

Monthly Statement of Assets & Liabilities & Closing Accounts
Annex No. (62)

Form No. (1/م) - Islamic Banks

(In QR '000')

Bank Name:

Date:

Assets	In Local Currency	In Foreign Currency	Total
1. Banknotes and coins			
2. Balances with QCB			
2\1 Required reserves			
2\2 Others balances			
3. Investments in securities and capital of shareholding			
3\1 Inside Qatar			
3\1\1 Investments for Trading (Available for circulation)			
3\1\2 Fixed continuous investments in capitals of companies			
3\1\3 Investments in Portfolios and Funds			
3\1\4 Others			
3\2 Outside Qatar			
3\2\1 Investment for Trading (Available for circulation)			
3\2\2 Fixed continuous investments in capitals of companies			
3\2\3 Investments in Portfolios and Funds			
3\2\4 Others			
4. Balances with Banks and Financial Institutions			
4\1 Inside Qatar			
4\1\1 Demand			
4\1\2 Investments and Time deposits			
4\2 Outside Qatar			
4\2\1 Demand			
4\2\2 Investment and Time deposits			
5. Financing			
5\1 Inside Qatar			
5\1\1 Murabaha & Musawamha			
5\1\2 Istisna			
5\1\3 Mudarabah			
5\1\4 Musharaka			
5\1\5 Other s			
5\2 Outside Qatar			
5\2\1 International profitability (Murabaha) in goods and metals			
5\2\2 Other international financing operations			
6. Other Investments			
6\1 Inside Qatar			
6\1\1 Real Estate investments for leasing			
6\1\2 Investments in real estates and other assets for leasing			
6\1\3 Others			
6\2 Outside Qatar			
6\2\1 Real Estate investments for leasing			
6\2\2 Investments in real estate and other assets for leasing			
6\2\3 Others			
7. Fixed Assets (after depreciation)			
7\1 Buildings & Real Estates			
7\2 Furniture's & Equipments			
7\3 Others			
8. Other Assets			
9. Total Assets			
10. Contra Accounts (Customers' Undertakings)			
10\1 Against Acceptances / investments operations			
10\2 Against Acceptances / Customers			
10\3 Against credits / investments operations			
10\4 Against credits / Customers			
10\5 Against Guarantees			
10\6 Against Forward Transactions			
10\7 Against Unused Financing Ceilings			
10\8 Investments for the customers			
10\9 Against Others			

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

Liabilities	In Local Currency	In Foreign Currency	Total
11. Deposits of Qatar Central Bank			
12. Deposits of Banks & Financial Institutions			
12\1 Inside Qatar			
12\1\1 Demand Deposits			
12\1\2 Investments and Time deposits			
12\2 Outside Qatar			
12\2\1 Demand Deposits			
12\2\2 Investment and Time deposits			
13. Customers Deposits			
13\1 Current and demand			
13\2 Savings			
13\3 Time			
14. Cash Margins and in advanced payments			
14\1 Muradabah and Musawamha Operations			
14\2 Istisna Contracts			
14\3 Acceptances, Credits and Guarantees			
14\4 Others			
15. Provisions			
15\1 Specific Debt Provision			
15\2 Provision for other investments			
15\3 General Provision			
15\4 Other Provisions			
16. Other Liabilities			
17. Capital and Reserves			
17\1 Capital			
17\2 Legal Reserve			
17\3 Other Reserves			
17\4 Retained Profits (losses)			
18. Total Liabilities			
19. Contra Accounts			
19\1 Acceptances of Investment Operations			
19\2 Acceptances / Customers			
19\3 Credits / Investments Operations			
19\4 Credits / Customers			
19\5 Guarantees			
19\6 Forward Transactions			
19\7 Unused Financing Ceilings			
19\8 Investments customers			
19\9 Others			

Analysis of Assets
Balances with the Central Bank, Banks and Financial Institutions
By Maturity (2+4)

Description	Demand	Up to 7 Days	7 Days to a month	1-3 months	3-6 months	6-12 months	More than a year	Total
2. Due from QCB								
4. Due from Banks and Financial Institutions								
4\1 Inside Qatar								
a. Commercial Banks								
b. Specialized Banks								
c. Others								
4\2 Outside Qatar								
a. Commercial Banks								
b. Specialized Banks								
c. Center &/or Branches								
d. Others								
Total								

Investments in Portfolios and Mutual Funds
By maturity (3\1\3 + 3\2\3)

Description	Unlimited Term	Due in 3 months	3-6 months	6-12 months	More than a year	Total
Inside Qatar						
Outside Qatar						
Total						

Financing Inside Qatar
By Sectors (5\1)

Description (Sectors)	Murabahah & Musawama	Istisna	Mudarabah	Musharaka	Others	Total	Amount Paid in Foreign Currency
A. Public Sector							
1. Government							
2. Governmental Institutions							
3. Semi-governmental Institutions							
B. Private Sector							
1. General Commerce							
2. Industry							
3. Agriculture							
4. Housing and Constructions							
5. Purchasing land & buildings							
6. Transportation							
7. Individuals							
8. Profession & handcraft							
9. Contracting							
10. Others							
Total							

Financing Outside Qatar
By Maturity (5\2)

Description	Due in 3 months	3-6 months	6-12 months	More than a year	Total
5\2\1 Commodities & Metals					
* Guaranteed by banks					
* Not Guaranteed by banks					
5\2\2 Others					
* Guaranteed by banks					
* Not Guaranteed by banks					
Total					

Analysis of Liabilities
Deposits & Balances of the Central Bank, Banks and Financial Institutions
By Maturity (11+12)

Description	Demand	Up to 7 Days	7 Days to a month	1-3 months	3-6 months	6-12 months	More than a year	Total
11. Deposits of QCB								
12. Deposits of Banks and Financial Institutions								
12\1 Inside Qatar								
a. Commercial Banks								
b. Specialized Banks								
c. Others								
12\2 Outside Qatar								
a. Commercial Banks								
b. Specialized Banks								
c. Center &/or Branches								
d. Others								
Total								

Deposits of Customers by Maturity and Depositor Entity (13)

Description	Current & demand	Savings	Time					Total
			Up to a month	1-3 months	3-6 months	6-12 months	More than a year	
Public Sector								
A. In Local Currency								
1. Government								
2. Governmental Institutions								
3. Semi-governmental Institutions								
B. In Foreign Currencies								
1. Government								
2. Governmental Institutions								
3. Semi-governmental Institutions								
Private Sector								
A. In Local Currency								
1. Individuals								
2. Companies & Institutions								
B. In Foreign Currencies								
1. Individuals								
2. Companies & Institutions								
Total Public & Private Sectors								

Filling In Instructions

(For Islamic Banks)

- 1- Information must be filled on the basis of the bank records as at the end of the last business day of each month.
- 2- All assets and liabilities in foreign currencies must appear in the respective columns, after being dominated in Qatari riyals. The closing rate of New York Stock Exchange (NYSE) for converting foreign currencies into US dollars must be adopted, and then the determined purchasing rate of US dollars determined by QCB for the conversion of dollar into Qatari Riyal will be adopted.
- 3- Column 3 (Total) must be equal to the total of columns (1) and (2), at the level of every main or subsidiary item or at the level of the total assets, liabilities or contra accounts.
- 4- Taking into consideration the equality of the total of any item at the back of the monthly statement with the same item on the face of the statement.
- 5- Overdrawn customers demand deposits must appear in the financing / other item. Overdrawn demand deposits of banks must appear in the balances with banks. Overdrawn balances in banks must appear in the bank deposits.
- 6- The remaining period must be taken as a basis when classifying all items on the back of the balance sheet according to the maturity (Analysis of the assets and liabilities items).

Instructions for filling in the assets items:

(1) Banknotes and Coins:

This item includes the total of coins and banknotes, whether in Qatari Riyals or in any foreign currency in the bank's safe or vault. This item does not include gold or silver or any other precious metal.

(2) Balances with QCB:

2/1 Cash Reserve:

This item includes the maintained balance in QCB as obligatory cash reserve whether this cash reserve is on demand or in the form of time deposit, and with or without return.

2/1 Others balances:

This item includes any balances deposited in QCB (other than reserves) regardless of their duration or the purpose of deposit.

(3) Investments in Securities and Corporate Capitals:

This item includes the types of investments indicated in the balance sheet according to the definition of each of them in the instructions.

With noticing that the investments in investment portfolios and mutual funds under this item, must not include real estate portfolios and funds whereas they must be included in item 6/1 (investment in real estate for trading).

(4) Balances with Banks and Financial Institutions:

This item includes all kinds of balances and deposits in all commercial, Islamic, specialized and central banks (other than QCB), monetary authorities and financial institutions that are licensed to conduct some of the banking business particularly acceptance of deposits and granting of credit. Therefore, insurance and exchange companies are not included under this item but are included under the customers' accounts whether credit accounts (deposits) or debit accounts (financing receivables).

(5) Finance:

5/1 Inside Qatar:

This item includes the balances of all types of financing, provided to the customers inside Qatar, with various sectors according to the indicated classification in the balance sheet.

5/2 Outside Qatar:

This item distinguishes between international Murabaha in goods and metals (5/2/1) as defined in the instructions in page no. (96) and between other international financing operations (5/2/2) as also defined in the instructions in page no. (95).

(6) Other Investments:

In this item, the bank must distinguish between two types of investments. The investments in real estate for trading (5/1/1), as defined in the instructions in page no. (153) and investment in real estate and other long-term assets for leasing as defined in the instructions in pages no. (153). Any other investments, which do not fall under these two types, must be included in item (others).

(7) Fixed Assets (After Depreciation):

This item includes all fixed assets such as land, buildings, furniture, equipments, automobiles, ...etc. which are owned for the bank use. These assets must appear in their book value, after deducting accumulated depreciation.

Filling In Instructions of Liabilities Items:

(11) QCB Deposits:

This item includes total deposits and balances of QCB in the bank regardless of their duration or purpose.

(12) Deposits of Banks and Financial Institutions:

This item includes all banks deposits and balances in the bank, whether the banks are commercial, Islamic, or specialized, the central banks, monetary authorities (other than QCB) and financial institutions licensed to conduct some of the banking business particularly acceptance deposits and granting credits.

(13) Customers' Deposits:

This item includes all the types of customer deposits, which cover deposits of the public and private sectors whether demand deposits, investment deposits or time deposits.

13\1 Current and on demand deposits:

This type of deposits means deposits that may be drawn or overdrawn at any time without prior permission or notice.

13\2 & 13\3 Saving and time deposits:

This means all general and private investment deposits.

Generally, it is meant by general investment, the deposits that form part of the general profit and loss account of the bank, while private investment deposits mean deposits for special investment whose returns are paid at the end of their special investment and do not form part of the general profit and loss account of the bank, and they are included in table no. (11) of annex no. (73) in page no. (531).

(14) Cash Margins and in Advanced Payments:

This item includes the balances of the amounts received as margins or in advanced payments on the account of investment financing operations for customers as classified in the balance sheet.

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

19/8 Investment by proxy for Account of Customers (Accounts with Off-balance Sheet):

This item includes portfolios and investment projects managed by the bank on behalf of customers as defined in the instructions in page (221) item 2\7.

Monthly Statement of Assets & Liabilities & Closing Accounts

Annex No. (73)

Table No. (11)

Private Investments (Provisioned) & their Sources of Financing
(On-Balance Sheet Only)

(In QR '000)

Private Investment	State	Guarantor	Maturity Date	Amount	Financing Sources			
					Public Sector	Private Sector	Total of Public & Private sectors	Participation of Bank
1-								
2-								
3-								
4-								
5-								
6-								
7-								
8-								
9-								
10-								
11-								
12-								
13-								
14-								
15-								
16-								
17-								
18-								
19-								
20-								
21-								
22-								
23-								
24-								
25-								
26-								
27-								
28-								
29-								
30-								
31-								
32-								
33-								
Total								

* The Total represents the total of customers` Deposits for private investments in item no. (13) of the balance sheet.

Monthly Statement of Assets & Liabilities & Closing Accounts

Annex No. (74)

Qatar Central bank

Monthly Statement of Assets and Liabilities

Bank:as at .../... /...

(In QR '000')

Assets	L.C.	F.C.	Total
101 Cash and precious metals			
102 Due From QCB			
102/01 Required Reserve			
102/02 Others			
103 Trading Securities portfolio			
103/01 Inside Qatar			
103/01/01 Treasury Bills			
103/01/02 Govt. Bonds			
103/01/03 Bonds guaranteed by Govt.			
103/01/04 Certificate of deposit			
103/01/05 Other Bonds			
103/01/06 Securities issued by Central Bank			
103/01/07 Shares			
103/01/08 Others			
103/02 Outside Qatar			
103/02/01 Treasury Bills			
103/02/02 Govt. Bonds			
103/01/03 Certificate of deposit			
103/01/04 Other Bonds			
103/01/05 Shares			
103/01/06 Others			
104 Due from banks and Fin.			
104/01 Inside Qatar			
104/01/01 Banks			
104/01/02 Other Financial Institutions			
104/02 Outside Qatar			
104/02/01 Banks			
104/02/02 H.Q. &/or Branches			
104/01/03 Other Financial Institutions			
105 Credit Facilities			
105/01 Inside Qatar			
105/01/01 Overdraft			
105/01/02 Bills Discounted			
105/01/03 Loans			
105/01/04 Others			
105/02 Outside Qatar			
106 Long Term Investment			
106/01 Inside Qatar			
106/01/01 Equity Participation			
106/01/02 Other			
106/02 Outside Qatar			
106/02/01 Equity Participation			
106/02/02 Other			
107 Net Fixed Assets			
107/01 Bank Use			
107/01/01 Properties			
107/01/02 Other Fixed Assets			
107/02 Other Purposes			
107/02/01 Inside Qatar			
107/02/02 Outside Qatar			
108 Other Assets			
1 Total Assets			
3 Contra Items			
301 Indirect Credit Facilities			
301/01 Inside Qatar			
301/02 Outside Qatar			
302 Financial Obligation			
303 Investment Activities			
304 Others			

7 Investment under management 701 Portfolio management for customer 702 Funds management 703 Products held for customer 704 Others
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Part (XII) - Tables, Forms and Filling In Instructions

Filling In Instructions

1- General Instructions:

1/1 The data is to be fill in from the bank's records according to the closing balances at last working day of each month.

1/2 The statement must be entered with all its attachments through the automated system (Q.C.B Connect) on the eighth (8th) day of the next month to the statement month, as a maximum date.

1/3 Showing all the assets and liabilities of the foreign currencies in their specified columns, after evaluating them in Qatari Riyals whereby the New York market prices of converting the foreign currencies to the U.S.\$ should be undertaken, then confirm the dollar paying price determined by Q.C.B for converting the dollar to Q.R., taking into considerations the standard no. (21) for the effects of changes in the foreign currencies exchange rates in the cash and non-cash items.

1/4 The third column [total] should be equal to the sum of the 1st and 2nd columns either on the level of each principal or sub-principal item, or on the level of the total fixed assets or liabilities or regulatory accounts.

1/5 The equalization between any item listed in the analytical tables attached to the monthly statement and the same item on the statement cover, should be considered.

1/6 "By Maturity" means the remaining period, whenever it is mentioned in the analytical tables.

1/7 The monthly statement is to be approved by two senior officers, provided that one of them must have the category "A" signature.

1/8 Providing QCB with the monthly statement of the fixed assets and liabilities of the national banks branches abroad and the consolidated balance sheet of the banks with their branches abroad.

1/9 The data entered by banks through QCB connect system is the approved data in the central bank by which the different ratios and rates will be determined.

2- The filling in instructions for fixed assets' items :

101 Cash and precious metals:

This item contains the balance of the cash account in Riyals, foreign currencies, precious metals, besides the convertible precious metals as indicated in the attached table no. (1), annex no. (76), in page no. (549).

102 Due from QCB:

10201 Required reserve:

It contains the balance kept in QCB as a required reserve.

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

- 10202** **Others:**
- They contain any other balances deposited in the bank (rather than the cash reserve) regardless of their maturity or the purpose of depositing them.
- 103** **Trading securities portfolio:**
- This portfolio includes the following:
- 103/1 All the traded securities regardless of their classification [for trading or sale or maturity] with the exception of the fixed shares in corporations' capital.
- 103/2 All treasury bills, bonds and public debt securities issued by the government of Qatar or guaranteed by it or by QCB whether tradable or non-tradable.
- 10301:** **Inside Qatar:**
- This item includes the sum of items from 1030101 to 1030108.
- 1030101** **Treasury bills:**
- This item includes sum of the existing balances of treasury bills issued by the Qatari government.
- 1030102** **Government bonds:**
- This item includes sum of the existing balances of the development bonds and other bonds issued by the government.
- 1030103** **Bonds Guaranteed by Government:**
- This item includes bonds issued by the joint-venture companies and public institutions provided being guaranteed by the government.
- 1030104** **Certificate of Deposits:**
- This item includes certificates of deposits issued by banks inside Qatar.
- 1030105** **Other Bonds:**
- This item includes sum of the existing balances of any other bonds that weren't classified in any of the earlier items.
- 1030106** **Securities issued by QCB:**
- This item includes all securities issued by QCB.

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

- 1030107 Shares:**
- This item includes all the existing balances of all shares inside Qatar bought for trading and remarked by their liquidity and tradability.
- 1030108 Others:**
- This item includes all the investments inside Qatar that aren't listed in any of the previous items with the exception of investment in real estate and fixed assets.
- 10302 Outside Qatar:**
- This item includes sum of items 1030201 to 1030206.
- 1030201 Treasury Bills:**
- This item includes sum of the existing balances of treasury bills issued by foreign governments.
- 1030202 Government Bonds:**
- This item includes sum of the existing balances of bonds issued by governments outside Qatar (embodied Qatari government bonds issued outside Qatar).
- 1030203 Certificate of Deposit:**
- This item includes certificate of deposit issued by banks abroad.
- 1030204 Other Bonds:**
- The same as mentioned in item 1030105 but outside Qatar.
- 1030205 Shares:**
- The same as mentioned in item 1030107 but outside Qatar.
- 1030206 Others:**
- The same as mentioned in item 1030108 but outside Qatar.
- 104 Due from Banks and financial Institutions:**
- This item contains total existing balances due from banks and financial institutions regardless their maturity or types, thus that item includes the overdraft balances (NOSTRO), besides occasionally overdrawn balances (VOSTRO), deposits, loans, international speculations in commodities and metals as well as other existing balances at banks and financial institutions.

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

- 10401** **Inside Qatar:**
1040101 **Banks:**
- This item includes sum of the existing balances at banks, including commercial, Islamic, and specialized banks.
- 1040102** **Financial institutions:**
- This item includes sum of the existing balances at each financial institution licensed by QCB, unlike banks such as: financing, investment and exchange companies. Thereupon insurance companies are not included in that item.
- 10402:** **Outside Qatar:**
- 1040201** **Banks:**
- The same as mentioned in 1040101 but outside Qatar.
- 1040202** **Headquarter and/or branches:**
- This item includes sum of the balances at the head quarter and branches outside Qatar.
- 1040203** **Other Financial institutions:**
- This item includes the existing balances at the financial institutions licensed outside Qatar to practice some banking business unlike banks, and insurance companies are not included.
- 105** **Credit Facilities:**
- This item includes the existing balances for all types of credit facilities and direct financing operations provided to all economic sectors, unlike those provided to banks and financial institutions and listed in the previous item no. (104).
- 10501** **inside Qatar:**
- 1050101** **Overdrafts:**
- This item includes all the overdrafts balances and demand overdraft accounts.
- 1050102** **Bills Discounted:**
- This item includes the existing balances for all commercial papers that was discounted for customers.

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

- 1050103 Loans:**
- This item includes the existing balances of all loans and finance receivables granted to customers. Unlike overdrafts for Islamic banks, finance receivables balances are listed as leasing, Istisnaa, Murabaha.
- 1050104 Others:**
- This item includes other direct credit facilities that aren't classified in the previously mentioned items. for Islamic Banks, finance balances of Mudaraba and Musharaka are listed and participation.
- 10502 Outside Qatar:**
- This item includes total existing balances of all types of direct credit facilities granted to customers outside Qatar.
- 106 Long-term Investment: That item includes what follows:**
- 1/106 Fixed Shares in companies capital whether tradable or non-tradable.
- 2/106 Any other non-tradable long-term financial investment such as investments portfolios or funds.
- 3/106 Any non-financial investments such as real estate investments and investments in assets for Islamic banks.
- 10601 Inside Qatar:**
- 1060101 Equity Participation:**
- This item includes the existing balances of bank fixed shares in the capital of companies and institutions inside Qatar.
- 1060102 Others:**
- This item includes any other long-term investments such as investing in non-tradable or illiquid investment portfolios and funds, real-estate investments, investments in assets (for Islamic Banks), and any other long-term investments.
- 10602 Outside Qatar:**
- 1060201 Equity participation:**
- The same as mentioned in 1060101 but outside Qatar.
- 1060202 Others:**
- The same as mentioned in 1060102 but outside Qatar.

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

107 Net Fixed Assets:

This item includes sum of items 10701 and 10702.

10701 Bank use:

This item includes the sum of items 1070101 and 1070102.

1070101 Properties:

This item includes the net book value (after deducting the depreciation) for all properties and lands owned for the bank use.

1070102 Other Fixed Assets:

This item includes the net book value (after deducting the depreciation) for other fixed assets for the bank use as furniture / equipments / cars /.....etc.

10702 Other Purposes:

This item includes sum of items 1070201 and 1070202.

1070201 Inside Qatar:

This item includes the net book value (after deducting the depreciation) for lands, properties and other fixed assets owned by the bank but not for the bank use or its investments such as properties and fixed assets owned against debts.

1070202 Outside Qatar:

The same as mentioned in 1070201 but outside Qatar.

108 Other Assets:

This item includes the existing balances for any other assets that are not classified on assets' items mentioned earlier and it would be classified in detailed table no. (12), annex no. (87), in page no. (560) .

1 **Total Assets:** This item includes sum of items 101 to 108.

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

3- Filling in Instructions for the liability items:

201 Due to Qatar Central Bank (QCB):

20101 Placements:

This item includes sum of the existing balances due to QCB for all types of placements at the bank what ever their maturity or types.

20102 REPO:

This item includes the existing liabilities on banks for QCB due to debt securities selling and repurchasing arrangements.

20103 Others:

This item includes any other existing balances not classified in items 20101 and 20102.

202 Due to banks and financial institutions:

This item includes total existing balances due to banks and financial institutions regardless their maturity and types, therefore it includes overdrafts balances(VOSTRO), occasionally overdrawn balances (NOSTRO), deposits, loans and any other existing balances due to banks.

Distinguish between banks, financial institution, branches and head-quarters inside and outside Qatar should be considered in accordance with what is mentioned in item 104 in the assets side.

203 Customer Deposit:

This item includes sum of the customer deposits in items 20301 and 20302, which includes all deposits of public and private sectors unlike deposits of banks and financial institutions listed in the previous item 202. Distinguishing among the deposits should be considered according to the following types:

20301 Resident Accounts:

This item includes sum of items 2030101, 2030102 and 2030103 (demand – saving – time).

A- Foreign employees operating inside Qatar at government institutions, national companies and individuals with one year or more contract.

B- Branches of foreign companies and institutions that are permanently operating inside Qatar in which they and their foreign employees have economic interests.

C- Foreign non-profit institutions (with exception of embassies, consulates and representative offices of the international institutions, etc.) operating inside Qatar for no more than one year.

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

D- Foreign investors that have shares in a national company and a permanent residence in Qatar.

E- Branches of foreign navigation and airway companies.

As well as accounts of the national institutions and companies and Qatari residents, considered as a resident accounts.

20302 Non-Resident Accounts:

This item includes sum of item 2030201, 2030202 and 2030103 (demand – saving – time).

A- Embassies, consulates, representative offices of the international and regional institutions and bodies, and their foreign employees.

B- Foreigners who have visit visas for less than one year.

C- Students of the national schools and universities that mainly came to Qatar for purpose of studying.

D- Foreigners coming to Qatar for purpose of remedy in the national hospitals.

E- Foreign employees officially operating in Qatar for no more than one year.

F- Foreign companies licensed abroad and fully or partially owned by companies or institutions inside Qatar and do not operate inside Qatar for more than one year.

G- Foreign companies operating by virtue of contracting with the government or other residents for less than one year.

204 Debt Securities:

This item includes sum of the existing balances of the debt securities issued by the bank in the form of certificate of deposit, bonds, or any other debt securities.

20401 Certificate of Deposits:

This item includes sum of the existing balances of certificate of deposit issued by the bank.

20402 Notes:

This item includes debt bonds whose maturity are not more 10 years.

20403 Bonds:

This item includes the long-term debt bonds whose maturity exceed 10 years.

20404 Others:

This item includes any other securities not classified in the above items.

205 Margin:

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

This item includes sum of the existing balances of the margin by customers such as margin on credit, acceptances, guarantees or any other margins.

206

Provisions:

20601

Specific Loan Provision:

This item includes total balances of specific provisions composed due to evaluating each loan.

20602

General Loan Provision:

This item includes total provision computed in general against total loans to the private sector.

20603

Provision for Securities Portfolio:

This item includes the provision computed to cover the expected losses in the securities portfolio.

20604

Provision for Long-Term Investment:

This item includes the provision computed to cover the expected losses in the long-term investments.

20605

Interest in suspense:

This item includes sum of the balances of interests, profits and commissions due from different credit and finance accounts to customers which were suspended instead of posting them to profit.

20606

Other Provisions:

This item includes any other provisions not listed in the previous items (detailed table is attached).

207

Other Liabilities:

This item includes any existing balances of other liabilities not classified in the liabilities items mentioned above, it also contains net profits or losses of bank's activity within the year (the losses are listed by negative sign), also net profit or losses of the last year that have not been approved yet by the central bank and the general association, while other liabilities items are classified in the detailed table no. (16), annex no. (91), in page no. (564).

208

Capital Accounts:

This item includes sum of items 20801 and 20802.

20801

Tier 1:

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

This item includes fundamental capital accounts which are paid-up capital, legal reserve, other reserves and retained profits.

20802

Tier 2:

This item includes balances of subordinated capital accounts consists of asset revaluation reserve, subordinated term loans and other reserves if there is any.

While counting all the supervisory ratios and ceilings that was and is issued by QCB (related to capital and reserves), taking sum of items 20801 and 2080202 (subordinated loans) should be considered.

2 Total liabilities: That item includes sum of items from 201 to 208.

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

4- Contra Items:

That item includes items apparent in the bottom of the balance sheet and puts no. (3) in the assets side and no. (4) in the liabilities side, and the amounts must be equalized with the sum in the two items.

301,401 The indirect credit facilities:

This item contains sum of the existing balances of indirect credit facilities provided to customers inside and outside Qatar and contains letter of credits, acceptances and guarantee letters by all types issued in the favor of customers as indicated in the attached table no. (17), annex no. (92), in page no. (565).

30101,40101 Inside Qatar:

This item includes sum of the existing balances of indirect credit facilities provided to customers inside Qatar.

30102,40102 Outside Qatar:

This item includes sum of the existing balances of indirect credit facilities provided to customers outside Qatar.

302,402 Financial Obligation:

This That item includes financial obligations issued by the bank and existing on the date of the balance sheet such as unutilized line of credit and underwriting facilities or any other similar financial obligations as indicated in the attached table no. (17), annex no. (92), in page no. (565).

303,403 Investment Activities:

This item includes bank uses and investments (not for customers` benefit) of all types of financial derivates such as swap, forward and future foreign contracts, swap interest contracts, and options as indicated in the attached table no. (17), annex no. (92), in page no. (565).

304,404 Others:

This item includes any other obligation or liabilities that are not listed in any item of the previous items from (301,401) to (304,404).

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

5- (5: 7) Investment Under Management:

It contains all activities managed by the bank for its customers whether portfolios, funds, commodities or any other investment products managed for the customers, including the following items:

701 Investment Portfolio Management for customers:

This item contains total assets of investment portfolios and packages managed by the bank for customers as an agent of them.

702 Investment fund management:

This item contains total assets of investment funds managed by the bank.

703 Products held for customers:

This item means the total volume of customers` investments in securities, foreign exchange, financial derivatives and any other investment products for bank customers.

704 Others:

This item contains any other investment activities managed for the customers and not listed in the items from (701) to (703).

Monthly Statement of Assets & Liabilities & Closing Accounts**Annex No. (75)****Banks' Income and Expense Statement****As at .././...****(In QR '000')**

Description	LC	FC	Total
5 INCOME			
501 INTEREST RECEIVED			
50101 From QCB			
50102 From Banks & fin. Inst.			
5010201 Inside Qatar			
501020102 Banks			
501020102 Other Fin. Inst.			
5010202 Outside Qatar			
501020201 Banks			
501020202 H.Q., Branches			
501020203 Other Fin.Inst.			
50103 Credit facilities			
5010301 Inside Qatar			
501030101 Over draft			
501030102 Bills Diascounted			
501030103 Loans			
501030104 Others			
5010302 Outside Qatar			
50104 Trading Securities			
5010401 Inside Qatar			
501040101 Treasury Bills			
501040102 Govt. Bonds			
501040103 Other Bonds			
501040104 Certificate of Deposit			
501040105 Other Securities			
5010402 Outside Qatar			
501040201 Treasury Bills			
501040202 Govt. Bonds			
501040203 Other Bonds			
501040204 Certificate of Deposit			
501040205 Others			
502 NET POSITION OF TRADING SECURITIES PORTFOLIO			
50201 Inside Qatar			
5020101 Treasury Bills			
5020102 Govt. Bonds			
5020103 Other Bonds			
5020104 Certificate of Deposit			
5020105 Shares			

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

502010501 Dividend			
502010502 Capital Gain/ Loss			
5020106 Other Securities			
5020202 Outside Qatar			
5020201 Treasury Bills			
5020202 Govt. Bonds			
5020203 Other Bonds			
5020204 Certificate of Deposit			
5020205 Shares			
502020501 Dividend			
502020502 Capital Gain/ Loss			
5020206 Other Securities			
503 NET POSITION OF LONG TERM INVESTMENT			
50301 Inside Qatar			
50302 Outside Qatar			
504 NET POSITION OF FOREIGN EXCHANGE			
505 COMMISSION RECEIVED			
50501 credit Facilities			
50502 Contra Items			
5050201 Indirect Credit Facilities			
5050202 Financial Obligations			
5050203 Investment Activities			
5050204 Others			
50503 Investment Under Management			
50504 Other Commissions			
506 UNUSUAL INCOME			
507 PRIOR YEAR INCOME			
508 OTHER INCOME			

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

(In QR '000)

Description	LC	FC	Total
6 EXPENSES			
601 INTEREST PAID			
60101 To QCB			
60102 To Banks and Fin. Inst.			
6010201 inside Qatar			
601020101 Banks			
601020102 Other Fin. Inst.			
6010202 Outside Qatar			
601020201 Banks			
601020102 H.Q., Branches			
601020103 Other Fin. Inst.			
60103 Customer Deposit			
6010301 Current, Call			
6010302 Saving			
6010303 Time			
60104 Debt Securities			
6010401 Certificate of deposit			
6010402 Notes			
6010403 Bonds			
6010404 Others			
602 COMMISSION PAID			
603 PROVISIONS FOR LOAN LOSSES AND OTHER CHARGES			
60301 Specific Loan Provision			
60302 General Loan Provision			
60303 Provision for Trading Securities Portfolio			
60304 Provision for Long Term investment			
60305 Write Off			
60306 Other Provisions and Charges			
604 DESCRIPTION			
605 GENERAL AND ADMINISTRATION EXPENSES			
60501 Staff Cost			
60502 Others			
606 UNUSUAL LOSSES (CHARGES)			
607 PRIOR YEAR LOSSES (CHARGES)			
608 OTHER EXPENSES			
NET PROFIT/LOSS (5-6)			

Monthly Statement of Assets & Liabilities & Closing Accounts

Annex No. (76)

Table (1)
(101) Cash and Precious Metals
As at .../.../..

(In QR '000')

	L .C	F.C	Total
10101 Notes			
10102 Coins			
10103 Precious Metals			
1010301 Gold			
1010302 Silver			
1010303 Others			
Total			

Monthly Statement of Assets & Liabilities & Closing Accounts**Annex No. (77)**

Table (2)
(102 +104) Breakdown of Balances Maintained with QCB/Banks/Other Financial Institutions
According to Maturity
As at .../.../..

(In QR'000')

Description	Demand	<1 Month	1 to 3 months	>3 to 6 Months	>6 to 9 Months	>9 Months to 1 year	>1 to 2 years	>2 years	Total
Due from QCB									
104 Due from banks & fin.inst.									
104/01 Inside Qatar									
104/01/01 Banks									
(01) Placements									
(02) Loans									
104/01/02 other fin. Inst.									
(01) Placements									
(02) Loans									
104/02 outside Qatar									
104/02/01 Banks									
(01) Placements									
(02) Loans									
104/02/02 H.Q. and branches									
(01) Placements									
(02) Loans									
Total of 102+104									

Monthly Statement of Assets & Liabilities & Closing Accounts**Annex No. (78)**

Table (3)
(103) Breakdown of Securities Portfolio by Maturity
as at .../.../..

Description	<1 Month	1 to 3 months	>3 to 6 Months	>6 to 12 Months	>12 Months	Total
103/01 inside Qatar						
103/01/01 Treasury Bills						
103/01/02 Govt. Bonds						
103/01/03 Bonds Guaranteed by Govt.						
103/01/04 Certificate of Deposit						
103/01/05 other Bonds						
103/01/06 Securities issued by central bank						
103/01/07 Shares						
103/01/08 others						
103/02 Outside Qatar						
103/01/01 Treasury Bills						
103/02/02 Govt. Bonds						
103/02/03 Certificate of Deposit						
103/02/04 other Bonds						
103/02/05 Shares						
103/02/06 others						
Total						

Monthly Statement of Assets & Liabilities & Closing Accounts
Annex No. (79)

Table (4)
(105) Breakdown of Credit Facilities by Maturity
as at/..../..

(In QR '000')

Description	Regular over draft	<1 Month	1 to 3 months	>3to6 Months	>6to 12 Months	>1 to 2 years	>2 to 3 years	>3years	Past due	under settlement	Total
105/01 Inside Qatar											
105/01/01 over draft											
105/01/02 Bills Discounted											
105/01/03 Loans											
105/01/04 Others											
105/02 Outside Qatar											
105/02/01 over draft											
105/02/02 Bills Discounted											
105/02/03 Loans											
105/02/04 Others											
Total 105/01+105/02											

***Past due : Loans due but not paid for more than 3 months**

Under settlement draft Under liquidation

Monthly Statement of Assets & Liabilities & Closing Accounts
Annex No. (80)

Table (5)
(105) Breakdown of Credit Facilities by Collaterals
as at .../.../..

(In QR 000')

Guarantee	Inside Qatar	Outside Qatar	Total
1) Against Customer Deposits			
2) Against Bank Guarantee			
3) Against Government Guarantee (or Govt. Bonds)			
4) Against Real Estate mortgages			
5) Against Other Mortgages/ Hypothecations			
6) Against Financial Papers			
7) Against Assignments			
8) Against Salaries			
9) Against Other Tangible securities			
10) Personal Guarantee of others			
11) Unsecured			
Total			

Monthly Statement of Assets & Liabilities & Closing Accounts**Annex No. (81)**

Table (6)
(105) Breakdown of Credit Facilities by Economic Sectors
 as at .../.../..

(In QR '000')

Description	Overdraft (01)	Bills Discounted (02)	Loans & Other Advances (03+04)	Total	F.C.
105/01 Inside Qatar					
(01) Public Sector					
(01) Government					
(02) Gover.Institutions					
(03) Semi Gover.Inst.					
(02) Private Sector					
(01) Industry					
(02) General Trade					
(03) Services					
(04) Contractors					
(05) Real Estate					
(06) Consumption					
(07) Other sectors and Activities					
Activities					
Total 105/01					
105/02 outside Qatar					
(01) Public Sector					
(02) Private Sector					
Total 105/ (105/01 +105/02)					

Monthly Statement of Assets & Liabilities & Closing Accounts

Annex No. (82)

Table (7)
(105) Credit Classification According to Quality
as at .../.../..

(In QR '000')

Grades	(1) inside Qatar		(2) Outside Qatar		(1+2) Total		Percentage %*	
	Direct Facilities	Indirect Facilities	Direct Facilities	Indirect Facilities	Direct Facilities	Indirect Facilities	Direct Facilities	Indirect Facilities
	105/01	3/01/02	105/02	3/01/02	105	3/01		
(1) Low Risk- Excellent								
(2) Standard/ Satisfactory Risk								
(3) Substandard - Watch								
(4) Doubtful								
(5) Bad Debts								
Total								

(Grades From 1 to 5 According to QCB definitions)

*Percentage: $\frac{\text{- Total (1+2) of each Grade}}{\text{Grand Total (1+2) of all Grades}} = \quad \%$

Table (8)
(105) Breakdown of Direct/Indirect Credit Facilities by Amount Denominations and Number of Customers
(Non-Government)
as at .../.../..

Amount denominations (Per Customer) (In QR '000')	Inside Qatar							Outside Qatar			Grand Total 1+2		Of which Bad and Doubtful	
	Total direct and indirect (1)		Total direct Facilities	Over draft	Bills-discounted Loans and Other Advances	Total Indirect Facilities	Letter of Credit Acceptances + Others	Letter Of Guarantee	Total direct and indirect (1)					
	no. of customers	Amount							no. of customers	Amount			no. of customers	Amount
<100														
100 <500														
500 <1000														
1000 <5000														
5000 <10000														
10000 <20000														
20000 <30000														
30000 <50000														
50000 <100000														
100000 and over														

* According to Q.C.B. Credit Classification Grade (4+5)

Monthly Statement of Assets & Liabilities & Closing Accounts

Annex No. (84)

Table (9)
(106) Long-Term Investment
as at/..../....

(In QR '000')

Description	Inside Qatar (106/01)	Outside Qatar (106/02)	Total (106)
(01) Equity Participation			
(01) Subsidiaries			
(02) Associates			
(03) Others			
(02) Other Long Term Investment			
(01) Real Estate			
(02) Others			
Total			

Subsidiaries: Bank Participation 50% and over

Associates : Bank Participation 20% >50%

Monthly Statement of Assets & Liabilities & Closing Accounts

Annex No. (85)

Table (10)
(107/01) Net Fixed Assets For Bank Use
as at .../.../..

(In QR '000')

Description	Cost	Rate of % Depreciation	Prov. Of Depreciation	Net Book Value
107/01/01 Properties				
107/01/02 other Fixed Assets				
(01) Furniture Fixture				
(02) Equipments & Machinery				
(03) Cars				
(04) Computer Equipments				
(05) Others				
Total 107/01				

Monthly Statement of Assets & Liabilities & Closing Accounts**Annex No. (86)**

Table (11)
(107/02) Net Fixed Assets (For other purposes)
(Net Value After Depreciation)
as at/..../..

(In QR '000')

Description	Owned for 1-3 Years	Owned for more than3 Years	Total
107/02/01 Inside Qatar			
(01) Against Loans Settlement:			
(01) Lands			
(02) Buildings			
(03) Others			
(02) Other purposes			
107/02/02 Outside Qatar			
(02) Against Loans Settlement:			
(01) Lands			
(02) Buildings			
(03) Others			
(02) Other purposes			
Total 107/02			

Monthly Statement of Assets & Liabilities & Closing Accounts

Annex No. (87)

Table (12)
(108) Breakdown of Other Assets
as at .../.../..

Description	L.C.	F.C.	Total
108/01 Amounts Receivable			
108/02 Prepayments			
108/03 Accrued Income			
108/04 Clearing Cheques			
108/05 Amounts in Suspense			
108/06 Others (Details to be attached)			
Total			

The Monthly Statement of Assets & Liabilities & Closing Accounts

Annex No. (88)

Table (13)
(201, 202) Breakdown of Balances Due to QCB/Banks and Other Financial Institutions
as at .../.../..

Description	Demand	<1 Month	1 to 3 months	>3 to 6 Months	>6 to 9 Months	>9 Months to 1 year	>1 to 2 years	>2 years	Total
201 Due to Q.C.B.									
(01) Placements									
(02) REPOs									
(03) Other									
202 Due to banks & fin. Inst.									
202/01 Inside Qatar									
202/01/01 Banks									
(01) Placements									
(02) REPOs									
(03) Borrowing									
202/01/02 other fin. Inst.									
(01) Placements									
(02) REPOs									
(03) Borrowing									
202/02 Outside Qatar									
202/02/01 Banks									
(01) Placements									
(02) REPOs									
(03) Borrowing									
202/02/02 H.Q. and branches									
(01) Placements									
(02) REPOs									
(03) Borrowing									
202/02/03 other fin. Inst.									
(01) Placements									
(02) REPOs									
(03) Borrowing									
Total of 201+202									

Monthly Statement of Assets & Liabilities & Closing Accounts**Annex No. (89)**

Table (14)
(203) Breakdown of Deposits as Per Maturity and According to Sectors
as at/..../..

(In QR '000')

Description	Current and Call	Savings	Time Deposits					Total	
			<1 Month	1-3 Months	>3-6 Months	>6-12 Months	>1-2 years		>2 years
203/01 Residents									
(01) Public Sector									
(01) Local currency									
(01) Government									
(02) Government Institutions									
(03) Semi-Government									
(02) Foreign Currency									
(01) Government									
(02) Government Institutions									
(03) Semi-Government									
(02) private sector									
(01) Local currency									
(01) Personal									
(02) Institutions and Companies									
(02) Foreign currency									
(01) Personal									
(02) Institutions and Companies									
203/02 Non- Resident Acct.									
(01) Local currency									
(01) Personal									
(02) Other Sectors									
(02) Foreign currency									
(01) Personal									
(02) Other Sectors									
Grand Total									

Monthly Statement of Assets & Liabilities & Closing Accounts

Annex No. (90)

Table (15)
(203) Breakdown of Customer Deposits by Amount Denominations
And number of Customers (Non-Governmentt)
as at/..../..

Amount Denominations (Per Customer) In QR '000'	Resident					Non Residents		Total Customer Dept. (203)		Of Which Inactive Acct.	
	Total Resident		Current and Call	Savings	Time Deposits	no. of customers	Amount	no. of customers	Amount	no. of customers	Amount
	no. of customers	Amount									
> 50 to 100											
>100 to 500											
>500 to 1000											
>1000 to 5000											
>5000 to 10.000											
>10.000 to 20.000											
>20000 to 30.000											
>30000 to 50000											
>50.000 to 100.000											
>100.000											
Total											

Monthly Statement of Assets & Liabilities & Closing Accounts

Annex No. (91)

Table (16)
(207) Breakdown of Other Liabilities
as at .../.../..

Description	L.C.	F.C.	Total
207/01 Amounts Payable			
207/02 Dividends Payable			
207/03 Accruals			
207/04 Amounts in Suspense			
207/05 Net Profit (loss) Current Year*			
207/06 Net Profit (loss) last Year**			
207/07 Other (Details to be attached)			
Total			

*(1) Net Profit (loss) Current Year: For the Current period from Jan. to date.

** (2) Net Profit (loss) Last Year: Under Approval of QCB and shareholders.

Monthly Statement of Assets & Liabilities & Closing AccountsAnnex No. (92)

Table (17)
(3) Details of Contra Items
 as at/..../..

(In QR '000')

Description	Local currency	Foreign currency	Total
3/01 Indirect Credit Facilities			
3/01/01 Inside Qatar			
3/01/01/01 Letter of Guarantee			
3/01/01/01/01 Bid Bonds			
3/01/01/01/02 Advance Payment Bonds			
3/01/01/01/03 Performance Bonds			
3/01/01/01/04 Loans Payment			
3/01/01/01/05 Shipping Guarantee			
3/01/01/01/06 Others			
3/01/01/02 Letter of Credit			
3/01/01/02/01 Import			
3/01/01/02/02 Export			
3/01/01/02/03 Acceptances			
3/01/01/03 Others			
3/01/02 Outside Qatar			
3/01/02/01 Letter of Guarantee			
3/01/02/02 Letter of Credit			
3/01/02/03 Acceptances			
3/01/02/04 Others			
3/02 Financial Obligations			
3/02/01 Unutilized Line of Credit			
3/02/02 Underwriting Facilities			
3/02/03 Others			
3/03 Investment Activities			
3/03/01 Forward Commitments			
3/03/02 Financial Futures			
3/03/03 Interest rate Swaps			
3/03/04 Currency Rate Swaps			
3/03/05 Options			
3/03/06 Others			
3/04 Others			
Total			

Monthly Statement of Assets & Liabilities & Closing Accounts**Annex No. (93)**

Table (18)
(50103) Breakdown of Interest Received on Credit Facilities by Economic Sectors
Inside Qatar
as at .../.../..

(In QR '000')

Description	Overdraft 01		Bills Discounted 02		Loans and Other Advances 03+04		Total	
	LC	FC	LC	FC	LC	FC	LC	FC
<u>5010301 - Inside Qatar</u>								
01 Government								
02 Private Companies And Institutions								
03 Personal								
Total								

Monthly Statement of Assets & Liabilities & Closing Accounts
Annex No. (94)

Table (1)
Financial Investments/By the Principal Items
As at the end of .../....

Bank Name:

(In QR'000')

Description	Item (103)					Item (106) *				Total Fair Value Reserve
	Fair Value by Profits and Losses		For Maturity	For Sale	Total	Fair Value by Profits and Losses **	For Maturity	For Sale	Total	
	For trading	By origin								
Inside Qatar										
Treasury Bills										
Govt. Bonds										
Bonds Guaranteed by Govt.										
Certificates of Deposit										
Other bonds:										
From banks										
From companies										
Others										
Securities issued by QCB										
Stocks										
Others: ***										
Bond funds and portfolios										
Stock funds and portfolios										
Other funds and portfolios										
Outside Qatar										
Treasury Bills										
Govt. Bonds										
Certificates of Deposit										
Other bonds:										
From banks										
From companies										
Others										
Stocks										
Others: ***										
Bond funds and portfolios										
Stock funds and portfolios										
Other funds and portfolios										
Total										

* Financial Investments Only

** By Origin

*** Including Funds & Portfolios

Monthly Statement of Assets & Liabilities & Closing Accounts

Annex No. (97)

Table (4)
Investment in Stocks per Investment/Item 106
As at the end of .../.....

Bank Name:

(In QR '000)

Company Name	Purpose of Investment	Circulated (Non-circulated)	Nationality of the Company	Currency	Company's capital	Stocks	Stocks Fair Value	Book Value at 31/12 of previous Year	Book Value		Fair Value Reserve	Provision Balance (If found)	Net Book Value minus the Fair Value and Provision Reserve	Ratio of Participation to	
									Last Month	Current month				Bank's Capital and Reserves	Company's Capital
First: Inside Qatar															
A- Subsidiaries															
1															
2															
3															
B- Affiliates															
1															
2															
3															
C- Other Companies															
1															
2															
3															
Total Of First															
Second: Outside Qatar															
A- Subsidiaries															
1															
2															
3															
B- Affiliates															
1															
2															
3															
C- Other Companies															
1															
2															
3															
Total Of Second															
Total															

NB:

$$\text{Ratio of participation to Bank's Capital and Reserves} = \frac{\text{Net book value minus fair value and provision reserve}}{\text{Bank's Basic Capital (item 20801)}}$$

Monthly Statement of Assets & Liabilities & Closing Accounts

Annex No. (98)

Table (5/1)

Investment in Funds and Portfolios Dealing with Bonds, Instruments, and Debt Securities within Items (103 + 106)

As at the end of .../.....

Bank Name:

(In QR '000')

Fund/Portfolio Name	Purpose of Investment	Nationality	Currency	Date		Book Value At 31/12 of previous Year	Book Value		Fair Value Reserve	Provision Balance (If found)	Net Book Value minus the Fair Value and Provision Reserve	Ratio of Portfolio or Fund to the Bank's Capital and Reserves
				Purchase	Maturity		Last Month	Current month				
First: Within Item (103)												
A- Inside Qatar												
1												
2												
3												
B- Outside Qatar												
1												
2												
3												
Total Of First												
Second: Within Item (106)												
A- Inside Qatar												
1												
2												
3												
B- Outside Qatar												
1												
2												
3												
Total Of Second												
Total												

NB:

Ratio of participation to Bank's Capital and Reserves

$$\frac{\text{Net book value minus fair value and provision reserve}}{\text{Bank's Basic Capital (item 20801)}}$$

Monthly Statement of Assets & Liabilities & Closing Accounts
Annex No. (99)

Table (5/2)
Investment in Funds and Portfolios Dealing with Stocks within Items (103 + 106)
As at the end of/.....

Bank Name:

(In QR '000')

Fund/Portfolio Name	Purpose of Investment	Nationality	Currency	Date		Book Value At 31/12 of previous Year	Book Value		Fair Value Reserve	Provision Balance (If found)	Net Book Value minus the Fair Value and Provision Reserve	Ratio of Portfolio or Fund to the Bank's Capital and Reserves
				Purchase	Maturity		Last Month	Current month				
<u>First: Within Item (103)</u>												
A- Inside Qatar												
1												
2												
3												
B- Outside Qatar												
1												
2												
3												
Total Of First												
<u>Second: Within Item (106)</u>												
A- Inside Qatar												
1												
2												
3												
B- Outside Qatar												
1												
2												
3												
Total Of Second												
Total												

NB:

Ratio of participation to Bank's Capital and Reserves

=

Net book value minus fair value and provision reserve

Bank's Basic Capital (item 20801)

Monthly Statement of Assets & Liabilities & Closing Accounts
Annex No. (100)

Table (5/3)
Investment in Funds and Portfolios within Items (103 + 106), except for Tables (5/1 & 5/2)
As at the end of .../....

Bank Name:

(In QR '000)

Fund/Portfolio Name	Purpose of Investment	Nationality	Currency	Date		Book Value At 31/12 of previous Year	Book Value		Fair Value Reserve	Provision Balance (If found)	Net Book Value minus the Fair Value and Provision Reserve	Ratio of Portfolio or Fund to the Bank's Capital and Reserves
				Purchase	Maturity		Last Month	Current month				
First: Within Item (103)												
A- Inside Qatar												
1												
2												
3												
B- Outside Qatar												
1												
2												
3												
Total Of First												
Second: Within Item (106)												
A- Inside Qatar												
A/1 Financial												
1												
2												
3												
A/2. Real Estate and other assets												
1												
2												
3												
B- Outside Qatar												
B/1 Financial												
1												
2												
3												
B/2 Real Estate and other assets												
1												
2												
3												
Total Of Second												
Total												

NB:

Ratio of participation to Bank's Capital and Reserves =
$$\frac{\text{Net book value minus fair value and provision reserve}}{\text{Bank's Basic Capital (item 20801)}}$$

Monthly Statement of Assets & Liabilities & Closing Accounts

Annex No. (101)

Table (6)

Details of the Non-Financial Investments (Within item 106)

as at/..../..

Bank Name:.....

(In QR '000')

Investment name	Investment Location or Nationality	Investment Date	Purchasing Cost	Accumulated Depreciation Up till now	Book Value		Provision for Price Depreciation	Net Book Value minus the Provision	Ratio of Investment to Bank's Capital and Reserves
					Last Month	Current Month			
First: Real Estate (Investment for Trade)									
a-Inside Qatar									
1-									
2-									
3-									
b-Outside Qatar									
1-									
2-									
3-									
Total of first:									
Second: Investment for Leasing (Real Estate and Other Assets)									
a-Inside Qatar									
1-									
2-									
3-									
b- Outside Qatar									
1-									
2-									
3-									
Total of second:									
Third : Others									
a-Inside Qatar									
1-									
2-									
3-									
b- Outside Qatar									
1-									
2-									
3-									
Total of third									
Total Inside Qatar									
Total Outside Qatar									
Total Inside and Outside Qatar									

Monthly Statement of Assets & Liabilities & Closing Accounts

Annex No. (102)

Table (7)
Due From Banks and Local Institutions (104\01) and Due To Banks and Local Financial Institutions (202\01)
as at .../.../..

Bank Name:.....

(In QR '000')

Due From Banks and Local Financial Institutions					Due to Banks and Local Financial Institutions				
Name of the Bank or the Fin. Inst.	Currency	The Equivalent in Q.R.	Deposit Type Current \ Time	Due Date	Name of the Bank or the Fin. Inst.	Currency	THE Equivalent in Q.R.	Deposit Type Current \ Time	Due Date
1-					1-				
2-					2-				
3-					3-				
4-					4-				
5-					5-				
6-					6-				
Total									

Monthly Statement of Assets & Liabilities & Closing Accounts
Annex No. (103)

Table (8)
Details Of Other Debt Securities (204\04)
as at the End Of .../.....

Bank Name:.....

(In QR '000')

Item Components	Amount
1-	
2-	
3-	
4-	
5-	
6-	
Total	

Bank Stamp

Monthly Statement of Assets & Liabilities & Closing Accounts
Annex No. (104)

Table (9)
Details Of Other Cash Margins (205\03)
as at The End Of/.....

Bank Name:.....

(In QR '000')

Item Components	Amount
1-	
2-	
3-	
4-	
5-	
6-	
Total	

Bank Stamp

Monthly Statement of Assets & Liabilities & Closing Accounts

Annex No. (105)

Table (10)

Details Of Other Provisions (06\206)

as at The End Of .../.....

Bank Name:.....

(In QR '000')

Item Components	Amount
1- Provision for contingent liabilities	
2-Provision for retirement	
3-Provision for bank-owned real estate	
4-Provision for causes	
5- Provision for the banking operational risk	
6- Provision for due from banks	
7- Others	

Monthly Statement of Assets & Liabilities & Closing Accounts

Annex No. (106)

Table (11)
Details Of The Supplementary Capital (20802)
as at the end of ..././.

Bank Name:.....

(In QR '000')

First: Asset Evaluation Reserve (2080201)	Previous Month	Current Month
(By each investment)		
1- Fair Value Reserve		
1/1-		
1/2-		
1/3-		
1/4-		
1/5-		
1/6-		
1/7-		
1/8-		
1/9-		
1/10-		
2- Other Assets Evaluation Reserve (to be mentioned)		
2/1-		
2/2-		
2/3-		
2/4-		
2/5-		
2/6-		
2/7-		
2/8-		
2/9-		
2/10-		
Total Of First		
Second: Subordinated Loans(2080202)(By The Lending Entity)		
1-		
2-		
3-		
4-		
5-		
Total of Second		
Third :Others (2080203)		
1-		
2-		
3-		
4-		
5-		
Total of Third		
Total		

Bank Stamp

Monthly Statement of Assets & Liabilities & Closing Accounts

Annex No. (107)

Table (12)
Direct Credit Facilities (105) and Customers' Deposits (203)
By The Bank Branches
as at the end of/..

Bank Name:.....

(In QR '000')

Headquarter and Branches Inside Qatar by Towns and areas	Credit Facilities		Customers' deposits
	Direct	Indirect	
1-The Headquarter			
2-			
3-			
4-			
5-			
6-			
7-			
8-			
9-			
10-			
11-			
12-			
13-			
Total			

For National Banks which have Branches abroad

The Branch Name \ by Country\ Town	Credit Facilities		Customers' deposits
	Direct	Indirect	
1-			
2-			
3-			
4-			
5-			
6-			
Total			

Bank Stamp

Monthly Statement of Assets & Liabilities & Closing Accounts

Annex No. (108)

Table (13)
Direct Credit Facilities outside Qatar (105/02)
as at the end of .../..

Bank Name:.....

Name of the Borrowing Entity	Nationality	International Credit Classification	Currency	Financing\ Loan Type	Financing\ Loan Granting Date	Due date	Existing balance	Existing balance's Percentage to Equity	Collateral
<u>Government Companies</u>									
<u>Semi-Government Companies</u>									
Total of Public Sector Companies									
<u>Private Sector Companies</u>									
Total of Private Sector Companies									
Total of Credit Facilities									

Monthly Statement of Assets & Liabilities & Closing Accounts

Annex No. (109)

For Islamic Banks

Table (14)
Details Of International Murabaha in Commodities and Metals Within item (104/02)
as at the end of .../....

Bank Name:.....

(In QR '000')

Name of the Bank\ Institution	Nationality	Country	Commodity Type	Due Amount	Date	
					Murabaha Operation	Maturity
1-						
2-						
3-						
4-						
5-						
6-						
7-						
8-						
9-						
10-						
11-						
12-						
13-						
14-						
15-						
Total (Second)						
Total (First+ Second)						

Bank Stamp

Monthly Statement of Assets & Liabilities & Closing Accounts

Annex No. (110)

Commercial Banks

Table (15/A)
Credit Facility Rating by Risk and Collectability
as at the end of .../..

Bank Name:.....

(In QR '000')

Credit Classification* Credit Type	Category A		Category B		Category C		Category D		Category E		Total Categories balances***
	Excellent Accounts		Standard Accounts		Substandard Accounts		Doubtful Accounts		Bad Accounts		
	Balance	%**	Balance	%**	Balance	%**	Balance	%**	Balance	%**	
Direct Credit											
1- Discounted Bills											
2- Overdraft											
3- loans											
Total Direct Credit											
Indirect Credit											
1- LO											
2- LC											
3- Acceptances											
Total Indirect Credit											
Total Credit Facilities											
In-Kind Guarantees											
Provisions and Suspended Interests											
a- Provisions											
b- Suspended Interests											

* The Classification is conducted according to the instructions.

Bank Stamp

**The percentage means (the category balance to the balances of categories)

*** Total balances should be equalized with the total balance of Credit to customers in the monthly statement of assets and liabilities.

Monthly Statement of Assets & Liabilities & Closing Accounts

Annex No. (111)

Islamic Banks

Table (15/B)
Classification of Financing Accounts by Risk and Collectability
as at the end of .../..

Bank Name:.....

(In QR '000)

Credit Classification* Credit Type	Category A		Category B		Category C		Category D		Category E		Total Categories balances***
	Excellent Accounts		Standard Accounts		Substandard Accounts		Doubtful Accounts		Bad Accounts		
	Balance	%**	Balance	%**	Balance	%**	Balance	%**	Balance	%**	
Direct Credit											
1- Murabaha and Musawama											
2- Istisnaa											
3- Mudaraba											
4- Musharafa											
5- Others											
Total Direct Credit											
Indirect Credit											
1- LO											
2- LC											
3- Acceptances											
Total Indirect Credit											
Total Credit Facilities											
In-Kind Guarantees											
Provisions and Suspended Profits											
a- Provisions											
b- Suspended Profits											
Governmental and Semi-governmental Sectors											
Direct Credit											
Indirect Credit											

* The Classification is conducted according to the instructions.

**The percentage means (the category balance to the balances of categories)

*** Total balances should be equalized with the total balance of Credit to customers in the monthly statement of assets and liabilities.

Bank Stamp

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

Monthly Statement of Assets & Liabilities & Closing Accounts
Annex No. (112)

Table No. (16)
Bank:
Currency Positions as at / /
Amounts are recorded in foreign currency
Assets

Description	QR	Foreign Currency					TOTAL
		USD	Euro	Pds. Stg.	Jap.Yen	Others	
ASSETS							
101 - Cash and Precious metals							
102 - Due from QCB	0	0	0	0	0	0	
10201 - Required Reserve							
10202 - Others							
103 - Trading Securities Portfolio	0	0	0	0	0	0	
10301 - Inside Qatar							
10302 - Outside Qatar							
104 - Due from Banks & Fin. Inst	0	0	0	0	0	0	
10401 - Inside Qatar							
10402 - Outside Qatar							
105 - Credit Facilities	0	0	0	0	0	0	
10501 - Inside Qatar							
10502 - Outside Qatar							
106 - Long Term Investments	0	0	0	0	0	0	
10601 - Inside Qatar							
10602 -Outside Qatar							
107 - Net Fixed Assets	0	0	0	0	0	0	
10701 - Banks Use							
10702 - Other Purposes							
108 - Other Assets							
1-TOTAL ASSETS	0	0	0	0	0	0	
Forward purchases							
TOTAL Assets and forward purchases (1)	0	0	0	0	0	0	
Foreign Exchange Rate							
Equivalent in QR							

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

Bank:
Currency Positions as at / /
Amounts are recorded in foreign currency
Liabilities

Description	QR	Foreign Currency					
		USD	Euro	Pds. Stg.	Jap.Yen	Others	TOTAL
LIABILITIES							
201 - Due to QCB							
202 - Due to Bank & Fin inst	0	0	0	0	0	0	
20201 - Inside Qatar							
20202 - Outside Qatar							
203 - Customer Deposit	0	0	0	0	0	0	
20301 - Resident							
20302 - Non Resident							
204. - Debt securties							
205 - Margins on							
206 - Provisions							
207 - Other Liabilites							
208- Capital Accounts							
2- Total Liabitites	0	0	0	0	0	0	
Foreard sales that could lead to risk							
Total Liabilites and forward sales(2)	0	0	0	0	0	0	
Foreign Exchange Rate							
Equivalent in QR		0	0	0	0	0	0
Long(short) (1-2)	0	0	0	0	0	0	
Long position equivalent in QR	0	0	0	0	0	0	0
Short position equivalent in QR	0	0	0	0	0	0	0

Monthly Statement of Assets & Liabilities & Closing Accounts

Annex No. (113)

Table (17)

Assets and Liabilities Classification by Interest Rate levels of the ended period of the current year

1/1/...../...../.....

Bank Name:.....

First: Assets

(In QR '000')

Interest rate	Balances with banks including loans			Securities (excluding of stocks)			Direct credit facilities			Other assets			Total assets		
	Average during the period	Interest amount	Annual interest rate	Average during the period	Interest amount	Annual interest rate	Average during the period	Interest amount	Annual interest rate	Average during the period	Interest amount	Annual interest rate	Average during the period	Interest amount	Annual interest rate
0%															
to 1%															
-2%															
-3%															
-4%															
-5%															
-6%															
-8%															
-10%															
-12%															
More than 12%															
Total															