



Qatar Monthly Key Banking Indicators

October 2022

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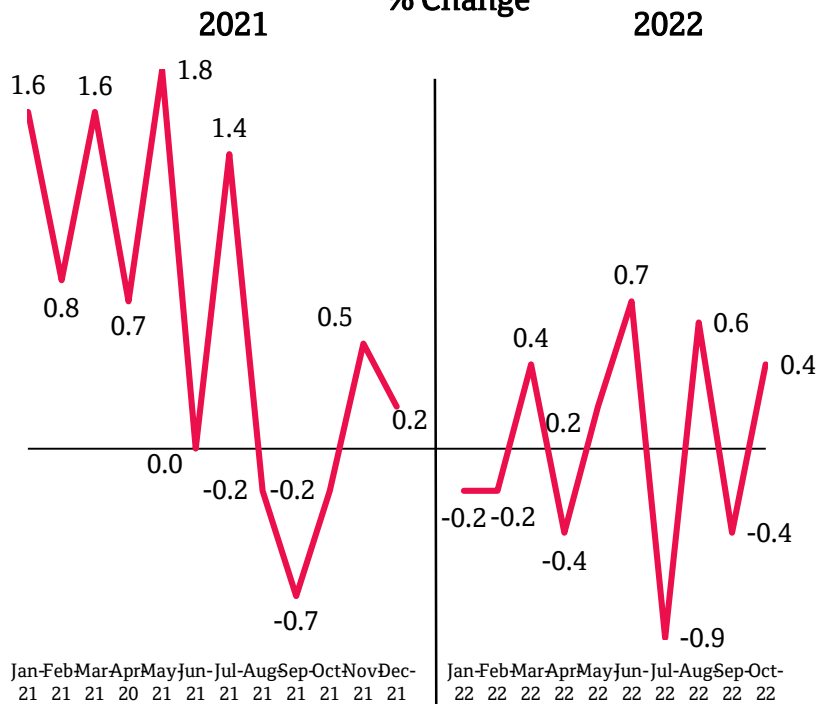
Key Monthly Banking Sector Statistics 7

Commercial Banks Credit Facilities

As at October 2022

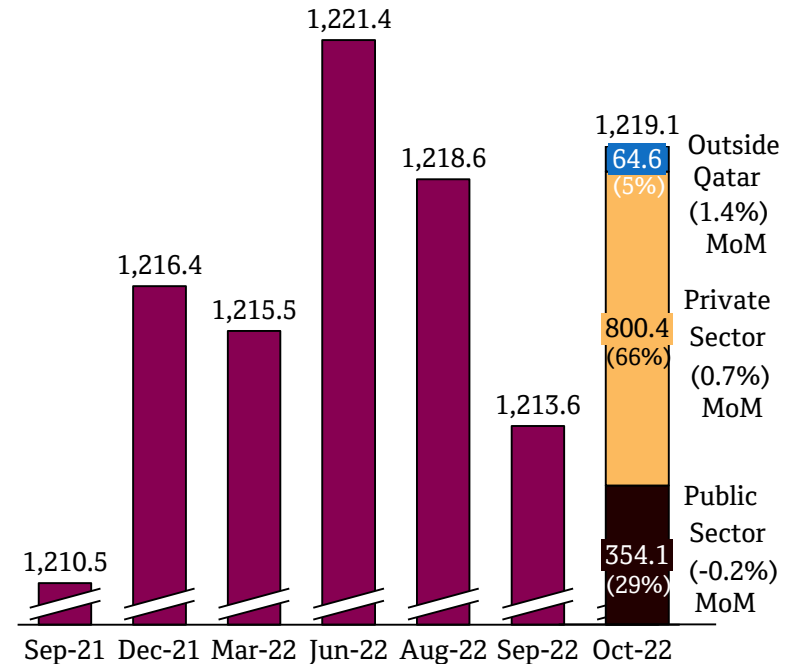
Monthly Change in Loans

% Change



Loans by Sector

QR Billion (% Change Month-on-Month)

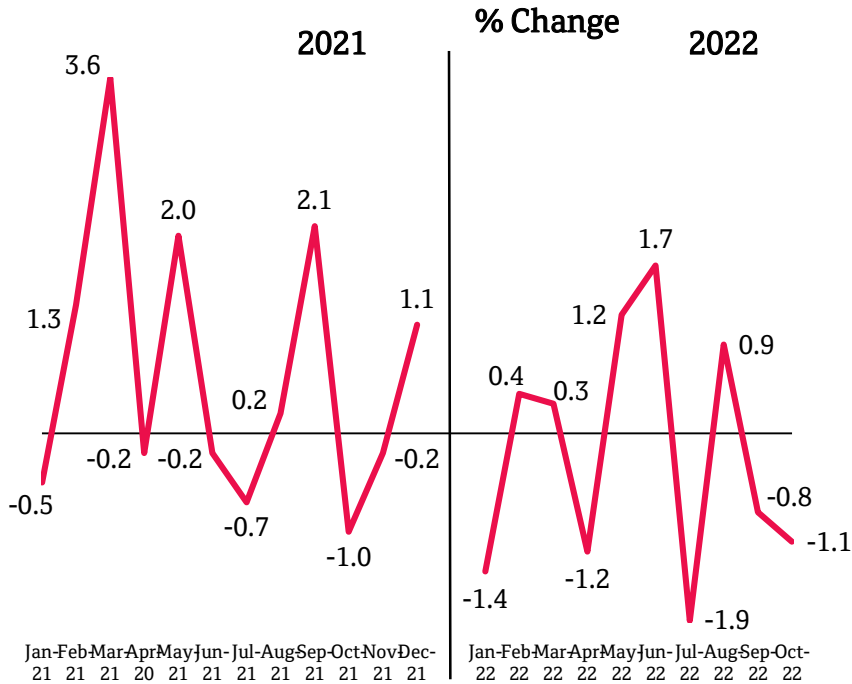


- Loans increased by 0.4% during October 2022 to reach QR1,219.1bn
- Loans increase in October 2022 was mainly due to a rise by 0.7% from the private sector
- Loans have edged up by 0.2% in 2022, compared to a growth of 7.8% in 2021. Loans grew by an average 7.6% over the past five years (2017-2021)

Commercial Banks Deposits

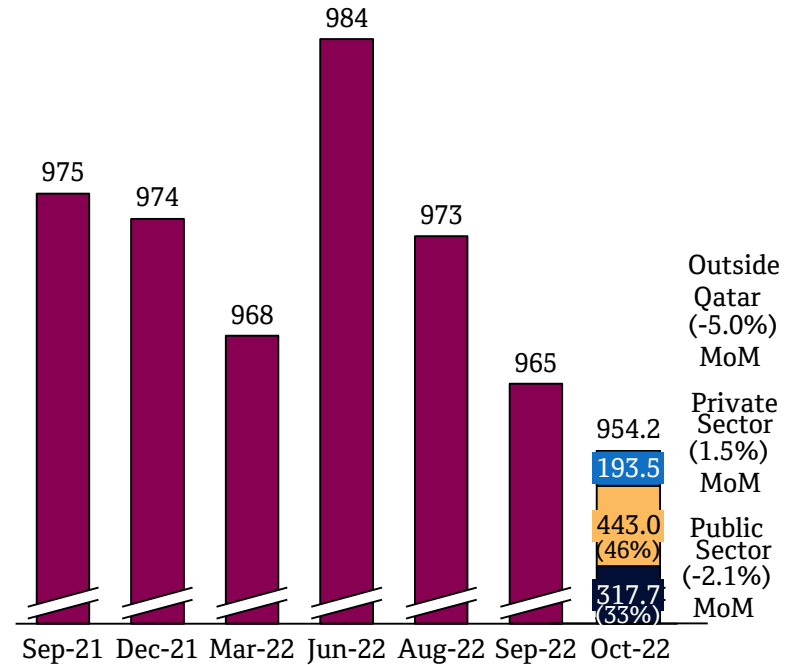
As at October 2022

Monthly Change in Deposits



Deposits by Sector

QR Billion (% Change Month-on-Month)

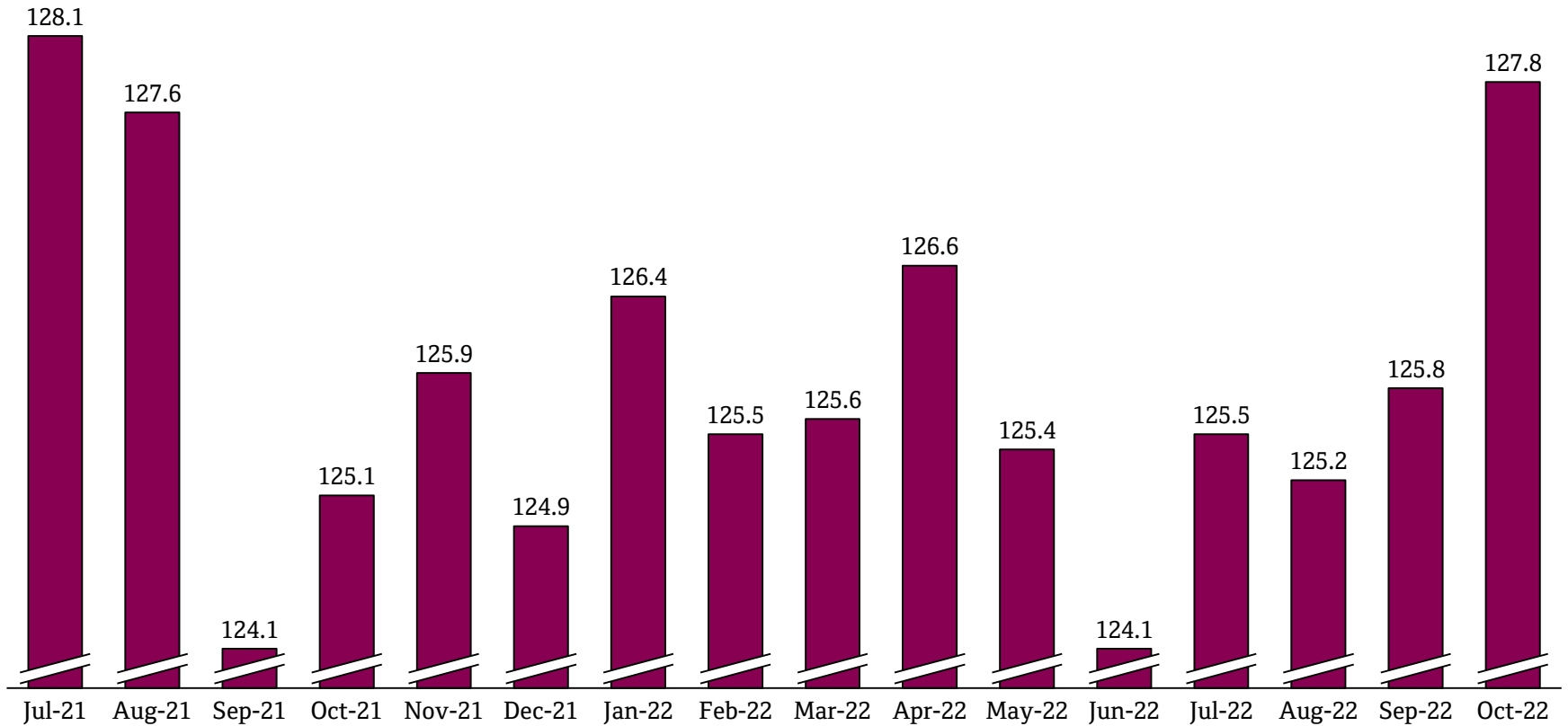


- Deposits declined by 1.1% during October 2022 to QR954.2bn
- Deposits decline in October 2022 was due to a drop both in non-resident and public sector deposits
- Deposits have gone down by 2.0% in 2022, compared to a growth of 7.6% in 2021. Deposits grew by an average 6.1% over the past five years (2017-2021)

Loans to Deposits Ratio

As at October 2022

(%)



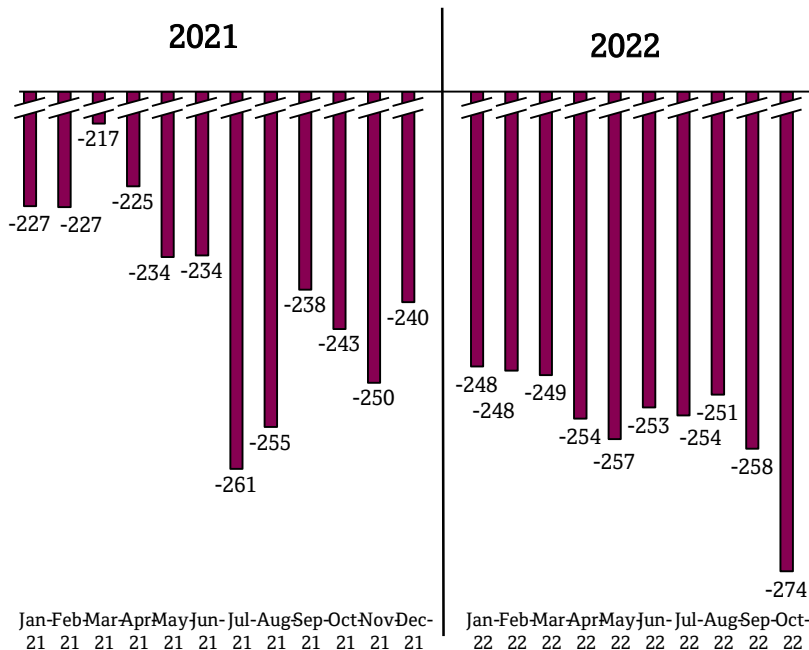
- Loans to Deposits ratio went up during the month to 127.8% as at October 2022
- Loans moved up by 0.4% in October 2022 to reach QR1,219.1bn, while Deposits declined by 1.1% in October 2022 to QR954.2bn

Net Interbank Position

As at October 2022

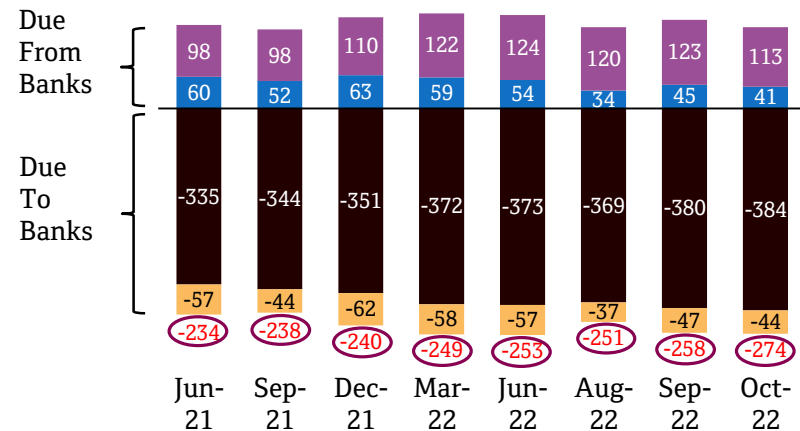
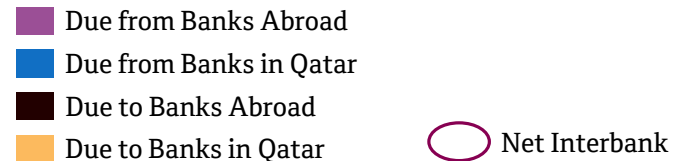
Monthly Net Interbank Position

(QR Billion)



Net Interbank Position Breakup

(QR Billion)



- The Net Interbank Position was at a negative QR274bn as at October 2022
- Due from Banks totaled QR154.3bn as at October 2022
- Due to Banks totaled QR428.2bn as at October 2022
- Due to Banks Abroad reached a high of QR383.8bn in October 2022

Key Monthly Banking Sector Statistics

As at October 2022

(In QR mn)	Dec-20	Dec-21	Jan-22	Mar-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Change MoM	Change 2022
Total Assets	1,682,173	1,827,421	1,801,034	1,832,461	1,845,905	1,816,472	1,828,539	1,835,156	1,828,565	-0.4%	0.1%
Total Credit (Loans)	1,128,710	1,216,442	1,213,409	1,215,535	1,221,407	1,210,916	1,218,596	1,213,621	1,219,074	0.4%	0.2%
Total Deposits	905,509	974,109	960,168	967,688	983,975	964,852	973,156	965,053	954,178	-1.1%	-2.0%
Loan to Deposit Ratio	125%	125%	126%	126%	124%	126%	125%	126%	128%		
Credit Facilities (Geographic)											
Total Domestic Credit	1,053,285	1,146,473	1,144,183	1,147,156	1,154,399	1,145,065	1,153,693	1,149,892	1,154,478	0.4%	0.7%
Total International Credit	75,425	69,969	69,227	68,379	67,008	65,851	64,903	63,729	64,596	1.4%	-7.7%
Domestic Credit Facilities - Public Sector											
Government	136,798	142,258	135,435	131,327	124,981	112,143	116,488	108,614	106,932	-1.5%	-24.8%
Government Institutions	196,989	218,665	220,392	219,484	220,193	223,048	225,382	227,108	228,022	0.4%	4.3%
Semi-Government Institutions	19,085	18,730	18,970	20,356	19,441	21,276	20,727	19,143	19,160	0.1%	2.3%
Total Domestic Public Sector Credit	352,872	379,652	374,796	371,187	364,616	356,467	362,598	354,865	354,113	-0.2%	-6.7%
Domestic Credit Facilities - Private Sector											
General Trade	146,861	163,218	164,606	166,130	166,138	164,204	164,278	165,069	163,049	-1.2%	-0.1%
Industry	16,869	19,736	19,885	19,997	19,162	18,923	18,798	18,697	18,831	0.7%	-4.6%
Contractors	37,694	41,937	41,673	41,048	40,622	40,188	40,497	40,919	41,176	0.6%	-1.8%
Real Estate	152,691	161,006	159,711	161,240	167,704	167,648	168,963	170,212	171,584	0.8%	6.6%
Consumption & Others	158,169	163,140	164,150	166,368	168,263	169,718	170,560	170,545	171,175	0.4%	4.9%
Services	188,128	217,784	219,361	221,208	227,894	227,916	228,001	229,586	234,550	2.2%	7.7%
Total Domestic Private Sector Credit	700,413	766,821	769,386	775,990	789,783	788,598	791,095	795,028	800,364	0.7%	4.4%
Deposit Details (Geographic)											
Resident Deposits	660,351	693,441	688,328	709,226	761,138	752,432	763,589	761,302	760,706	-0.1%	9.7%
Non-resident Deposits	245,158	280,669	271,840	258,462	222,837	212,420	209,567	203,751	193,471	-5.0%	-31.1%
Deposits - Public Sector (Domestic)											
Government	74,255	100,382	93,909	94,997	103,902	94,325	102,291	86,851	80,353	-7.5%	-20.0%
Government Institutions	156,018	151,649	149,535	158,649	178,046	175,944	178,399	187,553	196,855	5.0%	29.8%
Semi Government Institutions	33,016	36,644	37,228	37,700	47,288	46,994	48,296	50,232	40,488	-19.4%	10.5%
Total Public Sector Deposit	263,289	288,676	280,672	291,346	329,237	317,263	328,986	324,636	317,696	-2.1%	10.1%
Deposits - Private Sector (Domestic)											
Personal	216,119	219,268	222,728	226,746	225,899	225,787	224,503	224,532	223,537	-0.4%	1.9%
Companies & Institutions	180,942	185,497	184,928	191,134	206,002	209,382	210,100	212,134	219,473	3.5%	18.3%
Total Private Sector Deposit	397,062	404,765	407,656	417,880	431,901	435,169	434,603	436,667	443,010	1.5%	9.4%

Source: QCB

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