



Qatar Monthly Key Banking Indicators

October 2023

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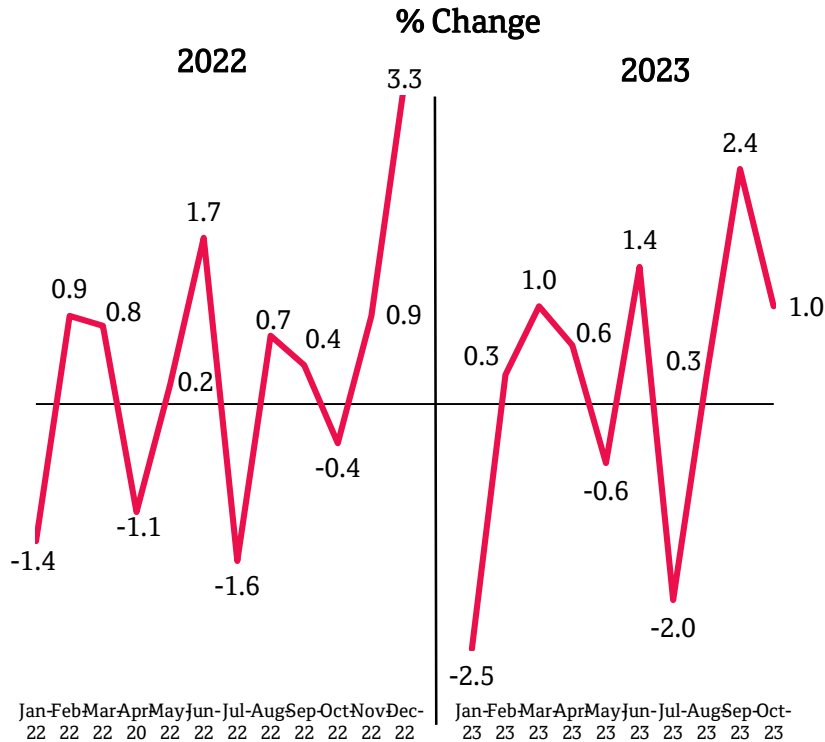
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Commercial Banks Total Assets

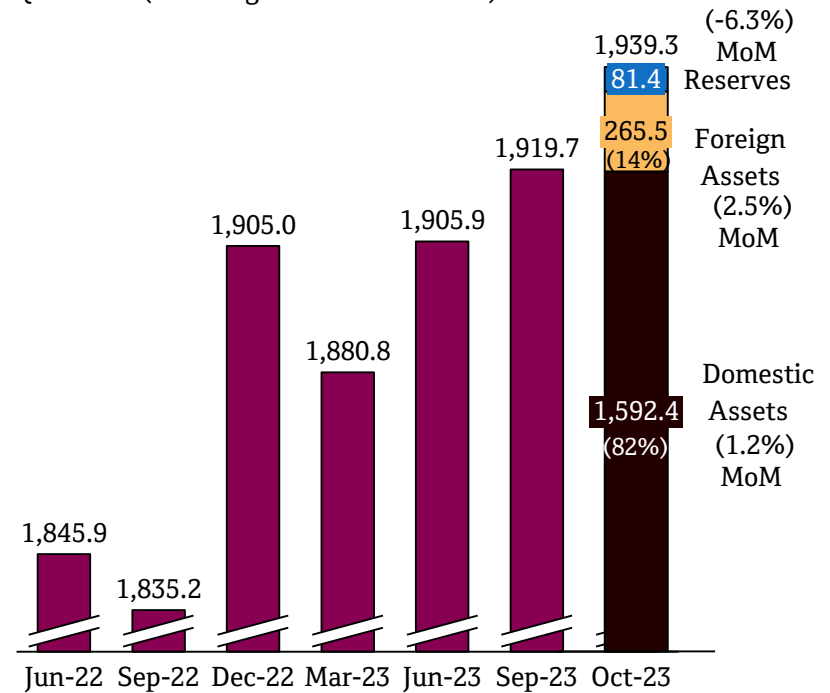
As at October 2023

Monthly Change in Assets



Assets by Location

QR Billion (% Change Month-on-Month)

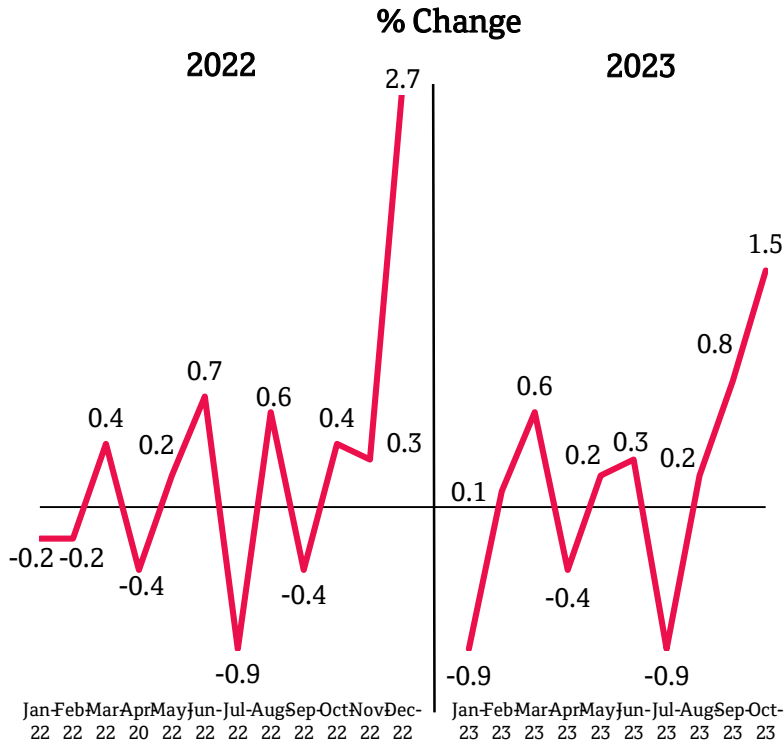


- Total Assets increased 1.0% during October 2023 to reach QR1.939 trillion
- Total Assets increase in Oct 2023 was mainly due to a gain by 1.2% in Domestic Assets and 2.5% in Foreign Assets
- Total Assets are up by 1.8% in 2023, compared to a growth of 4.2% in 2022. Assets grew by an average 6.9% over the past five years (2018-2022)
- Liquid Assets to Total Assets was at 31.1% in October 2023, compared to 31.5% in September 2023

Commercial Banks Credit Facilities

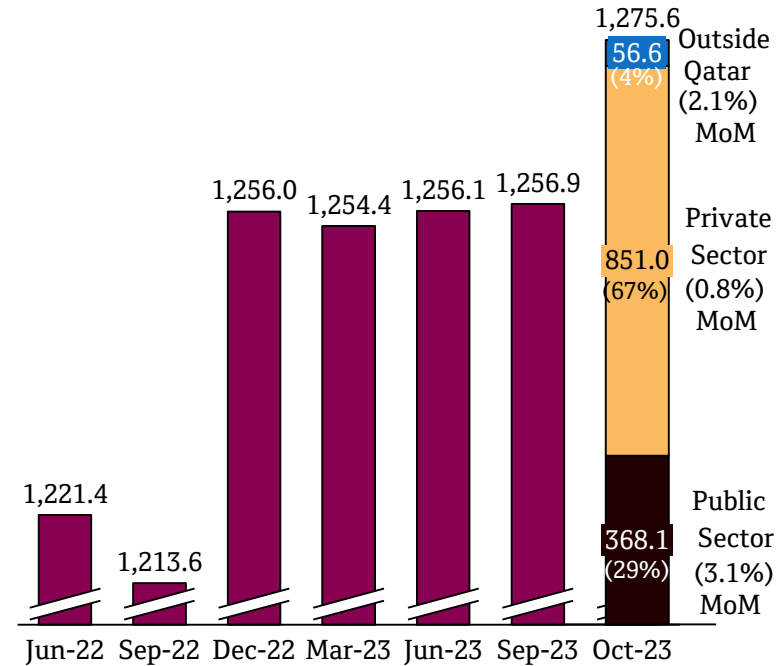
As at October 2023

Monthly Change in Loans



Loans by Sector

QR Billion (% Change Month-on-Month)

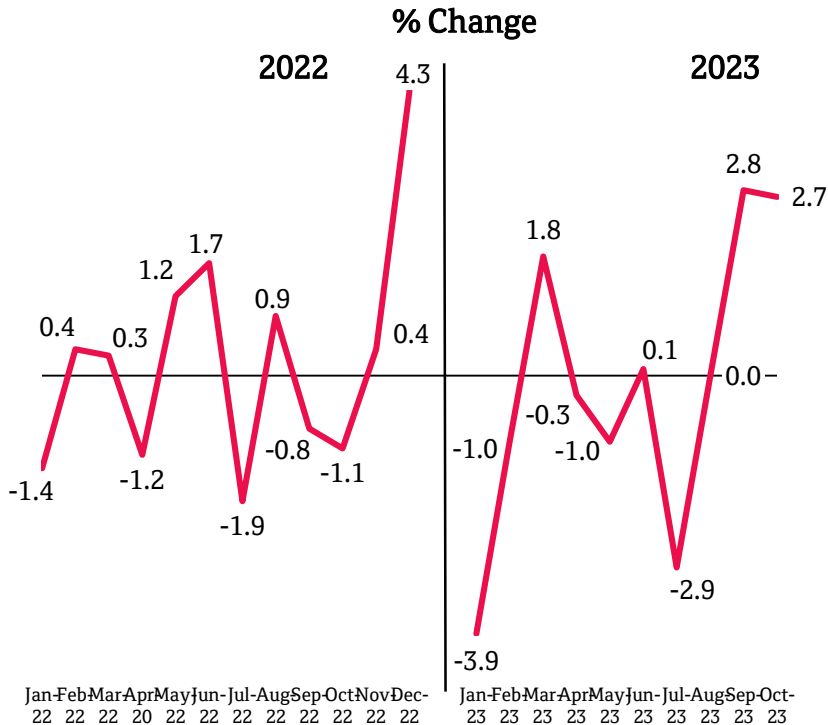


- Loans went up 1.5% during October 2023 to reach QR1,275.6bn
- Loans gain in October 2023 was mainly due to a rise by 3.1% in the Public Sector and 0.8% in the Private Sector
- Loans moved up by 1.6% in 2023, compared to a growth of 3.3% in 2022. Loans grew by an average 6.7% over the past five years (2018-2022)
- Loan Provisions to Gross Loans was at 3.9% in October 2023, compared to 4.0% in September 2023

Commercial Banks Deposits

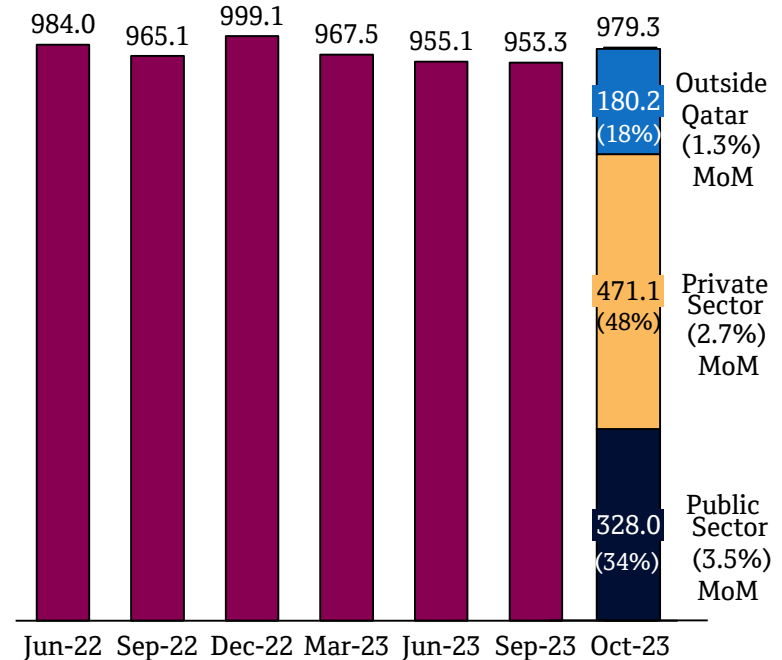
As at October 2023

Monthly Change in Deposits



Deposits by Sector

QR Billion (% Change Month-on-Month)

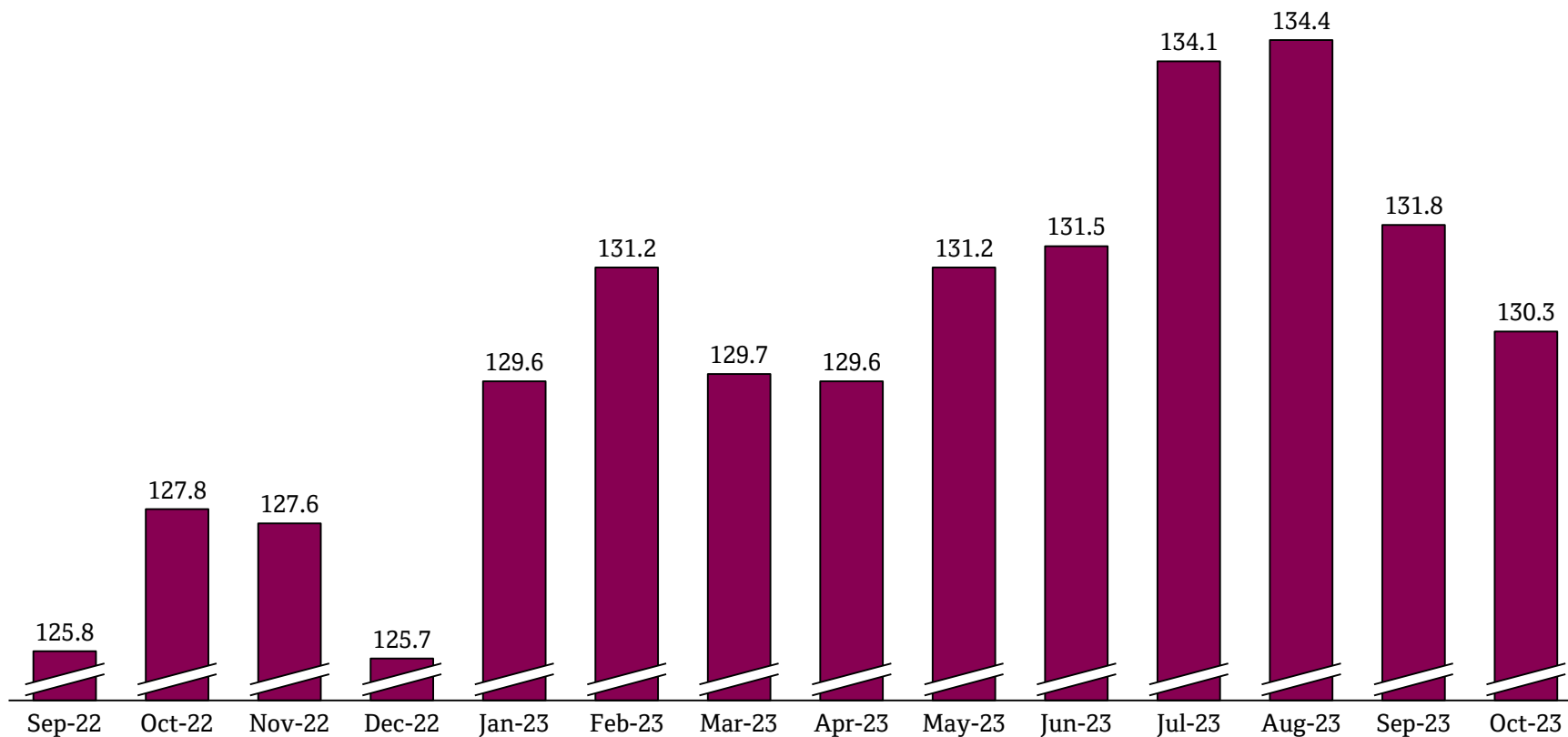


- Deposits moved up 2.7% during October 2023 to reach QR979.3bn
- Deposits increase in October 2023 was mainly due to a gain by 2.7% in the Private Sector and by 3.5% in the Public Sector
- Deposits have gone down by 2.0% in 2023, compared to a growth of 2.6% in 2022. Deposits grew by an average 4.0% over the past five years (2018-2022)

Loans to Deposits Ratio

As at October 2023

(%)



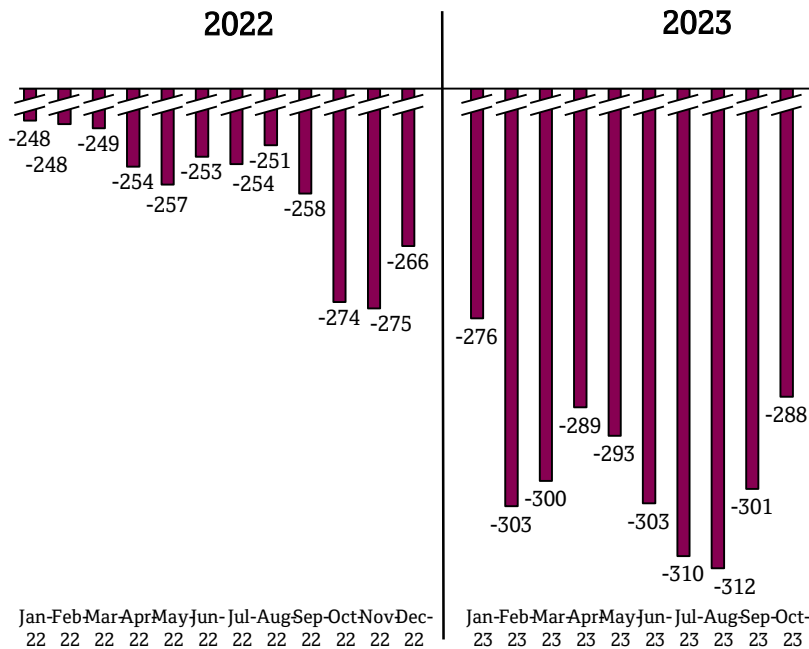
- Loans to Deposits ratio went lower during the month to 130.3% as at October 2023
- Loans went up 1.5% in October 2023 to reach QR1,275.6bn, while Deposits moved up 2.7% in October 2023 to reach QR979.3bn

Net Interbank Position

As at October 2023

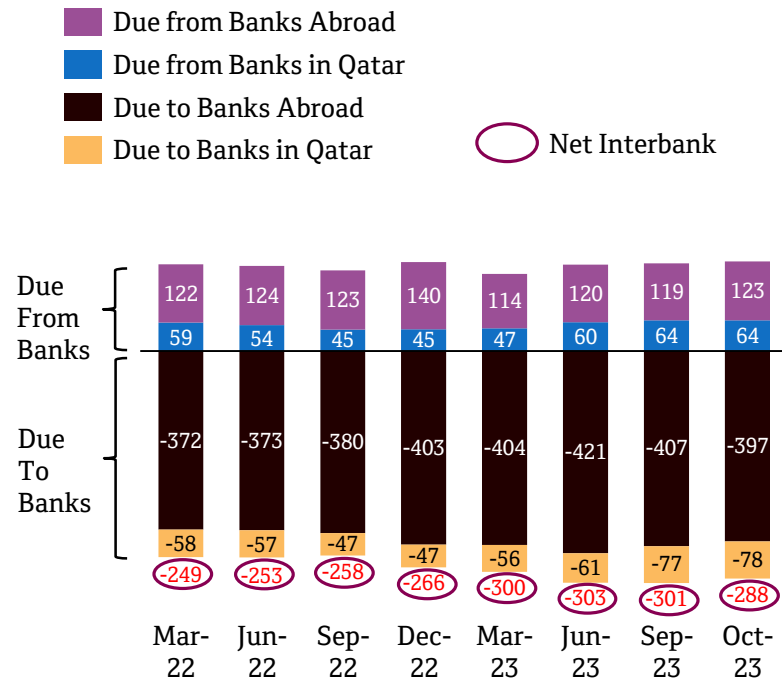
Monthly Net Interbank Position

(QR Billion)



Net Interbank Position Breakup

(QR Billion)



- The Net Interbank Position was at a negative QR288bn as at October 2023
- Due from Banks totaled QR186.8bn as at October 2023
- Due to Banks totaled QR474.3bn as at October 2023
- Due to Banks Abroad reached a high of QR421.4bn in June 2023

Key Monthly Banking Sector Statistics

As at October 2023

(In QR mn)	Dec-21	Jun-22	Sep-22	Dec-22	Mar-23	Jun-23	Sep-23	Oct-23	Change MoM	Change 2023
Total Assets	1,827,421	1,845,905	1,835,156	1,904,968	1,880,766	1,905,866	1,919,657	1,939,309	1.0%	1.8%
Total Credit (Loans)	1,216,442	1,221,407	1,213,621	1,256,024	1,254,398	1,256,114	1,256,912	1,275,629	1.5%	1.6%
Total Deposits	974,109	983,975	965,053	999,143	967,472	955,107	953,349	979,300	2.7%	-2.0%
Loan to Deposit Ratio	125%	124%	126%	126%	130%	132%	132%	130%		
Credit Facilities (Geographic)										
Total Domestic Credit	1,146,473	1,154,399	1,149,892	1,197,766	1,196,160	1,198,361	1,201,501	1,219,066	1.5%	1.8%
Total International Credit	69,969	67,008	63,729	58,257	58,237	57,753	55,410	56,563	2.1%	-2.9%
Domestic Credit Facilities - Public Sector										
Government	142,258	124,981	108,614	116,013	104,155	102,629	97,206	108,117	11.2%	-6.8%
Government Institutions	218,665	220,193	227,108	239,889	243,778	239,127	235,678	235,974	0.1%	-1.6%
Semi-Government Institutions	18,730	19,441	19,143	18,296	17,879	25,266	24,246	23,972	-1.1%	31.0%
Total Domestic Public Sector Credit	379,652	364,616	354,865	374,198	365,812	367,022	357,129	368,063	3.1%	-1.6%
Domestic Credit Facilities - Private Sector										
General Trade	163,218	166,138	165,069	168,929	171,843	174,079	177,399	178,680	0.7%	5.8%
Industry	19,736	19,162	18,697	17,869	17,489	17,570	16,506	16,480	-0.2%	-7.8%
Contractors	41,937	40,622	40,919	41,593	41,701	41,117	40,577	39,997	-1.4%	-3.8%
Real Estate	161,006	167,704	170,212	185,457	185,204	182,141	175,756	175,179	-0.3%	-5.5%
Consumption & Others	163,140	168,263	170,545	167,410	166,032	169,864	176,405	176,420	0.0%	5.4%
Services	217,784	227,894	229,586	242,311	248,080	246,568	257,730	264,246	2.5%	9.1%
Total Domestic Private Sector Credit	766,821	789,783	795,028	823,568	830,348	831,339	844,372	851,003	0.8%	3.3%
Deposit Details (Geographic)										
Resident Deposits	693,441	761,138	761,302	806,548	787,129	776,206	775,482	799,100	3.0%	-0.9%
Non-resident Deposits	280,669	222,837	203,751	192,595	180,343	178,901	177,867	180,200	1.3%	-6.4%
Deposits - Public Sector (Domestic)										
Government	100,382	103,902	86,851	105,329	96,458	90,829	85,769	90,417	5.4%	-14.2%
Government Institutions	151,649	178,046	187,553	194,705	196,162	184,355	182,054	183,939	1.0%	-5.5%
Semi Government Institutions	36,644	47,288	50,232	48,304	38,506	49,430	49,131	53,680	9.3%	11.1%
Total Public Sector Deposit	288,676	329,237	324,636	348,339	331,126	324,613	316,955	328,036	3.5%	-5.8%
Deposits - Private Sector (Domestic)										
Personal	219,268	225,899	224,532	228,818	235,719	238,263	245,204	244,831	-0.2%	7.0%
Companies & Institutions	185,497	206,002	212,134	229,391	220,284	213,330	213,322	226,233	6.1%	-1.4%
Total Private Sector Deposit	404,765	431,901	436,667	458,209	456,003	451,593	458,526	471,064	2.7%	2.8%

Source: QCB

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