Filling Up Instructions
for The Modified Monthly Balance Sheet

First: Definitions
For filling up the monthly balance sheet, the following terms are defined, wherever mentioned in the statements or the attached tables:

1- Banks

A- Commercial Banks:
Banks licensed to accept deposits, grant credit facilities, and conduct other banking activities, including investment activities on traditional basis.

B- Islamic Banks:
Banks licensed to accept deposits and investment accounts, grant credit facilities and conduct other banking activities on Islamic basis.

C- Investment Banks:
Banks licensed under the name of investment banks to conduct investment activities according to the licensing conditions and terms.

D- Offshore Units:
Offshore units licensed under this name to conduct offshore activities according to the licensing conditions and terms.

E- Specialized Banks:
Banks licensed to conduct all or some of the banking activities specific to certain economic sectors such as real estate banks or industrial banks, etc., including Qatar Development Bank.

F- Multilateral Development Banks:
Banks defined in Basel II Framework, the World Bank Group which includes;
International Bank for Reconstruction and Development (IBRD), International Finance Corporation (IFC), Asian Development Bank (ADB), African Development Bank (AFDB), European Bank for Reconstruction and Development (EBRD), European Bank of Investment (EBI), Nordic Investment Bank (NIB), Caribbean
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Development Bank (CDB), Islamic Development Bank (IDB), Council of Europe Development Bank (CEDB).

2- **Non-Bank Financial Institutions**
Financial institutions licensed as non-bank entities which include investment companies, financing companies, mutual funds, exchange houses, stockbrokers, insurance companies and other non-bank financial institutions.

3- **Central Banks**
Include central banks, monetary institutions and authorities.

4- **Public sector**
   **A- Government:**
   1- Central government including all ministries and their administrative and financial bodies and departments.
   2- Amiri Diwan and Malaky Diwan in GCC countries.
   3- Federal governments in countries administered through federal structure as in UAE and USA, etc.
   **B- Regional Government:** Regional governments in federal administered countries as in Dubai and Abu Dhabi, or regional governments in USA.
   **C- Government Institutions:** Institutions or bodies that are fully owned by the State and administratively and financially independent, having their own budget.
   **D- Semi-Government Institutions:** Institutions in which government subscription is 50% or more.
   **E- Social Insurance Funds:** Funds of federal and government institutions that provide social benefits (Retirement Funds).

5- **Private Sector**
   **A- Corporates:** Any entity owned by individuals, companies, the government, by less than 50%, or foreign partnership, or wholly owned
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by foreign investor with exception of banks and the non-bank financial institutions, including:

- **Small Business**: Refer to Implementation Instructions of Capital Adequacy Calculation in pursuance with Basel II Framework.
- **Other Corporates**: Corporates other than the small business companies.

**B- Individuals**: They are natural individuals. There are two types of individuals for the purpose of classifying credit facilities:

- **Loans/ personal Against Salary**: According to definition mentioned in the instructions book under Credit Facilities against Salary.
- **Other Personal Credit Facilities**: All credit facilities granted to individuals other than Consumer Loans.

**6- Resident Customer**

- Qatari companies, institutions and citizens.
- Foreigners resident in Qatar according to employment contract valid for one year or more.
- Branches of foreign companies and institutions licensed to operate permanently in Qatar and have economic interests in addition to their foreign personnel.
- Non-profit foreign organizations (other than embassies, consulates, and representative offices of international organizations, etc.) which are licensed to conduct activities in Qatar for more than one year.
- Foreign investors who own shares in national companies provided that these persons have permanent resident permit.
- Aviation and marine branches of foreign companies.

**7- Non-Resident Customer**

- Foreign embassies, consulates and representative offices of international and regional organizations, and their foreign personnel.
- Foreigners holding visit-visa for less than one-year.
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- Qatari school and university Students who stay in Qatar basically for study.
- Foreigners staying for medical treatment in public or private hospitals.
- Foreigners working in Qatar seasonally for less than one year.
- Foreign companies licensed by foreign authorities and totally or partially owned by companies inside Qatar, which do not conduct business in Qatar or conduct business in Qatar for a period less than one year.
- Foreign companies working in Qatar according to private contracts with the government or other residents for a period less than one year.

Second: Assets

(101) Cash and Precious Metals

Banknotes, coins in Qatari Riyal and foreign currencies, and precious metals like gold and silver, in actual possession of the bank and its group.

Inside Qatar: Items in actual possession of the bank and its group inside Qatar.

Outside Qatar: Items in actual possession of the bank and its group outside Qatar.

(102) Claims on Central Banks

Include the following balances at QCB and other central banks outside Qatar:

1- **Required Reserve:**
   Balance held at central banks according to the required reserve ratio fixed by the central bank.

2- **Others:**
   **Items that may include the following:**
   A- Clearing account: balances of clearing account at Central Banks.
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B- Deposits: balances of call or placements of deposits at central banks other than required reserve.

C- Repo (Reverse): Balances at central banks against Repo agreement signed with banks.

D- Others: any other balances of banks at central banks other than the balances mentioned above.

**Inside Qatar:** Balances of bank and its group at QCB

**Outside Qatar:** Balances of bank and its group at central banks outside Qatar according to the relevant definition.

**(103) Claims on Banks:**

All balances held at banks according to the definitions stated herein:

1- **Demand and Call:** Debit balances of Nostro or Vostro accounts, call and demand deposits and any debit accounts other than those mentioned below.

2- **Placements:** Any time deposit due from banks and / or financial institutions at determined dates, according to conventional or Islamic rules.

3- **Loans/finance:** Amounts lent to banks and /or financial institutions according to lending agreement or under Islamic finance.

4- **Repo (Reverse):** Balances at banks against repo agreement signed with banks.

5- **Head Office & Branches:**

**National Banks:**

A- For national banks and their group inside and outside Qatar: No data to be included under this Item Inside / outside Qatar.

B- In financial statements of the bank or the bank and its group inside Qatar, the following will be included:

- Capital of foreign branches (outside Qatar)
- All balances and deposits of the bank’s group inside Qatar and its branches abroad (outside Qatar)
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C- In the financial statements of Islamic branches in Qatar, balances due from the bank's main office in Qatar (inside Qatar) and balances due from other branches abroad (outside Qatar) will be included under this item.

D- In financial statements of the branches abroad balance at main office inside Qatar and balances at other branches abroad (outside Qatar)

E- In statements of subsidiaries (Inside or outside Qatar), balances at head office in Qatar (inside Qatar) and balances at external branches (outside Qatar) will be included under this item.

**Foreign branches operating in Qatar:**
Balances at head offices and branches outside Qatar will be included

- **Inside Qatar:** include previous balances at banks inside Qatar (resident)
- **Outside Qatar:** include previous balances at banks and branches outside Qatar. *(non resident)*

**(104) Securities Portfolios:**
Include all types of securities like sukuk, deposit certificates listed in primary or secondary markets unlisted deposit certificates are included in claims on banks) shares, units of funds, investments portfolios, debt instruments. Exclude shares in subsidiaries and associates, which is a separate item in the balance sheet (106).
These securities are included at fair value, valued monthly according to the requirements of the international standards and QCB regulations. Tables to the financial statement must indicate if these investments are listed in the stock market or unlisted.

- **Inside Qatar:** securities issued by institutions and entities resident in Qatar regardless of the place of issuance (inside or outside Qatar) and thus include: bonds, other instruments issued by Qatari government,
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banks, or other institutions in Qatar even if they are issued or circulated outside Qatar.

**Outside Qatar:** securities issued by institutions or entities non-resident in Qatar even if issued and circulated inside Qatar.

(105) Credit Facilities:
This item includes obligations of customers due to direct credit facilities granted and Islamic finance according to categories given in tables to the balance sheet based on actual current balances of customer’s accounts without deduction of provisions and interest / income suspended and deferred. These accounts include the following:
Overdrafts: all overdraft balances and demand overdraft accounts.
Loans and advances: all balances of direct credit facilities granted by conventional banks other than overdrafts.
Islamic finance: all direct Islamic finance balances granted by Islamic banks or Islamic branches of conventional banks.

**Inside Qatar:** Balances of credit and Islamic finance granted to resident customers

**Outside Qatar:** Balances of credit and Islamic finance balances granted to non-resident customers

(106) Investments in Subsidiaries and Associates:
1- Subsidiaries
This item includes bank's shares in subsidiaries' capital in the bank's non-consolidated financial data. These investments are valued at cost. Provision should be made for any decline in value of the subsidiary's equities. This provision should be included under the specific item of provisions in the Table to the Balance Sheet and appropriate Expenses Item.

2- Associates
This item includes the bank's share in the associate’s capital valued according to the latest valuation approved by QCB.
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**Inside Qatar**: Groups' participation in the subsidiaries and associates resident in Qatar

**Outside Qatar**: Groups' participation in the subsidiaries and associates not resident in Qatar

**(107) Investment in Real Estate**

This item includes bank’s investment in real estate like; land and properties owned by Islamic banks for investment purpose and not for the bank’s use, classified in the table to the Balance Sheet as investments for trade or held for rent as long-term investment for realization of periodical income. The value of these items should include as under:

1- **Real Estate for trade**: to be included at fair value (cost + value adjustment) assessed every three months at a maximum unless there is a change in the basic value before this period. Profit/loss assessment will be recorded in the fair value reserve or income account as prescribed in QCB's instructions.

2- **Real estate for Rent**: to be included at net cost value after deducting depreciation and without deduction of any provision for depreciation. This provision will be recorded under liabilities, "Provision for Investment in Real Estate"

**Inside Qatar**: real estate owned inside Qatar
**Outside Qatar**: real estate owned outside Qatar

**(108) Net Fixed Assets**

This item includes net book value after deducting the depreciation for all properties, land, cars, furniture, equipments and projects under implementation owned by the bank for its use.

**Inside Qatar**: including fixed assets of the bank, its branches, and subsidiaries inside Qatar.

**Outside Qatar**: including fixed assets of the bank, its branches, and subsidiaries outside Qatar
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(109) Other Assets
This item includes assets other than those mentioned above such as:

1- Positive fair value of the financial derivatives contracts
2- Intangible assets like goodwill and privilege rights
3- Any other assets not included in items from (101) : (108)

Inside Qatar: other assets of the bank inside Qatar
Outside Qatar: other assets of the bank outside Qatar

Third: Filling-Up Instructions: Liabilities

(201) Due to Qatar Central Bank (QCB):

1- Placements: This item includes amounts due to QCB by the bank and its group (all types of placements, demand, deferred or current).
2- REPO: This item includes the existing liabilities on banks to QCB due to repurchase arrangements between the bank and its group and QCB pursuant to Repo agreement.
3- Others: Loans or Islamic finance granted by QCB to the bank and its group

Inside Qatar: Balances due to QCB inside Qatar.
Outside Qatar: Balances to / from the bank and its group abroad to central banks according to the relevant definitions.

(202) Due to Banks:
This item includes all balances due to banks according to the relevant definitions:

1- Demand and Call
   Nostro or vostro accounts, demand and call deposits, or any other debit accounts other than shown in the items below.

2- Placements: any placements due to banks of specified maturity dates whether according conventional or Islamic rules.
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3- Borrowing/finance: Amounts granted by banks as loan or Islamic finance agreements

4- Repo: Balances due to banks pursuant to Repo agreements according to applicable rules.

5- Head office and Branches:

1- National Banks:
   A- For national banks and their group: No data to be included under this Item for inside / outside Qatar.
   B- In the financial statements of the national banks and its group inside Qatar, the balances due to branches abroad (outside Qatar) should be included.
   C- In the financial statements of Islamic branches in Qatar, balances due from the bank's main office in Qatar (inside Qatar) should be included.
   D- In financial statements of the branches abroad, balance at main office inside Qatar and balances at other branches abroad (outside Qatar) should be included.
   E- In statements of subsidiaries, balances at head office in Qatar (inside Qatar) and balances at branches abroad (outside Qatar) will be included under this item.

2- Foreign bank branches operating in Qatar:
   Balances at head offices and other branches outside Qatar will be included

   Inside Qatar: include pervious balances due to banks inside Qatar (resident)
   Outside Qatar: include previous balances due to banks and branches outside Qatar (non-resident).

(203) Customer Deposits:
   All customer deposits other than those of banks, whether according to Islamic or conventional banking rules (unrestricted investment accounts):
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1- Credit balances in current accounts or overdrawn current accounts.
2- Call deposits
3- Saving and time deposits

Inside Qatar: customer balances in Qatar
Outside Qatar: customer balances outside Qatar

(204) Debt Securities/sukuk:
Debt securities and sukuk issued by the bank as:
1- Certificates of deposits issued by the bank according to QCB rules and regulations which are listed in primary and secondary markets.
2- All types of Bonds
3- Sukuk
4- Other debt securities

Inside Qatar: Debt securities and sukuk owned by resident customers
Outside Qatar: Debt securities and sukuk owned by non-resident customers.

If the nature of the debt securities/sukuk owner cannot be determined, i.e. whether resident or non-resident because the securities are circulated or for any other reason, they should be classified inside or outside Qatar based on the identity of the owner (resident/non-resident) according to issuance or according to the latest classification of the owner by the bank.

(205) Other Borrowing/Finance:
This item includes balances of long-term borrowing/finance granted to banks by local or external institutions including central banks, banks, and related
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parties like shareholders, associates, and others. This may be of two types:

Subordinated loans: loans prescribed by QCB regulations as subordinated loans.
Other loans: Non-subordinated loans granted originally for more than one-year maturity period.

**Inside Qatar:** Borrowings and finance granted to banks by resident institutions.
**Outside Qatar:** Borrowings and finance granted to banks by non-resident institutions.

**(206) Cash Margin:**
1- Cash margin on indirect liabilities like letters of credit and guarantee, acceptances and other indirect liabilities.
2- Advance payments, down payments, and earnest money deposits paid by customers for Islamic finance transactions, or any other cash margin type of financing transactions.

**Inside Qatar:** Cash margin from resident customers
**Outside Qatar:** Cash margin from non-resident customers

**(207) Provisions:**
1- Specific loans/ Finance: provisions allocated by the bank to meet direct obligations of each specific non-performing customers according to QCB regulations.
2- Specific Contingent Liabilities: provisions allocated for the likely indirect liabilities of each specific non-performing customer as per QCB regulations
3- Collective impairments: collective provisions are for impairments of debtors with similar risk characteristics
and not covered by specific provisions due to no objective
evidence of individual impairments. These collective
provisions are determined by studies and criteria for
covering impairments as per the international accounting
standards.

4- Investment in Real Estate: this item includes the
provision for impairment of investment in real estate for
lease (refer to filling up instructions item 106 assets Para
2).

5- Other Investments:
  A- Provision for decline in market value of investment
     in Financial securities.
  B- Provision for decline in value of investment in
     subsidiaries
  C- Any other Provision for decline in value of
     investment other than those mentioned above.

6- Other provisions: Any provision allocated to meet any
decline in asset value or in expected liability other than the
aforementioned. For instance, decline of the value of the
assets owned by the bank in consideration of debt,
provision, balances at banks, lawsuits, or operational risk
provisions.

7- Interest/Income in Suspense: Accumulated interests of
credit accounts or accumulated profits of Islamic finance
accounts which are in suspense account, should not be
added to income account when the account is non-
performing and there are defaults in repayment.

**Inside Qatar:** This item includes items of the provisions
allocated at the bank and its group for assets inside Qatar.

**Outside Qatar:** This item includes items of the provisions
allocated at the bank and its group for assets outside Qatar.
(208) Other liabilities:

This item includes other liabilities not included in the aforementioned liability items like the following:

1- Deferred Interest/ profits: deferred interest relating to Islamic finance transactions like Murabah, Musauma, Estesna'a, and others in addition to interest calculated and discounted in advance on credit accounts.

2- Negative fair value of financial derivatives contracts

3- Period's net profit which includes net profit at the year beginning until the date of the financial statements

4- Other liability items in the tables, include minority rights in case of consolidated financial statements of the bank and its group. It includes also rights of the unrestricted investment deposit account holders in Islamic banks and Islamic branches of conventional banks. This item also includes profits, which are not yet distributed to investment accounts and the accounts' share in profit equalization, investment risk reserve and fair value adjustments.

Inside Qatar: items related to assets or liabilities inside Qatar

Outside Qatar: items related to assets or liabilities outside Qatar

(209) Capital Account:

1- Paid up capital

2- Treasury shares Nominal (shares purchased by the bank pursuant to law and instructions of QCB and financial market)

3- Legal Reserve (Reserve maintained as per companies Law and QCB law)
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4- Prem./Disco. Treasury Shares (any increase or discount on purchase value of the treasury shares, whether in negative or positive

5- General Reserve (Reserve determined by the general assembly of the bank.)

6- Fair value Adjustments (net adjustment in valuation of investment in available for sale and financial derivatives for cash flow, in addition to profits arising from valuation of investment in real estate held for trading by the Islamic banks)

7- Risk reserve (reserve created from net profit as per QCB requirements

8- Other reserves (any other reserves not included under (1:7) like; associates valuation profit reserve as per QCB regulations, asset revaluation reserve other than those in fair value adjustment or any other reserves.

9- Retained Earnings: Earnings or net income that is not paid out or distributed and has been retained

Inside Qatar:

1- Bank's Capital in Qatar or the group's capital (inside and outside Qatar)

2- Treasury shares

3- Reserves (legal – general - risk - others) at the bank and its subsidiaries in Qatar

4- Fair value adjustments of investment in Qatar (resident) 

5- Deferred Profits at the bank and its subsidiaries in Qatar

Outside Qatar:

1- Capital of Bank’s Branches abroad on issuing its individual financial statements
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2- Capital of Bank’s subsidiary on issuing its individual financial statements
3- Reserves held at branches and subsidiaries outside Qatar on issuing its individual (solo) financial statements or in case of issuing the consolidated financial statement for the group
4- Fair value adjustments outside Qatar
5- Deferred profits at branches and subsidiaries outside Qatar on issuing its individual (solo) financial statements or in case of issuing the consolidated financial statement for the group

Fourth: Off balance sheet items Instructions

(301) Contingent Liabilities
This item includes letters of guarantee issued by the bank or documentary letters of credit for import or confirmed letters of credit, which is an undertaking to pay on the account of bank and acceptances. The total of such items shall be included without deduction of cash margin. These items will be indicated separately by economic sectors as given in the tables.

Inside Qatar: contingent liabilities of resident customers
Outside Qatar: contingent liabilities of non-resident customers

(302) Commitments
1- The unutilized direct credit and contingent facilities which may be revocable or irrevocable may be indicated in the given table.
2- Underwriting: Commitments made by the bank to cover the uncovered portion of investment as shown in the tables.
3- Others: any other commitments
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**Inside Qatar**: commitments of resident customers

**Outside Qatar**: commitments of non-resident customers

**(303) Derivative Contracts**

All Types of derivative contracts as given in tables which will be indicated as per the notional value and classified in the table by type and purpose (for trade – fair value hedge – cash flow hedge – on behalf of customers’). The value may be indicated in the table as per the positive or negative fair value of the contract.

**Inside Qatar**: Financial derivatives with resident institutions

**Outside Qatar**: Financial derivatives with non resident institutions

**(304) Assets under Management:**

1- **Portfolios:**

Such portfolios may be issued, managed, co-managed by the bank for a group of customers. These portfolios carry fiduciary risk. The Tables should indicate separately the different types of portfolios.

**Inside Qatar**: portfolios issued by the bank and its group in Qatar

**Outside Qatar**: portfolios issued by the bank and its group outside Qatar

2- **Customer trading accounts:**

These are trading accounts held by the bank on behalf of the customers. These accounts may be managed by the bank under direct order from the customer or by delegation to the bank. Such accounts carry fiduciary risk. Such
accounts should be indicated in the table as per the type of accounts under different heads..

**Inside Qatar:** customers trade accounts for resident  
**Outside Qatar:** customers trade accounts for non-resident

3- **Customer restricted investment accounts**  
Investment accounts managed by Islamic banks or Islamic branches of conventional banks for their customers according to Mudaraba or Wakala or any other Shari’ah agreement restricted by conditions. It should be separated from the unrestricted investment account..

**Inside Qatar:** restricted investment accounts for resident customers  
**Outside Qatar:** restricted investment accounts for non-resident customers

4- **Assets under Custody**  
Value of securities or any other investment products held in custody by the bank for others

**Inside Qatar:** assets under custody for resident customers  
**Outside Qatar:** assets under custody for non-resident customers

Fifth: **Income Statements instructions:**

(4) **Income**  
(401) **Interest/Return received**  
This item includes interests, returns received from banks and Islamic branches for each asset category as shown in income list.
(402) Net Profit (loss) on Securities Portfolios:

Net profit (loss) of Revaluation
Profit or loss (negative or positive value) on revaluation of each type of security.

Net profit (loss) From Sale
Profit or loss (negative or positive value) resulting from sale of each type of securities.

(403) Dividends received
This item includes dividends received from shares and participation in companies and investment funds, which are approved by the company’s general assembly or the fund’s administration. Dividends from subsidiaries and associates are excluded.

(404) Net profit (loss) from Investment in subsidiaries and associates
1- Profit/ loss from sale of investments in subsidiaries and associates
2- Actual profits received from subsidiaries and associates in non-consolidated statements
3- Bank's share in profit and loss of associates

(405) Net income from investment in real estate
This item is for Islamic banks only:
1- Profit/loss from revaluation of investment in properties (for trade)
2- Profit/loss from selling properties held for investment, whether for trade or rent
3- Income from rent of real estate owned for investment.

(406) Net profit (loss) on forex operations
1- Net profit /loss on forex trade
2- Net profit/loss on foreign asset and liabilities valuation
3- Derivatives net fair value
4- Positive and negative fair value

(407) Commission and fees received
This item includes commissions and fees received for on-balance and off-balance items and other facilities as given in income statement.

(408) other income:
1- Net profit/ loss resulting from sale of assets owned in return of debts – fixed assets- other assets.
2- Income received from property owned in return of debts or the unutilized portion of property that is included under fixed assets.
3- Any incomes other than those mentioned above.

Income classifications inside and outside Qatar:

Inside Qatar: Income from assets and off balance items classified in the balance sheet as inside Qatar.

Outside Qatar: Income from assets and off balance items classified in the balance sheet as outside Qatar.

(5) Expenses

(501) Interest/ Return and profit paid
1- Interest / return paid
   Interest on all liability accounts in conventional banks and return on financing and Sukuk operations, which are not part of Mudarabah general base and thus not considered part of banks and Islamic branches profit dividends.

2- Profits paid to Islamic Deposits:
   Profits on unrestricted investment deposit accounts which, are part of Mudaraba general base and banks,
and Islamic branch profit dividends. All types of customers are included under this items (like - banks – FI's – Private and public sector’ customers)

(502) Commission fees paid:
Commissions and fees on transactions conducted with banks and FIs' for issuing securities and fees paid by the bank in return of management services or any other fees or commission paid.

(503) Provisions
1- Specific Loan Provisions for non-performing loans during the period.
2- Specific Provisions for non-performing contingent liabilities of customers during the period.
3- Collective impairment Provision for certain sectors as per the requirements of accounting standards.
4- Provision for investment in real estate which includes provision for decline in value of real estate held for rent.
5- Other investment provisions: This will include provisions for the items mentioned below:
   • Provisions of investment in debt securities.
   • Provision of investment in sukuk.
   • Provision of investment in equity participation to companies valued by coast.
   • Provision for decline of equity participation to subsidiaries (non-consolidated financial statements).
   • Any other provision for investments not mentioned above.
6- Other provisions including:
   • Provision for decline of assets acquired by the bank against debts
   • Provision of claims on banks (doubtful)
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- Provision of lawsuits
- Operations provision
- Other provisions

(504) Written Off items
Items of asset which are directly written off and deducted from the income statement.

(505) Depreciation
1- Depreciation charges for fixed assets.
2- Depreciation charges for investment in real estate held for rent.
3- Depreciation charges for other assets.

(506) Staff costs
This item includes staff salaries, allowances, etc as given in income statement.

(507) General administrative expenses
This includes general administrative expenses other than staff costs as given in the statement.

(508) Other Expenses
Expenses or losses other than those mentioned above.

Expenses Classification:

Inside Qatar: Expenses incurred by the bank on on-balance sheet and off-balance sheet items classified as inside Qatar.

Outside Qatar: Expenses incurred by the bank on on-balance sheet and off-balance sheet items classified as outside Qatar.
General Instructions:

1- Monthly financial statements and attachments shall be filled up as follows:

1/1 Conventional national banks:
Monthly financial statements should be filled up based on data for inside and outside Qatar as under:
1/1/1 Financial statement for the bank and all branches inside Qatar
1/1/2 Financial statement for the Islamic branch inside Qatar
1/1/3 Financial statement for each subsidiary inside Qatar
1/1/4 Consolidated financial statement for the bank's group inside Qatar (the bank, branches, and subsidiaries)
1/1/5 Financial statement for each branch of the bank outside Qatar (The statement for each country, Islamic and conventional branches of the bank should be separate)
1/1/6 Consolidated financial statement for branches abroad.
1/1/7 Consolidated financial statement for Islamic branches abroad.
1/1/8 Consolidated financial statement for each bank’s subsidiary outside Qatar.
1/1/9 Consolidated financial statement for bank's group outside Qatar (branches and subsidiaries abroad)
1/1/10 Financial statement for the bank, its internal and external branches (1/1/1 + 1/1/6)
1/1/11 Consolidated financial statement for Islamic branches inside and outside Qatar (1/1/2+1/1/7)
1/1/12 Consolidated financial statement for the bank's group inside and outside Qatar 1/1/9 + 1/1/4)
1/2 Islamic national banks:

Monthly financial statements should be filled up based on data for inside and outside Qatar as under:

1/2/1 Financial statement for the bank and its branches inside Qatar
1/2/2 Financial statement for each subsidiary inside Qatar
1/2/3 Consolidated financial statement for the bank's group inside Qatar (The bank, its branches, and subsidiaries inside Qatar)
1/2/4 Financial statement for each branch of the bank outside Qatar (Separate statement for each country)
1/2/5 Consolidated Financial statement for bank's branches abroad.
1/2/6 Financial statement for each subsidiary outside Qatar
1/2/7 Consolidated Financial statement for bank's group outside Qatar (branches and subsidiaries abroad)
1/2/8 Financial statement for the bank and its branches inside and outside Qatar (1/2/1 + 1/2/5)
1/2/9 Consolidated financial statement of the bank's group inside and outside Qatar (1/2/3 + 1/2/7)

1/3 Foreign branches

Each branch shall fill up (2) statements; one for the bank and its branches inside Qatar and the other for its Islamic branches inside Qatar.

2- If national banks or foreign branches operating in Qatar opened branches at QFC under their authority and supervision, the branch authorized by QFC should have a separated balance sheet and a consolidated statement for branches inside Qatar should be prepared.

3- Monthly statement and tables should be sent via QCB portal within the following dates:
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3/1 Deadline for banks and branches inside Qatar, Islamic or conventional, is the 8th of the following month.

3/2 Deadline for banks and branches outside Qatar, solo or consolidated, is the 12th of the following month.

3/3 Deadline for subsidiaries inside and outside Qatar and the group's consolidated statement inside and outside is the 20th of the following month.

4- All asset and liability items in foreign currencies should be shown in the designated columns in Qatari Riyal, taking into consideration the New York exchange rates for foreign currencies conversion to US dollar, and QCB's approved US dollar exchange rate. Accounting standards for forex rate fluctuation effect on monetary and non-monetary items should be taken into consideration as well.

5- Total of each item under specific heads in the attached tables to the Balance sheet should be equal to the total of that specific item in the main balance sheet statement.

6- The word "circulated" refers to investment security listed in security market in Qatar or outside, and "unlisted" means investment securities that are not listed in any security markets.

7- "According to Maturity" refers to the remaining period to maturity wherever mentioned in tables.

8- Debit and credit balances related to QFC and its authorized institutions should be added separately in the related items in tables attached to balance sheet and to be horizontally classified in "inside Qatar items".