



Qatar Monthly Key Banking Indicators

December 2023

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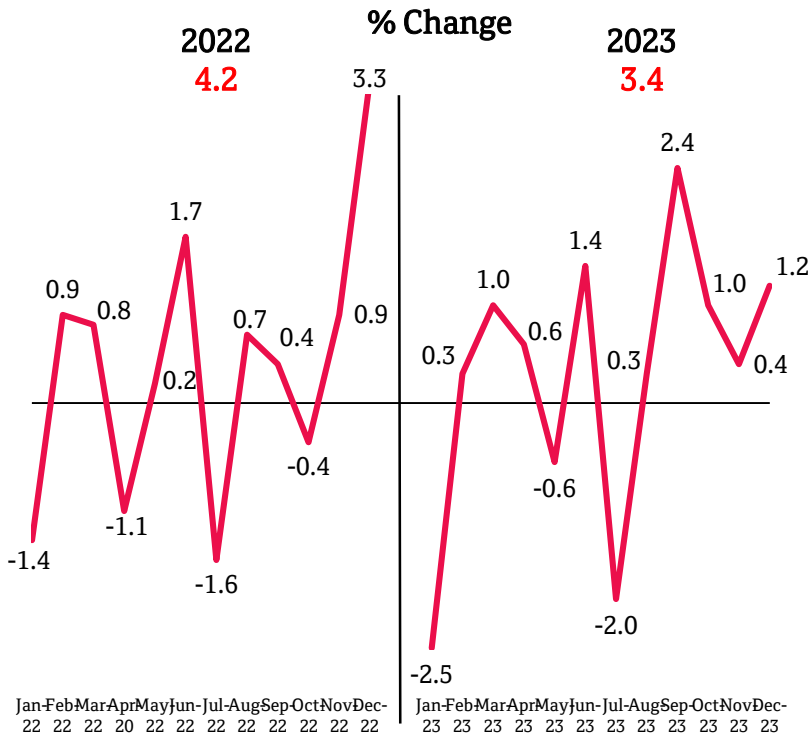
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Commercial Banks Total Assets

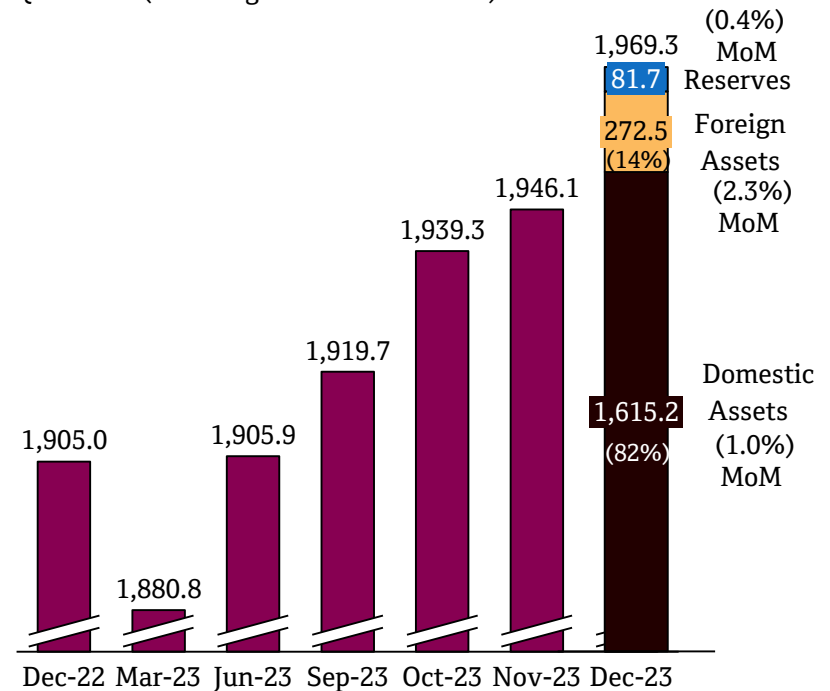
As at December 2023

Monthly Change in Assets



Assets by Location

QR Billion (% Change Month-on-Month)

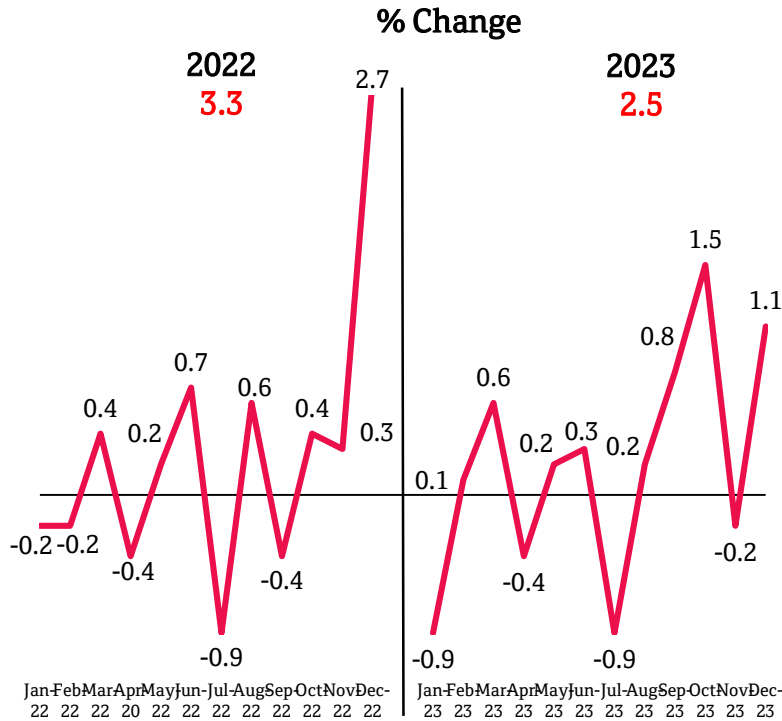


- Total Assets increased by 1.2% during December 2023 to reach QR1.969 trillion
- Total Assets rise in December 2023 was mainly due to a gain by 1.0% in Domestic Assets
- Total Assets increased by 3.4% in 2023, compared to a growth of 4.2% in 2022. Assets grew by an average 6.8% over the past five years (2019-2023)
- Liquid Assets to Total Assets was at 31.6% in December 2023, compared to 31.4% in November 2023

Commercial Banks Credit Facilities

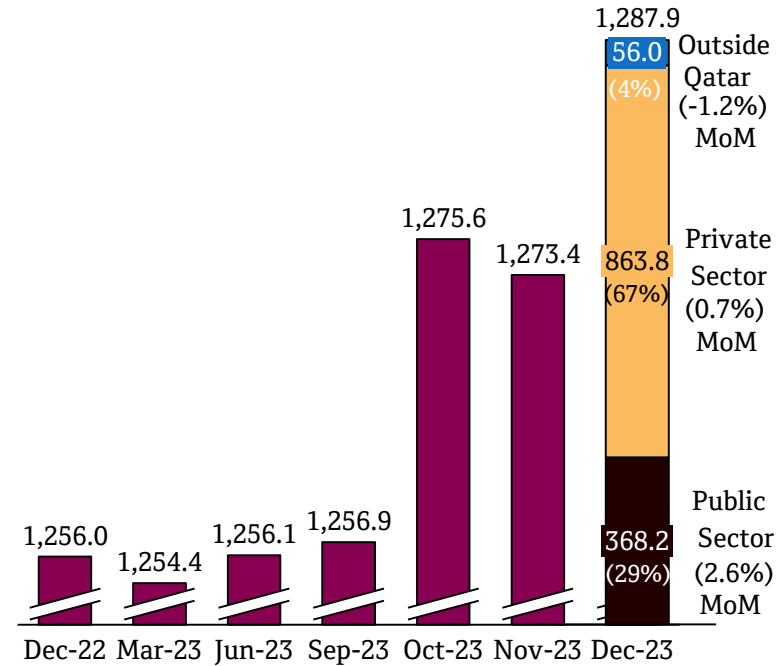
As at December 2023

Monthly Change in Loans



Loans by Sector

QR Billion (% Change Month-on-Month)

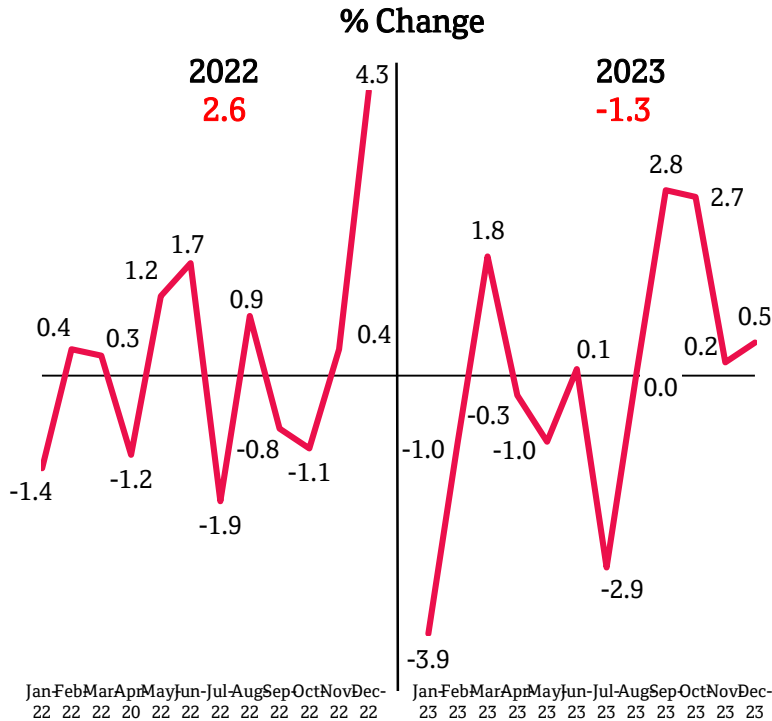


- Loans went up 1.1% during December 2023 to reach QR1,287.9bn
- Loans gain in December 2023 were mainly due to a rise by 2.6% in the Public Sector and by 0.7% in the Private Sector
- Loans increased by 2.5% in 2023, compared to a growth of 3.3% in 2022. Loans grew by an average 6.5% over the past five years (2019-2023)
- Loan Provisions to Gross Loans was at 4.0% in December 2023, compared to 3.9% in November 2023

Commercial Banks Deposits

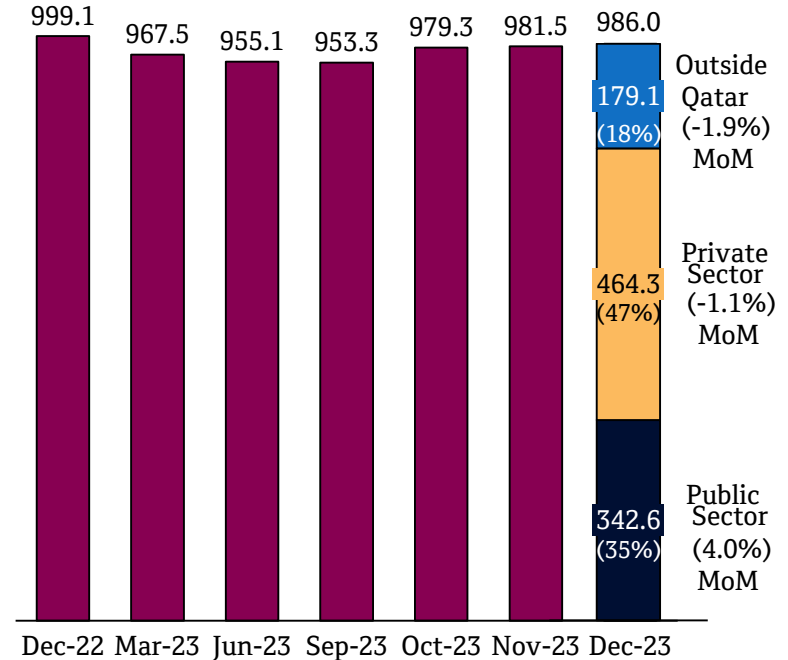
As at December 2023

Monthly Change in Deposits



Deposits by Sector

QR Billion (% Change Month-on-Month)

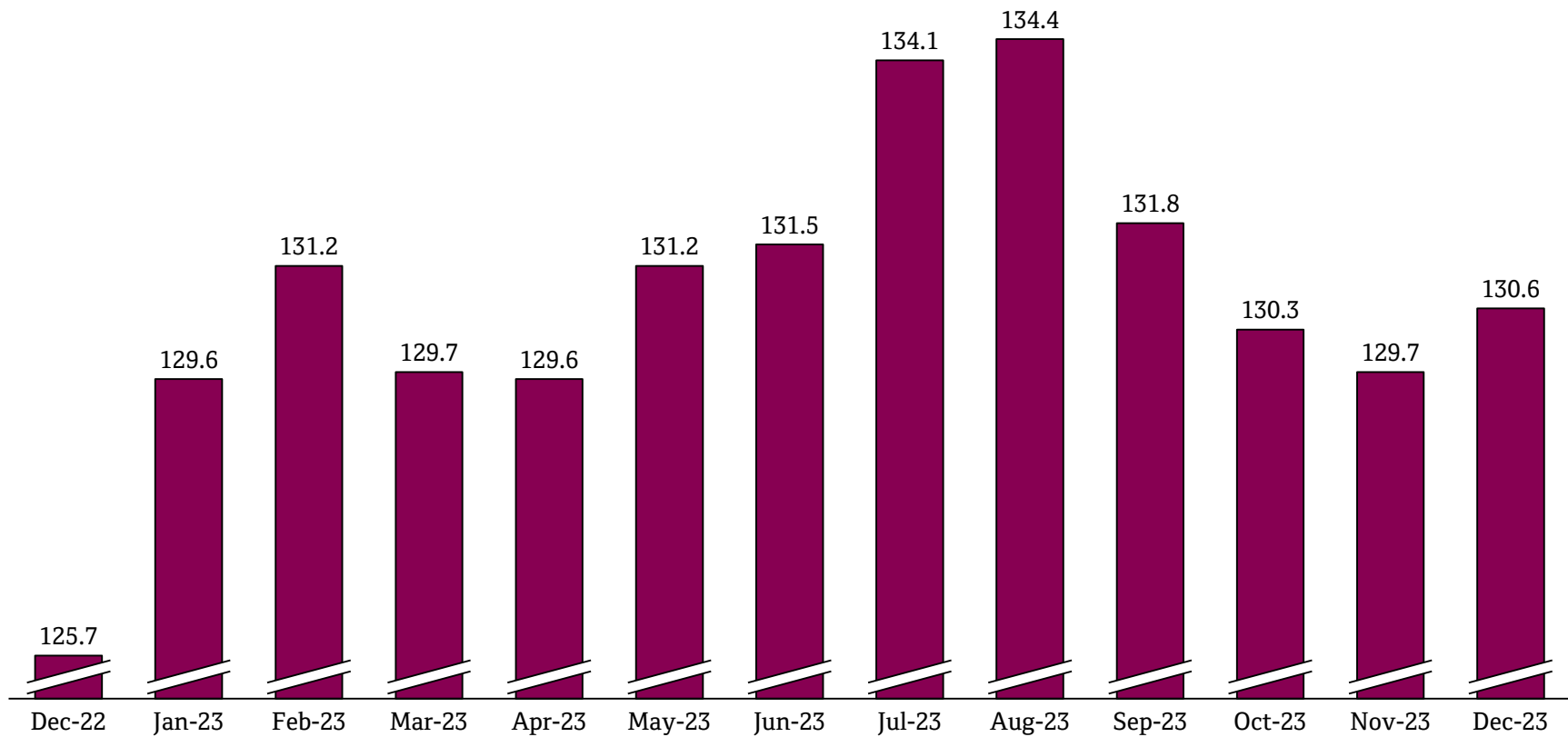


- Deposits moved up 0.5% during December 2023 to reach QR986.0bn
- Deposits rise in December 2023 was mainly due to an increase by 4.0% in the Public Sector
- Deposits declined by 1.3% in 2023, compared to a growth of 2.6% in 2022. Deposits grew by an average 4.1% over the past five years (2019-2023)

Loans to Deposits Ratio

As at December 2023

(%)



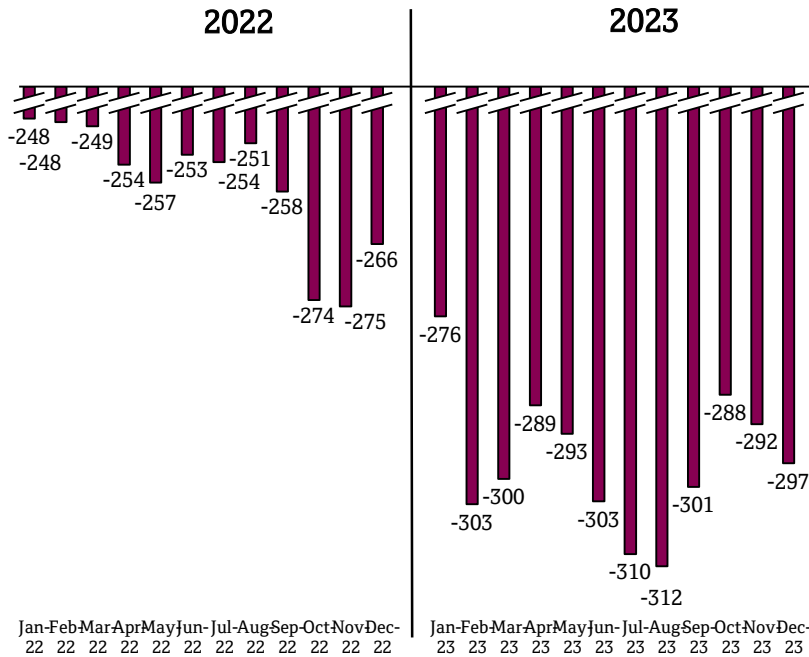
- Loans to Deposits ratio moved up during the month to 130.6% as at December 2023
- Loans went up by 1.1% in December 2023 to reach QR1,287.9bn, while Deposits moved up 0.5% in December 2023 to reach QR986.0bn

Net Interbank Position

As at December 2023

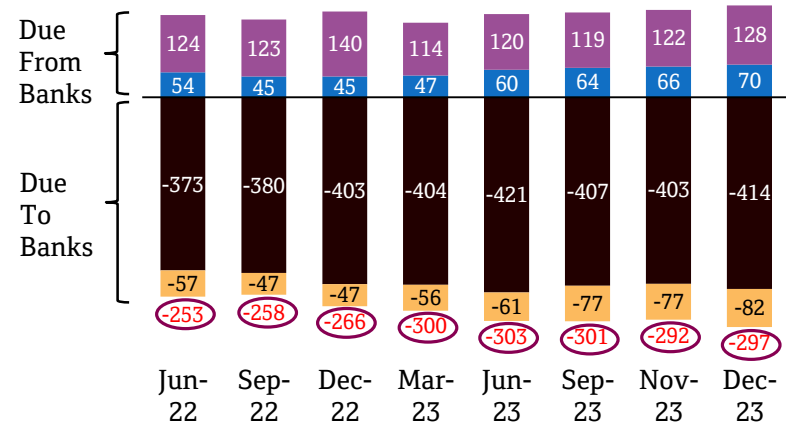
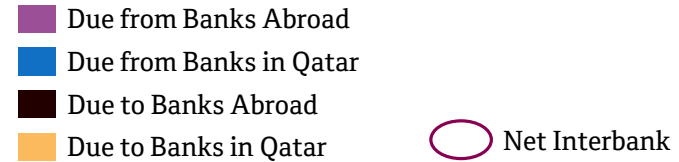
Monthly Net Interbank Position

(QR Billion)



Net Interbank Position Breakup

(QR Billion)



- The Net Interbank Position was at a negative QR297bn as at December 2023
- Due from Banks totaled QR198.5bn as at December 2023
- Due to Banks totaled QR495.9bn as at December 2023
- Due to Banks Abroad reached a high of QR421.4bn in June 2023

Key Monthly Banking Sector Statistics

As at December 2023

(In QR mn)	Dec-21	Dec-22	Mar-23	Jun-23	Sep-23	Oct-23	Nov-23	Dec-23	Change MoM	Change 2023
Total Assets	1,827,421	1,904,968	1,880,766	1,905,866	1,919,657	1,939,309	1,946,116	1,969,348	1.2%	3.4%
Total Credit (Loans)	1,216,442	1,256,024	1,254,398	1,256,114	1,256,912	1,275,629	1,273,432	1,287,935	1.1%	2.5%
Total Deposits	974,109	999,143	967,472	955,107	953,349	979,300	981,531	985,984	0.5%	-1.3%
Loan to Deposit Ratio	125%	126%	130%	132%	132%	130%	130%	131%		
Credit Facilities (Geographic)										
Total Domestic Credit	1,146,473	1,197,766	1,196,160	1,198,361	1,201,501	1,219,066	1,216,755	1,231,950	1.2%	2.9%
Total International Credit	69,969	58,257	58,237	57,753	55,410	56,563	56,677	55,985	-1.2%	-3.9%
Domestic Credit Facilities - Public Sector										
Government	142,258	116,013	104,155	102,629	97,206	108,117	98,361	106,159	7.9%	-8.5%
Government Institutions	218,665	239,889	243,778	239,127	235,678	235,974	237,893	239,331	0.6%	-0.2%
Semi-Government Institutions	18,730	18,296	17,879	25,266	24,246	23,972	22,671	22,662	0.0%	23.9%
Total Domestic Public Sector Credit	379,652	374,198	365,812	367,022	357,129	368,063	358,925	368,152	2.6%	-1.6%
Domestic Credit Facilities - Private Sector										
General Trade	163,218	168,929	171,843	174,079	177,399	178,680	181,771	183,394	0.9%	8.6%
Industry	19,736	17,869	17,489	17,570	16,506	16,480	16,147	16,034	-0.7%	-10.3%
Contractors	41,937	41,593	41,701	41,117	40,577	39,997	39,368	38,803	-1.4%	-6.7%
Real Estate	161,006	185,457	185,204	182,141	175,756	175,179	173,458	171,912	-0.9%	-7.3%
Consumption & Others	163,140	167,410	166,032	169,864	176,405	176,420	180,264	181,518	0.7%	8.4%
Services	217,784	242,311	248,080	246,568	257,730	264,246	266,821	272,136	2.0%	12.3%
Total Domestic Private Sector Credit	766,821	823,568	830,348	831,339	844,372	851,003	857,830	863,798	0.7%	4.9%
Deposit Details (Geographic)										
Resident Deposits	693,441	806,548	787,129	776,206	775,482	799,100	799,030	806,932	1.0%	0.0%
Non-resident Deposits	280,669	192,595	180,343	178,901	177,867	180,200	182,501	179,052	-1.9%	-7.0%
Deposits - Public Sector (Domestic)										
Government	100,382	105,329	96,458	90,829	85,769	90,417	94,365	97,003	2.8%	-7.9%
Government Institutions	151,649	194,705	196,162	184,355	182,054	183,939	182,506	192,611	5.5%	-1.1%
Semi Government Institutions	36,644	48,304	38,506	49,430	49,131	53,680	52,627	53,019	0.7%	9.8%
Total Public Sector Deposit	288,676	348,339	331,126	324,613	316,955	328,036	329,498	342,634	4.0%	-1.6%
Deposits - Private Sector (Domestic)										
Personal	219,268	228,818	235,719	238,263	245,204	244,831	244,398	246,383	0.8%	7.7%
Companies & Institutions	185,497	229,391	220,284	213,330	213,322	226,233	225,133	217,915	-3.2%	-5.0%
Total Private Sector Deposit	404,765	458,209	456,003	451,593	458,526	471,064	469,532	464,298	-1.1%	1.3%

Source: QCB

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