



# Qatar Monthly Key Banking Indicators

September 2023

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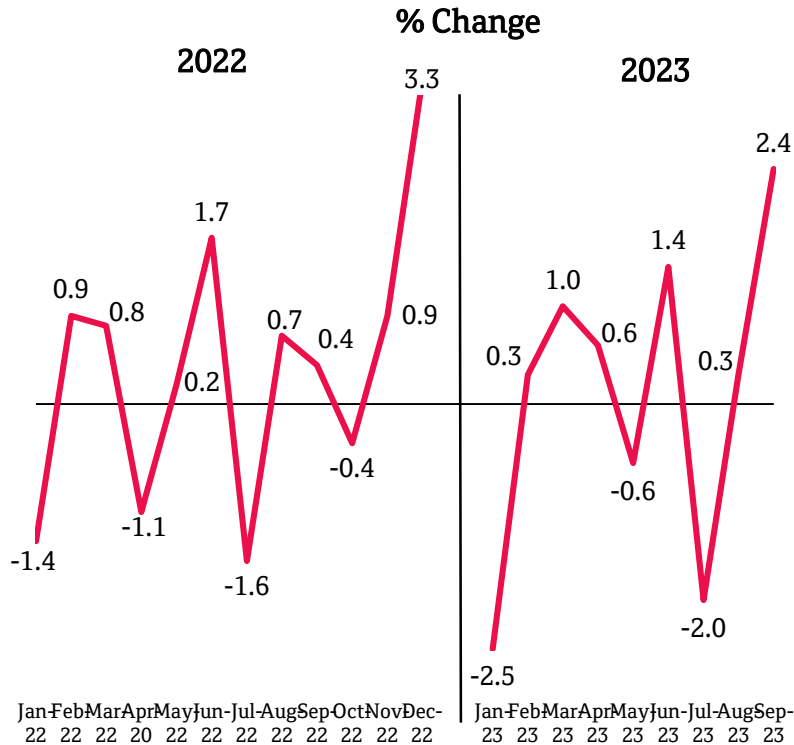
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# Commercial Banks Total Assets

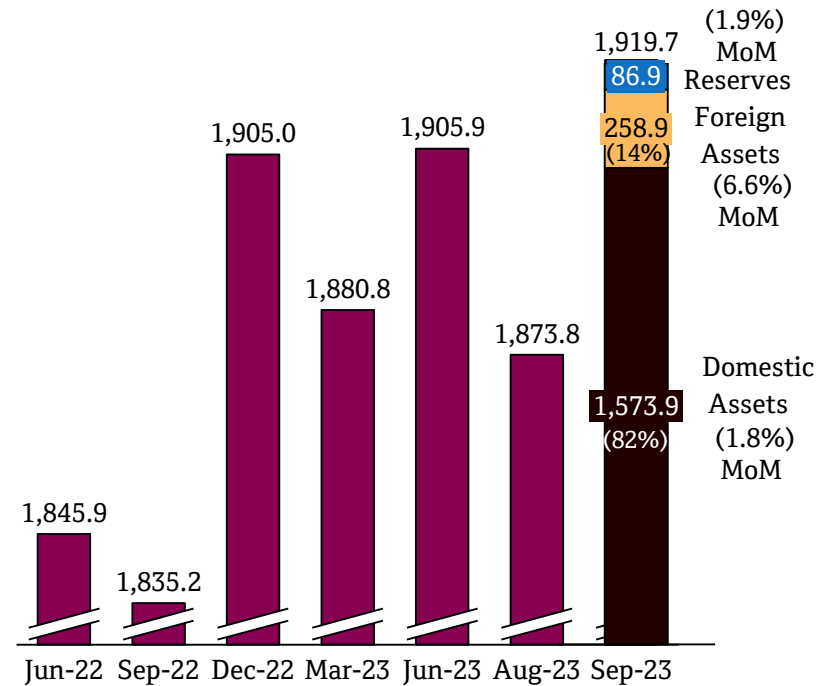
As at September 2023

## Monthly Change in Assets



## Assets by Location

QR Billion (% Change Month-on-Month)

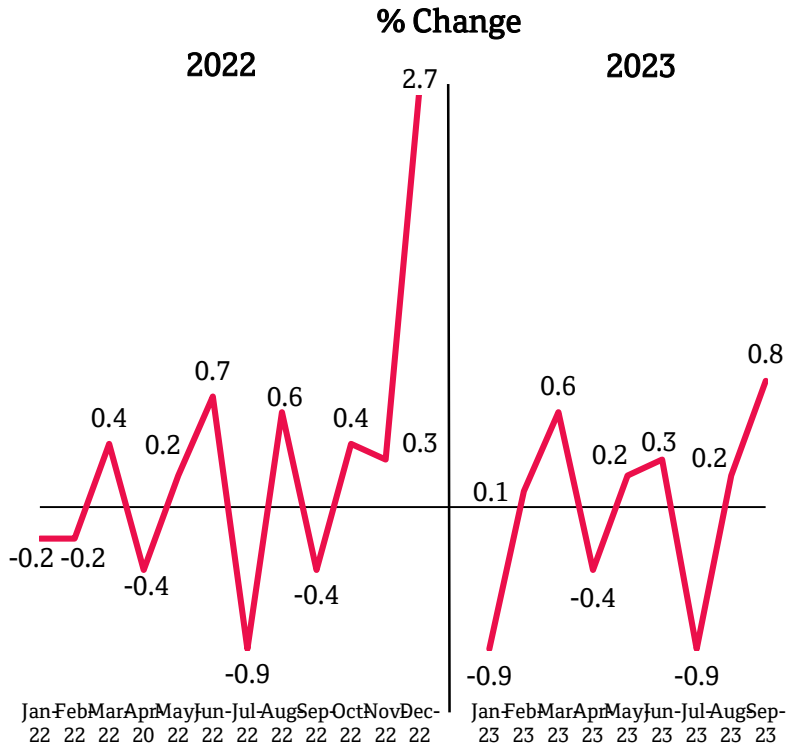


- Total Assets went up 2.4% during September 2023 to reach QR1.920 trillion
- Total Assets increase in Sep 2023 was mainly due to a rise by 1.8% in Domestic Assets and 6.6% in Foreign Assets
- Total Assets are up by 0.8% in 2023, compared to a growth of 4.2% in 2022. Assets grew by an average 6.9% over the past five years (2018-2022)
- Liquid Assets to Total Assets was at 31.5% in September 2023, compared to 30.5% in August 2023

# Commercial Banks Credit Facilities

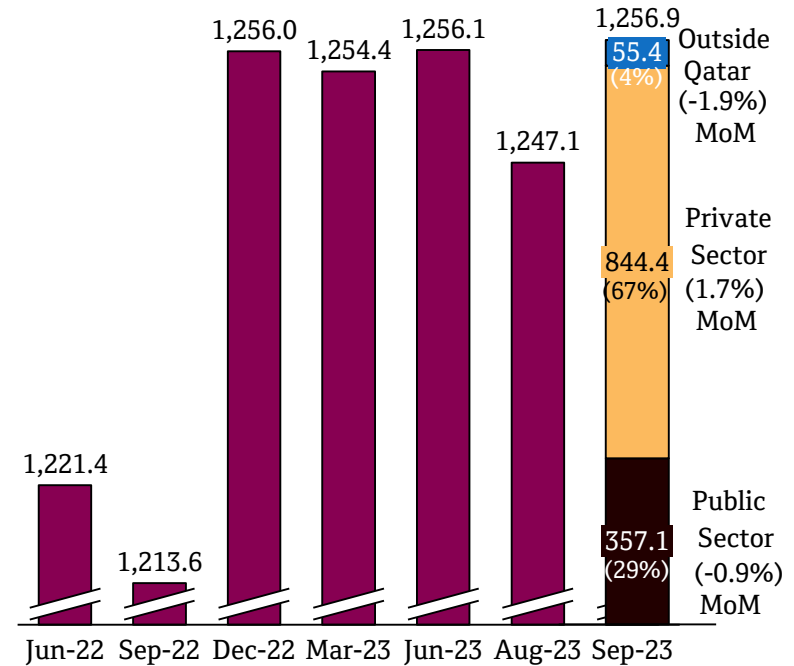
As at September 2023

## Monthly Change in Loans



## Loans by Sector

QR Billion (% Change Month-on-Month)

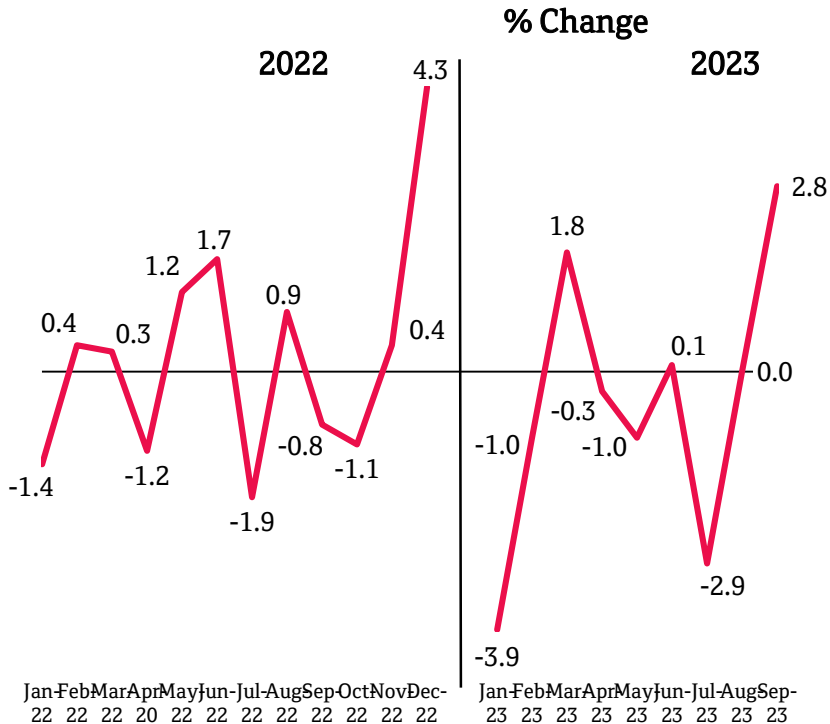


- Loans increased 0.8% during September 2023 to reach QR1,256.9bn
- Loans gain in September 2023 was mainly due to a surge by 1.7% in the Private Sector
- Loans are marginally up by 0.1% in 2023, compared to a growth of 3.3% in 2022. Loans grew by an average 6.7% over the past five years (2018-2022)
- Loan Provisions to Gross Loans was at 4.0% in September 2023, compared to 3.9% in August 2023

# Commercial Banks Deposits

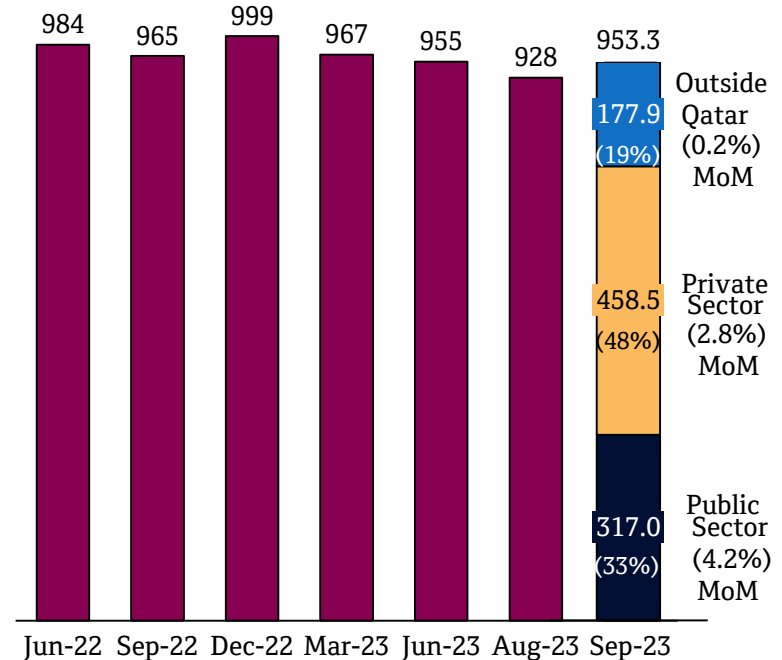
As at September 2023

## Monthly Change in Deposits



## Deposits by Sector

QR Billion (% Change Month-on-Month)

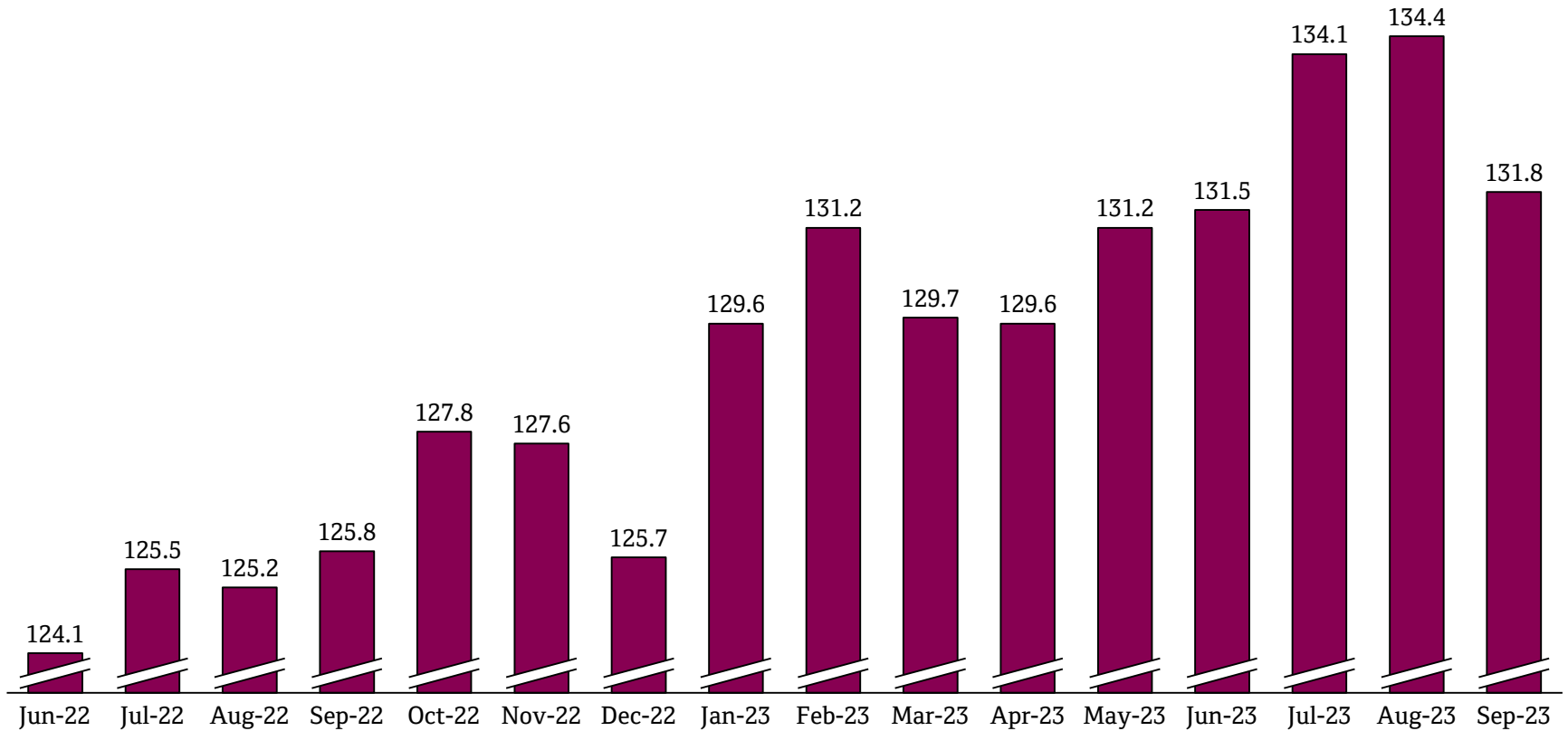


- Deposits rose 2.8% during September 2023 to reach QR953.3bn
- Deposits increase in September 2023 was mainly due to a rise by 4.2% in Public Sector and by 2.8% in the Private Sector
- Deposits have declined by 4.6% in 2023, compared to a growth of 2.6% in 2022. Deposits grew by an average 4.0% over the past five years (2018-2022)

# Loans to Deposits Ratio

As at September 2023

(%)



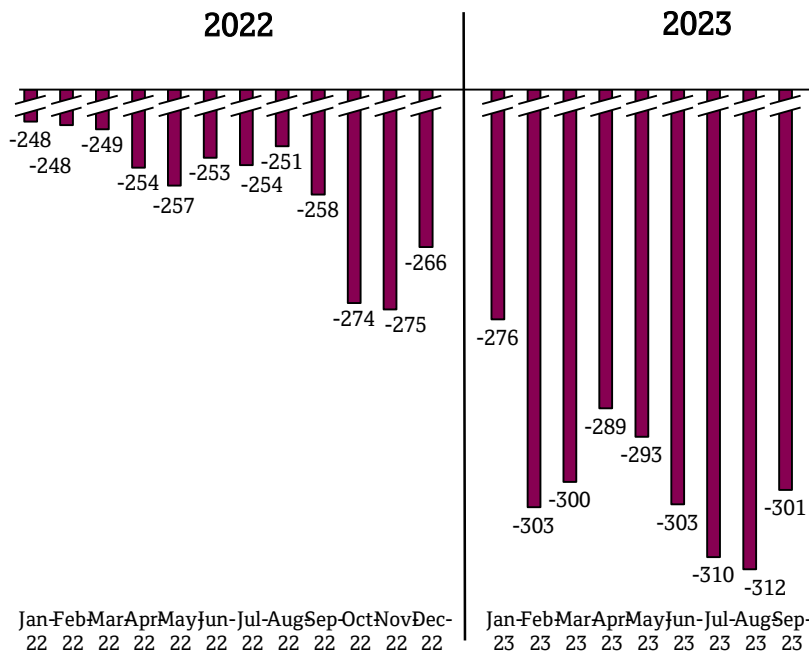
- Loans to Deposits ratio went down during the month to 131.8% as at September 2023
- Loans increased 0.8% in September 2023 to reach QR1,256.9bn, while Deposits rose 2.8% in September 2023 to reach QR953.3bn

# Net Interbank Position

As at September 2023

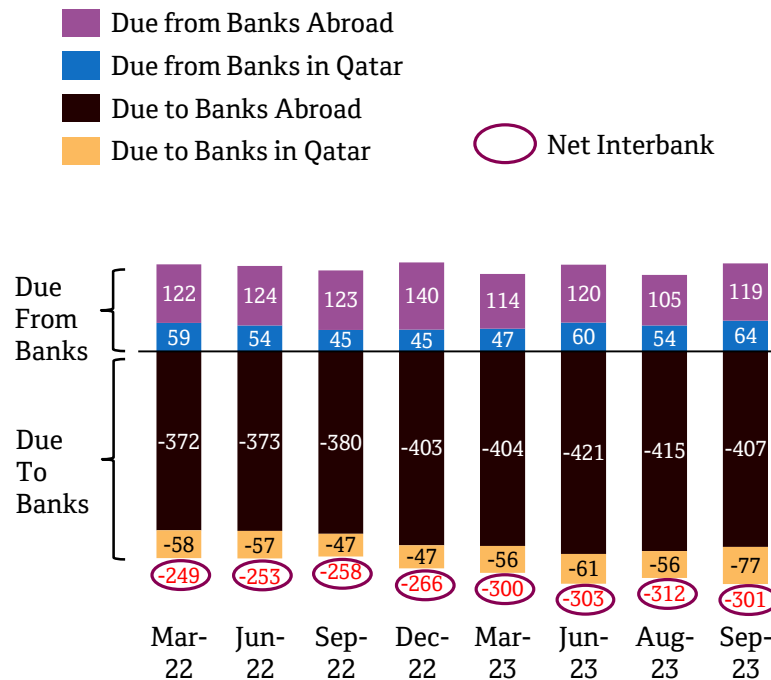
## Monthly Net Interbank Position

(QR Billion)



## Net Interbank Position Breakup

(QR Billion)



- The Net Interbank Position was at a negative QR301bn as at September 2023
- Due from Banks totaled QR182.8bn as at September 2023
- Due to Banks totaled QR483.6bn as at September 2023
- Due to Banks Abroad reached a high of QR421.4bn in June 2023

# Key Monthly Banking Sector Statistics

As at September 2023

(In QR mn)	Dec-21	Jun-22	Sep-22	Dec-22	Mar-23	Jun-23	Aug-23	Sep-23	Change MoM	Change 2023
Total Assets	1,827,421	1,845,905	1,835,156	1,904,968	1,880,766	1,905,866	1,873,779	1,919,657	2.4%	0.8%
Total Credit (Loans)	1,216,442	1,221,407	1,213,621	1,256,024	1,254,398	1,256,114	1,247,132	1,256,912	0.8%	0.1%
Total Deposits	974,109	983,975	965,053	999,143	967,472	955,107	927,735	953,349	2.8%	-4.6%
<b>Loan to Deposit Ratio</b>	<b>125%</b>	<b>124%</b>	<b>126%</b>	<b>126%</b>	<b>130%</b>	<b>132%</b>	<b>134%</b>	<b>132%</b>		
<b>Credit Facilities (Geographic)</b>										
Total Domestic Credit	1,146,473	1,154,399	1,149,892	1,197,766	1,196,160	1,198,361	1,190,629	1,201,501	0.9%	0.3%
Total International Credit	69,969	67,008	63,729	58,257	58,237	57,753	56,503	55,410	-1.9%	-4.9%
<b>Domestic Credit Facilities - Public Sector</b>										
Government	142,258	124,981	108,614	116,013	104,155	102,629	101,156	97,206	-3.9%	-16.2%
Government Institutions	218,665	220,193	227,108	239,889	243,778	239,127	240,426	235,678	-2.0%	-1.8%
Semi-Government Institutions	18,730	19,441	19,143	18,296	17,879	25,266	18,968	24,246	27.8%	32.5%
<b>Total Domestic Public Sector Credit</b>	<b>379,652</b>	<b>364,616</b>	<b>354,865</b>	<b>374,198</b>	<b>365,812</b>	<b>367,022</b>	<b>360,551</b>	<b>357,129</b>	-0.9%	-4.6%
<b>Domestic Credit Facilities - Private Sector</b>										
General Trade	163,218	166,138	165,069	168,929	171,843	174,079	171,976	177,399	3.2%	5.0%
Industry	19,736	19,162	18,697	17,869	17,489	17,570	17,263	16,506	-4.4%	-7.6%
Contractors	41,937	40,622	40,919	41,593	41,701	41,117	41,669	40,577	-2.6%	-2.4%
Real Estate	161,006	167,704	170,212	185,457	185,204	182,141	174,067	175,756	1.0%	-5.2%
Consumption & Others	163,140	168,263	170,545	167,410	166,032	169,864	173,689	176,405	1.6%	5.4%
Services	217,784	227,894	229,586	242,311	248,080	246,568	251,413	257,730	2.5%	6.4%
<b>Total Domestic Private Sector Credit</b>	<b>766,821</b>	<b>789,783</b>	<b>795,028</b>	<b>823,568</b>	<b>830,348</b>	<b>831,339</b>	<b>830,078</b>	<b>844,372</b>	1.7%	2.5%
<b>Deposit Details (Geographic)</b>										
Resident Deposits	693,441	761,138	761,302	806,548	787,129	776,206	750,224	775,482	3.4%	-3.9%
Non-resident Deposits	280,669	222,837	203,751	192,595	180,343	178,901	177,511	177,867	0.2%	-7.6%
<b>Deposits - Public Sector (Domestic)</b>										
Government	100,382	103,902	86,851	105,329	96,458	90,829	77,631	85,769	10.5%	-18.6%
Government Institutions	151,649	178,046	187,553	194,705	196,162	184,355	180,070	182,054	1.1%	-6.5%
Semi Government Institutions	36,644	47,288	50,232	48,304	38,506	49,430	46,475	49,131	5.7%	1.7%
<b>Total Public Sector Deposit</b>	<b>288,676</b>	<b>329,237</b>	<b>324,636</b>	<b>348,339</b>	<b>331,126</b>	<b>324,613</b>	<b>304,176</b>	<b>316,955</b>	4.2%	-9.0%
<b>Deposits - Private Sector (Domestic)</b>										
Personal	219,268	225,899	224,532	228,818	235,719	238,263	234,377	245,204	4.6%	7.2%
Companies & Institutions	185,497	206,002	212,134	229,391	220,284	213,330	211,671	213,322	0.8%	-7.0%
<b>Total Private Sector Deposit</b>	<b>404,765</b>	<b>431,901</b>	<b>436,667</b>	<b>458,209</b>	<b>456,003</b>	<b>451,593</b>	<b>446,048</b>	<b>458,526</b>	2.8%	0.1%

Source: QCB



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