



# Qatar Monthly Key Banking Indicators

September 2024

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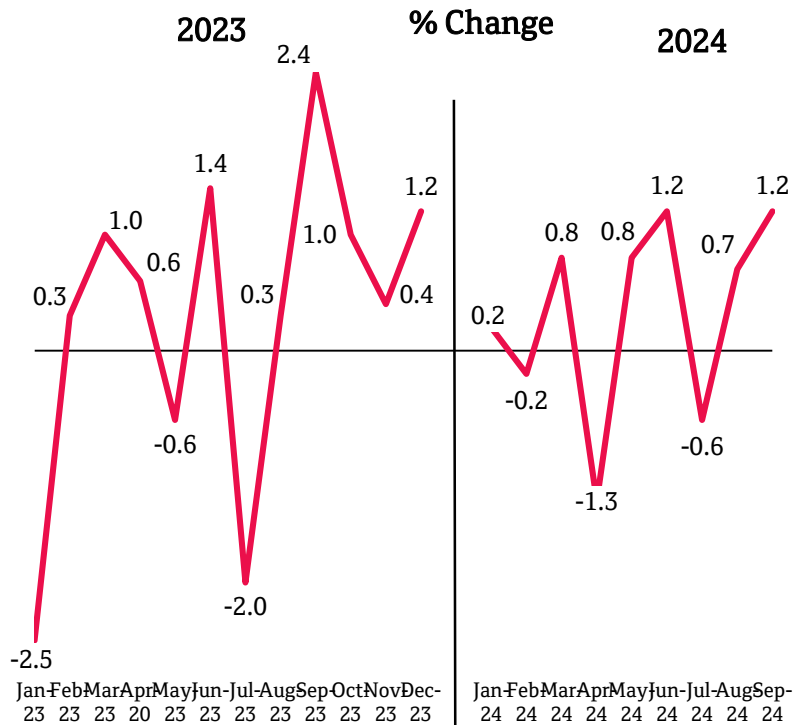
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# Commercial Banks Total Assets

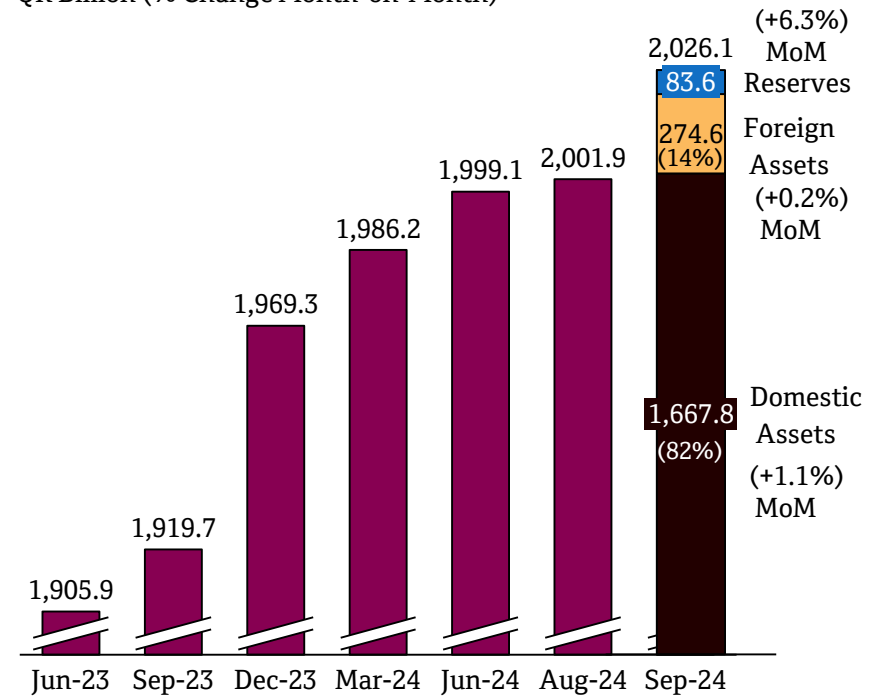
As at September 2024

## Monthly Change in Assets



## Assets by Location

QR Billion (% Change Month-on-Month)

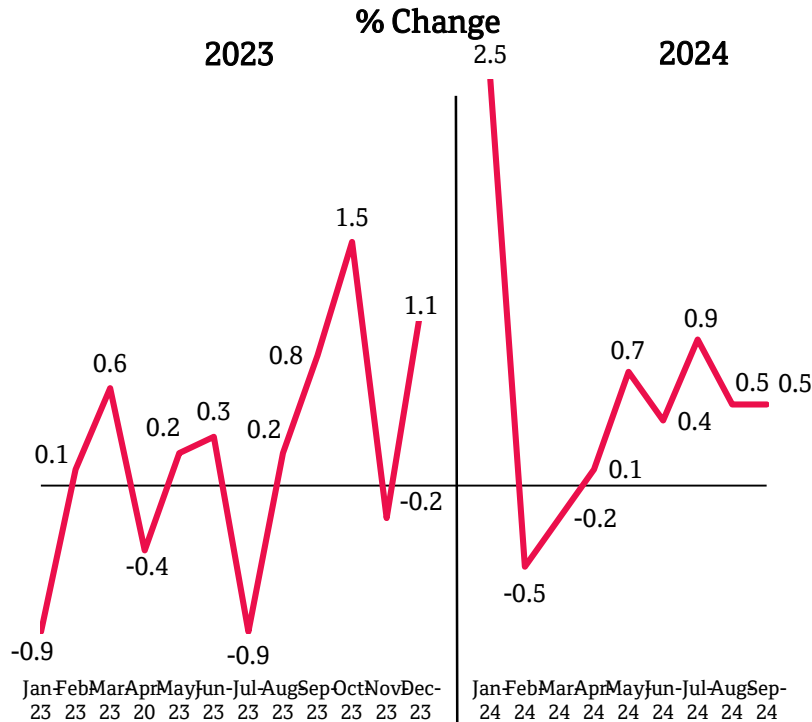


- Total Assets increased by 1.2% during September 2024 to reach QR2.026 trillion
- Total Assets rise in September 2024 was mainly due to a gain by 1.1% in Domestic Assets
- Total Assets was up by 2.9% in 2024, compared to a growth of 3.4% in 2023. Assets grew by an average 6.8% over the past five years (2019-2023)
- Liquid Assets to Total Assets went up to 30.3% in September 2024, compared to 29.8% in August 2024

# Commercial Banks Credit Facilities

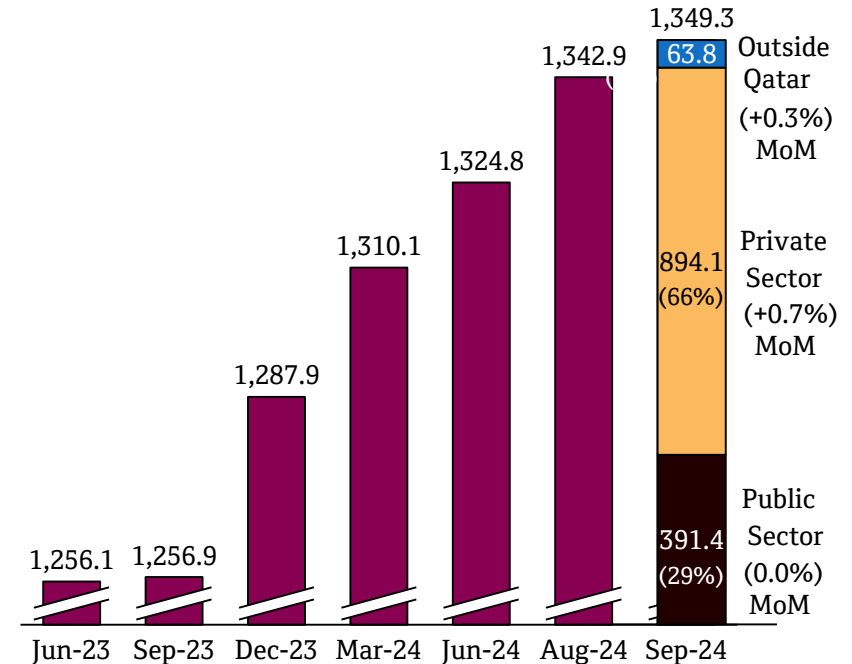
As at September 2024

## Monthly Change in Loans



## Loans by Sector

QR Billion (% Change Month-on-Month)

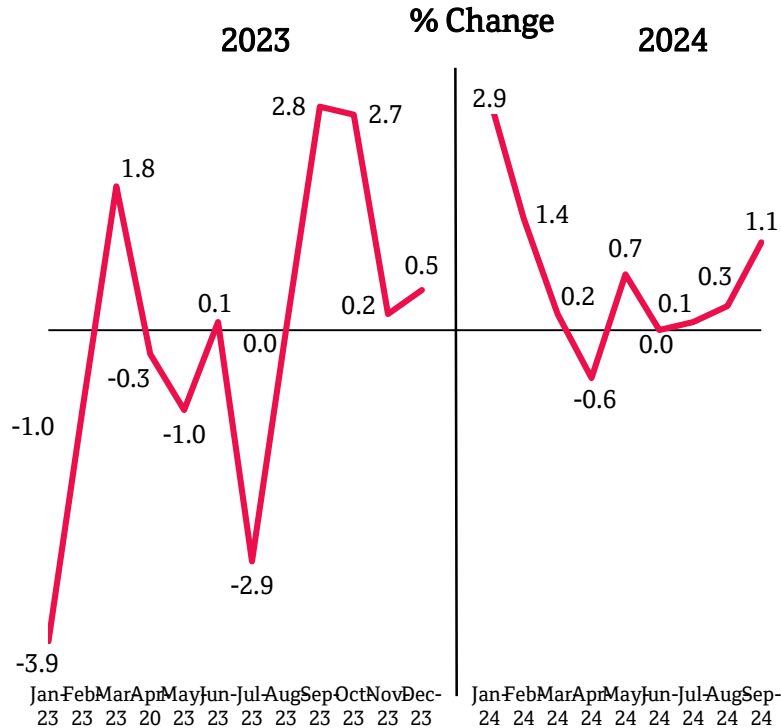


- Loans moved up by 0.5% during September 2024 to reach QR1,349.3bn
- Loans increase in September 2024 was mainly due to a gain by 0.7% in the Private Sector
- Loans moved up by 4.8% in 2024, compared to a growth of 2.5% in 2023. Loans grew by an average 6.5% over the past five years (2019-2023)
- Loan Provisions to Gross Loans edged up to 4.2% in September 2024, compared to 4.0% in August 2024

# Commercial Banks Deposits

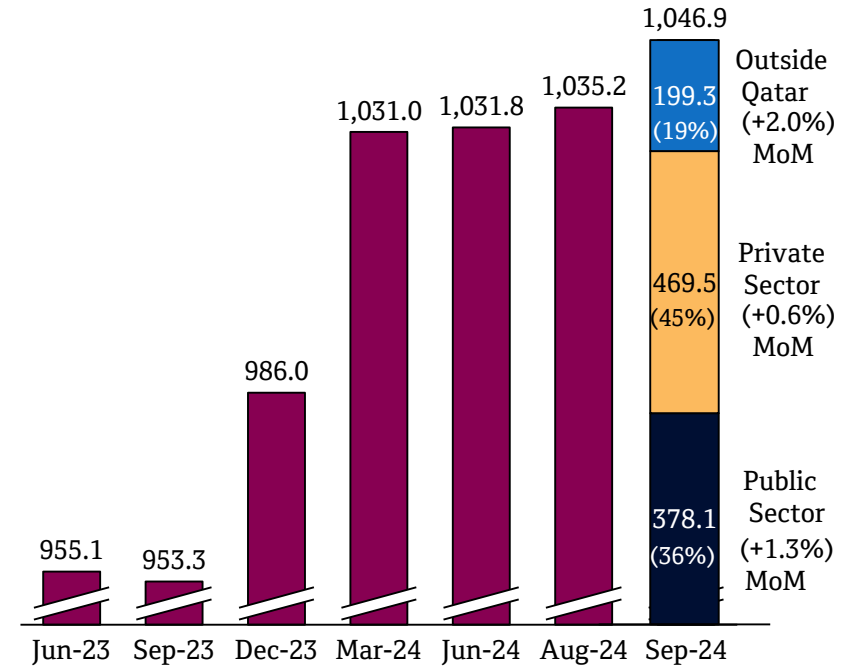
As at September 2024

## Monthly Change in Deposits



## Deposits by Sector

QR Billion (% Change Month-on-Month)

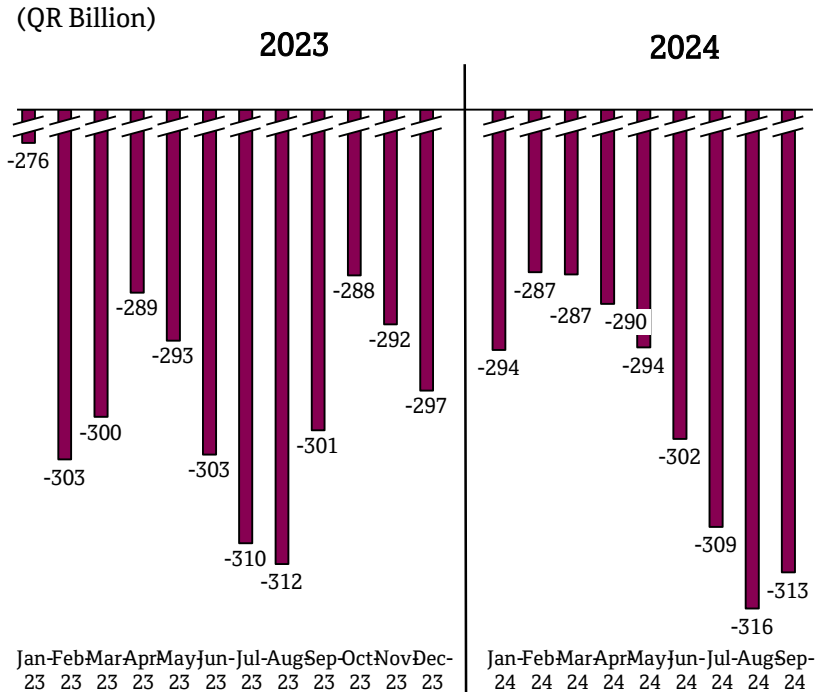


- Deposits went up by 1.1% during September 2024 to reach QR1,046.9bn
- Deposits rise in September 2024 was broad based with an increase by 1.3% in Public Sector Deposits, 2.0% from Non-resident Deposits and 0.6% from Private Sector Deposits
- Deposits increased 6.2% in 2024, compared to a decline by 1.3% in 2023. Deposits grew by an average 4.1% over the past five years (2019-2023)

# Net Interbank Position

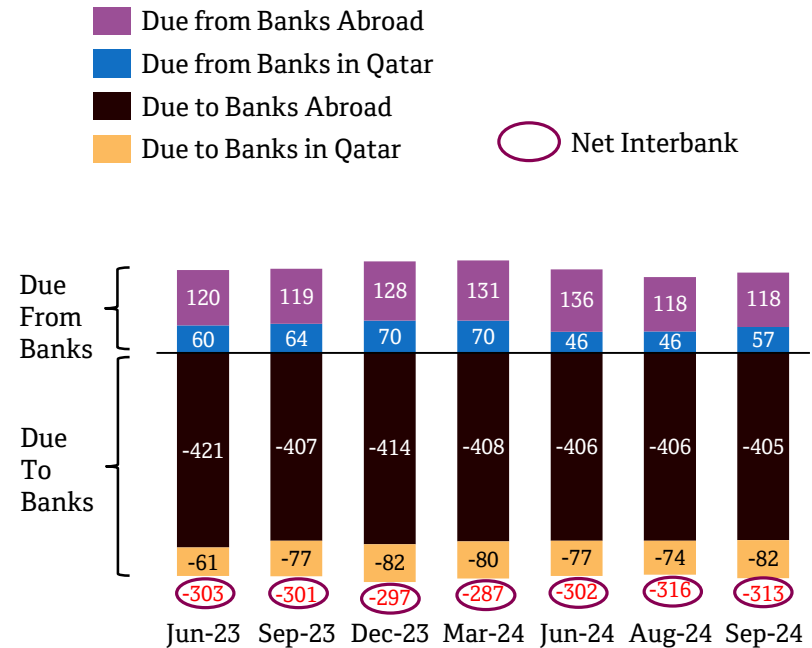
As at September 2024

## Monthly Net Interbank Position



## Net Interbank Position Breakup

(QR Billion)

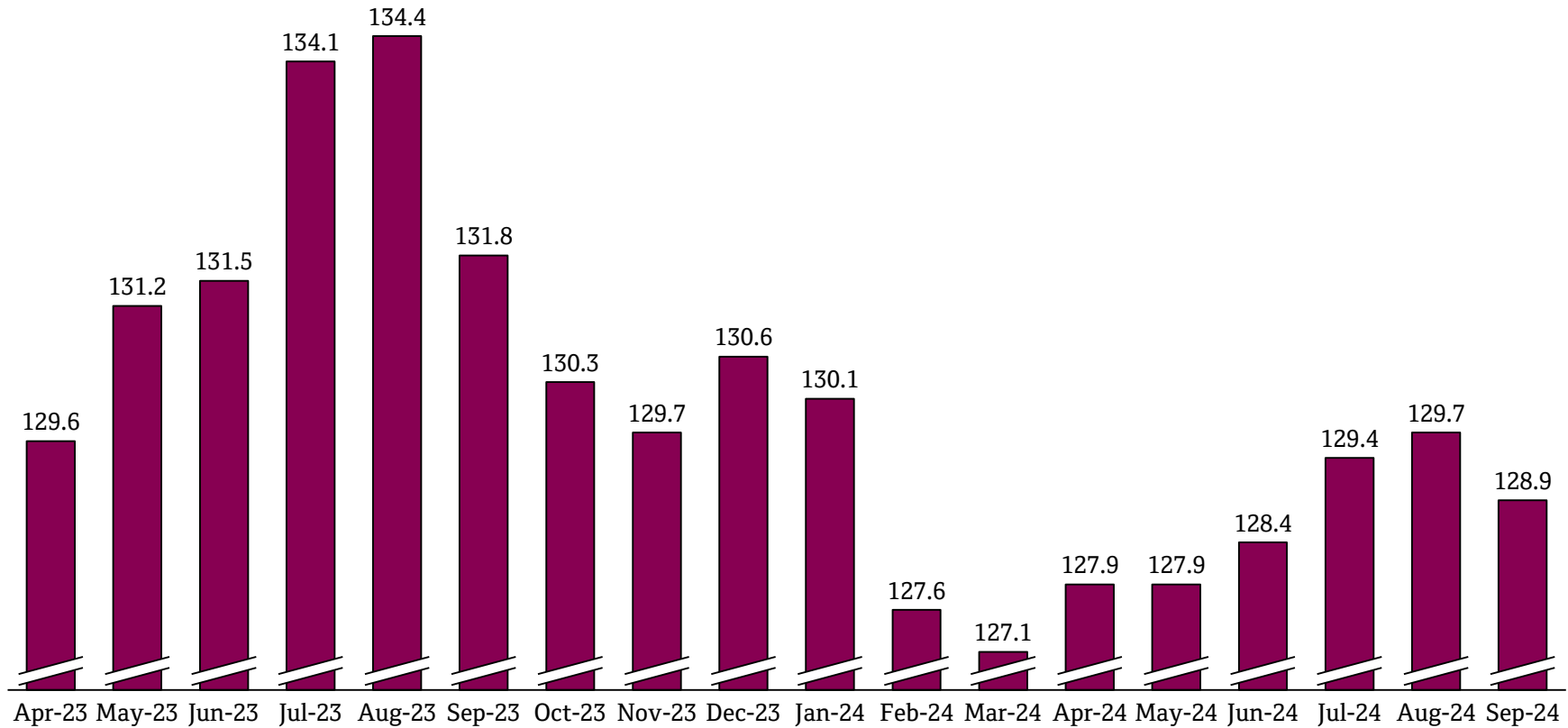


- The Net Interbank Position remained negative at QR313bn as at September 2024
- Due from Banks totaled QR174.4bn as at September 2024
- Due to Banks totaled QR487.3bn as at September 2024
- Due to Banks Abroad reached a 2024 high of QR407.7bn in March

# Loans to Deposits Ratio

As at September 2024

(%)

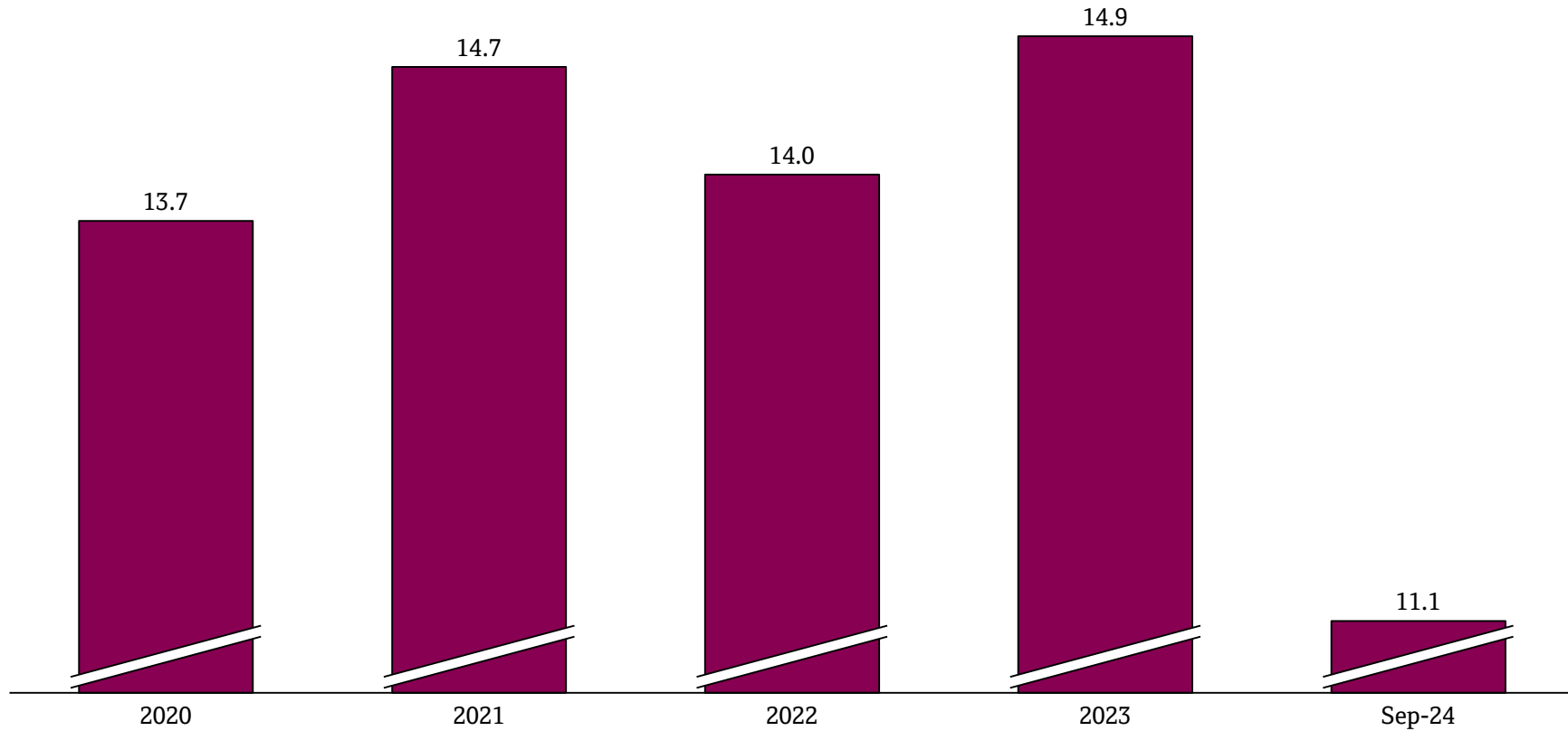


- Loans to Deposits ratio slipped down to 128.9% as at September 2024
- Loans moved up by 0.5% in September 2024 to reach QR1,349.3bn, while Deposits went up 1.1% in September 2024 to reach QR1,046.9bn

# Return on Equity

As at September 2024

(%)



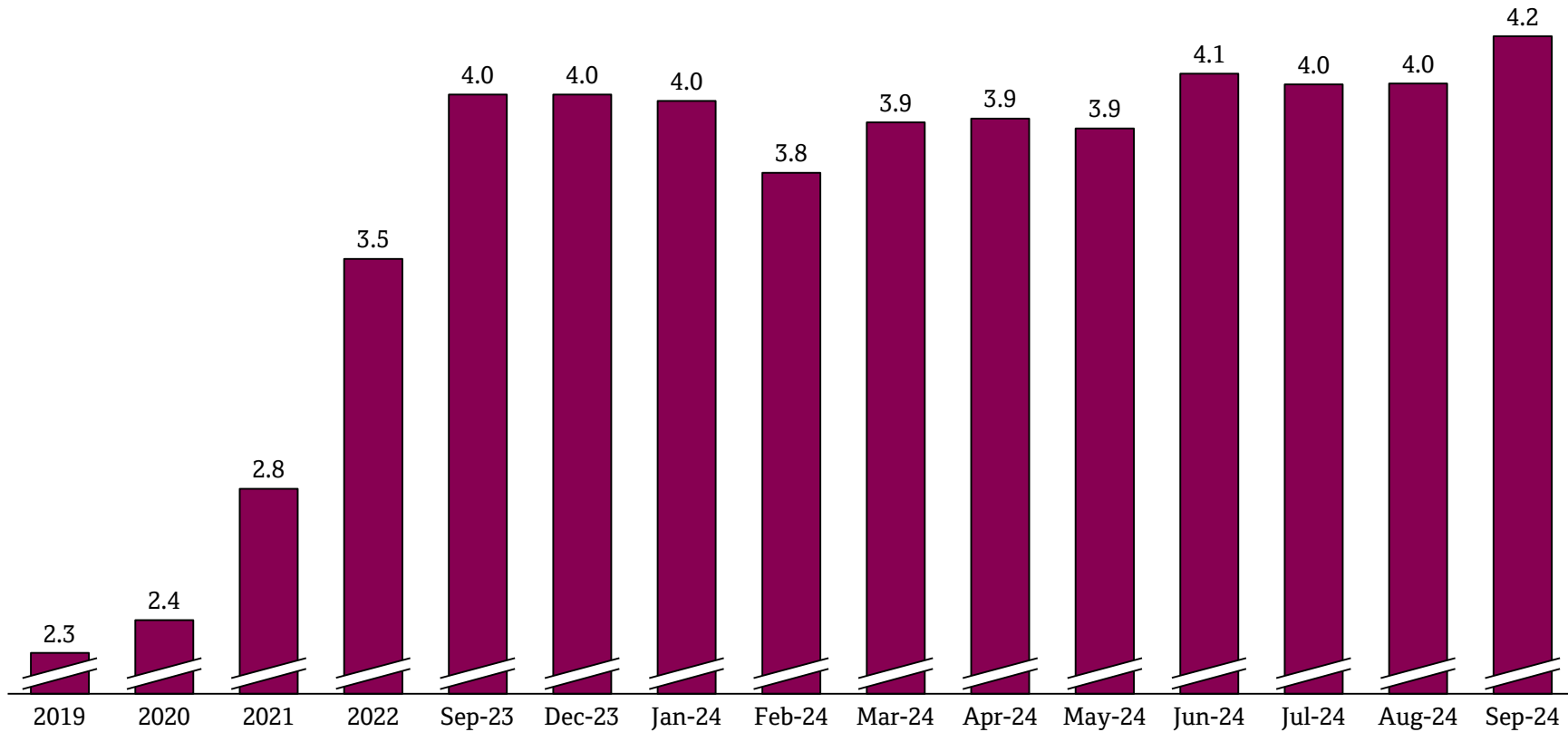
- RoE went down to 11.1% as at September 2024
- Major drag on the overall sector RoE's generated are single digit from mainly Masraf Al Rayan and Doha Bank. On the other hand QNB Group and QIB continue to generate high double digit RoE's supporting the overall sector



# Loan Provisions to Gross Loans

As at September 2024

(%)



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

(In QR mn)	Dec-23	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Change MoM	Change 2024
Total Assets	1,969,348	1,986,190	1,960,519	1,975,290	1,999,115	1,987,216	2,001,866	2,026,097	1.2%	2.9%
Total Credit (Loans)	1,287,935	1,310,140	1,310,877	1,320,183	1,324,814	1,336,382	1,342,908	1,349,325	0.5%	4.8%
Total Deposits	985,984	1,031,034	1,024,807	1,032,152	1,031,817	1,032,554	1,035,202	1,046,901	1.1%	6.2%
<b>Loan to Deposit Ratio</b>	<b>131%</b>	<b>127%</b>	<b>128%</b>	<b>128%</b>	<b>128%</b>	<b>129%</b>	<b>130%</b>	<b>129%</b>		
<b>Credit Facilities (Geographic)</b>										
Total Domestic Credit	1,231,950	1,254,801	1,247,371	1,255,818	1,261,607	1,273,425	1,279,310	1,285,548	0.5%	4.4%
Total International Credit	55,985	55,339	63,506	64,365	63,207	62,957	63,598	63,777	0.3%	13.9%
<b>Domestic Credit Facilities - Public Sector</b>										
Government	106,159	113,859	111,130	112,518	110,979	112,435	114,382	115,256	0.8%	8.6%
Government Institutions	239,331	247,438	248,410	249,259	250,630	256,152	255,805	255,400	-0.2%	6.7%
Semi-Government Institutions	22,662	22,720	20,575	20,401	20,596	20,739	21,276	20,783	-2.3%	-8.3%
<b>Total Domestic Public Sector Credit</b>	<b>368,152</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>	<b>391,439</b>	0.0%	6.3%
<b>Domestic Credit Facilities - Private Sector</b>										
General Trade	183,394	185,820	186,905	188,417	188,826	189,763	189,440	190,000	0.3%	3.6%
Industry	16,034	15,817	15,060	14,990	16,048	16,064	15,977	15,543	-2.7%	-3.1%
Contractors	38,803	37,108	37,362	37,201	37,470	38,045	37,115	37,395	0.8%	-3.6%
Real Estate	171,912	171,799	177,747	177,528	179,257	182,736	186,538	186,997	0.2%	8.8%
Consumption & Others	181,518	182,647	178,325	176,842	175,486	175,469	176,758	181,461	2.7%	0.0%
Services	272,136	277,592	271,857	278,663	282,314	282,022	282,020	282,714	0.2%	3.9%
<b>Total Domestic Private Sector Credit</b>	<b>863,798</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>	<b>894,110</b>	0.7%	3.5%
<b>Deposit Details (Geographic)</b>										
Resident Deposits	806,932	841,051	840,173	843,332	834,832	833,048	839,795	847,588	0.9%	5.0%
Non-resident Deposits	179,052	189,983	184,634	188,819	196,985	199,506	195,407	199,313	2.0%	11.3%
<b>Deposits - Public Sector (Domestic)</b>										
Government	97,003	112,952	118,377	117,303	116,226	118,781	122,035	123,369	1.1%	27.2%
Government Institutions	192,611	208,359	206,660	211,748	205,035	203,122	205,210	208,380	1.5%	8.2%
Semi Government Institutions	53,019	48,336	47,949	46,958	45,651	44,283	46,015	46,304	0.6%	-12.7%
<b>Total Public Sector Deposit</b>	<b>342,634</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>	<b>378,052</b>	1.3%	10.3%
<b>Deposits - Private Sector (Domestic)</b>										
Personal	246,383	257,233	258,752	260,024	259,338	260,984	261,513	264,086	1.0%	7.2%
Companies & Institutions	217,915	214,171	208,435	207,299	208,583	205,878	205,022	205,450	0.2%	-5.7%
<b>Total Private Sector Deposit</b>	<b>464,298</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>	<b>469,536</b>	0.6%	1.1%

Source: QCB

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