



Qatar Monthly Key Banking Indicators

July 2023

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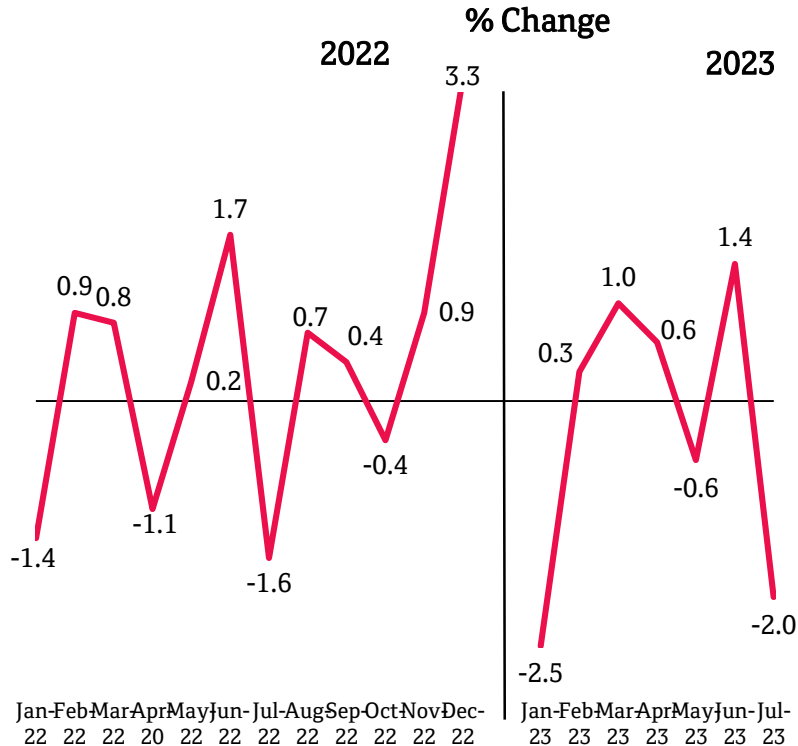
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Commercial Banks Total Assets

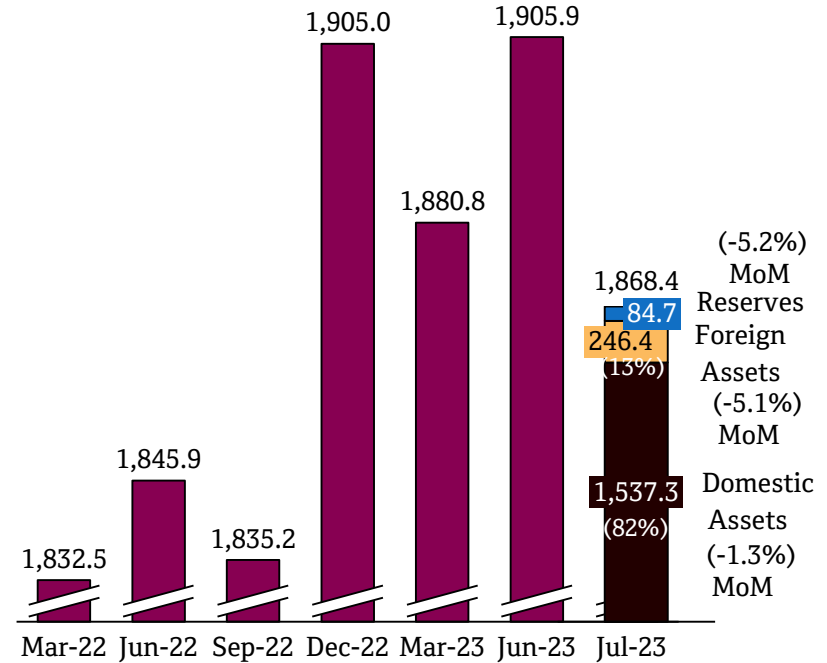
As at July 2023

Monthly Change in Assets



Assets by Location

QR Billion (% Change Month-on-Month)

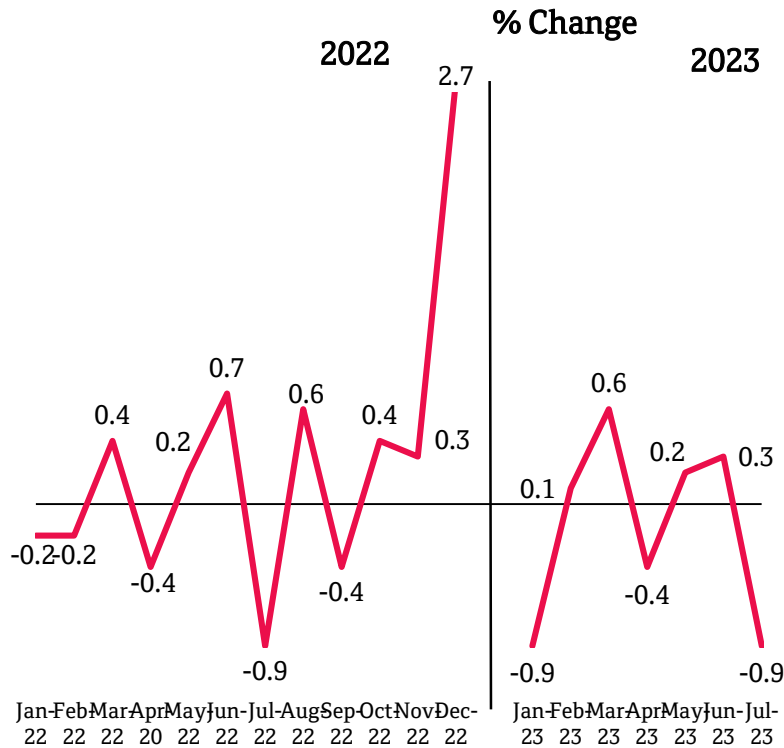


- Total Assets declined 2.0% during July 2023 to QR1.868 trillion
- Total Assets drop in July 2023 was mainly due to a fall by 1.3% in Domestic Assets and 5.1% in Foreign Assets
- Total Assets are down by 1.9% in 2023, compared to a growth of 4.2% in 2022. Assets grew by an average 6.9% over the past five years (2018-2022)
- Liquid Assets to Total Assets was at 30.7% in July 2023, compared to 31.1% in June 2023

Commercial Banks Credit Facilities

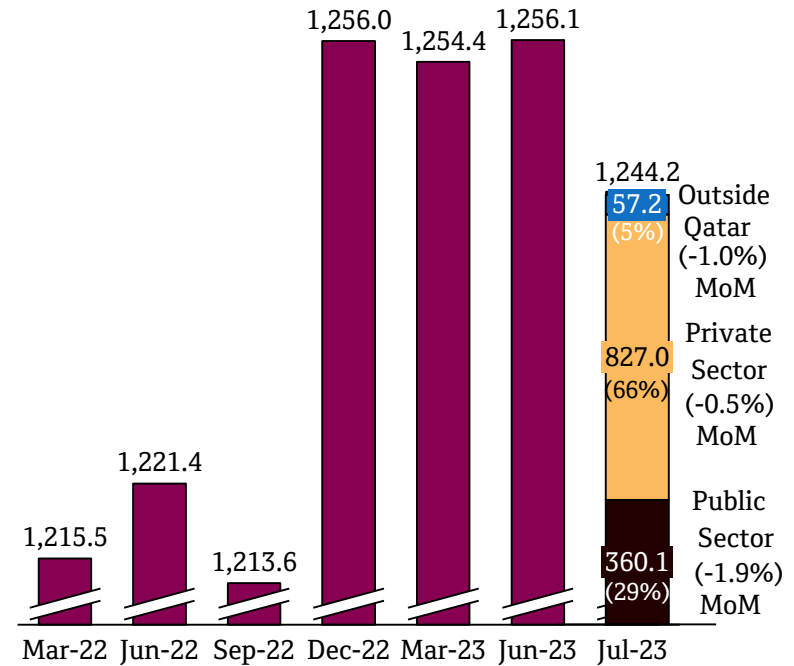
As at July 2023

Monthly Change in Loans



Loans by Sector

QR Billion (% Change Month-on-Month)

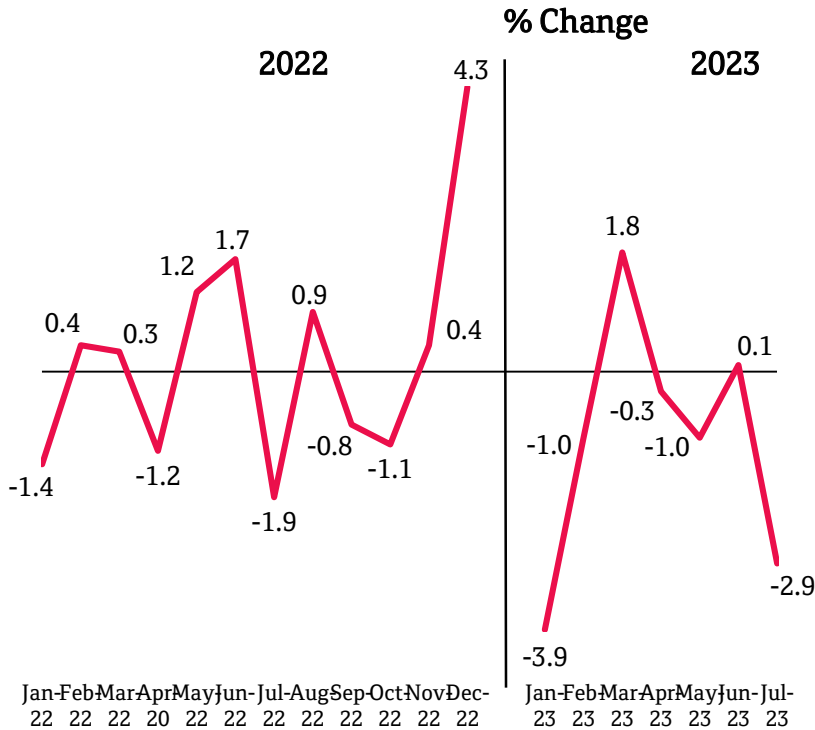


- Loans went down 0.9% during July 2023 to QR1,244.2bn
- Loans slide in July 2023 was mainly due to a decline by 1.9% in the public sector and 0.5% in the private sector
- Loans are lower by 0.9% in 2023, compared to a growth of 3.3% in 2022. Loans grew by an average 6.7% over the past five years (2018-2022)
- Loan Provisions to Gross Loans stood at 3.8% for both July and June 2023

Commercial Banks Deposits

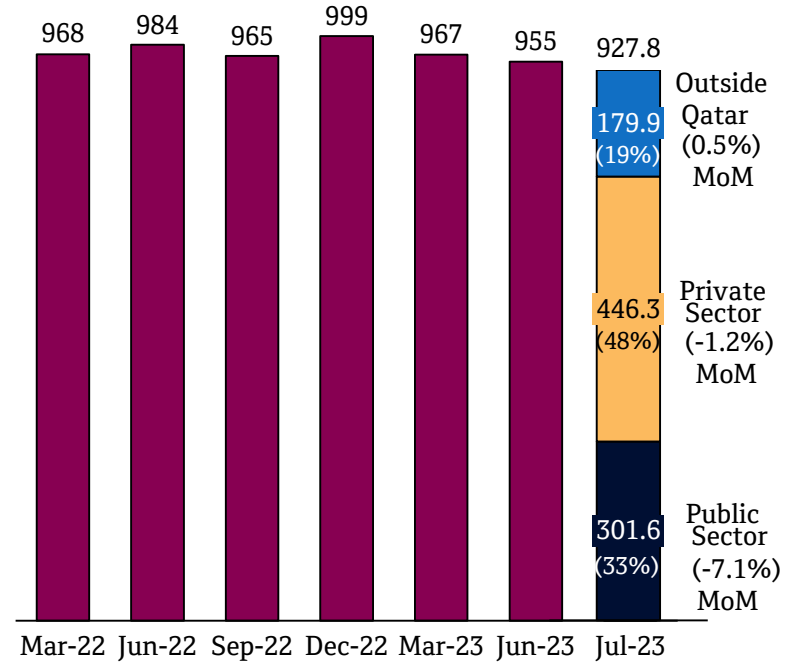
As at July 2023

Monthly Change in Deposits



Deposits by Sector

QR Billion (% Change Month-on-Month)

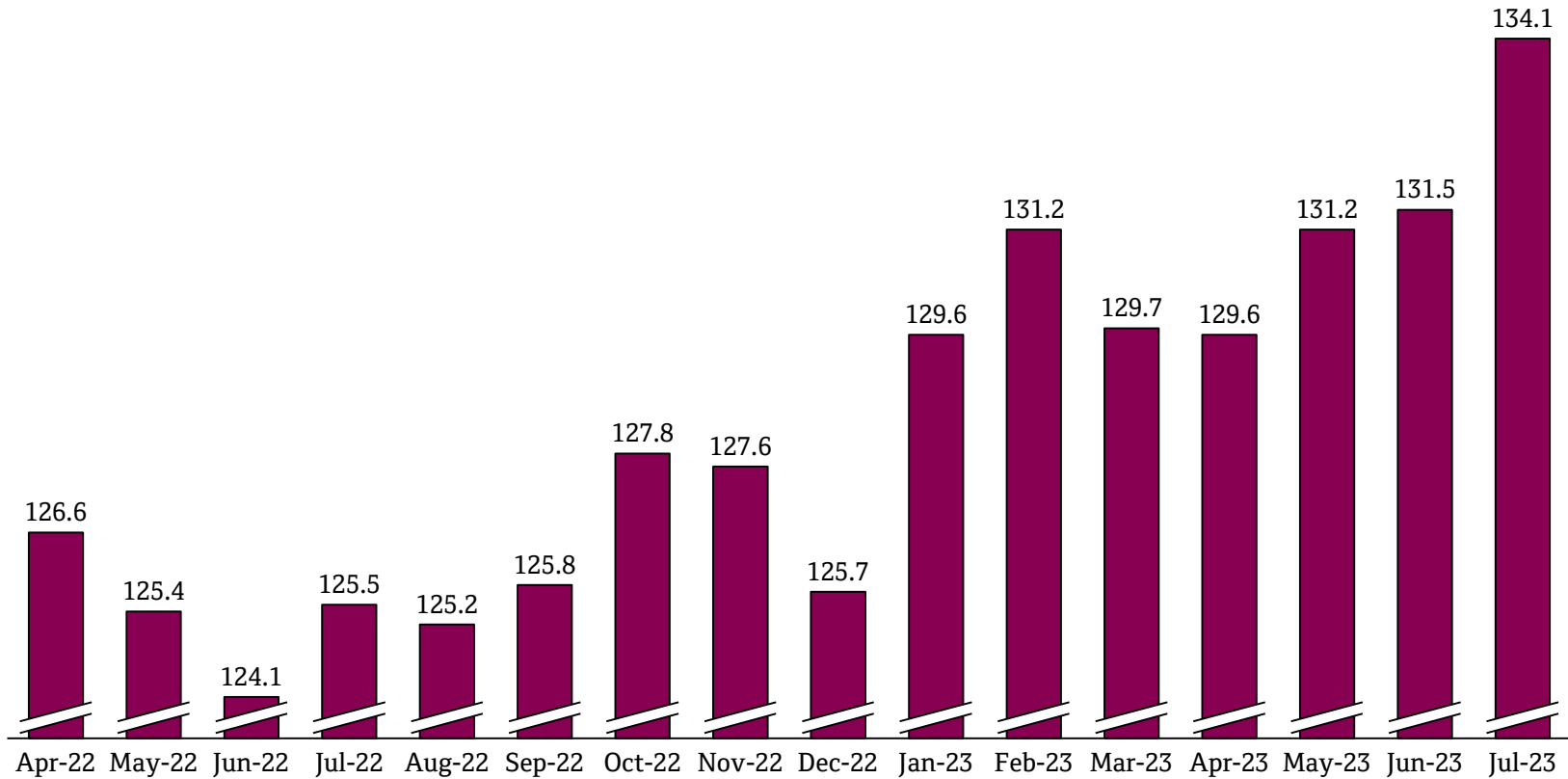


- Deposits fell by 2.9% during July 2023 to QR927.8bn
- Deposits drop in July 2023 was mainly due to a fall by 7.1% in public sector deposits
- Deposits have declined by 7.1% in 2023, compared to a growth of 2.6% in 2022. Deposits grew by an average 4.0% over the past five years (2018-2022)

Loans to Deposits Ratio

As at July 2023

(%)



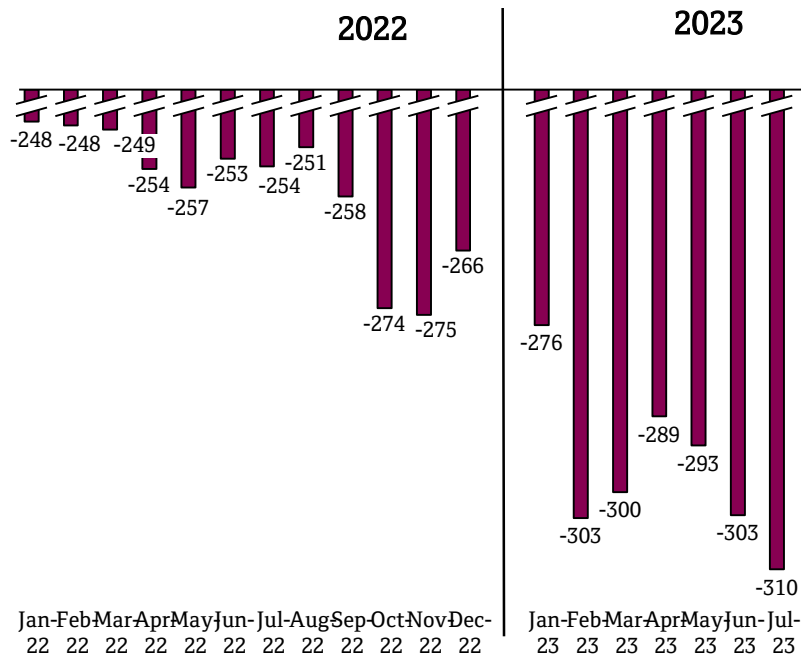
- Loans to Deposits ratio moved up during the month to 134.1% as at July 2023
- Loans went down by 0.9% in July 2023 to QR1,244.2bn, while Deposits fell by 2.9% in July 2023 to QR927.8bn

Net Interbank Position

As at July 2023

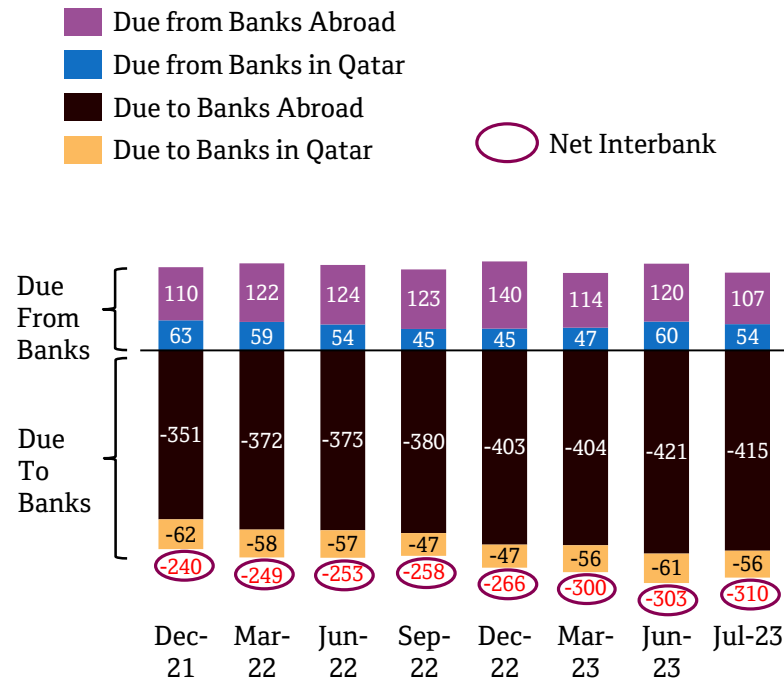
Monthly Net Interbank Position

(QR Billion)



Net Interbank Position Breakup

(QR Billion)



- The Net Interbank Position was at a negative QR310bn as at July 2023
- Due from Banks totaled QR161.3bn as at July 2023
- Due to Banks totaled QR471.7bn as at July 2023
- Due to Banks Abroad reached a high of QR421.4bn in June 2023

Key Monthly Banking Sector Statistics

As at July 2023

(In QR mn)	Dec-21	Mar-22	Jun-22	Sep-22	Dec-22	Mar-23	Jun-23	Jul-23	Change MoM	Change 2023
Total Assets	1,827,421	1,832,461	1,845,905	1,835,156	1,904,968	1,880,766	1,905,866	1,868,392	-2.0%	-1.9%
Total Credit (Loans)	1,216,442	1,215,535	1,221,407	1,213,621	1,256,024	1,254,398	1,256,114	1,244,242	-0.9%	-0.9%
Total Deposits	974,109	967,688	983,975	965,053	999,143	967,472	955,107	927,794	-2.9%	-7.1%
Loan to Deposit Ratio	125%	126%	124%	126%	126%	130%	132%	134%		
Credit Facilities (Geographic)										
Total Domestic Credit	1,146,473	1,147,156	1,154,399	1,149,892	1,197,766	1,196,160	1,198,361	1,187,068	-0.9%	-0.9%
Total International Credit	69,969	68,379	67,008	63,729	58,257	58,237	57,753	57,174	-1.0%	-1.9%
Domestic Credit Facilities - Public Sector										
Government	142,258	131,327	124,981	108,614	116,013	104,155	102,629	99,647	-2.9%	-14.1%
Government Institutions	218,665	219,484	220,193	227,108	239,889	243,778	239,127	242,201	1.3%	1.0%
Semi-Government Institutions	18,730	20,356	19,441	19,143	18,296	17,879	25,266	18,261	-27.7%	-0.2%
Total Domestic Public Sector Credit	379,652	371,167	364,616	354,865	374,198	365,812	367,022	360,109	-1.9%	-3.8%
Domestic Credit Facilities - Private Sector										
General Trade	163,218	166,130	166,138	165,069	168,929	171,843	174,079	170,678	-2.0%	1.0%
Industry	19,736	19,997	19,162	18,697	17,869	17,489	17,570	17,278	-1.7%	-3.3%
Contractors	41,937	41,048	40,622	40,919	41,593	41,701	41,117	41,447	0.8%	-0.3%
Real Estate	161,006	161,240	167,704	170,212	185,457	185,204	182,141	179,771	-1.3%	-3.1%
Consumption & Others	163,140	166,368	168,263	170,545	167,410	166,032	169,864	172,741	1.7%	3.2%
Services	217,784	221,208	227,894	229,586	242,311	248,080	246,568	245,043	-0.6%	1.1%
Total Domestic Private Sector Credit	766,821	775,990	789,783	795,028	823,568	830,348	831,339	826,959	-0.5%	0.4%
Deposit Details (Geographic)										
Resident Deposits	693,441	709,226	761,138	761,302	806,548	787,129	776,206	747,920	-3.6%	-7.3%
Non-resident Deposits	280,669	258,462	222,837	203,751	192,595	180,343	178,901	179,875	0.5%	-6.6%
Deposits - Public Sector (Domestic)										
Government	100,382	94,997	103,902	86,851	105,329	96,458	90,829	76,712	-15.5%	-27.2%
Government Institutions	151,649	158,649	178,046	187,553	194,705	196,162	184,355	174,986	-5.1%	-10.1%
Semi Government Institutions	36,644	37,700	47,288	50,232	48,304	38,506	49,430	49,902	1.0%	3.3%
Total Public Sector Deposit	288,676	291,346	329,237	324,636	348,339	331,126	324,613	301,601	-7.1%	-13.4%
Deposits - Private Sector (Domestic)										
Personal	219,268	226,746	225,899	224,532	228,818	235,719	238,263	237,488	-0.3%	3.8%
Companies & Institutions	185,497	191,134	206,002	212,134	229,391	220,284	213,330	208,831	-2.1%	-9.0%
Total Private Sector Deposit	404,765	417,880	431,901	436,667	458,209	456,003	451,593	446,319	-1.2%	-2.6%

Source: QCB

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