

Bank's Name:

Capital:

**Statement of Major Shareholders in National Banks in which they own 5%
or more of bank's Capital whether as Natural Person or Body Corporate and/or the Minor Members in their families
and/or their Wives and/or their Individual Institutions and/or their Companies in which they own 50% or more of their Capital
at Bank As at 31/10/.....**

Names of Shareholders, their Family Members and their Companies	Major Shareholder		Minor Children		Wives		Individual Institutions		Company they own 50% or more		Total		Ratio to Capital
	Shares No.	Total Nominal Value	Shares No.	Total Nominal Value	Shares No.	Total Nominal Value	Shares No.	Total Nominal Value	Shares No.	Total Nominal Value	Shares No.	Total Nominal Value	
(1) Group													
(2) Group													
(3) Group													

Bank's Authorized Signature

Filling in Instructions

- 1- The shareholders in the first column are divided into groups, each group includes the elements of the principal shareholder, as it is stated in the Instructions in page no. (119). It consists of the adult individual shareholder or company or institution in which he owns 5% of the bank's capital whether in his natural or juridical personality and/or the minor members in his families and/or their wives and/or their individual institutions and/or their company in which they own 50% or more of its capital. This group is named by the name of the original shareholder; and under each group, the names of all the shareholders, related to the group, are included.
- 2- From the second till the sixth columns, numbers of shares, the total nominal value of the shares, owned by each shareholder of the members of the group, are included. Also, the participation ratio of each shareholder to the capital is included in the last column.
- 3- The elements of each group are added horizontally and vertically and the total is recorded in front of the group's name, and is recorded in the special column of the total. Also, the total ratio of the group participation in the capital is recorded in the last column in front of the group's name.
- 4- The original shareholder in the first column means the adult individual shareholder or company or institution, where the group is belonged. He may be the only shareholder and may not own any shares but he is guardian for his minor children or deputy for his wives or the owner of individual institution.

Monthly Movement of Non-Performing Loans
Annex No. (14)

**Monthly Movement of Non-Performing Loans &
Specific Loans Provisions Balance During the Month of..... Year:.....**

	Non-Performing Loans			Loan Provisions		Interest Suspense
	Substandard	Doubtful	Bad	Specific	General	
Starting Balance (at the beginning of the month)						
Addition during the month						
<u>Deduction during the month as a result of:</u>						
Repayment of loans						
Written off loans						
Ending Balance (at the end of the month)						

QR '000'

Banking Supervision Department**Form No. (1/س)****Periodical Statement of Credit Concentrations for a Single Customer and his Borrower Group****in Bankas at .../.../.....**

Customer Name:

Customer's Relation with bank:..... Credit Group No.:

(In QR '000')

Secret No.	Names of credit facilities accounts granted to customer & his credit group	(1) Relation	(2) Classification	Direct Facilities		Indirect Facilities		Total of Facilities		Concentration Ratio Calculation	
				Granted	Used	Granted	Used	Granted	Used		
										(3) Total Credit Facilities	
										(4) Tender Guarantees (-)	
										(5) Cash Collaterals (-)	
										Net Facilities (-)	
										Capital Base (÷)	
										Concentration Ratio	%
Total										* Total of Debts Provisions:	
										* Total of Suspended Profit:	

Signature of Bank's General Manager

1- Statement of customer's relation with the account.

2- Statement of account classification whether it is (excellent, standard, substandard, doubtful, bad).

3- Total granted or used, whichever is larger, of direct and indirect facilities.

4- Total amount of tender guarantees that is calculated within the indirect facilities.

5- Total amount of exception cash collaterals (deposits, cash margin, banking guarantees).

* Periodical Statement (no. (1 - / س)) shall be attached separately from the facilities of each secret no of to the customer's borrower group per 6 months

Form no. (1-1/ت س)
Periodical Statement of Credit Facilities to a Single Customer
As at .../..../20.....

Customer's secret no.: Borrower group no.:
Customer's credit facility category: Concentration ratio:

General Information about the Customer:

- 1- Customer's name according to commercial registry:.....
- 2- Commercial registry no.:
- 3- Expiry date of commercial registry:.....
- 4- Customer's legal status:
- 5- Activity type:.....
- 6- Information about partners:.....

Name of Partner	Nationality	Participation Percentage	Disposal Capacity	Limits of Responsibility

7- Customer's relationship with the bank:.....

- | | |
|-----------------------------------|--------------------------|
| A- Normal Customer | <input type="checkbox"/> |
| B- A member of Board of Directors | <input type="checkbox"/> |
| C- Major Shareholder | <input type="checkbox"/> |
| D- Major Officer | <input type="checkbox"/> |
| E- Subsidiary or Sister Company | <input type="checkbox"/> |
| F- Others | <input type="checkbox"/> |

8- Balances of credit facilities granted to the customer as at: .../.../20.... in thousand Qatari Riyals:

Direct Credit Facilities			Indirect Credit Facilities		
Type of Credit Facility/Investment	Granted	Used	Type of Credit Facility/Investment	Granted	Used
Total			Total		

- 9- Starting date of dealing with customer: .../.../.....
- 10- Validity date of the credit facility: .../.../.....
- 11- Purpose of the credit facility:.....
- 12- Sources of repayment:

Part (XII) - Tables, Forms and Filling In Instructions

13- The administrative body approved on the credit facility:.....

14- Collaterals:

Type of Collateral	Collateral Value in Thousand QR as at/...../ 200	The Institution Assessing the Collateral Value

15- Credit Facility Movement

A- Overdraft:

Active Weakly Active Frozen Under Repayment

B- Discounted Papers:

Regularly Repaid Failing to Repay Some Discounted Papers
 Failing to Repay All Discounted Papers

C- Loans:

Regularly Repaid Failing to Repay Some Installments
 Failing to Repay All Installments

16- Reasons of non-performing credit facility:

17- Procedures taken by the bank for repaying the due debts:

18- Starting date of exceeding:/...../.....

19- The Administrative body approved on the exceeding:.....

20- Exceeding reason:.....

21- Procedures taken by the bank for repaying the exceeding Value:

22- Date of last balance sheet submitted by the customer:/...../.....

23- Opinion of the bank's manager regarding the financial position according to the audited balance sheet:

24- Auditor name:.....

25- Opinion of the bank regarding the customer, partners and guarantors including an explanation of their solvency:

*I admit that all the above written information is accurate and correct and the value of the provided collaterals reflected the current market value.

Name and Signature of the Account Holder

Signature of Bank's General Manager

Filling in Instructions of Forms no. (1/ت س) and (1-1/ت س)

Please refer to definitions of credit concentrations in pages no. (117-119). When filling in forms no. (1/ت س) and (1-1/ت س), concerning credit concentrations for a single customer and his borrower group of the parties of the interfering interests, banks should be committed with the following executive instructions:

1- Form No. (1/ت س), annex no. (15) in page no. (415):

1\1 This form is to be filled in with the following accounts:

1\1\1 All credit facilities granted to any customer and his borrower group, which its total is equal to 10% or more of the bank's capital and reserve or QR 200 millions, whichever is less.

1\1\2 All credit facilities granted to each member of the bank's board of directors and his borrower group which represents the related accounts or interfering interests, and to relatives and members of his family whatever the value of the facilities granted. Even if this member has not been granted any personal facilities for himself.

1\2 The customer's relation with the bank means that he may be a regular customer/member of board/major shareholder/senior employee/subsidiary or sister company/others. The nature of the customer's relation with the bank should be determined according to the stated principles included in the executive instructions of definition of the credit facilities granted to parties of interfering interests in page no (119).

1\3 When describing the customer's relation with the credit facilities granted to his borrower group, the following points should be taken into account:

1\3\1 If the customer is an individual, the relation should be determined according to the following options:

- | | |
|--|-------------------------------|
| 1- Owner of the individual institution | 2- partner |
| 3- Partner and guarantor | 4- Guarantor |
| 5- Personal joint account | 6- Natural guardian of minors |
| 7- Others | |

1\3\2 If the customer is a company, the relation should be determined according to the following options:

- | | |
|---------------------------------|--------------|
| 1- Parent Company | 2- Branch |
| 3- Subsidiary or sister company | 4- Partner |
| 5- Partner and guarantor | 6- Guarantor |
| 7- Others | |

1\3\3 If the customer is a member of the board of directors, the following options should be taken into account along with the above-mentioned ones:

- | | |
|-----------|----------------------|
| 1- Father | 2- Mother |
| 3- Spouse | 4- Minors and adults |

5- Brother

6- Sister

- 1\4 When rating any credit facilities granted to the customer's borrower group, the instructions on the credit facility rating mentioned in pages no. (109) should be taken into account.
- 1\5 The concentration ratio shall be calculated by dividing the value of direct and indirect facilities granted to or used by the customer and his borrower group, whichever is larger, by bank's total capital base and reserves.
- 1\6 The total value of the calculated provisions should be mentioned as well as the suspended interests for the related accounts of customer and his borrower group, if found.
- 1\7 A separate periodical report should be prepared (every 6 months) for the attached form of this circular about the facilities granted to the customer and his borrower group, and these forms are attached with form no. (1/ت س).

2- Form No. (1-1/ت س), annex no. (16) in pages no. (416-417):

- 2\1 All customer's general information should be identical to the following:
- 2\1\1 Personal Identification Card, if the customer is an individual.
- 2\1\2 Valid commercial registry, if the customer is a company or an individual institution.
- 2\2 Limits of responsibility means whether the partner as a natural personal or a corporate body guarantees the credit facilities (The last copy of the personal guaranty contract for partners who are guaranteeing the credit facilities shall be attached).
- 2\3 The nature of customer's relation with the bank shall be determined according to principles included in the instructions of definitions of credit facilities granted to parties of interfering interests in page no. (119).
- 2\4 Value of direct and indirect facilities (investments in the Islamic banks) granted to or used by the customer and his borrower group, mentioned in item no. (8), shall be determined.
- 2\5 If the validation date of the granted credit has been expired, reasons for not renewing these facilities should be mentioned.
- 2\6 Purpose of granting the credit facility should be accurately mentioned in details.
- 2\7 Full and definite details of repayments sources agreed with the customer to be transferred to his account at the bank for, should be mentioned.
- 2\8 Full details of the in-kind guarantee types, their current market values, and principles on which their values will be determined, should be mentioned.

(a copy of documentations of the collaterals provided by the customer should be attached, such as a copy of the real estate mortgage contract, letter of deposit lien, assignments of claim, or personal guarantee contract, etc. These collaterals should be provided once a time and if any changes in the such guarantees will be made, QCB should be notified through the next periodical report and the related documentations should be also attached).

Part (XII) - Tables, Forms and Filling In Instructions

2\9 The customer's last audited balance sheet at the bank should be attached. The last financial analysis statement prepared by the bank about the customer's balance sheet should be also attached with this form.

2\10 The bank's manager should explain his opinion about the customer and the facilities granted according to the following points:

2\10\1 Soundness of the customer's financial structure and solvency, as well as principles, indicators and financial ratios on which the manger's opinion is based.

2\10\2 Capital adequacy of the partners and guarantors, as well as principles on which the opinion is based.

2\10\3 The manger's efficiency regarding the customer, as well as with principles on which the opinion is based.

2\10\4 Reasons and principles on which the bank depends in its ratings for the customer (excellent/standard/substandard/doubtful/bad).

2\10\5 Procedures taken by the bank to collect the due commitments of any customer whose credit facilities are rated under excellent/standard/substandard/doubtful/bad categories.

(In case of conducting repayment agreement, a copy of this agreement shall be attached with an illustration for customer's commitment).

2\10\6 If the balances of the customer's accounts exceed the granted limits, reasons of such exceeding must be mentioned accurately and determinedly. Procedures taken by the bank to make the customer pay the value of this exceeding must be also mentioned.

2\10\7 Bank's reasons for not obtaining the sufficient in-kind guarantees from the customer against the credit facilities granted to him.

2\10\8 Bank's reasons for not obtaining the personal guarantees for all partners of the limited liability partnership or for the bank's satisfaction for obtaining the personal guarantees for some partners and not for all of them in that type of the mentioned companies.