



Insider May 2020

Qatar Financial Markets

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Commentary

1. General Statistics

Population year-on-year growth is observed at 7.23%. Average CPI is decreased by 23.64%. In last 1 year, country's top destination for the export is South Korea while USA is the top destination for the import. On Qatar Stock Exchange, 1 company is added over last 1 year while the General Index is declined from 10,273 to 8,845 that is about 13.90%. Overall growth has been observed in Qatar Central Bank's Currency Issued, Foreign Assets, and Ownership Rights.

2. Interest Rates on Customer's Deposit

Simple average of last 25 months of Demand Deposits is 0.29%, Savings Deposits is 0.30%, Time Deposits for <1 year is 2.95%, and Time Deposits for >1 year is 3.57%.

3. Deposits in Commercial Banks

Simple average of last 25 months of Private Sector Deposits is QAR 366,710 million, Public Sector Deposits is QAR 276,217 millions, and Non Resident Deposits is QAR 184,365 million. Simple yearly average of Total Deposits in last 25 months is QAR 827,292 millions.

4. Interest Rates on Credit Facilities

Simple average of last 25 months of Overdraft is 5.05%, Bill Discounting is 5.62%, Short Term Loans <1 years is 4.90%, Short Term Loans 1 to <3 years is 5.56%, Loans with tenure over 3 years is 5.32%, Car Loans is 5.08%, and Credit Card Loans is 9.66%.

5. Credit Facilities

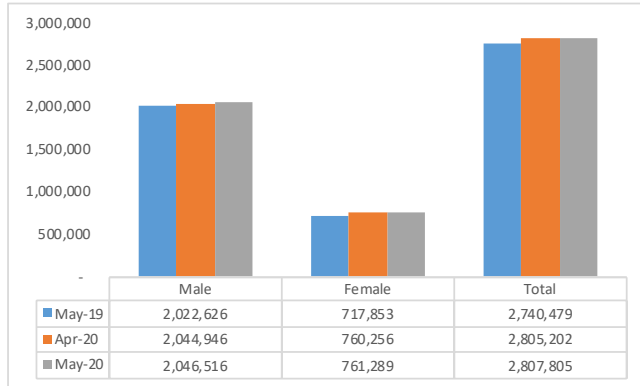
Simple average of last 25 months of Total Domestic Credit is QAR 904,465 millions. Overall growth in Total Domestic Credit with compared to May 2018 is 20.65%. About 34.81% of Total Domestic Credit is allocated to the Public Sector with a simple average of last 25 months is QAR 314,856 million.

6. Credit Facilities in Real Estate

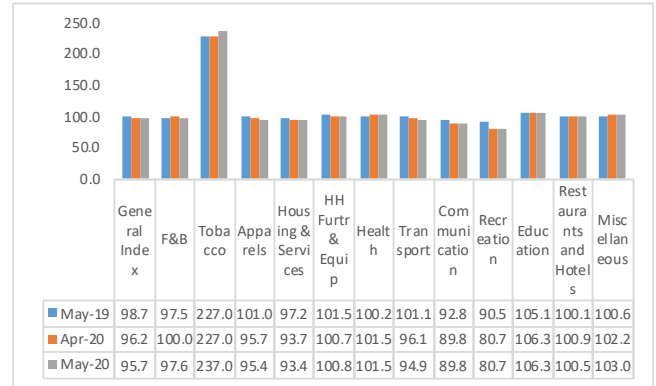
Real Estate is second preferred segment where about 16.73% of Total Domestic Credit is allocated. Simple average of last 25 months of Real Estate credit facilities is QAR 151,317 million. Overall growth in Real Estate Credit with compared to May 2018 is 2.51%.

1. General Statistics

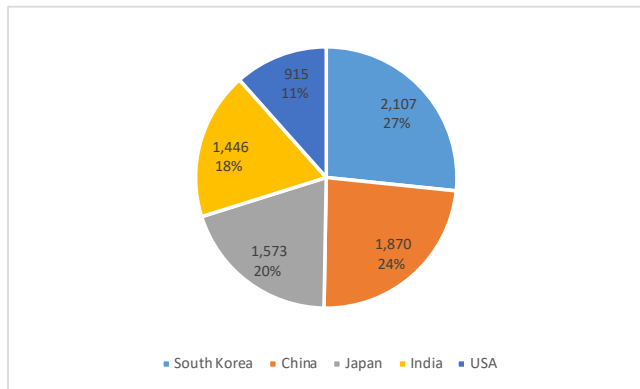
Population



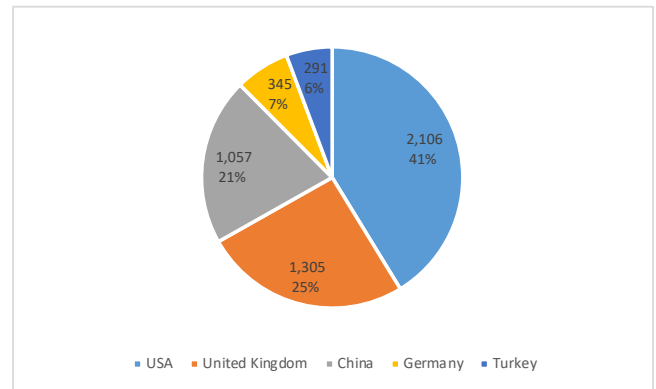
Consumer Price Index



Exports (in Mn QAR)



Imports (in Mn QAR)



Qatar Exchange

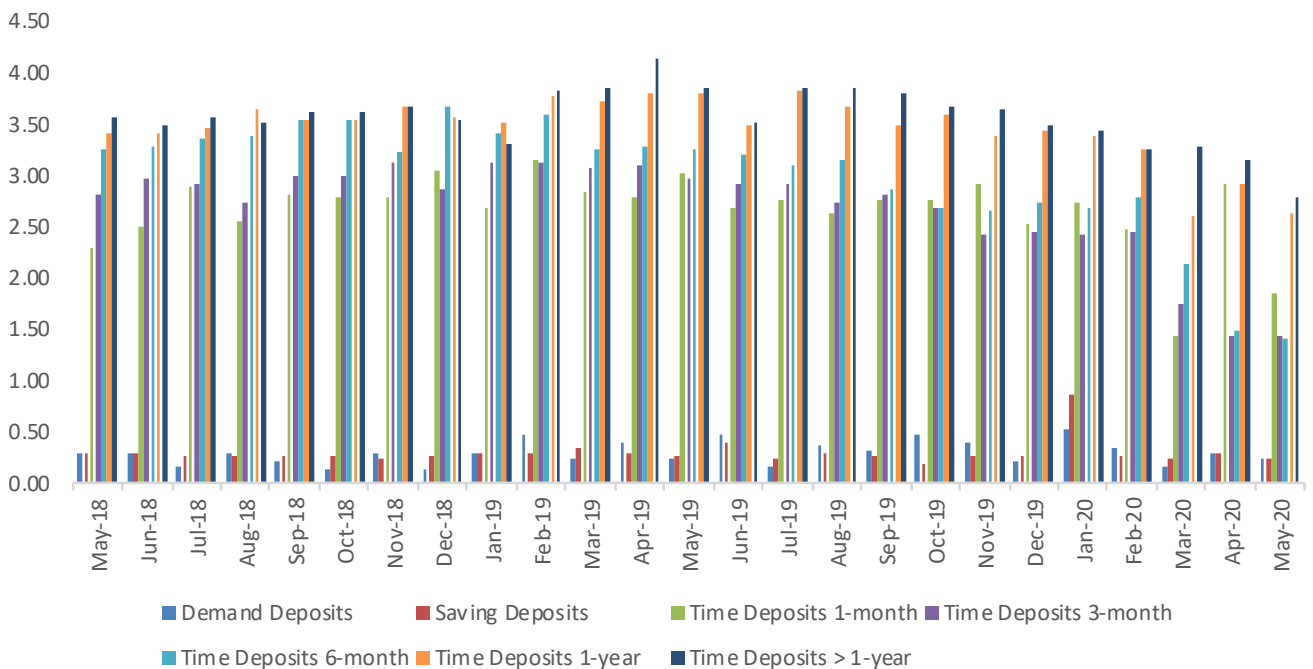
Particulars	May-19	Apr-20	May-20	MoM Change	YoY Change
No of listed Companies	46	47	47	0.00%	2.17%
No of Shares Traded (in thousands)	439,510	3,859,513	3,502,315	-9.26%	696.87%
Value of Shares Traded (in QAR Mn)	10,301	6,371	6,118	-3.97%	-40.61%
General Index Point (point)	10,273	8,764	8,845	0.92%	-13.90%

Qatar Central Bank

Particular	May-19	May-20	Change in Value	Change in %
Currency Issued (in QAR Mn)	19,664	25,593	5,928	30.15%
Foreign Assets (in QAR Mn)	135,829	147,861	12,032	8.86%
Ownership Rights (in QAR Mn)	143,246	147,311	4,065	2.84%

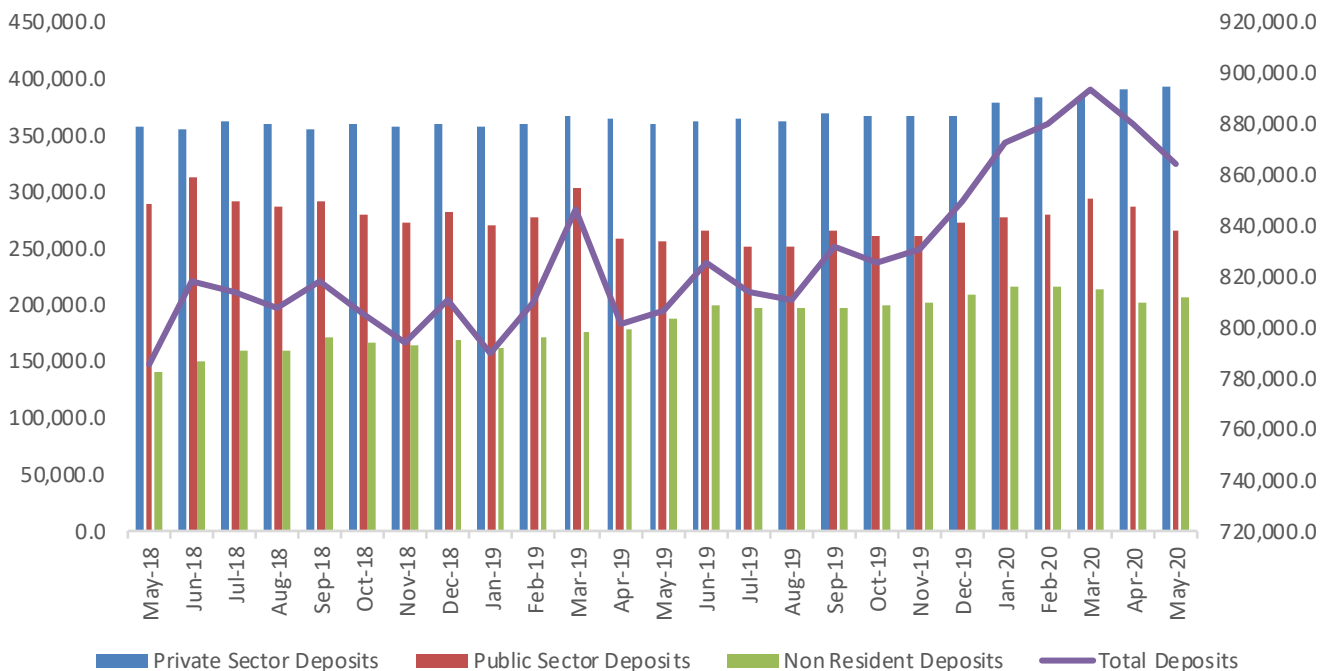
2. Interest Rates on Customer's Deposit in % (Weighted Average)

Period	Demand Deposits	Saving Deposits	Time Deposits				
			1-month	3-month	6-month	1-year	> 1-year
May-18	0.28	0.29	2.30	2.80	3.25	3.41	3.57
Jun-18	0.28	0.28	2.49	2.97	3.27	3.41	3.47
Jul-18	0.15	0.26	2.88	2.91	3.36	3.45	3.56
Aug-18	0.29	0.27	2.54	2.74	3.39	3.64	3.51
Sep-18	0.21	0.27	2.82	3.00	3.53	3.54	3.62
Oct-18	0.12	0.26	2.79	2.99	3.54	3.55	3.63
Nov-18	0.28	0.24	2.78	3.13	3.22	3.66	3.66
Dec-18	0.14	0.27	3.04	2.87	3.67	3.57	3.53
Jan-19	0.28	0.29	2.69	3.13	3.42	3.52	3.30
Feb-19	0.47	0.28	3.14	3.12	3.58	3.78	3.83
Mar-19	0.25	0.33	2.83	3.07	3.24	3.73	3.84
Apr-19	0.40	0.30	2.80	3.10	3.27	3.81	4.14
May-19	0.23	0.26	3.02	2.96	3.25	3.79	3.86
Jun-19	0.47	0.40	2.67	2.92	3.20	3.49	3.52
Jul-19	0.16	0.24	2.77	2.92	3.09	3.82	3.85
Aug-19	0.37	0.30	2.63	2.73	3.14	3.68	3.85
Sep-19	0.31	0.26	2.76	2.80	2.86	3.48	3.79
Oct-19	0.46	0.19	2.75	2.69	2.69	3.59	3.66
Nov-19	0.39	0.27	2.91	2.43	2.66	3.39	3.65
Dec-19	0.21	0.27	2.52	2.44	2.72	3.44	3.48
Jan-20	0.52	0.86	2.74	2.43	2.68	3.39	3.42
Feb-20	0.35	0.27	2.49	2.44	2.79	3.25	3.26
Mar-20	0.15	0.23	1.44	1.74	2.15	2.59	3.28
Apr-20	0.30	0.30	2.91	1.44	1.49	2.92	3.14
May-20	0.24	0.24	1.84	1.43	1.41	2.62	2.79



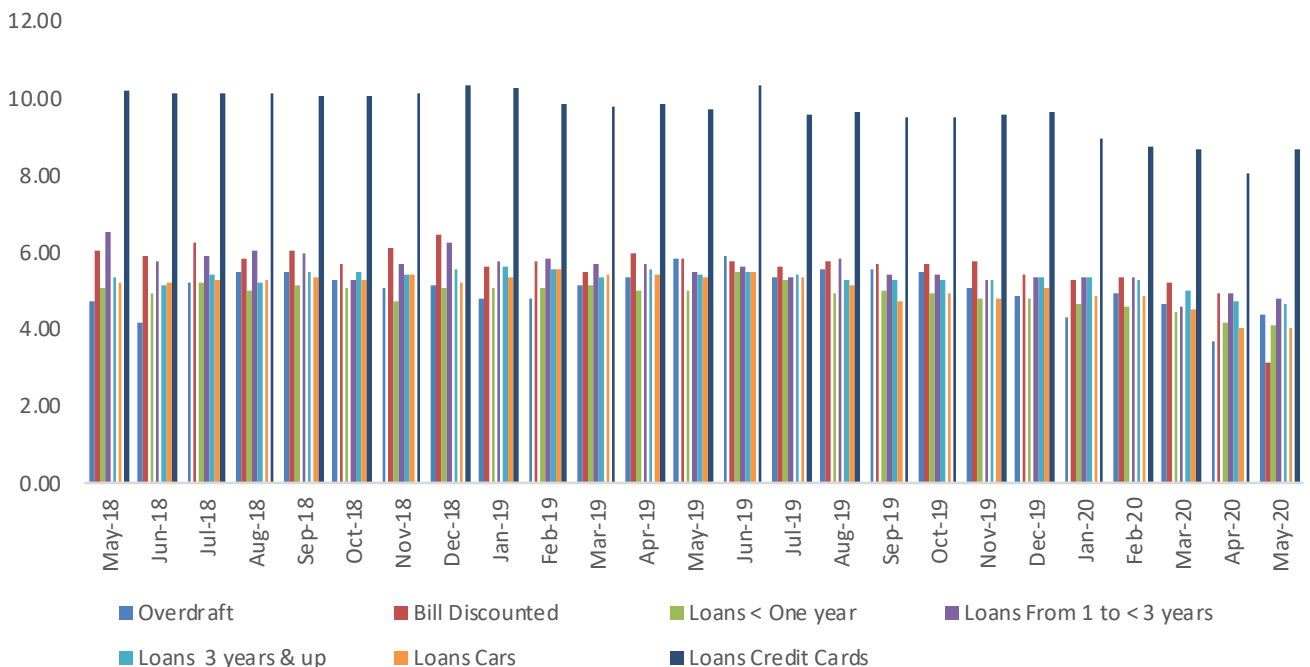
3. Deposits in Commercial Banks (in Millions QAR)

Period	Private Sector Deposits	Public Sector Deposits	Non Resident Deposits	Total Deposits
May-18	357,524.0	287,842.4	140,059.7	785,426.1
Jun-18	354,943.9	313,334.3	150,055.3	818,333.5
Jul-18	362,579.1	291,644.9	159,278.3	813,502.2
Aug-18	360,033.5	287,306.7	160,002.6	807,342.8
Sep-18	355,733.1	292,104.4	170,011.2	817,848.7
Oct-18	359,893.3	278,975.0	167,135.7	806,004.0
Nov-18	357,462.4	272,360.4	164,260.2	794,083.0
Dec-18	359,260.5	282,005.9	169,076.3	810,342.7
Jan-19	358,247.6	269,815.1	161,620.1	789,682.8
Feb-19	360,268.4	278,307.4	170,586.2	809,162.0
Mar-19	366,304.4	303,787.1	176,435.2	846,526.7
Apr-19	364,160.9	258,010.4	178,640.7	800,812.0
May-19	360,750.7	257,079.4	188,429.3	806,259.4
Jun-19	362,352.1	265,110.1	198,270.1	825,732.3
Jul-19	365,544.2	251,870.0	196,599.2	814,013.5
Aug-19	362,104.5	252,356.1	196,731.1	811,191.7
Sep-19	368,733.4	265,789.1	197,227.0	831,749.6
Oct-19	366,890.8	259,538.7	198,841.9	825,271.5
Nov-19	367,716.9	260,197.4	202,543.5	830,457.8
Dec-19	367,847.3	273,080.0	208,221.8	849,149.1
Jan-20	379,495.2	278,355.7	215,008.4	872,859.3
Feb-20	382,951.6	279,877.8	216,633.5	879,462.9
Mar-20	384,364.5	294,788.1	214,228.5	893,381.1
Apr-20	390,767.0	286,733.6	201,843.1	879,343.6
May-20	391,825.3	265,158.2	207,382.1	864,365.6



4. Interest Rates on Credit Facilities in % (Weighted Average)

Period	Overdraft	Bill Discounted	Loans				
			< One year	From 1 to < 3 yrs	3 years & up	Cars	Credit Cards
May-18	4.74	6.07	5.04	6.50	5.34	5.22	10.21
Jun-18	4.16	5.87	4.96	5.76	5.16	5.18	10.11
Jul-18	5.18	6.23	5.18	5.89	5.42	5.27	10.15
Aug-18	5.52	5.82	4.97	6.03	5.24	5.25	10.15
Sep-18	5.50	6.06	5.12	5.96	5.46	5.32	10.08
Oct-18	5.29	5.69	5.04	5.26	5.50	5.31	10.06
Nov-18	5.03	6.07	4.71	5.67	5.42	5.41	10.12
Dec-18	5.13	6.48	5.05	6.24	5.54	5.19	10.34
Jan-19	4.81	5.63	5.05	5.79	5.60	5.36	10.30
Feb-19	4.76	5.76	5.05	5.82	5.57	5.52	9.84
Mar-19	5.14	5.47	5.15	5.73	5.35	5.41	9.79
Apr-19	5.37	5.94	5.01	5.69	5.52	5.41	9.84
May-19	5.85	5.80	5.01	5.51	5.39	5.36	9.68
Jun-19	5.93	5.77	5.51	5.63	5.51	5.46	10.32
Jul-19	5.32	5.60	5.28	5.33	5.39	5.35	9.58
Aug-19	5.54	5.79	4.96	5.83	5.31	5.13	9.68
Sep-19	5.58	5.72	5.00	5.39	5.28	4.69	9.52
Oct-19	5.45	5.68	4.92	5.39	5.25	4.94	9.54
Nov-19	5.04	5.75	4.76	5.30	5.26	4.80	9.58
Dec-19	4.86	5.44	4.78	5.32	5.37	5.05	9.64
Jan-20	4.31	5.28	4.66	5.32	5.34	4.84	8.95
Feb-20	4.93	5.33	4.57	5.32	5.26	4.89	8.72
Mar-20	4.64	5.19	4.44	4.60	5.02	4.54	8.67
Apr-20	3.66	4.94	4.16	4.91	4.71	4.00	8.07
May-20	4.37	3.13	4.09	4.79	4.67	4.06	8.67



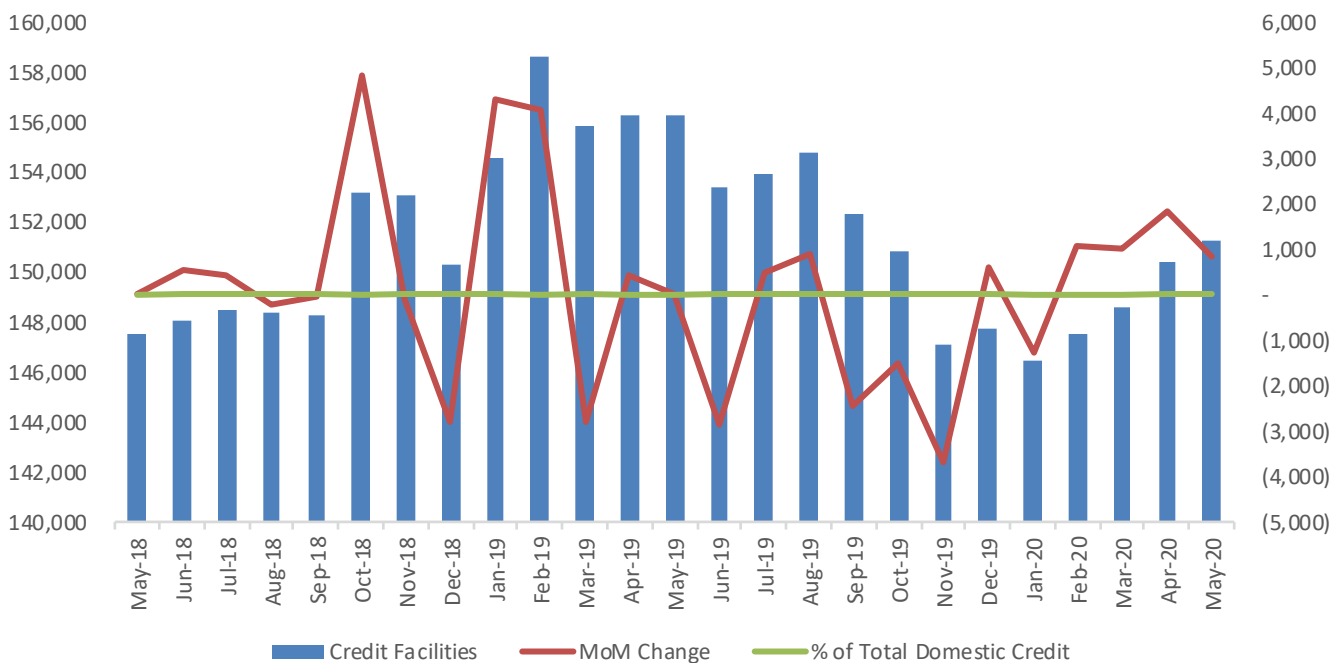
5. Credit Facilities (in Millions QAR)

Period	Public Sector	General Trade	Industry	Contractors	Real Estate	Consumption	Services	Others	Total Domestic Credits
May-18	313,321	69,560	16,821	38,675	147,526	127,135	97,797	8,526	819,359
Jun-18	330,743	70,501	16,861	38,366	148,097	128,897	102,100	8,382	843,946
Jul-18	320,921	70,382	16,690	38,288	148,525	128,708	106,673	8,019	838,205
Aug-18	322,952	71,099	16,697	38,439	148,337	129,347	107,682	7,995	842,548
Sep-18	339,714	70,981	16,800	37,843	148,321	128,882	113,754	9,171	865,467
Oct-18	324,833	73,096	16,605	36,188	153,153	126,796	116,061	8,509	855,242
Nov-18	329,257	72,734	16,641	35,868	153,044	126,451	117,997	9,162	861,153
Dec-18	318,675	83,985	16,655	35,669	150,255	127,233	117,724	9,704	859,900
Jan-19	325,578	84,060	16,326	35,822	154,583	126,648	117,523	6,624	867,163
Feb-19	338,064	84,369	16,272	35,290	158,625	126,993	117,976	6,510	884,098
Mar-19	325,803	98,384	16,229	34,986	155,817	126,493	117,512	10,703	885,927
Apr-19	283,833	110,563	16,237	35,006	156,240	128,326	120,059	9,441	859,705
May-19	289,993	117,337	16,522	34,420	156,259	130,207	120,639	9,376	874,752
Jun-19	295,614	121,408	17,112	35,475	153,417	130,584	130,762	9,447	893,818
Jul-19	290,523	124,337	16,401	34,958	153,886	130,163	143,524	9,262	903,056
Aug-19	287,614	120,788	16,316	35,351	154,774	132,057	157,470	8,441	912,810
Sep-19	284,460	128,134	17,015	35,294	152,318	131,374	161,029	9,435	919,059
Oct-19	286,490	129,160	17,613	35,141	150,796	132,858	163,051	10,976	926,085
Nov-19	303,609	132,784	17,541	34,774	147,106	136,346	167,233	11,483	950,875
Dec-19	317,484	132,093	17,509	34,169	147,716	137,226	166,321	11,674	964,192
Jan-20	331,386	135,826	17,592	35,104	146,436	137,190	170,836	11,774	986,144
Feb-20	338,033	137,908	17,555	34,369	147,519	138,034	173,617	13,307	1,000,341
Mar-20	340,954	140,921	19,213	35,937	148,545	136,961	177,750	11,962	1,012,244
Apr-20	321,210	140,818	19,149	37,315	150,389	139,608	176,420	12,050	996,960
May-20	310,342	142,032	19,232	36,786	151,234	139,426	177,620	11,897	988,537



6. Credit Facilities in Real Estate (in Millions QAR)

Period	Credit Facilities	MoM Change	% of Total Domestic Credit
May-18	147,526	-	18.01%
Jun-18	148,097	571	17.55%
Jul-18	148,525	428	17.72%
Aug-18	148,337	(188)	17.61%
Sep-18	148,321	(16)	17.14%
Oct-18	153,153	4,832	17.91%
Nov-18	153,044	(109)	17.77%
Dec-18	150,255	(2,789)	17.47%
Jan-19	154,583	4,328	17.83%
Feb-19	158,625	4,042	17.94%
Mar-19	155,817	(2,808)	17.59%
Apr-19	156,240	423	18.17%
May-19	156,259	19	17.86%
Jun-19	153,417	(2,842)	17.16%
Jul-19	153,886	469	17.04%
Aug-19	154,774	888	16.96%
Sep-19	152,318	(2,457)	16.57%
Oct-19	150,796	(1,522)	16.28%
Nov-19	147,106	(3,690)	15.47%
Dec-19	147,716	609	15.32%
Jan-20	146,436	(1,279)	14.85%
Feb-20	147,519	1,082	14.75%
Mar-20	148,545	1,026	14.67%
Apr-20	150,389	1,844	15.08%
May-20	151,235	846	15.30%



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Data Reference: QCB, QSA

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