QATAR
2020

TWENTY TWENTY FACTS & FIGURES

Bank Audi

QATAR

Bank Audi LLC

Authorised by the QFC Regulatory Authority
License No. 00027
Capital: QAR 181,350,000 fully paid up
Shareholders' equity: QAR 201,873,927
(as at 31/12/2020)

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QATAR FACTS AND FIGURES 2020

Geography	
Surface (in sqkm)	11,586
Land boundaries' length (in km)	87
Coastline length (in km)	563
Maximum altitude: Qurayn Abu Al Bawl (in m)	103
Demography	
Population (in thousands)	2,684
Population annual growth rate (2009-2019)	4.6%
Population under 15 years (% of total population)	14.7%
Population density (per sqkm)	232
Unemployment rate	0.1%
Life expectancy at birth	79.6
Infant mortality rate (per 1,000 live births)	6.7
Human Development Index (UNDP)	0.848
Education	
Adult literacy rate	93.5%
Male	92.4%
Female	94.7%
Health	
Number of hospital beds (per 1,000 people)	1.3
Number of physicians (per 1,000 people)	2.5
Technology Diffusion	
Number of telephone mainlines (per 100 people)	16.3
Number of cellular subscribers (per 100 people)	138.3
Number of internet users (per 100 people)	99.7
Number of broadband subscribers (per 100 people)	10.1
Infrastructure	
Roadways (in km)	7,039
Airport runways	6
Ports and terminals: Doha, Musay'id, Ra's Laffan	
General	
Currency	Qatari Riyal
Official language	Arabic
	English (commonly understood)
Number of municipalities	8

	2018	2019	**2020**
Macroeconomic Indicators			
GDP (USD billion)	183.3	175.8	146.1
o.w. Agriculture and fishing	0.2%	0.2%	-
o.w. Mining and quarrying	36.9%	34.1%	-
o.w. Manufacturing	9.2%	8.6%	-
o.w. Electricity and water	0.8%	1.1%	-
o.w. Construction	14.1%	13.9%	-
o.w. Wholesale and retail trade	7.0%	7.4%	-
o.w. Transport and communications	4.1%	4.5%	-
o.w. Finance & real estate services	13.4%	14.4%	-
o.w. Other services	14.2%	15.7%	-
Real GDP growth	1.2%	0.8%	-2.6%
GDP per capita (USD)	66,422	62,919	52,144
Real Sector			
Oil sector (USD million)			
Mining and quarrying value added	70,600	62,412	-
Mining and quarrying value added	70,600	62,412	-
Oil proved reserves (in billions of barrels)	25.2	25.2	-
Oil production (in thousands of barrels daily)	1,900	1,883	-
Oil consumption (in thousands of barrels daily)	325	346	-
Natural gas proved reserves (trillion cubic meters)	24.7	24.7	-
Natural gas production (billion cubic meters)	176.5	178.1	-
Natural gas consumption (billion cubic meters)	41.4	41.1	-
Non-oil sector (USD million)			
Agriculture and fishing value added	336	334	-
Electricity and water value added	1,593	2,045	-
Manufacturing value added	17,612	15,787	-
Credit facilities to industry	4,576	4,810	4,634
Construction value added	27,038	25,515	-
Credit facilities to contractors	9,799	9,387	10,356
Credit facilities to real estate	41,279	40,581	41,948
Trade and services value added	74,183	77,095	-
Credit facilities to general trade	23,073	36,289	40,347
Credit facilities to services	32,342	45,693	51,684
Value of cleared checks	80,683	75,996	64,526

	2018	2019	**2020**
External Sector (USD Million)			
Exports	84,288	72,935	51,504
Imports	33,307	31,354	24,367
Foreign trade	117,596	104,289	75,871
Trade balance	50,981	41,581	27,137
Services	-14,231	-16,305	-15,268
Income	-3,745	-4,410	-3,052
Transfers	-16,352	-16,607	-12,434
Current account balance	16,652	4,260	-3,617
Capital and financial account	284	5,971	5,428
o.w. Capital account	-240	-143	-168
o.w. Financial account	524	6,113	5,596
Net errors and omissions	-1,080	-851	-1,298
Overall balance	15,856	9,380	512
Exports/Imports	253.1%	232.6%	211.4%
Trade balance/GDP	27.8%	23.6%	18.6%
Current account/GDP	9.1%	2.4%	-2.5%
Overall balance/GDP	8.6%	5.3%	0.4%
Main export recipients			
Japan	17.4%	18.6%	15.5%
South Korea	11.4%	12.4%	12.9%
China	12.1%	12.2%	15.2%
India	17.4%	15.6%	14.3%
Singapore	8.1%	7.6%	6.7%
Main export recipients			
USA	19.4%	18.8%	15.9%
China	12.4%	12.2%	15.2%
Germany	6.2%	7.3%	6.3%
United Kingdom	5.7%	6.8%	7.2%
India	6.3%	5.3%	5.4%
External Sector (USD Million)			
Public revenues	57.1	59.0	47.0
Public expenditures	53.0	57.3	50.1
Fiscal balance	4.1	1.7	-3.1
Fiscal balance/Public expenditures	7.8%	3.0%	-6.2%
Fiscal balance/GDP	2.4%	1.2%	-2.1%
Total government debt	95.7	109.5	104.9
Total government debt/GDP	52.2%	62.3%	71.8%

	2018	2019	**2020**
Monetary Situation (USD Million)			
Money supply M1	32,713	34,259	40,236
Quasi-money	122,234	124,533	124,568
M2 (M1 + Quasi-Money)	154,947	158,792	164,804
Net foreign assets of the banking system	-24,536	-42,569	-69,955
QCB international reserves	49,287	54,497	56,251
Weighted average interest rates on deposits in QR			
3 months	2.87%	2.44%	1.18%
6 months	3.67%	2.72%	1.24%
1 year	3.57%	3.44%	2.03%
More than 1 year	3.53%	3.48%	2.18%
Prices			
Consumer price index	0.3%	-0.8%	-2.7%
CPI by category			
Education	4.6%	5.6%	1.6%
Furnitures and furnituring	1.5%	0.7%	0.3%
Miscellaneous goods and services	0.5%	1.7%	2.4%
Food and beverages	0.0%	-0.1%	0.4%
Clothing and footwear	2.3%	-0.7%	-4.8%
Transport	6.9%	-0.5%	-0.8%
Medical services	4.0%	0.2%	1.8%
Housing and energy	-3.6%	-2.4%	-5.1%
QR/USD exchange rate (year-end)	3.64	3.64	3.64
Qatari Capital Markets (USD Billion)			
Stock market capitalisation	161.7	160.1	165.4
Stock market capitalisation/GDP	88.3%	87.4%	113.2%
Trading value	18.8	18.6	29.1
Turnover ratio	11.6%	11.6%	17.6%
Total number of traded shares (million)	2,286	11,416	55,155
Nunmber of listed companies	46	47	47
Change in Qatar Exchange general index	20.8%	1.2%	0.1%
P/E ratio (times)	14.9	14.8	17.4
P/BV ratio (times)	1.6	1.5	1.3
Top Listed Companies on Doha Securities Market by Market Capitalisation (USD Billion)			
Qatar National Bank	49.5	52.2	44.6
Industries Qatar	22.2	17.1	17.8
Ezdan Holding Group	9.4	4.5	12.8
Qatar Islamic Bank	9.9	10.0	11.0
Masraf Al Rayan	8.6	8.2	9.2
Mesaieed Petrochemical Holding	5.2	8.6	7.0
Ooredoo	6.6	6.2	6.5
Qatar Electricity and Water Company	5.6	4.8	5.3

	2018	2019	**2020**
Banking System			
Activity highlights (USD million)			
Total assets	389,548	425,702	462,135
Total deposits	222,622	233,283	248,766
Credit facilities	258,360	285,463	310,085
Capital accounts	39,972	42,698	45,287
Asset growth	4.0%	9.3%	8.6%
Deposit growth	-1.5%	4.8%	6.6%
Credit facilities growth	3.2%	10.5%	8.6%
Capital accounts growth	-0.8%	6.8%	6.1%
Key ratios			
Assets/GDP	212.5%	242.1%	316.3%
Deposits/GDP	121.4%	132.7%	170.3%
Credit facilities/GDP	140.9%	162.3%	212.3%
Credit facilities/Deposits	116.1%	122.4%	124.6%
Deposits per capita (USD)	22,493	23,305	25,312
Financial soundness indicators			
Non-performing loans/Total loans	1.9%	1.8%	2.0%
Loan loss provisions/Non-performing loans	75.8%	81.9%	83.8%
Capital adequacy ratio	18.0%	18.6%	18.8%
ROAA	1.6%	1.6%	1.4%
ROAE	15.3%	15.8%	13.7%
Top 10 Banks by Assets (USD Billion)			
Qatar National Bank	235.9	258.2	277.8
Qatar Islamic Bank	42.0	44.7	47.3
The Commercial Bank	36.9	40.3	41.6
Masraf Al Rayan	26.6	29.1	32.8
Doha Bank	26.3	29.6	28.1
Barwa Bank	12.2	21.2	-
Qatar International Islamic Bank	13.8	15.5	16.6
Al Khalij Commercial Bank	14.3	14.7	15.3
Ahli Bank	11.1	12.0	12.9
Qatar First Bank	0.9	0.9	0.8

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Sources

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Qatar Exchange
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