

# Qatar Central Bank

# Capital Adequacy

# System

## Technical File Format

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## Flat File Structure

### Introduction

In this manual we are going to introduce full details about the flat file structure that banks will send to QCB as part of our plan for implementation of Basel II requirements.

Banks will generate one file that includes all data required for credit risk, market risk and operational risk. All will be provided in one file.

We will go through each part of this business and explain in detail the data required to be filled and line format for each part.

As you will see later, this file will contain different line format. Each line in the file will start with tag that refers to a certain part of the business.

Banks should read this manual carefully to correctly generate the file.

The file is mainly divided into three parts: Header, Body and Footer. The header is one line that includes information about the bank code, branch code, year and month. The body is the main part of the file that includes all bank data entries. The footer is one line that mainly includes number of records in the file for purpose of checking that file is completely transferred.

This manual is divided mainly into three parts: Credit risk, Market risk and Operational risk, and finally the computation of capital elements and capital adequacy. we will go through each part in detail.

## Credit Risk

In this part of the file banks will mainly insert the following amounts:

1. On balance sheet
2. Off balance sheet
3. Adjustment of Credit Risk Mitigation (CRM)

Details for “on balance sheet” may be different from category to another.

Details for “off balance sheet” are the same for all categories. See table (2)

There are no details for Adjustment of Credit Risk Mitigation (CRM), one value is filled for this amount.

Credit risk will be inserted at bank level. For example Qatar National Bank will insert data for local branches, London branch and Paris branches, and compute consolidated data for a whole bank on a global basis (eliminations for purpose of clearing between branches).

Let us first summarize the new breakdown which are added to credit risk, both vertical and horizontal breakdown.

### **Vertical breakdown:**

With reference to table (1), the following categories have vertical breakdown for the “on balance sheet” column:

1, 2, 3, 4, 5, 6, 7, 9

*Note that items 8 and 10 have no vertical breakdown for “on balance sheet”*

For categories 1 and 3 the breakdown is:

- Loans
- Treasury & Bonds

■ Central banks

So the “on balance sheet” = Loans + Treasury & Bonds + Central Banks

For categories 2 and 6 the breakdown is:

■ Loans

■ Bonds

So the “on balance sheet” = Loans + Bonds

For categories 4 and 5 the breakdown is:

■ Due to banks and Loans

■ Securities

■ Provisions

So the “on balance sheet” = Due to banks and Loans + Securities - Provisions

For category 7 the breakdown is:

■ Loans

■ Securities

■ Deferred Income for Credit

So the “on balance sheet” = Loans + Securities - Deferred Income for Credit

For category 9 the breakdown is:

■ Loans

■ Provision & interest suspense

■ Deferred Income for Credit

So the “on balance sheet” = Loans - Provision & interest suspense - Deferred Income for Credit

**Horizontal Breakdown:**

With reference to table (1), the following categories have a horizontal breakdown:  
2, 3, 4, 5, 6

**Category 2:**

Under this category banks will insert companies that are totally owned by the governments. These companies may be inside or outside Qatar and PSEs in Qatar and GCC.

Note that companies that are dealing with banks' foreign branches should also be included under this category. These companies are not included in risk system for the time being.

Companies will be presented by secret numbers, which can be taken from risk system through QCB-connect

**Category 3:**

Under this category banks will insert countries. The code for the countries can be taken from placement of funds system through QCB-connect.

**Category 4:**

Under this category banks will insert multilateral development banks. The codes for these banks are in table (7)

**Category 5:**

Under this category banks will insert the banks where they have deposits or loans. The code for these banks can be taken from placement of funds system through QCB-connect.

Note that the only difference between banks under category 4 and banks under category 5 is that banks under category 4 are Multilateral Development Banks

**Category 6:**

Under this category banks will insert companies, which are related to *financial securities*..

These companies may be inside or outside Qatar. Note that companies that are dealing with banks' foreign branches are also included under this category.

Companies will be presented by secret numbers, which can be taken from risk system through QCB-connect

Table (1) represents the main category codes for Credit Risk. These codes will be used in the text file to refer to related categories

Table(1)

Category Code	Category Description
1	State of Qatar /central bank
2	Public Sector Entries (PSEs)
3	Other Sovereign /state /central banks
4	Multilateral Development Banks (MDBs)
5	Banks
6	Investment Firms
7	Corporate
8	Retail
9	Past Dues (over 90 days)
10	Other Assets
11	Total Trading Book

Table (2)

Off balance sheet details
Un-drawn commitments for less than one year
Un-drawn commitments over one year
LC
Bid Performance Bonds
Other Guarantees
Interest Rate Contracts for less than one year
Interest Rate Contracts between one to two years
Interest Rate Contracts over 2 years
Exchange Rate Contracts for less than one year
Exchange Rate Contracts between one to two years
Exchange Rate Contracts over 2 years

Table (3) contains the grade codes according to Standard & Poor's. These codes will be used in the text file.

Table (3)

Code	Grade
1	AAA
2	AA+
3	AA
4	AA-
5	A+
6	A
7	A-
8	BBB+

9	BBB
10	BBB-
11	BB+
12	BB
13	BB-
14	B+
15	B
16	B-
17	CCC+
18	CCC
19	CCC-
20	CC
21	Unrated
22	GCC

Table (4)

Bank Code	Bank name	Branch code	Branch name
1	Qatar National Bank	1	Doha branches
		2	London branch
		3	Paris branch
		4	Ansbacher Group
2	The Commercial Bank of Qatar	1	Doha branches
3	Doha Bank	1	Doha branches
		2	New York branch
		3	Pakistan branch
4	Qatar Islamic Bank	1	Doha branches
5	Al Ahli Bank of Qatar	1	Doha branches
6	Qatar International Islamic Bank	1	Doha branches
10	International Bank of Qatar	1	Doha branches
15	Qatar Industrial Development Bank	1	Doha branches
17	Masraf Al-Rayan	1	Doha Branches
18	Al-Khaliji Bank	1	Doha Branches

**Detailed instructions on how to fill data for each category in credit risk**

All the following details are related to table - CR01 in the appendix

***Category 1 (Sovereign / State / Central banks)***

For the "On Balance Sheet", banks will insert the following details:

1. Loans
2. Treasury & Bonds
3. Central Banks

*Number of lines for this category in the text file: 2*

*Line Format:*



### Category 3 (Other Sovereign /state /central banks)

For "On Balance Sheet", banks will insert the following details:

1. Loans
2. Treasury & Bonds
3. Central Banks

Number of lines for this category in the text file: unlimited

Line Format:

Table code (see table A-1 in the appendix), Main Category code (see table (1)), branch code (see table (4)), Country Code (see note 2), Currency Flag (see table (6)), Grade code (see table 3), Loans, Treasury & Bonds, Central Bank, Off balance sheet items (see table 2), Adjustment of CRM

Note2: Take the country code from placement of fund system through QCB-Connect

Example

CR01, 3, 1, BH, 1, 3, 999,999, 999, 888, 888, 888, 888, 888, 888, 888, 888, 888, 888, 888, 888, 777

CR01, 3, 1, BH, 2, 3, 999,999, 999, 888, 888, 888, 888, 888, 888, 888, 888, 888, 888, 888, 888, 888, 777

### Category 4 (Multilateral Development Banks (MDBs))

For "On Balance Sheet", banks will insert the following details:

1. Due from banks and loans
2. Securities
3. Provisions

The codes for multilateral development banks are shown in table (7)

Table (7)

Code	Description	Abbreviation
1	البنك الدولي للانشاء والتعمير	IBRD
2	مؤسسة التمويل الدولية	IFC
3	البنك الآسيوي للتنمية	ABD
4	بنك التنمية الأفريقي	AFDB
5	البنك الأوروبي للانشاء والتعمير	EBRD
6	بنك الاستثمار الأوروبي	EBI
7	بنك الاستثمار لدول الشمال	NIB
8	بنك التنمية لدول الكاريبي	CDB
9	البنك الإسلامي للتنمية	IDB
10	بنك المجلس الأوروبي للتنمية	CEDB

*Number of lines for this category in the file: unlimited*

*Line Format:*

Table code (see table A-1 in the appendix), Main category code (see table (1)), branch code (see table (4)), Bank Code (see table (7)), Deposits and Loans, Securities, Provisions, Off balance sheet items (see table 2), Adjustment of CRM Banks in this category must be one of the banks shown in table (7)

Example

CR01, 4, 1, 1, 999,999, 999, 888,888,888,888,888,888,888,888,888,888,777

CR01, 4, 1, 4, 999,999, 999, 888,888,888,888,888,888,888,888,888,888,777

### **Category 5 (Banks)**

For "On Balance Sheet", banks will insert the following details:

1. Due from banks and loans
2. Securities
3. Provisions

*Number of lines for this category in the file: unlimited*

*Line Format:*

Table code (see table A-1 in the appendix), Main Category code (see table (1)), branch code (see table (4)), Bank Code (see note 3), Currency Flag (see table (6)), Grade (see table 3), Deposits and Loans, Securities, Provisions, Off balance sheet items (see table 2), Adjustment of CRM

*Note 3: Take the bank code from placement of funds system through QCB-Connect*

Example

CR01, 5, 1, BH007, 1, 3, 999,999, 999, 888, 888, 888, 888, 888, 888, 888, 888, 888, 888, 888, 777

CR01, 5, 1, BH007, 2, 3, 999,999, 999, 888, 888, 888, 888, 888, 888, 888, 888, 888, 888, 888, 777

### **Category 6 (Investment Firms)**

For "On Balance Sheet", banks will insert the following details:

1. Loans
2. Bonds

*Number of lines for this category in the file: unlimited*

*Line Format:*

Table code (see table A-1 in the appendix), Main Category code (see table (1)), branch code (see table (4)), Secret Number (see note 1), Currency Flag (see table (6)), Grade Code (see table (3)), Loans, Bonds, Off balance sheet items (see table 2), Adjustment of CRM

Example

CR01, 6, 1, 320, 1, 3, 999,999,888,888,888,888,888,888,888,888,888,888,888,888,888,777

CR01, 6, 1, 320, 2, 3, 999,999,888,888,888,888,888,888,888,888,888,888,888,888,888,777

**Category 7 (Corporate)**

For "On Balance Sheet", banks will insert the following details:

1. Loans
2. Securities
3. Deferred Income for Credit

*Number of lines for this category in the file: 5*

*Line Format:*

Table code (see table A-1 in the app: تابع ملحق (١٣٤) tory code (see table (1)), branch code (see table (4)), Sub-Category Code (see table (8)), Loans, Securities, Deferred Income for Credit, Off balance sheet items (see table 2), Adjustment of CRM

For sub-category codes related to this category see Table (8)

Table (8)

Sub-Category Code	Description
701	AAA+ to AA-
702	A+ to A-
703	BBB+ to BB-
704	Below BB-
705	Unrated

Example

CR01, 7, 1,701,999,999,999,888,888,888,888,888,888,888,888,888,888,888,888,888,888,777

CR01, 7, 1,702,999,999,999,888,888,888,888,888,888,888,888,888,888,888,888,888,888,777

CR01, 7, 1,703,999,999,999,888,888,888,888,888,888,888,888,888,888,888,888,888,888,777

CR01, 7, 1,704,999,999,999,888,888,888,888,888,888,888,888,888,888,888,888,888,888,777

CR01, 7, 1,705,999,999,999,888,888,888,888,888,888,888,888,888,888,888,888,888,888,777



Table (10)

Sub-Category Code	Description
901	Specific Provision less than 20%
902	Specific Provision more than 20% to 50%
903	Specific Provision more than 50%

**Example**

CR01, 9, 1,901,999, 999, 999, 888,888,888,888,888,888,888,888,888,888,888,888,888,888,888,888,777

CR01, 9, 1,902,999, 999, 999, 888,888,888,888,888,888,888,888,888,888,888,888,888,888,888,888,777

CR01, 9, 1,903,999, 999, 999, 888,888,888,888,888,888,888,888,888,888,888,888,888,888,888,888,777

**Category 10 (Other Assets)**

For "On Balance Sheet", there are no details. Banks will insert the "on balance sheet" as one value without details

Number of lines for this category in the file: 3

Line Format:

Table code (see table A-1 in the appendix), Main Category code (see table (1)), branch code (see table (4)), Sub-Category Code (see table (11-a)), On balance sheet, Off balance sheet items (see table 2), Adjustment of CRM

Table (11-a)

Sub-Category Code	Description
1001	Cash on hand - local and foreign currency
1002	Gold
1003	Others
1004	Cash items under collection / receivable funds Note 13

**Example**

CR01, 10, 1,1001,999,888,888,888,888,888,888,888,888,888,888,888,888,888,888,777

CR01, 10, 1,1002,999,888,888,888,888,888,888,888,888,888,888,888,888,888,888,777

CR01, 10, 1,1003,999,888,888,888,888,888,888,888,888,888,888,888,888,888,888,777

**Category 11 (Total Trading Book)**

Banks will insert one value for this category

Number of lines for this category in the file: 1

Line Format:

Table code (see table A-1 in the appendix), Main Category code (see table (1)), branch code (see table (4)), total trading book

**Example**

CR01, 11, 1,999

### Eligible Collateral used for Credit Risk

See table – CR02 in the appendix

Table (11-b)

Collateral Code	Description
1	Cash
2	CD's Issued by lending bank
3	Debt Securities/Capital guaranteed Islamic Sukuks by State Of Qatar / GCC
4	Guarantees Issued by State of Qatar/PSEs in State of Qatar/GCC
5	Debt Securities Issued by other States (AAA to AA-)
6	Debt Securities/Capital guaranteed Islamic Sukuks by banks or other entities(BBB)
7	Short-Term Debt Securities(A-3/P-3)
8	Guarantees issued by Sovereign Entities
9	Guarantees issued by PSEs/Banks/Securities Firm Entities
10	Guarantees issued by Other Entities
11	Equity Stock listed in DSM
12	Securities in Foreign Currency

In this table the total of **net amount** for CRM purpose (see table CR02) **should match** total of **Adjustment for credit risk mitigation** column 4 of table 3 (exist in table 3- Credit Risk Mitigation).

*Number of lines for this part in the file: 12*

*Line Format:*

Table code (see table A-1 in the appendix), branch code (see table (4)), Collateral Code (see table (Table (11-b))), Grade Code see table (Table (3)), Amount

Example

CR02,1,1,2,2000

CR02,1,2,3,2000

CR02,1,3,1,2000

CR02,1,4,5,2000

CR02,1,5,7,2000

CR02,1,6,20,2000

CR02,1,7,6,2000

CR02,1,8,3,2000

CR02,1,9,3,2000

CR02,1,10,3,2000

CR02,1,11,3,2000

CR02,1,12,3,2000

## Market Risk

Market risk is divided mainly into four parts:

1. Part 1: Specific risk
2. Part 2: General interest rate risk using the maturity method
3. Part 3: Equity position
4. Part 4: Foreign exchange risk
5. Part 5: Treatment of Option

### Part 1: Specific risk rate

See table – MR01 in the appendix

Table (12)

Category Code	Description
1	Sate of Qatar by local currency
2	Government by local currency
3	Government by foreign currency
4	Qualifying
5	Others

Table (13)

Period to Maturity Code	Description
1	No Value
2	0 to 6 months
3	6 to 24 months
4	Over 24 months

Table (14)

Risk Rate Code	Description
1	No Value
2	AAA to A-
3	AAA to AA-
4	A+ to BBB-
5	AAA to BBB
6	Others

**Detailed instructions on how to fill data for each category in table (MR01)**

***Category 1 (State of Qatar by Local Currency)***

*Number of lines for this category in the text file: 1*

*Line Format:*

Table code (see table A-1 in the appendix), Category code (see table (12)), Risk Rate Code (see table (14)), Period to maturity code (see table (13)), Position

Possible values for risk rate code: 1

Possible values for Period to maturity code: 1

Example:

MR01, 1, 1, 1, 999

***Category 2 (Government by Local Currency)***

*Number of lines for this category in the text file: 1*

*Line Format:*

Table code (see table A-1 in the appendix), Category code (see table (12)), Risk Rate Code (see table (14)), Period to maturity code (see table (13)), Position

Possible values for risk rate code: 2

Possible values for Period to maturity code: 1

Example:

MR01, 2, 2, 1, 999

***Category 3 (Government by Foreign Currency)***

*Number of lines for this category in the file: 5*

*Line Format:*

Table code (see table A-1 in the appendix), Category code (see table (12)), Risk Rate Code (see table (14)), Period to maturity code (see table (13)), Position

Possible values for Period to maturity code with respect to risk rate codes are shown in table (15)

Table (15)

Risk rate	Period to maturity
3	1
4	2
4	3
4	4
6	1

Example:

MR01, 3, 3, 1, 999  
MR01, 3, 4, 2, 999  
MR01, 3, 4, 3, 999  
MR01, 3, 4, 4, 999  
MR01, 3, 6, 1, 999

#### **Category 4 (Qualifying)**

*Number of lines for this category in the text file: 3*

*Line Format:*

Table code (see table A-1 in the appendix), Category code (see table (12)), Risk Rate Code (see table (14)), Period to maturity code (see table (13)), Position

Possible values for risk rate code: 5

Possible values for Period to maturity code: 2, 3, 4

Example:

MR01, 4, 5, 2, 999  
MR01, 4, 5, 3, 999  
MR01, 4, 5, 4, 999

#### **Category 5 (Others)**

*Number of lines for this category in the file: 1*

*Line Format:*

Table code (see table A-1 in the appendix), Category code (see table (12)), Risk Rate Code (see table (14)), Period to maturity code (see table (13)), Position

Possible values for risk rate code: 1

Possible values for Period to maturity code: 1

Example:

MR01, 5, 1, 1, 999

## Part2: General Interest rate risk using the maturity method

See table (MR02)

Table (16)

Zone Code	Description
1	Zone 1
2	Zone 2
3	Zone 3

Table (17)

Time Band Code	Description
1	<= 1 month
2	>1 - 3 months
3	>3 - 6 months
4	>6 - 12 months
5	>1 - 2 years
6	>1 - 1.9 years
7	>2 - 3 years
8	>1.9 - 2.8 years
9	>3 - 4 years
10	>2.8 - 3.6 years
11	>4 - 5 years
12	>3.6 - 4.3 years
13	>5 - 7 years
14	>4.3 - 5.7 years
15	>7 - 10 years
16	>5.7 - 7.3 years
17	>7.3 - 9.3 years
18	>10 - 15 years
19	>9.3 - 10.6 years
20	>10.6 - 12 years
21	>15 - 20 years
22	>12 - 20 years
23	> 20 years

Table (18)

Coupon Type Code	Description
1	Cpn >= 3%
2	Cpn < 3%

Number of lines for this category in the file: 28

Line Format:

Table code (see table A-1 in the appendix), Zone code (see table (16)), Coupon Type Code (see table (18)), Time Band code (see table (17)), Position Long, Position Short

To see the possible values for time band codes within the zone according to coupon type, look at table (19)

Table (19)

Zone Code	Coupon Type Code	Time Band Code
1	1	1
1	1	2
1	1	3
1	1	4
1	2	1
1	2	2
1	2	3
1	2	4
2	1	5
2	1	7
2	1	9
2	2	6
2	2	8
2	2	10
3	1	11
3	1	13
3	1	15
3	1	18
3	1	21
3	1	23
3	2	12
3	2	14
3	2	16
3	2	17
3	2	19
3	2	20
3	2	22
3	2	23

Example:

MR02, 1, 1, 1, 999, 999

MR02, 1, 1, 2, 999, 999

MR02, 1, 1, 3, 999, 999

MR02, 1, 1, 4, 999, 999

MR02, 1, 2, 1, 999, 999

MR02, 1, 2, 2, 999, 999

MR02, 1, 2, 3, 999, 999

MR02, 1, 2, 4, 999, 999  
MR02, 2, 1, 5, 999, 999  
MR02, 2, 1, 7, 999, 999  
MR02, 2, 1, 9, 999, 999  
MR02, 2, 2, 6, 999, 999  
MR02, 2, 2, 8, 999, 999  
MR02, 2, 2, 10, 999, 999  
MR02, 3, 1, 11, 999, 999  
MR02, 3, 1, 13, 999, 999  
MR02, 3, 1, 15, 999, 999  
MR02, 3, 1, 18, 999, 999  
MR02, 3, 1, 21, 999, 999  
MR02, 3, 1, 23, 999, 999  
MR02, 3, 2, 12, 999, 999  
MR02, 3, 2, 14, 999, 999  
MR02, 3, 2, 16, 999, 999  
MR02, 3, 2, 17, 999, 999  
MR02, 3, 2, 19, 999, 999  
MR02, 3, 2, 20, 999, 999  
MR02, 3, 2, 22, 999, 999  
MR02, 3, 2, 23, 999, 999

### **Part 3: Equity Position Risk**

See table (MR03)

Table (20)

Category Code	Description
1	Specific Risk
2	General Risk

Number of lines for this part in the text file: 2

Line Format:

Table code (see table A-1 in the appendix), Category code (see table (20)), Position

Example

MR03, 1,999

MR03, 2,999

## **Part 4: Foreign Exchange Risk**

See table (MR04)

Table (21)

Currency Code	Description
1	QAR
2	USD
3	Euro
4	Pds. Stg.
5	Jap. Yen
6	All others
7	Gold

Table (22-a)

Position type	Description
1	Short
2	Long
3	No value

*Number of lines for this part in the text file: 5*

*Line Format:*

Values should be inserted only for currency code between 3 and 7

Line format:

Table code (see table A-1 in the appendix), Currency code (see table (21)), position type (see table 22-a), position

Example

MR04, 3, 1, 999

MR04, 4, 2, 999

MR04, 5, 2, 999

MR04, 6, 1, 999

MR04, 7, 3, 999

## **Part 5: Treatment of Option**

See table (MR05)

Table (22-b)

Category Code	Description
1	Long cash & long put or short cash & long call
2	General Risk

Number of lines for this part in the text file: 2

Line Format:

Table code (see table A-1 in the appendix), Category code (see table (22-b)),  
Position

Example

MR05, 1,999

MR05, 2,999

## Operational Risk

See table (OR01)

Table (23)

Category Code	Description
1	Net Operational Income (Canceled)
2	(Profits)/ Losses from Sale of Investment (Canceled)
3	Net profit
4	Add Provisions & Contingences
5	Add Operating Expenses
6	Less Realized profits / losses sale in HTM category
7	Less Extraordinary or irregular items of income
8	Less Income derived from insurance
9	Less Any collection from previously written-off income derived from disposal of real estate etc during the year under reference

Number of lines for this part in the text file: 7

Line Format:

Table code (see table A-1 in the appendix), Category code (see table (23)), Income

Example

OR01, 3,999

OR01, 4,999

OR01, 5,999

OR01, 6,-999

OR01, 7,-999

OR01, 8,-999

OR01, 9,-999

## Eligible Capital

See table (EC01)

**Table (24) Tier I**

Category Code	Description
1	Paid-up Share Capital
2	Legal Reserve
3	General Reserve
4	Retained Earnings
5	Treasury Shares
6	Goodwill
7	Interim cumulative losses
8	Significant minority investments in financial entities
9	Significant minority or majority investment in commercial entities
10	Reciprocal cross holding of bank capital
11	Investment in Insurance subsidiaries

**Table (25) Tier II**

Category Code	Description
1	Undisclosed Reserves (Canceled)
2	Fair Value Reserve
3	Asset Revaluation Reserve
4	General Provisions /General Loan Loss Reserves (Canceled)
5	Preference Shares (Canceled)
6	Subordinated Debt (over 5 years)
7	Risk Reserve
8	Negative FV Adjustment
9	Significant minority investments in financial entities
10	Subordinated Debt for Market Risk Purposes (max 2 years)
11	Significant minority or majority investment in commercial entities
12	Investment in Insurance subsidiaries

**Table (26) Tier III**

Category Code	Description
1	Subordinated Debt for Market Risk Purposes (max 2 years)

**Table (27)**

Tier Number	Description
251	Tier I
252	Tier II
253	Tier III

*Number of lines for this part in the text file:21*

*Line Format:*

Table code (see table A-1 in the appendix), Tier Number (table (27)), Category code (see tables (24, 25, 26)), Amount

Example

EC01, 251,1,999  
EC01, 251,2,999  
EC01, 251,3,999  
EC01, 251,4,999  
EC01, 251,5,-999  
EC01, 251,6,-999  
EC01, 251,7,-999  
EC01, 251,8,-999  
EC01, 251,9,-999  
EC01, 251,10,-999  
EC01, 251,11,-999  
EC01, 252,2,999  
EC01, 252,3,999  
EC01, 252,6,999  
EC01, 252,7,999  
EC01, 252,8,-999  
EC01, 252,9,-999  
EC01, 252,10,-999  
EC01, 252,11,-999  
EC01, 252,12,-999  
EC01, 253,1,999

### **File header and footer**

The file will have one line for the header and one line for the footer.

The first line in the file will be the header

The last line in the file will be the footer

Header line format:

Header tag (HD), file ID, bank code, year, month

Example

HD, CAD01, 1, 2007, 12



CR01, 10, 1,1002,999,888,888,888,888,888,888,888,888,888,888,888,777  
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CR02,1,10,3,2000

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MR05,1,84327

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## Appendix

Table A-1

Related to	Table code	Table description
Credit Risk	CR01	- Input Sheet
	CR02	- Eligible Collateral used for Credit Risk
Market Risk	MR01	- Specific Risk
	MR02	- General Interest Rate Risk Using Maturity methods
	MR03	- Equity Position Risk
	MR04	- Foreign Exchange
	MR05	- Treatment of Option
Operational Risk	OR01	- Operational Risk Capital Charge
Eligible Capital	EC01	- Eligible Capital

Credit Risk

Table CR01 – Input Sheet

Asset Categories for Credit Risk	On Balance Sheet	Off Balance Sheet - Actual Outstanding <i>Note 1</i>										Adjustment for Credit Risk Mitigation (CRM) Notes 1,2&3
	Actual Outstanding	Undrawn Commitment	Doc	Bid / Performance Bonds	Other Guarantees	Interest Rate Contracts			Exchange Rate Contracts			
	<i>Note 1</i>	less than 1 year	over 1 year	LCs		less than 1 year	> 1 year and < 2 years	p.a. on each additional year	less than 1 year	> 1 year and < 2 years	p.a. on each additional year	
1. State of Qatar / Central Bank <i>Note 2</i> Local Currency Foreign Currency Total State of Qatar	•	•	•	•	•	•	•	•	•	•	•	•
2. Public Sector Entities (PSEs) <i>Note 3</i> PSEs in Qatar & GCC AAA to AA- A+ to A- BBB+ to BBB- BB+ to B- Below B- Unrated Total Domestic PSEs	•	•	•	•	•	•	•	•	•	•	•	•
3. Other Sovereign / State / Central Banks AAA to AA- A+ to A- BBB+ to BBB- BB+ to B- Below B- Unrated Total Other Sovereign	•	•	•	•	•	•	•	•	•	•	•	•
4. Multilateral Development Banks (MDBs) <i>Note 4</i> Total MDBs	•	•	•	•	•	•	•	•	•	•	•	•
5. Banks <i>Note 5</i> AAA to AA- A+ to A- BBB+ to BBB- BB+ to B-												

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Below B- Unrated Total Banks	•	•	•	•	•	•	•	•	•	•	•	•	•
6. Investment Firms AAA to AA- A+ to A- BBB+ to BBB- BB+ to B- Below B- Unrated Total Investment Firms	•	•	•	•	•	•	•	•	•	•	•	•	•
7. Corporate Note 6 AAA to AA- A+ to A- BBB+ to BB- Below BB- Unrated Total Corporate	•	•	•	•	•	•	•	•	•	•	•	•	•
8. Retail a. Personal Loans Note 7 b. Residential Mortgage Loans Note 8 c. Commercial Real Estate Loans Note 9 d. Other Retail Note 10 Total Retail	•	•	•	•	•	•	•	•	•	•	•	•	•
9. Past dues (over 90 days) Note 11 Specific Provision less than 20% Specific Provision more than 20% to 50% Specific Provision more than 50% Total Past Due	•	•	•	•	•	•	•	•	•	•	•	•	•
10. Other Assets a. Cash on hand - local and foreign currency b. Gold Note 12 c. Cash items under collection / receivable funds Note 13 d. Others Note 14 Total Other Assets	•	•	•	•	•	•	•	•	•	•	•	•	•

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TOTAL BANKING BOOK	.	.	.	.	.	.	.	.	.	.	.	.	.
TOTAL TRADING BOOK Note 15													
TOTAL ASSETS Note 16	.	.	.	.	.	.	.	.	.	.	.	.	.

Table CR02 – Eligible Collateral used for Credit Risk

Type of Collateral (Note 1)	Eligible Ratings	Amount	Haircut	Net Amount for CRM Purpose (Note 2)	Remarks (as reflected in balance sheet (Note 3)
Cash					
CD's issued by lending bank					
Debt Securities/Capital guaranteed Islamic Sukuks by State of Qatar / GCC					
Guarantees issued by State of Qatar/PSEs in State of Qatar/GCC					
Debt Securities issued by other States (AAA to AA-)			20%		
Debt Securities/Capital guaranteed Islamic Sukuks by banks or other entities (BBB)			20%		
Short-Term Debt Securities (A-3/P-3)			20%		
Guarantees issued by:			20%		
Sovereign Entities			20%		
PSEs/Banks/Securities Firm			20%		
Other entities			20%		
Equity Stock listed in DSM			60%		
Securities in foreign currency			20%		

Note- 1: Details on Eligible credit risk mitigants given in Chapter 5

Note-2: The Net amount should be used in the column for Adjustment for CRM in Table 3

Note - 3: The Amount corresponding in the balance sheet should be indicated as remarks

## Market Risk

Table MR01 - Specific Risk

	Risk Rating	Period to Maturity	Position	Risk Weight	Capital Charge
State of Qatar by local currency				0.00%	•
Government by local currency	AAA to A-			0.00%	•
	AAA to AA-			0.00%	•
Government by foreign currency	A+ to BBB-	0 to 6 months		0.25%	•
		6 to 24 months		1.00%	•
		over 24 months		1.60%	•
	Others			8.00%	•
Qualifying	AAA to BBB	0 to 6 months		0.25%	•
		6 to 24 months		1.00%	•
		over 24 months		1.60%	•
Others				8.00%	•
Total			•		
I. Total Specific Capital Charge					•

Table MR02 - GENERAL INTEREST RATE RISK USING THE MATURITY METHOD

Zone	Maturity band		Individual net positions		Weighting factor	Weighted net positions		By Band		By Zone		Between Zones	
	Cpn >=3%	Cpn <3%	Long	Short		Long	Short	Matched	Unmatched	Matched	Unmatched	Matched	Matched
A			D	E	F	G (DxF)	H (ExF)	I	J	K	L	M	N
1	<= 1 mth	<= 1 mth			0.00%	•	•	•	•				
	>1-3 mths	>1-3 mths			0.20%	•	•	•	•	40%	X1		
	>3-6 mths	>3-6 mths			0.40%	•	•	•	•			•	•
	>6-12 mths	>6-12 mths			0.70%	•	•	•	•				
								Short				40%	
								Long				•	
2	>1-2 yrs	>1-1.9 yrs			1.25%	•	•	•	•	30%	X2	Y1	100%
	>2-3 yrs	>1.9-2.8 yrs			1.75%	•	•	•	•				•
	>3-4 yrs	>2.8-3.6 yrs			2.25%	•	•	•	•				Y3
									Short			40%	
								Long			•		
3	>4-5 yrs	>3.6-4.3 yrs			2.75%	•	•	•	•			Y2	
	>5-7 yrs	>4.3-5.7 yrs			3.25%	•	•	•	•				
	>7-10 yrs	>5.7-7.3 yrs			3.75%	•	•	•	•				
	>10-15 yrs	>7.3-9.3 yrs			4.50%	•	•	•	•				
	>15-20 yrs	>9.3-10.6 yrs			5.25%	•	•	•	•				
	>20 yrs	>10.6-12 yrs			6.00%	•	•	•	•	30%	X3		
		>12-20 yrs			8.00%	•	•	•	•			•	•
		>20 yrs			12.50%	•	•	•	•				
								Short					
								Long					
Total			•	•					•10%			•100%	
General market risk charge is						149*10%+K27*40%+(K33+K44)*30%+(M31+M37)*40%+L49*100%+N33*100%							

Table MR03 - Equity Position Risk

Risk Type	Position	Risk Weight	Capital Charge
I. Specific Risk		8%	•
II. General Risk		8%	•

Table MR04 - Foreign Exchange

Foreign Currency	Position	Short	Long	Greater short/long	Capital Charge
Euro	•				•
Pds. Stg.	•				•
Jap. Yen	•				•
All Others	•	•	•		•
Gold Note 9	•	•	•	•	•

Table MR05 - Treatment of Options

Treatment of Options - Note 10		
Capital Charge to be computed by banks		
	Position	Capital Charge
1	Long cash & Long put or Short Cash & Long call*	
2	Long call or Long put**	
3	Total Options capital charge	0

### Operational Risk

Table OR01 - Operational Risk Capital Charge

Operational Risk (Cancelled Table)

Gross Income	Years			3 Year Average Gross Income
	2002	2003	2004	
Net Operational Income*				•
(Profits)/Losses from Sale of Investment **				•
Total	•	•	•	•
Total Operational Risk Capital Charge				•

Operational Risk (New Table)

Sl.No	Details of Gross Income	Year 3	Year 2	Last Year	3 yrs Average GI
1	Net Profit				
2	Add Provisions & Contingencies				
3	Add Operating Expenses				
4	Less Realised profits / losses from sale in HTM category				
5	Less Extraordinary or irregular items of income				
6	Less Income derived from Insurance				
7	Less Any collection from previously written-off loans or income derived from disposal of real estate etc during the year under reference				
8	TOTAL GI	0	0	0	0.00
9	Operational Risk Capital				0.00

**Note:**

-GI is to be computed gross of any provisions, gross of operating profits, less realised profits / losses from sale of securities from HTM category, extraordinary / irregular items of income and income derived from insurance.

The above template is based on the definition of Gross Income = Net Profit (+) Provisions & Contingencies (+) Operating Expenses (-) Realized Profit / losses from sale of securities from HTM category (-) Extraordinary or irregular items of income (-) income from insurance activities (-) collections of previously written-off loans (-) income from disposal of items of real estate etc.

## Eligible Capital

Table EC01 –

Table 6.a. Eligible Capital (Cancelled Table)

Capital Elements	Amounts
Paid-up Share Capital	
Legal Reserve	
General Reserve	
Retained Earnings	
<b>Total Tier I Capital</b>	•
Undisclosed Reserves	
Fair Value Reserve	
Asset Revaluation Reserve	
General Provisions/General Loan Loss Reserves	
Preference Shares	
Subordinated Debt (over 5 years)	
<b>Total Tier II Capital</b>	•
Subordinated Debt for Market Risk Purposes (max 2 years)	
<b>Total Tier III Capital</b>	•
<b>Total Eligible Capital</b>	•

Table 6.b. - Total Risk Wegtged Assets (Cancelled Table)

Risk Elements	Capital Charge	Multiple	Risk Weighted Asset
Credit Risk	•	1.0	•
Market Risk	•	12.5	•
Operational Risk	•	12.5	•
<b>Total Risk Weighted Assets</b>			•
<b>CAPITAL ADEQUACY RATIO</b>			#DIV/0!

Table 7.a. . Eligible Capital (New Table)

Capital Elements			Eligible Amount
<b>Core Tier I Capital</b>			
Paid-up share Capital			
Legal Reserve			
General Reserve			
Retained Earning			
<b>Total Tier I capital [A]</b>			
<b>Deductions from Tier I</b>			
Treasury Shares			
Goodwill			
Interim cumulative losses			
<b>Note 1</b>			
Significant minority investments in financial entities			
Significant minority or majority investment in commercial entities			
Reciprocal cross holding of bank capital			
Investment in Insurance subsidiaries			
<b>Total Deductions [B]</b>			
<b>Eligible Tier I capital C=A-B</b>			
<b>Tier II Capital</b>	<b>Actual Amount</b>	<b>% Applicable</b>	<b>Eligible Amount</b>
Fair value adjustments [Max to 45% of +FV]			
Asst Revaluation Reserve [Max of 45%]			
Risk Reserve [Max of 1.25% of total RWA]			
Subordinated Debt [Max to 50% of Tier I]			
<b>Total Tier II capital [D]</b>			
<b>Deduction</b>			
Negative FV Adjustments			
<b>Note 2</b>			
Significant minority investments in financial entities			
Significant minority or majority investment in commercial entities			
Reciprocal cross holding of bank capital			
Investment in Insurance subsidiaries			
<b>Total Deductions [E]</b>			

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Eligible Tier II Capital F = D - E			
Tier III Capital (G)			
Total Eligible capital = TEC =C+F+G			0

Table 7.b. Total Risk Weighted Assets (New Table)

Risk Elements	Capital Charge	Multiple	Risk Weighted Assets
Credit Risk	0	1	0
Market Risk	0	10	0
Operational Risk	0.00	10	0
Total Risk Weighted Assets [TRWA]			0
CORE CAPITAL ADEQUACY RATIO [TIER I / TRWA]			#DIV/0!
CAPITAL ADEQUACY RATIO [TEC / TRWA]			#DIV/0!
<i>Items below Note 1 &amp; 2 pertain to Scope of Application under Basel II implementation as given in Chapter 2</i>			
<b>Deduction pursuant to this section will be 50% from Tier I and 50% from Tier II. Whenever, Tier II capital</b>			
<b>is insufficient for such deduction, pursuant to this section, shortfall in Tier II may be deducted from Tier I.</b>			