



Qatar Monthly Key Banking Indicators

January 2023

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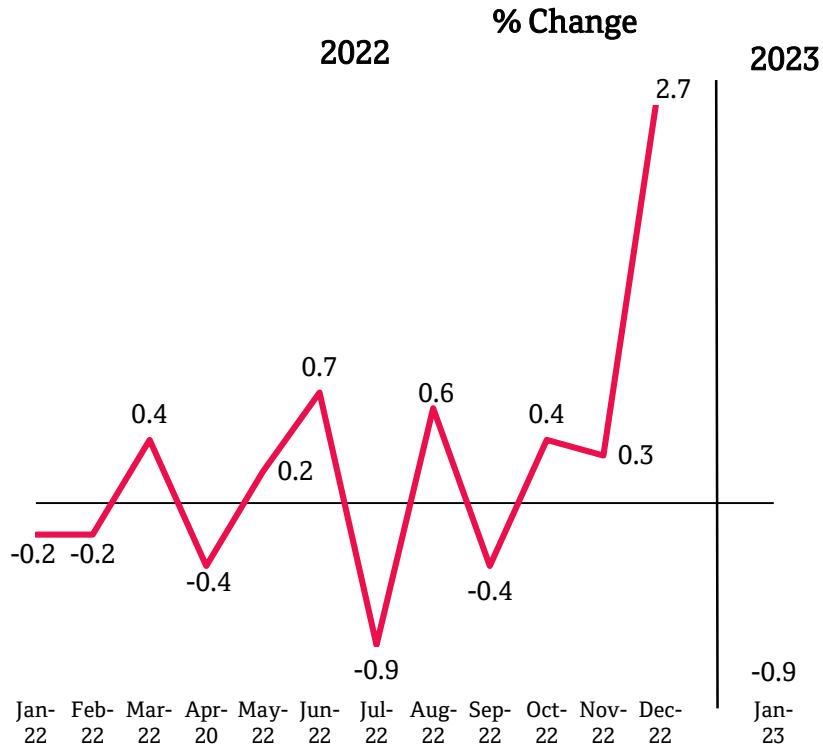
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Commercial Banks Credit Facilities

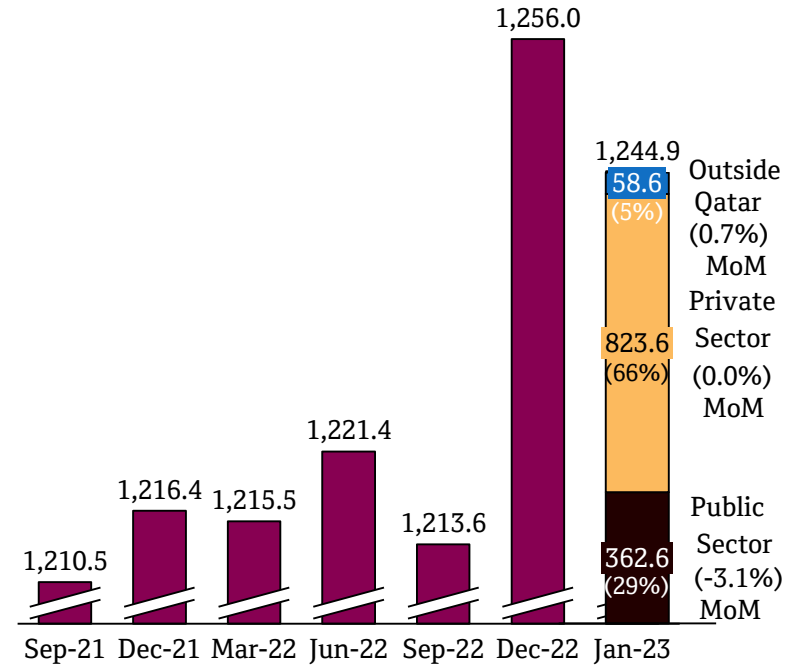
As at January 2023

Monthly Change in Loans



Loans by Sector

QR Billion (% Change Month-on-Month)

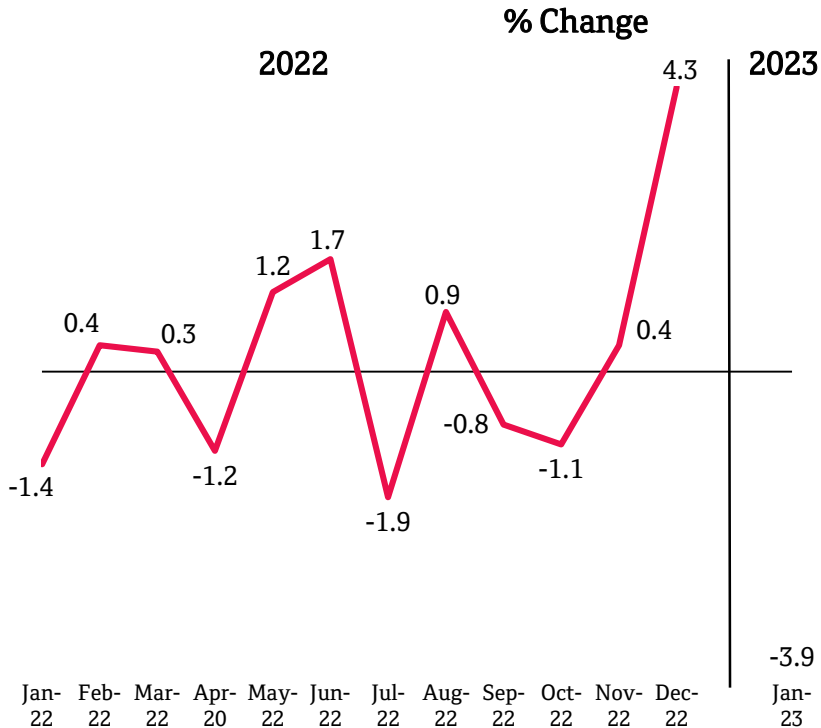


- Loans declined by 0.9% during January 2023 to QR1,244.9bn
- Loans decline in January 2023 was mainly due to a drop by 3.1% in the public sector
- Loans have gone up by 3.3% in 2022, compared to a growth of 7.8% in 2021. Loans grew by an average 6.7% over the past five years (2018-2022)

Commercial Banks Deposits

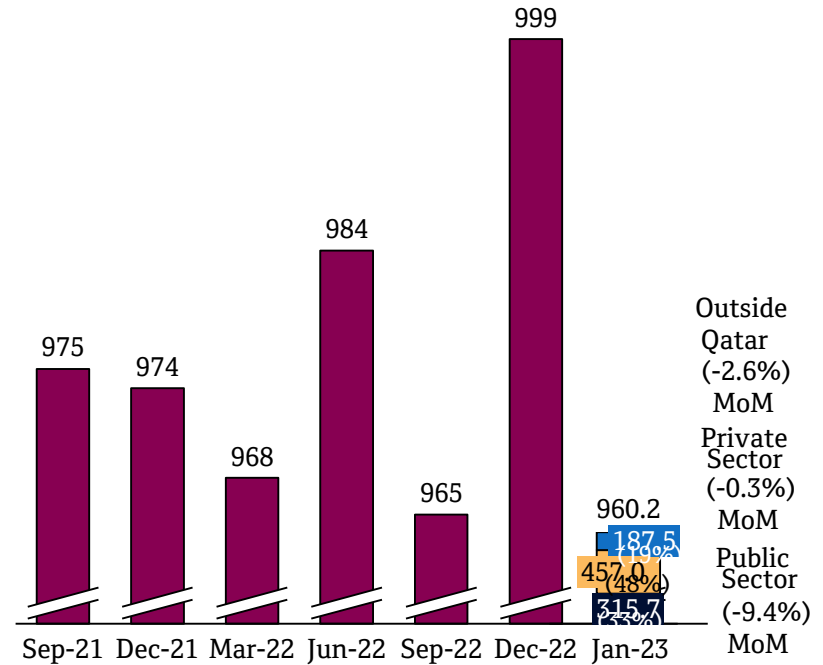
As at January 2023

Monthly Change in Deposits



Deposits by Sector

QR Billion (% Change Month-on-Month)

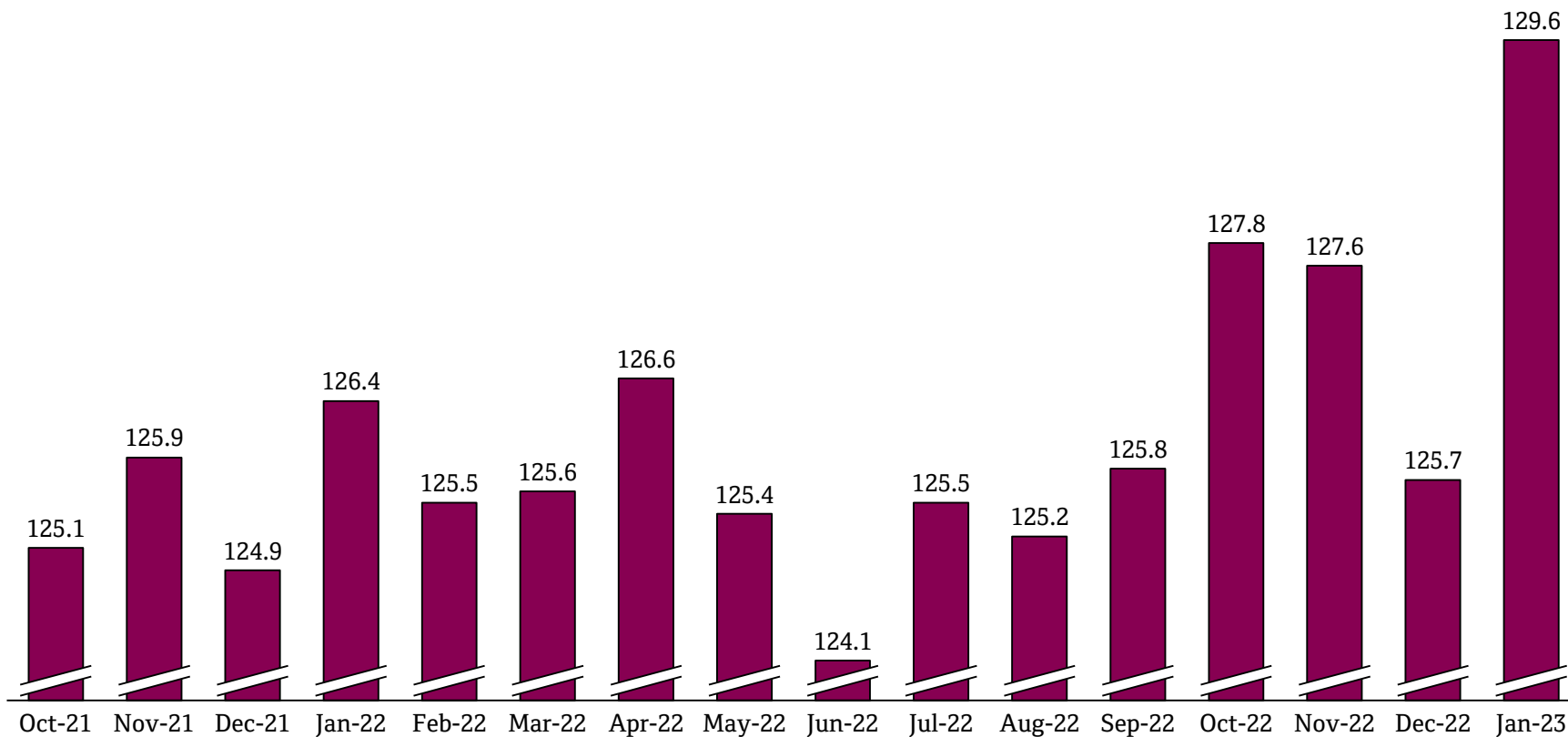


- Deposits dropped by 3.9% during January 2023 to QR960.2bn
- Deposits drop in January 2023 was mainly due to a 9.4% fall in public sector deposits
- Deposits have increased by 2.6% in 2022, compared to a growth of 7.6% in 2021. Deposits grew by an average 4.0% over the past five years (2018-2022)

Loans to Deposits Ratio

As at January 2023

(%)



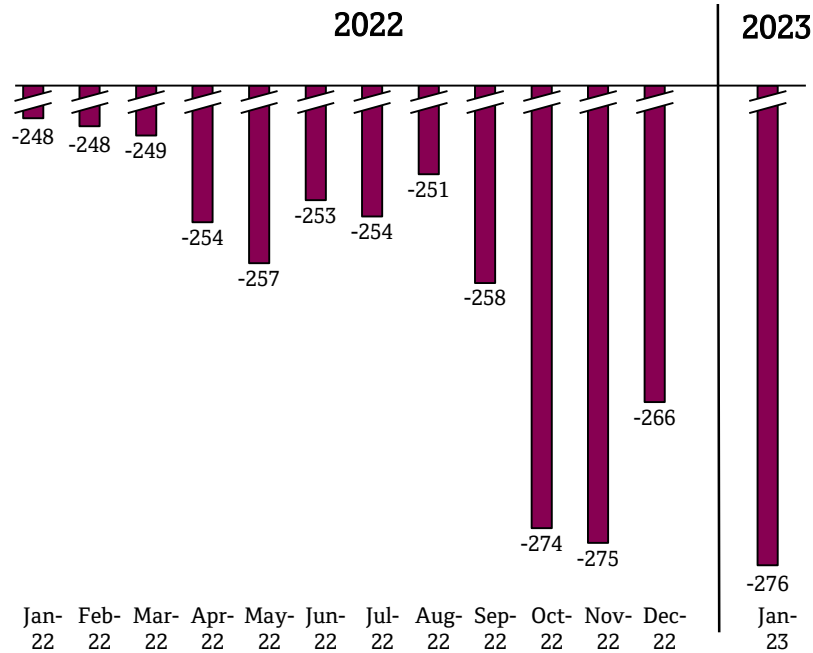
- Loans to Deposits ratio shot up during the month to 129.6% as at January 2023
- Loans declined by 0.9% in January 2023 to QR1,244.9bn, while Deposits dropped by 3.9% in January 2023 to QR960.2bn

Net Interbank Position

As at January 2023

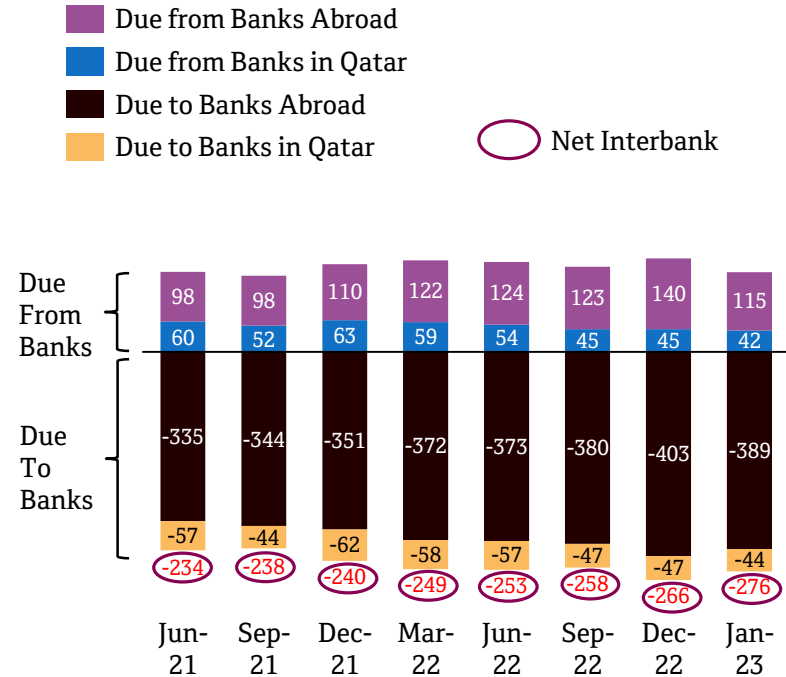
Monthly Net Interbank Position

(QR Billion)



Net Interbank Position Breakup

(QR Billion)



- The Net Interbank Position was at a negative QR276bn as at January 2023
- Due from Banks totaled QR157.3bn as at January 2023
- Due to Banks totaled QR433.5bn as at January 2023
- Due to Banks Abroad reached a high of QR403.4bn in December 2022

Key Monthly Banking Sector Statistics

As at January 2023

(In QR mn)	Dec-20	Dec-21	Mar-22	Jun-22	Sep-22	Dec-22	Jan-23	Change MoM	Change 2022
Total Assets	1,682,173	1,827,421	1,832,461	1,845,905	1,835,156	1,904,968	1,856,446	-2.5%	4.2%
Total Credit (Loans)	1,128,710	1,216,442	1,215,535	1,221,407	1,213,621	1,256,024	1,244,915	-0.9%	3.3%
Total Deposits	905,509	974,109	967,688	983,975	965,053	999,143	960,225	-3.9%	2.6%
Loan to Deposit Ratio	125%	125%	126%	124%	126%	126%			
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	-1.0%	4.5%
Total International Credit	75,425	69,969	68,379	67,008	63,729	58,257	58,642	0.7%	-16.7%
Domestic Credit Facilities - Public Sector									
Government	136,798	142,258	131,327	124,981	108,614	116,013	101,672	-12.4%	-18.4%
Government Institutions	196,989	218,665	219,484	220,193	227,108	239,889	242,551	1.1%	9.7%
Semi-Government Institutions	19,085	18,730	20,356	19,441	19,143	18,296	18,401	0.6%	-2.3%
Total Domestic Public Sector Credit	352,872	379,652	371,167	364,616	354,865	374,198	362,624	-3.1%	-1.4%
Domestic Credit Facilities - Private Sector									
General Trade	146,861	163,218	166,130	166,138	165,069	168,929	170,099	0.7%	3.5%
Industry	16,869	19,736	19,997	19,162	18,697	17,869	17,664	-1.1%	-9.5%
Contractors	37,694	41,937	41,048	40,622	40,919	41,593	41,472	-0.3%	-0.8%
Real Estate	152,691	161,006	161,240	167,704	170,212	185,457	185,018	-0.2%	15.2%
Consumption & Others	158,169	163,140	166,368	168,263	170,545	167,410	167,940	0.3%	2.6%
Services	188,128	217,784	221,208	227,894	229,586	242,311	241,458	-0.4%	11.3%
Total Domestic Private Sector Credit	700,413	766,821	775,990	789,783	795,028	823,568	823,649	0.0%	7.4%
Deposit Details (Geographic)									
Resident Deposits	660,351	693,441	709,226	761,138	761,302	806,548	772,679	-4.2%	16.3%
Non-resident Deposits	245,158	280,669	258,462	222,837	203,751	192,595	187,546	-2.6%	-31.4%
Deposits - Public Sector (Domestic)									
Government	74,255	100,382	94,997	103,902	86,851	105,329	83,050	-21.2%	4.9%
Government Institutions	156,018	151,649	158,649	178,046	187,553	194,705	183,061	-6.0%	28.4%
Semi Government Institutions	33,016	36,644	37,700	47,288	50,232	48,304	49,605	2.7%	31.8%
Total Public Sector Deposit	263,289	288,676	291,346	329,237	324,636	348,339	315,716	-9.4%	20.7%
Deposits - Private Sector (Domestic)									
Personal	216,119	219,268	226,746	225,899	224,532	228,818	230,622	0.8%	4.4%
Companies & Institutions	180,942	185,497	191,134	206,002	212,134	229,391	226,341	-1.3%	23.7%
Total Private Sector Deposit	397,062	404,765	417,880	431,901	436,667	458,209	456,963	-0.3%	13.2%

Source: QCB

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