



Qatar Monthly Key Banking Indicators

January 2025

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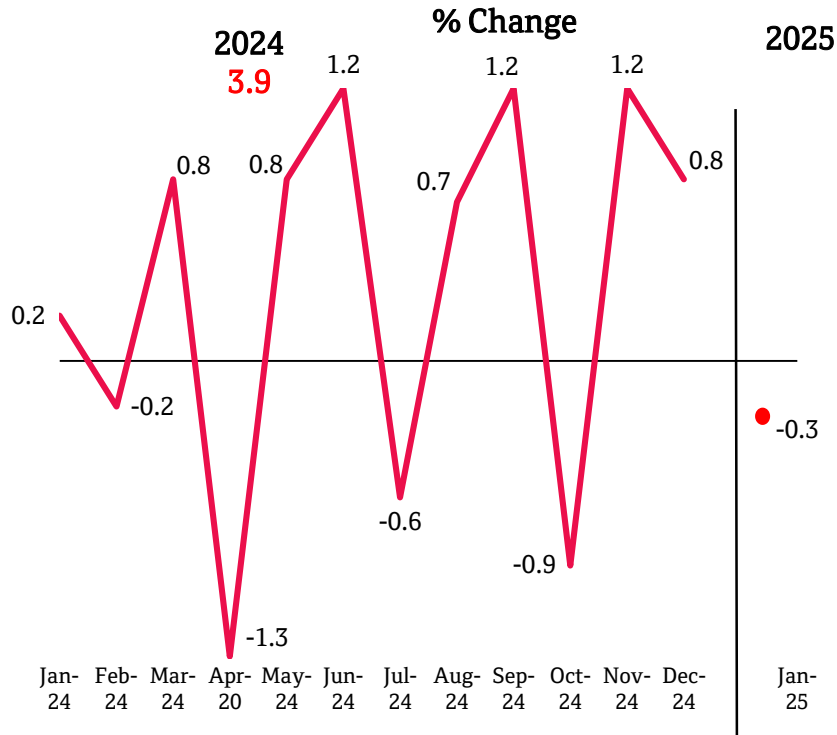
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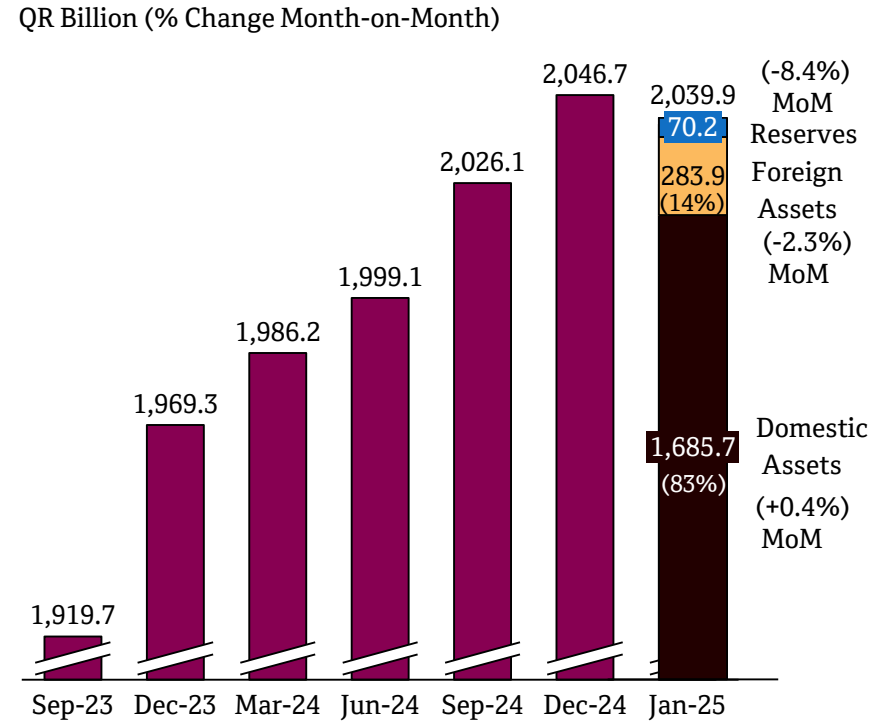
Commercial Banks Total Assets

As at January 2025

Monthly Change in Assets



Assets by Location

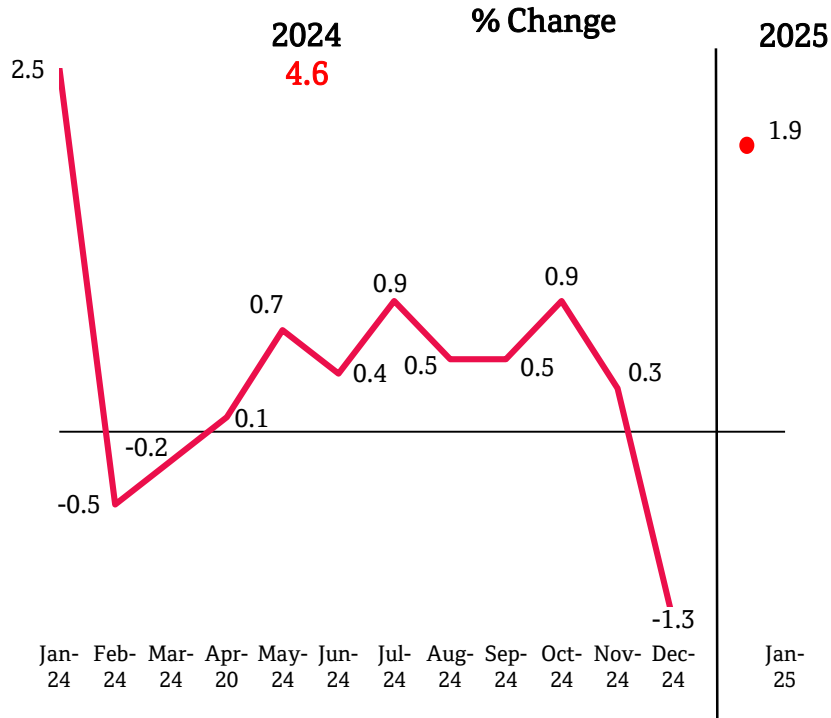


- Total Assets edged lower by 0.3% during January 2025 to QR2.040 trillion
- Total Assets slide in January 2025 was mainly due to a decline by 2.3% in Foreign Assets and a 8.4% drop in Reserves
- Total Assets gained by 3.9% in 2024, compared to a growth of 3.4% in 2023. Assets grew by an average 5.7% over the past five years (2020-2024)
- Liquid Assets to Total Assets moved lower to 30.2% in January 2025, compared to 31.3% in December 2024

Commercial Banks Credit Facilities

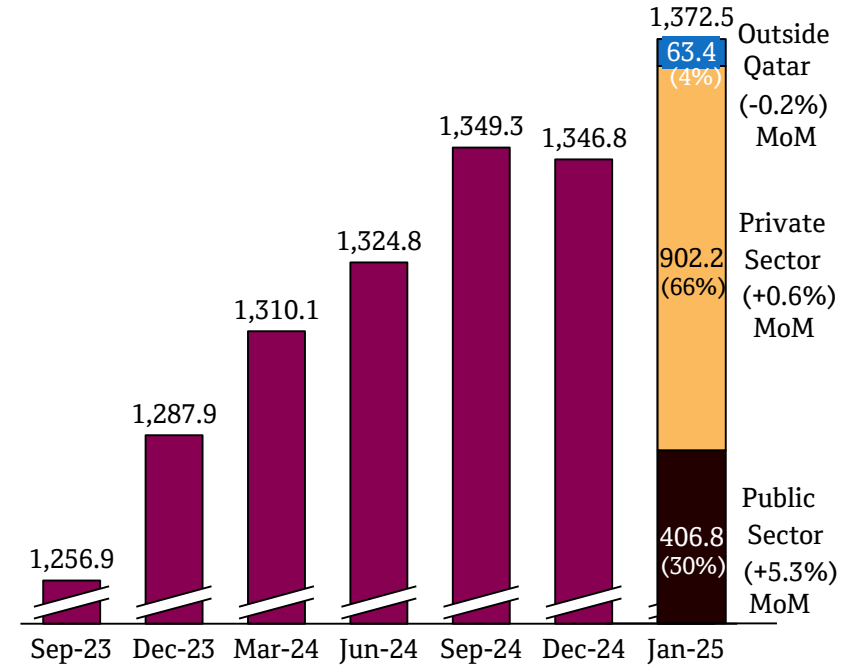
As at January 2025

Monthly Change in Loans



Loans by Sector

QR Billion (% Change Month-on-Month)

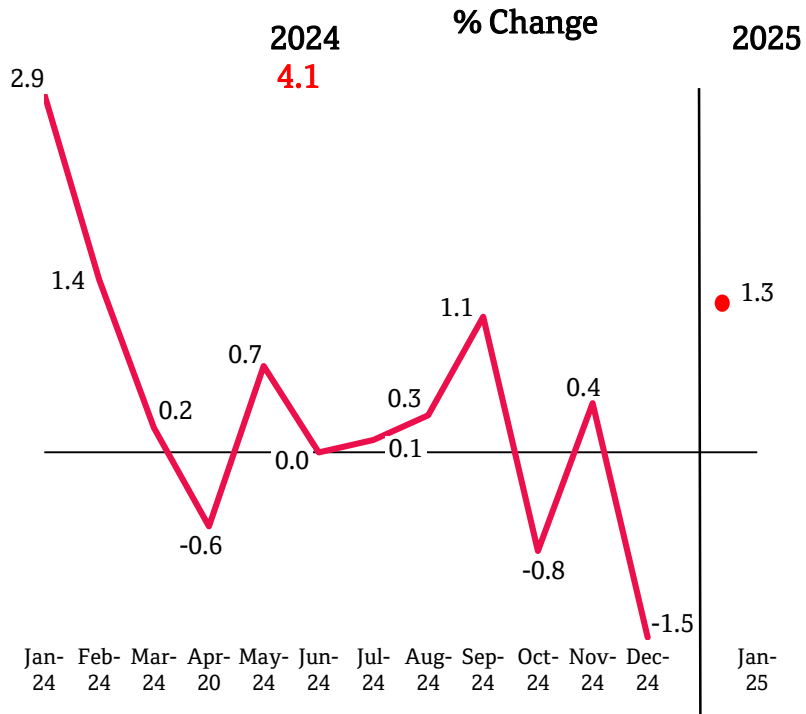


- Loans increased by 1.9% during January 2025 to reach QR1,372.5bn
- Loans rise in January 2025 was mainly due to a jump by 5.3% in the Public Sector
- Loans went up by 4.6% in 2024, compared to a growth of 2.5% in 2023. Loans grew by an average 5.4% over the past five years (2020-2024)
- Loan Provisions to Gross Loans was marginally lower at 3.8% in January 2025, compared to 3.9% in December 2024

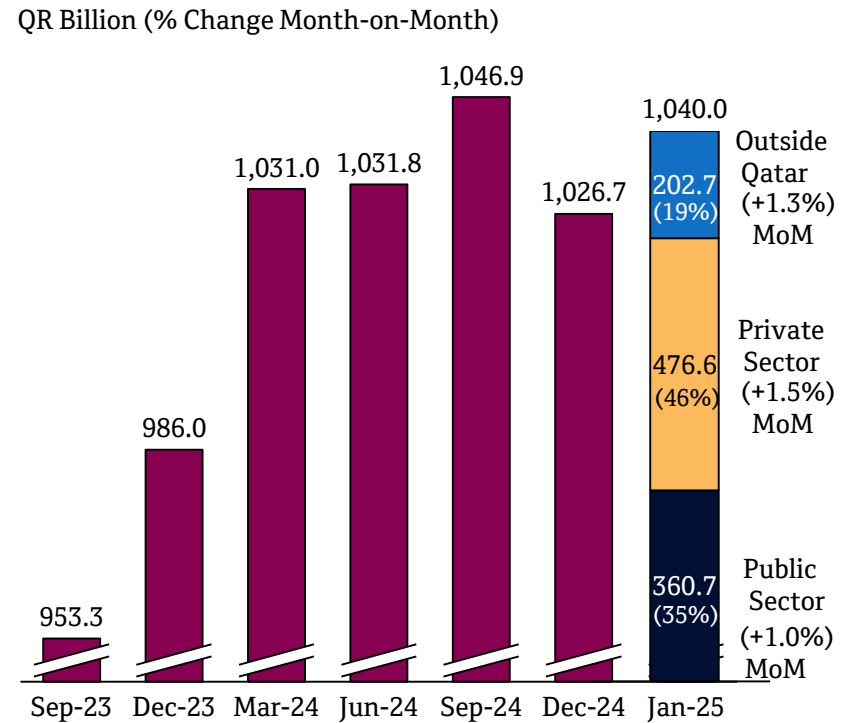
Commercial Banks Deposits

As at January 2025

Monthly Change in Deposits



Deposits by Sector



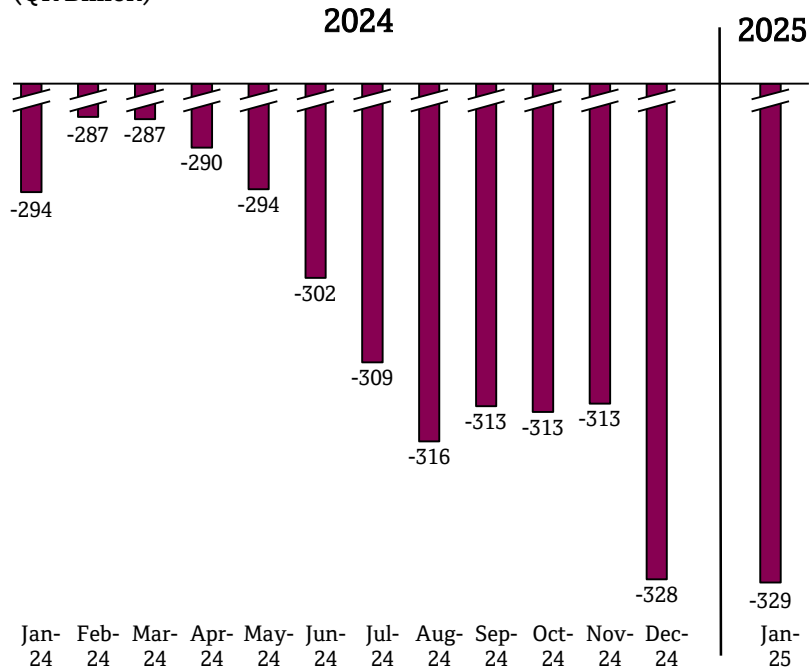
- Deposits went up by 1.3% during January 2025 to reach QR1,040.0bn
- Deposits gain in January 2025 was mainly due to a surge by 1.5% in Private Sector Deposits and a rise by 1.0% in Public Sector Deposits
- Deposits increased 4.1% in 2024, compared to a decline by 1.3% in 2023. Deposits grew by an average 3.9% over the past five years (2020-2024)

Net Interbank Position

As at January 2025

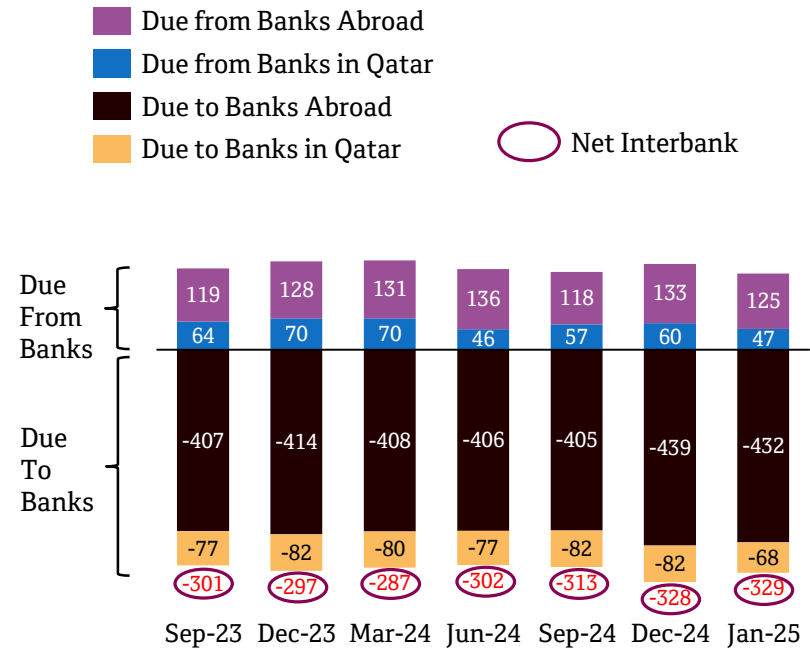
Monthly Net Interbank Position

(QR Billion)



Net Interbank Position Breakup

(QR Billion)

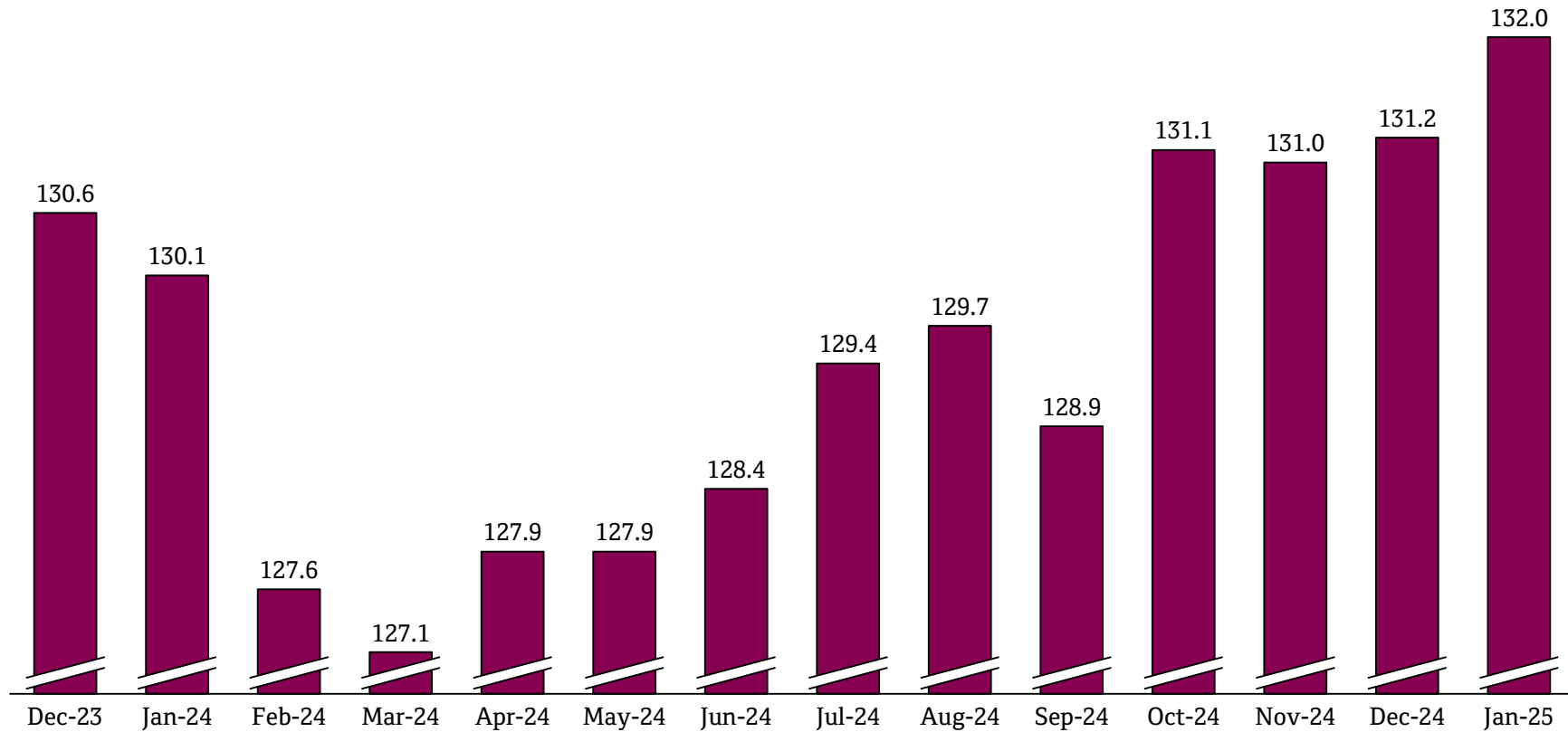


- The Net Interbank Position remained negative at QR329bn as at January 2025
- Due from Banks totaled QR171.5bn as at January 2025
- Due to Banks totaled QR500.0bn as at January 2025
- Due to Banks Abroad reached a high of QR439.1bn in December 2024

Loans to Deposits Ratio

As at January 2025

(%)

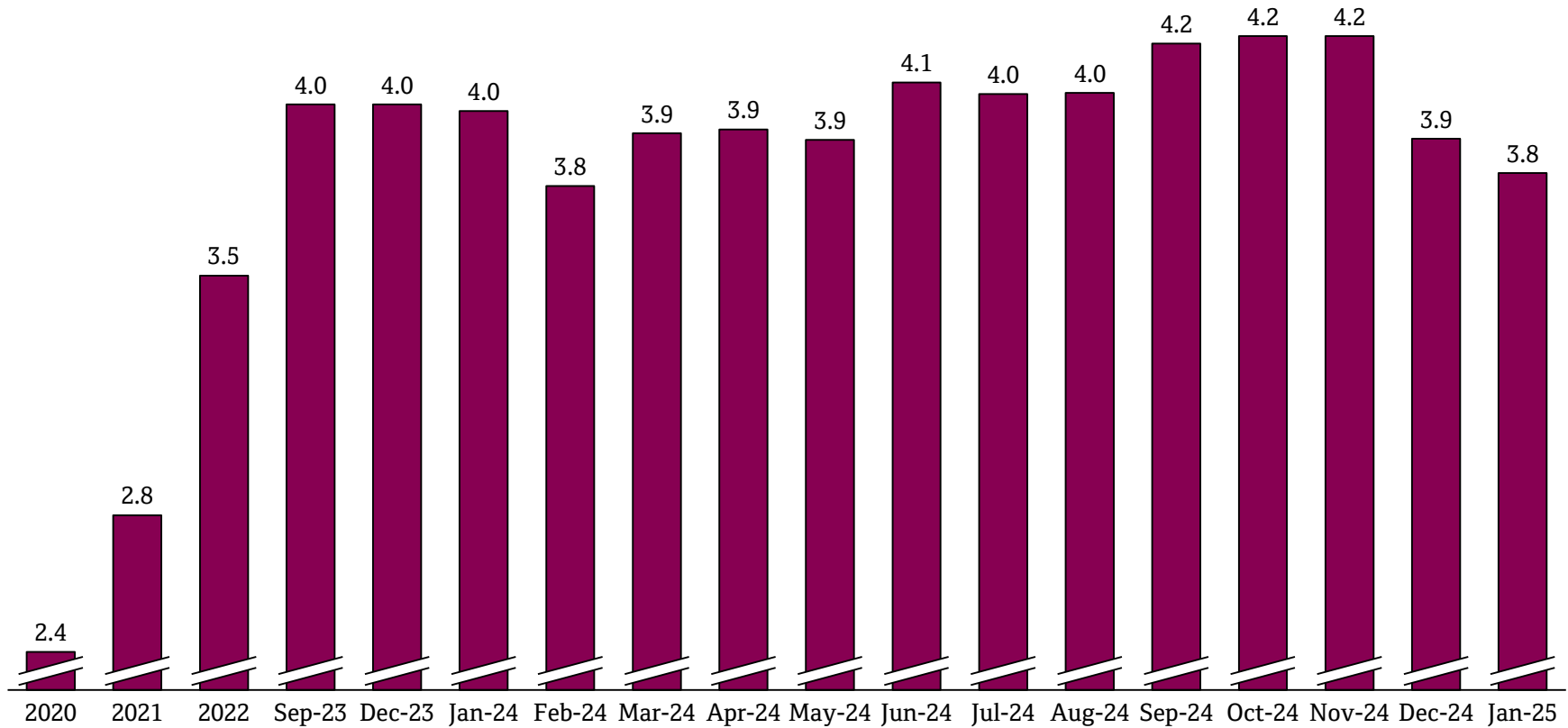


- Loans to Deposits ratio moved up to 132.0% as at January 2025
- Loans increased by 1.9% in January 2025 to reach QR1,372.5bn, while Deposits went up by 1.3% in January 2025 to reach QR1,040.0bn

Loan Provisions to Gross Loans

As at January 2025

(%)



- Loan Provisions to Gross Loans was marginally lower at 3.8% as at January 2025
- Loan Provisions have increased from 2.4% in 2020 to 4.0% in 2023 and stood at 3.8% as at January 2025 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 January 2025

(In QR mn)	Dec-23	Mar-24	Jun-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Change MoM	Change 2024
Total Assets	1,969,348	1,986,190	1,999,115	2,026,097	2,006,943	2,030,687	2,046,724	2,039,866	-0.3%	3.9%
Total Credit (Loans)	1,287,935	1,310,140	1,324,814	1,349,325	1,361,452	1,364,860	1,346,752	1,372,454	1.9%	4.6%
Total Deposits	985,984	1,031,034	1,031,817	1,046,901	1,038,371	1,042,120	1,026,740	1,040,001	1.3%	4.1%
Loan to Deposit Ratio	131%	127%	128%	129%	131%	131%	131%	132%		
Credit Facilities (Geographic)										
Total Domestic Credit	1,231,950	1,254,801	1,261,607	1,285,548	1,296,963	1,300,588	1,283,198	1,309,022	2.0%	4.2%
Total International Credit	55,985	55,339	63,207	63,777	64,489	64,273	63,554	63,432	-0.2%	13.5%
Domestic Credit Facilities - Public Sector										
Government	106,159	113,859	110,979	115,256	124,249	119,750	110,002	124,666	13.3%	3.6%
Government Institutions	239,331	247,438	250,630	255,400	255,447	255,367	257,858	263,599	2.2%	7.7%
Semi-Government Institutions	22,662	22,720	20,596	20,783	20,596	20,592	18,575	18,542	-0.2%	-18.0%
Total Domestic Public Sector Credit	368,152	384,018	382,205	391,439	400,292	395,709	386,435	406,807	5.3%	5.0%
Domestic Credit Facilities - Private Sector										
General Trade	183,394	185,820	188,826	190,000	193,028	194,156	194,427	197,255	1.5%	6.0%
Industry	16,034	15,817	16,048	15,543	15,575	15,622	14,557	14,560	0.0%	-9.2%
Contractors	38,803	37,108	37,470	37,395	37,619	37,374	33,052	34,045	3.0%	-14.8%
Real Estate	171,912	171,799	179,257	186,997	186,526	189,949	187,430	189,286	1.0%	9.0%
Consumption & Others	181,518	182,647	175,486	181,461	180,020	182,194	180,025	178,510	-0.8%	-0.8%
Services	272,136	277,592	282,314	282,714	283,904	285,584	287,272	288,559	0.4%	5.6%
Total Domestic Private Sector Credit	863,798	870,783	879,402	894,110	896,671	904,879	896,763	902,215	0.6%	3.8%
Deposit Details (Geographic)										
Resident Deposits	806,932	841,051	834,832	847,588	842,675	843,775	826,700	837,325	1.3%	2.4%
Non-resident Deposits	179,052	189,983	196,985	199,313	195,696	198,345	200,040	202,675	1.3%	11.7%
Deposits - Public Sector (Domestic)										
Government	97,003	112,952	116,226	123,369	122,392	121,690	121,780	121,052	-0.6%	25.5%
Government Institutions	192,611	208,359	205,035	208,380	200,019	200,165	189,818	187,310	-1.3%	-1.5%
Semi Government Institutions	53,019	48,336	45,651	46,304	47,734	47,537	45,404	52,336	15.3%	-14.4%
Total Public Sector Deposit	342,634	369,647	366,912	378,052	370,145	369,391	357,002	360,698	1.0%	4.2%
Deposits - Private Sector (Domestic)										
Personal	246,383	257,233	259,338	264,086	264,087	264,806	264,137	267,608	1.3%	7.2%
Companies & Institutions	217,915	214,171	208,583	205,450	208,443	209,578	205,562	209,019	1.7%	-5.7%
Total Private Sector Deposit	464,298	471,404	467,920	469,536	472,530	474,384	469,699	476,627	1.5%	1.2%

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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