



QATAR FACTS & FIGURES 2019

Bank Audi

QATAR FACTS AND FIGURES 2019

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)	2,750
Population annual growth rate (2009-2019)	5.3%
Population under 15 years (% of total population)	14%
Population density (per sqkm)	240
Unemployment rate	0.1%
Life expectancy at birth	80
Infant mortality rate (per 1,000 live births)	6
Human Development Index (UNDP)	0.848

Education

Adult literacy rate

Male	93%
Female	95%

Primary, intermediate and secondary education

Number of students	308,306
Number of schools	902
Number of teachers	25,600

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)	16.3
Number of cellular subscribers (per 100 people)	141.9
Number of internet users (per 100 people)	99.7
Number of broadband subscribers (per 100 people)	9.6

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

	2017	2018	2019
Macroeconomic Indicators			
GDP (US\$ billion)	166.9	191.4	183.2
o.w. Agriculture and fishing	0.2%	0.2%	0.2%
o.w. Mining and quarrying	32.3%	36.9%	34.1%
o.w. Manufacturing	8.7%	9.2%	8.6%
o.w. Electricity and water	1.0%	0.8%	1.1%
o.w. Construction	15.0%	14.1%	13.9%
o.w. Wholesale and retail trade	7.8%	7.0%	7.4%
o.w. Transport and communications	4.2%	4.1%	4.5%
o.w. Finance & real estate services	15.2%	13.4%	14.4%
o.w. Other services	15.6%	14.2%	15.7%
Real GDP growth	1.6%	1.5%	2.0%
GDP per capita (US\$)	62,826	70,379	66,613
Real Sector			
Oil sector (US\$ million)			
Mining and quarrying value added	53,841	70,600	62,412
Oil proved reserves (in billions of barrels)	25.2	25.2	25.2
Oil production (in thousands of barrels daily)	1,882	1,900	1,883
Oil consumption (in thousands of barrels daily)	312	325	346
Natural gas proved reserves (trillion cubic meters)	24.7	24.7	24.7
Natural gas production (billion cubic meters)	168.6	176.5	178.1
Natural gas consumption (billion cubic meters)	39.9	41.4	41.1
Non-oil sector (US\$ million)			
Agriculture and fishing value added	310	336	334
Electricity and water value added	1,693	1,593	2,045
Manufacturing value added	14,501	17,612	15,787
Credit facilities to industry	4,610	4,576	4,810
Construction value added	25,024	27,038	25,515
Credit facilities to contractors	10,526	9,799	9,387
Credit facilities to real estate	40,594	41,279	40,581
Trade and services value added	71,559	74,183	77,095
Credit facilities to general trade	17,730	23,073	36,289
Credit facilities to services	21,703	32,342	45,693
Value of cleared checks	88,366	80,683	75,996

	2017	2018	2019
External Sector (US\$ million)			
Exports	67,498	84,288	72,935
Imports	30,766	33,307	31,354
Foreign trade	98,264	117,596	104,289
Trade balance	36,733	50,981	41,581
Services	-13,721	-14,231	-16,305
Income	-420	-3,745	-4,410
Transfers	-16,167	-16,352	-16,607
Current account balance	6,426	16,652	4,260
Capital and financial account	-25,453	284	5,971
o.w. Capital account	-468	-240	-143
o.w. Financial account	-24,985	524	6,113
Net errors and omissions	1,151	-1,080	-851
Overall balance	-17,877	15,856	9,380
Exports/Imports	219.4%	253.1%	232.6%
Trade balance/GDP	22.0%	26.6%	22.7%
Current account/GDP	3.8%	8.7%	2.3%
Overall balance/GDP	-10.7%	8.3%	5.1%
Main export recipients			
Japan	17.1%	17.4%	18.6%
South Korea	15.8%	17.4%	15.6%
China	10.7%	11.4%	12.4%
India	12.3%	12.1%	12.2%
Singapore	9.3%	8.1%	7.6%
Main import sources			
USA	16.3%	19.4%	18.8%
China	11.4%	12.4%	12.2%
Germany	6.9%	6.2%	7.3%
United Kingdom	4.7%	5.7%	6.8%
India	5.3%	6.3%	5.3%
Public Finance (US\$ billion)			
Public revenues	44.9	57.1	59.0
Public expenditures	55.8	53.0	57.3
Fiscal balance	-11.0	4.1	1.7
Fiscal balance/Public expenditures	-19.7%	7.8%	3.0%
Fiscal balance/GDP	-6.6%	2.2%	0.9%
Total government debt	83.0	93.5	102.4
Total government debt/GDP	49.8%	48.6%	53.2%

	2017	2018	2019
Monetary Situation (US\$ million)			
Money supply M1	33,815	32,713	34,259
Quasi-money	131,935	122,234	124,533
M2 (M1 + Quasi-Money)	165,751	154,947	158,792
Net foreign assets of the banking system	-20,450	-24,536	-42,569
QCB international reserves	37,618	49,287	54,497
Weighted average interest rates on deposits in QR			
3 months	2.93%	2.87%	2.44%
6 months	3.08%	3.67%	2.72%
1 year	3.21%	3.57%	3.44%
More than 1 year	2.90%	3.53%	3.48%
Prices			
Consumer price index	0.4%	0.3%	-0.8%
CPI by category			
Education	2.2%	4.6%	5.6%
Furnitures and furnituring	0.5%	1.5%	0.7%
Miscellaneous goods and services	0.2%	0.5%	1.7%
Food and beverages	1.9%	0.0%	-0.1%
Clothing and footwear	-1.1%	2.3%	-0.7%
Transport	7.3%	6.9%	-0.5%
Medical services	2.3%	4.0%	0.2%
Housing and energy	-3.0%	-3.6%	-2.4%
QR/US\$ exchange rate (year-end)	3.64	3.64	3.64
Qatari Capital Markets (US\$ billion)			
Stock market capitalization	129.7	161.7	160.1
Stock market capitalization/GDP	77.7%	84.5%	87.4%
Trading value	18.2	18.8	18.6
Turnover ratio	14.0%	11.6%	11.6%
Total traded number of shares (million)	2,465	2,286	11,416
Nunmber of listed companies	45	46	47
Change in Qatar Exchange general index	-18.3%	20.8%	1.2%
P/E ratio (times)	16.5	14.9	14.8
P/BV ratio (times)	1.3	1.6	1.5

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

Qatar National Bank	32.0	49.5	52.2
Industries Qatar	16.1	22.2	17.1
Qatar Islamic Bank	6.3	9.9	10.0
Al Khalij Holding	4.3	5.2	8.7
Masraf Al Rayan	7.8	8.6	8.2
Qatar Fuel	2.8	4.5	6.3
Ooredoo	8.0	6.6	6.2
Ezdan Real Estate	8.8	9.5	4.5

Banking System

Activity highlights (US\$ million)

Total assets	374,626	389,548	425,702
Total deposits	226,108	222,622	233,283
Credit facilities	250,285	258,360	285,463
Capital accounts	40,307	39,972	42,698
Asset growth	8.0%	4.0%	9.3%
Deposit growth	13.2%	-1.5%	4.8%
Credit facilities growth	8.5%	3.2%	10.5%
Capital accounts growth	8.6%	-0.8%	6.8%

Key ratios

Assets/GDP	224.4%	203.6%	232.4%
Deposits/GDP	135.5%	116.3%	127.3%
Credit facilities/GDP	149.9%	135.0%	155.8%
Credit facilities/Deposits	110.7%	116.1%	122.4%
Deposits per capita (US\$)	23,379	22,493	23,305

Financial soundness indicators

Non-performing loans/Total loans	1.6%	1.9%	1.8%
Loan loss provisions/Non-performing loans	83.2%	75.8%	81.9%
Capital adequacy ratio	16.8%	18.0%	18.6%
ROAA	1.5%	1.6%	1.6%
ROAE	13.9%	15.3%	15.8%

2017

2018

2019**TOP 10 BANKS BY ASSETS (US\$ BILLION)**

Qatar National Bank	222.8	236.9	259.5
Qatar Islamic Bank	41.3	42.1	44.9
The Commercial Bank	38.0	37.1	40.5
Doha Bank	25.7	26.4	29.7
Masraf Al Rayan	28.3	26.7	29.2
Barwa Bank	13.4	12.2	21.2
Qatar International Islamic Bank	12.8	13.8	15.6
Al Khalij Commercial Bank	15.9	14.3	14.8
Ahli Bank	11.0	11.1	12.1
Qatar First Bank	1.4	0.9	0.9

QATAR

Bank Audi LLC

Authorised by the QFC Regulatory Authority

License No. 00027

Capital: QAR 181,350,000 fully paid up

Shareholders' equity: QAR 212,504,139

(as at 31/12/2019)

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