



Qatar Monthly Key Banking Indicators

December 2024

Contents

Commercial Banks Total Assets 3

Commercial Banks Credit Facilities 4

Commercial Banks Deposits 5

Net Interbank Position 6

Loans to Deposits Ratio 7

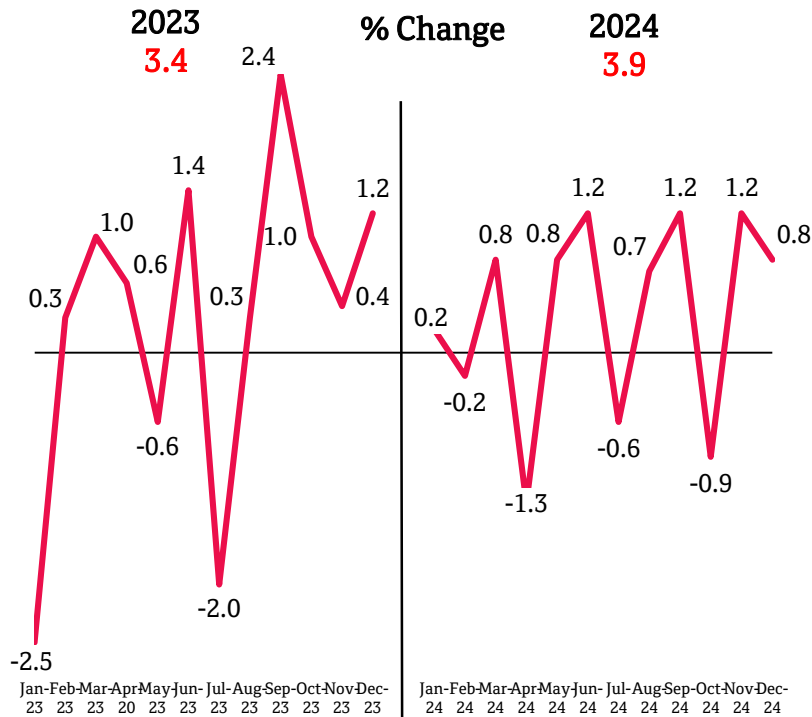
Loan Provisions to Gross Loans 8

Key Monthly Banking Sector Statistics 9

Commercial Banks Total Assets

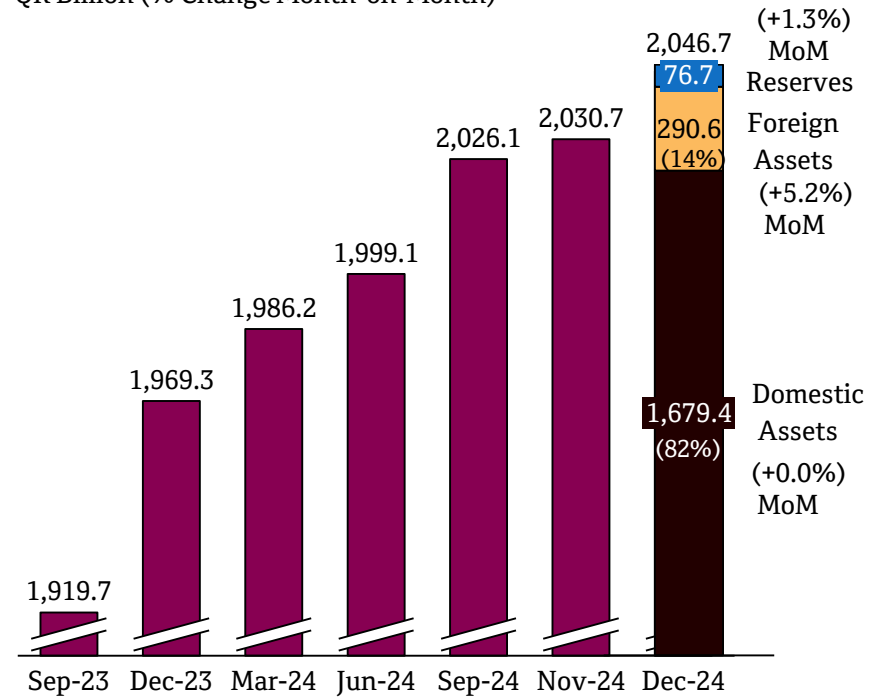
As at December 2024

Monthly Change in Assets



Assets by Location

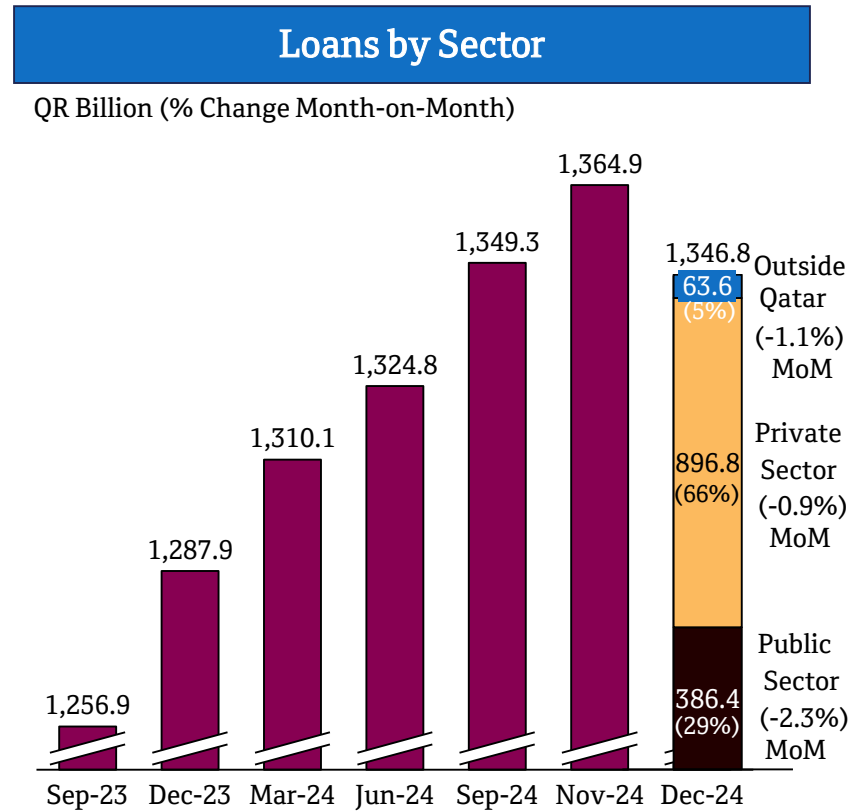
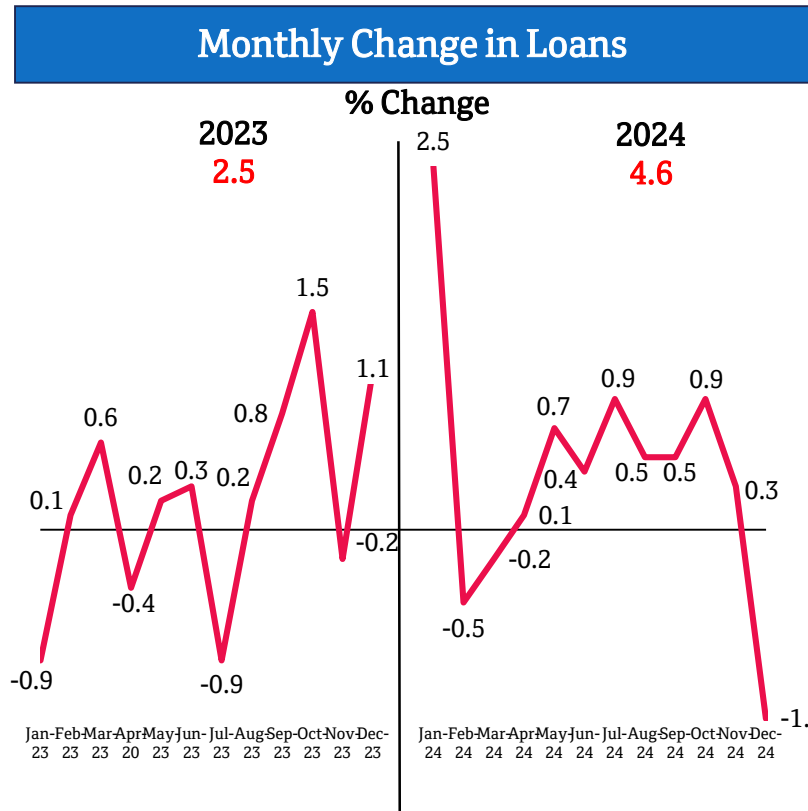
QR Billion (% Change Month-on-Month)



- Total Assets went up by 0.8% during December 2024 to reach QR2.047 trillion
- Total Assets rise in December 2024 was mainly due to an increase by 5.2% in Foreign Assets
- Total Assets gained by 3.9% in 2024, compared to a growth of 3.4% in 2023. Assets grew by an average 5.7% over the past five years (2020-2024)
- Liquid Assets to Total Assets moved up to 31.3% in December 2024, compared to 29.8% in November 2024

Commercial Banks Credit Facilities

As at December 2024

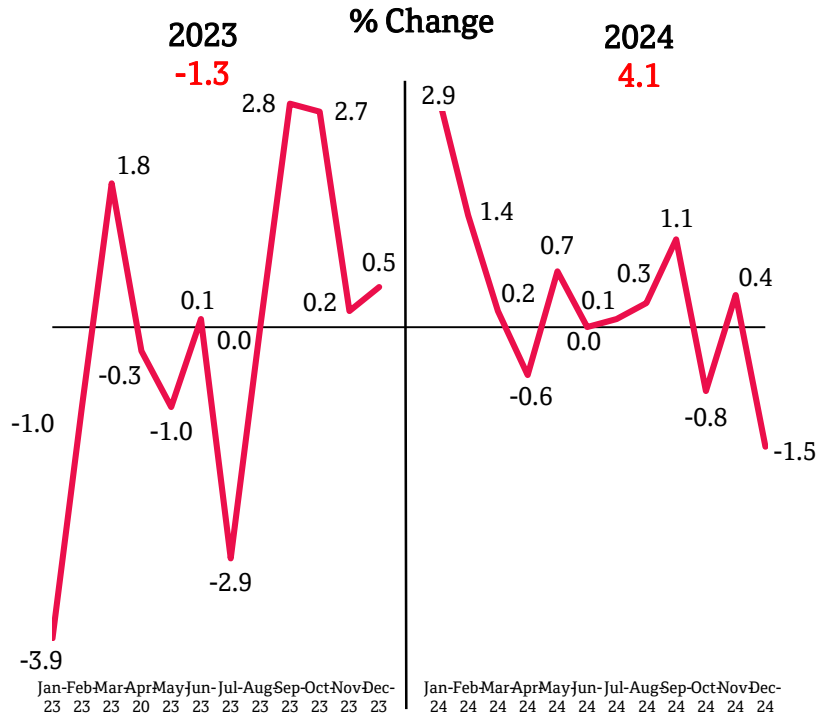


- Loans declined by 1.3% during December 2024 to QR1,346.8bn
- Loans drop in December 2024 was mainly due to a slide by 2.3% in the Public Sector and by 0.9% in the Private Sector
- Loans went up by 4.6% in 2024, compared to a growth of 2.5% in 2023. Loans grew by an average 5.4% over the past five years (2020-2024)
- Loan Provisions to Gross Loans moved lower to 3.9% in December 2024, compared to 4.2% in November 2024

Commercial Banks Deposits

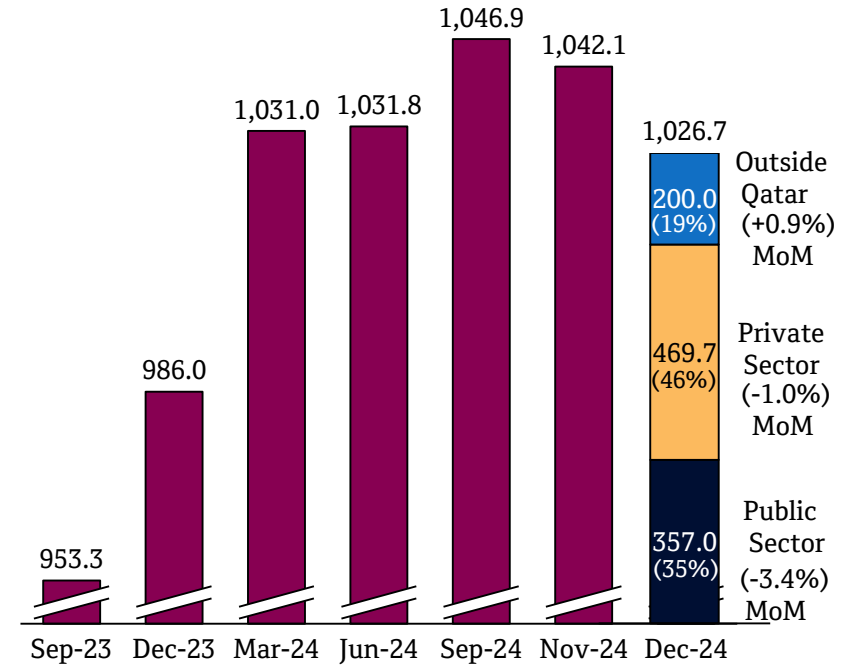
As at December 2024

Monthly Change in Deposits



Deposits by Sector

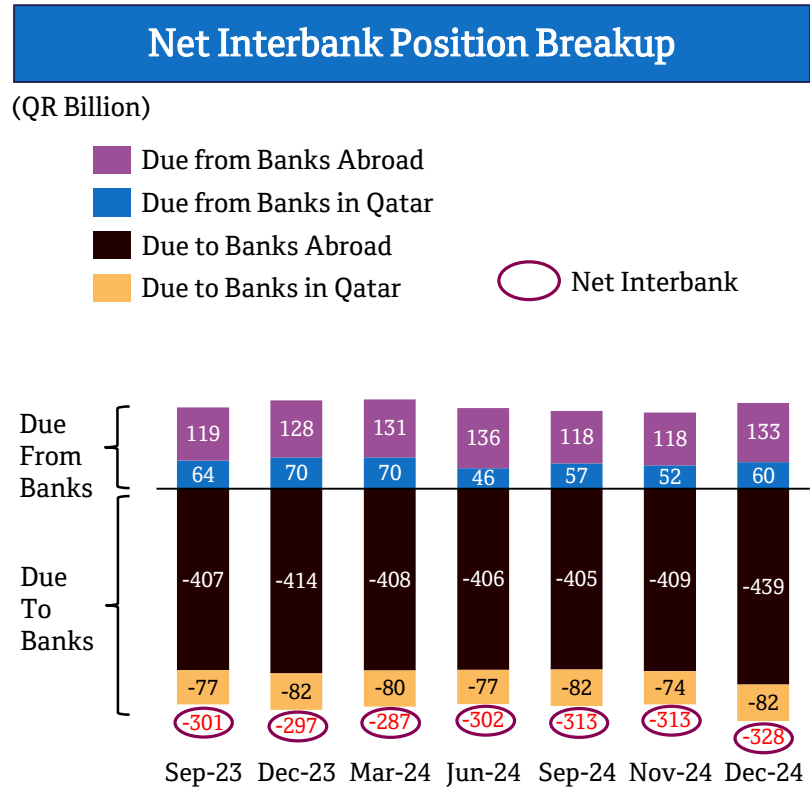
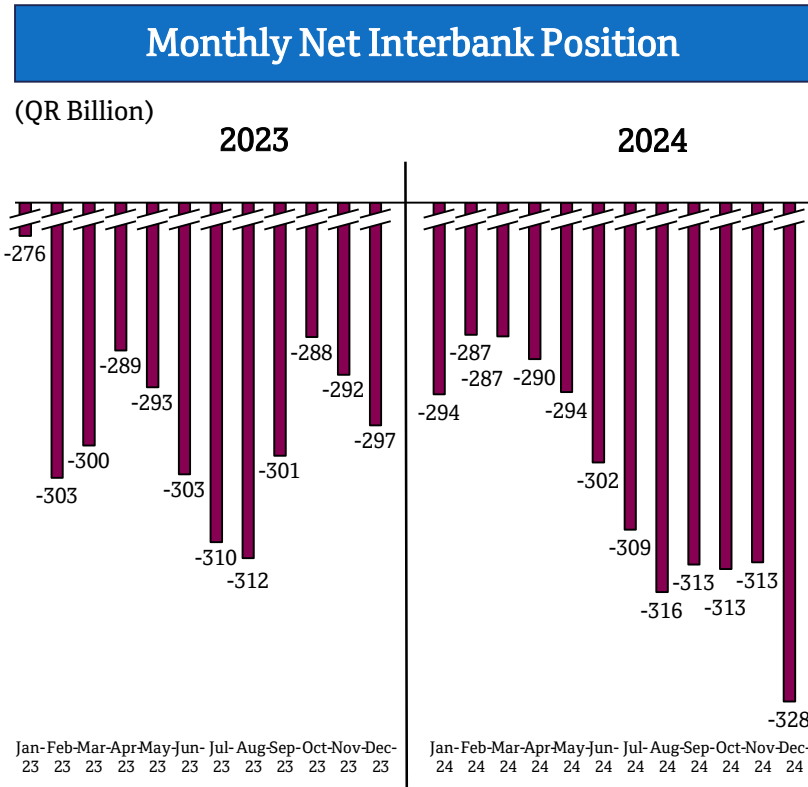
QR Billion (% Change Month-on-Month)



- Deposits went down by 1.5% during December 2024 to QR1,026.7bn
- Deposits fall in December 2024 was mainly due to a dip by 3.4% in Public Sector Deposits
- Deposits increased 4.1% in 2024, compared to a decline by 1.3% in 2023. Deposits grew by an average 3.9% over the past five years (2020-2024)

Net Interbank Position

As at December 2024

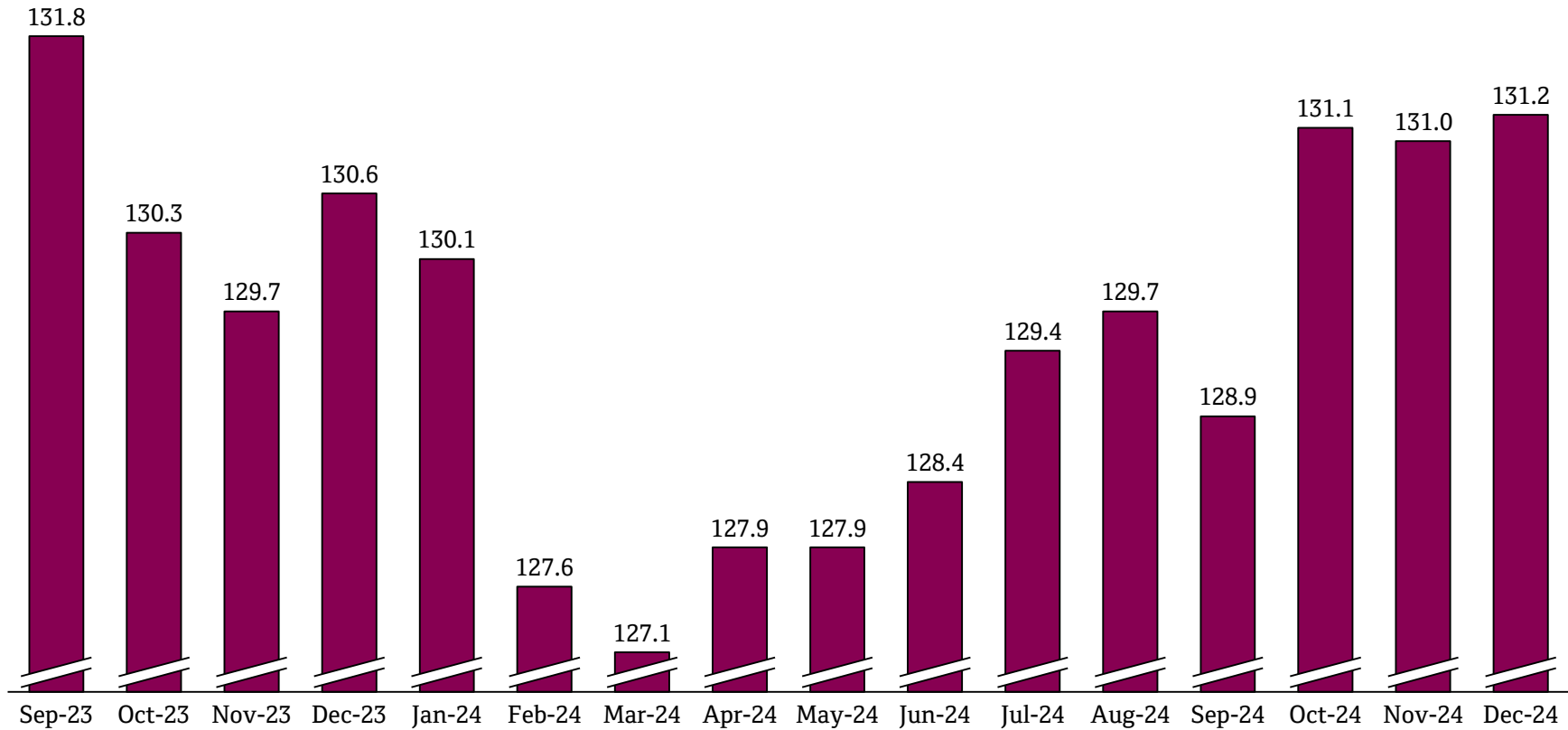


- The Net Interbank Position remained negative at QR328bn as at December 2024
- Due from Banks totaled QR192.6bn as at December 2024
- Due to Banks totaled QR520.8bn as at December 2024
- Due to Banks Abroad reached a 2024 high of QR439.1bn in December

Loans to Deposits Ratio

As at December 2024

(%)

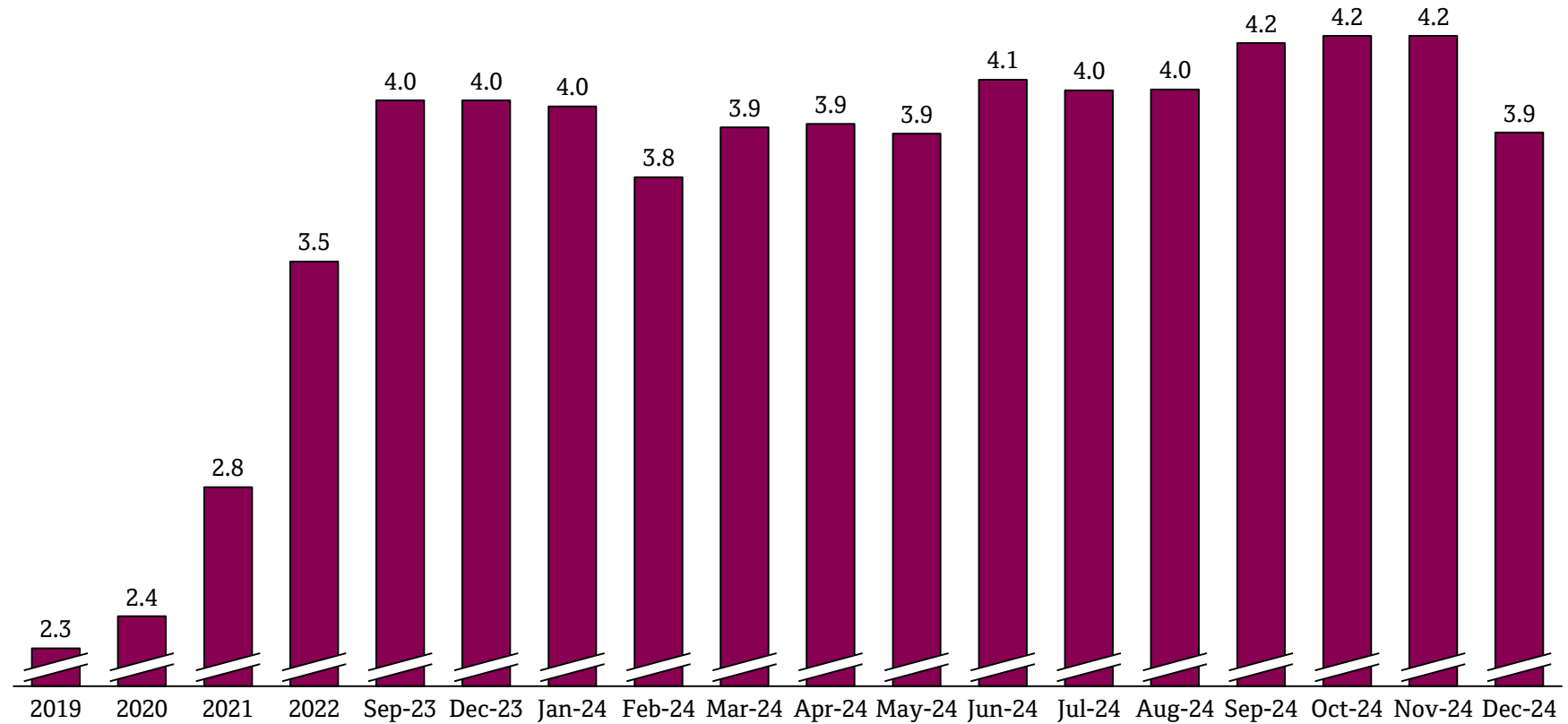


- Loans to Deposits ratio edged up to 131.2% as at December 2024
- Loans declined by 1.3% in December 2024 to QR1,346.8bn, while Deposits went down by 1.5% in December 2024 to QR1,026.7bn

Loan Provisions to Gross Loans

As at December 2024

(%)



- Loan Provisions to Gross Loans moved lower to 3.9% as at December 2024
- Loan Provisions have increased from 2.3% in 2019 to 4.0% in 2023 and stood at 3.9% as at December 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 December 2024

| (In QR mn) | Dec-23 | Mar-24 | Jun-24 | Jul-24 | Aug-24 | Sep-24 | Oct-24 | Nov-24 | Dec-24 | Change MoM | Change 2024 |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--------------|-------------|
| Total Assets | 1,969,348 | 1,986,190 | 1,999,115 | 1,987,216 | 2,001,866 | 2,026,097 | 2,006,943 | 2,030,687 | 2,046,724 | 0.8% | 3.9% |
| Total Credit (Loans) | 1,287,935 | 1,310,140 | 1,324,814 | 1,336,382 | 1,342,908 | 1,349,325 | 1,361,452 | 1,364,860 | 1,346,752 | -1.3% | 4.6% |
| Total Deposits | 985,984 | 1,031,034 | 1,031,817 | 1,032,554 | 1,035,202 | 1,046,901 | 1,038,371 | 1,042,120 | 1,026,740 | -1.5% | 4.1% |
| Loan to Deposit Ratio | 131% | 127% | 128% | 129% | 130% | 129% | 131% | 131% | 131% | | |
| Credit Facilities (Geographic) | | | | | | | | | | | |
| Total Domestic Credit | 1,231,950 | 1,254,801 | 1,261,607 | 1,273,425 | 1,279,310 | 1,285,548 | 1,296,963 | 1,300,588 | 1,283,198 | -1.3% | 4.2% |
| Total International Credit | 55,985 | 55,339 | 63,207 | 62,957 | 63,598 | 63,777 | 64,489 | 64,273 | 63,554 | -1.1% | 13.5% |
| Domestic Credit Facilities - Public Sector | | | | | | | | | | | |
| Government | 106,159 | 113,859 | 110,979 | 112,435 | 114,382 | 115,256 | 124,249 | 119,750 | 110,002 | -8.1% | 3.6% |
| Government Institutions | 239,331 | 247,438 | 250,630 | 256,152 | 255,805 | 255,400 | 255,447 | 255,367 | 257,858 | 1.0% | 7.7% |
| Semi-Government Institutions | 22,662 | 22,720 | 20,596 | 20,739 | 21,276 | 20,783 | 20,596 | 20,592 | 18,575 | -9.8% | -18.0% |
| Total Domestic Public Sector Credit | 368,152 | 384,018 | 382,205 | 389,326 | 391,463 | 391,439 | 400,292 | 395,709 | 386,435 | -2.3% | 5.0% |
| Domestic Credit Facilities - Private Sector | | | | | | | | | | | |
| General Trade | 183,394 | 185,820 | 188,826 | 189,763 | 189,440 | 190,000 | 193,028 | 194,156 | 194,427 | 0.1% | 6.0% |
| Industry | 16,034 | 15,817 | 16,048 | 16,064 | 15,977 | 15,543 | 15,575 | 15,622 | 14,557 | -6.8% | -9.2% |
| Contractors | 38,803 | 37,108 | 37,470 | 38,045 | 37,115 | 37,395 | 37,619 | 37,374 | 33,052 | -11.6% | -14.8% |
| Real Estate | 171,912 | 171,799 | 179,257 | 182,736 | 186,538 | 186,997 | 186,526 | 189,949 | 187,430 | -1.3% | 9.0% |
| Consumption & Others | 181,518 | 182,647 | 175,486 | 175,469 | 176,758 | 181,461 | 180,020 | 182,194 | 180,025 | -1.2% | -0.8% |
| Services | 272,136 | 277,592 | 282,314 | 282,022 | 282,020 | 282,714 | 283,904 | 285,584 | 287,272 | 0.6% | 5.6% |
| Total Domestic Private Sector Credit | 863,798 | 870,783 | 879,402 | 884,099 | 887,847 | 894,110 | 896,671 | 904,879 | 896,763 | -0.9% | 3.8% |
| Deposit Details (Geographic) | | | | | | | | | | | |
| Resident Deposits | 806,932 | 841,051 | 834,832 | 833,048 | 839,795 | 847,588 | 842,675 | 843,775 | 826,700 | -2.0% | 2.4% |
| Non-resident Deposits | 179,052 | 189,983 | 196,985 | 199,506 | 195,407 | 199,313 | 195,696 | 198,345 | 200,040 | 0.9% | 11.7% |
| Deposits - Public Sector (Domestic) | | | | | | | | | | | |
| Government | 97,003 | 112,952 | 116,226 | 118,781 | 122,035 | 123,369 | 122,392 | 121,690 | 121,780 | 0.1% | 25.5% |
| Government Institutions | 192,611 | 208,359 | 205,035 | 203,122 | 205,210 | 208,380 | 200,019 | 200,165 | 189,818 | -5.2% | -1.5% |
| Semi Government Institutions | 53,019 | 48,336 | 45,651 | 44,283 | 46,015 | 46,304 | 47,734 | 47,537 | 45,404 | -4.5% | -14.4% |
| Total Public Sector Deposit | 342,634 | 369,647 | 366,912 | 366,186 | 373,260 | 378,052 | 370,145 | 369,391 | 357,002 | -3.4% | 4.2% |
| Deposits - Private Sector (Domestic) | | | | | | | | | | | |
| Personal | 246,383 | 257,233 | 259,338 | 260,984 | 261,513 | 264,086 | 264,087 | 264,806 | 264,137 | -0.3% | 7.2% |
| Companies & Institutions | 217,915 | 214,171 | 208,583 | 205,878 | 205,022 | 205,450 | 208,443 | 209,578 | 205,562 | -1.9% | -5.7% |
| Total Private Sector Deposit | 464,298 | 471,404 | 467,920 | 466,862 | 466,535 | 469,536 | 472,530 | 474,384 | 469,699 | -1.0% | 1.2% |

Source: QCB

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