



Qatar Monthly Key Banking Indicators

May 2023

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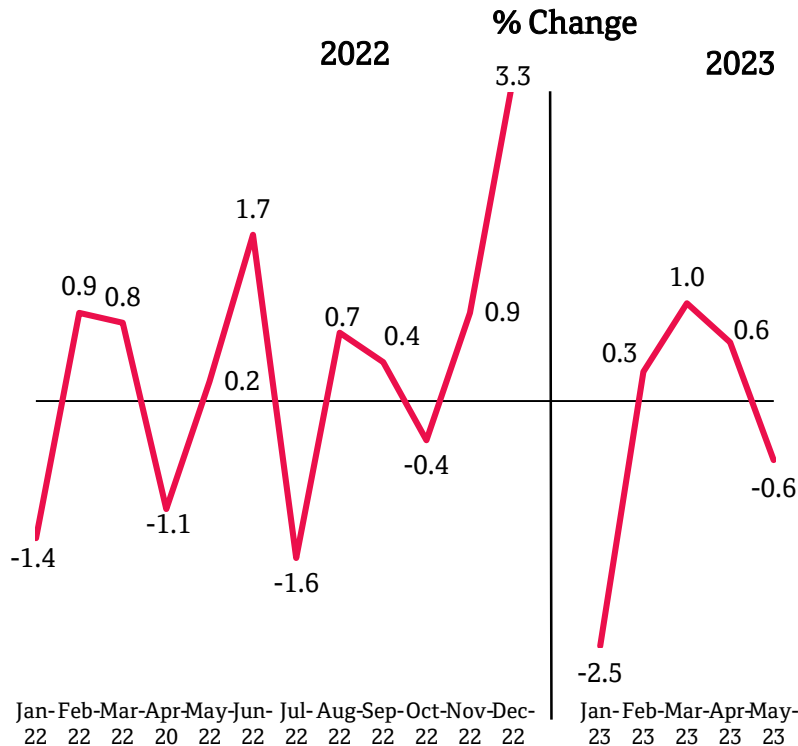
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Commercial Banks Total Assets

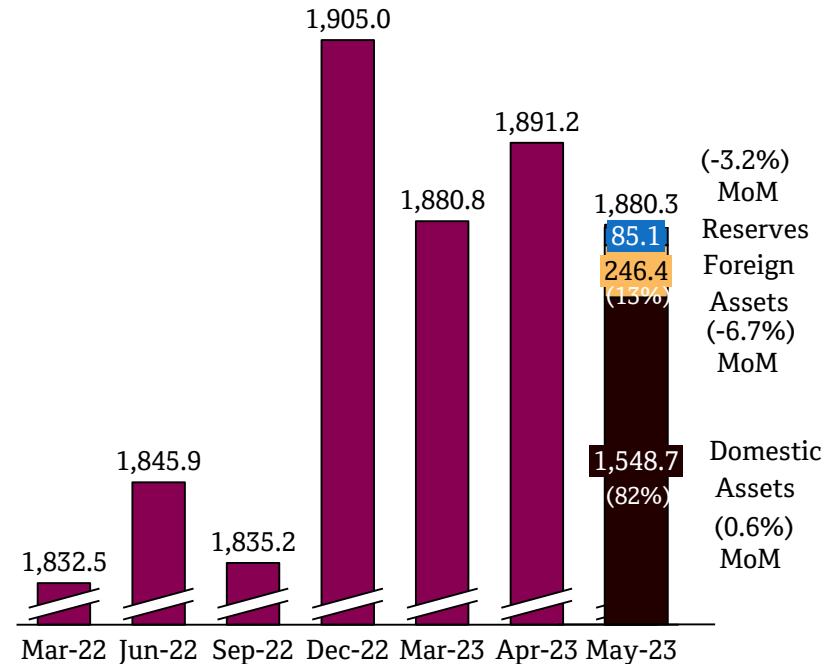
As at May 2023

Monthly Change in Assets



Assets by Location

QR Billion (% Change Month-on-Month)

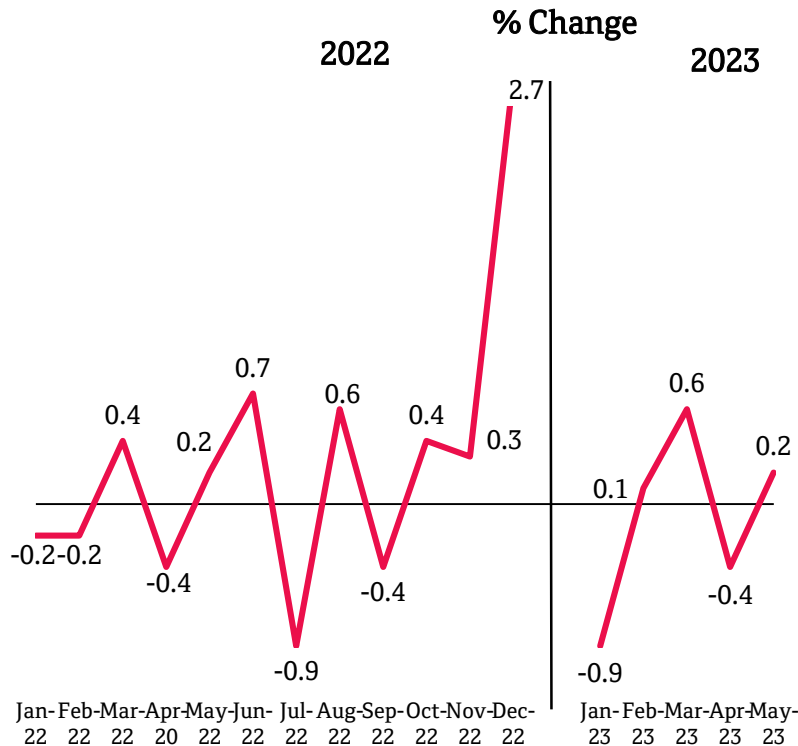


- Total Assets declined 0.6% during May 2023 to QR1.880 trillion
- Total Assets contraction in May 2023 was mainly due to a drop by 6.7% in Foreign Assets
- Total Assets have declined by 1.3% in 2023, compared to a growth of 4.2% in 2022. Assets grew by an average 6.9% over the past five years (2018-2022)
- Liquid Assets to Total Assets was at 30.4% in May 2023, compared to 31.0% in April 2023

Commercial Banks Credit Facilities

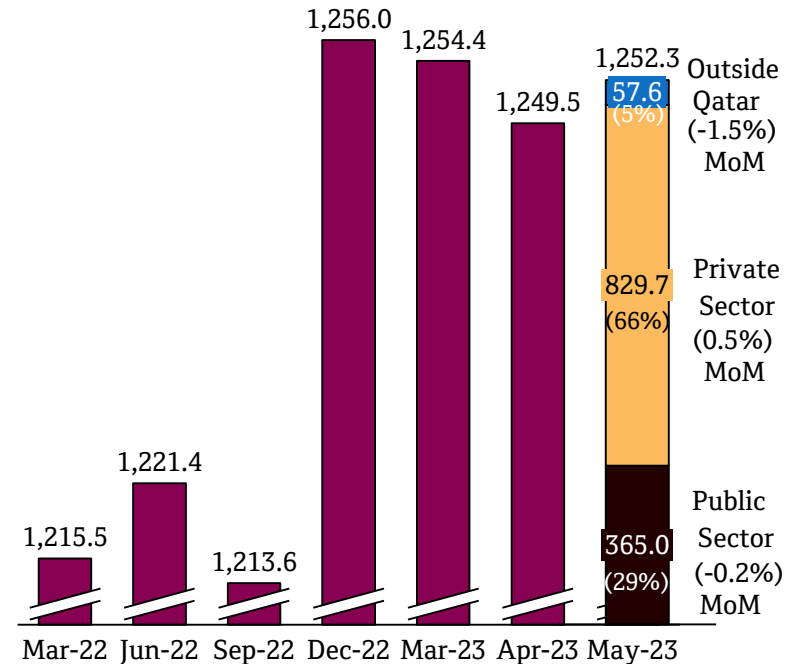
As at May 2023

Monthly Change in Loans



Loans by Sector

QR Billion (% Change Month-on-Month)

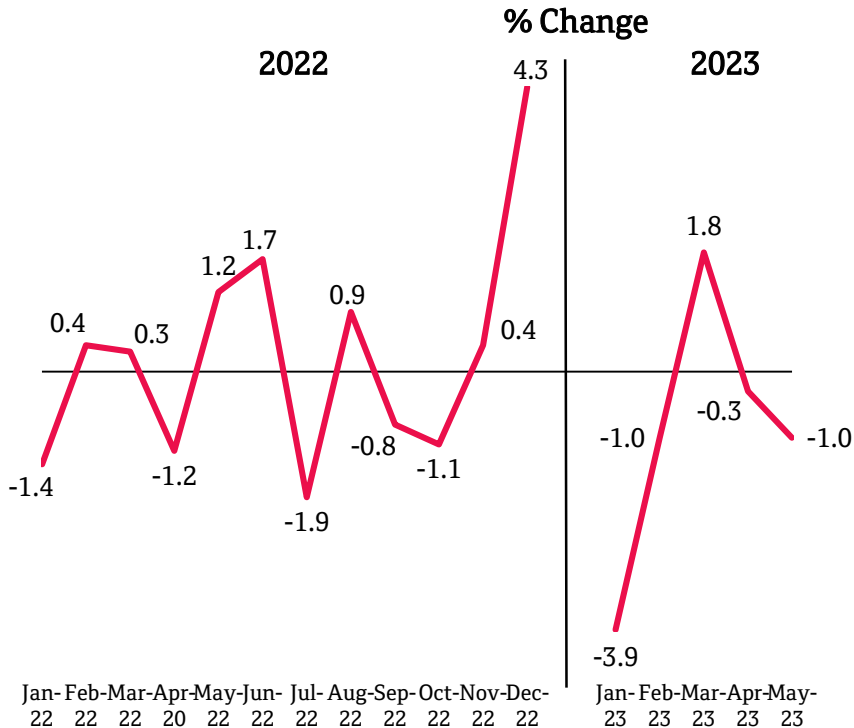


- Loans went up 0.2% during May 2023 to reach QR1,252.3bn
- Loans increase in May 2023 was mainly due to a rise by 0.5% in the private sector
- Loans have edged down by 0.3% in 2023, compared to a growth of 3.3% in 2022. Loans grew by an average 6.7% over the past five years (2018-2022)
- Loan Provisions to Gross Loans was at 3.8% in May 2023, compared to 3.7% in April 2023

Commercial Banks Deposits

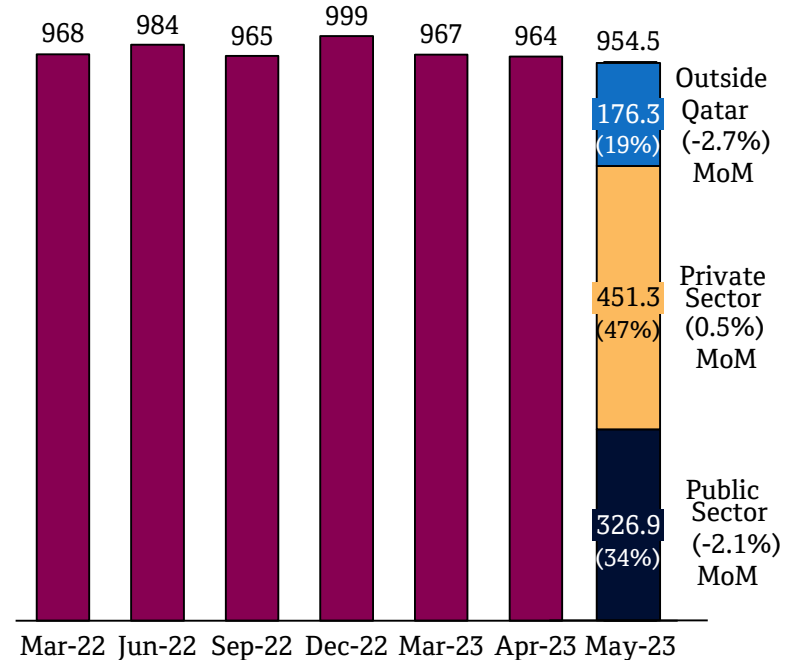
As at May 2023

Monthly Change in Deposits



Deposits by Sector

QR Billion (% Change Month-on-Month)

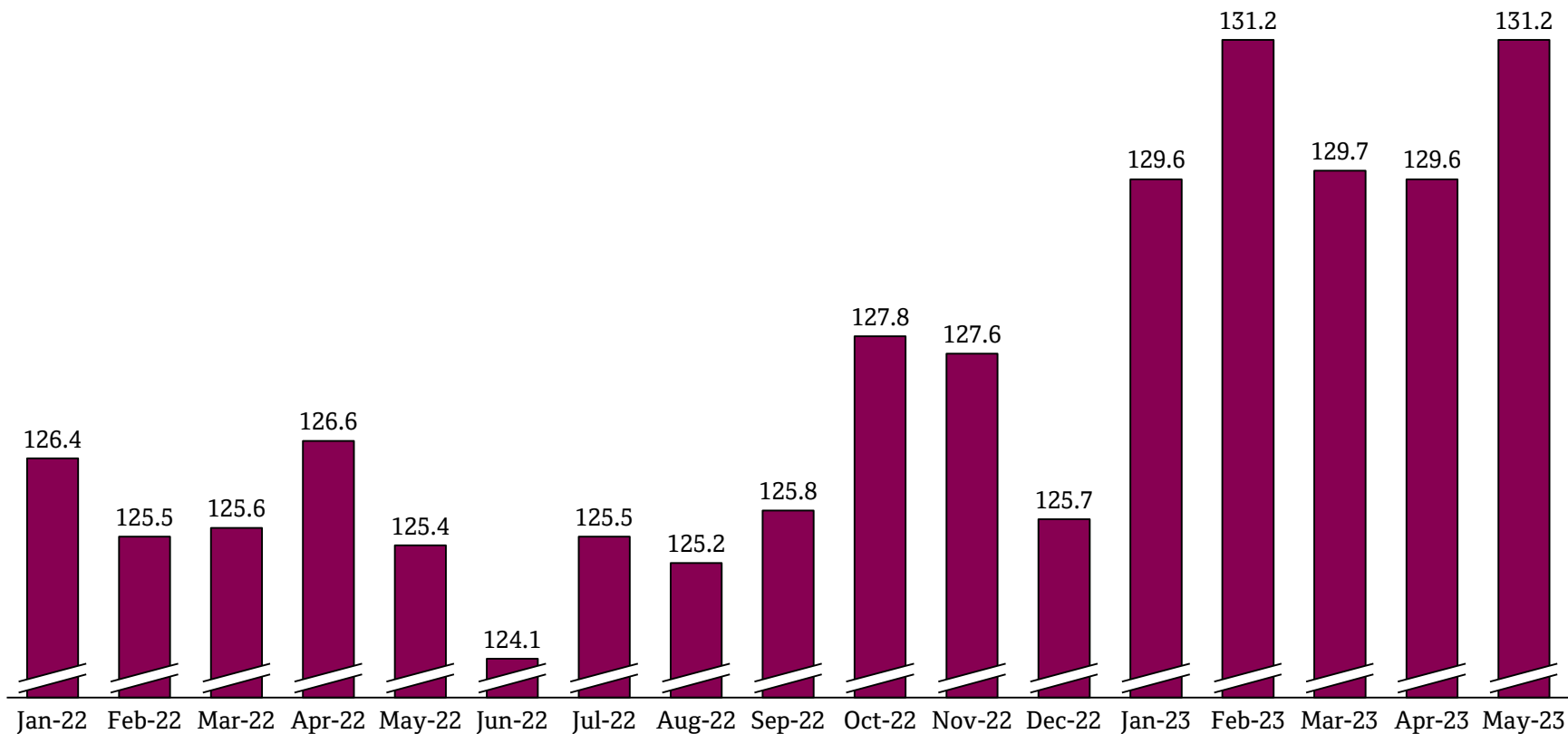


- Deposits dropped by 1.0% during May 2023 to QR954.5bn
- Deposits drop in May 2023 was mainly due to a contraction both by 2.1% in the public sector and by 2.7% in non-resident deposits
- Deposits have gone down by 4.5% in 2023, compared to a growth of 2.6% in 2022. Deposits grew by an average 4.0% over the past five years (2018-2022)

Loans to Deposits Ratio

As at May 2023

(%)



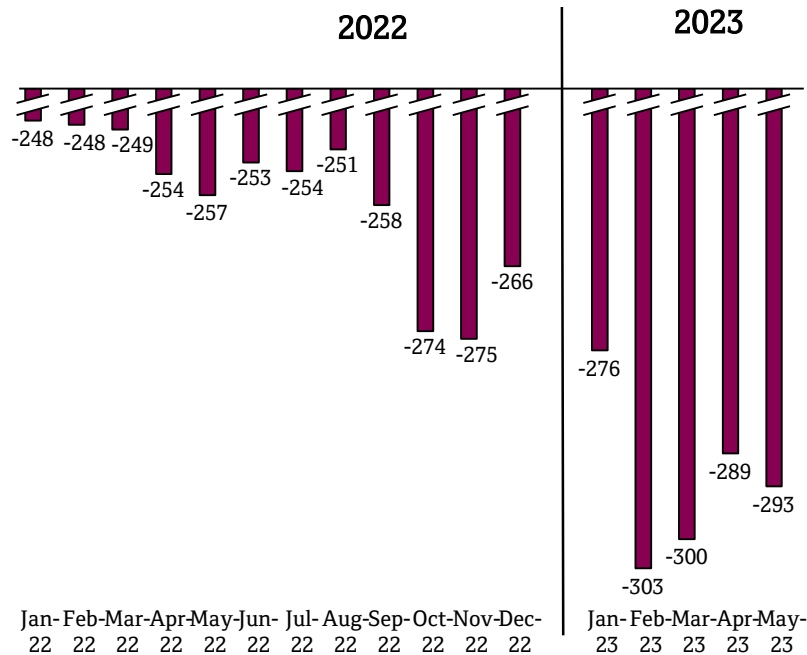
- Loans to Deposits ratio moved up during the month to 131.2% as at May 2023
- Loans went up by 0.2% in May 2023 to reach QR1,252.3bn, while Deposits dropped by 1.0% in May 2023 to QR954.5bn

Net Interbank Position

As at May 2023

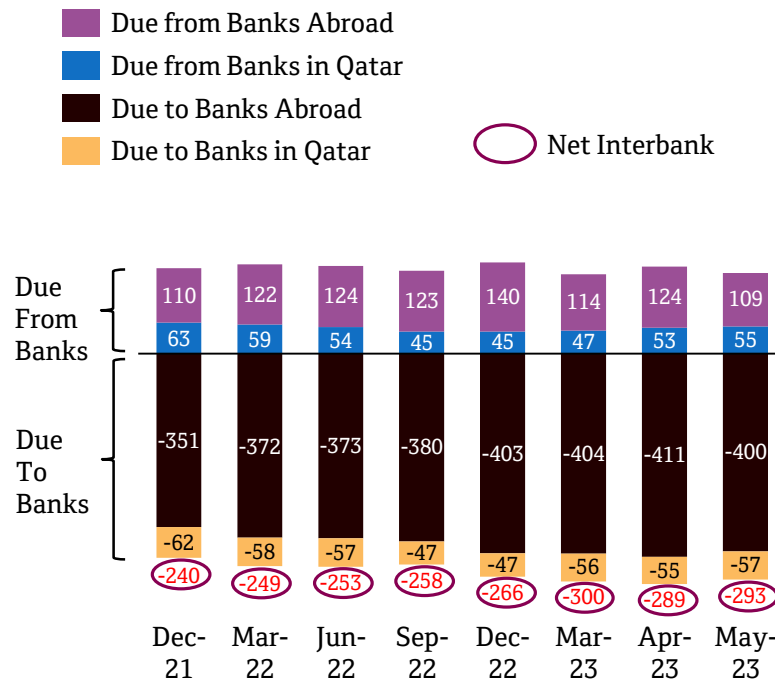
Monthly Net Interbank Position

(QR Billion)



Net Interbank Position Breakup

(QR Billion)



- The Net Interbank Position was at a negative QR293bn as at May 2023
- Due from Banks totaled QR163.7bn as at May 2023
- Due to Banks totaled QR456.8bn as at May 2023
- Due to Banks Abroad reached a high of QR410.8bn in April 2023

Key Monthly Banking Sector Statistics

As at May 2023

(In QR mn)	Dec-20	Dec-21	Mar-22	Jun-22	Sep-22	Dec-22	Mar-23	Apr-23	May-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	1,880,766	1,891,236	1,880,318	-0.6%	-1.3%
Total Credit (Loans)	1,128,710	1,216,442	1,215,535	1,221,407	1,213,621	1,256,024	1,254,398	1,249,522	1,252,336	0.2%	-0.3%
Total Deposits	905,509	974,109	967,688	983,975	965,053	999,143	967,472	964,152	954,539	-1.0%	-4.5%
Loan to Deposit Ratio	125%	125%	126%	124%	126%	126%	130%	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	1,196,160	1,191,024	1,194,696	0.3%	-0.3%
Total International Credit	75,425	69,969	68,379	67,008	63,729	58,257	58,237	58,499	57,640	-1.5%	-1.1%
Domestic Credit Facilities - Public Sector											
Government	136,798	142,258	131,327	124,981	108,614	116,013	104,155	103,130	101,944	-1.1%	-12.1%
Government Institutions	196,989	218,665	219,484	220,193	227,108	239,889	243,778	244,689	245,341	0.3%	2.3%
Semi-Government Institutions	19,085	18,730	20,356	19,441	19,143	18,296	17,879	17,945	17,682	-1.5%	-3.4%
Total Domestic Public Sector Credit	352,872	379,652	371,167	364,616	354,865	374,198	365,812	365,764	364,967	-0.2%	-2.5%
Domestic Credit Facilities - Private Sector											
General Trade	146,861	163,218	166,130	166,138	165,069	168,929	171,843	172,027	173,402	0.8%	2.6%
Industry	16,869	19,736	19,997	19,162	18,697	17,869	17,489	17,481	17,525	0.3%	-1.9%
Contractors	37,694	41,937	41,048	40,622	40,919	41,593	41,701	41,612	41,255	-0.9%	-0.8%
Real Estate	152,691	161,006	161,240	167,704	170,212	185,457	185,204	185,449	183,477	-1.1%	-1.1%
Consumption & Others	158,169	163,140	166,368	168,263	170,545	167,410	166,032	165,405	167,617	1.3%	0.1%
Services	188,128	217,784	221,208	227,894	229,586	242,311	248,080	243,286	246,452	1.3%	1.7%
Total Domestic Private Sector Credit	700,413	766,821	775,990	789,783	795,028	823,568	830,348	825,260	829,729	0.5%	0.7%
Deposit Details (Geographic)											
Resident Deposits	660,351	693,441	709,226	761,138	761,302	806,548	787,129	783,002	778,204	-0.6%	-3.5%
Non-resident Deposits	245,158	280,669	258,462	222,837	203,751	192,595	180,343	181,150	176,335	-2.7%	-8.4%
Deposits - Public Sector (Domestic)											
Government	74,255	100,382	94,997	103,902	86,851	105,329	96,458	100,669	92,698	-7.9%	-12.0%
Government Institutions	156,018	151,649	158,649	178,046	187,553	194,705	196,162	193,998	196,124	1.1%	0.7%
Semi Government Institutions	33,016	36,644	37,700	47,288	50,232	48,304	38,506	39,267	38,106	-3.0%	-21.1%
Total Public Sector Deposit	263,289	288,676	291,346	329,237	324,636	348,339	331,126	333,934	326,928	-2.1%	-6.1%
Deposits - Private Sector (Domestic)											
Personal	216,119	219,268	226,746	225,899	224,532	228,818	235,719	236,818	237,432	0.3%	3.8%
Companies & Institutions	180,942	185,497	191,134	206,002	212,134	229,391	220,284	212,250	213,844	0.8%	-6.8%
Total Private Sector Deposit	397,062	404,765	417,880	431,901	436,667	458,209	456,003	449,068	451,276	0.5%	-1.5%

Source: QCB

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