The Commercial Bank (P.S.Q.C.) PO Box 3232, Doha, State of Qatar

Tel: +974 4449 0000 Fax: +974 4449 0070 www.cbq.qa البنك التجاري (ش.م.ع.ق.ق.) ص.ب ١٣٣٢، الدوحة، قطر هاتف: ٢٠٠٠ ع٩٧٤ فاكس: ٢٠١٠ ع٩٤٤ ع٩٧٤



September 13, 2022

GLOBAL MARKETS

Indices	Closing	Cha	nge	Performance	
indices	Level	Value	(%)	MTD (%)	YTD (%)
Global					
S&P 500	4,110.4	43.1	1.1	3.6	(13.8)
Dow Jones Ind. Average	32,381.3	229.6	0.7	2.3	(10.9)
Nasdaq 100	12,739.7	151.4	1.2	3.8	(21.9)
FTSE 100	7,473.0	122.0	1.7	4.5	1.2
DAX 30	13,402.3	314.1	2.4	6.1	(15.6)
CAC 40	6,333.6	121.3	2.0	5.0	(11.5)
BIST 100	3,649.2	127.8	3.6	16.1	96.4
Nikkei	28,542.1	327.4	1.2	2.0	(2.0)
Hang Seng	19,362.3	NA	NA	(1.2)	(17.2)
Shanghai Composite	3,262.1	NA	NA	2.4	(10.4)
BSE Sensex	60,115.1	322.0	0.5	1.7	2.6
GCC					
QE Index	13,194.9	91.4	0.7	(1.8)	11.4
Saudi Arabia (TASI)	12,022.1	81.8	0.7	(2.5)	4.9
UAE (ADX)	9,930.2	134.4	1.4	0.8	15.4
UAE (DFM)	3,401.9	41.1	1.2	(1.6)	5.2
Kuwait (KSE)	7,558.6	(16.8)	(0.2)	(1.2)	7.3
Oman (MSM)	4,511.6	(8.1)	(0.2)	(2.0)	9.3
Bahrain (BAX)	1,929.7	1.8	0.1	0.3	7.3
MSCI GCC	764.7	0.5	0.1	(2.4)	3.4
Dow Jones Islamic	5,094.0	62.5	1.2	2.6	(21.1)
Commodity					
Brent (USD/bbl)	94.0	1.2	1.2	(2.6)	20.9
WTI (USD/bbl)	87.8	1.0	1.1	(2.0)	16.7
Natural Gas (USD/mmBTU)	8.2	0.3	3.2	(9.6)	121.2
Gold Spot (USD/t oz.)	1,728.1	11.9	0.7	0.9	(5.4)
Copper (USD/lb)	3.6	0.0	1.2	3.0	(18.6)
Source: Refinitiv Eikon					

QATAR MARKET OVERVIEW

-				
GCC Fundamentals	P/E (x)	P/B (x)	Dividend Yield (%)	Value Traded (USD mn)
Qatar All Share	14.7	1.6	3.5	80.5
DSM 20	14.6	1.7	3.4	72.6
Saudi Arabia (TASI)	19.0	2.8	2.9	1,200.2
UAE (ADX)	20.6	2.8	2.0	359.4
UAE (DFM)	9.5	1.1	3.2	5.8
Kuwait (KSE)	12.9	1.6	2.7	130.8
Oman (MSM)	12.3	0.9	4.7	7.8
Bahrain (BAX)	7.1	1.0	0.0	0.7

Source: Refinitiv Eikon							
Qatar Trading Activity	Close	1D Ch	ange	Perforn	Performance		P/E
	Price	Value	(%)	YTD (%)	YoY (%)	('000)	TTM
Top Gainers						_	
QAT GER MED DE	2.2	0.1	5.8	(32.4)	(28.6)	20,216.6	NA
QNB	20.3	0.6	3.0	0.5	6.6	4,625.8	15.1
QATAR NAVIGATI	12.0	0.3	2.3	57.2	60.4	5,919.0	14.7
DLALA' BROKERA	1.5	0.0	2.0	21.6	(2.6)	1,139.8	40.8
QA INTL IS BK	11.8	0.2	1.6	28.4	23.0	1,509.0	19.4
Top Losers							
MANNAI CORP	8.4	(0.6)	(6.4)	77.7	118.4	2,804.4	32.6
QA CINEMA & FI	3.3	(0.2)	(5.6)	(8.2)	(18.0)	4.7	82.4
QATAR INS CO	2.3	(0.1)	(2.5)	(16.0)	(7.0)	1.6	12.8
ESTITHMAR HLD	2.1	(0.0)	(1.5)	74.8	53.5	11,141.2	34.1
ALKHALEEJ GROU	3.3	(0.0)	(1.3)	(9.1)	(26.0)	197.7	20.9

Source: Refinitiv Eikon; Note: Prices are in local currency.

MARKET COMMENTARY

Global

Wall Street extended its winning streak on Monday, rallying to a sharply higher close as investors awaited crucial inflation data that could provide clues about the duration and severity of the Federal Reserve's tightening policy. The DJIA rose 0.7%, the S&P 500 gained 1.1% and the Nasdaq 100 added 1.2%.

European stocks had risen after Moscow on Saturday abandoned its main bastion in northeastern Ukraine, in a collapse of one of its principal frontlines. The pan-European STOXX 600 index had closed up 1.8%.

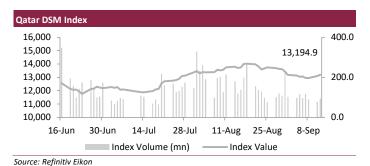
Japan's Nikkei index rose at 1.2% a more than two-week high, tracking Wall Street's solid finish last week, with heavyweights and travel-related stocks leading the gains. China shares market was closed, due to Mid-Autumn Festival.

GCC

Major Gulf stock markets tracked global equities higher on Monday as risk appetite picked up and investors hoped rising oil prices would continue pumping more dollars into the region. Saudi Arabia's benchmark index gained 0.7% with nearly all its sectors in positive territory. Dubai's index rose 1.2% with banks again leading the gains. The Abu Dhabi index rose 1.4% marked a fourth straight session of gains, a buoyant weekly start with First Abu Dhabi Bank and Abu Dhabi Commercial Bank each gaining more than 1.6%.

Qatar

Qatar benchmark index inched up 0.7%, help by Qatar German for Medical Devices (5.8%) and QNB (3%) were the top gainers of the day. Out of the 44 traded stocks, 16 advanced, 24 declined and 4 remained unchanged. Total traded volume in the market was higher than the previous trading session. The Banks and Financial Services index advanced 1.5% and the Transportation index increased by 1% while Insurance index down by 1.6%.



QE Sector Indices Closing Level 1D Change (%) Banks & Financial Services 5,462.9 1.5 Consumer Goods & Services 8,889.4 0.3 Industrials 4,808.3 (0.2)Insurance 2,570.8 (1.6)**Real Estate** 1,907.7 (0.3)Telecoms 1,287.3 0.8 Transportation 4,839.8 0.9

Source: Refinitiv Eikon		
Qatar Trading Summary	Buy (%)	Sell (%)
Qatari Individuals	28.6	31.8
Qatari Institutions	21.3	25.4
Qatari – Total	49.9	57.2
Foreign Individuals	12.3	13.0
Foreign Institutions	37.8	29.8
Foreign – Total	50.1	42.8

Source: Qatar Exchange

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Fax: +974 4449 0070

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September 13, 2022

GLOBAL NEWS

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- The US President will sign orders to direct more government funds to the biotechnology industry to reduce reliance on China for materials used to generate clean energy, weave new fabrics, and immunize populations against the COVID-19 pandemic. (Source: Reuters)
- JPMorgan has agreed to buy Renovite Technologies of the US to expand its payments processing business and gain market share in a lucrative industry where big banks face stiff competition from fintech disrupters. (Source: Reuters)
- A draft EU plan revealed that fossil fuel companies may have to share their excess profits to help European households and industries cope with skyrocketing energy bills as the cost of the West's energy war with Russia grew. (Source: Reuters)
- Germans may overload the power grid as they switch to inefficient electric heaters to avoid gas shortages this winter. Sales figures show that households have been stocking up on electric fan heaters, including portable devices, amid fears that Russia may cut or further limit gas supplies because of its war in Ukraine. (Source: Reuters)
- According to sources, Sony Group Corp. has withdrawn from its music business in Russia because the humanitarian impact of the country's invasion of Ukraine made continuing operations there untenable. (Source: Mainichi)
- According to government sources, Japan plans to lift its daily arrivals cap by the end of October to help the world's third-largest economy recover from the impact of the coronavirus pandemic. (Source: Mainichi)
- China's unwavering efforts to expand high-level opening-up in the digital economy and green development will provide more opportunities for foreign firms to grow. This will provide significant impetus to international free trade and investment. (Source: China Daily)
- According to industrial data, China's bulk commodity market saw improving fundamentals in August, with a significant increase in sales as demand rebounded. The China Bulk Merchandise index, a measure of growth in the domestic bulk commodity market, was 102.3% in August, up 1% point from July. (Source: China Daily)
- Turkey has been affected by the energy crisis, but unlike Europe, it is not expected to face any disruptions this winter if gas suppliers keep their promises, according to the country's energy chief. (Source Daily Sabah)

GCC NEWS

- GCC states will record their highest oil production since 2016, as well as among the highest GDP growth rates in the world. Despite higher oil windfalls, they should continue diversifying the economy. Although oil prices are expected to fall to USD 50 to USD 70 per barrel in the medium term, around 2024. (Source: Zawya)
- The UAE is ramping up its climate change goals for the coming years by cutting greenhouse gas emissions by more than a third. Emissions in the UAE are to be reduced by 31% by 2030, up from the previous target of 23.5%. (Source: Zawya)
- ▶ The King Salman Energy Park, also known as SPARK, has formed a joint venture with the UAE's SeAH Steel and the Saudi Arabian Industrial Investment Co. to establish a stainless seamless pipe factory with an investment of SAR 1bn (USD 270mn). (Source: Arab Times)
- Over 27,100 companies joined as new members in the first 8M-22, representing a 69% YoY increase and bringing total membership to over 314,000, according to Dubai Chamber of Commerce, one of three chambers operating under Dubai Chambers. (Source: Emirates News Agency)
- The Dubai Municipality has announced that the Dubai Waste Management Centre, the world's largest waste-to-energy project, is

- now 85% complete. The landmark project, which will raise the emirate's profile as a global model for sustainable development and consolidate its position as the best city to live and work in. (Source: Zawya)

 The Industrial Development Bureau, which is part of the Abu Dhabi
- The Industrial Development Bureau, which is part of the Abu Dhabi Department of Economic Development, has confirmed the Emirate's industrial sector's strong growth in H1-22. New industrial licenses reached 136, and those transitioning to the construction phase reached 62. (Source: Emirates News Agency)
- Saudi investors' trades in US stocks increased by 78% at the end of the Q2-22, reaching SAR 71bn (USD 19bn), the highest level in a year. Saudis invested SAR 31bn more than in the Q1-22, and SAR 10.4bn more than in the same period in 2021. (Source: Arab News)
- By the end of the Q2-22, qualified foreign investors' ownership of Saudi Arabia's stock market had risen to SAR 284bn (USD 76bn). This is a 31% increase over SAR 216bn in the same period last year. (Source: Arab news)
- Thakher Development Company, the master developer of the USD 7bn Thakher Makkah project's masterplan and infrastructure, has announced that it has obtained an off-plan sales permit from Saudi Arabia's Wafi off-plan sales and rent committee at the Ministry of Municipal and Rural Affairs and Housing. (Source: Trade Arabia)
- Oman Fisheries Company announced that its board of directors has resolved to liquidate its free zone office in Sharjah and transfer all its activities to its Dubai office. The transfer of all activities from Sharjah to its Dubai office will help expand customer base and reduce costs. (Source: Zawya)
- Bank Nizwa in Oman has signed a financing agreement with the local Palm Beach Company for the development of the OMR 250mn (USD 649mn) Al Nakheel ITC project, which is located on the Sultanate's seafront between Al Seeb and Barka. (Source: Zawya)
- Bahrain's short-term economic outlook remains positive, with rising oil prices and increased oil production leading to a much higher GDP growth forecast of 4.4% for 2022, more than doubling the pace in 2021, according to a report. (Source: Trade Arabia)
- According to a Kuwait Financial Center report, Kuwait places a high value on meeting its citizens' housing needs through a government housing program of up to KWD 70,000. A lack of supply has also caused private housing prices to rise, reducing the affordability of owning a private home. (Source: Arab News)

QATAR NEWS

- Forbes' Top 100 Arab Family Businesses 2022 list includes seven Qatari private businesses or holding companies jointly owned or run by Arab families, with two more Qatari firms joining the list this year. (Source: The Peninsula)
- The value of Qatar's private sector exports increased 21% YoY to QAR 8.92bn (USD 2.45bn) from QAR 7.73bn in Q2-21, led primarily by fuel exports. On a quarterly basis, it increased 15.4% from QAR 7.73bn in Q1-22. Fuel exports jumped to QAR 2.5bn compared to QAR 657bn in Q1-21. (Source: The Zawya)
- Qatar's retail sector is booming and witnessing significant growth. The total supply of organized retail accommodation within malls in Qatar has reached 1.7mn sqm which shows an increase of more than 160% since 2015. (Source: The Peninsula)
- Qatar Islamic Bank, Qatar's leading digital bank, extends its collaboration with Visa, bringing the exciting game of football to the community and celebrating the most anticipated sporting event, the FIFA World Cup Qatar 2022, in a fun and interactive way. (Source: The Peninsula)

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Fax: +974 4449 0070 www.cbq.qa

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September 13, 2022

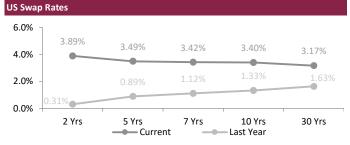
FX RATES

Currencies	Value	Currencies	Value
EUR/USD	1.0149	USD/QAR	3.6400
USD/JPY	142.8300	EUR/QAR	3.6942
GBP/USD	1.1709	JPY/QAR	0.0255
USD/CHF	0.9536	GBP/QAR	4.2621
USD/CAD	1.2991	CHF/QAR	3.8171
AUD/USD	0.6887	CAD/QAR	2.8019
NZD/USD	0.6136	AUD/QAR	2.5069
USD/INR	78.8500	INR/QAR	0.0462
USD/TRY	18.2152	TRY/QAR	0.1998
USD/ZAR	17.1244	ZAR/QAR	0.2126
USD/BRL	5.0930	BRL/QAR	0.7147
Source: Refinitiv Eikon			

INTERBANK OFFERING & US SWAP RATES

Duration	Overnight	1 Week	1 Month	3 Month	1 Year
LIBOR	2.31	0.08	2.77	3.25	4.19
EURIBOR	(0.65)	0.17	0.48	0.93	2.02
QAIBOR	2.25	2.25	2.35	2.45	2.75
SAIBOR	2.65	2.72	2.79	3.34	4.20
EIBOR	2.37	2.46	2.79	3.08	3.65
BMIBOR	3.08	3.32	4.03	4.14	5.10
KIBOR	1.56	2.06	2.31	2.56	3.13

Source: Refinitiv Eikon



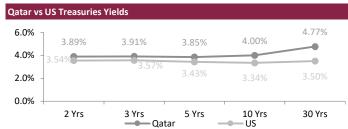
Source: Refinitiv Eikon

FX Commentary

The USD fell to its lowest level in more than two weeks on Monday following recent strong gains, as investors grew nervous ahead of US inflation data and as central banks outside of the US appeared increasingly hawkish. The US Dollar index down 0.6% at 108.316.

The EUR/USD traded up 0.5% at 1.0119 more than a three-week high, with ECB officials arguing for further aggressive monetary tightening. The GBP/USD went up 0.5% at 1.1679 as Germany's economy will contract next year as a dramatic rise in energy costs due to the Ukraine war extinguishes the chances of recovery after lockdowns. The USD/JPY traded up 0.2% at 142.83. The USD/CNY remained flat at 6.9265. The USD/CAD traded down 0.3% at 1.2991. The risk- sensitive AUD/USD traded up 0.6% at 0.6887 and the NZD/USD went up 0.4% at 0.6136.

SOVEREIGN YIELD CURVES & CDS SPREAD



Source: Refinitiv Eikon, Investing.com

5 Years CDS	Spread	6M Change
US	20.3	3.9
UK	27.6	14.2
Germany	16.0	0.9
France	25.0	0.0
Italy	149.4	51.9
Greece	167.6	32.7
Russia	12,840.2	8,366.9
Japan	20.3	1.7

5 Years CDS	Spread 6M	Change
Turkey	676.1	32.2
Brazil	232.6	10.6
Egypt	848.3	80.9
Abu Dhabi	47.2	(8.2)
Bahrain	273.2	(23.4)
Dubai	119.9	16.9
Qatar	47.7	(8.7)
Saudi Arabia	49.2	(5.2)

Source: Refinitiv Eikon, worldgovernmentbonds.com

ECONOMIC CALENDAR

Time	Country	Event	Period	Survey	Prior
11:30	Germany	HICP Final YoY	Aug	8.8%	8.8%
11:30	UK	Claimant Count Unem Chng	Aug	NA	-10.5k
11:30	UK	ILO Unemployment Rate	Jul	3.8%	3.8%
11:30	UK	HMRC Payrolls Change	Aug	NA	73k
14:30	Germany	ZEW Economic Sentiment	Sep	-60.0	-55.3
14:30	Germany	ZEW Current Conditions	Sep	-52.0	-47.6
18:00	US	CPI MM, SA	Aug	-0.1%	0.0%
18:00	US	CPI Wage Earner	Aug	NA	292.219
04:30	Japan	Reuters Tankan N-Man Idx	Sep	NA	19
05:20	Japan	Machinery Orders MoM	Jul	-0.8%	0.9%
05:20	Japan	Machinery Orders YoY	Jul	6.6%	6.5%
Source: Ref	initiv Eikon				

GCC COMPANY RESULTS

Company Name	Revenues (mn)	YoY (%)	QoQ (%)	Net Profit (mn)	YoY (%)	QoQ (%)
Arkan Al Kuwait RE Co.	1.9	46.4	19.1	NA	NA	NA

Source: Refinitiv Eikon; Note: All figures are in local currency

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September 13, 2022

QSE MAIN FINANCIAL INDICATORS (as on 12th September 2022)

QSE MAIN FINANCIAL	INDICATORS (as	on 12th Septe	mber 2022)				
Company	Dividend Yield	P/B Ratio	P/E Ratio	EPS	BV/Share	Stock Price	Company
	(%)	(x)	(x)	(QR)	(QR)	(QR)	
QNB	2.71	1.85	15.06	1.32	10.71	20.30	QNB
Qatar Islamic Bank	2.29	2.35	16.60	1.42	10.47	25.15	المصرف
Comm. Bank of Qatar	2.25	1.18	13.39	0.50	5.95	7.10	التجاري داء الست
Doha Bank	3.06	0.55	10.07	0.23	4.60	2.45	بنك الدوحة
Ahli Bank	3.42	1.41	15.04	0.27	2.89	4.18	الاهلي
Intl. Islamic Bank	3.17	2.08	19.42	0.59	5.75	11.83	الدولي
Rayan	3.90	1.70	21.81	0.22	3.20	4.36	الريان
Qatar First Bank (QFC)	0.00	1.37	6.96	0.20	0.72	1.31	الأول QFC
National Leasing	0.00	0.64	1055.00	-0.04	1.35	0.84	الاجارة
Dlala	0.00	1.88	40.83	0.07	1.74	1.50	دلالة
Qatar Oman	1.37	0.83	138.78	0.02	0.93	0.73	قطروعمان
Inma	0.85	2.23	33.51	0.11	2.57	5.90	إنماء
Banks & Financial Services	2.79	1.69	15.64	0.72	4.93		البنوك والخدمات المالية
Zad Holding Company	3.44	3.58	27.05	0.69	5.60	17.97	زاد
Qatar German Co. Med	0.00	7.27	185.99	0.01	0.28	2.15	الطبية
Salam International	0.00	0.63	19.84	0.05	1.36	0.88	السلام
Medicare	3.33	2.10	25.46	0.28	3.66	7.50	الرعاية
Cinema	1.84	1.49	82.36	0.03	2.24	3.26	االسينما
Qatar Fuel	3.97	2.15	18.75	0.98	9.09	19.13	قطر للوقود
Widam	0.00	1.90	0.00	-0.37	1.54	2.90	ودام
Mannai Corp.	39.12	1.84	32.60	0.61	4.81	8.44	مجمع المناعي
Al Meera	4.96	2.45	19.58	0.98	7.75	18.15	الميرة
Baladna	3.20	1.42	33.08	0.07	1.19	1.65	بلدنا
Consumer Goods & Services	4.56	1.97	20.95	0.34	3.50		الخدمات والسلع الاستهلاكية
Ind. Manf. Co.	3.51	0.94	9.77	0.29	3.57	3.42	التحويلية
National Cement Co.	6.12	1.07	13.26	0.34	4.67	4.90	الاسمنت
Industries Qatar	5.58	2.79	10.86	1.34	6.53	17.92	صناعات قطر
The Investors	0.00	1.69	34.12	0.03	0.92	2.15	المستثمرين
Electricity & Water	4.25	1.55	15.13	1.33	10.74	18.81	كهرباء وماء
Aamal	4.37	0.94	21.71	0.05	1.25	1.14	أعمال
Gulf International	0.00	1.07	16.52	0.03	1.75	1.98	الخليج الدولية
Mesaieed	4.40	1.88	15.78	0.15	1.36	2.50	مسيعيد
Investment Holding	0.00	1.69	34.12	0.03	0.92	2.15	استثمار القابضة
QAMCO	4.46	1.53	8.65	0.15	1.14	1.79	قامكو
Industrials	4.94	2.03	12.06	0.37	2.63		الصناعات
Qatar Insurance	4.33	0.74	12.80	0.16	3.40	2.31	قطر
Doha Insurance	5.63	0.91	11.47	0.15	2.38	2.13	الدوحة
General Insurance	0.00	0.32	23.06	0.11	5.86	1.87	العامة
Alkhaleej Takaful	2.29	1.54	20.86	0.16	2.07	3.27	الخليج التكافلي
Islamic Insurance	4.53	3.19	13.28	0.57	2.83	8.84	الاسلامية
QLM	4.02	3.59	20.20	0.30	1.77	5.47	كيو إل إم
Insurance	3.76	0.74	14.37	0.20	3.02		التأمين
United Dev. Company	3.61	0.49	15.10	0.09	3.11	1.53	المتحدة للتنمية
Barwa	4.96	0.66	12.27	0.29	5.36	3.53	بروة
Ezdan Holding	0.00	1.09	237.37	0.00	1.22	1.35	إزدان القابضة
Mazaya	0.00	0.99	0.00	-0.21	0.85	0.86	مزایا
Real Estate	3.56	0.63	15.45	0.04	1.86		العقارات
Ooredoo	3.38	1.19	11.46	0.01	6.63	8.87	Ooredoo
Vodafone Qatar	3.73	1.49	16.61	0.08	1.09	1.61	فودافون قطر
Telecoms	3.50	1.36	12.34	0.19	3.47		الاتصالات
Qatar Navigation	2.50	0.87	14.71	0.64	12.96	12.01	الملاحة
Gulf warehousing Co	2.23	1.24	11.35	0.38	3.53	4.48	الممرات مخازن
Nakilat	3.09	2.14	14.85	0.24	1.58	3.88	ناقلات
Transportation	2.81	1.35	14.44	0.32	3.52	5.00	النقل
Market	2.73	2.17	18.77	0.32	2.71		10001
wanket	2./3	2.17	10.//	0.51	2./1		

Source: Refinitiv Eikon; Note: The above-mentioned indicators were calculated according to the latest reliable financial data.

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Contact: CB Wealth Management +974 - 44202327/2334/2112/2563 tradersis@cbq.qa www.cbq.qa