



Qatar Monthly Key Banking Indicators

February 2023

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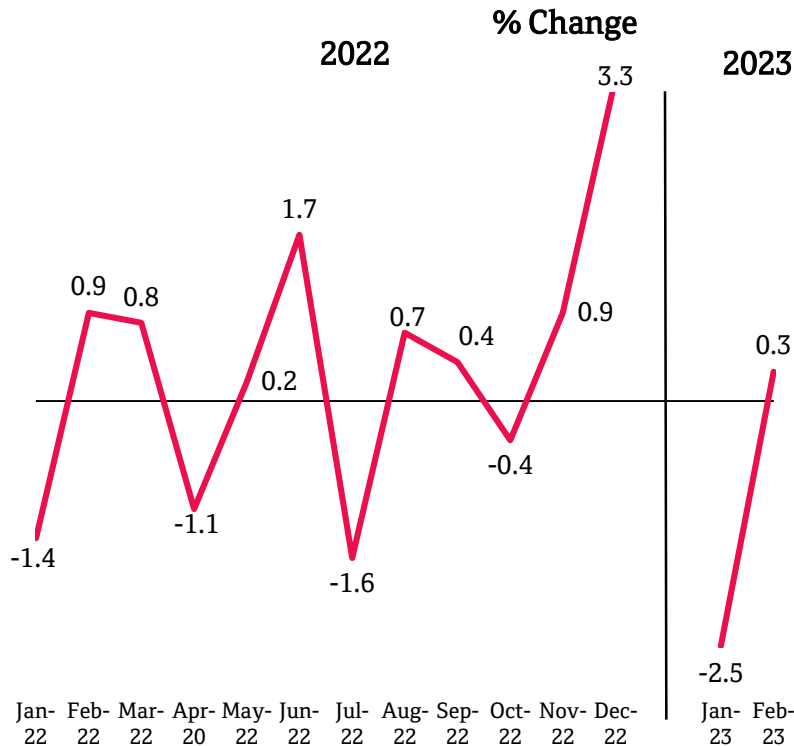
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Commercial Banks Total Assets

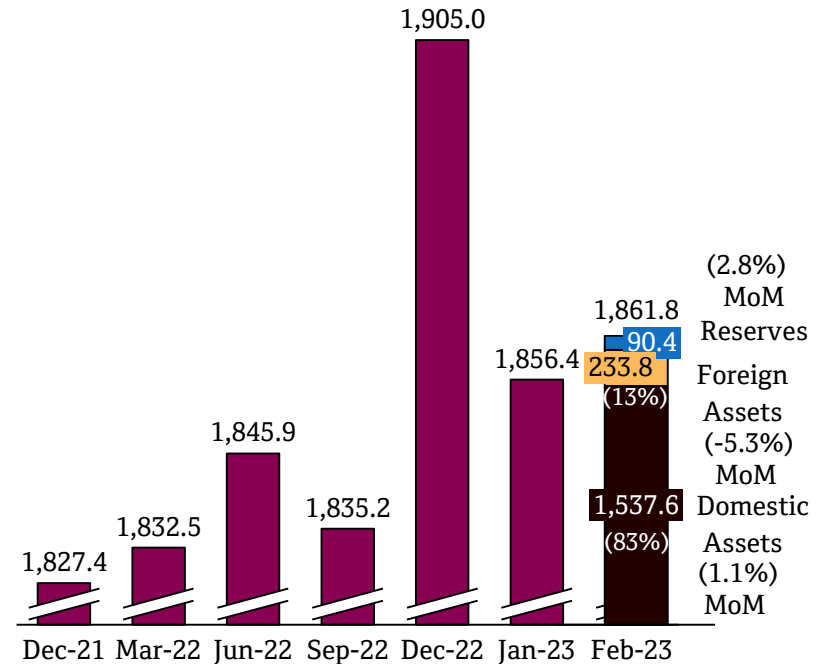
As at February 2023

Monthly Change in Assets



Assets by Location

QR Billion (% Change Month-on-Month)

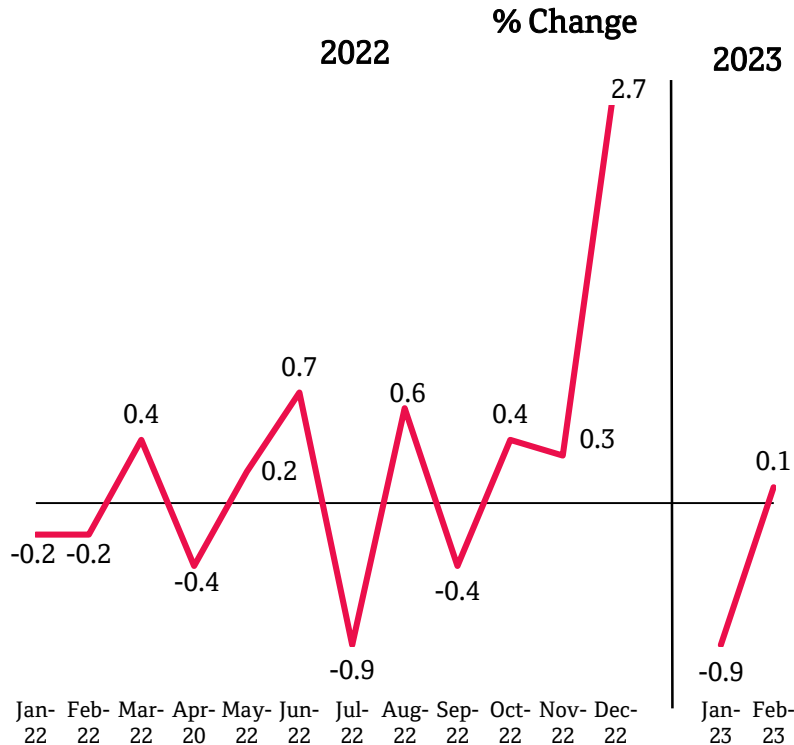


- Total Assets moved up 0.3% during February 2023 to reach QR1.862 trillion
- Total Assets gain in February 2023 was mainly due to a rise by 1.1% in Domestic Assets
- Total Assets have gone down by 2.3% in 2023, compared to a growth of 4.2% in 2022. Assets grew by an average 6.9% over the past five years (2018-2022)
- Liquid Assets to Total Assets was at 30.3% in February 2023, compared to 30.2% in January 2023

Commercial Banks Credit Facilities

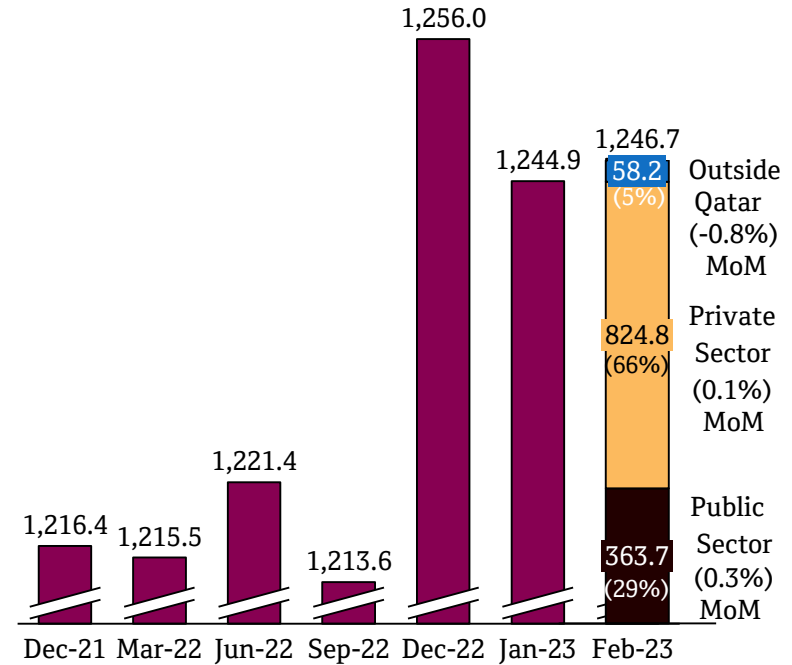
As at February 2023

Monthly Change in Loans



Loans by Sector

QR Billion (% Change Month-on-Month)

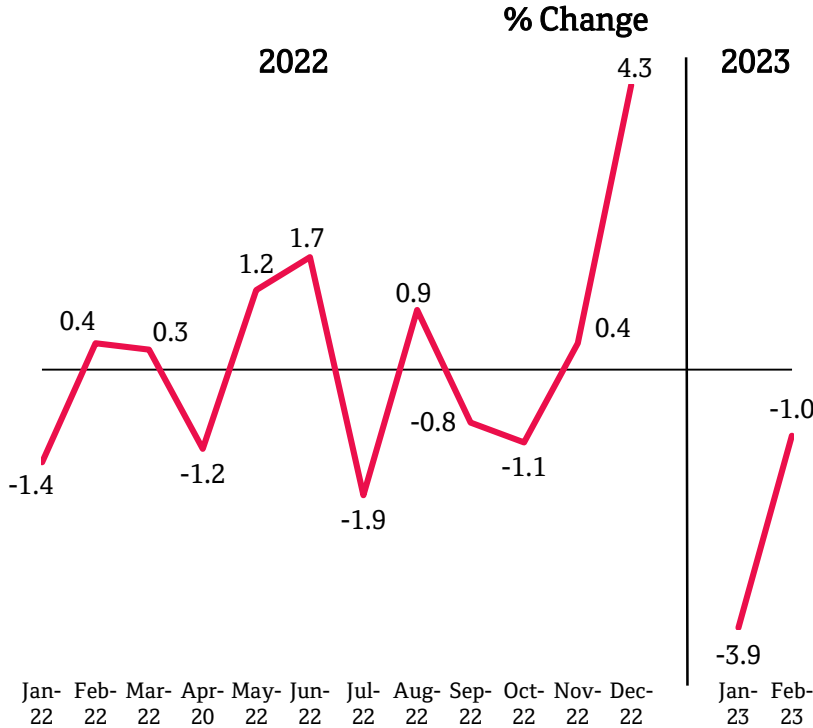


- Loans edged up 0.1% during February 2023 to reach QR1,246.7bn
- Loans increase in February 2023 was mainly due to gains both in the private (0.1%) and public (0.3%) sectors
- Loans have declined by 0.7% in 2023, compared to a growth of 3.3% in 2022. Loans grew by an average 6.7% over the past five years (2018-2022)
- Loan Provisions to Gross Loans was at 3.6% in February 2023, similar to that of January 2023

Commercial Banks Deposits

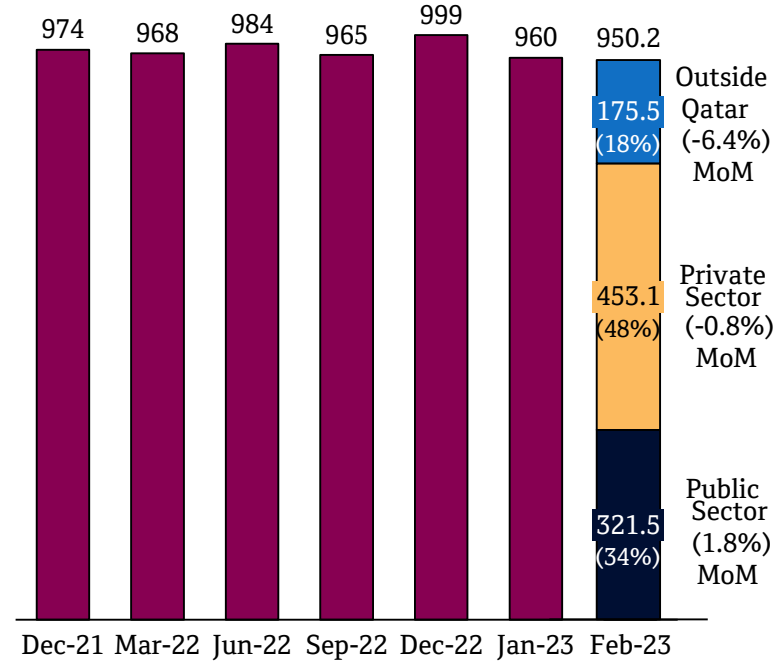
As at February 2023

Monthly Change in Deposits



Deposits by Sector

QR Billion (% Change Month-on-Month)

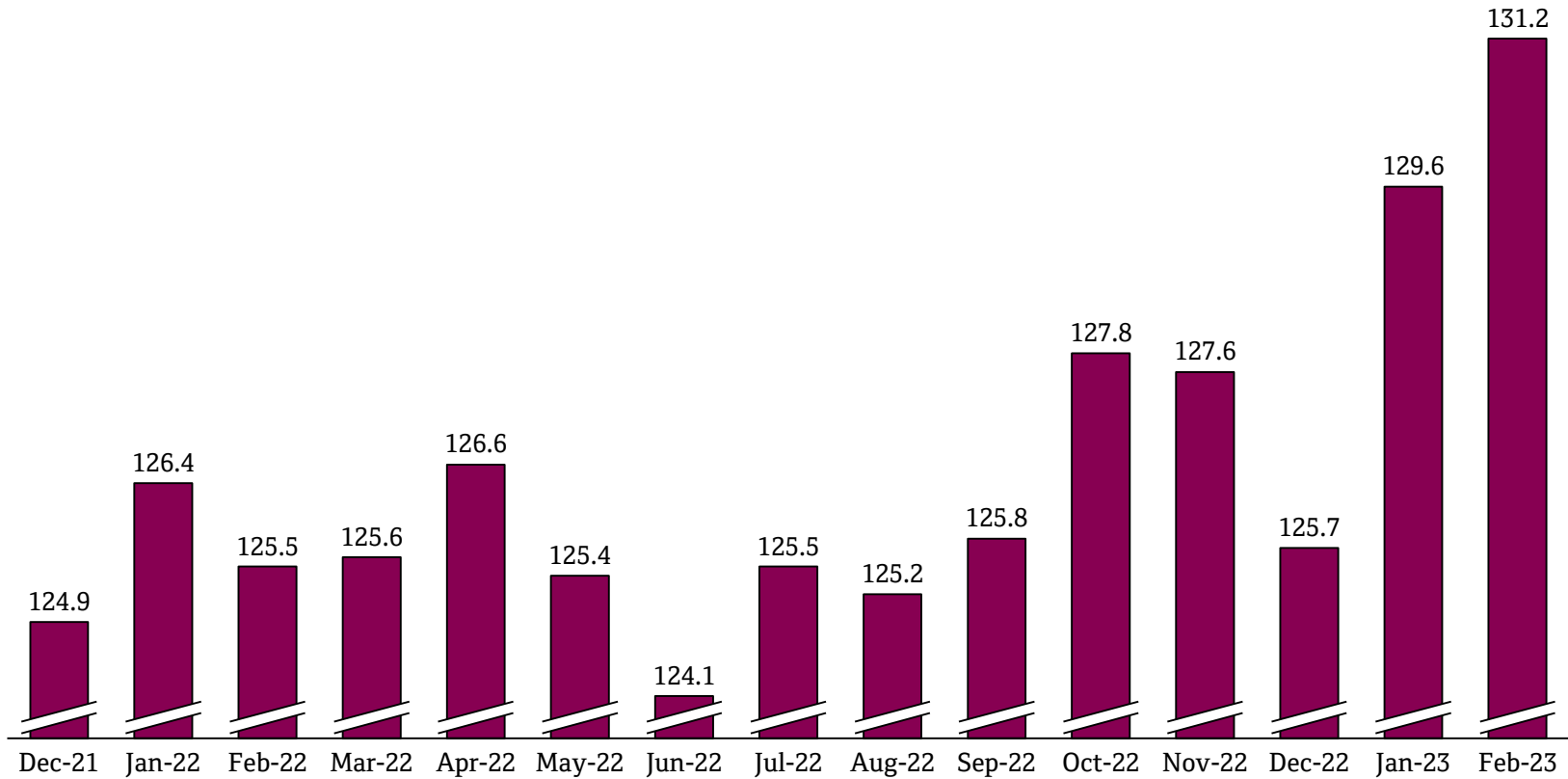


- Deposits declined by 1.0% during February 2023 to QR950.2bn
- Deposits drop in February 2023 was mainly due to a 6.4% fall in non-resident deposits
- Deposits have gone down by 4.9% in 2023, compared to a growth of 2.6% in 2022. Deposits grew by an average 4.0% over the past five years (2018-2022)

Loans to Deposits Ratio

As at February 2023

(%)



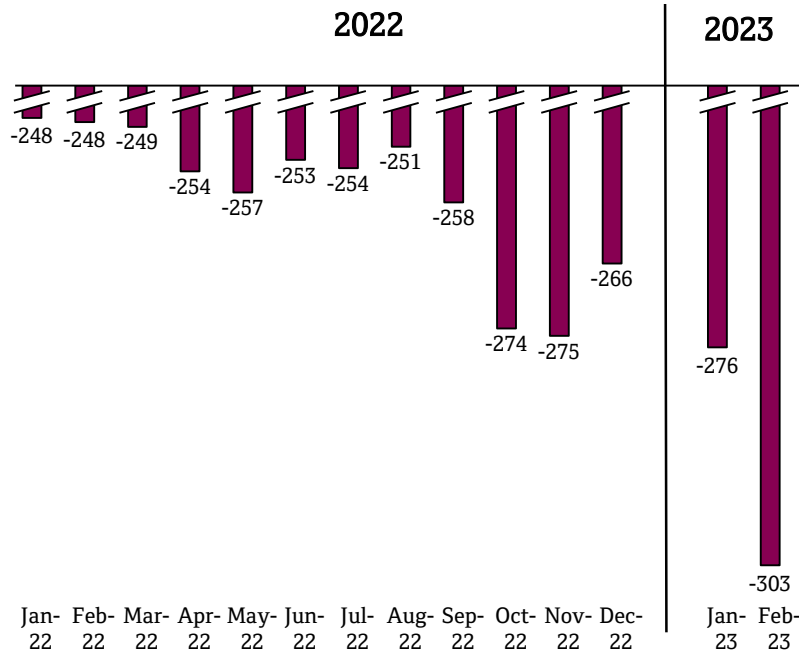
- Loans to Deposits ratio rose during the month to 131.2% as at February 2023
- Loans edged up by 0.1% in February 2023 to reach QR1,246.7bn, while Deposits dropped by 1.0% in February 2023 to QR950.2bn

Net Interbank Position

As at February 2023

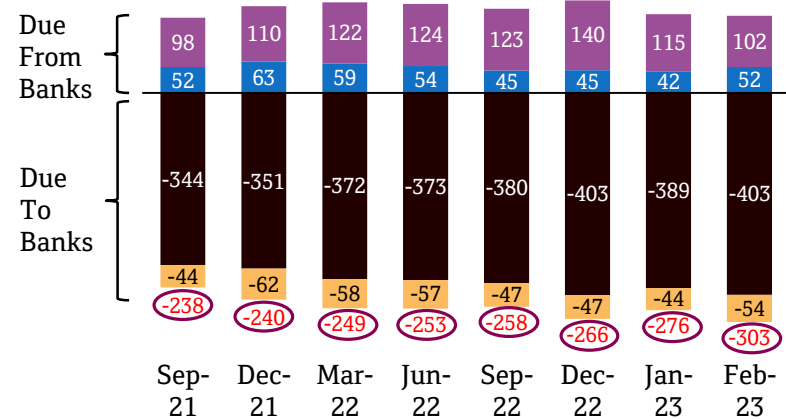
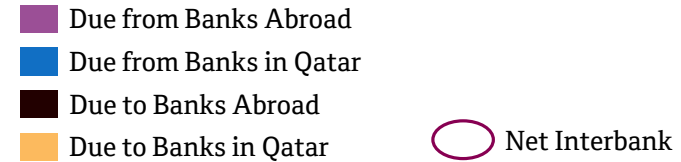
Monthly Net Interbank Position

(QR Billion)



Net Interbank Position Breakup

(QR Billion)



- The Net Interbank Position was at a negative QR303bn as at February 2023
- Due from Banks totaled QR154.0bn as at February 2023
- Due to Banks totaled QR457.2bn as at February 2023
- Due to Banks Abroad reached a high of QR403.4bn in December 2022

Key Monthly Banking Sector Statistics

As at February 2023

(In QR mn)	Dec-20	Dec-21	Mar-22	Jun-22	Sep-22	Dec-22	Jan-23	Feb-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	1,856,446	1,861,809	0.3%	-2.3%
Total Credit (Loans)	1,128,710	1,216,442	1,215,535	1,221,407	1,213,621	1,256,024	1,244,915	1,246,684	0.1%	-0.7%
Total Deposits	905,509	974,109	967,688	983,975	965,053	999,143	960,225	950,168	-1.0%	-4.9%
Loan to Deposit Ratio	125%	125%	126%	124%	126%	126%	130%	131%		
Credit Facilities (Geographic)										
Total Domestic Credit	1,053,285	1,146,473	1,147,156	1,154,399	1,149,892	1,197,766	1,186,273	1,188,522	0.2%	-0.8%
Total International Credit	75,425	69,969	68,379	67,008	63,729	58,257	58,642	58,162	-0.8%	-0.2%
Domestic Credit Facilities - Public Sector										
Government	136,798	142,258	131,327	124,981	108,614	116,013	101,672	101,962	0.3%	-12.1%
Government Institutions	196,989	218,665	219,484	220,193	227,108	239,889	242,551	243,549	0.4%	1.5%
Semi-Government Institutions	19,085	18,730	20,356	19,441	19,143	18,296	18,401	18,187	-1.2%	-0.6%
Total Domestic Public Sector Credit	352,872	379,652	371,167	364,616	354,865	374,198	362,624	363,698	0.3%	-2.8%
Domestic Credit Facilities - Private Sector										
General Trade	146,861	163,218	166,130	166,138	165,069	168,929	170,099	170,237	0.1%	0.8%
Industry	16,869	19,736	19,997	19,162	18,697	17,869	17,664	17,698	0.2%	-1.0%
Contractors	37,694	41,937	41,048	40,622	40,919	41,593	41,472	40,844	-1.5%	-1.8%
Real Estate	152,691	161,006	161,240	167,704	170,212	185,457	185,018	188,634	2.0%	1.7%
Consumption & Others	158,169	163,140	166,368	168,263	170,545	167,410	167,940	166,477	-0.9%	-0.6%
Services	188,128	217,784	221,208	227,894	229,586	242,311	241,458	240,935	-0.2%	-0.6%
Total Domestic Private Sector Credit	700,413	766,821	775,990	789,783	795,028	823,568	823,649	824,825	0.1%	0.2%
Deposit Details (Geographic)										
Resident Deposits	660,351	693,441	709,226	761,138	761,302	806,548	772,679	774,660	0.3%	-4.0%
Non-resident Deposits	245,158	280,669	258,462	222,837	203,751	192,595	187,546	175,508	-6.4%	-8.9%
Deposits - Public Sector (Domestic)										
Government	74,255	100,382	94,997	103,902	86,851	105,329	83,050	85,853	3.4%	-18.5%
Government Institutions	156,018	151,649	158,649	178,046	187,553	194,705	183,061	189,628	3.6%	-2.6%
Semi Government Institutions	33,016	36,644	37,700	47,288	50,232	48,304	49,605	46,052	-7.2%	-4.7%
Total Public Sector Deposit	263,289	288,676	291,346	329,237	324,636	348,339	315,716	321,533	1.8%	-7.7%
Deposits - Private Sector (Domestic)										
Personal	216,119	219,268	226,746	225,899	224,532	228,818	230,622	233,088	1.1%	1.9%
Companies & Institutions	180,942	185,497	191,134	206,002	212,134	229,391	226,341	220,040	-2.8%	-4.1%
Total Private Sector Deposit	397,062	404,765	417,880	431,901	436,667	458,209	456,963	453,128	-0.8%	-1.1%

Source: QCB

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