



Qatar Monthly Key Banking Indicators

July 2024

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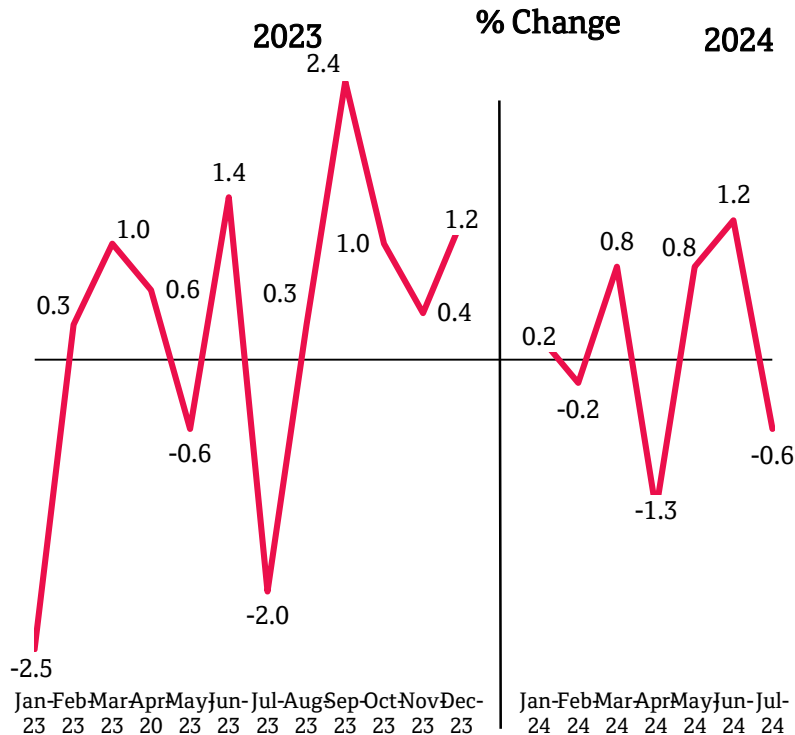
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Commercial Banks Total Assets

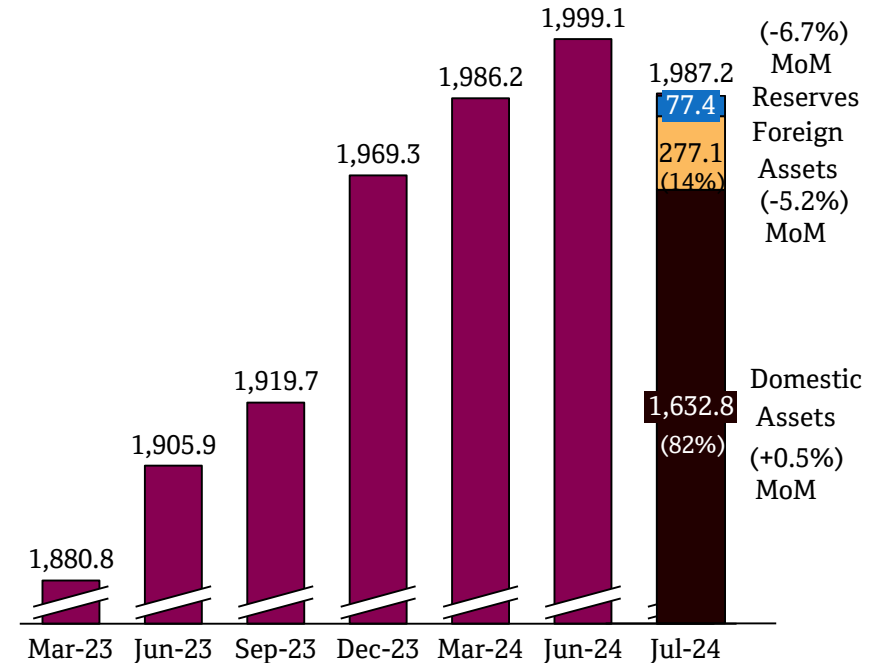
As at July 2024

Monthly Change in Assets



Assets by Location

QR Billion (% Change Month-on-Month)

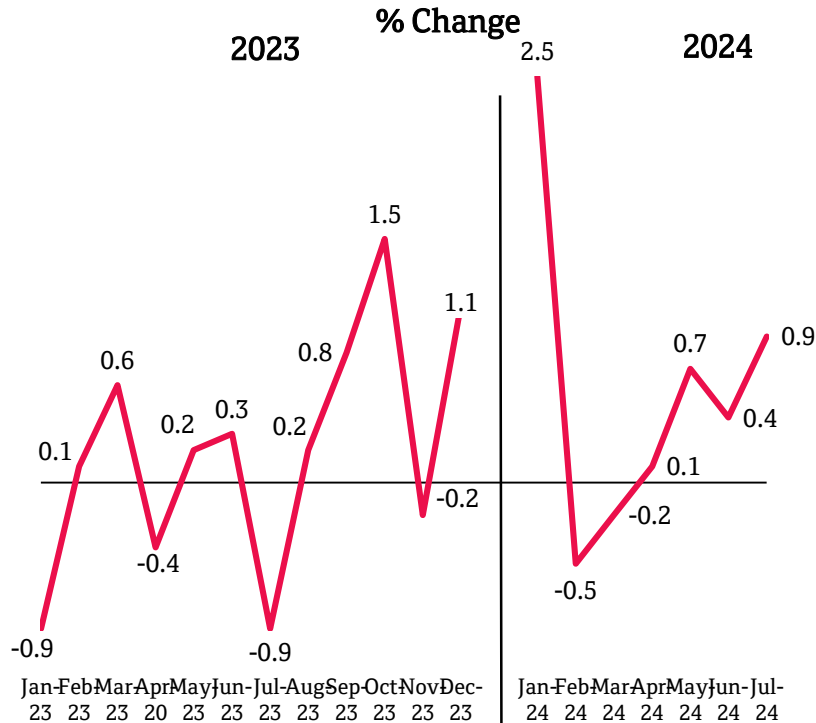


- Total Assets declined by 0.6% during July 2024 to QR1.987 trillion
- Total Assets drop in July 2024 was mainly due to a fall by 5.2% in Foreign Assets
- Total Assets was up by 0.9% in 2024, compared to a growth of 3.4% in 2023. Assets grew by an average 6.8% over the past five years (2019-2023)
- Liquid Assets to Total Assets went down to 29.9% in July 2024, compared to 30.7% in June 2024

Commercial Banks Credit Facilities

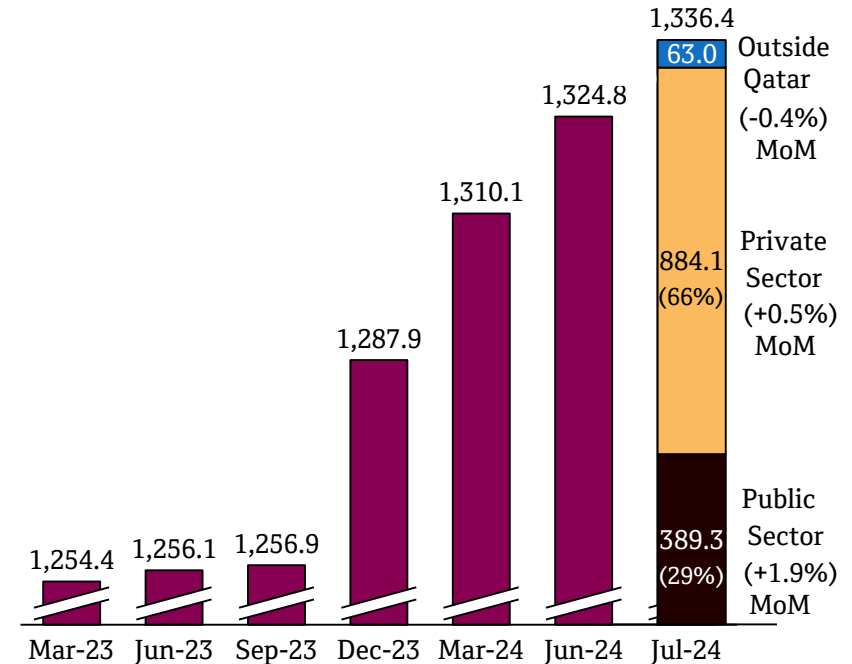
As at July 2024

Monthly Change in Loans



Loans by Sector

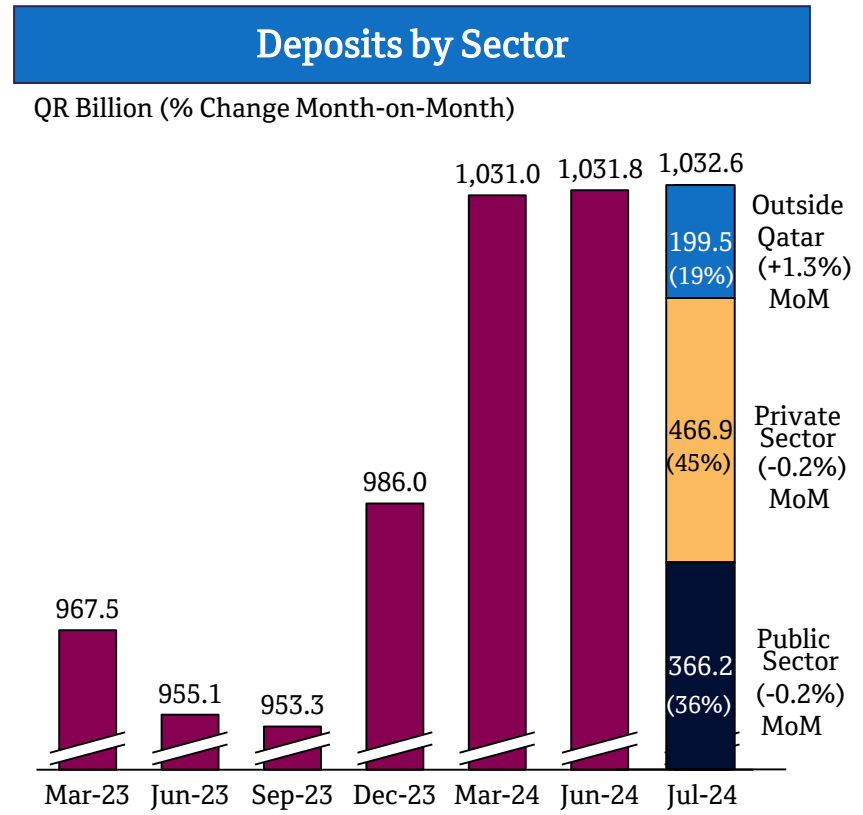
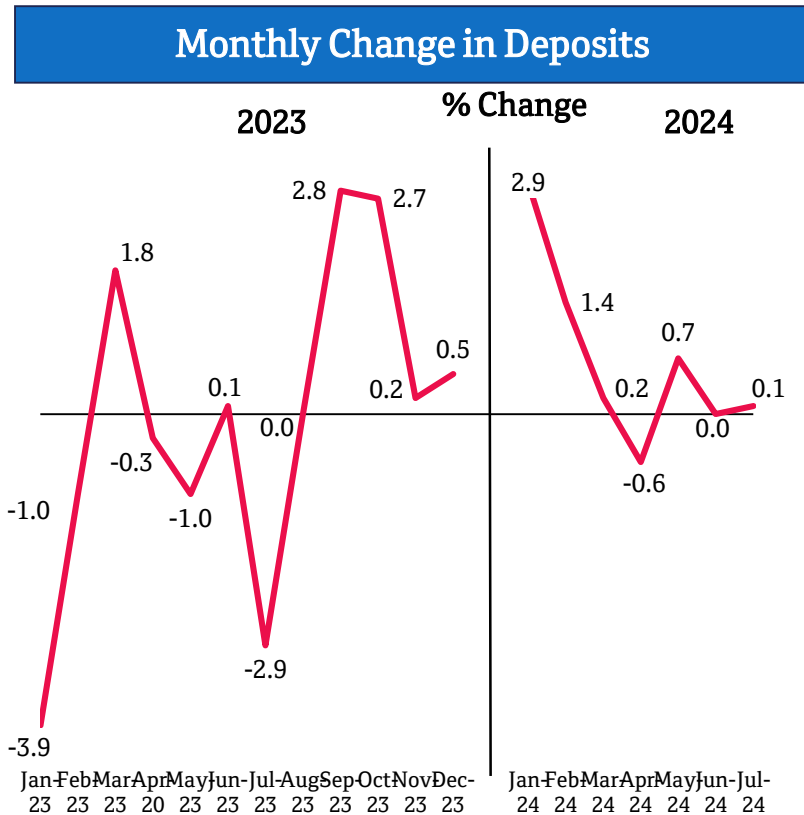
QR Billion (% Change Month-on-Month)



- Loans increased by 0.9% during July 2024 to reach QR1,336.4bn
- Loans gain in July 2024 was mainly due to a rise by 1.9% in the Public Sector and 0.5% in the Private Sector
- Loans went up by 3.8% 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 was at 4.0% in July 2024, compared to 4.1% in June 2024

Commercial Banks Deposits

As at July 2024

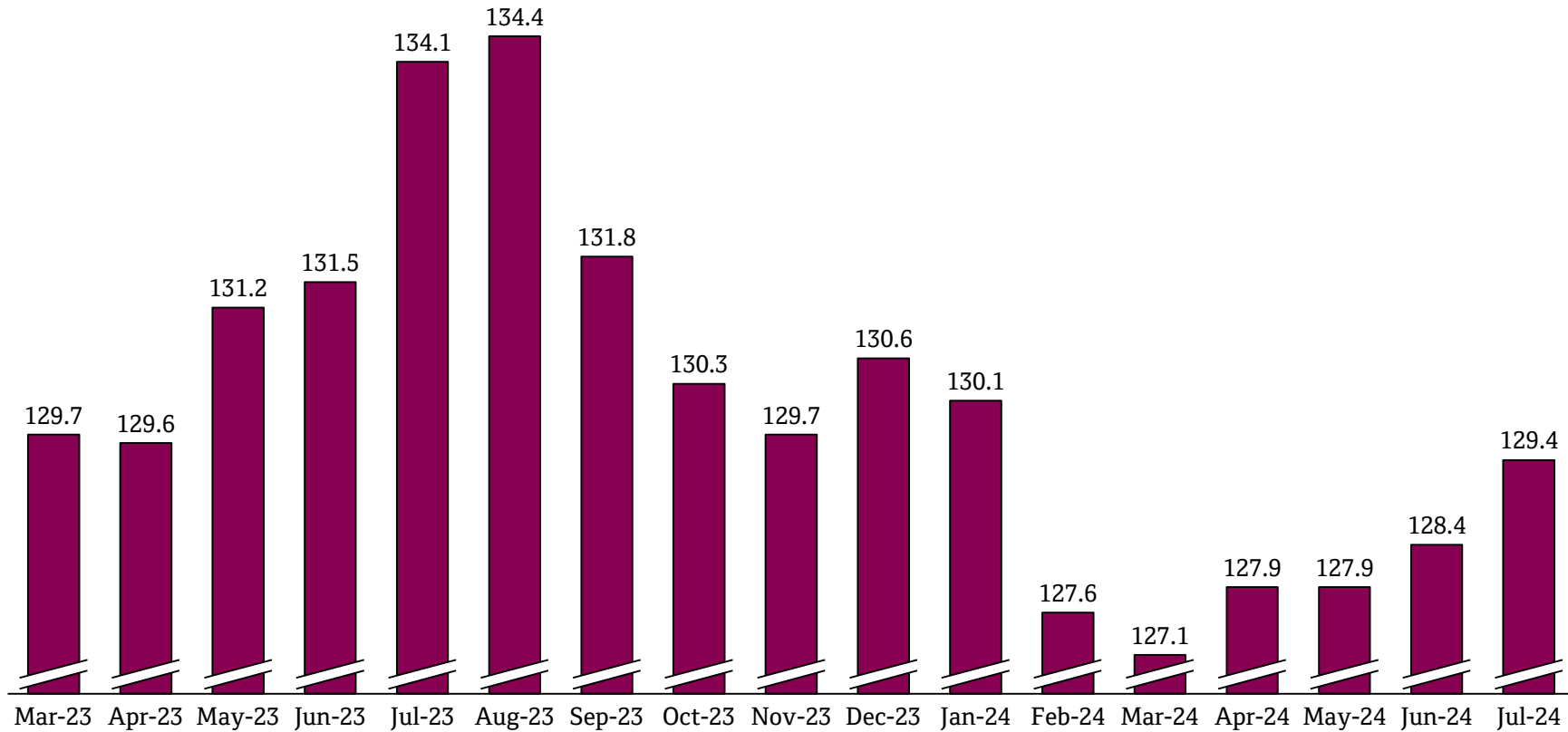


- Deposits edged up 0.1% during July 2024 to reach QR1,032.6bn
- Deposits rise in July 2024 was mainly due to an increase by 1.3% in Non-resident Deposits
- Deposits increased 4.7% in 2024, compared to a decline by 1.3% in 2023. Deposits grew by an average 4.1% over the past five years (2019-2023)

Loans to Deposits Ratio

As at July 2024

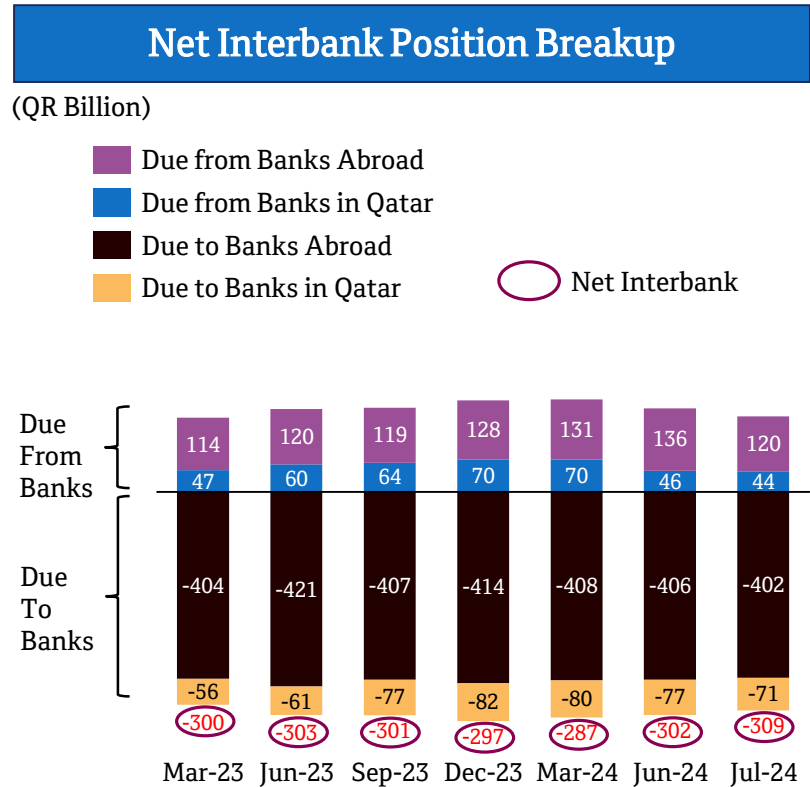
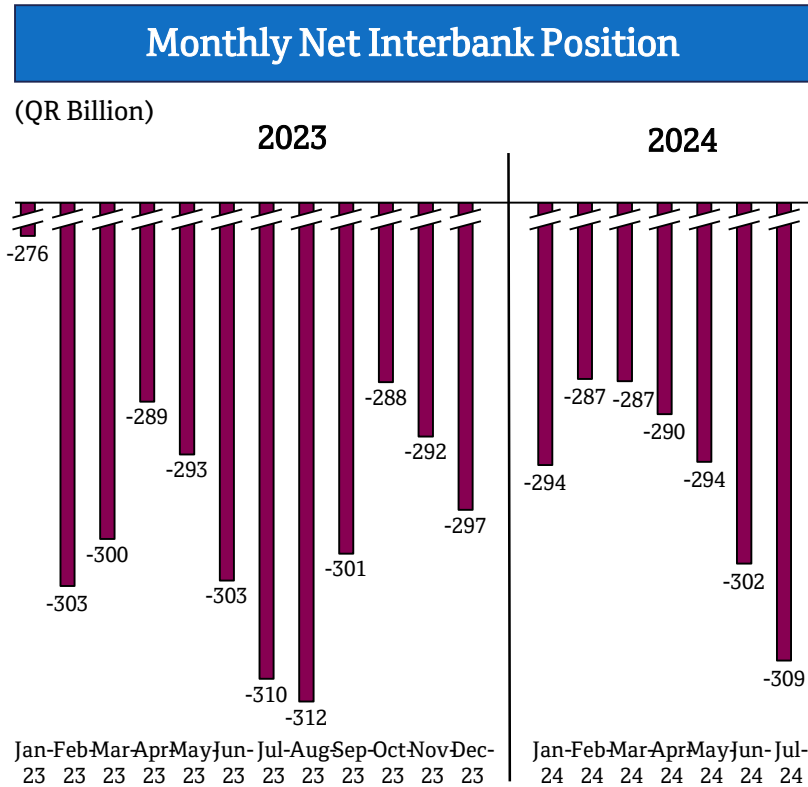
(%)



- Loans to Deposits ratio went up to 129.4% as at July 2024
- Loans increased by 0.9% in July 2024 to reach QR1,336.4bn, while Deposits edged up 0.1% in July 2024 to reach QR1,032.6bn

Net Interbank Position

As at July 2024



- The Net Interbank Position remained negative at QR309bn as at July 2024
- Due from Banks totaled QR163.9bn as at July 2024
- Due to Banks totaled QR472.9bn as at July 2024
- Due to Banks Abroad reached a high of QR421.4bn in June 2023

Key Monthly Banking Sector Statistics

As at July 2024

(In QR mn)	Sep-23	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Change MoM	Change 2024
Total Assets	1,919,657	1,969,348	1,974,265	1,969,588	1,986,190	1,960,519	1,975,290	1,999,115	1,987,216	-0.6%	0.9%
Total Credit (Loans)	1,256,912	1,287,935	1,319,517	1,312,922	1,310,140	1,310,877	1,320,183	1,324,814	1,336,382	0.9%	3.8%
Total Deposits	953,349	985,984	1,014,325	1,028,647	1,031,034	1,024,807	1,032,152	1,031,817	1,032,554	0.1%	4.7%
Loan to Deposit Ratio	132%	131%	130%	128%	127%	128%	128%	128%			
Credit Facilities (Geographic)											
Total Domestic Credit	1,201,501	1,231,950	1,264,025	1,257,558	1,254,801	1,247,371	1,255,818	1,261,607	1,273,425	0.9%	3.4%
Total International Credit	55,410	55,985	55,492	55,365	55,339	63,506	64,365	63,207	62,957	-0.4%	12.5%
Domestic Credit Facilities - Public Sector											
Government	97,206	106,159	123,163	119,246	113,859	111,130	112,518	110,979	112,435	1.3%	5.9%
Government Institutions	235,678	239,331	246,060	246,112	247,438	248,410	249,259	250,630	256,152	2.2%	7.0%
Semi-Government Institutions	24,246	22,662	22,795	23,745	22,720	20,575	20,401	20,596	20,739	0.7%	-8.5%
Total Domestic Public Sector Credit	357,129	368,152	392,018	389,103	384,018	380,114	382,178	382,205	389,326	1.9%	5.8%
Domestic Credit Facilities - Private Sector											
General Trade	177,399	183,394	186,197	185,197	185,820	186,905	188,417	188,826	189,763	0.5%	3.5%
Industry	16,506	16,034	15,964	15,936	15,817	15,060	14,990	16,048	16,064	0.1%	0.2%
Contractors	40,577	38,803	38,366	37,708	37,108	37,362	37,201	37,470	38,045	1.5%	-2.0%
Real Estate	175,756	171,912	173,441	172,664	171,799	177,747	177,528	179,257	182,736	1.9%	6.3%
Consumption & Others	176,405	181,518	184,772	182,026	182,647	178,325	176,842	175,486	175,469	0.0%	-3.3%
Services	257,730	272,136	273,267	274,923	277,592	271,857	278,663	282,314	282,022	-0.1%	3.6%
Total Domestic Private Sector Credit	844,372	863,798	872,006	868,455	870,783	867,257	873,640	879,402	884,099	0.5%	2.4%
Deposit Details (Geographic)											
Resident Deposits	775,482	806,932	832,655	845,763	841,051	840,173	843,332	834,832	833,048	-0.2%	3.2%
Non-resident Deposits	177,867	179,052	181,670	182,884	189,983	184,634	188,819	196,985	199,506	1.3%	11.4%
Deposits - Public Sector (Domestic)											
Government	85,769	97,003	110,915	111,702	112,952	118,377	117,303	116,226	118,781	2.2%	22.5%
Government Institutions	182,054	192,611	198,802	203,395	208,359	206,660	211,748	205,035	203,122	-0.9%	5.5%
Semi Government Institutions	49,131	53,019	51,231	53,863	48,336	47,949	46,958	45,651	44,283	-3.0%	-16.5%
Total Public Sector Deposit	316,955	342,634	360,948	368,960	369,647	372,986	376,009	366,912	366,186	-0.2%	6.9%
Deposits - Private Sector (Domestic)											
Personal	245,204	246,383	251,597	254,687	257,233	258,752	260,024	259,338	260,984	0.6%	5.9%
Companies & Institutions	213,322	217,915	220,110	222,116	214,171	208,435	207,299	208,583	205,878	-1.3%	-5.5%
Total Private Sector Deposit	458,526	464,298	471,707	476,802	471,404	467,188	467,323	467,920	466,862	-0.2%	0.6%

Source: QCB

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