

**Part Eleven**  
**Periodical Data**

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## Capital Adequacy Ratio

### First: Capital Adequacy Ratio

#### 1- Basel II Capital Adequacy Ratio for National Banks

All banks should apply Basel II capital adequacy ratio (10% minimum) and provide QCB monthly with such ratio according to the related Forms no. (1-6) of annex no. (9) in pages no. (388-395).

#### 2- Capital adequacy for foreign banks' branches and approval of ratio of capital and reserves to the total net assets particularly for foreign banks' branches operating in Qatar, that calculate or do not calculate Basel Capital Adequacy through their main offices abroad

2/1 A foreign bank's branch that does not calculate Basel Capital Adequacy through its main office abroad, must maintain the ratio at all times with a minimum limit ranging from 3% up to 6%. As for foreign branch that calculates Basel Capital Adequacy through its main offices abroad, the ratio is a minimum 3%. It consists of:

2/1/1 The numerator of the ratio consists of:

Capital + Legal Reserve + Other Reserves.

2/1/2 The denominator of the ratio consists of:

The total assets of the bank, subtracted from the total items 01/206, 03/206, 04/206, 05/206 and the fair value reserve.

2/2 The numerator of the ratio is taken from the Capital Accounts item and the denominator of the ratio is taken from the Total Assets item of the bank's monthly statement of assets and liabilities, submitted to QCB by banks.

2/3 Each bank calculates this ratio for all the days of the month, and in case of violating the minimum limit in any day, the bank should fill in the two following attached forms and submit to QCB no later than the eighth day of next month of the violation month.

- (Form no. (1), annex no. (127) of page no. (604) shows calculating the assets and reserves to the total net assets ratio
- (Form no. (2) annexes no. (128) & (129) of pages no. (605-606) shows fines for violation of the ratio of assets and reserves to the total net assets.

2/4 QCB may ask any branch of foreign bank, at any time, to calculate this ratio for all the business days for a certain month and in case of violation, a fine shall be imposed as indicated in page no. (327-331) in Part Ten, Penalties and Financial Fines.

**3- Approved Electronic System for Capital adequacy:**

Referring to circulation No 175/2007 on 23/8/2007 relating to implementation of Basel II capital adequacy pillar 1, and circulation No 86/2005 on 18/7/2005 regarding proposed electronic system for capital adequacy calculation, find the approved electronic system attached in annex no. (134), page no. (660-697).

This system shall be enforceable as from January 2008.

## Credit and Financing Risk

### Second: Credit and Financing Risk

Classification of the credit facilities and determining the provision, the credit concentrations, the overdrafts and the real estate financing:

#### **1- Provisions of Credits Classified as Substandard, Doubtful or Bad:**

1/1 Frequent entering and updating data related to all calculated provisions for dues of the non performing customers' accounts (substandard, doubtful or bad) and suspended interest or return on these accounts through designed computer systems, according to the applied regulations stated in annex no. (8), pages no. (383-387).

1/2 QCB should constantly be provided with the forms of the financial investment operations inside and outside Qatar for all banks during the period between 1/1 and 31/12, as stated in annex no. (20), pages no. (453-454). The mentioned forms must be approved by the bank's general manager and external auditor. Customers' data should be entered via computer system through the unknown accounts, if registry number is unavailable and the customer is a legal personality, or the identification number is unavailable and the customer is normal personality.

Entering and updating data of provisions calculated on the non performing customers' accounts, starts when all banks complete entering customer facilities balances as on October each year through banking credit risk system whose data must be completely entered by 8<sup>th</sup> November each year as deadline. All banks must provide QCB with a written letter containing its external auditor's views on assessment of the granted credit and the value of the calculated provisions by 20<sup>th</sup> November each year.

#### **2- Credit Concentrations**

All banks should provide Qatar Central Bank with the periodical reports on the large credit concentrations for one single customer and his credit group through the following two forms in the end of June and December of each year, as follows:

2/1 Form No. (ت س/1), annex no. (15) page no. (415)

It should be filled every 6 months at the end of June and December of each year with the following accounts and credit groups:

- Facilities granted for each member of the bank's board of directors and his credit group whatever the amount of the granted credit facilities is.(National Banks)
- Facilities granted for each major shareholder and his credit group whatever the amount of the granted facilities is.(National Banks)
- Facilities granted for each customer and his credit group that is equivalent to 10 % or more of the bank's capital base (tier 1) or 200 million Qatari Riyals, whichever is less.

2/2 Form No. (ت س/1-1), annex no. (16) of page no. (416-417)

It should be filled every 6 months at the end of June and December of each year with the following accounts and credit groups as a separate periodical report for each account of the listed credit group accounts in the form no. (ت س/1).

- Member of board of directors' account and any other account related to such member.
- The account of each major shareholder and all accounts related accounts to this major owner.
- Each account of the customer accounts and his borrower group which is equivalent to 10% or more of the bank capital base (tier 1) or 200 million Qatari Riyal, whichever is less, provided that all these prepared forms must be attached for each account of the credit group accounts with the specific form of the customer and his credit group, no. (ت س/1).

2/3 Compliance with the executive instructions in pages no. (418-420)

Full accuracy is necessary when filling in the above-mentioned two forms. Check the balances of granted and used facilities of customers and the value of the contra physical collaterals before entering them into the computer through the new banking credit risk system. If the bank provides Qatar Central Bank with any incorrect or incomplete data, strict measures will be taken against all responsible employees of such bank. Such data will be considered authentic by Qatar Central

Bank, through which the ratios and the different limits of credit concentration are calculated.

2/4 Banks should provide Qatar Central Bank with these two forms within 10 days after the expiration of the required period.

2/5 Updating the data of companies that are granted credit facilities:

It has been noted through reviewing the data of the mentioned periodical reports on form no. (ت س/1), the difference in some customers' data, such as: trade register numbers, partners' names, their shares, and the data that is previously declared by the bank to Qatar Central Bank through the banking risk system. In order to reconcile such differences, it is necessary that banks changing certain customers' data, which were declared through the aforementioned system, to apply for changing the data of these customers through the banking notification system.

### **3- The Overdraft accounts and the overdrawn accounts (Commercial Banks)**

Each bank should provide Qatar Central Bank with the following data:

3/1 Quarterly periodical report for the total of the overdrafts accounts and the overdrawn accounts according to the attached statement no. (1) annex no. (18), page no. (451).

3/2 Quarterly periodical report on the details of the individuals overdrawn accounts for other purposes with physical collaterals mentioned in item (6) statement (1) annex (18) page (...), according to the attached statement no. (2) annex no. (19), page no (452).

### **4- Real Estate Financing Ratio**

4/1 Fill in the attached form no. (1) annex no. (120), page no. (595), for calculating real state financing ratio as at the end of each month and submit it to QCB, attached with the other monthly balance sheet attachments.

4/2 This ratio is calculated for all the days of the month and in case of exceeding this ratio for one day or more, banks should fill in the following forms and provide them to QCB, attached with the monthly balance sheet attachments.

- (Form no. 2) calculating real estate financing annex no. (121), page no. (596).
- (Form no. 3) of recording the fine for violation of the real estate financing ratio annex no. (122), page no. (597).

4/3 QCB may demand from any bank, at any time, to calculate the real estate financing ratio for all the days in a certain month. If unreported violations are detected, QCB will impose the maximum limit of the fine for each day, in accordance with the article (105) of the QCB law no. (33) of year 2006.

## Bank's Investments and Credit Concentration

### Third: Bank's Investments and Credit Concentration for Banks and Financial Institutions

#### 1- Forms of bank's investments and financial derivatives assessment

All the banks should provide Qatar Central Bank periodically with the attached forms and statements that should be filled in and reviewed by both the bank's compliance officer and external auditor as follows:

1/1 On the 7<sup>th</sup> of January of each year at maximum, banks should provide Qatar Central Bank with the following forms and tables:

<sup>1</sup>1/1/1 The form of financial investments assessment inside and outside Qatar for all banks, during the period between 1/1:31/12, annex no. (20), pages no. (453-454), approved by the bank's general manager and external auditor.

<sup>2</sup>1/1/2 Table of detailed balances and movement of the financial derivatives for trading or hedging purposes for the period from 1/1 to 31/12. This table must include all the derivatives transactions conducted through out the year even if they have no balances as on 31/12 - according to the attached table no. (1/3), annex no. (22), page no. (456) and tables of financial investments assessment.

1/1/3 Table of financial derivatives details for hedging purpose, as in 31/12 - according to the attached table no. (1/4), annex no. (23), page no. (457) and tables of financial investments assessment.

1/2 Banks should provide Qatar Central Bank by 7<sup>th</sup> January of each year, as deadline, with the table of the movement details and assessment of the financial investments balances, as on 30/06 for the period from 1/1 up to 30/06. Compile the data in the table for each type of the investments inside and outside Qatar horizontally and vertically for each column. Note that totals should match the balances of the monthly statement submitted to QCB in 30/06, according to the attached table no. (2/1), annex no. (24), pages no. (458-459).

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<sup>1</sup> Circular 61/2006 on 19/4/2006.

<sup>2</sup> Circular 109/2006 on 7/8/2006 both tables are still effective.

**2- Credit Concentrations for Banks and Financial Institutions**

The attached banks balances table no. (1) annex no. (124), page no. (599) is approved, as well as the filling in instructions of annex no. (125), page no. (600), that should be submitted to QCB through (QCB Connect) by the eighth day of the next month at maximum for the required data.

## Banking Ratios and Indicators

### Fourth: Banking Ratios and Indicators

#### 1- Liquidity Adequacy Ratio:

1/1 Each bank should calculate the liquidity adequacy ratio, based on the data of its monthly balance sheet and filling in the attached form no. (1) annex no. (28), page no. (471), to be submitted to QCB in the eighth day of each month.

1/2 If a bank violates the minimum limit on one day or more, the ratio must be calculated for all the days of that month and the attached two forms no. (2&3), annexes no. (29) & (30) pages no. (472-473), should be filled in and submitted to QCB attached with monthly balance sheet.

1/3 Banks must consider that QCB may, at any time, require banks to calculate this ratio for all the business days of certain month. If unreported violations are detected, QCB will impose the maximum limit of the fine for each day, in accordance with article (105) of the QCB law no. (33) of year 2006.

#### 2- Credit Ratio:

2/1 Each bank must calculate the ratio of credit, based on the data of its monthly balance sheet, annex no. (31) of page no. (474).

2/2 If the ratio exceeds the maximum of the required limit, the ratio must be calculated for all the days of that month and the following attached forms should be filled, and submitted to QCB attached with the monthly balance sheet:

- Calculating fines for credit ratio violation form no. (1), annex no. (33) of page no. (476).
- Recording the fines for violation of the credit ratio, form no. (2), annex no. (34) page no. (477).

2/3 Banks must consider that QCB may at any time to require from banks to calculate this ratio for all the business days of certain month. If unreported violations are detected, QCB will impose the maximum limit of the fine for each day, in accordance with article (105) of the QCB law no. (33) of year 2006 .

### **3- Overdraft to Credit Facilities Ratio:**

3/1 Each bank must calculate the ratio of overdraft to the total credit facilities, based on the data of its monthly balance sheet.

3/2 If the ratio exceeds the maximum of the required limit, the ratio must be calculated for all the days of that month and the following attached two forms, should be filled and submitted to QCB attached with the monthly balance sheet:

- Calculating the ratio of overdraft to total credit facilities form no. (1), annex no. (36) of page no. (479).
- Recording the fine for violation of the ratio of overdraft to total credit facilities, form no. (2), annex (37) of page no. (480).

3/3 QCB may ask from any bank, at any time to, calculate this ratio for all the business days of certain month. If unreported violations are detected, QCB will impose the maximum limit of the fine for each day, in accordance with article (105) of the QCB law no. (33) of year 2006.

### **4- The Ratios of International Financing and Real Estate Investments:**

4/1 The ratio of international financing to customer deposits is a maximum of 70%.

4/2 The ratio of the real estates investments (current investment) and the investments in other real estates and assets (whether for trading or leasing) and the real estates for the private use of the bank, to the capital and the reserves is a maximum limit of 40%.

4/3 Each bank must calculate this ratio daily. If the bank violates any of these ratios for a day or more, the ratio must be calculated for all the days of that month. The following attached forms must be filled in, and be provided to QCB attached with the monthly balance sheet, the forms are as follows:

- The form of the calculating ratio of the international financing annex no. (38) of page no. (481) or the form of the calculating ratio of the real estates and other fixed assets investments for trading or leasing purposes or the real estates for the special use of the bank annex no. (40) of page no. (483). Note that the last column in that form is specified for the fine value annex no. (39) of page no. (482) or annex no. (41) of page no. (484), which is filled in

accordance to the table for fines imposed for the violation of these ratios annex no. (42), page no. (485) or annex no. (43), page no. (486).

- The Form of recording the fines for violation of the concerned ratio's violation, annex no. (39) or (44).

4/4 QCB may demand from any bank, at any time to calculate any of these ratios for all the business days of certain month and in case of violation and the bank does not disclose it, QCB will apply the maximum limit of the fine for each day, according to article (105) of the QCB law no. (33) of year 2006.

#### **5- Ratio of Assets in Foreign Currency to liabilities in Foreign Currency:**

5/1 When a bank falls below the minimum limit for the ratio stated in the instructions, such bank must calculate the ratio, based on the data of the monthly balance sheet for all the days of month and fill in the attached two forms in annex no. (45) of page no. (488) and annex no. (44) of page no. (487) and submit them to QCB attached with the monthly data:

- Calculating ratio of the assets in foreign currency to the liabilities in foreign currency, form no. (1) annex no. (45) of page no. (488).
- Calculating the fines for violation, form no. (2) annex no. (44) of page no. (487).

5/2 If the ratio is below the minimum allowed limit for any day, and the bank did not provide QCB with the data and forms specific for this ratio, the maximum limit for the fine will be calculated for each day of the exceeding days annex no. (46) of page no. (489).

## Customers' Investments

### Fifth: Customers' Investments

#### Investment Portfolios and Mutual Funds

Qatar Central Bank must be provided with the periodical data of investment portfolios and mutual funds that are managed or marketed by the banks for their customers whether inside or outside Qatar, according to the attached forms and statements annexes no. (52-53) pages no. (497-498). Please ensure the following:

- 1- The portfolios and funds mentioned in the statement do not include the portfolios and funds traded directly in the international markets, in which the customers are using the bank's dealing room, but they include all the portfolios and funds that are fully or partially managed by the bank, or their units are marketed and distributed by the bank in conformity with contracts and the agreements signed with customers or with financial institutions establishing or managing those portfolios and funds.
- 2- For each portfolio or fund, fill in the attached form.
- 3- The attached mobilizing statement should be filled in, based on the data collected from the attached forms and check that the data and the numbers in each of the forms and the mobilizing statement are identical.
- 4- The required data should be filled as at 30/06, 31/12 of each year and submitted to Qatar Central Bank by 15/07, 15/01 of each year.
- 5- Upon implementing the above-mentioned instructions banks should ensure the following:
  - Accuracy and transparency upon filling the required forms.
  - Forms should be filled by printing, and not by handwriting.
  - Forms must be approved by the general manger and sealed by the bank.
  - Forms must have the signature of the bank's compliance officer, indicating that he reviewed and checked the compliance with QCB requirements.

## Banking Credit Risk Centralization

### Sixth: Banking Credit Risk Centralization

#### Reports through Banking Risk System:

The following reports are available on the new computer banking risk system:

- 1- Report no. (1), for balances of the bank's customers, who were granted credit facilities with an amount of 50 thousands Qatari Riyals or more.
- 2- Report no. (2), for the bank's customers, who were granted credit facilities with an amount of 50 thousands Riyals or more. Customer's balances at the bank and the other banks must be shown.
- 3- Report no. (3), for bank's customers, who were granted credit facilities with an amount of 50 thousands Riyals or more, Customer's balances and their credit groups in the bank and other banks must be shown.
- 4- Report no. (10), for credit concentrations of all the bank's board members, their families, their relatives and their related accounts at the bank (for national banks).
- 5- Report no. (11), for credit concentrations of all the bank's main shareholders and their related accounts at the bank (for the national banks).
- 6- Report no. (12), for credit concentrations of the bank's employees and their related accounts at the bank.
- 7- Report no. (13), for credit concentrations of all the bank's major customers and their related accounts at the bank.

**Financial Statements, Closing Accounts and Calculation  
and Allocation of Profits - Islamic Banks**

**Seventh: Financial Statements, Closing Accounts and  
Calculation and Allocation of Profits between Depositors and  
Shareholders in Islamic Banks**

**1- Assets and Liabilities' Monthly Statement (for Islamic Banks)**

The monthly balance sheet of Islamic banks annex no. (62) pages no. (513-516) and the attached detailed monthly tables no. (1-11), annexes no. (63-73) pages no. (521-531) must be filled in, in accordance with the attached filling instructions in pages no. (517-520) and submitted to Qatar Central Bank by the eighth day of the next month at latest.

**2- Assets and Liabilities monthly Statement:**

2/1 The forms are:

- Form of Monthly balance sheet annex no. (74) pages no. (532-533).
- Form of Profit and loss account annex no. (75) pages no. (546-548).
- (18) Analytic tables for the items of the balance sheet and profit and losses annexes no. (76-93) pages no. (549-566).
- Provide QCB with monthly technical instructions for preparing the required electronic structure file, pages no. (534-545).

2/2 It is recommended to abide by these instructions, and to be accurate while preparing the data, and to provide QCB monthly with the electronic file or to fill in the data through the attached monthly balance sheet system of assets and liabilities of pages no. (532-533), before the eighth day of the next month at maximum.

2/3 <sup>3</sup>Fill in the attached tables annexes no. (94-113), pages no. (567-587). QCB should be provided monthly with such tables by the eighth day of the next month at maximum, and data in these tables must match the monthly balance sheet data, the profit and loss account and the attached tables.

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<sup>3</sup> Accounts of the Amiri Diwan shall be classified with sovereign accounts.

2/4 Tables of investment in portfolios and the funds, no. 5/1, no. 5/2 and no. 5/3, are as follows:

- Table no. (5/1), for the portfolios and funds that deal with shares annex no. (98), page no. (571).
- Table no. (5/2), for the portfolios and funds which deal with bonds, securities and debt securities, annex no. (99), page no. (572).
- Table no. (5/3), specified for the other portfolios and funds, except those mentioned in tables (5/1) & (5/2), annex no. (100) page no. (573).

2/5 For purposes of preparing and filling all the financial data forms submitted to QCB, the impact of revaluation of investments, and financial instruments and derivatives inside and outside the balance sheet must be quarterly recorded in accordance with dates of the reports which are prepared during the year for publishing and disclosure purposes.

### **3- Consolidated Financial Statements (Closing Accounts):**

3/1 For Commercial banks, see attached annex no. (132), pages no. (633-658).

3/2 For Islamic banks, see attached annex no. (131), pages no. (608-632).

Consolidated financial statements include balance sheet, income statement, and shareholders equity change statement, cash flow statement, disclosures, and notes.

### **4- Financial Statements of Commercial Banks Providing Islamic financial Services:**

Any bank, licensed to open an Islamic branch or more, should submit a monthly report, profit and loss statement, other detailed tables, and annual and interim financial statements as mentioned in the Instructions to banks, provided that you should take the following into consideration:

4/1 Providing QCB with the following consolidated data, including operations of all commercial and Islamic branches of the banks:

4/1/1 Monthly Statements:

- Monthly Statements entered by the automatic connecting system (Q.C.B. Connect), in page no. (534), item (1\2).

- Tables provided to QCB, in hand, in pages no. (567-587) tables no. (1-17).

4/1/2 Quarterly and semi-annual financial statements.

4/1/3 Annual financial statements in pages no. (633-658).

4/2 Providing QCB, by hand, with the following data, specific for all Islamic branches of the bank:

4/2/1 Monthly Statements:

- Monthly statement of assets and liabilities according to the form in pages no. (451-454).
- Tables no. (1-11), mentioned in pages no. (521-531).

4/2/2 Tables mentioned in pages no. (589-592), if the bank wishes to allocate a quarterly payment on account for depositors.

4/2/3 Annual financial statement in pages no. (608-632).

## **5- Calculation and Allocation of Profit between Depositors and Shareholders in Islamic Banks:**

The forms for Qatar Central Bank Approval:

Banks should use the forms attached to these instructions annexes no. (114-117) pages no. (589-592), to apply for Qatar Central Bank's approval on depositors allocated profits rates. Such forms are:

- Form for calculating the profit and losses in 30/06 and form for calculating the allocation of biannual down payment on account for depositors. Such forms must be sent by 1 July at maximum, attached with a bank's request to obtain QCB approval on allocation of the biannual down payment on account.
- Form for calculating the profit and losses in 31 December and form for stating depositors' share in the net profit, attached with a bank's request to obtain central bank approval on depositors' share in the profit at the end of the year and return rates to be allocated. These forms must be submitted by 1 January of the following year.

## **6- Financial Statements of Investment Funds:**

The fund managers should periodically issue at least a quarterly financial statement according to the dates mentioned in the by-laws. The statements should include the financial position, income statement, changes in asset value of investment documents' holders, summary of the fund's activities, realized return rates, and disclosure of the potential risks, provided that such financial statements must be reviewed by the fund auditor. QCB should be provided with a copy of the periodical statement at least ten days before disclosure.

## **Eighth: Other Periodical Data**

### **1- Main Data for Banks Registration:**

It is recommended to provide Qatar Central Bank with the data essential for the banks operating in Qatar according to annex no. (119) page no. (594), for banks' licenses annual renewal.

- Fill in the form attached to the data essential for banks registration.
- Authorized copy of the valid commercial registry.
- Organizational structure.

Banks must provide QCB with these data annually at the end of October of each year.

### **2- Annual Statement for Major Shareholders (National Banks)**

Qatar Central Bank must be provided with a detailed statement on the bank's major shareholders, who are mentioned in the item of "credit of the interrelated interest's parties" of page no. (119) of these instructions, annex no. (13) page no. (412), in 31 December each year and the deadline shall be the end of January of the following year, (statement filling instructions) page no. (413).

### **3- Obligatory Reserve Instrument:**

In accordance with the instructions in page no. (32-33)

3/1 Banks shall provide Public Debt, and Banking Affairs and Issuing Department at QCB with the statement no. (2), annex no. (1) of page no. (365), signed by the bank senior officer, including the daily balances of total deposits and their average for the mentioned period in item (1) in the 13<sup>th</sup> day of each month.

3/2 Public Debt, and Banking Affairs and Issuing Department is responsible for calculating the value of the due amount for each bank to hold as required reserve in thousand Qatari Riyals (approximate the fraction to a higher digit), according to the statement submitted by the bank of the required ratio. Banks are to be notified in the 14<sup>th</sup> day of each month.

#### **4- Credit Classification according to the Economic Sectors**

All banks should provide Qatar Central Bank Economic Policies Department with the attached table no. (1) annex no. (2) pages no. (366-370), each month for the classification of the credit facilities according to the economic sectors and the economic activities.

#### **5- Interest Rates**

Qatar Central Bank economic policies department must be informed monthly with the average of interest rates for loans, deposits and Interbank rates according to the model in annex no. (4) page no. (372).

#### **6- Balance of Payments Statistics**

6/1 All banks should provide the Economic Policies Dept. of Qatar Central Bank with the detailed data on balance of payments statistics according to the related forms, annex no. (10) of pages no. (396-399) (every three months) within ten days following the end of the period.

6/2 All banks should submit the arrears data of balance of payments statistics for chapter four and the previous chapters in 2006 within maximum time limit of 10 days after 15/2/2007 and provide the Economic Policies Department with the following data as of the first quarter of 2007:

- Balance sheet forms - annex no. 11, pages no. (400-409)
- Interest rates forms - annex no. 4, page no. (372)
- S10 form for international investment position ( balance of payments forms)
- Government letters of credit ( government's procurement from abroad) (Balance of payments forms)
- Credit cards transactions for residents outside Qatar and non resident inside Qatar. (Balance of payments forms)

- Letters of credit should include the following information:
  - A. Imports  
value...(FOB).....
  - B. Freight expenses.....
  - C. Insurance expenses.....
  - D. Type of carrier (resident – non resident).....
  - E. Type of Insurance company (resident – non resident).....

**7- Monthly Movement of Defaulted Credit Facilities**

All banks should provide the Economic Policies Department with the detailed monthly movement of the defaulted credit facilities through credit facilities system in accordance with QCB letter No 195-2006 according to the attached table annex no. (14), page no. (414) as from December 2006.