

days of violation during that month, and the attached forms annex no. (38) of page no. (481), annex no. (40) of page no. (483), and annex no. (39) of page no. (482), fines tables annexes no. (42&43) of pages no. (485-486) should be filled in. The fine of the ratio violation annex no. (41) of page no. (484) must be recorded. QCB may request any bank to calculate any of these ratios for all the days of a certain month. If unreported violations are detected, QCB will impose the maximum limit of the fine for each day, in accordance with the rules of article (105) of the Qatar Central Bank's law no. (33) of year 2006.

2/4 Liquidity Ratio

- A fine is imposed for each day the bank falls below the minimum limit of the ratio in accordance with the attached table of the fines of liquidity ratio violation annex (29), page no. (472).
- If any bank violates the minimum limit of this ratio in one day or more, the ratio must be calculated for all the days in that month and the two attached forms no. (2) & (3), annexes no. (29) & (30) of pages no. (472-473) must be filled in and submitted to QCB attached with the monthly balance sheet.
- QCB may request any bank, at any time, to calculate this ratio for all days of a certain month. If unreported violations are detected, QCB will impose the maximum limit of the fine for each day, in accordance with the rules of article (105) of the Qatar Central Bank's law no. (33) of year 2006.

2/5 Credit Ratio

- Banks are fined for every day the violation occurs, in according with the attached table of the fines for the violation of the credit ratio annex no. (32) of page no. (475).
- Each bank must calculate the credit ratio, based on the data of its monthly balance sheet. If the ratio exceeds the maximum fixed limit in one day or more, the ratio must be calculated for all the days in that month and the following attached two forms should be filled in and submitted to QCB attached with the monthly balance sheet.

- (Form no. 1) calculating the credit ratio annex no. (33) of page no. (476).
- (Form no. 2) recording the fine of credit ratio violation, annex no. (34) of page no. (477).
- QCB may request any bank, at any time, to calculate this ratio for all the days of a certain month by filling in form no. (1). If unreported violations are detected, QCB will impose the maximum limit of the fine for each day, in accordance with the rules of article 105) of the Qatar Central Bank's law no. (33) of year 2006 and also form no. (2) should be filled in and submitted to QCB within a timely determined period.

2/6 Overdraft to credit facilities ratio

- Banks are fined for every day the violation occurs, in accordance with the table of the fines of the overdraft to total credit facilities ratio violation annex no. (35) page no. (478).
- Each bank must calculate the overdraft to total credit facilities ratio, based on the data of its monthly balance sheet. If the ratio exceeds the maximum fixed limit on one day or more, the ratio must be calculated for all the days in that month and the following attached forms must be filled and submitted to QCB attached with the monthly balance sheet:
 - (Form no. 1) The form of calculating the overdraft to total credit facilities ratio annex no. (36) of page no. (479).
 - (Form no. 2) The form of recording the fine for the violation of the overdraft to total credit facilities ratio annex no. (37) of page no. (480).
- QCB may request any bank, at any time, to fill in form no. (1) for calculating the ratio for all the days of a certain month. If unreported violations are detected, QCB will impose the maximum limit of the fine for each day, in accordance with the rules of article (105) of the Qatar Central Bank's law no. (33) of year 2006 and also form no. (2) should be filled in and submitted to QCB within a timely determined period.