

- Calculating fine for credit ratio violation form no. (1), annex no. (33).
- Reporting the fines for violation of the credit ratio, form no. (2), annex no. (34).

2/3 Banks must note that QCB may at any time require from banks to calculate this ratio for all the business days of certain month. If any unreported violations are detected, QCB will impose a fine of (QR100000, one hundred thousand Qatari Riyal) for each day of committing the violation, in accordance with article (216) of The Law of the QCB and the Regulation of Financial Institutions (Law no. (13) of 2012).

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

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

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

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

3/3 QCB may ask from any bank, at any time to, calculate this ratio for all the business days of certain month. If any unreported violations are detected, QCB will impose a fine of (QR100000, one hundred thousand Qatari Riyal) for each day of committing the violation, in accordance with article (216) of The Law of the QCB and the Regulation of Financial Institutions (Law no. (13) of 2012).

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

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

4/2 The total ratio of the real estate investments owned for investment purpose (whether for trading or leasing) and unlisted shares in real estate funds, and unlisted real estate sukuk which represent a share in the common ownership in any promises, to the capital and the reserves should be at maximum limit of 10%.