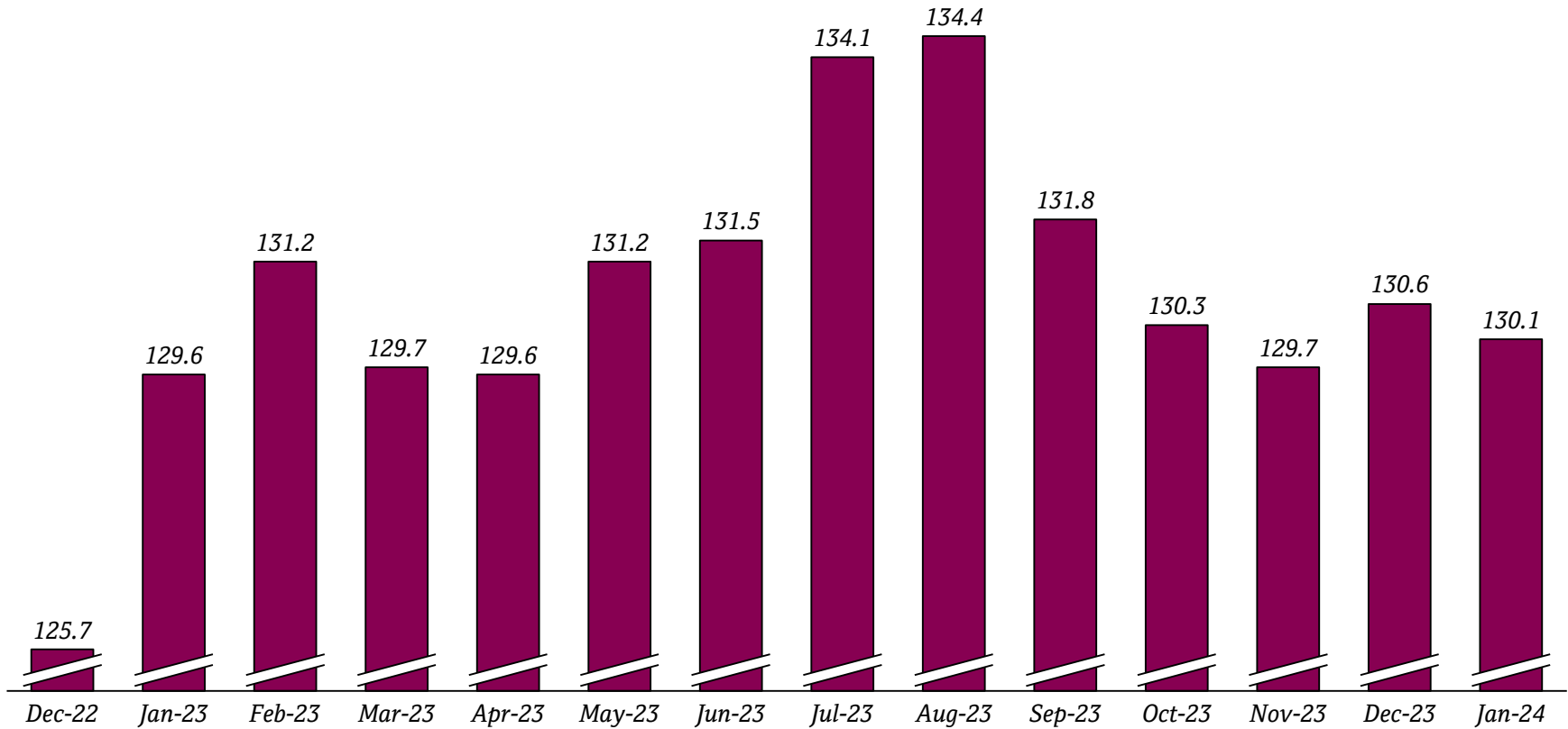


- Deposits went up 2.9% during January 2024 to reach QR1,014.3bn
- Deposits climb in January 2024 was mainly due to an increase by 5.3% in the Public Sector
- Deposits declined by 1.3% in 2023, compared to a growth of 2.6% in 2022. Deposits grew by an average 4.1% over the past five years (2019-2023)

Loans to Deposits Ratio

As at January 2024

(%)



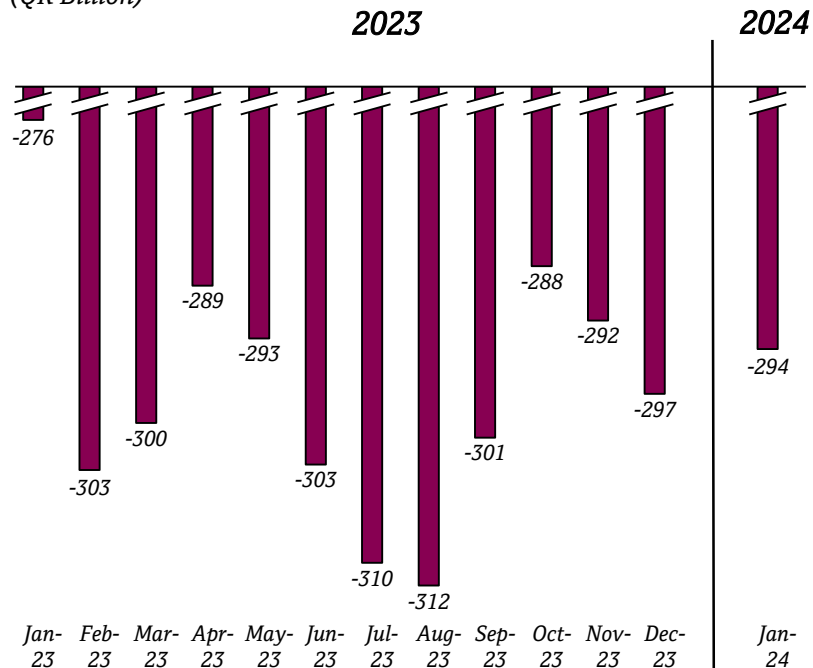
- Loans to Deposits ratio declined during the month to 130.1% as at January 2024
- Loans increased by 2.5% in January 2024 to reach QR1,319.5bn, while Deposits went up 2.9% in January 2024 to reach QR1,014.3bn

Net Interbank Position

As at January 2024

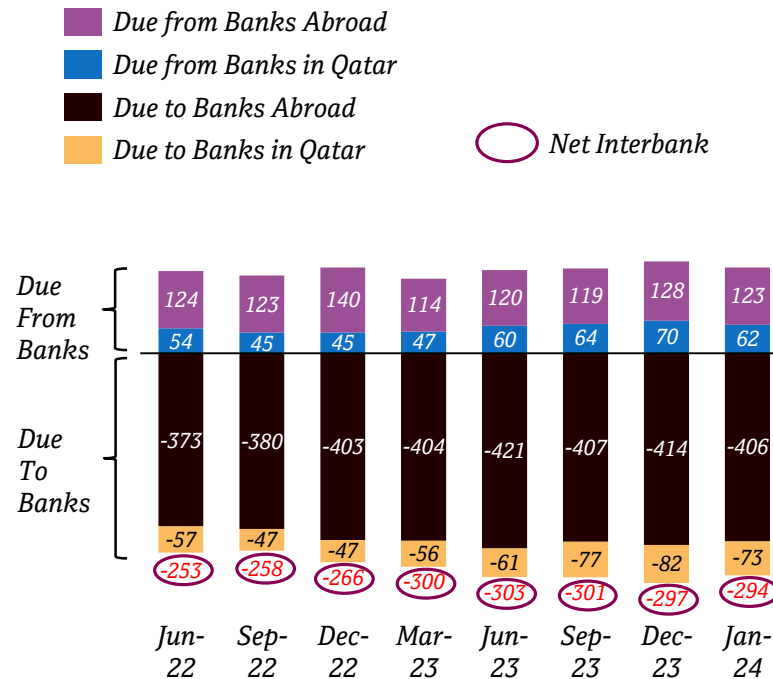
Monthly Net Interbank Position

(QR Billion)



Net Interbank Position Breakup

(QR Billion)



- The Net Interbank Position was at a negative QR294bn as at January 2024
- Due from Banks totaled QR185.2bn as at January 2024
- Due to Banks totaled QR479.1bn as at January 2024
- Due to Banks Abroad reached a high of QR421.4bn in June 2023

Key Monthly Banking Sector Statistics

As at January 2024

(In QR mn)	Dec-21	Dec-22	Mar-23	Jun-23	Sep-23	Dec-23	Jan-24	Change MoM	Change 2023
Total Assets	1,827,421	1,904,968	1,880,766	1,905,866	1,919,657	1,969,348	1,974,265	0.2%	3.4%
Total Credit (Loans)	1,216,442	1,256,024	1,254,398	1,256,114	1,256,912	1,287,935	1,319,517	2.5%	2.5%
Total Deposits	974,109	999,143	967,472	955,107	953,349	985,984	1,014,325	2.9%	-1.3%
Loan to Deposit Ratio	125%	126%	130%	132%	132%	131%	130%		
Credit Facilities (Geographic)									
Total Domestic Credit	1,146,473	1,197,766	1,196,160	1,198,361	1,201,501	1,231,950	1,264,025	2.6%	2.9%
Total International Credit	69,969	58,257	58,237	57,753	55,410	55,985	55,492	-0.9%	-3.9%
Domestic Credit Facilities - Public Sector									
Government	142,258	116,013	104,155	102,629	97,206	106,159	123,163	16.0%	-8.5%
Government Institutions	218,665	239,889	243,778	239,127	235,678	239,331	246,060	2.8%	-0.2%
Semi-Government Institutions	18,730	18,296	17,879	25,266	24,246	22,662	22,795	0.6%	23.9%
Total Domestic Public Sector Credit	379,652	374,198	365,812	367,022	357,129	368,152	392,018	6.5%	-1.6%
Domestic Credit Facilities - Private Sector									
General Trade	163,218	168,929	171,843	174,079	177,399	183,394	186,197	1.5%	8.6%
Industry	19,736	17,869	17,489	17,570	16,506	16,034	15,964	-0.4%	-10.3%
Contractors	41,937	41,593	41,701	41,117	40,577	38,803	38,366	-1.1%	-6.7%
Real Estate	161,006	185,457	185,204	182,141	175,756	171,912	173,441	0.9%	-7.3%
Consumption & Others	163,140	167,410	166,032	169,864	176,405	181,518	184,772	1.8%	8.4%
Services	217,784	242,311	248,080	246,568	257,730	272,136	273,267	0.4%	12.3%
Total Domestic Private Sector Credit	766,821	823,568	830,348	831,339	844,372	863,798	872,006	1.0%	4.9%
Deposit Details (Geographic)									
Resident Deposits	693,441	806,548	787,129	776,206	775,482	806,932	832,655	3.2%	0.0%
Non-resident Deposits	280,669	192,595	180,343	178,901	177,867	179,052	181,670	1.5%	-7.0%
Deposits - Public Sector (Domestic)									
Government	100,382	105,329	96,458	90,829	85,769	97,003	110,915	14.3%	-7.9%
Government Institutions	151,649	194,705	196,162	184,355	182,054	192,611	198,802	3.2%	-1.1%
Semi Government Institutions	36,644	48,304	38,506	49,430	49,131	53,019	51,231	-3.4%	9.8%
Total Public Sector Deposit	288,676	348,339	331,126	324,613	316,955	342,634	360,948	5.3%	-1.6%
Deposits - Private Sector (Domestic)									
Personal	219,268	228,818	235,719	238,263	245,204	246,383	251,597	2.1%	7.7%
Companies & Institutions	185,497	229,391	220,284	213,330	213,322	217,915	220,110	1.0%	-5.0%
Total Private Sector Deposit	404,765	458,209	456,003	451,593	458,526	464,298	471,707	1.6%	1.3%

Source: QCB

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