Commercial Bank Financial Services (L.L.C.) PO Box 3232, Doha, State of Qatar Tel: +974 4449 5522 Fax: +974 444 19578



February 05, 2023

GLOBAL MARKETS

Indices	Closing	Cha	nge	Perforn	nance
mulces	Level	Value	(%)	MTD (%)	YTD (%)
Global					
S&P 500	4,136.5	(43.3)	(1.0)	0.4	7.7
Dow Jones Ind. Average	33,926.0	(127.9)	(0.4)	(0.5)	2.3
Nasdaq 100	12,573.4	(229.8)	(1.8)	1.7	14.9
FTSE 100	7,901.8	81.6	1.0	1.8	6.0
DAX 30	15,476.4	(32.8)	(0.2)	1.9	11.2
CAC 40	7,233.9	67.7	0.9	2.2	11.7
BIST 100	4,997.6	245.4	5.2	6.0	(9.3)
Nikkei	27,511.6	109.6	0.4	0.6	5.4
Hang Seng	21,660.5	(297.9)	(1.4)	(1.9)	9.5
Shanghai Composite	3,263.4	(22.3)	(0.7)	(0.7)	5.6
BSE Sensex	60,841.9	909.6	1.5	1.9	0.0
GCC					
QE Index	10,698.0	(101.8)	(0.9)	(0.9)	0.2
Saudi Arabia (TASI)	10,701.8	(81.9)	(0.8)	(0.8)	1.5
UAE (ADX)	9,931.1	72.7	0.7	0.9	(2.7)
UAE (DFM)	3,382.9	17.7	0.5	1.0	1.4
Kuwait (KSE)	7,330.3	23.0	0.3	0.3	0.5
Oman (MSM)	4,719.7	10.1	0.2	0.2	(3.1)
Bahrain (BAX)	1,921.2	(0.2)	(0.0)	(0.0)	1.4
MSCI GCC	698.3	2.0	0.3	(0.2)	0.7
Dow Jones Islamic	5,296.5	(55.5)	(1.0)	0.7	9.5
Commodity					
Brent (USD/bbl)	79.9	(2.2)	(2.7)	(5.4)	(2.6)
WTI (USD/bbl)	73.4	(2.5)	(3.3)	(6.9)	(4.6)
Natural Gas (USD/mmBTU)	2.4	(0.0)	(1.9)	(10.2)	(39.6)
Gold Spot (USD/t oz.)	1,862.9	(53.4)	(2.8)	(3.5)	1.3
Copper (USD/lb)	4.1	(0.0)	(0.8)	(3.9)	7.9
Source: Refinitiv Eikon					

QATAR MARKET OVERVIEW

P/E	P/B	Dividend	Value Traded (USD mn)
11.8	1.3	4.3	192.1
11.6	1.3	4.4	177.8
16.4	2.5	3.0	1,080.3
17.8	2.7	2.2	248.5
9.0	1.1	4.1	80.9
18.5	1.7	2.7	177.0
11.8	0.9	4.8	3.9
7.1	1.0	0.0	4.4
	(x) 11.8 11.6 16.4 17.8 9.0 18.5 11.8	(x) (x) 11.8 1.3 11.6 1.3 16.4 2.5 17.8 2.7 9.0 1.1 18.5 1.7 11.8 0.9	(x) (x) Vield (%) 111.8 1.3 4.3 111.6 1.3 4.4 16.4 2.5 3.0 17.8 2.7 2.2 9.0 1.1 4.1 18.5 1.7 2.7 11.8 0.9 4.8

Qatar Trading Activity	Close	1D C	nange	Perfor	mance	Vol.	P/E
	Price	Value	(%)	YTD (%)	YoY (%)	('000)	ттм
Top Gainers							
QA CINEMA & FI	3.4	0.3	9.6	9.1	(7.6)	2.5	83.0
QA ELEC & WATE	17.8	0.7	3.9	0.6	(1.4)	615.7	12.7
ESTITHMAR HLD	1.7	0.0	2.7	(8.3)	30.0	14,087.6	20.1
QAT GER MED DE	1.3	0.0	2.3	(0.6)	(53.0)	3,665.4	115.8
QA NAT CEMENT	5.1	0.1	1.4	4.7	(22.0)	207.7	14.6
Top Losers							
DOHA BK LTD	1.6	(0.2)	(10.0)	(15.9)	(44.1)	50,301.4	6.8
WIDAM FOOD CO	1.5	(0.1)	(5.8)	(26.2)	(58.1)	128.1	NA
DLALA' BROKERA	1.0	(0.1)	(5.8)	(8.2)	(48.6)	1,368.8	27.1
UNITED DVLPMNT	1.2	(0.1)	(5.4)	(7.7)	(31.0)	1,455.0	12.0
GULF WAREHOUSI	3.1	(0.2)	(4.8)	(22.4)	(33.6)	637.4	7.7

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

MARKET COMMENTARY

Global

Major US stock indexes ended lower on Friday after surprisingly strong jobs data sparked concerns about aggressive Federal Reserve action, while investors digested a mixed bag of mega cap company earnings reports. The DJIA fell 0.4%, the S&P 500 lost 1% and the Nasdaq 100 dropped 1.8%.

European shares rose, boosted by gains in healthcare and energy firms, as optimism over the outlook for the region's economy overshadowed concerns about US interest rates staying elevated for longer than expected. The pan-European STOXX 600 reversed early losses and ended up 0.3% at its highest since April last year.

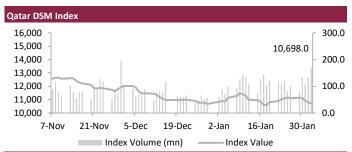
The Japan Nikkei share average rose 0.4%, underpinned by the Nasdaq's strong performance overnight, with Sony Group and others leading the charge after reporting strong growth outlook. China stocks fell, with foreign funds halting their buying spree after nearly one month of net inflows, as investors examined China's economic recovery after an expectation-led shares rally.

GCC

Stock exchanges in the UAE closed mixed as the benchmark index in Saudi Arabia dropped 0.8%, weighed down by losses in most sectors, led by banking and energy stocks. Dubai's benchmark index settled 0.5% higher, lifted by a strong performance in financial and industrial sector stocks. The Abu Dhabi index jumped 0.7%, rising for a fifth session in a row, bolstered by a 3.4% increase in Emirates Telecommunications Group, while the First Abu Dhabi Bank gained 2%.

Qatar

The Qatari index dropped 0.9%, hit by the Doha Bank (-10%) and the Widam Food Company (-5.8%) were the top losers of the day. Out of the 48 traded stocks, 10 advanced, 33 declined and 5 remained unchanged. Total traded volume in the market was higher than the previous trading session. The Industrials index up 0.2%, while Real Estate index declined by 3.5%.



Source: Refinitiv Eikon

Closing Level	1D Change (%)
4,344.5	(1.5)
7,781.0	(0.6)
3,995.1	0.2
2,026.9	0.0
1,469.4	(3.5)
1,327.6	(0.5)
4,255.0	(0.4)
Buy (%)	Sell (%)
26.0	18.5
29.8	31.1
55.8	49.6
9.7	10.6
34.5	39.9
44.2	50.4
	4,344.5 7,781.0 3,995.1 2,026.9 1,469.4 1,327.6 4,255.0 Buy (%) 26.0 29.8 55.8 9.7 34.5

ource: Qatar Exchange



February 05, 2023

Commercial Bank Financial Services (L.L.C.) PO Box 3232, Doha, State of Qatar Tel: +974 4449 5522 Fax: +974 444 19578 **ابنك التجاري للخدمات المالية (ذ.م.م.)** ص.ب ٢٣٣٣، الدوحة، قطر هاتف: ٥٥٢٢ EEEE ٩٧٩٠ فاكس: ١٩٥٨ EEEE ٩٩٨٠

GLOBAL NEWS

- The US job growth accelerated sharply in January, while the unemployment rate fell to a 53.5 year low of 3.4%, indicating a stubbornly tight labor market and a potential headache for Federal Reserve officials as they battle inflation. (Source: Reuters)
- The US Treasury Department announced that it will make more Tesla, Ford Motor, General Motors, and Volkswagen electric vehicles eligible for up to USD 7,500 tax credits after revising its vehicle classification definitions. (Source: Reuters)
- France is leading a campaign to have the European Union recognize low-carbon hydrogen produced by nuclear power in its renewable energy rules, but some member states are opposed to the idea for fear of undermining efforts to rapidly scale up wind and solar. (Source: Reuters)
- The number of new Tesla vehicles registered in Germany increased by 912.2% in January from the previous year to 4,241, according to the federal motor authority KBA, with Tesla vehicles accounting for 2.4% of all new registrations. (*Source: Reuters*)
- Rising prices are hurting Japanese consumers, especially young people, and excess savings accumulated during the COVID-19 pandemic years have done little to support consumption, according to the Cabinet Office. (*source: Mainichi*)
- Japan's agricultural, fishery, and forestry product exports increased 14.3% YoY in 2022 to a record JPY 1.4tn (USD 10.9bn), according to government data, due to the JPY weakness and the recovery of the overseas dining industries from the coronavirus pandemic. (Source: Japan Times)
- The International Monetary Fund said after its annual consultation with China that China's economy is not only set to rebound this year, but that it can achieve sustainable, high-quality development with appropriate policy moves. (Source: China Daily)
- According to analysts and executives, China's benign inflation rate can play a pivotal role in helping to cool soaring global inflation and will continue to ensure strong economic recovery and mild price fluctuations this year. (*Source: China Daily*)
- According to Treasury and Finance Minister Nureddin Nebati, Turkey will keep interest rates low even after the May elections and will not reverse course on monetary policy. (*Source: Daily Sabah*)

GCC NEWS

- Non-oil private sector growth in the UAE has slowed further, falling to a one-year low in January as global economic conditions deteriorate, but local businesses remain in good health, according to a survey. (Source: Zawya)
- During Arab Health 2023, the Dubai Health Authority signed a MoU with TRENDS Research and Advisory to collaborate on several research projects, studies, and polls pertaining to the Emirate's health sector. (Source: Zawya)
- AquaChemie Group expects to generate USD 300mn in additional revenue as a new petrochemical facility opens at DP World's flagship Jebel Ali Port in Dubai. A chemical sales and services company opened its USD 50mn terminal, which will serve as a vital gateway to facilitate and boost petrochemical trade in the Middle East and globally. (*Source: Zawya*)
- Abu Dhabi National Oil Company has signed new agreements worth AED 17bn (USD 4.63bn) with 23 companies to manufacture a wide range of critical industrial products locally. The agreements outline the companies' intention to manufacture some of the products in ADNOC's AED 70bn pipeline, which the state-owned oil company identified in July 2022. (*Source: Zawya*)

- In line with its plans to diversify its operations globally, UAE telecoms operator e&, formerly known as Etisalat, has increased its stake in British mobile phone company Vodafone Group. The telecoms group now owns more than 3.537bn Vodafone shares, which represents 13% of Vodafone's issued share capital (excluding treasury shares). (source: Zawya)
- Saudi Arabia and France have reached an agreement to establish a framework for cooperation in the energy sector, particularly in climate-change-fighting technologies such as carbon capture and hydrogen production. (Source: Arab News)
- Saudi Aramco's chairman, Yasir Al-Rumayyan, revealed in an exclusive interview with Arab News that the Saudi Arabian Oil Co., also known as Saudi Aramco, has reduced material and logistics supply chain emissions by 23% since 2015. (*Source: Arab News*)
- When a consortium of water infrastructure companies closed USD 480mn in green loans for three independent sewage treatment plants in Saudi Arabia last March, it signaled the verdant opportunity that awaited the Kingdom's sustainable projects. (Source: Arab News)
- Red Sea Global, based in Saudi Arabia, has received Platinum Leadership in Energy and Environmental Design certification for a collection of villas and townhouses built for the company's employees. (Source: Arab News)
- Personal loans disbursed by licensed lenders in the Sultanate of Oman increased by 2.7% to a new high of OMR 10.542bn in 2021, according to the Central Bank of Oman's newly published annual report. (Source: Oman Observer)
- The Sultanate of Oman's Public Authority for Special Economic Zones and Free Zones signed a MoU with the Kingdom of Saudi Arabia's ECZA to support cooperation in enhancing the investment, economic, and competitive appeal of special economic zones and free zones in the two countries. (Source: Oman Observer)
- Aluminium Bahrain (Alba), one of the world's largest aluminum smelters, reported revenue of BHD 1,840.9mn (USD 4,896.1mn) for 2022, up 16% YoY from BHD 1,584.8mn (USD 4,215mn) in 2021. (Source: Trade Arabia)
- The private housing sector in various regions of the country experienced a remarkable drop in prices during the last period, after reaching record levels in previous years, resulting in an unprecedented housing crisis that ignored the financial capacity of a large segment of citizens, according to Al-Qabas daily. (Source: Arab Times)

QATAR NEWS

- The Qatar Central Bank has assessed the State of Qatar's current monetary requirements and has decided to maintain the current interest rates for the QCB Deposit Rate, QCB Lending Rate, and QCB Repo Rate. (Source: The Peninsula)
- Qatar Navigation (Milaha), Qatar's industry-leading provider of maritime and logistics solutions, has signed a MoU with Oracle to accelerate Milaha's digital transformation strategy and maximize cloud services adoption to maximize investment return. (Source: The Peninsula)
- The country's construction industry anticipates an increase of more than 2% at an AAGR in the coming years. The expansion is due to increased investments in the commercial, renewable energy, residential market, and, most notably, the oil and gas sectors. According to a Global. (*Source: The Peninsula*)
- According to ValuStrat, a leading international consulting firm, Qatar's performance in all sectors excelled in 2022 because of the success of hosting the FIFA World Cup, which boosted demand. (Source: The Peninsula)



February 05, 2023

البنك التجاري للخدمات المالية (ذ.م.م.) ص.ب ٣٢٣٣، الدوحة، قطر هاتف: ٢٢١٢ وEEE ٩٢٩٠ فاكس: ١٩٥٧ ESSE ٩٩٤

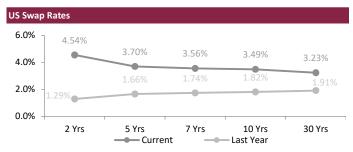
Commercial Bank Financial Services (L.L.C.) PO Box 3232, Doha, State of Qatar Tel: +974 4449 5522 Fax: +974 444 19578

FX RATES			
Currencies	Value	Currencies	Value
EUR/USD	1.0823	USD/QAR	3.6462
USD/JPY	131.1700	EUR/QAR	3.9463
GBP/USD	1.2081	JPY/QAR	0.0278
USD/CHF	0.9258	GBP/QAR	4.4050
USD/CAD	1.3396	CHF/QAR	3.9384
AUD/USD	0.6919	CAD/QAR	2.7219
NZD/USD	0.6332	AUD/QAR	2.5228
USD/INR	81.7060	INR/QAR	0.0446
USD/TRY	18.8186	TRY/QAR	0.1938
USD/ZAR	17.4637	ZAR/QAR	0.2088
USD/BRL	5.1522	BRL/QAR	0.7077

INTERBANK OFFERING & US SWAP RATES

Duration	Overnight	1 Week	1 Month	3 Month	1 Year
LIBOR	4.55	0.08	4.58	4.81	5.28
EURIBOR	(0.65)	2.11	2.26	2.55	3.37
QAIBOR	5.05	5.15	5.20	5.20	5.35
SAIBOR	4.94	5.00	5.14	5.50	5.82
EIBOR	4.41	4.57	4.71	4.74	4.90
BMIBOR	5.28	5.50	6.22	6.19	6.61
KIBOR	2.50	3.69	3.94	4.19	4.69

Source: Refinitiv Eikon



Source: Refinitiv Eikon

ECONOMIC CALENDAR

Time	Country	Event	Period	Survey	Prior
16:00	Germany	CPI Prelim YoY	Jan	8.9%	8.6%
12:30	UK	All-Sector PMI	Jan	NA	49.0
10:00	Germany	Industrial Orders MoM	Dec	2.0%	-5.3%

Source: Refinitiv Eikon

GCC COMPANY RESULTS

Company Name	Revenues (mn)	YoY (%)	QoQ (%)	Net Profit (mn)	YoY (%)	QoQ (%)
Aluminium Bahrain	462.4	-11.6	14.7	39.4	-78.2	-17.8
Warba Bank	17.2	-57.6	-17.0	3.6	-46.1	-3.0
Al Yamamah Steel Industries Co	461.9	-0.5	46.5	-41.9	NA	NA
Borouge	1592.8	NA	-4.9	244.6	NA	-19.6
Ahli United Bank	341.4	14.6	16.9	203.9	30.2	15310.1
Bank Aljazira	NA	NA	NA	243.8	6.6	4.8
Gulf Bank	48.7	9.5	3.8	16.1	10.1	4.2
Gulf Medical Projects Co	134.4	8.9	10.9	7.0	5.5	-2.5
Alinma Bank	NA	NA	NA	860.2	38.9	-13.0

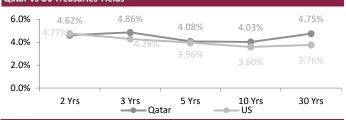
Source: Refinitiv Eikon; Note: All figures are in local currency

FX Commentary

The USD jumped on Friday after data showed that US employers added significantly more jobs in January than economists expected, potentially giving the Federal Reserve more leeway to keep hiking interest rates. The US Dollar index was up 1.1% at 102.92.

The EUR/USD traded down 1.1% at 1.0793. The GBP/USD went down 1.4% at 1.2051, after their respective central banks hinted at a potential pause in their rate hike cycles this year. The USD/JPY traded up 2% at 131.17, after data showed the country's services sector grew at a slightly slower-than-expected pace in January. The USD/CNY traded up 0.7% at 6.7733 as the country's massive services sector roared back in January. The USD/CAD went up 0.6% at 1.3396. The risk-sensitive AUD/USD traded down 2.2% at 0.6919 and the NZD/USD traded down 2.2% at 0.6332.

SOVEREIGN YIELD CURVES & CDS SPREAD Qatar vs US Treasuries Yields



Source: Refinitiv Eikon, Investing.com

5 Years CDS	Spread	6M Change	5 Years CDS	5 Years CDS Spread 6
US	35.0	15.2	Turkey	Turkey 502.3
UK	20.2	4.0	Brazil	Brazil 212.8
Germany	15.0	(1.0)	Egypt	Egypt 743.2
France	20.0	(6.0)	Abu Dhabi	Abu Dhabi 39.3
Italy	92.6	(51.7)	Bahrain	Bahrain 221.4
Greece	97.0	(71.1)	Dubai	Dubai 73.2
Russia	13,775.2	0.0	Qatar	Qatar 41.2
Japan	24.2	(0.1)	Saudi Arabia	Saudi Arabia 58.2

Source: Refinitiv Eikon, worldgovernmentbonds.com



البنك التجاري للخدمات المالية (ذ.م.م.) ص.ب ١٣٣٣، الدوحة، قطر هاتف: ٥١٢٥ ١٢٤٩ ٩٧٤ فاكس: ١٩٥٧ ١٤٤٤ ٩٧٤

Commercial Bank Financial Services (L.L.C.) PO Box 3232, Doha, State of Qatar Tel: +974 4449 5522 Fax: +974 444 19578

February 05, 2023

QSE MAIN FINANCIAL INDICATORS (as on 2nd February 2023)

Company	Dividend Yield	P/B Ratio	P/E Ratio	EPS	BV/Share	Stock Price	Company
	(%)	(x)	(x)	(QR)	(QR)	(QR)	
QNB	3.46	1.52	12.06	1.44	11.38	17.32	QNB
Qatar Islamic Bank	3.26	1.66	11.88	1.62	11.54	19.20	المصرف
Comm. Bank of Qatar	2.77	0.92	9.24	0.62	6.31	5.77	التجاري
Doha Bank	4.56	0.36	6.84	0.23	4.60	1.64	بنك الدوحة
Ahli Bank	3.54	1.29	14.12	0.29	3.13	4.03	الاهلي
Intl. Islamic Bank	3.61	1.73	16.28	0.64	6.00	10.40	الدولى
Rayan	6.39	1.03	18.40	0.14	2.59	2.66	الريان
Qatar First Bank (QFC)	0.00	1.11	6.36	0.20	0.72	1.10	الأول QFC
National Leasing	4.25	0.54	18.06	0.04	1.32	0.71	الاجارة
Dlala	0.00	0.89	27.11	0.10	2.59	1.05	دلالة
Qatar Oman	1.67	0.69	112.15	0.02	0.93	0.60	قطروعمان
Inma	1.43	1.30	17.77	0.11	2.57	3.50	إنماء
Banks & Financial Services	3.66	1.29	12.01	0.75	5.04		البنوك والخدمات المالية
Zad Holding Company	4.41	2.77	20.59	0.69	5.60	14.03	زاد
Qatar German Co. Med	0.00	4.21	115.85	0.01	0.28	1.25	الطبية
Salam International	0.00	0.43	14.70	0.05	1.36	0.60	السلام
Medicare	4.25	1.61	20.30	0.28	3.66	5.88	الرعاية
Cinema	1.77	1.55	82.95	0.03	2.24	3.40	ا السينما
Qatar Fuel	5.01	1.94	16.69	1.08	9.25	17.96	قطر للوقود
Widam	0.00	1.03	0.00	-0.37	1.54	1.50	ودام
Mannai Corp.	3.90	2.70	124.91	0.61	4.81	7.70	مجمع المناعي
Al Meera	5.63	2.10	16.82	0.98	7.75	16.00	الميرة
Baladna	3.77	1.20	30.53	0.07	1.19	1.41	بلدنا
Consumer Goods & Services	4.71	1.73	17.37	0.35	3.53		الخدمات والسلع الاستهلاكية
Ind. Manf. Co.	3.88	0.83	8.24	0.29	3.57	3.10	التحويلية
National Cement Co.	5.92	1.08	14.59	0.35	4.71	5.07	الاسمنت
Industries Qatar	7.25	2.06	8.79	1.34	6.53	13.80	صناعات قطر
The Investors	0.00	1.27	20.06	0.03	0.92	1.65	المستثمرين
Electricity & Water	4.49	1.34	12.70	1.33	10.74	17.80	كهرباء وماء
Aamal	5.10	0.79	17.45	0.05	1.25	0.98	أعمال
Gulf International	0.00	0.87	10.97	0.03	1.75	1.65	الخليج الدولية
Mesaieed	5.06	1.59	14.42	0.15	1.36	2.17	مسيعيد
Investment Holding	0.00	1.27	20.06	0.03	0.92	1.65	استثمار القابضة
QAMCO	4.51	0.00	0.00	0.15	1.14	1.78	قامكو
Industrials	5.95	1.68	10.15	0.37	2.63		الصناعات
Qatar Insurance	5.69	0.63	9.79	0.16	3.40	1.76	قطر
Doha Insurance	5.80	0.87	9.71	0.15	2.38	2.07	الدوحة
General Insurance	0.00	0.23	18.85	0.11	5.86	1.35	العامة
Alkhaleej Takaful	3.60	0.96	12.36	0.16	2.07	2.08	الخليج التكافلى
Islamic Insurance	4.62	2.95	11.98	0.57	2.83	8.65	الاسلامية
QLM	5.50	2.71	17.29	0.30	1.77	4.00	كيو إل إم
Insurance	5.44	0.68	0.00	0.22	2.47		التأمين
United Dev. Company	4.58	0.39	11.97	0.09	3.11	1.20	المتحدة للتنمية
Barwa	6.46	0.50	9.41	0.29	5.36	2.71	بروة
Ezdan Holding	0.00	0.77	175.54	0.00	1.22	0.98	بررب إزدان القابضة
Mazaya	0.00	0.77	0.00	-0.21	0.85	0.67	ېږدان ، صابیمه- مزایا
Real Estate	4.64	0.48	11.86	0.04	1.86	0.07	العقار <u>ا</u> ت
Ooredoo	3.32	1.22	10.15	0.04	6.63	9.05	Ooredoo
Vodafone Qatar	5.85	1.50	14.39	0.01	1.14	1.71	فودافون قطر
Telecoms	3.98	1.30 1.40	14.39	0.12	3.51	1./1	فودافون فطر الاتصالات
		0.68		0.64	12.96	9.55	الانصالات الملاحة
Qatar Navigation	3.14		11.79				
Gulf warehousing Co	3.18	0.82	7.68	0.41	3.81	3.14	مخازن ناقلات
Nakilat	3.17	1.91	14.10	0.24	1.58	3.78	ناقلات النقا
Transportation	3.16	1.21	12.69	0.32	3.54		النقل
Market	2.73	2.17	18.77	0.31	2.71		

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

DISCLAIMER

It is understood that any opinions expressed by Commercial Bank Financial Services or its affiliates as to the commentary, market information, and future direction of prices of specific securities reflects the views of the individual analyst who issued them, and not necessarily represent the views of Commercial Bank Financial Services or its affiliates in any way. In no event shall CBFS or its affiliates have any liability for any direct or indirect losses incurred in connection with any decision made, action or inaction taken by any party in reliance upon the information provided in this materials or for any delays, inaccuracies, errors in, or omissions of the said information.



Contact: Commercial Bank Financial Services Dealing Room

+974 - 44495050 www.cbfin.qa