# Qatar Monthly Key Banking Indicators

October 2021

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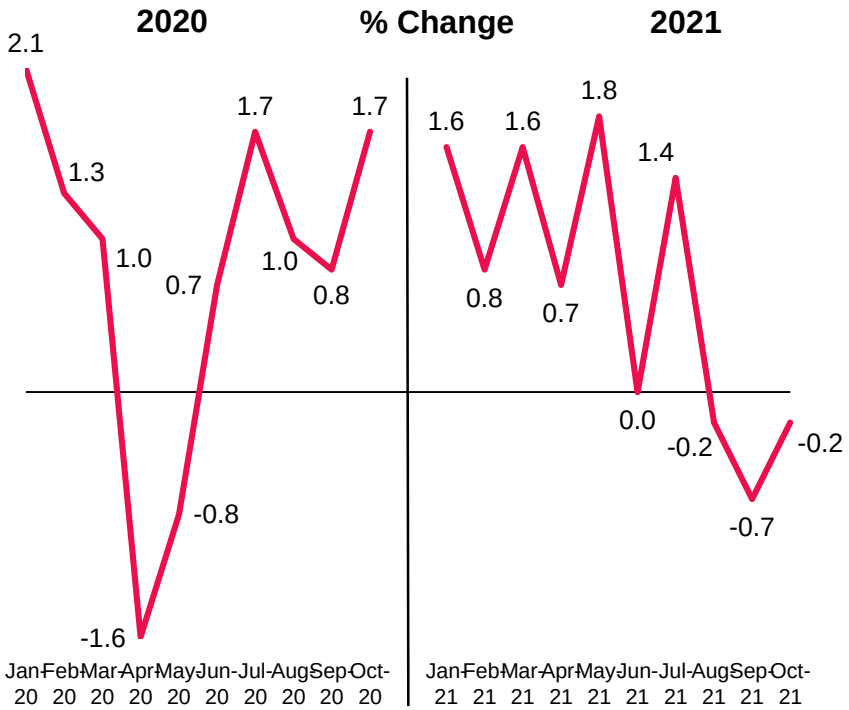
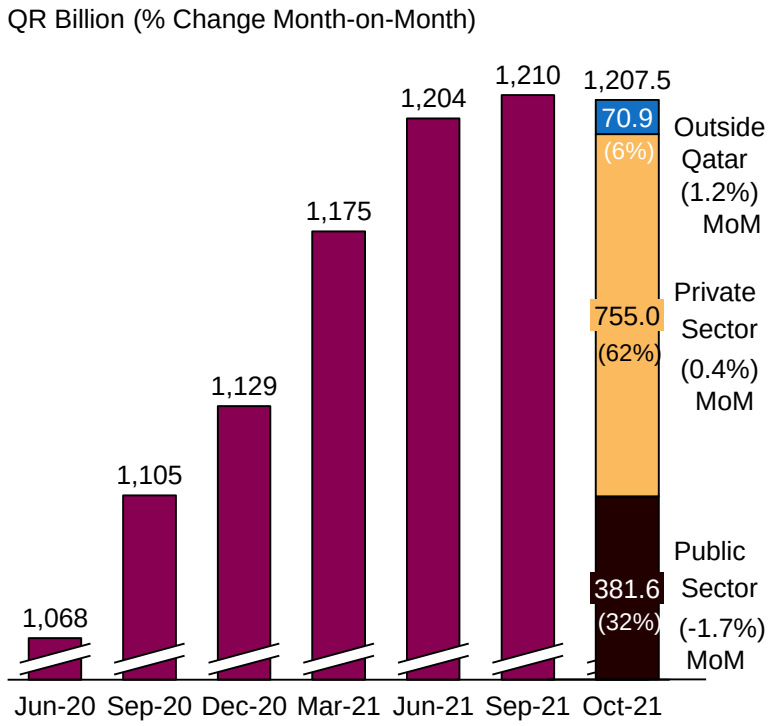
# Commercial Banks Credit Facilities

## As at October 2021

### Monthly Change in Loans




### Loans by Sector

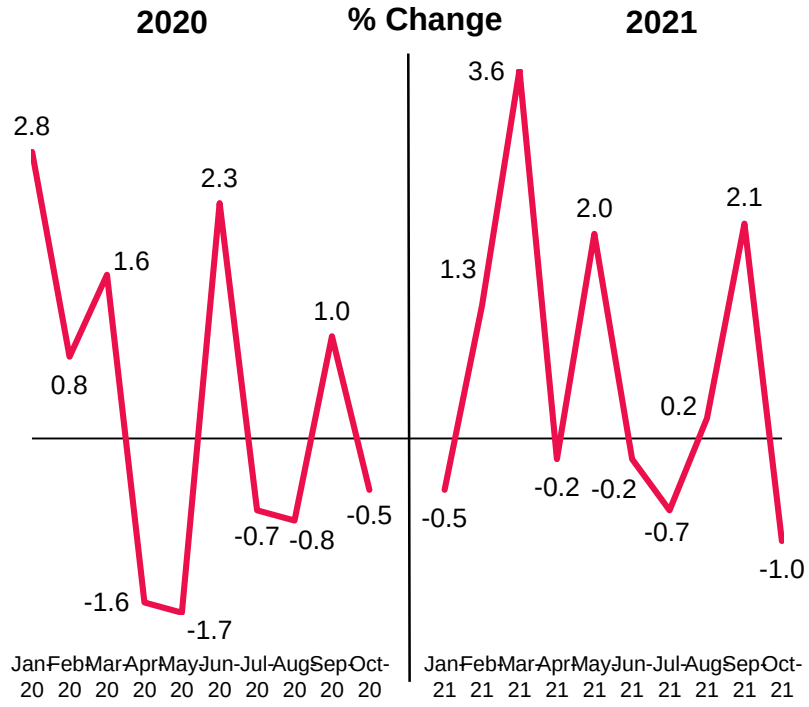



- Loans declined by 0.2% during October 2021 to QR1,207.5bn
- Loans decline in October 2021 was mainly due to a drop by 1.7% from the public sector
- Loans grew by 7.0% YTD for 2021, compared to a growth of 8.6% in 2020. Loans grew by an average 8.5% over the past five years (2016-2020)

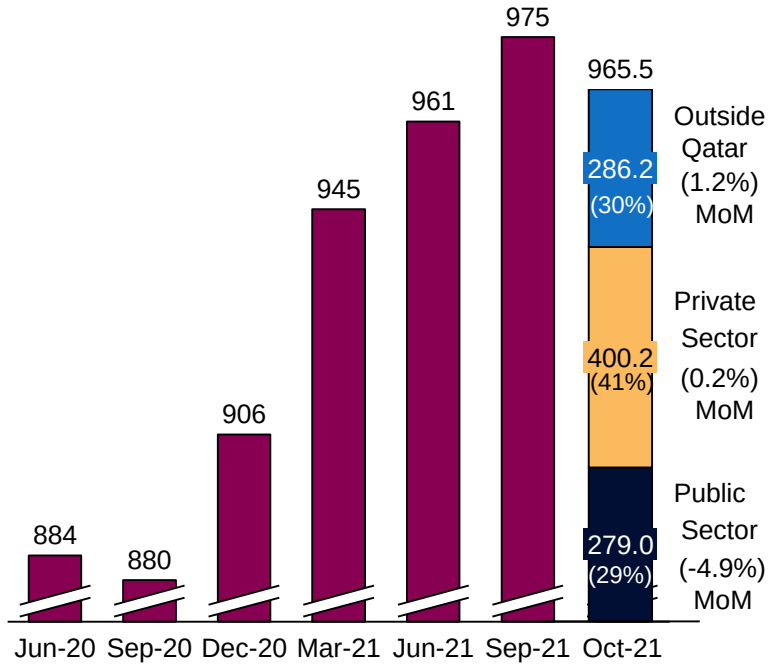
# Commercial Banks Deposits

## As at October 2021

### Monthly Change in Deposits



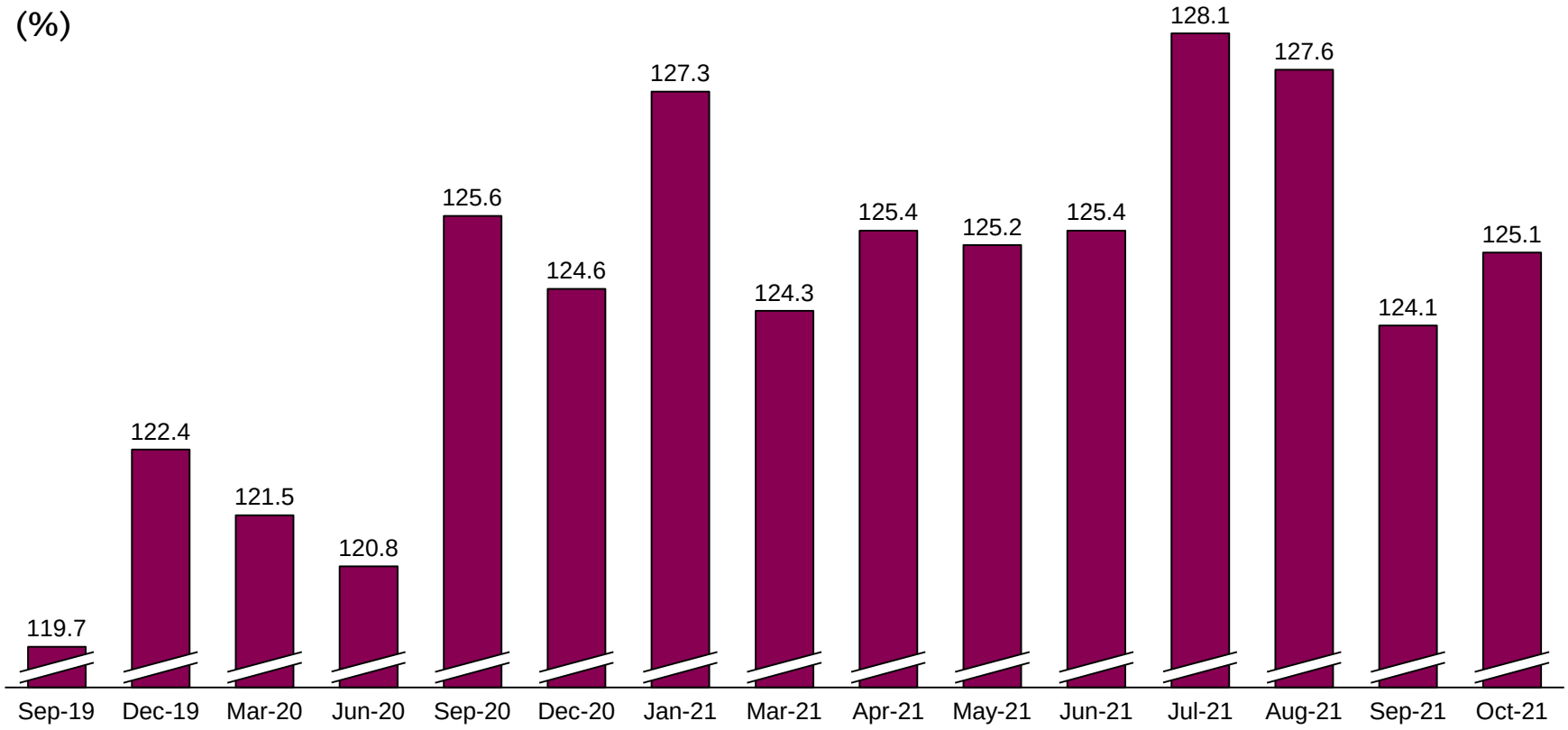

### Deposits by Sector




- Deposits went down by 1.0% during October 2021 to QR965.5bn
- Deposits drop in October 2021 was mainly due to a decline in public sector deposits by 4.9%
- Deposits grew by 6.6% YTD for 2021, compared to a growth of 6.6% in 2020. Deposits grew by an average 7.0% over the past five years (2016-2020)

# Loans to Deposits Ratio

## As at October 2021




- Loans to Deposits ratio went up during the month to 125.1% as at October 2021
- Loans declined by 0.2% in October 2021 to QR1,207.5bn, while Deposits went down by 1.0% in October 2021 to QR965.5bn

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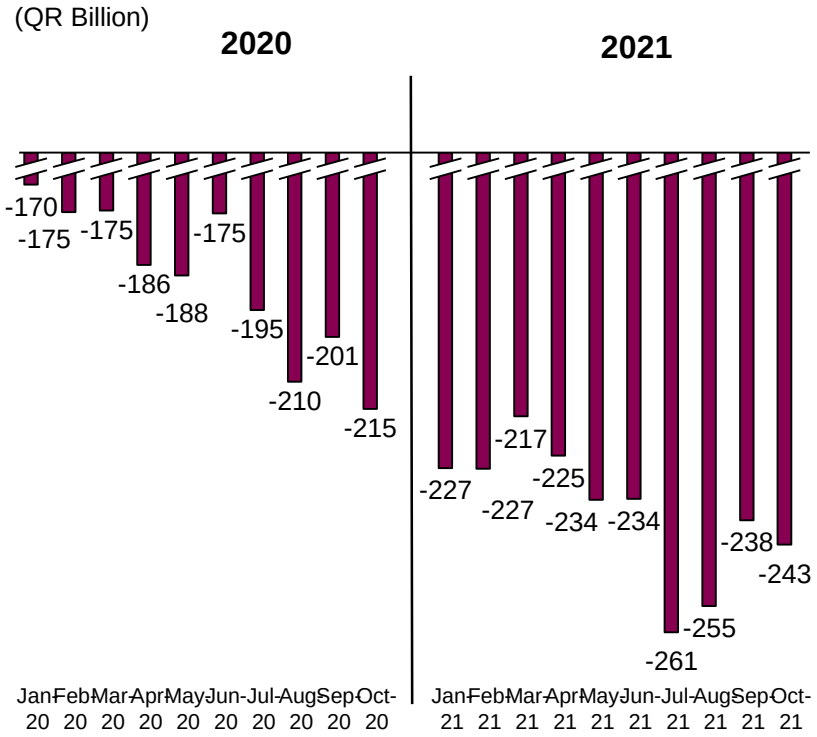
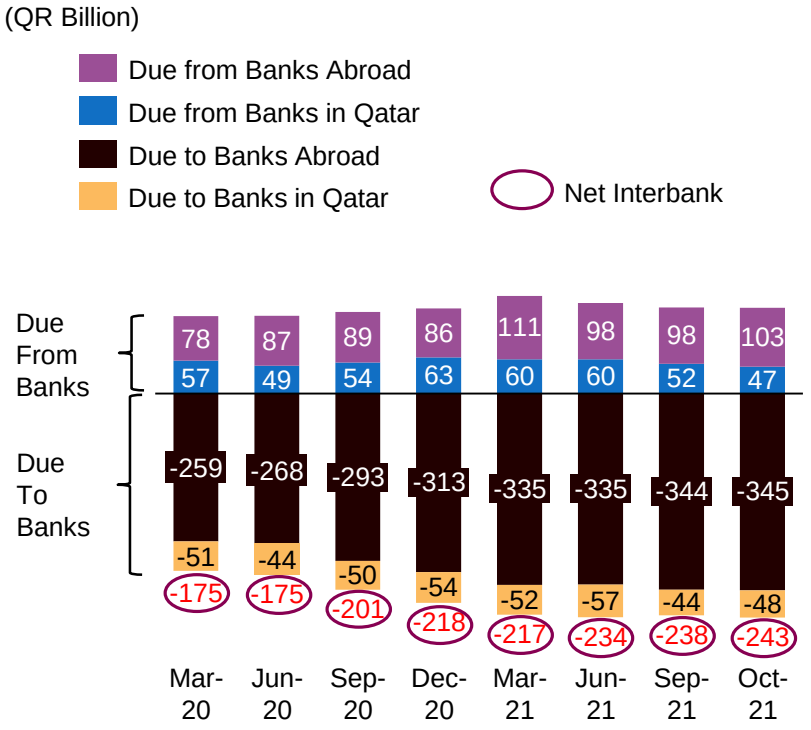
# Net Interbank Position

## As at October 2021

### Monthly Net Interbank Position




### Net Interbank Position Breakup




- The Net Interbank Position was at a negative QR243bn as at October 2021
- Due from Banks totaled QR149.7bn as at October 2021
- Due to Banks totaled QR392.6bn as at October 2021
- Due to Banks Abroad reached a high of QR348.9bn in July 2021

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# Key Monthly Banking Sector Statistics

## As at October 2021

| (In QR mn) | 2019 | Dec-20 | Mar-21 | Apr-21 | May-21 | Jun-21 | Jul-21 | Aug-21 | Sep-21 | Oct-21 | Change MoM | Change YTD |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Total Assets | 1,549,555 | 1,682,173 | 1,748,151 | 1,749,626 | 1,764,610 | 1,768,590 | 1,776,719 | 1,781,631 | 1,781,583 | 1,791,182 | 0.5% | 6.5% |
| Total Credit (Loans) | 1,039,086 | 1,128,710 | 1,174,586 | 1,182,976 | 1,204,343 | 1,204,294 | 1,221,591 | 1,219,048 | 1,210,451 | 1,207,467 | -0.2% | 7.0% |
| Total Deposits | 849,149 | 905,509 | 945,181 | 943,507 | 962,179 | 960,625 | 953,581 | 955,661 | 975,498 | 965,454 | -1.0% | 6.6% |
| **Loan to Deposit Ratio** | **122%** | **125%** | **124%** | **125%** | **125%** | **125%** | **128%** | **128%** | **124%** | **125%** | | |
| | | | | | | | | | | | | |
| **Credit Facilities (Geographic)** | | | | | | | | | | | | |
| Total Domestic Credit | 964,192 | 1,053,285 | 1,099,651 | 1,108,704 | 1,133,198 | 1,133,738 | 1,150,798 | 1,148,336 | 1,140,389 | 1,136,573 | -0.3% | 7.9% |
| Total International Credit | 74,894 | 75,425 | 74,934 | 74,272 | 71,144 | 70,556 | 70,793 | 70,712 | 70,062 | 70,894 | 1.2% | -6.0% |
| | | | | | | | | | | | | |
| **Domestic Credit Facilities - Public Sector** | | | | | | | | | | | | |
| Government | 133,790 | 136,798 | 165,435 | 171,735 | 176,400 | 173,112 | 185,170 | 179,115 | 157,830 | 150,889 | -4.4% | 10.3% |
| Government Institutions | 170,020 | 196,989 | 206,925 | 206,810 | 207,149 | 207,604 | 209,802 | 209,803 | 212,361 | 212,294 | 0.0% | 7.8% |
| Semi-Government Institutions | 13,674 | 19,085 | 19,182 | 19,289 | 16,988 | 17,767 | 17,500 | 17,493 | 17,933 | 18,378 | 2.5% | -3.7% |
| **Total Domestic Public Sector Credit** | **317,484** | **352,872** | **391,542** | **397,834** | **400,538** | **398,483** | **412,471** | **406,412** | **388,123** | **381,561** | -1.7% | 8.1% |
| | | | | | | | | | | | | |
| **Domestic Credit Facilities - Private Sector** | | | | | | | | | | | | |
| General Trade | 132,093 | 146,861 | 146,855 | 147,327 | 155,365 | 155,672 | 155,643 | 155,676 | 158,165 | 159,488 | 0.8% | 8.6% |
| Industry | 17,509 | 16,869 | 17,163 | 17,706 | 21,607 | 21,293 | 21,920 | 21,380 | 19,502 | 19,441 | -0.3% | 15.2% |
| Contractors | 34,169 | 37,694 | 38,127 | 38,169 | 39,110 | 39,368 | 40,178 | 40,232 | 41,729 | 41,552 | -0.4% | 10.2% |
| Real Estate | 147,716 | 152,691 | 157,032 | 153,414 | 158,107 | 158,721 | 159,274 | 160,351 | 161,476 | 161,102 | -0.2% | 5.5% |
| Consumption & Others | 148,900 | 158,169 | 162,695 | 167,082 | 165,085 | 166,324 | 155,895 | 159,074 | 159,528 | 161,121 | 1.0% | 1.9% |
| Services | 166,321 | 188,128 | 186,236 | 187,171 | 193,387 | 193,877 | 205,418 | 205,212 | 211,866 | 212,308 | 0.2% | 12.9% |
| **Total Domestic Private Sector Credit** | **646,708** | **700,413** | **708,109** | **710,870** | **732,661** | **735,255** | **738,327** | **741,925** | **752,265** | **755,011** | 0.4% | 7.8% |
| | | | | | | | | | | | | |
| **Deposit Details (Geographic)** | | | | | | | | | | | | |
| Resident Deposits | 640,927 | 660,351 | 678,937 | 663,372 | 683,821 | 688,906 | 679,021 | 677,622 | 692,643 | 679,211 | -1.9% | 2.9% |
| Non-resident Deposits | 208,222 | 245,158 | 266,244 | 280,135 | 278,358 | 271,719 | 274,559 | 278,039 | 282,855 | 286,243 | 1.2% | 16.8% |
| | | | | | | | | | | | | |
| **Deposits - Public Sector (Domestic)** | | | | | | | | | | | | |
| Government | 74,523 | 74,255 | 82,558 | 82,070 | 88,328 | 87,010 | 84,410 | 89,456 | 90,587 | 83,023 | -8.3% | 11.8% |
| Government Institutions | 166,791 | 156,018 | 163,374 | 147,927 | 165,855 | 170,505 | 164,904 | 153,151 | 165,088 | 157,345 | -4.7% | 0.9% |
| Semi Government Institutions | 31,766 | 33,016 | 32,831 | 32,525 | 32,062 | 34,357 | 33,778 | 38,576 | 37,635 | 38,644 | 2.7% | 17.0% |
| **Total Public Sector Deposit** | **273,080** | **263,289** | **278,763** | **262,522** | **286,244** | **291,872** | **283,092** | **281,183** | **293,310** | **279,012** | -4.9% | 6.0% |
| | | | | | | | | | | | | |
| **Deposits - Private Sector (Domestic)** | | | | | | | | | | | | |
| Personal | 199,366 | 216,119 | 222,777 | 222,831 | 220,894 | 220,980 | 221,740 | 221,854 | 221,481 | 219,889 | -0.7% | 1.7% |
| Companies & Institutions | 168,482 | 180,942 | 177,398 | 178,019 | 176,683 | 176,054 | 174,189 | 174,585 | 177,852 | 180,310 | 1.4% | -0.3% |
| **Total Private Sector Deposit** | **367,847** | **397,062** | **400,175** | **400,850** | **397,577** | **397,034** | **395,929** | **396,439** | **399,333** | **400,199** | 0.2% | 0.8% |

Source: QCB

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