

Da Afghanistan Bank
Instructions for Financial Reports: Income Statement (consolidated)
Frequency: Monthly

General Instructions

Banks must prepare this schedule on a monthly basis. Report all income and expenses of the bank for the current month. Banks that began operating during the current reporting month should report in the appropriate items of the Income Statement all income earned and all expense incurred since commencing operations and all pre-opening income earned and expenses incurred from inception until that date.

Items 1 through 4 of this schedule are segregated into four columns: A, B, C and D. In column B, report the total afghani amount for each item that is denominated in afghani. In column C, report the afghani equivalent amount for each item denominated in US Dollar. In column D, report the total afghani equivalent amount for each item denominated in all other foreign currencies. In column A, report the sum of columns B, C and D for each item.

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| 1 | <u>INTEREST INCOME:</u> Report in the sub-items below interest income, taking into account amortization of premium and accretion of discount. See the Glossary, <i>Amortized Cost</i> , for additional information. |
| 1a | <u>Interest Income on Demand Deposits with Banks:</u> Report all interest income on assets reportable in the Balance Sheet item 2a, <i>Demand Deposits with Banks</i> . |
| 1b | <u>Interest Income on Time Deposits with Banks:</u> Report all interest income on loans reportable in the Balance Sheet, item 2b, <i>Time Deposits with Banks</i> . |
| 1c | <u>Interest Income on Loans to Banks:</u> Report all interest income on loans reportable in the Balance Sheet, item 2c, <i>Loans to Banks</i> . |
| 1d | <u>Interest Income on Other Receivables from Banks:</u> Report the interest income from assets reportable in the Balance Sheet, item 2d, <i>Other Receivables from Banks</i> . |
| 1e | <u>Interest Income on Loans to OFIs:</u> Report the interest income from assets reportable in the Balance Sheet, item 2e, <i>Loans to OFIs</i> . |
| 1f | <u>Interest Income on Claims under Securities Repurchase Agreements and Other Claims on DAB:</u> Report the interest income from assets reportable in the Balance Sheet item 3, <i>Claims Under Securities Repurchase Agreements and then 1c, Other Claims on DAB</i> . Report the interest expense of Borrowings under Repurchase Agreements in Income |

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Statement, item 2f.

1g **Interest Income on Trading Account:** Include here interest income earned on assets reportable in the Balance Sheet, item 4, *Trading Account Assets*.

Exclude from interest income on trading account assets:

- (1) Dividend income on trading account assets. Report all dividend income in item 1j of the Income Statement entitled *Dividend Income*.
- (2) Realized or unrealized gains (losses) from trading assets or liabilities.
- (3) All fee income or expense related to trading assets.

Report all realized/unrealized gains (losses) and fee income/expense from trading assets and liabilities in items 5a or 5b of the Income Statement entitled *Trading Account Gains/Losses*.

1h **Interest Income on Investment Account:** Report in the appropriate sub-items below all interest income on assets reportable in Balance Sheet item 5, *Investment Account*, including interest income from assets designated as either held to maturity or available for sale. Include accretion of discount and amortization of premium on investments designated as held to maturity, and also on those investments designated as available for sale that are carried on the balance sheet at amortized cost rather than fair value. Refer to the Glossary, *Amortized Cost*, for further information on premiums and discounts.

Include interest on securities in the held to maturity and available for sale portfolios, even if such securities have been lent, sold under agreements to repurchase that are treated as borrowings, or pledged as collateral for any purpose.

Exclude from interest income from the Investment Account:

- (1) Dividend income on investment account assets. Report all dividend income in the Income Statement, item 8g, *Dividend Income*.
- (2) Interest and dividend income from trading account assets. Report all interest income from trading assets in the Income Statement, item 1g, *Interest Income on Trading Account*. Report all dividend income

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in the Income Statement, item 8g, *Dividend Income*.

- (3) Interest income from advances to, or obligations of, majority owned unconsolidated subsidiaries and associated companies. Report all such items in the Income Statement, item 8h, *All Other Non-interest Income*.
- (4) Gains/losses on available for sale investments. Realized gains/losses (including any changes in fair value on such investments attributable to fair value hedges) are reported in the Income Statement, item 6a, *Gains/Losses on Available for Sale Investments* or item 11, *FX Revaluation gains/losses*. Unrealized gains/losses are reported as a component of equity in the Balance Sheet, item 23(e)2, *Revaluation – Available for Sale Investments*.
- (5) Realized gains and losses on held to maturity investments. Report such gains and losses in the Income Statement, item 7, *Gains/Losses on Held to Maturity Investments*.

1h(1) **Afghanistan Government Obligations:** Include here interest income derived from Afghanistan government securities as reported in the Investment Account Composition Schedule, items 1a(1) and 2a(1).

1h(2) **All Other Domestic Debt Securities:** Include here interest income derived from *Municipal, Corporate, and Other Domestic Debt Securities* as reported in the Investment Account Composition Schedule, items 1a(2), 1a(3), 1a(4) and 2a(2), 2a(3) and 2a(4).

1h(3) **Foreign Debt Securities Issued by Foreign Governments and MDBs:** Include here interest income derived from securities issued by foreign governments and other multilateral development institutions as reported in the Investment Account Composition Schedule, items 1b(1), 1b(2), and 2b(1) and 2b(2).

1h(4) **All Other Foreign Debt Securities:** Include here interest income derived from *Corporate and Other Debt Securities* issued by foreign entities and as reported in the Investment Account Composition Schedule, items 1b(3), 1b(4), 2b(3) and 2b(4).

1i **Interest Income on Loans:** Report in the appropriate subitem the interest income, including origination fees, associated with all assets reportable as loans in item 6 of the Balance Sheet. Include interest on all assets reportable as loans extended directly, purchased from others, sold

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| | under agreements to repurchase, or pledged as collateral for any purpose. |
| 1i(1) | <u>Loans to Government or its instrumentalities:</u> Report the interest income on loans reportable in the Balance Sheet, item 6a, <i>Loans to Government or its instrumentalities</i> . |
| 1i(2) | <u>Commercial Real Estate and Construction Loans:</u> Report the interest income on loans reportable in the Balance Sheet, item 6b(1), <i>Commercial Real Estate and Construction Loans</i> . |
| 1i(3) | <u>Other Commercial Loans:</u> Report the interest income on loans reportable in item 6b(2), <i>Other Commercial Loans</i> . |
| 1i(4) | <u>Agricultural Loans:</u> Report the interest income on loans reportable in the Balance Sheet, item 6c, <i>Agricultural Loans</i> . |
| 1i(5) | <u>Consumer Loans:</u> Report the interest income on loans reportable in the Balance Sheet, item 6d, <i>Consumer Loans</i> . |
| 1i(6) | <u>Residential Mortgage Loans to Individuals:</u> Report the interest income on loans reportable in the Balance Sheet, item 6e, <i>Residential Mortgage Loans to Individuals</i> . |
| 1i(7) | <u>All Other Loans:</u> Report the interest income on loans reportable in the Balance Sheet, item 6f, <i>All Other Loans</i> . |
| 1j | <u>Total Interest Income:</u> Report the sum of items 1a through 1i. |
| 2 | <u>INTEREST EXPENSE:</u> Report in the appropriate sub-item the interest expense, taking into account amortization of premium and accretion of discount. See the Glossary, <i>Amortized Cost</i> , for additional information. Portions of penalties for early withdrawals that exceed the interest accrued or paid to the date of withdrawal should not be treated as a reduction of interest expense but should be included in the Income Statement, item 8g, <i>All Other Non-interest Income</i> . |
| 2a | <u>Deposits by Banks:</u> Report the interest expense on deposits reportable in the Balance Sheet, item 13a, <i>Demand Deposits of Banks</i> , and item 13b, <i>Time Deposits of Banks</i> . |

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| 2b | <u>Deposits by OFIs:</u> Report the interest expense on deposits reportable in the Balance Sheet, item 13c, <i>Deposits of OFIs</i> . |
| 2c | <u>Demand Deposits by NFIs and Other Clients:</u> Report interest expense on interest bearing demand deposits reportable in the Balance Sheet, item 14a, <i>Demand Deposits of NFIs and Other Clients</i> . |
| 2d | <u>Time Deposits by NFIs and Other Clients:</u> Report interest expense on time deposits reportable in the Balance Sheet, item 14b, <i>Time Deposits of NFIs and Other Clients</i> . |
| 2e | <u>Savings Deposits by NFIs and Other Clients:</u> Report interest expense on savings deposits reportable in the Balance Sheet, item 14c, <i>Savings Deposits of NFIs and Other Clients</i> . |
| 2f | <u>Borrowings under Repurchase Agreements:</u> Report here the gross interest expense of all liabilities reportable in the Balance Sheet item 16, <i>Borrowings under Securities Repurchase Agreements</i> . Report the interest income of <i>Claims under Securities Repurchase Agreements</i> in item 1f of the Income Statement. |
| 2g | <u>Short-term Borrowings:</u> Report the interest expense on all liabilities reportable in the Balance Sheet, item 17, <i>Short-term Borrowings</i> , taking into account amortization of premium and accretion of discount, if any. |
| 2h | <u>Long-term Borrowings:</u> Report the interest expense on all liabilities reportable in the Balance Sheet, item 18, <i>Long-term Borrowings</i> , taking into account amortization of premium and accretion of discount, if any. |
| 2i | <u>Subordinated Debt:</u> Report the interest expense on liabilities reportable in the Balance Sheet, item 19a, <i>Subordinated Debt</i> , taking into account amortization of premium and accretion of discount, if any. |
| 2j | <u>Debt/Equity (Hybrid) Instruments:</u> Report the interest expense on liabilities reportable in the Balance Sheet item 19b, <i>Debt/Equity (Hybrid) Instruments</i> , taking into account amortization of premium and accretion of discount, if any. |
| 2k | <u>All Other Liabilities:</u> Report the interest expense on all other liabilities not included in items 2a through 2j. |
| 2l | <u>Total Interest Expense:</u> Report the sum of items 2a thru 2k. |

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| 3 | <u>NET INTEREST INCOME:</u> Report the difference between line item 1j, <i>Total Interest Income</i> , and line item 2l, <i>Total Interest Expense</i> above. |
| 4 | <u>CREDIT PROVISIONS:</u> Report in the subitems below the amount expensed as provisions for credit losses and provisions which have been reintegrated into earnings during the reporting month. Amounts reported in this line item include reporting month's provision expenses and/or reintegrated provisions associated with the following asset categories reported in the Balance Sheet: <i>Claims on Financial Institutions</i> (item 2), <i>Loans to NFIs and Other Clients</i> (item 6), <i>Accounts Receivable</i> (item 9d), and <i>Loss Reserves for Off-balance Sheet Commitments</i> (item 20d). |
| 4a | <u>Accrued Provisions:</u> Report here the amount of provisions expensed to absorb estimated losses in the bank's portfolio for the reporting month. |
| 4b | <u>Reintegrated Provisions:</u> Report here all previously accrued credit provisions from prior years and current year which have been reintegrated into earnings during the reporting month. Do not include recoveries from assets previously charged off; these are reported in line 8h, <i>All Other Non-Interest Income</i> . |
| 4c | <u>Net Credit Provisions:</u> Report the difference between item 4a less item 4b. Enclose negative amounts in parentheses. |
| 5 | <u>TRADING ACCOUNT GAINS/LOSSES:</u> Report the realized <u>and</u> unrealized gain or loss from assets held in the trading account, including FX revaluation gain/loss, in the subitems below. Include any gain or loss resulting from the ineffective portion of derivatives which are designated and qualify as hedges. |
| 5a | <u>Gains/Losses on Trading Account Securities:</u> Report the realized <u>and</u> unrealized gain/loss from assets held in the trading account as reported in the Trading Account Composition Schedule, items 1a(1) through 1c(2), and if applicable, item 2a. Include here <u>all</u> revaluation adjustments (gains or losses) on trading account securities due to changes in foreign exchange rates, interest rates, equity prices or commodity prices. Include all fee income/expense from trading assets and liabilities. |
| 5b | <u>Gains/Losses on Derivatives Held for Trading:</u> Report here the realized <u>and</u> unrealized gain/loss from derivative contracts held in the |

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trading account, as reported in the Trading Account Composition Schedule, items 1c(2) and 2b. Include here all revaluation adjustments (gains and losses) on trading account derivative contracts due to changes in interest rates, foreign exchange rates, equity and/or commodity prices. Include in this line item any gain or loss resulting from the ineffective portion of derivative contracts which have been designated and qualify as hedges. Report here all incidental income and expense related to the purchase and sale of derivative contracts held for trading. Include all fee income/expense related to trading derivatives.

Refer to the glossary, *Derivatives*, for additional information and instructions.

5c **Total Trading Account Gains/Losses:** Report the sum of items 5a and 5b. If the amount reported in this item is negative, enclose it in parentheses.

6 **GAINS/LOSSES ON AVAILABLE FOR SALE INVESTMENTS**

6a **Gains/Losses on Available for Sale Investments:** Report here the realized gain or loss during the current reporting month from the sale, exchange, redemption, or retirement of investments reportable in the Balance Sheet, item 5b, as *Available for Sale Investments*. Include here any write-downs due to a permanent impairment in the value of available for sale investments. Include also unrealized gains or losses from revaluation of AFS investments to the extent these gains or losses have been effectively hedged.

Refer to the glossary, *Impairment*, for further details.

Exclude from this item:

(1) The change in net unrealized gains and losses on available for sale investments during the reporting month which are not the subject of fair value hedges. Report all such items as a component of equity, line 23e(2) entitled *Revaluation - Available for Sale Investments*.

(2) FX revaluation gains/losses associated with foreign currency denominated available for sale investments. These are reported as follows:

➤ Report unrealized FX revaluation gains and losses on available for sale monetary assets in the Income Statement, item 11, *FX*

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Revaluation Gains/Losses.

- Report unrealized FX revaluation gains/losses on available for sale non-monetary assets as a component of equity, line 23e(2), *Revaluation - Available for Sale Investments* when such gains/losses are not the subject of fair value hedges.
- Report all realized FX revaluation gains/losses associated with foreign denominated available for sale investments in item 11 of the Income Statement, *FX Revaluation Gains/Losses*.

6b **Gains/Losses on Instruments Effectively Hedging AFS Investments:**
Report here the realized or unrealized gain or loss from fair value changes in hedging instruments that have effectively hedged the gains or losses reported above in line 6a, *Gains/Losses on Available for Sale Investments*.

7 **GAINS/LOSSES ON HELD TO MATURITY INVESTMENTS:**
Report here the realized gain/loss from the sale, exchange, redemption, or retirement on investments reportable in Balance Sheet item 5a, *Held to Maturity Investments*. The realized gain or loss on held to maturity investments is the difference between the sales price and its amortized cost. Include here any write-downs due to a permanent impairment in the value of held to maturity investments. Refer to the glossary, *Impairment*, for further details.

Exclude from this line item all FX revaluation gains/losses associated with held to maturity investments denominated in foreign currency. These are reported at item 11 of the Income Statement, *FX Revaluation Gain/Loss*.

8 **OTHER NON-INTEREST INCOME**

8a **Loan Servicing Income:** Report here income earned from servicing loan or other similar obligations to third parties. Exclude any origination or fee income, which is amortized over the life of the underlying loan in the Income Statement and reported above in the appropriate subitem at line 1i, *Interest Income on Loans*.

8b **Fee Income on Off-balance Sheet Accounts:** Report here all fee income and expenses on contingent accounts This includes fees generated from standby letters of credit, commitments, and guarantees. All fee income

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and expenses related to contingent accounts must be recognized over the life of the underlying instrument.

8c **Service Charges on Deposits:** Report in this item the amount charged to depositors for the maintenance of their deposit accounts with the bank; this item also includes charges for safekeeping, safe-deposit box rentals, etc.

8d **Other Fees and Commissions:** Report here the remaining fees and commissions on the financial services that are provided to clients and not included in items 8a, 8b, or 8c above, such as brokerage fees, portfolio management fees, and fee income from fiduciary activities. Include commission or fees earned to accommodate customer foreign currency needs. Include fee income and expense related to derivative contracts which have designated and qualify as hedges.

8e **Gains/Losses on Repossessed assets:** Report here the amount of net gains or losses on sales and other disposals of repossessed assets, and/or revaluation gains/losses (e.g. market value changes) for repossessed assets.

8f **Gains/Losses on Sale of All Other Assets:** Include here the amount of net gains/losses on sales and other disposals of assets not required to be reported elsewhere in the Income Statement. Include here net gains/losses on sale of fixed assets, net gains/losses on sales of loans, and net gains/losses on sales of majority owned unconsolidated subsidiaries and associated companies.

Exclude from gains/losses on sale of all other assets:

- (1) Net gains/losses on sale of repossessed assets.
- (2) Net gains/losses on securities held in the investment account (held to maturity or available for sale).
- (3) Net gains/losses on trading assets.

Report these net gains/losses in the appropriate items of the Income Statement.

8g **All Other Non-interest Income:** Report here all other sources of non-interest income which are not included in 8a through 8f. Include here:

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- (1) Income/expenses (interest income, fee income, expenses) from advances to, or obligations of, majority owned unconsolidated subsidiaries, and all associated companies.
- (2) Gross operating income such as rentals, if any, derived from the bank's portfolio of non-liquid repossessed assets.
- (3) Recoveries of any assets previously charged-off.
- (4) Rental or other income from investment real estate.(Note: real-estate held for investment is generally prohibited by the Banking Law)
- (5) Gains/losses on fair value of derivative contracts which effectively hedge liabilities.
- (6) Portions of penalties for early withdrawals that exceed the interest accrued or paid to the date of withdrawal.
- (7) Dividend income from shares in on consolidated subsidiaries and other equity investments.
- (8) Unusual or infrequent items of non-interest income of the type that would previously have been reported as an extraordinary gain.

Do not include reintegrated provisions, these are shown on line 4b.
Exclude net gains (losses) on *sale* of majority owned subsidiaries and associated companies. Report these net gains (losses) in item 8f of the Income Statement, *Gains/Losses on Sale of All Other Assets*.

9 **NON-INTEREST EXPENSE**

9a **Salary, Social Security, and Pension Expense:** Report all salaries and benefits of all officers and employees of the bank and its consolidated subsidiaries. Include all temporary office help and maintenance personnel. Include as employees individuals who, in form, are employed by an affiliate but who, in substance, do substantially all of their work for the reporting bank. Include as salary, social security, and pension expense:

- a) Gross salaries, wages, overtime, bonuses, and all other forms of compensation.
- b) Contributions for the benefit of employees to the bank's retirement

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plan, pension fund, profit-sharing plan, or any other employee savings plans.

- c) Social security taxes and all other employee related taxes paid by the bank.
- d) Accrued vacation pay earned by employees during the reporting month.
- e) The cost of all medical and health services, and reimbursements of moving benefits, and any other benefits provided to officers and employees.

9b **Net Occupancy Expense:** Report all noninterest expenses related to the use of premises, equipment, furniture, and fixtures that are reported in Balance Sheet item 11 as *Premises and Other Fixed Assets*, net of rental income. If this net amount is a credit balance, enclose it in parentheses.

Deduct rental income received for use of buildings or other assets which are not used by the reporting bank and its consolidated subsidiaries in the ordinary course of business, including rentals by regular tenants of the bank's buildings, income received from short-term rentals received from other bank facilities, and income from subleases. Exclude rental income from investment real estate, which should be reported in item 8g above, *All Other Non-Interest Income*.

Include as net occupancy expense:

- a) Normal and recurring depreciation and amortization charges against assets reportable in the Balance Sheet item 11, *Premises and Other Fixed Assets*, which are applicable for the current reporting month. Any method of depreciation or amortization conforming to accounting principles that are generally acceptable for financial reporting purposes may be used.
- b) Cost of ordinary repairs to premises (including leasehold improvements), equipment, furniture, and fixtures.
- c) Cost of service or maintenance contracts for equipment, furniture, and fixtures.
- d) Insurance expense related to the use of premises, equipment, furniture, and fixtures including such coverages as fire, flood, and

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public liability.

- e) All property tax and other tax expense related to premises, equipment, furniture, and fixtures.
- f) Cost of heat, electricity, water, telephone and other utilities connected with the use of premises and fixed assets.
- g) Fuel, maintenance, insurance, and other expenses related to the use of bank-owned automobiles.

Exclude from net occupancy expenses all expenses associated with non-liquid repossessed assets, which are reported below at line 9e, *All Other Non-interest Expense*.

9c **External Service Expense Paid to Shareholders and Affiliates:** Report here all expenses paid to shareholders, affiliated companies, and other related entities. This includes retainer fees, legal fees, and other fees and expenses paid to all related entities and/or individuals who are not bank officers or employees. Include fees paid to outside directors (who are not employees of the bank) for attendance at board meetings and/or committee meetings held.

9d **Other External Service Expense:** Report all other external service expenses paid to third parties that are not included in item 9c above. This includes retainer fees, legal fees, audit fees, and other fees and expenses paid to attorneys, accountants, management consultants, investment counsellors, public relations firms, and other professionals who are not bank officers or employees.

9e **All Other Non-interest Expense:** Report here all other operating expenses of the bank for the reporting month not required to be reported in items 9a through 9d, including premiums paid for deposit insurance. Include charge off of loans or other receivables in excess of established loss reserve.

Report here the gross expense associated with operating the bank's non-liquid repossessed assets portfolio, if any exclude provisions to form loss reserve on loans or other receivable, these are reported on line 4a accrued provisions. Exclude any origination fees paid in connection with any liability. These are amortized over the life of the underlying obligation in the Income Statement and reported above in the appropriate subitem of line 2, *Interest Expense*.

Include unusual or infrequent items of non-interest expense of the type

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that would previously have been reported as an extraordinary loss.

10 **INCOME/LOSS BEFORE FX REVALUATION, MINORITY INTEREST, and TAXES:** This amount will generally be determined by taking item 3, *Net Interest and Dividend Income*, minus item 4, *Credit Provisions*, plus item 5, *Trading Account Gains/Losses*, plus item 6, *Gains/Losses on Available for Sale Investments*, plus item 7, *Gains/Losses on Held to Maturity Investments*, plus item 8, *Other Non-interest Income*, minus item 9, *Non-interest Expense*. If the result is a negative, enclose in parentheses.

11 **FX REVALUATION GAINS/LOSSES:** Include here revaluation gains/losses involving foreign currency or foreign exchange for all assets and liabilities except for: (1) trading assets and liabilities, and (2) the unrealized FX revaluation gain/loss on non-monetary assets designated as available for sale.

Report all FX revaluation gains/losses involving trading assets and liabilities as *Trading Gains/Losses* in items 5a or 5b of the Income Statement. Report all unrealized FX revaluation gains/losses on all non-monetary available for sale investments as a component of equity in the Balance Sheet item 23e(2), *Revaluation - Available for Sale Investments*. For a full discussion on the definitions of monetary and non-monetary assets, refer to the instructions contained in the Investment Account Composition Schedule, under the subcategory entitled Available for Sale Investments.

Report here the effective portion of the fair value of derivative instruments whose primary purpose is to hedge fair value of assets and liabilities, exposed to foreign exchange risk. For further information, refer to the glossary, *Derivatives*.

Report here the unrealized gains and losses, which are effectively hedged against foreign exchange risk in a fair value hedge.

12 **EXTRAORDINARY GAIN/LOSS:** Include the result of any extraordinary items. Extraordinary items are material events and transactions that are unusual and infrequent. Both these conditions must exist in order for an event or transaction to be reported as an extraordinary item. To be unusual, an event for transaction must be highly abnormal or clearly unrelated to ordinary and typical operating activities. To be infrequent, an event or transaction should not reasonably be expected to recur in foreseeable future. Although the past occurrence of an event or transaction provides a basis for estimating the likelihood of

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its future occurrence, the absence of a past occurrence does not automatically imply that an event transaction is infrequent.

- 13** **TAX:** Report here the estimated tax expense applicable to the banks reported pre-tax net profit for the current reporting month. If the bank has reported a loss and is allowed a tax refund, record the amount of the tax benefit as a negative number.

All banks are required to report income taxes on an accrual basis. Since tax returns will not normally be prepared until after the year-end statement of profits and loss have been completed, all banks must estimate the current amount of their income tax liability (or receivable) that will ultimately be reported on its tax returns. Estimation of the reporting month liability may involve consultation with the bank's tax advisors, the identification of significant expected differences between items of income and expense reported on the bank's most recent tax returns and current report profit and loss statements.

Exclude all taxes that are not based on the profit of the banks such as taxes based on revenues, volumes of loans or deposits, value of premises and other fixed assets, repossessed assets or real estate held for investment; or based on any other miscellaneous factors.

- 14** **MINORITY INTEREST:** Report the net operating result (profit or loss) of subsidiaries that is attributable to any interest which is not owned either directly or indirectly through other subsidiaries, by the parent bank.

- 15** **NET PROFIT/LOSS:** Report the sum of items 10 through 14. If this amount is a net loss, enclose it in parentheses.