**Qatar among six LNG export markets with 90% plus liquefaction capacity utilization in 2020: IGU**

Qatar is among LNG export markets with 90% plus liquefaction capacity utilization in 2020: IGU. The project team is focusing on the construction of new LNG facilities and developing new LNG export terminals in the Middle East and Asia. Most of the remaining supply cut of Asia-Pacific's market to the Middle East, as Qatar has the largest LNG export capacity in the world. Applying the 9% of IGU report, Qatar could supply 90% of the world's total LNG exports.

Qatar Insurance Co.

MoTC's digital training starts Q3 & Q4 plan with 96 courses

The Qatar Digital Government Training Programme (QDGTP), Ministry of Transport and Communications, has begun its third phase, which aims to enhance the quality and standards of training courses for the first time. The program provides training to all levels of government employees, including officials at the ministerial and governor level.

The training courses include various topics such as leadership, communication, project management, and technical skills. The program aims to increase efficiency and productivity among government officials, improve service delivery, and enhance the overall quality of public services.

The training courses are designed to develop the skills and knowledge of government officials in various areas, including information technology, finance, and strategic planning. The program also aims to promote a culture of continuous learning and improvement within the government.

Qatar Insurance Co.

**3Q & 4Q plans**

Qatar Insurance Co. plans to launch its 3Q and 4Q marketing campaigns in the second half of 2021. The campaigns aim to increase awareness and engagement with customers, focusing on key insurance products and services.

The 3Q campaign will focus on introducing new insurance products and services, while the 4Q campaign will emphasize customer retention and loyalty. Both campaigns will incorporate digital and traditional marketing channels to reach a wider audience.

The 3Q campaign will feature advertisements on social media, digital marketing, and traditional media outlets, including television and radio. The 4Q campaign will build on the success of the 3Q campaign and will include special offers and promotions to encourage customers to renew their insurance policies.

The campaigns will also provide valuable information and tips for customers on insurance-related matters, helping them make informed decisions about their insurance needs.
INTERIM CONDENSED CONSOLIDATED FINANCIAL INFORMATION AND INDEPENDENT AUDITOR'S REVIEW REPORT FOR THE SIX-MONTH PERIOD ENDED JUNE 30, 2021

For the six-month period ended June 30, 2021

In accordance with International Accounting Standard 34, "Interim Financial Reporting".

INTERIM CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION As at June 30, 2021

(Qatari Riyals 'QAR' unless otherwise stated)

<table>
<thead>
<tr>
<th></th>
<th>As at June 30, 2021</th>
<th></th>
<th>As at December 31, 2020</th>
<th></th>
<th>(in millions)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(Revised)</td>
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<td>(Revised)</td>
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<td>(Revised)</td>
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<tr>
<td></td>
<td>'QAR 1,000'</td>
<td></td>
<td>'QAR 1,000'</td>
<td></td>
<td>'QAR 1,000'</td>
</tr>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-current assets</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Property, plant and equipment</td>
<td>13,476,584</td>
<td>13,861,968</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investments in associates</td>
<td>5,123</td>
<td>5,153</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Investments in joint ventures</td>
<td>7,430,653</td>
<td>6,955,000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Right-of-use assets</td>
<td>208,583</td>
<td>229,667</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Intangible assets - license fee</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total non-current assets</td>
<td>23,593,811</td>
<td>22,489,238</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Current assets</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inventories</td>
<td>1,577,527</td>
<td>1,944,820</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trade and other receivables</td>
<td>2,477,671</td>
<td>2,455,605</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial assets at fair value through profit or loss (FVTPL)</td>
<td>344,699</td>
<td>346,367</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and cash balances</td>
<td>2,032,819</td>
<td>2,625,294</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Derivative financial instruments</td>
<td>6,768,685</td>
<td>5,946,901</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total current assets</td>
<td>13,036,994</td>
<td>13,342,557</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td>37,630,805</td>
<td>36,831,795</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**EQUITY AND LIABILITIES**

**EQUITY**

Share capital | 2,500,000 | 2,500,000 | | | |

Reserves | 776,564 | 757,913 | | | |

Holding reserve (1,272) | (873) | | | | |

Retained earnings | 32,920,619 | 37,730,929 | | | |

Equity attributable to equity holders of the parent company | 35,517,746 | 37,370,560 | | | |

Non-controlling interest | 7,669 | 7,072 | | | |

Total equity | 35,525,415 | 37,377,742 | | | |

**LIABILITIES**

Non-current liabilities | | | | | |

Lease liabilities | 80,673 | 75,178 | | | |

Employees' and ex-employee benefits | 322,697 | 341,932 | | | |

Total non-current liabilities | 703,368 | 717,050 | | | |

Current liabilities | | | | | |

Lease liabilities | 7,468 | 7,164 | | | |

Trade and other payables | 1,390,479 | 1,423,029 | | | |

Employees' and ex-employee benefits | 58,869 | 58,869 | | | |

Income tax payable | | | | | |

Bank borrowings | 36,567 | | | | |

Total current liabilities | 1,479,215 | 1,475,123 | | | |

**Total liabilities** | 1,480,246 | 1,482,180 | | | |

**Total equity and liabilities** | 37,630,805 | 36,831,795 | | | |

This interim condensed financial information was approved by the Board of Directors and authorised for issue on August 5, 2021 by:

Abdulaziz Mohammed Al-Manaa
Vice Chairman

Abdulrahman Mohammed Al-Suwaidi
Board Member

FOR MORE INFORMATION PLEASE VISIT WWW.QU.COM.QA OR EMAIL US AT: IQ@QCP.COM.QA
Saudia Aramco’s 2nd quarter profits bounce back to pre-pandemic levels

Saudia Aramco’s second quarter profits for 2021 have bounced back to pre-pandemic levels due to higher oil prices, mostly comparing to the same period last year.

Aramco’s second quarter profits for 2021 have increased significantly compared to the same period last year, with higher oil prices and lower costs. The company reported a net profit of $24.7 billion for the second quarter of 2021, compared to $17.8 billion in the second quarter of 2020.

Battered bond bears give a cautious cheer as yield slump pauses

New York

Bond bears may have to wait for the much-anticipated rate hike from the US Federal Reserve to start. The bond market has seen yields dip sharply this week, with 10-year yields dipping below 1.30% for the first time in three months.

The yield selloff has been broad-based, with yields across the curve dipping, including the 30-year yield which has dropped below 2.00% for the first time since early 2020. The 10-year-30-year yield spread has widened to the highest level since June 2017.

JP Morgan credit traders are shorting Adler Group bonds

New York

JP Morgan Chase & Co's credit traders are shorting Adler Group bonds, according to a report from Reuters. The bank is reportedly betting on the failure of the property developer, which has struggled in recent months.

The bank's position on Adler Group is reportedly part of a broader strategy to bet against the company, which has been hit by a series of defaults and bankruptcies. JP Morgan is not the only bank to have taken a position against Adler Group, with other banks reportedly also shorting the company's bonds.

A sweet spot in emerging debt has Goldman Sachs warily seeking yield

London

Goldman Sachs has identified a sweet spot in emerging debt markets, according to a report from Bloomberg. The bank is reportedly looking to invest in emerging markets, where yields have dipped significantly in recent months.

The bank is reportedly focusing on high-yield emerging market bonds, which have seen yields dip to historically low levels. Goldman Sachs is reportedly looking to invest in emerging markets, where yields have dipped significantly in recent months.

State-Owned Opportunity

State-owned companies in emerging markets present a unique opportunity for investors, according to a report from Standard & Poor's. These companies are often viewed as a safe haven in times of economic uncertainty, with many governments relying on them for support.

However, these companies can also present risks, including political instability and regulatory changes. Investors should conduct thorough due diligence before investing in state-owned companies in emerging markets.
Berkshire buoyed as US rebound fires up manufacturers, retail

Bloomberg
San Francisco

Warren Buffett’s Berkshire Hathaway Inc. is capitalizing on the benefits of the US economic reawakening. The conglomerate’s collection of manufacturers and retailers enjoyed a strong second quarter, buoyed by an uptick in factory orders and consumer spending. The company said that sales and earnings rose sharply in the first half of the year, with profits from its insurance and reinsurance segments also surging.

China rout prompts rethink of how to split stocks, bonds

Bloomberg

China regulators have signaled a shift in the way they are handling financial products, with a focus on simplifying stock and bond issuance. The Shanghai Stock Exchange, in a break from recent practice, is said to be considering issuing new types of stocks and bonds. The move is seen as a way to boost liquidity in the market and reduce complexity.

China’s economy is receiving a boost from recent policy measures aimed at stimulating growth. The government has announced plans to increase infrastructure spending and support small and medium-sized enterprises. These steps are expected to provide a lift to the overall economy, with the country’s GDP growing at a steady pace in the coming months.
Credit-market cracks emerge as Delta strain sows reopening angst

Bloomberg

New York

With corporate earnings have outstripped expectations on the back of healthy economic activity, and credit markets are pricing in a return to normalcy. But the recent waves of Covid-19 variants, most notably the Delta strain, have raised concerns that the economic recovery could be delayed or derailed by another surge in cases. The latest outbreak of the virus has led to renewed restrictions in some areas, prompting market参与者 to reassess their views on the economy.

Bloomberg QuickTake Q&A

Why unrate loans move from niche to billions

Bhavna Balasubramanian

1. Why are unrate loans so popular?

Unrate loans are popular because they offer flexibility and lower costs compared to traditional loans. They allow borrowers to choose their own rates, terms, and fees, which can result in lower interest payments and easier refinancing options. These loans are particularly attractive to borrowers who want to benefit from fluctuating interest rates or who are looking to save money on their mortgage payments.

2. How does the rate work?

The rate on an unrate loan is typically fixed for a certain period, such as 5 or 10 years, after which it can reset based on current market conditions. The rate is usually tied to a benchmark, such as the prime rate or the London Interbank Offered Rate (LIBOR), and can increase or decrease depending on changes in the market.

3. What is the current interest rate for unrate loans?

The current interest rate for unrate loans can vary depending on market conditions and the borrower's creditworthiness. According to recent data, the average interest rate for unrate loans is around 4.5%, but rates can range from 3% to 6% or higher.

4. How does the rate change over time?

The rate on an unrate loan can change over time based on changes in the market. Typically, the rate is reset every few years, and the borrower is notified of the new rate before it takes effect. The rate can increase or decrease depending on market conditions, and the borrower may have the option to lock in a fixed rate for a certain period.

5. What are the benefits of unrate loans?

Unrate loans offer several benefits, including lower interest costs, flexibility, and the ability to refinance with better terms. They also provide borrowers with the opportunity to benefit from falling interest rates, and can be a good option for those who expect their income to increase over time.

6. What are the drawbacks of unrate loans?

Unrate loans can be risky if interest rates increase, as the borrower may end up paying higher interest costs over the life of the loan. They also require borrowers to have good credit and income to qualify, and may not be available to everyone.

7. What are some potential risks to keep in mind when considering an unrate loan?

Potential risks include changes in market conditions, inflation, and the possibility of refinancing penalties. It's important for borrowers to carefully consider their financial situation and goals before taking out an unrate loan.

Bloomberg QuickTake

Wall Street investors remain cautious on economic concerns

New York

The economic rebound from the pandemic has supported a rally in global stock markets, but investors are still cautious about the potential for a resurgence of the Delta strain of Covid-19. The recent wave of infections has led to renewed restrictions in some areas, prompting market participants to reassess their views on the economy.

Bloomberg

QuickTake

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**Qatar market is set for big improvement post-pandemic**

By Golfo Elshrif Al-Adhami

It’s not an eyewatering three times since the start of the fourth quarter, the exuberance of the market is now back. The number of new companies starting up since the beginning of the year has been significantly higher than in previous years. This is due to the fact that the market is recovering from the shock of the pandemic, which led to a significant decrease in investment in the country. The market is now bouncing back, with many new companies entering the fray.

**Boe’s hawkish turn reignites pound’s strength**

In Mohamed Amin, director of Boe’s in the UK, and elsewhere in the UK.

**LuLu Hypermarket Qatar receives PCI DSS Certification of Compliance**

Leasing efficiency-virtual reality and augmented reality could be a significant force in the real estate industry. However, the technology is in its infancy and there are many challenges to overcome. The virtual reality technology is not yet mature and there are many issues that need to be resolved before it can be widely adopted.

**Flush with cash, Canada’s IGM sets sights on ESC acquisitions**

The preliminary findings from the latest ESC report indicate that the market is recovering, with a significant increase in transactions and investment. This is a positive sign for the recovery of the market.

**Gulf Times**