

Financial Stability & Statistics Department	
Bank Name	
Address	
Contact Person Details	
Name	
Designation	
Tel.	
Email	
Reporting Period	

Department Statistics & Financial Stability
TABLE 1 Progress of Banking in Qatar

Month:

Bank:

No.	Variables	Size class (in QR '000s)					TOTAL
		Upto 10	Above 10 and upto 50	Above 50 and upto 100	Above 100 and upto 500	Above 500	
1	No. of deposit accounts (based on original maturity)	0	0	0	0	0	0
1.1	Current accounts						0
1.2	Savings accounts						0
1.3	Fixed deposit accounts	0	0	0	0	0	0
1.3.1	Upto 3 months						0
1.3.2	Above 3 and upto 6 months						0
1.3.4	Above 6 and upto 12 months						0
1.3.5	Above 1 year						0
2	Number of credit facilities (based on original maturity)	0	0	0	0	0	0
2.1	Bills discounted						0
2.2	Over Draft						0
2.3	Loans	0	0	0	0	0	0
2.3.1	Upto 3 months						0
2.3.2	Above 3 and upto 6 months						0
2.3.3	Above 6 and upto 12 months						0
2.3.4	Above 1 and upto 3 years						0
2.3.5	Greater than 3 years						0
3	Number of loan applications received during the month						
4	Number of bank branches						
5	Number of ATMs						
6	Number of employees						

Statistics Department & Financial Stability
TABLE 2 Corporate Governance of Banks in Qatar

Month:

Bank:

1	Structure of the Board		
1.1	Number of members of the Board of Directors		0
1.1.1	Executive members		
1.1.2	Non-executive members		
1.2	How many directors have experience of 3 years and above in the following areas:		
1.2.1	Banking / Insurance		
1.2.2	Petroleum and Liquefied Natural Gas (LNG)		
1.2.3	Engineering (other than Petroleum and LNG)		
1.2.4	Information Technology		
1.2.5	Accounting and Auditing		
1.2.6	Legal		
1.2.7	Others		
		Total number of meetings held	Average numbers of members attended
2	Information on Board meetings		
3	Committees of the Board of Directors (if existing, please provide the information)		
3.1	Executive Committee		
3.2	Audit Committee		
3.3	Compliance and Risk Committee		
3.4	Nomination/ Corporate governance Committee		
3.5	Remuneration Committee		
3.6	Other Committee		

Regarding Item 3, refer to the QCB Booklet on Corporate Governance guidelines for Banks and Financial Institutions (March 2008)

Department Statistics & Financial Stability
TABLE 3 Monthly Performance of bank's share prices (Commercial and Islamic banks only)

Bank: Year/Month	High (QR)	Low (QR)	Average (QR)	Closing (QR)	Number of Issued shares	Month:		Market Capitalisation (QR '000)
						Traded Value (QR '000)	Traded Volume	
Jun - 2010								
Jul - 2010								
Aug - 2010								
Sep - 2010								
Oct - 2010								
Nov - 2010								
Dec - 2010								
Jan - 2011								
Feb - 2011								
Mar - 2011								
Apr - 2011								
May - 2011								

High and Low during the trading days of the month

Statistics Department & Stability Financial
TABLE 4 Shareholding Pattern of Banks (Commercial and Islamic banks only)

Bank:	Month:	
No.	Shareholders category	Percentage of shares held
1	Government	
2	Government institutions	
3	Semi-government institutions	
4	Banks/ Other Financial institutions	
4.1	Of Which: Local	
5	Major single group holding in excess of 5 percent	
5.1	Of Which: Local	
6	Individuals	
6.1	Of Which: Local	
7	Others	
7.1	Of Which: Local	
8	TOTAL (1+2+3+4+5+6+7)	0

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TABLE 5 Sources of funding for banks

Bank:	Sources	Month:							TOTAL
		Overnight *	1 week	1 month	3 months	6 months	One year	> 1 year	
No.									(Amount in '000 QR)
1	Customer deposits								0
2	Repo (QR Bonds)								0
3	Inter-bank deposits								0
4	Inter bank borrowings								0
5	Foreign borrowings/placements	0	0	0	0	0	0	0	0
5.1	Head Office/branch								0
5.2	Other banks/ institutions								0
6	Debt securities								0
6.1	of which: Certificates of Deposit								0
7	Equity (Paid-up capital)								0
Memo:	Any other un-utilized line of credit								0
	TOTAL (1 to 7)	0	0	0	0	0	0	0	0

* Sum of current, call and savings deposits

Department Statistics & Financial Stability
TABLE 6 Bank-wise data on inter-bank funding (Liabilities)

Bank:	Month:			
No.	Bank name	Placement	Repo	(Amount in '000 QR) Borrowings
1	Al Ahli Bank of Qatar			
2	Al Khaiji			
3	Arab Bank Ltd.			
4	Bank Al Mashreq			
5	Bank Saderat Iran			
6	Banque Paribus			
7	Commercial Bank of Qatar			
8	Doha Bank			
9	Hong Kong And Shanghai Banking Corporation			
10	International Bank of Qatar			
11	Masraf Al Rayan			
12	Qatar International Islamic Bank			
13	Qatar Islamic Bank			
14	Qatar National Bank			
15	Standard Chartered Bank			
16	United Bank Ltd.			
17	Qatar Development Bank			
18	Barwa Bank			

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TABLE 7 Sectoral breakdown of credit (direct facilities), credit quality and interest rate range

No	Bank:	Number of credit applications received during the month	Number of credit facilities approved during the month	Credit extended*		Collateral coverage**		Past due Loans - Up to 3 months		Past due loans more than 3 months/Under settlement loans		Interest rate range (%)			
				Secured	Unsecured	Secured	Unsecured	Secured	Unsecured	Secured	Unsecured	Min	Max	Min	Max
1	Inside Qatar	0	0	0	0	0	0	0	0	0	0	0	0		
1.1	Public Sector	0	0	0	0	0	0	0	0	0	0	0	0		
1.1.1	Government														
1.1.2	Govt. Institutions														
1.1.3	Semi Govt. Institutions														
1.2	Private Sector	0	0	0	0	0	0	0	0	0	0	0	0		
1.2.1	Industry														
1.2.2	General Trade														
1.2.3	Services														
1.2.4	Contractors														
1.2.5	Real Estate														
1.2.6	Consumption														
1.2.7	Other Sectors														
2	Outside Qatar														
3	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0		

LC = Local currency, FC = Foreign currency

* Credit extended is the outstanding utilized amount as at end of month and not the sanctioned limit

** In case of credit facilities provided to multiple sectors have the same collateral, the collateral coverage needs to be reported in proportion to the credit facilities to that sector

Statistics Department & Financial Stability
TABLE 8 Details of financing (direct facilities) activities by banks

No.	Variable	Credit extended*		Collateral coverage	Non-performing loans**		Sum of specific plus general provisions made	Interest rate range (%)					
		Credit extended*			Non-performing loans**			Credit extended in LC		Credit extended in FC			
		Secured	Unsecured		Secured	Unsecured		Min	Max	Min	Max		
1	Public sector												
2	Private corporate sector												
3	Small and medium enterprises (SME)****												
4	Individuals												
	TOTAL (1+2+3)	0	0	0	0	0	0	0	0				
	Total Real Estate (RE) lending	0	0	0	0	0	0	0	0				
1	RE lending to public sector												
2	RE lending to Private corporate sector & SMEs												
3	RE lending to Individuals												

LC = Local currency; FC = Foreign Currency

(a) See Table 7 for definition of public sector

* Credit extended is the outstanding utilized amount as at end of month and not the sanctioned limit

**In case of multiple collateral for a particular credit facility, the quantum of credit extended with real estate as mortgage may be computed as per its proportion in total collateral coverage

*** Sum of sub-standard, doubtful and loss loans

**** Definition of SME as per the respective Bank's internal policies

Interest rate range refers to the Highest and Lowest interest rates at which credit is extended

Department Statistics & Financial Stability
TABLE 9 Data on collateral coverage

Bank:	Month:			(Amount in '000 QR)
No.	Direct credit facilities*	Of which: Direct credit facilities to public sector	Value of collateral	
1	Against Customer Deposits			
2	Against Bank Guarantee			
3	Against Government Guarantee (or Government 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			
12	TOTAL (1 to 11)	0	0	0

* Direct credit facilities is the utilized amount outstanding as at end of month

See Table 7 for definition of public sector

Leave the cell **BLANK** if not applicable

TABLE 10 Details of Bank Finance (Direct Credit Facilities) for Commercial Real Estate (Private Sector) - Top 10 Projects* (Arranged according to project name - Top 10 projects)

	Bank:	Month:										(Amount in '000 QR)		
		Project 1	Project 2	Project 3	Project 4	Project 5	Project 6	Project 7	Project 8	Project 9	Project 10			
1	Name of the project													
2	Total value of the project													
2.1	Of which: Total value of land													
3	Outstanding bank credit to the developer													
4	Total collateral backing given by the developer													
4.1	of which: Value of collateral other than value of project itself													
5	Reported Debt / Equity ratio of the developer (percent)**													
6	Outstanding bank credit to the constructor, other than the developer (insert -1 if Not Applicable)													
7	Total collateral backing given by the constructor													
7.1	of which: Value of collateral other than the value of project itself													
8	Reported Debt / Equity ratio of the constructor (percent)													
9	Credit extended to any other entity (e.g., individuals/ companies) for purchasing property in the project													
10	Total collateral backing for item 9 above													
10.1	Of which: Value of collateral other than value of property purchased in that project													

* Top 10 Projects are defined based on the total bank credit outstanding to the particular project as at end of month

** Latest available numbers to be reported

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TABLE 11 Details of bank credit (direct facilities) to Individuals for Real Estate

No.	Details of credit	Range of financing (in '000 QR)					TOTAL
		Upto 500	Above 500 & upto 1,000	Above 1,000 & upto 1,500	Above 1,500 & upto 3,000	Above 3,000	
1	Total value of construction *						0
2	Total direct credit facilities outstanding						0
3	Total collateral backing for the direct credit facilities						0
3.1	Value of collateral other than construction* itself						0
3.1.1	Value of estimated rental as collateral						0
4	Memo: Estimated debt/income ratio (percent)**						0
4.1	Number of customers for which item 4 above is estimated						

*Construction includes outright purchase of flats/house, modifications to existing building, flats or construction or combinations of these

** Latest available numbers to be reported

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TABLE 12A Data on Top 10 Credit Exposures(Direct facilities) to Private Sector #

Bank:	No.	Customer & Related Parties @ (1)	Sector****	Rating for Customer & Related Parties*** (2)	Credit facilities and guarantees						Total Credit Facilities & Contra Items during the previous month (8)	Used Facilities to the Bank Capital Account ** (9)	Amount in '000 QR
					Credit Facilities		Total Contra Items		Collateral (7)				
					Non-Guaranteed	Guaranteed	Used (3)	Authorized*		Used (4)			
					Used (3)	Authorized*	Used (3)	Authorized*	Used (4)	Authorized*			
	1	Customer 1											
	2	Customer 2											
	3	Customer 3											
	4	Customer 4											
	5	Customer 5											
	6	Customer 6											
	7	Customer 7											
	8	Customer 8											
	9	Customer 9											
	10	Customer 10											
	TOTAL				0	0	0	0	0	0	0	0	0

Top 10 to be identified based on the quantum of total direct credit facilities used by the entity

@ Customer and related parties as defined by QCB

* Authorized: All limits

** Capital Account: As defined by QCB

*** External rating of the customer, if any. Leave **BLANK** if not available

**** Sector as defined in Table 7 earlier

Department Statistics & Financial Stability
TABLE 12B Data on Top 10 Credit Exposures (Direct facilities) to Public Sector #
Financial Stability & Statistics Department

Bank:	No.	Customer & Related Parties @ (1)	Sector ****	Rating for Customer & Related Parties *** (2)	Credit Facilities				Credit facilities and guarantees			Amount in '000 QR							
					Non-Guaranteed		Guaranteed		Total Contra Items		Total Credit Facilities & Contra Items (6) = (3+4+5)	Collateral (7)	Total Credit Facilities & Contra Items during the previous month (8)	Used Facilities to the Bank Capital Account ** (9)					
					Authorized*	Used (3)	Authorized*	Used (4)	Authorized*	Used (5)									
	1																		
	2																		
	3																		
	4																		
	5																		
	6																		
	7																		
	8																		
	9																		
	10																		
	TOTAL																		

Top 10 to be identified based on the quantum of total direct credit facilities used by the entity

@ Customer and related parties as defined by QCB

* Authorized: All limits

** Capital Account: As defined by QCB

*** External rating of the customer, if any. Leave BLANK if not available

**** Sector as defined in Table 7 earlier

TABLE 14A Data on Top 10 Defaulters (Individuals)

Bank:	Month:					(Amount in '000 QAR)
	Account	Amount of non-performing loan	Total collateral backing for the non-performing loan	Total outstanding direct credit across all facilities for the defaulter	Total collateral backing across all facilities for the defaulter	
	(1)	(2)	(3)	(4)	(5)	(6)
Defaulter 1						
Defaulter 2						
Defaulter 3						
Defaulter 4						
Defaulter 5						
Defaulter 6						
Defaulter 7						
Defaulter 8						
Defaulter 9						
Defaulter 10						

Top 10 defaulters are classified based on amount of non-performing loan outstanding at end of the month

Non-performing loan is the sum of sub-standard, doubtful and loss loans

Repeat figures for Column (1) in Column (3) if they are the same; Repeat figures for Column (2) in Column (4) if they are the same

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TABLE 14B Data on Top 10 Defaulters (Corporates)

Bank:	Month:			
	Amount of non-performing loan	Total collateral backing for the non-performing loan	Total outstanding loan across all facilities for the defaulter	Total collateral backing across all facilities for the defaulter
Account				(Amount in '000 QR) Debt-equity ratio as per the latest available financial statement submitted by the defaulter
Defaulter 1				
Defaulter 2				
Defaulter 3				
Defaulter 4				
Defaulter 5				
Defaulter 6				
Defaulter 7				
Defaulter 8				
Defaulter 9				
Defaulter 10				

Top 10 defaulters are classified based on amount of non-performing loan outstanding at end of the month
Non-performing loan is the sum of sub-standard, doubtful and loss loans

Financial Stability & Statistics Department
TABLE 15A Data on Securities Portfolio

Bank:	No.	Account	Month:				(Amount in '000 QR)	
			Inside Qatar		Outside Qatar		Local currency	Foreign currency
			Local currency	Foreign currency	Local currency	Foreign currency	Local currency	Foreign currency
1		For Trading	0	0	0	0	0	0
1.1		Bonds	0	0	0	0	0	0
1.1.1		Government						
1.1.2		Banks						
1.1.3		Other institutions						
1.2		Shares						
1.3		Mutual Funds						
1.4		Others						
2		Available for Sale	0	0	0	0	0	0
2.1		Bonds	0	0	0	0	0	0
2.1.1		Government						
2.1.2		Bank						
2.1.3		Other institutions						
2.2		Shares						
2.3		Mutual Funds						
2.4		Others						
3		Held to Maturity	0	0	0	0	0	0
3.1		Bonds	0	0	0	0	0	0
3.1.1		Government						
3.1.2		Banks						
3.1.3		Other institutions						
3.2		Shares						
3.3		Mutual Funds						
3.4		Others						
4		Associates*	0	0	0	0	0	0
4.1		Banks						
4.2		Companies						
5		TOTAL (1+2+3 +4)	0	0	0	0	0	0

*The definition of "Associate" is as per QCB guidelines

Department Statistics & Financial Stability

TABLE 16 Outstanding housing loan of individual borrowers as per age and income profile

No.	Bank: Age (in years)	Monthly income of the borrowers (Amount in '000 QR)						TOTAL
		Upto 10	Above 10 & upto 25	Above 25 & upto 50	Above 50 & upto 100	Above 100 & upto 200	Above 200	
1	Below 25							0
2	Above 25 & upto 35							0
3	Above 35 & upto 50							0
4	Above 50							0
5	TOTAL	0	0	0	0	0	0	0

Department Statistics & Financial Stability
TABLE 17 Details of credit card activities of banks

Bank: No.	Age profile / income profile	Month				TOTAL
		Upto 10	Above 10 & upto 25	Above 25 & upto 50	Above 50 & upto 100	
1	Age: Below 25 years Total number of cards Aggregate credit limit Credit outstanding (in QR 000s)					0
2	Age: 26 - 35 years Total number of cards Aggregate credit limit Credit outstanding (in QR 000s)					0
3	Age: 36 -50 years Total number of cards Aggregate credit limit Credit outstanding (in QR 000s)					0
4	Age: Above 50 years Total number of cards Aggregate credit limit Credit outstanding (in QR 000s)					0
5	Total number of corporate credit cards* Aggregate credit limit					0
6	Credit outstanding (in QR 000s)** Total interest income earned on credit cards during the month (QR 000s)					
7	Other income on credit cards during the month (QR 000s)					

Total number of cards is the number of cards issued until the end of month minus the number of cancelled cards until the end of month
Other income equals items like annual fees, late fee charges, credit shield, charges on cash withdrawal on credit cards, etc
* Corporate credit cards means the cards which are not included under No. 1, 2, 3 and 4 above
** Credit outstanding against corporate credit cards

Department Statistics & Financial Stability
TABLE 18 Currency wise details of foreign currency assets and liabilities

Bank:	Month:						Total
	USD	GBP	Euro	JPY	SAR	Other currencies	
Assets*	0	0	0	0	0	0	0
Cash and precious metals							0
Due from QCB							0
Trading securities portfolio							0
Due from banks							0
Direct credit facilities							0
Long-term investments							0
Net fixed assets							0
Other assets							0
Liabilities*	0	0	0	0	0	0	0
Due to QCB							0
Due to banks							0
Customer deposits							0
Debt securities							0
Margins							0
Provisions							0
Other liabilities							0
Capital account							0

* As reported in the Balance Sheet Submitted to QCB