



Qatar Monthly Key Banking Indicators

April 2024

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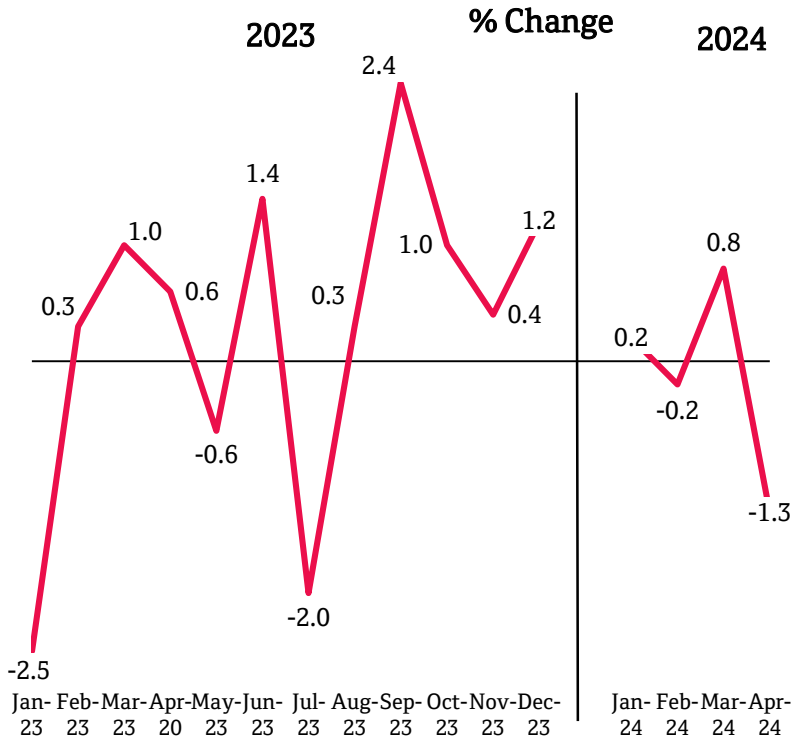
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Commercial Banks Total Assets

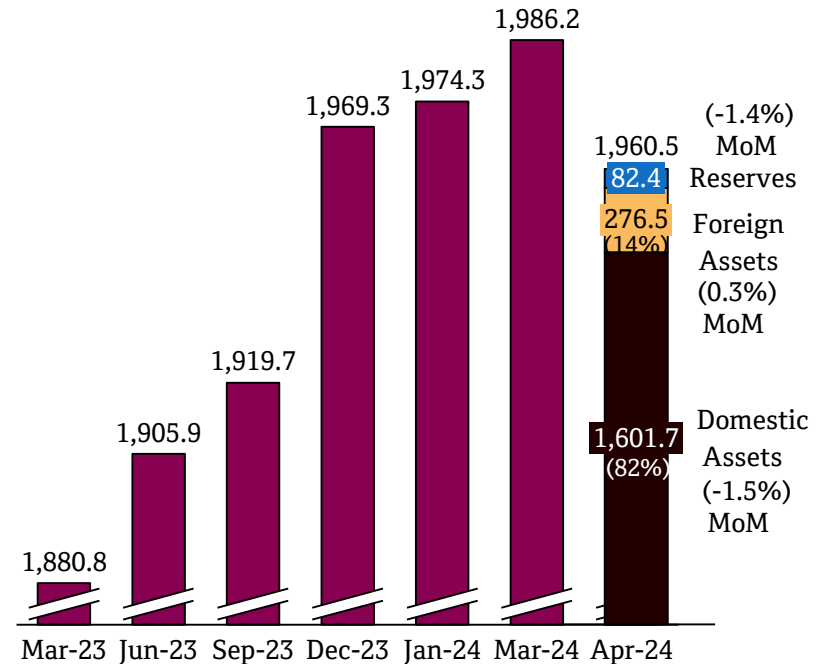
As at April 2024

Monthly Change in Assets



Assets by Location

QR Billion (% Change Month-on-Month)

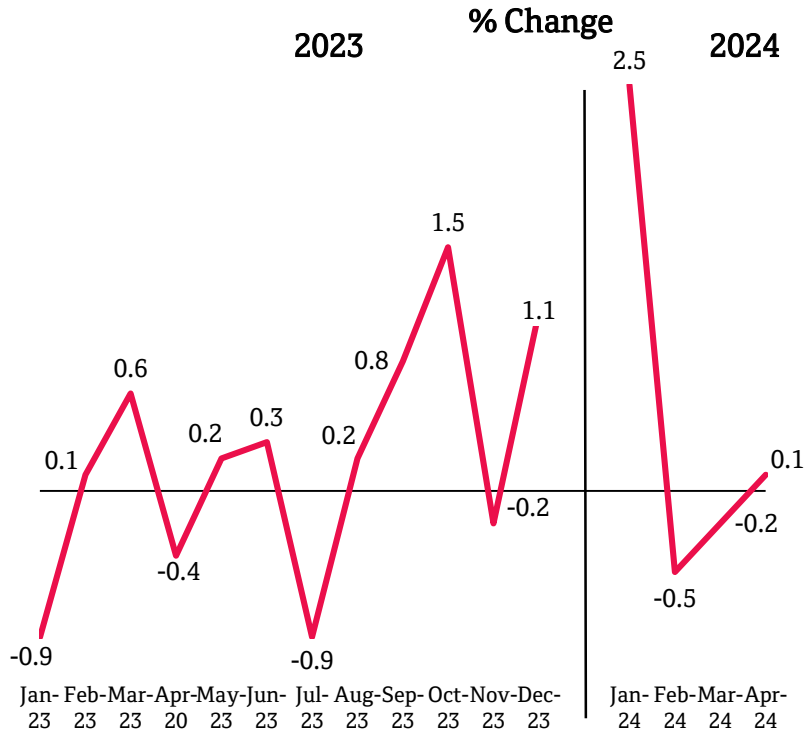


- Total Assets declined by 1.3% during April 2024 to QR1.961 trillion
- Total Assets decline in April 2024 was mainly due to a drop by 1.5% in Domestic Assets
- Total Assets were down by 0.4% in 2024, compared to a growth of 3.4% in 2023. Assets grew by an average 6.8% over the past five years (2019-2023)
- Liquid Assets to Total Assets moved lower to 30.3% in April 2024, compared to 31.2% in March 2024

Commercial Banks Credit Facilities

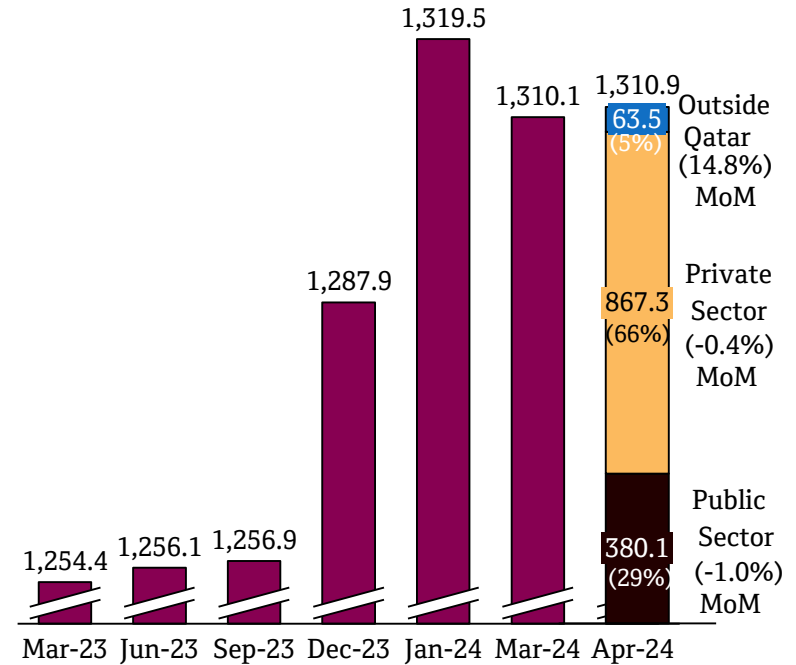
As at April 2024

Monthly Change in Loans



Loans by Sector

QR Billion (% Change Month-on-Month)

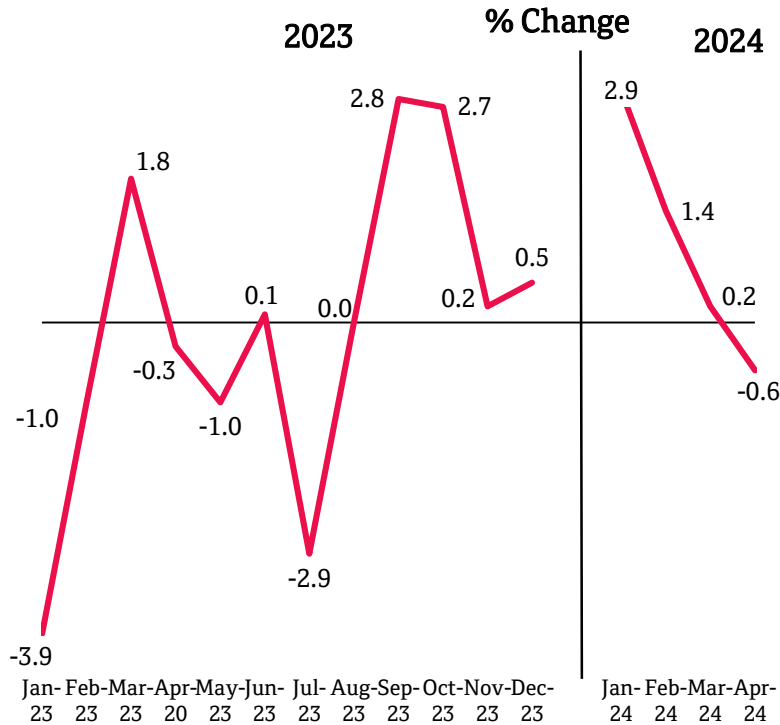


- Loans moved marginally up by 0.1% during April 2024 to QR1,310.9bn
- Loans slight gain in April 2024 was mainly due to a rise by 14.8% in loans Outside Qatar
- Loans increased by 1.8% in 2024, compared to a growth of 2.5% in 2023. Loans grew by an average 6.5% over the past five years (2019-2023)
- Loan Provisions to Gross Loans stood at 3.9% in both April and March 2024

Commercial Banks Deposits

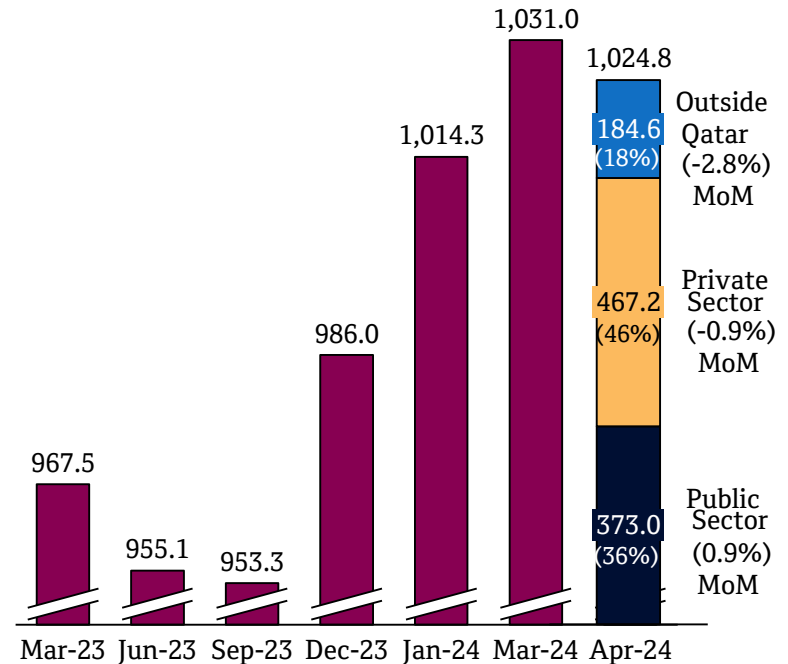
As at April 2024

Monthly Change in Deposits



Deposits by Sector

QR Billion (% Change Month-on-Month)

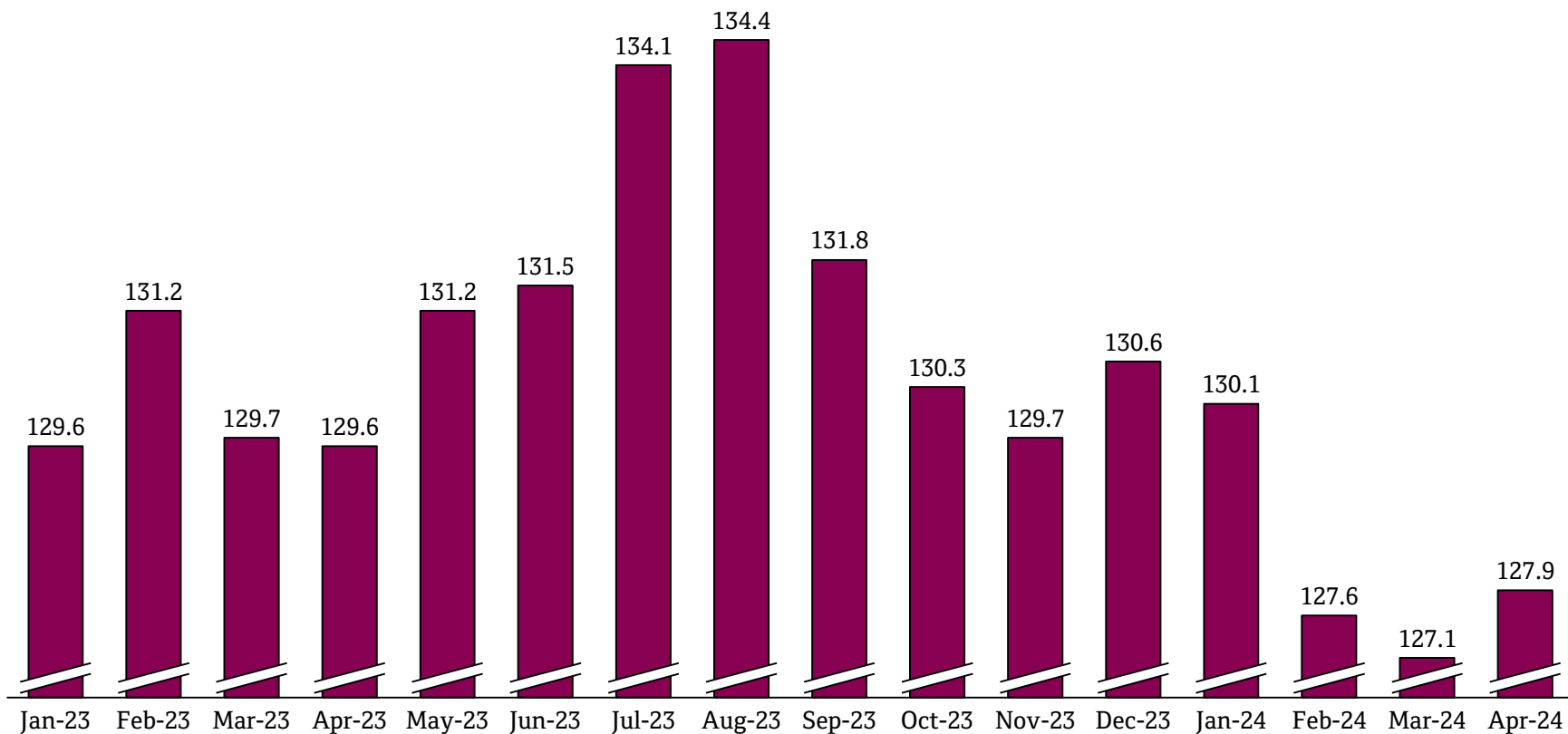


- Deposits decreased 0.6% during April 2024 to QR1,024.8bn
- Deposits contraction in April 2024 was mainly due to a drop by 2.8% in Non-resident Deposits and by 0.9% in Private Sector Deposits
- Deposits increased 3.9% in 2024, compared to a decline by 1.3% in 2023. Deposits grew by an average 4.1% over the past five years (2019-2023)

Loans to Deposits Ratio

As at April 2024

(%)



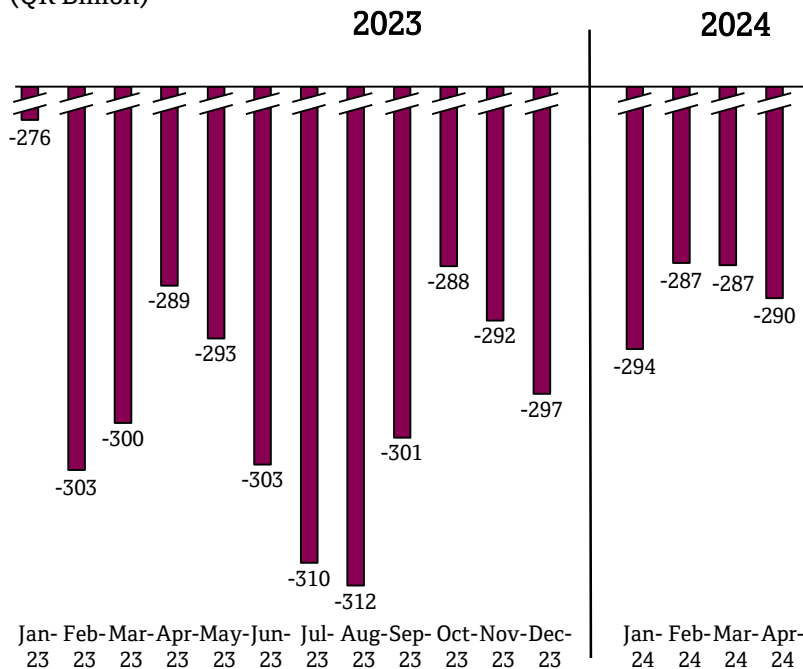
- Loans to Deposits ratio moved higher during the month to 127.9% as at April 2024
- Loans moved up marginally by 0.1% in April 2024 to QR1,310.9bn, while Deposits decreased 0.6% in April 2024 to QR1,024.8bn

Net Interbank Position

As at April 2024

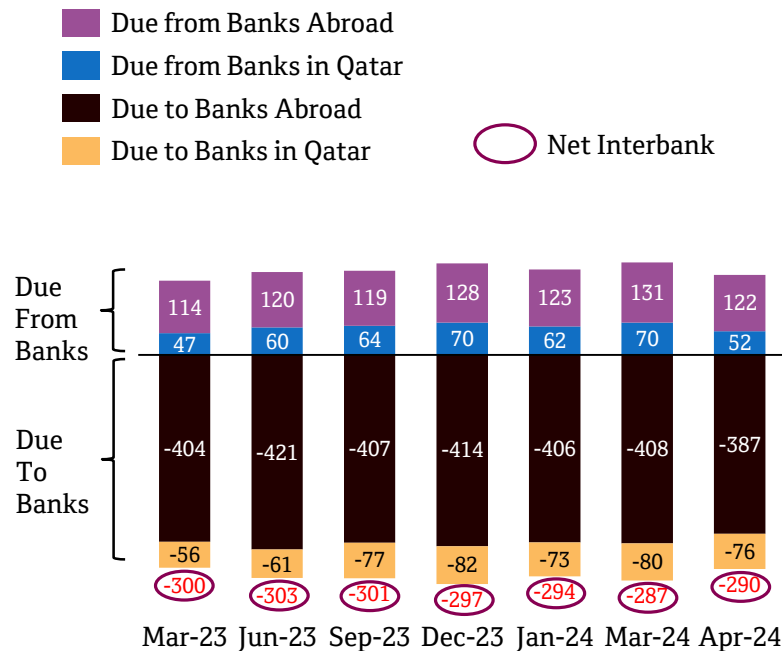
Monthly Net Interbank Position

(QR Billion)



Net Interbank Position Breakup

(QR Billion)



- The Net Interbank Position remained negative at QR290bn as at April 2024
- Due from Banks totaled QR173.5bn as at April 2024
- Due to Banks totaled QR463.5bn as at April 2024
- Due to Banks Abroad reached a high of QR421.4bn in June 2023

Key Monthly Banking Sector Statistics

As at April 2024

| (In QR mn) | Mar-23 | Jun-23 | Sep-23 | Dec-23 | Jan-24 | Feb-24 | Mar-24 | Apr-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 | 1,960,519 | -1.3% | -0.4% |
| Total Credit (Loans) | 1,254,398 | 1,256,114 | 1,256,912 | 1,287,935 | 1,319,517 | 1,312,922 | 1,310,140 | 1,310,877 | 0.1% | 1.8% |
| Total Deposits | 967,472 | 955,107 | 953,349 | 985,984 | 1,014,325 | 1,028,647 | 1,031,034 | 1,024,807 | -0.6% | 3.9% |
| Loan to Deposit Ratio | 130% | 132% | 132% | 131% | 130% | 128% | 127% | 128% | | |
| 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 | 1,247,371 | -0.6% | 1.3% |
| Total International Credit | 58,237 | 57,753 | 55,410 | 55,985 | 55,492 | 55,365 | 55,339 | 63,506 | 14.8% | 13.4% |
| Domestic Credit Facilities - Public Sector | | | | | | | | | | |
| Government | 104,155 | 102,629 | 97,206 | 106,159 | 123,163 | 119,246 | 113,859 | 111,130 | -2.4% | 4.7% |
| Government Institutions | 243,778 | 239,127 | 235,678 | 239,331 | 246,060 | 246,112 | 247,438 | 248,410 | 0.4% | 3.8% |
| Semi-Government Institutions | 17,879 | 25,266 | 24,246 | 22,662 | 22,795 | 23,745 | 22,720 | 20,575 | -9.4% | -9.2% |
| Total Domestic Public Sector Credit | 365,812 | 367,022 | 357,129 | 368,152 | 392,018 | 389,103 | 384,018 | 380,114 | -1.0% | 3.2% |
| Domestic Credit Facilities - Private Sector | | | | | | | | | | |
| General Trade | 171,843 | 174,079 | 177,399 | 183,394 | 186,197 | 185,197 | 185,820 | 186,905 | 0.6% | 1.9% |
| Industry | 17,489 | 17,570 | 16,506 | 16,034 | 15,964 | 15,936 | 15,817 | 15,060 | -4.8% | -6.1% |
| Contractors | 41,701 | 41,117 | 40,577 | 38,803 | 38,366 | 37,708 | 37,108 | 37,362 | 0.7% | -3.7% |
| Real Estate | 185,204 | 182,141 | 175,756 | 171,912 | 173,441 | 172,664 | 171,799 | 177,747 | 3.5% | 3.4% |
| Consumption & Others | 166,032 | 169,864 | 176,405 | 181,518 | 184,772 | 182,026 | 182,647 | 178,325 | -2.4% | -1.8% |
| Services | 248,080 | 246,568 | 257,730 | 272,136 | 273,267 | 274,923 | 277,592 | 271,857 | -2.1% | -0.1% |
| Total Domestic Private Sector Credit | 830,348 | 831,339 | 844,372 | 863,798 | 872,006 | 868,455 | 870,783 | 867,257 | -0.4% | 0.4% |
| Deposit Details (Geographic) | | | | | | | | | | |
| Resident Deposits | 787,129 | 776,206 | 775,482 | 806,932 | 832,655 | 845,763 | 841,051 | 840,173 | -0.1% | 4.1% |
| Non-resident Deposits | 180,343 | 178,901 | 177,867 | 179,052 | 181,670 | 182,884 | 189,983 | 184,634 | -2.8% | 3.1% |
| Deposits - Public Sector (Domestic) | | | | | | | | | | |
| Government | 96,458 | 90,829 | 85,769 | 97,003 | 110,915 | 111,702 | 112,952 | 118,377 | 4.8% | 22.0% |
| Government Institutions | 196,162 | 184,355 | 182,054 | 192,611 | 198,802 | 203,395 | 208,359 | 206,660 | -0.8% | 7.3% |
| Semi Government Institutions | 38,506 | 49,430 | 49,131 | 53,019 | 51,231 | 53,863 | 48,336 | 47,949 | -0.8% | -9.6% |
| Total Public Sector Deposit | 331,126 | 324,613 | 316,955 | 342,634 | 360,948 | 368,960 | 369,647 | 372,986 | 0.9% | 8.9% |
| Deposits - Private Sector (Domestic) | | | | | | | | | | |
| Personal | 235,719 | 238,263 | 245,204 | 246,383 | 251,597 | 254,687 | 257,233 | 258,752 | 0.6% | 5.0% |
| Companies & Institutions | 220,284 | 213,330 | 213,322 | 217,915 | 220,110 | 222,116 | 214,171 | 208,435 | -2.7% | -4.4% |
| Total Private Sector Deposit | 456,003 | 451,593 | 458,526 | 464,298 | 471,707 | 476,802 | 471,404 | 467,188 | -0.9% | 0.6% |

Source: QCB

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