



W A S A T A

FINANCIAL SECURITIES

Fact Sheet

Banking Sector

2023



Bank	Total Assets (QARmn)		
	2023	2022	Δ YOY
QNB	1,230,985	1,189,219	3.5%
QIBK	189,157	184,000	2.8%
CBQK	164,376	168,902	-2.7%
MARK	164,200	167,533	-2.0%
DUBK	114,417	106,276	7.7%
QIIK	61,626	56,393	9.3%
DOHA B	101,255	97,645	3.7%
AHLI	60,464	48,575	24.5%

Bank	Total Equity (QARmn)		
	2023	2022	Δ YOY
QNB	110,207	106,057	3.9%
QIBK	30,017	27,926	7.5%
CBQK	24,406	24,171	1.0%
MARK	24,806	24,282	2.2%
DUBK	14,713	14,336	2.6%
QIIK	9,506	9,075	4.7%
DOHA B	14,444	14,079	2.6%
AHLI	8,245	7,975	3.4%

Bank	EPS (QAR)		
	2023	2022	Δ YOY
QNB	1.55	1.44	8.0%
QIBK	1.73	1.62	6.8%
CBQK	0.71	0.66	7.3%
MARK	0.15	0.14	8.0%
DUBK	0.24	0.23	4.4%
QIIK	0.70	0.64	9.4%
DOHA B	0.19	0.19	0.7%
AHLI	0.31	0.29	9.0%

Bank	Net Income (QARmn)		
	2023	2022	Δ YOY
QNB	15,511	14,349	8.1%
QIBK	4,305	4,005	7.5%
CBQK	3,010	2,811	7.1%
MARK	1,452	1,344	8.0%
DUBK	1,302	1,253	3.9%
QIIK	1,165	1,075	8.3%
DOHA B	769	765	0.5%
AHLI	837	772	8.4%

Bank	Net Interest Margin %		
	2023	2022	Δ Chg.
QNB	2.72	2.76	-0.04
QIBK	2.94	2.78	0.16
CBQK	2.55	2.69	-0.14
MARK	1.83	2.23	-0.40
DUBK	4.42	3.17	1.25
QIIK	2.75	2.46	0.29
DOHA B	2.27	2.48	-0.21
AHLI	2.63	2.73	-0.10

Bank	ROE %		
	2023	2022	Δ YOY
QNB	16.49	16.18	0.31
QIBK	16.80	17.36	-0.56
CBQK	14.76	13.81	0.95
MARK	6.03	5.58	0.45
DUBK	9.68	9.57	0.11
QIIK	14.80	14.23	0.57
DOHA B	5.65	5.66	-0.01
AHLI	11.30	10.81	0.49

Bank	NPL's %		
	2023	2022	Δ Chg.
QNB	2.97	2.83	0.14
QIBK	1.68	1.54	0.14
CBQK	5.80	4.88	0.92
MARK	5.73	6.02	-0.29
DUBK	5.38	5.15	0.23
QIIK	2.88	2.80	0.08
DOHA B	7.36	6.43	0.93
AHLI	2.51	2.57	-0.06

Bank	NPL's (QARmn)		
	2023	2022	Δ YOY
QNB	26,355	23,680	2674.50
QIBK	2,168	1,925	243.00
CBQK	5,652	5,046	606.00
MARK	6,425	7,295	-870.00
DUBK	4,369	4,071	298.70
QIIK	1,099	1,022	77.00
DOHA B	4,550	3,957	593.00
AHLI	914	916	-1.60

Bank	NPL's Coverage ratio %		
	2023	2022	Chg.
QNB	129.9	126.1	3.80
QIBK	323.8	309.7	14.07
CBQK	105.1	105.4	-0.33
MARK	60.0	46.4	13.61
DUBK	83.7	83.3	0.40
QIIK	147.9	147.7	0.19
DOHA B	83.2	87.1	-3.85
AHLI	233.5	199.7	33.80

Bank	Growth in Loans %		
	2023	2022	Δ chg.
QNB	5.9	6.0	-0.08
QIBK	3.3	-6.0	9.28
CBQK	-5.7	0.7	-6.36
MARK	-7.6	-1.2	-6.35
DUBK	2.8	1.4	1.36
QIIK	4.4	-4.5	8.83
DOHA B	0.4	-6.3	6.70
AHLI	2.4	2.4	0.03

Bank	Net Interest Margin %		
	2023	2022	Δ Chg.
QNB	2.72	2.76	-0.04
QIBK	2.94	2.78	0.16
CBQK	2.55	2.69	-0.14
MARK	1.83	2.23	-0.40
DUBK	4.42	3.17	1.25
QIIK	2.75	2.46	0.29
DOHA B	2.27	2.48	-0.21
AHLI	2.63	2.73	-0.10

Bank	ROE %		
	2023	2022	Δ Chg.
QNB	16.49	16.18	0.31
QIBK	16.80	17.36	-0.56
CBQK	14.76	13.81	0.95
MARK	6.03	5.58	0.45
DUBK	9.68	9.57	0.11
QIIK	14.80	14.23	0.57
DOHA B	5.65	5.66	-0.01
AHLI	11.30	10.81	0.49



DISCLAIMER:

The information contained was obtained from various public sources believed to be reliable, but we do not guarantee its accuracy. Wasata Financial Securities makes no representations or warranties (express or implied) regarding the data and information provided and Wasata Financial Securities does not represent that the information content of this document is complete, or free from any error, not misleading, or fit for any particular purpose. This report document provides general information only. Neither the information nor any opinion expressed constitutes an offer or an invitation to make an offer, to buy or sell any securities or other investment products related to such securities or investments.

This report document contained is subject to change without prior notice. Wasata assumes no responsibility to update the information in this report document.