



# Dukhan Bank Q3 2024 Financial Results



شركة قطر للأوراق المالية (ش.م.خ.ق)  
*QATAR SECURITIES Co. (P.Q.S.C)*

Ramzi Qas mieh  
Financial Advisor



# Year Highlights

## Profitability Boost

3% profit increase to 1,141 million riyals.

## Asset Expansion

9.4% growth in loan portfolio.

## Improved Asset Quality

NPL ratio decreased from 5.2% to 4.7%.



# Performance Overview

- 1 Revenue Growth**  
753 million riyal increase in total net revenues.
- 2 Expense Management**  
61 million riyal decrease in expenses before provisions.
- 3 Return on Equity**  
10% ROE for last four quarters.



# Quarterly Financial Performance

1

Q3 2024

EPS: 0.065, Profit: 357.3M riyals

2

Q2 2024

EPS: 0.069, Profit: 361.3M riyals

3

Q1 2024

EPS: 0.081, Profit: 423.0M riyals

4

Q4 2023

EPS: 0.037, Profit: 195.4M riyals

A 3D bar chart with six bars of increasing height, colored in a gradient from light blue to magenta. The bars are set against a dark blue background with glowing white lines and a grid pattern. A small digital display on the left shows the number '77630'.

# Deposits and Lending Analysis

Category	Q3 2024	Y 2023
Deposits	82.289 billion QAR	78.002 billion QAR
Loans	84.888 billion QAR	77.585 billion QAR

Loans to Deposits ratio increased to 103.2%.



# Asset Quality and Provisioning



## NPL Ratio

Improved to 4.7% from 5.4%.



## Provision Coverage

Slightly decreased to 68.9%, exceeds 90% with collateral.



## Loan Portfolio

9% growth, now 73% of total assets.

# Capital Adequacy and Liquidity

## Capital Adequacy Ratio

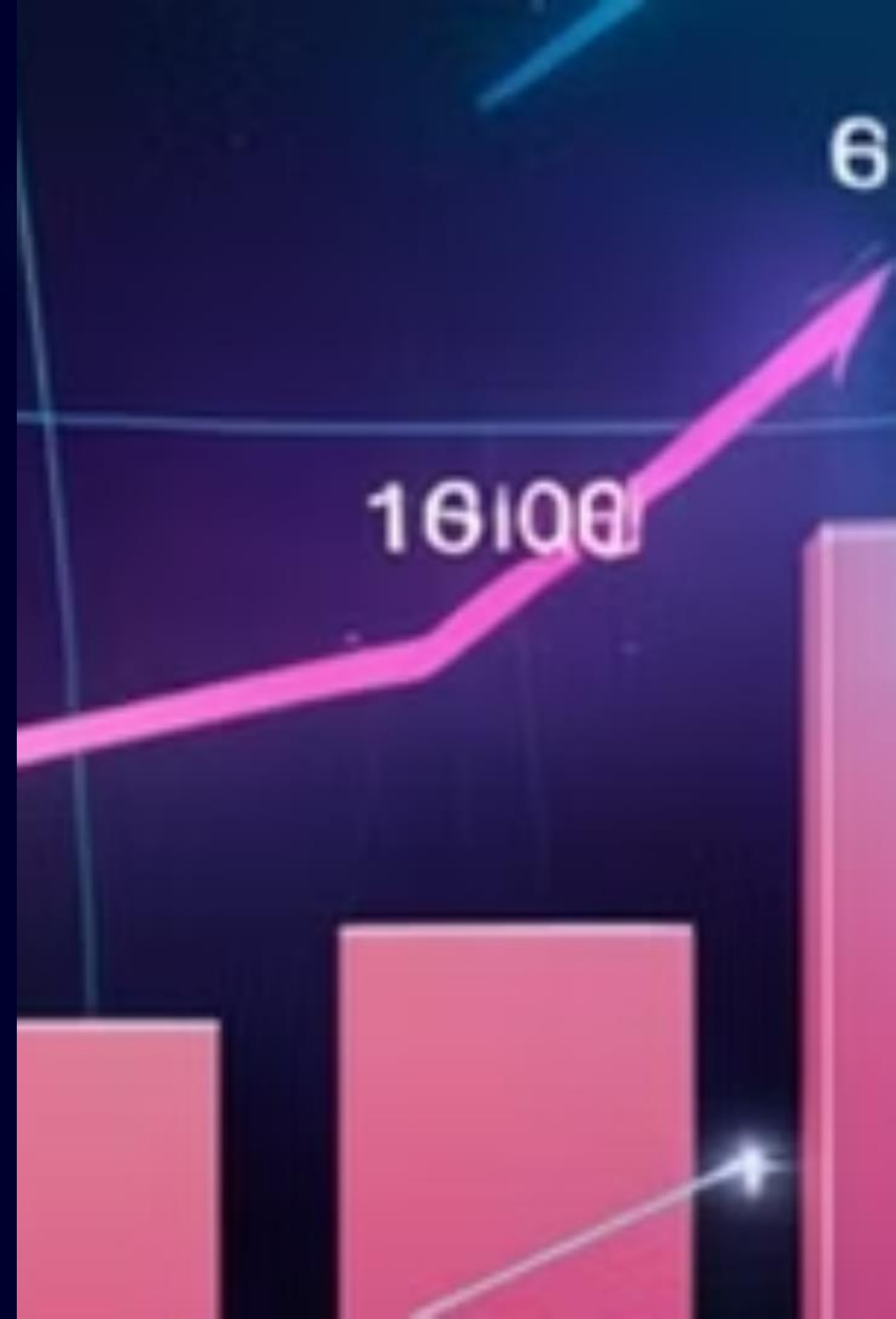
Strong at 17.4%, exceeding regulatory requirements.

## Liquidity Coverage

Net financing to deposits ratio at 101.2%.

## Financial Strength

Total shareholders' equity at QAR 12.8 billion.



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