



Qatar Monthly Key Banking Indicators

April 2023

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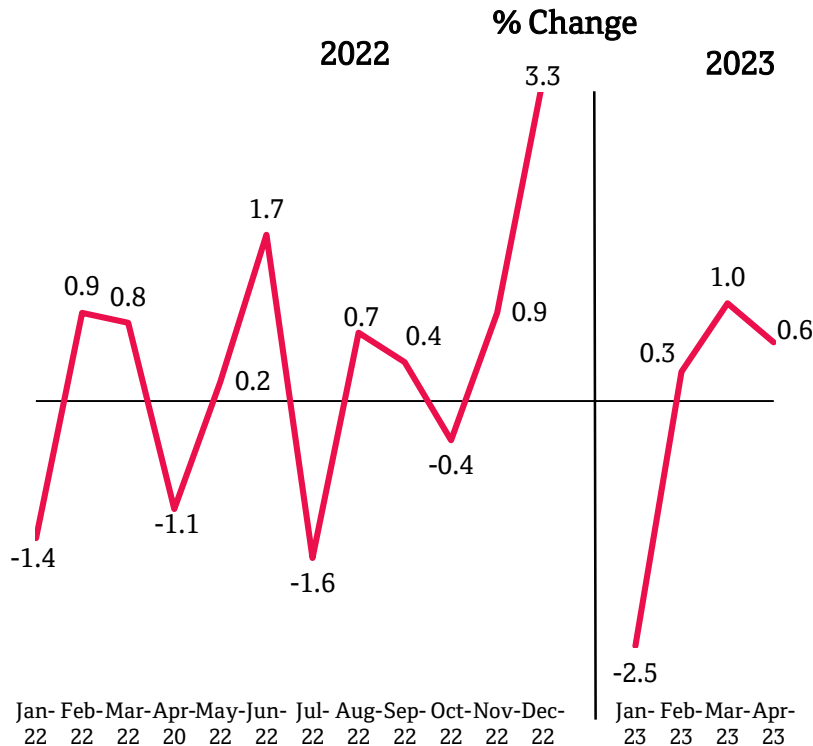
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Commercial Banks Total Assets

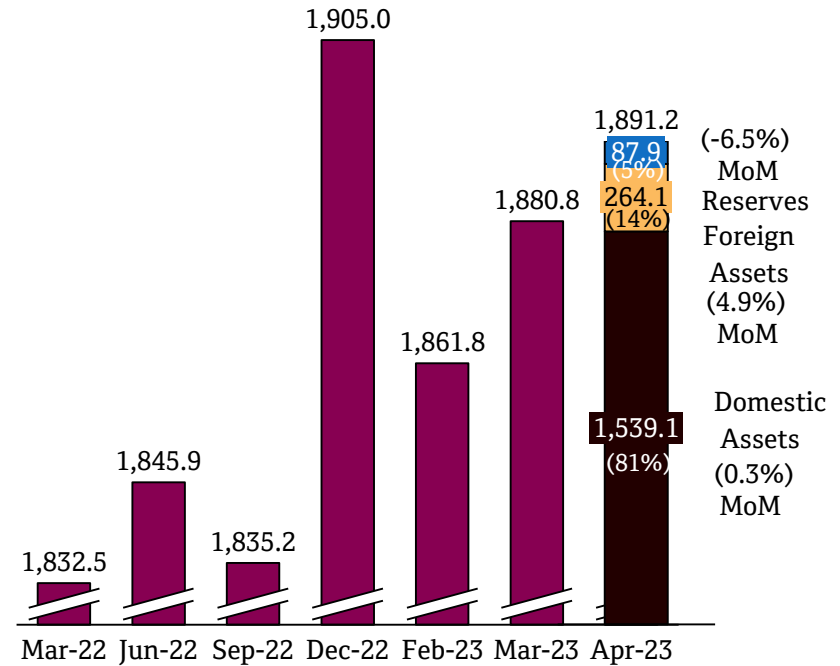
As at April 2023

Monthly Change in Assets



Assets by Location

QR Billion (% Change Month-on-Month)

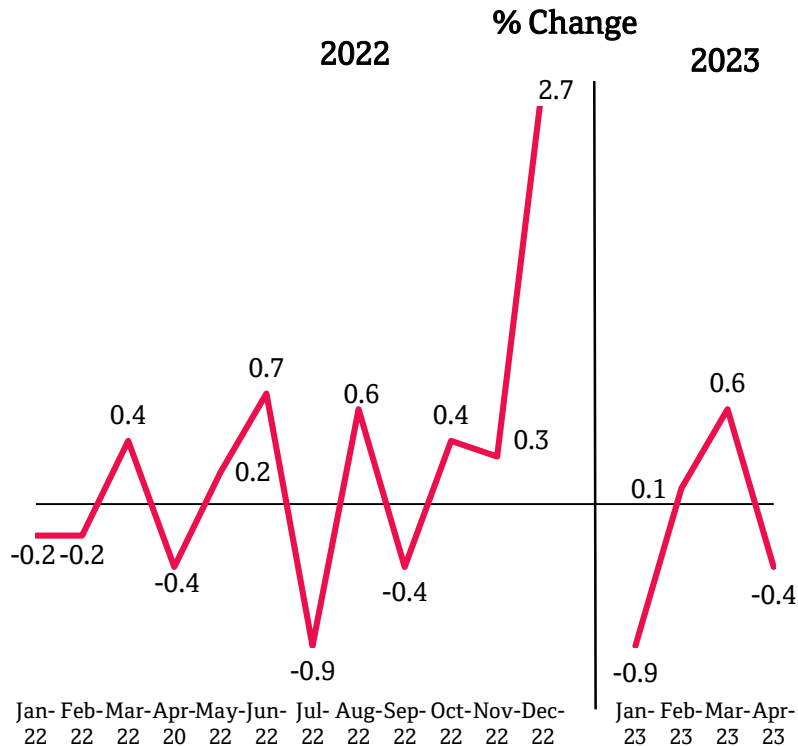


- Total Assets went up 0.6% during April 2023 to reach QR1.891 trillion
- Total Assets gain in April 2023 was mainly due to a rise by 4.9% in Foreign Assets
- Total Assets have declined by 0.7% in 2023, compared to a growth of 4.2% in 2022. Assets grew by an average 6.9% over the past five years (2018-2022)
- Liquid Assets to Total Assets was at 31.0% in April 2023, compared to 30.4% in March 2023

Commercial Banks Credit Facilities

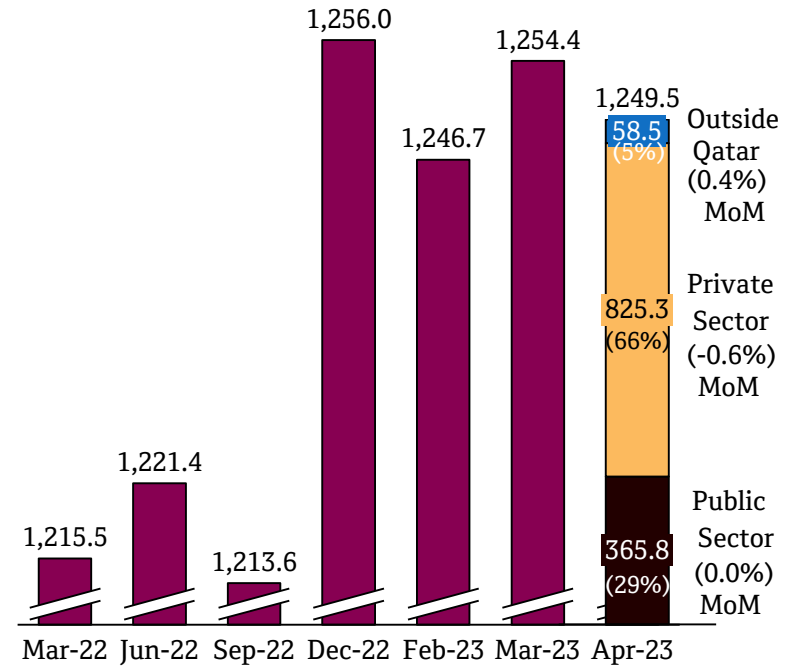
As at April 2023

Monthly Change in Loans



Loans by Sector

QR Billion (% Change Month-on-Month)

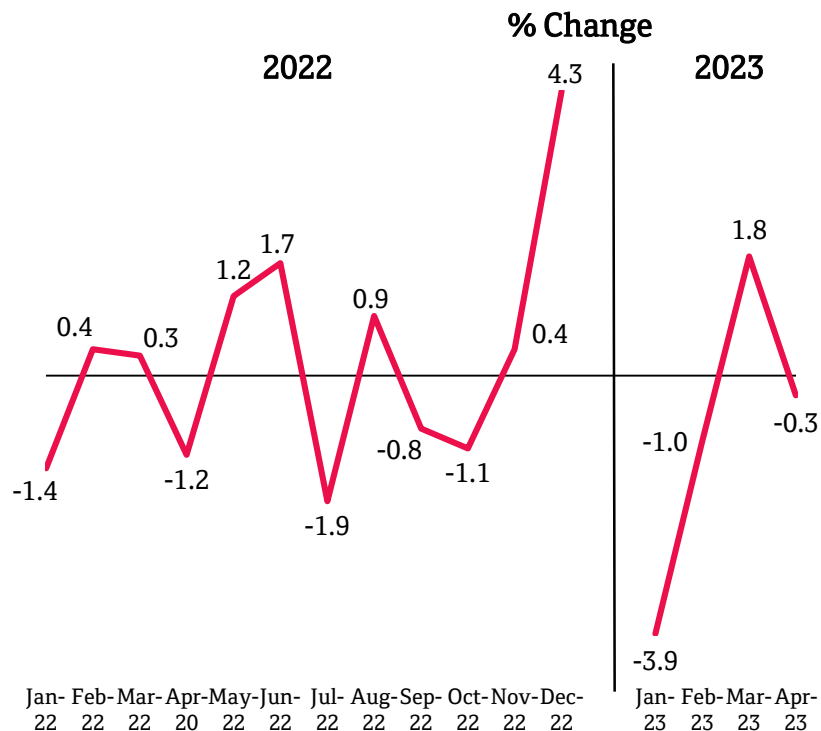


- Loans went down 0.4% during April 2023 to QR1,249.5bn
- Loans drop in April 2023 was mainly due to a decline by 0.6% in the private sector
- Loans have edged down by 0.5% in 2023, compared to a growth of 3.3% in 2022. Loans grew by an average 6.7% over the past five years (2018-2022)
- Loan Provisions to Gross Loans was at 3.7% in both April and March 2023

Commercial Banks Deposits

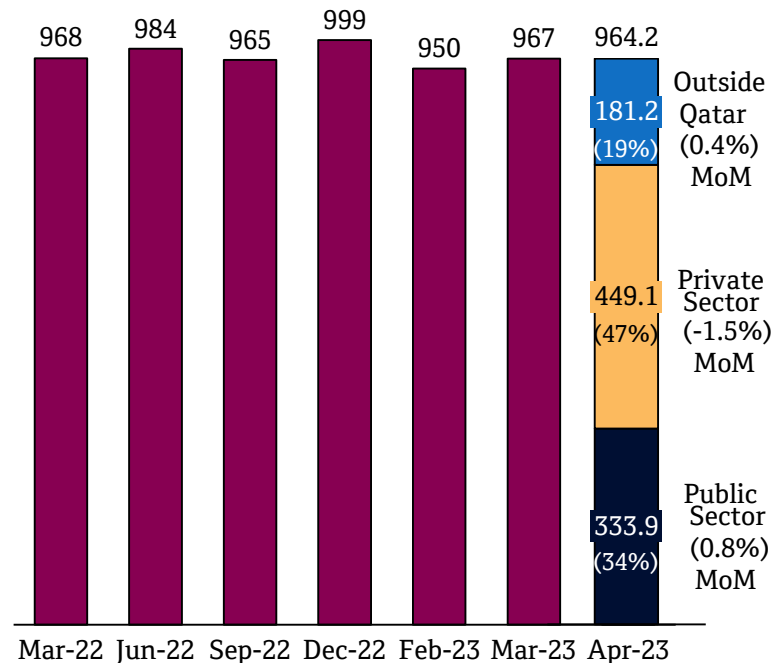
As at April 2023

Monthly Change in Deposits



Deposits by Sector

QR Billion (% Change Month-on-Month)

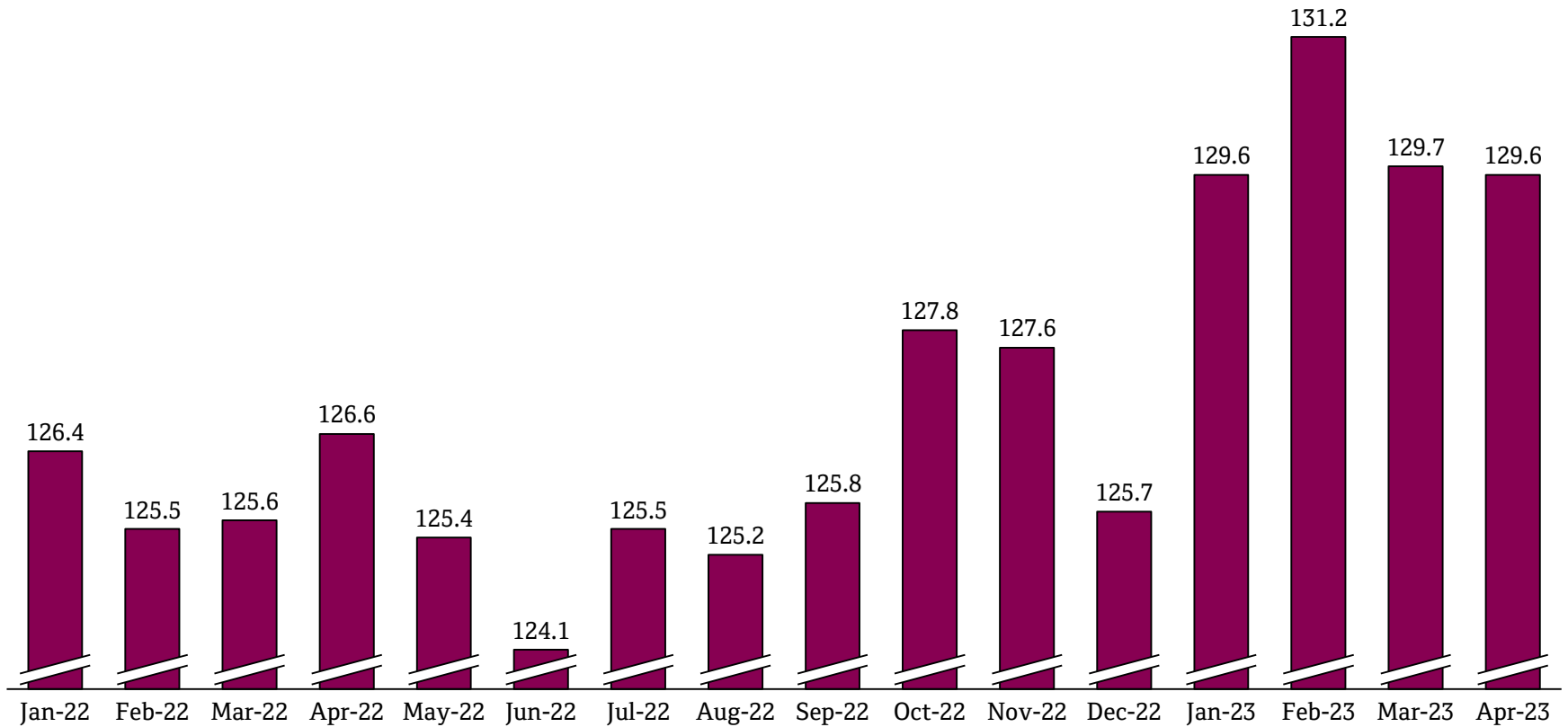


- Deposits contracted by 0.3% during April 2023 to QR964.2bn
- Deposits slide in April 2023 was mainly due to a drop by 1.5% in the private sector
- Deposits have gone down by 3.5% in 2023, compared to a growth of 2.6% in 2022. Deposits grew by an average 4.0% over the past five years (2018-2022)

Loans to Deposits Ratio

As at April 2023

(%)



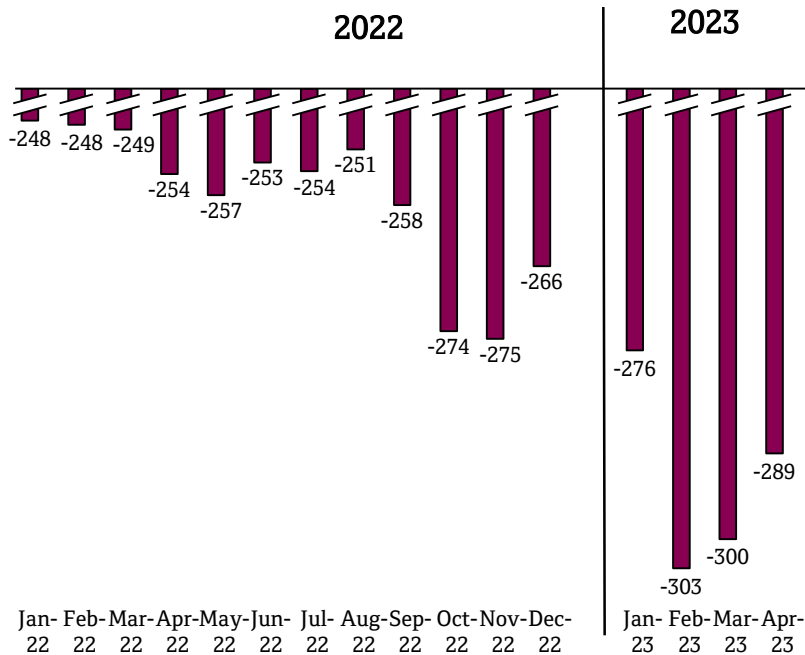
- Loans to Deposits ratio moved lower during the month to 129.6% as at April 2023
- Loans went down by 0.4% in April 2023 to QR1,249.5bn, while Deposits contracted by 0.3% in April 2023 to QR964.2bn

Net Interbank Position

As at April 2023

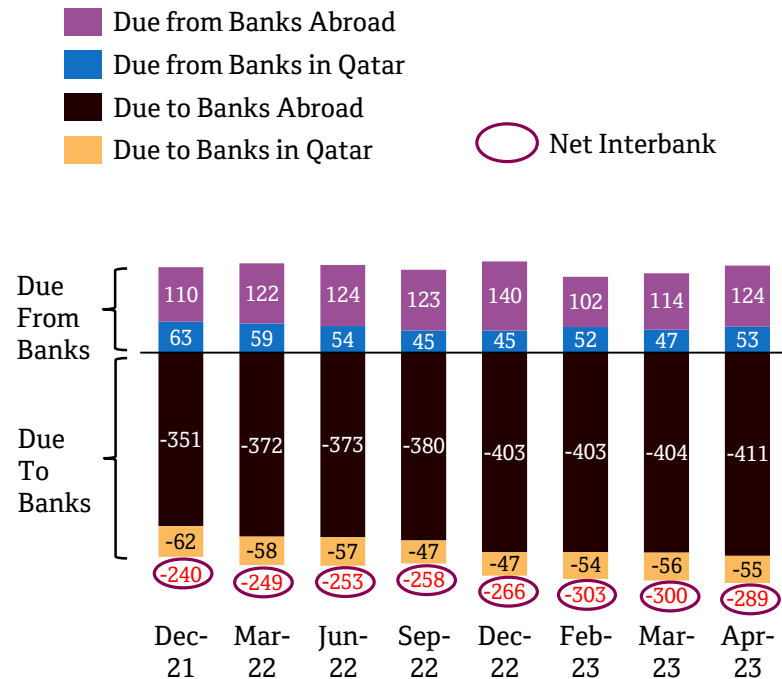
Monthly Net Interbank Position

(QR Billion)



Net Interbank Position Breakup

(QR Billion)



- The Net Interbank Position was at a negative QR289bn as at April 2023
- Due from Banks totaled QR176.6bn as at April 2023
- Due to Banks totaled QR465.6bn as at April 2023
- Due to Banks Abroad reached a high of QR410.8bn in April 2023

Key Monthly Banking Sector Statistics

As at April 2023

(In QR mn)	Dec-20	Dec-21	Mar-22	Jun-22	Sep-22	Dec-22	Feb-23	Mar-23	Apr-23	Change MoM	Change 2023
Total Assets	1,682,173	1,827,421	1,832,461	1,845,905	1,835,156	1,904,968	1,861,809	1,880,766	1,891,236	0.6%	-0.7%
Total Credit (Loans)	1,128,710	1,216,442	1,215,535	1,221,407	1,213,621	1,256,024	1,246,684	1,254,398	1,249,522	-0.4%	-0.5%
Total Deposits	905,509	974,109	967,688	983,975	965,053	999,143	950,168	967,472	964,152	-0.3%	-3.5%
Loan to Deposit Ratio	125%	125%	126%	124%	126%	126%	131%	130%	130%		
Credit Facilities (Geographic)											
Total Domestic Credit	1,053,285	1,146,473	1,147,156	1,154,399	1,149,892	1,197,766	1,188,522	1,196,160	1,191,024	-0.4%	-0.6%
Total International Credit	75,425	69,969	68,379	67,008	63,729	58,257	58,162	58,237	58,499	0.4%	0.4%
Domestic Credit Facilities - Public Sector											
Government	136,798	142,258	131,327	124,981	108,614	116,013	101,962	104,155	103,130	-1.0%	-11.1%
Government Institutions	196,989	218,665	219,484	220,193	227,108	239,889	243,549	243,778	244,689	0.4%	2.0%
Semi-Government Institutions	19,085	18,730	20,356	19,441	19,143	18,296	18,187	17,879	17,945	0.4%	-1.9%
Total Domestic Public Sector Credit	352,872	379,652	371,167	364,616	354,865	374,198	363,698	365,812	365,764	0.0%	-2.3%
Domestic Credit Facilities - Private Sector											
General Trade	146,861	163,218	166,130	166,138	165,069	168,929	170,237	171,843	172,027	0.1%	1.8%
Industry	16,869	19,736	19,997	19,162	18,697	17,869	17,698	17,489	17,481	0.0%	-2.2%
Contractors	37,694	41,937	41,048	40,622	40,919	41,593	40,844	41,701	41,612	-0.2%	0.0%
Real Estate	152,691	161,006	161,240	167,704	170,212	185,457	188,634	185,204	185,449	0.1%	0.0%
Consumption & Others	158,169	163,140	166,368	168,263	170,545	167,410	166,477	166,032	165,405	-0.4%	-1.2%
Services	188,128	217,784	221,208	227,894	229,586	242,311	240,935	248,080	243,286	-1.9%	0.4%
Total Domestic Private Sector Credit	700,413	766,821	775,990	789,783	795,028	823,568	824,825	830,348	825,260	-0.6%	0.2%
Deposit Details (Geographic)											
Resident Deposits	660,351	693,441	709,226	761,138	761,302	806,548	774,660	787,129	783,002	-0.5%	-2.9%
Non-resident Deposits	245,158	280,669	258,462	222,837	203,751	192,595	175,508	180,343	181,150	0.4%	-5.9%
Deposits - Public Sector (Domestic)											
Government	74,255	100,382	94,997	103,902	86,851	105,329	85,853	96,458	100,669	4.4%	-4.4%
Government Institutions	156,018	151,649	158,649	178,046	187,553	194,705	189,628	196,162	193,998	-1.1%	-0.4%
Semi Government Institutions	33,016	36,644	37,700	47,288	50,232	48,304	46,052	38,506	39,267	2.0%	-18.7%
Total Public Sector Deposit	263,289	288,676	291,346	329,237	324,636	348,339	321,533	331,126	333,934	0.8%	-4.1%
Deposits - Private Sector (Domestic)											
Personal	216,119	219,268	226,746	225,899	224,532	228,818	233,088	235,719	236,818	0.5%	3.5%
Companies & Institutions	180,942	185,497	191,134	206,002	212,134	229,391	220,040	220,284	212,250	-3.6%	-7.5%
Total Private Sector Deposit	397,062	404,765	417,880	431,901	436,667	458,209	453,128	456,003	449,068	-1.5%	-2.0%

Source: QCB

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