



Qatar Monthly Key Banking Indicators

November 2023

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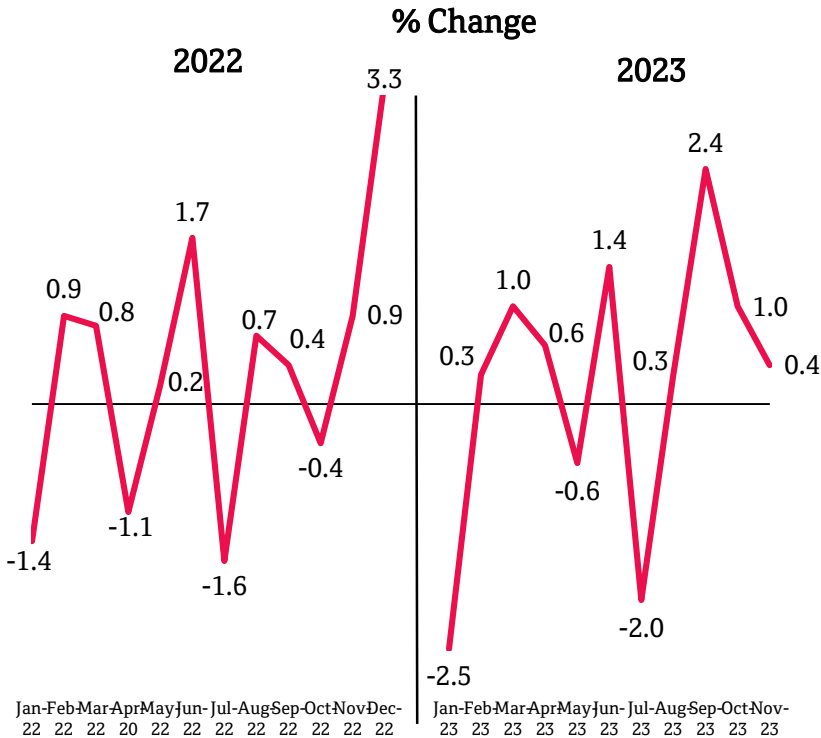
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Commercial Banks Total Assets

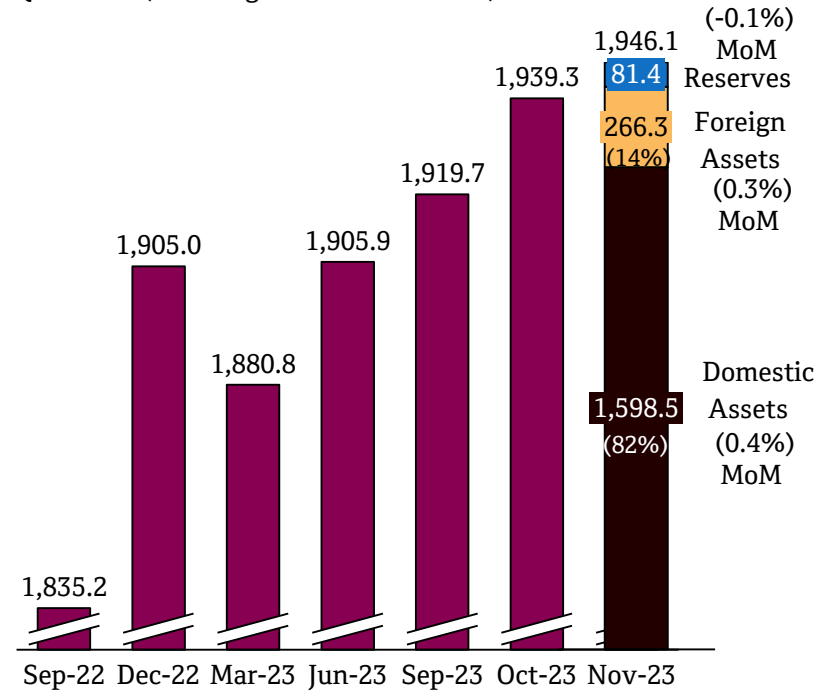
As at November 2023

Monthly Change in Assets



Assets by Location

QR Billion (% Change Month-on-Month)

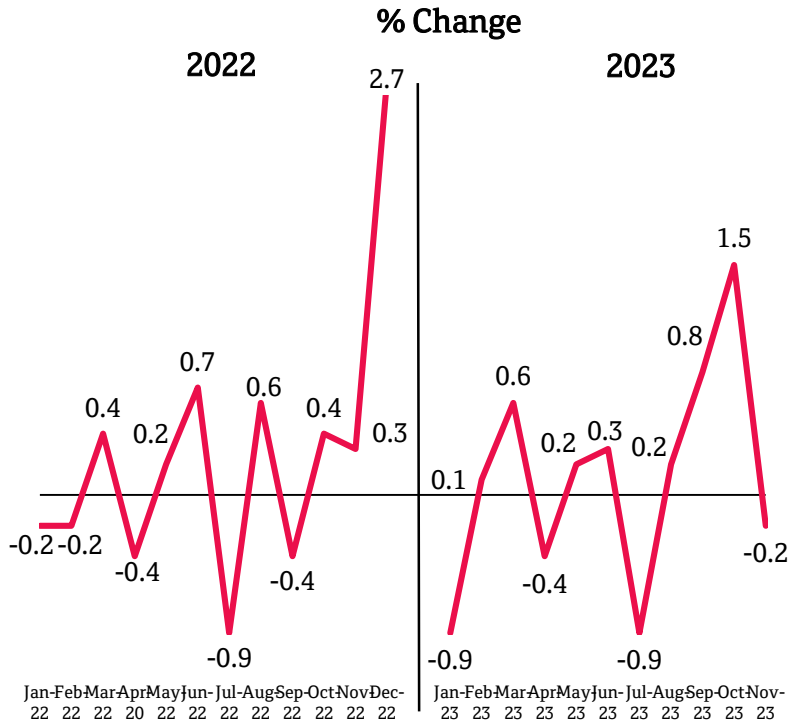


- Total Assets went up 0.4% during November 2023 to reach QR1.946 trillion
- Total Assets gain in November 2023 was mainly due to a rise by 0.4% in Domestic Assets
- Total Assets are up by 2.2% in 2023, compared to a growth of 4.2% in 2022. Assets grew by an average 6.9% over the past five years (2018-2022)
- Liquid Assets to Total Assets was at 31.4% in November 2023, compared to 31.1% in October 2023

Commercial Banks Credit Facilities

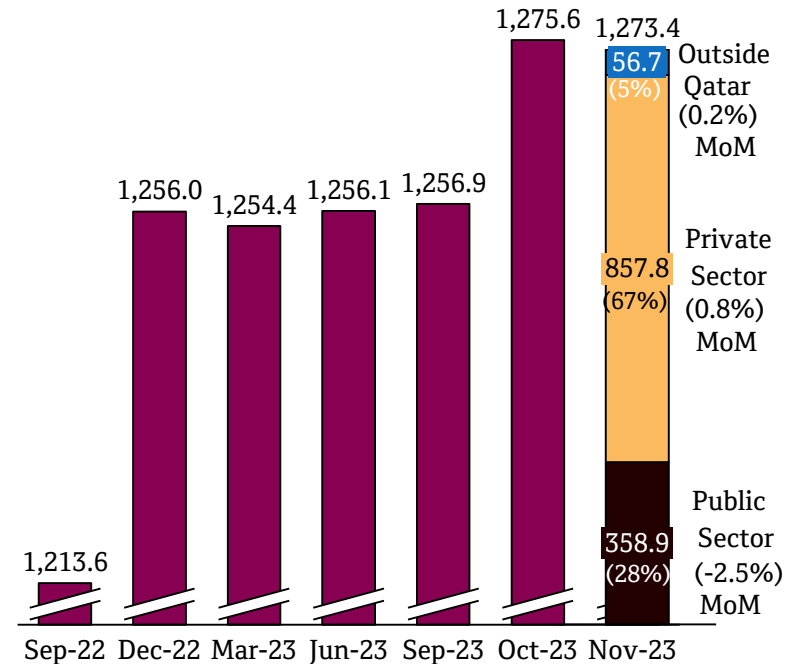
As at November 2023

Monthly Change in Loans



Loans by Sector

QR Billion (% Change Month-on-Month)



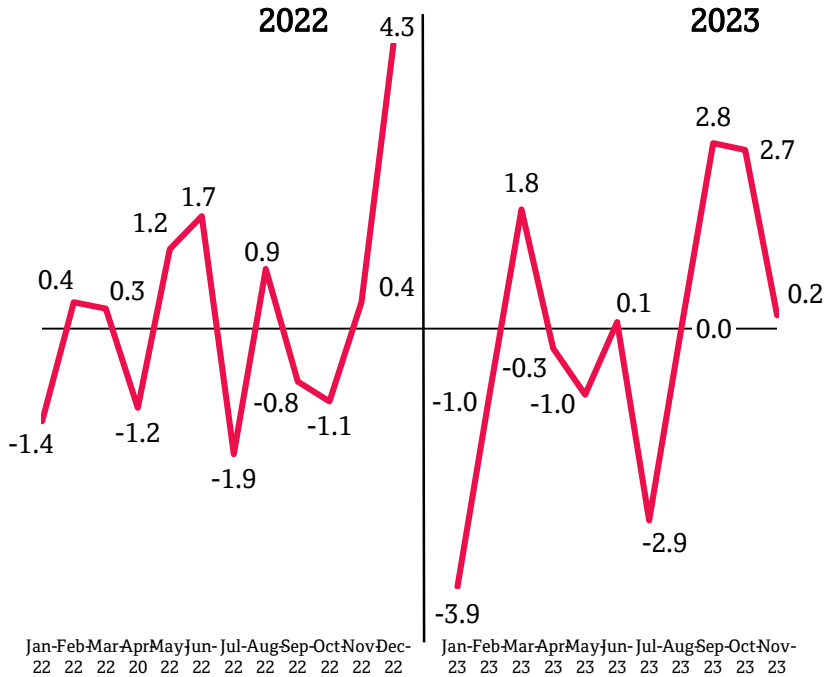
- Loans edged lower by 0.2% during November 2023 to QR1,273.4bn
- Loans slide in November 2023 was mainly due to a drop by 2.5% in the Public Sector
- Loans moved up by 1.4% in 2023, compared to a growth of 3.3% in 2022. Loans grew by an average 6.7% over the past five years (2018-2022)
- Loan Provisions to Gross Loans was at 3.9% in both November and October 2023

Commercial Banks Deposits

As at November 2023

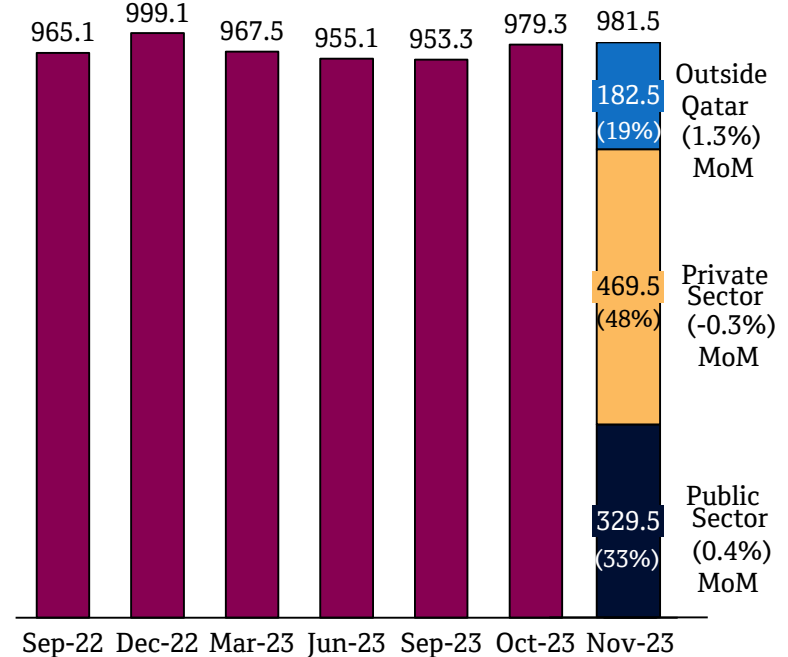
Monthly Change in Deposits

% Change



Deposits by Sector

QR Billion (% Change Month-on-Month)

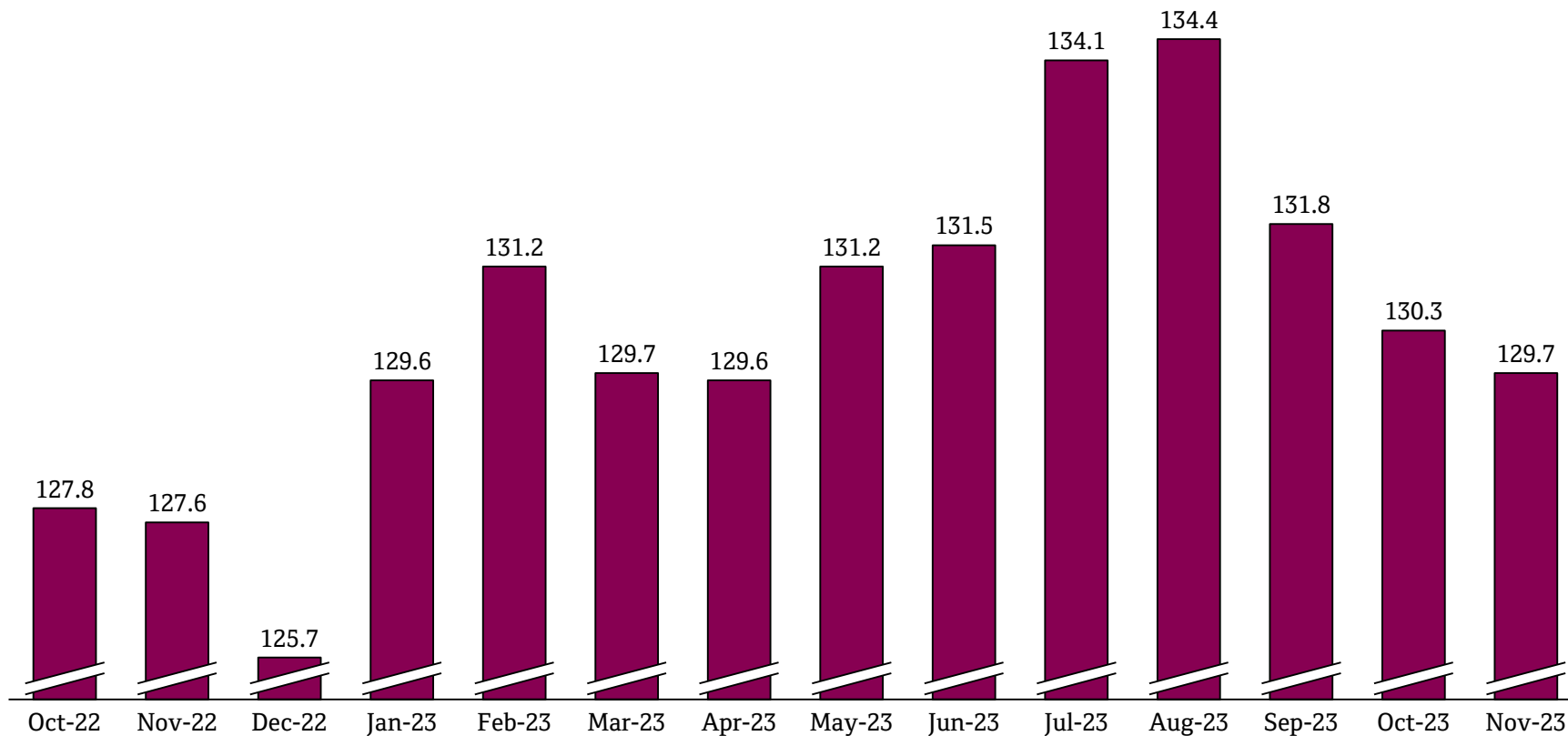


- Deposits inched up 0.2% during November 2023 to reach QR981.5bn
- Deposits gain in November 2023 was mainly due to an increase by 1.3% in Non-Resident Deposits and by 0.4% in the Public Sector
- Deposits have gone down by 1.8% in 2023, compared to a growth of 2.6% in 2022. Deposits grew by an average 4.0% over the past five years (2018-2022)

Loans to Deposits Ratio

As at November 2023

(%)



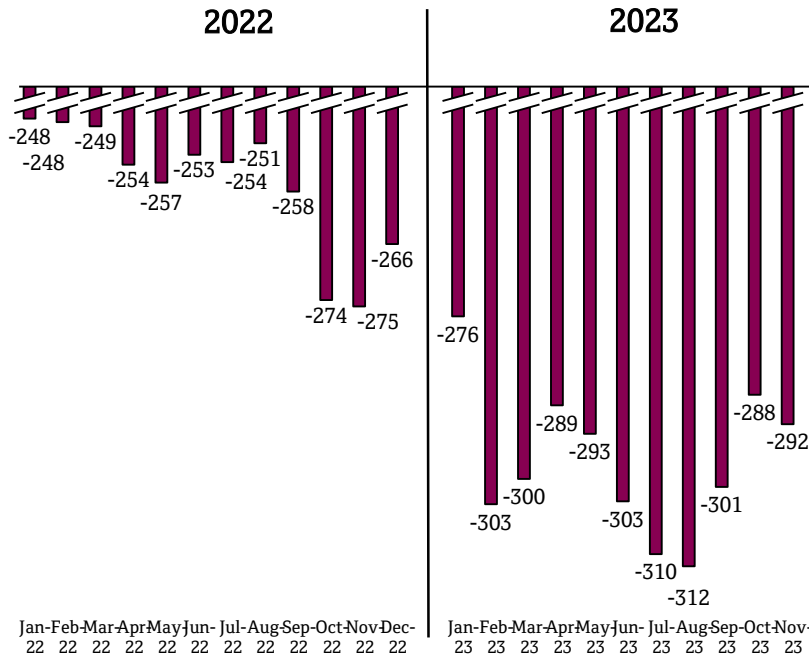
- Loans to Deposits ratio moved down during the month to 129.7% as at November 2023
- Loans edged lower by 0.2% in November 2023 to QR1,273.4bn, while Deposits moved up 0.2% in November 2023 to reach QR981.5bn

Net Interbank Position

As at November 2023

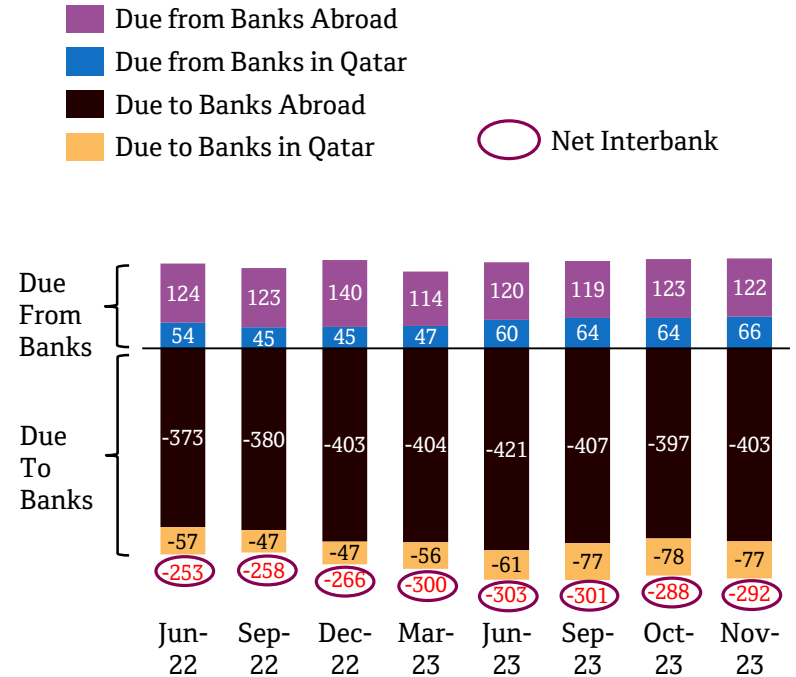
Monthly Net Interbank Position

(QR Billion)



Net Interbank Position Breakup

(QR Billion)



- The Net Interbank Position was at a negative QR292bn as at November 2023
- Due from Banks totaled QR188.4bn as at November 2023
- Due to Banks totaled QR480.1bn as at November 2023
- Due to Banks Abroad reached a high of QR421.4bn in June 2023

Key Monthly Banking Sector Statistics

As at November 2023

(In QR mn)	Dec-21	Sep-22	Dec-22	Mar-23	Jun-23	Sep-23	Oct-23	Nov-23	Change MoM	Change 2023
Total Assets	1,827,421	1,835,156	1,904,968	1,880,766	1,905,866	1,919,657	1,939,309	1,946,116	0.4%	2.2%
Total Credit (Loans)	1,216,442	1,213,621	1,256,024	1,254,398	1,256,114	1,256,912	1,275,629	1,273,432	-0.2%	1.4%
Total Deposits	974,109	965,053	999,143	967,472	955,107	953,349	979,300	981,531	0.2%	-1.8%
Loan to Deposit Ratio	125%	126%	126%	130%	132%	132%	130%	130%		
Credit Facilities (Geographic)										
Total Domestic Credit	1,146,473	1,149,892	1,197,766	1,196,160	1,198,361	1,201,501	1,219,066	1,216,755	-0.2%	1.6%
Total International Credit	69,969	63,729	58,257	58,237	57,753	55,410	56,563	56,677	0.2%	-2.7%
Domestic Credit Facilities - Public Sector										
Government	142,258	108,614	116,013	104,155	102,629	97,206	108,117	98,361	-9.0%	-15.2%
Government Institutions	218,665	227,108	239,889	243,778	239,127	235,678	235,974	237,893	0.8%	-0.8%
Semi-Government Institutions	18,730	19,143	18,296	17,879	25,266	24,246	23,972	22,671	-5.4%	23.9%
Total Domestic Public Sector Credit	379,652	354,865	374,198	365,812	367,022	357,129	368,063	358,925	-2.5%	-4.1%
Domestic Credit Facilities - Private Sector										
General Trade	163,218	165,069	168,929	171,843	174,079	177,399	178,680	181,771	1.7%	7.6%
Industry	19,736	18,697	17,869	17,489	17,570	16,506	16,480	16,147	-2.0%	-9.6%
Contractors	41,937	40,919	41,593	41,701	41,117	40,577	39,997	39,368	-1.6%	-5.3%
Real Estate	161,006	170,212	185,457	185,204	182,141	175,756	175,179	173,458	-1.0%	-6.5%
Consumption & Others	163,140	170,545	167,410	166,032	169,864	176,405	176,420	180,264	2.2%	7.7%
Services	217,784	229,586	242,311	248,080	246,568	257,730	264,246	266,821	1.0%	10.1%
Total Domestic Private Sector Credit	766,821	795,028	823,568	830,348	831,339	844,372	851,003	857,830	0.8%	4.2%
Deposit Details (Geographic)										
Resident Deposits	693,441	761,302	806,548	787,129	776,206	775,482	799,100	799,030	0.0%	-0.9%
Non-resident Deposits	280,669	203,751	192,595	180,343	178,901	177,867	180,200	182,501	1.3%	-5.2%
Deposits - Public Sector (Domestic)										
Government	100,382	86,851	105,329	96,458	90,829	85,769	90,417	94,365	4.4%	-10.4%
Government Institutions	151,649	187,553	194,705	196,162	184,355	182,054	183,939	182,506	-0.8%	-6.3%
Semi Government Institutions	36,644	50,232	48,304	38,506	49,430	49,131	53,680	52,627	-2.0%	9.0%
Total Public Sector Deposit	288,676	324,636	348,339	331,126	324,613	316,955	328,036	329,498	0.4%	-5.4%
Deposits - Private Sector (Domestic)										
Personal	219,268	224,532	228,818	235,719	238,263	245,204	244,831	244,398	-0.2%	6.8%
Companies & Institutions	185,497	212,134	229,391	220,284	213,330	213,322	226,233	225,133	-0.5%	-1.9%
Total Private Sector Deposit	404,765	436,667	458,209	456,003	451,593	458,526	471,064	469,532	-0.3%	2.5%

Source: QCB

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