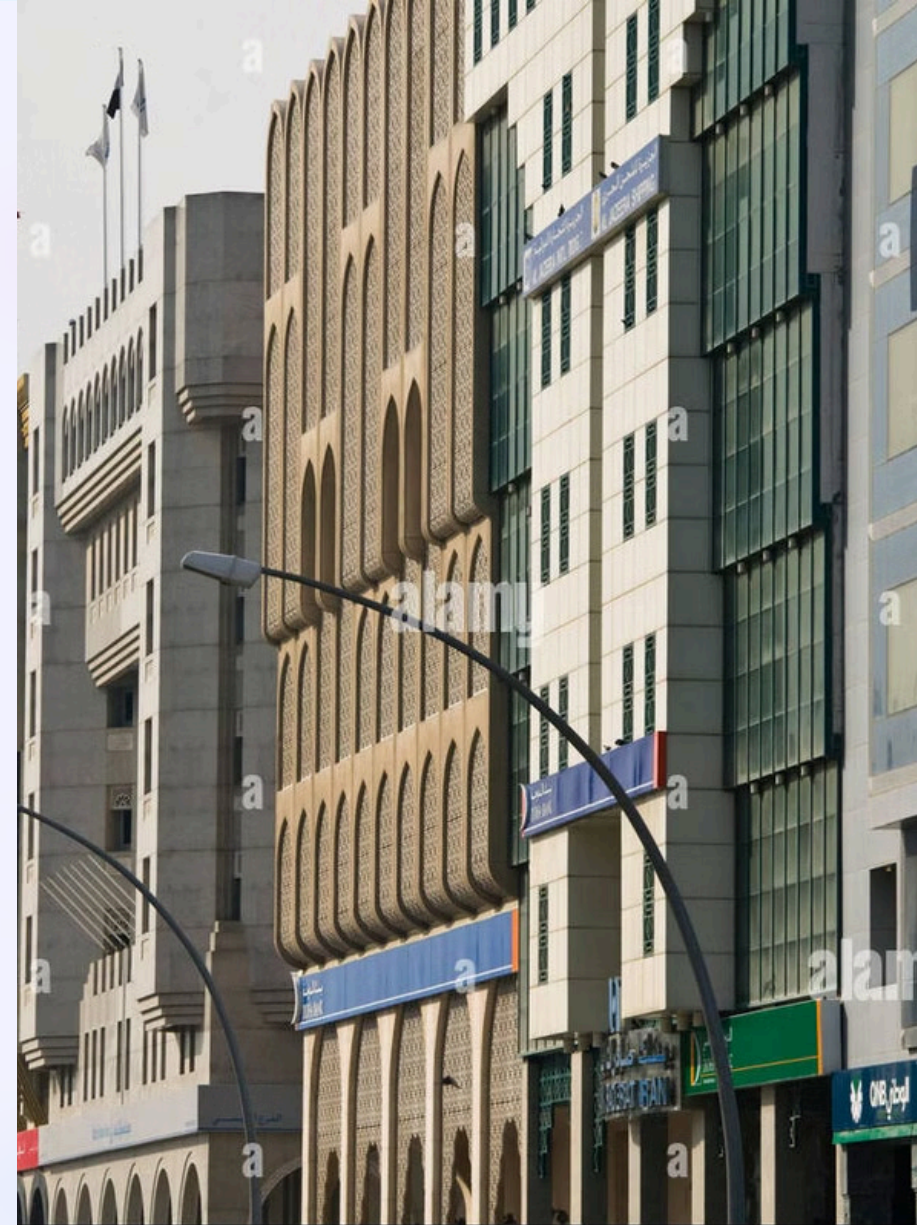


# The trend of credit within the banking sector of Qatar.

This presentation examines Qatari banking sector from 2020 to Sep2024. We analyzed key metrics including total loans, non-performing assets, and exposure to real estate & contracting sector.

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# Loans Portfolio and Asset Quality

| QNB                       | 2020    | 2021    | 2022    | 2023    | Sep- 24 |
|---------------------------|---------|---------|---------|---------|---------|
| Total Loans               | 745,355 | 789,883 | 837,471 | 887,208 | 940,430 |
| Non- Performing Assets    | 15,811  | 18,345  | 23,680  | 26,354  | 27,566  |
| Non - Performing Loans%   | 2.12    | 2.32    | 2.83    | 2.97    | 2.94    |
| Coverage Ratio for NPL's% | 136.36  | 142.99  | 126.14  | 129.85  | 128.0   |

## Ratio of real estate financing to the total loan portfolio QNB



Showing steady increase in real estate financing ratio over the period



# Loans Portfolio and Asset Quality

| QIBK                       | 2020    | 2021    | 2022    | 2023    | Sep- 24 |
|----------------------------|---------|---------|---------|---------|---------|
| Total Loans                | 122,974 | 133,191 | 125,247 | 129,400 | 135,393 |
| Non- Performing Assets     | 1,752   | 1,797   | 1,925   | 2,168   | 2,302   |
| Non - Performing Loans%    | 1.00    | 0.93    | 1.05    | 1.15    | 1.70    |
| Coverage Ratio for NPL's % | 222.67  | 266.14  | 309.72  | 323.77  | 333.15  |

# QIBK Real Estate Financing Ratio Trends



Analysis shows an upward trend in QIBK's real estate financing ratio over the observed period.



# AL RAYAN BANK

## Loans Portfolio and Asset Quality

| MARK                      | 2020   | 2021    | 2022    | 2023    | Sep- 24 |
|---------------------------|--------|---------|---------|---------|---------|
| Total Loans               | 86,902 | 122,707 | 121,240 | 112,081 | 114,624 |
| Non- Performing Assets    | 980    | 1,922   | 7,295   | 6,425   | 6,807   |
| Non - Performing Loans%   | 1.13   | 1.57    | 6.02    | 5.73    | 5.94    |
| Coverage Ratio for NPL's% | 93.75  | 95.06   | 46.35   | 59.96   | 67.39   |

# Ratio of real estate financing to the total loan portfolio

## MARK





# Loans Portfolio and Asset Quality

| CBQK                       | 2020     | 2021     | 2022     | 2023     | Sep-24   |
|----------------------------|----------|----------|----------|----------|----------|
| Total Loans                | 101,095  | 102,665  | 103,337  | 97,431   | 97,364   |
| Non- Performing Assets     | 4,327.00 | 4,786.00 | 5,046.00 | 5,652.00 | 5,764.00 |
| Non - Performing Loans%    | 4.28     | 4.66     | 4.88     | 5.80     | 5.92     |
| Coverage Ratio for NPL's % | 101.61   | 97.41    | 105.44   | 105.11   | 114.94   |

## Ratio of real estate financing to the total loan portfolio CBQK





# Loans Portfolio and Asset Quality

| QIIB                      | 2020   | 2021   | 2022   | 2023   | Sep-24 |
|---------------------------|--------|--------|--------|--------|--------|
| Total Loans               | 41,346 | 38,239 | 36,531 | 38,123 | 40,839 |
| Non- Performing Assets    | 646    | 981    | 1,022  | 1,098  | 1,380  |
| Non - Performing Loans%   | 1.56   | 2.57   | 2.80   | 2.88   | 3.38   |
| Coverage Ratio for NPL's% | 128.85 | 123.14 | 147.68 | 147.89 | 130.35 |

## Ratio of real estate financing to the total loan portfolio QIIK





بنك دخان  
DUKHAN BANK

## Loans Portfolio and Asset Quality

| DUBK                       | 2020   | 2021   | 2022   | 2023   | Sep-24 |
|----------------------------|--------|--------|--------|--------|--------|
| Total Loans                | 60,375 | 77,982 | 79,068 | 81,243 | 88,197 |
| Non- Performing Assets     | 2,178  | 3,276  | 4,070  | 4,369  | 4,104  |
| Non - Performing Loans%    | 3.61   | 4.20   | 5.15   | 5.38   | 4.65   |
| Coverage Ratio for NPL's % | 84.39  | 84.26  | 83.32  | 83.72  | 80.62  |

# Ratio of real estate financing to the total loan portfolio DUBK

1

2022

Real estate financing comprised  
31.7% of total loan portfolio

2

2023

Ratio increased to 33.7% of total  
portfolio

3

September 2024

Ratio decreased to 31.1% of total  
portfolio



بنك الدوحة  
DOHA BANK

## Loans Portfolio and Asset Quality

| Doha Bank                 | 2020     | 2021     | 2022     | 2023     | Sep-24   |
|---------------------------|----------|----------|----------|----------|----------|
| Total Loans               | 68,798   | 65,632   | 61,524   | 61,796   | 64,887   |
| Non- Performing Assets    | 4,115.00 | 3,827.00 | 3,957.00 | 4,550.00 | 4,891.20 |
| Non - Performing Loans%   | 5.98     | 5.83     | 6.43     | 7.36     | 7.54     |
| Coverage Ratio for NPL's% | 81.36    | 77.48    | 87.05    | 83.21    | 76.72    |

## Ratio of real estate financing to the total loan portfolio Doha Bank

1

2022

Real estate financing ratio was  
42.7% of total loan portfolio

2

2023

Ratio increased to 43.9% of total  
portfolio

3

September 2024

Ratio further increased to 51.7% of  
total portfolio



# Loans Portfolio and Asset Quality

| ABQK                      | 2020   | 2021     | 2022   | 2023   | Sep-24   |
|---------------------------|--------|----------|--------|--------|----------|
| Total Loans               | 34,360 | 34,732   | 35,564 | 36,429 | 37,071   |
| Non- Performing Assets    | 852.20 | 1,298.30 | 915.70 | 914.10 | 1,029.30 |
| Non - Performing Loans%   | 2.48   | 3.74     | 2.57   | 2.51   | 2.48     |
| Coverage Ratio for NPL's% | 130.31 | 107.12   | 199.3  | 233.55 | 246.22   |

# Ratio of real estate financing to the total loan portfolio AHLI

1

2022

Real estate financing ratio was  
31.2% of total loan portfolio

2

2023

Ratio decreased to 29.3% of total  
portfolio

3

September 2024

Ratio further decreased to 28.6% of  
total portfolio

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