



Qatar Monthly Key Banking Indicators

April 2022

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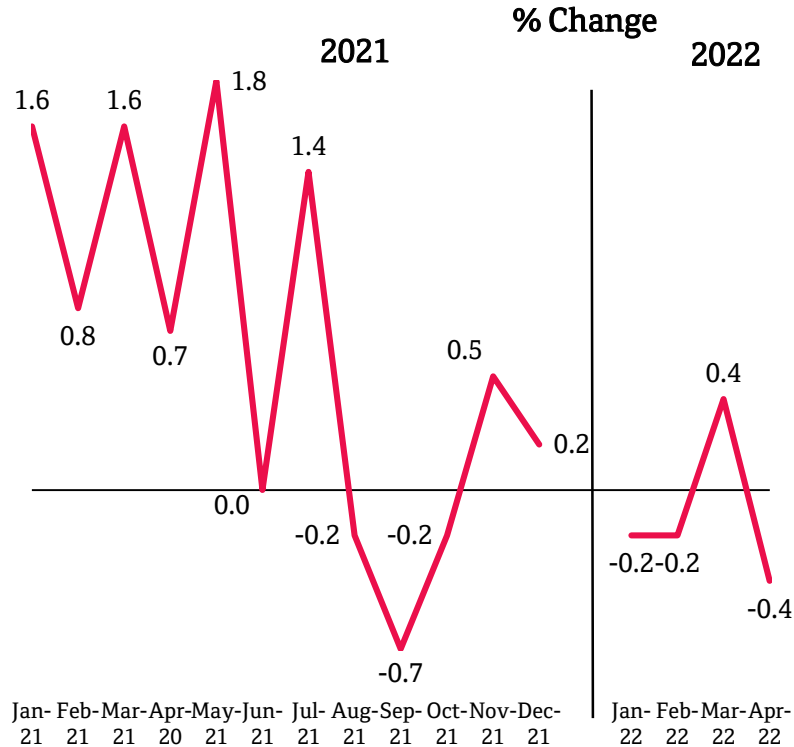
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Commercial Banks Credit Facilities

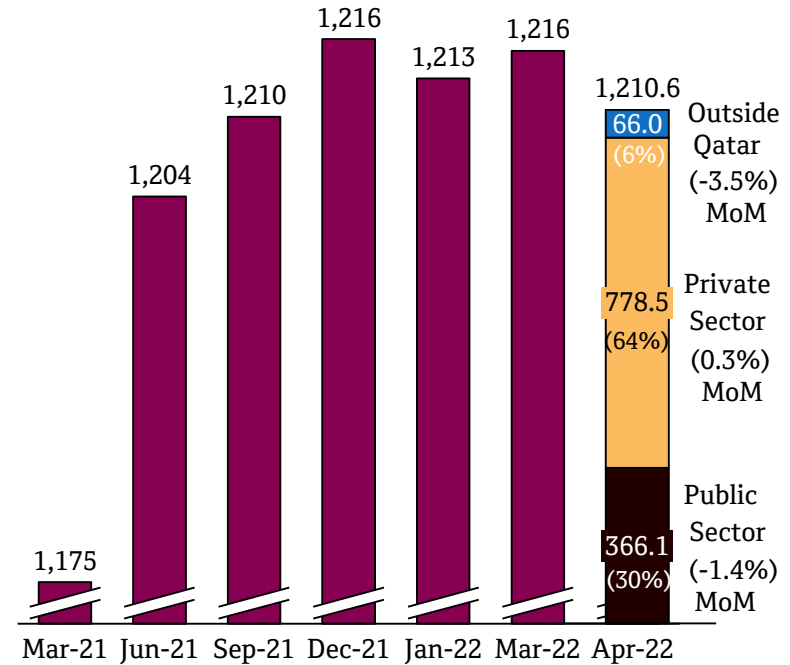
As at April 2022

Monthly Change in Loans



Loans by Sector

QR Billion (% Change Month-on-Month)

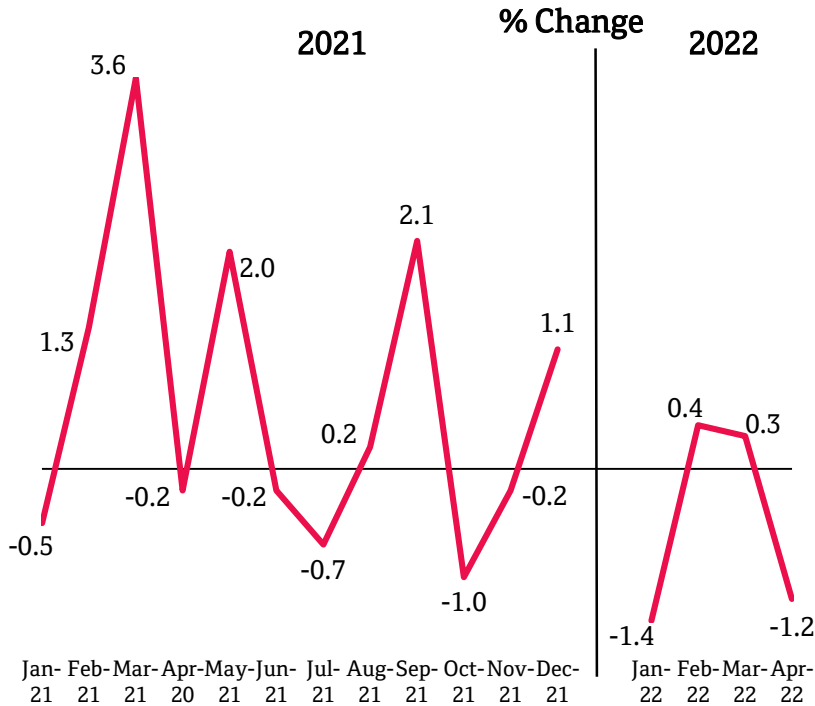


- Loans declined by 0.4% during April 2022 to QR1,210.6bn
- Loans drop in April 2022 was due to a decline by 1.4% from the public sector and 3.5% from outside Qatar
- Loans have so far declined by 0.5% in 2022, compared to a growth of 7.8% in 2021. Loans grew by an average 7.6% over the past five years (2017-2021)

Commercial Banks Deposits

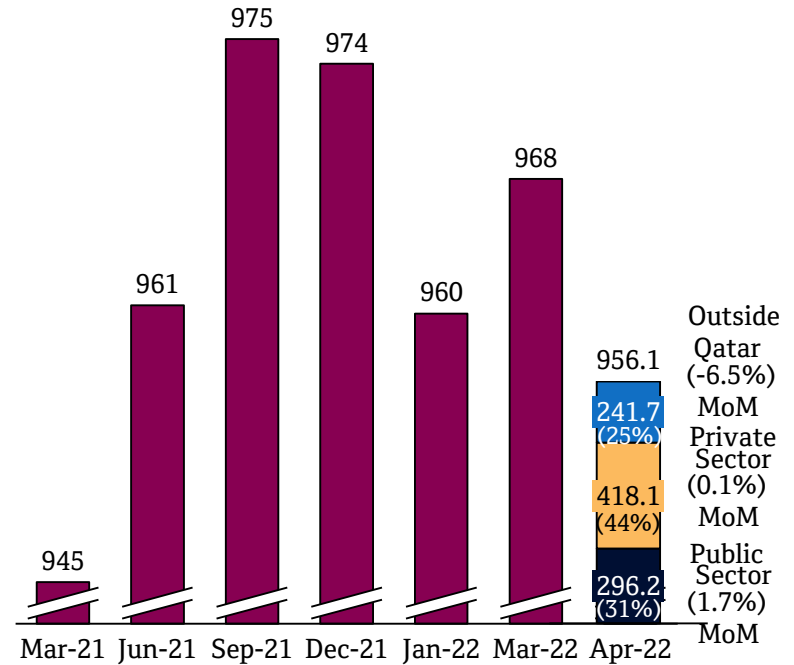
As at April 2022

Monthly Change in Deposits



Deposits by Sector

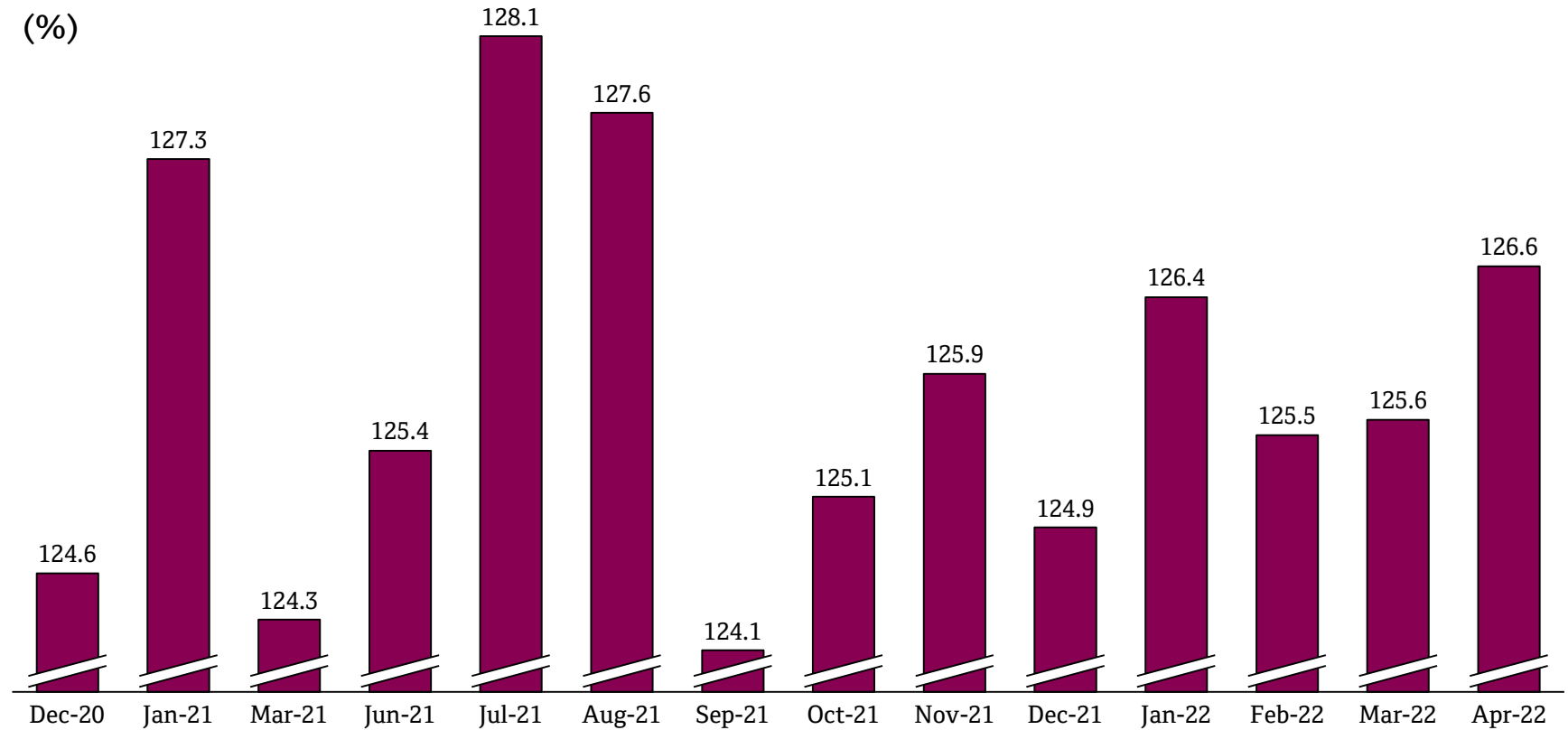
QR Billion (% Change Month-on-Month)



- Deposits went down by 1.2% during April 2022 to QR956.1bn
- Deposits decline in April 2022 was mainly due to a 6.5% cutback in non-resident deposits
- Deposits have so far gone down by 1.9% 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 April 2022



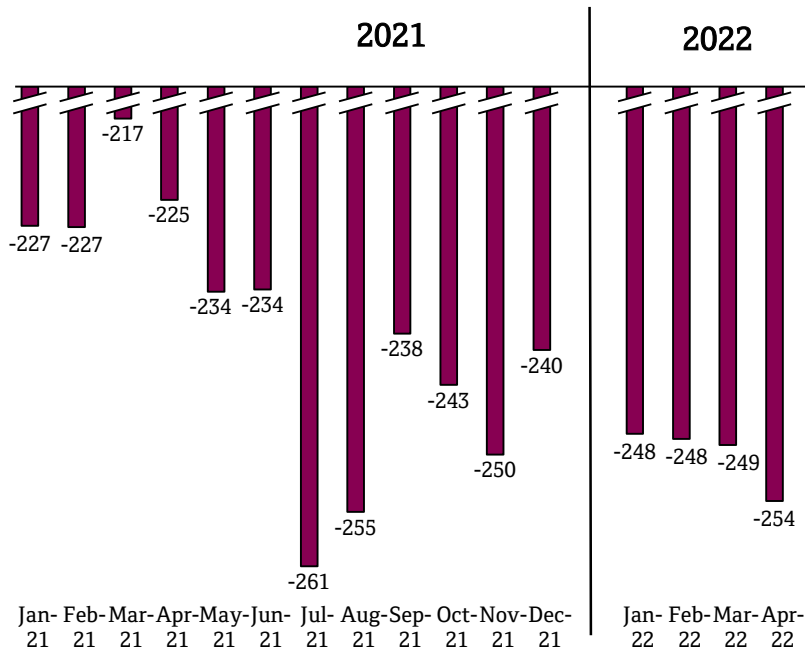
- Loans to Deposits ratio went up during the month to 126.6% as at April 2022
- Loans declined by 0.4% in April 2022 to QR1,210.6bn, while Deposits went down by 1.2% in April 2022 to QR956.1bn

Net Interbank Position

As at April 2022

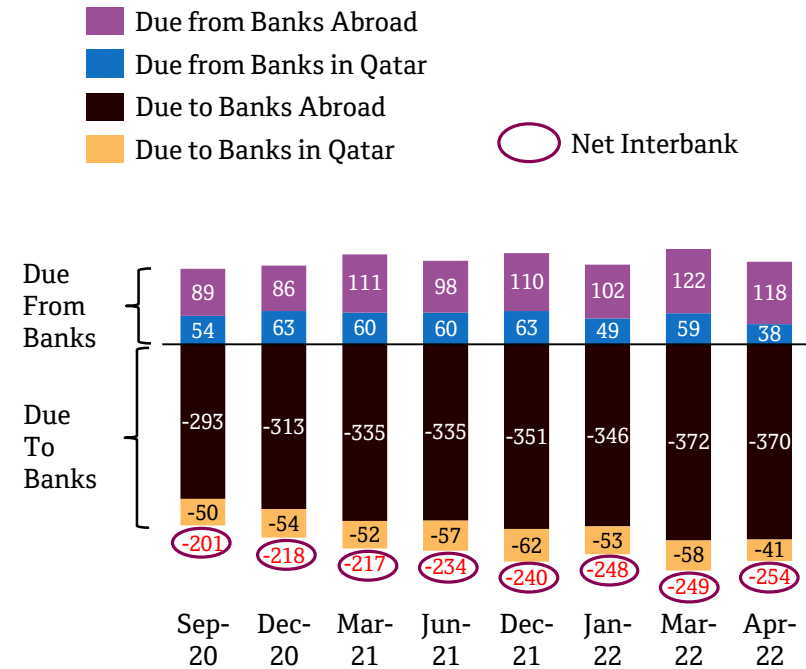
Monthly Net Interbank Position

(QR Billion)



Net Interbank Position Breakup

(QR Billion)



- The Net Interbank Position was at a negative QR254bn as at April 2022
- Due from Banks totaled QR156.6bn as at April 2022
- Due to Banks totaled QR410.9bn as at April 2022
- Due to Banks Abroad reached a high of QR372.0bn in March 2022

Key Monthly Banking Sector Statistics

As at April 2022

(In QR mn)	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	Change MoM	Change 2022
Total Assets	1,682,173	1,748,151	1,768,590	1,781,583	1,827,421	1,801,034	1,817,898	1,832,461	1,812,369	-1.1%	-0.8%
Total Credit (Loans)	1,128,710	1,174,586	1,204,294	1,210,451	1,216,442	1,213,409	1,210,758	1,215,535	1,210,597	-0.4%	-0.5%
Total Deposits	905,509	945,181	960,625	975,498	974,109	960,168	964,489	967,688	956,067	-1.2%	-1.9%
Loan to Deposit Ratio	125%	124%	125%	124%	125%	126%	126%	126%	127%		
Credit Facilities (Geographic)											
Total Domestic Credit	1,053,285	1,099,651	1,133,738	1,140,389	1,146,473	1,144,183	1,141,738	1,147,156	1,144,611	-0.2%	-0.2%
Total International Credit	75,425	74,934	70,556	70,062	69,969	69,227	69,020	68,379	65,987	-3.5%	-5.7%
Domestic Credit Facilities - Public Sector											
Government	136,798	165,435	173,112	157,830	142,258	135,435	129,473	131,327	127,425	-3.0%	-10.4%
Government Institutions	196,989	206,925	207,604	212,361	218,665	220,392	220,441	219,484	219,498	0.0%	0.4%
Semi-Government Institutions	19,085	19,182	17,767	17,933	18,730	18,970	19,155	20,356	19,227	-5.5%	2.7%
Total Domestic Public Sector Credit	352,872	391,542	398,483	388,123	379,652	374,796	369,069	371,167	366,150	-1.4%	-3.6%
Domestic Credit Facilities - Private Sector											
General Trade	146,861	146,855	155,672	158,165	163,218	164,606	165,105	166,130	167,024	0.5%	2.3%
Industry	16,869	17,163	21,293	19,502	19,736	19,885	20,041	19,997	19,863	-0.7%	0.6%
Contractors	37,694	38,127	39,368	41,729	41,937	41,673	40,908	41,048	40,936	-0.3%	-2.4%
Real Estate	152,691	157,032	158,721	161,476	161,006	159,711	161,468	161,240	163,351	1.3%	1.5%
Consumption & Others	158,169	162,695	166,324	159,528	163,140	164,150	164,300	166,368	167,562	0.7%	2.7%
Services	188,128	186,236	193,877	211,866	217,784	219,361	220,847	221,208	219,724	-0.7%	0.9%
Total Domestic Private Sector Credit	700,413	708,109	735,255	752,265	766,821	769,386	772,669	775,990	778,461	0.3%	1.5%
Deposit Details (Geographic)											
Resident Deposits	660,351	678,937	688,906	692,643	693,441	688,328	698,297	709,226	714,345	0.7%	3.0%
Non-resident Deposits	245,158	266,244	271,719	282,855	280,669	271,840	266,192	258,462	241,722	-6.5%	-13.9%
Deposits - Public Sector (Domestic)											
Government	74,255	82,558	87,010	90,587	100,382	93,909	84,825	94,997	95,356	0.4%	-5.0%
Government Institutions	156,018	163,374	170,505	165,088	151,649	149,535	158,765	158,649	162,472	2.4%	7.1%
Semi Government Institutions	33,016	32,831	34,357	37,635	36,644	37,228	35,943	37,700	38,368	1.8%	4.7%
Total Public Sector Deposit	263,289	278,763	291,872	293,310	288,676	280,672	279,532	291,346	296,196	1.7%	2.6%
Deposits - Private Sector (Domestic)											
Personal	216,119	222,777	220,980	221,481	219,268	222,728	226,019	226,746	226,667	0.0%	3.4%
Companies & Institutions	180,942	177,398	176,054	177,852	185,497	184,928	192,746	191,134	191,482	0.2%	3.2%
Total Private Sector Deposit	397,062	400,175	397,034	399,333	404,765	407,656	418,764	417,880	418,149	0.1%	3.3%

Source: QCB

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