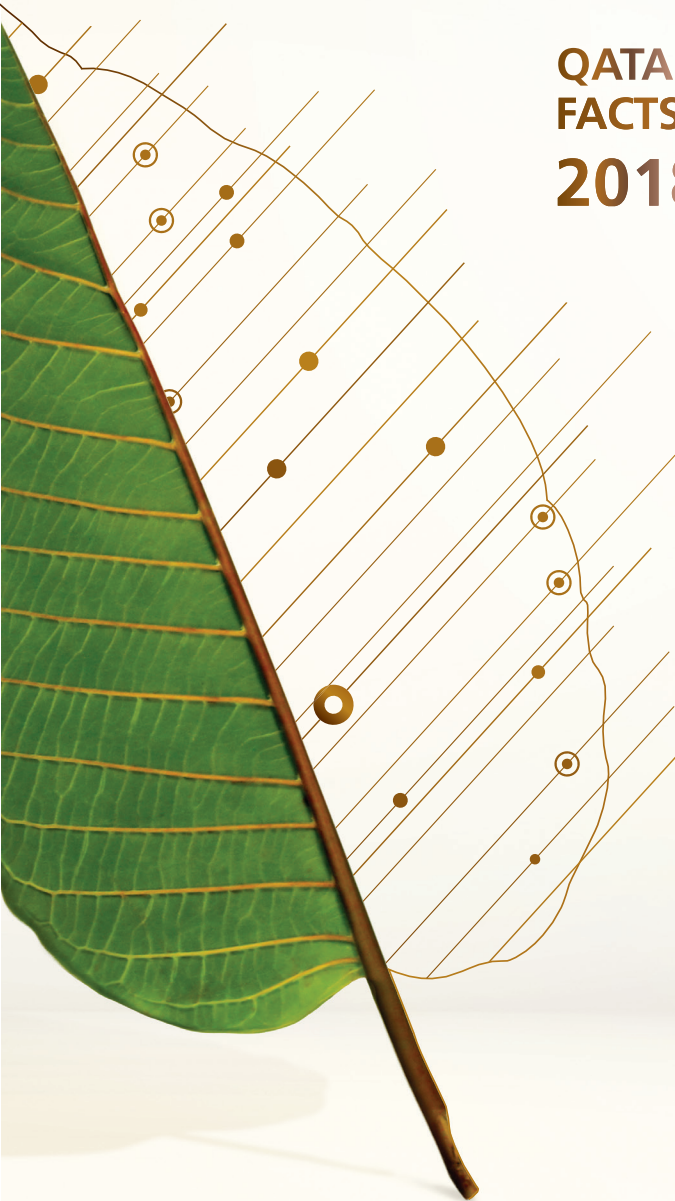


Bank Audi

QATAR FACTS & FIGURES 2018



QATAR FACTS AND FIGURES 2018

Geography

Surface (in sqkm)	11,437
Land boundaries' length (in km)	60
Coastline length (in km)	563
Maximum altitude: Qurayn Abu Al Bawl (in m)	103

Demography

Population (in thousands)	2,719
Population annual growth rate (2008-2018)	5.8%
Population under 15 years (% of total population)	14%
Population density (per sqkm)	238
Unemployment rate	0.1%
Life expectancy at birth	78
Infant mortality rate (per 1,000 live births)	7
Human Development Index (UNDP)	0.856

Education

Adult literacy rate	
Male	93%
Female	94%
Primary, intermediate and secondary education	
Number of students	304,290
Number of schools	1,015
Number of teachers	26,790

Health

Number of hospital beds (per 1,000 people)	1.0
Number of physicians (per 1,000 people)	3.6
Number of nurses (per 1,000 people)	6.5

Technology Diffusion

Number of telephone mainlines (per 100 people)	17.5
Number of cellular subscribers (per 100 people)	151.1
Number of internet users (per 100 people)	95.9
Number of broadband subscribers (per 100 people)	9.7

Infrastructure

Roadways (in km)	7,039
Airport runways	6
Ports and terminals	Doha, Ras Laffan

General

Currency	Qatari Riyal
Official language	Arabic, English (commonly understood)
Number of municipalities	10

	2016	2017	2018
Macroeconomic Indicators			
GDP (US\$ billion)	151.7	166.9	192.0
o.w. Agriculture and fishing	0.2%	0.2%	0.2%
o.w. Mining and quarrying	29.7%	32.3%	36.1%
o.w. Manufacturing	8.5%	8.7%	9.2%
o.w. Electricity and water	1.1%	1.0%	0.8%
o.w. Construction	14.0%	15.0%	15.0%
o.w. Wholesale and retail trade	8.5%	7.8%	7.0%
o.w. Transport and communications	4.5%	4.2%	4.0%
o.w. Finance & real estate services	16.3%	15.2%	13.4%
o.w. Other services	17.3%	15.6%	14.3%
Real GDP growth	2.1%	1.6%	2.2%
GDP per capita (US\$)	57,957	62,826	70,618
Real Sector			
Oil sector (US\$ million)			
Mining and quarrying	45,050	53,841	69,340
Oil proved reserves (in billions of barrels)	25.2	25.2	25.2
Oil production (in thousands of barrels daily)	1,938	1,874	1,879
Oil consumption (in thousands of barrels daily)	341	320	328
Natural gas proved reserves (trillion cubic meters)	24.7	24.7	24.7
Natural gas production (billion cubic meters)	173.8	172.4	175.5
Natural gas consumption (billion cubic meters)	40.4	43.1	41.9
Non-oil sector (US\$ million)			
Agriculture and fishing value added	279	310	336
Electricity and water value added	1,643	1,693	1,596
Manufacturing value added	12,861	14,501	17,634
Credit facilities to industry	4,333	4,610	4,576
Construction value added	21,175	25,024	28,819
Credit facilities to contractors	10,482	10,526	9,799
Credit facilities to real estate	35,849	40,594	41,279
Trade and services value added	77,047	78,616	81,752
Credit facilities to general trade	17,725	17,730	23,073
Credit facilities to services	19,572	21,703	32,342
Value of cleared checks	90,604	88,366	80,683

	2016	2017	2018
External Sector (US\$ million)			
Exports	57,309	67,498	84,288
Imports	31,934	30,766	33,307
Foreign trade	89,243	98,264	117,596
Trade balance	25,375	36,733	50,981
Services	-16,366	-13,721	-14,231
Income	-1,109	-420	-3,745
Transfers	-16,169	-16,167	-16,352
Current account balance	-8,270	6,426	16,652
Capital and financial account	3,802	-25,453	284
o.w. Capital account	-823	-468	-240
o.w. Financial account	4,625	-24,985	524
Net errors and omissions	-1,167	1,151	-1,076
Overall balance	-5,635	-17,877	15,861
Exports/Imports	179.5%	219.4%	253.1%
Trade balance/GDP	16.7%	22.0%	26.6%
Current account/GDP	-5.5%	3.8%	8.7%
Overall balance/GDP	-3.7%	-10.7%	8.3%
Main export recipients			
Japan	19.1%	17.1%	17.4%
South Korea	15.6%	15.8%	17.4%
India	12.9%	12.3%	12.1%
China	7.8%	10.7%	11.4%
Singapore	5.2%	9.3%	8.1%
Main import sources			
USA	14.3%	16.3%	19.4%
China	10.4%	11.4%	12.4%
India	3.7%	5.3%	6.3%
Germany	9.3%	6.9%	6.2%
United Kingdom	4.1%	4.7%	5.7%
Public Finance (US\$ billion)			
Public revenues	46.9	44.9	57.1
Public expenditures	60.9	55.8	53.0
Fiscal balance	-14.0	-11.0	4.1
Transport vehicles	9.3%	9.6%	8.3%
Fiscal balance/Public expenditures	-22.9%	-19.7%	7.8%
Fiscal balance/GDP	-9.2%	-6.6%	2.2%
Total government debt	70.9	83.0	93.0
Total government debt/GDP	46.7%	49.8%	48.4%

	2016	2017	2018
Monetary Situation (US\$ million)			
Money supply M1	35,261	33,815	32,713
Quasi-money	101,428	131,935	122,234
M2 (M1 + Quasi-Money)	136,689	165,751	154,947
Net foreign assets of the banking system	-16,307	-20,450	-24,536
QCB international reserves	43,546	37,618	49,287
Weighted average interest rates on deposits in QR			
3 months	2.71%	2.93%	2.87%
6 months	2.42%	3.08%	3.67%
1 year	2.52%	3.21%	3.57%
More than 1 year	2.87%	2.90%	3.53%
Prices			
Consumer price index	2.7%	0.4%	0.2%
CPI by category			
Education	5.8%	2.2%	3.9%
Furnitures and furnituring	1.6%	0.4%	1.5%
Miscellaneous goods and services	2.5%	0.2%	0.5%
Food and beverages	-1.9%	1.9%	0.0%
Clothing and footwear	0.2%	-1.1%	2.3%
Transport	3.4%	7.3%	6.9%
Medical services	-0.7%	2.3%	4.0%
Housing and energy	4.0%	-3.0%	-3.9%
QR/US\$ exchange rate (year-end)	3.64	3.64	3.64
Qatari Capital Markets (US\$ billion)			
Stock market capitalization	154.8	129.7	161.7
Stock market capitalization/GDP	102.0%	77.7%	84.2%
Trading value	19.0	18.2	18.8
Turnover ratio	12.2%	14.0%	11.6%
Total number of shares (million)	1,977	2,465	2,286
Nunumber of listed companies	44	45	46
Change in Qatar Exchange general index	0.1%	-18.3%	20.8%
P/E ratio (times)	15.6	16.2	14.8
P/BV ratio (times)	1.1	1.2	1.6

TOP LISTED COMPANIES ON DOHA SECURITIES MARKET BY MARKET CAPITALIZATION (US\$ BILLION)

Qatar National Bank	37.6	32.0	49.5
Industries Qatar	19.5	16.1	22.2
Qatar Islamic Bank	6.7	6.3	9.9
Ezdan Real Estate	11.0	8.8	9.5
Masraf Al Rayan	7.7	7.8	8.6
Ooredoo	9.0	8.0	6.6
Electricity and Water	6.9	5.4	5.6
Al Khalij Holding	1.6	4.3	5.2

Banking System

Activity highlights (US\$ million)

Total assets	346,906	374,626	389,548
Total deposits	199,692	226,108	222,622
Credit facilities	230,578	250,285	258,360
Capital accounts	37,127	40,307	39,972
Asset growth	13.5%	8.0%	4.0%
Deposit growth	11.8%	13.2%	-1.5%
Credit facilities growth	12.1%	8.5%	3.2%
Capital accounts growth	8.7%	8.6%	-0.8%

Key ratios

Assets/GDP	228.6%	224.4%	202.9%
Deposits/GDP	131.6%	135.5%	115.9%
Credit facilities/GDP	152.0%	149.9%	134.6%
Credit facilities/Deposits	115.5%	110.7%	116.1%
Deposits per capita (US\$)	20,955	23,379	22,493

Financial soundness indicators

Non-performing loans/Total loans	1.3%	1.6%	1.9%
Loan loss provisions/Non-performing loans	79.9%	83.2%	75.8%
Capital adequacy ratio	16.1%	16.8%	18.0%
ROAA	1.7%	1.5%	1.6%
ROAE	14.5%	13.9%	15.3%

2016

2017

2018**TOP 10 BANKS BY ASSETS (US\$ BILLION)**

Qatar National Bank	197.7	222.8	236.9
Qatar Islamic Bank	38.4	41.3	42.1
The Commercial Bank	35.8	38.0	37.1
Masraf Al Rayan	25.1	28.3	26.7
Doha Bank	24.8	25.7	26.4
Al Khalij Commercial Bank	16.6	15.9	14.3
Qatar International Islamic Bank	11.7	12.8	13.8
Barwa Bank	12.7	13.4	12.2
Ahli Bank	10.5	11.0	11.1
International Bank of Qatar	9.8	9.1	9.7

QATAR

Bank Audi LLC

Authorised by the QFC Regulatory Authority

License No. 00027

Capital: QAR 181,350,000 fully paid up

Shareholders' equity: QAR 208,761,520

(as at 31/12/2018)

HEADQUARTERS

Qatar Financial Centre Tower, 18th Floor,

Diplomatic Area, West Bay.

P.O. Box: 23270 Doha, Qatar.

Tel: (974) 44967365. Fax: (974) 44967373.

contactus.qatar@bankaudipb.com

bankaudipb.com

LEBANON

Bank Audi sal

Bank Audi Plaza, Bab Idriss.
P.O. Box 11-2560 Beirut - Lebanon
Tel: (961-1) 994000. Fax: (961-1) 990555.
Customer helpline: (961-1) 212120.
Swift: AUDBLBBX.
contactus@bankaudi.com.lb
bankaudigroup.com

COUNTRY MANAGEMENT LEBANON

Bank Audi Palladium, Bab Idriss.
P.O. Box: 11-2560 Beirut – Lebanon.
Tel: (961-1) 994000. Fax: (961-1) 990555.
Customer helpline: (961-1) 212120.
Swift: AUDBLBBX.
contactus@bankaudi.com.lb
bankaudi.com.lb

M1 Building, Bab Idriss.
P.O. Box: 11-2560 Beirut – Lebanon.
Tel: (961-1) 994000. Fax: (961-1) 990555.
Customer helpline: (961-1) 212120.
Swift: AUDBLBBX.
contactus@bankaudi.com.lb
bankaudi.com.lb

Audi Investment Bank sal

Bank Audi Plaza, Block B, Bab Idriss.
P.O. Box: 16-5110 Beirut - Lebanon.
Tel: (961-1) 994000. Fax: (961-1) 999406.
contactus@bankaudiib.com
bankaudigroup.com

Audi Private Bank sal

Bank Audi Plaza, Block D, Bab Idriss, Beirut.
P.O. Box: 11-1121 Beirut - Lebanon.
Tel: (961-1) 954800, 954900.
Fax: (961-1) 954880.
contactus.lebanon@bankaudipb.com
bankaudipb.com

SOLIFAC sal

Zen Building, Charles Malek Avenue,
Ashrafieh.
P.O. Box: 11-1121 Beirut - Lebanon.
Tel: (961-1) 209200. Fax: (961-1) 209205.

TURKEY

Odea Bank A.Ş.

Odea Bank A.Ş. headquarters, Levent 199,
Buyukdere Street, No. 199,
Floors 33-40, 34394,
Sisli, Istanbul.
Tel: (90-212) 3048444.
Fax: (90-212) 3048445.
info@odeabank.com.tr
odeabank.com.tr

EGYPT

Bank Audi sae

Pyramids Heights Office Park,
Cairo-Alexandria Desert Road, Km 22,
Sixth of October City.
P.O. Box 300 El Haram. Postal Code 12556.
Tel: (20-2) 35343300. Fax: (20-2) 35362120.
contactus@bankaudi.com.eg
bankaudi.com.eg

CYPRUS

BAPB Holding Limited

11 Galatariotis Bldg, 2112,
Lemesou Avenue, Nicosia, Cyprus.
Tel: (357-22) 46 51 51.
Fax: (357-22) 37 93 79.
p.sednaoui@bankaudipb.com

SWITZERLAND

Banque Audi (Suisse) SA

Cours des Bastions 18.
P.O. Box: 384. 1205 Geneva, Switzerland.
Tel: (41-22) 704 11 11.
Fax: (41-22) 704 11 00.
contactus.gva@bankaudipb.com
bankaudipb.com

Beirut Representative Office

Bank Audi Plaza, Bab Idriss.
P.O. Box: 11-2666 Beirut - Lebanon.
Tel: (961-1) 977 544. Fax: (961-1) 980 535.

MONACO

Audi Capital Gestion SAM

Monte-Carlo Palace,
3-9 Boulevard des Moulins.
MC - 98000 Monaco.
Tel: (377) 97 97 65 11.
Fax: (377) 97 97 65 19.
contactus.mc@bankaudipb.com
bankaudipb.com

SAUDI ARABIA

Audi Capital (KSA) cjsc

Centria Bldg., 3rd Floor, 2908 Prince
Mohammad Bin Abdul Aziz Road (Tahlia).
Postal Address: Unit No. 28,
Ar Riyadh 12241-6055.
P.O. Box: 250744 Riyadh 11391
Kingdom of Saudi Arabia.
Tel: (966-11) 2199300.
Fax: (966-11) 4627942.
contactus@audicapital.com
audicapital.com

FRANCE

Bank Audi France sa

73, Avenue des Champs-Élysées.
75008 Paris, France.
Tel: (33-1) 53 83 50 00.
Fax: (33-1) 42 56 09 74.
contactus@bankaudi.fr
bankaudi.fr

JORDAN

Bank Audi sal - Jordan Branches

Bldg. 26, Suleiman Al-Nabulsi Street,
Abdali, Amman.
P.O. Box 840006 Amman. 11184, Jordan.
Tel: (962-6) 4604000. Fax: (962-6) 4680015.
contactus@bankaudi.com.jo
bankaudi.com.jo

IRAQ

Band Audi sal – Iraq Branches

Bank Audi Bldg., District 923,
Al-Jadriya Main Street, Baghdad.
P.O. Box 2080, Al-Jadriya, Iraq.
Tel: (964-772) 9768900
contactus.iraq@bankaudi.com.lb
bankaudiiraq.com

UNITED ARAB EMIRATES

Bank Audi sal Representative Office

Etihad Towers, Tower 3, 15th Floor,
Office 1503, Corniche Street.
P.O. Box 94409 Abu Dhabi,
United Arab Emirates.
Tel: (971-2) 6331180. Fax: (971-2) 6336044.
contactus.abu-dhabi@bankaudipb.com
bankaudipb.com

RESEARCH DEPARTMENT

BANK AUDI sal

Bank Audi Plaza, Bab Idriss
P.O. Box 11-2560 Beirut - Lebanon
Tel: (961-1) 994000. Fax (961-1) 985622.
E-mail: research@bankaudi.com.lb
bankaudigroup.com

Sources

Qatar Central Bank
Qatar Statistics Authority
The General Secretariat for
Development Planning
Qatar Exchange
Qatar Ministry of Finance
Qatar Ministry of Health
Qatar Ministry of Education
International Monetary Fund
World Bank
CIA World Fact Book
International Telecommunication
Union
UNDP
Bankscope - Bureau Van Dijk
Bloomberg

