

- 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%.

4/3 Each bank must calculate this ratio daily. If the bank violates any of these ratios for any day or more, the ratio must be calculated for all the days of that month. The following attached forms must be filled in, and be submitted to QCB attached to the monthly balance sheet. The forms for such reporting are as follows:

- The form for the calculating the ratio of the international financing annex no. (38) or the form for calculating ratio of the real estates and other fixed assets investments for trading or leasing purposes or the real estates for the private use of the bank annex no. (40). Note that the last column in this form is specific for the fine amount annex no. (38) or annex no. (40), which shall be filled in accordance with the table for fines imposed for the violation of these ratios annex no. (42), or annex no. (43).
- The Form of reporting the fines for violation of the concerned ratios, annex no. (39) or (41).

4/4 QCB may demand from any bank, at any time, to calculate any of these ratios for all the business days of certain month and in case of violation and the bank has not disclosed it, 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).

## **5- Ratio of Assets in Foreign Currencies to Liabilities in Foreign Currencies**

5/1 When a bank falls below the minimum limit for the ratio stated in the instructions, such bank must calculate the ratio, based on the data of the monthly balance sheet for all the days of month and fill in the attached two forms in annex no. (45) and annex no. (44) and submit them to QCB attached to the monthly data:

- Calculating ratio of the assets in foreign currencies to the liabilities in foreign currencies, form no. (1) annex no. (45).
- Calculating the fines for violation, form no. (2) annex no. (44).

5/2 If the ratio is below the minimum allowed limit for any day, and the bank did not provide QCB with the data and forms specific to this ratio, the maximum limit for the fine will be calculated for each day of the exceeding days annex no. (46).