



Qatar Monthly Key Banking Indicators

March 2024

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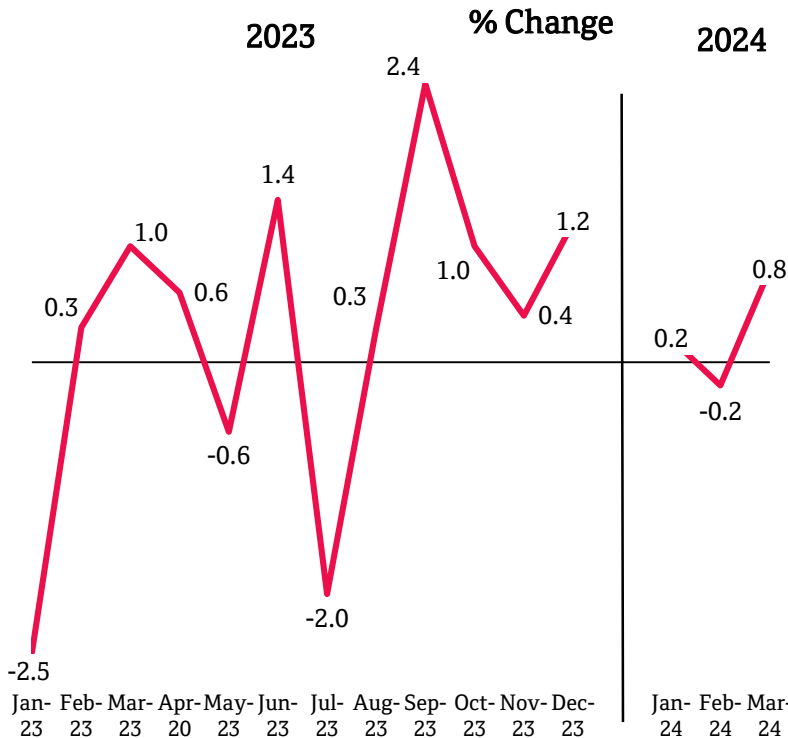
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Commercial Banks Total Assets

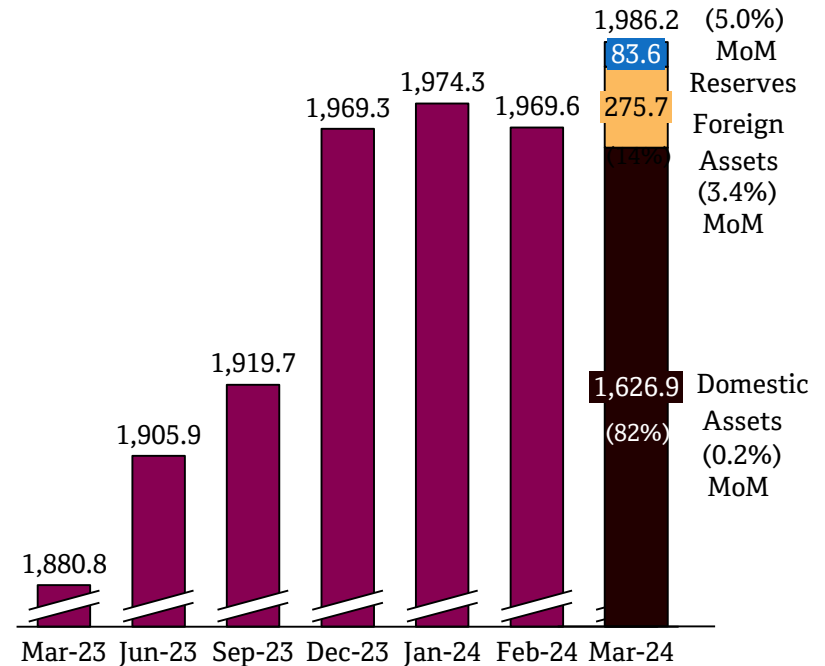
As at March 2024

Monthly Change in Assets



Assets by Location

QR Billion (% Change Month-on-Month)

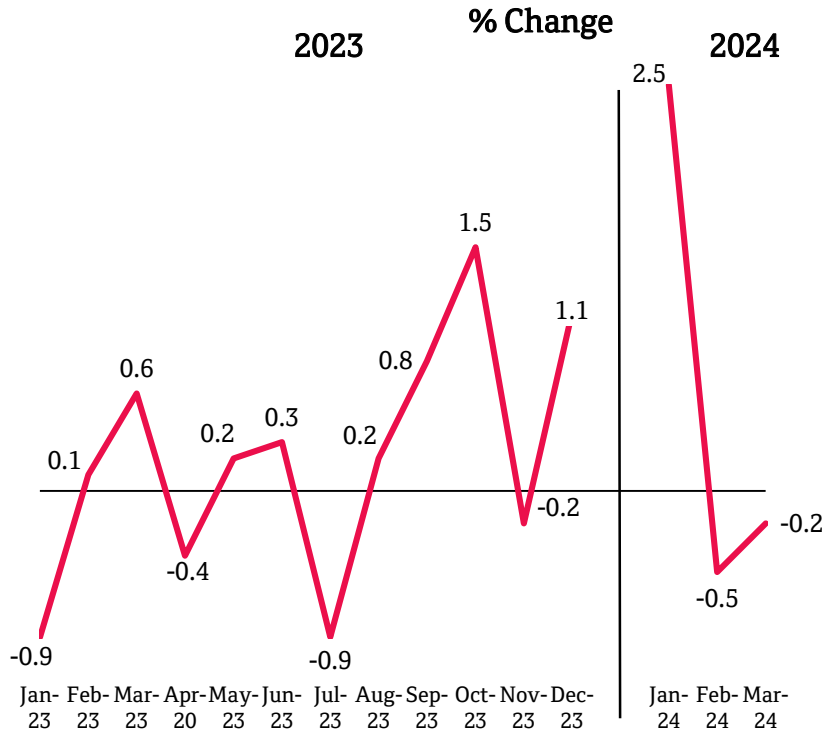


- Total Assets increased by 0.8% during March 2024 to reach QR1.986 trillion
- Total Assets growth in March 2024 was mainly due to a rise by 3.4% in Foreign Assets
- Total Assets was up by 0.9% in 2024, compared to a growth of 3.4% in 2023. Assets grew by an average 6.8% over the past five years (2019-2023)
- Liquid Assets to Total Assets went up to 31.2% in March 2024, compared to 30.6% in February 2024

Commercial Banks Credit Facilities

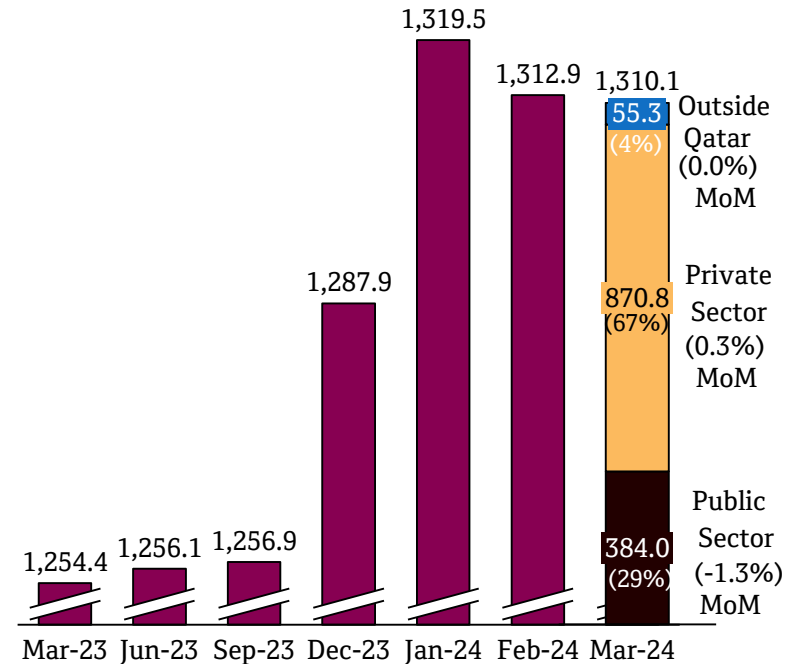
As at March 2024

Monthly Change in Loans



Loans by Sector

QR Billion (% Change Month-on-Month)

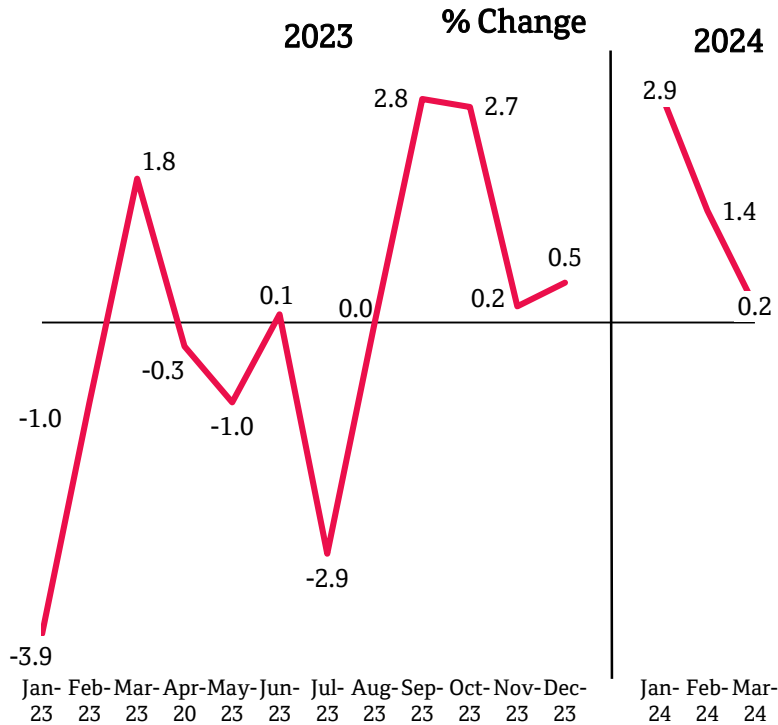


- Loans edged down by 0.2% during March 2024 to QR1,310.1bn
- Loans slide in March 2024 was mainly due to a drop by 1.3% in the Public Sector
- Loans increased by 1.7% in 2024, compared to a growth of 2.5% in 2023. Loans grew by an average 6.5% over the past five years (2019-2023)
- Loan Provisions to Gross Loans was at 3.9% in March 2024 and at 3.8% in February 2024

Commercial Banks Deposits

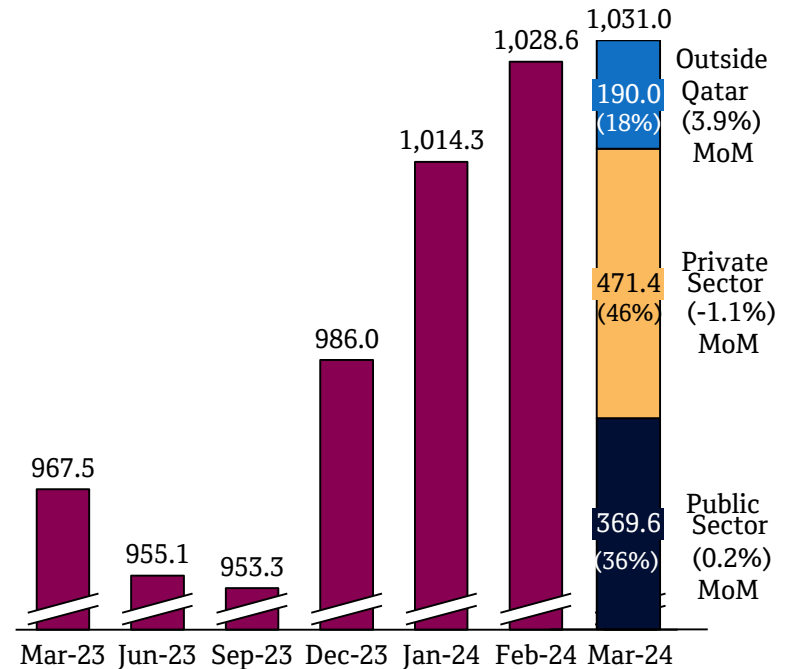
As at March 2024

Monthly Change in Deposits



Deposits by Sector

QR Billion (% Change Month-on-Month)

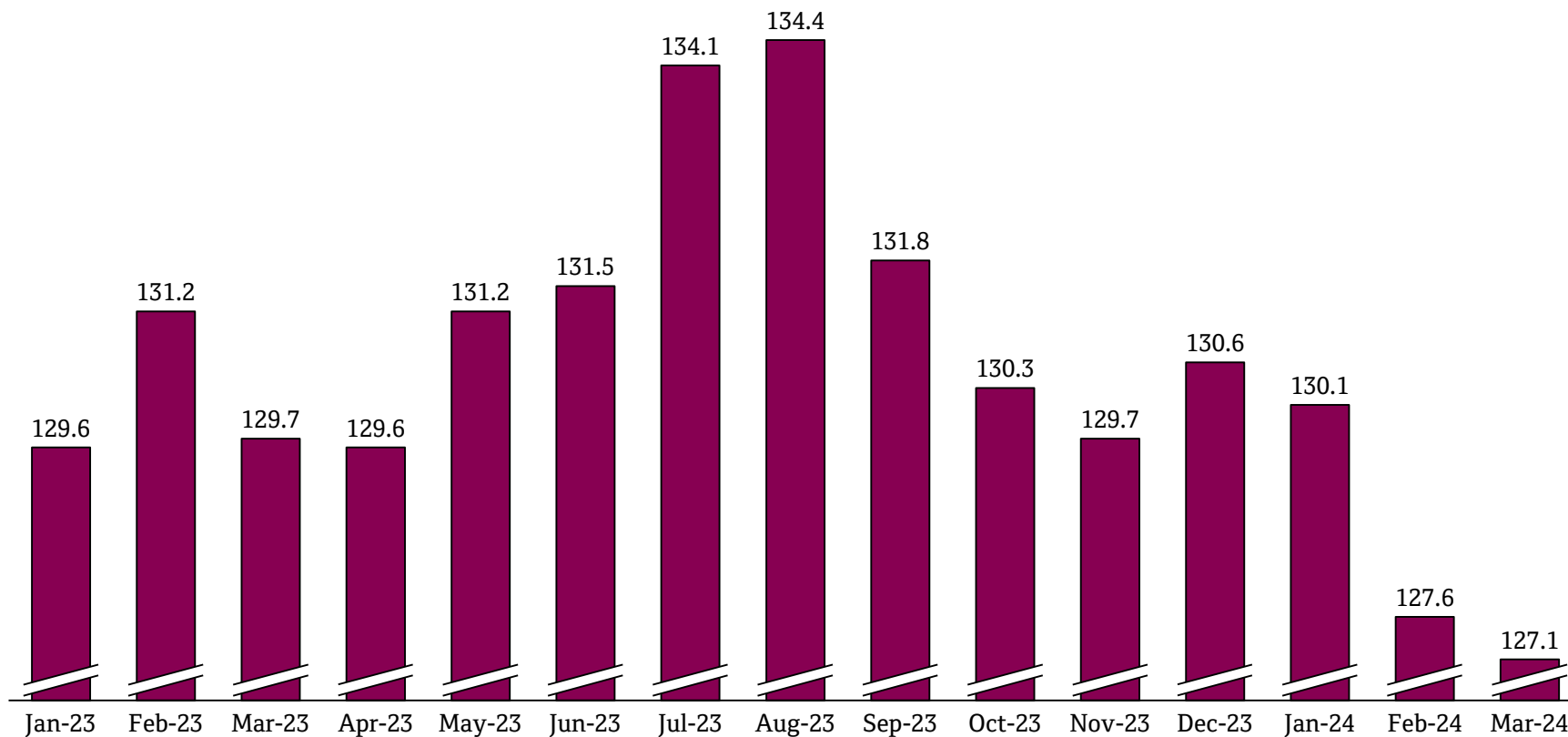


- Deposits moved up by 0.2% during March 2024 to reach QR1,031.0bn
- Deposits gain in March 2024 was mainly due to an increase by 3.9% in Non-resident Deposits
- Deposits went up by 4.6% in 2024, compared to a decline by 1.3% in 2023. Deposits grew by an average 4.1% over the past five years (2019-2023)

Loans to Deposits Ratio

As at March 2024

(%)



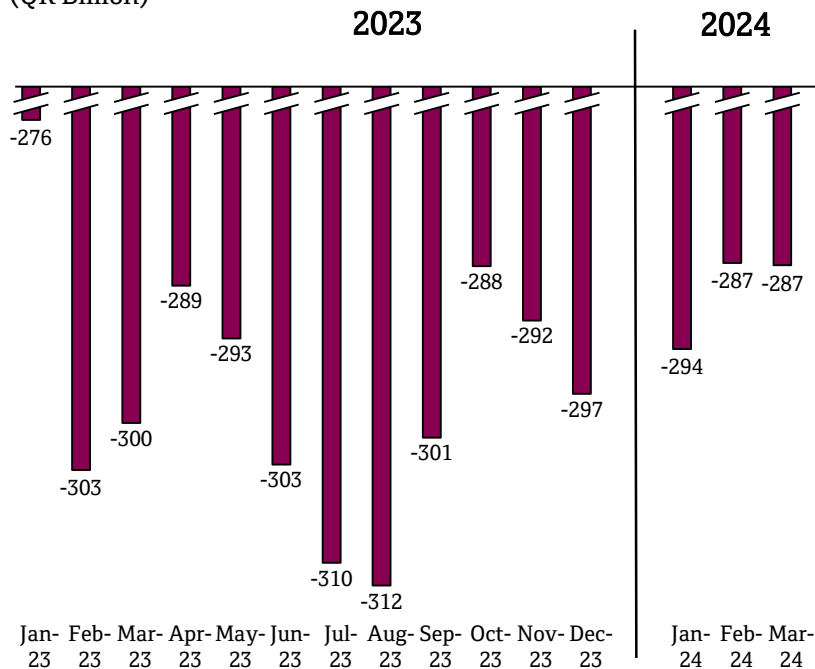
- Loans to Deposits ratio moved lower during the month to 127.1% as at March 2024
- Loans edged down by 0.2% in March 2024 to QR1,310.1bn, while Deposits moved up 0.2% in March 2024 to reach QR1,031.0bn

Net Interbank Position

As at March 2024

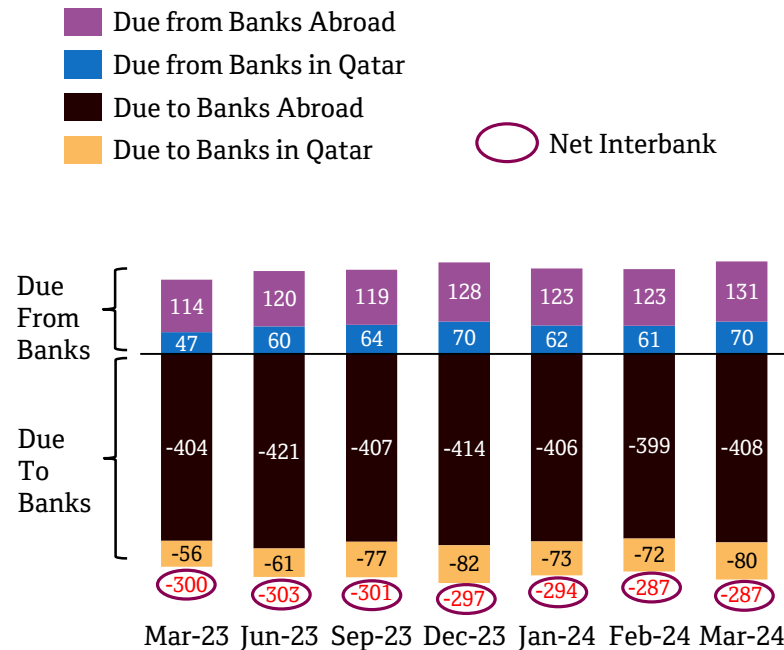
Monthly Net Interbank Position

(QR Billion)



Net Interbank Position Breakup

(QR Billion)



- The Net Interbank Position remained negative at QR287bn as at March 2024
- Due from Banks totaled QR200.8bn as at March 2024
- Due to Banks totaled QR488.2bn as at March 2024
- Due to Banks Abroad reached a high of QR421.4bn in June 2023

Key Monthly Banking Sector Statistics

As at March 2024

(In QR mn)	Mar-23	Jun-23	Sep-23	Dec-23	Jan-24	Feb-24	Mar-24	Change MoM	Change 2024
Total Assets	1,880,766	1,905,866	1,919,657	1,969,348	1,974,265	1,969,588	1,986,190	0.8%	0.9%
Total Credit (Loans)	1,254,398	1,256,114	1,256,912	1,287,935	1,319,517	1,312,922	1,310,140	-0.2%	1.7%
Total Deposits	967,472	955,107	953,349	985,984	1,014,325	1,028,647	1,031,034	0.2%	4.6%
Loan to Deposit Ratio	130%	132%	132%	131%	130%	128%	127%		
Credit Facilities (Geographic)									
Total Domestic Credit	1,196,160	1,198,361	1,201,501	1,231,950	1,264,025	1,257,558	1,254,801	-0.2%	1.9%
Total International Credit	58,237	57,753	55,410	55,985	55,492	55,365	55,339	0.0%	-1.2%
Domestic Credit Facilities - Public Sector									
Government	104,155	102,629	97,206	106,159	123,163	119,246	113,859	-4.5%	7.3%
Government Institutions	243,778	239,127	235,678	239,331	246,060	246,112	247,438	0.5%	3.4%
Semi-Government Institutions	17,879	25,266	24,246	22,662	22,795	23,745	22,720	-4.3%	0.3%
Total Domestic Public Sector Credit	365,812	367,022	357,129	368,152	392,018	389,103	384,018	-1.3%	4.3%
Domestic Credit Facilities - Private Sector									
General Trade	171,843	174,079	177,399	183,394	186,197	185,197	185,820	0.3%	1.3%
Industry	17,489	17,570	16,506	16,034	15,964	15,936	15,817	-0.8%	-1.4%
Contractors	41,701	41,117	40,577	38,803	38,366	37,708	37,108	-1.6%	-4.4%
Real Estate	185,204	182,141	175,756	171,912	173,441	172,664	171,799	-0.5%	-0.1%
Consumption & Others	166,032	169,864	176,405	181,518	184,772	182,026	182,647	0.3%	0.6%
Services	248,080	246,568	257,730	272,136	273,267	274,923	277,592	1.0%	2.0%
Total Domestic Private Sector Credit	830,348	831,339	844,372	863,798	872,006	868,455	870,783	0.3%	0.8%
Deposit Details (Geographic)									
Resident Deposits	787,129	776,206	775,482	806,932	832,655	845,763	841,051	-0.6%	4.2%
Non-resident Deposits	180,343	178,901	177,867	179,052	181,670	182,884	189,983	3.9%	6.1%
Deposits - Public Sector (Domestic)									
Government	96,458	90,829	85,769	97,003	110,915	111,702	112,952	1.1%	16.4%
Government Institutions	196,162	184,355	182,054	192,611	198,802	203,395	208,359	2.4%	8.2%
Semi Government Institutions	38,506	49,430	49,131	53,019	51,231	53,863	48,336	-10.3%	-8.8%
Total Public Sector Deposit	331,126	324,613	316,955	342,634	360,948	368,960	369,647	0.2%	7.9%
Deposits - Private Sector (Domestic)									
Personal	235,719	238,263	245,204	246,383	251,597	254,687	257,233	1.0%	4.4%
Companies & Institutions	220,284	213,330	213,322	217,915	220,110	222,116	214,171	-3.6%	-1.7%
Total Private Sector Deposit	456,003	451,593	458,526	464,298	471,707	476,802	471,404	-1.1%	1.5%

Source: QCB

Contacts

QNB Financial Services Co. W.L.L. Contact

Center: (+974) 4476 6666

info@qnbfs.com.qa

Doha, Qatar

Saugata Sarkar, CFA, CAIA

Head of Research

saugata.sarkar@qnbfs.com.qa

Shahan Keushgerian

Senior Research Analyst

shahan.keushgerian@qnbfs.com.qa

Phibion Makuwerere, CFA

Senior Research Analyst

phibion.makuwerere@qnbfs.com.qa

Roy Thomas

Senior Research Analyst

roy.thomas@qnbfs.com.qa

Dana Saif Al Sowaidi

Research Analyst

dana.alsowaidi@qnbfs.com.qa

qnbfs.com

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