



# Qatar Monthly Key Banking Indicators

May 2024

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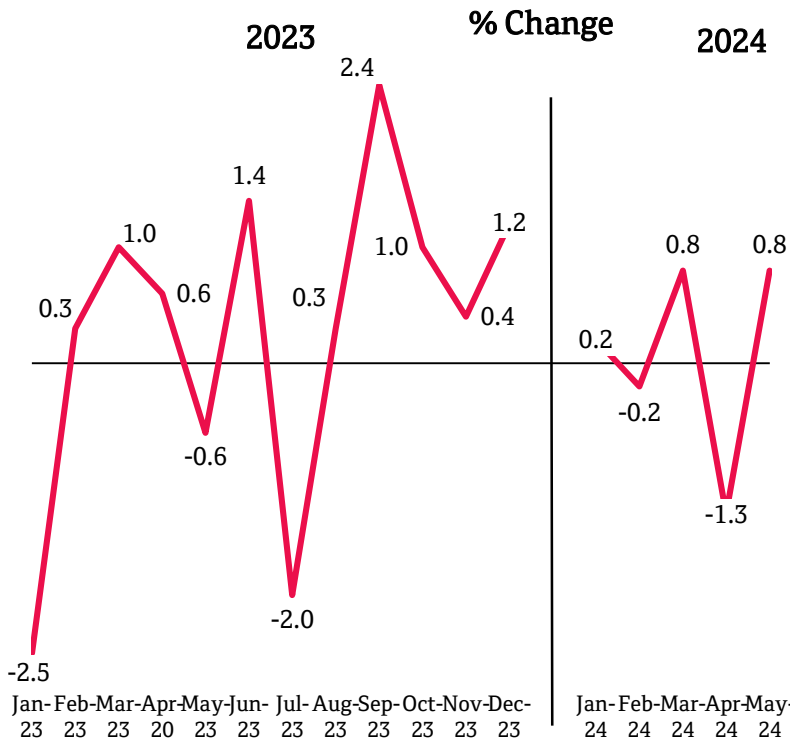
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# Commercial Banks Total Assets

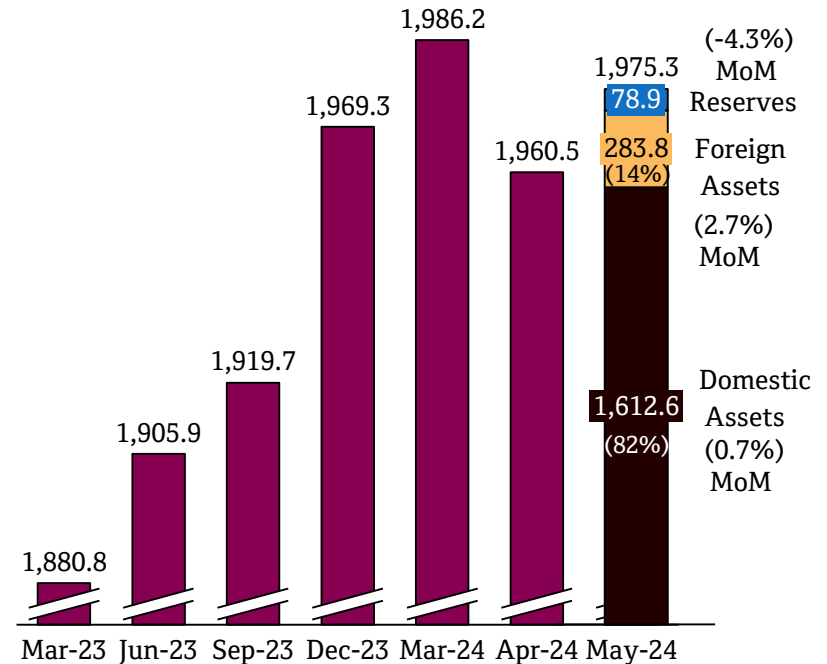
As at May 2024

## Monthly Change in Assets



## Assets by Location

QR Billion (% Change Month-on-Month)

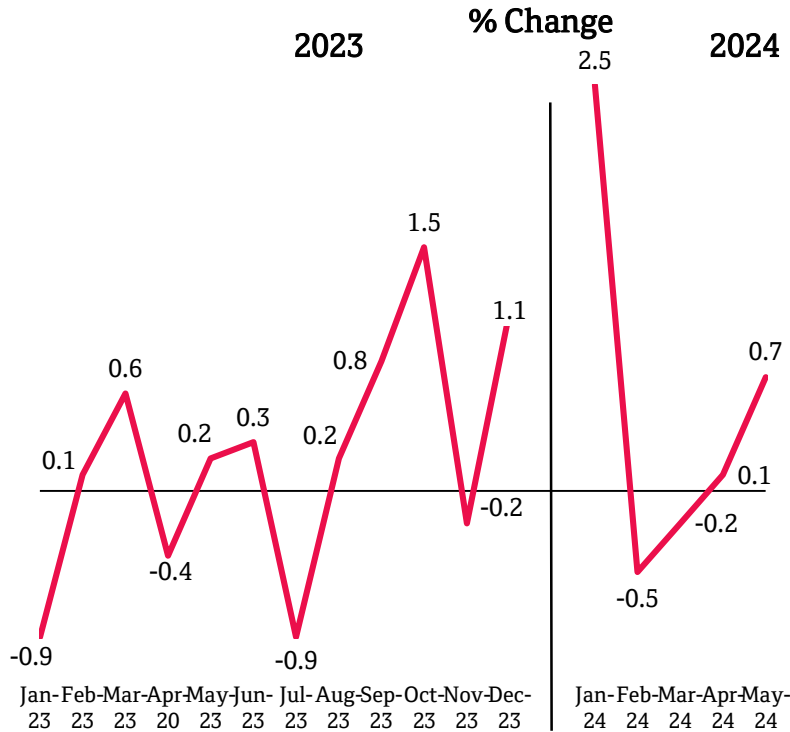


- Total Assets increased by 0.8% during May 2024 to reach QR1.975 trillion
- Total Assets gains in May 2024 was mainly due to a rise by 0.7% in Domestic Assets and 2.7% in Foreign Assets
- Total Assets was up by 0.3% in 2024, compared to a growth of 3.4% in 2023. Assets grew by an average 6.8% over the past five years (2019-2023)
- Liquid Assets to Total Assets moved lower to 30.1% in May 2024, compared to 30.3% in April 2024

# Commercial Banks Credit Facilities

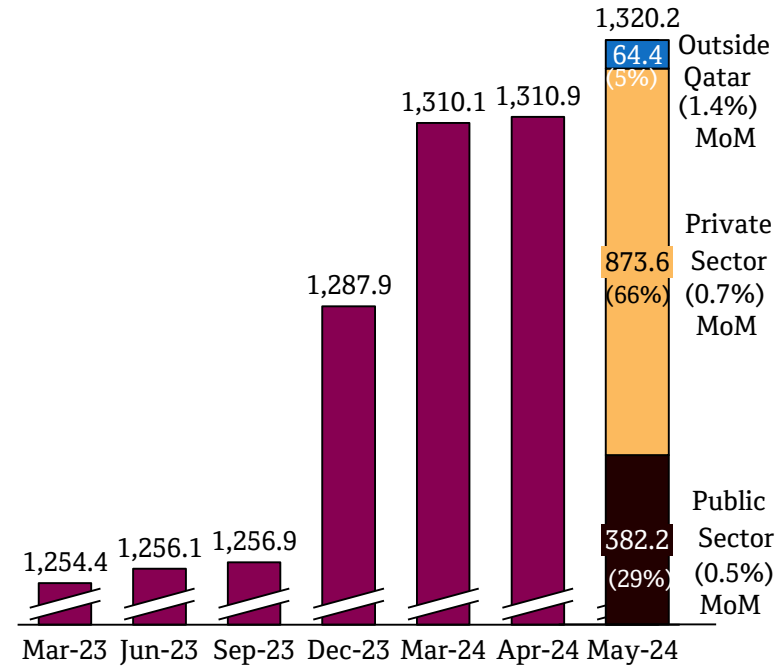
As at May 2024

## Monthly Change in Loans



## Loans by Sector

QR Billion (% Change Month-on-Month)

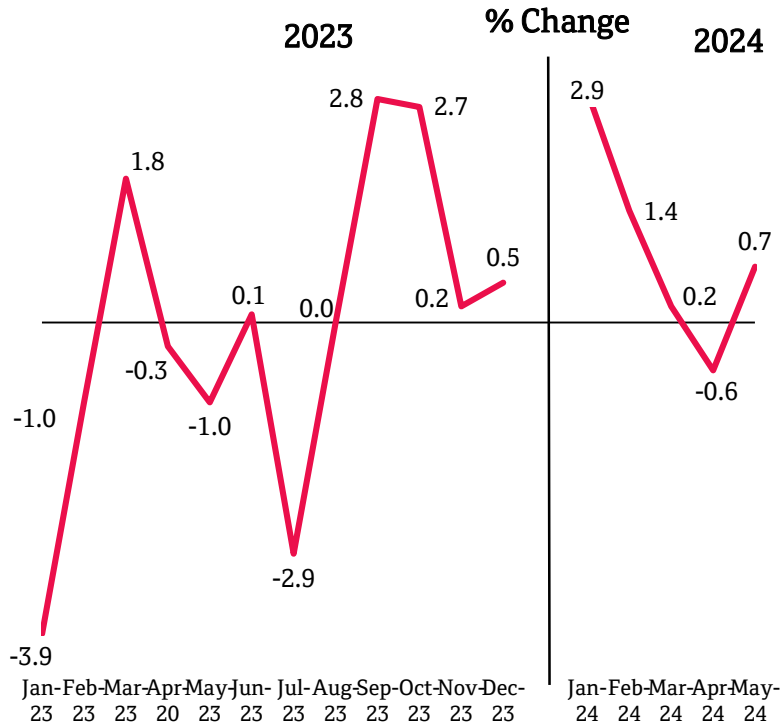


- Loans went up by 0.7% during May 2024 to reach QR1,320.2bn
- Loans increase in May 2024 was mainly due to gains by 0.7% in the Private Sector and 0.5% in the Public Sector
- Loans increased by 2.5% in 2024, compared to a growth of 2.5% in 2023. Loans grew by an average 6.5% over the past five years (2019-2023)
- Loan Provisions to Gross Loans stood at 3.9% in both May and April 2024

# Commercial Banks Deposits

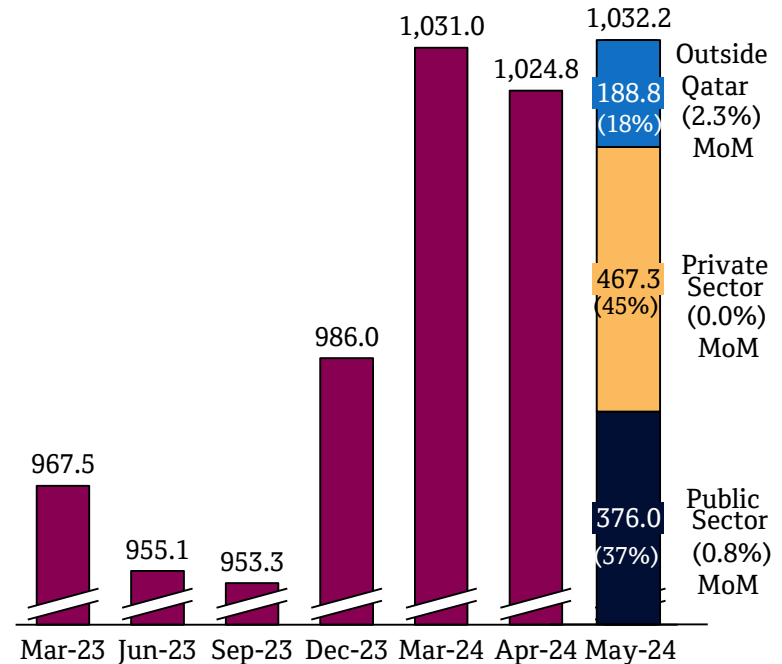
As at May 2024

## Monthly Change in Deposits



## Deposits by Sector

QR Billion (% Change Month-on-Month)

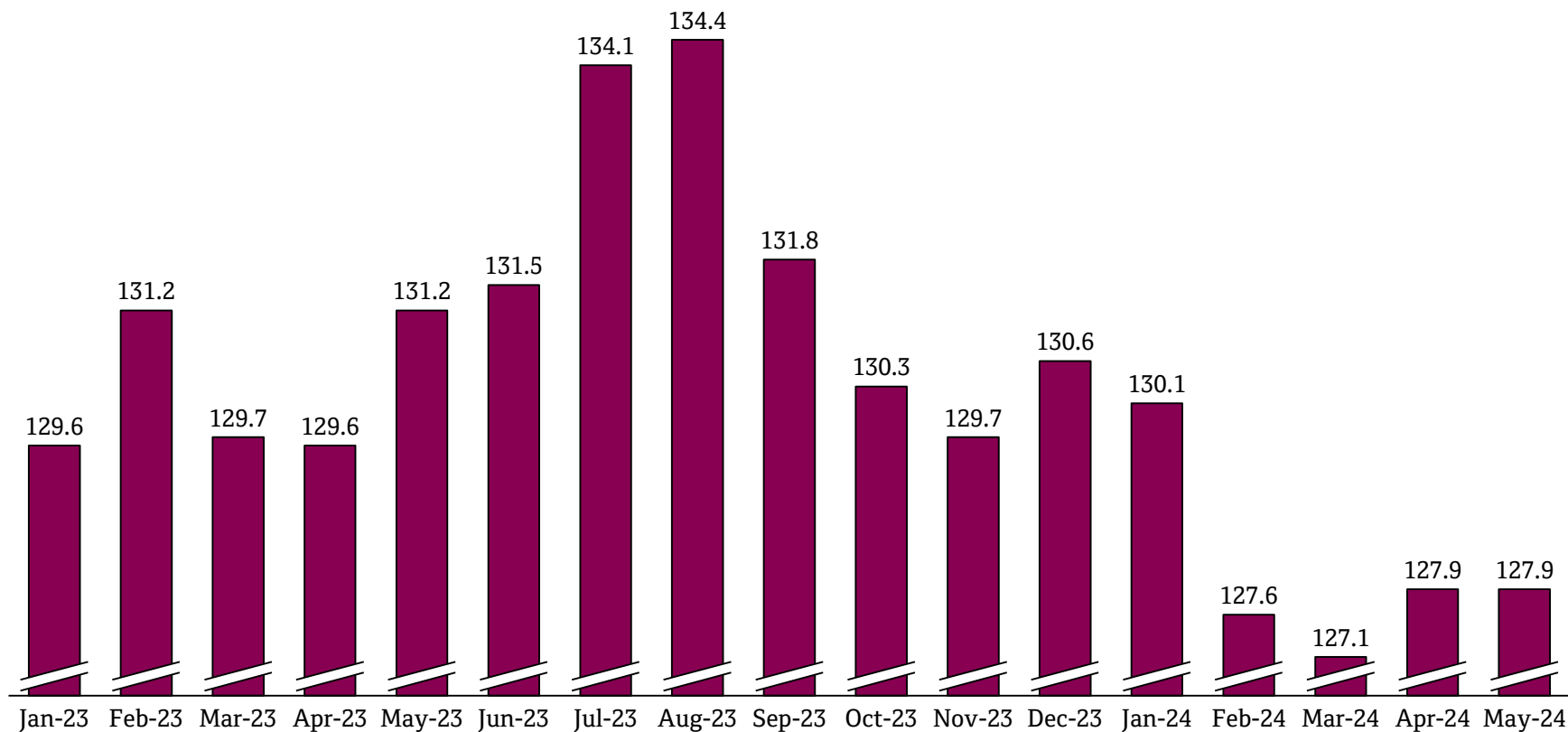


- Deposits moved up 0.7% during May 2024 to reach QR1,032.2bn
- Deposits increase in May 2024 was mainly due to a gain by 2.3% in Non-resident Deposits and by 0.8% in Public Sector Deposits
- Deposits increased 4.7% in 2024, compared to a decline by 1.3% in 2023. Deposits grew by an average 4.1% over the past five years (2019-2023)

# Loans to Deposits Ratio

As at May 2024

(%)



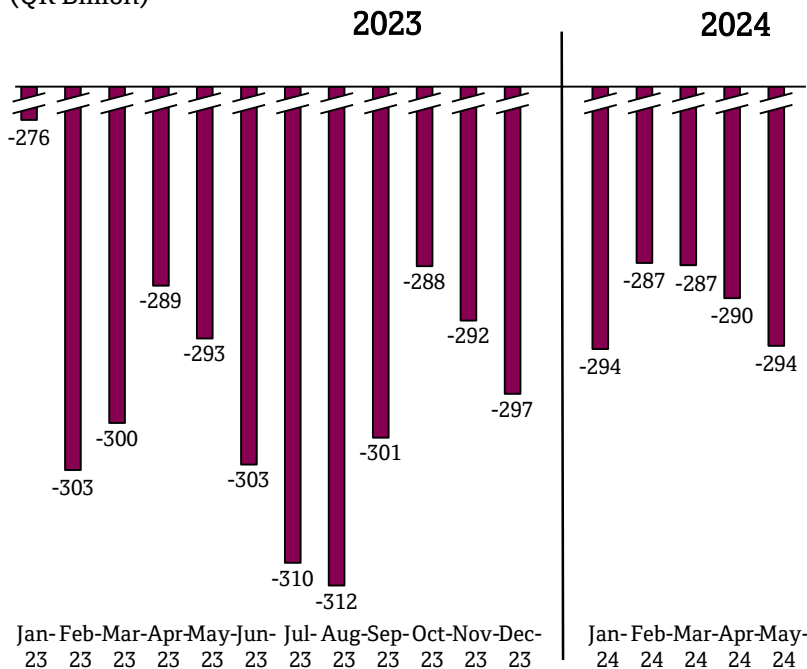
- Loans to Deposits ratio stood at 127.9% as at May 2024
- Loans went up by 0.7% in May 2024 to reach QR1,320.2bn, while Deposits moved up by 0.7% in May 2024 to reach QR1,032.2bn

# Net Interbank Position

As at May 2024

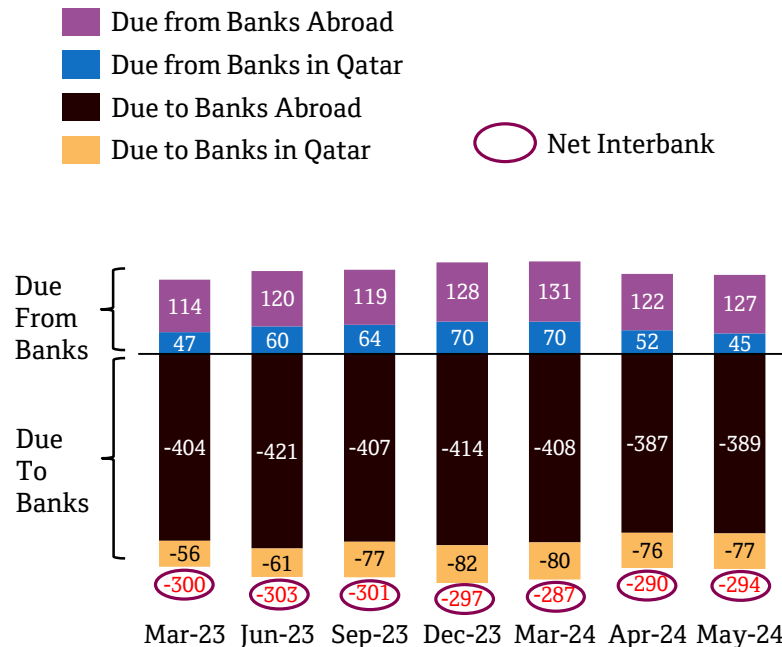
## Monthly Net Interbank Position

(QR Billion)



## Net Interbank Position Breakup

(QR Billion)



- The Net Interbank Position remained negative at QR294bn as at May 2024
- Due from Banks totaled QR171.7bn as at May 2024
- Due to Banks totaled QR465.3bn as at May 2024
- Due to Banks Abroad reached a high of QR421.4bn in June 2023

# Key Monthly Banking Sector Statistics

As at May 2024

(In QR mn)	Mar-23	Jun-23	Sep-23	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24	May-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	1,975,290	0.8%	0.3%
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	1,320,183	0.7%	2.5%
Total Deposits	967,472	955,107	953,349	985,984	1,014,325	1,028,647	1,031,034	1,024,807	1,032,152	0.7%	4.7%
<b>Loan to Deposit Ratio</b>	<b>130%</b>	<b>132%</b>	<b>132%</b>	<b>131%</b>	<b>130%</b>	<b>128%</b>	<b>127%</b>	<b>128%</b>	<b>128%</b>		
<b>Credit Facilities (Geographic)</b>											
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	1,255,818	0.7%	1.9%
Total International Credit	58,237	57,753	55,410	55,985	55,492	55,365	55,339	63,506	64,365	1.4%	15.0%
<b>Domestic Credit Facilities - Public Sector</b>											
Government	104,155	102,629	97,206	106,159	123,163	119,246	113,859	111,130	112,518	1.2%	6.0%
Government Institutions	243,778	239,127	235,678	239,331	246,060	246,112	247,438	248,410	249,259	0.3%	4.1%
Semi-Government Institutions	17,879	25,266	24,246	22,662	22,795	23,745	22,720	20,575	20,401	-0.8%	-10.0%
<b>Total Domestic Public Sector Credit</b>	<b>365,812</b>	<b>367,022</b>	<b>357,129</b>	<b>368,152</b>	<b>392,018</b>	<b>389,103</b>	<b>384,018</b>	<b>380,114</b>	<b>382,178</b>	0.5%	3.8%
<b>Domestic Credit Facilities - Private Sector</b>											
General Trade	171,843	174,079	177,399	183,394	186,197	185,197	185,820	186,905	188,417	0.8%	2.7%
Industry	17,489	17,570	16,506	16,034	15,964	15,936	15,817	15,060	14,990	-0.5%	-6.5%
Contractors	41,701	41,117	40,577	38,803	38,366	37,708	37,108	37,362	37,201	-0.4%	-4.1%
Real Estate	185,204	182,141	175,756	171,912	173,441	172,664	171,799	177,747	177,528	-0.1%	3.3%
Consumption & Others	166,032	169,864	176,405	181,518	184,772	182,026	182,647	178,325	176,842	-0.8%	-2.6%
Services	248,080	246,568	257,730	272,136	273,267	274,923	277,592	271,857	278,663	2.5%	2.4%
<b>Total Domestic Private Sector Credit</b>	<b>830,348</b>	<b>831,339</b>	<b>844,372</b>	<b>863,798</b>	<b>872,006</b>	<b>868,455</b>	<b>870,783</b>	<b>867,257</b>	<b>873,640</b>	0.7%	1.1%
<b>Deposit Details (Geographic)</b>											
Resident Deposits	787,129	776,206	775,482	806,932	832,655	845,763	841,051	840,173	843,332	0.4%	4.5%
Non-resident Deposits	180,343	178,901	177,867	179,052	181,670	182,884	189,983	184,634	188,819	2.3%	5.5%
<b>Deposits - Public Sector (Domestic)</b>											
Government	96,458	90,829	85,769	97,003	110,915	111,702	112,952	118,377	117,303	-0.9%	20.9%
Government Institutions	196,162	184,355	182,054	192,611	198,802	203,395	208,359	206,660	211,748	2.5%	9.9%
Semi Government Institutions	38,506	49,430	49,131	53,019	51,231	53,863	48,336	47,949	46,958	-2.1%	-11.4%
<b>Total Public Sector Deposit</b>	<b>331,126</b>	<b>324,613</b>	<b>316,955</b>	<b>342,634</b>	<b>360,948</b>	<b>368,960</b>	<b>369,647</b>	<b>372,986</b>	<b>376,009</b>	0.8%	9.7%
<b>Deposits - Private Sector (Domestic)</b>											
Personal	235,719	238,263	245,204	246,383	251,597	254,687	257,233	258,752	260,024	0.5%	5.5%
Companies & Institutions	220,284	213,330	213,322	217,915	220,110	222,116	214,171	208,435	207,299	-0.5%	-4.9%
<b>Total Private Sector Deposit</b>	<b>456,003</b>	<b>451,593</b>	<b>458,526</b>	<b>464,298</b>	<b>471,707</b>	<b>476,802</b>	<b>471,404</b>	<b>467,188</b>	<b>467,323</b>	0.0%	0.7%

Source: QCB



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