

Qatar Monthly Key Banking Indicators

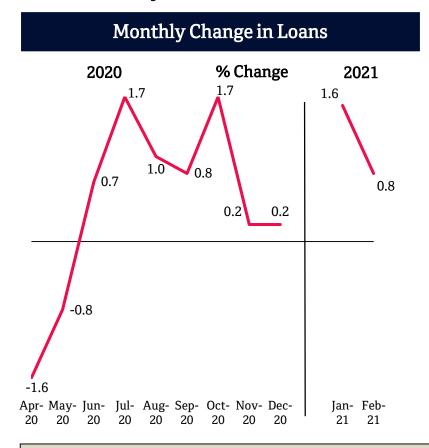
February 2021

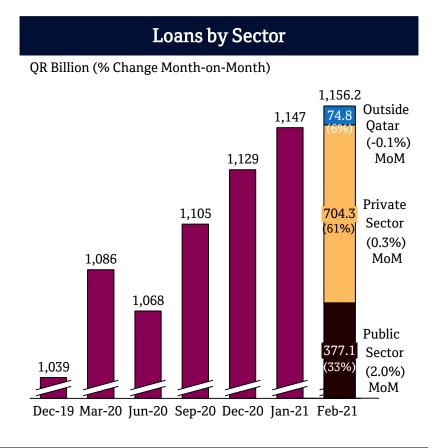
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Commercial Banks Credit Facilities

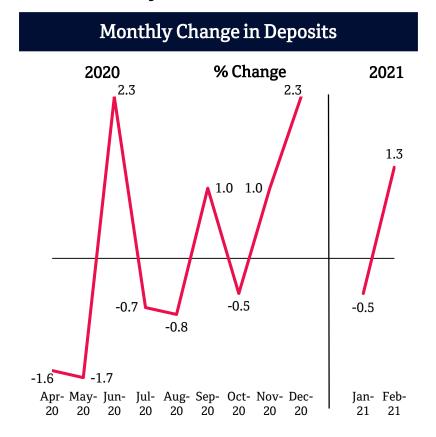


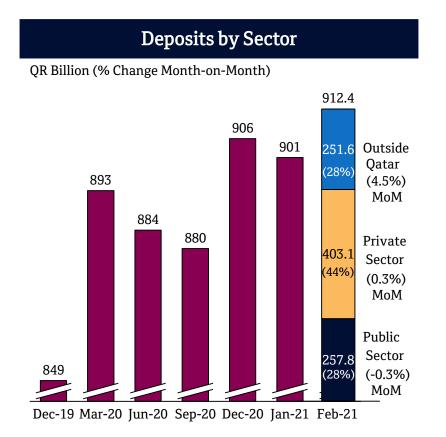


- Loans went up by 0.8% during February 2021 to reach QR1,156.2bn
- Loans increase in February 2021 was mainly due to a rise of 2.0% from the Public Sector
- Loans grew by 2.4% YTD for 2021, compared to a growth of 8.6% in 2020. Loans grew by an average 8.5% over the past five years (2016-2020)



Commercial Banks Deposits

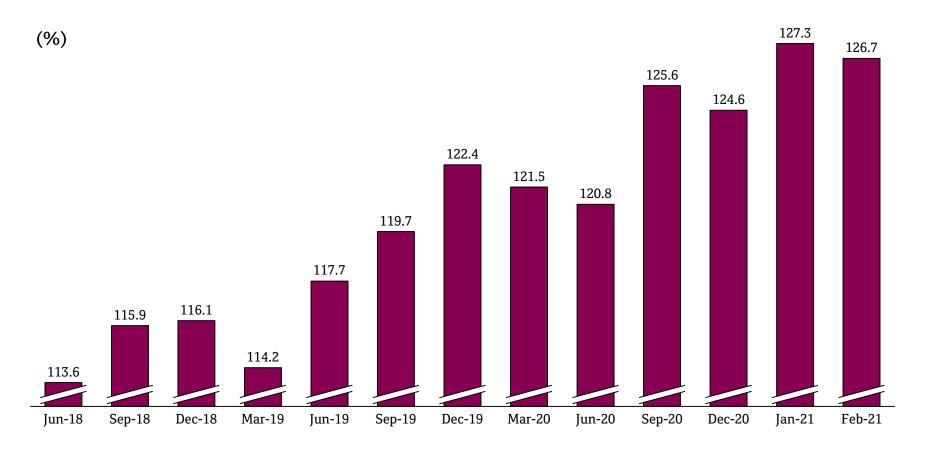




- Deposits increased by 1.3% during February 2021 to reach QR912.4bn
- Deposits growth in February 2021 was mainly due to an increase in Non-Resident deposits by 4.5%
- Deposits grew by 0.8% YTD for 2021, compared to a growth of 6.6% in 2020. Deposits grew by an average 7.0% over the past five years (2016-2020)



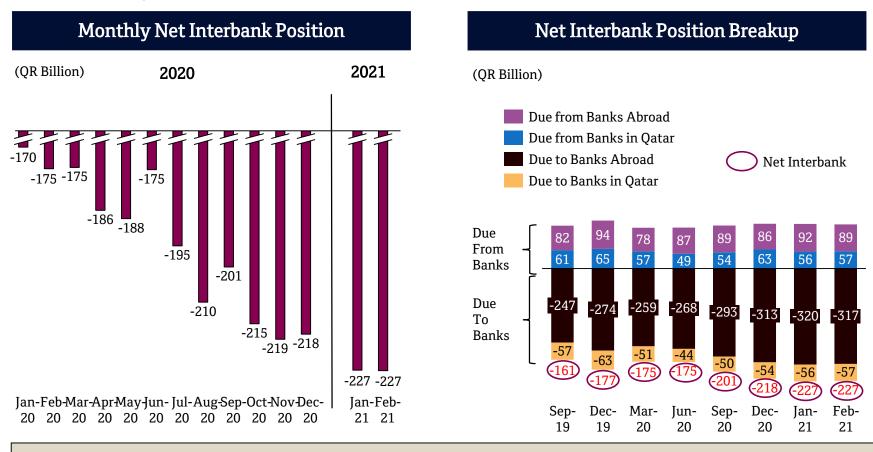
Loans to Deposits Ratio



- Loans to Deposits ratio went down during the month to 126.7% as at February 2021
- Loans went up by 0.8% in February 2021 to reach QR1,156.2bn, while Deposits moved up by 1.3% in February 2021 to reach QR912.4bn



Net Interbank Position



- The Net Interbank Position was at a negative QR227bn as at February 2021
- Due from Banks totaled QR146.8bn as at February 2021
- Due to Banks totaled QR374.3bn as at February 2021
- Due to Banks Abroad reached a high of QR319.8bn in January 2021



Key Monthly Banking Sector Statistics

As at February 2021

(In QR mn)	2017	2018	2019	Dec-20	Jan-21	Feb-21	Change MoM	Change YTD
Total Assets	1,363,640	1,417,956	1,549,555	1,682,173	1,694,189	1,704,662	0.6%	1.3%
Total Credit (Loans)	911,038	940,431	1,039,086	1,128,710	1,146,831	1,156,175	0.8%	2.4%
Total Deposits	823,035	810,343	849,149	905,509	901,109	912,406	1.3%	0.8%
Loan to Deposit Ratio	111%	116%	122%	125%	127%	127%		
Credit Facilities (Geographic)								
Total Domestic Credit	820,556	859,900	964,192	1,053,285	1,071,921	1,081,330	0.9%	2.7%
Total International Credit	90,482	80,532	74,894	75,425	74,910	74,846	-0.1%	-0.8%
Domestic Credit Facilities - Public Sector								
Government	175,578	151,917	133,790	136,798	150,816	158,544	5.1%	15.9%
Government Institutions	146,199	148,299	170,020	196,989	199,836	199,549	-0.1%	1.3%
Semi-Government Institutions	19,785	18,459	13,674	19,085	19,078	18,971	-0.6%	-0.6%
Total Domestic Public Sector Credit	341,562	318,675	317,484	352,872	369,730	377,064	2.0%	6.9%
Domestic Credit Facilities - Private Sector								
General Trade	64,536	83,985	132,093	146,861	147,696	147,917	0.1%	0.7%
Industry	16,781	16,655	17,509	16,869	16,905	16,963	0.3%	0.6%
Contractors	38,314	35,669	34,169	37,694	36,683	36,570	-0.3%	-3.0%
Real Estate	147,763	150,255	147,716	152,691	157,515	159,348	1.2%	4.4%
Consumption & Others	132,604	136,937	148,900	158,169	157,923	159,575	1.0%	0.9%
Services	78,997	117,724	166,321	188,128	185,468	183,893	-0.8%	-2.3%
Total Domestic Private Sector Credit	478,995	541,225	646,708	700,413	702,191	704,266	0.3%	0.6%
Deposit Details (Geographic)								
Resident Deposits	685,909	641,266	640,927	660,351	660,368	660,846	0.1%	0.1%
Non-resident Deposits	137,126	169,076	208,222	245,158	240,741	251,559	4.5%	2.6%
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Deposits - Public Sector (Domestic)								
Government	94,168	88,502	74,523	74,255	79,538	78,089	-1.8%	5.2%
Government Institutions	188,805	163,247	166,791	156,018	150,337	150,622	0.2%	-3.5%
Semi Government Institutions	32,425	30,257	31,766	33,016	28,561	29,045	1.7%	-12.0%
Total Public Sector Deposit	315,398	282,006	273,080	263,289	258,437	257,756	-0.3%	-2.1%
Deposits - Private Sector (Domestic)								
Personal	170,999	178,954	199,366	216,119	220,230	223,021	1.3%	3.2%
Companies & Institutions	199,512	180,307	168,482	180,942	181,701	180,069	-0.9%	-0.5%
Total Private Sector Deposit	370,512	359,261	367,847	397,062	401,932	403,091	0.3%	1.5%

Source: QCB



Saugata Sarkar, CFA, CAIA Head of Research +974 4476 6534 saugata.sarkar@qnbfs.com.qa Shahan Keushgerian
Senior Research Analyst
+974 4476 6509
shahan.keushgerian@qnbfs.com.qa

Mehmet Aksoy, PhD
Senior Research Analyst
+974 4476 6589
mehmet.aksoy@qnbfs.com.qa

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