



Qatar Monthly Key Banking Indicators

November 2022

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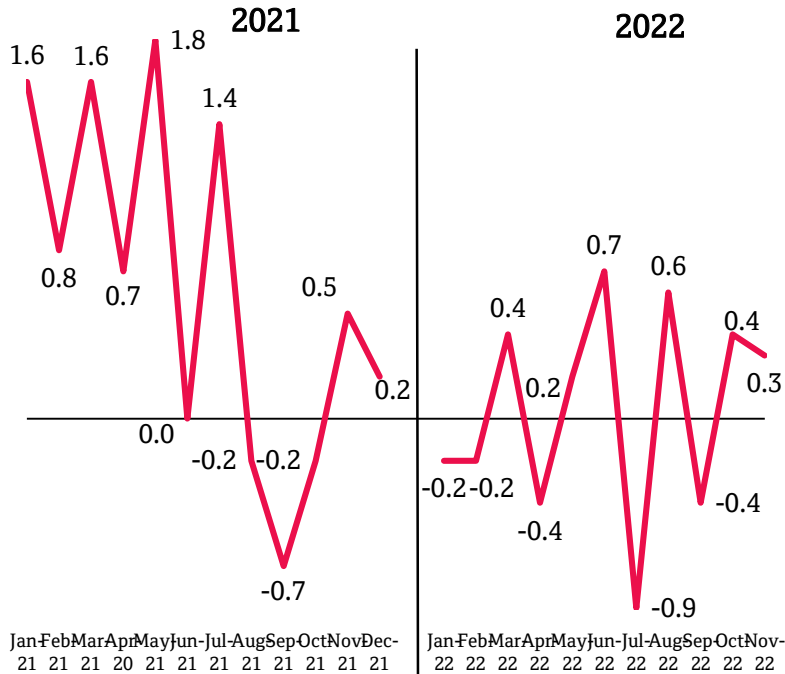
Key Monthly Banking Sector Statistics 7

Commercial Banks Credit Facilities

As at November 2022

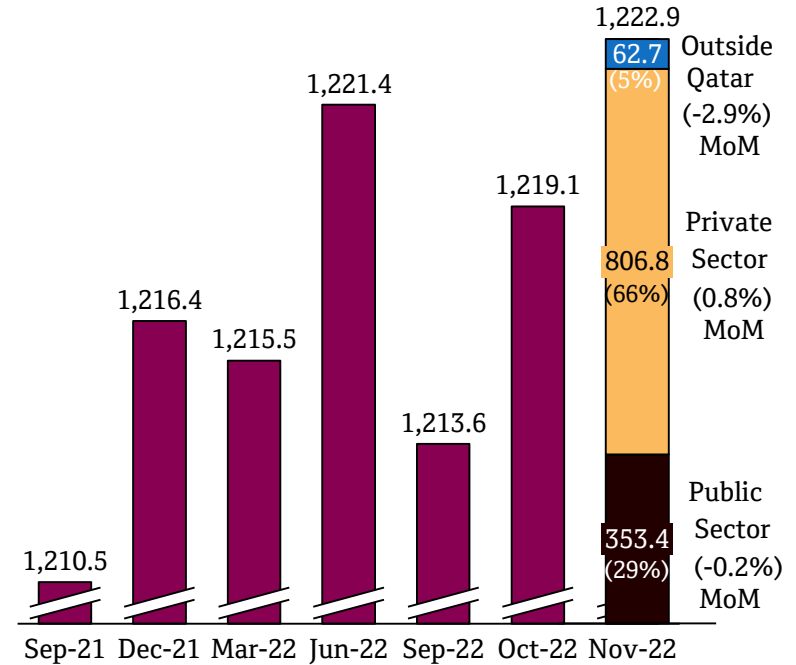
Monthly Change in Loans

% Change



Loans by Sector

QR Billion (% Change Month-on-Month)

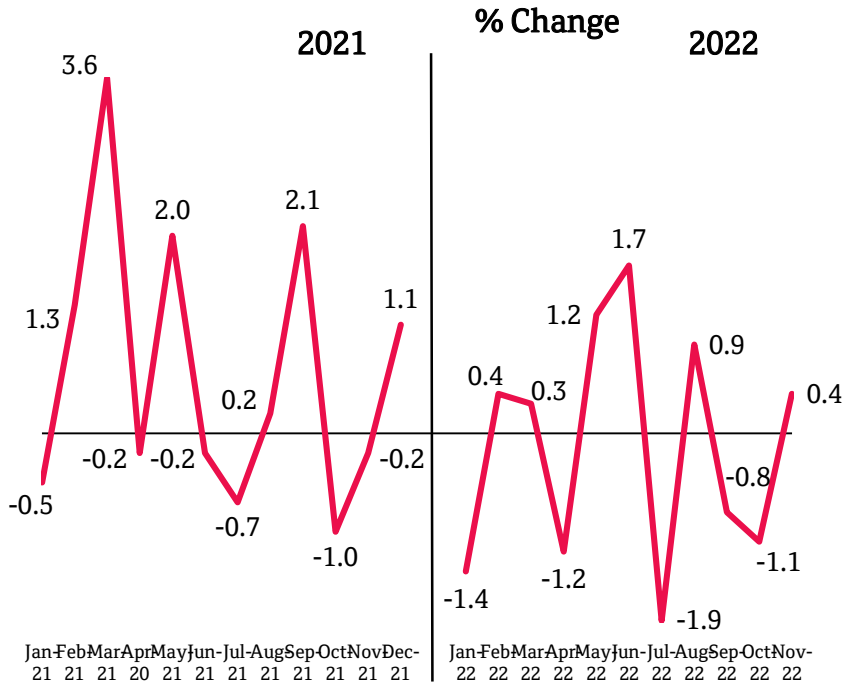


- Loans increased by 0.3% during November 2022 to reach QR1,222.9bn
- Loans increase in November 2022 was mainly due to a rise by 0.8% from the private sector
- Loans have gone up by 0.5% in 2022, compared to a growth of 7.8% in 2021. Loans grew by an average 7.6% over the past five years (2017-2021)

Commercial Banks Deposits

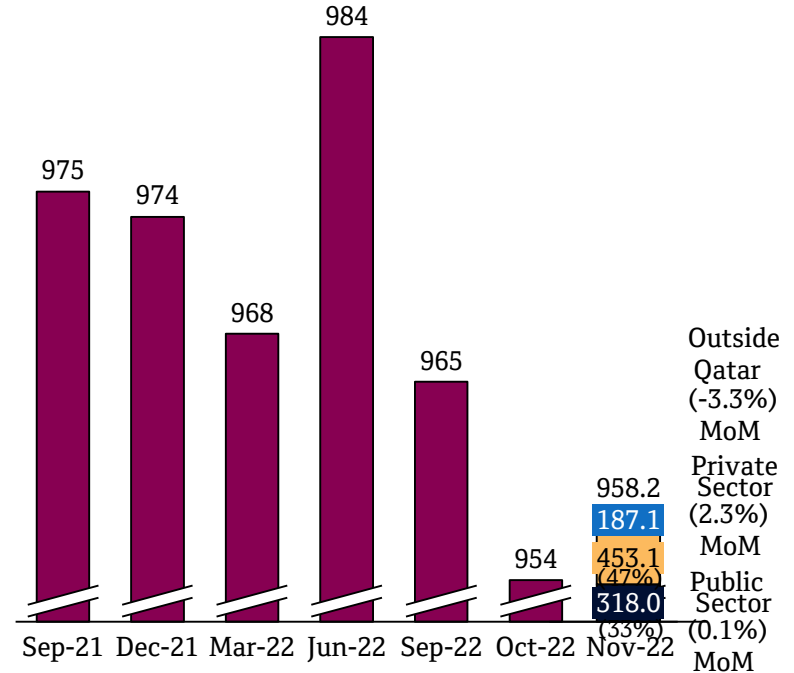
As at November 2022

Monthly Change in Deposits



Deposits by Sector

QR Billion (% Change Month-on-Month)

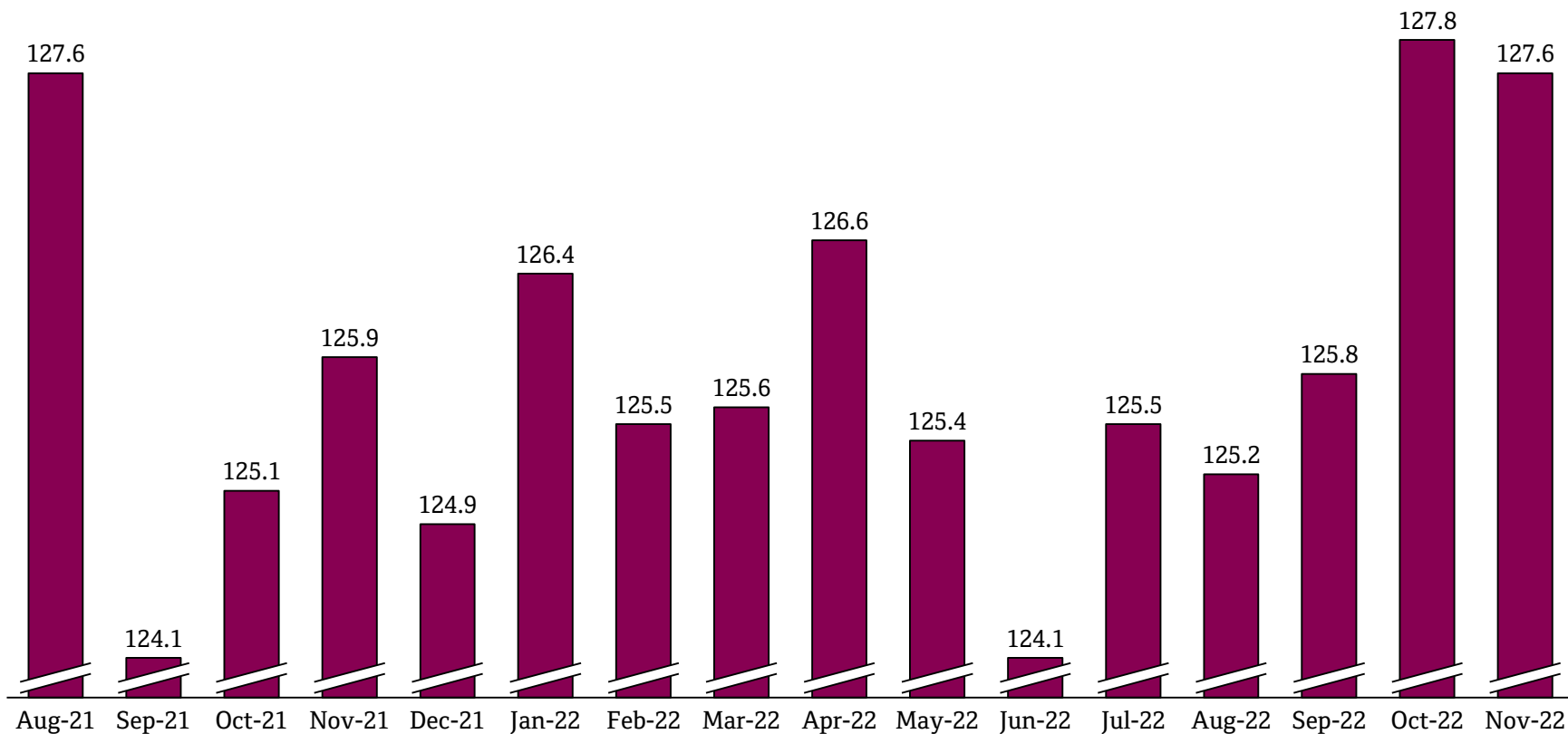


- Deposits went up by 0.4% during November 2022 to reach QR958.2bn
- Deposits gain in November 2022 was due to a 2.3% increase in private sector deposits
- Deposits have gone down by 1.6% in 2022, compared to a growth of 7.6% in 2021. Deposits grew by an average 6.1% over the past five years (2017-2021)

Loans to Deposits Ratio

As at November 2022

(%)



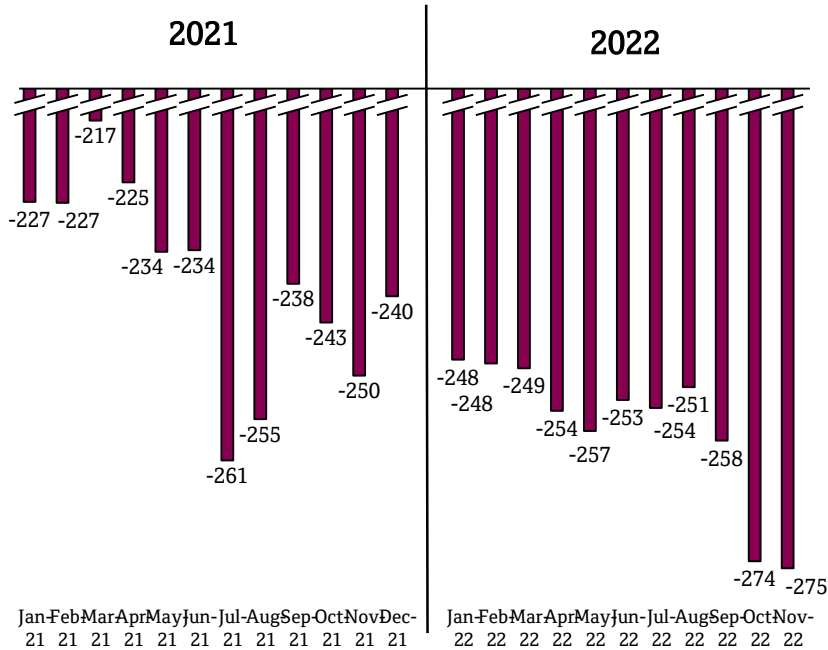
- Loans to Deposits ratio went down slightly during the month to 127.6% as at November 2022
- Loans moved up by 0.3% in November 2022 to reach QR1,222.9bn, while Deposits went up by 0.4% in November 2022 to reach QR958.2bn

Net Interbank Position

As at November 2022

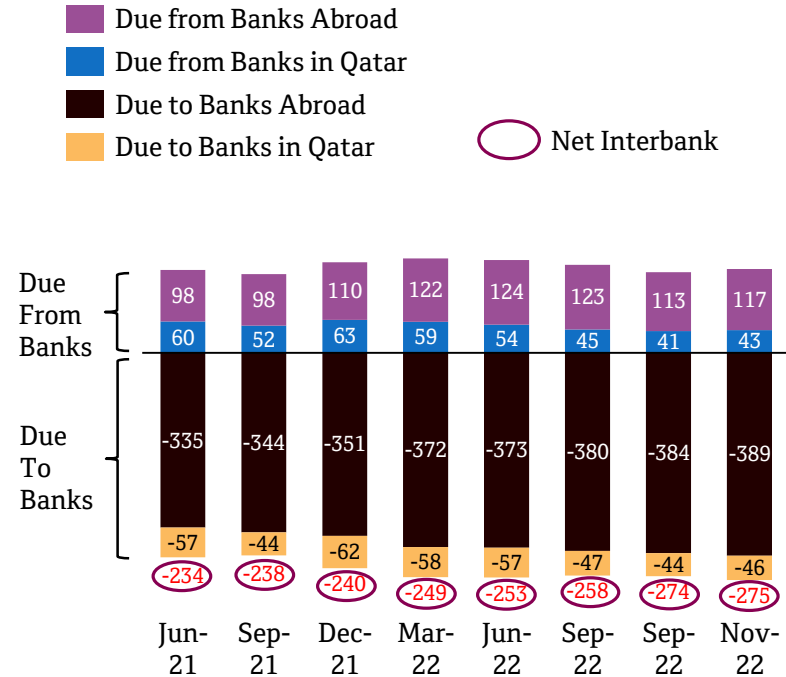
Monthly Net Interbank Position

(QR Billion)



Net Interbank Position Breakup

(QR Billion)



- The Net Interbank Position was at a negative QR275bn as at November 2022
- Due from Banks totaled QR160.4bn as at November 2022
- Due to Banks totaled QR435.2bn as at November 2022
- Due to Banks Abroad reached a high of QR388.9bn in November 2022

Key Monthly Banking Sector Statistics

As at November 2022

(In QR mn)	Dec-20	Dec-21	Mar-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Change MoM	Change 2022
Total Assets	1,682,173	1,827,421	1,832,461	1,845,905	1,816,472	1,828,539	1,835,156	1,828,565	1,844,636	0.9%	0.9%
Total Credit (Loans)	1,128,710	1,216,442	1,215,535	1,221,407	1,210,916	1,218,596	1,213,621	1,219,074	1,222,918	0.3%	0.5%
Total Deposits	905,509	974,109	967,688	983,975	964,852	973,156	965,053	954,178	958,187	0.4%	-1.6%
Loan to Deposit Ratio	125%	125%	126%	124%	126%	125%	126%	128%	128%		
Credit Facilities (Geographic)											
Total Domestic Credit	1,053,285	1,146,473	1,147,156	1,154,399	1,145,065	1,153,693	1,149,892	1,154,478	1,160,204	0.5%	1.2%
Total International Credit	75,425	69,969	68,379	67,008	65,851	64,903	63,729	64,596	62,714	-2.9%	-10.4%
Domestic Credit Facilities - Public Sector											
Government	136,798	142,258	131,327	124,981	112,143	116,488	108,614	106,932	105,956	-0.9%	-25.5%
Government Institutions	196,989	218,665	219,484	220,193	223,048	225,382	227,108	228,022	228,518	0.2%	4.5%
Semi-Government Institutions	19,085	18,730	20,356	19,441	21,276	20,727	19,143	19,160	18,940	-1.1%	1.1%
Total Domestic Public Sector Credit	352,872	379,652	371,167	364,616	356,467	362,598	354,865	354,113	353,414	-0.2%	-6.9%
Domestic Credit Facilities - Private Sector											
General Trade	146,861	163,218	166,130	166,138	164,204	164,278	165,069	163,049	164,530	0.9%	0.8%
Industry	16,869	19,736	19,997	19,162	18,923	18,798	18,697	18,831	18,004	-4.4%	-8.8%
Contractors	37,694	41,937	41,048	40,622	40,188	40,497	40,919	41,176	41,545	0.9%	-0.9%
Real Estate	152,691	161,006	161,240	167,704	167,648	168,963	170,212	171,584	174,970	2.0%	8.7%
Consumption & Others	158,169	163,140	166,368	168,263	169,718	170,560	170,545	171,175	171,462	0.2%	5.1%
Services	188,128	217,784	221,208	227,894	227,916	228,001	229,586	234,550	236,280	0.7%	8.5%
Total Domestic Private Sector Credit	700,413	766,821	775,990	789,783	788,598	791,095	795,028	800,364	806,790	0.8%	5.2%
Deposit Details (Geographic)											
Resident Deposits	660,351	693,441	709,226	761,138	752,432	763,589	761,302	760,706	771,057	1.4%	11.2%
Non-resident Deposits	245,158	280,669	258,462	222,837	212,420	209,567	203,751	193,471	187,130	-3.3%	-33.3%
Deposits - Public Sector (Domestic)											
Government	74,255	100,382	94,997	103,902	94,325	102,291	86,851	80,353	80,245	-0.1%	-20.1%
Government Institutions	156,018	151,649	158,649	178,046	175,944	178,399	187,553	196,855	190,815	-3.1%	25.8%
Semi Government Institutions	33,016	36,644	37,700	47,288	46,994	48,296	50,232	40,488	46,938	15.9%	28.1%
Total Public Sector Deposit	263,289	288,676	291,346	329,237	317,263	328,986	324,636	317,696	317,998	0.1%	10.2%
Deposits - Private Sector (Domestic)											
Personal	216,119	219,268	226,746	225,899	225,787	224,503	224,532	223,537	223,388	-0.1%	1.9%
Companies & Institutions	180,942	185,497	191,134	206,002	209,382	210,100	212,134	219,473	229,671	4.6%	23.8%
Total Private Sector Deposit	397,062	404,765	417,880	431,901	435,169	434,603	436,667	443,010	453,059	2.3%	11.9%

Source: QCB

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