

ملحق رقم (١٥٨)

Bank Name	Qatar National Bank
Address	

Contact Person Details

Name	
Designation	
Tel.	
Email	

Reporting Period	Jul-Sep 2010
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Data on bank lending in QAR and interest rate

Bank: Qatar National Bank

Quarter: Jul-Sep 2010

Currency: QAR

(Amount in QR million;

*Original Maturity	Variables	Inside Qatar									Outside Qatar
		Public Sector	Private Sector					Individuals			
			Industry	Trade	Contractors	Real estate	Other sectors	Real estate	Auto loans	Other Personal Loans	
Up to 1 month	No. of customer credit										
	Credit										
	Min (RoI)										
	Max (RoI)										
Above 1 month to upto 6 months	WA (RoI)										
	No. of Credit										
	Credit										
	Min(RoI)										
Above 6 months to upto 12 months	Max(RoI)										
	WA(RoI)										
	No. of Credit										
	Credit										
Above 1 year to upto 2 years	Min(RoI)										
	Max(RoI)										
	WA(RoI)										
	No. of Credit										
Above 2 years to upto 5 years	Credit										
	Min(RoI)										
	Max(RoI)										
	WA(RoI)										
Above 5 years	No. of Credit										
	Credit										
	Min(RoI)										
	Max(RoI)										
Credit cards	WA(RoI)										
	Number of "live" credit card holders										
	Credit outstanding (QR million)										
	RoI (annualized)										

No. of Credit No. of new credit transactions disbursed by the bank during the period

Credit The total amount of credit (in QR million) disbursed in local currency QAR by the bank during the period

Min (RoI) Minimum rate of interest for the sector and for the given original maturity of credit provided

Max (RoI) Maximum rate of interest for the sector and for the given original maturity of credit provided

WA (RoI) Weighted average interest rate as calculated by the bank. The weight is the proportion of credit disbursed for a given interest rate

RoI Interest rate charged on outstanding credit card dues on an yearly basis

(annualized)

Public sector Consists of government, government institutions and semi-government institutions

"Live" Total number of credit cards - number of cancelled cards

Data on bank lending in USD and interest rate

Bank: Qatar National Bank

Quarter: Jul-Sep 2010

Currency: USD

(Amount in QR million;

*Original Maturity	Variables	Inside Qatar									Outside Qatar
		Public Sector	Private Sector					Individuals			
			Industry	Trade	Contractors	Real estate	Other sectors	Real estate	Auto loans	Other Personal Loans	
Up to 1 month	No. of customer credit										
	Credit										
	Min (RoI)										
	Max (RoI)										
	WA (RoI)										
Above 1 month to upto 6 months	No. of Credit										
	Credit										
	Min(RoI)										
	Max(RoI)										
	WA(RoI)										
Above 6 months to upto 12 months	No. of Credit										
	Credit										
	Min(RoI)										
	Max(RoI)										
	WA(RoI)										
Above 1 year to upto 2 years	No. of Credit										
	Credit										
	Min(RoI)										
	Max(RoI)										
	WA(RoI)										
Above 2 years to upto 5 years	No. of Credit										
	Credit										
	Min(RoI)										
	Max(RoI)										
	WA(RoI)										
Above 5 years	No. of Credit										
	Credit										
	Min(RoI)										
	Max(RoI)										
	WA(RoI)										

No.of Credit No. of new credit transactions disbursed by the bank during the period

Credit The total amount of credit (in QR million equivalent) disbursed in USD currency by the bank during the period

Min (RoI) Minimum rate of interest for the sector and for the given original maturity of credit provided

Max (RoI) Maximum rate of interest for the sector and for the given original maturity of credit provided

WA (RoI) Weighted average Interest rate as calculated by the bank. The weight is the proportion of credit disbursed for a given interest rate

RoI Interest rate charged on outstanding credit card dues on a yearly basis (annualized)

Public sector Consists of government, government institutions and semi-government institutions

"Live" Total number of credit cards - number of cancelled cards

تابع ملحق رقم (١٥٨)

Data on bank lending in GBP and interest rate

Bank: Qatar National Bank

Quarter: Jul-Sep 2010

Currency: GBP

(Amount in QR million;

*Original Maturity	Variables	Inside Qatar									Outside Qatar
		Public Sector	Private Sector					Individuals			
			Industry	Trade	Contractors	Real estate	Other sectors	Real estate	Auto loans	Other Personal Loans	
Up to 1 month	No. of customer credit										
	Credit										
	Min (RoI)										
	Max (RoI)										
	WA (RoI)										
Above 1 month to upto 6 months	No. of Credit										
	Credit										
	Min(RoI)										
	Max(RoI)										
	WA(RoI)										
Above 6 months to upto 12 months	No. of Credit										
	Credit										
	Min(RoI)										
	Max(RoI)										
	WA(RoI)										
Above 1 year to upto 2 years	No. of Credit										
	Credit										
	Min(RoI)										
	Max(RoI)										
	WA(RoI)										
Above 2 years to upto 5 years	No. of Credit										
	Credit										
	Min(RoI)										
	Max(RoI)										
	WA(RoI)										
Above 5 years	No. of Credit										
	Credit										
	Min(RoI)										
	Max(RoI)										
	WA(RoI)										

No. of Credit No. of new credit transactions disbursed by the bank during the period

Credit The total amount of credit (in QR million equivalent) disbursed in GBP currency by the bank during the period

Min (RoI) Minimum rate of interest for the sector and for the given original maturity of credit provided

Max (RoI) Maximum rate of interest for the sector and for the given original maturity of credit provided

WA (RoI) Weighted average Interest rate as calculated by the bank. The weight is the proportion of credit disbursed for a given interest rate

RoI Interest rate charged on outstanding credit card dues on a yearly basis (annualized)

Public sector Consists of government, government institutions and semi-government institutions

"Live" Total number of credit cards - number of cancelled cards

Data on bank lending in EUR and interest rate

Bank: Qatar National Bank

Quarter: Jul-Sep 2010

Currency: EURO

(Amount in QR million;

*Original Maturity	Variables	Inside Qatar									Outside Qatar
		Public Sector	Private Sector					Individuals			
			Industry	Trade	Contractors	Real estate	Other sectors	Real estate	Auto loans	Other Personal Loans	
Up to 1 month	No. of customer credit										
	Credit										
	Min (RoI)										
	Max (RoI)										
	WA (RoI)										
Above 1 month to upto 6 months	No. of Credit										
	Credit										
	Min(RoI)										
	Max(RoI)										
	WA(RoI)										
Above 6 months to upto 12 months	No. of Credit										
	Credit										
	Min(RoI)										
	Max(RoI)										
	WA(RoI)										
Above 1 year to upto 2 years	No. of Credit										
	Credit										
	Min(RoI)										
	Max(RoI)										
	WA(RoI)										
Above 2 years to upto 5 years	No. of Credit										
	Credit										
	Min(RoI)										
	Max(RoI)										
	WA(RoI)										
Above 5 years	No. of Credit										
	Credit										
	Min(RoI)										
	Max(RoI)										
	WA(RoI)										

No. of Credit No. of new credit transactions disbursed by the bank during the period

Credit The total amount of credit (in QR million equivalent) disbursed in EUR currency by the bank during the period

Min (RoI) Minimum rate of interest for the sector and for the given original maturity of credit provided

Max (RoI) Maximum rate of interest for the sector and for the given original maturity of credit provided

WA (RoI) Weighted average Interest rate as calculated by the bank. The weight is the proportion of credit disbursed for a given interest rate

RoI Interest rate charged on outstanding credit card dues on an yearly basis (annualized)

Public sector Consists of government, government institutions and semi-government institutions

"Live" Total number of credit cards - number of cancelled cards

تابع ملحق رقم (١٥٨)

Data on bank lending in other currencies and interest rate

Bank: Qatar National Bank

Quarter: Jul-Sep 2010

Currency Other currencies

Interest rate in percent)

*Original Maturity	Variables	Inside Qatar									Outside Qatar
		Public Sector	Private Sector					Individuals			
			Industry	Trade	Contractors	Real estate	Other sectors	Real estate	Auto loans	Other Personal Loans	
Up to 1 month	No. of customer credit										
	Credit										
	Min (RoI)										
	Max (RoI)										
	WA (RoI)										
Above 1 month to upto 6 months	No. of Credit										
	Credit										
	Min(RoI)										
	Max(RoI)										
	WA(RoI)										
Above 6 monthis to upto 12 months	No. of Credit										
	Credit										
	Min(RoI)										
	Max(RoI)										
	WA(RoI)										
Above 1 year to upto 2 years	No. of Credit										
	Credit										
	Min(RoI)										
	Max(RoI)										
	WA(RoI)										
Above 2 years to upto 5 years	No. of Credit										
	Credit										
	Min(RoI)										
	Max(RoI)										
	WA(RoI)										
Above 5 years	No. of Credit										
	Credit										
	Min(RoI)										
	Max(RoI)										
	WA(RoI)										

No. of Credit No. of new credit transactions disbursed by the bank during the period

Credit The total amount of credit (in QR million equivalent) disbursed by the bank during the period in currencies other than QAR, USD, GBP and EUR

Min (RoI) Minimum rate of interest for the sector and for the given original maturity of credit provided

Max (RoI) Maximum rate of interest for the sector and for the given original maturity of credit provided

WA (RoI) Weighted average Interest rate as calculated by the bank. The weight is the proportion of credit disbursed for a given interest rate

RoI Interest rate charged on outstanding credit card dues on an yearly basis

(annualized)

Public sector Consists of government, government institutions and semi-government institutions

"Live" Total number of credit cards - number of cancelled cards

تابع ملحق رقم (١٥٨)

- A. **Purpose of the report:** To examine the distribution of cost of bank borrowing for the various sectors of the economy
- B. **Information on interest rate structure :** This has to be reported currency-wise for QAR,USD,GBP, EUR and other currencies in the forms provided for each currency
- C. **Classification of the sectors:** This is based on the present classification of the economic sectors as defined by Qatar Central Bank
- D. **Original maturity:** The period of maturity of the credit transaction at the time of disbursing the credit
- E. **Number of customer credit:** Number of new credit transactions disbursed under each maturity bucket during the period
- F. **Credit:** Total credit disbursed (in QR million) by the bank under each maturity bucket during the period
- G. **Example to fill the schedule:** The bank provided the following credit transactions during the period April - June 2010

- 1 A real estate credit of QR 200,000 provided on April 1 for a rate of interest of 6% for 6 years to Mr. XYZ
- 2 A real estate credit of QR 500,000 provided on May 10 for a rate of interest of 7% for 7 years Mr. YZX
- 3 A real estate credit of QR 300,000 provided on June 30 for a rate of interest of 8% for 6 years Mr ZXY
- 4 Overdraft of QR 100,000 taken by a private sector company - 1 General trade at an interest rate of 5% on April 20
- 5 Overdraft of QR 300,000 taken by a private sector company 2- General trade for an interest rate of 4% on May 5
- 6 Overdraft of QR 200,000 taken by a private sector company 3 -General trade for an interest rate of 3.5% June 15
- 7 Overdraft of QR 200,000 taken by a Private sector company 4-General trade for an interest rate of 4.5% on June 28
- 8 QP's export bill for QR 400,000 discounted for a period of 6 months on May 3, - rate of interest 5%
- 9 QG's export bill for QR 600,000 discounted for a period of 6 months on June 3, - rate of interest 6.5%
- 10 QP's export bill for QR 800,000 discounted for a period of 6 months on April 3, - rate of interest 6%

1 Transactions 1,2 and 3 are real estate credit to individuals for above 5 years. Accordingly, the reporting is as follows:

Original Maturity	Variables	Inside Qatar		
		Individuals		
		Real estate	Auto loans	Other Personal Loans
Above 5 years	No. of Credit	3		
	Credit	1,000,000		
	Min (RoI)	6.0%		
	Max (RoI)	8.0%		
	WA (RoI)	7.1%		

2 Transactions 4, 5, 6 and 7 are **Overdraft** to a private company. Accordingly, the reporting is as follows:

Original Maturity	Variables	Inside Qatar				
		Private Institutions				
		Industry	Trade	Contractors	Real estate	Other sectors
Upto 1 month	No. of Credit	4				
	Credit	800,000				
	Min (RoI)	3.5%				
	Max (RoI)	5.0%				
	WA (RoI)	4.1%				

3 Transactions 8,9 and 10 are export bill discounted for 6 months to a public sector. Accordingly, the reporting is as follows:

Original Maturity	Variables	Inside Qatar	
		Public Sector	
Above 1 month and upto 6 months	No. of Credit	3	
	Credit	1,800,000	
	Min (RoI)	5.0%	
	Max (RoI)	6.5%	
	WA (RoI)	5.9%	